

August 2020



Spotlight



On Research and Campaigns

Corona Virus Crisis Special

Welcome to our latest edition of Spotlight, providing an update on issues affecting people across South Lincolnshire. You will be able to read about the help people have needed to deal with concerns around furloughing and claiming Universal Credit, amongst other things. Our advisers have been on hand to help people in South Lincolnshire throughout this period.

We now face a period of uncertainty in the coming months, which are likely to place ever greater demand on our services. We have had around 30,000 people furloughed across our districts and many of those will face job uncertainty and need our help as the scheme come to an end. We will see the pause on evictions cease in August and debt repayment holidays will finish. With the return of benefits assessments we are expecting a significant increase in enquiries.

We are preparing for these challenges, by recruiting and training new advisers; planning to re-open our face-to-face services in a limited way; and piloting video advice. We have also secured new funding, such as fuel vouchers for people on pre-payment meters that are at risk of disconnection.

I hope that you find Spotlight an interesting and informative read. There is a wealth of information about the issues we have been dealing with since lockdown and the people that we have helped. There is also information about Scams and TV Licences for over-75s. In addition, we are planning a campaign to increase take-up of Pension Credit. With an estimated 1,900 people across South Lincolnshire missing out, this could make a significant difference to people's lives.

Please do get in touch if you have any feedback.

Simon Richards, Chief Officer



Looking into the future...

(by Nick)

The Research and Campaigns team has been looking at national and local data to try to highlight the advice areas that may see greater demand over the latter part of the year.

Some of the areas will continue to be where we have seen high demand during lockdown and ease-down, such as employment and benefits enquiries. However, the type of enquiry is likely to change from the furlough scheme or the grants for the self-employed and small businesses, to a greater emphasis on redundancies, changes of hours, pay and terms & conditions, together with associated issues such as debt, benefits, evictions, homelessness and relationship breakdown.

Some of the key areas we are looking at locally are:



Employment

Staff who were previously on furlough may find that employers can no longer give them work or that work may be reduced.

South Kesteven has the highest number of furloughed workers in Lincolnshire (19,800) and one of the highest in the E Midlands outside the major cities.

South Holland has lower numbers overall (10,000) but a higher proportion of furloughs have been in the employment areas hardest hit by the Covid-19 downturn such as Wholesale/retail/repair, Business Admin & Support, and Transport & Storage.

These areas will be affected by the regular seasonal fall in labour requirements in agriculture as we move towards winter but, as S Holland has greater numbers working in these sectors, it could see more of an impact.

Benefits

The number of Universal Credit applications has more than doubled between March and June in both areas –

- South Kesteven from 2100 in March to 4400 in June
 - South Holland from 1300 in March to 2800 in June

As the furlough scheme ends, and support for the self-employed and small businesses, many more people could be in financial difficulties if they have been reliant on government support.

5300 out of 7200 (74%) self-employed have received support via the government self-employed income support scheme in South Kesteven, and 3400 out of 4900 (69%) in South Holland.

Requests for assistance with UC and other benefit applications, help with accumulated debt, bankruptcy and housing issues could all be suppressed demand we may see in the latter part of 2020.



Digital exclusion

This also appears to be an issue across our region, again with slightly more impact in S Holland as there is more rural isolation.

We have all had to do more online during lockdown but that doesn't help those people who don't have access to a computer or smartphone or cannot use them successfully.

It is thought that over 50% of people in South Kesteven and South Holland struggle with digital skills and 15% are offline altogether, particularly the over 70s. There is likely to be suppressed demand for assistance for older people which may become apparent when we are able to see clients face to face again.

Data suggests that, currently, the under 45s are managing to contact Citizens Advice 10% more than normal levels and over 65s 10-15% less than normal levels.

Sadly we are also likely to receive more enquiries from victims of scams as the unscrupulous target older people who may not be familiar with the internet or aware of how online scams can work.

And one for Research and Campaigns

Free TV licences and Pension Credit

August 1st marks the end of free TV licences for over 75s with only those receiving Pension Credit eligible for a free licence.

This will affect 14,700 pensioners in South Kesteven and 10,400 in South Holland. Of these 1800 in South Kesteven claim Pension Credit and are over 75 and 1600 in South Holland claim Pension Credit and are over 75.

Using research figures from Age UK, we estimate that there are about 900 over 75s in South Holland and 1000 in South Kesteven who may be eligible for Pension Credit but do not claim it..



Receiving Pension Credit also means that the recipient is eligible for further help in addition to the free TV licence, for example with housing costs, heating bills and a reduction in council tax.

The Research & Campaigns team wish to help raise awareness of this issue across our area so that at least some of these approximately 1900 older people can receive Pension Credit.

Universal Credit.

(by Peter)

Since lockdown over 3 million claims have been made for Universal Credit as people suffer cuts in income due to reduced wages or loss of jobs. Generally, the system has coped well with this unprecedented rise in the number of benefit claims. However, Evidence Forms submitted by our advisers documenting potentially unfair treatment to clients. after



Every effort has been made to anonymise the following case studies.

These clients experienced delayed or reduced payments, causing hardship. In some cases when an error had occurred Citizens Advice were able to help resolve the problem.

- A client in his 60s who was not born in the UK but has lived here since the 1980s without ever having to claim benefits encountered problems with a Universal Credit claim. Due to loss of employment income, the client made the claim but was persistently asked to supply further information causing long delays. The client is very distressed as he is 3 months behind with his rent and unsure when he will be paid any benefit.
- An email enquiry client in his 40s lost his job. He delayed his claim for Universal Credit to prevent the final payment of wages being included in the assessment, meaning he would not qualify for benefit. Unfortunately the employer was late in notifying HMRC of the wages resulting in his first Universal Credit payment being assessed as only £100 for the month. This left the client needing to arrange a £1000 overdraft at his bank to cover living costs for his family.
- A young lady from Spalding who is expecting a baby was claiming Universal Credit. The payment was drastically reduced in July due to a “recorded payment”. The client said she had not been able to work or been given any money and could not understand this. Eventually the problem was resolved as an error, but in the meantime the client had been reliant on the food bank for basic supplies.
- A local migrant worker in his 30s received no Universal Credit payment for the month. This left his family short of income. The client discovered that the zero payment was due to an error by HMRC in real time income information. The client could not get the problem resolved and contacted the Migrant Worker helpline. The adviser managed to report the error, get it corrected and restore Universal Credit payments.
- A local client started a job just before lockdown, so he did not qualify for furlough with the new employer and his previous employer was unwilling to arrange the payments. The client had to claim Universal Credit but has found it a real struggle to manage on the greatly reduced income and has debt including rent arrears. The client has tried to get another job without success.

Due to fewer checks on the large number of Universal Credit claims, fraud has been a problem. In some cases our clients have been victims.

- A local man in his 40s discovered that a fraudster had made a claim under his name but using different bank details. The client has major health problems and relies on benefit income. His payments of Employment Support Allowance were blocked due to the

Universal Credit claim. The client contacted the fraud investigation department which told him he would have to reapply for benefits. No support was offered and it took several weeks with no income before benefits were restored.



the delay was due to the high volume of frauds.

- Another local client tried to report a fraudulent Universal Credit claim in his partner's name which had resulted in the loss of their Tax Credit payments. He had great difficulty in getting through on the phone to both Tax Credits and Universal Credit to report the problem. Eventually he contacted Citizens Advice who managed to resolve the problems and get the Tax Credit payments restored and backdated. The fraud department said

For most people the benefits system has been a real help in these difficult times. Hopefully any errors and delays will be fewer as the number of new claims lessens. Citizens Advice Help-to-claim service is available to anyone having problems making a first claim.

Housing issues during the Corona Crisis.

Tenants have been spared eviction so far by government legislation, which means that no court action can take place until August 24th and no enforcement action.

Citizens Advice South Lincs has been helping, since lockdown, in situations like the following where this restriction on evictions has been mishandled, either by organisations involved in renting out property or by renters themselves.



For example, a local care worker who became ill was diagnosed with Covid-19 phoned our migrant worker line. She had been unable to pay the rent with only Sick Pay coming in and her estate agent had told her they would be issuing a notice to quit the property. Fortunately Citizens Advice intervention resulted in the notice to quit being withdrawn and now that the client is back at work she is paying off the arrears.

On the other side of the renting situation, our adviser spoke to a local landlady whose tenant had refused to pay any rent since lockdown started. The tenant could not even be persuaded to pay part of the rent. The client relies on the income generated by the rental and is getting into mortgage debt as a result. She fears that even if she does evict the tenant when she is allowed to do so, she will never recover the money owing to her.

Many tenants are worried about what might happen later this month as they report income dropping due to lost jobs or reduced hours. We are expecting many more Housing enquiries as eviction notices are sent out to tenants in arrears due to loss of income during the current crisis. A full report will be included in the next edition of Spotlight.

August 2020

Coronavirus Scam Stories Animation: A Work in Progress

(by Amelia & Jess)

Students have been a particular target for scammers during the coronavirus crisis. With schools shut, I wanted to find new and interesting ways to spread the scams awareness message to young people.

Small beginnings

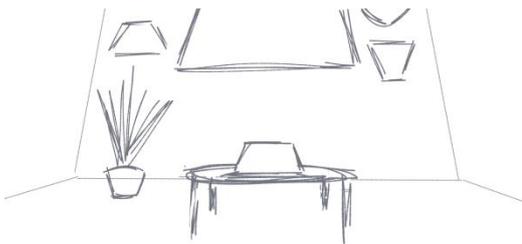
After mind-mapping different ideas about what we could do, I had the idea of creating an animation, a cartoon video sequence with commentary. I knew that this way we could create something informative, but also visually engaging that would have a lasting impact.

All I had to do now was to make this animation a reality.



I can draw...?

So, I started trying to draw out some pictures for the animation visuals only to realise immediately that I had overestimated my animating abilities. I needed an expert. It didn't take me long to think of my friend Jess, an exceptionally talented artist whose previous animation work has been outstanding. I'm pretty sure she has a job at Pixar lined-up! Jess was on board with the project straight away and I breathed a huge sigh of relief - I was saved from the inevitable embarrassment of sharing my inadequate drawing abilities with the world!



Voiceover

This left me free to create a script that I could speak as voiceover for the animation. Juliet and I met on Zoom to discuss what should be in the script and, several drafts later, we had created a version of Coronavirus Scam Stories we were both pleased with. The defining moment in this part of the process was when we realised the film needed characters and situations, instead of just information, to truly have an impact.

Bringing it to life 1: Recording

Recording a voiceover without making any mistakes isn't nearly as easy as it probably looks! Hatted, pilot-like, in my mum's headset from work, I made the recording using a voice recorder app on my laptop and sent it to Jess so she could start working on the film.

No-one could be better placed than Jess to describe her side of the process, so below is her description of how she is creating the animation.

Bringing it to life 2: Animation

As for my animating process, it's sort of a half plan, half improvised process. I basically listened to and read the script, then annotated and storyboarded what and when things would happen onto paper as a guide. After this, I made the draft to get an understanding of how the animation would flow and to receive feedback before doing anything 'finalised'. This also gave me a good plan of

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

August 2020

how certain movements worked, such as a character turning around, or how a camera moved about in a room.

When it came to drawing frames, I used a drawing app called Medibang Paint Pro on my tablet, which is similar to photoshop. It allows me to use layers and other editing tools to make my frames look as aesthetically pleasing as possible. I saved it as a png file and uploaded it to my computer to be animated in Windows Movie Maker. Half of the animation was animated at a standard 24 frames per second, and the other half was animated by ear to ensure that the animation could act accordingly to and in time with what was happening in the audio.



And now

There are still some tweaks to be made before the film can be posted on social media, but I am incredibly excited for when that moment comes. I hope that it achieves our aim of raising awareness about scams and that it strikes a chord with its target audience, young people. I am sure Jess will also receive plenty of deserved credit for her animating skills, but I'm not sure I'll be getting any requests for voiceover roles anytime soon!

Scams Watch.

(by Richard)

Scammers have already shown their ability to respond to the changing face of life under Covid19. In this article, we're trying to 'get ahead of the game' by suggesting two scams that *could* arise in response to changes in current legislation.

Quarantine Restrictions

Freshly imposed quarantine restrictions for holidaymakers returning from abroad are certain to intensify efforts to promote 'help' with problems arising.

We have already seen potential victims targeted concerning refunds, alternative holiday opportunities and insurance claims assistance. Ten or fourteen days of isolation potentially without pay or, presently, entitlement to sickness benefit may well leave people vulnerable to schemes designed to alleviate their disappointment and compensate them for losses they cannot afford.

Watch out for barely disguised identity fraud asking for personal or banking details or payments up front to secure refunds or travel alternatives.

**SCHEMING
CRAFTY
AGGRESSIVE
MALICIOUS**
DON'T LET THEM CON YOU

Over 75 TV Licence Payments

From 1st of August free TV licences are no longer universally available for the over 75s.

The BBC is obliged to arrange for the collection of fees from those no longer eligible, some of whom are likely to be vulnerable. It has announced that Outreach Officers from a private agency have been tasked with collecting fees, visiting elderly people to ensure payment, (Daily Telegraph 27:07:2020).

This procedure offers a significant chance for scammers to impersonate and pressurise with the potential for some victims to be subject to repeat contact especially where, lonely, confused or frightened they may not be aware of whether or not they have already paid.

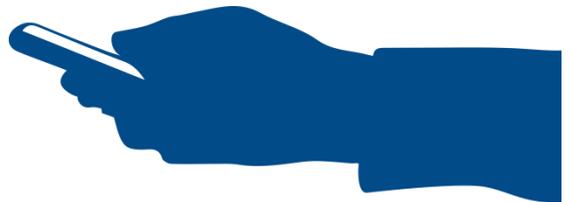
Pensioners are supposed to receive written notification before any action takes place although this again offers the opportunity for a postal mail scam.

Find us on Social Media.

(by Sean)

The month of July has seen our social media audience increase. We are now followed by close to 640 people/organisations on Twitter, and our Facebook page was 'liked' a further 17 times between 01 July and 28 July a significant increase from the previous 28 day period.

Our Facebook and Twitter pages are particularly important in sharing information about developing Research and Campaigns issues through our very own bulletins. R&C bulletins have remained popular this month with our dating scams bulletin being seen by over 300 people on Twitter. 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.



People have also been looking at our website for longer. There have been 2713 page views from 1st-30th July (a 5% increase from June) And more visitors spending longer on the site once they have accessed the Home page.

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

Evidence forms July 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	12
Universal Credit	19
Consumer	4
Debt	4
Discrimination	5
Education	0
Employment	30
Finance	3
Health	3
Housing	17
Immigration	5
Legal	0
Relationships	1
Tax	2
Travel	0
Utilities	6
Other (6 food vouchers)	7
Total	118

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.

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.

You can access our social media platforms via the website, www.citizensadvicesouthlincs.org.uk

Juliet