

October 2023



Spotlight



## On Research and Campaigns

*Hello all,*

*Welcome to our latest edition of Spotlight, which again highlights the breadth and range of issues we deal with. Our dedicated Research and Campaigns Team are committed to highlighting problem areas, so that we can work with others to change policies and practices. If you have any issue that concerns you, please do get in touch and we can see how the problem is impacting our clients– and, if we need to, campaign for change.*

*Meanwhile, the cost-of-living crisis continues, and we remain concerned that the coming winter will see greater demand than ever. We hope to expand our services to help meet that demand, subject to being able to secure funding. We know that Citizens Advice is needed more than ever and that our help and support can change lives for the better.*



*Please let us know if you have any feedback.*

*Best wishes,*

*Simon*

## Problems at Work.

(Peter)



The majority of employees in our area are fairly treated at work. However, we have recently seen an increasing number of clients who report problems in their employment. Often the issues cause considerable distress to the client especially when their main source of income is threatened or cut off. Here are some examples taken from recent cases, explaining how our advisers have helped.

- A Spading client told us that she had worked for a small firm for just over a year. She had to take two weeks off due to illness. Despite her providing the necessary doctor's notes, she was refused Statutory Sick Pay, causing hardship for her family. When she returned to work, it was suggested that she terminate her employment. An adviser helped signpost her to ACAS to try to resolve her employment issue and explained what benefits she could claim.
- A client worked for the same landowner for several decades. When there was a change of management, he was invited to a meeting to talk about leaving the job due to his age. The client was distressed as he felt he was still capable of doing the work. The client was advised to contact ACAS to talk about action to take about the age discrimination.
- A young Grantham client came to our office in considerable distress as the fast food outlet he had been working for had not paid him as expected. Although he had complained to his manager, no action had been taken to pay the client. The client was advised how to raise a formal grievance and invited back if the problem was not resolved. He was given a food voucher to tide him over.
- A client was brought from his home country to work in the care sector in the Grantham area. He paid an agent to arrange this. When he first arrived, he was unpaid for the first three weeks as this was classed as "training". Although he was thereafter notionally paid at the minimum wage rate, the time between calls was not included. He was also asked to work over his basic 39 hour week but with no extra pay. He was threatened that his visa would be revoked if he complained. An adviser directed the client to sources of help and support.
- A client told the company that she was working for that she was expecting a baby. Since that time, she has felt harassed with unwarranted criticism of her work and reluctance to let her attend ante-natal appointments. The client, who contacted us by email, was given information about discrimination at work and organisations that could help her further, including her local Citizens Advice.
- A local client worked at a quarry. The work was arranged through an employment agency. At the end of the work, he was paid £400 less than he was due. This has caused hardship to the client and his family. The client was given advice about how to recover the wages owing as well as information about benefits which the family could claim.



As stated earlier, such cases are fortunately not routine. Citizens Advice and ACAS can help workers who have been unfairly treated by rogue employers.

These links give further information <https://www.citizensadvice.org.uk/work/>, and <https://www.acas.org.uk/about-us/what-we-do>.

## Update on Housing.

(Peter)

We are continuing to monitor problems concerning housing and in the last three months issues have been notified in 32 of the evidence forms received. The key issues reported are:

- Higher than reasonable rent increases in the private sector
- Affording mortgage repayments when interest rates rise after fixed rate periods.
- Getting repairs done in rented properties (private sector, social housing, and housing association).
- Threatened eviction for reasons other than non-payment of rent.
- Access to affordable housing.
- Homelessness.



There was a report on these issues in the June Spotlight and we will provide more information including case studies in the next edition.

## Find us on Social Media

(Sean)

The recent months have once more seen our social media audience increase. Facebook is now liked/followed by 275 people (an increase of 15 since the previous edition.) We continue to post topical and relevant information around getting support during the cost-of-living crisis, volunteering opportunities, scams awareness material and more!

Our X (formerly Twitter) audience continues to grow. We are now followed by 777 people and our content has reached over 30,000 people during the year so far.

We have also launched a LinkedIn page, where we share volunteer, vacancy, and other relevant information. If you are interested, please connect with us <https://www.linkedin.com/in/citizens-advice-south-lincolnshire-19311a221/>

Facebook and X (formerly 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 X/Twitter or Facebook pages. They can both be accessed at [www.citizensadvice-southlincolnshire.org.uk](http://www.citizensadvice-southlincolnshire.org.uk) by clicking on the speech bubbles in the 'connect with us' box on the website home page.



# Beginners Luck: Exploring Gateway Gambling & Safety Measures

(Fern & Sean)

## What Is Gateway Gambling?

Gambling is often associated with bookies, sports, colourful advertising, and brands. It is often presented as 'a bit of fun', but the harms that can be related to gambling have long been established. Over the years, a number of safety measures have been introduced including deposit limits, cooling off periods, spending histories and more which will be explored in later articles. However, one area that is complex and increasingly problematic is gateway gambling.



Gateway gambling can encompass a range of activities that are not strictly gambling as we know it. It involves legal actions and processes that encourage gambling related behaviour which can eventually entice someone to gamble. Gateway gambling can perhaps be most clearly understood in the context of online gaming.

## Lootboxes

Many online games involve some type of reward system where players can obtain 'lootboxes' or equivalents for progressing in their games or levelling up. Lootboxes often contain 'skins' (cosmetic changes to characters outfits, accessories, and designs). Games will release specific skins to coincide with specific events or times of the year. These skins will be limited edition and only be available for a select period. Many of these games also offer players the opportunity to buy lootboxes with real-world currency in a bid to obtain the most elusive content. For many gamers, this will be a bit of fun and not lead to any compulsions or addictions, however, for some vulnerable people, lootboxes can lead to increased spending.

The problem with this is that the content of lootboxes is artificially generated and the odds of getting specific items relates to their rarity. So, a player could spend a £100 on 100 lootboxes in search of a very specific item and still not obtain it. These boxes or packs may look different to the generic lootboxes with different colours, sizes and other alterations to their overall presentation to highlight their uniqueness. They may risk spending more money to get what they are hoping to find. It is expected that lootboxes will be responsible for over \$16billion in revenue for the games industry.

We have explored lootboxes, but another gateway into possible gambling is the use of simulated gambling apps.

## Simulated Gambling Apps

Simulated gambling apps are apps where no real-world money is won or lost. Bets are placed with game currency; however, gamers can bet their virtual currency on real-life events, related to various sports including football and tennis. By enabling players to 'bet' on actual events, the app may present an easily transitional development to actual gambling. Some of these apps are adorned with bright colours/ use of animated characters which may seem particularly eye-catching to children. There are also in-app purchases in these apps meaning that although there may not be gambling per-se, there may be some element of financial risk or encouragement of gambling related behaviours.

## Social Elements of Gateway Gambling



As has previously been touched on, there are sometimes social elements to gateway gambling activities. These involve larger groups of people taking part in an activity with shared experiences. If we take bingo as an example, this traditionally involved players meeting in a specific venue on set nights of the week playing the game.

Bingo then transitioned to being an online game. This shift exemplified an evolution where some types of gateway gambling are given more exposure through sponsorship of television programmes and advertising during certain events. Whilst this will have little impact or influence on many gamblers, for the most vulnerable, these may be detrimental.

In terms of sociability, the pivot to online bingo also changed the way players socialised, rather than eliminating this, it allowed players to talk to more people from a bigger area than their own localities.

## Safety Measures

There have been reports of children spending substantial amounts of money on lootboxes, sometimes without their parents' knowledge. Gateway gambling also affects adults, one gamer spent over £10,000 on lootboxes. This has led the industry to try and self-regulate with ideas around clearly outlining the presence of lootboxes, clearly stating the probability of obtaining certain prizes and introducing laws about how lootboxes look and are presented. Progress around these measures will be reviewed in the second half of next year.

App-stores on phones can also enable safety features such as two-factor authentication meaning that if a child were to download any app, this would flag on another device to enable someone to review or cancel the download or purchase.

## Where to Turn For Support

If gambling problems are affecting you or someone you care about, you can call the National Gambling Treatment Service on 0808 8020 133. It is free and open 24 hours a day.

If you are struggling with debt and need advice, please contact Adviceline on 0808 278 7996 (Monday to Friday 10:00 to 16:00) to speak to a trained adviser.

If you feel you need help with problems with gambling, are not sure if it is causing problems for you and would like to check this or if it is affecting your mental health, then please follow the link below for help and support.

<https://www.nhs.uk/live-well/addiction-support/gambling-addiction/>



## Evidence forms July to September 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 the three month period, July to September.

<b>Type</b>	<b>Number</b>
Housing	32
Employment	21
Benefits	21
Consumer	20
Debt	12
Charity & Food Banks	10 (all food)
Universal Credit	9
Travel	9
Health	8
Utilities	8
Legal	3
Other	3
Relationships	1
Finance	0
Tax	0
Immigration	0
Education	0
Discrimination & Hate	0
<b>Total</b>	<b>157</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).