

# Arena



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**MEMBER STORIES**  
LIVING AND WORKING WITH PROSTATE CANCER

**FEATURE**  
TAX CREDITS AND UNIVERSAL CREDIT

**KNOW YOUR RIGHTS**  
TENANTS AND SECTION 21



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**Arena** is the membership magazine for the Union of Shop, Distributive and Allied Workers.

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Paper produced from ecologically sustainable sources.  
Arena is the membership magazine of Usdaw.  
Published quarterly, arena is distributed to Usdaw members.  
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## Welcome

**W**e begin the new year with more chaos and crisis under the Tories. Having suffered years of austerity, working people have since had to cope with a badly managed pandemic, a crashed economy, record inflation, the highest tax burden for 70 years, record high NHS waiting lists and the worst public sector strikes in decades.

Instead of focusing on these immense problems, the Tories have been marred by in-fighting which has resulted in five education secretaries, four chancellors, three prime ministers, two leadership coups and no answers to the problems the country faces.

In contrast, Labour look like a government in waiting. The polls show that they have a real chance of winning. They have pledged a new deal for workers, to make work pay and end insecure employment, as well as a commitment to deliver a protection of shopworkers' law, which will make a real difference to our members' lives.

They will also focus on other issues that affect working people including sustainable jobs, creation of green jobs, good quality childcare, affordable housing, reforming social care, providing a world class health service, investment in early years, ending violence against women and girls and making Brexit work.

After 14 years of Tory failure, Labour is clearly offering the change our members need.

Paddy Lillis, General Secretary



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# NHS DENTAL PLAN

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## Over half of Brits lack confidence in their knowledge of investing

**Understanding your personal finances is vital to help you manage your money effectively, especially during difficult periods in the economy. However, it's no secret that finance can be confusing, with many people unaware of how to make the most of their savings.**

Shepherds Friendly conducted a quiz involving 2,000 participants across the UK to assess financial literacy, covering topics like ISAs, investing, and general personal finance. Out of 38 questions, the analysis revealed significant gaps in financial knowledge, with only 27 per cent of respondents answering half or more of the questions correctly.

The findings highlighted that 52 per cent of people don't feel confident investing in stocks and shares, with 31 per cent admitting they would like to learn more. Men proved to be more confident with 39 per cent saying they feel knowledgeable in this

area, compared to under a quarter of women. Interestingly, just one-in-six respondents aged 55+ feel confident in their knowledge, compared to over half of 25-34 year-olds, who were the most confident generation in this area.

Derence Lee, Chief Finance Officer at Shepherds Friendly said: "As the majority of people surveyed lacked confidence in their stocks and shares ISAs knowledge, this indicates individuals potentially aren't using the most suitable savings vehicle for their needs."

Whilst investing can be difficult to navigate, opting to put money in a stocks and shares ISA can be a simpler way to help you build up your money over time. To learn more about the quiz results and how Shepherds Friendly can help you, visit [shepherdsfriendly.co.uk/resources/money-literacy-test/](https://shepherdsfriendly.co.uk/resources/money-literacy-test/)

***Please note: when investing your capital is at risk.***

## Obituary: Geraldine O'Sullivan

**U**sdaw was saddened to hear that activist Geraldine O'Sullivan had died.

Geraldine started work at Sainsbury's Lewisham store in south-east London in 1980 and was a well-known activist and member of the southern divisional women's committee. She will be remembered for lodging a claim under equal pay for work of equal value legislation in May 1987. Thanks to Geraldine's courage and determination approximately 250,000 women in retail received a pay rise and took a step closer to equality.





# Usdaw president election results



**J**ane Jones has been re-elected unopposed to serve a second term as the president of Usdaw, after being the only candidate to be nominated for this position.

Jane is from Mold in North Wales, works for Tesco as a checkout supervisor and has served on Usdaw's National Executive Council since 2017. Jane's second three-year term in office will start after the union's Annual Delegate Meeting (ADM), 28 April to 1 May 2024.

Usdaw general secretary Paddy Lillis said: "Congratulations to Jane on her re-election as Usdaw president. I look forward to continuing to work with her on the challenges our members face in the

midst of a cost of living crisis, along with an epidemic of retail crime. Jane works on the frontline of retail, has first-hand knowledge of the issues and will continue to be a strong voice at the head of Usdaw speaking up for our members."

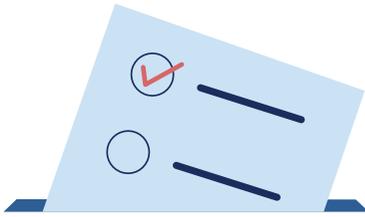
Usdaw president Jane Jones said: "I am honoured to have been re-elected as Usdaw president. I look forward to working with Usdaw, the National Executive Council and our reps and members to tackle the many challenges that lie ahead for our union including pushing for a new deal for workers, raising awareness around the issue of violence and abuse against retail workers and working towards a Labour Government."

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# National Executive Council elections

**T**he elections for Usdaw's national executive council (the union's ruling body) are underway.

Nomination forms were sent out to branches on Monday, 2 October, and returned by the deadline of Monday, 13 November 2023.

Postal ballot papers and election addresses will be sent to members in A Region (South Wales & Western), C Region (Eastern), E Region (Midlands), H Region (Southern) and K Region (North West) from Monday, 22 January and these must be **returned by Friday, 16 February 2024**.

These elections will be conducted by Civica Election Services acting as Independent Scrutineer and Returning Officer.

Regions F (North Eastern) and G (Scottish) will not receive postal ballot papers as no election is necessary.

## Usdaw NEC election results in Regions F and G only

**The following candidates were elected unopposed:**

- Jo Crumplin, Northumberland Co-op Group F071.
- Tracy White, North Yorkshire Tesco F102.
- Susan Donaldson, Dundee Tesco Call Centre SATA G451.
- Paul Watson, Tesco Banking Glasgow G406.

## Update Your Details

Any member who has changed address recently should notify the union's records section at head office as soon as possible to ensure they receive their ballot papers.

**Email:** [records@usdaw.org.uk](mailto:records@usdaw.org.uk)

**Phone:** 0161 413 0913

**Online:** [www.usdaw.org.uk/update](http://www.usdaw.org.uk/update)

## LEGAL STATEMENT

**INDEPENDENT SCRUTINEERS REPORT OF NOMINATIONS & UNCONTESTED ELECTIONS FOR POSITION OF PRESIDENT AND NATIONAL EXECUTIVE COUNCIL - NORTH EASTERN REGION AND SCOTTISH REGION 2024**

At the close of nominations at 5pm Monday, 13 November 2023, the following candidates were the only valid nominees for their respective positions and accordingly are deemed elected unopposed:

- President: Jane Jones
- National Executive Council North Eastern Region (2 positions): Jo Crumplin and Tracy White.

At the close of nominations at 5pm Monday, 13 November 2023, there were three candidates for 2 positions for Scottish Region. The Returning Officer was made aware that one of these candidates had subsequently indicated their wish to withdraw from the election. This means that the following two candidates are the only valid nominees for the two Scottish positions and accordingly are deemed to be elected unopposed:

- Susan Donaldson and Paul Watson.

As Scrutineers appointed in accordance with Section 49 of the Trade Union and Labour Relations (Consolidation) Act 1992 (as amended), we are satisfied as to each of the matters specified in subsection 52(2) with regard to the election.

The person appointed under section 51A was Civica Election Services.

Section 49(3) requires the scrutineer to inspect the register of names and addresses of the members of the trade union whenever it appears appropriate to do so or when requested to do so under the conditions specified in subsection 3(A). It was not deemed appropriate, at this time, to inspect the register and no requests to inspect the register were received.

We would draw your attention to sections 52(4), 52(5), and 52(6). Section 52(4) requires that a copy of this report be published and made available to all members of Usdaw within a three-month period from today. This does not, however, mean that every member has to be notified individually.

Section 52(5) requires that the union will, on request, supply any member of the union with a copy of the report on payment of a reasonable fee.

Alexander K Lonie  
Associate Director - Civica Election Services  
Usdaw Independent Scrutineer

# Labour pledge to deliver campaign

In November, Usdaw general secretary Paddy Lillis hosted a reception at the House of Lords for employers, retail bodies, MPs and peers to discuss and raise awareness of the continuing problem of violence, threats and abuse against shopworkers, along with wider issues related to retail crime.

The event, in London, took place at the beginning of Usdaw's annual Respect for Shopworkers Week and the union released new statistics to demonstrate the scale of the growing problem. Interim results from over 3,000 retail staff responses show that in the last twelve months:

- 65 per cent have experienced verbal abuse.
- 42 per cent were threatened by a customer.
- 5 per cent were assaulted.
- 60 per cent of these incidents were triggered by shoplifting and two-thirds of those were linked to addiction.

The reception was also attended by shadow home secretary Yvette Cooper, whose keynote address to the Labour Party conference earlier in the year set out a series of measures to address the current epidemic in shoplifting and rising violence, threats and abuse against shopworkers.

Cooper pledged that the next Labour Government would deliver on the



*"Only Labour has the policies to tackle the crime that blights retail and our communities."*



aims of Usdaw's long-running 'Freedom From Fear' campaign by delivering 13,000 more neighbourhood police with guaranteed patrols in town centres; Respect Orders to ban repeat offenders from town centres; a standalone offence for assaulting a public service worker and ending the £200 threshold for investigating and prosecuting shop theft.

As part of the event, Usdaw also organised a visit to a Tesco store in Covent Garden so that Cooper could speak to managers and staff to get a better understanding of the issues affecting them.

Usdaw general secretary Paddy Lillis said: "In the face of an epidemic of

theft from shops, these policies will make a real difference to the lives of our members working on the frontline of retail. Shoplifting is not a victimless crime. Usdaw's annual survey found that 60 per cent of incidents of violence threats and abuse against shopworkers were triggered by theft.

"By contrast, the Tories repeatedly opposed a protection of workers law that would have provided a standalone offence for abusing or assaulting a shopworker. We need a government to take the issue of retail crime seriously. Only Labour has the policies to tackle the crime that blights retail and our communities."



Pictured L-R Usdaw general secretary Paddy Lillis; Tesco worker Aramide Alli and shadow home secretary Yvette Cooper

# Campaign calendar

In recent years, Usdaw's reputation has grown as a formidable and effective campaigning union. Our reps and members have embraced our campaigns, running them in workplaces across the country, fighting for our issues, inspiring and recruiting new members. Our negotiators have raised campaign issues with employers securing improved terms and conditions for our members. But we won't be resting on our laurels. We have a strong campaigning agenda for the year ahead. Keep an eye out for activities in your workplaces. And if you're really interested in any of these issues, why not speak to your rep and get involved.



## USDAW'S CAMPAIGN CALENDAR FOR THE NEXT 6 MONTHS

- **LGBT+ History month** ..... February
- **Time to Talk Day** ..... 2 February
- **HeartUnions Week** ..... 12-18 February
- **Cost of living crisis** ..... March (all month)
- **Freedom From Fear** ..... Early March
- **Young Workers Week** ..... 4-10 March
- **Me, Work and the Menopause**..... 8 March
- **New Deal for Workers**..... April (all month)
- **Cost of Living Crisis**..... May (all month)
- **Pride Month**.....June (all month)
- **Membership Week**..... 17-23 June
- **Parents and Carers Spotlight Day**..... 26 June

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\*Tax treatment varies according to individual circumstances and is subject to change. The value of investments can fall as well as rise. You may get back less than you invested. Approver Quilter Financial Services Limited & Quilter Mortgage Planning Limited. 4 December 2023.



# Labour works for Usdaw members

**In the coming months, the country will go to the polls at a general election. This is our chance to end years of failed Conservative governments and vote for a Labour Government that is committed to delivering for working people.**

Labour listens to the concerns of Usdaw members. From low-paid, insecure work to violence and abuse against retail workers – Labour has the solutions to improve our members' working lives.

## Workers' rights

Labour will deliver a New Deal for Working People within the first 100 days of office – a package of measures, developed in close partnership with Usdaw, to make work pay, make work fairer and improve workers' rights. Key aspects of the New Deal include:

- A genuine living wage that people can actually live on. The uprating of the so-called National Living Wage, to £11.44 for workers aged 21 and over, does not go nearly far enough.
- A ban on zero-hours contracts and an end to fire-and-rehire.
- Giving workers basic rights from day one on the job.
- Ensuring unions can stand up for their members.

## Safety at work

In October, Shadow Home Secretary Yvette Cooper re-iterated Labour's support for a standalone offence of assaulting a public facing worker as well as other measures to tackle retail crime, such as abolishing the £200 threshold for investigating shoplifting and recruiting 13,000 more police officers.

## Register to vote now

If you're not on the electoral roll you won't be able to vote. Even if you've registered previously, it's a good idea to make sure. It only takes a few minutes – visit [www.gov.uk/register-to-vote](http://www.gov.uk/register-to-vote) or contact your local council. You need ID to vote in person but if you don't have any, you can register for a postal vote.

## Talk to friends and colleagues

It's important to have conversations about how Labour will reverse the damage caused by the Conservatives. By talking to those around us we can all make a difference. If you need some tips to get started, contact the Politics section at Head Office and check out our website: [www.usdaw.org.uk/Members/Usdaw-and-Politics](http://www.usdaw.org.uk/Members/Usdaw-and-Politics)

# General secretary Paddy Lillis

Paddy Lillis looks ahead at 2024 and explains why a Labour government will improve the lives of working people.

**T**he last few years have seen us all living through exceptionally uncertain and unstable times. This has had an enormous impact on our members' lives, and on our union. Arena spoke to Usdaw general secretary Paddy Lillis about the challenges facing the union and his priorities for 2024.

**Q** The retail sector crisis, the pandemic and the cost of living crisis have had a major impact on Usdaw's membership. What steps has Usdaw taken to re-build membership?

Any drop in membership weakens our voice in workplaces. To ensure we can deliver for our members, it is essential that our membership is as robust as possible. The nature of the membership we represent means we have to recruit around 90,000 members a year, just to stand still. A formidable challenge. To achieve this, we have been concentrating on ensuring all inductions are covered, that we have a network of well trained and supported reps, and campaigning on issues that matter to our members such as lobbying for legislation to protect shopworkers from abuse and violence, and calling for a minimum wage of at least £12 per hour.





## Q What is Usdaw doing to tackle the cost of living crisis?

Although the Government would like to have us believe the cost of living crisis is over, we know this is far from the truth. I have young members who tell me they don't believe they will ever be able to buy their own home, older members are terrified that they will never afford to retire, and parents are having to choose between eating and heating. Although we are making the strongest case possible for better pay and conditions with employers, we cannot deliver these aspirations solely through negotiations. We need political change. We need a government that is on the side of working people.

## Q Why is Usdaw backing Labour in the general election?

I make no apology for saying that delivering a Labour Government must be a priority for this union. After 14 years of shambolic Tory rule, we have seen workplace rights eroded, the welfare system undermined, austerity imposed on vital public services, and economic chaos and mismanagement.

As trade unionists, Labour is on our side and has committed to delivering the New Deal for Working People within the first 100 days of coming into power. Labour's New Deal for Workers has been written with us, step by step and includes a wage that people can actually live on. They have also pledged to deliver on the aims of Usdaw's long-running 'Freedom from Fear' campaign, including a standalone offence for assaulting a public facing worker.

## Q Do you have a message for Usdaw members?

If you're sick of not being able to make ends meet, the extortionate cost of public transport and childcare, and public services being run into the ground, then help us change this by registering to vote and voting Labour.





# No-fault evictions soar

**T**here has been a shocking 38 per cent increase in the number of no-fault evictions being delivered to tenants since last year. With more than 5m people now renting from private landlords in England and Wales, it's important for tenants to know what a no-fault eviction is and what they can do to challenge it.

## What is a no-fault eviction?

A no-fault eviction is when a landlord uses section 21 of the Housing Act 1988 to end an assured shorthold tenancy without having to give a reason. Landlords can use section 21 at the end of a fixed-term tenancy agreement, or during a tenancy with no fixed date.

## I've received a no-fault eviction, what should I do?

The first thing you should do is check if your section 21 notice is valid. There are many reasons why a section 21 notice might be invalid, including not giving you enough notice, the landlord didn't protect your deposit, or because the eviction was triggered because you complained about the property. You can check if your eviction is valid at: [england.shelter.org.uk search section 21 eviction](https://england.shelter.org.uk/search/section-21-eviction)

## How long do I have to move out after a no-fault eviction is received?

After receiving a section 21 notice, tenants have just two months before their landlord can apply for a court order to evict them.

## What happens if I refuse to move out?

If you do not leave by the date specified in the notice, the landlord can apply to the court for a possession order. If the court grants the order, the landlord can then ask for a warrant of possession and have bailiffs evict you from the property.

## What happens to my rent if I move out before the end of a section 21 notice?

You have to keep paying rent until the day your tenancy ends, unless you agree with your landlord to end the tenancy early. If you've paid all your agreed rent, ask your landlord to write to you confirming that your tenancy has ended and you've paid everything you owe.

## What happens if I don't pay my rent?

If you don't pay your rent, your landlord could take you to court to get back any unpaid rent you owe. They could also refuse to give you a reference or give you a bad one, which could make finding another home difficult.

## My landlord is threatening to change the locks if I don't move out, can they do this?

An eviction is illegal if your landlord forces you to leave without an eviction warrant by changing the locks, harassing you, turning off the water/energy supply or stops you from using part of your home. If this happens you should report it to the police.

## Will the government abolish section 21?

The Renters Reform Bill was promised in the Conservatives' manifesto and included a promise to outlaw section 21. However, when the bill was debated in the Commons, the Government decided that the ban cannot be enacted before a series of improvements are made to the court system, which is used by some landlords to reclaim possession of their homes. This U-turn will delay the reforms indefinitely.

**For more information and advice:**  
[citizensadvice.org.uk](https://citizensadvice.org.uk)

# Living with prostate cancer

One in eight men will get prostate cancer. If it's caught early enough, it's not always life threatening. That's why it's important to know the common symptoms.

**A**rena spoke to Usdaw rep and Booker delivery driver, Tony Smith about being diagnosed with prostate cancer. Tony, 69, wants to share his experience to raise awareness of this issue.

"I was getting up to go for a wee three or four times a night," said Tony. "I thought it was an age thing and didn't think anything more of it, until I mentioned it to my brother-in-law. He suggested I should get my PSA done because he had recently been advised to do a test for similar symptoms. Thankfully his test had come back negative."

PSA is a blood test that measures the amount of prostate specific antigen (PSA) in the blood which helps diagnose cancer.

"I had the test done in March 2022, right before my wife and I were due to



go on holiday to Cape Verde," said Tony. "Not to be too morbid but I did wonder whether it would be our last holiday together. When we got back, it was confirmed that I had prostate cancer and the consultant advised me to have my prostate removed.

The prostate is a small gland located deep inside the groin and is important for reproduction.

"My wife was in bits and I couldn't stop thinking about it," said Tony. "It was an extremely stressful and upsetting time for us. On 30 June, I had a six-hour operation which was overseen by a surgeon but performed robotically. I have four small scars on my belly where the robotic arm



went in to perform the surgery. I was in and out of the hospital within two days. The recovery was pretty good and I was back in work after four months.

"A few months later, I had another PSA blood test which showed a slight reading. This was concerning because once the prostate's been removed, there shouldn't be a PSA reading. My oncologist made the decision to put me through a seven week course of radiotherapy.

"Having radiotherapy was like having a full-time job. Five days a week, I had to be up and ready to go to the hospital for my treatment. It would take most of the day because the hospital was over 30 miles from my house. When I got back, I was extremely tired and my muscles hurt all the time.

"I'm now back at work. I have to say my manager was incredibly supportive throughout and stayed in regular contact to see how I was doing. I want to stay in work for as long as I can because the combination of work and being active in the union suits me very well.

"One in eight men will be diagnosed with prostate cancer. That's why I'm encouraging all men to get themselves checked out if they experience symptoms like having to urinate often, especially at night, pain while urinating or if they're having trouble emptying their bladder completely. A simple test could save your life."

- [nhs.uk/conditions/prostate-cancer/](https://nhs.uk/conditions/prostate-cancer/)
- [prostatecanceruk.org](https://prostatecanceruk.org)



*"the service was excellent - the forms were easy to fill in, the process was quick and my solicitor kept me in the loop"*

Usdaw member and retail worker **Fiona** knew what to do after injuring her shoulder at work. FirstCall Usdaw worked hard to secure her £1,600 compensation.

**F**iona was making her way through her store in Wales in April 2023 when she slipped on two large signs that had been left on the floor.

"I took a different route to my department that day, walking through the clothing section," said Fiona. "I was looking at one of the clothing rails and the next thing I knew, I was on the ground. When I got up, I saw two big signs that usually hang from the ceiling had fallen to the floor and were stacked on top of each other. When I stood on

them, they slid against each other and I went down backwards. My shoulder took my full weight and I damaged the muscle. After more than eight months, it's still sore when I raise my arm.

"I was already in contact with my area organiser for a separate issue and he helped me get started with FirstCall. The service was excellent - the forms were easy to fill in, the process was quick and my solicitor kept me in the loop the whole way through.

"It was negligent to have those signs left on the floor, it could have been a customer that slipped on them. I wanted an apology but I didn't get one, although the company did admit liability through their solicitor. I was really happy with the service I received from FirstCall and from Usdaw."

# FirstCall survey results



**A**rena magazine regularly carries a card for the union's FirstCall service on its cover, including on the front of this edition. But how much do you know about what FirstCall Usdaw covers and how it works? Our legal department recently carried out a survey of over 15,000 members to find out that answer for ourselves.

## 32 per cent didn't realise that accident and injury cover is included in their membership

FirstCall is an important part of Usdaw membership and covers you for any accident, anywhere in the UK and whilst on a \*package holiday abroad, including claims for victims of violent crime. Family members living with you are also covered for non-work related accidents anywhere in the UK, plus while they are on \*package holidays abroad.

## More than half didn't know Usdaw covers them for accidents outside work

We know that accidents don't just happen at work, so we make sure you can claim for accidents in the UK wherever they occur. And with FirstCall, you keep 100 per cent of the compensation you receive - private solicitors will deduct as much as 25 per cent.

**Over 1,000 members said they had an accident whilst they were an Usdaw member but did not make a claim. Almost half of them said they were unaware they could make a claim**

No-one wants to have an accident but if the worst happens, you have three years in which to make a claim. As long as you were in membership at the time of your injury, you are welcome to speak to one of the union's solicitors to get some free, no obligation advice about a potential claim. No injury is too small, and you decide whether to proceed with a claim.

**97 per cent of members who completed our survey said they would use the FirstCall Usdaw service in future if they had an accident**

Members said that the service was 'very efficient' and 'hassle free' and that the union solicitors 'couldn't have been more helpful'. Two-thirds of those who have used the service previously, rated it five stars!

If you need to make a claim, call FirstCall Usdaw today on 0800 055 6333 and for more information, visit our website at:

[www.usdaw.org.uk/firstcall](http://www.usdaw.org.uk/firstcall)

\*Package holiday claims means accidents, injuries or other personal injury claims covered under the Package Travel, Package Holidays and Package Tours Regulations 1992.



# In-work benefits

**M**any working people are entitled to claim benefits alongside their pay from work. A quarter of Usdaw members receive in-work benefits to top up their wages. This has risen slightly since the pandemic, but it is likely that many more Usdaw members are eligible for support who do not currently claim what they are owed.

## What is Universal Credit?

Universal Credit is a benefit for people who are in work or out of work. It's a means tested benefit that replaced previous benefits such as Tax Credits, housing benefit, income support and jobseeker's allowance. New benefits claims are now all for Universal Credit but lots of Usdaw members still receive so called 'legacy benefits' such as Tax Credits.

## Tax Credits are being phased out

Tax Credits are currently being phased out by the government and most Tax Credits claimants will be moved on to Universal Credit by the end of 2024. The government plans to send households who still receive Tax Credits a 'migration notice' in the next 12 months, requiring them to claim Universal Credit instead. This applies for both Child Tax Credit and Working Tax Credit.

## How does this affect Usdaw members?

Over 40 per cent of Usdaw members who receive in-work benefits are still in receipt of Working Tax Credit or Child Tax Credit. This means that as the Government makes



its final push to move everyone onto Universal Credit, a significant number of Usdaw members will be affected.

## Migration Notice

Claimants won't automatically be moved onto Universal Credit and once a migration notice has been sent, Tax Credit claimants will only have three months to claim Universal Credit.

## Don't lose out on financial support

Usdaw is urging all members who still



claim Tax Credits to look out for their 'migration notice' letter in the coming months. It is very important to claim Universal Credit when prompted – otherwise you will lose out on the financial support that you are entitled to.

## **The Tories are changing the rules about in-work conditionality.**

The Tory Government are also changing the rules for some working people who claim Universal Credit.

## **Working parents:**

Under recent changes, the 'lead parent' of children aged between 3 and 12 years will now have to spend more time in work or applying for jobs in order to be eligible for Universal Credit payments. Single parents will automatically be classed as lead parents.

Previously, parents of 3 and 4-year-olds who claimed Universal Credit were expected to work, or be looking for work, for a maximum of 16 hours a week. Parents of children aged 5 to 12 had to commit to work or looking for work for a maximum of 25 hours a week. Under the new changes it could be up to 30 hours a week for anyone with a child over 3-years-old – a significant increase.

Usdaw feels the new measures are punitive and unnecessary and are stripping much needed support away from families who are already working as hard as they can to support their families.

## **Compulsory in-work progression:**

There are also plans to implement a policy of 'compulsory in-work progression' where claimants of Universal Credit who are in low-paid roles would be expected to increase their earnings at work in order to remain eligible for Universal Credit. This would require the claimant to increase their hours at work or find a better paid job.

This policy, which was due to be implemented in September 2023 has been paused for the minute, but the Tories may try to implement it in Spring 2024.

## **Check your Entitlement**

Usdaw is urging any members who do not claim Universal Credit already to check their entitlement and to claim if they are owed. [www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators)

If you are already claiming Tax Credits or Universal Credit and would like some benefits support, Usdaw works with the Charity Turn2Us for expert benefits advice and support with other financial issues.

[www.turn2us.org.uk](http://www.turn2us.org.uk)

# Young workers' weekend



**E**ighteen young activists attended the Young Workers' Weekend in Manchester. The weekend, held on 4-5 November, gave activists the opportunity to come together and discuss the issues that matter to them, as well as hearing from guest speakers, networking and participating in workshops.

The event was facilitated by Usdaw training officer James Entwistle. Greater Manchester deputy mayor for policing and crime Kate Green and prospective parliamentary candidate for the marginal seat of Warrington South Sarah Hall, attended the event as guest speakers.

## Kate Green

Kate, a long-standing Usdaw member, was a Labour MP and held government posts including shadow minister for equalities, work and pensions, and shadow secretary of state for education. Kate spoke about the general election and what Labour had done in Manchester including taking the buses back into public control and capping bus fares.

## Sarah Hall

Sarah is a Labour councillor and cabinet member for children. As an Usdaw member and a young parliamentary candidate, she spoke to delegates about standing for a constituency where the retail sector encompasses over 14 per cent of employment, and the devastating impact the cost of living crisis had on her community.

## Workshops

Enthusiastic and engaged delegates took part in a workshop where they were tasked to come up with a campaign for next year's young workers' week. Activists wanted to focus on Freedom From Fear with an emphasis on how young workers are a particular target for abuse and violence because they tend to work unsociable hours. Delegates had a lot of fun making TikToks and used Instagram and press releases to promote their message to both members and non-members.

During the weekend, activists spoke about the impact the cost of living crisis had on them, how a new deal for workers would improve their pay and working lives, employment rights, and why it was important for Labour to win the general election.

# What happens to my pension when I die?

**A** recent survey conducted by the Money and Pensions Service (MaPS) revealed more than half of people asked said they don't know what happens to their pension when they die.

Depending on the type of pension scheme you have, your pension may provide financial support for your husband, wife, civil partner, or other dependants after you die.

A pension may be a workplace pension, a personal pension, or the State Pension. The rules applying in each case are different.

## What happens to my State Pension when I die?

Your State Pension will normally stop being paid when you die. But sometimes, your husband, wife, or civil partner (if you have one) could inherit some of your State Pension. This depends on:

- The amount of National Insurance contributions you both made and
- When you both reached, or will reach, State Pension age.

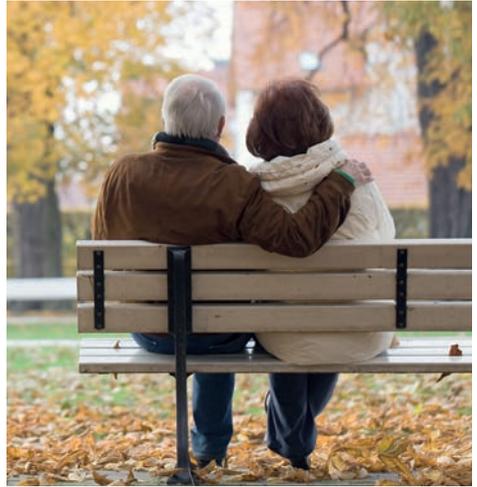
It is only possible for a spouse or civil partner to inherit a State Pension.

For more information about inheriting a State Pension please visit the following gov.uk website:

[gov.uk/state-pension-through-partner](https://www.gov.uk/state-pension-through-partner)

## What happens to my workplace or private pension when I die?

What happens to a workplace or private pension after you die depends on the type of pension you have. Your beneficiaries could receive money in different ways – check with your pension provider what the rules are and what options you have.



A beneficiary is someone you've chosen to receive the money.

After you die, the person dealing with your affairs should contact your pension provider to find out what to do next.

## How to tell pension schemes who should inherit your pension?

Most private and workplace pension schemes ask you to choose who you want to leave your pension to. This is called nominating a beneficiary, and you may need to fill in an Expression of Wish or Nomination Form to inform the pension scheme trustee who you wish to receive any money payable.

A separate Expression of Wish or Nomination Form needs to be completed for each separate pension investment you own. It's important to keep this information up to date.

You should check who you've nominated as a beneficiary to ensure the right person receives your pension.

Otherwise, you risk that someone who's no longer part of your life being considered by the pension trustee to receive the money. For example, an ex-partner from a previous relationship.

[www.usdaw.org.uk/pensions](https://www.usdaw.org.uk/pensions)



Your health and your safety at work is a vital part of Usdaw's service. For more advice visit:

[www.usdaw.org.uk/healthandsafety](http://www.usdaw.org.uk/healthandsafety)



## **Q** Thermometers in cold warehouse

**Our depot is massive and stores both frozen and non-frozen goods. It gets really cold as the doors are opened regularly for deliveries. Should we have thermometers at both ends of the depot?**

According to the Workplace (Health, Safety and Welfare) Regulations 1992 'a sufficient number of thermometers' must be provided to let workers measure the temperature in their workplace.

There would be no need for a thermometer in the freezer, as that is set at a predetermined temperature, but there should be thermometers to measure the temperature at other locations where people work. This does not mean there has to be loads of wall-mounted thermometers everywhere,

but it does mean there should be some way to measure the temperature.

For example, if the rep has use of a portable digital thermometer, he or she could measure the temperature at various times and locations to produce a temperature map of the workplace. If it showed there were some areas that were too cold, especially when the doors were open to the warehouse when people were working there, the problems could then be raised with management.

## **Q** Bad weather driving

**What should my employer be doing to prepare me for driving in bad weather?**

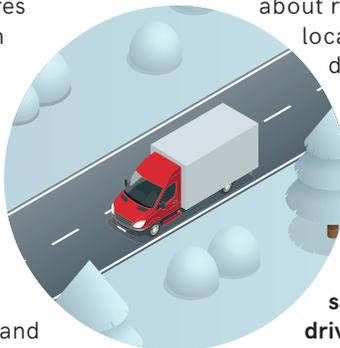
Drivers should be trained in winter driving and vans should be fully serviced and prepared for winter. Tyres should be in good condition and properly inflated (changing to winter tyres which give better grip in snow and ice may help). Windscreen wipers/washers, lights and heaters/demisters should all be checked. On rural rounds it is a good idea to carry a blanket, some food and

a hot drink and a snow shovel to help dig the van out of drifts. Suitable boots and winter clothing should be provided. A mobile phone to warn the base if you do get stuck is also a good idea.

Management should make a decision about refusing deliveries to remote locations or suspending deliveries altogether in really bad weather.

The Royal Society for the Prevention of Accidents (RoSPA) gives some useful advice for anyone who drives in winter weather

[www.rospa.com/road-safety/advice/drivers/better-driving/winter-tips/](http://www.rospa.com/road-safety/advice/drivers/better-driving/winter-tips/)



SEND YOUR  
QUESTIONS TO  
ARENA'S HEALTH  
EXPERTS:  
[arena@usdaw.org.uk](mailto:arena@usdaw.org.uk)

## Q Dermatitis in cleaners

The skin on my hands gets very cracked and sore when I am working. I am a cleaner in a café, so my hands are in hot soapy water a lot of the time. Is there anything I can do?

The Health and Safety Executive (HSE) has highlighted cleaning as one of the jobs that can carry a high risk of dermatitis. Wet work generally can cause irritation and in cleaning the problem can be worse because detergents remove the protective oils from the skin. Sometimes more serious skin irritation can be caused if you become allergic to the chemicals you work with. And some types of rubber gloves can also cause allergic reactions. Your employer has a legal

duty to try to control damage to your health from the materials you work with. If contact with cleaning products can't be avoided this might mean providing appropriate gloves and skin creams that are safe to use.

Don't ignore the problem as the irritation might result in permanent damage. HSE has a very good guide on preventing work-related skin disease that can be downloaded free from their website.

[www.hse.gov.uk/skin/index.htm](http://www.hse.gov.uk/skin/index.htm)



## Q Reporting an Accident

I hurt my back last week in work lifting some boxes, when I reported this to my manager, she refused to put it in the accident book saying she thought I had hurt myself outside of work. Is she allowed to do this?

Your manager should not stop you as the injured person from putting anything into the accident book. Under social security laws, employers must have an accident reporting system in place. It is the responsibility of the worker to ask for an entry to be made. The entry should record the brief details of what happened in the worker's own words. If the manager disagrees with the worker's version

of events, they can add their own comments but should not interfere with what the worker wants recorded.

If she continues to stop you entering information into the accident book get your Usdaw rep to help you to write a letter to the employer stating all the details of the accident, time, place, what happened and keep a copy for yourself.



## Q Winter Clothing

I work at the back door of a large store. The uniform provided gives no protection against the cold, wet and snow. What clothing should we have in winter in our store/warehouse?

Winter clothing is Personal Protective Equipment (PPE) which should be provided when the risk requires it.

Several layers are best so that you can adjust the clothing depending on the work you are doing, and you can easily add

or remove layers when you go from cold to warm areas. In extreme weather you may need thermal socks and underwear, warm boots, fleeces, gloves, scarfs, and hats.

The outer layer of clothing should be waterproof if going outside. Where safety shoes or boots are provided, they should have slip-resistant soles.

If you feel the clothing supplied by your employer is not keeping you dry and warm, then speak with your Usdaw rep in your workplace, or, if you have no rep, contact your Usdaw local office.



# MemberOffers

## INSURANCE

Accident Protection Cover  
Car Insurance  
Home Insurance  
Life Insurance  
Travel Insurance  
50+ Personal Accident  
Cover  
Free £5,000 Accidental  
Death Cover

## HEALTH & BEAUTY

Comfort Insoles  
Fabyouless  
Gym Membership  
My Active Discounts  
Usdaw Health Plan  
Usdaw Dental Plan  
Vision Express

## HOLIDAYS

Airport Parking, Lounges  
& Hotels  
Currensea: Travel Card  
Eurocamp  
Expedia  
Hotels.com  
Lost Luggage  
Protection  
Parkdean Resorts  
Pontins  
Travel Insurance  
West Cliff Hotel  
Whitemead Forest Park  
Wightlink Ferries

## LEISURE & ENTERTAINMENT

Beer52  
Bookbeat  
Brewser Craft Beer  
Cinema at Home:  
Chili.com  
Cinema Tickets  
Discount Card  
English Heritage  
Go Ape  
Golf Membership  
Magazine App: Readly  
Magazine Subscriptions  
National Trust Gift Cards  
Online Ticket Store  
Theme Parks &  
Attractions  
TodayTix: Theatre Tickets  
Virgin Experience Days

## CARS & TRANSPORT

Car Insurance  
Car Maintenance  
Car Parking: Q-Park  
Flexible Autos: Car Hire  
Halfords  
Motorfinity  
Seatfrog:  
Train Travel Upgrade  
Startrescue  
Vauxhall Cars

## MONEY & FINANCE

Debt Advice  
Financial Advice  
Mortgage Advice  
Pensions Advice  
Shepherds Friendly  
Savings  
The Co-op Credit  
Union

## SHOPPING

Apple  
Charles Tyrwhitt  
Dell  
Discount Card  
Domestic Appliances  
Flowers  
Gift Card Savings  
Halfords  
Lifestyle Vouchers  
Magazine Subscriptions  
Usdaw Prepaid Cashback  
Card  
UsdawRewards Cashback  
Virgin Wines

## MISCELLANEOUS

Big Yellow Storage  
Child-Safe SIM Cards  
Mobile Phones  
TOTUM Pro Card  
International Student ID  
Card

Don't forget about the  
Union's legal services  
such as free will writing  
and Legal Plus



[www.usdaw.org.uk/legal](http://www.usdaw.org.uk/legal)

Find out more

[www.usdaw.org.uk/offers](http://www.usdaw.org.uk/offers)\*

\*Terms and conditions for individual offers on the website.

## NEW OFFER – CAR INSURANCE

### New Car Insurance Comparison Site

UsdawProtect have launched a new comparison service to help members find the right car insurance. The site compares quotes from up to 60 insurance brands to help find the best deals for you. They do the hard work to see if you could be saving.

\*To get your quote today go to: [www.UsdawProtect.com/car](http://www.UsdawProtect.com/car)



working with Usdaw

## STEPCHANGE

### Help with money worries.

StepChange Debt Charity offers free, confidential debt help and solutions.

If you are struggling with your debts you can call their freephone helpline **0800 138 1111** 8am to 8pm Monday to Friday and 9am to 2pm on Saturday or access their online advice service 24 hours a day: [www.stepchange.org](http://www.stepchange.org)  
*Don't struggle on.*



## CO-OP CREDIT UNION

### The Co-op Credit Union - Make your money go further this year.

As an Usdaw member, you can benefit from free membership to The Co-op Credit Union for low-interest loans & access to savings plans. Membership comes with a wide range of member benefits, offers and free tools to support your financial wellbeing & help with the rising cost of living.

\*To find out more go to: [www.co-operativecreditunion.coop/usdaw](http://www.co-operativecreditunion.coop/usdaw)



## QUILTER FINANCIAL ADVISERS

### Do you want to make the most of your money?

Take advantage of your opportunity to speak to an expert financial adviser at Quilter Financial Advisers and **book your free initial financial consultation TODAY.**

Call: **08000 85 85 90** or email: [QFAinfo@quilter.com](mailto:QFAinfo@quilter.com)

\*Or to find out more go to:

[www.quilter.com/usdaw](http://www.quilter.com/usdaw)



Approver Quilter Financial Services Limited & Quilter Mortgage Planning Limited. 20 November 2023.

\*Terms and conditions apply to all benefits. See website for details. Offers subject to change without notice and correct at time of print. Usdaw Discounts & Offers is managed and run on behalf of Usdaw by Parliament Hill Ltd. Further benefits are organised directly by Usdaw Membership Services. See website for details. Neither Usdaw nor Parliament Hill are part of the same group as the providers.

# A library at your fingertips



Usdaw produces a huge range of publications covering every aspect of workers' rights - and they're freely accessible to all our members through our online catalogue.

From hours and holidays to health issues and rights for young workers, everyone will find useful information that helps them understand their rights and entitlements. There's also a series of guides to your workplace and state pension, as well as plenty of information about our free Legal Plus service.

Make sure you've got [dtp.usdaw.org.uk](https://dtp.usdaw.org.uk) bookmarked and you'll have these fantastic resources available at a tap of your phone, anytime and anywhere.

## Most popular publications of 2023

- Member Offers (Leaflet 398)
- Your Rights to Breaks and Paid Holidays (Leaflet 352)
- Workers' Rights (Leaflet 211)
- Legal Plus Looking After You and Your Family (Leaflet 312)
- Guide to Maternity and Parental Rights
- Flexible Working (Leaflet 346)
- Mental Health - Where to go for help and support (Leaflet 400)
- Delivery Drivers - Abuse is Not Part of the Job (Leaflet 430)
- 10 Good Reasons to Join Usdaw (Leaflet 261)
- Pension Credit - Guidance for Usdaw members



Don't let your colleagues miss out on **Usdaw membership** - including **free legal help, representation and advice at work** and **member offers**

## SIGN-UP A FRIEND

# Union membership is your insurance at work

In these uncertain times, it's more important than ever to join a union.

Union members get better pay, safer workplaces, representation in grievances and disciplinaries, access to a variety of learning opportunities, free legal and accident cover, discounts and offers and much more.

Make sure your family, friends and colleagues are also protected at work by encouraging them to join Usdaw.

For more information on the benefits of being an Usdaw member and to join go to:  
[www.usdaw.org.uk/Join-Us](http://www.usdaw.org.uk/Join-Us)

# Arena



# Win! £50

Correctly complete the grid and you could win a **£50** shopping voucher!

**Closing date 26 February 2024**

(Not open to Usdaw staff)

## Word up!

Complete our prize crossword to spell out the hidden word in the yellow squares and you could be one of three members to win a £50 shopping voucher.

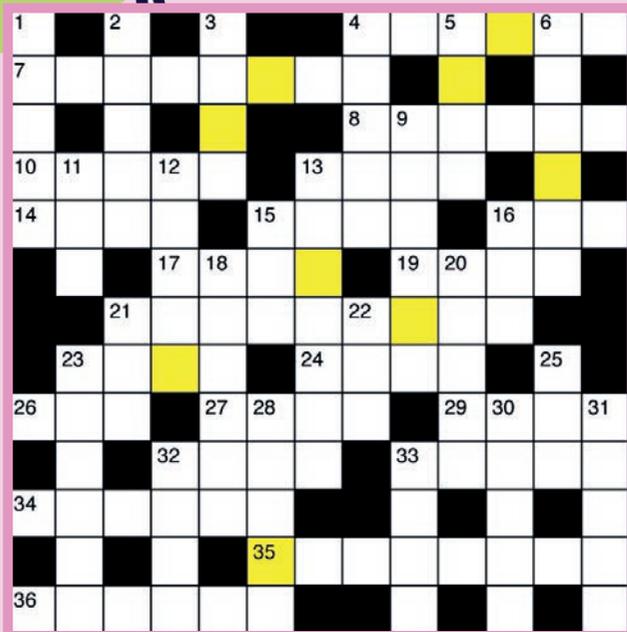
Email your answer along with your name and address to: [arena@usdaw.org.uk](mailto:arena@usdaw.org.uk)  
Please put 'xword' in the subject box.

[www.usdaw.org.uk/xword](http://www.usdaw.org.uk/xword)

Solutions available from 27 February 2024

### Summer winners:

Christina Anderson, Swanley  
Samantha Beadle, Sudbury  
Tracey Minter-Frier, Tonbridge



### ACROSS

4. Whiten (6)
7. Outer (8)
8. Eatable (6)
10. Expect (5)
13. Fingertip cover (4)
14. Area of mown grass (4)
15. Ballot (4)
16. Drink gingerly (3)
17. Acquire (4)
19. Location (4)
21. Religious retreat (9)
23. Courage (4)
24. Conversation (4)
26. Horse (3)
27. Small forest (4)

29. Muslim ruler (4)

32. Assist (4)
  33. Proverb (5)
  34. Agreement (6)
  35. Profitable (8)
  36. Bully (6)
- ### DOWN
1. Bravery award (5)
  2. Drinking tube (5)
  3. Legal document (4)
  4. Baa (5)
  5. Heinous (4)
  6. Breed of dog (6)
  9. Type of fuel (6)
  11. Pallid (3)

12. Gold bar (5)
13. Uninterrupted (7)
15. By way of (3)
16. Pig pen (3)
18. Solution (6)
20. Irritated (5)
21. Drinking vessel (3)
22. Small bit or piece (3)
23. Tactless, blundering (6)
25. Large (3)
28. Of greater age (5)
30. Wounds seriously (5)
31. Respond (5)
32. Owl's cry (4)
33. Female relative (4)

# Arena Our members

## Have your say -

SEND YOUR THOUGHTS OR PICTURES TO:  
Usdaw Head Office, Voyager Building,  
2 Furness Quay, Salford Quays,  
Manchester M50 3XZ  
arena@usdaw.org.uk



### Campaigning for respect

Promoting the anti-racism and  
Freedom From Fear campaigns at  
Sainsburys Emersons Green, Bristol.



### 30 Years Award

Caroline  
Kennedy, Tesco  
Extra Barrow  
in Furness  
celebrates  
30 years  
membership.

### Arena Recipe winner

Ross Doolan, Congleton.

#### PASSIONFRUIT AND RASPBERRY CHINCHILLAS (marshmallows)

25g softened butter, 5 egg whites,  
150g caster sugar, 2 passionfruit, A  
punnet of raspberries and icing sugar for dusting.



#### Preheat oven to 180 degrees.

- Grease four ramekins with soft butter.
- Whisk the egg whites until stiff, then add the caster sugar, one tablespoon at a time, until all incorporated.
- Slice the passionfruit in half, spoon out the seeds and juice and add to the meringue mixture and carefully fold through.
- Spoon the mixture equally into the four greased ramekins.
- Stand them in a baking dish and half fill the dish with boiling water.
- Bake for 10 minutes.
- Turn out the chinchillas (marshmallows) upside down onto each serving plate. Top with raspberries and dust lightly with icing sugar.
- Chinchillas can also be served cold, just cover each ramekin with cling film and store in the refrigerator until needed.



### No to Racism

Showing racism the Red  
Card at Morrisons Crewe.

### Arena Seasonal Snaps winner

Kristeen  
Anderson



# Make the most of your money with Brand New Benefits from UsdawProtect



working with Usdaw

Looking to kickstart the new year and chase away the January blues with some potential savings? Usdaw have teamed up with trusted provider UsdawProtect to offer three new membership benefits to help members find the right insurance.

JUST LAUNCHED!



## Car Insurance Comparison

[UsdawProtect.com/Car](https://UsdawProtect.com/Car)



## Home Insurance Comparison

[UsdawProtect.com/Home](https://UsdawProtect.com/Home)



## Travel Insurance

[UsdawProtect.com/Travel](https://UsdawProtect.com/Travel)

For more information and to find out what other benefits are available, visit [UsdawProtect.com](https://UsdawProtect.com)