

October 2024



Spotlight



On Research and Campaigns

Hello All,

Welcome to the October 2024 issue of Spotlight. As you will see from our articles, we have experienced a significant increase in the number of clients that have come to us about Pension Credit and the Winter Fuel Payment.

Since the announcement about Winter Fuel Payments in August, we have seen double the number of clients come to us with queries about the payments and Pension Credit year-on year.

Our main concerns are for the people who are just under the current eligibility criteria for Pension Credit. We have seen clients who were once eligible for the payment earn just over the threshold and lose a substantial amount of income and be worse off than they were previously.

Over the last year have received funding from Independent Age for two dedicated advisers to support clients aged 65+ with home visits. This was a really successful project, helping almost 300 of the most vulnerable people and generating total financial outcomes of £200,280. This has now unfortunately come to an end, meaning that we have less capacity to help deal with the likelihood of increased demand for this age group as it turns colder.

I hope that you find the content across the newsletter useful. 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

Winter Fuel Payment.

(Peter)

Roughly 10% of Evidence Forms in the last 3 months concern Pension Credit and Winter Fuel Payments. The decision by the government to means-test Winter Fuel Payments has upset many of our older clients. While it is true that the system of universally paying the Winter Fuel Payment meant that many better off pensioners were paid without any real need for such a subsidy, a large number with State Pensions just above the Pension Credit threshold have real worries about affording to keep warm this winter. A single pensioner getting more than £218 per week pension or a couple on over £333 per week, will not qualify for Pension Credit and will not therefore get the extra help from Winter Fuel Allowance. With rising fuel costs many clients in this situation are anxious about managing to afford to heat their homes this winter. Here are some of the experiences of our clients and advisers:

- A 92 year old South Kesteven female client lives alone. She contacted us, worried about loss of Winter Fuel Payment. Our adviser completed a benefit check which showed her pension income was just above the threshold for claiming Pension Credit. The client was offered free energy advice to try to reduce her bills and help in claiming a discount on her Council Tax to reduce her expenses.
- A 90 year old South Holland client also contacted use with concerns about loss of the £300 Winter Fuel Allowance this year. Like the previous client his income is only just above the Pension Credit threshold meaning he cannot claim this benefit and will not receive the £300 this year. The client said his home was costly to heat as he relies on old storage heaters rather than a modern heating system. He was given help to contact the council to discuss grants to upgrade his heating.
- A 70 year old South Kesteven lady called us about the potential loss of Winter Fuel Payment. She receives the “New State Pension” which is more generous than older pensioners receive. However, her income is only just above the Pension Credit threshold, meaning she needs to be careful with her spending. She is very worried about affording to keep her home warm this winter. The client was offered energy advice with ideas of how to reduce her bills.
- A 66 year old client told us that she believes she will qualify for Pension Credit. Her son helped her to make a claim several weeks before but heard nothing. She visited the Grantham Citizens Advice office, and the adviser agreed to contact Pension Credit for an update. Unfortunately, the whole session was wasted because the adviser could not make telephone contact even after 30 minutes. The client will ask her son to try to contact Pension Credit for her from her home but return to Citizens Advice if she cannot resolve the problem. The client is worried her Pension Credit claim will be too late to qualify for the Winter Fuel Allowance.



- An 80 year old client contacted us with concerns about the loss of help with her heating costs. The adviser established she does not qualify for Pension Credit but did identify other benefits she can claim. Energy advice was also given which established that she has little loft insulation. The client was advised to contact her energy company, British Gas, and arrange to get the work done at no cost under the Great British Insulation Scheme.
- A pensioner came to one of our offices worried about affording to keep warm this winter without the Winter Fuel Payment. She needs to have a warm house due to her health problems. The client was offered a benefit check to see whether she could claim Pension Credit or any other help.

These cases are only a sample of the upsurge in demand for help from pensioners. A proportion of the clients will ultimately be better off as they will qualify for Pension Credit. However, the Pension Credit office needs to be better staffed to cope with the additional demands, so that the claims can be processed in a timely way. There are no doubt other pensioners who have not contacted us or attempted to claim Pension Credit even though they may be eligible.

If you are aware of any pensioners worried about keeping warm this winter, please ask them to contact Citizens Advice through Adviceline 0808 278 7996. We can provide free energy and benefits advice. There are further sources of help for anyone struggling with energy bills including schemes from energy companies and local Household Support funding.



Pensioners or anyone else who is finding keeping warm this winter difficult can access Warm Spaces throughout the area. They provide people with the chance to meet others in a similar situation in a heated space. For further details see <https://www.sholland.gov.uk/article/22210/Warm-Spaces> and <https://www.warmwelcome.uk/>

Our website gives further useful tips for those struggling with the cost of living, <https://www.citizensadvice.org.uk/debt-and-money/cost-of-living/get-help-with-the-cost-of-living/>

Pensioners need to be aware of scam texts that are being sent by criminals. The texts pretend to be from the government and offer an alternative “living payment” for those who will not receive the Winter Fuel Allowance this year, simply by clicking on a link provided. The link then requests the bank details of the victim, putting them at risk of losing money.

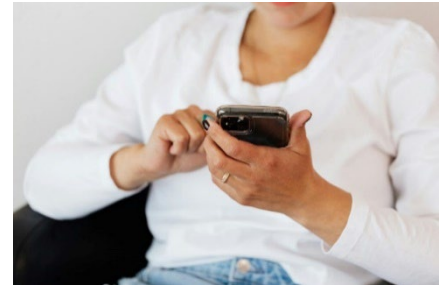
Find us on Social Media

(Sean)

The recent months have once more seen our social media audience increase. Facebook is now liked/followed by 387 people. We reached over 9,000 people with our content in September.

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.



Charity Ceilidh Night

Now that the darker nights are fast approaching why not bring a little sunshine and fun back by joining us for a night of music dancing and laughter.

Charity Ceilidh Night
In aid of...
Citizens Advice South Lincolnshire
With...
"Akmed's Camel"
9th November 2024



South Holland Centre, Spalding 7:30pm to 11:30pm
Tickets £20
Available from the South Holland Centre

 Registered Charity no: 116743. Company limited by Guarantee, registered in England and Wales Company Registration no. 9859120. Authorised and regulated by the Financial Conduct Authority FPRN: 737272. 

Our main fundraiser for the year is the Ceilidh on 9th November at the South Holland Centre in Spalding. Tickets £20 available from the Admin Team in Spalding or online from the SHC Box office <https://www.southhollandcentre.co.uk/>

Please share with your friends and families and encourage them come along and join in the fun while helping to raise some much-needed funds for CASL.

Access to Cash

(Rob)

The shift to online banking has been beneficial for many. It is easy to track your payments, you can easily send money, and there are not as many reasons for a customer to enter a physical bank.



However, there is a sizeable portion of society who are disadvantaged because they lack the skills or resources to use online banking and still need access to cash and banking services.

The Financial Conduct Authority (FCA) is a regulatory body independent of Government and is financed by fees charged to members of the Financial Services Industry. One of its core roles is to protect customers. The FCA have now enshrined in law the requirement for banks and building societies to assess whether areas affected by closures will have reasonable access to cash. If not, then

provision of suitable facilities must be in place before closure. Such facilities could include shared hubs which are quite often run by the Post Office, or mobile hubs organised by groups of proactive banks.

Additional rules came into effect from September 18, 2024, which will see banks and building societies required to respond to residents in a local communities, organisations, and groups if they request an assessment to find any gaps in local access to cash services.

Access to cash is a vital day to day requirement for many people and shops alike, who for many reasons rely and are dependent on cash and not automated digital systems. It is estimated that over 2 million people in the UK are offline and that over 4 million people cannot access the Internet. Therefore this, not inconsequential, group are left to worry about day-to-day issues of accessing cash and banking services.

This is effectively discriminating against the Digitally Excluded, and businesses that rely on cash.

It also must be said that digital solutions, whilst being a positive addition to our day to day lives, have unresolved security and fraud issues that are being exploited by professional criminal groups. CASL makes a conscious effort to raise awareness of current scams but the ingenuity of criminals pretending to be banks or hacking devices is a concern for many.



The FCA stance, as outlined earlier needs to be robustly enforced and acted upon to protect 2-4 million disadvantaged people and financial institutions need to support the Digitally Excluded.

Gambling: Arcades Research.

(Lamara)

While many parents would not knowingly encourage their children to gamble, one survey showed that the average family spends up to £25 per year on category D gambling machines for their children. Research has also shown a correlation between children who use Category D machines and those with gambling disorders in adulthood. However, a cause has not been identified, as this is an area that appears to be under researched.¹



What are category D gambling machines?

Category D gambling machines are typically found in arcades, with all ages permitted to play them. These include slot machines, coin pushers (also known as 2p machines), and crane grabbers. To be considered suitable for children by the Gambling Commission, a maximum stake and prize limit are placed on them, such as a 10p stake with a £5 prize for cash-only machines.

Are they suitable for children?

There is evidence to suggest that these machines could lead to gambling disorders in the long term, but very little evidence to indicate short-term harm. Although the topic needs more research to be conclusive as arguments rely on correlations.

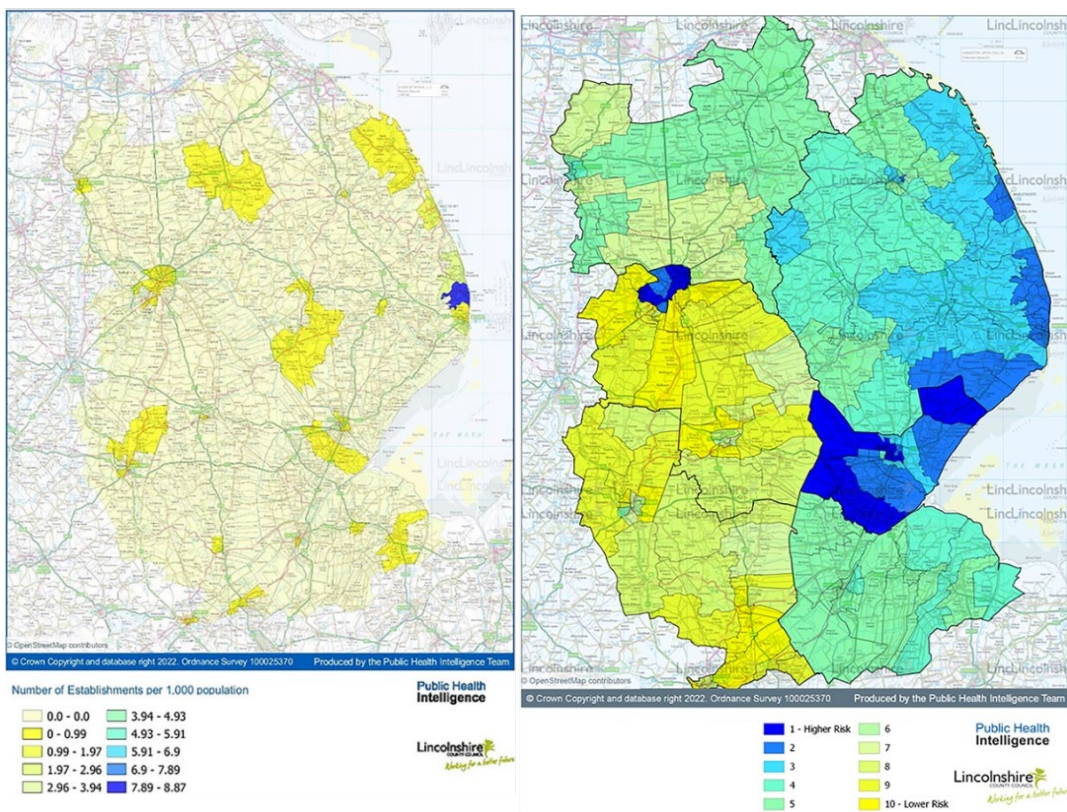
There are several arguments for and against whether these machines are suitable for children.

Category D machines are suitable for children	Category D machines are not suitable for children
<p>The maximum bet children can make is 10p. This means that children cannot suffer a large financial loss over short periods of time.²</p> <p>Exposure to these machines is often limited as amusement centers that have them are primarily in coastal cities. Gambling addictions rely on repeated exposure for tolerance to build up to create a problem. This suggests that, in the short term, occasional exposure, such as when going on holiday, could be harmless.³</p>	<p>Whilst The Gambling Commission argues that the cash prize is a small amount, the largest being £5, this may not appear small to a child. The average pocket money of an 11–16-year-old is £7.⁴ This means that the maximum £5 jackpot could appear disproportionately higher to a child compared to an employed adult.⁵</p> <p>Exposure can be common in areas that rely on tourism and use arcades to make money. This means that local children have access to the repeat exposure required to become addicted.</p> <p>There is a correlation between disordered gambling traits and arcade Category D gambling machine prevalence. As you can see from the images below, this is apparent in seaside towns, but disordered gambling traits are found in more places, indicating that this is not the primary factor.^{6 and 7}</p>

Gambling, arcades, and seaside towns

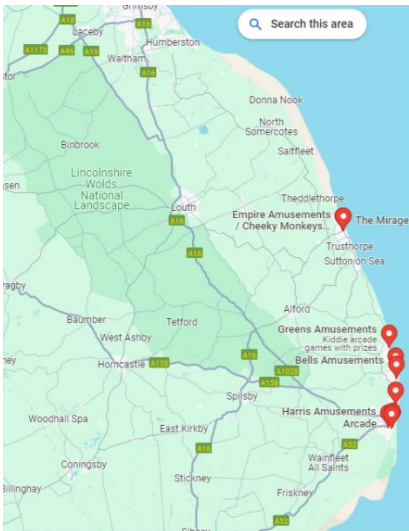
Those living in seaside towns could be more at risk of developing gambling disorders than those living inland, and arcades may play a role in this. As you can see from the maps below, areas that have arcades also have both more adult gambling establishments and an increased population with characteristics that are typical of disordered gamblers.

However, this correlation does not necessarily mean that category D gambling machines are directly to blame. Whilst this pattern may be caused by machine use during childhood, it also may be due to other factors such as the seasonal nature of coastal economies. It may be argued that a tourist-based economy is the cause of both the gambling behaviours and presence of the arcade machines. This is an area that is currently under researched.



A map to show the amount of gambling establishments per 1,000 residents. (Left) 6

A map to show the prevalence of variables that are predictive of adults with gambling disorders such as: deprivation, unemployment, smoking, alcohol related conditions and prevalence of common mental health disorders (Right) 6



A map to show the locations of arcades with category D gambling machines in Lincolnshire.

What is the government doing about this?

Overall, the government is not looking to ban Category D machines for under 18s, due to a lack of evidence. The government has some plans to tighten restrictions on low stakes slot machines. Unlike more expensive machines, slot machines with a maximum stake of 10p are not currently restricted by age, as a large financial loss is not possible in a short period of time. However, the UK government is planning to legislate an age increase to 18 to create a clear distinction between gambling products for adults and children, although it has not been announced when this will come into effect.⁹ This ban is being introduced because these machines are often replicas of the adult version which could be problematic for children. It is arguable that playing them as a 'child friendly' machine normalises the activity leading them to be more likely to develop a habit as an adult.⁸ Although, it is also important to consider that these slot machines do not appear to be particularly appealing to many teenagers. Only 6% of 11–16-year-olds used these machines last year and half used their own money.²

References.

1. <https://www.sciencedirect.com/science/article/abs/pii/S0306460320308157#:~:text=For%20example%2C%2066.6%25%20of%20UK,%25%20of%20Australian%20non%2Dgamblers.>
- 2 <https://www.gov.uk/government/consultations/measures-relating-to-the-land-based-gambling-sector/measures-relating-to-the-land-based-gambling-sector#chap4>
- 3<https://www.highspeedtraining.co.uk/hub/why-is-gambling-addictive/>
- 4 <https://www.thetimes.com/money-mentor/family/raising-children/exclusive-survey-children-pocket-money-spending-habits-lloyds-bank>
- 5<https://www.gamblingcommission.gov.uk/licensees-and-businesses/guide/page/d-gaming-machines>
- 6<https://academic.oup.com/jpubhealth/article/45/4/847/7212102>
- 7 https://www.google.com/maps/place/The+Mirage/@53.2068551,-0.5779839,10z/data=!4m1!1m2!2m1!1sarcades+lincolnshire!3m6!1s0x47d7cc5735628789:0x4a9b513407e07322!8m2!3d53.3420036!4d0.2627988!15sChRhcmNhZGVzIGxpbnNvbG5zaGlyZVoWlhRhcmNhZGVzIGxpbnNvbG5zaGlyZZIBEGFtdXNlbWVudF9jZW50ZXKaASRDaGREU1VoTk1HOW5TMFZKUTBGbINVtkpOV1oyY25SM1JSQULgAQA!16s%2Fg%2F1v5k27_m?entry=ttu
- 8 <https://onlinebingo.co.uk/news/exposing-children-to-gambling>
- 9<https://www.gov.uk/government/publications/high-stakes-gambling-reform-for-the-digital-age/high-stakes-gambling-reform-for-the-digital-age#chap5>

Evidence forms July to September 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, July to the end of September.

Type	Number
Housing	93
Benefits	61
Employment	57
Legal	23
Consumer	19
Debt	18
Utilities	13
Immigration	11
Health	11
Universal Credit	9
Relationships	9
Travel	6
Other	6
Discrimination & Hate	5
Charity & Food Banks	4
Education	4
Tax	3
Finance	1
Total	353

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.