

DEMOS

'I NEED HELP NOW'

TRENDS IN ONLINE CONVERSATIONS
ABOUT POVERTY OVER 14 YEARS OF
CONSERVATIVE GOVERNMENT

WAVE FOUR

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MARCH 2025



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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.

ABOUT THIS REPORT

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 final installment of a series of four waves, which have provided a regular 'dip in' to the online conversation, to pick up salient and emerging insights on poverty and inequality over the course of 2024.

In this report, we did something different by collecting an additional historical dataset covering the 14 years of the former Conservative government. We worked closely with the Grassroots Poverty Action Group, a group of anti-poverty advocates with lived experience of financial hardship, to identify key moments and policy changes over this time period, and their impact on people with lived experience of poverty.

Our analysis consisted of a combination of text data analysis methods, including topic modelling, which allowed us to identify common topics of discussion across the dataset. We have visualised the outputs of our analysis into a series of charts and word clouds. As in previous waves, 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.

Please see Appendix 3 for full details about our methodology.

ABOUT JRF / INSIGHT INFRASTRUCTURE

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 GRASSROOTS POVERTY ACTION GROUP

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.



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. We would also like to acknowledge our Demos colleagues for their support, particularly Aidan Garner, Andrew Phillips, Polly Curtis and Chloe Burke.

In addition, we would like to thank the following colleagues from JRF for sharing their invaluable policy expertise: Katie Schmuecker, Darren Baxter, Morgan Bestwick and Iain Porter.

Sophia Knight, Jamie Hancock, Hannah Perry and Jack Pay
March 2024

FOREWORD

BY COLIN RIDGWAY, JACK WIDDOP & SHIRLEY WIDDOP

We've been collaborating with Demos for almost two years on social media listening research they conduct in partnership with JRF Insight Infrastructure Programme. We are proud to support this work and have had the opportunity to engage with the project every step of the way. We've all benefited from this collaboration. It's been empowering for us and the project team have shared how helpful and invaluable our insights have been for them. The fact that we can resonate with all of the findings that have come out of this social media research is hard-hitting and desperately difficult. At the same time, it is reassuring to know that we are not alone, and that the research that we have been helping with is really telling it how it is.

This report is different from the previous waves that have provided a 'snapshot' of the issues people are discussing on social media that are very familiar to us as members of JRF's Grassroots Poverty Action Group. This one looks back over the last fourteen years, capturing how online discussion forums have responded to changes in government policy. It's been fascinating to read how the conversations mirror so much of what we have discussed as a lived experience group since we were established in 2020.

It's no surprise to us that disabled people sharing their experiences have gained momentum over the last fourteen years. Despite policy shifts, things have become more and more challenging for disabled people. Between us we have over 60 years' experience of using the social security system. Systems are set up with good intentions and when you are able to access the support you need it can run smoothly but the process of getting support is the horror. The system can be so hard to navigate, it is often to the detriment of your mental health – either as the direct cause of mental health issues or by exacerbating existing mental health battles. Care and compassion are lacking from systems, and we worry about what lies ahead. This adds to the stigma we feel as we are constantly exposed to judgemental attitudes to people claiming benefits.

We look forward to working with Demos on future waves and welcoming them to our regular meetings. We appreciate them asking for advice as they start their research and returning to talk through the results before publication. We can see at these follow up meetings that they really listen to us and take our experiences seriously. This is certainly a model for good practice, as everyone benefits from this collaborative relationship. We feel that our time, experiences, and advice are extremely valued, and we have enjoyed building a relationship with the researchers as partners.

Colin Ridgway, Jack Widdop & Shirley Widdop
Members of JRF's Grassroots Poverty Action Group

EXECUTIVE SUMMARY

1.1 BACKGROUND TO THIS PROJECT

This report is the final instalment in a series of four research waves over the course of 2024, which are designed to shed light on the experiences of people living in financial hardship through analysis of discussions in specific online support spaces. In this report, we have collected an additional historical dataset covering the 14 years of the former Conservative government. To analyse this larger dataset, we have taken a slightly different approach, using topic modelling to help us group the data into broad themes, which we have tracked over time.

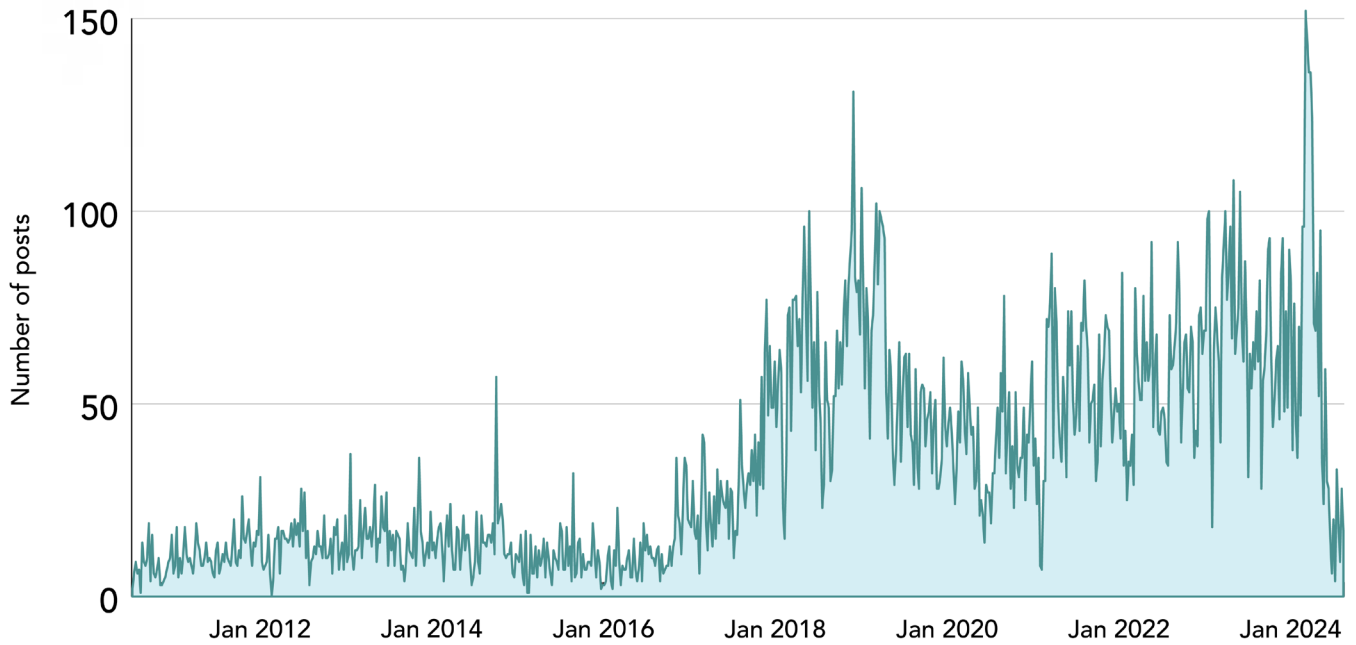
1.2 NEW INSIGHTS FROM WAVE 4

1. There was a sustained rise in discussions related to disabled peoples' experiences from 2016 onwards

As shown in the chart on the following page, from 2016 onwards we saw a sustained rise in the volume of conversations relating to disability. This rise does not appear to correlate to any individual policy event. Rather, the trend appears to be driven more by individuals' own perceptions, priorities and experiences across multiple related areas of discussion which may reflect a compounding effect of a range of intersecting factors over time. In our thematic deep-dive (P. 21), we will explore conversations about a key policy that affects disabled people, the Work Capability Assessment, in more detail.

FIGURE 1

THE VOLUME OF DISCUSSIONS ON DISABILITY OVER TIME (2010-2024)

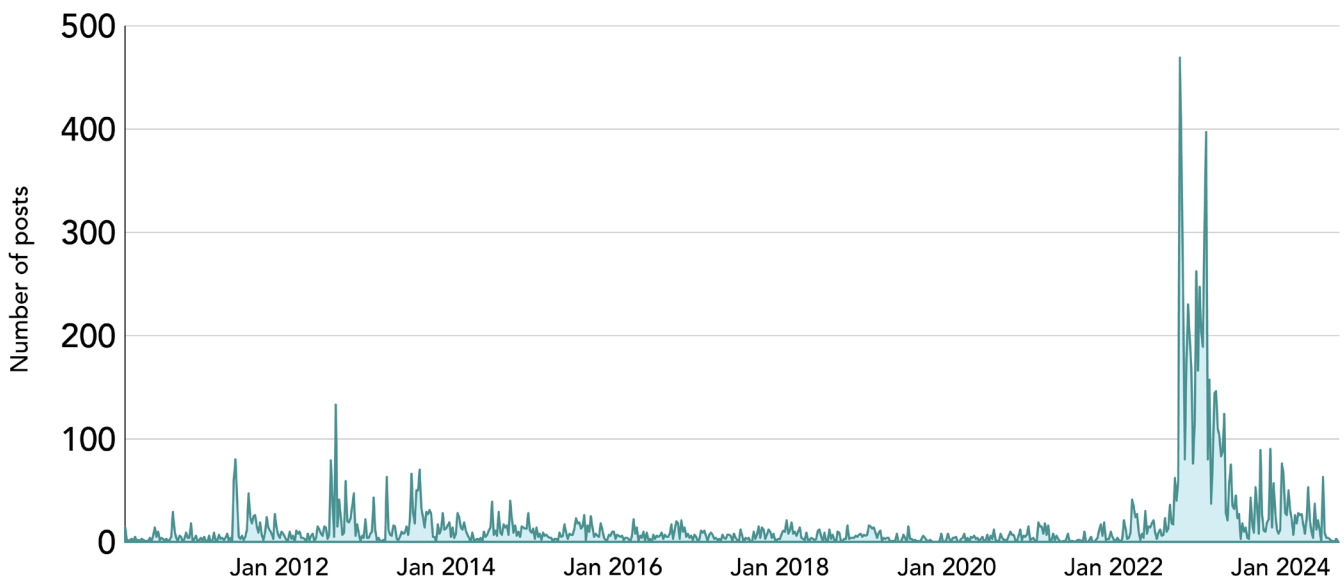


2. A sharp spike in people’s conversations around the cost of energy bills coincided with the energy crisis in 2022

On the other hand, discussions about the cost of heating bills spiked sharply at the onset of the energy crisis in 2022, which followed the Russian invasion of Ukraine and resulting disruption to energy supply chains.¹ Though there are caveats to this finding, we believe that the sharp increase in discussions reflects the sudden shock and immediate impact felt by many households at this time.

FIGURE 2

THE VOLUME OF DISCUSSIONS OF HEATING BILLS OVER TIME (2010-2024)



¹ National Energy Action. (2024). Timeline of the Energy Crisis. <https://www.nea.org.uk/energy-crisis/energy-crisis-timeline>

3. [Iain Duncan Smith, former Secretary of State for Work and Pensions, was the most commonly mentioned political figure in our dataset](#)

Many prime ministers came and went during this 14 year period, but the most commonly mentioned political figure was Iain Duncan Smith, the former Secretary of State for Work and Pensions between 2010-2016. This finding indicates the outsized impact he was perceived to have in the lives of many people on low incomes, as the architect of many of the welfare reforms throughout this period.

1.3 CONSISTENT FINDINGS FROM WAVE 3

4. [As in previous waves, the Department for Work and Pensions remains the most commonly mentioned organisation in our dataset](#)

The prominence of the Department for Work and Pensions across our waves of research continues to highlight how significant this organisation is in the daily lives of people experiencing financial hardship. As we have shown previously, the relationship between the DWP itself and DWP employees with citizens is often contentious.

5. [Negative interactions with government support services continue to have a significant impact on the health and wellbeing of disabled individuals](#)

Discussions of the Work Capability Assessment highlight the consistent impact of negative interactions with government support services on disabled individuals, from long waiting times for decisions and appointments, to negative personal interactions with assessors. People discussed the toll these processes took on their mental health and wellbeing, as well as increased financial hardship while waiting for payments to process.

1.4 CONCLUSION

In this report, we have taken a new, experimental approach to our analysis, by incorporating a vast amount of historical data and expanding our methods to include topic modelling. We have demonstrated how a topic model can be used to give a broad overview of themes and subthemes in discussions over time, which we then used to explore the relationship between policy events, impact and people's lived experiences of financial hardship.

We have identified a vast range of themes, ranging from disability, to housing, to employment. Even within each theme, it's possible to identify a broad range of areas of discussion. For example, within our disability theme there are sub themes relating to employment support for disabled people, affordability and access to physical adaptation, and specific benefits such as the Personal Independence Payment.

Our more in-depth findings investigated discussions relating to the Work Capability Assessment and the cost of heating bills which resonate strongly with our previous waves of analysis, showing the relentless struggles that people living on a low income have faced throughout the last 14 years and up to the present day. Making use of our expanded dataset, we have been able to map out changes in discussions over time. In the case of heating bills, the overlap of discussions with the 2022 energy crisis was particularly striking, with this event appearing to have driven an immediate sharp spike in discussions, reflecting the sudden shock of rising prices on households.²

² As we will discuss in Section 4.2, we can only infer correlation between the spike in discussions and the events of this period, rather than causation.

1.5 NEXT STEPS

Our analysis here has further highlighted the powerful, and often complicated, connection between individuals' lived experiences of poverty and the wider social, political and economic climate. Over the course of 2025, we will be renewing our partnership between JRF and Demos, bringing together new, up-to-date conversations with analysis of the political and policy landscape, to bring a greater depth and understanding of the context surrounding online discussions of poverty.

We will continue to be steered by the knowledge, commentary and support of the Grassroots Poverty Action Group, whose contributions have been so vital to ensuring that we do justice to the voices and experiences of those living on a low income. We will also strengthen our engagement with policy experts at Demos and JRF to provide a deeper exploration of how discussions in web forums overlap and depart from key narratives among policymakers.

We hope this greater focus on specific topics and deeper engagement with the policy experts in our respective organisations will enable more targeted policy recommendations in the future to benefit those living in financial hardship.

2. INTRODUCTION

2.1. BACKGROUND TO THE PROJECT

This report is the final instalment in a series of four research waves over the course of 2024, which are designed to shed light on the experiences of people living in financial hardship. Through analysis of discussions in specific online support spaces, we have uncovered salient and emerging insights on poverty and inequality.

2.2. METHODOLOGY

As in previous waves, our analysis in this report consisted of a combination of computational and qualitative methods, though this time applied to a far larger dataset, as we detail below. Using computational text analysis, we were able to surface common terms, phrases and discussions occurring across the dataset, which we have visualised using graphs and word clouds.

We then utilised qualitative analysis to gain a more fine-grained understanding of how individuals are feeling and responding to their experiences relating to two specific topics. Where we have included quotes in order to elevate peoples' lived experiences, we have been careful to ensure that we preserve the privacy of individuals by bowdlerising the quotes. This method ensures that the meaning of the post has been preserved, but the wording or syntax has been changed, so that the author cannot be identified via text matching.

2.2.1 Differences in wave 4

In Wave 4, we have gathered a much larger historical dataset from across our forums than in previous waves which just focused on the most recent 3-4 month period. This dataset spans the full fourteen years of the previous Conservative and Coalition (Conservative-Liberal Democrat) governments. This allows us to identify changes in topic prevalence over time as policies have changed.

In this wave, we have maintained our two broad phases of large-scale computational text analysis, followed by manual qualitative content analysis focused on a subset of our data. However, in order to accommodate a larger dataset, we had to change our methods of computational text analysis. We opted to use topic modelling in order to group the data into topics based on semantic similarity i.e. how similar the phrases and language used are between different posts.

We then manually grouped these topics into 'themes' and 'sub themes', drawing on our analysts' understanding of the relationship of these topics to one another more broadly and based on our analysis in previous waves. This process enabled us to analyse the volume of each theme over time to understand trends in discussions, in relation to ongoing policy events throughout this period.

Please see Appendix 3 for full details about our methodology.

2.2.2 Data collection

The total dataset comprises 2,821,366 posts spanning from May 2010 to May 2024. Our data consisted of text posts from 5 forums, all of which have been used in previous waves.

TABLE 1
FORUMS USED IN THE RESEARCH AND RELATIVE VOLUME OF POSTS

FORUM	DESCRIPTION	NUMBER OF POSTS
DisabilityHelp	A forum dedicated to supporting individuals with disabilities	102,024
FamilyHelp	A forum dedicated to supporting families	113,759
FinancialHelp	A forum focused on providing financial advice and support	2,529,094
GovernmentHelp	A group on a large social media site which was related to people interacting with government services	28,441
MentalHealthHelp	A forum providing mental health support	48,048

The full dataset proved too large for either our computational analysis methods or for a manual qualitative analysis. To mitigate this issue, we generated a sample of data for the purpose of our analysis. More details on how we ensured that our sample was representative of the full dataset can be found in Appendix 3.

Please note in relation to the forums chosen: 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.

2.2.3 The topic modelling

As described in the previous section, we have used the analytical technique of topic modelling to group a sample of our dataset into distinct categories, which we have then qualitatively grouped together into themes and subthemes, as seen on Pages 17-19.

The graph on Page 20 shows the number of forum posts within our sample which were grouped into each theme per week. By visualising the volume of themes over time, we can analyse the various shifts in discussions over the course of the last 14 years. It is important to note that these discussions reflect a subset of individuals' lived experiences during this time period.

Sometimes the topics discussed appear to closely follow the policy events of the time. In other cases, discussions either take place long after a relevant policy event, or appear entirely unconnected to the policy landscape. As our research focuses primarily on the voices of those impacted by financial hardship, our analysis always begins with the starting point of the discussion, then considers additional contextual factors.

For a more detailed methodology, see Appendix 3.

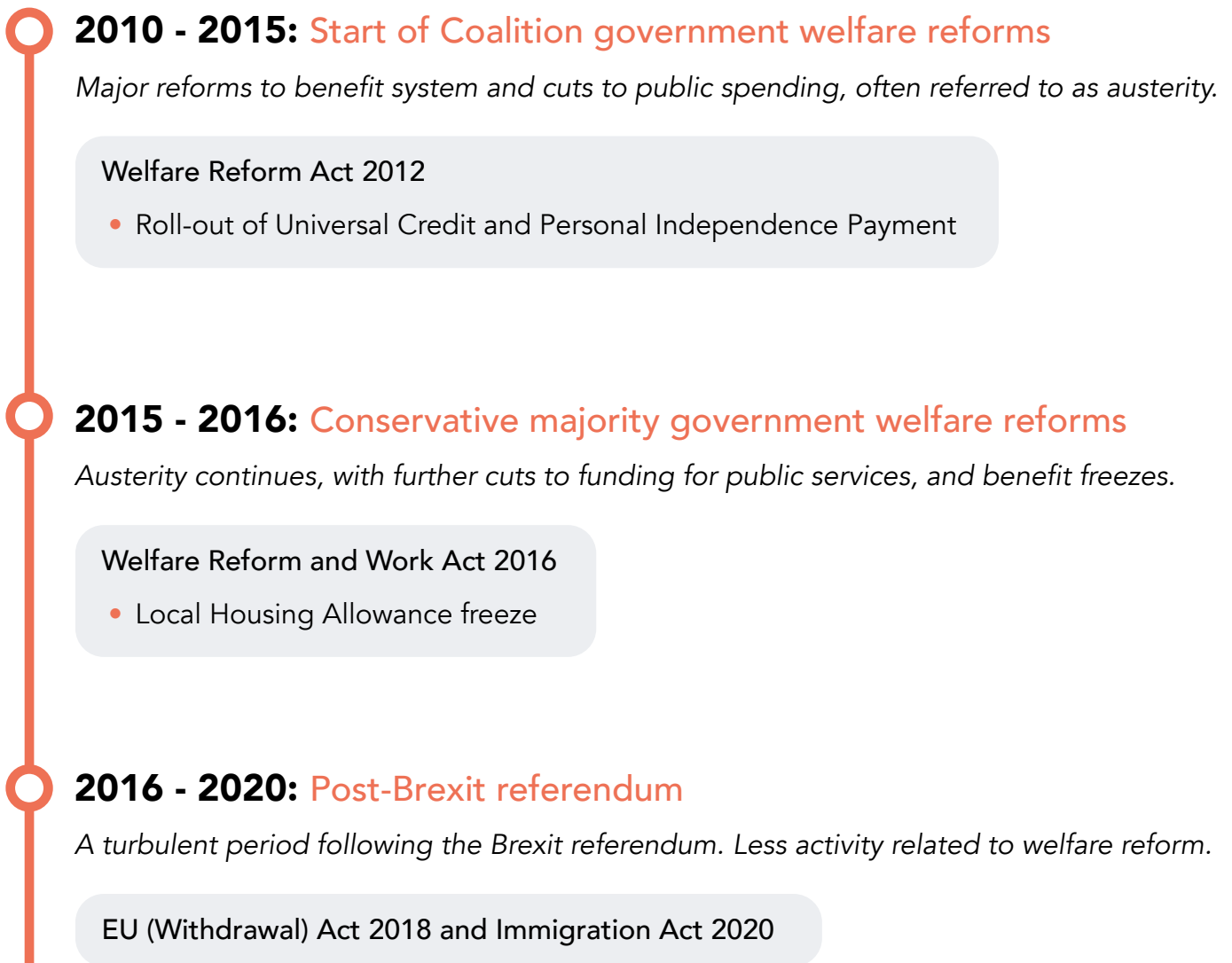
2.3. POLICY LANDSCAPE 2010-2024

In this report, we have captured insights from data spanning 14 years. To contextualise this period of significant change, we underwent a detailed policy scoping exercise, drawing on insights from the Grassroots Poverty Action Group (GPAG), policy experts from both JRF and Demos, as well as desk research. It is important to note that the impact of policy choices and events on individuals and communities may be felt long after these events originally occurred.

From our research, we found a series of distinctive eras, marked by particular policy choices, national and global events:

FIGURE 3

ERAS OF GOVERNMENT AND KEY WELFARE POLICIES INTRODUCED (2010-2024)



2020 - 2021: COVID-19 lockdowns and support

To tackle hardship during the COVID pandemic, government provides income support and raises the value of some benefits.

Coronavirus Act 2020

- Universal Credit £20 uplift
- Furlough scheme

2021 - 2024: Inflation and energy price crisis

To support citizens with high energy costs due to the Russian invasion of Ukraine, government provides cost of living support measures.

- Energy Bills Support Scheme
- Energy Price Guarantee (EPG)
- Cost of living payments

Overall, we found a trend of reduced public spending and real-term cuts to benefits payments between May 2010 and March 2020. Following the COVID-19 lockdowns and the inflation and energy price crisis, this trend was partially reversed in the form of one-off support payments, temporary income support schemes, and reversals on previous benefit freezes.

One of the factors which was identified as having an outsized impact on the quality of life for individuals on a low income was the changes to the uprating of benefits. Uprating refers to the rate at which benefits are increased to account for inflation. Over the 14 years of our dataset, most benefits were either frozen (did not increase at all) or increased at a rate below inflation, meaning that by the end of this period, there had been in effect real-terms cuts to most benefits.

As these were a series of changes with cumulative impacts over time, rather than a single discrete event, we were not able to clearly incorporate this factor into our timeline. However, we have indicated specific instances when benefits were frozen.

Following the election of the new Labour government in May 2024, it is not yet clear what the approach will be.

For the full timeline of events, see Appendix 1.

3. HIGH-LEVEL TRENDS 2010-2024

In this chapter, we identify the key themes of discussion over the fourteen year period as well as discuss the trends and changes in the volume of discussion relating to these key themes over time.

3.1. KEY THEMES & SUBTHEMES (2010-2024)

Over a fourteen year period, we identified at least fourteen key topics of discussion, including, for example: disability, relationships, housing and pensions. Each of these topics had varying numbers of subthemes. For example, disability as a headline topic had at least nine subthemes including: attendance allowance, disability living allowance, employment and support allowance (ESA), employment support for disabled people, and Limited Capability for Work (LCW).

Each of the themes and subthemes, and the domains they fall within, are displayed in Table 2 below. The column referring to domains is explained at '3.3 Overarching connections'.

TABLE 2
DISCUSSION THEMES AND SUBTHEMES (2010-2024)

THEME	SUBTHEMES	DOMAIN(S)
1. Bills	1.1 Cold Weather Payments 1.2 Council Tax 1.3 Council Tax Energy Rebate 1.4 Heating 1.5 Internet 1.6 Warm Home Discount 1.7 Winter Fuel Payment	Financial

THEME	SUBTHEMES	DOMAIN(S)
2. Care	2.1 Carers Allowance 2.2 Cost of residential care 2.3 Power of Attorney	Financial Social
3. Disability	3.1 Attendance Allowance 3.2 Disability Living Allowance 3.3 Employment and Support Allowance (ESA) 3.4 Employment support for disabled people 3.5 Limited Capability for Work (LCW) 3.6 Personal Independence Payment (PIP) 3.7 PIP vs LCWRA 3.8 Physical adaptations 3.9 Support Group 3.10 Work Capability Assessment	Financial Personal
4. Everyday essentials	4.1 Cost of groceries 4.2 Food banks 4.3 Grocery vouchers 4.4 Transport	Financial Physical
5. Family	5.1 Bereavement 5.2 Child benefit 5.3 Childcare 5.4 Child maintenance 5.5 Child Tax Credits 5.6 Funeral expenses 5.7 Inheritance 5.8 Lending money 5.9 Pregnancy	Financial Personal Social
6. Housing	6.1 Bedroom Tax 6.2 Homelessness / Rough sleeping 6.3 Local Housing Allowance 6.4 Living with parents 6.5 Mortgage 6.6 Plumbing issues 6.7 Renting 6.8 Rising costs 6.9 Sharing bedrooms 6.10 UC Housing element	Financial Social
7. Pensions	7.1 Interaction with Universal Credit 7.2 Triple lock	Financial

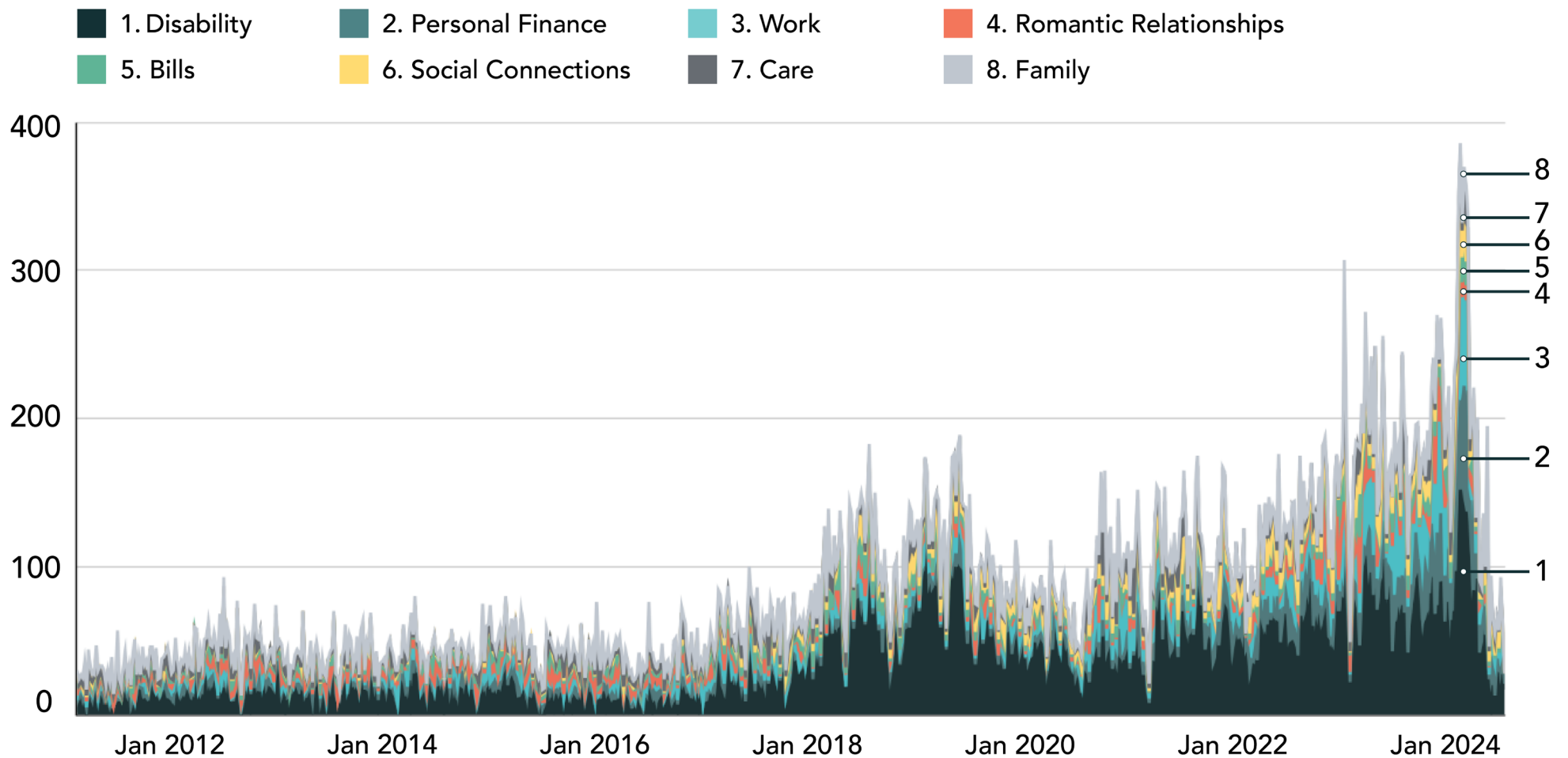
THEME	SUBTHEMES	DOMAIN(S)
8. Personal finance	8.1 Benefits recalculated 8.2 Benefits tribunal 8.3 Budgeting 8.4 Claiming UC 8.5 Cost of Living payment 8.6 Debt 8.7 Migration to Universal Credit 8.8 Overdraft 8.9 Selling items 8.10 UC Uplift	Financial
9. Physical health	9.1 Cancer 9.2 Chronic health conditions 9.3 COVID-19 lockdown 9.4 Dentistry 9.5 Medical appointment 9.6 Prescriptions and medication 9.7 Smoking	Personal
10. Politics	10.1 Immigration 10.2 International affairs 10.3 Political parties 10.4 Politicians 10.5 Windfall tax	Social Financial
11. Psychological well being	11.1 Autism 11.2 Emotional distress 11.3 Mental health appointment 11.4 Mental health conditions 11.5 Suicidal ideation	Personal
12. Romantic relationships	12.1 Cohabiting and benefit entitlement 12.2 Relationship breakdown 12.3 Sharing finances	Personal Social Financial
13. Social connections	13.1 Accusations of benefit fraud 13.2 Emotional support 13.3 Giving advice 13.4 Stigma about claimants	Personal Social Financial
14. Work	14.1 Fired 14.2 Fit note 14.3 Job Seeking 14.4 Redundancy 14.5 Unemployment benefits 14.6 Work Coach and Sanctions 14.7 Work Related Activity Group (WRAG)	Financial Social

3.2 PREVALENCE OF THEMES

By charting the volume of discussion relating to certain themes over time, it was possible to assess changes in theme prevalence over the fourteen year period. The following chart illustrates how different topics became more prevalent than others at specific points in this period.

FIGURE 4

TOP 8 MOST PREVALENT THEMES IN DISCUSSIONS RELATING TO FINANCIAL HARDSHIP OVER TIME (2010-2024)



3.3 OVERARCHING CONNECTIONS

During our analysis, we found that many of the themes and subthemes, discussed above, significantly overlapped with one another. This intersection reflects the messy reality of people’s lives and the ways in which people talk about the challenging circumstances they are navigating. To help highlight the connections across the various threads of discussion our research has identified, we have grouped each of our themes into four domains, informed by the Joseph Rowntree Foundation’s core areas of work. These domains illustrate the broad range of ways in which poverty impacts everyday life.

1. Personal
Mental and physical health, skills and experience.

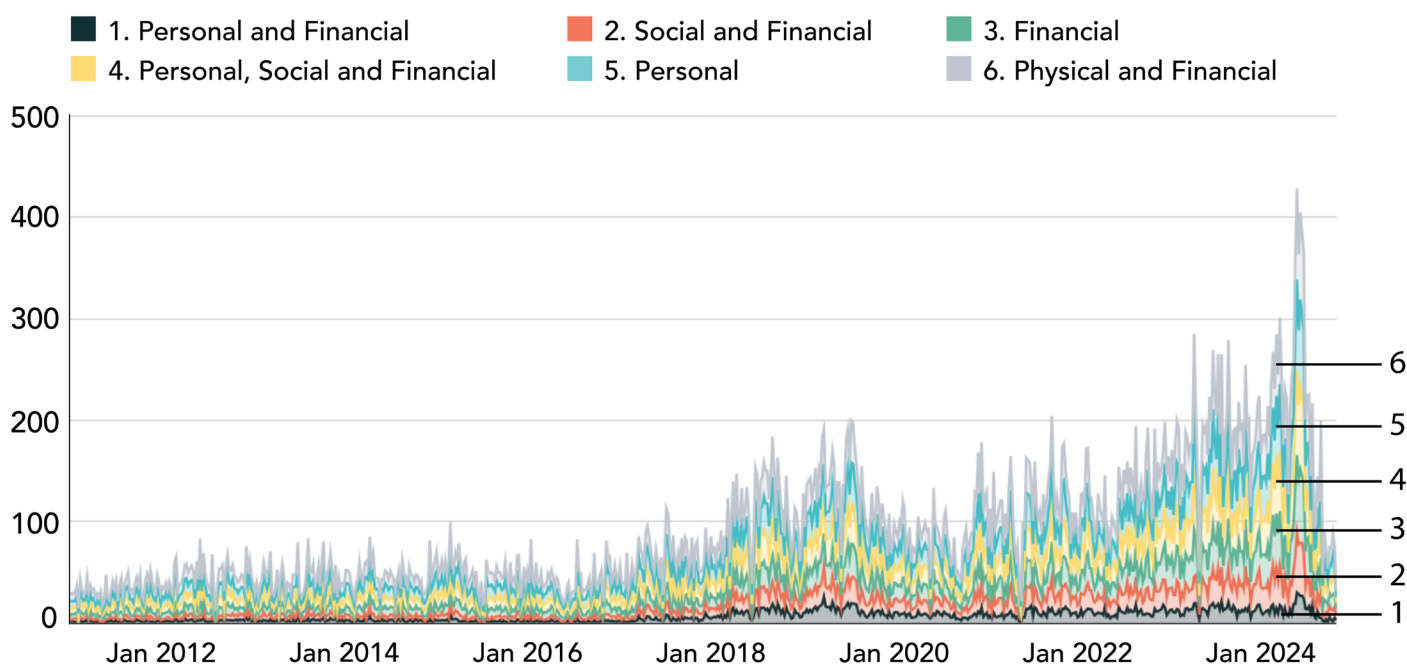
2. Physical
Physical infrastructure and the environment, including transportation and food banks.

3. Social
Professional, family and community networks and social capital, which enable people to rely on one another, such as receiving help with childcare, or giving emotional support.

4. Financial
Prices, income and wealth.

The chart below shows the corresponding variation in overarching domains of discussion over time. While discussion of principally financial concerns, such as pensions, are relatively stable over time, there is a significant rise in discussion at the intersection of Financial and Social concerns, which include care, housing, politics and work.

FIGURE 5
OVERARCHING DOMAINS OF DISCUSSION RELATING TO FINANCIAL HARDSHIP OVER TIME (2010-2024)



3.4 MOST PREVALENT THEMES IN DISCUSSIONS OVER TIME (2010-2024)

Overall increase in data volume

Our analysis of discussions shows a clear increase in the overall volume of posts over time. This increase may be due to a number of factors including: availability of historical data compared to more recent data, an overall increase in users of the forums we have analysed, or an increase in discussion of the topics we have analysed specifically. We cannot be certain if any one factor can be a definitive cause or of their relative importance. We explain these below.

First, part of the changes are likely to be due to the methods of data collection we have used. The platforms our data originates from have various different policies regarding data access and storage, which determine how much historical data we are able to access from each. This means that data volume may have risen over time because of increased data access.

Second, some proportion of the changes in data volume may be because the online forums we are analysing have become more frequently used during this time period, due to either an increased demand for support on these specific themes related to financial hardship, or more widespread adoption of similar forums in general.

Third, data volume may also have risen because the topics being discussed are becoming more pertinent to the individuals using these forums. For example, increased discussion of housing-related issues in our dataset has occurred within the context of rising rents and homelessness.³ It is worth noting that during the last few years - where our data volumes have increased most rapidly - the cost of living rose sharply across the UK, which may have driven demand for support on these specific themes related to financial hardship.⁴

While we cannot be certain about the drivers of the uptick in overall post volume, we can make more detailed judgments regarding the proportion of our dataset which is linked to specific themes.

Discussions related to disability showed the greatest increase in prevalence most over time

The experiences of disabled individuals were a prominent theme in online conversations throughout this time period, but increased in volume rapidly from 2017 onwards, spiking in early 2024. The most commonly discussed sub themes were Limited Capability for Work (LCW) and the Work Capability Assessment (WCA), which we analyse in more detail from P.20.

As highlighted by the close connections between the personal, social and financial domains, we found that conversations relating to disability frequently overlapped with themes related to work and care. Though these themes were far less discussed than disability, conversations related to caring responsibilities followed a similar pattern to disability, with an uptick from 2016 and a spike in 2024. Work-related conversations were fairly consistent throughout the dataset, with an uptick from 2020.

Discussion of bills was consistent over time, but the subtheme of heating bills suddenly spiked in 2022

There was considerable variation in the volume of discussion within themes, with individual sub themes having quite different patterns of high versus low levels of discussion. For example, while discussions related to the theme of household bills stayed fairly consistent over time,

3 Citizens Advice. (2024). Through the roof: rising rents, disrepair, and evictions. <https://www.citizensadvice.org.uk/wales/policy/publications/through-the-roof-rising-rents-evictions-and-persistent-disrepair/>

4 Hourston, P. (2022). Cost of living crisis. <https://www.instituteforgovernment.org.uk/explainer/cost-living-crisis>

discussions relating to the cost of heating bills spiked sharply in 2022. This spike indicated a potential area of interest, which once we investigated we found correlated to the energy supply crisis which followed the Russian invasion of Ukraine. We will analyse this sub theme in more detail on page 29.

3.5 POLITICAL FIGURES AND PUBLIC ENTITIES

Our analysis identified the most commonly mentioned politicians and public bodies over this period. We identified that former Conservative Minister for Welfare and Pensions during 2010 and 2016, Iain Duncan Smith, was the most commonly mentioned political figure. However, we also note that Martin Lewis, founder of MoneySavingExpert, was mentioned more frequently, with 218 mentions. All of the most frequently mentioned political figures are presented via word clouds below:

FIGURE 6
MOST FREQUENTLY MENTIONED POLITICAL FIGURES IN DISCUSSIONS RELATING TO FINANCIAL HARDSHIP (2010-2024)



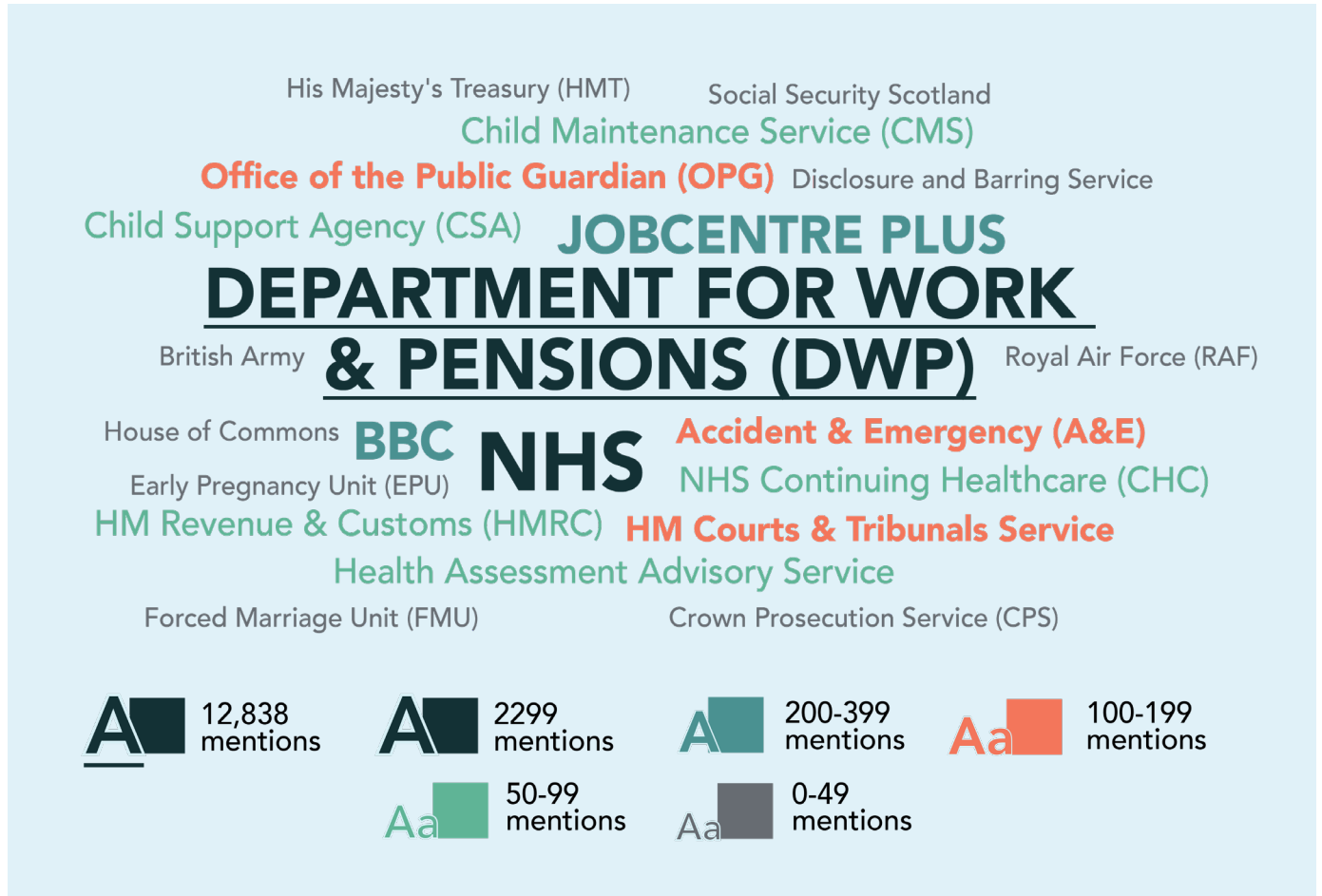
In addition, many of the extracted entities were not names, but rather terms used to refer to family members (i.e. Nan, or the acronym MIL for mother-in-law). The most common term overall was Dad, with 302 mentions. This term appeared to be frequently mentioned in the context of families who were negotiating custody and childcare responsibilities during relationship breakdown, including discussion of Child Maintenance payments, as well as in conversations about individuals caring for their elderly parents.

Our analysis of the most frequently mentioned public entities demonstrated that the Department for Work and Pensions (DWP) was overwhelmingly the most mentioned organisation. DWP was referenced five times more frequently than the National Health Service. Nevertheless, several of the other organisations mentioned - such as A&E and the Early Pregnancy Unit - are part of the NHS.

Many other entities were mentioned in our dataset, including private businesses, charities, and specific acronyms for benefits, which we will visualise and analyse in more detail in subsequent reports.

FIGURE 7

MOST FREQUENTLY MENTIONED PUBLIC ENTITIES (2010-2024)⁵



3.6 KEY TAKEAWAYS

In this chapter, we have identified the key themes of discussion over the fourteen year period, ranging from the cost of everyday essentials and challenges with housing and bills, to the impact of financial hardship on relationships and family life.

We have highlighted significant trends in conversations, such as the steady increase in discussions about disabled individuals’ experiences, and the sharp spike in relevant discussions at the time of the energy crisis.

Furthermore, we have explored how the most commonly discussed political figures and public bodies - including Iain Duncan Smith and the Department for Work and Pensions - within our dataset reflect overall trends in the discussion, reinforcing the impact of changes to welfare policy during this period on the lives of people on low incomes.

In Section 4, we will take a deeper look at two of the sub themes we have raised here - the Work Capability Assessment (WCA) and heating bills.

⁵ The Child Support Agency was replaced with the Child Maintenance Service in 2012

4. DEEP-DIVE INTO SPECIFIC SUBTHEMES

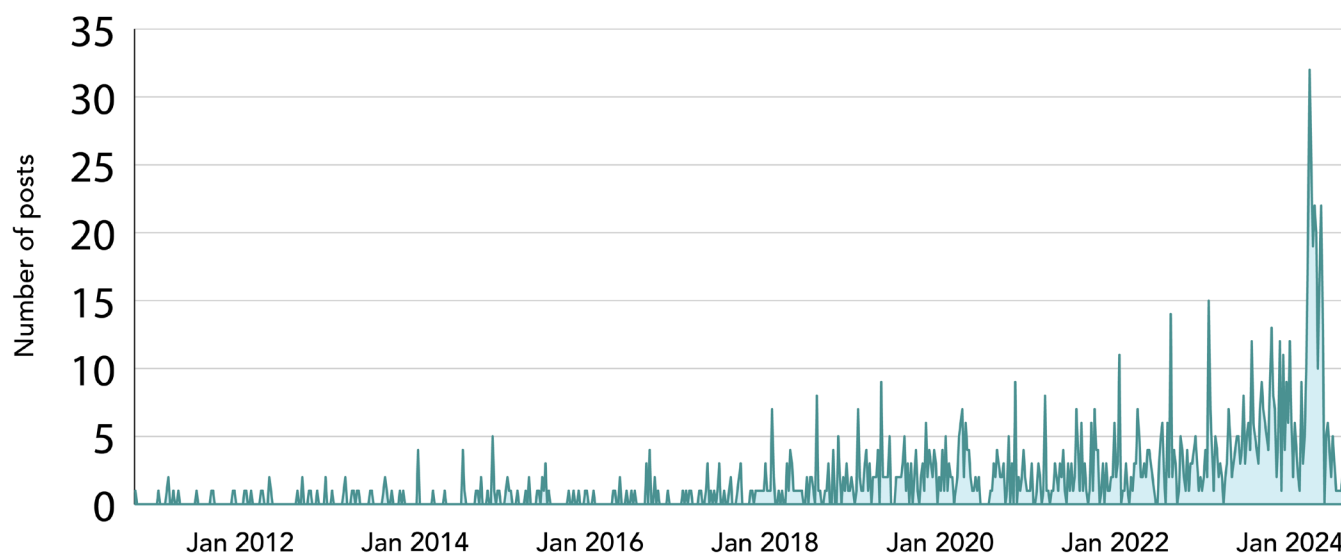
In this chapter, we discuss two sub-themes in detail, namely Work Capability Assessment (3.9) - a sub-theme in the Disability (3) theme, and Heating (1.4) - a subtheme of Bills (1). We selected these two themes for multiple reasons: both were particularly prevalent within the dataset, and resonated with discussions we have had with the Grassroots Poverty Action Group.

In addition, we identified these two sub-themes as illustrating different dynamics within the overall discussion. The Work Capability Assessment, which was introduced prior to 2010, has remained significant throughout our time period of analysis, showing a steady increase in discussion over time. On the other hand, the discussion of heating bills spiked at a particular moment in time, in relation to external events.

4.1 WORK CAPABILITY ASSESSMENT (WCA)

FIGURE 8

THE VOLUME OF DISCUSSIONS OF WORK CAPABILITY ASSESSMENT (WCA) OVER TIME (2010-2024)



Discussion of the Work Capability Assessment over time has risen gradually, which may be related to a general trend in the dataset overall towards increasing levels of conversation. However, there was a notable - though still relatively small - jump in the volume of conversations in Spring 2024. This uptick may be related to discussions surrounding potential reforms to the Work Capability Assessment, which are expected to be announced in Spring 2025.⁶

4.1.1 Policy explainer

The Work Capability Assessment is used by the Department for Work and Pensions to determine a person's eligibility for either Employment and Support Allowance (ESA), or elements of Universal Credit (UC).⁷ During an assessment interview, usually face-to-face, a person is given a score by an assessor for a series of descriptors, describing the level of difficulty the individual experiences when completing everyday tasks, both Physical and Mental. The level of payment awarded to the individual, and/or the conditions they must meet to continue receiving payments, are determined by this score.

4.1.2 Key insights summary

In discussions related to the Work Capability Assessment between 2010 and 2024, we found significant evidence of distrust, dissatisfaction and uncertainty. This finding is consistent with previous waves, which found that navigating government benefits is a significant source of stress and confusion for many people, particularly when the support services are linked to an individual's long-term health condition or disability.

⁶ Disability Rights UK. (2023). DWP Announces Major WCA Changes for New ESA and UC Claimants from 2025. <https://www.disabilityrightsuk.org/news/dwp-announces-major-wca-changes-new-esa-and-uc-claimants-2025>, Department for Work and Pensions. (2024). Work Capability Assessment Reform: update to estimated number of claimants affected. <https://www.gov.uk/government/publications/work-capability-assessment-reform-estimated-number-of-claimants-affected/work-capability-assessment-reform-update-to-estimated-number-of-claimants-affected>

⁷ Disability Rights UK. Work Capability Assessment. <https://www.disabilityrightsuk.org/resources/work-capability-assessment> [Accessed 16/12/2024]

A large share of the conversations over the fourteen year period centred on individuals' complaints about the system, which included feelings of unfair treatment, negative interactions with assessors, and discussion of routes to remedy, such as official complaints and tribunals. While some posts mentioned that individuals had received reasonable adjustments, such as telephone assessments instead of face-to-face appointments, the majority of individuals shared negative experiences.

Key insights summary:

1. People are expressing distress over long waiting-times for appointments and decisions
2. Negative personal interactions with assessors remain a source of frustration
3. Some even felt that the assessment system was unfair, many of which resorted to official complaints, appeals and tribunals
4. However, many people were able to access reasonable adjustments during the assessment process, including telephone assessments

4.1.3 Key insights in detail

4.1.3.1 People are expressing distress over long waiting-times for appointments and decisions

We found that the most common experience discussed in relation to the Work Capability Assessment was waiting for appointments and notifications of decisions from assessment providers. In some cases, these were delayed significantly (i.e. over 50 days), which is well beyond the guidelines and limits set by the Department of Work and Pensions.

Delays to appointments and decisions contributed to significant emotional distress and even additional financial hardship, as in some cases payments were also delayed as a result. People occasionally discussed potential reasons for a delay, such as assessment backlogs, or important letters being held-up by the postal service.

"I have been waiting for a decision for 53 days now, but the guideline says 28 days. What has gone wrong?"

"It's been more than 2 weeks now (or even 3? need to check my journal...) since my WCA and my report still hasn't been received by the DWP [...] I know the money will get back dated, but it does not stop the struggle we have on £56 a week."

"I sent my bank statement and a letter from the homeless shelter with recorded delivery, turns out it was sent second class [...] it won't arrive until it's nearly christmas [...] it'll be a month since their letter was sent, and if my letter doesn't get processed then the computer might stop my claim."

4.1.3.2 Negative personal interactions with assessors remain a source of frustration

As we have seen previously in [Wave 2](#), the relationship between an individual navigating the benefits system and staff working within the system can often be adversarial. We found that a significant minority of people described their interpersonal interactions with assessors to be negative, with some even feeling that an assessor had recorded false information or misrepresented evidence in their assessment reports.

"You go for a Mandatory Reconsideration and you need to tell a disinterested employee everything again over the phone then wait for that to be rejected as well. Then you start the appeals process and that's a whole lot more stress."

"It was the same for me, my assessor was writing complete lies in my report."

"It's far too common for the assessors to be lying, they must get some kind of bonus [...] my MR letter and forms are very thorough and I've shown all the descriptors where the assessor was lying, but I'm worried they will keep ignoring it..."

4.1.3.3 Some felt that the assessment system was unfair, many of which resorted to official complaints, appeals and tribunals

Related to the previous finding, occasionally individuals would suggest that the entire assessment system itself was unfair and untrustworthy. This view reflected the more widespread sentiment that navigating the assessment system was a source of significant emotional distress.

Where individuals shared these kinds of negative experiences, they often also discussed taking action as a result, including filing complaints to the Department for Work and Pensions, filing appeals against negative decisions, and subsequently taking appeals to a tribunal.

A few individuals even shared suggestions of how to record assessments as a means of gathering evidence, in case someone found they needed to raise a complaint or appeal in the future.

"My carer has spoken to a person who used to work for DLA [Disability Living Allowance] & told her they can't discount medical evidence [...] My view is that they're trying to push back on as many claims as they can. Then it will be too much stress for a lot of claimants to continue. That way it looks like they're saving money... My decision was pathetic - they'd obviously rushed it... The system is so corrupt!"

"I was planning to record my conversation with the assessor but my phone is old and not a smart phone, I hope it can still be used as evidence!"

"I'm waiting for the results of my mandatory reconsideration [...] The assessor completely misrepresented me, ignored all of my difficulties and claimed that I can do everything just with some appliances and my aids, instead of needing any assistance from other people. What can I do about this? I'll appeal if I have to and I'll help others fight too."

4.1.3.4 Many people were able to access reasonable adjustments during the assessment process, including telephone assessments

Compared to other areas of discussion, most people appeared to have either positive or neutral experiences when requesting reasonable adjustments due to disability, such as a change from a face-to-face assessment to a telephone or paper-based assessment.

While a small minority of the discussion was driven by individuals who had their requests denied, the vast majority received reasonable adjustments with little or no difficulty.

One reason for this trend appears to have been a policy during the COVID-19 lockdowns, during which assessments were frequently conducted by telephone rather than face-to-face.

"You have the right to a home assessment if you need one [...] If you need to, you can mention that a failure to give you an accessible assessment which is accessible to you based on your physical/mental health conditions would be a violation of the Equality Act 2010."

"I am sorry to hear that you are having difficulty requesting a home assessment. It seems like you definitely need a home assessment and you have done everything you were supposed to. Have you called the assessment centre to make sure they got the letter from your GP? [...] Good luck!"

"The majority of assessments are either telephone or face-to-face. Paper-based ones are rare but can happen. I haven't ever heard of someone being refused a paper-based assessment."

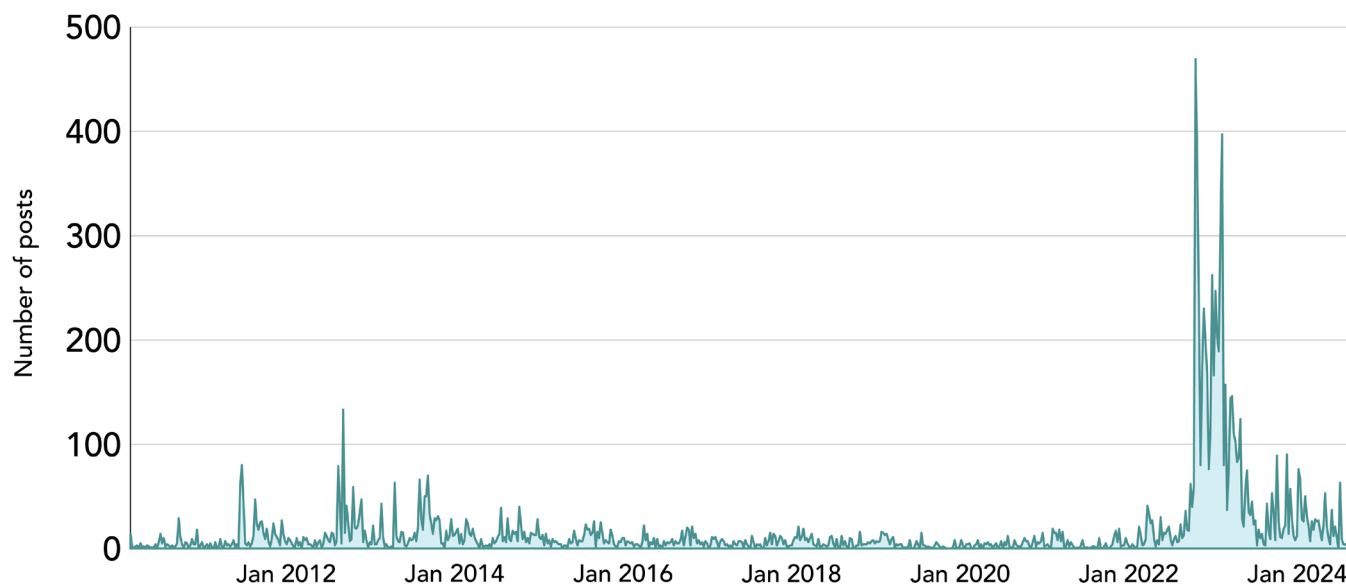
4.2 COST OF HEATING BILLS

4.2.1 Key insights

We found that the volume of discussions related to Heating Bills increased considerably in 2022, as many people were impacted by sudden spikes in the cost of energy. Consistent with previous waves, we found that many individuals were experiencing significant stress and financial hardship in relation to the rising cost of energy, with some unable to afford their bills. These changes can be seen in the following chart:

FIGURE 9

THE VOLUME OF DISCUSSIONS OF HEATING BILLS OVER TIME (2010-2024)



However, in discussions even before this peak in 2022, we found even greater evidence of significant harm as a result of high heating costs, including a lack of heating exacerbating health conditions due to mould and damp, people skipping meals in order to heat their homes, and several instances of people falling into debt.

Many people talked about accessing government assistance schemes, such as the Energy Bills Support Scheme, which were intended to alleviate some of the financial pressures on the public during this time.

4.2.2 Key insights summary

1. Many people could not afford to heat their homes due to energy price spikes
2. The energy price spikes were particularly harmful during the winter months, leading to some going into debt or even skipping meals to turn on the heating
3. A large proportion of people were unhappy with energy companies, with some feeling that their conduct was unethical
4. People sought help on the forums with accessing government support for energy bills

4.2.3 Key insights in detail

4.2.3.1 Many people could not afford to heat their homes due to energy price spikes

We found that the most common experience discussed in relation to Heating Bills was that people could not afford to heat their homes, as a result of spikes in energy prices.

Some individuals shared advice on potential alternative sources of heat, such as electric blankets. Others referenced warming centres or warm banks - public spaces such as libraries that made specific spaces available for those who couldn't afford heating.

A small number of people mentioned that their inability to heat their homes was exacerbating problems of mould and damp, which can cause or worsen health issues.

"I'm so stressed! I topped up my gas by £30 Tuesday eve [...] woke up this morning with nothing left and I won't get paid until next week so now I've got to get through the weekend with no gas."

"I'm stiff with cold, sitting here with no heating. I've got 2 jumpers on and still in pain."

"Every time I have to use the tumble dryer it feels like I am spending a fortune. With all the rain lately I need to run the dehumidifier too because of the mould and damp but that costs so much as well..."

4.2.3.2 The energy price spikes were particularly harmful during the winter months, leading to some going into debt or even skipping meals to turn on the heating

Many people talked about the specific challenges they faced as a result of rising energy costs during winter, with a significant proportion of people struggling to cope. Energy and heating costs were a source of major worry for many people throughout this time period.

In some cases, people fell into debt as they were unable to pay their energy bills, leading to significant stress and financial hardship.

In the most extreme cases, a couple of people even discussed the possibility of skipping meals in order to heat their homes.

"Hi [username], I think many of us share your worries about the start of Autumn, with the cold, dark days ahead causing higher energy use and increased gas and electric bills. Personally, I am also concerned about taking on extra costs this year."

"Many of us will be dreading our heating bills during this winter"

"There's no way I could afford that! I'm just going to pay what I can and deal with the consequences later."

"There are so many going through hard financial times with the cost of living being so high. Many people spend the cold months having to decide whether to eat or heat!"

"I will go without a meal all day just to put money on the gas meter."

4.2.3.3 A large proportion of people were unhappy with energy companies, with some feeling that their conduct was unethical

A notable amount of people's conversations centred on payment methods, energy meters, and other payment-related issues. People expressed particular concerns about being overcharged by energy companies, or falling into debt.

Dissatisfaction with energy companies was rampant, with many complaining about receiving poor customer service. In a handful of instances, individuals alleged that energy companies were forcing people to install either prepayment meters or smart meters. While we cannot verify these claims, this practice has been reported by other sources.⁸

"I owe more than £2000 to British Gas that I'm not able to repay."

"They didn't even actually need to change my meter. They did it electronically. I had no choice. I'm disabled and if I run out of credit [...] I have to stay here without power until my kids get back."

"I'm worried about my 92-year-old dad. [...] He gets a state pension of £600/month - no other income. He's paying £200/month DD with EDF, but they've just told him this will increase to £400 next year [...] Please help!"

⁸ Department for Energy Security and Net Zero. (2023). Just 3 energy suppliers making up over 70% of all forced installation of prepayment meters. <https://www.gov.uk/government/news/just-three-energy-suppliers-making-up-over-70-of-all-forced-installation-of-prepayment-meters>

4.2.3.4 People sought help on the forums with accessing government support for energy bills

Following the spike in energy prices, the government set up multiple new schemes to support those struggling with the cost of energy bills, which included the Energy Price Cap and Energy Bills Support Scheme, in addition to existing schemes such as the Warm Home Discount.

Many people asked for advice from other forum users about how to access these support schemes, with some concerned that help would come too late.

"I do not know how I am going to stay warm this winter. I applied for the Warm Home Discount, but I won't get that until February or March. That won't do me any good - I need help now! [...] I wear extra layers and blankets as I cannot afford to heat the home with gas and electric [...] but it doesn't make a difference."

"My family has been through some winters with no heating before, but this crisis is something else. [...] The price freeze is a step, but will it make a difference to those of us that need it most? I'm skeptical."

"I'm sorry this situation is so frustrating. [...] Can you talk to Eon about a payment plan, or are their demands getting too much? Citizens Advice has some info about getting help to pay your gas and electric bills."

CONCLUSION

In this report, we have taken a new, experimental approach to our analysis, by incorporating a vast amount of historical data and expanding our methods to include topic modelling. We have demonstrated how a topic model can be used to give a broad overview of themes and subthemes in discussions over time, which we then used to explore the relationship between policy events, impact and people's lived experiences of financial hardship.

We have identified a vast range of themes, ranging from disability, to housing, to employment. Even within each theme, it's possible to identify a broad range of areas of discussion. For example, within our disability theme there are sub themes relating to employment support for disabled people, affordability and access to physical adaptation, and specific benefits such as the Personal Independence Payment.

Our more in-depth findings investigated discussions relating to the Work Capability Assessment and the cost of heating bills which resonate strongly with our previous waves of analysis, showing the relentless struggles that people living on a low income have faced throughout the last 14 years and up to the present day. Making use of our expanded dataset, we have been able to map out changes in discussions over time. In the case of heating bills, the overlap of discussions with the 2022 energy crisis was particularly striking, with this event appearing to have driven an immediate sharp spike in discussions, reflecting the sudden shock of rising prices on households.⁹

Our analysis here has further highlighted the powerful, and often complicated, connection between individuals' lived experiences of poverty and the wider social, political and economic climate. Over the course of 2025, we will be renewing our partnership between JRF and Demos, bringing together new, up-to-date conversations with analysis of the political and policy landscape, to bring a greater depth and understanding of the context surrounding online discussions of poverty.

We will continue to be steered by the knowledge, commentary and support of the Grassroots Poverty Action Group, whose contributions have been so vital to ensuring that we do justice to the voices and experiences of those living on a low income. We will also strengthen our engagement with policy experts at Demos and JRF to provide a deeper exploration of how discussions in web forums overlap and depart from key narratives among policymakers.

We hope this greater focus on specific topics and deeper engagement with the policy experts in our respective organisations will enable more targeted policy recommendations in the future to benefit those living in financial hardship.

⁹ As noted previously, we can only infer correlation from this graph, not causation.

APPENDIX

1. DETAILED TIMELINE OF POLICY EVENTS

YEAR	START DATE	END DATE	EVENT	POLICY ISSUE	OTHER RELEVANT ISSUES	RELEVANT LEGISLATION
2010	12/04/2010	11/05/2010	2010 election	General Election		
2010	20/10/2010		Household Benefit Cap announced	Household Benefit Cap		Welfare Reform Act 2012
2011	01/04/2011		LHA reference point reduced to 30th percentile rent cost and national cap introduced	Local Housing Allowance (LHA)		
2011	01/05/2011	30/11/2015	Mandatory Work Activity (MWA) Programme in place	Work requirements for benefits claimants		
2012	01/01/2012		Shared Accommodation Rate (SAR) extended frm under-25s to under-35s	Local Housing Allowance (LHA)		

YEAR	START DATE	END DATE	EVENT	POLICY ISSUE	OTHER RELEVANT ISSUES	RELEVANT LEGISLATION
2012	08/03/2012		Welfare Reform Act 2012 passed	Universal Credit	Bedroom tax, Personal Independence Payment (PIP), Household Benefit Cap, Benefit sanctions regime, Work requirements for benefits claimants, Social Fund and Crisis Loans	Welfare Reform Act 2012
2012	13/06/2012		Increase in minimum income threshold for partner visa sponsors	Visas and immigration policies		Immigration Act 1971
2012	01/09/2012		Introduction of £9,000 per year tuition fee cap and means-tested maximum Maintenance Grant of £3,250	Tuition fees and student finance		
2012	01/10/2012		Introduction of Benefit Sanctions Regime	Benefit Sanctions Regime	Universal Credit	Welfare Reform Act 2012
2012	01/12/2012	01/08/2015	Change from Child Support Agency to Child Maintenance Service	Child Maintenance		
2013	01/03/2013		Abolition of discretionary Social Fund	Social Fund and Crisis Loans		Welfare Reform Act 2012

YEAR	START DATE	END DATE	EVENT	POLICY ISSUE	OTHER RELEVANT ISSUES	RELEVANT LEGISLATION
2013	01/03/2013		Abolition of Crisis Loans and Community Care Grants	Social Fund and Crisis Loans		Welfare Reform Act 2012
2013	01/03/2013		Introduction of Local Welfare Assistance (LWA)	Social Fund and Crisis Loans		Welfare Reform Act 2012
2013	26/03/2013	16/03/2016	Benefits uprating capped to 1%, no longer tied to inflation	Benefits uprating	Universal Credit	Welfare Benefits Up-rating Act 2013
2012	01/04/2013		Cuts to legal aid	Legal aid		Legal Aid, Sentencing and Punishment of Offenders Act 2012
2013	01/04/2013		Bedroom tax' comes into effect	Bedroom tax		Welfare Reform Act 2012
2013	01/04/2013		LHA rates decoupled from local rents	Local Housing Allowance (LHA)		
2013	01/04/2013		Council tax benefit replaced by localised Council Tax Support	Council Tax		Local Government Finance Act 2012
2013	08/04/2013	31/10/2015	PIP phased rollout	Personal Independence Payment (PIP)		Welfare Reform Act 2012, Social Security (Personal Independence Payment) Regulations 2013
2013	15/04/2013	30/09/2013	Household Benefit Cap phased rollout	Household Benefit Cap		Welfare Reform Act 2012

YEAR	START DATE	END DATE	EVENT	POLICY ISSUE	OTHER RELEVANT ISSUES	RELEVANT LEGISLATION
2013	29/04/2013		UC phased rollout begins	Universal Credit		
2014	01/09/2014		FSM extended to all infant school pupils in state-funded schools	Free school meals (FSM)		
2015	30/03/2015	07/05/2015	2015 election	General Election		
2015	06/04/2015		Introduction of Immigration Health Surcharge	Healthcare costs	Visas and immigration policies	Immigration Act 2014
2015	08/07/2015		Two-Child Limit announced	Two-Child Limit		Welfare Reform and Work Act 2016
2016	01/02/2016		Right to rent checks introduced	Visas and immigration policies		Immigration Act 2014
2016	27/02/2016		Scotland announces plans to circumvent bedroom tax	Bedroom tax		Welfare Reform Act 2012
2016	16/03/2016	31/03/2020	Benefits uprating frozen	Benefits uprating	Universal Credit	Welfare Reform and Work Act 2016
2016	01/04/2016	01/04/2020	LHA freeze	Local Housing Allowance (LHA)		Welfare Reform and Work Act 2016
2016	01/04/2016		Cuts to WTC	Working Tax Credit (WTC)		Summer Budget 2015
2016	01/04/2016		National Living Wage introduced	National Living Wage		

YEAR	START DATE	END DATE	EVENT	POLICY ISSUE	OTHER RELEVANT ISSUES	RELEVANT LEGISLATION
2016	23/06/2016		Brexit referendum	Brexit and EU nationals		
2016	01/11/2016	01/02/2017	Household Benefit Cap lowered (phased rollout)	Household Benefit Cap		Welfare Reform and Work Act 2016
2017	09/03/2017		Changes to PIP eligibility criteria	Personal Independence Payment (PIP)		
2017	01/04/2017		ESA cuts	Employment and Support Allowance (ESA)		Welfare Reform and Work Act 2016
2017	01/04/2017		Removal of automatic housing benefit for 18-21-year-olds	Automatic housing benefit for 18-21-year-olds		Welfare Reform and Work Act 2016
2017	06/04/2017		Two-Child Limit introduced	Two-Child Limit		Welfare Reform and Work Act 2016
2017	03/05/2017	08/06/2017	2017 election	General Election		
2018	01/04/2018		UC claimants earning more than £7,400 per year no longer qualify for FSM	Free school meals (FSM)		
2018	31/12/2018		U-turn on removal of automatic housing benefit for 18-21-year-olds	Automatic housing benefit for 18-21-year-olds		Welfare Reform and Work Act 2016
2019	11/01/2019		High Court rules in favour of UC claimants against DWP	Universal Credit		Welfare Reform Act 2012

YEAR	START DATE	END DATE	EVENT	POLICY ISSUE	OTHER RELEVANT ISSUES	RELEVANT LEGISLATION
2019	01/04/2019		Help to Claim' helpline launched to assist UC claimants	Universal Credit		
2019	06/11/2019	12/12/2021	2019 election	General Election		
2020	31/01/2020		Official exit from EU and changes to EU nationals' benefits	Brexit and EU nationals		EU (Withdrawal) Act 2018, Immigration Act 2020
2020	20/03/2020	30/09/2021	COVID £20 UC Uplift	COVID-19 Support Schemes	Universal Credit	Coronavirus Act 2020
2020	20/03/2020	30/09/2021	COVID furlough scheme	COVID-19 Support Schemes		Coronavirus Act 2020
2020	20/03/2020	30/09/2021	COVID Self-Employment Income Support Scheme (SEISS)	COVID-19 Support Schemes		Coronavirus Act 2020
2020	01/04/2020		Benefits uprating unfrozen and re-tied to inflation	Benefits uprating	Universal Credit	
2020	01/04/2020		LHA returned to 30th percentile of local rent	Local Housing Allowance (LHA)	COVID-19 Support Schemes	
2020	01/04/2020	01/04/2024	LHA freeze	Local Housing Allowance (LHA)		Welfare Reform and Work Act 2016
2021	01/01/2021		Introduction of Immigration Health Surcharge for EU nationals	Healthcare costs	Brexit and EU nationals	EU (Withdrawal) Act 2018, Immigration Act 2020
2022	01/10/2022	01/03/2023	Energy Bills Support Scheme	Energy prices		

YEAR	START DATE	END DATE	EVENT	POLICY ISSUE	OTHER RELEVANT ISSUES	RELEVANT LEGISLATION
2022	01/10/2022	31/03/2024	Energy Price Guarantee (EPG)	Energy prices		
2023	01/04/2023		Household Benefit Cap raised	Household Benefit Cap		
2024	01/04/2024		LHA reset	Local Housing Allowance (LHA)		
2024	30/05/2024	04/07/2024	2024 election	General Election		
2024	01/09/2024		ESA claimants migrated to UC	Employment and Support Allowance (ESA)		
2025		01/04/2025	WTC to be phased out by April 2025	Working Tax Credit (WTC)		

2. DATA COLLECTION AND VOLUMES

Data was collected from all posts and comments between May 2010 and May 2024 (total = 2,821,366). 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:

1	DisabilityHelp (102,024 posts) - A forum dedicated to supporting individuals with disabilities	2 subforums relating to the intersection of disability, government services and financial hardship
2	FamilyHelp (113,759 posts) - A forum dedicated to supporting families	6 subforums relating to government services and financial support for families
3	FinancialHelp (2,529,094 posts) - A forum focused on providing financial advice and support	8 subforums discussing the intersection of finances with family, disability and employment
4	GovernmentHelp (28,441 posts) - A group on a large social media site which was related to people interacting with government services	
5	MentalHealthHelp (48,048 posts) - A forum providing mental health support	4 subforums related to financial hardship

3. METHODOLOGY

Data sampling

As the total dataset was too large to successfully analyse using a topic model, we chose to analyse a sample of the larger dataset.

However, sampling from a large dataset which spans a long period of time introduces a new challenge: ensuring representativeness. For example, we sought to ensure that any sample we selected would account for peaks and lulls in conversation from specific time periods or forums. We therefore decided that simply randomly sampling from each dataset would be inappropriate, as we would be unable to ensure we had a representative sample.

To ensure representativeness, we sampled each forum over 7 two-year windows across the time span. This identified approximately 80,000 messages per forum. We controlled the proportion and size of the sample taken from any given time window, for any given forum. This ensured the final dataset was representative of the current trend in that time period, whilst also preventing any one forum dominating the final sample. The final result was a sample dataset containing approximately 500,000 messages.

Computational Text Analysis

Our computational text analysis proceeded through 3 stages: (1) Named Entity Recognition, (2) Topic Modelling, (3) Semantic Mapping and (4) data visualisation.

The data tables can be found in Appendix 2.

Named Entity Recognition (NER)

As in previous waves, we have used the technique Named Entity Recognition to extract names of individuals and organisations from our dataset.

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. For example, NER seeks to isolate proper nouns from within sentence structures, as these are likely to be of interest.

However, 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.

Topic modelling

After this, we used a machine learning technique known as Topic Modelling to group posts into semantically related clusters. Topic Modelling is a form of machine learning which allows users to classify and group large amounts of texts based on whether they have similar characteristics. Via Topic Modelling, we were able to automatically group posts which spoke about the same issues into 'clusters'.

For this task, we used a suite of Natural Language Processing (NLP) tools for Topic Modelling called [BERTopic](#), developed by [Maarten Grootendorst](#). BERTopic performs a multi-stage statistical analysis, wherein textual features such as the frequency and distribution of keywords are used to identify similarities and map the space of meanings across a corpus. The result is in a 'topic model': a collection of groups of text, which have each been assigned to a cluster based on their similarities. Once a topic model is trained, each document used in that process is then labelled with the topic cluster it has been assigned by the model.

Semantic mapping

Once we had performed Topic Modelling, we proceeded to perform a Semantic Mapping of our dataset. The aim of the semantic mapping process is to apply a human analyst assigned theme and subtheme to each topic cluster. By assigning the same themes and subthemes to topics, the model can be reduced to a key set of overarching themes and integral subthemes. These labels can then be applied to each document from present in that topic cluster.

To perform the semantic mapping process, a member of our team conducted a qualitative labelling exercise. This involved; (1) the analyst assigning thematic labels ('codes') to each text in a sample of 50 documents from each topic cluster, (2) the analyst applying representative codes to each topic based on its top keywords.

Once each topic is assigned a theme and subtheme, we then apply these labels to the original sample used to train the model. We used the labelled dataset that resulted as a basis for further qualitative analysis.

Visualisation

Finally, we visualised the results of our clustering and mapping using histograms of themes over time to present an overview of the thematic representation.

Qualitative Content Analysis

In order to gain a more fine-grained understanding of two of our sub themes, we generated a random sample of 200 posts from each sub theme. Our analysts reviewed the samples, then began creating an iterative code sheet of the contents of the posts, tagging each post with any of the relevant codes. The result was an analysis of the significant areas of discussion within each of the two sub themes, which showed where particular areas of discussion overlapped.

4. TABLES OF ENTITIES USED TO MAKE WORD CLOUDS

Individuals

POLITICAL FIGURE	COUNT
Iain Duncan Smith	167
David Cameron	158
Theresa May	136
Boris Johnson	85
Rishi Sunak	72
Margaret Thatcher	71
George Osborne	47
Gordon Brown	86
Tony Blair	36
Jeremy Corbyn	36
Jeremy Hunt	32
Mel Stride	24
Mims Davies	21
Esther McVey	20
Tom Pursglove	19
Stephen Timms	16
Stephen Crabb	15
Rachel Reeves	14
Chris Grayling	11
Liz Kendall	11
Peter Schofield	10

Public Entities

UK PUBLIC ENTITIES	COUNT
Department for Work & Pensions (DWP)	12,838
NHS	2,299
BBC	373
Jobcentre Plus	306
Accident & Emergency (A&E)	198
Office of the Public Guardian (OPG)	129
HM Courts & Tribunals Service	109
Child Maintenance Service (CMS)	97
NHS Continuing Healthcare (CHC)	78
Health Assessment Advisory Service	76
Child Support Agency (CSA)	70
HM Revenue & Customs (HMRC)	68
Crown Prosecution Service (CPS)	44
Early Pregnancy Unit (EPU)	44
Disclosure and Barring Service	39
House of Commons	35
Royal Air Force (RAF)	33
British Army	26
His Majesty's Treasury (HMT)	26
Social Security Scotland	25
Forced Marriage Unit (FMU)	24

Private Businesses and Charities

OTHER ENTITIES (PRIVATE BUSINESSES & CHARITIES)	COUNT
Tesco	2950
Asda	2645
Aldi	2119
eBay	1907
Sainsburys	1353
Facebook	1142
Google	1141
Amazon	398
McDonalds	342

OTHER ENTITIES (PRIVATE BUSINESSES & CHARITIES)	COUNT
YouTube	339
M&S	330
IKEA	283
Mothercare	272
Disney	228
Lidl	226
Netflix	224
PayPal	203
Primark	185
Shell	144
Debenhams	119
Matalan	117
Barclays	112
Skype	109
KFC	102
Eon	94
Natwest	81
H&M	77
EDF	76
Citizens Advice Bureau	71
Morrisons	70

Benefits and Financial Support

GOVERNMENT BENEFITS AND FINANCIAL SUPPORT	COUNT
Disability Living Allowance (DLA)	3541
Employment and Support Allowance (ESA)	3464
Jobseeker's Allowance (JSA)	2526
Limited Capability for Work (LCW)	1828
Work Capability Assessment (WCA)	1770
Universal Credit (UC)	1592
Severe Disability Premium (SDP)	1417
Statutory Sick Pay (SSP)	288
Child Benefit (CB)	147
Statutory Maternity Pay (SMP)	132

GOVERNMENT BENEFITS AND FINANCIAL SUPPORT	COUNT
Adult Disability Payment (ADP)	120
Work-related Activity Group	86
Winter Fuel Payment (WFP)	75
Personal Independence Payment (PIP)	63
Disabled Students' Allowance (DSA)	59
Local Housing Allowance (LHA)	36
Tax-Free Childcare (TFC)	24

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