

DEMOS

"NOWHERE TO MOVE"

A SNAPSHOT OF CITIZENS'
EXPERIENCES OF THE HOUSING
MARKET FROM ONLINE
CONVERSATIONS

TYREESE CALNAN
JAMIE HANCOCK

WAVE TWO, OCTOBER 2026



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ABOUT THIS REPORT

This report is the ninth instalment of a research project that provides insights into the experiences of people living in financial hardship through an analysis of discussions in online support spaces. In each wave deep diving into a different policy area. Its analysis is based on an innovative combination of computational, quantitative, and fine-grained qualitative data analysis.

The deep dive focus for this wave is housing. This topic was chosen to shine a spotlight on the challenges faced by private renters, social housing tenants, people in insecure housing situations, and others at the margins of the UK's housing market, building on previous research by Demos and JRF.

The report contributes to Demos' work on **Public Service Reform**: by forefronting the lived experiences of those who rely on public services, we aim to enable more relational public services that can empower communities, support the vulnerable, and prevent problems from developing in the first place. It adds to a growing evidence base on how the relationship between citizens and the British state is breaking down. In doing so, it strengthens Demos' urgent call for a New Deal between state and citizen that is built on trust and respect.¹ The wider Social Listening project also informs our work on the Citizen Economy and Everyday Democracy.

The Social Listening project contributes to JRF's Insight Infrastructure programme, which uses data-driven research to improve knowledge and understanding of people and communities experiencing hardship, poverty and related issues.



¹ See Curtis, P (2026). 'The New Deal: How to repair the broken relationship between state and citizen.' Demos. <https://demos.co.uk/research/the-new-deal-how-to-repair-the-broken-relationship-between-state-and-citizen/>

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We are proud to have worked with JRF on this social media listening programme since 2023. 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 the planet can flourish. A special thank you to Aleks Collingwood, Rosario Piazza, and Kirsty O'Rourke for their invaluable direction and support throughout the project.

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Tyreese Calnan and Jamie Hancock
October 2026

ABOUT GPAG

JRF's **Grassroots Poverty Action Group** (GPAG) has been running since 2020 and is made up of 14 people with direct experience of poverty from across the UK. The group is diverse and many members are actively involved in other forms of anti-poverty work, in their local communities or nationally. We are fortunate to have been able to work with such a dedicated group of people who are keen to support this project. They share their time and expertise generously to bring fresh perspectives to different elements of JRF's work including research projects, policy development, public engagement, and campaigning. GPAG is the Advisory Board for this project.



EXECUTIVE SUMMARY

This report uses an analysis of over 40,000 posts from online support spaces - dated January-April 2026 - to track the issues that concern people facing financial hardship. It takes a targeted sub-section of 6,000 posts from that dataset that focus specifically on people's experiences of housing and the advice and assistance they are seeking. An analysis of this data provides a snapshot into the housing pressures and challenges that people are experiencing right now, in places up and down the country.

In online support spaces, people express a belief that affordable housing is essential for wellbeing, security, and a sense of belonging. Analysis shows that they expect to find a safety net that will help them access the housing they need, yet the reality they face is far from this. Their posts illustrate the volatility of the housing market as experienced by those in housing need. People are clearly feeling the financial pressure of the cost of living crisis and a strong sense of precarity - where job loss, poor credit, or welfare status can quickly lead to eviction or homelessness.

Analysis shows that people are seeking support from wherever they can find it: social housing providers, local and national government, charities, AI chatbots and from the very forums that this data draws from. But those who turn to the welfare state describe intense frustration and disappointment with a system they experience as alienating and dysfunctional. These accounts reflect a profound disillusionment with successive governments whose housing policies and safety nets are viewed as failing to meet the most foundational human needs. Without a change of course, this situation could further undermine trust in government, community, and the hope that things can get better.

This report sets five problems in the housing market that are being experienced by people right now:

1. People are falling into the gap between the PRS and social sector and there is no one to catch them
2. People at the sharp end of the housing crisis are unable to exercise any degree of agency or control to improve their circumstances
3. The state is experienced as chaotic, failing and punitive
4. People are being forced to take accommodation that is unsuitable - of poor standard or miles away from where they live
5. People are seeking information from AI chatbots, forums and charities to fill the void left by official sources

These accounts speak to a wider deterioration in trust between citizens and the state. It shows a reality where housing policy and welfare support are experienced as inadequate or adversarial, and engagement with housing and welfare measures are described as a source of stress, when it should offer relief. Such realities add to Demos' growing evidence base for a New Deal. This New Deal should be one built on trust and respect, rather than the letdown outlined in this report.

The report sets out five existing policy proposals that could be effective at tackling the specific issues our research has flagged.²

- 1 Assess the case for rent regulation in the private rented sector.** The government should commission an appraisal of rent control design options, rather than ruling the policy out.
- 2 Set a mandatory minimum target for social rent homes.** The government should require a minimum proportion of social rent homes on medium and large development sites.
- 3 Expand Housing First nationally.** The government should extend the model to match its commitment to end homelessness.
- 4 Close the guarantor gap left by the Renters' Rights Act.** The government should rule out guarantor demands where a tenant's income covers the rent, and cap guarantor liability.
- 5 Unfreeze Local Housing Allowance and permanently re-link it to local rents.** The government should use the next uprating decision to end the freeze and re-link rates to the bottom 30th percentile.

Without meaningful reform to the housing market, it will continue to fail the people who find themselves in the most precarious situations.



² While the Joseph Rowntree Foundation funds this research, the policy recommendations set out in this report are Demos'.

INTRODUCTION

Decent and affordable housing is one of the basic preconditions for a prosperous life. It is fundamental to one's health, wellbeing and security. This report adds to the growing body of evidence that access to housing is increasingly undermined by economic hardship, insufficient state provision and a market that doesn't cater to people's needs. The failures in the housing market are not only devastating to the individual or household at the sharp end, but have a significant knock-on effect too. It is the salience of housing that led to it being selected for this wave's deep dive, which aims to raise the voices of those who are most at risk of its failures. Through using social media listening to observe the conversations people are having in online support spaces, this report conducts a deep dive into people's lived experience of housing insecurity.

The policy context

The period covered in this data runs from January to April 2026 and sits against a backdrop of significant housing policy change. The Renters' Rights Act (RRA), which was granted Royal Assent in 2025, took effect in May 2026. It banned Section 21 "no-fault evictions", ended fixed-term tenancies in favour of periodic ones, restructured rent-in-advance, and made it unlawful to refuse a tenant on the grounds of their benefits. It is arguably one of the biggest changes to the private rented sector (PRS) since the late 1980s. The conversations in this report run up the eve of the Act becoming law and capture what was happening to people in those preceding months.

There is much momentum behind tackling the housing crisis. In 2025, the Social and Affordable Homes Programme committed £39 billion to affordable housebuilding over a decade. And, the government published its National Plan to End Homelessness, committing £3.5 billion to prevention and response. In this context, housing already sat at the centre of an alive and kicking policy landscape: big reforms are being implemented, consultations are closing, and legislative decisions remain open all before Burnham took office.

The moment of opportunity

In July, Andy Burnham became Prime Minister and in his first speech pledged the biggest programme of council housebuilding since WWII, alongside his promise to end homelessness. In August 2026 a revised National Planning Policy Framework strengthened requirements for local plans to give greater weight to social rent homes. However, this commitment has not yet been matched with targets or guaranteed funding, and civil society has been explicit that the government's current plan falls short of what is needed for delivery. However, the political will is now there and there is a window for the evidence in this report to shape what comes next.

METHODOLOGY

This project uses a social media listening methodology to shed light on the experiences of people facing financial hardship. By taking a snapshot of posts on selected online support spaces, we document the voices of people who are seeking advice, sharing their experiences, and offering support to others. These conversations offer a unique window into how the economy and welfare systems are experienced today: rather than setting questions to members of the public, we go into spaces where we can be a 'fly on the wall' for organic discussions about the issues and challenges that people face. Our high-level quantitative analysis provides a running summary of what people facing financial hardship talk about, while our deep dives into specific issues bring out rich qualitative insights into their lived experiences.

Online posts were analysed using a combination of quantitative, computational and qualitative methods. The combination of the size of the sample we analyse and the communities we listen to – i.e. people unlikely to be represented on standard quantitative panels – means we are often able to unearth new and emerging issues before they become more widely talked about.

This wave is the second of three waves for 2026. It follows the same methodology as Wave 1. Each wave of 2026 focuses on a different deep dive topic which we select based on a combination of salience in the data, opportunities for change, and the broader policy context. This wave's deep dive focuses on housing. More details on our methodology are available in Appendix 2.

DATA COLLECTION

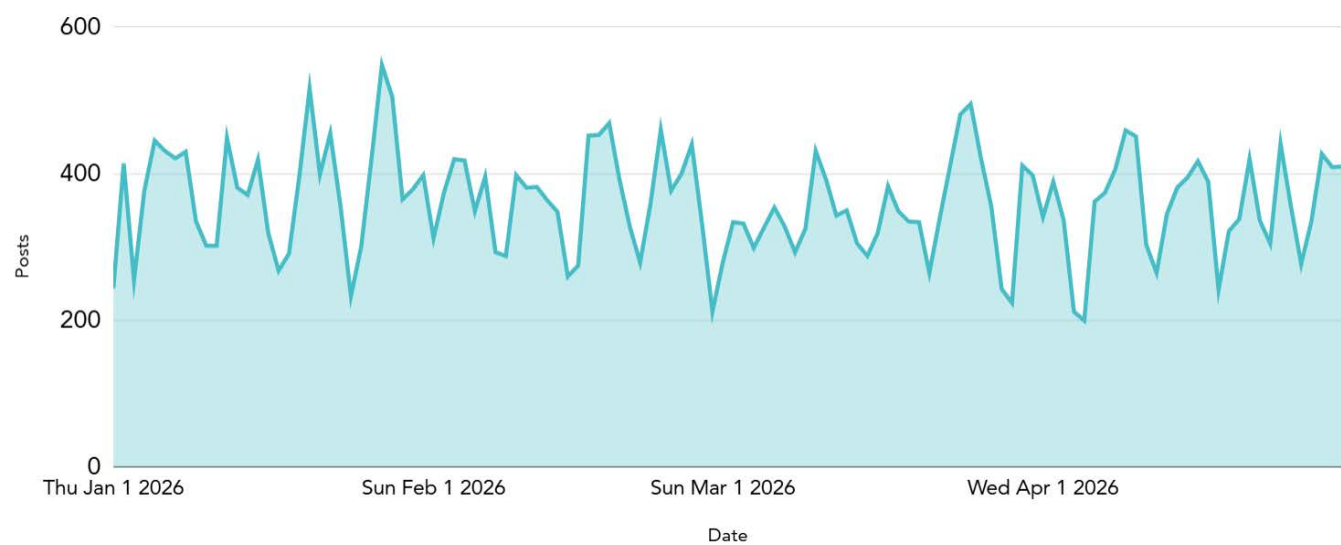
Wave 2 covers a four-month period from January 1st - April 30th 2026.

We gathered data from 43,322 posts across four online spaces, where people seek advice on financial hardship, agreed with JRF. We refer to these using the pseudonyms GeneralDiscussion, VideoDiscussion, FinancialHelp and DisabilityHelp to help protect the anonymity of those posting on these forums:

FORUM	DESCRIPTION	SUBFORUMS	NUMBER OF POSTS
FinancialHelp	A forum focused on providing financial advice and support	8 subforums relating to personal finances, saving money, benefits, debt, bankruptcy, job seeking, and the intersection of finances and disability.	7903 posts
DisabilityHelp	A forum dedicated to supporting people with disabilities	11 subforums relating to living with disabilities, education, care, work for disabled people, disability benefits, finances for disabled people, and housing for disabled people.	10,476 posts
GeneralDiscussion	A general forum with subforums on a wide range of topics	4 subforums relating to claiming benefits, interacting with government systems, personal finances, and the UK job market.	16,722 posts

FORUM	DESCRIPTION	SUBFORUMS	NUMBER OF POSTS
VideoDiscussion	A video-based social media site where users can discuss issues in a comment section	8 channels focusing on issues such as the cost of living, how to access welfare, and interacting with government systems	8221 posts

CHART 1
OVERALL FREQUENCY OF POSTS OVER TIME



Quantitative and computational analysis

The quantitative analysis combined Named Entity Recognition (NER), Keyword Expansion, and thematic classification using a bespoke large-language model (LLM)-based textual classifier. We performed these analyses using Method52, a platform for social media monitoring and analysis co-developed by CASM Technology LLP. Testing shows our classifier has an overall accuracy of 85% when labelling main themes and 73.5% when labelling subthemes compared to a human reviewer.³ We provide a more detailed evaluation of the classifier’s performance in Appendix 1.

Qualitative deep dive

This wave centres on deep dive analysis of posts that discuss housing. In consultation with JRF, we selected this area of focus based on its significance for people on low incomes, its policy salience, and both JRF and Demos’ previous work on this area.

We identified posts for analysis from our larger dataset using keyword matching. This step found just over six thousand posts that were relevant to housing (6,269 posts; 14.5% of the overall dataset). The corpus covers two themes that were treated separately in the quantitative theme classification: housing and housing-related welfare.

³ For these purposes, ‘accuracy’ is the measure of the percentage the model got right, based on empirical testing.

We then conducted a close qualitative analysis of samples of the posts we had identified. This allowed us to identify common trends and explore key issues that emerged. In this report, we have included quotes that illustrate the challenges people face and concerns they hold.

Anonymity

Where we have included quotes from the forums in order to elevate people's lived experiences, we have been careful to ensure that we preserve their privacy by changing the wording and syntax, in a process known as 'bowdlerisation'. This method ensures that the meaning of the post has been preserved but prevents the author and original post from being identified via text matching.

Research scope

This data is not a representative sample and centres the voices of the users of online advice spaces. While we do not gather demographic data, it is likely that the data sources used mean that the voices highlighted in this research will tend to be people who are digitally literate, able to access the internet, and motivated to find advice online. This profile is likely to be weighted towards people who are younger, speak English as their first language, and have good internet access.⁴ Because the data consists of posts to online support spaces, the results are likely to focus on cases where systems fail and issues arise rather than success stories.

We do not make statistically generalisable claims about UK internet conversations as a whole or the overall views of the UK public. We have refrained from making quantitative claims based on our qualitative analysis. Where we speak about the prevalence of conversations about a topic in our qualitative analysis – using language like 'many' or 'some' – this is in reference to the posts we analysed from our dataset. These statements should not be understood as representative claims about the UK public as a whole or about all the people affected by a given issue. Instead, they indicate the prominence of these conversations in the data we analysed.

Policy selection

We conducted a desk-based review of existing housing policies and proposals for reform alongside our primary data analysis. This review identified key policies that have been advocated for by civil society organisations, advocacy groups, think tanks, and government commissions. We have selected and highlighted the five policy proposals that would best tackle the issues we identified in our analysis of the data.

⁴ Ofcom. Exploring how people in the UK are affected by 'digital disadvantage'. 2025. Available at ofcom.org.uk/internet-based-services/technology/exploring-how-people-in-the-uk-are-affected-by-digital-disadvantage.

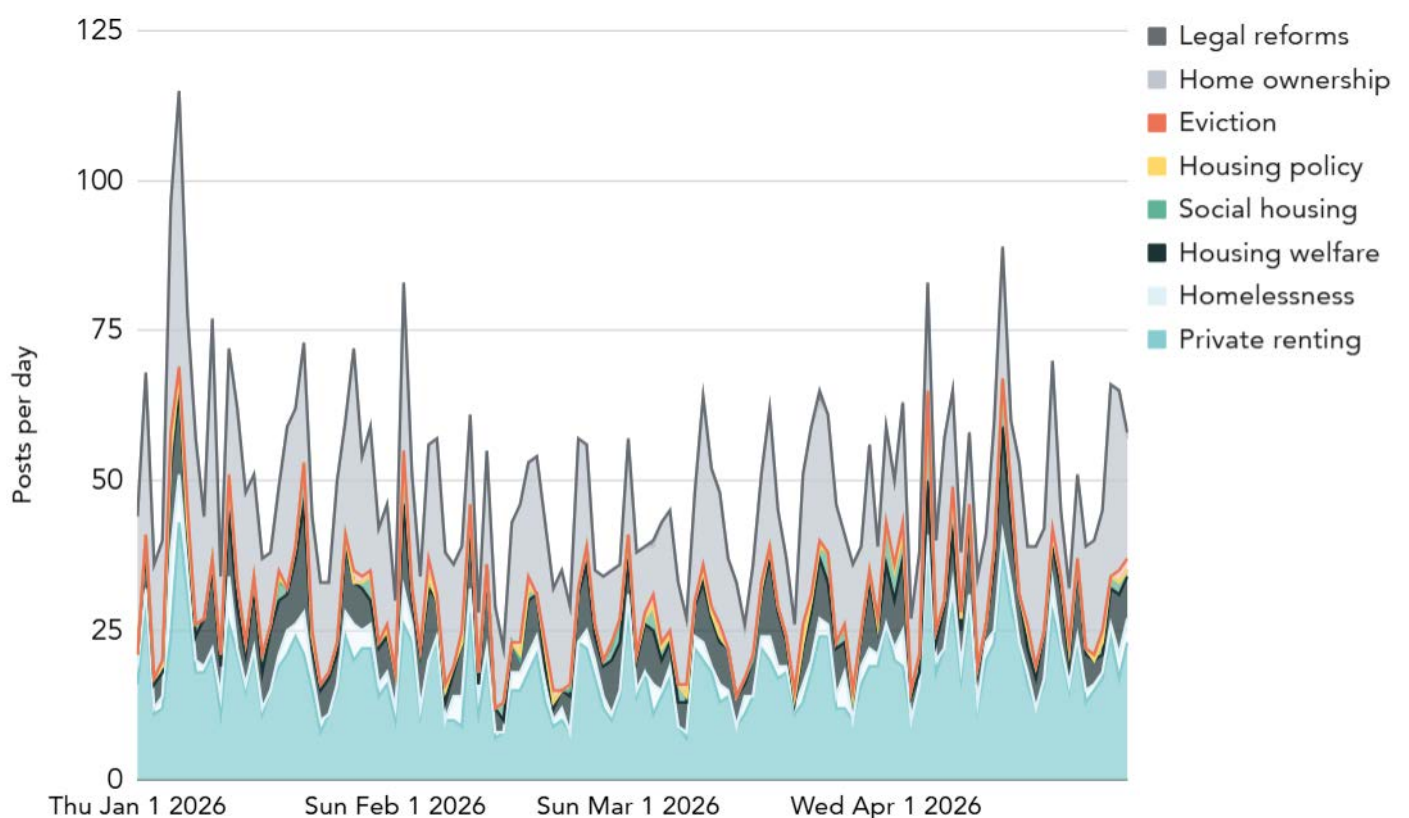
RESEARCH FINDINGS

A DEEP DIVE INTO HOUSING

This wave's deep dive focuses on housing. We identify five issues across conversations on housing. The chart below shows the volume of these conversations by topic, ahead of a closer look at each theme in turn.

CHART 2

FREQUENCY OF HOUSING-RELATED POSTS OVER TIME, BROKEN DOWN BY THEME



PEOPLE ARE FALLING BETWEEN THE PRS AND SOCIAL SECTOR AND THERE IS NOTHING THERE TO CATCH THEM

Online conversations describe a housing market that fails to account for the diverse needs of the population. People expect affordable, secure homes to be within reach. However, the comments from members of the public illustrate how housing supply and affordability has failed to keep pace with these needs:

"The housing crisis needs fixing now. I can see this becoming a gigantic issue in the next 1-2 decades. There are tons of those in their 40s and 50s who could never afford a house and never got council housing who are 1 or 2 months off of destitution. This problem is serious and we need to start seeing huge amounts of social housing being built. There is no other solution."

"This nation has a serious housing problem, it's dreadful! Rents are out of this world, and there is zero council housing left for anyone."

Crisis - a homelessness charity - found that across Britain fewer than 2% of properties are affordable to those in receipt of housing benefit, dropping lower to 1.2% of advertised properties in London.⁵ These figures echo what was discussed on the forums: a market that offers almost no realistic path to affordable housing and no alternative for those it excludes.

Complaints about a lack of affordable private rental housing were prominent

Online posts really brought home how the lack of affordable housing in the PRS and the barriers to accessing a social rented property, creates a gap for people to fall into and for precarity to thrive. It creates an environment where the threat of eviction, homelessness and destitution is real and emotionally damaging. For those at the sharp end of the housing crisis, desperately struggling to secure housing they can afford in the PRS, our data brings the impact on their wellbeing:

"Last year I hit 60. I live in private accommodation, but I have had to move so much recently. I am disabled, I never have enough money and I have to top up my allowance in order to afford rent. I live in a state of fear and panic at the idea of being kicked out and made homeless"

"Renting has never been easy for me. I have to move homes due to landlords wanting to sell etc. I've been living in the UK for 20 years and desperately want a home"

⁵ Crisis. Fewer than 2% of properties in Britain considered affordable for renters on housing benefit. 6 July 2026. Available at: crisis.org.uk/about-us/crisis-media-centre/fewer-than-2-of-properties-in-britain-considered-affordable-for-renters-on-housing-benefit-1

These experiences are borne out by other research showing that living in the private rented sector is associated with higher levels of stress, and that being tied directly to affordability and quality issues.⁶ Rents that were once manageable on an average income are now out of reach - even for those who are full-time workers. For example, private renters on a median household income in England spent 36.3% of it on an average-priced rented home in 2024, above the 30% threshold ONS treats as affordable.⁷

Secure housing is often the first step into adulthood and independence. It represents a place to invest in relationships, create a sense of community and move onwards through life. But, when the first hurdle is seemingly insurmountable the traditional milestones - first house, marriage, children etc - are also ostensibly out of reach.

"I'm in my late 20s and still living with my parents. I've managed to save a considerable sum as costs are low. But living with family comes with its own stress. Its manageable for now, but I feel like I'm at the age that I want my own independence... I have found a property with my brother that we can rent together, but I want to get married soon... and when I do, I'd have to move out."

"This nation has a serious housing problem, it's dreadful! Rents are out of this world, and there is zero council housing left for anyone. I feel so sorry for the younger generation because many are still living at home with their parents because they simply cannot afford to move out."

Across the UK, 7.2 million young adults between 15 and 34 were living with their parents in 2025, up from 6.6 million in 2015; the ONS links this to affordability rather than choice.⁸ Moreover, Resolution Foundation reported that high housing costs and financial uncertainty are holding Millennials back from milestones: citing a sharp rise in the number of non-graduate women in their mid-to-late-20s who do not have children, from 33% in 2011 to 54% in 2023.⁹ While having children is a personal matter, the evidence points to rising economic insecurity as a driver.

6 McNally, X. and Lally, C. Housing insecurity in the private rented sector in England: drivers and impacts. UK Parliament POST, POSTnote 729, 2024. Available at researchbriefings.files.parliament.uk/documents/POST-PN-0729/POST-PN-0729.pdf.

7 Office for National Statistics. Private rental affordability, England, Wales and Northern Ireland: 2024. 18 August 2025. Available at ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/private-rental-affordability-england/2024

8 Office for National Statistics. Families and households. 2025. Available at ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/bulletins/familiesandhouseholds/2025

9 Resolution Foundation. High housing costs and financial uncertainty are holding millennials back from having children. Press release, April 2026. Available at resolutionfoundation.org/press-releases/high-housing-costs-and-financial-uncertainty-are-holding-millennials-back-from-having-children.

POLICY RECOMMENDATION 1

EXPLORE DESIGN OPTIONS FOR RENT REGULATION IN THE PRS

Given the unaffordability of the private rented sector, a number of prominent organisations - NEF, the Renters Reform Coalition, IPPR and JRF - have called for the government to introduce some form of rent regulation. Modelling from JRF has found that capping rent increases at CPI within tenancies and CPI+2% between them, from 2027/28, would leave renting households an average of £760 a year better off by 2030/31. It would also reduce the cost of relinking Local Housing Allowance (LHA) to local rents by 40% (£1.1 billion) in 2030/31, because LHA is itself pegged to local market rents.¹⁰

Rent caps are a common feature of housing policy internationally and, designed carefully, can be highly effective at reducing the cost of renting while giving tenants greater financial security. Rent regulation did not form part of the Renters' Rights Act and Housing Secretary, Angela Rayner, has ruled it out despite Burnham calling for it as Mayor of Manchester in 2023.¹¹ Given the extent of poor experiences and unmet need, set out above, the government should reconsider this position and explore design options.

Not being able to get into social housing pushes people into crisis

The online posts collected show how the social rent sector is straining to meet demand. There were posts from people unable to afford private rents but equally unable to get into social housing. The process was routinely described online as painfully slow and challenging to navigate, especially when their circumstances are challenging and changing at pace:

"I was given a bidding opportunity [for social housing]... but it is taking a long time. Meanwhile this eviction was going on... and the doctor has found signs of cancer... I have to put my stuff into storage and also pause the [cancer-related] tests."

"I am now homeless and on the waiting list. I am on Band 2 and I'm actively bidding. I have been awarded emergency housing, but desperately want my own flat. I am bidding on a few identical homes and I am 3rd, 3rd, and 4th position out of nearly 150 people. How does this work? Has anyone been in a similar situation? Am I likely to get one of the flats? What can I do while I am waiting? I welcome any advice. I am feeling anxious and want to know how this works"

10 McCulloch, L. and Elliott, J. How rent controls reduce the cost of Local Housing Allowance uprating. Joseph Rowntree Foundation, 7 October 2026. Available at <https://www.jrf.org.uk/housing/how-rent-controls-reduce-the-cost-of-local-housing-allowance-uprating>

11 Gregory, J. Angela Rayner rules out rent controls in England. BBC News, 24 July 2026. Available at [bbc.co.uk/news/articles/cx2dg54vprno](https://www.bbc.co.uk/news/articles/cx2dg54vprno)

Applicants join the social housing register by submitting proof of identity, finances and local connection, and are then placed into a priority banding to bid on available properties. But, England's stock of social housing has fallen from 6.8 to 5.2 million over recent decades, with 2.8 million social homes sold off since the 1980s Right to Buy scheme. In sum there are fewer homes to bid, and ultimately compete, for.¹²

Even when the bidding process works as intended, the level of competition for each home is severe. The intense pressure creates a bottleneck where the most urgent and extreme cases stand a realistic chance of being housed and for most applicants the process leads to prolonged periods of uncertainty and anxiety. For example, in Oxford over 3,000 households are on the housing register competing for roughly 500 properties becoming available to let a year.¹³ In Peterborough the council states that a single property can draw hundreds of bids, with an average wait of two to six years depending on bedroom need.¹⁴

POLICY RECOMMENDATION 2

SET A MANDATORY MINIMUM TARGET FOR SOCIAL RENT HOMES

In the 2024-25 financial period, English councils granted planning permissions for 7,384 designated social rent homes - around 3% of all homes approved. The National Housing Federation has called on the government to set a mandatory minimum proportion of social rent homes on medium and large development sites, at a minimum of 20%.¹⁵ This would give local authorities and developers a non-negotiable floor to plan, rather than leaving delivery to site-specific viability negotiations.

In August 2026, the government confirmed it would continue to require local authorities to identify and set out the proportion of social rent needed in their own local plans, but stopped short of a fixed national minimum, despite 55% of consultation respondents calling for one.¹⁶ The government said that this will be kept under review, but given the scale of unmet need, the gap between the government's pledge for the biggest council housebuilding programme since WWII and the tools in place to realise it, the government should revisit their position and set a fixed national minimum.

12 Chartered Institute of Housing. 2026 UK Housing Review highlights continued impact of Right to Buy on housing pressures. 26 March 2026. Available at cih.org/news/2026-uk-housing-review-highlights-continued-impact-of-right-to-buy-on-housing-pressures

13 Oxford City Council. Choice based lettings: user guide to bidding. Available at oxford.gov.uk/housing-advice/choice-based-lettings-user-guide-bidding

14 Peterborough City Council. Choice based lettings. Available at peterborough.gov.uk/residents/housing/social-housing/choice-based-lettings

15 Inside Housing. Section 106 proposals under NPPF could reduce housing provision, sector bodies warn. 11 March 2026. Available at insidehousing.co.uk/news/section-106-proposals-under-nppf-could-reduce-housing-provision-sector-bodies-warn-96226

16 Hyphen. Government dashes social housing hopes by ruling out mandatory targets. 18 August 2026. Available at hyphenonline.com/2026/08/18/nppf-planning-social-housing-rent-homes-target-ruled-out-green-party

Disabled people face particular precarity

Disabled applicants

Online conversations showed that disabled people faced particular precarity within the housing market. Whether seeking social housing from a local authority or facing eviction in the private rented sector, disability added an additional layer of complexity to an already tough situation.

"I am living in my parents house with my wife and kid. But, due to some issues, I have been asked to leave in the next 8 weeks. I'm disabled and have a few questions. 1) Am I homeless at this point? I was told to leave verbally, not in writing. 2) If not, what should I do? Do I need Section 21 or do I inform the council?"

Disability is one the specific grounds for 'priority need' under homelessness legislation. The local council therefore must decide whether a disabled applicant would be more vulnerable than a non-disabled individual if homeless. This is decided on a case by case basis, with no strict nor fixed rule of how a condition should be weighed. In this sense it is up to the discretion of the assessor to decide what banding is appropriate.

"I got an eviction and I have nowhere to turn to. I am turning 60 in the summer and I am disabled, I feel like giving up."

Age alone does not settle a vulnerability assessment either. There is no threshold at which someone is automatically treated as vulnerable, disability and its effects are weighed on their own terms. This can leave older disabled people feeling particularly left behind. Despite disability and ill health making up a growing share of why people end up homeless nationally. Between October and December 2024, 21% of households facing homelessness expressed ill health and disability as a need,¹⁷ rising to 24.1% in the period between January and March 2026.¹⁸

Disabled children

Local housing allowance and social housing bedroom entitlements can allow for a disabled child to have their own room where their needs mean they cannot share - but this raises the bedroom size a family is eligible for, and therefore what they can afford or access:

"I have a disabled toddler so we are entitled to a 3 bed LHA rate on UC because she cannot share a room and needs her own. We currently privately rent a 3 bed house... we are bidding for social housing, but qualify for a 2 bed."

¹⁷ Crisis. Increasing numbers of people facing homelessness in England with disability or physical ill-health needs. Available at crisis.org.uk/about-us/crisis-media-centre/increasing-numbers-of-people-facing-homelessness-in-england-with-disability-or-physical-ill-health-needs

¹⁸ Ministry of Housing, Communities & Local Government. Statutory homelessness in England: January to March 2026. GOV.UK, 2026. Available at gov.uk/government/statistics/statutory-homelessness-in-england-january-to-march-2026/statutory-homelessness-in-england-january-to-march-2026

For some families this need for extra space became entangled with a live threat of eviction.

"I am nervous and terrified about becoming homeless. Due to their disabilities my kids are on a 'child in need' plan and one of the actions is to have a suitable home for everyone's needs... Most councils and HA's do not meet our needs as all of my children cannot share rooms due to their disabilities."

People are falling between the gaps into homelessness

People on the forums shared their experiences facing or experiencing homelessness. Some sought advice, others wanted to voice their frustration. One poster had to spend most of their resources to sofa surf and, having found a suitable flat, is concerned that it will be out of reach due to their depleted resources, but also the depleted council budgets.

"I am homeless and sofa surfing right now, I have multiple health issues and I'm in the process of getting LCW. I have to use most of my other benefits to stay at different places, but I have found a flat. I am worried that most people don't take tenants on benefits, but this landlord is helpful and seems like a good person. I am wondering if I can get housing benefits? The councils are over budget and I am not a "priority", my health is worsening and I have to get a private let. Will they help with the first month's rent? I am really struggling, I have nowhere to turn to."

Homelessness has been on the rise, and the leading cause of homelessness was the end of a private tenancy - accounting for 36% of households requiring council assistance - including Section 21s, but also other reasons such as the end of a fixed contract.¹⁹ On March 31st 2026 there were 135,580 households in temporary accommodation - the highest on record - and 900 households facing homelessness a day between January to March 2026.²⁰ Rough sleeping has followed the same pattern; a national snapshot counted 4,793 people on one autumn night in 2025, a 171% increase since the national snapshot was introduced in 2010.²¹

"Poor health has put me on Universal Credit, and no LCWRA. This is not because I don't want to work, I can't work. Now I am homeless, the council is useless, I got my MP involved but I still have to wait for 56 days after being homeless. I have spent what little money I had on hotels to keep a roof over my head. I have nearly £900 for LHA and have been approved for Discretionary Housing Payment, but no one cares. Agents want me to have a guarantor or earn at least £22k. I have been refused homes as low as £690. Now, tell me if I am wrong, but surely they cannot do that if my benefits cover the rent."

¹⁹ Ministry of Housing, Communities & Local Government. Statutory homelessness in England: January to March 2026. GOV.UK, 2026. Available at gov.uk/government/statistics/statutory-homelessness-in-england-january-to-march-2026/statutory-homelessness-in-england-january-to-march-2026#causes-and-circumstances-of-homelessness

²⁰ Crisis. Crisis responds to a record number of children in temporary accommodation. Available at crisis.org.uk/about-us/crisis-media-centre/crisis-responds-to-a-record-number-of-children-in-temporary-accommodation

²¹ Ministry of Housing, Communities & Local Government. Rough sleeping snapshot in England: autumn 2025. GOV.UK, 2025. Available at gov.uk/government/statistics/rough-sleeping-snapshot-in-england-autumn-2025/rough-sleeping-snapshot-in-england-autumn-2025

There are currently 1.34 million households awaiting social housing.²² Before that, councils owe homeless applicants a relief duty - a 56 day period in which they must take reasonable actions to help someone secure accommodation for at least six months.²³ Main Housing Duty applies only after that period, and only once four statutory tests are met: eligibility, legal homelessness, priority need, and not being intentionally homeless. For someone who is facing immediate homelessness or waiting for the 56 days to pass, the private rented sector can look like a faster route. However, affordability checks or discrimination can complicate the move regardless of if the rent is covered.

POLICY RECOMMENDATION 3

EXPAND HOUSING FIRST NATIONALLY

The government's National Plan to End Homelessness, published in December 2025, commits £3.5 billion to preventing and responding to homelessness, but Crisis has argued it omits a national expansion of Housing First.

Housing First is a model that gives people with the most complex needs a stable, permanent home first with support wrapped around them, rather than requiring them to progress through temporary accommodation.²⁴ It has a proven record of decreasing homelessness long-term. England's Housing First Pilots - evaluated by the government across Greater Manchester, Liverpool City Region, and the West Midlands - found 92% of clients were in stable, long-term accommodation 12 months after joining - up from 14% prior to entering the programme.²⁵ With Burnham's pledge to end homelessness, the government should commit to expanding this approach.

22 Ministry of Housing, Communities & Local Government. Social housing lettings in England, April 2024 to March 2025. GOV.UK, 2025. Available at gov.uk/government/statistics/social-housing-lettings-in-england-april-2024-to-march-2025/social-housing-lettings-in-england-tenants-april-2024-to-march-2025

23 Shelter Legal. Local authority ends relief duty to homeless applicants. Available at england.shelter.org.uk/professional_resources/legal/homelessness_applications/ending_duties/local_authority_ends_relief_duty_to_homeless_applicants

24 Crisis. Crisis responds to the national strategy to end homelessness. Available at crisis.org.uk/about-us/crisis-media-centre/crisis-responds-to-the-national-strategy-to-end-homelessness

25 ICF Consulting Services. Evaluation of the Housing First Pilots: Final Synthesis Report. Ministry of Housing, Communities and Local Government, 2024. Available at assets.publishing.service.gov.uk/media/671a70221898d9be93f75db4/Housing_First_Final_Synthesis_Report.pdf

PEOPLE AT THE SHARP END OF THE HOUSING CRISIS ARE UNABLE TO EXERCISE ANY DEGREE OF AGENCY OR CONTROL TO IMPROVE THEIR CIRCUMSTANCES

In the thick of a housing crisis and shortage of homes, having a home becomes conditional. It becomes dependent on income and also on nothing else in life going awry. Online conversations describe how little space is left for the natural highs and lows of life: a period of debt, a loss of a job, reliance on welfare or a medical event can each be enough to put a mortgage or tenancy at risk. In a market stretched this thin, it cannot absorb the economic shocks that come with a boom and bust cycle, leading to rising insecurity.

The dataset set out this precarity in three components:

- Redundancies and unemployment forcing people into arrears on rent
- Debt acting as a barrier to accessing private rental housing or mortgages
- Being a welfare recipient creates further barriers to secure housing.

Redundancies and unemployment are forcing people into arrears on rent

The online posts that we collated highlighted the pressure that redundancy can place on a secure home. Without a stable income to meet record-high rents, households can fall into rent arrears and debt and face eviction within months. Often redundancy was stacked on top of other pressures such as a health crisis and a looming deadline:

"I feel ill. This role impacts what happens next for me! I have been made redundant and I am in the midst of a no-fault eviction as my landlord wants to hike the rent before the Act comes in. I can't decide what to do about housing until I know what is happening with this job. Wish me luck..."

The threshold between a home and homelessness is narrow enough that people have to choose between their health or their homes, leading to anxiety. So much so that UK adults are facing unseen levels of 'multi-stress' - financial, health and housing insecurity - since 2008, with housing insecurity reaching highs not seen since the financial crash.²⁶ A reality that is reflected in the language of the posts we analysed.

"So I have been given a redundancy notice... under normal circumstances I think I'd be able to find a similar role. I am about to have an operation and the recovery is 12-16 weeks. I am scared this will mean I'll have no income for months - I cannot afford to do that. I am being evicted so my landlord can sell, meaning I have two months to find a new place to live. I'll struggle to do that while unemployed. I feel stuck. I am thinking about delaying my operation until this is sorted."

"I have been at this company for a decade, I have no formal qualifications. It was a small business who needed someone to help with the website and design software. The company has now ceased unexpectedly. I've never had an official title so I am left looking at Junior roles. Context: I am in my mid-40s with three kids and with my current rent and bills we will be homeless in 4 months. This has destroyed me, I thought being loyal would help me - it's the opposite. I can't take it anymore."

²⁶ The Guardian. 'Stress crisis' in UK as 5m struggle with financial, health and housing insecurity. 6 June 2025. Available at theguardian.com/society/2025/jun/06/stress-crisis-uk-financial-health-housing-insecurity

Redundancies often stretch into longer periods of unemployment, and with that, the risk of losing a home becomes more immediate, adding to a bag of already existing stressors. Posts on these forums account for more than financial pressure - they capture the toll of a prolonged job search: months of applications with the growing risk of arrears, eviction and homelessness. This can lead to worsening mental health - 43% of unemployed people report poor mental health compared to 27% of those in work.²⁷

Debt is a barrier to accessing private rental housing or mortgages

Another source of stress is debt, which can lead to financial hardship and consequently limited housing options. Credit history follows people, a County Court Judgement for unpaid debt remains on record for six years, often a long time after the immediate crisis has passed:

"I am thinking about moving to a cheaper area, taking a similar position on a lower salary as what I do can be done anywhere. But I am worried that if I don't fix my debt, my credit rating will be significantly hit. This will make it hard to rent, let alone buy, anywhere else. So I am attempting to deal with my current situation in a way that leaves me some viable long-term options."

When house hunting a poor credit report can raise serious red flags for potential landlords and, since the implementation of the Renters' Rights Act, landlords are looking to tighten their referencing criteria. In response to the Act's provisions 16% of landlords will strengthen credit history checks and employment checks.²⁸

"I have a rubbish credit score, I'm unemployed and have no benefits. I am in support of living but it's time to leave. I know I can get £450 in LHA. However, will the DWP definitely pay this for me and how do I get it? Also, all these letting agents want me to have a guarantor because of my credit. If I can find someone, will the agency rent to me?"

When signing a tenancy with a landlord or a letting agent, affordability checks have to be passed including: income checks, credit history, employment verification and document review. If one of these checks fail, the landlord can ask the tenant to provide a guarantor - someone who will be responsible if the tenant falls into arrears. It is common: more than one in five private renters (22%) are asked to provide a guarantor before moving in.²⁹ But many don't have access to someone willing to take on such risk.

While debt can inhibit future options, it can also threaten a current home. Managing several creditors is a constant financial balancing act, with the possibility of losing a home hanging in that balance. If repayments slip or a creditor decides to chase what's owed, the result can be devastating.

²⁷ The Health Foundation. Unemployment and mental health. Available at health.org.uk/reports-and-analysis/briefings/unemployment-and-mental-health

²⁸ Landlord Today. Most landlords to be stricter choosing tenants - survey. 26 April 2026. Available at landlordtoday.co.uk/breaking-news/2026/04/most-landlords-to-be-stricter-choosing-tenants-survey

²⁹ Ministry of Housing, Communities & Local Government. English Housing Survey 2024 to 2025: private rented sector – pre-Renters' Rights Act overview. GOV.UK, 14 May 2026. Available at gov.uk/government/statistics/english-housing-survey-2024-to-2025-private-rented-sector-pre-renters-rights-act-overview/english-housing-survey-2024-to-2025-private-rented-sector-pre-renters-rights-act-overview

"I have changed my direct debits back to minimum payments. I can always change it back. I am concerned that I'll need a car in the future. If I don't have one, I cannot work as public transport won't work at that time. Also, I am worried that I could be evicted... 50k is a load of debt, if one creditor decided to chase this debt and charge my home I can be homeless with a rubbish credit rating and no car. This is a real concern"

2.2.3 As is being in receipt of welfare

People who claim benefits have faced additional red-tape to housing. Some landlords don't want to rent to people who claim benefits as some view it as more risky. For those who are in receipt of welfare benefits, this can limit the number of properties that are available to them, not under the guise of affordability but due to a landlords' own prejudices:

"I was discriminated against earlier. I called a letting agent and asked about a property, they said that they cannot accept anyone on benefits as it impacts their insurance despite the new laws. It's 7k per breach in fines under the Renters' Rights Act. But as of right now it's a breach of the 2010 Equality Act. Who do I call? Shelter, Citizens Advice, the council or trading standards?"

There have been steps to correct this. Under the Renters' Rights Act 2025 it is unlawful for landlords or letting agents to refuse a tenant on the grounds that they receive benefits - known as "No DSS" - with breaches coming with fines up to £7,000.³⁰ However in spite of the changes coming, one individual described encountering soon to be illegal discrimination. While refusing a tenant for being on benefits is now unlawful, requiring a guarantor is not - and the two are closely linked.

"I got a back payment for my disability benefit so I can put something towards the rent upfront on a small place, that bit isn't the problem. It's the guarantor. I don't really know anyone who earns enough. There's one person who's helped me out before but she's careful with money and I'd have to convince her it wouldn't go wrong for her, and I've got no family to ask."

Affordability checks are run against earned income, so benefit income can fail a check even where it covers the rent in full, at which point a guarantor can be requested. However not everyone has access to a guarantor.

³⁰ Ministry of Housing, Communities & Local Government. Guide to the Renters' Rights Act. GOV.UK, 2025. Available at [gov.uk/government/publications/guide-to-the-renters-rights-act/guide-to-the-renters-rights-act](https://www.gov.uk/government/publications/guide-to-the-renters-rights-act/guide-to-the-renters-rights-act)

POLICY RECOMMENDATION 4

CLOSE THE GUARANTOR GAP LEFT BY THE RENTERS' RIGHTS ACT

Since the Renters' Rights Act's ban on large rent-in-advance payments came into force, demands for guarantors have surged. Housing Hand - an organisation that can provide guarantors - reported that applications in the first half of 2026 were up 40% on the same period in 2025.³¹

As advocated for by the Renters' Reform Coalition, including JRF, Shelter, Crisis and more: the government should rule out guarantor demands where a tenant's income, including benefits, is sufficient to cover the rent or if the landlord is insured against non-payment and cap guarantor liability at six months' rent.³²

In July 2026, the government issued updated guidance telling landlords to review existing guarantor agreements in light of the surge. However, it did not place stipulations on when a guarantor can be demanded, and no restriction was introduced on liability. Given the disproportionate impact on renters who lack access to a financially secure guarantor, the government should reassess this position and act on Renters' Reform Coalition's request.

2.3 THE STATE IS EXPERIENCED AS CHAOTIC, FAILING AND PUNITIVE

Even where people found the right source of support, engaging with the state proved at best arduous, punitive at worst. People report anxiety around reporting changes, encountering support that fails to reflect the reality of the housing crisis, and repeated breakdowns in communication that left people feeling let down and alienated from the department meant to help them. For some this felt like the system was working against them.

People describe anxiety about reporting rent increases and other changes of circumstance to the DWP as they worry this will be missed, misunderstood or penalised

A recurring theme through the Waves is people reporting worry around reporting changes - or interacting at all - with the DWP. People turned to forums to seek advice on what should be done or if the outcome is correct, in some cases others wanted advice on how reporting a change in circumstance would impact their benefit award before submitting it. Such behaviour indicates mistrust in the DWP:

"I have moved and uploaded the new housing costs to UC... will the DWP see it? Do I have to chase them? I also applied for LCWRA in December, it's now March and no message from them. Is this normal? How long are people waiting between sending the form and hearing back? I am super anxious that things are going missing."

³¹ Housing Hand. Demand for UK guarantors. Available at housinghand.com/help-and-advice/guides-for-tenants/demand-uk-guarantor

³² UK Parliament. Bill document. Available at bills.parliament.uk/publications/56516/documents/5207

People's perceptions of how their benefits might be affected prompted both reporting and non-reporting of a change in circumstances.

"I was on ESA and receiving UC Housing Element. Whenever rent increases, it never affected my UC - I got the same amount. But, I found out that on UC when my rent goes up it comes off the transitional protection component. Which means I get paid less UC and I am worse off. Is this right? It feels so unfair!"

"I have found the cheapest flat that will take me. DHP won't help with the deposit or first month's flat as it's an unaffordable home. I am going to be getting a local housing allowance and then topping it up... Will the LHA definitely pay what they say? And, do I have to report a change in circumstances to UC?"

On one hand some people report changes, such as a rent increase or deterioration in health, to increase their allowance. Some also report changes to avoid the DWP taking back overpayments. On the other hand, some people are reluctant to report changes due to perceived risk that their benefits will decrease.³³

Some say that the DWP system is failing to reflect experiences of housing insecurity

Some posts in the data set account for a social housing framework that fails to meet the moment. In a housing crisis it is imperative that the guardrails in place keep people housed and secure. However, some note that the DWP fails to do so.

"I unfortunately became homeless and am in council care. I left my accommodation during the assessment period, so I was still responsible for housing costs up to that point. I have now been told by UC that because I left during the assessment period they will not pay anything for that period despite the fact I was still liable for housing costs. Are they right?"

Universal Credit housing costs are calculated in a fixed monthly assessment period, and a change in circumstances that falls partway through one is treated according to the rules for that assessment period as a whole. Where someone leaves accommodation mid-period, the rent they were liable for up to that point is not necessarily met. The period does not bend to the move, and the shortfall falls on the claimant.

³³ University of York, Social Policy Research Unit. Reporting changes in circumstances: Tackling error in the benefit system. Available at york.ac.uk/inst/spru/pubs/pdf/rrep497.pdf

Serious mistakes and confusion - Job Centre, the Council and DWP

Internally - within the DWP

Communication from the DWP has been a recurring issue in previous waves. Internally this materialises in the burden of proof falling onto applicants, even if vulnerable. Online conversations indicate that siloed working is present inside the DWP:

"I was sent a letter to migrate to UC, but I have to be on ESA first... When I applied for UC I had to go to the Job Centre with bank statements and verification. I am agoraphobic. UC couldn't ring ESA and ask for the financial update? Nope! I had to go to the Job Centre or wait 16 weeks... Luckily, they came after 5 weeks. If I didn't have ESA back payments to fall back on, I would be homeless."

Transitioning from Employment and Support Allowance (ESA) to Universal Credit under a managed migration scheme requires the DWP's ESA and UC teams to share the claimant's records. However, this internal coordination breaks down. One post shared that UC are demanding evidence that the ESA already has and directed them to the Job Centre even with the knowledge that the applicant has an anxiety disorder that makes such a trip challenging.

Externally - with charities and other organisations

The DWP's coordination failures extend to the external organisations some claimants turn to. This lack of communication isolates applicants, leaving them feeling stuck with nowhere to turn. Communication from the DWP is vital to recipients, it keeps them housed and debt-free. If that breaks down it is the claimant that is on the chopping block.

"I was homeless in October and was placed in a shared house. When I moved I was entitled to housing benefits, which were paid to the charity... I have now got income coming in and pay the rent from that instead. I have now received an overpayment letter stating that I owe the council almost £1,000. Both the council and the charity are blaming each other. I am stuck. I can't rent anywhere else and I owe money even though the housing benefit went straight to the charity. The research I have done shows it's my responsibility."

Housing benefit payments made directly to a charity or landlord require the DWP, the council and the external organisation to keep records. However, this external coordination can break down, leaving claimants liable for overpayments.

To claimants

DWP's coordination failures also broke down in its direct contact with claimants. This showed up in disputes over tribunal process, where DWP's response is required before the hearing can proceed. It also cropped up in the DWP's own evidence requirements changing without notice in the middle of a claim, and in lack of response when claimants tried to query this directly.



I finally got a hearing date, but two weeks before it, I got a letter saying the judge needed to postpone because they hadn't heard back from the DWP. My carer called HMCTS a few times and it seems the hearing was booked in error, as they needed a DWP response first. I was told by a support charity that I should have received a bundle ahead of my hearing, which I never got. I thought DWP had to respond within weeks of an appeal being lodged. Is it normal for it to take over a year with still no response? I'm relying on this hearing to know what my options are, and I'm being evicted in a few months."



I've recently been diagnosed with a serious illness and had to give up work. Around the same time, I lost the ability to walk... I applied for housing support and submitted every piece of evidence requested. Since then, the process has gone in circles. I've chased repeatedly, pleading for help, as I'm at real risk of losing my home... Only after months of waiting was I told that all documents must be physical copies - nothing digital accepted. Because of my mobility limitations, I have no practical way to obtain paper statements. When I questioned why this wasn't raised earlier, I was met with silence again... I'm terrified this won't be resolved before my medical treatment begins, and I could be left without stable housing."

Overpayments

Overpayments cropped up in our dataset as a point of contention. It can be a surprise to receive notice of an overpayment, especially if it is the result of DWP error. For people in receipt of benefits - and therefore on low income - overpayment deductions erode at a small financial base.

"I am homeless and living in temporary housing. I don't have a tenancy, or bills or rent. I have never received Housing Benefits... UC has now issued an overpayment letter stating I was over-paid because my take home pay was changed... I have questioned this lots of times. It has now escalated to a 'specialist team', but they are so vague."

One person experiencing homelessness and placed in temporary accommodation described the DWP compounding their situation: reducing their income on the assumption that the housing costs were covered, then pursuing them for overpayments. While in this situation it is unclear on who the onus should fall, under UK law the DWP can reclaim overpaid benefits even if it was one-hundred-percent DWP administrative error.

Support is experienced as adversarial

The welfare system is there to support those who have fallen onto hard times. It is a system that is paid into by taxation and to then be pulled from to provide stability during troubles. Yet, the dataset illustrates a benefit system that feels non-existent.

"I have a lot of health issues, one of which is cancer. It is serious but I don't receive a penny! I was kicked out of my flat and had no support or advice?! I am homeless, no housing, no healthcare, no benefits at all. I have been ignored! The UK is a rubbish place. The people in Westminster don't know how to do simple things!"

People on low incomes often turn to the government for support. This is predominantly provided in the form of benefits - Universal Credit, Local Housing Allowance, UC Housing Element etc - and administered via the Department for Work and Pensions. The assessments for these benefits vary, and there is a feeling that the process is working against them rather than for them. Mind found that almost 7 in 10 people said that going through their benefits assessment made their mental health worse.³⁴

³⁴ Mind. Reassessing assessments. Available at mind.org.uk/news-campaigns/our-campaigns/benefits/reassessing-assessments

"I have a child leaving uni soon and moving to their hometown. They want to flatshare with a mate until he finds his feet and a job, but in the meantime he will have to claim benefits. I've looked at LHA and it's about £124 a week for a two bedroom house. The cheapest was £175 a week. How do people manage? I don't know how to rent privately, which costs £124."

The main benefit extended for housing is Local Housing Allowance. But it is often not enough to cover rent. Local Housing Allowance rates are set at 30th percentile of local rents, but have been raised to match market levels twice in the last decade: once in 2020 and again in 2024. The current rate is fixed until April 2027 at a minimum and is based on data collected in 2023.³⁵ In plain terms this means that people claiming LHA are worse-off per annum and have their disposable income eroded.

POLICY RECOMMENDATION 5

UNFREEZE LOCAL HOUSING ALLOWANCE AND PERMANENTLY RE-LINK IT TO LOCAL RENTS

LHA rates are still set against 2023 rent data, but the gap between housing benefit and actual rent widens. As of August 2025, 53% of the 1.7 million private renters receiving UC Housing Element report a shortfall between that support and their rent.³⁶

JRF has called on the government to correct this by unfreezing LHA and permanently re-linking it to the bottom 30th percentile of local rents, rather than restoring rates and freezing them again. As aforementioned, changes between 2011 and 2025 have left private renters £684 worse off on average, with 60,000 more in poverty after housing costs.³⁷ This is also advocated for by around 40 organisations, including Shelter, Crisis and National Housing Federation.

The Autumn Budget confirmed that LHA rates and the benefit cap would remain at current levels for 2026/27. The next uprating decision comes at the next Autumn Budget, and the government should use it to unfreeze rates and commit to a permanent re-link.

³⁵ UK Parliament. Briefing SN04957. Available at researchbriefings.files.parliament.uk/documents/SN04957/SN04957.pdf

³⁶ National Residential Landlords Association. Budget package deeply regressive for private renters. 27 November 2025. Available at nrla.org.uk/news/budget-package-deeply-regressive-for-private-renters

³⁷ Joseph Rowntree Foundation. Stop the freeze: permanently re-link housing benefits to private rents. October 2024. Available at jrf.org.uk/housing/stop-the-freeze-permanently-re-link-housing-benefits-to-private-rents

2.4 PEOPLE ARE BEING FORCED TO TAKE ACCOMMODATION THAT IS UNSUITABLE - OF POOR STANDARD OR IN A DIFFERENT PART OF THE UK

Losing a tenancy was rarely the end: it set off a chain of consequences that narrowed what was available next, and each step in that chain reduced the choice at the following one. People described being evicted, then finding nothing locally within reach, then either moving away from work and family or taking accommodation they knew to be substandard.

Some are moving long distances, away from work and family, or at least considering it

Sometimes the search for an affordable home means looking outside of their current area even where that means leaving jobs, family, friends and support networks:

"The landlady kept our rent well below market rate because she liked us as tenants. Now we are completely priced out of even tiny studios. I've done some research and we will have to move 150-200 miles away to pass affordability checks... we don't really have a choice but to move away and this will mean giving up the bar job, as travelling 150 miles to get to it isn't feasible."

With the national average rent price now around £1,393, representing a 3.7% increase in the 12 months leading up to July 2026, remaining local is not an option for many people.³⁸ In turn many look to different areas, but still face similar challenges:

"I am moving to the South, can someone tell me the maximum housing benefit in that area? I am out of work with poor health, claiming PIP, UC and LCWRA. I am struggling to find a rental due to landlords refusing to accept people on benefits without a guarantor who earns at least £24k! I have someone who is willing to sign on for me, but he is now retired and doesn't earn that amount."

Some describe being forced to accept problematic rental conditions

In a housing market rife with scarcity and unaffordability, often those in the more dire situations are forced to accept properties that are subpar. Meanwhile the limited housing options mean moving out of declining properties is also cumbersome. For the people forced into such living conditions, their home can quickly become a health hazard:

"We live in a housing association who are declining to help us get the things we need to tackle the cold and damp. We are on state pension and have to ask to move. Most properties in this HA have heating included in the rent, which would be wonderful for us. We are in a flat and don't get that... we are finding it so hard to move."

³⁸ Office for National Statistics. Private rent and house prices, UK: August 2026. 2026. Available at ons.gov.uk/economy/inflationandpriceindices/bulletins/private-rent-and-house-prices

Here the burden is two-fold: the costs of running fans, dehumidifiers or heaters to manage the damp and cold becomes a surcharge on top of rent. Notably, the fix is visible but out of reach, the poster knows other properties in the same landlord's portfolio include heating in the rent, so the standard of a home can differ within one provider's own stock. Finding it 'hard to move' points back to the shortages outlined on page 15.

The RRA extends the Decent Homes Standard to the private rented sector from 2035, and contains powers to extend Awaab's Law - the timescales for fixing hazards like damp and mould - though the implementation date for that remains subject to consultation.³⁹ The condition of a home and the ability to leave are rarely separate problems. Where accommodation is of poor quality some have no choice but to stay because the cost or difficulty of moving outweighs the consequence of staying.

"I got divorced a while ago and rented a house temporarily. We owned a house together, it has taken ages to resolve the finances, finally we have agreed that I'd get the equity on the house to put a deposit down for me and my daughter as the rental we have been living in is mouldy and disgusting. This whole time we had nowhere to go, I've been waiting a long time for council housing."

Those in substandard accommodation can be pushed into it due to the shortages in council housing. Damp is most common in private accommodation at 10%.⁴⁰ And, with the housing register waiting times at record highs, some don't have an option but to live in such conditions.

2.5 PEOPLE ARE FILLING THE INFORMATION VOID LEFT BY OFFICIAL SOURCES

Universal Credit and its housing element are run nationally by the Department for Work and Pension. Housing benefit, Discretionary Housing Payments, homelessness duties and the social housing register all sit within a local authorities remit. The rules governing private tenancies are enforced through a mix of councils, trading standards and courts. In turn, there is no single source that can answer for all of these different bodies. People describe filling that void of information themselves, seeking information and support from the following sources:

- Forums
- AI chatbots
- Social housing providers - councils and housing associations
- Charities and community organisations

³⁹ The Independent Landlord. The Decent Homes Standard for the private rented sector under the Renters' Rights Act. Available at theindependentlandlord.com/dhs

⁴⁰ Ministry of Housing, Communities & Local Government. English Housing Survey 2024 to 2025: headline findings on housing quality and energy efficiency. GOV.UK. Available at gov.uk/government/collections/english-housing-survey-2024-to-2025-headline-findings-on-housing-quality-and-energy-efficiency

From forums

In the absence of accessible official information or after being provided opaque guidance from official channels, people turned to online forums to ask questions relating to their benefit assessments, entitlements or housing:

"Can someone help me? I have been renting for half a decade with a private landlord. He is now selling up. I have an emotional support dog, but this is making it hard to find a house. The council list is too long. My mum is looking to invest in a rental home, so I might rent off her. What do you all think?"

"I am sorry to hear that you are being evicted. I can't imagine how stressful that is. I've found some information about Section 21s and how you can stay in the property after the 2 month notice period."

"This forum is so helpful, but I can't find anyone who has been in this situation. I have been on PIP and was awarded standard mobility later. I logged an appeal and had a hearing scheduled. It had to be delayed because the DWP hadn't responded to the tribunal. I was informed that I should have received a bundle ahead of the hearing. I am assuming this is the same response the judge is waiting for from the DWP?"

This online advice seeking implies an information gap that is being supplemented by online communities.

From AI chatbots

In a new wave of advice seeking, there has been an uptick in the number of people who are seeking advice from AI chatbots in our data. AI chatbots are being used to coach applicants through claims or to decipher state documents. The reliance on AI indicates a lack of communication from the state:

"I am attempting to understand but I'm finding it too complicated. I've used Claude, Gemini and ChatGPT but all give different answers even if I upload the same documents about UC housing and shared ownership from the government websites."

"I have been evicted and I am sick with anxiety. I have a limiting criteria when house hunting due to my neurodivergence. The main concern is that I won't find somewhere suitable for me in time and that it will damage my benefits entitlements. ChatGPT thinks this won't be the case and that I will receive UC LCWRA and PIP but UC Housing Element would change."

Seeking information from AI can be risky. Chatbots can hallucinate, misrepresent evidence and make mistakes, but our dataset reveals that people are using it - albeit to different extents and success. A Telegraph article reported that chatbots are being used to reword answers during PIP assessments in hopes of increasing the award.⁴¹

From social housing providers - councils and housing associations

Different councils have different waiting times, different banding criteria and different housing stock make-up. The road to social housing can be confusing and anxiety inducing. Regardless, people on low incomes turn to social housing providers - councils or housing associations - for suitable accommodation. But the long wait time and limited housing stock can leave people unhelpful for a satisfactory outcome.

"I have a joint UC claim and it now looks like we're breaking up and I'll live in a rented flat... I don't have savings. I have LCWRA and I work part time. I've applied for social housing but I am not confident I'll get one."

"I supported someone claiming UC Housing Element as soon as she moved into her social housing tenancy, but the payment never came. When the housing officer flagged that no rent had been paid, the support worker contacted UC, who told us that they were waiting on the council to verify the rent. The council said they have never received anything from UC. UC then told me to restart the process. A month later UC still hasn't verified anything. We are back at square one."

Those who have moved into secure social housing continue to face challenges. Support isn't automatic, moving into a housing association does not immediately trigger Universal Credit housing. The tenant must report the move, the council must confirm the rent to the DWP and the DWP must release the benefit before rent is paid. If this series of events are not followed, the result can create stress and instability.

From charities and community organisations, including homeless shelters

Entire organisations have formed around informing the average person on the right ways to seek support from the state. This small industry of advice centres act as guides through the claim process. Online people shared organisations - Turn2us, Citizens Advice and more - to fill the gap that is left by poor DWP communication.

"Check local organisations like CAB or if chat to a Welfare Rights Unit as housing is a hard area to advise on. There is some useful info on Shelter. If things are too tight, consider looking at Discretionary Housing Payment from the local authority. Again, more info on the Shelter website."

⁴¹ The Telegraph. Benefit claimants use AI chatbots to cash in on welfare. Available at [telegraph.co.uk/money/consumer-affairs/benefit-claimants-use-ai-chatbots-to-cash-in-on-welfare](https://www.telegraph.co.uk/money/consumer-affairs/benefit-claimants-use-ai-chatbots-to-cash-in-on-welfare)

Citizens Advice has helped more than 100 private renters a day with housing benefits issues, while the number of private renters helped with housing benefits who have also been referred to foodbanks soared by nearly 80% since 2021/2022.⁴² People are using advice charities to interpret a system they cannot navigate alone.

⁴² Crisis. Fewer than 2% of properties in Britain considered affordable for renters on housing benefit. 6 July 2026. Available at <https://www.crisis.org.uk/about-us/crisis-media-centre/fewer-than-2-of-properties-in-britain-considered-affordable-for-renters-on-housing-benefit-1/>

CONCLUSION

As housing climbs higher up on the political agenda, and reforms like the Renters' Rights Act begin to take effect, this deep dive into housing offers a lens onto the eroding relationship between the state and citizen. Housing shows what people expect of the state - support during a time of crisis - and where the reality falls short. The gap has real consequences: it informs where one lives, how far one can move from work and networks, and what kind of home one can offer their children. Where housing is accessible it is life changing, but there are a long-list of barriers that prevent people from living in secure homes and forming communities that must be addressed.

The posts that inform this report describe engaging with housing support and welfare that bring stress, not stability. People traverse confusing bidding processes, wait months - sometimes years - for a decision that determines their foreseeable future, and are met with silence and inflexibility. In the worst situations, some are met with outright error when turning to the DWP for help. Trust in the DWP has broken down: just under half (45%) don't trust the DWP to pay benefits correctly.⁴³ And for those in the throes of housing issues, that breakdown can aggravate an already precarious situation.

A New Deal between state and citizen needs to be brokered urgently. Solving the housing crisis is complicated and there are no simple solutions. This report has set forth five recommendations, put forward by organisations working on these issues, that could offer respite to the thorniest cases. Closing the gap between what people expect and what is received will take a rethink of what housing is. It will need to treat claimants as people in the midst of crisis, and a housing system built on the premise that a stable home is not a privilege, but the foundation on which a healthy and happy life can flourish. **To get to this goal, listening to the lived experiences of the people who are facing the greatest hardship is crucial to bringing inclusive change.**

**A New Deal
between state
and citizen needs
to be brokered
urgently.**

**It will need to treat claimants as people in
the midst of crisis, and a housing system
built on the premise that a stable home is
not a privilege, but the foundation on which
a healthy and happy life can flourish.**

⁴³ Department for Work and Pensions. Perceptions of Department for Work and Pensions. Ipsos UK, DWP research report no. 114, 30 April 2025. Available at gov.uk/government/publications/perceptions-of-department-for-work-and-pensions/perceptions-of-department-for-work-and-pensions

APPENDIX 1

DETAILED METHODOLOGY

This wave followed an updated methodology that built on previous waves: it combined the qualitative deep dive methodology used in wave 3 of 2025 with an updated quantitative analysis methodology that used a custom-built text classifier and keyphrase expansion.

QUANTITATIVE METHODOLOGY

Our computational text analysis proceeded through 3 stages: (1) Named Entity Recognition, (2) Link analysis, (3) Keyword Analysis and Keyphrase Expansion, (4) thematic classification and (5) data visualisation.

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 form of Natural Language Processing (NLP) wherein we use a pre-trained algorithm to identify particular entity types within a dataset. In our case, a model trained to identify people, organisations and place names was used. For example, NER seeks to isolate proper nouns from within sentence structures, as these are likely to be of interest.

We then used the names identified to perform a keyword-based analysis of mentions of prominent public figures, organisations, and regions in the UK.

Keyword Expansion

We used keyword expansion to identify emerging themes that would otherwise be missed by our LLM-based text classifier and qualitative deep dive. The results are available in [Section 3](#).

The aim of keyword expansion is to iteratively build a list of related keywords that are directly generated from the target corpus. This iterative process achieves two goals:

1. To build a larger domain specific keyword list from a small set of relevant 'seed' words or phrases.
2. To create a high precision keyword classifier using the created keyword list, that generates a larger dataset as the number of relevant keywords increases.

The methodology follows an iterative five-step process:

1. **Creating a 'seed' list:** starting with a list of known keywords that are relevant to the domain of interest contained in the target corpus
2. **Dataset filtering:** using the seed list to filter the entire corpus, producing a subcorpus of just posts with matching keywords.

3. **NLP based keyword extraction:** using NLP techniques to identify additional keywords for potential use in the next round. The keywords selected are the most frequent and surprising. This used two automated, unsupervised keyword extraction methods:
 - a. Surprising Phrase Detection: breaks down texts in a dataset into phrases and compares these with a reference dataset in order to identify which phrases are more unusual.^{44,45}
 - b. Yet Another Keyword Extractor (YAKE): uses text statistical features to select the most important keywords from a document.⁴⁶
4. **Keyword selection:** an analyst picks the desired keywords identified and adds them to the original list.
5. **Iteration:** Steps 2 to 4 are repeated until a satisfactory set of thematically-grouped keywords are developed. These are used to identify relevant posts and topics of discussion.

The keyphrase expansion stage went through three iterations for this wave.

Classifier

We built and used a custom LLM-based textual classifier model to categorise the posts into main themes and subthemes. This used CASM's bespoke category mapping technology, CatMap.

CatMap methodology

CatMap enables researchers to iteratively build, evaluate and apply a Large Language Model (LLM)-based classifier to a dataset of text documents. It works by taking a thematic schema developed by researchers and passing all the data through an LLM classifier. The LLM classifier is prompted to label each document with its appropriate single main category and a single subcategory. The researchers then assess the performance of the classification against a manually labelled sample of data. Performance is improved by refining the thematic schema and prompts.

The process follows a five-step process:

1. **Initial mapping:** the researchers define an initial set of main categories and their subcategories. The LLM uses these to apply these categories to a sample of the data.
2. **Human labelling:** two analysts label a representative subsample of the data by applying an appropriate main theme and subtheme. The analysts review one another's labels to ensure inter-coder reliability.
3. **Evaluation:** The model's performance is evaluated by comparing its labels to the gold-standard human labels. This produces a set of performance metrics per main theme and subtheme (see below). The evaluation identifies which categories 'confuse' the LLM and leads to mislabelling.
4. **Schema Adaptation:** the researchers update the thematic map and prompts in ways designed to mitigate the errors and confusion identified.
5. **Iteration:** steps 2-4 are repeated until the model achieves a satisfactory level of performance compared to human analysts.

44 Robertson, A. Characterising semantically coherent classes of text through feature discovery. Doctoral thesis, University of Sussex, 2019. Available at sussex.figshare.com/articles/thesis/Characterising_semantically_coherent_classes_of_text_through_feature_discovery/23470460

45 Robertson, A. Surprisingly Frequent Phrase Detection. GitHub. Available at github.com/andehr/sfpd

46 Campos, R. and others. 'YAKE! Collection-independent Automatic Keyword Extractor.' In Advances in Information Retrieval, ECIR 2018, Grenoble, France, 26–29 March. Lecture Notes in Computer Science, vol. 10772, pp. 806–810. Available at link.springer.com/chapter/10.1007/978-3-319-76941-7_80

Please refer to [this summary](#) for a detailed breakdown of the CatMap methodology.

Classifier performance

We evaluated the classifier's performance when compared to labels applied to the data by two human researchers. This generated the following performance metrics:

- **Accuracy:** what percentage of labels the model applied were 'correct' based on those applied by the human analysts. For example, if you were to classify 100 forum posts and 92 are correctly labelled, you have 92% accuracy.
- **Precision:** a percentage calculated by dividing the number of times each classification label was applied correctly compared to all the times it was applied. Higher precision means you can trust a positive prediction.
- **Recall:** a percentage calculated by dividing the number of times a label was applied correctly by the number of times it should have applied it. Higher recall means fewer true positives for a given category went undetected.
- **F1-Score:** a metric that generates a single value that balances both precision and recall. It is only high when both precision and recall are high.

Tuning a model to catch more true positives (higher recall) usually means more false positives (lower precision), and vice versa.

Our final evaluation showed that the model performs well overall. It is more performant when labelling main themes than subthemes. This is to be expected: there are 10 main themes versus 47 subthemes.

	ACCURACY	PRECISION	RECALL	F1-SCORE
Main themes	85%	79.7%	82%	77%
Subthemes	73%	75.3%	75.2%	73.2%

QUALITATIVE DEEP DIVE METHODOLOGY

In consultation with JRF, we selected one thematic area - housing - for a qualitative deep dive. This was selected because it was salient in the dataset, had come up in previous waves, had policy significance given recent legislative and policy change (including the Renters' Rights Act coming into force, the National Plan to End Homelessness, and a new Prime Minister's pledge on council housebuilding) and based on JRF and Demos' prior work on this area.

The deep dive analysis consisted of two stages:

1. Identifying posts talking about housing
2. Qualitatively analysing random samples from these posts

For stage (1), we used keyword matching to find relevant posts. We devised the keywords based on a combination of: Surprising Phrase Detection applied to the whole dataset, key words identified in prior waves of the project, and our own background knowledge.

For stage (2), we took random samples of the posts we identified using keyword matching. Two researchers then analysed around 250 posts each using qualitative thematic coding, which involved them applying labels from an iterative list of themes, which we developed for this deep

dive and expanded with additional codes where necessary. The result was an analysis of the significant areas of discussion within each of the sub themes, which showed where particular areas of discussion overlapped.

As part of Demos's ongoing efforts to facilitate greater diversity, inclusion, equity and justice (DIEJ) in all areas of our work, we assess and publish our approach to meeting our goals in each of our publications as part of our methodology.

Our commitment to DIEJ is at the heart of our strategy, and our charitable purpose. Our ambition, in an age of division, is to be "radically inclusive", seeking out the voices that are otherwise left behind. We embedded DIEJ considerations into this work by:

- Taking an approach to data collection and analysis that sensitively captures the experiences and challenges of those experiencing financial hardship and other forms of disadvantage and marginalisation.
- Ensuring our research was informed by conversations with Grassroots Poverty Action Group (GPAG), a group of people with direct experience of poverty across the UK.

APPENDIX 2

ADDITIONAL DATA

FULL BREAKDOWN OF THEMES

MAIN THEME	SUBTHEME	COUNT	% OF DATASET	COMPARED TO LAST WAVE
Welfare	Total	15666	36.16%	▲ (by 2.46%)
	Universal Credit	5403	12.47%	▲ (by 0.07%)
	Disability, care & related benefits	4539	10.48%	▲ (by 3.08%)
	DWP communications, interactions, delays & errors	3021	6.97%	▼ (by 0.93%)
	Welfare complaints & appeals procedures	1617	3.73%	▲ (by 0.43%)
	Tax & pension benefits	412	0.95%	▼ (by 0.15%)
	Housing benefits	214	0.49%	— (within 0.01%)
	Employment benefits	211	0.49%	— (within 0.01%)
	Child-related benefits	157	0.36%	▲ (by 0.06%)
Personal finances	Total	8013	18.50%	▲ (by 3.2%)
	Debt & credit	4505	10.40%	▲ (by 2.4%)
	Savings & pensions	2411	5.57%	▲ (by 1.87%)
	Banking	655	1.51%	▼ (by 1.09%)
	Shared finances	269	0.62%	▼ (by 1.38%)
	Managing children's finances	135	0.31%	▲ (by 0.11%)
	Lending money	38	0.09%	— (within 0.01%)
Employment	Total	4607	10.63%	▲ (by 2.6%)
	Finding & changing jobs	2337	5.39%	▲ (by 1.79%)
	Employment disputes, workplace policies & processes	720	1.66%	▲ (by 0.36%)
	Pay	546	1.26%	▲ (by 0.06%)
	Education, training & skills for work	275	0.63%	▲ (by 0.23%)
	Losing jobs	262	0.60%	—
	Health at work	239	0.55%	▲ (by 0.15%)
	Workplace performance	118	0.27%	▲ (by 0.07%)
	AI & work	80	0.18%	▼ (by 0.02%)
	Unions	30	0.07%	▼ (by 0.03%)

Tax	Discussing, calculating, and reporting taxes	1925	4.44%	▲ (by 1.04%)
Health and disability	Total	1864	4.30%	▼ (by 0.6%)
	Mental health & neurodiversity	615	1.42%	▼ (by 0.28%)
	Physical health & chronic conditions	434	1.00%	▼ (by 0.2%)
	Experiences of healthcare & public health	415	0.96%	▼ (by 0.04%)
	Support issues & accessibility barriers	400	0.92%	▼ (by 0.08%)
Politics and policy changes	Politics, policy news & discussion	1577	3.64%	▼ (by 4.86%)
Cost of living and everyday essentials	Total	847	1.96%	▼ (by 0.94%)
	Budgeting, costs & financial hardship on a low income	444	1.02%	▲ (by 0.42%)
	Bills	287	0.66%	▼ (by 0.04%)
	Cost of Living & heating payments	92	0.21%	▼ (by 0.39%)
	Insurance	75	0.17%	▲ (by 0.07%)
	Inflation	41	0.09%	— (within 0.01%)
Housing	Total	650	1.50%	▲ (by 0.2%)
	House prices & housing market	277	0.64%	▲ (by 0.14%)
	Renting	175	0.40%	—
	Social housing	125	0.29%	— (within 0.01%)
	Housing instability & homelessness	73	0.17%	▼ (by 0.03%)
Law and legal services	Total	635	1.47%	▼ (by 1.23%)
	Using & accessing legal services	330	0.76%	▼ (by 0.54%)
	Questions about the law	305	0.70%	▼ (by 0.6%)
Care	Total	354	0.82%	▲ (by 0.32%)
	Organising care	135	0.31%	▲ (by 0.11%)
	Cost of care	116	0.27%	▲ (by 0.17%)
	Life as a carer	103	0.24%	▲ (by 0.04%)
Relationships and families	Total	147	0.34%	▼ (by 0.26%)
	Children & parenting	58	0.13%	▼ (by 0.17%)
	Separation & divorce	50	0.12%	▲ (by 0.02%)
	Issues relating to other relatives & wider family	39	0.09%	▼ (by 0.11%)
Other	Other	7005	16.17%	▼ (by 2.43%)

LOCATION ANALYSIS

We used keyword analysis to identify which regions of the UK were mentioned most in the data. This was achieved by tracking mentions of countries, regions and key population centres.

REGION	COUNT
England (combined)	2623
England: London	1245
Scotland	764
England: North: West	297
England: Midlands	205
England: South: East	161
Wales	152
England: South: West	146
Northern Ireland	78
England: North: East	62

FIGURE 1
WORDCLOUD OF THE MOST COMMONLY DISCUSSED WELFARE PAYMENTS

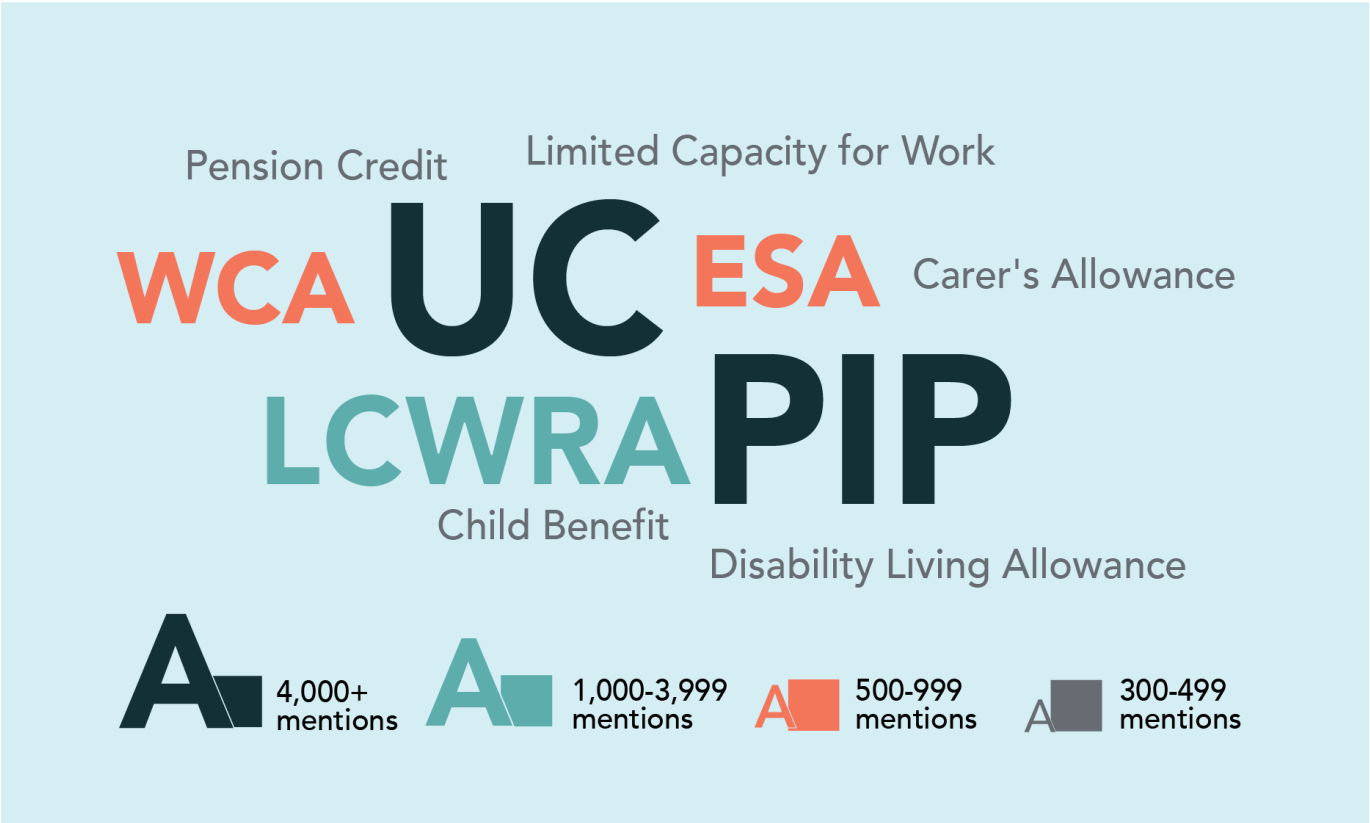


FIGURE 2

WORDCLOUD OF THE MOST COMMONLY DISCUSSED PUBLIC FIGURES



FIGURE 3

WORDCLOUD OF THE MOST COMMONLY DISCUSSED ORGANISATIONS



APPENDIX 3

OVERARCHING THEMES: CLEAR IMPACTS OF ECONOMIC UNCERTAINTY

The data suggests that people are turning to online spaces for support and advice in challenging financial and economic circumstances. Welfare, personal finances, and employment were the three largest subjects of discussion across the dataset.⁴⁷

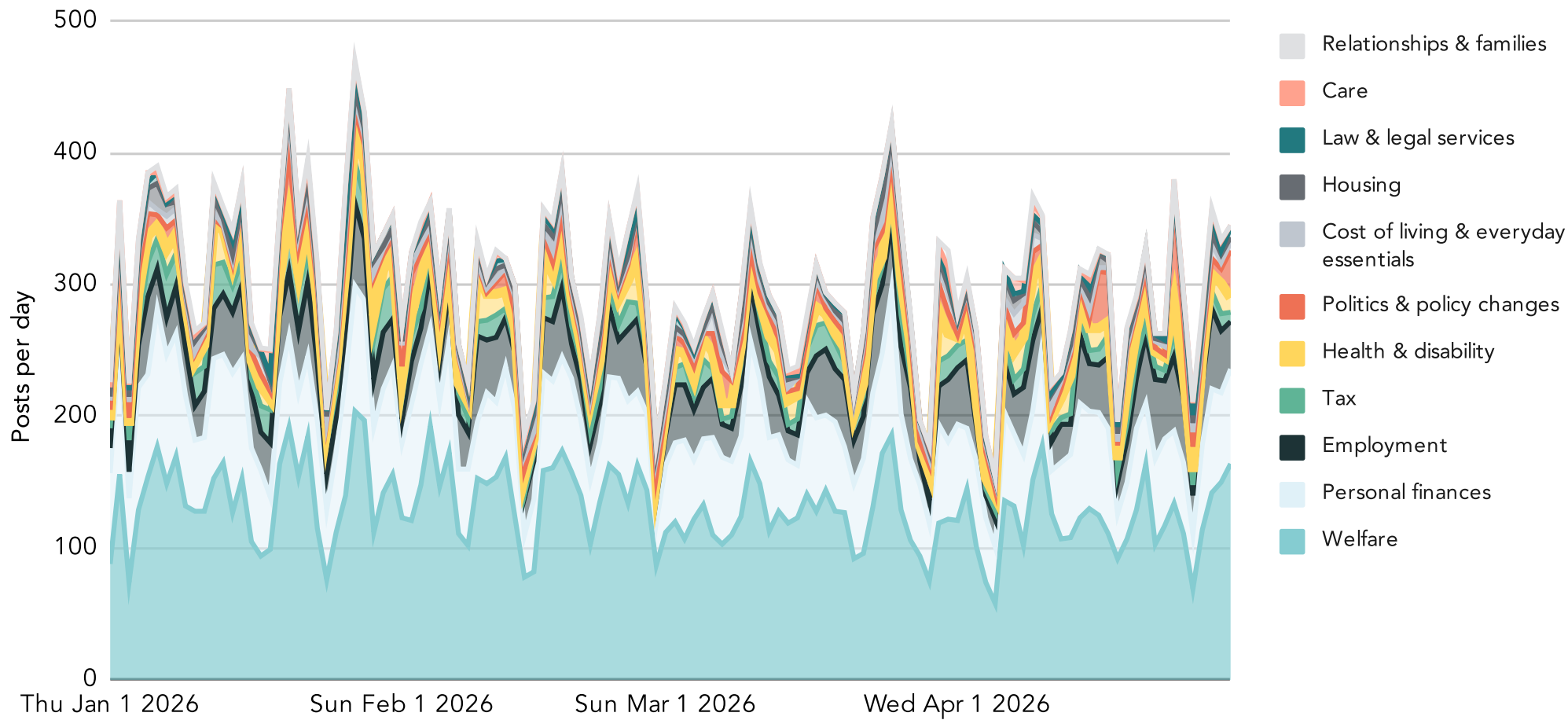
CONVERSATIONS FOCUSED ON FINANCIAL SUPPORT, UNEMPLOYMENT, AND DEBT

Conversations about Welfare – from requests for advice on Universal Credit to complaints about interactions with the DWP – continue to make up over one third of the dataset. Meanwhile, Personal Finances has grown in prominence compared to previous waves and now makes up almost 20% of the data. By far the largest proportion of personal finance conversations are focused on debt (10.4% of all posts). Meanwhile, the volume of conversations about employment has grown (10.6% of posts; up by 2.6%), especially on subjects related to losing and changing jobs. See the Appendix 2 for a detailed breakdown of all the figures for themes and subthemes.

MAIN THEME	COUNT	% OF DATA	COMPARED TO PREVIOUS WAVE
Welfare	15666	36.16%	▲ (by 2.46%)
Personal finances	8013	18.50%	▲ (by 3.2%)
Employment	4607	10.63%	▲ (by 2.6%)
Tax	1925	4.44%	▲ (by 1.04%)
Health & disability	1864	4.30%	▼ (by 0.6%)

⁴⁷ These themes were identified using our bespoke classifier. See the Appendix 1 for a detailed write-up of this methodology.

CHART 3
MENTIONS OF MAIN THEMES OVER TIME



These results suggest that people in support spaces are increasingly feeling the brunt of economic shocks and longer-term stagnation in the job market. Common issues include the impact of rising fuel prices due to the US-Iran war—which broke out during this report’s data window—and the rising cost of living. In this difficult economic climate, debt continues to grow as a subject of discussion: from how to manage credit scores to bankruptcy and the impact of poor credit on other areas of life, online conversations suggest that more people are seeking help because they have fallen into debt in the struggle to get by.

SUBTHEME	COUNT	% OF DATA	COMPARED TO PREVIOUS WAVE
Universal Credit	5403	12.47%	▲ (by 0.07%)
Disability, care & related benefits	4539	10.48%	▲ (by 3.08%)
Debt & credit	4505	10.40%	▲ (by 2.4%)
DWP communications, interactions, delays & errors	3021	6.97%	▼ (by 0.93%)
Savings & pensions	2411	5.57%	▲ (by 1.87%)
Finding & changing jobs	2337	5.39%	▲ (by 1.79%)
Discussing, calculating, and reporting taxes	1925	4.44%	▲ (by 1.04%)
Welfare complaints & appeals procedures	1617	3.73%	▲ (by 0.43%)
Politics, policy news & discussion	1577	3.64%	▼ (by 4.86%)
Employment disputes, workplace policies & processes	720	1.66%	▲ (by 0.36%)

APPENDIX 4

EMERGING TRENDS: GROWING EVIDENCE OF ECONOMIC CHALLENGES

To complement our deep dive and larger analysis, we used keyword analysis to find clusters of conversations that were new compared to previous waves. This found that unemployment has emerged as a large theme in its own right this wave: 2.7% of posts include keywords about unemployment and redundancies, such as 'unemployed' and 'fired me'. These experiences strongly echo our findings in Wave 3 of 2025.

Meanwhile, concerns about affordability have grown even more prominent since Wave 1 of 2026 and make up 1.46% of the data. This is even higher than when we identified the Cost of Living as a (re)emerging issue in the last wave and may reflect the outbreak of the US-Iran war in February 2026.

CHART 4
TOP 10 EMERGING THEMES BY VOLUME OF POSTS

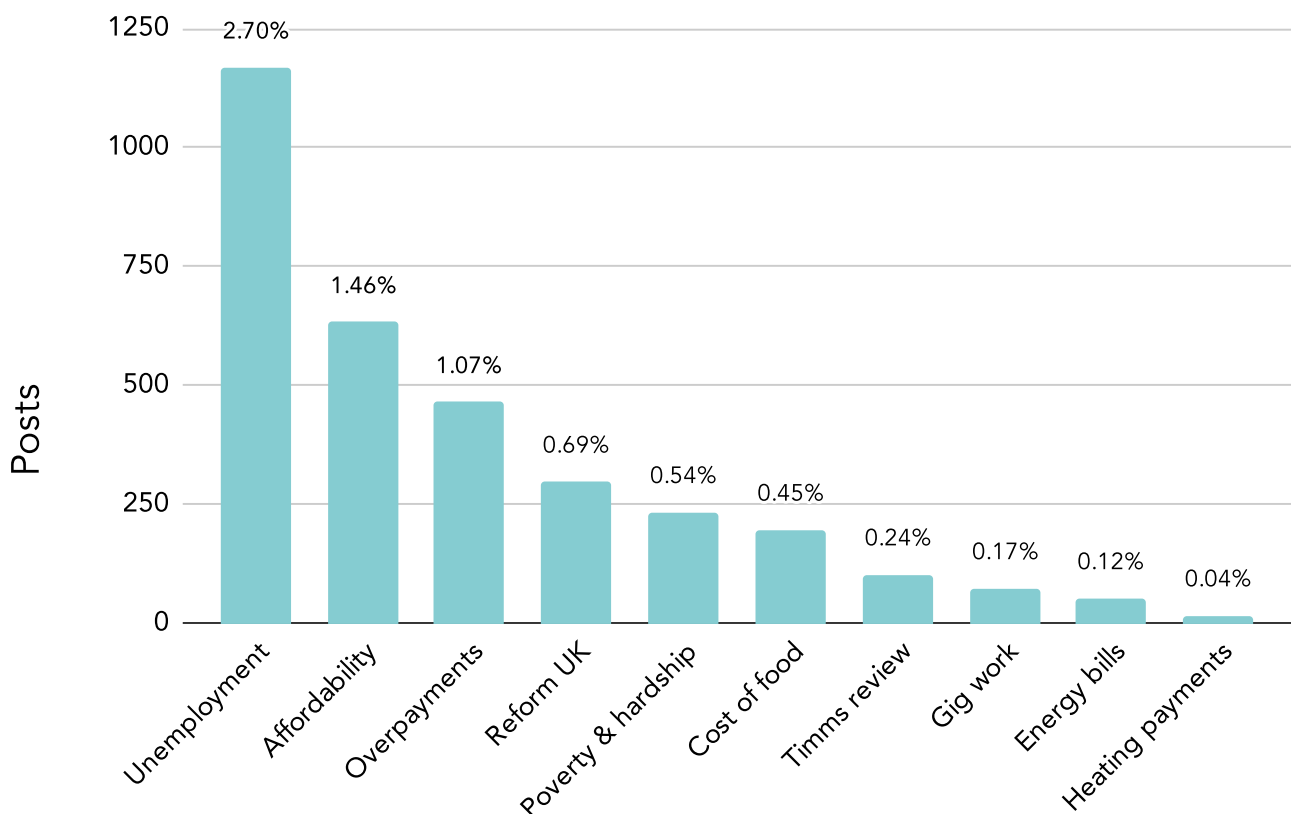
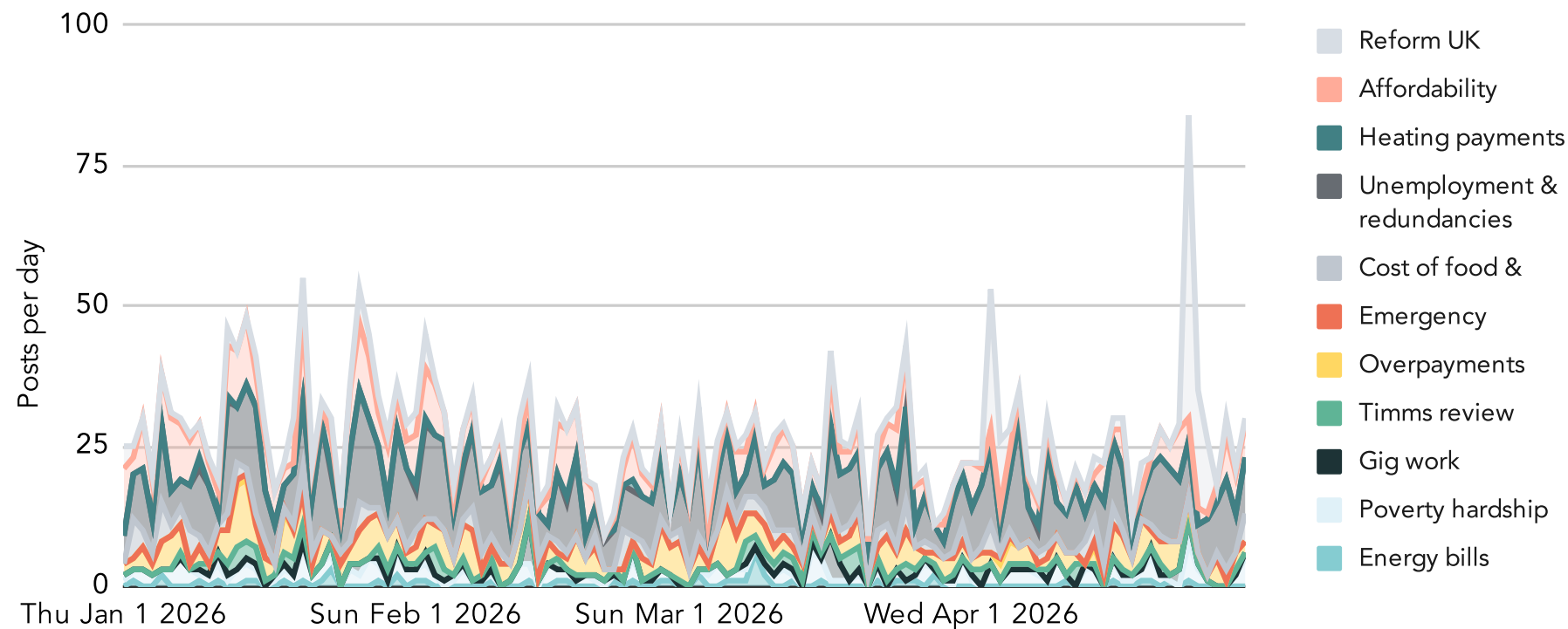


CHART 5

FREQUENCY OF EMERGING THEMES OVER TIME



The analysis also identified a notable spike in conversations about Reform UK (0.69% of the data) on April 24th 2026. This period coincided with announcements from Reform that they would cut spending on welfare – especially disability benefits – as detailed in their Scottish election manifesto.^{48,49} Users of online support spaces debated positions in favour and opposition to Reform: some expressed support for Reform’s leader, Nigel Farage, while others were afraid of the impact that Reform’s proposed cuts might have on vulnerable people. The overall tone was fraught, anxious, and occasionally bitter.

48 Smith. Farage: I'll cut welfare bill even if there are riots. The Telegraph, 24 April 2026. Available at [telegraph.co.uk/politics/2026/04/24/farage-ill-cut-welfare-bill-even-if-riots](https://www.telegraph.co.uk/politics/2026/04/24/farage-ill-cut-welfare-bill-even-if-riots)

49 Pring. Tories and Reform face Scottish voters with manifestos describing plans to slash disability benefits. Disability News Service. Available at [disabilitynewsservice.com/tories-and-reform-face-scottish-voters-with-manifestos-describing-plans-to-slash-disability-benefits](https://www.disabilitynewsservice.com/tories-and-reform-face-scottish-voters-with-manifestos-describing-plans-to-slash-disability-benefits)

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15 WHITEHALL, LONDON, SW1A 2DD

T: 020 3878 3955

HELLO@DEMOS.CO.UK

WWW.DEMOS.CO.UK