

Gateshead Investigates Bulletin



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Summer 2020

Welcome to Gateshead Investigates Bulletin: Summer 2020

In this bulletin you will find information on the research and campaigning activity of staff and volunteers of Citizens Advice Gateshead. Research and campaigns is a key part of our strategy towards achieving our vision of a fair society for all, with lives well lived.

Like our advice services, research and campaigns work continued through lockdown. A good thing too, as it is as important now as it has ever been, with a raft of social policy issues exposed by the Covid-19 pandemic. If you would like to know more about anything in this bulletin you can get in touch.

www.citizensadvicegateshead.org.uk

 @AdviceGateshead

 Citizens Advice Gateshead

Alex Egan, Research and Campaigns
Coordinator

alexe@citizensadvicegateshead.org.uk

Fitness promotes wellness when living with a long-term health condition



At Citizens Advice Gateshead 56% of the people we advised in 2019/20 live with a disability or long-term health condition. Public Health England's campaign "We Are Undefeatable" aims to change the misconception that those of us with long term health conditions can't be active. It seeks to inspire and empower those of us who are least active to build physical activity into our lives in small chunks, in a way that long term health conditions allow, whilst celebrating every little victory.

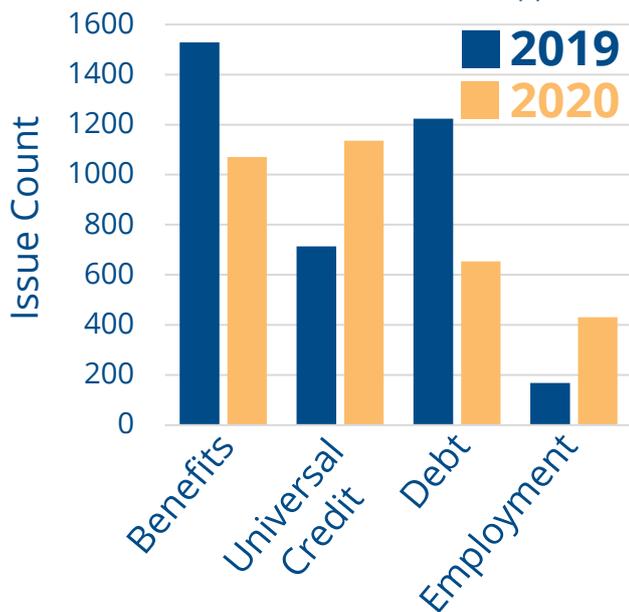


Visit weareundefeatable.co.uk

The impact Coronavirus on the work of Citizens Advice Gateshead



Covid-19 has had a big impact on the work we are doing. Not only changing the way we advise, but the issues people are seeking help with. The graph below shows a comparison between the same month in 2019 and 2020; Monday 25th March to Friday 26th April 2019 vs Monday 23rd March to Friday 24th April 2020. The number of employment issues we advised on more than doubled. Universal Credit issues rose too, while other benefit issues and debt advice dropped.



The proportion of our clients with issues directly related to the Coronavirus peaked at 60% in the final week of March.

How we've been advising during lockdown –

Comparing the same months from 2019 and 2020 as above, we went from seeing a third of the people we advised face to face to almost entirely digital means of advising. Our advisers have been working from home to keep our vital service running via telephone, email and webchat. More than half of the advice we're now giving is via telephone, and a quarter is now by email.

To avoid excluding some of our most vulnerable clients we analyzed data from the past 2 years to produce a list of our top 100 most frequent visitors, and checked whether they had contacted us since lockdown began – our advisers have since been working to contact those who haven't.

Looking ahead - We have been actively gathering evidence of the problems our clients have presented with during this time. We will use our insight to highlight failings in policy and practice that have led to more harm during the pandemic.

Citizens Advice Gateshead embeds its voice in the Universal Credit debate



In the past few months, we have had the opportunity to respond to two calls for evidence from two levels of government asking questions of Universal Credit.



The House of Lords Economic Affairs Committee put out a call for evidence on “the economics of Universal Credit”. They asked several questions such as: How well has Universal Credit met its original objectives? Which claimants have benefited most from the Universal Credit reforms and which have lost out? If Universal Credit does not adequately reflect the lived experiences of low-paid workers, how should it be reformed?

We felt this was an excellent opportunity to draw the committee's attention to the experiences of our clients. With the input of our Social Welfare Advice team we prepared a written submission to the call, drawing on their experiences in assisting clients with UC issues. We prepared comprehensive answers to each of the committee's questions. We hope the outcome will be that the issues of our clients are heard by legislators and positive change is encouraged.

You can read our submission to the inquiry [here](#).

Social Welfare Advisers Paul Longstaff, Katy Lamb, and Lukas Cowey deserve praise for contributing their insight and experience to this submission.

In June we took another opportunity to raise our voice for our clients to those with the power to affect change - a Parliamentary select committee seeking evidence on the impact of the 5-week wait for the first UC payment. For this we highlighted our findings from research we conducted on this same issue in collaboration with other Citizens' Advice offices across the North East, described in our Spring Bulletin 2020.

You can read a summary of this research [here](#).

Scams Awareness 2020 in Gateshead

Could it be a scam?

Be #ScamAware



Every year Citizens Advice Gateshead takes part in the national Scams Awareness campaign.

Scams are crimes that can happen to anyone.

We can all take a stand to help stop them. We

want to make sure you can stop, report and talk about scams. Scams come in many forms and are increasingly complex and sophisticated. Be **#ScamAware** and use your knowledge to recognise scams, stop and seek advice on what to do next, and share your experience with others. When everyone is **#ScamAware**, the scammers can't fool anyone!

So what are the telltale signs that something might be a scam?

- **It seems too good to be true** – for example, a holiday that's much cheaper than you'd expect.
- **You never asked to be contacted** - someone you don't know contacts you unexpectedly.
- **You suspect you're not dealing with a real company** – for example, if there's no postal address
- **They want the money quickly** - either payment now, or a quick transfer
- **You've been asked to pay in an unusual way** – for example, by iTunes vouchers or through a transfer service like MoneyGram or Western Union
- **They asked for personal information** - like passwords or PINs
- **Nothing is in writing** - you haven't had written confirmation of what's been agreed

This year, because of the ongoing Coronavirus pandemic the majority of our campaigning activity moved online.

Visit www.citizensadvicegateshead.org.uk for more information on scams.

But it is important to us that we reach as many of our clients and the wider Gateshead community as possible, and do not disadvantage those who are not online, such as our older clients. This is why we reached out to AgeUK and Gateshead Council to make sure we're spreading scams awareness as widely as possible across the borough.

Coronavirus - Be aware of new scams

This year protecting people against scams is more important than ever. The coronavirus crisis means more people are facing issues - from employment and debt to housing and health - resulting in more people being in vulnerable situations. Added to this, the overall heightened uncertainty and anxiety caused by the pandemic are making everyone more vulnerable and more likely to fall victim to a scam. Empowering you against scams is crucial during these uncertain times.

It's important you're aware of the many new scams around at the moment because of coronavirus. Scams to look out for include:

- advertising face masks or medical equipment at high prices
- emails or texts pretending to be from the government
- emails offering life insurance against coronavirus
- people knocking at your door and asking for money for charity

If you see emails or texts about coronavirus from someone you don't know, or from an unusual email address, don't click on any links or buy anything.

Don't give money or personal details to anyone you don't know or trust - for example someone who knocks on the door and offers to help.

All of this information, and more on what to do if you think you have been scammed, can be found on our website and social media, including an insightful video from our chief officer Alison Dunn.



LOOK OUT!

"How do I know if I'm being scammed?"

Chief Officer Alison Dunn answers your questions

Be #ScamAware

Look ahead: Gateshead Investigates the experiences of unpaid carers

Niamh Storey, social policy research volunteer.



So many of the people we advise are providing unpaid care to loved ones every day. We're undertaking research to know more about their experiences to help inform government policy and practices for benefits available to carers.

The term 'unpaid carers' refers to individuals who provide unpaid care for friends, family or neighbours in the community. Unpaid carers who fulfil certain eligibility requirements, including being over the age of 16, and providing a minimum of 35 hours of care to somebody who receives certain disability benefits, may be able to claim up to £67.25 per week in Carer's Allowance (CA).

Unpaid carers providing only the minimum number of hours care are being paid at most £1.92 per hour.¹

In reality, many carers report providing more than the minimum, making this figure even lower.² Bearing in mind the National Minimum Wage is £8.72 per hour for those aged 25 and over we feel this is unfair.

In addition, unpaid carers claiming CA are limited in terms of how many hours of work or study they can undertake alongside their caring responsibilities, making it incredibly difficult for many carers to meet their financial responsibilities or to achieve their own personal career goals, regardless of the potentially stressful nature of their caring role.³

The proportion of unpaid carers in the Gateshead population, according to the latest census figures, stands at 11.1%, which is higher than the national average of 10.6%.⁴ In 2011, 2,960 people (2.3% of the population) in Gateshead were claiming CA. However, 22,000 people recorded themselves as "unpaid carers", suggesting that only a small number were claiming this benefit.⁴

Previous research with unpaid carers in Gateshead suggests that they often struggle with multiple complex issues including financial concerns and poor emotional wellbeing as a result of their caring responsibilities. This research also raised concerns regarding a lack of clear information and advocacy regarding carers benefits or how to challenge welfare decisions, as well as insufficient support for the emotional wellbeing of unpaid carers.^{2,3}

Are you an unpaid carer? We need you for our research!

Contact

alexe@citizensadvicegateshead.org.uk

To sign up to our survey panel and help improve social policies in place for carers in Gateshead and across the UK

It has been argued that policy responses should provide clearer information on the support available to carers and should also incorporate a wider range of support services, alongside adjusting the eligibility and earnings limit rules and the ways in which CA interacts with other means-tested benefits in order to reduce financial hardships.⁵ These are issues which Citizens Advice Gateshead is well-placed to support with, but these issues also affect unpaid carers more widely across the UK and to many represent an unfair policy.⁷

Unpaid carers are hugely valuable to society; a 2015 study estimated that people providing unpaid care across the UK may save the government £132 billion pounds per year.¹

The contribution is even more timely given the heightened need for community care and support in the Covid-19 pandemic. Despite this, many unpaid carers report feeling that their contribution to society is undervalued and that they are unsupported financially and emotionally.^{6,7}

Our new research stems from an issue raised by one of Citizens Advice Gateshead's social welfare advisers, who noticed problems for some of our clients who are unpaid carers. The project aims to build on previous research by exploring the experiences of local unpaid carers, as well as their experiences of (not) claiming carer's allowance and the ways in which their caring roles and responsibilities may interact with other social policy issues such as work, study, or access to support services or benefits. We expect the findings will allow Citizens Advice Gateshead to be better-placed to understand and support unpaid carers in the local community and to campaign for improvements to local support and ultimately for changes to carer's allowance nationally.

1, Buckner & Yeandle 2015 – [link](#). 2, Involve North East 2017 – [link](#). 3, Powell et al. 2020 – [link](#). 4, Office for National Statistics 2011 – [link](#). 5, Fry et al. 2011 – [link](#). 6, Tihanyi 2006 – Carers' Thoughts on Carers Allowance. The Princess Royal Trust for Carers. 7, Singleton & Fry 2015 – [link](#).