

May 2020



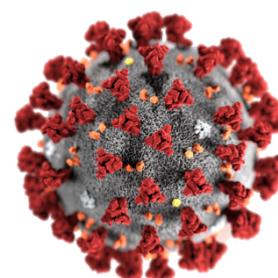
Spotlight



On Research and Campaigns

CoronaVirus Special Edition.

Since the last edition of Spotlight was published, Citizens Advice staff and volunteers have been very busy helping clients by email, telephone and webchat from their homes as our offices have closed to the public. We decided to publish this special edition of Spotlight to bring you news of some of the problems that have arisen due to the current CoronaVirus crisis.



Clients' lockdown stories.

Our clients have reported problems mostly in the areas of Employment, Benefits, Housing and Consumer issues. However, Employment was the greatest area of concern as the lockdown took effect. The following case studies give you an idea of what challenges our clients face.

Employment.

Although many employers have treated their workers very fairly during lockdown, there have been issues. In particular, furloughing has not gone smoothly for all.

- A female employee was not selected for furlough unlike many of her colleagues and was told she would have to continue to work. This was despite her protest that she would experience severe problems with childcare as her elderly parents could no longer help.
- Another worker was wrongly told that as she had a zero hours contract she would receive no furlough pay.
- A female worker requested furlough as she has a husband with health problems who should be shielded. She was told that she could not be spared and would have to work on.



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- A client was dismissed from his job after self- isolating for 7 days when a family member had symptoms of Covid-19. He protested that he was following government advice but to no avail.
- A client who lives with his mother, who is shielding due to a long term health condition, was told he could not take time off work, even though he is fearful of bringing the infection home.
- A female employee was asked to cover 12 hour shifts up to 6 days a week to cover for furloughed staff. The client has heart problems and diabetes and feels the extra work plus the possible exposure to the virus would be detrimental to her health. She was not offered furlough.

Holidays.

Many clients report that their holidays have been cancelled due to the pandemic. Rather than being offered refunds, vouchers or rebooking for future dates are proposed by the companies.

- A female client from the Manchester area, who used our email service, was unable to take up a hotel booking in Brighton due to lockdown restrictions. The hotel was closed, but despite this, they refused to refund the £500 she had already paid or offer any other type of compensation.
- A client had booked a holiday cottage in Scotland. £1760 had been paid out but the client could not take the accommodation due to the restrictions on travel. The client has met a blank refusal to offer a refund or even a rescheduling of the booking for later in the year.
- A client had booked a holiday with flight in Italy in June. The client tried to cancel when it became clear that the holiday would be impossible. The holiday company said no cancellation was possible and no refund would be paid.
- Another client booked with Jetline Holidays for late April and paid in full. Due to lockdown he cancelled but was told that he could not get a refund only rebook for 2021.



Housing.

Clients renting from private landlords and University students seem to be having problems as illustrated below.

- Several clients who are renting accommodation at University report that they are required to pay full rent even though they have no access due to the University being closed.
- A client tried to give notice to a private landlord. The landlord refused to accept this, wrongly saying the tenant had to stay for 3 months due to government regulations.

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- A female client living in Nottingham was given notice to quit by the end of May by her landlord as he said he wanted to sell the house. The landlord refused to concede that this was in breach of lockdown regulations.
- A male client living in London contacted Citizens Advice by email. The client rents a room and shares facilities with other tenants. The landlord has spare rooms that he is trying to let and has been showing prospective tenants around the property. The client is fearful that this could bring Covid-19 into the house.
- Another email client living with her large extended family in private rented housing reports that they are being harassed by the landlord. The family had asked for extra time to raise the rent as the two main earners are self-employed mini-cab drivers, with virtually no income at the moment. The family are only asking for time to sort out benefits but the landlord is threatening action to evict them.
- NHS workers who are on night shift working long hours say that their landlord is insisting on access to their flat during the day to carry out non-essential repairs. This is not only inconvenient to the clients but also contrary to government advice.

Food Banks and Benefits.

Over one million Universal Credit claims have been received during lockdown. Inevitably there is some delay in getting payment, so Food Banks have been busy ensuring that people do not go hungry.

- A client from Boston using Advice line said she and her partner were self-isolating due to suspected CoronaVirus infection. They had only been in temporary employment so could not get sick pay. While waiting for benefits to be paid they had no money to buy food. An adviser managed to arrange contact with the local Food Bank.
- A male client living in Bourne lost his job due to lockdown. He had no income while awaiting payment of Universal Credit so requested a food voucher.
- A disabled client lives with her disabled husband in Lincoln. The couple feel it inadvisable to go out at present so are housebound. Unfortunately they have nobody they know locally who can go out to get food shopping. The Adviceline adviser managed to arrange an emergency food parcel from the Food Bank and contacted a community organisation that can help deliver essential shopping in future.



Citizens Advice South Lincolnshire services continue to help 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). Email and webchat can be accessed from <https://www.citizensadvice.org.uk/>

Universal Credit and the Coronavirus Crisis

There is no doubt that many are suffering and will suffer considerable hardship and financial difficulties over the coming weeks. 6 million people in England and Wales have seen their hours cut, been laid off or made redundant due to the coronavirus crisis and as a result there has been a surge in demand for Universal Credit; overwhelming the system with 1.9 million claims in the last 2 months. Citizens Advice is on the frontline of this crisis, advising and helping those struggling with the benefits system. Our ongoing research into the issue is crucial in providing evidence to the government in influencing improved public access to Universal Credit in what is undoubtedly a difficult time.

Although the government has introduced the Job Retention Scheme to support employees, gaps in the system have meant that some are stranded without enough income to get by. The scheme does not, for instance, cover those who have been self-employed for less than a year and in many cases, employers have refused to use the scheme, making their staff redundant instead. This could explain the surge in demand in benefits claims, with Citizens Advice finding that 1 in 5 UK adults say they have applied or expect to apply for benefits as a result of the coronavirus crisis. This soar in demand means the spotlight is firmly placed on the system; exposing many of the issues Citizens Advice have raised across the lifespan of Universal Credit.

One issue is the complex claims process, made more difficult for those who do not have ID or a bank account. Problems with accessibility are also exacerbated at this time, since the closure of job centres and libraries means that some are left with no access to the internet; adding another hurdle to them receiving financial support. Any delays in processing claims can lead to problems with debts. 15% of people anticipate having to borrow from friends and family if they apply for Universal credit.

Citizens Advice are recommending a number of changes that should be made immediately to Universal Credit. The emphasis is currently on the need to speed up the rate at which claims are processed by either turning advance payments into grants or guaranteeing generous repayment terms for advance payment loans. Additionally, eligibility should be widened to ensure everyone is receiving the financial support they need. Gillian Guy, CEO of Citizens Advice, has stated recently in regard to Universal Credit; 'the welfare safety net must be strengthened if it's going to be fit for purpose while the impact of coronavirus is still being felt', adding that 'the government should enhance support from the benefits system so people can cover their essential costs'. In the next few weeks, Citizens Advice will play a significant part in the conversation as to how financial security can be assured as lockdown measures are revised.

By conducting research, identifying issues and recommending solutions, the work of Citizens Advice continues, as ever, to be invaluable to communities and there is hope that, by publicising these issues and recommendations, the system will improve and that many will regain, or establish, financial security.

Figures from citizensadvice.org.uk Welfare Policy Research.

Statement from Gillian Guy: Ending Lockdown Could Catapult Many Off A Financial Cliff Edge. Huffpost. [Online]. 30 April 2020. Available at: https://www.huffingtonpost.co.uk/entry/lockdown-coronavirus_uk

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CoronaVirus Scams

It is, as they say, an ill wind and there is little doubt that there are those who would take advantage of any situation. A potentially lethal virus at pandemic levels is no exception. It is well documented that scammers do not lack imagination and there is plenty of evidence to show that this remains true. Many scams have been



'updated' to reflect present circumstances and heightened anxiety is adding extra opportunity. Even Martin Lewis of Money Saving Expert (a keen supporter of Citizens Advice) has been forced to take to the media to deny his own death. He was reported to have been a victim of Covid 19 adverts to that effect placed in some national papers were offered as click-bait scams aimed at drawing the unsuspecting into the deceit.

Two areas that appear to have received a lot of scammers' attention to date are the opportunity to buy a cure or protective medication and offers of help to get much needed provisions such as groceries. Many people have received adverts, emails or texts with the chance to obtain secretly developed potions. Who knows what they might receive? – if anything. Other ads guarantee vital information about the virus, again for a price, often in the form of a daily newsletter.



A reply, electronically, to any of these offers can also open the door to ransom ware, allowing the scammers to take over your computer and use it, your money and your identity for their own purposes. The clear advice is never click on or open these ads.

Fake Life Assurance is being pushed at the moment and the opportunity to secure your investments (clearly in a volatile place right now). Scammers show no regard for the big names, confidently claiming to represent the World Health Organisation if it suits their purpose. Help getting loans with an upfront cost has also increased and, of course, now would be the ideal time for a tax rebate. It's only a shame it's not HMRC making the offer.

There has been an increase in bogus competitions and 'free' vouchers for stores like Tesco which encourage potential victims to make contact so that they can access a variety of brands and products. Open the attachment and clear the way for your details to be stolen or for the malicious ransom ware to get a hold of your equipment.

Good cause scams invite you to invest in or donate to organisations producing products like hand sanitiser and PPE.

There has also been a rise in Good Samaritan scams. Requests for cash or, even worse, bank card and access details, so shopping can be done on your behalf, have been targeted at those on long term lockdown, often elderly and vulnerable. I have heard of a local scheme (Fenland) charging the housebound £20 to provide a click and collect pick up for a round trip of 25 miles. NHS Volunteer Responders will do it for nothing.

Coronavirus has provided a unique opportunity for scammers but it hasn't stopped the flow of those scams that were common before. Under pressure for money many people are more vulnerable than ever to the chances offered by those scams which claim to help us get rich quick or promote the idea of something for, if not absolutely nothing, then certainly very little. We have more time to browse the internet, take texts and phone calls and we are constantly at home to personal callers. The vast majority of us are experiencing life like never before. We do not have

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the structure offered by our 'normal' lives and we are trying to keep ourselves and our families afloat in a boat which feels like it's adrift on very choppy waters. This distance from our comfort zone leaves us potentially easy prey for those seeking to take advantage. Now more than ever we need our wits about us.

If you have been or know of anyone who has been a victim please report the incident to Action Fraud, details below. Please also let R&C know if you come across anything new out there and we will make sure we warn your CASL colleagues and partners through Spotlight. Stay well and stay safe.

Action Fraud Telephone 0300 123 2040 <https://www.actionfraud.police.uk/>

Which? have just launched a scam alert service that you can sign up for. In return they will provide updates to your email concerning new scams as they become apparent.

Access to Cash Update

Over the last few months the CASL Research and Campaigns team have been looking into the issue of diminishing numbers of bank branches and ATMs in the country, and with it the potential issues of restricted access to cash, especially in small or remote communities.

On March 11th 2020, Chancellor Rishi Sunak confirmed via his budget that he would take action to protect cash through legislation. However, it remains unclear as to the form such legislation would take. The ongoing Coronavirus pandemic has now given the issue a new slant, with cash use falling further as government and businesses encourage use of contactless forms of payment.

Citizens Advice has been running a survey asking people in the area how they obtain their cash and if they have had problems accessing cash during the last eighteen months. The results showed over 70% get their cash directly from a machine, highlighting the importance of these. The results also showed that a significant majority do not have problems accessing cash or paying with cash, although some have reported issues arising from the coronavirus crisis with the latter.

On the face of it these results perhaps suggest there isn't too much of a problem. However, what can also be taken from this survey is the impact for some people in more rural areas not being able to access their cash via a machine or a post office, and also the not insignificant 25% of people who say they have not been allowed to use cash at a retailer, especially since the coronavirus crisis began. It remains to be seen if the current situation with the virus has any lasting impact on the acceptability of cash amongst retailers.



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March to April 2020 - A Month in Lockdown: A Year 13 Student Perspective

By Amelia of Spalding High School

Week 1- 20th March, last day at school

On Wednesday evening, we received the news that schools would close and exams would be cancelled. My instant reaction was to put my head in my hands and burst into tears. Messages started flooding in from friends: Have you seen the news?! Did we really just waste the past two years of our lives? Is Friday really our last ever day at school?

At school the next day there was an undeniable atmosphere of worry and confusion. Our futures were now out of our hands. We turned our thoughts instead to preparations for our last day at school. An unexpected and rushed goodbye, but the best we could make it under the circumstances.

On Friday morning, I donned my old year 11 school uniform and prepared for my last day. At school, the leavers' traditions began: the conga line snaked to the field where we all performed the hokey-cokey; and all the clocks from around school were hidden in the kitchen cupboards. Usually, they find their way to the field – but this was March, not May. Like all good traditions, no one knows why this happens or its meaning but it continues to be done every year by both year 11 and year 13. Then, as the day came to a close, we had a presentation where we tried not to get emotional hearing comments from our teachers. Although many of us had cried at some point in the day, the sound of the bell warranted the tears of most of us as we said goodbye to staff and friends who have been a sort of family for the past 7 years.

It is often said that your school days are the best days of your life. Picturing myself in year 7, bogged down with maths exercises and German dictionaries, I would have told you that was the kind of thing adults lie to you about in their nostalgic ways. It is only when you are wearing your old school uniform on your last ever day of school that it hits you they were probably right about that. And I will most likely be using the same mildly patronising words towards successive generations of disgruntled school children. Undoubtedly, the memories of my school years will be conflicted with memories of stress, hard work and hours of examinations. But the memories that will shine considerably brighter are the times I spent with my closest friends and, whilst no one is under the impression the next few months will be easy, it is these memories that will sustain us through them. And probably Netflix, too.

Week 2- 23rd March- 29th March

Working at home in the week has been a new and interesting challenge. I knew it would be, so disciplined myself to wake up at 8.30 and be ready to work at 9.15. I have tried to stick to my timetable at school and I have mostly succeeded- although I must admit, I was not going to do the planned PE lessons if I could get away with it! It has been strange completing class work without

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debate, questions and the usual chatter that occurs in the classroom. Regardless, the frequent emails from my teachers have kept me busy with work!

Although I'm restricted to the house, the opportunity to catch up on my favourite shows, read books that have been gathering dust on the bookshelf and sit down and write something other than essays has been a refreshing and pleasant change from routine. But the best parts of regular routine remain, such as spending time with friends over Skype or checking in with my sister on FaceTime - a vet who is working very long hours in very difficult conditions at the moment. Any struggle I have is outweighed by hers and her bravery in carrying on with helping people and their pets is always inspiring.

I have also spent quite a lot of time watching Disney films, which I am not ashamed to admit! The messages of hope and optimism are welcome. One particular message from Christopher Robin on Sunday struck me: 'Doing nothing often leads to the very best of something'. I find it particularly relevant now because I feel like I should be working or doing something constantly during this time. If I take a break, I feel guilty that I have wasted time when I should be working or doing something productive. But sometimes, we need a break and from that time away 'the very best of something' can arise. I am really hoping it does.

Hopefully there will also be less uncertainty next week, and much more hope on the horizon.

Week 3- 30th March - 5th April

My routine has been much more of the same this week, which I expected by keeping to timetable and keeping some normality; whilst also allowing some time for doing the things I love. The highlight this week, by far, was a debate I took part in online. I was arguing for the motion that 'Class Runs Britain' and on Thursday I had the chance to put forward my arguments, engage in counter arguments with the opposition and join in discussion with the judges; one who was particularly sceptical of the motion! Debating is one of my favourite things to get involved in, so I am glad it is able to adapt to these strange times.

I was happy to finish my entire history course this week by finishing up notes on Tyrone's Rebellion; a rebellion that took place in Ireland in the Elizabethan era. As a lover of history, I am sad to have finished the course but will continue to revise what I have learnt and expand my knowledge.

I'm looking forward to having a bit more of a break over Easter, particularly with the threat of exams now warded off, but still keeping up to date with the work set.

This week, greater clarity has been provided over how grades will be awarded by Ofqual. Although this has brought comfort to some, the majority worry what it means for them. My friends were trying to predict what each teacher would give based on how they've done across the two years, with some worried this could prevent them from getting onto their firm choice university courses. I'm trying not to worry as I know it is out of my hands now. I hope that whatever happens on results day (provided there is one), I will go somewhere that I love and will be happy.

With all the Disney films I've been watching, it only makes sense to finish with some Disney wisdom again; this time from Moana, which I may have watched twice this week: 'There is nowhere you could go that I won't be with you'. It is particularly poignant in these times where some are suffering the heartache of losing their loved ones, and others are resenting the time

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away from their friends and family. They are still here beside you, even if they're not physically with you.

Week 4- 6th-12th April

Much has changed this week in terms of schoolwork. Although it is the Easter holidays, we've just been made aware that none of the work we do now counts towards our final grade and any remaining coursework does not need to be completed. The only work I have remaining now is finishing off my courses, meaning I have essentially finished my A Levels; which is a confusing and scary thing to think!

I've tried to keep myself as busy as possible with online law courses and university preparation this week. I'm hoping that, wherever I end up, things will look considerably brighter and I'll have the opportunity to attend freshers' week and all the events that mark the start of your time at university. I sympathise with those who have had their first year at university cut short, particularly as their student debt will remain regardless!

This week was my sister's birthday and Easter weekend, events that centre around family and spending time together, which has made me more aware of the things I'm missing. However, we've learned to adapt and Easter Sunday consisted of family quizzes over FaceTime. I feel lucky to have the technology to do this, even if the quiz questions were a bit dubious!

As this is my final diary entry, it seems apt to reflect upon the last couple of weeks. It is strange to think how quickly everything has changed. Everything I was preparing for, revision, exams, leaving school in May, has been completely overhauled. I don't have any power to change what my final grades are and I will be left waiting until results day, in August, to find out my fate. It is easy to feel stranded at the moment. I am trying not to. I am very aware that many are coping with much more severe difficulties and I can only hope that things will return to 'normal', whatever 'normal' is, soon.

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.

Evidence forms (April 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.

These are the Evidence Forms for the month of April only.

Type	Number
Benefits	5
Universal Credit	18
Consumer	4
Debt	6
Discrimination	2
Education	1
Employment	50
Finance	2
Health	2
Housing	13
Immigration	0
Legal	0
Relationships	1
Tax	0
Travel	6
Utilities	0
Other (mostly food vouchers)	11
Total	121