

September 2022



Spotlight



## On Research and Campaigns

*Welcome to our latest Spotlight. As you might expect, much of this edition is focussed on the cost-of-living crisis. Whilst the help announced for energy bills from October is very welcome, we are very concerned about the problems that people are facing right now. You will read here about some of the clients we have helped and the devastating impact of increasing energy prices. Many on low income are unable to cover energy costs now, even before the temperatures drop in the winter.*

*This crisis is affecting many more families and individuals. In South Kesteven we have seen a year-on-year increase of 137% in cost-of-living enquiries, whilst in South Holland it is a 198% increase. Many more people are coming to us for help. At CASL we are able to issue fuel vouchers to clients on pre-payment meters and at risk of self-disconnection, which provides some emergency relief.*

*The reality is that as an organisation we are struggling to meet this extra demand.*

*We have our own increasing costs and limited resources. We need more help to help us help more people. People turn to us at times of crisis, and we want to be able to offer the best support available.*

*I hope you find the issues raised of interest.*

*As always, thank you for your support.*

*Please do get in touch if you have any questions or ideas for future work.*

*Simon Richards*

*Chief Officer*

*Citizens Advice South Lincolnshire*



## Affording to pay for energy.

(Peter)

At the time of writing the government's plans for helping consumers pay for their energy bills were just announced. The measures will limit the rise, but not freeze bills. This may not be enough for many clients already reporting that they simply cannot afford to pay for gas and electricity. This is happening in summer before any increase in bills. In the case of clients using pre-payment meters, self-disconnection is always a danger. It is only in the last month that an emergency top-up voucher scheme has been re-introduced.

- A Grantham client reported that due to not paying for Council Tax by Direct Debit, she was still waiting for the £150 rebate. The client is a carer for her severely disabled husband, and they live on limited benefit income. The client said that topping up the prepayment meters was a real struggle and that they were sure that they would not manage to get through the winter without being cut off.
- An Adviceline client living in a Band E house in London missed out on the £150 Council Tax Rebate for bands A to D. She feels this is unfair since she is a widow, living alone on pension income. The client says she is struggling with the cost of living including paying for gas and electricity.
- A disabled client recently moved into rented accommodation. British Gas supply the energy to the property through a pre-payment meter. The client is struggling to afford to keep the meter topped up and at risk of losing power. British Gas say that his is ineligible for emergency top-up as he is a new customer. He cannot provide the necessary proof to access the new voucher scheme as he has not yet received written communication from British Gas.
- A South Holland client with health issues had his Universal Credit payments suspended due to a mix-up. He had no money to tide himself over until Universal Credit restarted. He has reduced his payments to Eon to £50 per month but believes he will eventually be heavily in arrears as this will not cover the actual cost of energy.
- A local client living in South Holland pays for energy as part of her rent to the landlord. This means she cannot apply for Warm Home Discount to which she would normally be entitled. The landlord says she can fit a meter at her own expense, but she cannot afford to.
- A disabled client lives with his large family, including young children. Their monthly energy costs have increased from £280 to £490 per month. The client requested fuel vouchers to top-up their meter but was told that he had already had the maximum and no further help is available at present. The family face losing their energy supply.
- A client with Scottish Power reports increasing anxiety about the increases in the Direct Debits each month. It was £78, but this has now gone up to £338 and payments of over £600 are anticipated later in the year.



Several clients including pensioners say they are dreading winter and that they believe they will not be able to afford to heat their homes. This may threaten the health of such clients. It is hoped that there will be ongoing support for those in most need.

## What Citizens Advice is saying.

### Statement issued Thursday 8<sup>th</sup> September 2022

#### Dame Clare Moriarty, Chief Executive of Citizens Advice, said:

“Today’s announcement hits the brakes before October’s terrifying price hikes become reality and will come as a huge relief to millions of households.



“But energy bills are still sky high. A freeze may not be enough to reverse the devastating trend in people coming to us because they’ve run out of food or can’t top up their gas and electric. The government needs to stand ready to provide more support for people on the very sharp end of this crisis.

“Crucially, we also need the details on how this will be paid for. We don’t want to see costs added to customer bills down the line.

“And Ofgem must make energy companies play their part. No one should be chased for a debt they can’t pay or force people onto a prepayment meter this winter.”

### Latest data from Citizens Advice:

- Citizens Advice is seeing helping more than two people every minute with access to crisis support - such as food banks and charitable grants. More than 137,000 people have been referred for this type of support - an 50% increase on the same period last year, and a 167% increase on the same period in 2019.
- So far this year the charity has supported more than 50,000 people with energy debts, a 22% increase on the same period last year
- There are also worrying trends in terms of people being unable to top up their prepayment meters. Frontline staff have helped nearly 15,000 people in this situation so far this year, nearly as many as the last three years combined.

## Fake Energy Rebate Scams

(Sean)

Scammers are continuing to exploit the cost of living crisis. On the back of the energy price cap announcement and the £150 energy bill rebate, criminals are looking to harvest sensitive financial information by posing as Ofgem and offering energy bill rebates.

The email appears to be from Ofgem and directs victims to a fraudulent portal. This asks for information such as credit/debit card details and an email address. After providing this, people are prompted to enter information such as their mother's maiden name. Information like this can be used to access your finances and other sensitive accounts.

**Ofgem have clarified that they will never ask for bank details regarding energy bills.**



Keep a lookout for:

- Bad Spelling and grammar in the body of the message
- Inconsistencies in the email address. Remember official messages from Ofcom will come from an email ending in @ofgem.gov.uk

***Remember if you think you have fallen victim to a scam, contact your bank account provider as soon as possible.***

**ActionFraud**  
 Report Fraud & Internet Crime  
[actionfraud.police.uk](https://actionfraud.police.uk)

## Digital Exclusion.

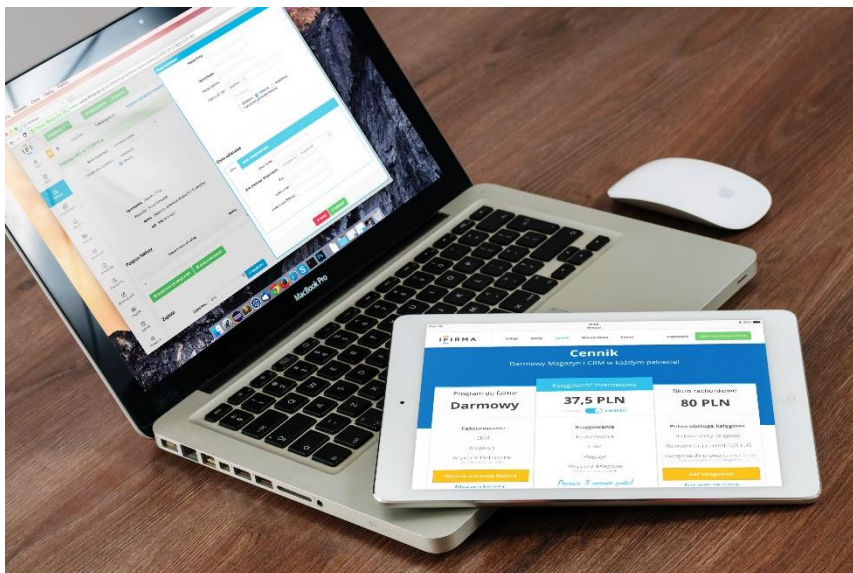
(Peter)

We are helping increasing number of clients to fill in online forms or to make online applications, where there is no easy alternative. Increasingly accessing services by phone or applying with paper forms is becoming difficult. People with the ability to switch to online transactions and the necessary internet access and equipment can use online services which make transactions easier and quicker. Businesses, government, and councils need to be aware that a proportion of the population need an alternative. It is estimated that 6% of the UK population have never used the internet with the highest percentage being of pension age. A higher proportion of people do not have ready access to the internet.

Both of our local councils, South Holland and South Kesteven have application forms that require applying from links on their websites. The clients we are helping do not have internet access or get confused with online forms. In South Holland, clients are asked to register online for housing support or homelessness help. In South Kesteven, we have helped clients with applications for Council Tax Benefit and Discretionary Housing Payment. It is not clear whether there is a paper alternative and clients approaching the council for help have been directed towards Citizens Advice.

Many businesses and other organisations are difficult to contact by phone with long waits. Often an alternative online contact is offered, which is of no use to those without access. Even our own Adviceline is criticised for lengthy delays at busy times, whereas webchat and email advice are accessible to those than can use them.

Services should be more inclusive and be accessible to all users. It should not be assumed that everybody can use internet based services.





## Volunteering Opportunities at CASL.

(Sean)

At Citizens Advice South Lincolnshire (CASL), we know that the cost of living crisis is affecting everyone in our local communities. Fuel debt, the cost of essential items and inflation have pushed the most vulnerable into further hardship. People are needing our help more than ever before...and you can help.

We are aiming to recruit volunteers for a variety of roles, each one playing a key part in helping the people that come to us for support. This month, we take you through what you can expect from volunteering, the options available to you and the benefits that volunteering has.

At CASL, we welcome volunteers of all backgrounds and experiences. Our training programme enables volunteers with no or limited experience to be continually supported as they develop in their roles. Even after completion, our volunteers are offered the opportunities to continue building their knowledge and updating their skillsets.

There are many volunteering opportunities available. These range from helping clients find a way forward with the problems they face to admin assistants and receptionists. You can also join our Research and Campaigns team. The team raises awareness and campaigns to improve policies and practices that adversely affect our clients.

We have also developed new volunteer roles to meet our needs as a service. Marketing volunteers will help promote CASL and the work that we do. Fundraising volunteers will help plan and identify ways for us to raise much needed funds as a charity. There is also the option to combine roles.

Volunteering can be flexible to suit you. We anticipate that our volunteers will contribute 6 hours of time per week as a minimum. How you decide to split the time is up to you. You can even volunteer for longer if you are enjoying your role. It also enables you to make a difference to your local community, learn new skills and be part of a fantastic, family-like team.

Whether you are looking for a new challenge in retirement or gain some new skills alongside studying for a qualification. CASL can be the place where you can grow. Our volunteers can also go on to become paid staff members.

If you are interested in volunteering, please go to [www.citizensadviceouthlincs.org.uk](http://www.citizensadviceouthlincs.org.uk) and fill out our enquiry form, which can be found by clicking on the volunteer button in the blue bar at the top of the home page. If you are interested in making a positive difference to people and contributing to your community, please consider volunteering with us.



## Find us on Social Media.

(Sean).

The month of August has once more seen our social media audience increase. We are now followed by 742 people/organisations on Twitter. There are also 203 people who either like or follow our Facebook page.

In addition to this, our Facebook and Twitter are still important in sharing information about developing Research and Campaigns issues through our very own bulletins. Recent releases are around tradesperson fraud and two-step scams. An archive of our previous bulletins can be seen on our website.

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



## Evidence forms June to August 2022.

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. The issues are in order of number of Evidence Forms received during June, July & August.

| Type                  | Number     |
|-----------------------|------------|
| Housing               | 32         |
| Benefits              | 29         |
| Universal Credit      | 14         |
| Debt                  | 14         |
| Tax                   | 10         |
| Utilities             | 9          |
| Charity & Food Banks  | 6          |
| Consumer              | 5          |
| Relationships         | 4          |
| Employment            | 4          |
| Legal                 | 2          |
| Travel                | 2          |
| Discrimination & Hate | 1          |
| Education             | 1          |
| Finance               | 1          |
| Other                 | 1          |
| Immigration           | 0          |
| Health                | 0          |
| <b>Total</b>          | <b>135</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, [impactofficer@citizensadvicesouthlincs.org.uk](mailto:impactofficer@citizensadvicesouthlincs.org.uk).