

April 2025



Spotlight



On Research and Campaigns

*Hello All,*

*Welcome to another edition of Spotlight, which contains articles relating to issues that impact on our local communities. I would like to take this opportunity to let you know that after 5 years, I am leaving CASL. It has been a wonderful privilege to write the introduction to this newsletter over this time.*

*As I'm sure you will agree, the insights, analysis and campaigning work of the Research and Campaigns team has really helped bring into focus the issues that affect our community and highlight possible long-term solutions.*

*This newsletter, and the great work of the team, will continue. CASL's new Chief Executive Officer, Stephen Cheetham, will be coming into the role in May and will work closely with Research and Campaigns. Thank you to all of you for advocating for our work and I wish you the best for the future.*

*Best wishes,*

*Simon Richards*

*Chief Officer, Citizens Advice South Lincolnshire*



*Produced by CASL Research & Campaigns team: Mary, Sean, Peter, Amelia, Fern, Russell, Gwendoline, Rob, Sameena, Jacob.*

## Problems with Benefits.

*(Peter)*

The government is actively looking at ways of reducing the future cost of benefits to the nation. However, our clients often report that they really struggle on the income from benefits as they are currently paid. In most cases, living on benefits is not a lifestyle choice for our clients but due to unexpected circumstances. These include disability or illness, loss of a job or the need to take time out from work to care for a family member. Some of our clients have reported that long waiting lists for NHS treatment are hindering their return to work.

Here are some of the experiences of our clients:

- A client from Spalding works full-time but relies on Universal Credit to top up his income so that he can support his family. He was shocked to learn that his payment for January would be zero. It seems that the dates he was paid in December due to Christmas were slightly different to usual, so he was deemed to have had two monthly payments for December. He enquired about this but was told that he would receive extra Universal Credit in February to make up any shortfall. No extra help was available to tide him and his family over and the client was worried about getting behind with the rent. Citizens Advice in Spalding have tried to help the client out with food and fuel vouchers.
- A client is a carer for his elderly mother so cannot work. His wife works full-time, and their income is supplemented with Universal Credit. Early this year the client received a letter from Universal Credit saying they had overpaid the couple by £17k. It seems they had failed to correctly account for the wife's earnings over a period of 3 years, despite the couple making Universal Credit aware of the wife's workplace and other details. A Citizens Advice adviser is helping the client appeal the recovery of the overpayment which appears to be due to a failure to properly monitor the wages through the PAYE system.
- A client visited our office in Grantham asking for help in filling in a UC50 form to assess her work capability for Universal Credit. Unfortunately, we were unable to offer an appointment before the deadline for the submission of the form. An adviser helped the client to call and ask for extra time. The response was that no extension to the deadline was possible. We could only suggest the client ask a friend or family member to help with the form and then return to us if she disagreed with the decision about work capability.
- A Stamford client was assessed by one of our advisers for eligibility for PIP (Personal Independence Payment). The adviser considered an application would be worthwhile and agreed to help the client start the claim by phoning PIP and requesting a form. The adviser eventually got through after 20 minutes on hold, but there were problems in hearing the person at the call centre due to noise of other conversations in the background. Eventually the call had to be abandoned, and the client left to call again later from home.



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- An elderly South Kesteven client came to us for help in chasing up a missing State Pension payment. The client said she had tried to contact the Pension Service from home but became very confused by the multiple options on offer when she got through and simply gave up. An adviser did manage to navigate the call options for her and resolved the problem.
- A 58 year old Spalding client is not working due to health issues. His Universal Credit payment was delayed, meaning the client had no money for his everyday needs. He was issued with a food voucher but there were problems with supplying a voucher to top up his energy meters. The client has only an old mobile phone which would not be able to accept the voucher in the form of an email or text. The client had to ask a friend to allow the use of his email and smart phone to accept the voucher.
- A Spalding client is a carer for her disabled husband, so is unable to work. She was getting Income Support, but this benefit is being phased out. She was told she would need to apply for Universal Credit instead. An adviser did a benefit check and discovered the client could be worse off by up to £90 per week. Fortunately, as she is being forced to migrate benefits there is transitional support to avoid her benefit income reducing immediately. However, longer term, the transitional element will drop in value so making the couple worse off.
- A disabled male client is unable to work due to illness. He claims Universal Credit, including Housing Element to help him pay his rent. An adviser noticed that there was a shortfall in the amount of the rent covered by the Housing Element. When the calculation of Universal Credit was checked, it was discovered that a deduction was being applied to the Housing Element for a non-dependant living with the client. The client lives alone so was being underpaid. The client was advised to use his online Universal Credit journal to request a reconsideration of his Housing Element and then return to Citizens Advice if the matter was not resolved.
- A South Holland resident in his 50s was made redundant from his job. He lives with his partner who cannot work as she cares for a disabled family member. The client has exhausted his savings while he looks for work and reported that he is really struggling to support himself and his family on Universal Credit. The most recent payment was only £434 after the Housing Element that pays the rent is deducted. The client says is despairing as he is getting behind with bills for utilities and Council Tax.
- A South Holland client has a long term physical illness that impairs her mobility. She came to Citizens Advice for help as she reported she is struggling with the high cost of living as her Universal Credit does not cover her costs. The client was helped with a food voucher and fuel meter top-up vouchers to tide her over.



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Sadly, many local residents who cannot work full-time or are in low paid employment struggle with the cost of living, especially in the winter when energy costs are high. Any future cuts in benefits will only make their plight worse.

## Scams Awareness.

(Peter)

Scams and fraud are always distressing for victims and scammers often choose the more vulnerable members of society in pursuit of money. Sadly, we regularly hear from clients who have been victims of these crimes and need advice about what they need to do next. Here are some examples from the last 3 months:

- A local male client who is vulnerable met a lady through online dating. The woman asked the client to send £2000 so that she could release a large inheritance that she could claim and then use the money to visit the client. The client sent £120 as a first payment but then realised his error and that this was probably a scam. Citizens Advice organised support and guidance for the client to protect him.
- A South Holland client was charged for “Apple products” through her mobile phone provider EE. She was unaware of ordering anything and contacted both EE and Apple to say that she suspected fraud. Apple offered no help, and EE only suspended her account for 30 days to sort out the charge. No further support was offered. Citizens Advice gave the client advice about how to recover her money.
- An EU migrant worker who works locally was contacted online with an offer to invest in Bitcoin. The client decided to send £100 in the hope of increasing her money. Although she has received further messages about increasing her “investment”, she has not been able to find out what has happened to the money she already sent. She contacted Citizens Advice and was given information about contacting Action Fraud and strongly advised not to send any more money.
- An elderly client from the Grantham area has received letters from a Spanish address saying that they are solicitors who have successfully sued timeshare vendors. They suggested that the client might be due part of the compensation. The client said she had a timeshare property in Spain 15 years ago and had since sold it. The “solicitors” asked the client to reply with her details so that payment could be made. The client did send her email address but realised this could be a scam when further information was requested including passport and bank details. The client was advised that this was probably a scam attempt and to contact Action Fraud to report it.
- A client sent in an email enquiry about being pursued by legitimate debt collectors for nearly £3000. They say that eBay are trying to recover the money from a sale of £2000 value for an “industrial item”, which they allege the client sold but was never delivered to the buyer. The client denies all knowledge of such trading and believes her eBay account may have been hacked or misused. The client was advised to contact Action Fraud and eBay to try to resolve the issue.



We all need to be vigilant about scams which can affect anybody as the scams become more sophisticated. If you are affected Action Fraud is a good starting point in getting help and reporting the crime, see <https://www.citizensadvice.org.uk/consumer/scams/reporting-a-scam/>

**ACTION FRAUD 08001232040**

**CITIZENS ADVICE CONSUMER HELPLINE 08082231133.**

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# How The Need To Upgrade Devices Can Be A Barrier To Digital Inclusion

*(Sean and the digital exclusion team)*

Nearly all devices today run software that must be kept up to date to be safe. Many companies roll out their own updates for their devices which often come with improved functionality and security. In principle this is fine, but this can eventually lead to devices no longer being powerful or advanced enough to receive the latest updates, eventually leading to people, businesses and charities having to pay money to upgrade their hardware to remain safe.

Failure to upgrade hardware can leave devices vulnerable to intrusion, cyber-attack, reduced performance and, in the context of business, the voiding of insurances. The need to keep systems up to date is fairly well recognised, but a hidden barrier preventing this is cost.

An update may require the purchasing of a new device(s), which may be expensive and run into hundreds, if not thousands of pounds. During a cost-of-living crisis where both personal and organisational incomes are being squeezed, it may not be possible to buy new technology when required. Particularly if people are just about managing or organisations have a limited amount of money to spend (e.g. charities).

This can lead to people and businesses using vulnerable technology and, in a sense, having to digitally exclude themselves from the latest tools and features. This may mean less than ideal productivity, inaccessibility to services through apps and the possibility of being 'left behind' in a fast-changing world.

The risks from using outdated software and equipment have been seen before. In 2017, a ransomware attack on NHS computers still using Windows XP operating systems nearly brought the health service to a standstill. The attack led to cancelled operations, frozen systems, and the inability to provide care for patients. Windows 10 is due to stop receiving support at the end of October 2025 and it is essential that operating systems are upgraded when needed.

Some ways to overcome the cost barriers to upgrading hardware can be.

- To do a phased upgrade over a period of time to make expenditure more manageable
- To see what grants may be available from charities or specialist programmes (<https://www.ypo.co.uk/news-and-events/news/currys-partnership-powers-up-schools>)
- To use local facilities such as libraries

The above options are not robust in terms of addressing the wider issue. As technology evolves, the infrastructure must be in place so that **everyone** has the opportunity to keep up with it. There is no universal solution to this, and it is a complex issue. However, a first step is to ensure that people have the means to access technology, the skills to use it and roadmaps for efficient and sustainable upgrade (mid-to lower market device compatibility, universal equipment and standards and the right to repair to a continuing useable standard).

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## What Citizens Advice is saying about cost of living pressures.

Citizens Advice released this statement on March 31<sup>st</sup> as extra cost of living pressures start to affect our clients, especially the most vulnerable:

*As consumers brace themselves for the higher prices kicking in from tomorrow across bills including energy, water, and broadband, those on the lowest incomes are running out of options, Citizens Advice warns.*

*Households in the lowest 10% for income already spend around two fifths (41%) of their earnings - after housing - on water, energy, broadband and car insurance bills. This compares to 11% for those on middle incomes, with those in the top 10% for income spending just 5%.*

*These latest findings come from the Institute for Public Policy Research (IPPR), as part of a Citizens Advice led partnership with IPPR, abrdn Financial Fairness Trust and Policy in Practice looking at social tariffs.*

*Their research found single-adult households, and particularly those with children, are more likely than other groups to be spending 20% or more of their post-housing income on these bills, leaving them more exposed to price shocks.*

*If well-targeted social tariffs and bill support schemes were rolled out across water, energy, broadband and car insurance markets, the IPPR found that could save households hundreds of pounds a year. For example, if social tariffs reduced these essential bills by 25%, for those in the lowest 10% for income, it could bring in savings of around £13 a week or £680 a year. This would be equivalent to a boost of income (after housing costs) of around a tenth for a typical household in this group.*

## Find us on Social Media

(Sean)

The recent months have once more seen our social media audience increase. Facebook is now liked/followed by 425 people. An increase of over 100 people since this time in 2023.

We continue to post topical and relevant information around getting support during the cost-of-living crisis, volunteering opportunities, information about our fundraisers and more!

We have also launched a revamped LinkedIn page, where we share volunteer, vacancy, and other relevant information. If you are interested, please connect with us.

<https://www.linkedin.com/company/106559287>

Our social media following and engagement has increased Facebook is still important in sharing information about developing Research and Campaigns issues.



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## Evidence forms January to March 2025.

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 the end of March.

Type	Number
Housing	34
Employment	20
Consumer	14
Universal Credit	12
Debt	8
Benefits	7
Utilities	7
Health	5
Travel	3
Tax	2
Finance	2
Other	2
Relationships	2
Discrimination & Hate	2
Legal	1
Immigration	1
Education	0
Charity & Food Banks	0
<b>Total</b>	<b>122</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).