

April 2024



Spotlight



On Research and Campaigns

Hello all,

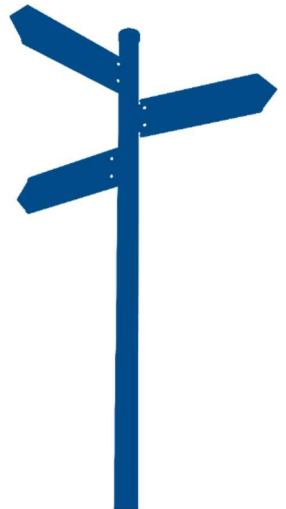
I hope you find the latest edition of Spotlight as interesting as I have. You will see the cost-of-living update, which reflects the extra demand that we are seeing on our services – we have helped almost 30% more people locally in 2023-24, compared with the previous financial year. However, we are having to scale back services, as we face funding cuts. This will leave our communities in a worse position. If you know of ways our local charity can be supported to help deliver more services, please do get in touch.

Further to our January edition of Spotlight, I know that concerns have been raised by the article that highlighted some of the housing problems that people face across South Lincolnshire. The aim of this article was to draw attention to the very significant issues that our clients are facing, which are reflected across the country. Inevitably, this has drawn attention to the District Councils, who have responsibility for housing at a local level.

We are committed to working together to address problems people face and there was no intended criticism of the councils, who are doing the best that they can to support people.

We will continue to draw attention to the difficulties people are experiencing, across a range of issues, with the aim of helping to improve support.

Please do get in touch if there are concerns that you would like to collaborate with us on.



Best wishes,

Simon Richards

Chief Officer, Citizens Advice South Lincolnshire

Trouble at work.

(Peter)

We are receiving increasing numbers of Evidence Forms concerning employment problems affecting our clients. Often these issues result in monetary loss for our clients and considerable distress. Most employers aim to provide a supportive and fair workplace. However, some unscrupulous employers appear to ignore the concerns of their workers, treating them unfairly. Here are some examples from clients we have seen in the last few months and ways in which we have helped them.



- A client working as a delivery driver for a company for 5 years had to take time off after an accident at work. The company say he does not qualify for company sick pay and are only providing the less generous Statutory Sick Pay. This has left the client in financial difficulty. An adviser was able to investigate benefits the client could claim and advise him on raising a grievance with the employer.
- A client from the Grantham area had an accident at work in the summer of 2023. He was off work receiving treatment for many months. The employer then told him they would “have to let him go” as he was unlikely to be fit for work soon, The employer failed to offer the client work more suitable for him after the injury. Because the client had not been in the job for 2 years, his option of claiming unfair dismissal was more difficult. An adviser suggested contacting ACAS and gave advice on benefits and debt to ease his financial difficulties due to loss of pay.
- A Spalding client works on a zero hour contract. He was working full-time in December, so he received no Universal Credit. He was not offered much work in January so had almost no pay. However, due to the date of his Universal Credit payments, he also received little from the benefit. This left him short of funds until the next month. The adviser helped him with a food voucher.
- A South Holland client works for a supermarket. The client was surprised to receive nothing in pay at the end of the month. When she queried this with the employer, she was told that she had been overpaid the previous month and that the money had therefore been recovered from her pay. The client had not noticed the overpayment but said that the recovery of the money by taking all her month’s wages had left her with insufficient funds to pay her rent and other bills. Client advised to raise a formal grievance with the employer and contact ACAS.
- A single mother worked for a local employer for 2 years. She decided to change jobs and gave the required 3 months’ notice. During this, the other employees were granted a substantial pay rise backdated by 3 months. The client was told that she would not be paid at the new rate during her notice, nor would she get the extra backdated pay. She thought this unfair and was annoyed as she struggles financially with the increased cost of living. She was shown by one of our advisers how to raise a grievance with the firm.



- A female client works as a carer. She reported to her employer about an incident that she believed was detrimental to one of the residents. After that she was harassed at work and her hours were cut. She complained without effect. The client was shown how to raise a formal grievance with her employer.



- A South Holland client started a new job as a trainee. The job was advertised as full-time, but she was only offered 16 hours per week. She was promised NVQ training, but this never happened. After the 3 months' probation period the employer would only offer an extension of this arrangement rather than taking her on permanently as she had been promised. The client decided to quit and try to find more suitable employment. The client was given the contact details for ACAS and a free legal clinic to see whether she can get redress from the employer.
- A company has employed a migrant worker for 14 years. During some of that time the client has had deductions on her payslip for pension contributions. However, when she contacted NEST, which administers workplace pensions, they said they could find no contributions. As the client is not confident with English, an adviser helped her contact the employer who have promised to resolve the issue. The client was told to come back to us if she is unhappy with the outcome.
- A client from the Spalding area said his payslips show that he pays both income tax and National Insurance. However, when he checked he was not being credited for the NI payments. The client asked his employer to check the discrepancy, but even after several months, they failed to sort it out. Eventually the client visited Citizens Advice. The adviser helped the client to contact HMRC who discovered that the problem had arisen from a misspelling of his name in the records. The problem is now resolved.

If you or someone you know has problems at work, then Citizens Advice can help. ACAS also provides a free telephone advice service on 0300 1231100.

acas working
for everyone

The Ups and Downs of In-Play Betting Markets Across Sports

(Sean, Fern)

Many moons ago, one of the only ways to bet on football was to do weekly pools and the only way to put money on a horse was at the start of a race. Fast forward to 2024 and there are now so many different things to bet on when it comes to sport that it can all be a bit overwhelming. As we move into Spring, there are many marquee events that people may bet on, and they may decide to bet in-play. Our article will illustrate how this can encourage in-play gambling when it could be wise to stop or quit whilst you are ahead.

New markets are introduced every year. Over the past 12 months alone mainstream bookmakers have offered the opportunity to bet on how many saves a goalkeeper makes in a match. You can also combine different markets into a multi-strand single bet. This is referred to as many different things across different bookmakers, such as 'build a bet' or 'build your odds'.



One of the fundamental ways that betting has changed is the ability to bet 'in-play'. This means that you can be watching the match or following a sport and betting companies will offer fluid odds on certain things to happen live. For example, in a boxing match you can have a bet on a boxer to be knocked down by their opponent in a certain round.

Markets like this may offer the illusions of a good chance of an easy win. If you have watched a one-sided sporting event, then it may be tempting to bet in play for that team or individual to win. However, this does not account for what can happen if they do not.

If a bet placed before the event wins or loses early, it can be extremely tempting to bet on the event in-play to try and recoup losses or continually increase your winnings. While this looks like it can offer great reward... there is also great risk.

If your bet wins, that money could go towards a treat or an essential cost. However, by continuing to bet, the money and what it could go towards are in jeopardy. This is regardless of the sport or event you are betting on.

It is possible to bet on a darts player to come from behind and win a match at (sometimes) eye-watering odds and bet on the outcomes of other sports in real-time. In play betting can be harmless, but it also offers precarious hope of winning more money or losing what you had. Sometimes it is best to know when to stop.

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.



Cost of Living Update.

(Russell)

The cost of living crisis appears to be deepening, accompanied by increasing levels of absolute poverty, associated food bank use and a sharp increase in demand for the services Citizens Advice provides.

Latest statistics on poverty, including those available via the government's preferred poverty measure – referred to as 'absolute poverty' – show that 600,000 more people fell under this definition in 2022-23, when inflation was peaking. They also showed that 18% of the population of the UK could be defined as in 'absolute poverty' during that time, including 3.6 million children. 'Relative poverty', the measure preferred by anti-poverty campaigners, has also increased.



Department for Work and Pensions statistics also suggest work is far from a guaranteed route out of trouble, with over two thirds of children defined as being in poverty living in a household in which someone works. Nor are the older generations exempt from problems – with nearly one in ten pensioners reported to be struggling to afford daily essentials. This is despite pensioner benefits tending to rise in line with inflation year-on-year whilst working age benefits and housing benefits typically do not. It is also despite approximately three-quarters of pensioners owning their homes outright (significantly higher than the general population) and so not facing the same pressure from housing costs as many younger people. This is an important factor with soaring rents being a primary driver of cost of living issues and recent statistics showing around one in three tenants are classed as 'rent burdened'. This is defined as spending more than a third of income on rent, with the numbers significantly higher in London and the South-East.

In local terms, and in Citizens Advice terms, statistics show an increasing demand for charitable support and food banks, as well as a significant increase in those seeking help due to the cost of energy, compared to two or three years ago.

In truth, this information is already out of date and much of these statistics would have painted an even worse picture were it not for the various government support schemes introduced, mostly as a reaction to the soaring cost of energy. However, these schemes are gradually being withdrawn. Inflation is falling, but there is little sign of this translating into falling food prices, merely that prices are increasing more slowly. The National Institute of Economic and Social Research is forecasting that for most of the population, incomes in real terms will remain below pre-pandemic levels for the next three years. There is also concern over the lack of real, lasting, significant increases in levels of state support such as Universal Credit and Housing Benefit as well as the two-child benefits cap, described by some as 'poverty producing'. Local Housing Allowance (the rate at which Housing Benefit / Universal Credit Housing Element is paid for those who rent privately) is about to increase but only after being frozen for four years. With this being the case, Citizens Advice can expect continued increasing demands on its services this coming year.

Information sources for this article include local statistics from our records,

<https://www.theguardian.com/society/2024/mar/21/poorest-uk-families-hardest-hit-cost-living-crisis-official-figures>

<https://www.gov.uk/government/statistics/households-below-average-income-for-financial-years-ending-1995-to-2023/households-below-average-income-an-analysis-of-the-uk-income-distribution-fye-1995-to-fye-2023#pensioners-in-low-income-households>

<https://www.theguardian.com/commentisfree/2024/mar/21/poverty-britain-society-failing-poorest-people>

<https://www.property118.com/a-third-of-renters-are-spending-more-than-50-of-their-wages-on-rent/>

<https://www.niesr.ac.uk/blog/outlook-uk-economy>

Helping Older People Aged 65+ Find A Way Forward

(Sean)

We are now able to offer **home visits** where one of our advisers will discuss your needs and provide you with advice and information on a range of issues such as:

- Welfare benefits
- Home Adaptations
- Energy Savings Schemes
- Form filling.
- Income maximisation and cost-of-living support.

Two advisers are available. One covers South Kesteven and the other South Holland.

If **you or someone you know** needs support, please get in touch via:

Phone: 0808 278 7996

Email: tacklinghardship@citizensadvicesouthlincs.org.uk

Or use our form to refer someone into the service:

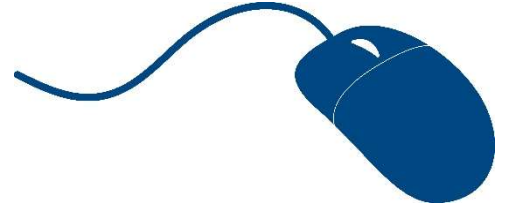
<https://forms.office.com/e/nzHm602AVz>



Addressing Digital Exclusion.

(Rob, Sean)

In 2023, the House of Lords Communications and Digital Committee published a report on digital exclusion in which it called for the government to devise a new strategy and create a dedicated unit to address the issue. Despite the lack of a universal definition, they note that it “typically refers to sections of the population not being able to use the internet in ways that are needed to participate fully in modern society.”



Ofcom recognises that in its broadest definition, digital exclusion among UK adults comprises three aspects that are often intertwined. These are:

Access – those who are digitally excluded because they have no access to the internet at home or elsewhere, this may be by choice or lack of connection in locality.

Ability – those who lack the digital skills and/or confidence to navigate the online environment safely and knowledgeably.

Affordability – those who struggle to afford access to the internet, and so either go without it, or experience other financial strains to retain access.

These three related aspects encompass a range of issues that are connected to digital exclusion:

- Device poverty- lack of affordable or available devices to access the internet.
- Data Poverty-lack of data to appropriately use the internet due to price.
- Having to rely on a third party or service to access the internet (e.g. libraries)

Local Significance

On a local basis, we have seen a greater shift to online services. Bank branches across South Lincolnshire have been closed or have had their service hours reduced; a greater emphasis has been placed on accessing vital social welfare support such as Universal Credit applications, digitally. While steps are being taken to address digital exclusion with CASL having advisers ready to assist people struggling, there are other areas of concern including:

- Rural Internet Connection issues and financial issues with maintaining Mobile phones causing lack of digital uptake. Looking forward the movement to Digital lines only (with some exceptions)
- Language and confidence barriers to form filling, utility companies, benefits, HMRC, and other Government departments (possible financial repercussions for incorrectly completed forms), also employment applications, finance transactions.
- Disability barriers, of many different types and subsequently solutions required.

These are just the tip of the iceberg and CASL are regularly reviewing their processes and services to make sure they are accessible for all areas of our communities. We are keen to work in partnership and help other organisations address digital exclusion where we can.

Government stance on the issue

The committee found that digital exclusion was a serious problem, increasingly fuelled by the cost-of-living crisis and set out a “case for intervention”. The economic case for tackling digital exclusion is clear: it would improve productivity, support economic growth, and alleviate pressure on some public services.



The committee stated the “government had taken its eye off the ball”, highlighting that it had not refreshed its strategy since 2014:

- Affordable internet access-social tariffs need to be pushed harder with just 5% uptake amongst those eligible
- Connectivity and coverage – Areas of poor connectivity persisted.
- Skills and motivation – The essential digital skills framework was not being used to its fullest.
- Accessible services-The shift to digital by a vast number of services risks leaving the most vulnerable in society behind and work needs to be done to make this as equitable as possible.

What did the committee recommend?

The committee argued the government’s “contention that digital exclusion is a government priority is not credible”. It said the government must publish a new digital inclusion strategy and establish a cross-departmental government unit with direct input from the Prime Minister’s Office. The new strategy should focus on help with cost of living, to prevent more people becoming digitally excluded the government should cut VAT on social tariffs and work with businesses to help to scale-up internet voucher initiatives. Other recommendations included:

- Boosting digital inclusion hubs—Focusing on libraries and other local amenities can help establish a support network for those lacking the skills and means to go digital.
- Prioritising competition alongside local benefit – The government is backing vital telecommunications upgrade programmes, but smaller providers may be crowded out. This would mean less market competition and fewer options to serve smaller communities.
- Future-proofing public services – The government must review the increasing use of predictive machine-learning tools in public services. Digitally excluded groups are likely to be poorly represented in some datasets that inform algorithmic decision-making. They face a growing risk of marginalisation as a result.

What was the government’s response?

On the matter of a digital exclusion unit, the government said that setting up a dedicated unit would risk “separating inclusion from dedicated policy expertise and diluting [government] departmental accountability”. However, noting the importance of better coordination, delivery, and accountability, it would establish a dedicated cross-Whitehall ministerial group chaired by the minister for technology and digital economy.

The committee described the response as “lacking ambition and failing to engage with the concerns raised”. The committee concluded that the government’s “claim that digital exclusion is a priority is not credible”.

Improvement is needed.

The need for improvement has been recognised by national and local government, organisations, and businesses. Some mooted steps to improvement include wide ranging reforms and others process-based steps. Some examples are:

- Maintaining a reduced front-facing customer service
- Having digital exclusion champions in the workplace
- Continuing Professional Development to highlight digital exclusion.

While not all ways to improve will be applicable to every organisation, it is vital to keep digital exclusion at the forefront of conversations to create truly equitable support services. Further information about digital exclusion across Lincolnshire can be found by looking at this interactive map <https://lincolnshirecf.co.uk/digital-exclusion/>

What is Citizens Advice doing locally?

At CASL, we have been trying to help our clients to overcome problems that arise from lack of access to the internet or lack of knowledge about it. We help clients with online application forms including those for benefits and grants. In some of our offices, for those who can use IT, we provide computers and free Wi-fi access for self-help. We are also looking into collaborating with other organisations to provide clients with the necessary skill set to be able to confidently use IT.



Find us on Social Media

(Sean)

The recent months have once more seen our social media audience increase. Facebook is now liked/followed by 335 people. (An increase of 38 since the previous edition). We reached over 4000 people with our content in March.

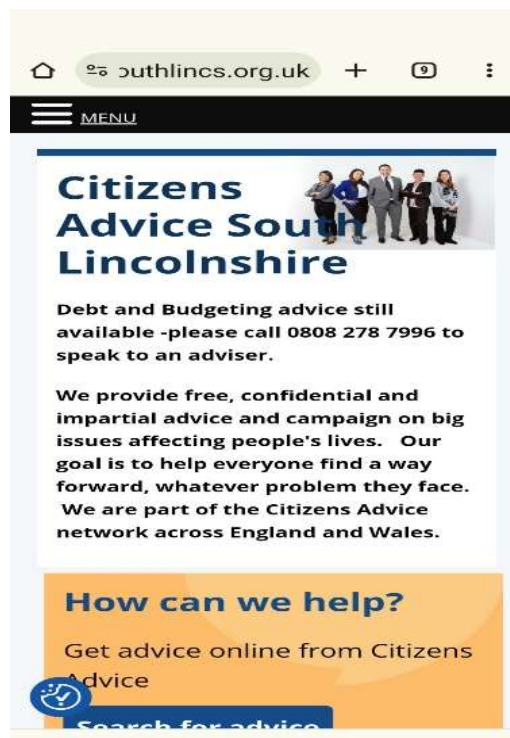


We continue to post topical and relevant information around getting support during the cost-of-living crisis, volunteering opportunities, scams awareness material, videos and more!

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/citizensadvice-south-lincolnshire-19311a221/>

Our social media following engagement has increased Facebook and X are still important in sharing information about developing Research and Campaigns issues. You do not need to have an account to see our Facebook page, however, an account is required to view our X page. Our social media can be accessed at www.citizensadvice-south-lincolnshire.org.uk by clicking on the speech bubble in the 'connect with us' box on the website home page.



Evidence forms January to March 2024.

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, January to March.

Type	Number
Housing	31
Employment	22
Consumer	16
Debt	10
Benefits	9
Utilities	9
Legal	9
Universal Credit	5
Health	4
Finance	4
Travel	3
Immigration	3
Charity & Food Banks	1
Relationships	0
Tax	0
Other	0
Education	0
Discrimination & Hate	1
Total	127

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.