



# Spotlight



On Research and Campaigns

## Consumer and Money Special

*Coronavirus and lockdown have placed many of us in difficulties with money issues. This issue of Spotlight focuses on some of the consumer and money problems our clients have brought to advisers recently and on some of the campaigns we have been running to help people manage better.*

*Hello and welcome to another issue of Spotlight.*

*This issue of Spotlight focuses on issues that affect every one of us and impinge on much of the work that we do at Citizens Advice South Lincolnshire. You will see the breadth of some of the issues that we are dealing with and how they make a difference to people's lives:*

- Our campaign work, highlighting ways that we are raising awareness, encouraging people to be proactive about dealing with their money and helping to prevent problems building up into crisis situations.*
- The way that people can be trapped in debt unawares*
- The challenges that people face when they have little or no money and can't afford food or to heat their homes*
- How we can be left out of pocket as consumers*
- Experiences of life under COVID-19*

*I hope you find it an interesting read.*

*COVID-19 has an effect on all of us, but Citizens Advice South Lincolnshire services continue to help people. We have again closed our face-to-face services until the New Year, but still provide telephone and digital advice for people who need help.*

*If you are struggling with money in any way, please do contact us. The sooner you get in touch, the quicker we can help resolve your problems.*

*Simon Richards*

*Chief Officer*

*Citizens Advice South Lincolnshire*

## Talk Money Campaign

*(Juliet)*

Our Talk Money campaign went public online during 9<sup>th</sup>-13<sup>th</sup> November.

We were really pleased to contribute to this Money and Pensions Service campaign. As an organisation which delivers money advice to some of our clients, Citizens Advice South



Lincolnshire knows at first-hand how difficult it can be for some people to discuss their money concerns. We also know that not seeking money help when it is needed – and it often is, especially during coronavirus restrictions – can lead to anxiety, stress, and further money problems. So, being able to talk to an appropriate person, to find the right money information and to seek advice from dependable sources can be incredibly important.

Please visit our Twitter and Facebook back pages to review the posters and pledges we posted – and see our Talk Money video, posted on 13 November, on Facebook by clicking on this link <https://www.facebook.com/Citizens-Advice-South-Lincolnshire-103782237861968>

## Guarantor debts.

*(Peter)*

Several of our clients have incurred debt because of helping a friend or family member and acting as a guarantor for a tenancy or a credit application. The process only requires the guarantor to countersign the agreement. However, often the person acting as guarantor is unaware that they become liable to pay any debt or arrears of rent if there is a default in payments. This can lead to thousands of pounds of unexpected debt and a negative impact on the guarantor's credit score.

- A client from South Holland signed a tenancy agreement to act as a guarantor for his son. The son accumulated arrears of rent of over one thousand pounds which he cannot pay. The client is now being pursued for the money and the son facing eviction.
- An Adviceline client from the Lincoln area is being pursued for over £5000 of rent arrears after signing as a guarantor for the tenancy.
- We had an email enquiry from a client in debt with Payday lenders for about £8000. He is worried that due to a change of circumstances, he may not be able to keep up the instalments and that then the creditors will try to recover the money from his son who is his guarantor.

Anyone considering helping a friend by providing a signature on a credit or tenancy agreement needs to think very carefully about potential liabilities.

## Life on less than zero

*(Russell)*

Based on two reports: one from Citizens Advice and the other from the Institute for Fiscal Studies

The coronavirus pandemic has posed serious financial challenges for people across the country.

A recent Citizens Advice report has highlighted the exacerbating effect of a pandemic and government enforced shutdowns on what were already fragile financial situations for many of our clients. This does not just mean inadequate income. People are caught in a cycle of being unable to meet basic living costs (a negative budget), which leads to debt. They have no hope of repaying these debts which, in fact, grow larger. Problems like this exist for those in and out of work alike.



Citizens Advice is calling for solutions to support people in these times. The recent increases to Universal Credit and Working Tax Credit (called the benefits 'uplift') are due to end next spring and there are calls for these increases to be made permanent, as well as calls for extending the provision to 'legacy' benefits like Jobseekers Allowance and Employment Support Allowance. Another proposed support involves Council Tax debt, one of the commonest types of debt Citizens Advice encountered among clients. Council Tax arrears can spiral out of control fast and collection practices can place further pressure on those who are simply unable to afford to pay. Citizens Advice want to see greater flexibility in the practices councils employ.



The plight of certain workers is another area of increasing concern, particularly the self-employed who have been excluded from government income support schemes. According to the Institute for Fiscal Studies, 38% of those who derive any of their income from self-employment are ineligible for the Self-Employed Income Support Scheme grant. The arts, events and night-time industries are being

especially badly hit and many businesses within this sector have had little to no relief from lockdowns in the eight months since the pandemic took hold.

## Consumer Woes

(Peter)

We have had a steady flow of enquiries from clients with consumer issues. Often clients are being denied their legal rights under the 2015 Consumer Rights Act and find it difficult to gain redress from the trader or business.

The main Covid-19 related issue has been the widely publicised difficulty getting money back when holiday plans have had to be abandoned. These case studies illustrate the problems.

- A Spalding female client had booked a flight with BA through Last Minute.com. When she arrived at the airport there was no BA flight, and the airline could offer no alternative. She eventually booked with a different carrier at a cost of £280. The client has tried without success to get a refund from BA or Last Minute.com.
- A client enquiring by email reported that she had booked a Haven Holidays trip through Love2Holiday, a travel agency. She was due to travel in June and had paid the full balance. The holiday was cancelled due to lockdown restrictions. The client has been unable to contact the travel agent to request a refund.
- A client contacted us through Adviceline to say that she had booked a holiday with Love holidays. She booked in 2019 but was contacted in March of this year to say the holiday had been cancelled. She was given the option to reschedule to February 2021. She was offered no refund of the cost of the flights which amounted to over £700.



Car purchase is another area which is a cause of distress to our clients. This is not necessarily just confined to low cost used cars but includes new cars costing tens of thousands of pounds.

- An elderly lady from South Holland bought a new Mercedes car from a dealer about 18 months ago. She discovered a blister in the paint near to the exhaust and asked the dealer to put it right. She was told that she would have to pay for repair as they allege the client caused the damage. The client took the car to an independent garage for assessment and they said the heat shield was incorrectly fitted, causing the problem. Despite this the client has not been able to resolve the issue with the dealer.
- A Spalding man bought a new Skoda car 4 years ago. The Infotainment system recently failed. The client took the car to the dealer for repair which he was told would cost up to £1000 as the warranty has run out. The client is in dispute with the dealer as he has pointed out that he has done only 8000 miles since he bought the car and the system should be designed to last longer than 4 years, so the repair should carry no charge.



Other clients report problems with electrical and electronic items that develop faults shortly after purchase, and which the seller or manufacturer have been slow to rectify. The Consumer Rights Act 2015 entitles the customer to a repair or replacement.

- An Adviceline client from the Grimsby area bought a fridge-freezer from AO.com. It broke down after 10 weeks ruining the food inside. Rather than offering an immediate replacement, the seller said they would try to repair the item with a delay of several days. The client has asked for compensation for the lost food without result so far.

November 2020

- An email enquirer said he had bought a brand-new Huawei Smart watch from Amazon. It developed a fault, but the seller said the client needed to contact the manufacturer for help. Huawei refuse a repair without the serial number which the client said is embedded inside the device and only accessible if he dismantles the watch which he is reluctant to do.



Anyone who is struggling to assert their consumer rights can get free impartial advice through Citizens Advice either by using Adviceline 08001448848 or our consumer service on 08082231133.

## Pension Credit Campaign

*(Nick)*

According to data from Age UK nearly 40% of those entitled to Pension Credit were not receiving it. This led the Research & Campaigns team to devise and launch a campaign to raise awareness of Pension Credit across the CASL area. The team produced a series of posters for social media, a letter and poster for local councillors and others who were mailed directly, a press release aimed at print media and a paper flyer for distribution to venues across the region. The campaign was launched at the end of September and key details of the coverage are below:



- 1500 people have seen the social media information which was posted to the CASL Facebook and Twitter accounts.
- 92 local councillors were emailed directly with the letter and poster - 55 in South Kesteven and 37 in South Holland. Positive feedback was received from many that they would publish on their own social media and newsletters.
- 75 parish councillors across both local authority areas were also emailed directly.
- The press release was published in Stamford Mercury, Spalding Guardian, Spalding Voice, Grantham Journal plus Grantham Link and Village Link magazines.
- Distribution of the paper flyers has been limited because of the closure of community buildings, CASL offices etc but are available once social restrictions are eased.

The team plans to run the social media posters again soon, and it is hoped that over the next few months the increased awareness will result in a larger number of eligible pensioners applying for the benefit. The extra cash can make all the difference to an older person's wellbeing, particularly at this time when many are very isolated. Although there is no new published government data on the numbers of Pension Credit claimants in our region, the R&C team will be looking at the data as new updates are published.

November 2020

## The Picture at our Foodbanks: A national overview from our Trussell Trust Helpline.

*(Juliet; with thanks to the Trussell Trust Helpline team)*

Over the six months preceding lockdown, the Research and Campaigns team analysed local Foodbank voucher data and presented our findings in previous issues of Spotlight. Since March, because of lockdown and the changes to accessing vouchers, to distribution of food parcels and to data collection, this study has halted. However, with the appointment of CASL Trussell Trust advisers, who can provide access for clients in need to Foodbank food parcels, it became possible for R&C to obtain a national overview of the Foodbank situation.



This summary comes from reports provided by the CASL Trussell Trust helpline team.

In the whole of June, the helpline received 5,000 calls. However, in October, figures for **one week** reached 5,000 and, for the next, 4,000: a tangible surge in demand.

There have been some noticeably clear demand triggers.

### *Work and Furlough*

People on furlough are struggling to pay their bills. If they have 'lived to their means' then a 20% reduction in income for an extended period can be the issue that pushes them into major financial issues. This is then compounded if they are made redundant as they then have a 5 week wait for benefits and there is no flex in their finances to deal with this.

Some people have had to stop working as their jobs have been badly affected by lockdown restrictions and employers have not offered furlough. Income from benefits has not been high enough to support people who may have a variety of financial commitments like loans and mortgages.

### *Home and School*

People are at home more and are therefore heating and eating more. This naturally costs them more at a time when they are experiencing financial hardship.

### *Shielding*

People having to shield or self-isolate are unable to go to work and find that Statutory Sick Pay & Universal Credit are not enough to live off for the time they are at home, especially if they have children.

### *Universal Credit - Benefit Cap*

Large families with young children who are on a low income, especially those with high rental costs, are likely to be affected by the benefit cap under Universal Credit. This restriction can be removed if the benefit claimant is able to earn over £604 a month but this might be difficult given the current jobs market created by the pandemic.

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

### *Benefit Delays*

People seem to be experiencing longer delays to their benefits, especially if there is any complication in their claim. Clearly the workload has increased for the Department of Work and Pensions and people are waiting weeks for messages in their journals/telephone calls to be answered and acted upon. This delays payment and creates further hardship. Clients report long waits on the helplines.

### *Universal Credit claims for EEA Nationals*

Some EEA nationals are unaware that they must claim Universal Credit soon after they stop working in order to retain their worker status and prefer to look for a job instead of claiming benefits. Due to the current work climate they struggle to find work and are sometimes refused Universal Credit which makes it hard for them to afford to buy food.

### *Domestic Violence and Covid-19*

A link between domestic violence and Covid-19 has caused some people to find themselves without money, clothes, or food after being forced to flee violence.

The following clients are also presenting to the helpline:

- Those with mental health issues or disabilities. Many clients present with depression or anxiety.
- Those struggling to leave their houses because of increased anxiety.
- Those struggling to get access to support because of reduced local mental health support capacity during Coronavirus restrictions.
- Those struggling to act on advice given.

And four specific triggers were instanced for some clients:

- Beginning of September. Families affected by school uniform costs.
- October half term. Loss of Free School Meals. Also coupled with increased heating costs.
- Self-isolation. Increased money spent on Pay As You Go meters and food during isolation. Also sometimes coupled with loss of Free School Meal vouchers.
- Announcement of second lockdown. A trend in vulnerable and elderly calling for Foodbank support, quite often able to afford food but - due to support given by local authorities in the first lockdown - they were expecting the same for the second, which was not the case.



November 2020

## The Experiences of a Fresher in the Covid-19 Era

*Amelia offers her thoughts and experiences on being a fresher amid a global pandemic. She is a first year Law student at Churchill College, Cambridge.*

Often, I find myself escaping the heap of lecture notes, reading and essay questions that clutter my desk by taking walks around college in these cold, often dark, Autumn days. However, it is not a bleak walk at all, and the red and orange leaves that are currently adorning the paths around college often give me cause to reflect on the past few months.



It feels apt to reflect on seasonal change, as I have experienced a fair share of change myself, entering the first year of my degree in the midst of a pandemic. The excitement of starting a new chapter, or season, of my life dawned on me as I collected the final box from the car, after trekking mountains of boxes across college and up two floors to my flat. My family was right, I probably did not need two cars full of stuff, but I had to be prepared! However, amongst the feelings of excitement, were the usual concerns that a fresher has upon moving in. Will I make friends? Will I

actually enjoy my degree? How on earth do I go about working the washing machines here? But, aside from all of that, was the greatest concern of all: how do I manage all of this in the midst of a global pandemic? The unique concerns of a fresher of the Covid-19 era.

The answer to that question, I soon found, is you make the best of what you have. We have certainly done so. All my learning has taken place online this term, which can have certain consequences (in normal times, I would not be able to cram 9 constitutional law lectures into one night!) but it's had no impact on the passion I'm now certain I have for my subject - a reassuring thing to find, since it's not something I've studied before. The community spirit of those of us studying Law also powers us through, whether it is sitting in the library at 2am desperately finishing an essay before a deadline or meeting together in pre-lockdown times for a break from lectures. Any challenges we have, we face together: one of the most valuable assets of my university experience so far.

The well-documented university social life has also survived beyond the challenges that Covid-19 has brought us. Within our households, we have still been able to attend some events, whether it is punting on the River Cam (and getting absolutely soaked from the hail!), live band night or pub quizzes. Before lockdown, we had the opportunity to explore what Cambridge has to offer, whether that was going to the crepe van in the market, buying things not necessarily needed from the Grand Arcade or going for free cocktails, courtesy of the Cambridge Law Society!. I am incredibly fortunate to have been able to retain some of the usual fresher experiences (the many tipsy evenings!) in a way that has ensured the college and university community are safe. Lockdown has been a setback. Whilst my academic life remains unchanged, losing the social aspect has been difficult. Having a social life is important in ensuring we are not bound to the library or our desks every day and, for many of us, it has felt as if the days now all mould into one. The walks around college, in the beautiful surroundings I am so grateful to be in, are a saving grace; as well as the crepe van remaining open!

November 2020



There are many challenges of being a fresher in a global pandemic. Coping with the turbulent changes in your own life can often feel overwhelming when the world around you is changing so frequently too. However, despite all those things, I know I have made memories and friends for life in these few months. As autumn moves into winter, and frost begins to descend over college, I will look towards the next chapter of what my next term has to offer and look towards more stable times for us all.

## Find us on Social Media.

(Sean).

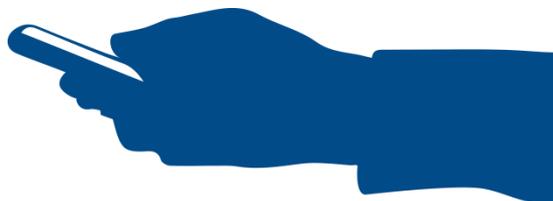
Our social media audience continues to increase. We are now followed by close to 660 people/organisations on Twitter, while our Facebook page was 'liked' a further eight times between 01 October and 28 October (a 300% increase on the previous 28-day period).



In addition to this, our Facebook and Twitter are still a vital mechanism for sharing information about developing Research and Campaigns issues. We have recently taken part in three campaigns: Pension Credit, Talk Money and National Consumer Week and will be launching a fourth, Big Energy Saving Winter, soon. We have shared our own 'Talk Money' video, which has been seen close to 80 times on Facebook. Our 'mobile phone phishing scams' bulletin has also reached over 100 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.

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



There remains a consistent level of new visitors (75% of total) and returning visitors (25% of total) to the website. The 'contact us' page was one of the most frequently visited pages (409 visits) and two of the top four areas for our referral traffic come from social media.

## Evidence forms October 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.

Please note that these figures cover just one month. We will report the quarter year results in January Spotlight.

Type	Number
Benefits	5
Universal Credit	10
Consumer	5
Debt	3
Discrimination	3
Education	1
Employment	10
Finance	0
Health	8
Housing	11
Immigration	1
Legal	0
Relationships	1
Tax	0
Travel	3
Utilities	1
Other	0
<b>Total</b>	<b>62</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, when this becomes possible. Just use the email address above for enquiries.

*Juliet*