

July 2024



Spotlight



On Research and Campaigns

*Hello All,*

*Welcome to the latest edition of Spotlight, which highlights some of the many problems that we deal with in relation to welfare benefits.*

*This remains the largest issue we deal with – around 40% of problems dealt with last year were to do with benefits, with PIP featuring most often in Evidence Forms. When applying for disability benefits, people face a complex application process, lengthy delays accessing benefits and a poor decision-making process, resulting in wrong decisions that are regularly overturned at appeal stage. Disability benefits need to be reformed to ensure that people are able to access benefits easily, quickly and with decisions right the first time.*

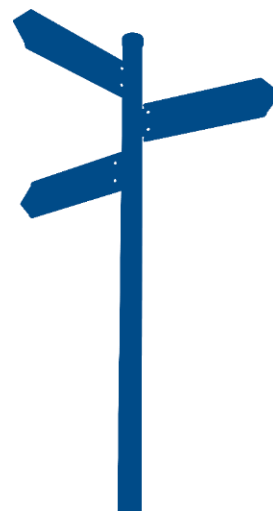
*Our services are available to help people navigate through this complex system and get the right help and support that they need.*

*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*



## Problems with Benefits.

*(Peter)*

The most recent Evidence Forms, published on the last page of this edition, indicate that our clients are experiencing problems with benefits, in particular PIP (Personal Independence Payment), which is paid to those who need extra financial support due to disability. Some individual examples of the issues are detailed below:

- A local female client had been getting PIP for several years. Her award was reviewed including a telephone assessment of her problems. She then received a letter telling her that her PIP payments would cease. The client was upset as she told us that her health had deteriorated since her original PIP award. The client was offered our help in requesting a reconsideration of the award, but in the meantime her benefit income has considerably decreased causing hardship.
- Another client experienced loss of PIP after a telephone review. The mandatory reconsideration failed to overturn the decision, so the client is being helped to appeal the decision. The client said he was struggling to manage financially while he awaits the decision. The client was disappointed that the review was conducted over the phone as he felt that if the assessor had seen him face to face, they would have appreciated the difficulties that his disabilities cause him.
- A disabled client who has been awarded PIP was sent a form UC50 to assess whether he should be entitled to extra Universal Credit due to his inability to work. The client expressed his annoyance at this extra form and felt that the opinion of his doctors and the PIP award should have been sufficient. The client was helped by Citizens Advice to fill in the paper form.
- A local client worked as a mechanic all his life until he was over 60 years old. A serious illness left him unable to continue to work, so after exhausting most of his savings he came to us benefits advice. He was helped to successfully claim Universal Credit, although due to limited IT skills he needed our assistance in claiming online. He was also helped with a PIP form. Despite his stated communication difficulties due to his illness, he was given a telephone assessment rather than face to face. The assessor decided that he did not meet the requirements for PIP. The client believes this to be very unfair and we are helping him to dispute the decision.
- A female client from South Holland is claiming Universal Credit. She has limited IT skills and struggles to keep her UC online journal up to date. She cannot afford internet at home and relies only on a patchy phone signal to access her UC account. As a result of not updating the account she had her Universal Credit payments stopped, causing her hardship. One of our advisers helped her to update her journal and get payments restarted.
- A disabled client was told he had to change from ESA to Universal Credit. He reports that even with same protection due to loss of a disability premium on his ESA, he is still worse off after the change.



- A local client reached State Pension age early in May of this year. Six weeks later the pension payments had not started. The client is experiencing financial problems due to the unexpected delays. She has tried to contact the Pension Service but says it is difficult to get through.
- A client from the Grantham area was awarded a full State Pension. He lives alone but is finding it exceedingly difficult to manage to afford daily living expenses. He reports that inflation seems to have affected his expenditure particularly on food and fuel. He is not eligible for extra help from Pension Credit, but we assisted with a food voucher to tide him over before his next pension payment.
- A Spalding client has a close relative who unfortunately is spending some time in hospital due to serious illness. She came to us for help as she tried but failed to get through to the Pension Credit or Attendance Allowance helplines to report the change in circumstances.



The benefits system presents significant problems for some of our clients. Our new government is unlikely to have large sums of money to spend on improving or increasing benefit provision. However, making the assessment of PIP fairer need not be expensive as many unsuccessful claimants dispute the decision by Mandatory Reconsideration and appeal. The majority of those who follow this route are

successful in overturning the decision. A fairer assessment system would save the cost of the appeals and the considerable stress caused to disabled claimants.

Some of the PIP claimants that we see are waiting for NHS treatment, for example for knee or hip replacement surgery. They tell us that they hope to return to work and will no longer need PIP if this treatment is successful. However, the waiting times are frustratingly high.

Universal Credit works well for most of those who can cope with claiming and accessing their account online. However, consideration needs to be taken for those without the skills in IT or access to the internet.

At Citizens Advice South Lincs we will continue to support clients to ensure that they receive all the benefits to which they are entitled and so try to avoid hardship to members of the community.

## What else are the Evidence Forms Telling us?

(Peter)

In each edition of Spotlight, we publish the number of Evidence Forms that our advisers have written. These highlight issues of concern experienced by our clients. This quarter there are significant numbers of forms involving the topics below:

- Housing:** This was featured in the January edition of Spotlight. We continue see clients who are concerned about harassment by private landlords or worried about unaffordable increases in rent. There continues to be a real shortage of affordable rental housing in our area. People threatened with homelessness due to Section 21 (no fault) eviction find it difficult to get help or access suitable alternative accommodation.
- Access to legal help:** Many clients have told us that they cannot afford the legal help that they need to resolve issues involving family, employment, or housing. Legal Aid is only available in a restricted number of cases. Citizens Advice can refer clients to legal clinics, but they can usually only provide limited help in the time available. CASL continues to campaign for fair access to justice for all.
- Employment:** We featured this topic in the April Spotlight but continue to receive a high number of Evidence Forms in this area. Failure to pay the minimum wage, unpaid wages, unfair or wrongful dismissal, unfair selection for redundancy and discrimination are all included. We will revisit this topic in a future Spotlight.
- Health:** Our clients are telling us about long waits to get hospital or GP appointments. There is also concern locally about the lack of access to NHS dentists.



## Gambling That's Difficult To Regulate: Scratch Cards

(Sean, Fern)

Most forms of gambling (betting on horse racing, football, and other sports) are regulated. This means that there are some safeguards in place to try and prevent someone from coming to harm through gambling on these markets.

However, some types of gambling are more difficult to regulate. This means that vulnerable people (particularly children in some settings) can be exposed to gambling and these types of engagement can be a gateway to other betting.



We have previously explored this issue in the form of loot boxes and gambling type behaviours/incentives in gaming. However, another possible gateway to gambling is scratch cards. Although someone cannot legally buy scratch cards until they are 18, scratch cards are positioned in very open areas and are often colourfully and brightly designed. This makes them eye-catching to someone who is standing in a queue waiting to pay for other items and the low prices for the majority of scratch cards often makes them an 'unnoticeable' additional purchase.

The rules around the promotional marketing for scratch cards are quite general. They are centred around the clear descriptions of prizes and the accurate reflection of the chances of winning. There is little to no explicit mention of rules around the design of scratch cards by the Advertising Standards Authority.

This point coupled with the fact that scratch cards are available in many high-street retailers makes them incredibly complex to keep track of. In theory, someone could unassumingly buy a scratch card every day for a year and go unnoticed, meaning that they could be coming to gambling related harm. Scratch cards can also be purchased online through the National Lottery website, meaning that the scale of someone's scratch card use can remain hidden.

It must also be recognised that the proceeds from scratch cards do make a substantial difference to many charities and good causes due to being under the umbrella of the National Lottery. Gamcare information about seeking help with gambling harms is also featured on the back of every scratch card (see <https://www.gamcare.org.uk/understanding-your-gambling/safer-gambling/>).

## We're Here To Help 'Homes For Ukraine' Guests and Hosts

Citizens Advice South Lincolnshire can offer advice to 'Homes For Ukraine' Guests and Hosts around a range of topics and issues. These can include: welfare benefits, debt, housing, immigration and income maximisation and cost-of-living support.

If you or someone you know needs support, you can get in touch by:

Telephone: 0344 8476 128

Email: [ukraine@citizensadvicesouthlincs.org.uk](mailto:ukraine@citizensadvicesouthlincs.org.uk)



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## Upcoming Fundraising Events

Citizens Advice South Lincolnshire have a number of fundraising events on the horizon.

**17th August-** PARACHUTE JUMP by Erica at Sibson Airfield, Peterborough

**27th September-** Superheroes and Princesses Family Disco Spalding Services Club, Spalding  
6.30pm start Tickets: Price £3 per child, £1 per adult, 2x children for £5 Call 07729 496008 for tickets

**October-**Quiz Night Full details TBC

**9th November-** Ceilidh with "Akmed's Camel" South Holland Centre, Spalding 7pm to 11:30pm  
Tickets: £20 from South Holland Centre

If you would like to donate to the parachute jump, please go to <https://www.peoplesfundraising.com/donation/citizens-advice-south-lincolnshire> to donate safely and securely.

## Digital Exclusion: Bridging the Digital Divide

(Rob)

According to research by Citizens Advice Scotland, one third of Citizens Advice clients find themselves digitally excluded. Citizens Advice help people who may be additionally at risk of digital exclusion or need to improve their essential digital skills in order to overcome the issue they are facing. The research shows that while this represents a slight improvement from when the original research was carried out in 2013, deep challenges remain.

There are numerous ways of tackling the issue. Atif Choudhury, CEO of Diversity and Ability, highlights that the conversation is rarely about access; it is about choices:

*“[Digital] Inclusion means acknowledging who, historically, hasn’t been given the choice of participation. Giving people a digital device, or a WiFi connection, will never be enough.”*

Providing electronic devices needs to be the final step of a process that starts with systemic changes to inclusion policies (both online and offline). Additionally, we need digital accessibility practices that, at a bare minimum, meets the public sector accessibility regulations. There is also a need for local and national governments to support organisations that can teach those lacking adequate digital skills.

### How can we work to combat Digital Exclusion?

An effective way of addressing digital exclusion in South Lincolnshire would be providing greater support for a Digital Champions Network.

A Digital Champion is trained and supported to inspire others to get online and can spend time showing them how. They provide services ranging from 1:1 support in older people’s homes and IT drop-in sessions through to larger-scale community events - simple things that can make a significant difference to people who cannot or do not use the internet.

Digital Champions come from a range of different backgrounds and have varying levels of digital experience themselves, from IT professionals to people who are ‘newly converted’ to digital technology and want to share their enthusiasm. They may be staff and volunteers from local Age UKs, employees at local businesses or local community organisations, or other older people themselves.

The Champions would run Digital Skills sessions support older people to develop their skills, safety and confidence. These sessions are learner-led, meaning they can take place remotely or face-to-face, individually or as part of a group, weekly or every so often. It depends on what is right for the learner.

This would be particularly useful in our rural communities. 70% of Lincolnshire is considered rural and the internet may be the easiest way to access essential services as they will not need to rely



on transport. By supporting local champions, we can help these communities feel less isolated and better equipped at resolving issues independently.

### What can be done locally?

We are aware that Lincs Digital offer a number of drop-in sessions for citizens across Lincolnshire and we fully support their importance in our community. However, we believe more could be done locally to address the digital divide. For example, Sunderland City Council have developed a Digital Inclusion Plan that focuses on the city's infrastructure, workforce and residents with the aim improving digital inclusion for all. It was clear that bridging the digital divide would not only benefit the marginalised but entire communities in the long run. Lincolnshire would benefit from having its own digital inclusion strategy.

Sunderland's Inclusion Plan can be read in detail at

<https://www.sunderland.gov.uk/media/29751/Digital-Inclusion-Plan/pdf/DigitalInclusionPlan.FINAL.pdf?m=1703254670237> .

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## Find us on Social Media

(Sean)

The recent months have once more seen our social media audience increase. Facebook is now liked/followed by 364 people. We continue to post topical and relevant information around getting support during the cost-of-living crisis, volunteering opportunities, scams awareness material, fundraising 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/citizens-advice-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 either our x or Facebook pages. They can both be accessed at <https://www.citizensadvice-southlincs.org.uk/> by clicking on the speech bubbles in the 'connect with us' box on the website home page.



## Evidence forms April to June 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, April to June.

Type	Number
Employment	42
Housing	21
Benefits	15
Consumer	14
Legal	14
Universal Credit	8
Health	8
Charity & Food Banks	5
Utilities	4
Travel	4
Education	3
Discrimination & Hate	3
Finance	1
Immigration	1
Relationships	1
Debt	0
Tax	0
Other	0
<b>Total</b>	<b>144</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@citizensadviceouthlincs.org.uk](mailto:impactofficer@citizensadviceouthlincs.org.uk).