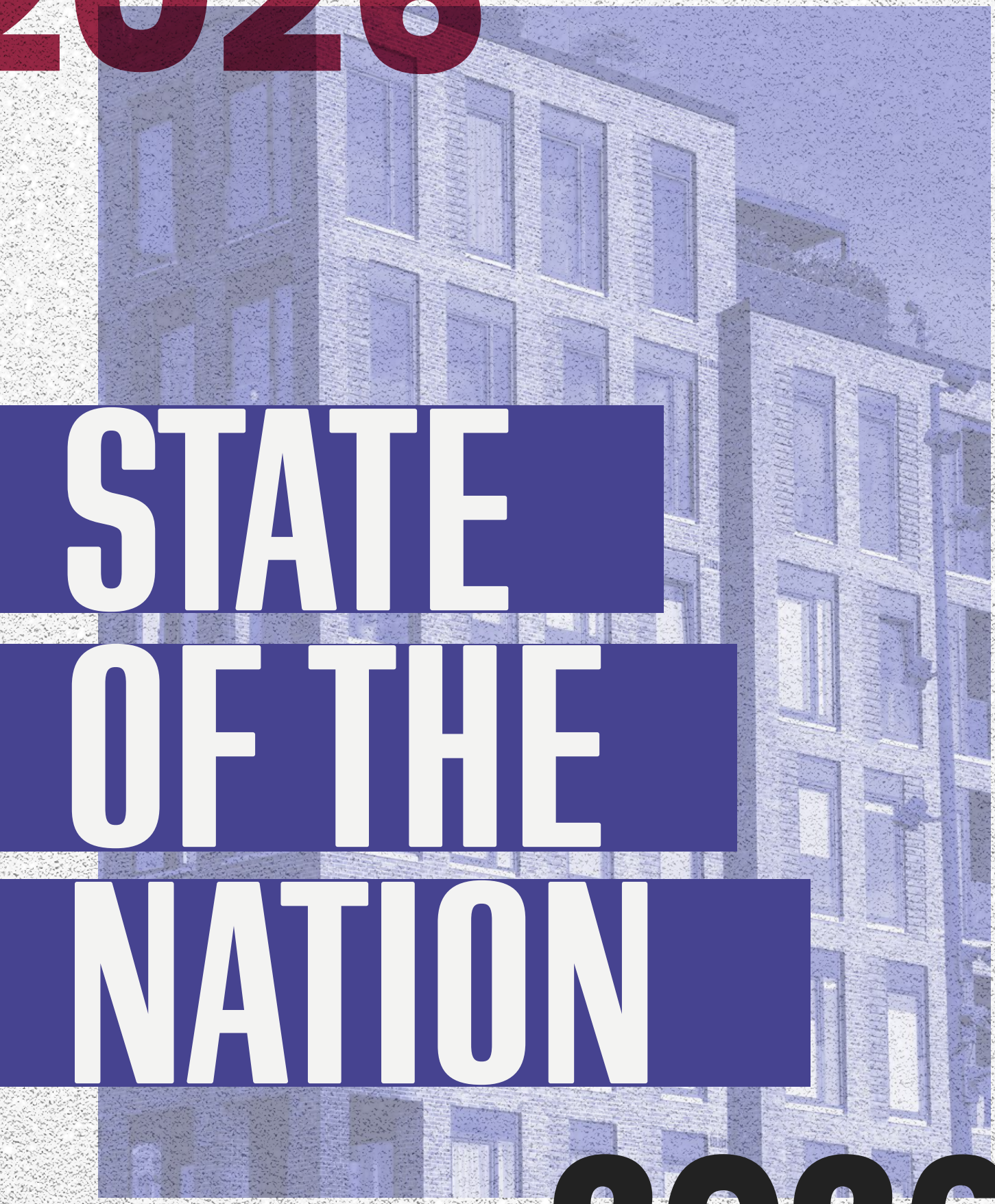
2026

GOOD FUTURES
FROM GOOD INNOVATION



STATE OF THE NATION

GOOD FUTURES REPORT 2026

FOREWORD



EEF LEURS

Trend Consultant,
Good Innovation

Global instability. War in Iran, Ukraine, Gaza, Sudan, Congo. A climate crisis accelerating faster than policy can keep up with. An AI bubble looming over an economy that has never fully recovered from Covid, and then the cost of living crisis, with rising fuel payments squeezing wallets further. Balaclava clad protestors targeting charity volunteers. It wouldn't be surprising if you decided you simply did not want to keep up with this year's headlines anymore. But all of these shifts are actively shaping the environment we're raising money in, delivering services in, and planning for.

Everything seems to feel harder to do in this context. Keeping the lights on is harder. Engaging audiences who are exhausted, squeezed, and increasingly distrustful of institutions is harder. Retaining and looking after your own people is harder. Meanwhile, a lot of traditional stabilities are ending. The post-WW2 global stability system is fragmenting. The two-party system that has structured British politics for the past century seems to be fracturing. The climate will continue to breach thresholds over the coming years. In the face of such overwhelming uncertainty, it's easy to see the appeal of keeping your head down and getting on with the day-to-day.

But we don't have to be passive participants in these endings. Each of these also represents an opening to design and shape what comes next. The opportunity now is not just to brace for impact and weather the storm, but to imagine new models and futures.

This report is designed to help distil the noise as you go into your planning cycles, to give you a clear-eyed, evidenced picture of the landscape as it actually is, at a time when it can feel particularly uncertain and unstable. This report isn't here to predict the future for you, but to help demystify the headlines and what they mean for you as you prepare for the year ahead.

You'll find chapters on the political landscape, from what to expect from Andy Burnham to the fragmentation and polarisation that has been rife over the past years; where trust lives now and how it takes shape; the economic pressures squeezing households, donors, and organisations alike, as well as a look at the UK giving economy; what's happening to work and talent both in the UK generally and within the sector; on the climate reality and routes to resilience; and life online, from social media to information pathways.

Some of what's in here will move quickly.[1] What we've tried to capture here are instead the underlying pressures and tensions driving the exact numbers and events, in order to help trace the direction of travel of each of these trends. For that purpose, the end of every chapter features three things, designed to help you make sense of the content: a set of things to watch over 2026/27 to trace direction of travel; the Good Futures 'So What'; and scenarios for what the world might look like in 2029.

With that in mind, we hope this report gives you clarity going into the coming months.

[1] The majority of research on this report was completed on the 11th of September, with updates made up until the 8th of October.

METHODOLOGY

This report is designed to take a pragmatic view of what's happening right now by using a PESTLED framework examining the Political, Economic, Social, Technological, Legal, Environmental and Demographic changes shaping the UK right now.

Our research has been designed to be a snapshot of the state of the nation as of October 2026, rather than forecasting what might happen. As such, we focus on what's happening right now and what it could mean for the sector. Rather than attempting to cover every possible driver of change (which would have been a much longer report!), we've prioritised the forces that are likely to most directly shape the charity sector over the next two years.

From the PESTLED scan, findings have been reorganised into thematic clusters, which make up the chapters of this report.

Beyond the desk-based research, we spoke directly to five people working at the sharp end of the themes explored in the report, both in the public and private sectors. Their perspectives sit alongside the research to spotlight the day-to-day realities of these shifts.

At the end of this report, you'll find a series of near-term scenarios and provocations, designed to give you something concrete to test your own thinking and planning against.

AI USE

Throughout this work, we have adhered to the principles of intentionality and transparency where AI has been used.

The heart of the research and writing was carried out by hand and by human, by the Good Futures team. We have used AI to enrich, stretch, and challenge our work. Our approach to AI promises to always be human-centric: AI is there to empower us, free up time for creativity, and amplify impact. Foundational thinking is never outsourced to AI. The graphic design for this report was entirely done by our graphic designer.

We have used the following tools:

1. Perplexity was used as a research tool.
2. Claude was used as a thinking partner, helping to challenge, stretch, and refine our ideas, but never for research or landing the narrative. Claude was also used to generate a wide volume of possible future scenarios based on the drivers identified in our research which were then clustered, prioritised and refined by the team.

SCENARIOS

For this report, we created seventeen possible scenarios drawn from the trends, tensions, and directions of travel explored across the content. Each of these scenarios is set in 2029, the next election year. Each card captures a possible version of the world your organisation could be operating in in the future. They're designed to open up thinking, surface assumptions, and help you plan for the future. You can use them alone or in any combination that feels relevant to you.

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A NEW PRIME MINISTER

TL;DR

New Prime Minister Andy Burnham has promised a ‘circuit breaker’ cabinet and early impressions are positive: approval ratings are up, and the recent conference only added momentum. His current agenda centres on devolution, tackling the cost of living crisis, and a National Care Service funded partly by changing the triple lock from 2030. For charities, early signals on partnership are encouraging, building on the Civil Society Covenant. The Autumn budget will be the next big indicator of the new government’s direction.

THE BURNHAM ERA

The UK has a new Prime Minister. Andy Burnham stepped into the role on the 20th July 2026, becoming Britain’s seventh PM in a decade. Burnham has described his premiership as a “circuit breaker,” promising a “new political model and a new economic model,” although details of what this will mean in reality is still to come. A fuller fiscal plan is expected at the October Budget, after which a 10-year plan will follow.

Approval ratings are up. Burnham’s favourability numbers, thus far, have been positive. In August, 46% of Britons held a favourable view of him, up a strong twelve points since before he moved into the role. This is relative to 33% of the public still seeing Burnham unfavourably, which is the lowest level recorded since he announced his intention to stand for parliament. Overall, that puts him at a net favourability rating of +13, which is the second highest recorded for a Prime Minister in the past decade, coming in just behind Boris Johnson in early stages of the Covid pandemic. His first party conference as Prime Minister has only added momentum. Burnham’s first electoral test was considered to be Holborn and St Pancras by-election, where voters went to the polls to replace Keir Starmer. Green Party leader Zack Polanski was standing in the seat himself, and ahead of voting, some Labour figures framed the result as a measure of whether Burnham had blunted the Green threat to their voter base. In a positive outcome for Labour, they won with over 45% of the vote. Not quite a landslide, but enough to indicate a relative position of strength.

Participation numbers are up too. At the Makerfield by-election in June, turnout rose by more than six points to 58.7% – the biggest rise since 1958. And the picture beyond the ballot box looks encouraging too. Approximately 46% of adults in England have taken part in some form of civic participation, consultation, or activism in the past year, up five points on 2024/25. 61% of participants agreed that people pull together to improve their neighbourhood, up from 56% in the previous year.



Image source

POLICY PRIORITIES

Devolved power is high on the agenda. Burnham promises to carry power into every postcode in the land, leaning heavily on his background as Greater Manchester mayor to position himself as a leader for the entire country. Devolution, place-based policymaker and an agenda of regional reindustrialisation are central to this. He's also famously promised to work from a new No 10 office, known as No 10 North, at least once a week. Speaking at his first PMQs, he stated his purpose behind this is to avoid a "two-tier England." The first case study of Burnham's new devolution strategy will be Cornwall, where he has committed to work with the council and its MPs on a fuller devolution deal to help shift funds towards the rural economy and infrastructure.

Conference also set out the next stage of Burnham's agenda. The centrepiece was a National Care Service, to be introduced in the next Parliament with groundwork starting now, offering free personal care for older people. It is tied to the triple lock: the manifesto commitment to keep it unchanged will be honoured for this Parliament, but it will be adjusted from April 2030, with the savings used to help build the service. Burnham also announced a National Commission on Electoral Reform. Separately, the Representation of the People Bill, which would extend the vote to 16 and 17-year-olds, is already moving through the Lords.

> 'The centrepiece was a National Care Service, [...] offering free personal care for older people'



Image source

THE CHARITY SECTOR

On charity, previous messaging has been one of collaboration. In 2020, Burnham wrote an essay about the relationship between civil society and government. A key thesis of the essay was to involve civil society in "co-designing and co-delivering" government and community services. He specifies that in many areas (e.g. community engagement), the charity sector shouldn't just be viewed as a delivery partner, but as the expert in the room. Similarly, the essay calls for shifting power and resources closer to communities, and to reshape procurement processes to be more equitable. On a similar note, an official from Downing Street has since announced that Civil Society could play "an even greater role" in the government's plans than before. The Civil Society Covenant is expected to be a foundational document for this future work, and the government is planning to work on procurement, with particular focus on avoiding smaller charities being left behind.

There's a lot that we don't know yet about what this new PM will mean for the UK, including whether or not to actually expect any significant changes under this government. Keep an eye out for the Autumn Budget for greater clarity on how the cost of living will be handled, and what the financial implications will be for the charity sector.



Image source

SCENARIOS: 2029

NEW ROAD TO HOPE



The 2029 election feels different. Expected turnout looks strong and there seems to be a renewed excitement to go to the ballot box. The National Care Service has clear timelines and deliverables attached. Sixteen and seventeen-year-olds are able to vote for the first time, and they are expected to come out in droves. The years of political chaos that made people check out haven't been entirely forgotten, but they're fading into the background. There's a cautious optimism in the air: people feel like the system might be worth participating and trusting in again.

DEVOLVED POWERS



Devolution plans are now underway. Metro mayors and combined authorities are becoming significant political powers in their own right, with their own priorities, funding streams, and strategies. In some areas, systems have already been implemented. Others are still finding their feet, trying to identify what devolved power actually means for them in practice. Devolution plans have also brought with them a renewed conversation about national devolution in Scotland and Wales. For organisations, the operating context is increasingly changeable across the country. The funding and relationships that exist in one area may not exist in another. Running a national model, applied uniformly, is no longer what the system rewards. It's all about adapting to each individual area.

TAKEAWAYS

WHAT TO WATCH

2026

The Autumn Budget is the key thing to watch. Burnham's 10-year plan and potential devolution White Paper don't have clear timelines yet, but are expected this year. Keep an eye on polling numbers to identify if the Burnham bounce is sustainable.

SO WHAT?

ROAD TO OPTIMISM

The political mood seems to be shifting. Burnham's approval is high and his early focus seems to be on creating a more caring state: a National Care Service, the push to end rough sleeping, and the 'preventative' state framing. Whether these add up to an upwards trajectory depends on delivery and remains to be seen, but we're seeing green shoots of optimism. Meet that mood with invitations for participation whilst the appetite is there.

DEVOLVED POWER

Power is expected to move out of Whitehall towards mayors and combined authorities. How and where does the shift to local impact your work? Expect local and regional presence to become more important for organisations, as well as new relationships with different decision-makers. This shift could unlock more responsive, place-based funding with a better understanding of local needs, but could also create an uneven operating environment between regions.

SQUEEZED WALLETS

TL;DR

The cost of living squeeze is tightening again, driven by the Iran war's impact on energy and food prices, alongside households which have fewer savings to cushion it. Meanwhile, the AI bubble looms over the economy, posing a risk to investments and reserves. Perhaps unsurprisingly, given this context, UK giving has fallen for the first time since 2021, and the donor base is shrinking and concentrating among fewer, wealthier supporters. Charities will need to find flexible, low-barrier ways to engage people at every income level, all while managing the impact of the renewed cost of living crisis themselves.

THE NEW COST OF LIVING CRISIS

Is the cost of living crisis coming back? Whilst we're not expecting inflation to reach the levels it did in 2022/23, when inflation hit a high of 11.1%, the direction of travel indicates a new cost of living crisis might be on the horizon. CPI inflation rose to 2.9% in July 2026, up from 2.6% in June. The Bank of England projects inflation to continue climbing, with an expected peak of around 3.2% in the final quarter of the year. Meanwhile, British food price inflation will likely climb to nearly 4% this year and over 6% by the middle of 2027, partially due to the ongoing impact of the Iran war, alongside this summer's extreme weather. Sustained inflation, in turn, will increase pressure on the Bank of England to raise interest rates. Regardless of whether the cost of living crisis comes back officially, for many audiences it has never really felt like it's gone away in the first place.

Consumers are not as resilient as they used to be. Regardless of where inflation eventually lands, all signs point to the squeeze beginning to tighten again, all too quickly after the last cost of living crisis. This squeeze will hit wallets that didn't have the chance to fully recover and rebuild from the last one – the savings that allowed consumers to keep spending in the post-Covid economy are largely gone. Additionally, employment and nominal wage growth rates are both slowing. In the event of a wider slowdown, there's less of a buffer than there was before.

'The Bank of England projects inflation to continue climbing, with an expected peak of around 3.2% in the final quarter of the year'



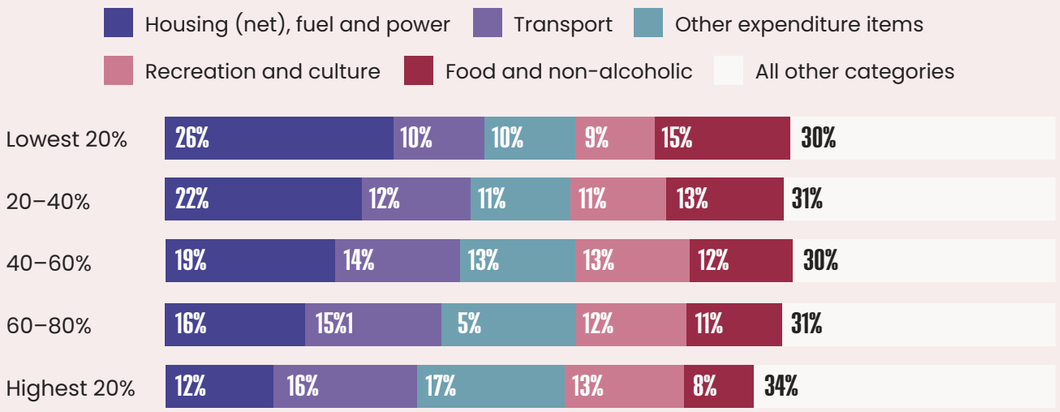
Economic growth isn't equally divided. A K-shaped economy points to different rates of economic growth among different social groups, illustrating the widening gap between rich and poor. Salaried professionals receiving above-inflation pay rises are, in theory, keeping on top of the cost of living crisis. But pensioners, those on fixed incomes, and lower earners, for whom energy and housing costs eat up a larger share of the budget, are experiencing an entirely different economy.

"Pensioners, those on fixed incomes, and lower earners, for whom energy and housing costs eat up a larger share of the budget, are experiencing an entirely different economy."

Iran is the biggest driving force, not domestic demand. The prolonged war in Iran has driven up global energy and oil prices, the shock of which is now working through UK household bills. July saw a 13% increase in UK energy price caps, which will rise a further 4% from October onwards. This will add £60 to the typical fuel bill, taking it up to £1,723 per year. To add to this pressure, the July increase landed in summer, when energy usage is typically low, but the October increase will hit just as the heating goes on. The government has announced a VAT cut on domestic electricity bills, designed to knock around £45 off the average annual bill, but bigger reform is needed to address the depth of the cost of living crisis. The Autumn Budget should tell us more about how squeezed audiences will be throughout the rest of this year and how much government support will exist.

HOW MUCH DO DIFFERENT INCOME GROUPS SPEND?

The poorest 20% of UK households spend almost 40% of their weekly expenditure on housing and food, compared with 20% for the highest earners.



Average weekly household expenditure by category as a percentage of total weekly expenditure, by quintile group, financial year ending 2025

Source: Office for National Statistics (ONS) via Al Jazeera

Growth rates are positive but thin. GDP rose 0.4% in Q2 2026, following 0.6% in Q1. Whilst growth is sluggish, there is a silver lining: data suggests that the UK economy has been more resilient in the face of ongoing instability than had previously been feared. Per the chief economist at KPMG: "Consumers have faced a series of shocks since the start of the year but have weathered them remarkably well."

THE AI BUBBLE

The AI market is in bubble territory. Yes, the American stock market is booming, largely thanks to AI. But the chorus of voices saying that the AI bubble is about to burst is growing louder and louder. AI companies now make up around half of the S&P 500's value, up from a quarter in 2022. Take a closer look at the system, and you'll soon see heaps of investment directed towards AI start-ups with no clear path to profitability, tech companies relying on other tech companies for revenue growth, and a distinct lack of proof points for why we're all investing so heavily in AI. Meanwhile, banks are starting to have their doubts: in August, JPMorgan's chief technical strategist flagged that the current divergence between AI hardware stocks and hyperscalers mirrors the pattern seen in the months before the dot-com crash in 2000.

'AI companies now make up around half of the S&P 500's value'

If it does burst, the consequences will be far-reaching. The IMF has already warned that the AI bubble is a significant risk to financial stability, potentially leading to lower investment, tighter credit, reduced consumption, and disrupted global trade flows. And the UK will not be unaffected if it pops: any UK business or organisation with investment portfolios, endowments, or reserves exposed to the US and global equities are open to that risk. And, more importantly, any potential sharp corrections in AI stocks could, in turn, knock a whopping 2.2 percentage points off the UK GDP.

'The AI bubble is a significant risk to financial stability'

So, will it actually burst? In all likelihood, it will do so before the end of 2027. Metrics indicate that investment will peak this year, as we're reaching the ceiling of resources needed (e.g. labour and technological capacity) to sustain increased investment going forward. When investment spending slows, the growth in earnings will slow too, meaning that profit margins will slim down. And, as they do so, they'll call attention to the lack of return on investment. It seems unlikely that the returns needed to justify the current AI capital base will materialise, especially given external economic pressures on spending. Case in point: OpenAI needs to free up $100bn in free cash flow by 2030 to justify their valuation, whilst analysts predict they'll still be losing $10bn to $30bn that year.

THE UK GIVING ECONOMY

Alongside declining income, a new cost of living crisis will hit charities hard. Costs will rise, which will influence how much charities can deliver with their budgets – which have already suffered from the previous cost of living crisis. Meanwhile, charity income is unlikely to keep up with increased inflation, as donations will likely suffer a further decline. At the same time, services will likely see an increase in demand, particularly for charities supporting those in difficult financial circumstances.

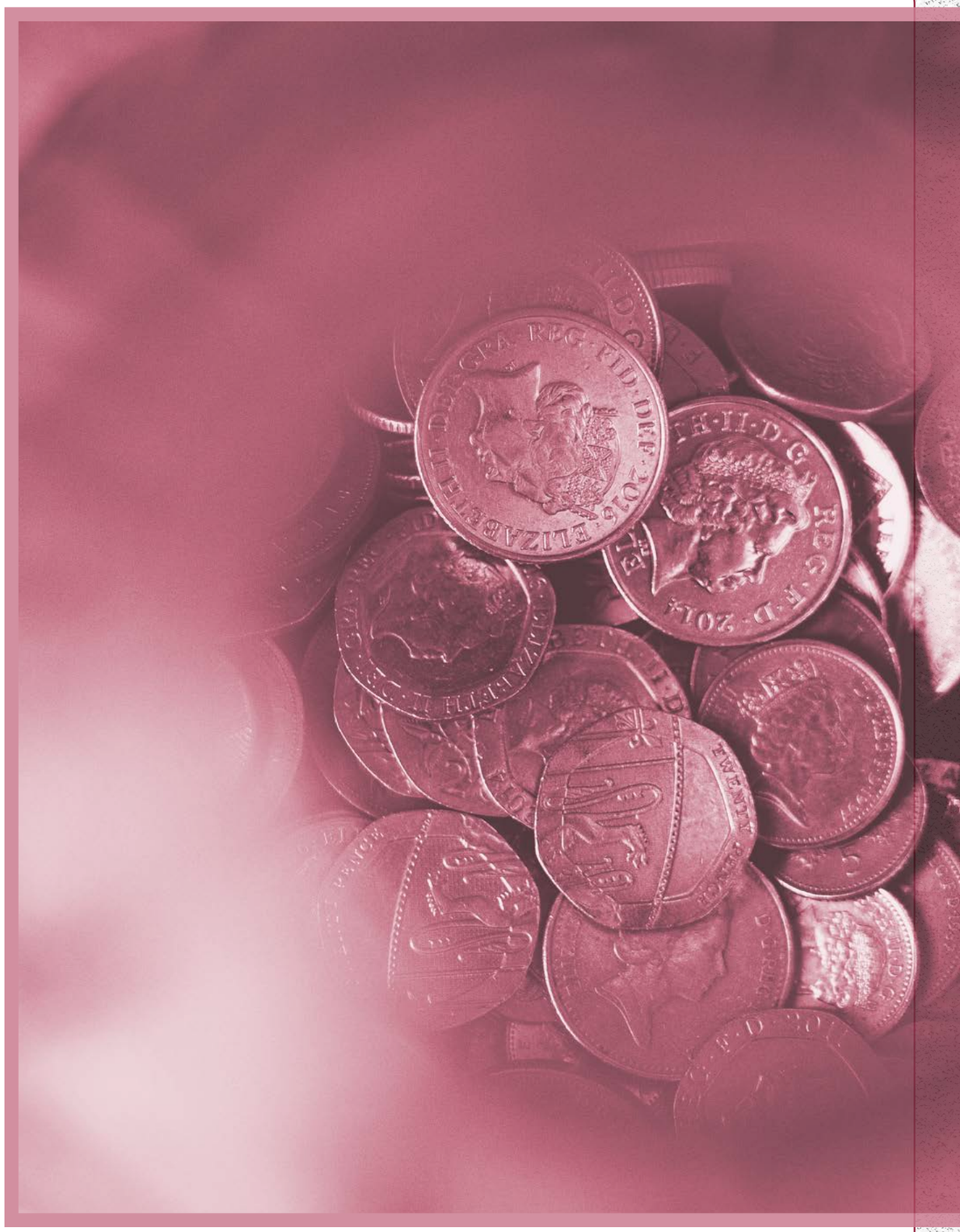
Total UK giving fell for the first time since 2021. The UK public donated £14bn in 2025, down from £15.4bn the year before, whilst average donations fell from £72 to £65/month and an estimated 2.8m people cancelled their regular gifts. Affordability was the most cited reason for not giving. Given the data in our The New Cost of Living section above, we're not expecting the numbers for 2026 to show a significant rebound.

The total number of donors is decreasing. Beyond the headline figures, data shows that the share of UK adults who give to charity has fallen from 69% to 55% over the past decade. That's six million fewer donors total, with an average loss of 600,000 people a year. This doesn't suggest a temporary, cost-of-living-driven decrease, but rather a structural shift. As CAF's managing director Mark Greer put it, giving is "no longer a deeply embedded cultural norm."

Rebounding public giving looks unlikely without a sustained, broad-based improvement in real household finances alongside structural changes and innovation in the charity sector in order to attract new audiences with new preferences and expectations for how to engage.

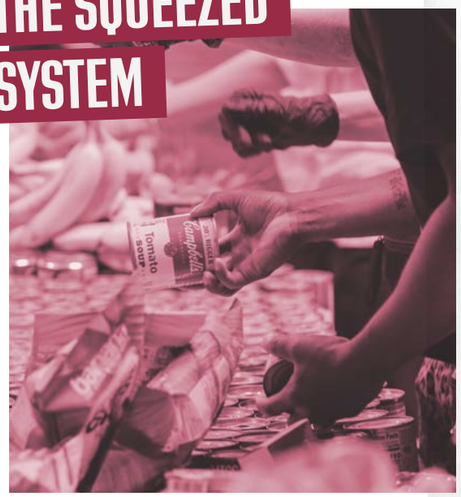
Instead, giving is concentrating among fewer, higher-value donors, creating fragility for broad-participation models. Whilst overall donor numbers might be falling, the decline is somewhat propped up by an increase in giving by those who remain. In short, average gifts are rising, even as participation declines. 68% of higher rate tax payers (income of £50,000 or more) donated in the past 12 months. In the short-term, this means building relationships with affluent, older donors will be key to reducing the impact of the declining donor base on income.

Age is one of the clearest fault lines. Only 36% of 16-24-year-olds gave to charity in 2024, down a third from 2017, outstripping the average decline across generations significantly. Similar to other cohorts, this demographic cites affordability as a barrier to giving, but they're also more likely to say they're not interested in charities, didn't think about giving, or just weren't asked. Closing this engagement gap is key to ensuring that tomorrow's donors don't grow up structurally disengaged from the sector.



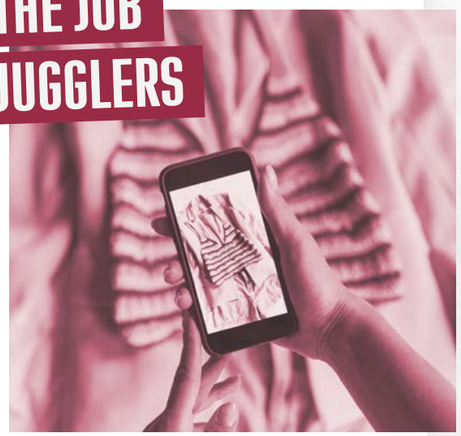
SCENARIOS: 2029

THE SQUEEZED SYSTEM



The cost of running things has continued to rise. Organisations and individuals that have been weathering the storm are running out of safety net. The gap between delivery costs and income keeps becoming slimmer. Meanwhile, demand has only climbed. Food bank usage is increasing, especially as harvest failures have pushed food prices to new highs. For charities, this situation is no longer about finding inefficiencies. Most of those had already been found. It's about making the difficult and deliberate choices about what they can and can't sustain.

THE JOB JUGGLERS



The average person you manage now manages two or three income streams. Realistically, salaries haven't kept pace with inflation, with skyrocketing energy bills. They're no longer enough on their own. The free time after the 9-to-5 is now increasingly filled with side gigs, from data labelling for AI companies to Vinted sales. These additional income streams feel increasingly essential, despite the fact that they eat away any remaining time to rest and reset.

TAKEAWAYS

WHAT TO WATCH

2026

Here too, keep an eye on the Autumn Budget, particularly for measures designed to tackle the cost of living crisis.

2027

Big Tech earnings and AI investment announcements, for signs that spending has peaked.

SO WHAT?

LOW BARRIERS

Wallets continue to be tight. The unfortunate reality is that giving might be out of reach for some, even if they want to engage. In response, meet your audiences where they are: flexible giving, a universe of engagement touchpoints that don't necessarily rely on financial contributions, and low barriers to entry, exit, and re-entry.

NEW AUDIENCES, NEW PRODUCTS

Younger audiences, like everyone else, are disengaged due to the cost of living crisis. But they're also more likely to say they're not interested, haven't thought about giving, or don't feel like charities speak to them. The opportunity is to innovate your fundraising for new audiences who have different expectations for how to engage, rather than squeezing them into a model built for a different cohort. Design with them, not for them.

THE WORLD OUTSIDE THE UK

TL;DR

The geopolitical system we live in is becoming more dangerous and more fragmented: conflicts are at their highest level since the Second World War, and the UK's own assessments now warn of possible peer conflict in our near future. In essence, the post-WWII stability system we have become accustomed to is giving way to what has been dubbed the 'Great Fragmentation'. In response, threat perception amongst audiences is up.

GLOBAL INSTABILITY

The world is becoming more dangerous and more fragmented. The Global Peace Index recorded its twelfth consecutive year of global deterioration, with active state-based conflicts at their highest level since the Second World War. This shift is in part due to what has been dubbed the 'Great Fragmentation,' or the end of the post-WWII stability system. The period of rapid globalisation that occurred after the end of the Cold War has been supplanted by an era of geopolitical turbulence, largely driven by the rising influence of middle powers, the waning dominance of traditional ones, increased military spending, and the diminished role of multilateral institutions.

The UK's own threat assessment has increased in kind. With the rise of an increasingly confrontational geopolitical environment, both the Strategic Defence Review and the National Security Strategy warn that the UK could become involved in a peer conflict in the near future. Russia's aggression to European nations, in particular, has been flagged as a threat to Britain and its allies. In fact, NATO has even warned that the alliance should prepare for an attack by Russia within the next five years. The current probability of a major conflict sits at approximately 25%, up from 20% prior to the US-Israel strikes on Iran.

'The current probability of a major conflict sits at approximately 25%'

Nature is now also part of the UK's threat assessment. Global ecosystem degradation threatens UK national security and prosperity, as shocks to ecosystems cascade through food systems, supply chains and politics, including rising migration as more people are pushed into food and water insecurity. The UK is especially exposed through its dependence on global markets for food and fertiliser, a vulnerability already being tested this year by Iran war disruption to the fertiliser trade.

'Global ecosystem degradation threatens UK national security and prosperity'



SAFETY AND ACTION

Public trust in Britain's ability to protect itself is low. A whopping eight in ten Brits believe that the world is becoming more dangerous, and the majority of them don't believe that the government is able to keep the country safe. A sense of insecurity and instability permeates. As a result, three in four Brits say it's important to strengthen the UK's hard and soft power, but only a minority actually support the policy decisions that would be required to fund it. Similarly, 44% of people say that there's no circumstances in which they'd be willing to go to war, compared to 38% who say they would.

'Eight in ten Brits believe that the world is becoming more dangerous'

In this context, defence spending is on the up. Since the end of the Cold War, governments have spent a declining share of GDP on defence, freeing up room for higher welfare state spending without corresponding tax increases. With the peace dividend coming to an end, the UK had previously signed up to a NATO-wide target of spending 5% of the GDP on national security, split between 3.5% on core defence and 1.5% on resilience. It now looks unlikely that we'll meet these goals, with Andy Burnham saying that national security "can't come at the expense of social security," although he reiterated his commitment to reaching 3%.

Not for no reason: these goals are near impossible to reach without the size and/or shape of the state changing. Other priorities will have to make room for increased defence spending in order to achieve these, with a significant implication for welfare spending – concerning given the cost of living pressures we're facing (more on this in the chapter Squeezed Wallets).

'Other priorities will have to make room for increased defence spending'

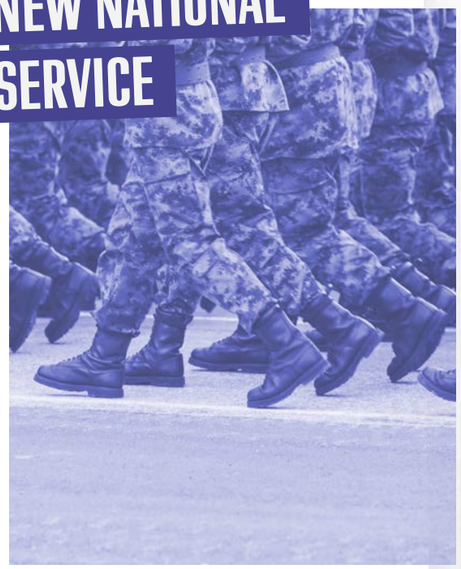
Meanwhile, foreign aid funding is collapsing. Global Official Development Assistance fell 23.1% in 2025, with the US, UK, Germany, France and Japan accounting for the majority of the decline between them. Moreover, UK aid is expected to fall by approximately £6.5bn (42%) over the next four years. These decreases are directly attributable to the budget needing to make room for defence and resilience increases. For those working internationally, this is one of the sharpest single-year contractions in modern history and shows limited signs of recovery.

'UK aid is expected to fall by approximately £6.5bn (42%) over the next four years'



SCENARIOS: 2029

NEW NATIONAL SERVICE



A new national service has just come into force. Between a rising threat level and NATO's increasing defence spending commitments, the programme has felt like a long time coming. It places eighteen-year-olds across four tracks: defence and resilience, education support, health and social care, and environmental infrastructure. The response has been a mixed bag. On one hand, conscientious objectors have taken issue with compulsory service and legal challenges are in progress. Some young people, especially those worried about finding work in an unstable market, have welcomed it. A guaranteed structure, a salary, and a plan for what comes next.

REBUILDING AID



A new President sits in the White House – one who is reversing the course on aid and enabling the global funding picture to recover. Investment is rebounding and UK aid is showing signs of stabilisation as well. The future is looking much rosier and more hopeful. That said, returning money doesn't undo the impact of the previous contraction. The relationships, trust, and presence built on the ground have been damaged by time away and the investment it will take to return to the previous baseline will be significant.

TAKEAWAYS

WHAT TO WATCH

2026

The ongoing Iran war and the Strait of Hormuz. Humanitarian crises across the world, including Sudan and Gaza.

2027

Clarity on defence spending (and where any increases will come from).

SO WHAT?

COMPETING HEADSPACE

With global instability dominating the headlines, there is less airtime and headspace for everything else. Causes that receive less media attention or feel less 'urgent' risk slipping down the list. Meanwhile, audiences are increasingly overwhelmed. Don't try to shout louder. Make your cause easy to understand, with clear asks and human stories. Show progress as well as need.

CONFLICT PROOFING

The peace dividend as we know it seems to be over, and money will have to shift towards defence and resilience over coming years. How prepared are you for the possibility of conflict? Energy and food prices, supply chains, inflation and sanctions are all likely to be affected, and investments could potentially suffer exposure as a result.

A POLARISED NATION?

TL;DR

Britain is increasingly fragmented: **85% of Brits** say the country is divided, pride in Britishness is falling, and hostile foreign actors are working to deepen the cracks. Politically, the two-party system is fragmenting and the far right is rising at home and across Europe. For charities, polarisation brings a real risk to the operating environment. But there are green shoots: most people still believe the divides can be bridged, especially at the local level, and standing up for your purpose and values wins support.

FRAGMENTATION

Division is high. 85% of Brits believe that Britain is a country divided, with over half of the population believing that differences in people's political views are so divisive as to be dangerous for society. The proportion of the UK public who believe the nation feels divided, particularly by culture wars, are at their highest points since these trends began in 2020. Meanwhile, perceived tensions between UK-born citizens and immigrants continue to reach new highs. Fears around different forms of extremism are also prevalent across the aisle, from religious (74%), to right-wing (65%), and left-wing (61%).

'85% of Brits believe that Britain is a country divided'

Exhaustion drives polarisation, but Brits believe it can be fixed. Brits feel worn down by years of chaos and financial pressures, as the polycrisis refuses to let up. In fact, beyond Covid, for many these pressures date back to 2008. Many believe there has been no real improvement since, and seven in ten believe that things are actually getting worse. Half of Brits now also believe the cost of living crisis will never end. But there is hope on the horizon: most Brits think these issues can be fixed. 65% of the public believe that the differences between individuals can be bridged by what we hold in common, particularly at the local level.

Increased polarisation puts charities in a difficult position. Concerns about online hostility to charities, frontline staff, and service-users are increasing, alongside worries around reputational risk in this increasingly fragmented environment. Where public engagement and visibility has historically been crucial for charities, it now feels riskier than ever. As Kate Lee, chief executive of NCVO puts it: "Charities are spending more of their precious time and resources managing uncertainty, safeguarding their people, responding to misinformation and building organisational resilience. These activities are becoming essential, but they come at a cost."

Just look at the RNLI to see this play out. After its crews helped land around 120 people in Portsmouth, volunteers were branded traitors and targeted by the far-right group Patriot Platform. The charity took Portsmouth lifeboat station off service, told volunteers they could choose not to wear RNLI branding in public, and is increasing security at its Poole support centre. It held to its purpose rather than taking a side, and saw a significant rise in donations. This comes at a time where audiences are looking to brands to speak with conviction and sitting on the fence feels increasingly like a political stance in itself. The middle ground may feel safe but it doesn't inspire in the same way. Boldly standing up for your values does.

External actors are investing in and exacerbating polarisation. 65% of UK citizens are concerned that other countries are purposefully contaminating our media with misinformation in order to inflame our differences. Not for no reason: government reviews have documented a pattern of hostile state actors, particularly Russia and China, using AI-generated content, bots, and deepfakes to amplify division inside UK political discourse. Efforts to curb foreign influence on polarisations have included recommendations on donation caps. The issue has also recently hit headlines: in September, a Channel 4 News undercover investigation showed senior Reform UK officials appearing to discuss how to accept foreign donations, including payment for opinion polls. The Metropolitan Police have since opened a criminal investigation into whether electoral funding laws were breached.

Pride in Britishness is down. Pride in British history has fallen from 86% to 64% in a decade, whilst pride in how democracy works fell from 69% to 53%. For Gen Z in particular, patriotism has collapsed – only 41% say they're proud to be British, down from 80% of a similarly aged cohort in 2008. For Gen Z, this is linked to half of the cohort describing Britain as a racist country. On the other side of the political spectrum, pride is contracting for different reasons: 37% of Reform UK voters say they would be prouder of Britain if there were fewer people from global majority backgrounds.



INTERVIEW: BRIDGING THE DIVIDE

SOPHIE STOWERS

RESEARCH MANAGER AT MORE IN COMMON

Daisy O'Reilly-Weinstock: Tell me a bit about yourself and your role at More in Common.

Sophie Stowers: More in Common is an organisation that's part think tank, part polling company. Our mission is to understand not just what people think, but why, and how their underlying values and moral foundations drive how they think. My role is research manager. I oversee a lot of the work we do with the different clients we work with, and I also take a role in what we call our thought leadership work: things we think are interesting and need to be brought into the public conversation a bit more.

DO: We're talking about your work on the Seven Segments today. What prompted the creation of them, from your side?

SS: For public opinion, we've always used vote behaviour to break down data. We'd say Labour voters think this, Conservative voters think that. But who a Conservative voter was in 2010 versus 2019 were two completely distinct groups of people, who voted for the party for very different reasons, and who came from different parts of the country and different demographic backgrounds.

'We started asking questions like: how radical are you in your politics?'

So using those as proxies was becoming less and less useful for understanding who we're actually talking about.

So we thought about the alternative: clustering people not on how they vote, or whether they went to university, or how old they are, or whether they're white or non-white, but looking under the surface at their moral foundations, their values, how they think psychologically about politics. We started asking questions like: how radical are you in your politics? How much do you blame yourself for your position in life, versus blaming government or structural reasons? What are your views on equality, poverty, migration, what it means to be British? The more we asked them, the more we could see little groups emerging who all answered in similar ways. When we looked at their demographics, there were some similarities but they were quite mixed in how they'd voted before and in their demographic backgrounds.

That's how we came up with the seven segments. We find these more stable ways of looking at who Britons are and why they think the way they do.

'We find these more stable ways of looking at who Britons are and why they think the way they do.'

DO: What do you see as the biggest dividing line between the segments?

SS: The four big ones are threat, exhaustion, agency, and trust. Threat is: are you worried about the way the world is changing around you? Exhaustion is not just feeling exhausted with politics, but also exhaustion with the cost of living, and the idea of struggle. How fed up are you with feeling like you're struggling just to get by? Agency is the idea not just that you have control over your life and some ability to influence the future, but that the government has agency as well. And then trust, which is what it says on the tin: how much trust you have in the institutions around you.

DO: Do you have a view on where trust has shifted from and to?

SS: My instinct is that it's gone much more local. We see a juxtaposition between people who have really low levels of trust in Westminster, national government, and MPs, but who are very trusting of their neighbours, their local community, the people immediately around them, their friends and family. So my instinct is that it's shifted from top-down to bottom-up. You see that in the way people approach news, too. Not everyone, but a lot of people are much more likely to trust what a friend or family member tells them, than what they see on BBC News.

'My instinct is that it's shifted from top-down to bottom-up'

DO: Do you think there's any route to bringing these segments together and creating connection or cohesion?

SS: Sometimes we think we're more divided than we are, because it's the voices at the extremes who tend to talk the loudest. Quite often in our work with charities, we'll say: here's your really loud group on one side that's really supportive of you; here's your really loud group on the other side that's your most antagonistic; but you've got this massive chunk of people somewhere in the middle who can be pulled one way or the other. There's room to bring a majority of the population together on issues. So much of my time is spent talking about the persuadable middle, and how their views could shift one way or the other. That in itself shows we're not as split as we think.

'Sometimes we think we're more divided than we are'

Ultimately, people are fed up of feeling like they have to choose sides. One of the big issues a lot of organisations have really struggled with is that they have a really supportive base, but the broader middle-ground support has depleted over time. I think that's because a lot of people feel some issues aren't for people like them, or doesn't speak to people like them. You don't want to talk only to yourself, or to your base, who are very much like you. If you want broad support, you've got to stretch out.

'People are fed up of feeling like they have to choose sides'

DO: Is there any particular finding from the research that you wish had got more attention?

SS: We talk quite a lot about how a lot of these views, and the way people think, are things people don't have much control over because they're these big moral, foundational questions. To an extent, some of the way someone thinks about immigration at 50 is bedded in when they're in their early twenties, when they're becoming politically conscious, because it's so foundational.

'To an extent, some of the way someone thinks about immigration at 50 is bedded in when they're in their early twenties'

Particularly on immigration: we're showing that it might actually come down to something really foundational, like their threat perception, and how scared they are about the way the world is changing. To an extent, it's not really to do with immigration itself as an issue; it's separate to that. So I'd like us to think more deeply about how we trace these things further back.



RISING FAR RIGHT

The two-party system looks fractured. The spread of current viable parties indicates a lack of consensus among the British public. As it stands, no single party is on track for a Commons majority at the next election in 2029. Multi-party competition seems to have stepped into the place of two-party dominance, as the mainstay political parties of the past decades begin to lose ground to smaller challenges. The Electoral Reform Society has described the voting system as producing "increasingly chaotic outcomes" in an increasingly multi-party environment. Over the past years, British voters have become more detached from traditional party loyalties and more willing to switch their vote between parties. However this settles by 2029, plan for a departure from the two-party system that has defined British politics in recent years. Smaller parties are now plausible players in future elections, rather than fringe voices.

The far-right is on the rise in Europe. On the 6th of September 2026, Germany's Alternative für Deutschland (AfD) took almost half the vote in Saxony-Anhalt state elections, putting the party in reach of forming what would be the first far-right state government in Germany since the Nazi era. Two weeks later, it won Mecklenburg-Vorpommern with 38.2%, more than doubling their 2021 share. If elections were held in France now, anti-immigration populist Marine Le Pen would have a strong chance at winning.

On the other hand, the left-wing party Die Linke came first in Berlin with 25.7%, up more than 13 points. The centre is being squeezed from both sides.

Domestically, we're seeing a similar trend. Reform UK's rise has been consistent over the past few years, recently showcased by strong local election results in May 2026. One of the biggest threats to Reform comes in the form of even-further-right party Restore Britain, described as an 'ethnic nationalist' party, cannibalising its voter base. Should Reform (or Restore) continue this global trend of far-right parties winning elections, the charity sector should prepare for significant changes to the operating environment, ranging from hostility to immigrants; slashed aid and welfare; and deepened anger and division over political issues.

Brexit's legacy continues to hold weight. Indicators of party loyalty have reorganised around education, age, and, crucially, Leave/Remain alignment. Whilst the number of people who identify strongly with a political party has decreased, the number of people who strongly identify with their side of the Brexit vote has increased. Interestingly, people on opposing sides of this particular coin don't necessarily disagree on other policy matters, but tend to report distrust and dislike nonetheless.



INTERVIEW: OPERATING IN A POLARISED ENVIRONMENT

JAYNE GEORGE, CHIEF FUNDRAISING AND COMMUNICATIONS OFFICER, RNLI

CLAIRE MASON, HEAD OF COMMUNICATIONS, RNLI

Eef Leurs: Can you both tell me a little about yourselves and your roles at the RNLI?

Jayne George: I'm chief fundraising and communications officer. I lead all of the external-facing work that the RNLI does. My priorities are to make the great British public love us; to inspire them to become supporters, donors, volunteers and so on.

Claire Mason: I'm head of comms for the RNLI. I look after the external and internal communications teams, who are there to promote and protect the reputation of the RNLI.

EL: Do you have a sense of how polarisation has changed over the past couple of years, particularly in how it influences the charity sector?

CM: I think it's intensified, particularly in our work in the Channel, which is a very polarising topic. We put out some comms back in 2021 in response to what we do, and at that point it was mostly about correcting misinformation. Now, there are fewer people in the middle ground — both ends are a lot more intensified.

The speed of information is quicker. AI-generated content and social media mean misinformation is getting out there a lot faster. And people feel more empowered to share their views across all kinds of platforms.

> 'AI-generated content and social media mean misinformation is getting out there a lot faster'

JG: In a wider charity context, I think people are using charities as a way of expressing their own values. Whether that's negatively, in terms of an anti-charity, anti-"woke" narrative, or positively, by supporting charities demonstrably as a way of declaring their values publicly.

The difference between 2021 and this year has been quite stark. In 2021, when people came out and supported us, they tended to do it relatively quietly. This time, people are giving us a donation and declaring that they've given it, as a way of demonstrating that, from their perspective, they're on the right side of history. More and more, people are seeing charities as a way of expressing their personal values and their point of view on a polarised conversation.

> 'People are seeing charities as a way of expressing their personal values and their point of view on a polarised conversation. '

EL: Where are you seeing the impact on fundraising? Beyond your warm audiences, how does it impact the 'silent majority'?

JG: Over the last couple of weeks people have used the RNLI as this demonstrable action against what they see as people wanting to divide our society. We don't run extra campaigns when this happens — our fundraising programme is our fundraising programme, and we stick to it. As anybody can see online, there's a surge in donations at this time. But we also have people who disagree with what we're doing, and they phone our supporter care team. Supporter care are on the front line as much as our social media team when it comes to dealing with the public in these events.

The silent majority are also becoming less silent. That's one of the shifts. There's no doubt the silent majority are doing two things: they're coming out in numbers to support us, and they're telling people they're coming out in numbers to support us. I don't know if we can still call them a silent majority — they're quite vocal these days.

CM: We didn't know who this silent majority were previously. They've come out a lot more vocally in one aspect of our work, but that gives us an opportunity to tell them about all the other things we do. They may not have been aware of the RNLI before, or felt a relevance, but by being encouraged to look us up and find out more because of this polarised issue, they're able to see everything else we do in water safety and lifeguarding. It's about building knowledge among a group we may not have reached before.

EL: Within this polarised environment, how do you prepare for a moment of crisis or backlash?

CM: It's about being really clear and consistent with our core purpose to save lives at sea. That hasn't changed for over 200 years, and we go out and rescue everyone. It's about ensuring everything that goes out publicly, and internally as well, is focused on that. Operationally, we need to put our people first, and that means close working relationships across the whole organisation. Not working in silos, but working with different departments towards one common cause and one focus.

JG: Keeping the organisation on side and controlling the narrative is the best preparation you can do, all the time, not just when we're in crisis mode. That takes discipline and continual energy to influence people within the organisation and in the media.

In terms of managing a crisis from a wider organisational point of view, having immediate response channels to the chief executive and the trustees is really important. You need an internal process that's agile, because we can't always get everything signed off by everybody. We have to work hard at building our personal credibility with teams across the organisation, so that when we say "this is what we're going to do," they say yes. They trust us enough to get on with the communication.

EM: In a time of crisis, how do you protect your people?

JG: It's becoming harder. What we try to do to create safety is give everybody a choice. If they need to close the shop because they feel threatened, that's entirely fine. If they need to withdraw from a street collection or a water safety demonstration, or whatever they're doing publicly, because they don't feel safe, that's fine. We've also got face-to-face teams out there day in, day out, who really get the brunt of this. With them, we give training for their own resilience and for dealing with conflict. But we also put them in a position where they're in charge of their own safety, because we're not there. They make their own decisions, and I think that's the most empowering thing we can do.

CM: From a comms point of view, we provide media training. That's not just for talking to the media but for talking to the public, to make sure they're confident answering questions about our Channel work. One of the things our face-to-face team asked for was a way to change someone's mind if people were aggressive or just weren't listening. So we've created a QR code they can give to members of the public that takes them to a web page with all the Q&As. That takes the heat out of the conversation, but the face-to-face fundraiser feels they've provided that information to someone who is ill-informed or may need more awareness of the situation.

EL: How does this play out for non-frontline staff?

CM: I'm keen to give my team space for those conversations. We have wash-up meetings, but we also have weekly team meetings where we celebrate the good stuff we do. There's a real balance. The social team in particular have a positive board: if they find nice stories or nice comments, they post them on a board for the whole team to read. So there's that balance of "actually, there are some good people out there and we're doing the right thing."

'Having those real moments of celebration, and crew stories, is important'

JG: Using internal comms to celebrate is really important. Having those real moments of celebration, and crew stories, is important. When you've got that demonstrable evidence that we're getting on with the job despite everything that's going on, those are the things we really thrive on.



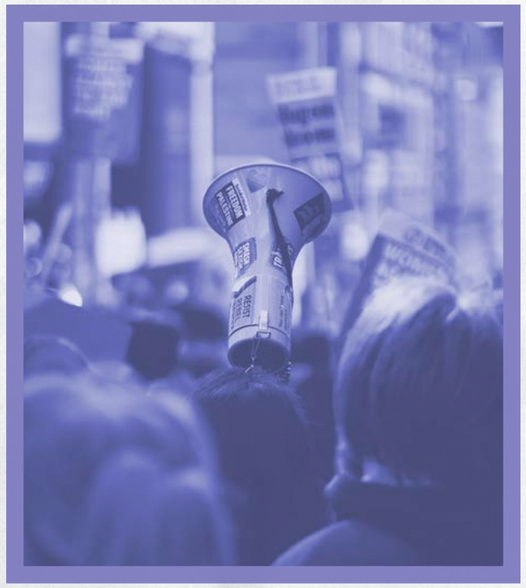
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EL: Looking beyond the RNLI to the charity sector as a whole — do you have a perspective on how the sector needs to adapt to be more resilient to polarisation?

JG: I think charities have to be brave. You have to be really clear about why you're doing what you do. For us, there's nothing clearer than saving lives at sea, and as long as you can justify what you're doing behind that mission, you've got nothing to be fearful of. So you just have to be bolder in stating it, and give everybody internally — everybody who's part of your charity, which for us is 30-odd thousand people, most of whom are volunteers — the confidence to say, "We only do what we're set up to do. We haven't deviated from it for 200 years, and we're not going to start now." That kind of narrative gets to the heart of the challenge, and the bolder people feel about declaring it, the more resilient your teams will be.

CM: I'd add that we have an internal pledge, our One Crew pledge, and it really brings everyone together: "This is our watch." Yes, the charity has been doing this for 200 years, but we all have a personal stake in it. This is our watch, and we're here to save lives at sea. Sticking to the core purpose of the charity and allowing your people to own it and feel part of it is really powerful.

'I think charities have to be brave. You have to be really clear about why you're doing what you do.'



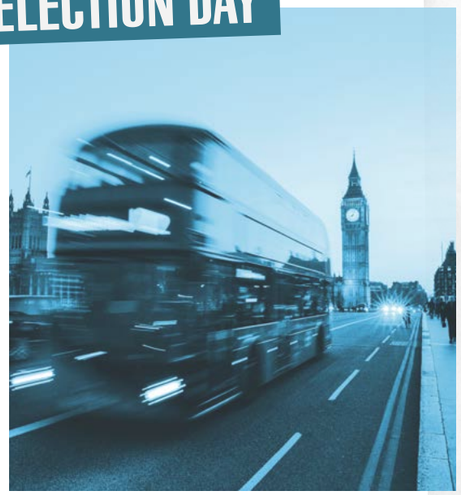
EL: Is there anything we haven't covered that you'd like to touch on?

JG: From a broader charity sector point of view, I think there's a job for some of the bodies in the charity sector to help small and medium-sized charities build their resilience in these areas, and to be the voice when charities, for whatever reason, can't stand up for themselves. Organisations like NCVO, and in the fundraising space the CIoF, do it quite well, but I think there's always more our collective and membership bodies could do for us.

I also do think that all charities have a role to play in making people believe that there are still decent people in the world. And it's not about winning support for your individual charity necessarily or your specific mission. There's a role for charities in being the hope in the world. Arguably, we always have been.

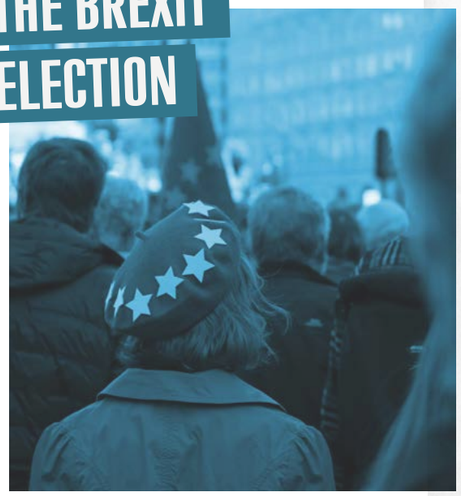
SCENARIOS: 2029

ELECTION DAY



Nobody is quite sure what to expect from this election. The two-party system that has historically structured British political life has been fragmenting for years, with the centre being squeezed from all sides. Proportional representation will fundamentally reshape the makeup of the House of Commons. A hung parliament looks likely. Meanwhile, the electoral reform that came with the Burnham government has changed the composition of the electorate. Polling models aren't entirely sure they're accounting for these changes.

THE BREXIT ELECTION



Britain is talking about Brexit once again. Whilst there's no official referendum on the ballot paper, the 2029 election has become a proxy for it. Burnham's been pulling closer to the EU and it seems inevitable that, should this election be a triumph for him, rejoining will be high on the agenda.

TAKEAWAYS

WHAT TO WATCH

2026

The Representation of the People bill moving through the Lords, which will impact electoral access if implemented.

2027

The investigation into Reform UK's donations and any fallout, as well as the French presidential election for further insight into how the far right is tracking in Europe. Keep an eye on internal polling in the UK as well.

SO WHAT?

WORK ACROSS THE SPECTRUM

Amidst the headlines, it's often easy to forget that the loudest voices on either side are rarely the whole picture. Most people sit somewhere in between and many of them are on the lookout for what unites us, rather than what divides us. How are you identifying the issues that share more common ground than the headlines suggest?

CHOOSE YOUR AUDIENCE

You don't have to appeal to everyone. The loudest opposition may never come round to your point of view, and trying to stretch your messaging to encapsulate the whole spectrum will only dilute it. But watch out: only speaking to yourself and your closest existing supporters doesn't work either. Make a decision about where your base can comfortably stretch to without flattening your message.

LOCALISED TRUST

TL;DR

Trust in institutions might be falling, but it hasn't disappeared. Instead, it has localised, moving to neighbours, communities and closed online spaces. Charities are in a comparatively strong position, enjoying higher levels of trust than most other institutions. The opportunity is to go hyper-local, show up authentically in the new closed and interest-based spaces, and act as a trust broker across divides.

WHERE DOES TRUST LIVE?

Institutional trust remains low. The 2026 Edelman Trust Barometer indicates that institutional trust continues to decline. Since 2021, trust in national government leaders has experienced a net loss of 16 points, while major news organisations have lost 11 points. Negative trust in institutions are impacting people's trust in the future as well, as only 32% of people globally believe the next generation will be better off. The five events most responsible for eroding trust? Inflation (54%), misinformation (50%), the COVID-19 pandemic (43%), trade wars (37%), and generative AI (37%).

Instead, trust has localised. Audiences are retreating into smaller, familiar circles. Whilst institutional trust declines, trust in neighbours, family, friends, and immediate coworkers has risen. Across nearly 34,000 respondents in 28 countries, seven in ten people report being unwilling or hesitant to trust someone with different values, backgrounds or information sources. The report dubs this phenomenon 'insularity'. We're seeing a shift from 'we' to 'me,' as collective trust in shared systems becomes replaced by insular trust in personal networks.

'Seven in ten people report being unwilling or hesitant to trust someone with different values, backgrounds or information sources'

Patriotism has localised as well. Rather than being linked to national unification, patriotism has instead moved closer to home, with people identifying with and caring more about their local communities than a national centre. Trust now lives in the local, and the place-based relationships that people can build across the divide. The opportunity, then, lies in hyper-local work that can build bridges based on what people have in common at the local level. Rethink whether messaging coming from a centralised national broadcast will cut through. The more directly you can speak to people's local communities, concerns, and needs, the deeper the relationships you'll build.

'Trust now lives in the local, and the place-based relationships that people can build across the divide'

But community no longer happens in traditional settings. Third spaces are increasingly difficult to find for the UK population. The UK has gone from around 54,000 registered pubs in 2009 to under 40,000 today, with roughly 50 closing every month. Libraries, similarly, have faced closures, with approximately 40 a year closing due to severe council funding cuts, reduced operating hours, and shifting digital habits.

The charity sector has a uniquely positive position, enjoying relatively high trust. Of course, the sector is not entirely immune to the wider erosion of institutional trust, but overall levels do remain comparatively high. Trust has held steady since 2020, with 57% of the UK public having high trust, outperforming almost all other institutions. That's comfortably above local councils (27%), and far above MPs (15%). The strongest driver of this trust is the belief that donations reach their end cause, but recent years have shown that the belief that charities make a real difference and act as a voice for the people they serve have grown in importance as well. This level of trust is crucial: those with high trust tend to continue donating, whereas those with medium trust are more likely to disengage due to cost of living pressures.

'Those with medium trust are more likely to disengage due to cost of living pressures'

Watch out: the percentage of people with low trust in charities is also growing. The number of people with low trust in charities rose from 9% in 2024 to 11% in 2026. Whilst these numbers are negligible in comparison to those with high trust, the increase is interesting to note. Notably, those with less awareness of and exposure to charity services are most likely to have low trust. Visibility and understanding remain key.

'The number of people with low trust in charities rose from 9% in 2024 to 11% in 2026'

POST-REALITY

It's difficult to talk about polarisation and trust without acknowledging the role of increasing misinformation, as enabled by AI, propagated in an increasingly fragmented media landscape. The technology to manipulate information and images convincingly is now accessible at scale. This is already being weaponised to incite violence, sway elections, generally sow mistrust and reinforce polarisation. We covered this in much more detail in our recent AI Horizon Scan, please see here for a deep dive of how this intersects with the broader landscape.



CLOSED NETS

There is no single social media platform where 'everyone' can be found, and there hasn't been for some time. On average, UK social media users now spend time across 6.2 different social platforms a month, with each serving a different purpose in their online ecosystem. The old model of building one large following on a legacy platform and reaching an online audience there doesn't reflect how people actually use these platforms anymore.

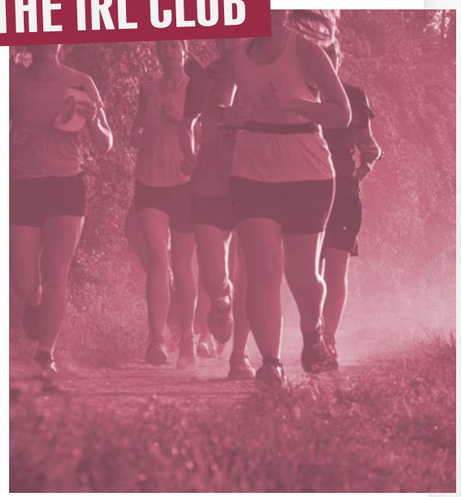
AI slop and marketing are driving people away from legacy platforms. Low-quality, AI-generated content has been flooding feeds that were once built around content from friends and family. Facebook has been particularly susceptible, now saturated with bizarre AI-generated imagery (just look at the now-infamous Shrimp Jesus). Similarly, new research shows that 20% of videos shown to new YouTube videos are AI slop. "Slop" was even named word of the year by Merriam-Webster in 2025, a reflection of how central this has become to the online experience. Underneath the AI-specific frustration sits a deeper complaint: for many users, these platforms stopped being a good way to keep up with friends and family years ago, buried instead with advertising, algorithmic recommendations, influencer marketing, and, yes, AI-slop. They are no longer delivering on the promises they were built on.

Legacy platforms are being replaced by closed nets. Into this space steps a new proliferation of smaller, closed platforms that trade breadth for depth. Structurally closed community spaces, like Discord servers, are growing as they offer organised, topic-based, semi-private interaction that an open algorithmic feed can't. For those that are still on legacy platforms, having fewer followers is now cooler than having many. TikTok and Reddit, whilst still large mainstream platforms, are best understood through this same lens: they drive discovery and topic-based community, weren't built on a (now often abandoned) promise to connect you to your family and friends, and trusted peer discussion. The question then becomes, if your audiences are retreating to closed nets to avoid being spoken to by brands and influencers, what is your role in these new spaces? How do you gain legitimate, authentic entry into them?

Interest-based platforms are also rising in popularity. Strava (fitness), Letterboxd (film), Beli (dining), and Storygraph (books) have each grown their monthly active user base significantly since the start of 2021, built around shared interests over generic feed. The difference between these platforms and most legacy ones is that they're not trying to capture hours and hours of your attention. There is no infinite scroll. They are built to connect with you around very specific interests, designed to create community.

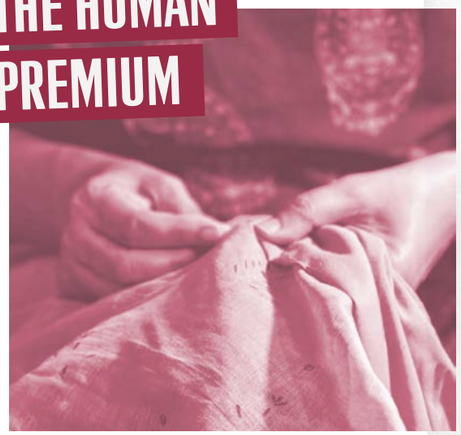
SCENARIOS: 2029

THE IRL CLUB



The retreat from legacy social media has continued and deepened, accelerated by a growing distrust of AI-generated content and influencers. Instead, people are showing up, in person, for things that are visibly and verifiably human. From run clubs to book groups to community gardens. The average park on a Tuesday evening is the meeting point for a hundred people in running gear, coming together to find community face-to-face. Being in the room is increasingly important for engaging these audiences.

THE HUMAN PREMIUM



Human-made has become a quality signal, a bit like organic or artisanal used to be. It's something a growing number of people seek out deliberately and are willing to pay more for. Magazines with human-written articles. Therapy sessions that advertise as human-led. Product-packaging that tells you exactly who made it and where. As AI-generated content has become the default, the handmade has acquired new value. Increasingly, access to it is becoming a marker of privilege.

TAKEAWAYS

WHAT TO WATCH

2027

The Edelman Trust Barometer 2027 for a sense of how insularity and localised trust develop. Any further information on the government's devolution and high street strategy and how this relates to local communities and gathering places.

SO WHAT?

DEPTH OVER BREADTH

Being present everywhere all at once no longer works. Audiences have retreated into smaller spaces: neighbourhoods and local communities, Discord servers, Strava clubs, social media book clubs. Community and connection are the name of the game, rather than broadcasting campaigns from the centre. Of course, breaking into these is easier said than done – often, audiences are retreating to avoid being broadcast to. Start small. Which closed nets align best with your mission and where can you find authentic, legitimate entry-points? How can your presence in these spaces feel additive for audiences, rather than extractive?

EARN IT, DON'T ASSUME IT

The charity sector enjoys higher levels of trust in a comparatively difficult environment, at a time when most other major institutions are losing out. But we have to continue earning and protecting that trust. Show where the money goes and what it achieves, and be a visible voice for the people you serve.

TRUST BROKERING

Leverage the charity sector's position of trust to broker bridges. We call this trust brokering: surfacing what insulated groups have in common, and translating their needs and realities for one another. In fact, 72% of people think the sector has an obligation to do so, but only 44% of people think they're doing it well. Use the trust you have to bring people together, locally and in person where you can.

AN AGEING POPULATION

TL;DR

As life expectancies increase, the shape of Britain's population is changing. 19% of people in England are 65 or over, **rising to 26% by 2065**, and the old-age dependency ratio is set to rise alongside this. Without policy change, funding pensions, healthcare and welfare will put real pressure on the public finances. Recent proposals by Andy Burnham suggest the government will begin to tackle this through reform to the triple lock and the creation of a National Care Service. But watch out: pensioner poverty is rising and unevenly spread, and the cost of living crisis will have an impact here too.

DEMOGRAPHIC SHIFTS

Britain's ageing population will redefine the basic shape of the population. Almost one in five (19%) people in England are aged 65 and over, with the population expected to increase at the fastest rate among older age groups largely due to longer life expectancies. Projections show that 26% of the population will be aged 65 and over by 2065. The number of over-65s is similarly projected to overtake the number of children in the population within years, not decades. This means the old-age 'dependency ratio' (the number of people aged at or above the state pension age relative to the number of working people) is expected to increase from around 31% in 2024 to over 47% in 2074.

'Almost one in five (19%) people in England are aged 65 and over'



An ageing population requires policy change. From a Commissioner for Older People and Ageing, acting as a voice for older people who are currently marginalised, to a strategy for an ageing society, in order to balance the current needs of older people with the long-term implications of an ageing population.

Without policy changes, this is expected to pose a fiscal challenge. Based on current policies, the national debt is expected to rise substantially because of the cost of funding state pensions, healthcare and welfare. The OBR projects that State Pension spending will rise a further £80bn over the next 50 years, a figure which could swing by ±£40bn depending on how the triple lock mechanism interacts with economic conditions in any given year. The triple lock itself, which guarantees the state pension rises each year by whichever is highest of average earnings growth, inflation, or a 2.5% floor, currently accounts for spending equivalent to 5% of the size of the economy.

'The number of over-65s is projected to overtake the number of children in the population within years, not decades'

TRIPLE LOCK

The triple lock has historically existed to curb pensioner poverty, the need for which has not decreased. Despite the narrative of the wealthy Baby Boomer looming large in public discourse, this cohort doesn't just cover property owners and affluent retirees. 2.1 million people aged over 65 are living in relative poverty in the UK today, almost 1 in 5 people in this age group. This cohort isn't immune from the cost of living crisis, with rising energy bills, escalating food prices, and stagnating pensions meaning that pensioner poverty is once again on the rise. After years of decline, the proportion of retirees in poverty has increased from 13% in 2015 to 16% in 2024, with further increases expected in years to come. Pensioner poverty doesn't impact older populations evenly either. BPOC pensioners are more likely to live in pensioner poverty compared to white pensioners, and the gender employment gap among people approaching retirement also means that women face greater financial precarity in later life.

'2.1 million people aged over 65 are living in relative poverty in the UK today, almost 1 in 5 people in this age group'

The triple lock will change, but not until 2030. Ahead of the Autumn Budget, calls to remove it had resurfaced. The reality is that the current government faces a tricky economy, trying to balance improving public services, easing the cost of living crisis, and boosting economic growth, all while staying within the confines of public spending rules. At Labour conference, Andy Burnham set out the route they'll take. The triple lock will stay unchanged for the rest of this Parliament, honouring the manifesto, but will be altered from April 2030, with the savings used to help fund a new National Care Service. YouGov describes the change as effectively a double lock, tied to the higher of inflation and 2.5%. Approximately 43% of the British public are in favour of this policy, with 30% opposed. Connecting the triple lock change to the National Care Service increases support slightly, with 48% supporting and 28% opposing.



INTERVIEW: PENSIONER POVERTY AND THE TRIPLE LOCK

ALASDAIR STEWART

DIRECTOR OF SERVICES AT AGE UK

Note: This interview took place prior to Andy Burnham's recent announcements pertaining to the triple lock.

Eef Leurs: Could you start by telling us a little about yourself and your role at Age UK?

Alasdair Stewart: I've been at Age UK for nearly 12 years now, responsible for Age UK's information and advice services, but also now all of the national services we deliver. From a "triple lock" perspective, that includes the production of Age UK's guidance to older people, but also to friends, family members, carers, and other professionals, around financial entitlements, welfare benefits, how to pay for care, and what local authorities' statutory obligations are.

As well as that, Age UK's national advice line advises older people, their friends, families, carers, and professionals. We answer about 200,000 enquiries every year, and about one in three of those are to do with welfare benefits, cost of living, money, and income in some shape or form. So it's a significant part of what we discuss with older people and those supporting them, making sure they have the right finances and support to have a good quality of life.

EL: Before we talk about the triple lock specifically, what does the general financial picture look like for your service-users at the moment?

AS: What we've really seen is a significant increase in older people coming to us with more financial worries, certainly since the first post-pandemic cost of living crisis. We've also seen a lot of older people coming to us because energy bills shot up so much due to the Ukraine war and related issues. Older people depend more on heating, partly because they may not go out as much for mobility reasons, and partly because health conditions mean they need to keep their heating on more. The huge increases in utility costs mean their fixed incomes aren't stretching to cover both heating and food.

We've also had more older people coming to us in crisis because they've run out of money, run out of credit on their electricity or gas meter, or their cupboards are literally bare and they have nothing to eat. We've had to respond in different ways. That isn't something we had to do five or six years ago. We're seeing people come to us in much more difficult financial circumstances.

'We're seeing people come to us in much more difficult financial circumstances.'

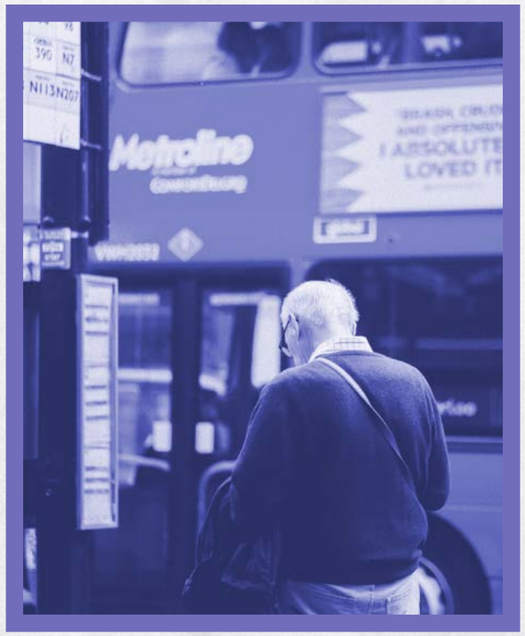
EL: What has the effect been on your services?

AS: We've definitely seen a knock-on effect since 2022, with older people approaching us with increasing worries about what they can afford and the cost of living. We'd always supported older people nationally with benefits enquiries and income maximisation, but demand was such that we created a dedicated team, and we now have 19 full-time staff working in that service.

The collective work of the Age network identified more than £150 million in unclaimed welfare benefits that older people were entitled to and that we've supported them to access. But we know that's a drop in the ocean compared to the level of benefits that go unclaimed every year, which is measured in the billions of pounds. We, as a charity, don't have the capacity to help everyone who comes to us. Services up and down the country often have long waiting lists because demand outstrips capacity.

'Services [...] often have long waiting lists because demand outstrips capacity

There doesn't seem to be any light at the end of the tunnel at the moment, demand has only increased since 2022. And while inflation has come down a little, food inflation is still high and utility prices are still rising and these are the things older people proportionately spend more of their fixed incomes on.



EL: We now have a new Prime Minister and an autumn Budget on the horizon. Within that, calls for the government to remove the triple lock have been gaining visibility. Can you give me your perspective on what the consequences of the triple lock either weakening or being removed entirely would be?

AS: It's probably helpful to understand the context a lot of older people are living with in terms of fixed incomes. One in six single pensioners are fully reliant on the state pension and any benefits they might be entitled to. While there may be awareness that the new state pension is just over £12,500 a year, that's only for people on the new state pension, but six in ten current pensioners receive the old state pension, which in many cases is less generous. £12,500 a year is effectively half the national living wage.

'Three in ten older people and pensioners say they're struggling financially'

So we're asking older people to live on a very small amount of money. We know from polling that three in ten older people and pensioners say they're struggling financially and that's even before the coming increase in energy prices. The triple lock has put us on a trajectory of improving the financial situation for older people, rebuilding the value of the state pension that had previously been eroded. Any change to that risks undoing those improvements. But we also know the current position of older people means such a change would create significant financial challenges, because they're on fixed incomes and, in many cases, unable to go out and work extra hours. They're entirely reliant on the state pension, or often small occupational pensions they may have built up.



EL: Given the levels of ongoing demand, how much does the triple lock discussion factor into your planning?

AS: From a service delivery perspective, that's not something we focus on directly. We're very much focused on ensuring the government understands how important the triple lock is. But the reality for any service is that things do change.

It's difficult to do too much planning until we know exactly what's been announced. The key thing we ask for is advance notice if changes are being made, rather than at very short notice, so older people have a chance to prepare, because many will plan their expenditure over the year, including how much they'll need to use their heating over Christmas and winter, based on their fixed income. Changes at short notice create extra pressure and stress.

'Changes at short notice create extra pressure and stress.'

EL: Is there a 'right way' to remove the triple lock that would reduce the impact?

AS: I don't think there is a right way to do it, because we haven't yet reached a good place. There is still progress needed to ensure pensioners could have a decent standard of living. Any change to the triple lock means moving further away from that trajectory of getting the state pension to a place where pensioners can rely on it for a decent standard of living, where they can afford to heat their homes, eat, and engage in their communities.

SCENARIOS: 2029

THE NATIONAL CARE SERVICE



The government's new National Care Service is a year away from implementation. The legislation has passed and the funding is confirmed. For the families who have been paying for care out of hard-won savings, the arrival of this timeline means the world. It feels like a reason to believe that their realities are being recognised by the government. For the organisations working in this space, it's both opportunity and pressure: the context is changing in ways that will fundamentally reshape health and care.

LIVING INHERITANCE



The triple lock change, inheritance tax reforms, and the rising cost of later life care have combined to shift the financial patterns of older households with assets. The money that was initially earmarked for inheritance is instead being passed on now. Gifting while alive, helping children onto property ladders, funding grandchildren's education: the living inheritance has become a mainstream financial strategy, driven by a changing tax and pension environment.

TAKEAWAYS

WHAT TO WATCH

2026

Autumn Budget for further clarity on measures to tackle the cost of living crisis, particularly pertaining to pensioners. Detail on funding for the National Care Service and changing the triple lock.

2027

The new state pension rate takes effect in April. Legislation regarding the triple lock change will likely spill into this year as well. The Department for Work and Pensions will publish its futures report on pension outcomes in 2050.

SO WHAT?

MYTHBUSTING

For some, later life is a time of financial comfort and opportunity. But for many others, it is defined instead by economic hardship, squeezed wallets, and the anxiety of trying to make their money last. Don't assume everyone in this cohort enjoys the same financial picture.

DESIGN FOR LONGEVITY

An ageing population also means a larger cohort of people entering a new lifestage, which they're actively redefining. For many, this life stage isn't just about ageing and retirement, but about reinvention, curiosity, and exploration. Are you building engagement strategies that reflect the excitement of this chapter, rather than outdated notions of slowing down?

THE FUTURE OF WORK & TALENT

TL;DR

Young audiences are entering a tricky job market, as employers rein in hiring amid rising costs and AI. Where possible, this cohort is setting their sights on AI-resilient careers and on purposeful work, with 96% of Gen Z saying it matters to their job satisfaction. Meanwhile, the sector workforce is facing a similarly tricky time. Burnout is widespread and pay is stagnating, and the charities that invest in wellbeing and sustainable ways of working will be the ones to weather the storm.

YOUTH EMPLOYMENT

The youth labour market is struggling. In 2026, just over 1 million 16-24-year olds are estimated to be NEET (Not in Education, Employment, or Training), up by 89,000 the year before, and the highest figure in over a decade. Alarmingly, new data warns that the true number could be much higher, when accounting for those technically enrolled in education but entirely disengaged. Youth unemployment has increased to approximately 16%. Comparatively, the UK unemployment rate sits at 4.9%. Rather than contracting evenly, the market is reallocating away from the entry-level roles that graduates have traditionally relied on to get a foothold.

'Youth unemployment has increased to approximately 16%'

Graduates, in particular, are being squeezed from all sides. Graduate-level jobs are now the lowest they have been in a decade, down 45% when compared to the same point last year. In 2025, 1.2 million recent grads in the UK competed for just 17,000 open roles. Meanwhile, one in seven NEETs now holds a university degree. In short, the assumption that a degree might protect you from labour market exclusion no longer holds water.

'Graduate-level jobs are now the lowest they have been in a decade'

Employers are reining in hiring in the face of climbing costs and the rise of AI. The cost of talent has been increasing for employers, particularly in the face of increased national insurance contributions and minimum wage. This comes at a time when many businesses are also prioritising investment in artificial intelligence, with 38% of employers now expecting to cut graduate hiring because of AI. These issues, of course, are not limited to graduate unemployment, with general job vacancies falling as employers pause recruitment in the face of rising costs, but are amplified in entry-level roles.



CAREER ASPIRATIONS

AI-resilient careers are top of mind. As mentioned in the previous section, UK vacancies have slowed. White-collar jobs in particular are being disrupted by AI and cheap automation. But not all sectors are experiencing the same slowdown and employees are setting their sights on industries that they perceive as more AI-resilient, from healthcare to hospitality, or even heritage crafts. Positively, skills demand is still high in sectors expecting to see long-term structural growth, with ten priority sectors (including tech, creative, and clean energy industries) expecting to grow 1.6x faster than the rest of the economy.

Purpose remains an important motivator. In fact, purpose has become so central to job satisfaction for younger audiences, that it has essentially become a baseline requirement. A whopping 96% of Gen Zs and 97% of Millennials say that having a sense of purpose at work is important to their overall job satisfaction and wellbeing. These aren't just empty words: about 40% of respondents have rejected a potential job based on their ethics or beliefs, and 68% of Gen Z and 72% of Millennials say their current job enables them to make a meaningful contribution to society. The demand for purpose-driven, values-aligned careers offers a structural advantage for charities in the labour market. Lean into that distinctiveness in recruitment, rather than competing on salary against sectors that can afford higher pay.

THE CHARITY SECTOR

No longer a pandemic-era holdover, it seems hybrid work is here to stay. Approximately 28% of people follow a hybrid model of work, compared to 13% of those working fully remote, and 43% working exclusively from the office (including jobs that can only be done in-person). Parents, in particular, as well as those with degrees are more likely to be hybrid working. Crucially, 'hybrid' working itself has crystallised as a quite specific pattern, rather than full flexibility: most commonly, employers require two-days in the office (56%), followed by 3 days (25%). Whilst hybrid looks fairly stable as a new, accepted way of working, employers are tightening up what hybrid actually looks like. There is, of course, an implication to premises and cost: if you maintain office space built for five-day attendance, that will now more than likely be at a fraction of capacity most of the time. Consider this a moment to revisit the overheads we used to take for granted.

Mandatory office attendance is unpopular. UK workers typically state that 1-2 days a week in the office is the preferred agreement. And whilst there is an appetite from employers to issue Return to Office mandates, workers don't seem to be particularly interested in this: 48% of workers say they'd consider handing in their notice over a requirement for full-time office attendance.

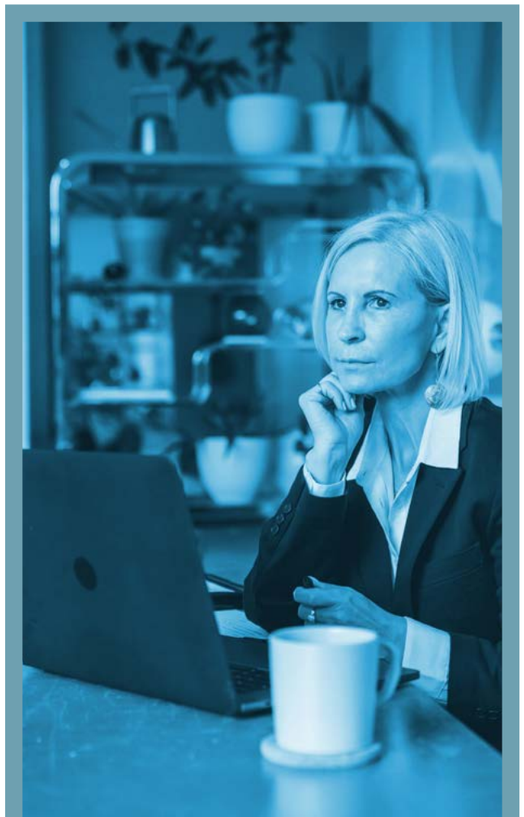
New working patterns have changed our travel habits. Unsurprisingly, the shift away from full-time office working has decreased our time spent on the commute. Season ticket rail journeys (the clearest data set for regular commuting, although imperfect) sat at 234m in 2025/26, up slightly from last year but hardly scratching the surface of the 588m recorded before the pandemic. This isn't necessarily bad news: off-peak and leisure travel has more than made up the difference this year, with overall rail journeys hitting a record 1.83bn over the past year. For those relying on train stations and associated hotspots for footfall, expect a flatter, less commute-dominated shape to the working week as total volume recovers and grows.

Will the four-day work week materialise? The last time the 4-day week campaign made significant waves was back in 2022, when 61 companies piloted the concept at scale. Results of the pilot were overwhelmingly positive, yet changes have not been adopted widely. Now, however, AI is frequently in the headlines for its potential efficiency gains through automation of basic tasks. Does that additional free time have to be absorbed into rising workloads and higher expectations, or should it be funnelled into freeing up important leisure time for staff?



TALENT TURBULENCE IN THE SECTOR

Burnout is prevalent in the charity sector. Recent data shows that burnout is rife in the charity sector. A whopping 78% of charity staff report feeling burnt out at least sometimes, with Millennials reporting the highest levels as 41% of them say they feel burnt out most often or always. Similarly, one in three charity comms professionals report feeling burned out, with the same proportion planning a subsequent career change. Larger charities, in particular, struggle with lower job satisfaction. Meanwhile, charity wages continue to stagnate – a whopping third of junior charity roles are now paid below real living wage, up from 24% in 2025.



'Burnout levels are leading to employees either leaving the sector or planning to'

Wellbeing needs to be embedded in charity culture. Employees continue to report being driven by a search for purpose, but this is a workforce that is increasingly stretched, especially under the weight of being asked to do more with less for years on end now. Stronger wellbeing support and greater financial stability are the way forward. But prioritising care can feel near-impossible when demand is always rising and resources are thin. Doing nothing, however, is not an option. Burnout levels are leading to employees either leaving the sector or planning to, costing us continuity, trust, and long-term impact. We need to build sustainable organisations that people want to work for.

'Prioritising care can feel near-impossible when demand is always rising and resources are thin'

The impacts of the Employment Rights Act implementation are becoming clearer. The Act is being implemented in phases from February 2026 through into 2027, covering a substantial reform of how UK employers manage their workforce. A number of provisions are particularly important to the third sector.

Firstly, Statutory Sick Pay (SSP) is now a day-one right for all workers, driving up costs for sectors reliant on casual, seasonal, and support workers. Secondly, protective awards for failing to properly consult on redundancies have doubled, meaning that rapid restructures could lead to serious financial exposure if not handled properly. And, crucially, tighter restrictions on zero-hour contracts will come into place, reducing flexibility of the workforce. Of course, these protections exist to protect staff in an uncertain environment, but will require investment in the restructuring of how workers are compensated and protected in the workplace. Expect reduced flexibility of contracts and increased costs.

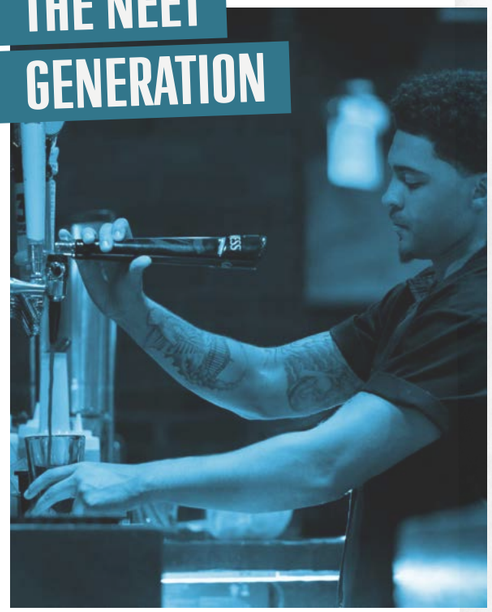
'Tighter restrictions on zero-hour contracts will come into place, reducing flexibility of the workforce'

Similarly, minimum wage increases drive up cost pressure. Compounding all of this is a set of National Minimum Wage increases, closely following recent employer National Insurance increases. These cost pressures, if not integrated mindfully, risk driving organisations to the kind of burnout-inducing understaffing described above as charities try to absorb higher payroll costs without commensurate income growth. As such, pressure exists from both sides: on one hand, chronic underpay and stagnating wages are driving frustration among charity workers, especially at a time of continuing cost of living pressure; on the other hand, charities coping with increasing cost bases may struggle to absorb these as sector income declines whilst demand increasing, leading to more understaffing and subsequent risk of burnout.



SCENARIOS: 2029

THE NEET GENERATION



The graduate labour market has not recovered in the way that was hoped. The entry-level roles that previous generations used as a foothold are few and far between. AI absorbed a significant amount of these, as did rising employer costs. The assumption that a degree provides protection from labour market exclusion no longer holds. The lack of entry-level roles has become a structural problem rather than a temporary squeeze. Not for lack of trying: the young graduates continue to apply persistently, all while picking up extra pub shifts and living in their parents' spare rooms. This is a cohort forming financial, civic, and relationship habits under conditions of prolonged job insecurity.

THE AI INEFFICIENCIES



AI is fully embedded in most workflows. In some areas, the efficiency gains are obvious. Case notes and referral letters draft themselves. Meeting summaries instantly land in inboxes. But all this new free time is being filled by managing the AI's work: checking outputs, correcting errors, prompting agents that have gone off track, maintaining ethical oversight. Management has become about managing the AI, rather than managing people. The cognitive load is just as high as it was before. But satisfaction of having done the work is no longer there.

TAKEAWAYS

WHAT TO WATCH

2026/ 2027

Across this year and next, watch for the Employment Rights Act's protections coming into effect and their immediate impact. Meanwhile, the Milburn Review on young NEETs is expected to land late 2026 or early 2027 and will offer more clarity.

SO WHAT?

INVEST IN THE PIPELINE

The entry-level jobs that once got young people onto the first rung of the career ladder are disappearing. The temptation to shift entry-level roles at a time when talent (as well as everything else!) is expensive is understandable, but we risk creating long-term skills shortages due to a lack of early career training and opportunities. Future-proof the talent pipeline by investing in younger talent and rebuilding junior positions to work alongside AI, rather than be replaced by it.

STRUCTURED ENGAGEMENT

There is an opportunity to position structured volunteering for NEETs. It offers connection, confidence, and CV-building value. But NEETs won't automatically turn to volunteering with their spare time – you have to reach out to them. Simplify your entry points and communicate clearly about how volunteering opportunities can return value to them.

REALLOCATING TIME

AI has been in the headlines for its potential efficiency gains, and right now, the default is for the saved time to be swallowed by rising workloads and higher expectations. But there is an opportunity to be deliberate about where we shift this time instead. To nuanced, human work only human talent can do, as well as to rest, recovery, and flexibility. Use AI effectively to ease the pressure on your people, rather than only focusing on increased productivity, especially at a time where burnout is already rife.

CLIMATE REALITY & ADAPTATION

TL;DR

The consequences of the climate crisis are becoming increasingly visible. This summer was the UK's hottest on record, and the UN now expects us to overshoot the 1.5C target. The focus is shifting from avoiding the breach to managing it. Building resilience, on a national level, as well as for organisations and individuals alike, is key.

THE CLIMATE EMERGENCY

This summer broke records across the globe. This year saw the UK's hottest summer on record, with temperatures peaking at 38.1C on the 13th of August. The previous record was held by 2025's summer. Data shows that the season's mean temperature was made 130 times more likely by the climate crisis. Adverse weather events like heatwaves, flooding, and extreme cold are growing more frequent and more intense. Much of the country ended the summer still in drought. Globally, August 2026 was the world's joint hottest month on record.

'Data shows that the season's mean temperature was made 130 times more likely by the climate crisis'

Previous climate goals are now officially out of reach. The UN Environment Programme has published a new assessment named 'Limiting Overshoot.' It states unambiguously that the world will breach the Paris Agreement's 1.5C target, likely sooner rather than later, given that the planet is already roughly 1.4C above pre-industrial levels. The goal is now no longer to avoid crossing 1.5C – which is not achievable anymore – but rather to "overshoot, peak and decline." We now have to accept a period above the threshold, focusing strategic efforts on how to manage the decline through faster emissions cuts and large-scale carbon removal. Per the report: "the best remaining option had shifted from avoiding overshoot to navigating it." Crucially, this should not be an excuse to give up and relax, but a "wake-up call to act with far greater urgency."



RESILIENCE AND ADAPTATION

The UK's climate resilience programme has a long way to go. Without further action, 92% of UK homes are likely to overheat by 2050, peak river flows could rise by up to 45%, and water supply shortfalls could exceed five billion litres a day. The cumulative impacts of the climate crisis could cost the UK between 1-5% of GDP by 2050, amounting to somewhere between £60bn and £260bn a year, against an estimated £11bn per year of investment needed now. For an example of how quickly assumed adaptation timelines are shortening in the face of climate change, just look at the London Thames Barrier. It was assessed to operate until 2070, but may now need replacing up to two decades earlier than previously expected at a cost of at least £20bn. Given that construction could take up to 30 years, a decision on what replaces the barrier may need to be made far ahead of the previously planned 2040 deadline.

Food insecurity is a key concern for the UK. Much of the country ended the summer still in drought, with farmers reporting real difficulty harvesting sufficient crops and warnings of possible food shortages. Current data suggests the 2026 arable harvest will likely be one of the worst on record. Even more concerning is that farms went into this drought already weakened. A waterlogged winter delayed planting and left many crops vulnerable before the dry summer even began, compounding rather than following a single bad season.

Without financial aid, some farmers may not have the funds to plant next year's crops at all, risking the pipeline of domestic food production. These concerns come at a time when the fertiliser trade has been severely disrupted by the Iran war, particularly conflict in the Strait of Hormuz. All of this will only serve to compound the existing cost of living pressures and rising food bank reliance.

'Without financial aid, some farmers may not have the funds to plant next year's crops at all'

Insurance products will need an update in order to be climate resilient. Cover is already struggling to keep up. UK insurers paid out a record £6.1bn in property claims in 2025, of which £1.6bn were weather-related – double the annual average between 2017 and 2021. Meanwhile, there is the risk that certain cohorts may struggle to access the insurance they need for climate preparedness, or are simply not insurable at all under current coverage terms. California is a warning of where this can lead: insurers withdrew from high-risk areas, and the handling of claims after the 2025 Los Angeles wildfires has become a dispute between insurers and regulators.

INTERVIEW: RESPONDING TO THE CLIMATE CRISIS

SUMMER WYATT-BUCHAN
CLIMATE ADAPTATION AND RESILIENCE MANAGER AT BRITISH RED CROSS

Eef Leurs: Can you tell me a little about yourself and your role at the British Red Cross?

Summer Wyatt-Buchan: I'm Summer, the UK climate adaptation and resilience manager at the British Red Cross. I work on embedding climate thinking into our operational delivery and into UK resilience strategy. My work spans quite a lot of areas: I work with communities, with staff, and with the government sector to align and connect people's views on climate and climate adaptation, to make sure people are equipped to be more resilient to extreme weather.

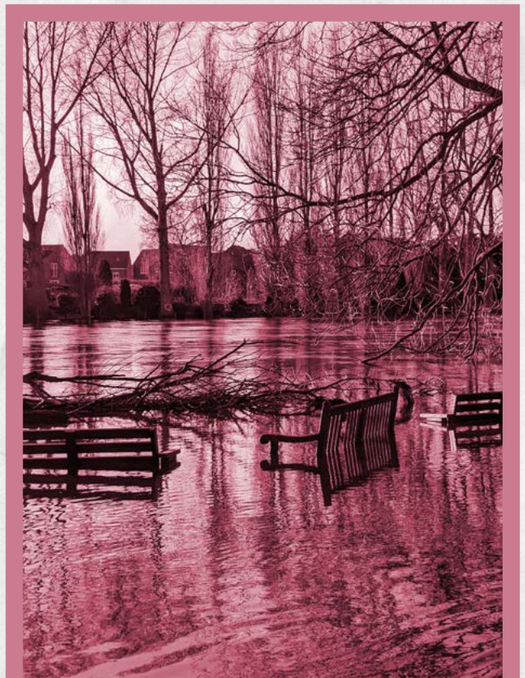
EL: How has your role changed as the consequences of the climate crisis become more visible?

SWB: It used to be about convincing people that climate change is happening. Now it's becoming a lot more structured around effective communication. The role is changing to help translate information into understandable products for end users, whether that be emergency responders or communities. And the urgency of climate roles is speeding up massively.

EL: Do you get the sense that UK audiences are prepared for the worsening climate crisis?

SWB: We've seen a vast improvement in people knowing about it, talking about it, and having it on their radar, so we're in a much better place to work towards preparedness. But people aren't prepared. They have so much going on in the wider world that they may not have the capacity or capability to even think about being prepared.

That said, this year we've seen a shift in people's tone and awareness. Potentially that's down to the extreme heat we've experienced; potentially it's the super El Niño being in the news. But there's been a shift where, even if you don't believe in human-caused climate change, you're realising, "I don't want my house to be flooded. Maybe I should do something about that."



EL: What are the biggest challenges you see to resilience and adaptation?

SWB: There's so much going on in the world today that people are inundated. People tend to care most about how things affect them. With the cost of living crisis being as bad as it has been, people don't have the resources, the bandwidth, or the prioritisation to think about things wider than what's directly in front of them. For a lot of people, until your house is flooded or the heat is there, you won't connect the dots, because you don't sit and think about climate change all day.

Another challenge is that we need to do better, as an industry, at saying exactly how to adapt and change. There needs to be a shift to empowering people to make those changes effectively. It's beyond the education of why things are happening; it's "it's here, so how do you change things?"

'People don't have the resources, the bandwidth, or the prioritisation to think about things wider than what's directly in front of them'

There's also a big challenge in working in climate which is a tale as old as time: sustainability of funding. A lot of organisations don't put the resource into climate personnel that they should, and when they do, it's often short-term funding or short-term projects. You cannot fund climate short term. It's here to stay and it's going to get worse.

'You cannot fund climate short term. It's here to stay and it's going to get worse.'

Another challenge we see a lot in our industry is that interventions don't include local people, or those being directly affected. Whenever a climate intervention is put into place, you need to speak with the members of that space and that community, so their voices are heard and leveraged. Often those short-term projects, if they're done to a community, won't be continued. If you work with them, that improves the situation long term: you see the behaviour change and the empowerment, and people feel they own their future and their own adaptation. That's really what we're aiming for.

EL: Tell me more about your view on empowerment in this space.

SWB: You don't impose a solution on somebody; you work with them at every stage of the journey. The best stories we've seen of empowerment, where people feel comfortable and confident, are where you go in on the same level as them and say: what can we learn from you first, about your area and your needs, and how can we come up with a solution together that will leave you better off in future, that you'll be comfortable delivering without us? It's also about recognising that many communities are already resilient and genuinely wanting to learn from them too.

That's the core of empowerment: making sure people know they're supported and have people around them, but know that they're in control of their own future. Of course there'll be expertise where needed. But in terms of behaviour change and understanding, it's about giving people equal legs to stand on in a changing climate that's coming for all of us, while knowing that the house on the hill is going to be different from the house in the valley, and that people still have agency and can make their own decisions within that.

'You don't impose a solution on somebody; you work with them at every stage of the journey'



EL: I want to ask about what it's like to actually work in this space. How do you find optimism and the drive to continue in a mission area that can feel so overwhelming?

SWB: I think the mental health of people working in the industry has been quite overlooked, and if we don't get ahead of it, we'll be in a position where those with the expertise and the time are burnt out and don't have the bandwidth to work on it anymore. We need to acknowledge and support colleagues in this space. This year in particular, it's been hard-hitting, especially for those who've spent a lifetime in the industry saying "this is coming," and now it's here.

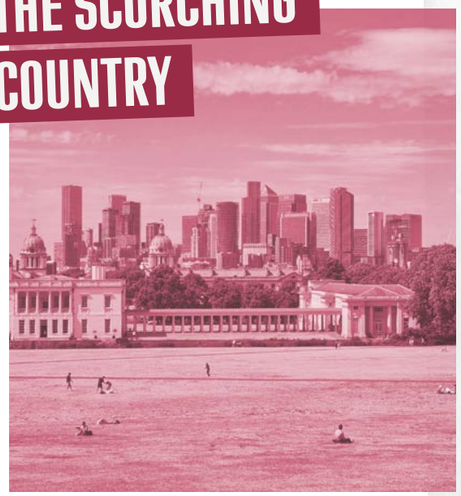
That doesn't mean we stop finding optimism. There are lots of optimistic moments: discussions with each other, seeing technology advance, seeing different solutions, seeing community-based initiatives work.

Something that gives me hope is the international component. We're part of a massive, wider movement, and that's something to be hopeful about. Seeing that what other people are doing is working — we just need to keep learning from each other and bring that into our own spaces.

'We're part of a massive, wider movement, and that's something to be hopeful about'

SCENARIOS: 2029

THE SCORCHING COUNTRY



Extreme heat has become the norm in the UK. Schools in the South East have shifted their hours in June and September, starting and finishing earlier. Some employers have followed suit or added siestas to the planning. The infrastructure is still catching up. New builds are required to meet rigorous thermal standards; the NHS has dedicated capacity planning due to the level of heat-related admissions; and insurance companies now price climate risk into coverage as the norm. Extreme heat is no longer a weather event. It is the new normal.



TAKEAWAYS

WHAT TO WATCH

2026

COP31 will take place in November, being the first COP since the UN report on breaching the 1.5C target. Keep an eye on any flood and adaptation funding in budget announcements, as well as support for farmers.

2027

Watch for El Niño's intensification, potential extreme weather events and their impact into February 2027.

SO WHAT?

CLIMATE AS AN OPERATING CONDITION

The consequences of the climate crisis are increasingly an operating condition for the entire charity sector. Extreme weather will keep testing your buildings, your services, volunteers, the people you support, and your employees. For instance, working hours and locations may need to become flexible to accommodate for extreme heat. And preparing for resilience costs less than recovering from impact. Are you having the right conversations internally around adaptation and resilience?

LIFE ONLINE

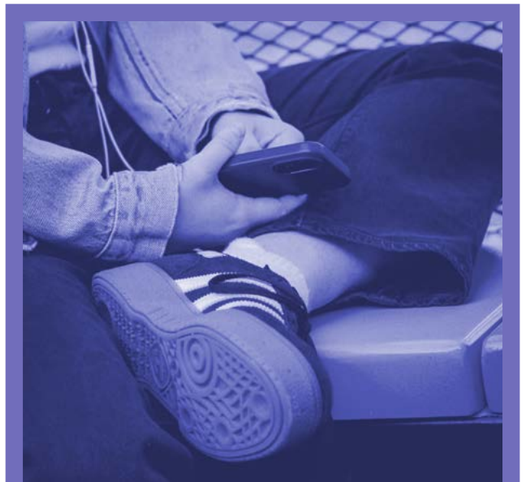
TL;DR

The UK has passed a social media ban for under-16s into law. This will make reaching young people online harder, but it's also a chance to build deeper in-person connections through schools, youth services and communities, while search, streaming, gaming and creator-led content stays open. Meanwhile, more people are turning to AI for answers through the rise of AI search engines. Most of these searches end without a click, meaning that your audiences may never actually reach your website. Are you publishing your online content with AI search in mind?

THE SOCIAL MEDIA BAN

The UK's Social Media ban will go into effect in spring 2027. Following a public consultation, the UK will follow Australia's lead in legally banning social media for users under 16. The ban covers platforms like Snapchat, TikTok, YouTube, Instagram, Facebook and X, although messaging services like WhatsApp won't be included. We're still waiting to hear details for how the ban will be enforced. Similarly, details about fines and consequences are still becoming clear. Looking at the Australian model, the onus is on social media companies to keep kids off their platforms, at the risk of fines.

16 and 17-year-olds also face restrictions. An outright ban hasn't been announced for this age bracket – although it hasn't been ruled out either – but the environment will be tightened. Access to common social media features like livestreaming or messaging strangers will be switched off by default, and potential plans indicate that curfew and enforced breaks in infinite scrolling will be introduced soon.



Australia's results thus far have been mixed. Reports suggest that children are finding ways to bypass the ban, and that a "substantial proportion" of under-16s retained their profiles, created new ones, or found ways around the age-gating systems that are in place. In fact, the proportion of under-16s holding at least one social media account only fell from 52.4% to 42.3% in the first three months. The proportion who reported using a social media platform only fell from 85.9% to 81.5%. That said, the UK government will have the opportunity to learn from the Australian model and implement more effective age-verification systems. Predictions suggest that the UK would cast a wider net to cover both account ownership and access, going beyond social media platforms to internet providers.

This comes at a time when Meta is facing backlash over its protection of teenagers. Following a landmark lawsuit in the US, Meta has been found to have insufficiently protected younger users on its social media platform. Lawyers were even able to draw on Meta's own research to make their case for them. One piece of internal research on Instagram said: "Teens have an addict's narrative about use." This did not stop Meta from targeting young users. As a result, Meta has agreed to pay a £13.3bn settlement to US states and territories, as well as implementing a set of changes including default daily time limits and night-time blocks in the US.

So, where do you reach teens instead? One of the key drawbacks of the ban is that it makes it harder for organisations to engage with younger audiences, as well as for younger audiences to access community and support. Organisations working in this space will need to be prepared to develop alternate pathways to information and support, likely through a higher level of IRL connection with schools, youth services, community networks, and family engagement. Crucially, not all digital engagement is off the cards either: search engines, streaming, gaming, and creator-led content are all hosted on sites that may not be caught in the social media ban.

INFORMATION JOURNEYS

The way people find information online is shifting away from traditional search. 37% of consumers now start searches with AI tools rather than traditional search engines. Of course, despite growing competition, Google is still the market leader in search, attracting approximately 373x more searches than ChatGPT, its closest competitor. But AI search engines are experiencing rapid growth and Google is embedding its own artificial intelligence: their AI overviews appear at the top of most search results, with no opt-out.

'37% of consumers now start searches with AI tools rather than traditional search engines'

Misinformation is rampant in this space. Google's AI Overviews are accurate approximately 9 out of 10 times. Sounds good, until you consider the implications. Google processes more than five trillion searches a year, meaning that amounts to tens of millions of wrong answers every hour. Ensuring that authoritative, fact-checked and grounded information makes its way into AI Overviews will be a key concern for organisations trying to minimise disinformation around their cause areas over the coming years.

'Google processes more than five trillion searches a year, meaning that amounts to tens of millions of wrong answers every hour'

AI Search also means people are less likely to visit your website. 93% of AI Mode searches end without a click, meaning users get the information they need without ever visiting a website. The content that lives on your site may never be seen by an average user. Instead, your audience now becomes the AI system that synthesises your information for human consumption. Earned authority in the wider information ecosystem matters more than on-site optimisation and visibility has suddenly shifted from human audiences to AI-audiences. So who are you actually designing your website for?

INTERVIEW: GENERATIVE ENGINE OPTIMISATION

MATT COLLINS
MANAGING DIRECTOR AT PLATYPUS DIGITAL

Eef Leurs: Could you give me a quick intro to Platypus Digital and your work, particularly on generative engine optimisation?

Matt Collins: Platypus Digital is a digital marketing agency dedicated to the charity sector. We do Google Ads, Meta Ads, SEO, digital strategy, and more, to help them raise more money and raise more awareness online.

EL: How would you explain Generative Engine Optimisation to someone who is new to the concept?

MC: GEO stands for generative engine optimisation. In short, it's a way of optimising your website content and your presence online so that it appears in generative large language models and generative search results. The most famous being ChatGPT, Gemini, Claude, and Perplexity on the large language model side, and AI Overviews and AI Mode on the Google side, which is how Google is increasingly surfacing and presenting search results, rather than traditional search engine results pages.

So GEO is a set of practices that charities, or any organisation, can use to increase their chances of appearing in these new formats and new places where their information can be surfaced.

EL: What are the main differences between SEO and GEO?

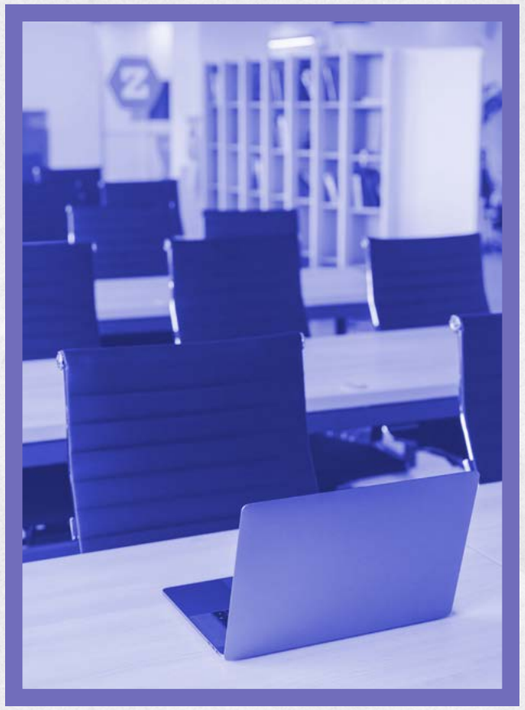
MC: Broadly, the principles are the same: good SEO is the foundation for good GEO. You can't have good GEO without good SEO underneath it. That means content that answers people's questions, a solid technical setup on your website so it isn't penalised in search results, and good content matched to the keywords people are actually searching for. The technical requirements and the content formatting are the main changes now. And content that gives a clear, self-contained answer to the specific question someone is asking an LLM tends to be the content that gets surfaced. There are lots of other examples, but that's one of the big ones.

EL: In your experience, is the charity sector prepared for GEO?

MC: Yes and no. The charity sector has always shown itself to be responsive to new developments — the conversations we have with charities, and the dedicated digital roles some of them have in-house, suggest the sector isn't the digital "luddite" that some people make it out to be. It's responsive, it's got talented people, and they're keen to make change.

But the funding environment charities are operating in, where you're seeing small charities close their doors every week, and some big ones too, even organisations that have been around for decades, means some are making really difficult decisions about which services to scale back. Digital activity, often funded from unrestricted funds, means some of those key roles are being made redundant. Teams are being downsized and budgets squeezed sector-wide. Not every organisation is affected, but it's a growing trend. So they're set up for it in principle, but the last year or two has made it that bit harder.

'Teams are being downsized and budgets squeezed sector-wide'



EL: How do you prevent misinformation about cause area, mission, or a charity itself cropping up in AI answers?

MC: Combating misinformation is really important, particularly for the health charities we work with, because sometimes they're the only reliable source when it comes to sharing accurate healthcare information.

When it comes to GEO specifically, we use Google's E-E-A-T framework (experience, expertise, authoritativeness, trustworthiness). If you publish an article about the latest updates in Parkinson's research, it's more important than ever that the author's status and credentials are a clear part of the content: why are they qualified to talk about this? What's their experience? Is their name on it? These are the kinds of credibility signals that help Google and AI tools judge whether content is trustworthy enough to surface. Misinformation might crop up on Reddit, Quora, and similar sites. You can't always stop that happening directly, though keeping your Wikipedia entry and official listings accurate helps. The main thing you can do is make sure your own content has the authority signals it needs to be cited as the accurate answer.

'The main thing you can do is make sure your own content has the authority signals it needs to be cited as the accurate answer.'

EL: If I were a charity trying to assess my current GEO "preparedness level," what should I be tracking internally?

MC: If you're completely new to it, you're probably doing what everyone else does: putting a basic query into ChatGPT and seeing if you get referenced. Beyond that, I'd look at your organic traffic. If this is something you're already thinking about, it's probably because you've noticed it's dropped, and this might be partly because questions around your topic area are being answered in AI Overviews. That's a useful top-level metric, but it's more something that sparks the conversation than an end goal in itself. From there, I'd drill into keyword-specific metrics and monthly AI citations.

EL: If there were one thing you'd want charities to take away about GEO, what would it be?

MC: I'd say this isn't just an information challenge, it's a fundraising challenge too. People searching for information who don't yet know about a charity are the donors of tomorrow, or the year after. If fundraising is a growing priority, this is a really key part of the top-of-funnel work that feeds the bottom of the funnel in future years, beyond what you'd get from paid campaigns on Google Ads or Meta Ads alone.

'I'd say this isn't just an information challenge, it's a fundraising challenge too.'



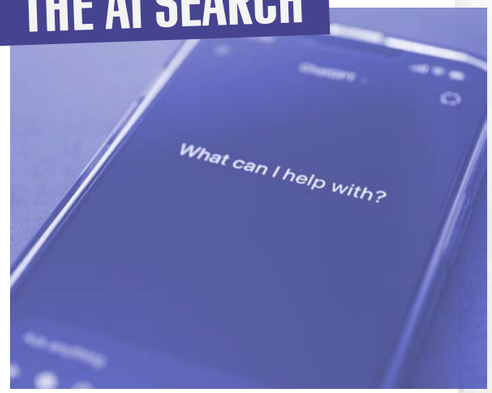
SCENARIOS: 2029

THE SOCIAL BAN



The social media ban for under-sixteens is two years old. The headline finding is that it hasn't quite worked in the way its architects had initially hoped. A substantial amount of teenagers are managing to circumvent the age verification systems, through VPNs and borrowed accounts. The question now is: how effective is this ban actually? Does it need to go further and, if so, how do we police that?

THE AI SEARCH



Websites are no longer primarily read by humans. The content that lives there is typically being processed by AI systems that synthesise and summarise it for a human audience. The information journey used to end with a click. It now lives entirely in a chat with an LLM. Companies and organisations have adapted. Websites have been redesigned accordingly, with structured content, front-loaded answers, and third-party citations.

TAKEAWAYS

WHAT TO WATCH

2026

Clarity on the age assurance mechanisms that will support the social media ban. The end of 2026 will also mark one year since Australia's ban took effect, with the first full-year evidence on what works.

2027

The social media ban goes into effect. Keep an eye on ongoing rollouts of AI search modes in popular engines and their impact on your website traffic.

SO WHAT?

NEW GATHERING PLACES

As the social media ban comes into effect, one of the most common town squares for teenagers will effectively close to them. Map where your young audiences will be instead, from schools and youth services, to community networks, families, streaming, gaming, and other creator-led spaces that may not fall under the ban. Whilst the ban may close one channel to young people, it's also a chance to build deeper relationships elsewhere.

WHO IS YOUR AUDIENCE?

Your website now essentially has two distinct audiences: the people who visit it and read your information themselves, and the AI systems that summarise it for those who never make it to your landing page. Increasingly, the latter decides how and where people find you. If you're not in the AI-generated summary, your audiences may never find you. Are you and your content prepared for the Generative Engine Optimisation era?

CONTACT US

Want to discuss how you can use this report as an opportunity to innovate?

WE'RE HERE TO HELP.

Get in touch.

GoodFutures@goodinnovation.co.uk

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