

January 2025



Spotlight



On Research and Campaigns

Hello All,

Welcome to another interesting edition of Spotlight, covering a wide range of issues that our clients have faced over the previous few months.

I would particularly like to draw your attention to the article about energy issues. These are just a few examples of the difficulties people are having with their energy supply. Many of these people would have nowhere to go without our help.

Energy bills still remain high and people are still struggling to pay them. We have specialist energy advisers that can help people, including support to meet the costs of pre-payment meters. Please do direct people to us and promote our Energy Days. If we can help any of your clients, please do let us know.

Overall 2024 remained a very busy year for CASL. We helped over 14,000 people, which was an increase of 8% year-on-year and is our busiest year ever. We also saw a 25% increase in issues helped with, showing that people's circumstances are becoming ever more complex.

We answered 16% more calls, but there is still 40% unmet demand on Adviceline. From February, Adviceline will be operating Monday to Thursday 09.30 to 16:30.

I would like to say thank you and well done to all our staff and volunteers, who have helped so many people in a really challenging environment.

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



Equity, Diversity & Inclusion

(Mary)

Within Research & Campaigns we had a number of projects and campaigns during 2024. A significant part of CASL's work focuses on ensuring everything we do supports equity, diversity, and inclusion. This commitment forms the foundation of our work as it ensures that we are highlighting the needs of the most vulnerable and considering the needs of all come to us. The following is a breakdown of how our projects within the R&C team address EDI considerations and help make our work accessible and equitable.

Digital Exclusion

The aim of this project is to raise awareness of digital exclusion and how it can negatively impact our clients. Evidence forms indicated that older clients particularly were at a disadvantage due to a lack of access to technology and skills. This has been exacerbated by forms moving online, and a lack of in-person services. However, there have been positive steps taken. We have liaised with both district councils and processes are in place to better support digitally excluded residents. We hope that the national government continues to make efforts to support those who are digitally excluded by offering alternative access to resources where needed.

Insight/Spotlight

The aim of these newsletters has been to raise awareness of issues affecting our clients locally and possibly nationally. Spotlight is distributed electronically to our stakeholders and back issues are available on our website. Insight is also distributed electronically but is available physically in all our offices. We also aim to increase the visibility of Insight to groups that may not generally engage with CASL by having schools on our distribution list. Both publications are presented in formats that maximise readability. e.g. legible font size, appropriate colour pairings and understandable language.

Gambling Harms

The aim of this project is to raise awareness of different types of mediums/formats where people can be exposed to gambling related behaviours and environments e.g. gaming communities, investing, bookmakers, and things that might not necessarily be considered gambling or be difficult to regulate (scratchcards).

There are several EDI considerations to this project. Gamers for example, can be younger people so the types of topics we write articles on in Spotlight will resonate with slightly different demographics.

We also recognise that not all gambling will be online and that some betting related behaviours occur offline. We have made sure to cover these types of formats to make the project as far reaching as possible and increase its significance to wider audiences.

Access to Justice

Our Access to Justice project looks to increase accessibility to legal support for the most vulnerable and disadvantaged within South Lincolnshire. To date, we have been able to set up working relationships with University legal clinics to ensure that clients can get 30 minutes of free legal advice either online or by phone. Previously, our clients may not have been able to access any support at all. For those who lacked access to a phone or the internet, they could use the facilities in our offices. The need to travel far is eliminated and digital exclusion is addressed. While we acknowledge that this is not a long-term solution, it is the first step on a long journey to establish access to better legal provisions within Lincolnshire.

Life Admin Planner

Our aim is to create an easy to understand guide on how to organise/manage life admin tasks. The target audience is those who may be experiencing poor mental health; be juggling multiple issues at once (e.g. homelessness and bankruptcy) or have not had experience of planning ahead. We produced a guide that will be published online and physically in our offices. The language used is deliberately short and straightforward to make the guide as user friendly as possible. We liaised with client-facing teams within CASL to ensure the guide would be fit for purpose.



Problems with Energy Supply.

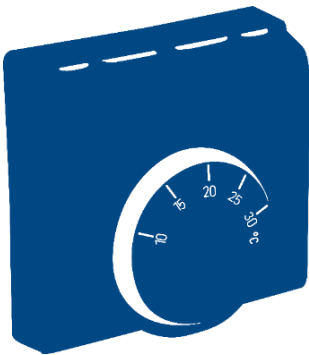
(Peter)

Energy providers are extremely difficult to contact when problems occur, especially when, like some of our clients, you rely only on telephone helplines. Several of our clients have been disadvantaged by not using the internet, either by choice, lack of resources or lack of ability to use IT. As a result, they may pay more, be unable to monitor their costs or resolve problems. Here are some examples taken from recent evidence forms:

- An elderly South Holland resident has a smart meter in his home, but it is unable to automatically send meter readings to his energy provider, Utility Warehouse. The client is unable to read the meter himself and says nobody from the provider comes to read his meter. As a result, his usage is based on estimated readings. Substantial arrears on his bill have arisen, which the client is increasingly concerned about. An adviser tried to phone Utility Warehouse to find a solution to the client's problems but could not get through in the time available. The client was advised to try to phone the company from home and return to us if he could not resolve the issue.
- A Spalding client moved into his home in March 2024. His energy company, EON Next, sends monthly bills. The client was surprised to get estimated bills as she has a smart meter. The company explained that the meter was not working but that the problem is now resolved. Recently EON sent an updated bill with substantial arrears as they said that the company has underestimated her usage. The client is unhappy that the extra usage is all charged at the higher rate after the 10% price rise in September. The client was helped to contact EON and to challenge the bill.
- A local female client is a customer of British Gas for her energy. In a recent bill the client noticed that the company had mistakenly swapped over her day and night electricity readings, inflating the cost. She contacted British Gas who asked her to submit photos of her meter using the internet. The client does not use the internet and was unable to do this. The client was helped by referral to Citizens Advice Extra Help Unit who intervened and swiftly resolved the problem.
- A Grantham client had an account with Utility Warehouse for Gas, Electricity and Broadband. She gradually cancelled these contracts and switched to other companies, by April 2023, she had no dealings with Utility Warehouse. In June 2024, the client noticed that the company were still taking Direct Debit payments from her, in total about £3k. The client came to us for help. An adviser eventually got through to the company by phone after 30 minutes on hold and received a promise of an investigation into the issue. Client invited to return to us if she is not happy with the outcome.



- A South Holland client was being supplied by OVO Energy but decided to switch to EON Next. She received conflicting correspondence from OVO about her closing balance. One letter said she had an arrears of £2088 but another said she finished in credit and that a cheque would follow. The client consulted Citizens Advice, and an adviser managed to contact OVO with her. She was promised that the matter would be investigated by OVO and the client contacted by the company with the outcome. The client was invited to return to our office if unhappy with the response.
- A client came to our Grantham office saying she was struggling to afford her EON energy bills. She had decided to apply for a grant from EON Next Fund but discovered that the preferred method of application is online. The client does not use the internet so needed to book an appointment with Citizens Advice so that we could help with the online application form.
- A Spalding pensioner came to our office concerned about his energy bills. The client does not use the internet so is unable to access the cheapest tariffs which require online billing and account management. He is also reluctant to pay by Direct Debit, which means he incurs extra charges. Unfortunately, we could not help to lower his bills but did give advice about saving in other areas to reduce his cost of living.



Energy companies need to be aware that a significant minority of their customers are unable to use the internet. They need to ensure that their telephone helplines are more accessible and without unreasonable waiting times on hold. Smart meters make billing more accurate and allows consumers to monitor their use of energy when they are operating properly. Far too many of these meters are faulty and need fixing by the energy providers.

If you know of anyone who needs advice about their energy needs, they can arrange an appointment with us by using Adviceline (0808 278 7996). There is further information on Advice Guide <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/>.

If your organisation would like to refer someone to CASL for energy advice, they can do so by completing the referral form found here: <https://forms.office.com/e/2i6W2mMAz2>

We are also holding dedicated energy advice days at each of our offices during February. These will be from 10:00 to 15:00 (no appointment needed).

Stamford: Thursday 13th February

Spalding: Tuesday 25th February

Grantham: Thursday 27th February

Bourne: Friday 28th February

Housing update.

(Peter)

One in three of the Evidence Forms for the last quarter of 2024 concerned housing issues. This reflects the limited supply of decent, affordable rental housing locally. Here is a snapshot of the problems raised by our clients:

- Most of the issues relate to private sector rentals. Some properties are in poor repair and tenants say that it is difficult to get the landlords to act to remedy problems. One client reported that he had no heating over an extended period due to no help from the landlord. Several properties were said to be poorly insulated and difficult to heat.
- Several clients reported unaffordable private sector rent increases.
- Eviction often without reason seems to be more common, causing issues finding alternative accommodation for our clients. One client reported harassment and attempted illegal eviction.
- Several clients struggle with the online housing register applications used by our local authorities and need to come to Citizens Advice for help with these. This is often due to their lack of IT skills or means of accessing the internet.
- One client told us that he was facing eviction as his mortgage payments had become unaffordable due to interest rate increases. As the client is a disabled pensioner, his income is limited, making his home unaffordable.
- One client has significant disturbance due to building work next door, including dust and noise. He has already tried complaining but without result. He contacted Adviceline for further suggestions about what he can do.



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A more detailed analysis of housing issues will appear in a future edition of Spotlight.

Access to Cash Update

(Russell)

Cash accessibility continues to be an issue for people in towns and cities across the UK. According to the consumer website Which?, more than 7000 cash machines have disappeared in the last three years, and bank branches are being closed at a rapid rate. Locally, the East Midlands area has the second worst access to banks relative to population, with the East of England not far behind.



People are having to look for alternative ways to access their money, and this is illustrated in the fact that, despite the overall decline in cash use, in July last year, the Post Office handled a record amount of cash – £3.8bn in deposits and withdrawals. However, the Post Office is currently undertaking a review of its directly managed outlets, one of which is in Stamford, although it is understood that this could mean franchising these as opposed to closing them completely.

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

On the more positive side, towards the end of last year, new rules to protect access to cash came into force as a result of the Financial Services and Markets Act which was passed in 2023. This should force banks to consider more the public service aspects of keeping branches and ATMs open as opposed to the commercial aspects. It also includes the rollout of banking hubs, which are spaces shared by multiple banks and are seen as the future of physical banking. So far, the rollout has been slow- but banks have pledged to open 350 of these community banking hubs by 2029.

Challenges Linked To Digital Exclusion

(Rob)

- Access to Cash
- Digital Scams
- Migration to digital telephone system
- Digital platforms

The four areas of concern identified above are intrinsically linked by a drive from Government/Business and other organisations/businesses to enhance and expand digital systems, platforms, and their uses. For most users, this is a step in the right direction. However, for a significant minority (numbering millions of people) there is a significant risk of disenfranchisement.

In previous Spotlight publications we have discussed the risks associated with limited access to cash and the ingenuity of digital scams. The article below expands on the impact that could be caused if suitable actions are not implemented to protect and enable those at risk regarding digital platforms and the migration to digital telecommunications systems.

Migration to Digital Telecommunications Systems

The existing copper cable phone system will be switched off by 2027. It seemed inevitable that the old telephone network system would migrate to broadband. However, problems have already occurred where broadband coverage is intermittent or non-existent.



One of the first and most prominent issues is what happens in the event of power failure. The old copper line system does not fail in the event of a power outage, but this is not the case with broadband. The current solution offered by telecom providers is that they will hold off installation until adequate broadband provision is in place. The deadline for this is 2027. However, it is unclear whether this is enough time for an effective transition.

Another issue is for Lifeline service users. The Lifeline service is essential to many vulnerable or at risk members of our community. If a power failure occurs, with the existing copper cable connection the Lifeline connections remain live. However, with broadband it will not connect unless you request a backup battery which has a limited usage time. Therefore, a power failure at midnight would leave a vulnerable person without a phone connection to emergency services or contacts after approximately 3 hours or so. Mobile phones would also cease to work in a substantial power outage covering a significant radius.

Telecommunication companies are urged to produce a reliable, sustainable alternative, otherwise vulnerable users or users in very poorly connected areas will likely be left without the ability to use Lifeline or any phone/mobile technology.

Digital platforms

Whilst the use of Digital platforms is a step forward, these platforms sometimes act as a barrier to accessing content and information – often taking the form of extensive and difficult to navigate online forms.

This can be discouraging to users and restricts equal access. They do have the choice to seek assistance from organisations like Citizens Advice or other community groups, but this places an ever-growing demand on organisations who have limited funds.

The other alternative available is to seek assistance from family/friends. However, many people do not want to share confidential information with family and friends. This all leads to many hundreds of thousands missing out on vital financial support and the accurate recording of details which in turn can lead to further problems.



Organisations are beginning to recognise this issue, but this is just the first step. A positive local example is South Kesteven District Council who have reopened their face-to-face customer service and are making provision to assist at-risk groups.

Another positive step would be to have Digital Champions easily available over a freephone number. Digital Champions could also be explored is through schools, encouraging pupils to share their digital awareness with wider family members.

Find us on Social Media

(Sean)

The recent months have once more seen our social media audience increase. Facebook is now liked/followed by 405 people, an increase of over 130 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 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.

Evidence forms October to December 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, October to the end of December.

Type	Number
Housing	44
Employment	17
Benefits	13
Consumer	12
Utilities	7
Universal Credit	7
Legal	6
Debt	5
Finance	4
Other	3
Health	3
Immigration	3
Education	2
Tax	2
Relationships	2
Travel	2
Discrimination & Hate	1
Charity & Food Banks	0
Total	133

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.