

March 2023



Spotlight



On Research and Campaigns

Hello all.

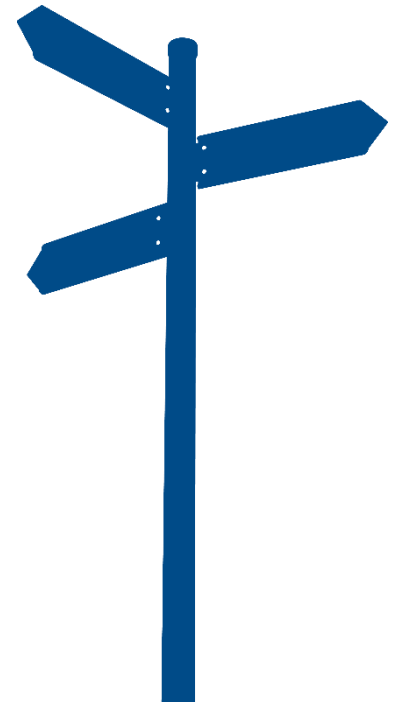
I am pleased to share the latest edition of Spotlight, which highlights many of the issues faced by clients in our local communities.

Cost-of-living remains a pressing problem, with people struggling to pay bills, keep warm and put food on the table. At CASL we have seen massive increases in demand over the last year – telephone calls to our Adviceline are up by 45%, whilst we have helped more almost 20% more people across South Lincolnshire. We are doing this with ever diminishing resources, meaning we can't help as many people as needed.

We do have some new projects in place to help support more people, including Energy Advice appointments for people in fuel poverty. Please do get in touch with us if you would like more information or are interested in working collaboratively.

Best wishes,

Simon



Problems with Benefits.

(Peter)

We are talking to many clients struggling to manage during the current cost of living crisis. Often our clients are on low income or disabled, reliant on Universal Credit and other benefits. Benefits will not increase to reflect inflation until April this year, meaning that many have had to get through the difficult winter months with an effective cut in their income. There has been extra help including Household Support Fund schemes from our two local councils, providing short-term relief for some.

Unfortunately, the benefits system does not always operate as smoothly as it should. Any delay or disruption in payments can be disastrous for our clients.



Here are some examples of how our clients have been affected:

- A Grantham client said that the household income had decreased when her husband had to give up work due to disability. The couple claimed Universal Credit, but this leaves them on very low income. The husband has applied for PIP but such applications often take several months to process. The couple contacted Citizens Advice for a food parcel to tide them over.
- A disabled South Holland client relies on his partner as a carer, neither can work. They have struggled on Universal Credit and PIP income and came to CASL for help in the form of a food parcel and fuel vouchers for the top-up meters.
- A South Holland pensioner phoned to say that he was find it difficult to manage on his State Pension. He had already phoned Pension Credit but had been told he did not qualify. One of our advisers checked this and discovered he should be entitled to £66 per week Pension Credit. The client was advised to try to claim again.
- A customer of EON Next did not receive her Warm Home Discount. She was surprised as she had received the payment for 5 years and her circumstances had not changed. The client found herself struggling to pay her fuel bills as a result. EON could not explain why no payment had been made.
- A homeless man who was “sofa surfing” could not work due to illness. He was claiming Universal Credit and sending in the required sick notes, which explained that his condition prevented him attending the Job Centre in person. Despite this he was sanctioned for missing an appointment. He managed to get a Hardship Payment, but this was only £133 for a whole month, not enough to live on.
- A South Kesteven client has a 3 year old child. She really wants to get back to work and be less reliant on Universal Credit income. She applied for 30 hours of “free” childcare from the government scheme. A nursery told her that they would have charge her over and above what the government allows as it does not cover all of the costs. They asked her for an extra £70 which made returning to work much less attractive.

- A client in his 60s is unable to work due to long term sickness. He is struggling on Universal Credit income, especially as the Housing Association home he lives in is deemed to have a “spare bedroom” reducing the help he gets with his rent. The client says the room is tiny and would barely take a bed. The client has found it difficult to pay his bills and buy food. He was helped with a Household Support Fund application, but this is only short-term help.
- A client from the Stamford area is unable to work due to illness. She completed a UC50 form which assesses fitness for work in 2021. Extra money is paid for those deemed unable to work. However, the client has heard nothing about the outcome of the application. She was advised to contact Universal Credit to chase this up. In the meantime, she is barely managing to buy essentials and pay her bills.
- A client with serious disability was getting Enhanced Rate Daily Living PIP. The award was reviewed, and she was awarded zero points in the assessment, despite her problems worsening rather than improving. The PIP payments ceased, leaving a large gap in her finances. The decision is being appealed.
- A pensioner applied for Housing Benefit and Council Tax Support from South Holland District Council. He was extremely disappointed at the delay in processing his claim, which had been with the council for over a month. He was worried about managing to pay his bills including rent in the meantime.



If you are aware of anyone in need of advice about benefits or other matters, then suggest they call us on Adviceline 0808 278 7996.

Universal Credit Survey

(Sean)

The Research and Campaigns team are looking into the experiences of South Lincolnshire residents in the process of claiming, or currently in receipt of Universal Credit. We want to establish whether Universal Credit is fit for purpose and ways which the entire process itself can be improved.

We have compiled a short survey, which can be found at the following link

<https://docs.google.com/forms/d/e/1FAIpQLSeL9Migu7pkT-O7NqUho8SRzzi5ZHQpr9S3Ggbi-HnvvYii4g/viewform?pli=1>

Responses will be kept completely anonymous, and we will use the data you provide to compile a report for our local stakeholders in order to try and influence change. The survey has been put together in accordance with GDPR requirements.

If you know of anyone who may be claiming, or have experience of claiming Universal Credit, please invite them to complete the survey. The more data we have means that we will be able to put forward a stronger case for positive change.

Managed migration to Universal Credit

(Fern)

What is Universal Credit?

Universal Credit is a means-tested benefit for people on a low-income. It will eventually replace the following legacy benefits – Income Support Income Based Jobseekers Allowance, Income Based Employment and Support Allowance, Working Tax credits, Child Tax Credits and Housing benefit. No new claims for these legacy benefits can now be made, if someone were to require a means tested benefit, they would need to make a claim for Universal Credit.



Voluntary Migration

Someone in receipt of the above legacy benefits can decide to end their legacy benefit and move over to Universal Credit if they would like to, they should only do this if they believe they will be better off on Universal Credit. Once switched to Universal Credit, a claimant can never go back to receiving their previous legacy benefit. Choosing to move to Universal Credit in this way is referred to as 'Voluntary Migration'.

Natural Migration

If a benefit recipient of a legacy benefit mentioned above has a change of circumstances that means their legacy benefit will need to end and they still require means tested benefit support then they will need to claim Universal Credit, this kind of move to Universal Credit is referred to as 'Natural Migration'. An example of when this could be required is - if a person's Income Support was ending because their child turns five and they have no other eligibility to claim Income support, but they still need financial support from a means tested benefit then they would need to make a claim for Universal Credit.

Managed Migration

The term 'Managed Migration' refers to the organised process of moving people over from their legacy benefits to Universal Credit. The managed migration process begins with the benefit recipient receiving a migration notice letter from the government to let the claimant know that they are due to go through the managed migration process. They will receive a three month deadline date for when they need to claim Universal Credit by, if they do not claim by this date then their legacy benefits may be stopped, and they will therefore not be receiving any legacy benefit or means tested benefit support. Claimants may be able to apply for a further one month extension to their three month deadline date to make their claim for Universal Credit. If claimants do not make their claim on time, then they could also miss out on a transitional element for their Universal Credit. Claimants who have received a migration notice may later also receive reminder notices to make their claim for Universal Credit. If by deadline day a person has not claimed Universal Credit, then their legacy benefits will end, if they make a claim for Universal Credit then this also

ends their legacy benefits. Benefit recipients receiving housing benefit, income related job seekers allowance, income related employment and support allowance and or income support, who claim Universal Credit or who reach deadline day and have not claimed for Universal Credit, will receive a two week run on of their legacy benefits.

Transitional element

The transitional element is a top up payment for people who have been managed migrated over to Universal Credit where they would receive less under Universal Credit than they would on their legacy benefit. For example – a person receiving £300 on their legacy benefit who is managed migrated over to Universal Credit where they are only entitled to £200 for Universal Credit would then receive a £100 transitional element on their Universal Credit payment to equal what they were receiving on their legacy benefit. This ensures claimants do not have a reduction in income when migrated to Universal Credit.

The transitional element may not be a permanent inclusion in one's Universal Credit payment though because if the Universal Credit entitlement amount is increased (for example by a new element being included in an award or an increase in an element already received) then the transitional element is reduced by the amount that the award is increased for. For example, a person claiming Universal Credit who then later becomes eligible to receive the Carers Element of Universal Credit at a rate of £168.81 and was in receipt of a transitional element of £200 would then see a reduction in their transitional element of £168.81, totalling their transitional element to now be only £31.19. This means that despite being entitled to more support because of a change in circumstances, they receive less in real money.

The transitional element also ends once it has been completely eroded. Referring to the above example if that person's transitional element was £100 then by receiving the carer element of £168.81, the whole of their transitional element would then total nil so they would no longer receive a transitional element in their award. Therefore, despite being entitled to more financial support there would actually be no increase to their claim.

The transitional element will not be reduced by an increase for the childcare costs element. The transitional element can also end when - a Universal Credit award ends, a partner joins or leaves a household or a claimant's household income falls below the administrative earnings threshold for 3 consecutive assessment periods. It is key that a person who is claiming legacy benefits maximises their award to their full entitlement so that when they get managed migrated over to Universal Credit, they will receive the full correct amount of Universal Credit that they are entitled to.

Table 1

	Transitional Protection?	UC award Starts	Tax Credits End	HB, IS, ibJSA, and irESA end
UC claim made before receipt of a migration notice	No	Day UC claim is made	Day before UC claim is made	Two weeks after UC claim is made
UC claim made after receipt of a migration notice but before deadline day	Yes	Day UC claim is made	Day before UC claim is made	Two weeks after UC claim is made
UC claim made after deadline day but before final deadline	Yes	Deadline day (no matter when in this period the claim is made)	Day before deadline day	Two weeks after deadline day
UC claim made after final deadline	No	Day UC claim is made	Day before deadline day	Two weeks after deadline day

(Table credits: Advisor online, a guide to managed migration, Josh Gilbert)

Impacts on clients and Citizens Advice as a service.

There is support available for claimants who have received a migration notice to help them make their claim; they can contact the Universal Credit Migration Notice Helpline on 08001690328. For any kind of claimant, (voluntary, natural or managed migration) support is also available by contacting the Help to Claim team <https://www.citizensadvice.org.uk/benefits/universal-credit/claiming/helptoclaim/>

However, it is a concern that some claimants may not notice or may not understand their migration notice and or reminder notices which could be very detrimental to them if they end up having their existing benefits stopped and not replaced with Universal Credit, especially for vulnerable claimants.

We expect to see an increase in contact to the Help to Claim team throughout the managed migration process and a higher volume of contact for advice and support to Citizens Advice from clients who have been impacted by managed migration.

More than one and a half million children in England live in cold, damp, or mouldy private rented homes.

Report published by Citizens Advice 21/02/2023.



- New research from Citizens Advice finds millions of people are living in damp and draughty rented homes - and it's affecting their health.
- 30% of renters say they can't heat their home to a comfortable temperature, increasing to 45% of disabled tenants.
- Some private sector tenants are paying an extra £950 a year just to keep warm.
- Citizens Advice is calling for minimum energy efficiency standards to be raised. This will slash bills and help reduce the public health concerns caused by cold, damp and mouldy homes.

Shocking new research from Citizens Advice shows 1.6 million children currently live in privately rented homes with damp, mould or excessive cold. The charity's analysis suggests more than half of private renters in England - 2.7 million households - are struggling with one or more of these issues right now.

The problem is especially bad in the least energy efficient homes. Citizens Advice can reveal private tenants are 73% more likely to be living with damp if they live in a property with an Energy Performance Certificate (EPC) rating of D-G rather than A-C. While tenants are 89% more likely to experience excessive cold in a D-G rated property than A-C. EPCs measure how efficient a property is - with EPC A being the best rating.

Tenants in the private rental sector are some of the worst affected by the cost-of-living crisis and they're paying for poor insulation. The average private sector tenant in England is paying £350 more a year on heating because of poorly insulated and damp homes, while those in the least efficient properties are paying an extra £950. With energy bills set to rise again in April, those in the least efficient homes could pay a terrifying £1,190 more a year to keep warm.

But it's not just bills, living in poor quality housing has an effect on people's health. Forty percent of renters say they have felt stressed because of damp, mould and excessive cold, with 36% saying it made them feel anxious.

Gillian Cooper, Head of Energy Policy at Citizens Advice, said:

"Every week we hear stories of people living in cold, damp, and mouldy properties they can't afford to heat properly.

"It's shameful that more than 20 years since legislation came into force to reduce fuel poverty and improve the energy performance of homes, people are still suffering.

"Improving energy efficiency in privately rented homes has never been more urgent. It's the step needed to keep people's essential bills low, while also helping to protect their mental and physical health."



Cost of Living Scams

(Sean)

The cost of living crisis continues to unfold. The price of essential items and fuel continues to rise, and households are being financially squeezed more and more. If things weren't worrying enough, scammers are exploiting the crisis to try and access people's finances and harvest their personal information.

The range of scams related to the crisis are numerous, but they often carry a few hallmarks that tell them apart from legitimate offers or approaches.

Scams will **rush you into making a decision** about something without giving you the time to think things through. This is just one of the ways that criminals will look to pressure you to try and make you come to a snap decision on something that you might not have done otherwise.

These sometimes come in the form of **too good to be true offers**. Someone may contact you through email, telephone, or in-person to tell you that you may have won a prize or be entitled to a limited time deal on cheap energy. The communication may look legitimate but will ask you to submit your financial details. This will very likely be a scam as unsolicited offers will not ask you for this information.



The website address (along with spelling and grammar) **may contain errors or look a bit irregular** on scam websites. The address may end in something like '.com.co.uk' or other extensions that you may not have seen or heard of before.

These are just some of the methods that scammers will use to try and gain your trust. Remember, they're only after your information so they can steal your identity and finances. There are some things you can do to keep yourself safe.

- Take the time to think whether something might be a scam.
- If in doubt, do not engage; do not click; delete.
- Look out for inconsistencies in spelling, grammar, and web addresses (if applicable)
- Don't be afraid to say no.
- If you think you have been scammed, contact your bank account provider as soon as possible.

If you need any help or support about scams, you can call Adviceline on 0808 278 7996 (Mon to Fri 10am to 4pm) to speak to an adviser. You can also report scams to Action Fraud on 0300 123 2040 (Mon to Fri 8am to 8pm).

Find us on Social Media

(Sean)

The recent months have once more seen our social media audience increase. Facebook is now liked/followed by 249 people (an increase of 30 since the previous edition.) We reached 1670 people. On Twitter, we are followed by 742 people. We reached over 6000 people since the start of 2023.

Our social media following engagement has increased Facebook and Twitter are still important in sharing information about developing Research and Campaigns issues. You do not need to have an account to see either our Twitter or Facebook pages. They can both be accessed at www.citizensadviceouthlincs.org.uk by clicking on the speech bubbles in the 'connect with us' box on the website home page.



Evidence forms December to February 2023.

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 December, January, and February.

Type	Number
Housing	18
Utilities	15
Benefits	13
Universal Credit	11
Consumer	7
Charity & Food Banks	6 (all food bank)
Education	3
Debt	3
Employment	2
Finance	2
Discrimination & Hate	2
Legal	1
Health	1
Travel	0
Immigration	0
Relationships	0
Tax	0
Other	0
Total	84

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.