

WAVE THREE, OCTOBER 2024

DEMOS

# 'IT CAN'T GET ANY WORSE'

AN ONLINE FORUM LISTENING EXERCISE REVEALING  
HOW PEOPLE TALK ABOUT POVERTY NOW

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with support from  
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Published by Demos October 2024  
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# ABOUT DEMOS



**Demos is a cross-party think tank putting people at the heart of policy-making to create bold ideas and a more collaborative democracy.**

This project is part of our work on how to build a more ***Collaborative Democracy***, by listening to the voices of those most impacted by policy and using those insights to drive policy improvements. In partnership with the Joseph Rowntree Foundation, we have developed an innovative method of social media listening to shed light on the experiences of people living in financial hardship.

We will also use these insights to inform our work on Public Service reform, by understanding the experiences of those who rely on these services. Our goal is to enable more relational public services, that can empower communities and prevent problems.



JOSEPH ROWNTREE  
FOUNDATION

Joseph Rowntree Foundation (JRF) is an independent social change organisation, working to support and speed up the transition to a more equitable and just future, free from poverty, where people and planet can flourish.

At JRF we are currently developing an insight infrastructure which, powered by quantitative and qualitative data, will act as a satnav providing a series of possible routes to navigate from problem to solution. Such routes will be paved by data and insights generated through triangulation of data from different sources – established datasets (admin data); new sources (charity data); experimental data products (place-based insight hubs, banking data, consumer data); and lived experience of people (experiential insight, social listening). Data and insights products, which we will generate and disseminate in open collaboration with others, are going to support and sustain a shared movement promoting

innovation, better use of evidence, and data-driven decisions to solve social and economic inequality in the UK.

One of the key aspects of the foundation's insight infrastructure's proposition is to improve our knowledge and understanding of people and communities experiencing hardship, poverty and related issues, in the public and policy debate at a national/regional/local level, on issues they have identified themselves. In this instance, by learning what people share about their experience on social media so to investigate how we can generate and disseminate new and timely insights into the lives of those with direct experience of the issues we care about.

**Rosario Piazza, Chief Insight Architect, JRF**  
**Aleks Collingwood, Partnership Insight Manager, JRF**

# ABOUT THE PROJECT

This report was designed to shed light on the experiences of people living in financial hardship, through analysis of discussions in specific online support spaces. It is the third installment of a series of four waves, which will provide a regular 'dip in' to the online conversation, to pick up salient and emerging insights on poverty and inequality over the course of 2024.

Our analysis consisted of a combination of text data analysis methods, which allowed us to surface characteristic terms, phrases and discussions occurring across the dataset. We have visualised the outputs of this step into a series of word clouds, which we will be able to compare across the waves to see overarching trends and fluctuations relating to the experiences of and conversations about poverty. The quotes throughout are drawn from our subsequent qualitative analysis, through which we gained a more fine-grained understanding of how individuals are feeling and responding to their experiences.

This method has the advantage of giving us a replicable basis for comparison across each of the four waves of research over the course of 2024, while not sacrificing the deeper understanding which is gained from directly engaging with the voices of those with lived experience of hardship. All quotes throughout this report have been bowdlerised and are indicative of the content of the post rather than verbatim - i.e. the meaning of the post has been preserved but wording or syntax changed. This is so that the author cannot be identified via text matching. Though we cannot know for certain the circumstances of any individual anonymous contributor, we know from both desk research and engagement with the Grassroots Poverty Action Group that these are spaces where individuals experiencing poverty may share their stories or seek help.

*Please see the Appendix for full details about our methodology.*

# ACKNOWLEDGEMENTS

This project was funded by and developed in partnership with Joseph Rowntree Foundation.

We are grateful to CASM Technology for their support with technical infrastructure and to the members of JRF's Grassroots Poverty Action Group (GPAG) for their guidance and input.



***JRF's Grassroots Poverty Action Group (GPAG) is made up of 14 people with direct experience of poverty from across the UK. Members of the group include people who are most impacted by the cost-of-living crisis, including people from Black and minority ethnic backgrounds, lone parents, Universal Credit claimants, disabled people and unpaid carers – those most at risk of poverty.***

***The group works on, and supports, a variety of JRF's research and infrastructure projects. Group members bring their experience of living on a low-income but also the skills, knowledge, and experience they may have from employment, voluntary work, caring responsibilities, and community activism.***

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# **EXECUTIVE SUMMARY**



# BACKGROUND TO THE PROJECT

**In 2023, Demos and the Joseph Rowntree Foundation collaborated on an exploratory pilot project to investigate:**

- What can we learn from social media about people's experiences of poverty and hardship in the UK?
- How can these learnings be scaled or tested in the future?

Over the course of 2024, we have taken periodic samples of the online conversation to track how people are talking about their experiences.

- In April 2024 we launched our Wave One findings: ['This system is rigged'](#).
- In August 2024, we launched Wave Two: ['Fight Like Hell'](#), with updates to our methodology for gathering social media insights in this area.

In this Wave Three deck, we present the final of our three-part mini series capturing fresh perspectives for 2024.

In Wave Four, we will take a retrospective look over the last 14 years of government up to August 2024, reflecting on various policy shifts and what these have meant for individuals living in financial hardship.



# KEY FINDINGS - NEW INSIGHTS

*There were two themes in Wave Three (April - August 2024), which differed significantly from [Wave One](#) (Nov 2023 - Jan 2024) and [Wave Two](#) (February - March 2024) of the research: political discussion concerning the General Election; and specific emerging themes within navigating government support services.*

*Though we have previously identified discussion surrounding both politics and government support services, in the context of the General Election in July 2024, we found new areas of intense confusion, worry and fear.*

## 1 POLITICS AND THE GENERAL ELECTION

- There was substantial uncertainty over what the new Labour government would mean for those living in financial hardship.
- The cuts to the Winter Fuel Payment have sparked fear among many claimants that there will be further cuts and the introduction of means-testing to benefits such as the Personal Independence Payment (PIP).
- There was anxiety from some that the eVisa scheme may backfire in a similar way to the Windrush scandal, with individuals left with outdated paper documentation wrongly accused of living illegally in the UK.

## 2 NAVIGATING GOVERNMENT SUPPORT SERVICES

- Though this overall theme has been prominent throughout our research, in the context of the election we found new areas of criticism related to the politics of disability support.
- There was concern that Labour would go ahead with proposed plans from the Conservative government to reform the Personal Independence Payment (PIP) from a cash transfer to a voucher system.
- The new Labour government were also criticised for the way they talked about disabled people on benefits, as being a continuation of controversial rhetoric from the previous government.

# KEY FINDINGS - AREAS OF CONSISTENCY

There are three themes in Wave Three (April - August 2024) which have remained broadly consistent with [Wave One](#) (Nov 2023 - Jan 2024) and [Wave Two](#) (February - March 2024) of the research, with some small variations.

## 3 IMPACT OF FINANCIAL HARDSHIP ON RELATIONSHIPS

- As in previous waves, changing circumstances and complicated family and romantic relationships continue to represent additional barriers to accessing essential support services.
- We found that many people continued to worry about the costs of caring for and supporting family members, from maternity leave and childcare expenses, to looking after ageing parents with health conditions.

## 4 UNSTABLE LIVING CONDITIONS

- Consistent with Wave One, people continued to feel that affordable, stable housing was out of reach for them.
- Similarly, when people sought help from official sources, they often found the advice remained confusing and contradictory.
- However, compared to Wave One, more homeowners appeared to be seeking to supplement income and reduce mortgage costs, in some cases renting out spare rooms, or even moving house.

## 5 PHYSICAL AND MENTAL HEALTH STRUGGLES

- Similarly to Wave One and Two, the benefits system remains a cause of significant negative emotional well-being, with impacts on mental health. As a result, forums continue to provide much-needed emotional support, as well as practical advice, for many people.
- While in previous waves, the Labour party was viewed as likely to be slightly more sympathetic to disabled individuals, that has changed. The Labour government is seen by many as deliberately targeting the disabled, with little difference between Conservative and Labour attitudes or policy.

# KEY FINDINGS - CLARITY NEEDED IN THE BUDGET

*There is still widespread uncertainty among those living in financial hardship over what the upcoming budget will contain. Our research has shown that clarity is desperately needed across numerous key policy areas, including:*

- 1.** Will the Labour government adopt the Personal Independence Payment reforms proposed by the previous Conservative government in the [health and disability green paper](#)?
- 2.** What certainty and reassurance can the Labour government offer to the poorest households, responding to the fears exacerbated by cuts to the Winter Fuel Allowance?
- 3.** How will the government make housing more affordable? When will the proposed measures for house building have an impact on everyday housing expenses and by how much?
- 4.** Does the government plan any improvements to the communication system and quality of advice provided by the Department for Work and Pensions to ensure consistency of advice and to mitigate unnecessary confusion?
- 5.** What are the new Labour government's plans for reforming and improving social care in order to support and alleviate the pressures experienced by carers?
- 6.** How will the upcoming deadline of the eVisa scheme in January 2025 affect those who are not able to complete the digital process in time, and will remain reliant on out-of-date paperwork to prove their immigration status?



# **FURTHER BACKGROUND**

# CHANGES BETWEEN WAVES TWO AND THREE

*Through the research process, our team has continued to refine our methodology and experiment with new approaches to analysis. Due to the nature of online forums, we have also navigated various fluctuations in the content and volume of the forum data.*

**Change in data volume**

In Wave Two, various factors, including shifts in the overall discussion away from the threads we had analysed previously to new threads, led to a decline in data volume (down to 5,341 posts). Having a greater diversity of data available was more valuable than returning to the exact same threads each time. Therefore, in response, in Wave Three, we added an additional forum to our collection (FamilyHelp2)\* and expanded the number of threads we collected from across our existing forums. As a result, we were able to increase the number of posts collected back up to 13,789 posts.

**New forum and threads added**

Between Wave Two and Three, guided by reflections from the Grassroots Poverty Action Group and the wider political context, we made the decision to specifically focus on the General Election. This means that we have slightly shifted the emphasis of our analysis to highlight places where the political climate intersects with each of our consistent themes - Health, Housing, Relationships and Government Support.

**A focus on the General Election**

*\*Note: This is a pseudonym. See next slide for full list of forums.*

# DATA COLLECTION

Data was collected from all posts and comments between 1st April and 30th August 2024 (total = 13,789). We gathered data from 6 forums, which we narrowed down to relevant subforums. We have referred to these throughout the slides using the following pseudonyms:

<b>1</b>	<b>DisabilityHelp (518 posts)</b> - A forum dedicated to supporting individuals with disabilities	<b>2 subforums</b> relating to the intersection of disability, government services and financial hardship
<b>2</b>	<b>FamilyHelp (6 posts)</b> - A forum dedicated to supporting families	<b>6 subforums</b> relating to government services and financial support for families
<b>3</b>	<b>FamilyHelp2 (5,125 posts)</b> - Another forum dedicated to supporting families	<b>4 subforums</b> relating to government services and financial support for families
<b>4</b>	<b>FinancialHelp (6,326 posts)</b> - A forum focused on providing financial advice and support	<b>8 subforums</b> discussing the intersection of finances with family, disability and employment
<b>5</b>	<b>GovernmentHelp (257 posts)</b> - A group on a large social media site which was related to people interacting with government services	
<b>6</b>	<b>MentalHealthHelp (1,557 posts)</b> - A forum providing mental health support	<b>4 subforums</b> related to financial hardship



# OUR FINDINGS



# KEY THEMES

Across the data set as a whole, we identified a number of key themes across the 6 forums we analysed. The numbers in brackets demonstrate the proportion of our dataset that each theme represents.

**1. Politics and the General Election** (816 posts / 6% of dataset)

**2. Navigating government support services**  
(3,958 posts / 29% of dataset)

**3. Impact of financial hardship on relationships**  
(3,630 posts / 26% of dataset)

**4. Unstable living conditions** (2,260 posts / 16% of our dataset)

**5. Physical and mental health conditions** (1,518 posts / 11% of our dataset)

# 1. POLITICS AND THE GENERAL ELECTION

Our third wave of analysis has been marked by significant political events, from a surprise election announcement to a change in government. Though this theme only made up 6% of our dataset, we found that political issues cut across our other themes, shaping the discussion. Overall, the majority of people expressed uncertainty regarding what the new government stood for and how their plans would impact the country.

## KEY TERMS USED

We found many terms which referenced the **2024 General Election**.

- Language that referred to specific political parties, such as *Labour*, *Tories* and *Conservatives*, was most common.
- There were also references to *Keir Starmer* and *Rishi Sunak*, though there was little mention of other political figures.

## KEY INSIGHTS

- Pre-election, a feeling of inevitability ([P. 19](#))
- A tarnished legacy of the Conservative government ([P. 20](#))
- What will change? ([P. 21](#))
- Cuts to the Winter Fuel Allowance have damaged trust in the new government ([P. 22](#))
- The eVisa scheme is sparking fears of a second Windrush scandal ([P. 23-24](#))

## PRE-ELECTION, A FEELING OF INEVITABILITY

Though the overall outcome - a Labour government - seemed inevitable to almost everyone, there was significant disagreement over what this meant for individuals living in financial hardship.

While a few celebrated what they perceived as a coming shift to a more humane approach to contentious areas such as welfare policy, many more were more cynical or simply remained uncertain about the implications.



*"Thank God - if these polls are correct the Tory government will be out next month!"*

*"I really want to understand Labour's proposals for social care, since they'll probably win the election."*

*"Really good news! With Labour about to win the election, hopefully they will be way less hard on us."*

*"Way less"? I seriously doubt it. Labour are just watered-down Tories [...] I don't think anything will change much when Labour win the election. They definitely aren't the "old Labour" party [...] They'll just maintain the status quo."*

## A TARNISHED LEGACY OF THE CONSERVATIVE GOVERNMENT

We found little to no positive reflection on the tenure of the recent Conservative government.

When discussing the previous government, most people either directly ascribed negative intentions to politicians such as Rishi Sunak, or chalked up perceived failures to incompetence, indifference, or both.

A couple of individuals referenced Liz Truss in the context of the mini budget and subsequent financial meltdown.

*"It can't get any worse than the last government"*

*"Due to Covid and the Liz Truss disaster [...] I had to seriously reduce my pension draw down in retirement."*

*"I'm not a fan of Starmer, but the last government have bankrupted us in every budget going. So maybe you could give them more than a couple of weeks to fix problems that took a decade to make?"*

*"There's a reason that Rishi Sunak and his psycho lot want to speed up the roll-out of Universal Credit, and it isn't because claimants will be better off. Quite the opposite."*

*"Don't move to the midlands if you're not a driver. The Tories neglected that part of the country for more than 14 years. [...] There's no transport, no opportunities and low pay. No wonder the crime is so bad."*

## WHAT WILL CHANGE?

Despite many people's expressed desire to see the Conservatives out of office, there was uncertainty over how much Labour would differ from their predecessors.

Some expressed scepticism over Labour's approach to areas such as welfare policy, arguing that Labour had very little planned, or would follow the Conservative's approach.

Others implied that both Labour and Conservative politicians were out of touch elites, alleging that both parties engage in questionable financial practices.

A few defended the new government, stating that it is too early to tell how Labour will govern the country.

*"We are clearly about to have a Labour government, but it seems that the only welfare policy Labour have right now is to make more disabled people work."*

*"I bet once it has started, even Labour will continue it.  
**All of them want to dismantle the welfare state."***

*"The public finances have been ruined by individuals coming straight out of Oxbridge, putting profit over people. Sunak made billions at our expense. Now Starmer will make billions at our expense."*

*"The new government has only been in power for a couple of weeks. The comments from news and social media are all just speculation. [...] **Labour haven't said anything yet.**"*

## CUTS TO THE WINTER FUEL ALLOWANCE HAVE DAMAGED TRUST IN THE NEW GOVERNMENT

In some cases, caution surrounding the new government tipped into outright distrust. Several people cited the recent cut to the Winter Fuel Allowance/Winter Fuel Payment (WFP) as a source of anxiety regarding the intentions of the new government.

In particular, the shift to a means-tested WFP was seen by some engaged in these discussions as an indication that Labour would begin to means-test other benefits such as the Personal Independence Payment (PIP) for disabled individuals. This was a contentious topic (see P. 27-28).

In a few cases, Labour were even compared unfavourably to the Conservatives on welfare policy.

*"They have taken away the WFP from pensioners [...] there was no thought about how the once "less vulnerable" might become the new most vulnerable."*

*"I'm only just managing - it is the fear of not being able to keep scraping by that is getting to me. I wrote to my Labour MP when the [PIP] Green Paper was released in April. I was shocked by the non-committal response [...] There has been nothing from the new government to put our minds at rest."*

*"I'm wondering: how did [Rachel Reeves] change the Winter Fuel Allowance so fast? I thought that all the MPs would have to vote on it to become law. Could she change PIP to means-testing just as quickly?"*

*"Even the Tories never means-tested PIP. It would discriminate against disabled people who work! Labour said they want disabled people to work. This bunch are even more against disabled people than the Tories."*

## THE eVisa SCHEME IS SPARKING FEARS OF A SECOND WINDRUSH SCANDAL (1/2)

One surprising area of discussion was the introduction of the digital Biometric Residence Permit (BRP), or eVisa, for non-EU immigrants. Some feared they may find themselves in another [Windrush scandal](#), with people wrongly accused of living illegally in the UK because of difficulties proving their right to work and rent if dependent on legacy, paper-based documentation.


The individuals who were either directly affected by the shift to the BRP, or had loved ones who were, talked about a sense that the state was treating legal migrants unfairly.

This further reflected the feeling that the government itself could not be trusted, regardless of which political party won the election.

*"My visa was granted in the 1980s. I haven't claimed any benefits [...] So I am left with not much immigration record. **I'll have the same problem as the Windrush folks** [...] No digital record, maybe some paper records, but I guess no government record."*

*"I saw an article about the deadline for getting an eVisa [...] As a non-EU resident with the Right to Remain, but no BRP, what should I do? [...] **The Windrush Scandal show how fragile our rights can be.**"*

## THE eVisa SCHEME IS SPARKING FEARS OF A SECOND WINDRUSH SCANDAL (2/2)



*"The Immigration Health Surcharge has been used as a political weapon. It has been imposed and then drastically increased [...] Immigrants can be targeted for money without political consequence, as most migrants can't vote and a large proportion of the population doesn't care. [...] **Changing rules and costs can be a burden psychologically, as well as practically.**"*

*"That is what makes [the Home Office's] rules so stupid. Things can change over time. **If anything does not exactly match their records, they treat you like you're lying to them.** Why do they need people to constantly prove and update who they are? [...] Why is the government paranoid about needing constant verification and surveillance of us?"*



# DESPITE THE ELECTION, MARTIN LEWIS OF MONEY SAVING EXPERT WAS DISCUSSED MORE THAN KEIR STARMER



\* See Appendix 2 for definitions of acronyms; See Appendix 3 for data used to create word clouds

## 2. NAVIGATING GOVERNMENT SUPPORT SERVICES

As in both [Wave One](#) and [Wave Two](#), the most prevalent topic of discussion related to the challenges people faced when navigating government support services - 29% of the dataset in Wave Three. Many were consistently dissatisfied with the quality and level of government support. In the context of an election year, we found significant debate and criticism related to the politics of disability support.

### KEY TERM

We found many terms which related to individuals navigating government support services, such as:

- Language that refers to specific benefits, such as *UC* and *DLA*.
- In addition, we also found discussion related to actions taken by the DWP and jobcentres, such as *sanctions*.
- In particular, we found discussion of the government's proposed reforms: *PIP*, *Personal independence payment*, *vouchers* and *Green paper* all appeared frequently.

### KEY INSIGHTS

- People fear that Labour may implement Conservative proposals on disability support ([P. 27-28](#))
- Labour were also criticised for the way they talked about disabled people on benefits ([P. 29](#))
- Overwhelmingly negative experiences of the benefits system and staff remain a problem ([P. 31-32](#))
- People continued to turn to forums for advice, often when a claim was rejected ([P. 33](#))

## PEOPLE FEAR THAT LABOUR MAY IMPLEMENT CONSERVATIVE PROPOSALS ON DISABILITY SUPPORT (1/2)

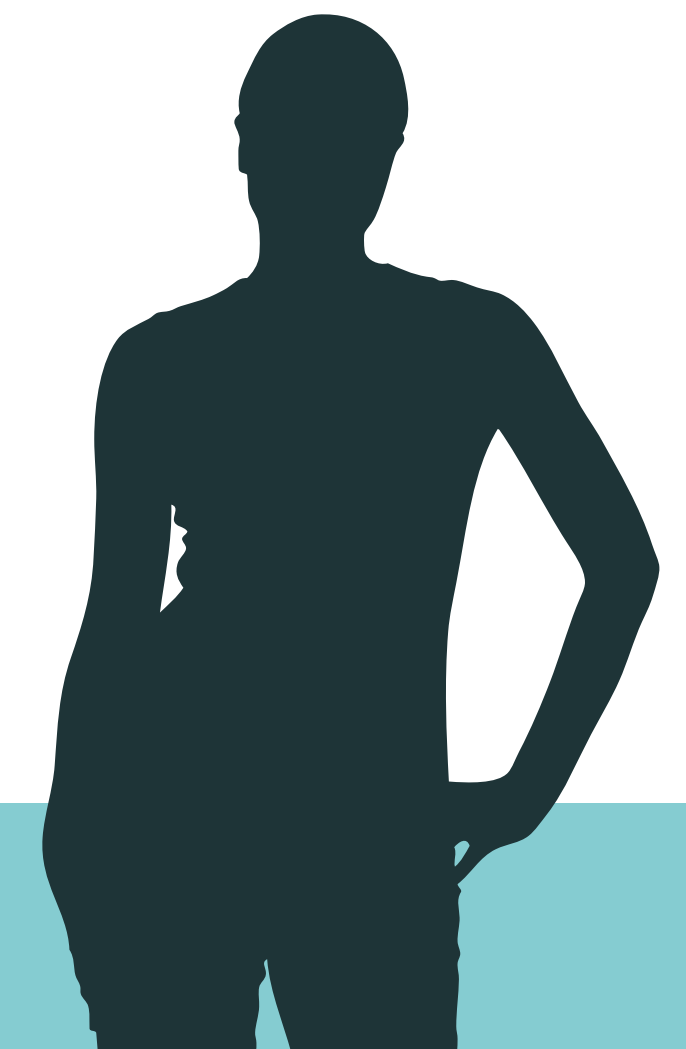
Prior to the election, there was sharp criticism of the Conservative government's [health and disability green paper](#). This paper proposed extensive reforms to the Personal Independence Payment (PIP), moving from ongoing payments to a system of vouchers or one-off grants.

Despite the change in government, there is still significant fear from those reliant on disability benefits that the new Labour government will introduce the policy change. As mentioned on P. 22, this fear was exacerbated by cuts to the Winter Fuel Payment.

In the absence of a clear policy direction from the new government, some forum users tried to reassure others that there had not yet been any announcement that these reforms would be adopted by Labour.

*"[This paper] is meant to set out serious and carefully considered proposals for reform of PIP. Instead it is a **jumble of random, cruel and silly ideas thrown together by the DWP** to serve the political needs of the Tory Party, without any likelihood of any of them being actioned."*

*"British ministers want to fob off disabled individuals with vouchers?"*



## PEOPLE FEAR THAT LABOUR MAY IMPLEMENT CONSERVATIVE PROPOSALS ON DISABILITY SUPPORT (2/2)



**"All this silence and talk of 'difficult decisions' and then the removal of the WFP makes our fears justified. [...]** Though any changes to PIP will have to go through the House of Lords and there are lots of disability advocates in there."

*"It sounds shocking that they would want people who already suffer enough to need PIP, to make do with vouchers rather than proper support. [...] It sounds like a policy that the Tories put in place, but if Labour allow this to happen and abandon disabled people, then I think it will spectacularly backfire on them. [...]*

**it would be a good idea to complain en masse if they implement Tory policies, they were brought in because we're sick of the Tories!"**

## LABOUR WERE ALSO CRITICISED FOR THE WAY THEY TALKED ABOUT DISABLED PEOPLE ON BENEFITS

As well as being angry and anxious about the proposed reforms to PIP, many people felt that disabled people were being attacked by politicians, the media and even their fellow citizens.

We saw a clear intersection with discussions around health and wellbeing, with many people arguing that the political climate is actively harmful to disabled people. For example, prior to the election some cited [comments from Mel Stride](#) - at the time the Work and Pensions Secretary - about mental health and benefits.

This did not appear to change after the election, with some citing Labour's commitment to [get more people on benefits back into work](#) as a threat to disabled individuals unable to work.

*"I have been on ESA for ages. They had not contacted me since COVID, or just before. Now all of a sudden, a few months after my assessment, they seem to be coming after me. **I suppose I am one of those "everyday problems, social anxiety isn't that bad" people who Mel Stride referred to.** I don't think I have any protection."*

*"I am not on PIP myself, but it angers me because I have empathy, something that a lot of society does not seem to have."*

*"Avoid the media, there are a bunch of scaremongering articles intended to whip up anti-disabled sentiments."*

*"I am so worried about everything i hear about the government trying to force people with real debilitating disabilities into work when it is simply impossible for a lot of people like myself.... I keep crying and my anxiety is through the roof , and if it wasn't for the fact I have two kids who don't have any body else other than useless me... I do not think I could carry on.... I feel at such low"*

## THE DWP REMAINS THE MOST-DISCUSSED ORGANISATION



\* See Appendix 2 for definitions of acronyms; See Appendix 3 for data used to create word clouds

## OVERWHELMINGLY NEGATIVE EXPERIENCES OF THE BENEFITS SYSTEM AND STAFF REMAINED A PROBLEM (1/2)

As in Waves One and Two, we identified many reports of negative personal interactions between people trying to access support and individuals working in the benefits system.

In some cases, the experience of accessing services was felt to be driven by bureaucracy rather than human judgement, with the time of both staff and claimants wasted in pointless tick-box exercises.

*“When I phoned to make the claim on Friday, the bloke was not very nice and said the Department of Work and Pensions do not have a claim for Universal Credit in our name. **I tried to explain that we were ineligible but he kept on saying that we needed to register a claim anyway.** Surely he knows the numbers and understands we are ineligible. It feels like a bit of a stalemate at the moment”*



## OVERWHELMINGLY NEGATIVE EXPERIENCES OF THE BENEFITS SYSTEM AND STAFF REMAINED A PROBLEM (2/2)

Many people complained about breakdowns in communication, during which they received little or no information on the outcome of their claim. This was viewed by some as the result of negative intent on the part of staff or the system as a whole. Multiple posts had said they had lodged a formal complaint as a result of their experiences.

These kinds of interaction reinforce the feelings we identified in Wave Two, that people must fight to access benefit support, as the system and staff are working against them.

*"I would like to add my own experience of when my Personal Independence Payment was to be reviewed [...] **I waited for four months I did phone but was not given anymore information** [...] after the last review (which all I will say is they put me through hell) I wasn't expecting this outcome to be any good."*

*"I would love to complain, after three hours sat waiting for **assessment which my daughter took time off work,** just to be told that they had rang on mobile and on home number three times, but they did not ring, I have no missed calls or voicemail, I sat and cried all day, shameful LIARS."*



## PEOPLE CONTINUED TO TURN TO FORUMS FOR ADVICE, OFTEN WHEN A CLAIM WAS REJECTED

The most prevalent and consistent narrative across each of our [previous waves](#) is that people are turning to forums to ask for help in understanding how the benefits system works.

Many people were anxious, stressed and confused, seeking emotional reassurance as well as factual advice. This reflects our findings across previous research.

Most often, people sought clarity and guidance from others on how to manage issues such as the process of migrating to universal credit, what to do after a claim is rejected, and understanding benefits entitlement.

*"So, I've been told that I'll be switched to Universal Credit [...] What have other people have done while on UC? [...] Has it been overwhelming for you? Have things worked? is it actually beneficial?"*

*"Hi, I was rejected for personal independence payment and only got 4 points for the socialising section [...] Do you think that its fair to be scored 4 points? **I'm so sad now and don't know what to do, I would appreciate any help"***

*"Look at the council's webpage to see if you can get help [...] Citizens' advice should be able to help you on this."*

# 3. IMPACT OF FINANCIAL HARDSHIP ON RELATIONSHIPS

Throughout Waves [One](#) and [Two](#), we have seen the importance of family and friends as a source of support for those experiencing financial hardship, as well as the negative impact that financial pressures can have on relationships.

At 26% of the discussion, Wave 3 highlights the ongoing significance of relationships as a source of support and an area of strain when experiencing financial hardship, particularly when relationships interact with the complex web of benefits.

## KEY TERMS USED

We found many terms related to relationships and families such as:

- References to family members: *Partner, wife, husband and children.*
- Moreover, language that refers to relationship or family breakdown came up frequently, including: *ex, split up and divorce.*

## KEY INSIGHTS

- Complex family circumstances can make the system even more confusing ([P. 35](#))
- As in Wave Two, many people are providing essential caring support for family ([P. 36](#))
- Caring and family responsibilities are still causing increased financial strain ([P. 37](#))

## COMPLEX FAMILY CIRCUMSTANCES CONTINUE TO MAKE THE SYSTEM EVEN MORE CONFUSING

As in previous waves, we found a large number of posts looking for advice on how specific relationships and family circumstances might impact entitlement to certain benefits.

These posts covered a variety of circumstances, from claiming Carers Allowance while looking after a spouse with a health condition, to the impact on child benefit when the child leaves full time education.

In many cases, people found it difficult to navigate official guidance which did not account for the complexity of people's personal situations. This confusion led to them turning to online forums for help.

*"Thank you so much. That has really helped us and calmed our anxiety a lot. If there is 1 other question, it is just does my wife need to claim carer's allowance because she has not done it yet, or can you both do carer's element [...] I suppose does it matter if my wife claims carer's allowance or not? would I need to even mention my carer's allowance?thank you so much, your help means we will get a good night sleep - you have reassured us as a lot :)"*

*"I am assuming that your wife is under the state pension age. This means that you will be what is known as a mixed-aged couple so your housing benefit will stop. You have to claim Universal Credit as a couple and your state pension will be fully deducted from any Universal Credit entitlement. Your Universal Credit will include carers' element as you care for her. Your wife will need to ensure that she reports her health condition and provides a fit note and this will start off the work capability assessment process. If found to have limited capability for work and work-related activity then you will be entitled to extra money from the fourth month after she provided her first fit note."*

## AS IN WAVE TWO, MANY PEOPLE ARE PROVIDING ESSENTIAL CARING SUPPORT FOR FAMILY

The importance for many of having a supportive family to depend on has been a consistent theme throughout our research, highlighted in depth in [Wave Two](#).

We saw significant discussion from the perspective of those who were caring for family members through various circumstances.

Many of these individuals were struggling to navigate support systems on behalf of their loved ones. Some appeared to be experiencing significant worry and distress as a result.

We also found a number of posts expressing gratitude for times that their family had supported them through financial hardship.

*"Hello! I'm so happy to stumble across this thread. My mother got this exact message and now we are terrified. Could you give the details on what they asked for and were there any requests after? [...] Sorry to bother you, I have been having panic attacks over it. phone call is on Tuesday I want to be sick! Thanks for your support."*

*"Hello! I was wondering if you had any updates about your father? My dad is the same. [...] **He is getting older and his condition is not improving.** I am trying to convince him to get a reassessment"*

*"I have posted once before about my mother's mental health issues. I fear she is beginning to worsen again.. [...] I have a daughter and I find it very hard to cope. [...] I just do not know what I should do. **I do not have any friends who have experienced needing to care for a parent with mental health problems, I have always felt alone in this.**"*

## CARING AND FAMILY RESPONSIBILITIES ARE STILL CAUSING INCREASED FINANCIAL STRAIN

As in Wave One and Wave Two, we found significant discussion about the financial implications of taking on caring responsibilities for family members and romantic partners.

The advice asked for and provided ranged from how to manage the costs of maternity leave and childcare, all the way through to caring for older relatives with mental and physical health conditions.

These discussions demonstrated how people with caring responsibilities, including parents, face additional financial challenges which may intensify existing financial hardship.

*"All I will say is save as much as you can! If your baby does not sleep well (like lots of babies!) I think that going back to work at six months will be really difficult [...] **Also do not forget about saving up for nursery fees when returning** [...] Good luck!"*

***"I am a parent to a disabled child and it is expensive isn't it! Does your child get disability living allowance at all? Are you eligible for a mobility car?"***

*"My wife is too tired after spending thirty five hours caring for me to even think about a second job!"*

## 4. UNSTABLE LIVING CONDITIONS

As we highlighted in [Wave One](#), we have seen that the instability of the housing market, along with rising rent and mortgage payments, remains a key financial concern for many people, appearing in 16% of our Wave Three dataset. Though housebuilding has been a [key commitment](#) from the new government, the discussion in the forums did not include any indication that people believed that the housing crisis would be resolved anytime soon.

### KEY TERMS USED

We found many terms which referenced the **rising cost of housing**.

- Language that refers to rising rent and mortgage payments was prevalent.
- There was also discussion of difficulty finding safe, affordable accommodation, including references to council housing and the charity Shelter.

### KEY INSIGHTS

- Affordable, stable housing continues to feel out of reach for many people ([P. 39](#))
- Compared to Wave One, more homeowners appear to be seeking supplementary income ([P. 40](#))
- Advice from official sources remains confusing and contradictory for many people ([P. 41-42](#))

## AFFORDABLE, STABLE HOUSING CONTINUES TO FEEL OUT OF REACH FOR MANY PEOPLE

Echoing Wave One, we found a persistent sense from people across the forums that inflation, the cost of living crisis, and rising housing costs have vastly changed peoples lives over the past few years.

Despite recent commitments from the new government to [build more homes](#) to tackle the housing crisis, this has not cut through to the forums. People continued to express worry, both before and after the election, that they will never be able to afford to buy a home.

**“Really not as easy these days unfortunately.** A second job and talking to the mortgage lender might be your best bet. Not a lodger, or at least that’s not a first option, and only if you have the time and the flexibility to be really picky - which you probably don’t have right now.”

**“With housing costs as they are, I do not think that 30% of income on rent is realistic anymore. [...]** I agree with a user above - you need to see what you would have disposable after rent and ALL bills like council tax and electricity and things like that and then see where that takes you.”

“My rent is around 65% of my take home pay, though its due to rise again next month! [...]  
Frustratingly, **my rent is far more than a mortgage would be, but obviously I cannot afford to save for a deposit** and I am too old now to get a mortgage anyway really. It sucks.”

## COMPARED TO WAVE ONE, MORE HOMEOWNERS APPEAR TO BE SEEKING SUPPLEMENTARY INCOME

Compared to Wave One, we found a greater level of discussion from homeowners seeking ways to supplement their income.

Many homeowners felt under pressure from mortgage expenses, as well as the impact of the wider cost of living crisis. There was hope from some that the Bank of England may reduce mortgage rates (though as September 2024, [this has not yet happened](#)).

Options discussed including moving to a smaller home, extending the length of their current mortgage, taking on additional work, or renting out spare rooms. One person highlighted about the potential risk to children in the house from taking in AirBnB visitors or lodgers.

*"Would downsizing be an option for you? or extend your mortgage term for additional years? I would hope that your 18 year old has also been working for the last few years."*

*"Are you able to ask for a 3-month mortgage holiday? I think banks are obliged to agree up to 6 months [...] Then **hopefully the Bank of England will reduce mortgage rates** and you could get a new fixed rate mortgage? Until then, maybe take on a 2nd job in a pub?"*

*"If you have the space have you considered the rent-a-room scheme? Or put your spare room on AirBnB? Obviously with small children at home you would want to be very choosy [...] You could find someone willing to babysit for 1 night a week in return for lower rent."*



## ADVICE FROM OFFICIAL SOURCES REMAINS CONFUSING AND CONTRADICTIONARY FOR MANY PEOPLE (1/2)

In line with our findings from Wave One, we found that many people had been given confusing or contradictory advice from official sources who were supposed to provide expert guidance on claiming government support with housing costs.

It was evident that the general calculations needed to understand benefit income were often unnecessarily confusing or poorly communicated, making people feel overwhelmed and confused by the system and processes.

**"I do not think that those rules apply** to people claiming help with the rent through Universal Credit - known as the 'housing element'. Happy to be corrected though!"

**"This is where I am confused** [...] If the landlord put the rent up to £100 a month after transitioning to UC does that mean I would lose 30 pounds from any payments? ie: currently £65 would reduce to £35 a week? **That cannot be right can it?** Hope you are able to clarify if this would indeed be the case."

"This is not correct if OP claims Personal independence payment. But **fairly irrelevant on this thread that is now spinning around in circles and going nowhere.**"

## ADVICE FROM OFFICIAL SOURCES REMAINS CONFUSING AND CONTRADICTORY FOR MANY PEOPLE (2/2)

These inefficiencies and obfuscations deepen an existing lack of trust in organisations such as the Department of Work and Pensions, which we have seen evidenced throughout this research.

This led to many people seeking advice from other sources, including online forums and charities such as Shelter.

*“You have been advised to make a complaint, and if **the Department of Work and Pensions wrongly advised you about appealing a decision** then that’s the basis for the complaint. You can’t appeal that decision now, you have to pursue a complaint. **You might need specialist advice from someone.**”*

*“**While correct, Shelter also state** that claimants in receipt of Personal Independence Payment are exempt from having the deduction from their claim. [...] Shelter advises that if a “non dependant” member of the household claim Personal Independence Payment(daily living) then there should be no deduction.”*



## 5. PHYSICAL AND MENTAL HEALTH STRUGGLES

As highlighted previously in Wave One and Wave Two, the impact of financial hardship on people's physical and mental health, as well as the specific financial challenges facing people with health conditions, remains an important theme, at 11% of the dataset.

In Wave Three, we saw increasing anxiety over the lack of clarity from the new government on its approach to supporting disabled individuals unable to work, particularly the Personal Independence Payment.

### KEY TERMS USED

We found many terms which referenced physical and mental health challenges, for example:

- Frequently occurring discussion related to physical and mental health conditions, including terms such as: *disabled, mental illness and depression.*
- In addition, we also found extensive evidence of emotional distress, such as: *stress, worry, dreading and scared.*

### KEY INSIGHTS

- Like the Conservatives, Labour are now also viewed as targeting disabled people ([P. 44](#))
- The benefits system remains a cause of negative emotional wellbeing ([P. 45](#))
- Forums continue to provide much-needed emotional support ([P. 46](#))

## LIKE THE CONSERVATIVES, LABOUR ARE NOW ALSO VIEWED AS TARGETING DISABLED PEOPLE

As highlighted in our earlier discussion of government support services, we are increasingly seeing the subject of disability benefits become a political football.

We found many posts from those with first-hand experience of claiming disability benefits, who prior to the election were worried about what the ongoing political debate meant for them.

Strikingly, after the election we still found that people were criticising both the Conservatives and Labour for their attitudes towards disabled individuals, with many arguing that on this issue there was no difference between the two parties.

*"It is very sneaky how the government is using this to bring in hidden cuts. [...] **People will ultimately end up far worse off.** [...] The cuts to welfare safety net have been totally mind-bogglingly cruel. As we all know, it seems that the worse could still be yet to come."*

*"Starmer and his cronies want to destroy disabled people. They view them as burdensome on their corrupt system. **What they are doing is no different to what the Criminal Conservatives have done for years,** but people are going to get a huge shock very soon."*

## THE BENEFITS SYSTEM REMAINS A CAUSE OF NEGATIVE EMOTIONAL WELLBEING

Throughout [Wave One](#) and [Wave Two](#) of this research, we have seen evidence of the significant toll that navigating the benefits system as a person with a disability or health condition can take on emotional wellbeing and mental health.

Many people expressed anxiety and fear regarding the review and assessment processes, as well as during the long waiting times for decisions.

Some people even said that they **withdrew from the benefits application process due to the distress** it was causing.

*"We're going through the same nightmare. They are asking us for all our bank statements going back to 2019, including any CLOSED accounts with savings!! It's so stressful and I've switched banks so many times so don't even remember all the accounts that I've had."*

*"I've withdrawn my claim for universal credit because its so much hassle for nothing. **I cant cope with all the stress.**"*

*"thanks for saying that, I'm so scared, **I suffer from anxiety anyway and ive not slept properly since I got my telephone appointment date**"*

*"I was so stressed when I was required to attend Employment Support Allowance reviews that I never applied."*

## FORUMS CONTINUE TO PROVIDE MUCH-NEEDED EMOTIONAL SUPPORT

We found that after interacting with people in these online communities, the majority of people who were originally experiencing emotional distress expressed a sense of relief, stating that they felt less alone than before.

In many cases, people expressed gratitude for the support and guidance received from the forums, which had made a positive impact in their lives.

*"Thanks so so much! That's clarified some confusion and **subsequently reduced stress!**"*

*"That is wonderful. **I love seeing positive posts, it makes me a bit less anxious.**"*

*"Thanks! yes - I am glad I did it as well, feeling some relief from all the mental distress I have been through in this long-winded process. **I really do not know what I would have done without you and know I wouldnt still be around even if it werent for you.** I need you to know that youve genuinely saved my life. I will always be indebted to you."*

# CONCLUSIONS (1/2)

We are publishing Wave Three of our extended Social Media Listening partnership between Demos and the Joseph Rowntree Foundation **just ahead of the new Labour government's first Autumn Budget**. Despite the fact that the new government has now been in place for 3 months, there is still widespread uncertainty among those living in financial hardship over what this government stands for and what the budget will contain.

Our research has shown that there is a desperate desire for something different to the last 14 years of Conservative government among many living in precarious situations. Yet, there is a fear that the new Labour government will carry on much of what these communities perceive to be the most destructive and harmful policies from the previous government.

**Our research has shown that clarity is desperately needed across numerous key policy areas, including:**

1. Will the Labour government adopt the Personal Independence Payment reforms proposed by the previous Conservative government in the [health and disability green paper](#)?
2. What certainty and reassurance can the Labour government offer to the poorest households, responding to the fears exacerbated by cuts to the Winter Fuel Allowance?
3. How will the government make housing more affordable? When will the proposed measures for house building have an impact on everyday housing expenses and by how much?

# CONCLUSIONS (2/2)

## Key policy areas needing clarity, continued:

4. Does the government plan any improvements to the communication system and quality of advice provided by the Department for Work and Pensions to ensure consistency of advice and to mitigate unnecessary confusion?
5. What are the new Labour government's plans for reforming and improving social care in order to support and alleviate the pressures experienced by carers?
6. How will the upcoming deadline of the eVisa scheme in January 2025 affect those who are not able to complete the digital process in time, and will remain reliant on out-of-date paperwork to prove their immigration status?

We look forward to sharing our final report of 2024 with you, where we will **take a look back over the last 14 years of Conservative government**, reflecting on what various policy and societal shifts have meant for **individuals living in financial hardship**.







# APPENDIX 1

## METHODOLOGY

# OVERVIEW OF METHODOLOGY

We replicated the methodology from the [previous wave of this project](#), collecting data from the same 5 forums, plus one additional forum. Our theme selection was informed by expert input from JRF and the GPAG, who suggested that we highlight the intersection of disability and poverty. Our analysis was performed using the Method 52 platform, developed by CASM Technology. Our methodology consisted of two broad phases.

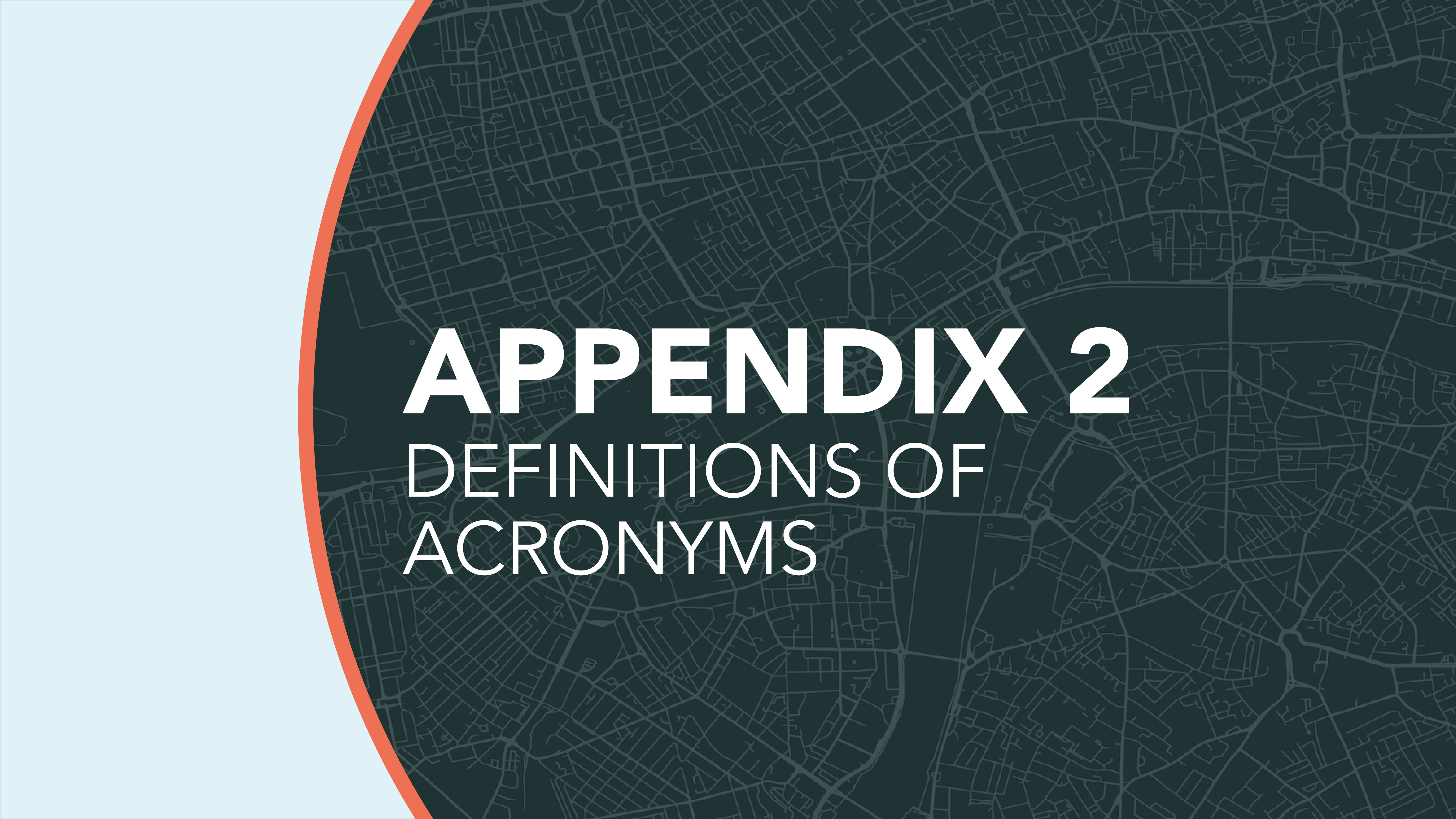
## **Computational Text Analysis**

First, a combination of inductive computational techniques, 'Surprising Phrase Detection' and 'Named Entity Recognition', which allowed us to surface characteristic terms, phrases and discussions occurring across the dataset. In addition, we added a new type of analysis, Link Extraction, which allows us to identify which links and resources individuals are sharing most often. The data tables can be found in Appendix 2.

## **Qualitative Content Analysis**

Our second phase consisted of building up keyword lists of related terms from the first step into broad thematic areas. We honed in on the four key themes from the pilot project (Family, Politics, Services and Health), plus an additional examination of housing as a particularly prominent area. We used these keyword lists to filter our dataset into smaller samples, which we could analyse qualitatively through in-depth close-reading by analysts. This allowed us to build up a detailed picture of how individuals were responding to particular challenges and circumstances.





# **APPENDIX 2**

## DEFINITIONS OF ACRONYMS

# DEFINITIONS

<b>DWP</b> .....	The Department of Work and Pensions
<b>HMRC</b> .....	HM Revenue & Customs
<b>NHS</b> .....	National Health Service
<b>CMS</b> .....	Child Maintenance Service
<b>WCA</b> .....	Work Capability Assessment
<b>UC</b> .....	Universal Credit
<b>DLA</b> .....	Disability Living Allowance
<b>LPA</b> .....	Lasting Power of Attorney
<b>ESA</b> .....	Employment Support Allowance
<b>JSA</b> .....	Jobseeker's Allowance
<b>SDP</b> .....	Severe Disability Premium
<b>PIP</b> .....	Personal Independence Payment





# APPENDIX 3

## UNDERLYING DATA

# ABOUT OUR UNDERLYING DATA

The following tables show a section of the outputs of our main computational methods of analysis - Named Entity Recognition (NER) and Surprising Phrase Extraction (SPD) - which we used to produce our wordclouds.

NER is a process by which we train an algorithm to identify particular phrases within our dataset which are likely to be the names of individuals, places or organisations. This method struggled to distinguish between the acronyms commonly used to discuss types of benefits, such as UC for Universal Credit, and the acronyms used to refer to organisations, such as the DWP for the Department of Work and Pensions. As a result, our analysts manually sorted the dataset into these two categories.

SPD process which compares the entire text of our dataset with an 'average' selection of text (in this case, a large collection of Wikipedia articles), in order to identify which words and phrases are much more likely to occur in our dataset than the 'average' dataset. This allows us to draw out the topics which are distinctive, enabling us to understand the overall contents of our dataset.

In subsequent waves of this project, the following datasets will be used as a benchmark for comparison, allowing us to understand how the topics of discussion vary over time.

## TABLE OF EXTRACTED ENTITIES - ORGANISATIONS

ORGANISATIONS	COUNT
DWP	465
Tesco	100
Aldi	99
NHS	78
AP	69
Facebook	46
Google	45
RTI	37
Asda	36
Sainsburys	28
Amazon	27
eBay	24
M&S	22
Barclays	19

ORGANISATIONS	COUNT
EU	17
BBC	16
Lidl	15

*Note: The entity extraction has picked up many acronyms which are types of benefits, which we manually separated*

## TABLE OF EXTRACTED ENTITIES - PEOPLE

PEOPLE	COUNT
Martin Lewis	10
Keir Starmer	9
Boris Johnson	3
Jack Monroe	2
Rachel Reeves	2
Rishi Sunak	2
Steve Webb	2
Boris Johnson	1
David Cameron claiming PIP	1
Hancock	1
Mel Stride	1
Nadhim Zahawi	1



## TABLE OF EXTRACTED ENTITIES - BENEFITS

BENEFITS	COUNT
UC	107
WCA	71
JSA	63
DLA	48
ESA	47
LPA	45
LCWRA	39
ESA	36
SDP	30
CB	21
CMS	17
PAYE	12
BRP	9
WRAG	3

## TABLES OF SURPRISING PHRASES (BY FORUM)

DisabilityHelp		
PHRASES	SPD SCORE	COUNT
lcwra	5.368559704	18
dwp	5.347982846	21
carers element	5.166077003	15
carer	4.313779132	11
the wca	4.313779132	10
descriptors	4.047312899	13
nvq	3.682975082	9
btec	3.682975082	9
pip	3.533873594	146
uc50	3.434795453	5

FinancialHelp		
PHRASES	SPD SCORE	COUNT
dwp	5.223810441	499
carer	4.120288661	126
overpayment	4.120288661	125
carers allowance	4.092214453	156
lcwra	3.985482123	284
hmrc	3.734770922	221
mandatory reconsideration	3.418181124	8
backdated	3.196743132	129
jsa	3.037544878	110
wca	3.019212559	45

## TABLES OF SURPRISING PHRASES (BY FORUM)

FamilyHelp		
PHRASES	SPD SCORE	COUNT
shop	4.963286493	4
boys	4.537349738	4
family	3.377997966	4

FamilyHelp2		
PHRASES	SPD SCORE	COUNT
aldi	4.089714932	131
tinned	3.959555857	115
lidl	3.868666819	104
carers allowance	3.584467416	29
toiletries	3.309764383	60
payday	3.240890354	56
carer	3.222904258	23
groceries	3.147539039	51
spendy	3.087036719	48
asda	3.022636788	45

*Note: Due to the reduced data volume, we were unable to use SPD on MentalHealthHelp. In addition, some of the phrases for FamilyHelp are repeated, again due to low data volume.*

## TABLES OF SURPRISING PHRASES (BY FORUM)

GovernmentHelp		
PHRASES	SPD SCORE	COUNT
dwp	5.962331288	15
lcwra	4.792260035	8
covid	4.660490757	5
backpay	4.329636513	5
dbt	4.329636513	5
brexit	4.111382947	4
overpayment	4.111382947	4
pip	3.919998349	63
uc	2.261130055	61
tribunal	2.042523557	22

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# DEMOS

PUBLISHED BY DEMOS OCTOBER 2024  
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