

Identifying Conversations and Social Learners in FutureLearn

Shi Min Chua Institute of Educational Technology Life-changing Learning

How will you describe the discussion in FutureLearn?

Leigh Thompson Follow 31 MAR

Oh dear! - This course does seem to be turning into a one-sided left wing love-fest!!! OU, please be more objective and complete.. 3 comments by Stiglitz alone surely cannot sum up all angles on this topic? Remember that there are a lot of people here who obviously do not have much knowledge of economics and so take what they read here at face value. Dangerous if all they get is a few quotes from Stiglitz and Wilkinson!!!! (edited)

Valerie Knight Follow 01 APR

The right wing press put the other points of view on a daily basis!! The Ou is just making sure we know there are other ways to analyse the story!

♡ Like 2 □

Diana Hunter Follow 03 APR

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political bent!

Valerie

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♡ Like 1 □

Add a comment...

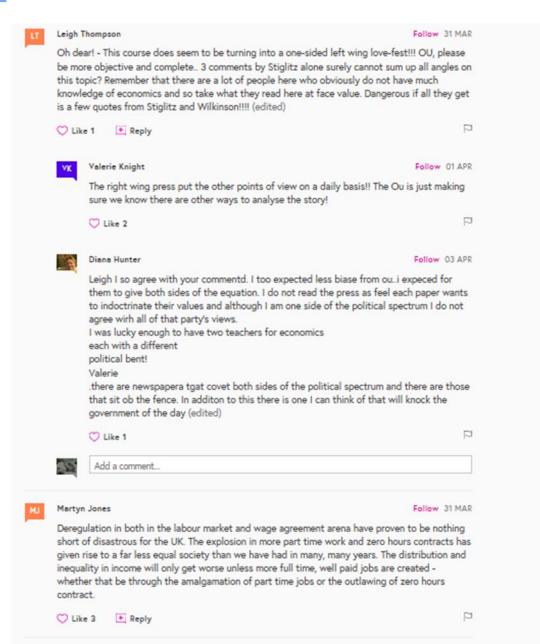
MJ Martyn Jones Follow 31 MAR

Deregulation in both in the labour market and wage agreement arena have proven to be nothing short of disastrous for the UK. The explosion in more part time work and zero hours contracts has given rise to a far less equal society than we have had in many, many years. The distribution and inequality in income will only get worse unless more full time, well paid jobs are created - whether that be through the amalgamation of part time jobs or the outlawing of zero hours contract.

Research Question 1

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What are the characteristics of conversations occurring in the FutureLearn discussions?



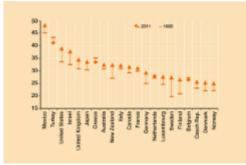
The Gini coefficient for a specific quantity (such as wealth or income) measures how far the distribution of that quantity (income or wealth) differs from perfect equality. It takes values from 0 to 100 (or in some configurations, 0 to 1 when measured in decimals). You don't need to know how it's worked out, just that the higher the Gini coefficient (closer to 100), the more unequal the distribution of income or wealth in a society and the lower its value (closer to zero) the more equal the distribution (with perfect equality reached when Gini = 0).

The chart shows that wealth is more unequally distributed than income. This is to be expected given that the more income you have, the more wealth you can accumulate (through saving more than what you need to consume) and also, that the more wealth you have, the more income it can generate in turn (think of the interest on your savings if you do not touch them). This allows wealth to grow fester than income and thus accumulate more quickly in the hands of those who have larger wealth to start with. You will come back to this concept in the next steps.

As far as income is concerned, Northern and Continental European countries are less unequal than Latin America and the US, while the UK and Spain are closer to the group of more unequal countries than their European neighbours.

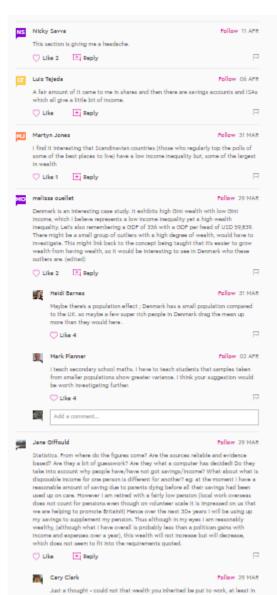
However, note that some countries with low income inequality such as Denmark, Sweden and Switzerland have higher wealth inequality than the UK. In fact, of the 27 countries displayed on the graph, the UK has the seventh lowest wealth inequality measured by the Gini coefficient, only outranked by Greece, Spain, Italy, Australia, Japan and Belgium.

Gini coefficients of income inequality, mid-1980s and 2011 in selected OECD countries



Note: Diamonds (2011) apply to countries where inequality didn't change significantly or fell compared with 1985. Source: OECD income database

Comparing 2011 with the 1980s, income inequalities rose in most OECD countries for which we have data, stayed the same in France, Belgium and the Netherlands, and fell in Turkey and Greece, as you can see from the graph above. It increased more dramatically in the US, Israel, New Zealand, Germany and especially Sweden and Finland, although positions in the ranking were not much affected (only Sweden jumped up six places



WEEK 1: INEQUALITIES EXPLAINED

Setting the scene

Explore current debates and trends in income and wealth inequalities in affluent countries



1.1 WHAT IS AT STAKE? VIDEO (03:28)

1.2 GUIDE TO THE COURSE VIDEO (01:21)

1.3 INEQUALITIES OF WHAT? INCOME AND WEALTH ARTICLE

1.4 NATIONAL INCOME AND WEALTH ARTICLE

THINKING ABOUT INEQUALITIES IN YOUR COUNTRY ARTICLE

1.6 POLL: INEQUALITIES IN YOUR COUNTRY EXERCISE

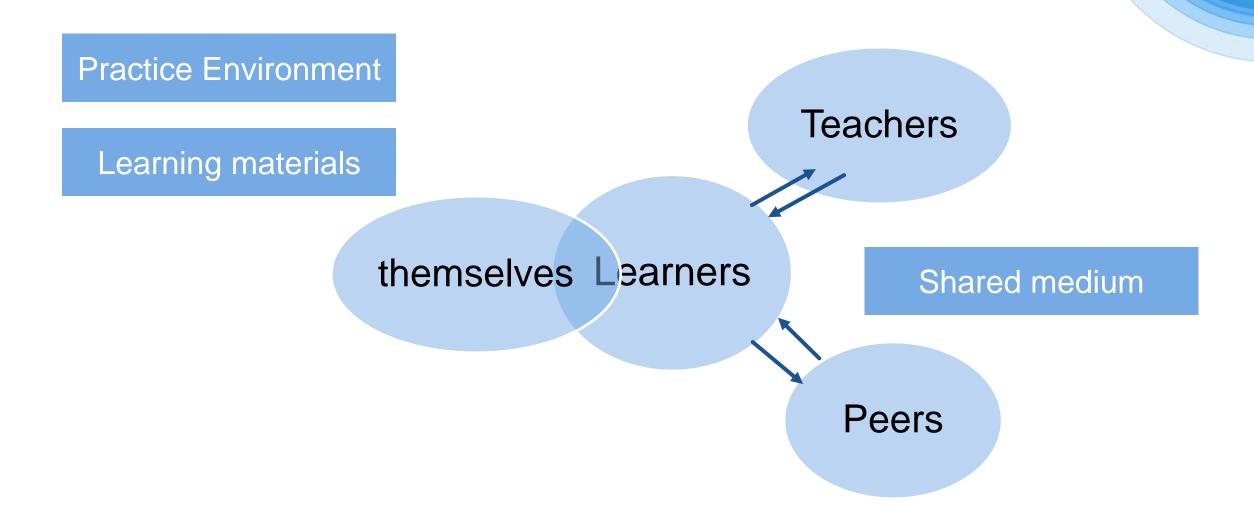
INEQUALITIES IN THE US: PERCEPTIONS VERSUS REALITY VIDEO (06:23)

1.8 INEQUALITIES IN THE UK: PERCEPTION VERSUS REALITY DISCUSSION

COMPARING INCOME AND WEALTH INEQUALITIES ACROSS COUNTRIES ARTICLE

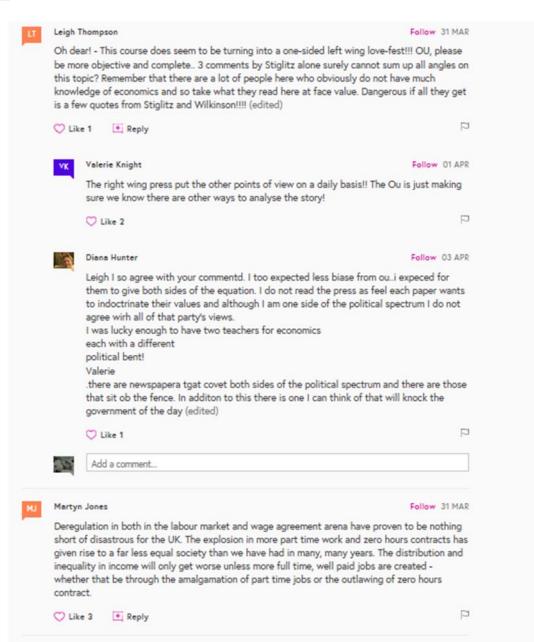
Laurillard's Conversational Framework





Research Question 2

Are there different groups of **social learners** with distinctive commenting behaviours?



Comments

COMMENTS



Shi Min Chua

Add a comment... (plain text only, links will be auto-linked)

Post 0/1200



Leigh Thompson Follow 31 MAR

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♡ Like 1



Add a comment...

Categorizing Comments

- Initiating posts: New posts that receive replies
- Lone posts: New posts that receive no replies

Comments underneath an initiating post

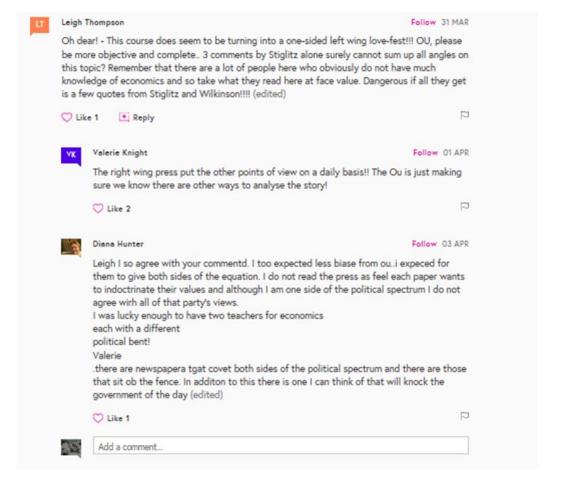
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- Further replies: Further replies under an initiating post that one has already replied to, i.e., the learners <u>replied more than one</u> time under an initiating post.

Initiating posts



VS.





	Kirsty Harris	Follow 04 APF		
	My ideal was close to UK respondents, and my guess of the actual was also in line with the reality. I was actually surprised the extent to which the degree of inequality was underestimated.			
	○ Like 1	E		
AV	Andrew Vickery	Follow 04 APF		
	I guess that the wealth distributions have become far more unequal over the last would be interesting to see a time series of the distributions over the couple of c we bouncing back the levels of inequality that I equate with the Victorian era? We evening out in the mid 20th century as a result of the two world wars, plus gover that were aimed at redistribution?	enturies. Are as there an		
	○ Like	E		
ZA	Zulmira Ascenso	Follow 04 APF		
	good to see I got it right . Centuries ago this inequality gap was as big as it is to countries.	day in certain		
		[-		

Categorizing Comments



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David Hammond

Follow 30 MAR

I'm afraid that there too many people coming into the UK and probably for low skill low pay jobs and either not paying or not paying enough into the system and generally being a drain on all resources. In addition to which big company and big profit companies and rich individuals are paying the minimum they can get away with so increased taxation on company profits and wealthy individuals seems to be the only way we can achieve more revenue but will it still be enough. I am certain that many other countries in the world have exactly the same problem.



Replies

Follow 30 MAR

nts on people going to the UK (to work, low paid or otherwise) being a drain. They pay into the system via taxation and NI contributions. I know a number of Polish, Hungarian, Bosnian, Serbs and Croatians who have worked in the UK, some holding three jobs, because the pay was better and there were plenty of jobs in the south east. They were able to work and study whilst sending some cash home to their families.

The jobs they were doing could not be filled by Brits.

For the EU member states there is a cross border agreement for free health cover across the EU. So they do not drain the UK resources with regard to the NHS.

Perhaps you are thinking of the illegal elements, within the UK society, that exploit those less fortunate than others? Those illegal elements usually use slave labour and the unfortunate individuals are hidden from society with no access to state support.

Like 21



Responses

Follow 30 MAR

Follow 30 MAR

C Like



I agree with you Replies

The current personal allowance is £10,600 and with tax credits, there's no net tax income to the treasury until an income of over approx. £18,000 is achieved - and by definition, £18,000 isn't low paying (it's not exactly high paying, but it meets the "living wage").

NI is a little different as that starts being paid at an income of £8,112, but seeing as anyone working in the UK gets to use the NHS* and is entitled to social housing, the small NI take is insignificant compared to the cost to the state.

We also have to remember, that every job filled from abroad is another person already in the UK who stays on state benefits, so we have a state whereby net take to the exchequer is:

20%*(income-£10600) + 12%*(income-£8112) + employer ni: 13.8%*(income-£8112) tax credits cost of nhs services not recharged* -

cost of social housing -

cost of state benefits for an unemployed person -

Replies

Follow 30 MAR

Referring to your last paragraph. My son in law works in the hospitality business and whilst Brits will work front of house, they cannot find Brits willing to work back of house. They earn £10- £12 per hour but in 9 restaurants 90% of the chefs are from abroad. In the hotel chain my daughter works for, it's the same situation. The foreign staff are motivated, reliable and willing. The Brits will text in saying they have overslept, are hung over or will

CD Like 3



Further Replies

Follow 30 MAR

Jacky, surely that's an argument for forcing able out unemployed people to work on threat of removing their benefits?

So long as someone is capable of doing an available job (or of being trained to do it) and they are not overgualified for it (we don't want doctors stacking shelves...) surely there's an argument that they should have to take the job? (edited)

C Like 2



Replies

Follow 30 MAR

It's divide and rule again. Instead of us all looking for a sensible solution to the problem we are encouraged by some to look at immigrants. For what it's worth they contribute more than they take out! There is not a shortage of wealth or income in this country it comes down to how we decide to distribute it. A decent standard of life in latter years should be a basic provision for a decent society. However it manifests itself, income, reduced utility bills etc.. it can only be provided for by government. There will, without radical changes, always be a section of our society that hasn't the resources to save for their pension and we need to provide for them.

Like 11



Vince, can you Spurther Replies



Further Replies

Follow 30 MAR

I presume that the figures you want relate to the financial benefits of immigrants. There's a whole raft of data showing their financial benefit. If you search the internet 'net financial gain of immigration' you can peruse at your pleasure. The net gain to the UK, tax revenues, against claimed benefits, runs into the billions each and every year.

C Like 1



Replies pay tax and NI or are you claiming something like "its possible that ..." (true but only in a very few cases)

Turns: Responses

Replies **Further Replies**

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Dynamics in online discussions



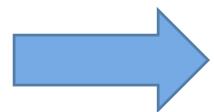
- How learners achieve their conversation goals in the discussion, while being constrained by the technological affordances of computer-mediated communication (Herring, 2007)
- Do learners just post rather than replying to others' post?
- Do learners respond to others' reply to their comments, i.e., is there any turn-takings?

Using this categorization to examine:



5 Types of Comments

- Initiating posts
- Lone posts
- Replies
- Responses
- Further replies



Conversations

 RQ1: What are the characteristics of conversations occurring in the FutureLearn discussions?

Social Learners

 RQ2: Are there different groups of social learners with distinctive commenting behaviours?

MOOC in this study

INEQUALITIES IN PERSONAL FINANCE THE OPEN UNIVERSITY





Started on 23 Mar 2015

Course info . Leave this course

- Week 1: Inequality Explained
- Week 2: Pension
- Week 3: Housing
- Week 4: Individual and Collective Action

This free online course will explore the growing concerns surrounding rising inequalities in income and wealth in developed countries.

Social Learners and Comments



Course Week	Social Learners	Comments
Week 1	520	2814
Week 2	370	2972
Week 3	294	2278
Week 4	270	2332

10396

- 641 (33%) Social Learners out of 1956 learners
- 176 contributed every week
- 414 completed at least 50% of the course steps
- 223 contributed at least 10 comments



Types	Number of Comments	%
Initiating Posts	1868	18%
Lone Posts	2651	26%
Replies	4113	40%
Responses	718	7%
Further Replies	1046	10%
Total	10396	100%

5 types of Comments

Distribution of different comment types in each steps



Step	Initiating	Lone	Replies	Responses	Further	Total	Unique
	post	post			replies		learner
1	54	87	98	30	22	291	168
2	11	44	22	4	2	83	63
3	28	25	70	19	22	164	85
4	21	25	54	13	20	133	76
5	7	16	22	2	3	50	37
6	22	26	61	4	12	125	78
7	47	60	112	21	21	261	144
8	79	135	152	29	41	436	271
9	17	17	33	6	1	74	55

Conversations

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C Like 1

Add a comment...

Nature of the conversations	Number	%
Only 1 reply	714	38%
More than 5 turns	254	14%
More than 10 turns	74	4%
At least 20 turns	15	1%
Initiator's responses , i.e., repeated occurrence of the initiator	473	25%
Further replies, i.e., repeated occurrence of replying learners	434	23%
Both initiator's responses and further replies from others	210	11%
More than 5 unique learners	97	5%
More than 10 unique learners	12	1%

Turntaking

Diversity

Only 1 reply



Amith B.A. Follow 23 MAR

Hello!!! I am a person from India who is curious to know about the inequalities happening in the world and the reaction of the people in context of this issue. As I'm still 17, I want to explore the cause, reason and effects of inequalities and also the impact which is going to hit to the younger generations. So, looking forward to explore this course and gain some knowledge!!!!









Linda Bain Follow 23 MAR

Hi Amith. When I think of your country India I instantly recall media images of people living in makeshift homes with all the ingenuity they can muster to earn a living; smiles on their faces, wearing colourful clothes but with their homes overlooked by those living in enormous wealth. Visiting London, Mother Theresa pointed out to Brits we also having people living on the streets amongst the wealthy. How representative are these images of our countries? I will be particularly interested during this Course in views on whether man has the 'willingness and power to create a more equal society' as mentioned in the video.





Julie Twist

Follow 19 APR

Manual work can lead to shorter life expectancy, but for some it keeps them fit and, as a result, they live longer. Everyone is different but I think the same state pension age should be the same for all.

C Like 1

+ Reply



Heidi Barnes

Follow 22 APR

In theory I feel that people should be penalised for making themselves mostly unemployable - gross facial tattoos & piercings , making themselves ill with smoking & binge drinking , being very fat . But I don't know how that could be done .

C Like



P

Conversations

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Turntaking

Diversity

The longest conversation was started by...

•

was bemused by the cartoon at the beinning...ok so you may not like what i write but noticed the 'rich' family had one child and the 'poor' had two...is this part of the inequality in society that some and i repeat some people have children they cannot afford but expect someone to pick up the tab by having more benefits such as tax credits child benefit needing larger houses etc ..it is just a question..family and friends who have more children are generally

poorer

~Diana Hunter

13 responses

~25 further replies, contributed by 6 learners

~13 replies = 13 unique learners

=51 turns



21 turns, but without the initiator's response

- 9 replies
- 12 further replies (6 learners)



Kathleen Dunlop

Follow 23 MAR

If we accept the presumption given above that everyone starts with the same opportunities in round one but only differ with randomly distributed talents and the most talented get to the top and thus their children will benefit. We are immediately into a position in inequality, which will increase generation by generation. To maintain some kind of equality the 'successful' need to be 'penalised' in some way (taxation?) and the wealth redistributed.

C Like

+ Reply



[Learner left FutureLearn]

23 MAR

But why would you punish people for working hard and being successful, and rewarding layabouts like me for sitting around doing nothing all day? It's not the way to get things done, and it's not very Darwinian. (I'm presuming society has to be Darwinian in some respect because everything else is)

I think it's Rawls who came up with this notion that any talents and abilities you have are just a matter of luck and you shouldn't expect to benefit from them, but that is to ignore the wider view that the talents are going to lead to success (ultimately, maybe overoptimistically, to the benefit of all) and it's just a matter of luck that you got stuck to them. It doesn't mean that those talents shouldn't be exploited.

C Like 1



Michael Mckay-Dirden

Follow 24 MAR

Its not really punishing them for working hard though is it?

Thats what the rich would like people to believe, but the reality is that many of these people have barely worked or accomplished anything in their entire life.

Many we see are total air heads to the level that even rampant inbreeding couldn't be the sole cause and couldn't run a bath without a maid to tell them how

And the perpetuation of their fortunes is from the hard work of thousands of other people who get barely enough to even cover their basic bills each month

Conversations

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Turntaking

Diversity

Conversations with 10 unique learners, each contributing once, and initiator responding once





Brian Farr Follow 13 APR

All very well having these mechanisms in place. However, successive governments have seen fit to dip into these pots, in turn reducing any effects these pots of gold would have, had they remained in place and managed correctly. I do not believe the increase in the grey sector, and increased longevity of that sector, is the root cause of the shortfall. Irresponsible behaviour of many chancellors have caused this problem. The economic meltdown bought it to a head where something had to be done.

+ Reply C Like 10

> Russell Hancock Follow 13 APR

These actions served to reduce inequality, which in current thinking is a good thing.

C Like

William Yanowsky Follow 13 APR

Brian: You are right that the real problem of social security is governments dipping their hands into the pot. It's reprehensible and unforgivable. With that said what would you do to combat the declining ratio (the number of workers that are contributing to a current retiree) that supports these programs? thanks

C Like

Brian Farr Follow 14 APR

William, my point is there may well have not been as big an issue if successive governments did not steal from funds earmarked for, pensions, health, benefits, etc... The first step to a solution is to ensure this never happens again, next reassess the deals HMRC has done with big business regarding their tax liability. That alone would addrees a huge proportion of the shortfall, sadly every politician needs the big business onside.

C Like 8

1

Kathleen Dunlop

William, Brian - it's not only governments who 'dipped their hands into the pot' Many large corporations also stripped pension funds. leaving retirees with considerably smaller pensions than they anticipated.

C Like 7

Steve Pomfret

Follow 14 APR

Many companies have changed their pension schemes, especially those who used to have final salary based payouts. So the payouts are likely to be less in the future.

But I though the stripping of funds stopped after Maxwell, but I'm prepared to be told otherwise

C Like

E

Mark Crutchley

Follow 14 APR

Follow 14 APR

The concept of 'dipping into the pension pot' is an inaccurate one. State pensions have never been funded (money saved over time being used to pay the pension) but have always been paid from revenues, so there has never been a 'pot' to dip into. Unfortunately this is a common misconception arising from the separation of National Insurance from the rest of the tax system; the reality is that all revenues go into the same spending pot regardless of source.

With regard to corporate schemes, many of the problems came from DB schemes being calculated to be over-funded (i.e. having far more assets than needed to pay the benefit liabilities) following a period of very high investment returns. Companies therefore took pension fund holidays i.e. did not make payments as would normally be due, to reduce these surpluses. As the cost of running schemes grew (due to longevity and low bond yields primarily) and investment returns fell, so quite a lot of schemes fell into deficit. You can find many companies currently having to make significant extra payments into their DB pension funds in order to make up for the shortfalls.

Conversations

' I

Conversation	Replies	Further replies	Responses	Total
4290436	10	11	9	30
4290717	8	12	2	22
4292020	7	16	0	23
4293776	11	9	0	20
4352189	7	15	1	23
4357380	12	10	0	22
4357488	8	9	4	21
4365989	5	15	10	30
4374103	5	9	12	26

Social Learners

- Count of their contribution of 5 types of comments
- Weekly count
- Likes and replies received
- Proportion between Post/Replies



- Contribution of 5 types of comments (Yes/No)
- Permutation and combination: 2⁵ =32
- Whether they receive replies for their post or their replies to others' post

Social Learners

	Initiating Post	Lone Post	Replies	Further Replies		Replies Received			Step Commented	Completed Step	Categories
2647 12eb	0	6	1	0	0	0	7	0	5	14	Loner
00ce 83ce	10	4	8	3	5	39	30	66	19	70	Active social learner
3070 ed9b	4	6	9	0	0	28	19	49	18		Social learner without turn taking
293c df1b	4	7	0	0	0	6	11	17	11	103	Initiator
310a aa2b	5	7	0	0	2	9	14	11	12	103	Initiator who responded
ed1c 3617	0	0	14	4	0	15	19	9	11	39	Interlocutor
6c08 915c	0	3	32	8	0	107	43	69	25	103	Reluctant active social learner

Social Learners

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	4

Groups	Distinctive Features	#	>10 comments	Every Week
Loners	Never received replies	165	3	3
Active social learners	Initiated posts, replied to others, and turn-taking (responded or further replied)	181	151	122
Initiators	Never replied or responded	114	8	11
Initiators who responded	Never replied but responded to others' replies	37	9	5
Interlocutors	Only replied to others (some further replies)	40	3	0
Social learners without turn taking	Initiated posts and replied to others only. Never engaged in turn-taking (Never responded and further replied)	98	30	30
Reluctant active social learners	Created lone posts, replied to others, further replied	6	4	4

Loner
• shahzad anwar,13 lone posts, 1 reply

Lone Posts	Like	Time from 1 st post	Time to last post
i think , inequalities in personal finance always the problem for decades	0	188	398
i have agreed with Dr Wilkinson, nice research	0	179	423
good to refresh cycle of income	0	151	740
i am interested to know what is ongoing finance problems and how to deal with them	0	184	150
i paid , tax , unemployment insurance and pension from my salaries, how it would effect me if i will no longer live before i would able to use them .	0	184	301
The map is good guide to know wealth and good to know that GDP is flow not wealth	1	179	166
in my country Finland everyone has right of minimum level income whatever he/she work or not	0	174	407
i agreed x3	0		
i am single and not thinking to buy a house as far as i am single but for my family kinds and wife i prefer to buy a own house to provide them better environment and security .i myself grow up in my parents home and they owned that house since i were born. as compare to rent or mortgage i myself prefer to mortgage a house it is kind a saving and also inflation adjusted itself in fact usually , we can profit in the end mortgage a house in term of money.	0	213	413
according to my observation after seen the chat above in the country there is no social security or housing allowance support available people prefer to buy own house and other countries where housing allowance support available people prefer to rent a house.	0	102	369
Reply			
I have agreed with your opinion	0		

Initiators

- 2 contributed 90 posts each
 - 31 initiating posts and 59 lone posts
 - 8 initiating posts 82 lone posts

Initiators who responded

- 1 contributed 67 posts, responded once
 - 26 initiating posts and 40 lone posts
 - "Virtual classmates" "online classmates"



Mr A F Coronado

Follow 06 APR

Online classmates...

Disagreed with the last lines of this lesson, 'high levels of home ownership (shown in the chart) are not necessarily synonymous with good housing conditions or affordability, as the examples of Hungary, Slovakia and Romania show...'

Overcrowding does not necessarily means 'bad' house conditions. Overcrowded by whom? A bunch of strangers or family members?

There is the issue of the country culture, often the culture of 'family' gathering might be different. Some cultures praise the idea of big families all living together, which is overcrowded in statistics terms (number of people living in the asset) but houses are usually bigger than Uk.

These cultures even so 'overcrowded', it's families lives happily well and in harmony, with ownership which is a bonus.

Had the opportunity to study the suicide phenomena and it's rates of teenagers which (relevant to this lesson) were mostly 'wealthy' living in a large not overcrowded house with good conditions & affordability but not necessarily happy. By that I mean, the issue is complex and there are many things that counts not necessarily being overcrowded or not.

🛡 Like 6 🕒 Reply

Helen Mary Jones

Follow 06 APR

The course isn't on Psychology (or on suicide rates) so I think it unfair to make the poin about living happily or unhappily in overcrowded accommodation. I agree that different social ideas of family culture dare important, but in the post-communist countries listed I think little choice came into it: extended rather than nuclear families share (and shared in the past) due to economic necessity. A pity no data on Russia where I lived for 10 years in my husband's small flat which was a kind of council flat. In 1992 he, like many others, privatised it i.e. bought it for a token small sum

C Like 2



Mr A F Coronado

Follow 06 APR

Hi,

I think you misunderstood the point, did not mention anything about psychology, the point was that I disagreed with the lesson statement as there are houses which is not overcrowded and that does not necessarily means these houses offer good conditions (good conditions in a house which is not overcrowded in the context of the lesson was to be meaning 'the well being' of it's house residents)

I am completely aware about and honestly did not understand the reason why. Do you really think that I think the course is about Psychology?

Everything is connected we can't take one thing out of the other and analyse the issue with a single mind, it happens that I indeed study cases of teenagers who lived not at an overcrowded house but these houses did not offer them' good conditions', otherwise they would not commit suicide.

Nonetheless, I've just shared a particular issue which I experience, what's wrong with it?

Do I have to think if the course is about Psychology or not?

I am sorry your reply was not necessary.

C Like 3

Initiator



CW

christine wilkins

Follow 09 APR

where i live work is a four letter word and they would love to recieve a share without contributing, even when they can.

C Like 4

+ Reply

SJ

S Jones

Follow 13 APR

So you or your parenst has never received child benefit, used the NHS or attended state school?

C Like 1

Alan Brannon

Follow 14 APR

Who are "they" Christine? Where do "they" end and people like "me" begin. last time I checked we were all members of the same society.

C Like 1



Anne Brunt

Follow 16 APR

I'm sure Christine contributed by working, and since we don't live in her area, we don't know what is happening there, and therefore can't really criticise her comments.

C Like



Alan Brannon

Follow 17 APR

Yes we can Anne. I don't care one way or another whether she is or was a hard working member of the community. What I draw attention to is that this neat separation into them and us is a short step to ignoring the common humanity of us all and that whether you like it or not we are all part of the same country.

Just so it's clear what my background is I was brought up in one of the poorest London Boroughs and currently live in a region with the highest unemployment in England. For

SJ

Sarah Jeremiah

I take some hope in that the "ideal" is relatively consistent but it surely has to be a honest political agenda to start realigning the equitable spread of wealth. This is not a political forum so I will not harp on too much but the strapline of "We are in it together" has little accord with the majority of the working population of the UK.

C Like

+ Reply

AW

Aidan Wightman

Follow 28 MAR

Follow 28 MAR

Particularly when it does not match our experience. After all, given how much of the chaos of the last few years was caused by bankers' avarice a good place to start (particularly with those banks that had to be bailed out) was by putting limits on bonuses. Similarly, why have so few bankers gone to jail for the way they have defrauded the public with mis-sold products?

I do not think that the groups at the top seem to be aware of how much contempt they have garnered and how much of it is self-inflicted - i.e. it is their behaviour that is responsible. Instead they blame people at the bottom.

C Like

Lesley Edser

Follow 30 MAR

If they are aware, they don't care!

C Like

1

Heidi Barnes Follow 30 MAR

I think one of the few countries which jailed bankers was Iceland

What next?



- 5 types of comments, what are the differences in terms of content or linguistic features?
- How best to understand conversations?
- Other than the types of comments, are the different groups of social learners also differ in their content, strategies and experience?
- Discussion Analytics