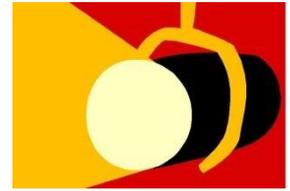


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# Spotlight



## On Research and Campaigns

### How CASL has supported clients during these challenging times

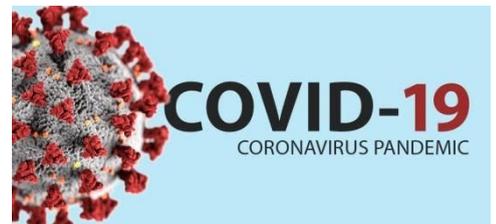
On March 23rd CASL, like the rest of the country, was faced with an unprecedented challenge when the Coronavirus lockdown was announced.

Throughout its 80 year history, Citizens Advice has prided itself on the accessibility - through its network of offices - to free, confidential and impartial advice for those in need of support.

The main enquiry areas in recent years have been related to debt, benefits, employment, housing and relationships. It was clear that now, more than ever, a large number of people would be needing our support on these and many other topics and yet our offices had to close.

The Operations team quickly drew up an action plan which would support working from home so we could continue our valuable service and help for clients through these uncertain times.

Working with our IT supplier, protocols were established which would allow secure home access to our systems dashboard. This would permit our teams, working from home, to access the advice guides and the casebook system where all contacts are recorded and secured under data protection regulations.



A checklist was drawn up to ensure that any home working complied with data protection regulation, guaranteed client confidentiality and did not incur additional telecoms costs.

Within days we were ready to go with our new service.

By dividing the workforce into three teams, we have been able to continue to help clients via email and webchat as well as Adviceline. Calls to us are routed to our team of Assessors and, if clients need detailed advice, a call back is scheduled from one of our Advisors.

Although we have had fewer volunteers available, many of them have increased the hours they work which has helped us maintain service. They are, as always, supported daily by our team of staff.

**By adapting quickly to the challenge of lockdown we have been able to maintain service for those most in need of help. The dedication and great teamwork of our volunteers and staff**

*Produced by CASL Research & Campaigns team: Juliet, Peter, Russell, Richard, Sean, Alan, Nick, Amelia, Sameena*

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who make CASL special has helped just over 3300 clients with a staggering 8391 issues in the 3 months since 23<sup>rd</sup> March.

## Employment and the Corona Crisis.

In our special May edition we looked at clients' problems during lockdown. We are seeing increasing numbers of Evidence Forms involving Employment as lockdown eases. Unfortunately many of these involve our clients losing their jobs or returning to work on worse terms as employers struggle to get back to business. Here are some stories of clients we have helped recently.



- Several clients report being offered worse employment conditions and pay after furlough. A 62 year old client from the Spalding area was told that his job no longer existed after furlough and that he would either have to take a lesser role at lower pay or leave.
- A Spalding migrant worker, who used the Migrant Worker phone line, informed the agency that she works for that she is pregnant. Without bothering to make a risk assessment the agency said that she should self-isolate and that they would not be able to let her work. They also refused to give her sick pay. This resulted in the client having a drop in income as she claimed Universal Credit.
- An email client who is in the Shielding group had been allowed to work from home. However, the company said it had decided that all staff would have to return to their offices. The client faces the dilemma of accepting sick pay and staying at home or risking infection by going to the office.
- Another email client is a teaching assistant. She changed jobs just before lockdown and neither employer was willing to furlough her. Her new employer did not need her to work so she had no choice other than to claim Universal Credit, which means a drop in income for her family.
- A male email client was put on furlough. The company has now ended furlough and he was told to get back to work. The client's GP advised him that going back to work would be a serious risk, so he asked to be excused. The company told him he would have to repay all of his furlough pay unless he returned to work at once.
- An agency worker for John Lewis in London said that unlike the firm's employees he was refused furlough. As a result he is struggling on benefit income and relying on food parcels from the local food bank.
- A client told us that she currently on furlough. Her company said that when she goes back to work she will be employed on a commission only basis, rather than getting a regular salary. The company said that they do not have enough money to afford to pay her.

Unfortunately the months ahead are likely to produce more problems for employees as they return to workplaces. Our next edition of Spotlight will keep you updated.

## Universal Credit.

The second greatest number of Evidence Forms was regarding Universal Credit. Claims for Universal Credit have been at record levels as people experience a drop or loss of income from work. The system has generally coped but these are the main problem areas:

| Problem area                        | Number of Evidence Forms |
|-------------------------------------|--------------------------|
| Calculation of benefit              | 8                        |
| Deductions                          | 2                        |
| Housing Element                     | 5                        |
| Initial Claim                       | 40                       |
| Limited Capability for Work Element | 1                        |
| Standard Element                    | 10                       |



The principle problem has been just starting a claim. This has been particularly true for those without the IT facilities or skills to claim online. There is help available from Citizens Advice Help to Claim but this can only be used for the initial claim and not to report changes and

problems. This then means using the helpline which our clients report as difficult to get through on and sometimes impossible.

Many clients new to Universal Credit are struggling on much reduced incomes, even with the extra money the government has added to the benefit. Those who have opted for Advance Payment or have had to get an emergency Budgeting Advance find subsequent payments reduced to repay the loans and find themselves short of money by the end of the month. Frequently they then have to resort to getting help from local Food Banks.

## Find us on Social Media.

The Coronavirus pandemic has presented its challenges for CASL, as it has with many other areas of life. The main point of service for clients has traditionally been face-to-face appointments. However, due to lockdown, this is no longer the case. Our use of social media has accelerated and evolved in the current circumstances. It has become a focal point for Research and Campaigns work and was one of the main outlets for our Scams Awareness Fortnight material.

In addition to this, our Facebook and Twitter have become important in sharing information about developing Research and Campaigns issues through our very own bulletins. These, and the rest of our social media content can be accessed by following @CASouthLincs on Twitter and 'liking' the Citizens Advice South Lincolnshire page on Facebook.



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You do not need to have an account to see either our Twitter or Facebook pages. They can both be accessed at [www.citizensadviceSouthlincs.org.uk](http://www.citizensadviceSouthlincs.org.uk) by clicking on the speech bubbles in the 'connect with us' box on the website home page.

## Scams awareness promotion is improving.....

Scam awareness promotion is improving. TV advertisements, online campaigns and enclosures within business correspondence have increased in recent months drawing attention to a variety of different scam schemes aimed to defraud, causing grief and hardship to victims.

Unfortunately though, scams, like viruses, have a tendency to mutate, leaving any communications always chasing the game. While we are reading the information about the most recently identified scams the next 'new, improved' versions are being developed leaving us constantly trying to catch up.

Scams can't simply rely on standing still. Remember the Nigerian Prince. He has largely been found out by now. Scams need to be fresh, relevant and current, and to appear credible. They are, after all, intended to be taken seriously and accepted at face value. We are meant to believe.

It is encouraging to see that organisations are thinking beyond the ubiquitous website option for disseminating information. After all, not everyone has access to the internet or feels comfortable using IT.

As Citizens Advice, we have quick and easy access to our scams advice pages for clients who choose to contact us by phone on 03444 111 444, (as well as email or webchat). Public contact to do with online scams can also be made to our Scams Action helpline on 0808 250 5050. National Trading Standards has been communicating a range of warnings about current scams in the media and on social media posts. The Action Fraud scam reporting tool is available on 0300 123 2040. The Which? scam alert service is also a welcome initiative. Free to join, it provides regular updates of the most recently identified new scams offering considerable detail and advice and is often illustrated with examples, see <https://www.which.co.uk/news/2020/04/which-launches-scam-alerts-as-fraudsters-exploit-coronavirus-crisis/>

Our Research and Campaigns Team has been trying to play its part too. Initiatives like the information screen in the Spalding CASL office reception provide an opportunity to bring awareness to an audience who might not otherwise be exposed to the information, particularly as we develop the range of languages we use to communicate. And, during lockdown, while access to the office is impossible, we have continued to pitch our scams awareness message through contacts in groups who have taken recent part in our scams presentations and via our social media sites and local news media.

Scammers will not be going away any time soon. They exploit opportunities whenever they arise. Unfortunately 2020 has delivered plenty of chances for those who look to take advantage and it is hard to see this changing presently given how much turmoil Covid19 has generated and will



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continue to provide whilst we try to steer our way through significantly uncharted waters. All we can do is arm ourselves with information, stay alert and keep safe.

## **Scams Awareness Fortnight**

No opportunity to visit shops, libraries or town centre markets this year or to staff scams awareness stalls outside the office during Scams Awareness Fortnight. Coronavirus put paid to these ways of reaching and warning a potentially vulnerable public.



We haven't been quiet about scams, though.

Taking the opportunity to reach out further online, we raised our presence on our own social media sites to make certain we presented a regular voice against the new and re-invented scams that have been appearing amazingly thick and fast. If you haven't tapped in to read our fortnightly R&C bulletins and our Scams Awareness work, please

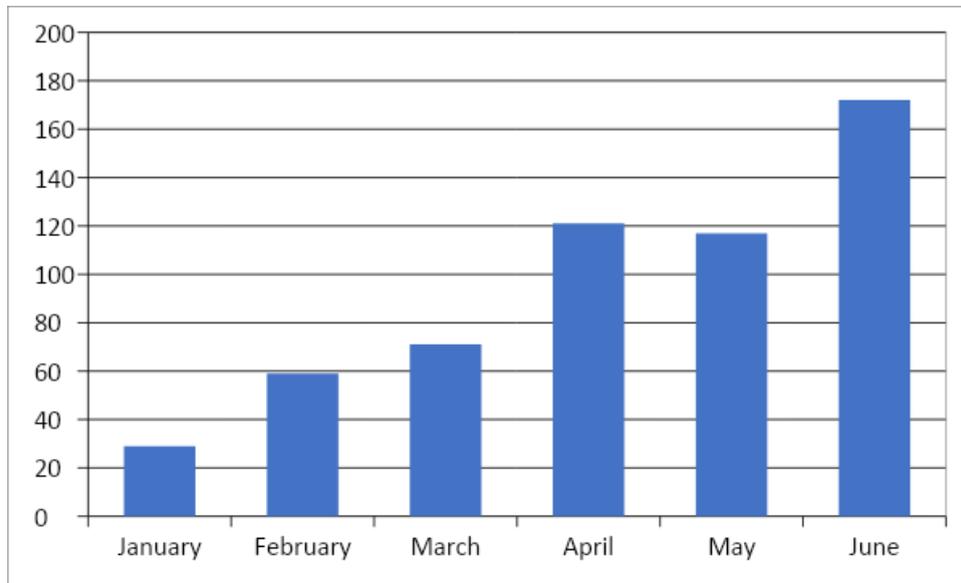
give it a go!

We hope to continue this presence in a bid to warn the public about moments in the easing of lockdown that are likely to lead to new ranges of scams. We've already seen the websites purporting to sell medication to combat the effects of Coronavirus, PPE and sanitizing products. There have been scams around claiming benefits and HMRC refunds. False TV licence reminders have put in a renewed appearance. And Test and Trace scammers have tried to phish personal and bank details from people. Now, with the easing of restrictions on holidays, we can next anticipate advertised holiday accommodation that does not exist and the offer of car and holiday home transport which is equally suspect.

The R&C Team is pledged to continue a CASL-wide approach to scams awareness, updating our community with relevant warnings, providing tips on the avoidance of scams and encouraging everyone to protect themselves and help others.

## Evidence Forms and Lockdown.

The following is a summary of Evidence Forms received each month this year.



You will see that since lockdown there has been a large rise in the number of issues raised. Of these in the last three months Employment issues have predominated. The other main issues have been involving Benefits and Universal Credit and Housing.

## Evidence forms (April to June 2020)

These are forms filled in, electronically, by our assessors/advisers after interviewing any client who comes to us with an issue of unfairness. The forms are monitored both by the CASL Research and Campaigns team and by national Citizens Advice.

| Type             | Number |
|------------------|--------|
| Benefits         | 24     |
| Universal Credit | 68     |
| Consumer         | 11     |
| Debt             | 11     |
| Discrimination   | 4      |
| Education        | 2      |
| Employment       | 151    |
| Finance          | 3      |
| Health           | 9      |
| Housing          | 48     |
| Immigration      | 9      |
| Legal            | 3      |

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|                          |            |
|--------------------------|------------|
| Relationships            | 4          |
| Tax                      | 1          |
| Travel                   | 15         |
| Utilities                | 5          |
| Other (37 food vouchers) | 42         |
| <b>Total</b>             | <b>410</b> |

### Contact us.

We hope you found this edition of Spotlight of interest. If you wish to contact the Research & Campaigns team with questions or comments, please use the email, [randc2@citizensadvicesouthlincs.org.uk](mailto:randc2@citizensadvicesouthlincs.org.uk).

You can access our social media platforms via the website, [www.citizensadvicesouthlincs.org.uk](http://www.citizensadvicesouthlincs.org.uk)

Members of our team will be pleased to give presentations, about scams awareness or energy saving, to groups in the area. Just use the email address above for enquiries.