

October 2020



# Spotlight



## On Research and Campaigns

*Hello and welcome to another issue of Spotlight.*

*Again, this highlights the problems that many people have been facing as a consequence of COVID-19, particularly around employment issues. These reflect just some of the many people we have helped over the last few months – a total of more than 7200 clients with over 21000 issues since lockdown.*

*I am proud that we have maintained our services throughout this period when people have needed us at a really challenging time. We will continue to deliver Telephone and Webchat/email advice and are planning video advice in the coming weeks. We are also slowly opening our main offices on a limited basis – you will see our volunteer Andrew pictured at the Stamford Office. This will be for people that can't access our services in other ways. Spalding and Grantham will also soon open.*

*We anticipate that our services will be needed more than ever over the coming months, with the end of furlough, restart of debt collection and more than doubling of Universal Credit claims. We are building our capacity and recruiting more advisers to help ensure that we are ready to help people.*

*This issue of Spotlight highlights some of the other important work that our Research and Campaigns Team are involved with. I am particularly proud of the Pension Credit take-up campaign, which we hope will reach people that are missing out. Please do support us with this.*

*Please do get in touch if you have any feedback.*

*Simon Richards, Chief Officer*



## Problems at Work.

(by Peter)

The Covid-19 crisis is causing severe problems for many employers and employees as business declines. In some cases, our clients have been made redundant, causing them financial problems, especially with poor prospects of finding another job. Some companies have tried to change employee contracts often with a potential drop in earnings or less acceptable conditions.

Here are some of the problems our clients have reported recently:

A client made an enquiry on behalf of her 65-year-old mother who is facing the prospect of redundancy from her job. The client was concerned that her mother's prospects of finding another job would be poor and that she faced the prospect of a drastic reduction in income until she can claim her pension.

Another client from the Grantham area took voluntary redundancy and quickly found a new job. However, the job was not what she had been led to believe. She was shocked to find she was put on a zero hours contract, that the promised training never happened and that the working practices were unethical. She felt that she had to resign from the job, making claiming benefits potentially difficult.



A client has worked for a horticulture firm in the Spalding area for over 10 years. The company have said that due to difficult trading conditions, the employees must sign new contracts. The client's new contract offered 12 hour shifts over fewer days than she works now for reduced pay. The client feels this is unacceptable and that the longer shifts would be detrimental to her health. She does not feel able to accept the new terms and expects to be forced to leave the job.

A Sleaford man faces a similar dilemma and is threatened that he will lose his job if he does not accept new working hours and shift patterns. He is annoyed because his contract of employment does not allow for changes such as these.

The Migrant Worker Line received a call from a client from the Spalding area working for an agency. An accident at work meant she had to take time off on Sick Pay. After 3 weeks the Sick Pay stopped. When the client phoned the agency to find out why this had happened, they told her they thought she had resigned. The client says she definitely had not done this.



Another Polish migrant worker informed her employer that she was expecting a baby. Instead of discussing Maternity Leave and Pay, the employer said she was fired. This leaves the family worse off because the client will not be eligible for Statutory Maternity Pay.

An Adviceline client from the Boston area reported that she and her family are self-isolating as she has symptoms of Covid-19. The company she works for will not pay Statutory Sick Pay unless she or a family member comes to their office to complete and sign a form. This was not possible unless someone broke the self-isolation restrictions.

October 2020

A client who has worked for 5 years at a Spalding company was put on furlough. The client's furlough pay was stopped one week when his phone was broken. When the client challenged the company, he was told they stopped the pay because he could not be contacted.

Sadly, there are many more stories such as these in our Evidence Forms. Some employers are under financial pressure but that does not excuse the unfairness that our clients are encountering.

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## Recent Scams.

(Peter)

Several clients have reported that they have been victims of scams or attempted scams in the last few months:



- A client bought a dog online for £365. It appears this was a scam as the client can no longer contact the seller. He now realises he was tricked.
- An Amazon Prime Phishing scam resulted in the loss of all the money in a client's bank account.
- A client has been receiving letters from "British Gas" demanding that she pays off the "arrears on her bill". When the company was contacted, they say the letters were not from them. Fortunately, the client suspected fraud and contacted Citizens Advice.
- The Migrant Workers Line received a call reporting that scammers had contacted a client by text and phone. They persuaded her that her bank account was at risk and the money needed to be transferred to a new account. The client lost £1700 to the fraudsters.
- Threatened with legal action by "the Tax Office", our client panicked and paid them what they demanded, only realising the mistake shortly afterwards.

## Campaign News.

### *Pension Credit Campaign (Autumn 2020)*

(Nick)

According to estimates from Age UK and government sources, 39% of state pensioners eligible for Pension Credit do not claim it. This means there are roughly 1700 people in South Holland and 1900 people in South Kesteven who are missing out. Of these about 900 in South. Holland and 1000 in South Kesteven are over 75.

Over the next few months the Research & Campaigns team are going to try and reach some of these people by engaging with local councillors across both local authorities, working with our trustees and other charities, getting coverage in local newspapers and magazines, producing leaflets for distribution and running a social media campaign on Facebook and Twitter.

We are also asking staff and volunteers to help in raising awareness while interacting with clients either online, on the phone or perhaps face to face.



Anyone of state pension age who has an income of less than £173.25 per week (£265.20 for a couple) and who does not have much in savings, may be eligible for Pension Credit. Not only will it boost their income, but it also means they are entitled to other help:

- Free TV licence if over 75
- Access to housing benefit and council tax reduction
- Cold weather payments
- Help with optician and dental costs
- Help with prescriptions and hospital transport costs
- A Carer may receive a carer's premium with their pension credit

Even a modest increase in income can have a significant impact on an older person's quality of life and overall health. Pension credit can also be backdated 3 months for anyone who was eligible at the time.

Given that the number of CASL volunteers is currently reduced, and we are doing less face-to-face work, the campaign material is initially directing those who may be eligible to call the government Pension Credit claim line on 0800 99 1234. It is open from 8am to 7.30pm Monday to Friday. The staff make an initial assessment of eligibility straight away and clients will need their National Insurance number and details of income and savings.

Some clients may also be able to use the Pension Credit calculator on the government website <https://www.gov.uk/pension-credit-calculator>

## ***Talk Money Week (9-13 November 2020)***

*(Juliet)*

Talk Money Week is a Money and Pensions Service initiative. Its philosophy is based on the principle that talking openly about money is vital to our health, wealth, and relationships.

This year, Talk Money Week seems an even more significant event than it has in previous years. During the present Covid-19 pandemic, when restrictions placed on the country to manage the health crisis have resulted in large numbers of people having difficulty with their personal finances, it has become even more important to start conversations about money.

The aims of the Week are to help people gain the confidence to

- make better and less risky financial decisions
- feel less stressed or anxious and more in control
- have stronger personal relationships
- help their children form good lifetime money habits



Citizens Advice South Lincs is keen to support the campaign. We want to show people ways they can start conversations about money, signpost them to information which could help them make good money decisions and indicate where advice is available when money interests become money problems.

Keep an eye out for our social media posts during the Week, information on our website and posters in your local shops.



# Spalding Food Bank Voucher Study: Results and Discussion.

(by Sean & Richard)

In the autumn of 2019 Research & Campaigns began a 12-month project to analyse the profile of CASL clients who presented in order to get access to food bank vouchers from Spalding and its satellite offices. We were keen to discover whether there was significant commonality in the reasons for seeking food bank access and the extent to which the personal circumstances of the clients compared.

A simple, GDPR compliant questionnaire was designed for advisers to complete once they had interviewed a client. The questionnaire was used for a month in pilot form and revised in the light of experience. Initial findings from a sample of 39 clients was featured in the October edition of Spotlight and further findings from 92 clients in the January 2020 edition of Spotlight.



The present article provides a comprehensive overview of the project and its findings across the five months *between* October 2019 and February 2020, the months before Coronavirus lockdown.

The key results of our findings are presented below.

## *Major factors.*

A total of 201 requests for Food Bank Vouchers were recorded by the CASL Spalding office. Three factors stand out.

- The majority of clients were unemployed (65%).
- More than three quarters were claiming benefits (77%).
- Many were living in rented accommodation (62%).

Whilst a significant majority of clients were already in receipt of benefits, several more were advised to make benefit claims (11%) suggesting the overall entitlement to benefit was as high as 88%. Almost half of those claiming benefits were claiming Universal Credit (49%)

Clients were not certain to be in debt. However, many were, with four key creditors identified:

- rent or mortgage (21%),
- Council Tax (20%),
- loans from unspecified lenders (17%)
- utilities (11%)

## *Households.*

Most clients stated they were either single or living alone (31% and 48% respectively). However, some said they were married (13%), living with a partner (16%) and or responsible for dependent children (11%), potentially increasing the impact of the vouchers well in excess of the initial number of requests.

A small but significant number described themselves as homeless (12%).

### *Other factors.*

A significant majority (73%), almost three quarters, stated English was their first language.

Issues with both mental (29%) and physical (27%) health were identified in just over half of the responses. Depression (21%) and anxiety (5%) featured most across the 59 instances of reported mental health issues whilst the variety of physical health conditions covered a broad range of illness.

Over half of the respondents described themselves as able to use digital technology (63%) although far fewer, less than one quarter (22%), had access to any, with the mobile phone being the most likely source of internet accessibility.

### *Conclusions.*

These trends mirror the emerging ones explored in the October and January issues of Spotlight.

Much has changed since this project commenced. Coronavirus has meant that levels of unemployment and debt have risen, and benefit claims increased. Work by the Trussell Trust (The Independent, 15 September 2020)

brings into focus the fact that, nationally since Lockdown, over 100,000 food bank vouchers have already been given out to those who have never had to access the resource before. The Trust estimates that as many as 846,000 food parcels will have to be handed out between October and December 2020.

These considerations and the results of this study serve to underline potential future areas of research.



The knock-on effects of the pandemic make it reasonable to anticipate changes in the claimant characteristics outlined above, particularly from a cohort who may never have had need to access food bank services previously. A recommendation would be to conduct a related study to this one when circumstances allow. We might, for example, investigate whether a better understanding of the circumstances that had driven the foodbank voucher

request could shed light on any course of action we might take that would help potential clients to cope without needing to use the facility. This may involve specifically looking into individual budget management, better access to benefit guidance or whether there are any key players at a local or national level who could be encouraged to become involved in activity, campaign or awareness raising which might reduce pressure on foodbanks as a clearly finite resource.

## Find us on Social Media.

(by Sean)

Research & Campaigns material seems to be popular on both Facebook and Twitter.

We have reached another 4000+ people on Twitter this month (as with last month) taking our total to just over 45,000 for the entire year so far. Hopefully we will be able to maintain the current levels considering the Pension Credit Campaign and the Talk Money campaign in November. We've not had lower than 3200 views on Twitter since March.



Facebook is steadily gaining traction on a daily and weekly basis and our content is increasingly being seen by people. There are also incremental page likes, gradually increasing our audience.

On our website, an emerging trend is becoming apparent. As with the previous month, we have fewer sessions (visits), but a further increase in people logging onto the website and browsing multiple pages (+3%). This is supported in part, by a second successive decreased bounce rate- people leaving the site without going beyond the home page- during this month (24%). One quarter of visitors were returning to the site, an increase from 19% last month.

Social media (accessed from a mobile in this instance) is a once more, a very significant drive in our referrals. There seems to be a further decrease in people accessing the site from desktops (-8%) and this has continually shifted emphasis onto mobile devices (+6%). The pages being accessed follow along previously established trends around contacting CASL and our office locations. Increased traffic to the vacancies page reflects our highlighting of the Money Advice caseworker roles.



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](http://www.citizensadviceSouthLincolnshire.org.uk) by clicking on the speech bubbles in the 'connect with us' box on the website home page.



## Evidence forms July to September 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	27
Universal Credit	43
Consumer	13
Debt	10
Discrimination	13
Education	0
Employment	53
Finance	4
Health	9
Housing	43
Immigration	7
Legal	2
Relationships	5
Tax	2
Travel	2
Utilities	8
Other (11 food vouchers)	15
<b>Total</b>	<b>256</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).

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.

*Juliet*