



## Spotlight



On Research and Campaigns

*Hello All,*

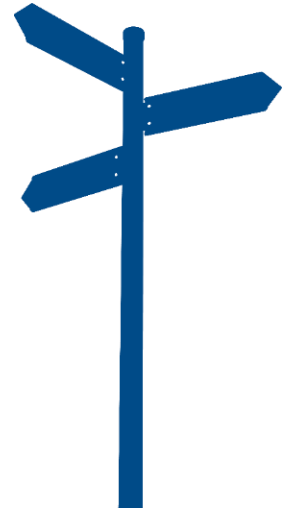
*Welcome to our Summer/Autumn edition of Spotlight. In this issue, we provide an analysis of our Gambling Harms survey results, an overview of the government's Digital Inclusion Action Plan and a focus on housing, consumer and scams issues.*

*The Research and Campaigns Team hope that you find the content in this edition useful. Please do get in touch if there are any concerns that you would like to collaborate with us on or if you have any feedback about the topics addressed.*

*Best wishes,*

*Sean Betts*

*Communications Officer, Citizens Advice South Lincolnshire*

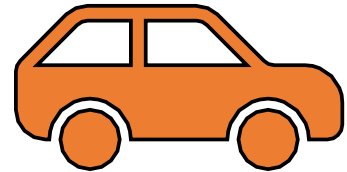


## Consumer Problems and Scams.

*(Peter)*

Recently we have seen an increase in the number of clients coming to us about consumer problems, including scams. Often the issue will involve a potential monetary loss for the client unless the appropriate action is taken. Prevention is the best strategy to avoid such situations. It is wise to choose traders who are recommended or belong to a trade association. We all need to be vigilant in avoiding being scammed, especially online. Here are some of the experiences of clients we have helped in the last 3 months:

- A South Kesteven client ordered a stairlift for his home to improve accessibility to the upstairs rooms. The client paid £7750, half of the cost initially on the understanding that the remainder would only be paid after completion of the work. The company came to the house and did some preparatory work, but then said they would need to be paid in full before they could finish. The client thought this very unfair and contacted Adviceline for help. He was signposted to our Consumer helpline who could inform him of his rights and if necessary report the problem to Trading Standards.
- A South Holland client bought a second hand car for £500, paying by Bank Transfer. The client then contacted the seller to arrange collection. The client was told that the car had been sold to another buyer in the meantime. The expected refund has never been paid. The client thought this could be a scam and contacted the Police, but they said it would be a civil matter rather than a crime. The client's bank refused a refund, saying he had been insufficiently diligent. The client contacted Adviceline. He was advised to report the problem to Action Fraud and use information from our website to try to recover the money through the small claims court if he can get the seller's details.
- A client who contacted us by email bought a used Honda Jazz car from a trader for £6295. It was described as in good condition for its age and without any known problems. After the client drove the car home he inspected it more carefully, noticing significant corrosion in the suspension area which did not seem to fit with the quoted low mileage. The client was aware of his right to a refund within 30 days, so took the car back. The dealer refused any return of the money or to negotiate. The client was advised to write formally to the dealer, using our template letter, which is on Advice Guide, Citizens Advice website. He was given the details of our Consumer Service if he needs further support.
- A pensioner from the Grantham area paid in full for new windows and a door from a Manchester based company. She paid £2400 in all. There was a long delay in delivery, so the client contacted the company and asked to cancel and get a full refund due to the unacceptable delay. The company said the client would only get £200 of her money returned if she cancelled at that stage. The client contacted Citizens Advice and was informed of her rights under the Consumer Act of 2015. She was helped to write a letter before claim letter as preparation for action in the small claims court if necessary.



- A client who contacted us by email reported that he had taken out a 24 month contract for Broadband and mobile phone. The client was promised that he could use up to 10GB of data each month without further charge. However, the phone part of the contract was using O2 and only allowed for 5GB of data. The client contacted the provider to complain but was told that the higher data was a limited offer that had now lapsed. The client was given information about how to complain formally, including a link to a template letter.
- A pensioner client pays monthly for her energy to British Gas. She said she found the bills both confusing and excessive for the small house where she lives. The client tried to contact British Gas by phone but could not get through to speak to an adviser. She came to Citizens Advice to enquire whether we could help and was given an appointment to help contact her energy company.
- A local client told us that he has received several text messages from a firm calling themselves AJJB Law saying that he owes over £200 and that if he does not pay court action will commence. The client says he is unaware of any outstanding debts. The client was advised to delete the texts and block the number. Any legitimate company will usually make contact by letter for debt recovery, and this could be a scam. Client advised to report the texts to Action Fraud.
- A client with financial problems decided to invest on a money trading site online to improve his situation. He made several deposits, totalling £500. Client then realised this could be a scam and suspects he has lost the money. He is receiving daily texts and phone calls trying to persuade him to invest more. He is worried that the online scammers may now have his bank and other details. He was advised to check his accounts and update the security or consider closing any that may be compromised, as well as being vigilant about further scams. He will contact Action Fraud.



**If you or anyone you know has a Consumer issue, then contact our Consumer Service on 08002231133, <https://www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/>. Alternatively, contact us using Adviceline 08082787996.**

**If you or anyone you know suspects a scam, contact Action Fraud, 03001232040, <https://www.actionfraud.police.uk/contact-us>**

# Government Digital Inclusion Policy and Action Plan

*(Russell)*

In February this year, the government published its digital inclusion action plan. This is in response to the ever-changing digital landscape and the ability of people to participate in this fast-evolving world. The Digital Inclusion Policy is to ensure everyone has the access, skills, support, and confidence to participate in the digital world, regardless of their circumstances. The aim of the accompanying Action Plan is to address the barriers that prevent people from benefiting fully from our digital society.



In the Digital Inclusion Action Plan, the government states that 97% of adults in the UK are online, nevertheless the focus is on the 1.6 million who are not online and those who may have access but struggle to interact with the digital world. Those who cannot use digital technologies are likely to have fewer job opportunities, pay more for certain transactions, have worse health outcomes, and find it more difficult to manage their finances. Groups more likely to be digitally excluded include the elderly, those with a disability, and unemployed people, who may struggle to afford Internet access or the purchase of devices.

The Action Plan introduces five key actions this government plans to take. Underpinning these actions is the creation of the Digital Inclusion Innovation Fund to increase digital participation. Actions include partnering with local government, the private sector, and charities to help deliver the plans. Commitments have already been secured from the likes of Google and Vodafone to enable more people to 'cross the digital divide'.

Four focus areas have also been identified - Opening opportunities through skills, tackling data and device poverty, breaking down barriers to digital services and building confidence and supporting local delivery. The government appears to recognise the importance of getting devices to those who cannot afford them. They also recognise that many people, especially the elderly, tend to avoid engaging with government services online as they currently find them difficult to use, for example many applications for the State Pension are still completed offline.

A final key part of the government's aims is the introduction of the Online Safety Act 2023, which is designed to protect children and adults from the harms of online abuse, malicious communications, pornography, and illegal content. The hope is that this act will give confidence to online users knowing that they are more protected against these kinds of content.

## Housing Update.

*(Peter)*

The Evidence Form numbers published on the last page of Spotlight confirm that Housing once again is the issue most raised.

The major problems that our clients have reported in the last 3 months are:

- Issues with getting repairs completed in a timely manner in private rented housing.
- Access to affordable housing as private rents have increased.
- Section 21 eviction notice after complaining to landlord.
- Noise from neighbouring property let through Airbnb.
- Access to the council housing lists difficult locally for anyone not able to use the internet and apply online.
- Landlords continuing to refuse to let homes to people relying on benefit income to pay the rent.
- A letting agency failing to return a £950 deposit when the tenant vacated the property.
- Homelessness assistance not available in all areas equally. Two reports of clients outside our area sleeping rough, one a refugee and the other an ex-prisoner on probation.



A more detailed article on housing will appear in a future edition of Spotlight.

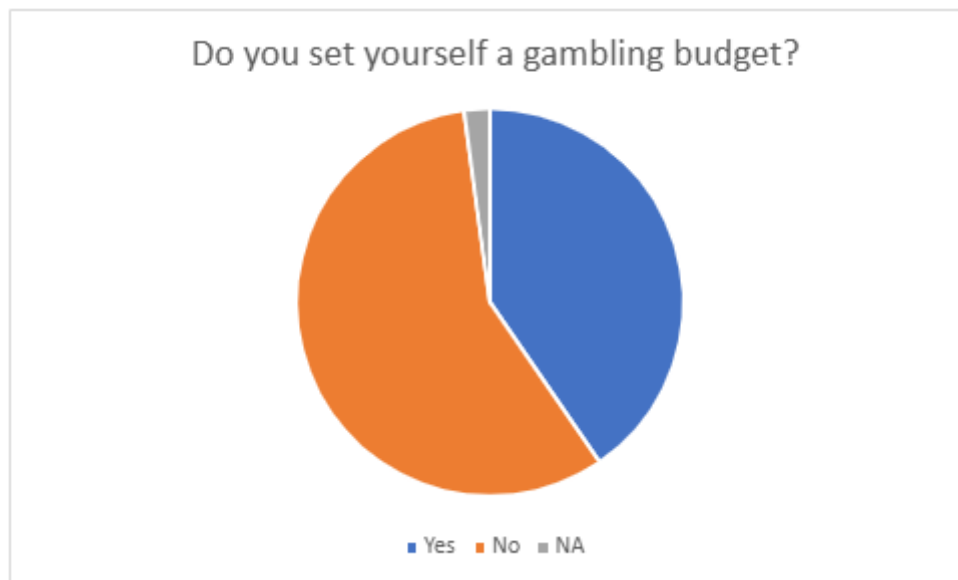
## Gambling Harms Survey Results.

*(Sean, Fern)*

Our Research and Campaigns Team have been undertaking work raising awareness about gambling harms for the past two years. Some of the topics covered during the project include gateway gambling, cryptocurrency, free bets, scratch cards and continually raising the stakes of bets (stacking). To conclude our work, we conducted a short survey to gauge emotional responses and wider attitudes towards gambling.

Our survey outlined what was considered gambling; it asked ten questions and covered various aspects such as safety measures, budgets, free bets, winning back losses and feelings around gambling. The survey was handed out physically in our offices and shared online. All respondents were anonymous and compliant with GDPR regulations. Contact information for the National Gambling Helpline was also included at the bottom of the survey to ensure that people affected by gambling knew where to turn to for specialised support.

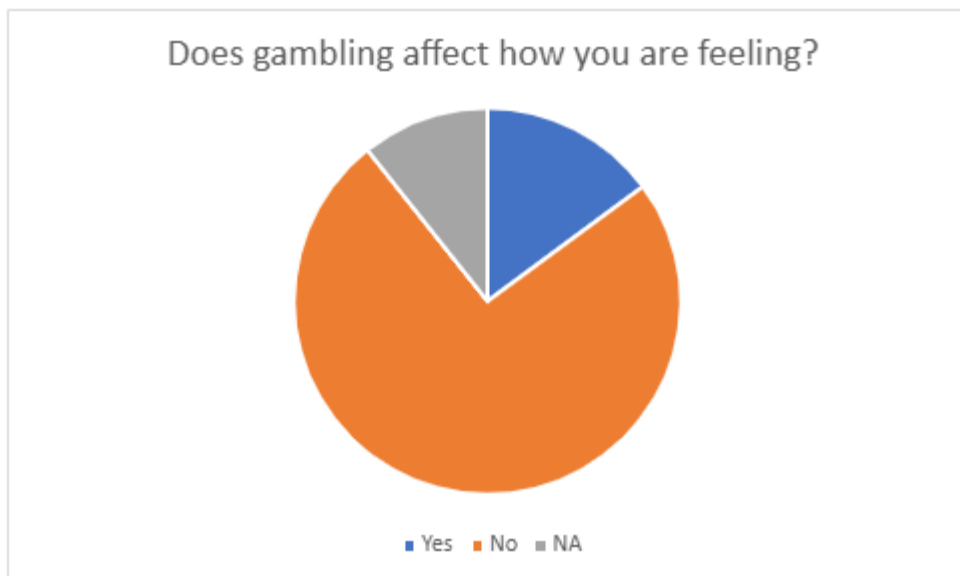
47 surveys were usable and 14 were unusable. The following breakdown is from the 47 usable surveys.



40% of respondents set themselves a budget for gambling. 12 of these respondents were able to stick to their budget. However, what this indicates is that a majority of respondents do not set a budget. When budgets are set, some people within the cohort find their budget ineffectual in setting boundaries for their gambling.



20% of respondents used safety measures (setting deposit limits, cooling off periods etc.), 80% of respondents who used them found them useful, suggesting there was a relatively high level of effectiveness for keeping gambling in moderation and preventing harm.



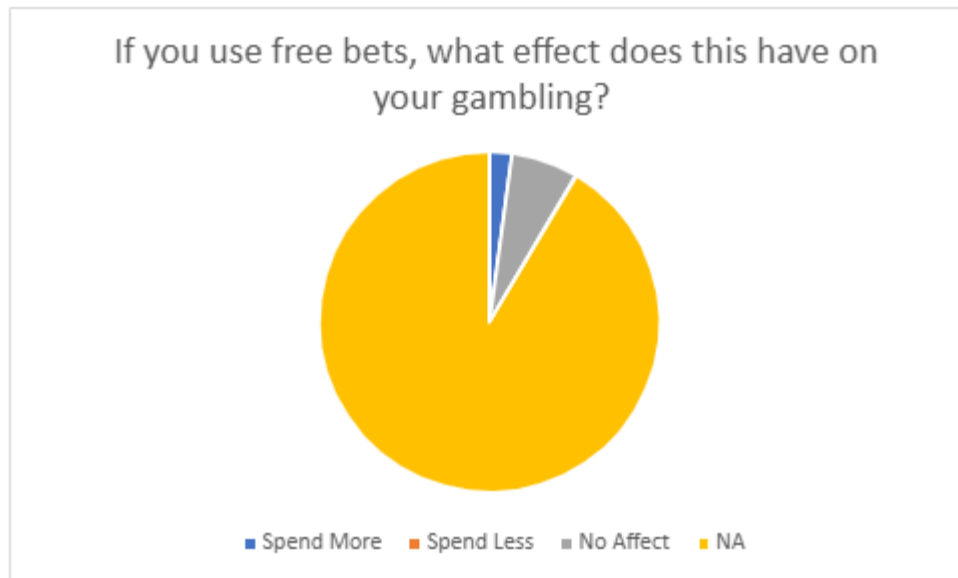
15% of respondents noted that gambling affected how they were feeling. When asked to explain in further detail, it was elaborated that gambling made some respondents “feel hopeful”. However, most responses had negative associations. These responses included the following comments: “Suicide comes to mind”; “nobody wants to know”; “odd times when I've lost way too much, it's made me feel ashamed”; “bad when losing” and “regretful, because I was addicted.”



24% of respondents had experienced wanting to continue to bet after losing to try and win back their losses. This indicates that roughly one in four respondents felt the need to recoup their losses. Similarly, 15% of people surveyed acknowledged that winning their bet made them feel like continuing to bet. When considered alongside the effects of losing bets, the majority of the cohort group's desire to gamble was unaffected whether their bet won or lost.



Only 13% of respondents used or qualified for free bets. At first, this was a surprising statistic because free bet offers have been around for a considerable number of years. However, some bookmakers now set a rather high spend threshold to qualify for free bets. It is possible that most respondents do not meet the requirements for free bet qualification.



Aligned with findings that many people do not use or qualify for free bets was the subsequent outcome that many respondents did not find this question applicable. This was possibly because they did not meet the threshold. However, three respondents noted how free bets had no effect on their gambling habits. One respondent indicated that free bets made them spend more money on their gambling.

## Conclusions

The results from the survey suggest that most of the cohort gamble in moderation and do not experience harms. This is a positive discovery because it shows that most people surveyed have not been negatively impacted by gambling. However, examples were captured that demonstrated a significant detrimental effect that gambling can have emotionally. While these instances may not be widespread amongst the respondent group, it must be noted that there will always be those who need support. Measures and services must be in place to offer support for those who need it.

***The National Gambling Helpline can be contacted on 0808 8020 133. This is open 24 hours a day, every day of the year. For website and chat see <https://www.gambleaware.org/>***

## Find us on Social Media

*(Sean)*

The recent months have once more seen our social media audience increase. Facebook is now liked/followed by 450 people. An increase of over 25 people since April 2025

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.



## Evidence forms April to June 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, April to the end of June.

Type	Number
Housing	36
Consumer	22
Benefits	20
Immigration	13
Utilities	12
Employment	8
Finance	7
Universal Credit	6
Travel	6
Charity & Food Banks	5
Tax	5
Debt	5
Legal	5
Health	4
Discrimination & Hate	3
Other	2
Relationships	2
Education	1
<b>Total</b>	<b>162</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).