

April 2020



Spotlight



On Research and Campaigns

Student Scams Presentation at Spalding High School

By Amelia (Spalding High student)



When I began researching the topic of scams awareness, I was surprised to find the statistic that more than half of 18-24 year-olds are unlikely to report a scam. As a student myself, about to embark from the comfort that my home has provided me for 18 years, I realised that the issue of scams targeting students needed to be addressed. This set us the task of delivering an engaging and informative presentation to students about how to protect themselves from scams.

On Thursday the 23rd January, we delivered a presentation on student scams to Year 13 students at Spalding High School. We discussed the importance of recognising scams, in particular rental, social media, money mule and jobs scams, and how to take measures to prevent falling victim to them. We asked students to look at Student Loans Company and HMRC Tax Refund scam emails and for them to identify the clues that give away the fact that they are scams, such as spelling and grammar errors. Students also came up with a number of ways to protect themselves, particularly online with measures such as using secure passwords, two-factor authentication, being vigilant about what information is shared and always double-checking emails that ask for personal information. Following this discussion, students were made aware of what to do if they fall victim to a scam; such as contacting the Citizens Advice Consumer Helpline, Action Fraud or speaking to universities or similar institutions to gain advice.

At the start of the presentation, it became clear that some students believed they would never fall victim to a scam. By questioning what a typical scam victim looks like and revealing some of the subtle ways in which scammers work, this idea was definitely challenged and many students are now aware that intelligence or online experience doesn't protect you from scams; scammers target qualities that we all possess such as worries about money, a desire for more opportunities or a

April 2020

lack of vigilance in our busy day-to-day lives. This knowledge will be invaluable when leaving the comfort and protection that home life provides.

The feedback from the presentation suggests it was very informative and engaging, with many commenting that they feel more aware than they did previously about scams. I have even been approached by one friend asking me to check whether a form they were filling in was a scam!

This really does highlight the benefits of delivering this presentation to students and the impact it can have in developing greater awareness and vigilance of such issues.

We were also pleased to be asked by the Head of Sixth Form to deliver the presentation again to next year's Year 13 students; a really positive opportunity for Citizens Advice to form a long-standing relationship with Spalding High School.

With this opportunity, and hopefully further opportunities to deliver the presentation to other schools and colleges; the community will be taking a firm stand against scams.



Campaign News

Mail Holding proposal given the go-ahead.

It has been pointed out to us, on several occasions, that we have some homeless clients who, because they have no address, have nowhere to access mail which would provide them with letters from Jobcentre, courts, places of work, HMRC, or healthcare appointments.

We're delighted to say that, on 18th March, our Trustees gave the go-ahead to the Research and Campaigns Mail Holding proposal. The proposal will take the form of a nine-month initial trial at Spalding Citizens Advice office and should help some of our most disadvantaged clients.

The details of the proposal will be shared with staff and volunteers once CASL offices are open again. Meanwhile, thank you to all of you who helped and supported the proposal.

Access to cash update.

Since early March, the CASL Research and Campaigns team has been surveying the public about diminishing numbers of bank branches and ATMs. We are particularly concerned about the potential issue of restricted access to cash, especially in small or remote communities.

This survey can now be found on the CASL website www.citizensadviceouthlincs.org.uk. Follow the link under 'Connect with us'.

On the 11th March, it was announced in the Chancellor's Budget that the government would bring in legislation to protect cash. However it remains unclear as to what form such legislation will take.

Employment Woes.

The vast majority of employers treat their workforce fairly and adhere to employment legislation. However, each month we have clients who report unfair treatment and flouting of the rules. Here are some case studies from around our area.



Delivery drivers seem often to suffer at the hands of unscrupulous employers. One 52 year old Amazon driver from the Stamford area came into our office to report that he had not been paid fully. He signed for the delivery van, which he noticed was so damaged, he did not think it worth complaining about. After returning the van, he was told the damage would have to be paid from his wages. He is trying to recover his full pay with action in the Small Claims Court. Another 55 year old driver from the Grantham area had worked for APC Lincs Couriers on minimum wage. His latest wages were not paid due to an alleged theft, about which the client knew nothing. As a result of not having been paid the client requested a Food Voucher.

A 63 year old EU migrant worker for the Simple Resources Agency was unwell and handed in a note from his GP. Rather than starting Statutory Sick Pay, the agency dismissed the client without notice.

A 37 year old Spalding client worked for a local dental practice for 4 months. In that time she was given no contract and received no payslips. Her pay is by cheque and often late. The client suspects that income tax and National Insurance are not being paid. The training promised when she applied for the job has never materialised.

A 19 year old from the Grantham area was taken on by Club Fit as an apprentice for £3.90 per hour. Despite being in the job for several months she has received no details of any training despite promises when she started.



An EU migrant worker from Spalding with very limited English came in for a Food Voucher. He explained to the adviser that he was struggling to live on his wages working a hand car wash. He generally does a 9 hour day and receives only £25 in cash.

A 52 year old from Grantham was employed by Global Recycling for 1 year and 11 months. He then received a letter telling him he was dismissed but not explaining why. The client said that he believes the same has happened to other workers just before they have 2 years of employment with the company, giving them little chance of successful action in an Employment Tribunal.

A 24 year old lady client worked for Complete Care in the Grantham area. She has a zero hour contract but says she can be expected to work up to 17 hours a day at a stretch. One day she had

April 2020

worked from 5am to 10pm. She phoned the company to say she could not work the next day. She was told she would be sacked unless she reported by 9am.

A 40 year old Lithuanian man from the Grantham area had worked for the same company for 15 years. Recently, bullying by a senior manager forced the client to resign and lose his job. This happened only after his repeated grievances were ignored. The client has another job but it leaves him worse off and with a long commute.

Employment and Corona Virus lockdown.

We are already seeing evidence of problems for workers during the Corona virus lockdown. Some firms have said that due to cash flow problems they cannot pay the employees their wages from the last weeks worked, although they say they will pay the 80% for the period of lockdown. Numerous self-employed workers find themselves without work but not qualifying for the help promised by the government, often because they only started self-employment in the last year. Several self-employed workers, who do qualify for help, report that they will struggle to manage financially before the expected payment in June.

Some workers have reported that they have been dismissed rather than laid off, creating financial problems for them and their families. We have also had reports from clients who are classed as key workers, but are worried that the government guidelines for social distancing are being ignored at the workplace. This particularly concerned one client who lives with his elderly parents. We intend publishing a fuller report on the effects of the lockdown on workers in the next Spotlight.

Citizens Advice South Lincolnshire services continue to help such clients despite our offices being closed. Telephone, email and webchat advice are available. Adviceline can be contacted on 03444111444 (Mon to Fri 9am to 5 pm).

Getting help with employment problems:

These links take you to organisations that can advise about problems such as those highlighted above. Alternatively, Citizens Advice services are here to help.

ACAS provide free information and support, <https://www.acas.org.uk/advice>

Issues concerning agency workers and modern day slavery: Gangmasters & Labour Abuse Authority. , <https://www.gla.gov.uk/>,

Problems with sick pay: HMRC employees enquiry line telephone: 0300 200 3500

Citizens Advice information: <https://www.citizensadvice.org.uk/work/>

April 2020

Food Banks: A Community Asset or 21st Century Blight?

Richard Quail opinion piece:

Since Autumn 2019 our study has shown that Spalding Citizens Advice office has issued an average of 45 food bank vouchers (FBV) a month to people, individuals or families simply too financially compromised to feed themselves.

Our data paints a depressing picture of many clients with mental and physical health issues, most often dependent on one or more benefits and frequently living in rented property, HMO's or even sleeping rough. Many are presently unemployed although perhaps the real story is those people with jobs who also need the service. Surely one of the tragedies of our time is the fact that even some of the employed are entitled to benefits indicating how low waged they must be.



Should we be surprised by how readily as a society, we have accepted and embraced the food bank?

There is perhaps not much that our service can do which immediately changes a situation for the better, sadly one of the frustrations for us. But providing food bank vouchers offers an ideal opportunity to address at least one of the problems being presently experienced by the clients we meet. Take this piece of paper and exchange it for some food is a real chance to do some tangible good. It isn't just the client who feels better for the contact.

However, does the very existence of the food bank promote the kind of social indifference that led to its development in the first place? As long as the food bank does its job it potentially reduces the pressure on those who should be addressing the range of underlying issues that drive clients to come looking for the voucher in the first place.

Unless or until action is taken to deal with the myriad of presenting problems which so often accompany FBV requests, their role as one of society's prime pieces of sticking plaster is assured. Right now though, when Food Banks are running ragged trying to keep up their stocks of food against a background of Coronavirus panic-buying, self-isolations and reductions in volunteers, donations and service, the difficulties are even more acute. When society is in crisis, meeting the needs of the already needy is even more problematic.



So, where does that leave us, one of many organisations dedicated to the wellbeing of those we seek to help?

The problems described by many of our clients are complex and far from easy to resolve, assuming a resolution can be found. It is highly unlikely that any thing that can be done will be as quick to facilitate or as immediately influential as handing over the voucher.

April 2020

Yet with every voucher we give out we almost certainly guarantee the continued existence of the Food Bank service.

Do we pass up an opportunity to consider and influence those factors which have necessitated the use of the food bank in the first place? We may be helping the client but are we also, as an unwanted consequence, giving another chance for those who should be working to eradicate the need for food banks to look away from their responsibilities. Are we as much a part of the problem as the solution?

For context, food banks are happening here in a country with the 5th largest economy in the world (Gross Domestic Product, GDP, in excess of 200 trillion pounds). It ranks 21st by size of population and 80th by landmass. Smaller than 11 individual states in the US, England would fit twice into Nevada with room to spare. The UK has the 5th highest number of billionaires on the planet.

Our Spalding office is just one of several places which issue food bank vouchers, meaning that the demand is greater still than our own data shows.

This article was written a few weeks back following discussions with Spalding Food Bank regarding the effect Coronavirus might have on the service they offer and the work CASL does to facilitate this. Things have since moved on. We have no sense of when the situation might allow a return to something like the pre Coronavirus environment. We can only guess how things may change as a result. Pressure on Food Banks nationally has already grown and the likelihood is that it will continue to increase given that jobs are being lost, business going bust and an increasing number of individuals and families find themselves in straightened circumstances.

In the news.

- *Citizens Advice* has been lobbying the government to ensure that workers who have to time off work due to Coronavirus infection are treated fairly by employers and receive sufficient help to manage financially.
- The *Spalding Guardian* reports a scam concerning Testing for Coronavirus by the “Red Cross” for a fee. The Red Cross offer no such service.
- *Citizens Advice* have published advice on avoiding Corona Virus related scams <https://wearecitizensadvice.org.uk/5-ways-to-avoid-online-coronavirus-scams-40a5843d1ecb>
- *The Times* reports over £1.5 million stolen from people by fraudsters exploiting Corona Virus fears in the last two months.
- *Which?* magazine reports that they are campaigning for manufacturers of battery powered products such as vacuum cleaners, hedge trimmers and electric bikes to be more sustainable by making it possible to replace the battery.

Evidence forms (January to March 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.

In the period since the Corona Virus lockdown we have had an increase in Employment related forms.

Type	Number
Benefits	25
Universal Credit	24
Consumer	22
Debt	3
Discrimination	3
Education	0
Employment	34
Finance	6
Health	2
Housing	18
Immigration	4
Legal	1
Relationships	1
Tax	0
Travel	3
Utilities	10
Other (mostly food vouchers)	3
Total	159

April 2020

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.