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Online Communities An Act of Resistance: Mothers' Longitudinal Digital and Physical Lived Experiences of the Universal Credit System.

# Introduction

This chapter addresses the blurring between the physical and digital spaces for mothers in receipt of Universal Credit in the UK. Universal Credit is the combination of six legacy benefits for in-work and out of payments into one payment. The Conservative and Liberal Democrat government began rolling out Universal Credit in 2013, as part of a cost-saving measure for the UK government. Following much controversy and delays the roll-out is expected to be complete in 2024/25. Universal Credit is the first digital by default social security in the UK which begins at the point of application and continues throughout a person's claim. The expectation is for interactions to take place online, through the online journal to communicate changes in circumstances, ask questions, manage appointments, job searches, update childcare costs and check the monthly entitlement via the online statement. Universal Credit is a gendered issue, 57% of all 6.1 million recipients are women as of July 2023 (DWP 2023).

The chapter begins with an overview of the key characteristics of how Universal Credit operates and the implications of the online system which is partly automated. This is considered through the role and impact of digital feminism in relation to online communities and how these have changed over the years. There is a focus on social media and the debates around the ability to share knowledge as a form of resistance in a toxic online space. This digital feminism is considered in relation to Universal Credit, as a way to reduce harm through knowledge transfer. The chapter draws on data from 34 qualitative longitudinal interviews with mothers who were single parents and in coupled households with 3 interviews from 1 father[[1]](#footnote-2) it has two key perspectives which are explored. Firstly, an overview of the mothers’ digital and physical lived experiences of the Universal Credit system from the initial application process. It considers how the mothers navigated this process and their experiences of harm. It draws upon a unique autoethnographic lens, as the researcher is also a recipient of Universal Credit and a single mother, who qualifies for Wakemen's (2014) member status which recognises the researcher's positionality in the process. However, it is not the main focus of the research but transparency in the lens through which the data is processed.

The second focus of the chapter is the role of digital feminism, as a form of resistance and activism against the harm caused by the online Universal Credit system. Baer (2016) argues that digital feminism and positive online networks through Twitter activism hashtags against toxic online spaces. I argue online communities are an organic response to harms created by the Universal Credit system and serve as resistance. This is achieved by addressing: ***in what ways are online communities acts of resistance from the physical/digital gendered harms?***This is through the role of knowledge transfer and cohesion which helped manage their online account and had physical consequences for their financial and emotional circumstances. The online communities became an act of resistance to the operational automated Universal Credit system which minimised levels of harm. The final part of the chapter asks: ***how can we further develop online communities to manage harm from individualist partly-automatised welfare systems?***It does so by considering the role of digital feminism and activism in the future.

# Universal Credit

The chapter addresses the role of harm, Universal Credit and the blurring between the boundaries in the physical and online space. The design of the Universal Credit system is very different to legacy forms of welfare and was part of austerity-led reforms. The rationale for the service was in the

Welfare that Works White Paper led by Ian Duncan-Smith (2010). The reform focused on managing work in line with contemporary labour markets, online systems which would adapt to short-term, low-paid and zero-hour contracts in real-time. Universal Credit, whilst a continuation of punitive and welfare reforms, over the last thirty years, is unique in terms of how the policy is designed and delivered for several reasons:

1. ***Digital design.*** It is the first form of welfare in the UK which is *“digital by default”* (Timmins 2016; p36). This means people must apply online and maintain their claim digitally, updating the online journal if they have questions or changes in circumstances. The online system is where people in receipt of Universal Credit must check for payments and report childcare costs. Further, the online system relies on a partly automated service which brings through people's wages using the HMRC real-time information system. The online aspect is integral to gaining and maintaining access to the welfare service, which raises questions about accessibility and support considered later in the chapter.
2. ***Six benefits in one monthly payment.*** Universal Credit combines six legacy benefits[[2]](#footnote-3) (which all had different criteria of eligibility dependent upon health, employment, age and disability needs) into one monthly benefit. The combination of benefits into one payment is logical and widely supported as a practical step forward from a complex welfare system which had different rules, categories of eligibility and entitlement. However, the notion of a universal system is problematic, as people have individual needs, which makes it difficult to navigate.
3. ***Taper rate against earnings.*** For people in work, they are subject to an earnings taper rate, which automatically applies against earnings. For people who receive housing support as part of their Universal Credit claim the first £379 of earnings is disregarded from the taper. Those without housing costs keep the first £631 of their earnings before it is tapered against their Universal Credit. After these work allowances have been taken into consideration, for every £1 earned people lose 55pence of Universal Credit (DWP 2023b).
4. ***In-work conditionality.*** Whilst conditionality has always been a feature of welfare in different forms dependent on the era, the implementation of Universal Credit is the first instance where people can be considered earning too little, and subject to further work commitments, whilst employed. This can range from searching for further work, attending interviews or additional training or risk sanctions. The delivery of this is subjective and down to the individual work coaches which can have serious implications for people in receipt of Universal Credit. This is particularly apparent for mothers who are most likely to undertake part-time work and be responsible for caring responsibilities.
5. ***The 5-week wait.*** This is an inherent feature unique to the design and delivery of Universal Credit, people apply and must wait 5 weeks for their first payment. Historically welfare would be backdated from the date of the claim, but for people in receipt of Universal Credit, they are paid in arrears. This means they have to undertake an advance payment, which is an interest-free loan and repay this over a 12- or 24-month period[[3]](#footnote-4) from their Universal Credit payment. This puts people into debt immediately, at the start of the claim and can have long-term financial implications.

The design of the Universal Credit system is based on individual responsibility, whilst ignoring the state’s role in creating and maintaining inequality. The change in the system markets a further shift away from a safety net and further invites discipline at a distance facilitated by the online features. The Universal Credit system is delivered mostly online which has consequences for how people's real-world issues, operate in the online system and the lines between the two are much more blurred than in any previous forms of welfare provision.

It relies upon a partly automated system which sends messages to recipients, brings through people's wages (using a real-time information system with HMRC), and people are expected to communicate via a virtual online journal. This includes childcare costs and changes in circumstances for example a change in work, or a partner moving in or out. The online journal is where recipients are informed about meetings with work coaches, changes in their account, information about payment amounts, dates, calculations or miscalculations. Whilst some face-to-face appointments occur this is not the most prevalent form of interactions between people in receipt of Universal Credit and the DWP take place online. This has consequences for how Universal Credit is delivered and has implications for official errors and overpayments which are widely reported for people in receipt of the benefit (Butler and Warner 2020). To mitigate harm people, sought out support from others with lived experiences online, which further blurs the boundaries between the online and physical space. This has implications for digital feminist activism that engages with: *“self-reflexivity and intersectional conversations which address privilege, difference and access”* (Baer 2016; p18). Digital feminism is a useful concept for understanding the blurring between the online and physical space, which is key for understanding mothers' experiences of Universal Credit which is addressed in this chapter. The next section addresses the response to these online aspects through the purpose of online communities and digital feminism in an increasingly blurred world between physical and online spaces.

# Online Communities and Digital Feminism

Ward (1999) argued that the use of online communities operates in a hybrid space which is neither physical nor online and people only engage with online communities to seek advice, rather than a collective online community. This may have been applicable at the time, 20 plus years later the reliance on technology and online spaces has rapidly increased. The development of social media, Twitter (X), Facebook, Instagram, Snapchat, and BeReal (although there are many others), has meant a huge shift in how individuals socialise and live. The impact of social media, and internet speeds have altered how welfare is delivered with a reliance on technology including automated online systems.

McRobbie (2009) argues that neoliberal society centres upon individuality, consumerism and sexuality, which removed knowledge transfer and made feminism redundant termed the *“undoing of feminism”* (McRobbie 2009 cited in Baer 2016; p17)*.* Baer (2016) applies this concept to the digital space using hashtags on Twitter campaigns[[4]](#footnote-5) as a form of activism to consider oppression and insecurity of digital feminism. The impact of digital feminism has consequences online in terms of garnering support, changing policy and starting social movements which have real-world consequences. The impact of the #Metoo movement originally began in 2006 via Myspace and was later used by Alyssa Milano on Twitter in 2017, as a response to allegations of sexual assault and rape from Harvey Weinstein which resulted in a lengthy prison sentence. The hashtag had global implications, with 85 countries using it despite cultural differences, it fostered community, compassion and understanding (Sweeney 2020). It helped to develop physical feminist activism, which created conversations through online support and groups which enabled self-reflexivity.

Baer (2016) suggests positive digital feminist spaces could emerge as a consequence of toxic online spaces. In the context of Universal Credit, this is interesting, as many of the harms experienced by mothers are due to the online account and partly automated system which can be considered toxic due to the harm it causes. Therefore, the solution to managing harm is found in the problem itself, the online communities become a form of resistance through knowledge transfer and understanding. This is evident in the way in which mothers leaned on each other for support in a specific group on social media, which provided connectivity, community and knowledge exchange online. All of this helped mothers navigate their challenges with Universal Credit, it helped them to determine life changes before with an informed approach. Thus *“the online space provided the opportunity for women to learn from one another”* (Thelandersson 2014, p529). This is through knowledge transfer which enables mothers to gain specific guidance, which empowers them during their interactions with work coaches and DWP. This has real-world consequences in gaining access to useful resources for example the flexible childcare support fund. Jackson (2008) argues that knowledge sharing is not considered activism formally whereas Baer (2016) claims digital landscape can aid feminist activism. This chapter argues that online groups are a form of feminist resistance through knowledge transfer and support which have real-world implications, which lessens the length and depth of harm the mother experienced by the violence of the UC design. Therefore, knowledge transfer and sharing which lessens harm and enhances mothers' everyday experiences whilst in receipt of UC, is the very definition of activism as it challenges the status quo and creates change, through connection. The next section addresses the role of qualitative research and autoethnography for the chapter.

# Qualitative research and autoethnography

Oakely (2016) discusses the power of qualitative longitudinal interviews in relation to becoming mothers in two studies, one of which was followed up 37 years after the original interviews. Oakley demonstrates the unequal power relationship between the researcher, who has the overarching control over the data, and the researched, who freely give their knowledge, memories, time and materials about their lives to researchers, a process termed the *“gift relationship”* (Oakley 2016; p 209). Concerning this chapter, I recognise, the time and resources provided by participants, particularly, as I draw upon longitudinal qualitative data collected during the coronavirus pandemic with 12 mothers and 1 father (who had sole custody of his children at the time) totalling 37 interviews[[5]](#footnote-6), alongside 24 diary entries. The chapter is analysed through an autoethnographic lens, as I have been a single mother and Universal Credit recipient since 2018. Autoethnography is a method and process to understand personal experiences to grasp culture in unique forms of knowledge production. Autoethnography “*address key theoretical debates in contemporary sociology: macro and micro linkages; structure, agency and their intersection; [and] social reproduction and social change”* (Laslett 1999; p 392). The application of autoethnography here aims to challenge narratives of welfare, challenge social injustice and inequality through the exploration of mothers' longitudinal digital and physical experiences of Universal Credit.

# Mothers' Longitudinal Digital and Physical Lived Experiences of Harm from the Universal Credit System

The digital design of the Universal Credit system created errors with overpayments, underpayments, wages not recording properly and automatic appointments which were not needed. These challenges had repercussions for participants and created a range of emotional harms through anxiety, stress and changes in mental health that impacted their physical experiences of Universal Credit which are explored here. A common experience was overpayments and underpayments amongst participants which created financial insecurity and impacted people's wellbeing. This was particularly harmful to participants who had further health challenges, for example, Nicole had bipolar and a trigger she had was financial insecurity. She applied for Universal Credit as a student, and originally they had miscalculated her entitlement which she queried for the online journal and called the Universal Credit help line, but they kept telling Nicole the payment amount was correct. However, a year after first querying her entitlement experienced financial insecurity, living on credit cards to get by which triggered her bipolar which resulted in self-harm. This created a disconnect between the harm she experienced due to the online Universal Credit account and the physical harm experienced in the day-to-day. Nicole had to live in these circumstances for a year before her claim was eventually recalculated which meant she was able to pay off her debts, but it had a lasting legacy of harm and anxiety throughout the research.

*“I think the claim was quite straightforward, but I had issues with calculations ermmm they had my calculations wrong, so I was getting £600 a month, UC and I have bipolar disorder, so it really triggered me. I was like just sobbing down the phone and at one point I just dropped the F bomb a because, I was in the middle of an episode. I kept saying it’s wrong it’s wrong, but they didn’t listen. It was just such a rough year, just trying to live and having to live off credit cards because they got the calculations wrong, and I rang every single month and wrote on my journal to say this is NOT right.*

*I ended up massively self-harming because I couldn’t control the situation because that’s my thing, to take control. It really made me ill, and I know it sounds traumatic, it was such a bad year. I had to take a loan, to consulate and pay all that off because I just couldn’t afford it but luckily within two weeks, I had that letter of UC it said they owed me £4500, so I could just pay off that loan”* (Nicole interview 1: 2021).

Nicole’s experience demonstrates, how the Universal Credit system and online nature creates a disconnect between recipient and DWP staff, which makes it more challenging to receive the correct support. The digital design of the system means the HMRC real-time information system should pull through wages automatically to the Universal Credit system, which enables wages to be tapered against entitlement and generate a monthly payment. However, there were common issues with the design, for example, people began work in the middle of the month which resulted in two weeks' wages instead of four. This led to an automated work-focused interview that was unnecessary for both the work coach and the recipient. The digital aspect of the online system was harmful, as it created stress, fear and anxiety even though mothers had tried their best for themselves and family. The system should automatically notify the recipient via text message when to check their journal for appointments. Lisa had looked at the system to check her monthly payment but had not been notified about the appointment which she happened to notice. However, despite the appointment not being necessary, there was a risk of being sanctioned had she not seen the message in her journal. The impact of the digital design creates harm as the partly automated system does not always work effectively, which caused Lisa anxiety and stress.

*“Today I received a phone call from a lady she was calling to find out why my wages were so low when I work 16hrs.What was not seen in me declaring my working hours back in January I was halfway through my jobs payment month so my wages would have only been a half rate. I explained this and she agreed she then went on to tell me that this interview was pointless due to my assessment period not actually ending until the 18th of March, in which she would see I earnt a full wage back end of February. I found out about this interview a few days ago when I needed a statement, I wasn't informed until yesterday by text that I had this interview. Normally I would have seen an email letting me know I had a message on my journal and that if I missed this call I would be sanctioned! This was quite infuriating. So, I had been stressing thinking I had done wrong going back to work and was told because my youngest son was under 2 I didn't need to think about work, I did this off my own back but do worry if I lost my job would they sanction me!”* (Lisa's diary entry 2020).

The date on which people were paid was not the only challenge of the digital design, some features did not work effectively, which increased the labour involved in maintaining access to the Universal Credit system. For example, wages which should have been reported and pulled through the HMRC system but were not pulled through. This meant manually reporting it online via the online journal, but it was not always successful during the first month of their claim Mae reported that her husband's wages had not been considered in their online journal. The DWP did not pick this up, and it resulted in an overpayment, which the family had to repay monthly out of their Universal Credit despite it being an official error. Further, they had to manually report the wages every month during each assessment period which increased the labour involved in retaining their entitlement.

*“Actually, applying for it wasn’t too bad, obviously there was a lot of questions to answer and forms to fill in, it was but it’s been a bit of a pain because for some reason they don’t receive my husband’s payslips, so I have to do it manually every month. It doesn’t make any sense with him working for the council you think it would just be easy, but it’s not and the first month, they didn’t reply to me in time, and we got a massive overpayment”* (May interview 1: 2020).

On the whole participants' experiences demonstrate the downside of the digital by-default system through experiences of financial insecurity, changes in well-being and anxiety, which resulted in precarious harm. This is an insidious form of harm which had a legacy even in circumstances where issues with under or overpayments were solved, precarious harm created constant insecurity which remained at the end of the 20 months of research as participants continued to scramble monthly to retain access to Universal Credit. Participants had to find ways to manage harm on a day-to-day basis through different forms of community, which is discussed next.

# Online communities as an act of resistance to harm

The physical/digital harms which occurred as a result of the Universal Credit system design were explored in the last section. The purpose here is to consider: *in what ways are online communities acts of resistance from physical/digital gendered harms?*

Online communities became an act of resistance to the online automated Universal Credit system which minimised the severity and length of harms they experienced. One of the keyways this occurred was through knowledge transfer with one another through online social media groups, after trying to receive advice through the online journal. One example is through queries around childcare entitlement, with the advice often being inconsistent from the DWP. Instead, mothers found they would receive more viable advice from others who had lived experience of the Universal Credit system. The advice received in the online space became a way of sharing knowledge in their online journals and in the physical space to empower mothers to question official advice.

Aadaya’s experience demonstrates how the lines between the physical and the digital have become increasingly blurred with an online form of welfare provision. The nature of the online system and the advice she received had implications for her physical lived experiences:

*“so sometimes they will one person will give you one bit of information, ermm and then you will be told a completely different thing by somebody else, so, for example, I was told, I was offered a job last year, but I couldn’t take it because I couldn’t commit to working weekends. Ermm so I was told I would get support with childcare then I was told I wouldn’t. So, the only reason I’ve now found out that I will is because I’ve joined a UC social media group I’ve screenshotted it and then If I was to go into the job centre and say look it says it here, they will do it. But if you don’t, it’s a lot of fighting for what you want”* (Aadaya interview 1: 2020)

Aadaya’s experience demonstrates how some forms of resistance from aspects of harm were possible resist, due to feeling empowered to articulate clearly what they needed from the DWP. Ward (1999) argued that people would only engage in online communities to take from the resources as and when required. However, many mothers in this research, engaged in online social media groups to give back to others aiming to alleviate harm. Kim illustrates this argument by giving back to other mothers through the knowledge-sharing practice which helped mothers look at managing expectations when claiming Universal Credit. Kim previously experienced an error due to the automated payment system, which led to her claim being closed. The ability to help others was powerful which impacted mothers' sense of self, through the ability to draw upon their own experiences for the greater good:

*“I’ve got a few moms groups on social media where there’s quite a few moms saying oh I’m looking to go onto UC is there any help people can give me and I’ll be able to give things from my own personal experience to kinda like help them and tell them what they can do, or you know what to expect. It’s good I can give help to other people that need it”* (Kim interview 2: 2021).

The ability to connect through social media spaces was mutually beneficial for people giving and receiving support around Universal Credit. Baer (2016) argued digital feminist spaces developed as a consequence of toxic online spaces to reclaim positive networks, particularly in response to negativity on social media. Whilst the application and maintenance of Universal Credit does not occur on social media, it takes place in an online environment, with little face-to-face support which caused the mothers a range of harms. Therefore, a response to this system and the harms they encountered was for people in receipt of Universal Credit to develop organic networks of solidarity and support on social media. This became a way to manage some aspects of harm and it informed mothers' decisions before they made lifestyle changes. Olivia’s experiences demonstrate this, she had been in a long-term relationship with a successful dance business on a self-employed basis[[6]](#footnote-7).

The rules around self-employment are complex for people in receipt of Universal Credit, one participant, Olivia, had a dance business which operated during term time, but she would have been subjected to the minimum income floor yearly, which would have created financial difficulties. The knowledge-sharing practice through social media was instrumental in alleviating possible harm which she may have experienced had she not realised the complexity of being self-employed. Oliva had become a single parent and received some money from a house sale, which she needed to put into another property within a year or lose access to Universal Credit. Social media enabled Oliva to make informed choices about her circumstances before she made a Universal Credit application. Oliva knew she would be better off seeking employed work and a shared ownership property, which helped to alleviate harm which she may have experienced without this knowledge.

*“I’m a member of a lot of social media groups, because when I first moved over to UC and when I moved house, here in February I was still doing a lot of travelling initially, because I didn’t have the employment yet. I realised that it wasn’t going to work long term and I’d have to like wind the business back and getting an employed job on the side, I started looking into it all before I actually applied for UC, so I’m in a lot of online groups for UC help on advice and it’s just other people on Universal Credit who have been on it a long time to just give you a lot of advice, so I just kind of learnt as I went along. So, I understood it quite well, before I really applied for it, so I’d already got my head around how it works. I’d already decided I’d wind the business back and find myself a little part-time employed job, as well because it just meets their criteria easier as well, so when then it then came to applying for UC”(*Olivia interview 1: 2020).

This knowledge equipped Olivia with the ability to make informed life choices, and the blurring between the physical and digital spaces morphed into one entity. The mothers' life actions influenced notes on the journal and the support they requested. Most notably it shaped the responses they received from the DWP because they were equipped with the knowledge to ask for what they needed using key phrases or words given by others in the online communities. The role of the online account and the lack and removal of face-to-face provision is part of what McRobbie (2008) considers an individualist neoliberal society, divorced from feminism and knowledge building. However, the role of social media to create networks and draw upon one another is a renewal towards a digital feminist agenda. This rejects Jackson’s (2018) assertation that knowledge sharing does not constitute formal activism, as it has real-world implications for mothers, which enhance their lives in the everyday and improves their ability to cope with harmful welfare regimes which challenge the status quo.

The research demonstrates mothers were able to draw upon the online communities to foster community, support and make real-life changes. The digital design of the Universal Credit system blurs the reality and harm mothers experience and engaging in online communities becomes a way to combat harm, it enables mothers to make decisions before changing their circumstances. The online communities were effective because mothers could and often gave back to others which helped increase access to services, by utilising their own experiences. The online communities developed as a reactionary response to the toxicity and uncertainty steeped in the Universal Credit design. This supports Baer's (2016) perspective, as the women were critically thinking about their lives and engaging in self-reflexivity with others to promote a cross-culture coalition. How these transformative online communities can be developed further to manage resistance and harm is important and considered next.

# Conclusion

Overall, this chapter has considered the harm caused by the digital by-default Universal Credit system, which caused emotional harm through stress and anxiety, alongside precarious harm which had a lasting impact throughout the research. Online communities were organically created in a reactionary way against the harm of the system, which was used as a form of digital feminism.

This was through connection and knowledge transfer online which helped mitigate the disconnect between the online account of the DWP and its recipients. Online communities enabled knowledge transfer which participants were able to draw upon to maintain access to Universal Credit and make informed decisions about their lives before making changes. This was powerful as it created empowerment and minimised the severity of harm over time as they could assess and take informed risks beforehand. This is important, as the removal of in-house services, as part of the austerity agenda means people must source information from alternative sources. Whilst there are debates about upcoming elections, in the current context in the UK, the digital system and its partly automated delivery are unlikely to change. Whilst this is the case, a temporary solution to harm could be found in the development of further online communities. This could be through online signposting via social media, a website which offers people the opportunity to share their experiences reflectively, and possible informal mentoring and support based on lived experiences. The role of digital feminism through knowledge transfer is important, particularly as millions more families are being moved over to Universal Credit through managed migration.

Further research into online social media spaces where people seek support and some of the challenges in these spaces is required to further expand the complexities of online communities. One way to achieve this would be through another qualitative longitudinal study, focused on the role of the community in welfare through social media. There is a gap in existing research to consider this and the implications for online feminist research and the role of knowledge sharing as a form of activism, which reduces the length and severity of harm for mothers on a low income.

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1. who had sole custody of his children [↑](#footnote-ref-2)
2. income-based employment support allowance, income support, working tax credit, child tax credit, housing benefit and income-based support allowance. [↑](#footnote-ref-3)
3. This has changed several times since the policy has been rolled out, it was 6 months, before12th April 2021 its 12 months and from 12th April 2021 onwards its 24 months (DWP 2022). [↑](#footnote-ref-4)
4. When the research was carried out in 2016 the platform was still Twitter, it is now known as X. [↑](#footnote-ref-5)
5. One person dropped out after the first interview. [↑](#footnote-ref-6)
6. Universal Credit has a minimum income floor which is calculated as either 35 hours a week at the UK’s national minimum wage or if someone earns about this, it is calculated as an average of your earnings. It can often be much higher than actual earnings. This is then deducted against any Universal Credit entitlement see https://www.gov.uk/government/publications/universal-credit-and-self-employment-quick-guide/universal-credit-and-self-employment-quick-guide [↑](#footnote-ref-7)