

TOGETHER WE CAN AT ICAN



CONSUMER VULNERABILITY IN WEST LANCASHIRE

A Case Study by SWLICAN

South West Lancashire Independent Community Advice Network

March 2022



An exploratory look at the services provided around welfare benefits, employment law, IT facilities and generalist advice for West Lancashire residents

Executive Summary

SWLICAN has been giving advice and support to West Lancashire residents for over 40 years. The services provided by SWLICAN and West Lancs ARK have been shown to increase the participants' health and wellbeing and their financial situations, enabling them to be better able to meet at least their basic needs. Between 2020 and 2022 both organisations came together via a three-year Community Lottery Grant to deliver their A.I.M.S. (Advice Information Mentoring and Support) Project, which was about bringing the skills and knowledge of each organisation together with a single point of contact for the benefit of West Lancashire residents. Halfway through year one we were already picking up on significant gaps in provision and by early 2021 things had gotten worse.

The report focuses on the work of SWLICAN and shows that as well as financial and social inclusion improvements for clients, we can help reduce digital isolation with the IT facilities provided.

Evidence presented shows that poverty and food insecurity can affect anyone, from the oldest to the youngest, from the most affluent, to the marginalised in our community. People can also dip in and out of poverty or vulnerability, as their circumstances change. ICAN advisers report that changes to the benefits systems has created more financial and wellbeing insecurities, particularly with increased online activity.

ICAN has many repeat customers, who come for help as their circumstances change, or their Blue Badge needs renewing, for example, and being there to help them is reassuring.

This report found that consumer vulnerability is prevalent amongst those most susceptible to their changing economic environment, as the most common request of ICAN's services is form-filling assistance for welfare rights benefits.

Consumer vulnerability is also shown in a lack of similar services across West Lancashire.

Customer Satisfaction Survey Highlights

- 100% of respondents were happy with the services provided by ICAN



- 92% of respondents saw an improvement in their mental health and wellbeing



- Of those using form-filling services, over 95% said they were better off financially



- 100% surveyed of those using ICAN's IT services felt more digitally included



- Just over half said they didn't know of any other similar advice services in West Lancashire



- 100% of clients surveyed who had used ICAN's employment services were very happy with the outcome



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Purpose of the study

This research is an exploratory case study to gain an understanding of the provision of welfare rights services to the residents of West Lancashire.

The objective was to consult with the community and hear their voices.

To identify aims, the case study:

- sought to understand what importance financial wellbeing is to mental health wellbeing
- looked to gain an understanding of how helpful welfare rights services, employment law services, IT services and training courses are; and
- investigated how people feel about the provision of welfare rights services in the area they live in

Overview of West Lancashire

West Lancashire is situated in the North of England. It has three major towns, Skelmersdale, Ormskirk and Burscough, the rest being predominately rural areas. At the beginning of 2020, welfare rights services were provided by a number of charitable organisations, alongside the Citizens Advice Bureau and the West Lancashire Borough Council financial, housing and appeals services for council only tenants. During the 2020 Covid crisis, the Citizens Advice Bureau (CAB) and many other volunteer groups closed to protect their workers. As of January 2022, the CAB are still closed for in-service provision. During 2021, the Borough Council extended their services to include non-tenanted residents.

At the 2011 Census (most recent figures available), West Lancashire had 81,601 economically active residents aged between 16 and 74 and of these, 60% were in employment, with 4.3% economically inactive due to long term sickness or disability.

Of the 45,381 households in West Lancashire, 35.3% had no adults in employment, and 28% of households had at least one adult in the household with a long-term health problem or disability¹.



West Lancashire has 73 neighbourhoods, 15 of these neighbourhoods are amongst the 20% most deprived in England. By contrast, West Lancashire also has 11 neighbourhoods in the 20% of least income deprived in England². In the most deprived neighbourhood, almost 40% of the people living there are income deprived. A report on food insecurity in West Lancashire

¹ NOMIS, 2022. "West Lancashire Area Report, Census, 2011". [Local Area Report for areas in England and Wales - Nomis \(nomisweb.co.uk\)](https://nomisweb.co.uk/)

² ONS, 2022. 'Exploring Local Income Deprivation'. <https://www.ons.gov.uk/visualisations/dvc1371/#/E07000127>

has been conducted by Iconic Consulting³ and, using national evidence as a baseline, it estimates there are approximately 4,600 households experiencing food insecurity at this present time. These households are most likely to be represented by low income, single parents, are affected by ill-health, renters, unemployed, young people aged 16 to 24 or single occupier working adults.

South West Lancashire Independent Community Advice Network (ICAN)

ICAN, is a grassroots charity that provides advice, support and form-filling for welfare benefits, assists with employment law cases, and helps with housing queries. ICAN has an IT Suite and provides digital training and awareness, in addition to online Zoom courses in Know Your Rights and Money Matters. ICAN has been based in Skelmersdale for more than 40 years and is a name that people know and trust, with an excellent reputation and feedback from clients. The offices, in the Ecumenical Centre are at the heart of the community and embedded in the voluntary sector locally. ICAN's advisers, volunteers and management committee live locally and know and understand their clients. ICAN is a primary provider of benefits and employment law advice, and often clients present with multiple issues, such as needing a form filling in, debt, housing problems and council tax arrears, or need a referral to a foodbank, and each of these have to be assisted with, to restore equilibrium as much as possible.

Since January 2020, ICAN have operated with West Lancs ARK to complement each other's services and to reach and help more people. The unique partnership of ICAN and ARK is a three-year Lottery funded project, that delivers in essence a quality, independent 'one stop shop' in the centre of West Lancashire's largest Town, Skelmersdale. The aim is to provide a friendly and non-judgemental location where clients can trust that the staff and volunteers are there to support them and their families to improve their health and well-being. With the help of ARK, the range of support is extended to the homeless, ex-veterans and those who are struggling with drugs and alcohol. The project came about due to a lack of similar support across the Borough of West Lancashire owing to a number of organisations closing down, thus leaving large numbers of residents without any real access to the support they need. From January 2020 to December 2021, ICAN and ARK have supported over 4000 people and organisations. In the last three years, ICAN has secured over £4 million in benefits awards, which have been regenerated back into the local economy.

With the help of funding, ICAN has recently started a laptop loan scheme which lends laptops to those needing assistance and support to get online, which is particularly helpful for health issues at the moment. This scheme is aimed at people who are isolated due to digital exclusion and to those who have learning disabilities. ICAN was a distributor for the DEFRA Covid-19 Grant Support scheme, which provided immediate necessary funds for people in dire need due to the Covid outbreak. In the last year, ICAN ran an anti-loan shark campaign, to raise the awareness of loan sharks and scammers in West Lancs. Currently, ICAN provides

³ Iconic Consulting, 2021. Food Insecurity in West Lancashire. Available online.
<https://democracy.westlancs.gov.uk/documents/s25799/2%20-%20Appendix%201%20-%20Food%20Insecurity%20in%20West%20Lancashire-%20Iconic%20Consulting.pdf>

outreach services in Burscough and is due to start outreach in Ormskirk soon. Feedback from clients has highlighted that receiving quality advice and support can positively impact massively on feelings of anxiety or wellbeing. ICAN has recently appointed a Debt Adviser to complement the team, as being in debt can be a cause of crime, family breakdown, self-harm, as well as homelessness and poverty⁴. In ICAN's experience, people who present for advice or support can have more than one issue, such as food insecurity, debt, needing IT assistance or housing advice for example, and addressing these as a whole, which is what the combined charities of ICAN and ARK can do, provides a greater opportunity to give people the means to become more self-sufficient and secure.

In the past two years ICAN has seen a 100% increase in the demand for services as people are struggling to find the right advice, to get help with benefits applications and to know more about their employment rights, and it is expected that this is not going to change in the near future. What is particularly significant is a lot of the people who would use ICAN or ARK's services do so on a repeat basis, when their needs or circumstances change, or their new application form for a benefit or Blue Badge has arrived.

ICAN is the only West Lancashire wide service offering this support and, in addition, goes into the community providing outreach and home visit services to complement this.

ICAN are aware from North West Age UK Services, that older people are struggling to find advice and form-filling assistance in Chorley, Leyland and Preston. They have requested ICAN's help to those most vulnerable, when they are leaving hospital and have changing requirements to their benefits, or to apply for benefits due to changing circumstances, when they have never done this previously. This lack of services in these areas means surrounding areas are having to step in and help, even when they may already be working to nearly full capacity.

This research has been undertaken to understand what ICAN means to the people who have used their services during the period of 2020 to 2021. We wanted to understand the need for the services and how having this service has helped, or not, their situation, and the impact it had on financial or mental wellbeing. We also wanted to learn if people knew of other advice services in the area; and if they were willing to become volunteers and work alongside us. During the lockdown period, and subsequent reopening, ICAN provided Know Your Rights courses online, where participants were asked whether they had attended any courses, or if they would like to be involved in future courses.

⁴ Barnard, H., Kumar, A., Wenham, A., Smith E., Drake, B., Collingwood, A. and Leese, D., 2017. UK Poverty 2017. Joseph Rowntree Foundation. 4 December. Online. Available from: <https://www.jrf.org.uk/report/uk-poverty-2017>

Consumer Vulnerability

Consumer vulnerability can come in a variety of guises, such as the blind person trying to use a cash machine, or a wheelchair user trying to get on a bus when the new policy means the driver can't leave his cab to help them⁵. Consumer vulnerability can be transitional; consumers can dip in and out of vulnerability dependant on their life circumstances, such as job loss or bereavement and organisations can increase or exacerbate anxiety and stress by not fully understanding the consumer's particular circumstances, by their confusing and inflexible procedures⁶. Consumer vulnerability can also be viewed through a lens of intersectionality, where multiple issues can be affecting a consumer at the same time, such as low income, disability, gender, race or family circumstances⁷.

A consumer becomes vulnerable if they are suddenly unwell and could potentially face a loss of income, as they are unable to perform their usual day to day work and social activities⁸. Physical illness can also have an effect on the mental wellbeing of the consumer, particularly if they become economically challenged⁹. The Joseph Rowntree Foundation suggests half of all people in poverty live in a household with a disabled person or are disabled themselves¹⁰.

*'A consumer is a person who consumes, and to consume means using things up: eating them, wearing them, playing with them and otherwise causing them to satisfy one's needs or desires'*¹¹

A consumer becomes vulnerable when they are not able to participate within society to the extent of their peers¹². The Competition and Markets Authority¹³ recognises two differing yet interlocking aspects of consumer vulnerability, a 'market-specific context' where a consumer may experience vulnerability to a particular market, or through business exploitation, and a 'personal characteristic vulnerability', such as long-term disability, having poor mental health or having a low income, or in many cases, a combination of factors¹⁴.

The European Commission recognises that a person can be a vulnerable consumer when they are unable to access or dissimilate what is the best option for their circumstances and they

⁵ Stearn, J., 2016. 'Consumer vulnerability is market failure'. In, K, Hamilton; S, Dunnett and M, Paicentini,(Eds). *Consumer Vulnerability: Conditions, contexts and characteristics*. Abingdon: Routledge

⁶ Coppack, M., Raza, Y., Sarkar, S., & Scribbins, K., 2015. Consumer vulnerability (FCA Occasional Papers in Financial Regulation 8). London: Financial Conduct Authority and *IBID*, Stearn, 2012

⁷ Saatcioglu, B. and Corus, C., 2016. 'An inclusive approach to consumer vulnerability'. In K, Hamilton; Dunnett, S. and Paicentini, M (Eds). *Consumer Vulnerability: Conditions, contexts and characteristics*. Abingdon: Routledge

⁸ Stearn, J., 2012. Tackling consumer vulnerability: An action plan for empowerment. *Consumer Focus* http://www.infohub.moneyadvicetrust.org/content_files/files/tackling_consumer_vulnerability.pdf

⁹ Barnard, H., Kumar, A., Wenham, A., Smith E., Drake, B., Collingwood, A. and Leese, D., 2017. UK Poverty 2017. *Joseph Rowntree Foundation*. 4 December. Online. Available from: <https://www.jrf.org.uk/report/uk-poverty-2017> *IBID* Stearn, 2012

¹⁰ Tinson, A., Ayrton, C., Barker, K., Born, T., B., Aldridge, H, and Kenway, P. 2016. Monitoring Poverty and Social Exclusion, 2016. <https://www.jrf.org.uk/report/monitoring-poverty-and-social-exclusion-2016>

¹¹ Bauman, Z., 2005. *Work, Consumerism and the New Poor*. 2nd Ed. Maidenhead: Open University Press

¹² Scott, J., 1994. *Poverty & Wealth: Citizenship, deprivation and privilege*. Harlow: Longman Group UK Limited.

¹³ Competition and Markets Authority, 2019. Consumer vulnerability: challenges and potential solutions, published 28 February 2019. [Consumer vulnerability: challenges and potential solutions - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/publications/consumer-vulnerability-challenges-and-potential-solutions)

¹⁴ *IBID*, CMA

have difficulty in understanding information presented to them, or a limited ability to maximise options for their own wellbeing¹⁵.

A report by the Joseph Rowntree Foundation¹⁶ examines poverty in relation to consumerism, describing an outcome as ‘consumer vulnerability’, with individuals and families facing higher costs of living due to premiums on services such as electricity meters as they may not have banking facilities for direct debits, or transport costs for shopping in supermarkets if there is no household car, resulting in paying higher corner shop prices¹⁷. Additionally, there is a poverty premium low-income consumers face if they do not have access to the internet to find the best deals available¹⁸. Associated problems of poverty have seen increases in anxiety and depression, family breakdowns, social isolation and rising debt¹⁹,

“Adults in the poorest fifth of the population experience worse physical and mental health than those who are better off. Nearly a quarter of adults in the poorest fifth of the population experience depression and anxiety – more than twice as many as those in the richest two fifths of the population.”²⁰

A recent JRF report²¹ highlights more pensioners are living below the Minimum Income Standard (MIS) causing them to be vulnerable between choices of heating or eating. The UK Poverty Report²² suggests that those with disabled people in their households are more likely to be living in poverty than those in work.

This report highlights a further aspect of consumer vulnerability, that of being unable to complete benefits forms, either in paper form or online, to get the right benefits and entitlements the UK statutes claim people can receive.

¹⁵ Jourova, V, 2016. Understanding consumer vulnerability in the EU’s key markets. Factsheet February 2016. Online report. [consumer-vulnerability-factsheet_en.pdf \(europa.eu\)](https://ec.europa.eu/consumers/vulnerability-factsheet_en.pdf)

¹⁶ Tinson, A., Kenway, P., Bushe, S. and MacInnes, T., 2014. Poverty and The Cost of Living: An Evidence Review. https://www.npi.org.uk/files/2214/1518/2204/The_Cost_of_Living_and_Poverty.pdf

¹⁷ IBID Tinson, et al, 2014

¹⁸ Hirsch, D., 2013. Addressing the Poverty Premium. Approaches to Regulation. JRF for Consumer Futures. London. Online. <https://dspace.lboro.ac.uk/dspace-jspui/bitstream/2134/16999/1/Addressing-the-poverty-premium.pdf> /BID Stearn, 2016

¹⁹ Barnard, H., Kumar, A., Wenham, A., Smith E., Drake, B., Collingwood, A. and Leese, D., 2017. UK Poverty 2017. Joseph Rowntree Foundation. 4 December. Online. Available from: <https://www.jrf.org.uk/report/uk-poverty-2017>

²⁰ IBID Barnard, et al, 2017

²¹ Padley, M and Stone, J., 2022. Households below a Minimum Income Standard: 2008/09 – 2019/20. <https://www.jrf.org.uk/report/households-below-minimum-income-standard-200809-201920>

²² JRF, 2022. UK Poverty 2022 <https://www.jrf.org.uk/file/58886/download?token=XLbzxN7W&filetype=full-report>

Method

This research is an exploratory case study in Skelmersdale to understand the welfare rights provision provided by ICAN. The research is based on the responses of clients who have used ICAN's services and incorporates a qualitative questionnaire that participants completed. Participants have been purposely selected based on the services ICAN has provided to them, for example, welfare rights, employment law, IT services or funding.

Questionnaires can be used to describe or explain and are suitable if the research questions are focussing on inter-related events, seeking a wider understanding and curiosity to the subject²³. The questions explored phenomena happening and also required descriptions of perceptions, which is relevant to customer surveys. Reliability was determined through the same structured questions being asked to all participants²⁴.

Participants were contacted by telephone and asked if they would like to take part in the survey. Consent forms detailing the survey and the role of their participation were given to each person who accepted, alongside a questionnaire to complete, to return in a pre-paid envelope. Those who did not initially respond were contacted again to increase the response rate and in four cases the survey was resent to them. There was a 75% return response rate of the questionnaire.

This study was conducted from October 2021 to February 2022.

All names in this report have been changed to protect identities.

Discussion

The range of support people received included form-filling, appeals, benefits advice, employment law advice, IT support for novices, funding, housing advice and generalist support, with most people presenting with more than one need.

The most common forms for help to be provided were Disability Living Allowance, Personal Independence Payments, Attendance Allowance, Carers Allowance, Employment Support Allowance and Appeals including Mandatory Reconsiderations.

An initial assessment is carried out with each person on an individual basis, to discover their health and wellbeing status. This discussion helps the Adviser to see the full picture and needs required. For example, Brenda (78) is physically disabled and had Covid in 2020 and was really ill. This led to her getting Sepsis and she had barely left her home in over 12 months. Her husband has vascular dementia, and is doubly incontinent and mostly confined to his bed. At the time of Brenda getting in touch with us, her husband had been released from hospital 6

²³ Saunders, M., Lewis, P, and Thornhill, A., 2007. *Research Methods for Business Students*. 4th Ed. Harlow: Pearson Education Limited

Moore, T. S., Lapan, S. D., and Quartaroli, M. T., 2012. Case Study Research. In S. D. Lapan., M. T. Quartaroli., and F. J. Rimmer. (Eds). *Qualitative Research: An Introduction to Methods and Designs*. San Francisco, USA: Jossey-Bass.

Maruyama, G. and Ryan, C. S., 2014. *Research Methods in Social Relations*. 8th Ed. Chichester: John Wiley and Sons Ltd.

²⁴ Blaikie, N., 2010. *Designing Social Research*. 2nd Ed. Cambridge: Polity Press.

weeks previously into Brenda's care. Brenda subsequently developed depression and anxiety as she is the main carer for her husband Karl (82). During this time what little money they had was being spent on incontinence pads, bedding and pyjamas (currently in West Lancs the Incontinence Service has a 12-to-16-week back log). Brenda got to the point where she was just ringing numbers randomly in total desperation to get help. She finally got in touch with ICAN and after speaking to her, ICAN rang the Social Prescribing team to get someone out to her as soon as possible. ICAN spoke to the Trussell Trust to get food parcels sent and ICAN continued to regularly check in with Brenda to make sure things were happening for them. ICAN completed a benefits review and assisted with an application for AA. ICAN also arranged for incontinence pads to be delivered by a staff member and funding was given to help purchase further pads and clothing. This case highlights the holistic nature of the service provided by ICAN. As Brenda says

"I don't know how we would have managed.... the help you gave us gave me peace of mind"

Form-filling is the most requested service asked of ICAN Advisers, with 87% of respondents using this service. Comments from respondents gave credence to the work that ICAN does, such as

"Took control of paperwork for PIP application",

"Helped complete child DLA forms numerous times and also helped with appeal"

"We could never have filled the forms or known what to say"

"Filling forms out gets me really stressed and anxious and having help from ICAN helps me so much. I would feel lost without the help and support I have been given"

"Calmmed anxieties of filling forms"

"To know there was someone to turn to when I need help"

Asked about any change to mental wellbeing, June stated

"This has (had) a massive positive impact especially having that help, support and especially the understanding of my conditions and how they impact on my day-to-day living"

June now is also more financially secure,

"Being awarded the correct benefits has taken away some financial worry"

When asked what the results of the service ICAN had provided for them, people responded with

"A huge help, taking away a lot of my money worries so I could pay bills easily"

“With the cost of living going up all the time, this will be a great help (heating, food, etc)”

“Made me feel eternally grateful for the help given”

“Less stress, happiness”

“Helped with my mental health, and made me feel more confident”

“John... was so understanding of my needs, and reassured me at all times, I’m so grateful for his help and advice”

“I suffer from anxiety and panic attacks and depression. It eased a bit after talking to John”

“For the first time having to claim and not having the understanding of entitlement, John gave me knowledge and understanding of all aspects. I was very depressed and worried about finances. John gave me 100% support and answered all my questions and queries”

“I was emotionally drained, even though my job was form-filling (gave up work 6 months ago due to mental health) I couldn’t face it”

“You were a great help getting the information of my health from the surgery and explaining to me how to fill in the necessary forms by phone”

“This was a big weight from both myself and husband”

“I’ve always worked and claiming benefits is so daunting”

Highlighting how necessary and important this service is to people. When asked about how ICAN had helped Mark, the response was,

“You completed my PIP renewal form and gave me advice on my assessment”

this enabled Mark to get full mobility and subsequently a car, which has given Mark a

“Better outlook on life”

A DWP report²⁵, states that as of February 2021, 23 million people claim a combination of benefits, this was an increase from the previous 7 years, where claimant numbers had remained fairly consistent at 21 million. The rise has been attributed to the pandemic and subsequent disruption to the economy. ICAN has similarly seen a rise in combination claims, with respondent Gina (63) assisted with claims for DLA, ESA, PIP and Carer’s Allowance for her husband. Being able to receive this combination of benefits has, in her words

“Made me financially independent and altered my house to my disabilities”.

²⁵ DWP, 2021. “Benefit Combinations to February 2021” Online report-updated September 2021. [Benefit Combinations to February 2021 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/statistics/benefit-combinations-to-february-2021)

Gina had a wet room built as a consequence of ICAN intervention and assistance navigating the benefit's plethora of forms. Gina's mental health has improved as she is now less anxious.

Judy has asked for help from ICAN over many issues, including employment law advice, form-filling, DEFRA funding, benefits advice and appeals support. The assistance she was given has,

"Helped support my child's development and my income by allowing me to stay home and care for him"

Relieving her anxieties for the family's wellbeing.

Food Insecurity

The State of Hunger report²⁶ findings suggest that people using foodbanks are more likely to be on welfare benefits, be lone parents, pensioners, or have an adult in the household with mental health problems, or to be ill or disabled. Additionally, life events such as divorce, eviction, or losing one's job will reduce earning capacity and can lead to one having money insecurity. Jane contacted ICAN when she was at a very low state of mind and going through multiple issues. She had lost her job through redundancy, was a lone single parent who had fled an abusive relationship, had recently moved into the area she lives in, and had minimal family social networks. Jane was struggling to find excess money to repair a household appliance and was relying on a school mum for help, which was placing stress on their relationship. Jane is a professional, living in a well-to-do area and when she had to present to the local foodbank, was quite distraught.

"Going to a foodbank and asking for help is a very humbling position to be in. There's a lot of shame and judgement from outsiders. You try to keep it hidden until you really are desperate"

Jane was given DEFRA funding from ICAN, which

"Made it easier and less expensive to have clean clothes. Was able to have food in the cupboards. Meant I could reduce food shopping to a minimum, i.e., milk, bread, etc"

Jane was also given advice from ICAN's employment law service.

The DEFRA funding given to Jonas, enabled him to provide "***food and clothing for myself and two children under 7***", which increased his mental wellbeing, as he was less stressed and happier as a result.

The combined services of ICAN and ARK have seen a 100% increase in the need to refer people to a foodbank during 2020-2021.

²⁶ Sosenko, F., Littlewood, M., Bramley, G., Fitzpatrick, S., Blenkinsopp, J. and Wood, J., 2019. State of Hunger. A study of poverty and insecurity in the UK. November 2019. <https://www.stateofhunger.org/wp-content/uploads/2019/11/State-of-Hunger-Report-November2019-Digital.pdf>

Employment Services

Conflict at work can be distressing for both employee and employer. A recent ACAS report states “the headline statistics are startling – in total, the cost of conflict to UK organisations was £28.5 billion – the equivalent of more than £1,000 for each employee. Close to 10 million people experienced conflict at work. Of these, over half suffer stress, anxiety or depression as a result; just under 900,000 took time off work; nearly half a million resigned, and more than 300,000 employees were dismissed.”²⁷ ICAN client John, was being made redundant and there was a dispute over amount of redundancy pay, how to process the appeal stages and rights of appeal. At one stage, there was no money coming into the household. When asked about his mental wellbeing at the time, John stated “yes it did affect me, thinking I was no good for any work”. ICAN was able to help John with advice regarding the employment issue, through to the appeals stage and also which benefits the family could receive and assisted with filling in the forms. John is now happy the mortgage is able to be paid and has ventured into a new self-employed business.

Employment grievances can affect many people, with ACAS estimating “an average of 374,760 formal grievances each year.... giving a total cost across the economy of £356 million.” ICAN client David is a 50 years old contract manager and is getting assistance with a grievance issue, which unfortunately is still ongoing. David admits to feeling very stressed at this time and ICAN are continuing to provide advice and support to help resolve this issue. ACAS findings state that over 56% of respondents reported feeling stressed, anxious or depressed due to conflicts at work. There are clear financial implications for both employer and employee, however, mental wellbeing can be priceless.

IT Services

The Good Things Foundation²⁸ are a charity striving to improve digital access for all people in the UK. Common consumer vulnerability in an increasing digital society includes not being able to pay for the internet, or having an internet connection via home or a smartphone but not being able to understand how to fully use the device. People can end up being cut off from loved ones, unable to access banking apps, to make informed consumer choices for goods or services or be unaware of medical services that are available. The World Skills UK²⁹ organisation carried out research in 2021 and found that 92% of businesses surveyed require some form of digital skills for employees, with advanced digital skills particularly lacking in the current UK workforce, and over three quarters said this would impact on their organisation’s profitability. Ofcom’s Online Nation 2021³⁰ report found that throughout 2020 and 2021 internet usage in UK households grew to 94%, with the most popular usage being gaming, watching online videos, video calling and accessing online services. The most used apps are owned by Google or Facebook, with 9 out of 10 of these apps being owned by these

²⁷ Saundry, R, Professor and Urwin, P, Professor, 2021. “Estimating the costs of workplace conflict” ACAS, 11th May 2021. [Estimating the costs of workplace conflict | Acas](#)

²⁸ Good Things Foundation, 2022. The Digital Divide [The digital divide - Good Things Foundation](#)

²⁹ World Skills UK, 2021. Disconnected? Exploring the digital skills gap. May 2021. [Disconnected-Report-final.pdf \(worldskillsuk.org\)](#)

³⁰ Ofgem, 2021. ‘Online Nation 2021 Report’. [Online Nation 2021 report \(ofcom.org.uk\)](#)

companies. Online retailing has also increased by 48% in the past few years, with supermarket online shopping garnering 11% of grocery shopping in the UK. People kept in touch with current affairs using apps, the most popular of which is the BBC app. The report highlights that 6% of the UK population do not have internet access at all, and, it is mostly those over 64 who are unlikely to use the internet, or have no interest in using it, followed by lower social economic households. 10% of all adults only access the internet via a mobile phone, which can hinder their ability to fill in forms online, or to work or learn from home. This figure rises to 18% of all adults in lower social economic households. A major finding of this report is that even though people may be using the internet, many feel that lack of skills or confidence in knowing what they are doing is creating a barrier to the full use of the services available. The ONS Internet Users, UK:2020 report³¹ found that there were 11 million users with a disability using the internet during 2020, up by 1 million from 2019, or 81% of the UK registered disabled population.

Hayley is 69 and has embarked on a degree course with the Open University. Hayley has borrowed a laptop from ICAN and has received ongoing digital support at home visits and over the telephone.

"If I don't have the loan of a computer, I would not have been able to do my online course at university"

Having access to the laptop has greatly helped Hayley's situation

"This has helped me access a computer without the need to pay for one as I had no money to access computer for my course. This has helped my anxiety be less"and it has had a great effect as it has occupied my time"

George found having access to IT assistance "***gave me more confidence***" and found ICAN gave 'an excellent service'.

Tony had help with setting up his computer and the problems he was having with the technical side of it. Tony commented that the help given saved him money as there was no costs involved which thus enabled him to ***better "interact with others"***

This report highlights that people do need help with the practical costs of getting online, and the support needed to get the full benefits of how to use a computer and browsing to keep in touch is, **a vital service** particularly with regard to home visits.

³¹ ONS, 2021. 'Internet Users, UK:2021'. [Internet users, UK - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/peoplepopulationandcommunity/internetusersuk/datasets/internetusersuk2021)

Volunteering

The National Centre for Voluntary Organisations³² defines volunteering,

“As any activity that involves spending time, unpaid, doing something that aims to benefit the environment or someone (individuals or groups) other than, or in addition to, close relatives. Central to this definition is the fact that volunteering must be a choice freely made by each individual”

During 2021 to 2021, a record 16.3 million people took part in volunteering³³. A part of this investigation was to discover if people would give their help to volunteer at ICAN. Going forward, ICAN would like to have more people involved on a voluntary basis particularly with open day and promotional events, and around the centre, to make people feel at ease, or to give IT support in the digital suite. Jack had volunteered for ICAN during the lockdowns, with deliveries and collections of paperwork, for which he was given volunteer expenses. Jack said,

“In my opinion I was lucky not be furloughed and was able to keep busy through the lockdowns with my delivery job. Volunteering gave me some satisfaction to help others and contributed towards getting my car fixed”

“I felt good about delivering help to people in my community and helping them in their distress. It restored my faith in our community”

A good response was received to our request to volunteer, with 5 people willing to give up their time to help our project going forwards. Volunteering, however, is not for everyone and that is understandable.

“I would love to be able to help others as you do but I can't, my anxiety gets the better of me, especially around people I don't know”

Training Courses

In 2019, ICAN ran very successful Know Your Rights and Money Go Round ‘live’ courses in Skelmersdale and all attendees learnt a lot about the benefits system, and for those who needed extra help with money management, how to budget more effectively. During 2020, these courses were continued online and we all learnt how to conduct Zoom courses and introduced Health and Social Care courses for those who are carers and professionals who are looking after people with special additional needs. A part of ICAN’s remit is to provide information and knowledge so that people can share this with their families and peers and become more self-sustaining. When asked about attending future courses, participants on the whole were very enthusiastic about learning more to enable them to help themselves. These courses have been made available on ICAN’s website.

³² National Centre for Voluntary Organisations, 2022. UK Civic Society Almanac 2021. <https://beta.ncvo.org.uk/ncvo-publications/uk-civil-society-almanac-2021/>

³³ IBID NCVO, 2022

How are we doing?

Participants were asked about the service ICAN has provided for them and could we improve what we do and would they recommend us to others, 100% said yes, they would recommend us,

"100% because of yourselves I have a better life"

"You are truly amazing"

"I don't see how you can improve based on my experience, I'm more than happy"

"Great service"

However, there is room for improvement, as two people mentioned not being able to get in touch with staff in the office, and having to leave answerphone messages, and would like to see longer opening hours. ICAN is addressing this issue with more staff being available in the office and the recruitment of volunteers to help.



Other Welfare Rights Services in West Lancashire

This report asked people how many other organisations they knew of in West Lancashire that provided a similar service to ICAN. Surprisingly, over half of all respondents knew of no other services, other than ICAN and West Lancs ARK, with a few commenting they knew of the Citizens Advice Bureau. However, their services are limited. This suggests that there is a lack of quality provision in the area.

"None - Citizens Advice not always available and a long wait"

"CAB but never open"

"CAB – but not helpful!"

"CAB - tried these - terrible service (sorry to say)"

Concluding Remarks

Consumer vulnerability has many aspects and this report has highlighted an aspect of consumer vulnerability that has previously been unaddressed in research; form-filling is a major barrier to many people getting the financial and mental wellbeing help they need. Organisations like ICAN are vital and necessary in the community to overcome this barrier. Training courses, such as Know Your Rights, provide the means for some people to be have more information and knowledge to help themselves and others, to complete the forms. IT services helping to provide digital inclusivity, will help other people access online forms and services and to stay connected in an ever-increasing virtual world. However, face-to-face consultation and communication should not be underestimated or replaced entirely, or a wide cohort of people will be left behind, and this is also true for employment law services, when people just need to speak to someone about their crises.



Over the last 4 years there have been three disabilities focused charities closed down and we have seen the most high-profile welfare rights provider, Lancashire Welfare Rights, cease all their welfare advice services except one, Tribunal Appeals. As mentioned above, West Lancashire CAB has been closed on the Concourse for almost 2 years, though it is now offering limited support over the phone. We find our services being accessed by clients and organisations right across South Lancashire, Leyland, Chorley and South Ribble. However, ICAN is meeting these challenges by providing more consumer choice by developing our outreach services. Therefore, there is also consumer vulnerability in the lack of provision for the types of services ICAN provides, across West Lancashire.

We conclude that ICAN is a vital and necessary asset to the West Lancashire community; improving people's income and access to welfare rights helps lift them out of poverty and isolation. Together with West Lancs ARK, the Borough Council, foodbanks and other providers we can help improve residents' health and well-being and raise their quality of life.

Ethical Approval

This project has received ethical approval from South West Lancashire Independent Community Advice Network Management Committee.

Contact for further information

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