



Festival of Social Science 2026 – Theme

#ESRCFestival 17th October – 7th November 2026
www.festivalofsocialscience.com

2026 Theme – Money, Finance and the Cost of Living

The 2026 ESRC Festival of Social Science festival is a brilliant space to turn the wide themes of money, finance, and the cost of living into something people can explore, debate and enjoy. We hope the events will also be useful and relevant for attendees, perhaps offering tools or ideas to improve or impact aspects of their daily lives.

We look forward to collaborating and building a creative and compelling programme of events. Below are examples of subjects that events might explore, as food for thought. Nonetheless, we welcome events on any aspect of the 2026 theme.

Personal finances

- Understanding credit scores, interest, payday loans, student loans, and the social stigma around debt. How do people make everyday financial decisions about spending, saving, borrowing, and investing, and what psychological factors shape this?
- Why do we procrastinate on bills, fall for sales tactics or underestimate future costs? And what helps households build financial resilience through saving, budgeting and managing debt?
- How are digital tools and cashless systems, such as online banking, fintech apps and buy-now-pay-later, changing the way we handle money, and what are the risks and benefits of a cashless society?

Examples of audiences the event might want to reach, and the needs that could be met:

- Young adults managing money independently for the first time may want to understand credit scores, overdrafts or buy-now-pay-later products.
- People experiencing financial insecurity may be looking for ways to make sense of debt, reduce stigma, or feel more confident about budgeting.
- Older adults may want to support understanding digital banking or managing savings.

Events on this topic can help attendees make informed everyday decisions and feel less alone in their experiences.

Teaching children about money

- How do children develop early ideas about value, spending and saving? How can we explore pocket money, earning, and learning through play?
- What role do parents, schools and digital environments play in shaping children's financial habits? How can we make money conversations engaging and age appropriate?

Examples of audiences the event might want to reach, and the needs that could be met:

- Parents and carers of primary school children may want practical ideas for teaching children the value of money, saving and spending.
- Teachers and youth workers may be interested in how financial habits develop and how to make money conversations engaging and age appropriate.

Events could meet a need for confidence, shared learning and practical tools that families can use at home.

Understanding and support for the cost of living crisis

- Prices are rising: housing, energy, food, and everyday essentials. What structural factors are driving this?
- How is the impact of the cost of living crisis affecting different households and communities?
- What forms of support, such as policy, local community initiatives and practical tools, are out there, and do they make a difference?

Examples of audiences the event might want to reach, and the needs that could be met:

- Households affected by rising food, energy or housing costs may want to understand why prices are increasing and what support exists.
- Community organisations may want evidence about how the cost of living crisis affects different groups locally.

Events can help attendees connect individual experiences to wider economic and policy factors and feel better informed about available support.

The economy and how it works

- What are the core components of an economy, and how do money, labour, and markets interact? How do inflation, interest rates and government policies influence everyday life?
- Can we understand government roles better? For example, in taxation, spending and regulation. What about economic inequality, regional economic differences and globalisation?

Examples of audiences the event might want to reach, and the needs that could be met:

- Sixth-form and college students considering university may be worried about tuition fees, student loans and repayments.
- Other members of the public may hear terms like inflation or interest rates in the news but want clearer explanations.

Events can help audiences understand how economic decisions affect their lives, improving confidence and engagement with public debate.

How businesses make money

- What different business models do companies use to generate revenue? What is the impact of digital transformation, data and the gig economy?

- How do pricing, costs, competition, and innovation shape a business's success?
- What ethical and social responsibilities do businesses have toward workers, communities, and the environment?

Examples of audiences the event might want to reach, and the needs that could be met:

- Consumers may want to understand why prices change, how data is used, or what ethical trade-offs businesses make.
- Young people, job-seekers and career-changers may be curious about different business models and career pathways.

Events can help attendees make more informed choices as consumers or workers by understanding how profits are generated.

Starting your own business

- How do entrepreneurs identify opportunities and turn ideas into viable plans? What risks, funding options and early decisions shape whether a new business succeeds?
- There are funding options for loans, grants and crowdfunding. How do start-ups build customers, brands and social impact?

Examples of audiences the event might want to reach, and the needs that could be met:

- Would-be entrepreneurs may have ideas but feel unsure about funding options such as loans, grants or crowdfunding.
- Career-changers or people from under-represented backgrounds may want clearer information about risks, barriers and support.

Events can meet a need for practical understanding of start-up finance and early decision-making.