

### 37) POST CODE LOTTERY SCAM AND UNIVERSAL CREDIT - The latest in a series of articles by Iain Gregory of Caithness CAB

Recently a Police Department in a certain US state, close to the Mexican border, decided to have a seat belt campaign. Every 10,000th vehicle to pass a fixed site on the freeway would trigger a camera and the registration plate would pop up on a patrol car's computer screen. If the driver was wearing a seat belt then the lucky motorist would win \$1000. The camera was triggered and the cop red-lighted the car in question. When the officer got to the driver's door he was greeted by outraged shouting and swearing on the usual lines of "Have you nothing better to do?" etc. He explained to the driver's wife that her husband had won \$1000 and she said that this was great and now he could afford to buy licence, registration and insurance for the car. This led to further outrage and the wife apologised and said he always acted up when he had been drinking. He now became apoplectic and the wife told the officer that she would give her husband one of his special cigarettes, which he hid under the seat, to calm him down. In the stunned silence, broken only by the sound of cruiser sirens approaching in all directions, a voice was heard coming from the trunk asking "are we over the border yet Senor?" It is not known if the marriage survived.

Now this chap really had won a prize (as well as a trip to the cooler) but I am afraid that Caithness CAB are seeing more and more scams and, this being our anti-scams campaign month, I thought I would mention the latest one. If you get a letter which purports to come from the Postcode Lottery please be very careful indeed. We are aware that these are landing on front mats everywhere and the latest one I have seen indicated that the recipient had won a vast sum of money - £385,000 - and had to telephone one of two numbers (one being a mobile) to "claim the prize". On so doing the person was told to pay £3850 to "release the prize" and "not to tell anybody". A quick call to the real People's Postcode Lottery revealed that the letter we had was known to them as was the (false) name of the fraudster given on the letter. I decided to give him a quick ring and we had a very pleasant chat (somewhat hampered by his rather poor command of English) in which I advised him that he would be getting no money from our client, that his details were winging their way to Action Fraud and to Trading Standards, and that he was a common thief. We parted on very bad terms which brightened my day considerably. If you get a letter of this type, always obtain the real phone number of the lottery or prize draw organiser and call them direct. A lot of people are getting caught out so let's make sure that Caithness is a no-go area for criminals like this.

We have two topics to cover today and the second one concerns Universal Credit. You have no doubt heard about this on the TV or read about it online or in the papers. Effectively, anyone needing to make a new claim for – in summary – unemployment or sickness benefits, income support, tax credits or housing benefits, is going to have to do so under this new system. Citizens Advice Scotland warned well in advance that whilst the basic idea was OK the

delivery methods and design flaws were going to lead to serious problems. Unfortunately nobody listened and CAS is currently campaigning very hard indeed to halt the rollout until controls are in place. The major issues are that UC must be claimed online and it seems that it had not occurred to anyone that many people have no computer access, no way to afford same and, in many cases, claimants have poor literacy and numeracy skills in the first place. The claiming process, and the ongoing claim maintenance, is decidedly complex and severe penalties have been built in for those who fail to comply. Many will so fail simply because they cannot cope with or understand the system. Secondly, it will take at least 6 weeks to actually get any money. And during that period people still have to pay their rent and because they have no income we have instant debt. They also need to eat and put money in the meter. I did my first claim for a client the other day – and we are very computer literate at CAB – and it took me a full hour. There is a need for online ID verification, email address creation and noting of usernames and passwords and we know only too well what is going to happen. Also when payment is – eventually – made it is up to the recipient to pay their rent out of the total. This is not going to work. A family have lived on nil income for 6 weeks and a child needs new shoes. Rent or shoes? Evictions will follow.

What CCAB are doing is this. Working with our valued colleagues at Ormlie Community Association we anticipated the looming disaster and we set up supported internet access facilities at our Bureaux which means that CAB and Ormlie staff can work together to make sure that as many people as possible are assisted. This is of course free and Ormlie staff will also help with job searches and CV preparation. This is just as well because there is no such support whatsoever provided via “official” channels. We have this week also asked our MSP and MP for backing, and Jill Smith and I have had a meeting with senior Highland Council Housing Officers to discuss the problems which are on the way and to try to find solutions to protect clients and tenants. As regards food, we always issue a large number of food vouchers every week and we anticipate a vast increase in demand. The caring people who contribute food and those who work at the Food Banks do a wonderful job and I am sorry to say they are going to be very busy indeed shortly. We have direct lines to all the major energy providers and if someone has no money left in the meter and no income then please come and see us – we can help, although any credit usually has to be paid back. And once you have made a claim for UC we can see about getting an advance. GOV.UK uses the words “may be able to get an advance”. We would aim to change “may” to “will” and we will agitate strongly. Unfortunately, in many cases, you will get absolutely nothing for the first 7 days, and after another month, you will still have to wait a further week to get the first payment so we will be there to help throughout.

And finally, we badly need more volunteers to cope with the problems and if anyone would like to get in touch with us please phone us on (01847) 894243

or (01955) 605989 or visit our website at [caithnesscab.org](http://caithnesscab.org) and you will be very welcome.