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COST OF LIVING EXPLAINING

THE ENERGY PRICE CAP

THE SILENT TREATMENT

LEE CLARK'S THREE-MONTH SPONSORED SILENCE



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The Team

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

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Published on behalf of Usdaw by

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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. Reproduction in whole or part by any means without written permission of the publisher is strictly forbidden. The publisher accepts no responsibility for errors, omissions or the consequences thereof. © arena 2022.



Welcome

By now, millions of people will have received emails and letters from their energy companies informing them that their bills will be rising. This was in response to the energy regulator Ofgem announcing that the price cap will increase by 54 per cent starting from April 2022.

There is a misconception that people who struggle to make ends meet are somehow bad with money or that it is the result of over-spending. But people can't spend what they don't have. Well-meaning advice around budgeting and how to cut your energy bills fails to recognise that many people on low wages are experts at budgeting and that no amount of advice on wearing a jumper when cold or using up leftovers will solve the underlying problem that people simply don't have enough money to meet their key living costs. Stagnating wages and the rising cost of living means that people are falling behind on their rent and bills, and many are being forced to choose between eating and heating.

This is backed up by our recent Cost of Living survey. 77 per cent of our members told us they are worse off than last year, two-thirds are forced to borrow to pay bills and half of them are struggling with repayments.

Usdaw members have been on the frontline since the pandemic began. Without them the country would have come to a standstill. As we enter a post-pandemic era, it is only right that they receive a pay rise they can live on.

Usdaw's New Deal for Workers will continue calling for the National Minimum Wage to be immediately increased to at least £10 per hour for all workers, for workers to be given a right to a normal hours contract, job security, an end to zero-hour contacts and better sick pay.

I want to thank you for everything you are doing. The union will work hard to ensure your contribution is not forgotten.

Paddy lieus

Paddy Lillis, General Secretary

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Early end to Covid rules in England could hit low-paid workers hard and put shopworkers at greater risk

The Government ended all Covid regulations in England from 24 February, a month earlier than originally planned.

2103

In a speech given to the House of Commons last month, Boris Johnson announced that workers would no longer be legally required to self-isolate following a positive covid test, as well as an end to widespread free tests. This followed a return to 'Plan A' regulations in January, which removed the law mandating face coverings in English shops.

Usdaw general secretary Paddy Lillis said: "There is a question mark over whether the removal of restrictions is based on following the science or political convenience.

"Levels of covid infection remain high. We would urge a cautious approach to lifting all restrictions.

"By putting the onus on individuals to isolate, many people who can't afford to take time off may feel pressured into going to work. Statutory sick pay is far too low at £96.35 per week. It means that being ill has a huge financial impact on low-paid workers. Statutory sick pay needs to be paid from day one to all workers, at the average rate of pay.

"Charging for free tests is an economic decision that is bound to price out low-paid workers who are already struggling in the face of a cost of living crisis. Many of them will be unable to afford this additional cost.

"We opposed the removal of compulsory face coverings and will continue to call on employers to put our members' safety first, and for the public to respect shopworkers by wearing a face covering, observing hand hygiene and maintaining social distancing."

GOT A STORY?

We're always on the lookout for members with an interesting story to tell. Share yours with us via email to **arena@usdaw.org.uk**



Usdaw annual survey results: Abuse remains high, confidence in reporting is low

The full results of Usdaw's 2021 survey of almost 3,500 retail workers were published on 3 March. They show that in the last twelve months:

- 90 per cent of retail workers experienced verbal abuse.
- 64 per cent were threatened by a customer.
- 12 per cent were physically assaulted.
- 61 per cent said they were not confident that reporting abuse, threats and violence will make any difference.

All of these figures show an increase from the 2020 survey and worryingly, incidents of assault have risen by a third. Usdaw general secretary Paddy Lillis said: "Far too many of our members in retail are suffering abuse, threats and violence and it is extremely concerning that nearly two thirds have no confidence that reporting these issues will make any difference.

"Although the situation is bleak, there are signs that Usdaw's work with employers and Labour politicians is starting to have an effect. The Protection of Workers act came into force in Scotland in 2021 and by the end of the year almost 300 cases were under investigation by the Scottish Police. We still need a law for the rest of the UK and the Government has supported an amendment to the Policing Bill that would allow for stronger penalties for assaulting a public-facing worker.

"But much more needs to be done to make stores safe places for our members and for customers."

Turn to page 16 to find out more about Usdaw's Freedom From Fear campaign.

VOICES FROM THE FRONTLINE

Some of the comments from shopworkers responding to the Freedom From Fear survey:

- "A customer threatened to stab me and my family."
- "After being spat at then later physically assaulted, I walked out and went on the sick for eight weeks."
- "It's as if customers think we're something they've walked on."





Usdaw wins court case against Tesco's unfair 'fire and rehire' tactics

UNIONS

Usdaw, represented by social justice law firm Thompsons Solicitors, won a high court battle which will protect long serving Tesco workers from being 'fired and rehired'.

The union brought the case on behalf of 42 workers employed at Tesco's Daventry and Lichfield distribution centres, who faced having their wages cut as part of a change to their terms and conditions of employment.

The court noted that the workers had been guaranteed an entitlement to a specific payment labelled 'retained pay', which Tesco intended to remove by means of firing and then rehiring them. The judge held that their



EVERY WORKER NEEDS A UNION

#HeartUnions findyourunion.tuc.org.uk Usdaw joined with the wider trade union movement to hold HeartUnions Week from 14-20 February. The annual event, organised by the TUC, is a chance to show why unions are vital for everyone at work, and encourage non-members to sign up for the union in their sector.

Usdaw general secretary Paddy Lillis marked the week by paying tribute to the achievements and dedication of lay workplace reps who deliver so much for members across the country.

"Usdaw reps and activists do a superb job," said Paddy. "Thanks to them, our





contracts could not be terminated if the aim was to remove the retained pay.

Neil Todd, trade union specialist at Thompsons, said: "This is a huge win for the workers and for Usdaw. Tesco had made unequivocal commitments to its workers who had come into work throughout the lockdown, when it needed them most. The court agreed that, in those circumstances, it wasn't then open to them to deploy fire and rehire tactics when it suited them.

"We are proud to have represented a trade union in taking on corporate giants."

members have fairer workplaces, better terms and conditions and are protected by improved health and safety standards.

"The pandemic has shown just how much we rely on key workers who are too often underpaid, poorly treated and don't receive the respect they deserve. As we hopefully emerge from Covid-19, there must be a new deal for Fire and rehire, also known as dismissal and re-engagement, is the unethical practice of terminating a contract to replace it with an inferior one and threatening the worker with dismissal if they don't agree to the changes. Usdaw and the Labour party are campaigning for the practice to be outlawed.

Usdaw national officer Joanne McGuinness added: "Tesco reneged on its commitments and threatened employees with dismissal if they did not sign a new contract without retained pay element. Usdaw was left with no option but to seek a legal solution to protect members' pay."

workers based on decent pay, an end to insecure employment, respect, and action to ensure key worker jobs are paid and valued properly.

"All that is best achieved by joining the union so if you know a friend who isn't an Usdaw member but should be, I urge you to have a conversation with them about the benefits of union membership."





Usdaw in talks with Tesco after restructure puts jobs at risk

Usdaw will enter consultation talks with Tesco after the company announced a number of restructuring measures across the business. The changes include the closure of around half their instore counter services, the closure of the Jack's discount store format, and restructure of night shift operations. The combined impact of these measures places around 1,600 jobs at risk.

Reacting to the news, Usdaw national officer Daniel Adams said: "These changes will be incredibly unsettling for those who may be affected.

"We should not forget the role that key workers have played throughout the coronavirus pandemic and for them to receive this news is devastating.

"Usdaw will do everything we can to support members through the process and we will fully engage in consultation with the business with a view to protecting jobs and, where this is not possible, securing the best possible deal for those affected."

Sainsbury's announce changes to cafés, bakeries and counters - Usdaw is supporting affected members

Usdaw, the largest union in Sainsbury's, is supporting members who may be impacted by changes to café, bakery and counter services in over 200 stores.

The proposed changes, announced in early March, are expected to affect around 2,000 staff in total.

Usdaw national officer Dave Gill said: "This is devastating news for our members. Usdaw local reps and officials will now be engaging in talks with store managers where they will look at the business case for the company's planned changes.

"Usdaw's priorities are to keep as many staff as possible employed in the business and achieve the best possible deal for those affected. In the meantime, we are providing our members with the support, advice and representation they need at this difficult time."



Usdaw rep receives British Empire Medal

Usdaw celebrated the news that Claire Saunders, a rep and activist from Romford in Essex, was awarded a British Empire Medal in the New Year's Honours List. The award recognises Claire's service to retail and her campaigning to prevent violence, threats and abuse of shopworkers.

"I'm really pleased and honoured to receive this award," said Claire. "It shows that our campaign is getting the recognition it deserves and, more importantly, raises awareness of the appalling abuse key workers have to face often on a daily basis.

"I'd like to thank Usdaw and my employer the Co-op for all the advice, support and opportunities to speak out on this important issue."



Usdaw general secretary Paddy Lillis added: "We congratulate Claire on her achievement and thank her for the service she has given to Usdaw and our members. Claire is a first class example of what thousands of volunteers are achieving in their workplaces and she thoroughly deserves this recognition."

With over 60 holiday parks found in stunning coastal and countryside locations across the UK, you're bound to find the perfect holiday to suit your needs.



Book online at www.parkdeanresorts.co.uk/partnerships/usdaw-rewards to save an extra 10% on spring, early summer and autumn dates. Offer excludes all School and Bank Holiday periods where an extra 5% discount applies. Full terms and conditions can be found online. Scan here to book online & save an extra 10% on your 2022 holiday*



(Parkdean ⊿Resorts

Boohoo's 'Agenda for Change' disappointingly remains a `work in progress'

Usdaw represents workers at Boohoo's warehouse and call centre in Burnley along with the head office in Manchester, but the company continues to refuse to recognise the union, leaving staff without a real voice at work.

Retired judge Sir Brian Leveson was appointed to provide oversight for Boohoo's

'Agenda For Change' programme following its supply chain scandal. Sir Brian's final report says "challenges and difficulties" remain at the fast fashion giant, stating that the company needs to operate ethically through its supply chain and within the business.

Usdaw regional secretary Mike Aylward said: "It is very disappointing that Boohoo has not made any progress on working with Usdaw since the House of Commons

> Environmental Audit Committee recommended the company engages with us. We again ask Boohoo to take the simple step of sitting down with Usdaw to explore how we can work together."

National Executive Council By-Election results

Janet Hankin and Samantha Davies are new National Executive Council members for the North West region, following a by-election held earlier this year. The full results are as follows:

RESULT		2 to elect
HANKIN, Janet	936	ELECTED
DAVIES, Samantha	819	ELECTED
BIRT, Sandra	761	
O'BRIEN, Andrew	654	
HUGHES, lan	591	
PENN, Tony	465	
MANN, Charlotte	440	
WARD-KONG, Richard	234	



	(CON)
	AN STRAN
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	NTE IL
60	
	Samantha Davies

Legal Statement

TURNOUT

Turnout:

Number of eligible voters

Total number of votes cast:

Number of votes found to be invalid-

Total number of valid votes to be counted

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 following points should be noted:

a) The person appointed under section 51A to carry out the storage and counting of voting papers was Civica Election Services.

b) The person appointed under section 51A to carry out the distribution of voting papers was Civica Election Services.

c) A copy of the register of voters (as at the relevant date) was examined

in accordance with section 49(3). The examination took place at our own instance and did not reveal any matter that should be brought to the attention of the trade union. 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 the union within a three month period. 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.

Alex Lonie Associate Director - Membership CIVICA ELECTION SERVICES

77.600

3.7%

2.858

13

2,871





An Usdaw Guide to Maternity and Parental Rights

Preparing for a new arrival is difficult enough, without having to worry about your work situation too. Maternity and parental rights can be complicated – it's easy to miss out on something you're entitled to. That's why Usdaw produces our award-winning Maternity and Parental Rights Guide.

Inside the latest edition of our guide you'll find useful, practical advice on all aspects of maternity and parental rights. From antenatal appointments through to your return to work, this guide will be there to help you every step of the way. It also includes advice for members who are adopting or having a child through a surrogacy arrangement, as well as for fathers and partners of new mothers.

Download your digital copy of the guide online at: dtp.usdaw.co.uk/ matpatrightsguide

Leaflets

- The Usdaw Home Study (Leaflet 130)
- Don't retire from the Union (Leaflet 269)

• While you're looking after the shop, who's looking after you? (Leaflet 362)

• Work in Warehouse or Distribution? Join Usdaw today (Leaflet 384)

• Usdaw Supporting Young Workers (Leaflet 396)

• Social Media and Mental Health (Leaflet 425)

• Retail Workers - Abuse is not part of the job (Leaflet 429)

• Delivery Drivers - Abuse is not Part of the Job (Leaflet 430)

• Training for Members - Summer Schools (Leaflet 431)

• Free Will Writing Service for Usdaw Members and their Partners (Form BL4)



Posters

- Ten good reasons to join Sata (Poster R4)
- Usdaw's Transport section for all
- professional drivers (Poster R5)

• Legal Plus - Looking After You and Your Family (Poster R10)

- Mental Health Issues (Poster R50)
- What's happening on your journey to
- work? A4 Poster for members SJ002
- Equalities Calendar 2022
- Online bitesize courses
- ABCs of ICT IT bitesize course
- www.usdaw.org.uk/ABCsofIT
- Helping with Homework Maths bitesize
- course www.usdaw.org.uk/mathshomework
- Looking After Your Mental Health
- www.usdaw.org.uk/yourmentalhealth
- More than Words English Bitesize course
- www.usdaw.org.uk/morethanwords

INTERVIEW

"Usdaw members have shown the country what we already knew. That they are indispensable"



Paddy Lillis sets agenda for 2022

Paddy Lillis talks about the importance of trade unions and the campaigns making a real difference to members' lives

Sdaw general secretary Paddy Lillis has overseen one of the most tumultuous periods in Usdaw's history since assuming the role in 2018. Usdaw's priorities have been upturned by the pandemic but the union continued to support members and had some major campaigning and industrial wins.

What do you think trade unions achieved during the pandemic?

When covid first hit and the country went into lockdown, it was trade unions that lobbied the Government to ensure that the concerns of workers were taken into account when policy decisions were made.

Our lobbying resulted in key worker status for the majority of our members, the furlough scheme which provided 80 per cent support for employees who were temporarily laid off and prevented millions of redundancies.

We worked closely with employers to ensure improved safety measures were implemented in workplaces with enhanced social distancing, plastic screens and limiting the number of customers in stores. We also won 10 per cent pay bonuses, sick pay from day one, shielding for vulnerable colleagues and enhanced colleague discounts.

Usdaw had some big campaigning wins, can you tell us a little more?

Freedom From Fear

Thanks to Usdaw's campaigning and the amazing work reps and members did in highlighting this problem through the media last year, Scottish MSPs voted through a new ground-breaking law to give shopworkers the protection they deserve, which came into force in August 2021.

With nine out of 10 members reporting abuse, this legislation will give thousands of Usdaw members in Scotland the legislative protection they so desperately need.

After years of committed campaigning, the UK Government has finally agreed to stronger legislation that could lead to stiffer sentences for those who assault shopworkers, which should come into force this year. This is a massive win for our members who have done a fantastic job in raising awareness around this issue and helping us ensure their voices were heard at the highest levels of government.

Boxing Day

Usdaw's Christmas Is Not Working campaign really ramped up last year with hundreds of thousands of retail workers getting a day off on Boxing Day/New Year's Day. Thanks to Usdaw's

INTERVIEW

campaigning, dozens of companies closed on Boxing Day/New Year's Day including Sainsbury's, Argos, Morrisons, Poundland, Aldi, Home Bargains, Waitrose, Central England Co-operative, Pets at Home and Marks and Spencer.

Mental Health

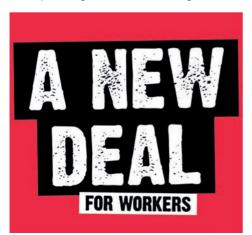
Whether they were working through the pandemic or shielding at home, the pandemic has had a huge impact on our reps and members' mental health. In response to this, we ran a mental health survey, which confirmed that shifting the focus away from individual workers to causes of mental distress in the workplace was the right one.

We brought together a small number of reps to meet with Rosena Allin-Khan MP, the shadow minister for mental health and the union also organised and hosted two very popular webinars focussed on supporting mental health which were attended by hundreds of reps and members.

What are your priorities for 2022?

New Deal for Workers

Our recent Cost of Living survey found that spiralling inflation and rising fuel,



energy and food prices are pushing many household budgets to breaking point. Usdaw members are skipping meals to make ends meet or they are struggling to heat their homes. It is only right that they receive a pay rise that is enough to live on.

Usdaw's New Deal for Workers will continue calling for the National Minimum Wage to be immediately increased to at least ± 10 per hour for all workers, for workers to be given a right to a normal hours contract, job security, an end to zero-hour contacts and better sick pay.

Usdaw's negotiators have been working hard to negotiate £10 per hour pay deals and have succeeded in Sainsbury's, Argos and Morrisons. In IKEA we negotiated a pay deal that was higher than the Living Wage.

Is there anything you would like to say to Usdaw members?

In the last two years, Usdaw members have shown the country what we already knew. That they are indispensable to the economy, that without them the food supply chain would have collapsed and the country would have come to a standstill. While most of the country was working safely from home, Usdaw members were on the frontline. The fear and the distress of working through a pandemic where a new virus was ravaging the country, cannot be underestimated. But they persevered. The put their fears and worries on hold and delivered an uninterrupted and crucial service. They made sure millions of people could get their food and medicine. And they provided a friendly face and comfort to those who were struggling with loneliness during the lockdowns.

I want to thank each and every one of our members for their contribution to the national effort of coming through the pandemic. The union will work hard to ensure your contribution is not forgotten.





Paddy with Scottish Labour leader Anas Sarwar and Scottish Labour MSP Daniel Johnson at Co-op Dennistoun, Glasgow in August, highlighting the new offence of abusing shopworkers which came into effect in Scotland in August 2021



Shadow minister for mental health Dr Rosena Allin-Khan with Paddy at the Labour Party Conference in September



ur flagship campaign, Freedom From Fear aims to eliminate violence, threats and abuse against retail staff. We do this by engaging the public, employers, shopworkers and the Government to spread the message that abuse is not part of the job.

Every year we run a survey to help us understand the scale of the problem, which has been getting worse in recent years. In 2021, 90 per cent of those surveyed reported being verbally abused, 64 per cent were threatened and 12 per cent were physically assaulted. Worryingly, over 60 per cent of the respondents had no confidence that reporting incidents would make a difference.

The cornerstone of the Freedom From Fear campaign is the need for stronger legal protection for UK retail staff, in the form of a new law creating a specific offence of assaulting a shopworker. Our 2020 petition on this subject was our most popular petition ever, attracting over 104,000 signatures and securing a debate in Parliament. Our campaign is supported by MPs across all parties, major retailers and industry groups including the British Retail Consortium and Association of Convenience Stores.

In 2021, the campaign took huge strides forward. After years of work from Usdaw and Labour MSPs, Scottish shopworkers are now protected by the Protection of Retail Workers Act which came into force in August 2021. We continue to fight for equivalent legislation

"Over 60 per cent of survey respondents had no confidence that reporting incidents of violence, threats or abuse would make a difference."

Freedo From Fear

in the UK Parliament and we have succeeded in getting the Police, Crime, Sentencing and Courts Bill amended to include stronger penalties for offences committed against public-facing workers. But there is still a long way to go and our campaign continues; shopworkers are key workers who have kept our country going throughout the pandemic and we won't rest until they have the protection they deserve.





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Campaigning at a national level is a vital part of Usdaw's work

Our campaigns call for Government action on all the issues that matter to our members - from better pay and conditions, safety at work and stronger legal rights, to time off for parents and carers.

If we have your email address, we will

occasionally contact you asking you to complete a survey. The results of these surveys help us to tailor our campaigns closely to our members' concerns so it's important you take part. If you speak up, we'll make sure your voice is heard in Parliament.

#NewDeal4Workers



New Deal for Workers

The New Deal for Workers campaign has had some real successes in recent months. Thanks to Usdaw's efforts, an increasing number of Usdaw recognised companies are paying £10 per hour. In February we won a landmark court case against Tesco to prevent them from using 'fire and rehire' to reduce the pay of longserving workers in two of its distribution centres. We will continue to fight this unethical practice wherever we find it, in the workplace and through the courts.

The cost of living crisis has heightened the need for a New Deal. The upcoming hike in energy prices, coupled with the ten per cent increase in National Insurance, are going to push more workers than ever before into financial hardship. A recent Usdaw survey of over 3,000 members found that 75 per cent have already relied on unsecured borrowing to pay bills and more than half were struggling to keep up payments. Over the coming months the union will be campaigning hard for real action to tackle this crisis - now more than ever, our members need a wage they can live on.

Just as important as wages is the rate of Statutory Sick Pay, which at £96.35 per week is woefully inadequate. Even the former Health Secretary, Matt Hancock, admitted on television that £96.35 is nowhere near enough to survive on. Sick pay needs to be paid at the normal rate of pay, from day one of illness, and it should be available to all workers.

NEW DEAL FOR WORKERS CALLS FOR:

- An immediate minimum wage of at least £10 per hour for all workers.
- The right to a minimum 16-hour contract for everyone who wants one, a contract that reflects actual hours worked and a ban on zero-hour contracts.
- Sick pay to be paid from day one, at average earnings.
- Better job security with stronger protection against unfair dismissal and redundancy.
- An overhaul of the social security system to provide a proper safety net.
- An end to 'fire and rehire' tactics.



Save Our Shops 🍝

ur high street shops are a vital part of our towns and communities but over the last few years, thousands of retailers have been forced to pull down their shutters permanently. Usdaw's Save Our Shops campaign calls for measures to help tackle the crisis on Britain's high streets:

- Economic measures to help level the playing field between bricks-and-mortar and online retail.
- Fair pay and job security for retail workers coupled with investment in skills and training.
- Government action to protect the retail jobs that provide an income for millions of families.

The campaign was launched in 2019 with a national day of action. Usdaw activists took to high streets across the country to raise awareness of the issues and engage with the public. We also launched a petition, in conjunction with the TUC, which gained over 10,000 signatures in support of Government action to address the retail crisis.



The coronavirus pandemic heaped further miserv onto retail and made the need for action even more urgent. Ahead of the 2021 Budget, Usdaw published a comprehensive retail recovery plan containing a raft of measures to help the high street get back on its feet. But when the Budget was announced, it contained a disappointing set of short-term sticking plaster measures that were nowhere near enough and did nothing to tackle the fundamental issues faced by retail. Our campaign continues; our high streets can still have a bright future if unions, businesses and Government come together to implement a recovery plan, deliver the targeted support the sector needs and make sure retail jobs are, once again, good jobs.

SHARE YOUR STORIES

We're always keen to hear from members to help us build our campaigns. If you've been affected by the issues mentioned in this article, or if you've an interesting story to tell, get in touch at **arena@usdaw.org.uk**



USDAW

Kacily Jour Rights

SPOT THE SCAMS

Could you spot a fake message scam? Arena looks at the most common scams and what to do if you think you've been affected.

According to UK Finance, fraudsters in the UK stole a whopping £753 million in the first half of 2021, which represented a 30 per cent increase in the number of fraud cases since last year.

Scammers have adapted and refined their techniques in response to the changing landscape brought about by the pandemic and last year many scams involved fake messages from the NHS about Covid tests or from delivery companies about parcels.

Contrary to popular belief, it's not just the most vulnerable or gullible who fall prey to scams. Anyone, young or old, can be a target and anyone can be tricked, including the tech savvy.

You've missed a delivery

The most common text message scam last year was about missed deliveries or delivery charges. The scammers impersonated Royal Mail, Hermes, DHL and other delivery providers.

The scam will ask you to pay the delivery fee and will direct you to an official looking



page where you will be asked to input your bank details. Once you input your details, they will be stolen.

Apply for your Covid passport now

This scam impersonates the NHS and asks people to hand over their bank details in order to book a test, a jab or get a Covid passport. Once you click on the link you will be taken to a fake NHS website where your information will be stolen.

The key thing to remember is that Covid services are always free on the NHS to British citizens. A genuine message from the NHS will not ask for money or payment information.

Your shopping is out for delivery

Shoppers are being targeted by fake text messages telling them their



"Scammers spend weeks and months researching and refining their scams. Scams involving emails/text messages are indistinguishable from real messages."

shopping is out for delivery. The link takes you to a webpage that supposedly allows you to track your order and view a delivery note. The link is used to obtain personal details.

Don't click on the link. If you need to check, log into your supermarket account from a new browser window.

There's a problem with your Amazon account

Fraudsters try to get you to hand over your payment details by getting you to update your information- using a link sent via text message. The link will take you to a fake Amazon site where they can access your payment details.

Don't click on the link. If you need to check, log into your Amazon account from a new browser window.

Your National Insurance number has been compromised

Scammers can now mask their numbers with local UK numbers in an attempt to make calls look genuine. This scam will leave you a message asking you to call the National Crime Agency on the number they give. When you ring the number, you will be put through to a scammer who will attempt to extract your personal and bank details from you.

The National Crime Agency will never ask for your bank details, passwords or National Insurance number. They will not message you asking you to click on links.

HMRC

This scam uses automated messages telling you a warrant is out for your



arrest due to not paying enough tax or you might get an email/text saying you will get a tax rebate.

HMRC never contact anyone about an arrest warrant, nor do they contact people by text/email about tax rebates, so any messages you receive about this will be fake.

Do not open attachments or click any links in an email or text message, as they may contain malicious software or direct you to a misleading website.

Never input your bank or card information after following a link on any email/text message.

DVLA

Scammers are impersonating the DVLA and have been targeting motorists with emails/texts, in an attempt to gather personal and financial details.

If you receive an email or text message that asks for your payment details or to log into your account, then it's a scam. The DVLA never asks for a reply to email or text messages.

When applying for a DVLA service you should check the website address and ensure you only use a Gov.uk website.

A transfer has been attempted from a new device or a new payee has been set up

The message comes from a bank such as Lloyds and reads "LLOYDS: Transfer attempt at 19:49 10/05 on a NEW DEVICE. If this was NOT you, de-register the device via https://online-personal.helpreviewnewappaccess.link."

The link takes you to a website that looks like Lloyds but is a fake. You will be







prompted to enter your user ID and password which will be stolen once it is entered.

Do not click on any emails or text messages. Always go through your bank by logging onto the site through a new web browser.

WhatsApp from a family member

Criminals pretend to be a victim's child. They often start by addressing the victim as mum or dad, then claim they have had to change their number because their phone has been lost or stolen. After a brief exchange of messages, they ask for money to be transferred to a bank account.

Do not transfer any money unless you have verified it.

Phone call from the police

Criminals pretending to be police officers call up potential victims, and tell them there has been fraudulent activity on their bank card. They then ask for personal information and even people's PIN numbers in order to verify individuals. **Police officers will never ask for people's bank details – never give your bank details to anyone over the phone, by email or via text message.**

Other scams

Other scams include investment opportunities, moving your pension pot, cryptocurrency, bogus solicitor emails and romance fraud.

What to do if you have been scammed

Scammers spend weeks and months researching and refining their scams. Scams involving emails/text messages are almost indistinguishable from real messages and therefore even more difficult to spot. If you have fallen victim to a scam, make sure you contact your bank immediately and report it to Action Fraud at: www.actionfraud.police.uk

ENERGY PRICE CAP EXPLAINED

Heat or Eat?

Budget £ 0.85 25% £ 1.30

What you need to know about the rise in energy prices

nergy regulator Ofgem announced that the price cap will increase by 54 per cent starting from April. On average, households on default tariffs paying by direct debit will see an increase of £693 from £1,277 to £1,971 per annum. Pre-payment customers will see an increase of £708 from £1,309 to £2,017.

What is the energy price cap?

The cap, which is announced every six months, sets the prices that suppliers can charge for each unit of energy as well as the standing charge. The cap is calculated on the basis of wholesale fuel prices plus a range of taxes and operating costs.

Is the price cap the maximum I would pay for my energy costs?

No. The price cap is not the maximum that anyone can be charged. The price cap reflects typical usage levels and customers with high energy usage will have higher bills.

Why is it going up?

The increase is largely driven by the surging wholesale gas prices which are currently about four times higher than they were at this time last year.

When does it come into effect?

The price cap will come into effect on 1 April until 31 September.

Effect on low-paid workers

Usdaw's survey of over 3,000 members found that three-quarters had already been forced to borrow to pay bills and over half are struggling with repayments. 40 per cent are having to choose between heating or eating. Almost all will have to significantly reduce heating use or switch it off altogether because the price cap has been significantly raised.

What is the Government doing?

Immediately after the announcement, the chancellor Rishi Sunak announced the

following two measures to soften the blow:

- £150 discount on council tax for those in bands A to D.
- £200 off energy bills in October 2022, which will have to be paid back over the next five years at £40 per year starting in April 2023.

Usdaw's response

General secretary Paddy Lillis said: "I was shocked to see that, the Government argued against Labour's proposal for a windfall tax on oil and gas producers to help ease the energy price crisis and that Tory MPs failed to support it.

"The prime minister promised the country would build back better, but that simply isn't happening. Prices are rocketing, wages are barely growing and the Government is distracted by parties. Working people desperately need substantial Government action to help them through the cost of living crisis."

Can my supplier cut me off?

Energy companies cannot cut off your supply unless they have first offered you a range of payment methods to help you pay. They can only cut off your supply as a last resort and they must give you seven working days' notice in writing. For further advice you can contact Citizens Advice on: **0808 223 1133**.

WHAT USDAW MEMBERS SAID ABOUT THE ENERGY CAP INCREASE

Food manufacturing worker, England: "I have just renewed my energy contract. I paid £140 previously and with the new contract I will be paying £342."

Retail worker, Scotland: "Energy bills are a real struggle and with the price hike in April we will struggle to pay these and have cash for essentials."

Retail worker, Wales: "We worry all the time about the gas and electricity rise in pricing, we constantly watch the smart meter."

Lee Gets the Silent Treatment

Usdaw member Lee Clark is undertaking a three-month sponsored workplace silence to raise money for charity

rom 10 January to 10 April, Lee will remain silent throughout his shifts at Tesco Express in Southend, relying on a sign and cards to communicate with colleagues and shoppers. It's the 15th year running that Lee, 40, has held the sponsored silence and this year he's raising money for Cancer Research, the British Heart Foundation and Diabetes UK.

"I was always known as the singing man at work," said Lee, speaking while at home. "Customers knew about my charity work and they suggested I tried a sponsored silence, so one day I decided to stay quiet for a nine-hour shift. It was quite a feelgood experience and customers had a bit of fun trying to wind me up, and it developed from there. My colleagues and management were really supportive from the beginning and they've backed me ever since.

"While I'm at work I wear a sign around my neck to explain what I'm doing and I've got some cards made up to help answer any questions from customers. Most people are brilliant, we get a lot of regulars in our store so they're used to me doing it now. Some of the older customers who aren't able to get out as much will send their children or grandchildren to put some coins in my bucket.

"It can be hard to stay disciplined while I'm working. I'm naturally a big talker and it's difficult not to join in with my colleagues when they're talking about what they've done over the weekend, I have to zone out and try not to listen to any conversations. But I'm proud that in all this time I've only slipped up once and that was a few years back when I lost concentration, and said goodbye to someone without thinking. People sometimes try and trip me up but it's all good fun. I'm a Norwich City season ticket holder and I get a lot of banter when they lose, but I have to stand there and take it!

COMMITTED FUNDRAISER

"When the silence is over for another year, the feeling of relief is amazing. It's like when you come up for air after holding your breath underwater for as long as you can. When I go back into work for my first shift of being able to talk it's almost like coming back from a holiday. It's tough to keep it up for so long but raising the money makes it all worthwhile.

"I'm involved in a lot of other fundraising activity as well as the silences. I organise a charity football match, I do a week of fancy dress, I had a boxing match last year and every December, along with my daughters, I spend a night on the streets to raise money

U USDAW

"I get so much enjoyment out of helping others. It's like Christmas, I'd rather give presents than receive them."

for a homeless charity. I'm lucky to be in a privileged position where I've got a home to go to, a bed to sleep in and food on the table but there are a lot of people that don't have those things.

"Since 2007 I've raised over £150,000 for 32 different charities and I want to get to £250,000 by 2026. I've already signed up for the Coastal Walk Challenge in June, walking 47 miles along the Norfolk coast, and I'm waiting to hear if I've been accepted into the London Marathon in October. I've been diagnosed with rheumatoid arthritis in my knee so this year might be the last chance I get

> to do any really physical challenges, but if I get in I'll complete it even if I have to crawl across the finish line.

"The hardest thing about all the fundraising is having to spend time away from my family. My wife, Kelly, and my five daughters are all absolutely brilliant and

without their support there's no way I could

do it. To help make sure my daughters understand what I do, I keep a scrapbook of all my charity work which I'll give to them when they're older.

"I get so much enjoyment out of helping others. It's like at Christmas, I'd rather give presents than receive them. It's helped me on a personal level too. I've had some issues with my mental health over the years and my fundraising work has helped me manage them, because it gives me something positive to focus my mind on. I love raising money to help people, it really is the best feeling in the world."

HEALTH FEATURE

Supporting Parents and Carers

Helping our members balance their paid employment with their responsibilities as a parent or carer is an important part of Usdaw's work

t least three quarters of Usdaw members are parents or carers and this number is growing all the time. Even if you are not a parent or a carer now it is highly likely that at some point in your life you will be involved in caring for someone.

Our members' caring commitments dictate the hours they can and cannot work. Trying to fit caring and work together can be a real source of stress and worry especially now as members find themselves under ever increasing pressure to be flexible about their hours of work.

Supporting Parents and Carers campaign

Usdaw's national Supporting Parents and Carers campaign has been running for over 15 years. In that time the campaign has not only helped to raise awareness amongst members who are parents and carers of their existing rights at work, it has led to improvements in these rights through negotiation with employers and by campaigning for changes in the law.

Here are just a few examples of the improvements Usdaw reps and officers have negotiated in recent years.

 Maternity pay in the big four retailers is now paid well above the statutory rate.

 Paternity pay paid at 100 per cent pay and extended beyond two weeks in many agreements with employers.

 Adoption Leave paid above statutory rate by many employers.

• Additional support for foster carers and adoptive parents.

- Paid time off for fertility treatments.
- New domestic violence agreements





across five national companies giving our members access to support at work when they need it.

• The right for parents and carers to have their caring commitments taken into account when hours of work are being changed.

Benefits

Whilst we know that supporting parents and carers does have costs for the employer, ignoring this agenda has a cost attached as well. There is strong evidence that where employers offer a range of work/life balance benefits, they find it has a positive impact in a range of important areas including:

- Recruitment and retention.
- Lower absenteeism.
- A more motivated workforce.

Usdaw Speaking Up For Parents & Carers

SPOTLIGHT DAY 18 MAY

Every year the union organises a day of campaigning called a Spotlight Day. We have used these campaign days to raise awareness of a wide range of issues facing parents and carers – needing time off work to care, benefits and money worries, flexible working and rights for new parents to name but a few.

This year's Spotlight Day on the 18 May is all about celebrating the amazing work being done by Usdaw reps and officials to win a better deal for working parents and carers.

We know that reps make a real difference to the lives of working parents and carers. For many reps barely a day or week goes by without them stepping in to help members find hours of work that fit around family life, negotiating time off when someone in the family is ill, or helping a member balance their paid work with their responsibilities as a carer. We recognise what our reps do and want to use this year's Spotlight Day to celebrate the difference they make to our members' lives.

If you are a parent or carer, being in the union makes so much sense – and not just because things can go wrong at work and you need to know the union has got your back. Union members have better pay and conditions, safer workplaces, a better work/life balance and face less discrimination at work than workers in unorganised workplaces.

To find out more about this year's Spotlight Day visit **www.usdaw.org.uk/spc**

LOCAL ELECTIONS

Use Your Say in the local elections due to take place across England, Wales and

Scotland on 5 May n 5 May, there will be elections taking place across Scotland, Wales and many parts of England. These will include elections

for all London borough councils, and for all local authorities in Wales and Scotland. Most of the council seats being contested in England were last up for election in 2018 and in Scotland and Wales in 2017. The elections are likely to coincide with the 2022 Northern Ireland Assembly election.

While the last few years have shown how important it it that we have the right people in place to make important decisions, recent events mean that it's easy to get apathetic and feel alienated by politics. It can feel like the political system that is supposed to represent your best interests is doing anything but that. People who don't vote believe that voting doesn't change anything and that all politicians are the same despite being on opposite ends of the political spectrum. These are some of the reasons why a third of people don't vote in a general election, and even fewer vote in local elections.

Why voting matters

But voting does make a difference. Voting is an important way of having your say on the issues you care about such as the NHS, education, taxation, childcare, social security and transport. By voting you are also deciding who will take decisions on issues affecting your everyday life.

Local councils are responsible for providing many of our public services including care for the elderly and disabled, fixing potholes, collecting rubbish and providing libraries and leisure centres. When you vote in a local election you have a say on who runs crucial public services in your area. So, make sure you use your vote.



Barriers to voting

Members have told us that on election day, they can find it difficult to get to the polling station to vote in person for a number of reasons. These can include work commitments, childcare arrangements, or sudden changes in plans which mean that getting to the polling station isn't possible, despite best intentions.



Early or Postal Votes

For these reasons, it's a good idea to sign up for a postal vote to vote early, vote safely, and vote from home. You may see this called Early Voting. It's the same as a postal vote, and it means that you can fill in your ballot and post it in before the deadline, and at a time that suits you.

It's helpful to know:

- Anyone on the electoral roll can request a postal vote.
- You can request a postal vote without a special reason.

But:

- You must sign up by 5pm on Tuesday 19 April 2022.
- Your postal vote needs to be with your local authority by 10pm

on polling day to be counted.

By signing up for a postal vote, you can make sure that whatever else happens, you'll get to have your say in the 2022 elections in a safe and secure way. Go to **www.yourvotematters.co.uk** to check you're registered and find out about voting by post.

Register to Vote

All residents on the electoral register are eligible to vote in these elections, except for British citizens living overseas.



If you are not registered to vote, then you can register online at:

www.gov.uk/register-to-vote. It only takes a few minutes. The deadline

is midnight on Thursday 14 April 2022.

Get Involved

If you want to get more involved in the political work of the union and help deliver elected Labour representatives, check out our website. For more information on our political work and contacts in your region please visit: www.usdaw.org.uk/politics Register for Usdaw's Political Activist Pogramme: www.usdaw.org.uk/Members/ Usdaw-and-Politics/Join-the-team





legal support

Usdaw's Legal Plus service is one of the many great benefits of being an Usdaw member – and it's completely free

Sdaw has its own legal department of qualified professionals working for you, backed up by a nationwide network of solicitors. With private solicitors charging over £100 an hour for their services and high street personal injury solicitors typically taking 25 per cent of your compensation, you can't beat Usdaw's Legal Plus service.

As an Usdaw member you are entitled to...

- FirstCall Usdaw Legal assistance for any accident, anywhere in the UK, and now for accidents/injuries outside the UK while on a package holiday. †
- Legal assistance in all employment matters.*
- A free Will writing service for you and your partner saving you up to £250.

• **Conveyancing** - Usdaw solicitors will deal with all stages of your property transaction, professionally and efficiently, at favourable rates. You will receive a written quotation at the outset so you won't have any unwelcome surprises.

• **Probate** – Sorting out probate when someone dies can be stressful. Union solicitors can provide sympathetic and professional advice at special rates.

• Free initial legal advice – Usdaw's Legal Plus service doesn't stop when you clock off work. You are entitled to free initial advice and special follow-up rates for any non-work-related legal problem.

Family who live with you can also benefit from the union's legal service...

 If you've got children living with you who are under 18, they are fully covered for any accident, anywhere in the UK, and now also for accidents/injuries outside the UK while on a package holiday.

• Full legal assistance for road traffic accidents.

• Free legal advice for any other accident and special follow-up terms.



• Free initial legal advice for any nonwork-related legal matter and special follow-up terms.

• Free Will writing service for partners.

• **Conveyancing and probate** – families benefit from special rates.

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

* Legal assistance in employment matters where we think you have reasonable prospects of success.

Please note: Usdaw Legal Plus is not an insurance policy. The personal injury cover does not replace the need to obtain specialist holiday insurance, car insurance and home insurance.





FirstCall Usdaw

FirstCall Usdaw is the union's free accident and injury claim line. Thousands of members use the service every year for instant access to legal assistance for accident and injury cases. Making a claim is easy. There are no complicated forms and you will be supported by Usdaw every step of the way.

You can use the service for road traffic accidents, slips and trips, and injuries caused by violent crime or armed robbery (CICA claims).

 Work-related diseases and conditions like repetitive strain injury, deafness, occupational asthma and dermatitis are also covered.

If you win your case, you keep all your compensation. Neither Usdaw nor the solicitors take a cut of your damages, unlike high street solicitors who typically deduct 25 per cent.

There are no hidden payments in accident cases, unlike so-called 'no win, no fee' cases which can involve charges for insurance premiums or specialist's fees.

You will receive expert advice from lawyers committed to Usdaw who specialise in personal injury.

- The union's legal service works for members and not for profit - it puts people first.
- Call 0800 055 6333 to lodge a claim.

Other legal advice services for members Pensions advice

Usdaw has a specialist



pensions section, ready to help you with any questions about your pension. Where appropriate we will also support legal action to secure your pension rights. To contact the Usdaw pensions section, call 0161 413 0920.

DON'T FORGET YOUR FREE LEGAL SUPPORT SFIRSTCALL OUSDAW 0800 055 6333

IF YOU HAVE AN ACCIDENT, HIGH STREET SOLICITORS CAN TAKE UP

TO 25% OF YOUR COMPENSATION.

100% OF YOUR COMPENSATION.

UUSDAW

WITH FIRSTCALL USDAW YOU KEEP



Health and safety advice The union also has specialist advisers in all matters affecting health and safety in the workplace. You can contact the Usdaw health

and safety section on 0161 413 0927 or email healthandsafety@usdaw.org.uk

The Legal Plus service is offered subject to the rules of the scheme. A member must be fully paid-up at the time of the problem and remain so. Legal assistance will not be granted to a family member who should have been an Usdaw member. Legal assistance cannot be granted to bring proceedings against the union.

For more information about all of the union's legal services please call the legal department on 0161 249 2473 or visit the Usdaw website

www.usdaw.org.uk/legal

Turn the page to find out how FirstCall Usdaw has helped members in the past.



was working on the shop floor when a colleague ran into me from behind with a metal trolley," said Lisa, who worked at a supermarket in Portsmouth but now works in hospitality. "They crashed into my leg and ran over my foot, causing nerve damage to the foot. I tried to report it to management but they refused to record it in the accident book, notify the first aider or conduct an investigation.

"I tried to carry on working but over the next few weeks the pain got worse and worse and eventually I had to go off sick, which meant I was losing money as I was having to rely on statutory sick pay. I usually manage ok now but I've been told "I tried to report it to management but they refused to record it in the accident book..."

I'll always have some issues with my foot.

"I called Usdaw to get help with reclaiming my lost earnings and they referred me to FirstCall who helped me start my claim straight away. They put me in touch with Sally at Slater and Gordon, who took up my case and was absolutely brilliant. The company admitted liability and made me an offer but the solicitors advised me not to accept it and thanks to them, the amount I received was a lot higher.

"I'm glad I had the union and the solicitors in my corner. The settlement was great but it wasn't just that, it was feeling like I had someone on my side to back me up. I don't know what I'd have done without them."





Delivery driver *Cain Wood* knew who to call when he injured his wrist at work in April 2021. FirstCall put Cain in touch with solicitors who secured him £2,750.

ain, 51, spent a full day manually handling heavy boxes when he couldn't obtain a working sack barrow, before setting off on his home delivery route for a supermarket in Darlington. By the end of his shift Cain's wrist was badly swollen.

"I did all my safety checks before setting off and discovered the sack barrow was broken, and there were no spares," said Cain, who now works in admin for a care company. "I could have refused to go out but we were in lockdown and I wanted to make sure all the customers got their shopping. Some of them were quite vulnerable and they didn't see many people other than us drivers, so I thought it was important that I completed my route.

"When I got back to the depot my wrist

was really sore and swollen so I reported it to my manager and saw the first aider. Thankfully I could manage the injury with painkillers and a bandage, because I didn't want to take any time off work and risk letting customers down or making more work for my colleagues. But doing that meant it took longer to heal.

"I used to be an Usdaw rep so I knew FirstCall could help, and they were fantastic when I called them. The solicitor was superb and kept me informed at all times. The company admitted liability straightway but the solicitors managed to get the settlement increased from their first offer. I was really happy with how the whole process was handled, the solicitors were brilliant from start to finish."

Member Offers

CARS & TRANSPORT

Car Hire Car Maintenance Car Parking: Q-Park Fiat Griffin Motoring Startrescue Vauxhall Cars

HEALTH & BEAUTY

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

INSURANCE

Accident Protection Cover Home/Motor/Travel Insurance Gadget Insurance Life Insurance Pet Insurance 50+ Personal Accident Cover Free £5,000 Accidental **Death Cover**

LEISURE & ENTERTAINMENT

Reer52 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** SAA Art Membership Theme Parks & Attractions Virgin Experience Days

HOLIDAYS

Airport Parking, Lounges & Hotels Away Resorts **Cottage Breaks** James Villa Holidavs Lost Luggage Protection Parkdean Resorts Pontins Wightlink Ferries

MONEY & FINANCE

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

SHOPPING

Apple Charles Tvrwhitt **Crown Decorating Centres** Dell **Discount Card Domestic Appliances Gift Card Savings** Magazine Subscriptions Usdaw Prepaid Cashback Card UsdawRewards Cashback Virgin Wines

MISCELLANEOUS

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

www.usdaw.org.uk/legal (Legal



Find out more www.usdaw.org.uk/offers*

OUTDOOR ADVENTURE















10% off Go Ape outdoor experiences and activities.

Looking to discover some seriously adventurous things to do outdoors? From zip wires, to super-springy trampoline nets in the trees, to off-road Segways and axe throwing! Go Ape has an adventure for everyone to enjoy.

Live life more adventurously with a day full of unforgettable action, laughter, and all-round high fives.

Usdaw members can get 10% off their next adventure.

To find out more go to: www.usdaw.org.uk/offers*

Save money at the UK's top attractions.

There's plenty of fun to be had at a Merlin Entertainments attraction this year. Attractions include - Alton Towers Resort, LEGOLAND® Windsor Resort, Chessington World of Adventures Resort, THORPE PARK Resort, Madame Tussauds London, Warwick Castle, LEGOLAND® Discovery Centre Manchester, the Dungeons, SEA LIFE and many more*.

To find out more go to: www.usdaw.org.uk/offers*

Open a savings plan and get a shopping voucher worth up to £55. Our endorsed savings partner, Shepherds Friendly, is offering a Love2shop voucher worth up to £55* when you open a savings plan with them, if you are a member of Usdaw. The friendly society offer savings plans for the whole family, ranging from Stocks and Share ISAs for yourself to Junior ISAs for your child, and more. To find out more about Shepherds Friendly range of savings plans call 0800 526 249 or visit:

www.shepherdsfriendly.co.uk/usdaw*

Please remember, when investing your capital is at risk.

The Co-op Credit Union - take control of your money.

The Co-op Credit Union, Usdaw's credit union partner, is available to all Usdaw members for secure savings accounts with competitive dividends and affordable loans for any purpose from £50 to £15,000. The credit union is owned by its customers – serving you is what we do! To find out more go to: **http://bit.ly/joinccu***

*Terms and conditions apply to all benefits. See website for details. Offers subject to change without notice. Go Ape - excludes Saturdays, bank holidays, gift vouchers and corporate bookings. Axe Throwing is currently only available at Coventry, Matfen and Bracknell sites. Merlin Entertainments - © 2022 DreamWorks Animation LLC. LEGO, the LEGO logo, DUPLO and LEGOLAND are trademarks of the LEGO Group. © 2022 The LEGO Group. 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.

Pensions and the Cost of Living Crisis

e are currently facing the biggest cost of living crisis in living memory. Everywhere you turn prices are rising: petrol, travel costs, mortgage repayments, basic necessities such as food and heat and there is more to come with the proposed national insurance hikes being introduced from April this year.

Juggling your finances can be stressful and you may be considering opting out of your workplace pension, however please think twice before doing so.

Reasons to stay in your pension scheme

- If you stop contributing to your pension pot, your employer will also stop, which is the equivalent of taking a pay cut.
- Savings are usually subject to taxation, however, with a pension the Government allows the tax you would have paid to be invested in your pot - so this free money will also stop at the point you opt out.
- Most employers will provide life cover, or a more generous amount of life cover if you participate in their pension

scheme. If you opt out this could be adversely impacted.

 If you are in a salary sacrifice arrangement you and your employer will be paying a reduced amount of national insurance. If the Social Care Levy goes ahead as planned in April, you could make some further savings to your national insurance deductions if you continue to contribute to your workplace pension.

Speak to us before opting out

We appreciate everyone's circumstances are different and for some there may be no other option but to suspend pension payments but remember, if you are a member of Usdaw you are entitled to free pension guidance so call us before you opt out on **0161 224 2804** or **pensions@usdaw.org.uk**

We also have some helpful tips on how you can try and take control of your money and contact details for organisations who you can talk to if you are struggling.

www.usdaw.org.uk/Help-Advice/Money-Benefits/Managing-Money-Debts



Divorced Women and the State Pension

omen aged over 60 who reached state pension age before April 6, 2016, could be due uplifts of more than £50,000 over the course of their retirement due to a little-known rule. This is because they fall under the old state pension system which makes significant provision for divorced women.

Your partner's National Insurance record and your State Pension

The uplift is due because under the old state pension system, a married woman who divorced can substitute her ex-husband's national insurance record for her own up to the date of their divorce for the purpose of working out her basic state pension.

Women who divorce after pension age

Where women divorce after retirement the uplift will not take place automatically, therefore you should contact the Department for Work and Pensions (DWP) to check if you are entitled to an increase based on your ex-husband's contributions. Telephone the DWP on **0800 731 0469**.

Gov.uk has more information on how your partner's National Insurance record affects your state pension entitlements. Check it out at www.gov.uk/statepension-through-partner



Your health and your safety at work is a vital part of Usdaw's service. For more advice visit: www.usdaw.org.uk/healthandsafety

Chemical irritants I work on the hygiene team in a food factory. Recently the chemicals we

Arena

use for cleaning down the machines were replaced. The new chemicals make my eyes water and make it difficult to breathe. Are they safe to use?

Your employer should have done a risk assessment under the Control of Substances Hazardous to Health Regulations using information from the suppliers' safety data sheets.

They should share that information and the COSHH risk assessment with the union safety reps. The risk assessment should identify the precautions that are needed. These may include making sure chemicals are diluted to the correct strength before use, avoiding mixing of certain types of chemicals, providing face protection where there is a risk of splashing in the eyes, etc. If there is a risk of inhaling chemical fumes or spray, respiratory protective equipment might also be included.

If your safety rep at work needs help in checking the employer's risk assessment, the health and safety section at head office can provide technical advice.

Welfare facilities

I am a lorry driver and deliver to different workplaces. Some insist I have to stay in the yard and refuse access to toilet facilities or rest rooms. Is this right?

No. Following campaigns by drivers' unions, the HSE has amended its general guidance on the Workplace (Health Safety and Welfare) Regulations to make it clear that visiting drivers should have access to welfare facilities.

The issue took on renewed importance during the pandemic as many businesses introduced strict rules banning visitors from entering their sites as part of their Covid-19 risk assessment.

However, HSE pointed out that it is

a legal requirement for drivers to be provided with safe and easy access to welfare facilities such as toilets and handwashing facilities on site. Refusing delivery drivers access to toilet facilities is against the law and could also increase the risk of Covid-19 transmission. www.hse.gov.uk/logistics



USDAW

Manual handling injuries

A lot of the produce delivered to our store comes in trays that are stacked on dollies up to two metres high. This means I have to lift trays down from above my head. I struggle with this and get muscle aches and pains, what should I do?

You should inform your manager and talk to your Usdaw rep. Under the Manual Handling Operations Regulations 1992, your employer must reduce the risk of injury from a manual handling task to the lowest reasonably practicable level.

HSE guidance says that lifting any object from over head height carries a

risk of injury. So even if the trays are not particularly heavy, your employer should have done a risk assessment and provided a safe way of lifting them down – for example by providing steps or by ensuring the stack of trays never exceeds head height. Workers should be trained in the safe way of working and made aware of the risks.

arena@usdaw.org.uk

Working nights

I work nights at a food factory. Getting enough sleep during the day has always been difficult and I feel knackered all the time. Is working nights bad for your health?

It can be. Our bodies follow a natural daily rhythm which means that hormone levels and body functions have regular peaks and troughs over 24 hours. Shift work which involves working early mornings or late nights disrupts those rhythms.

Workers who do regular night shifts are



more at risk of developing physical and mental health issues. Shift workers can suffer from fatigue and sleep-disruption. Loss of concentration also means there are more accidents on night shifts.

In 2020, the Co-op launched a manifesto for night shift workers, which called on employers to recognise the issues involved with night work and to follow advice to mitigate the effects. It followed a campaign called the 'Night Club' that the Co-op ran with medical experts at its distribution centres. Several other employers have since adopted the 'Night Club' service. **www.night-club.org**

Diabetes screening

We've been told that all Forklift Truck (FLT) drivers are to have health screening. Last year my doctor told me I have diabetes. I am worried they might take me off the job when they find out.

Guidance on medical standards for FLT drivers is provided in HSE guidance. Many of the standards are similar to those for car drivers on public roads.

The standard for diabetes says that type

2 diabetes (which can be controlled by diet or pills) is unlikely to cause problems. Insulin-dependent diabetes is also usually alright as long as it is controlled.

Even if a person's diabetes was difficult to control or had affected their eyesight to the extent that they were unsafe to drive,

the employer would still be expected to try to find them alternative work if they took them off FLT driving.







Correctly complete the grid and you could win a £50 shopping voucher! Closing date 2 May 2022 (Not open to Usdaw staff)

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Word up!

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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 Please put 'xword' in the subject box.

www.usdaw.org.uk/xword Solutions available from 3 May 2022.

Winter winners: Dawn Dunn, Sunderland Steve Robinson, Cornwall Carol Pook, Devon

ACROSS

- 4. Catchword (6)
- 7. Widespread disease (8)
- 8. Musical dramas (6)
- 10 Stink (5)
- 13. Squirrel's nest (4)
- 14. Story (4)
- 15. Hollow (4)
- 16. Information (3)
- 17. Homeless child (4)
- 19. American ostrich (4) 21. English city (9)
- 23. Sagacious (4)
- 24. Afflicts (4)
- 26. Young goat (3)
- 27. Part of speech (4)

- 29. Horse's gait (4)
- 32. Money reserve (4)
- 33. Willow (5)
- 34. Army chaplains (6)
- 35. Holds spellbound (8)
- 36. TV commercial (6)

DOWN

- 1. Brutal person (5)
- 2. Defame (5)
- 3. Shoe part (4)
- 4. Derision (5)
- 5. Do as ordered (4)
- 6. Flowering plant (6)
- 9 Car fuel (6)
- 11. Floor covering (3)

- 12. Boy's name (5)
- 13. Cheat, swindle (7)
- 15. Perish (3)
- 16. Congeal (3)
- 18. Street (6)
- 20. Entertains guests (5)
- 21. Cover (3)
- 22. Narrow brooch (3)
- 23. Sorcerer (6)
- 25. Grief (3)
- 28. Beginning (5)
- 30. Competitor (5)
- 31. Have faith in (5)
- 32. Without charge (4)
- 33. Line in darts (4)



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

obituary - Ann Edwards

Arena

Ann passed away in December 2021 after a long illness. She joined the staff of Usdaw in 1976 as a clerk in the North West divisional office and eventually achieved the position of office manager. A position she held until the office was relocated to Warrington.

Ders

She attended many ADMs and made lots of friends from across the division, who I know would be saddened to hear of her passing.

As a member of K050, we will remember Ann for her expertise but above all for her friendship.

Margaret Baxter Branch Secretary K050





Celebrating 50 years of Usdaw membership Celebrating 30 years of Usdaw membership







Don't let your colleagues miss out on Usdaw membership - including free legal help, representation and advice at work and member offers...sign them up now using the form opposite...

Sign up a friend and you could win £250 of shopping vouchers!

£250

Your chance to win!

You could win £250 of shopping vouchers in this issue's prize draw. All you have to do is sign up a colleague or friend to Usdaw using the form opposite, and send it to ARENA PRIZE DRAW, Usdaw Head Office, Voyager Building, 2 Furness Quay, Salford Quays, Manchester, M50 3XZ

TWO RECRUITERS WILL WIN SHOPPING VOUCHERS WORTH

EACH IF THEY ARE THE FIRST TO BE PULLED OUT OF THE HAT!

> USE THIS FORM TO SIGN UP A FRIEND AND ENTER THE PRIZE DRAW

You can also enter online:

www.usdaw.org.uk/recruitafriend

4 prize
draws a
% gear

The weekly rate (applicable

from 1 July 2021) is £2.54.

USDAW



Please complete and return to Usdaw. Just write **FREEPOST USDAW** on the envelope and put it in the post.

FOR OFFICE USE ONLY

Branch No.

I apply to join Usdaw. As a member of Usdaw I undertake to abide by the Rules and regulations of the Union and to pay contributions regularly. The home address I give is the address that Usdaw will use for balloting purposes. Members joining from 1 July 2021 are automatically entered at Scale A. For details of current membership rates and cash benefits visit www.usdaw.org.uk. **Responsibility of keeping payments up-to-date rests** with the member. Use BLOCK LETTERS and complete this form as fully as possible.

Have you been a member of Usdaw before?	Yes No	
Please tick the appropriate box		
Ms Miss Mrs Mr Mx	Other Female Male	
Surname		
Forename		
Email		
Full Postal Address		
Postcode Postcode		
Tel. No. (Inc. STD)	Mobile No.	
Date of Birth D D M M Y Y Age		
Company Name	Occupation	
Workplace Address		
	Postcode	
Location No.	Employee No.	

Opt-in Notice I agree to contribute to the Union's political fund at the rate set out from time to time in the Rule Book, and I understand that this agreement constitutes an opt-in notice for the purposes of the Trade Union and Labour Relations (Consolidation) Act 1992 as amended and the Trade Union and Labour Relations (Northern Ireland) Order 1995. Every member may opt to contribute to a separate fund for the furtherance of the Union's political objects under the Trade Union and Labour Relations (Consolidation) Act 1992 (as amended) or, as appropriate, the Trade Union and Labour Relations (Northern Ireland) Order 1995 by ticking this opt-in notice. A member who chooses not to contribute shall not, by that reason, be excluded from any benefits of the Union or be placed in any respect either directly or indirectly under a disability or at a disadvantage as compared with other members of the Union (except in relation to the control of the fund).

For Members Paying by Payroll

I hereby authorise my employers for the time being, or their representatives, to deduct from my salary or wages the amount of contributions payable by me under the Union's Rules, as amended from time to time. I also authorise the deduction of any arrears which may accrue during my employment. I consent to the Union sharing my personal data with my employers, or their representatives in order to process my deduction contributions. I also authorise my employers, or their representatives, to share my information with Usdaw in order to process and maintain my Union membership and where appropriate that my employers, or their representatives, shall notify the Union of any future changes in my home address and email to enable the Union to maintain a register of the names and proper addresses of its members.

Privacy Notice

As a member of the Union, Usdaw will process your personal data as part of its legitimate activities in providing trade union services and benefits in accordance with the Union's Objects stated in the Rule Book and to perform its obligations to you under statute or contract. This involves processing of personal and sensitive personal data under the current data protection legislation. We will store your personal data only for the period necessary under law to enable us to fulfil our legal obligations. You have the right to request access to your personal data, and its rectification, erasure, restriction on processing, and portability. You have the right to withdraw consent for sharing of your personal data and to complain to the Information Commissioner. Usdaw and its Data Protection Officer may be contacted at Usdaw, Voyager Building, 2 Furness Quay, Salford Quays, Manchester M50 3XZ.

Member's Signature	Date
Recruiter's Name	Recruiter's Membership No





A brief guide to Usdaw

Usdaw is the UK's fifth biggest trade union with over 360,000 members. Most Usdaw members work in the retail sector, but the union also has members in other trades such as transport, distribution, food manufacturing and chemicals.

Usdaw helps people at work by

negotiating better pay and conditions. Being a member of the union also gives you the opportunity to have a say in issues that affect your working life. The more Usdaw members there are in the workplace, the stronger the union's voice when talking to your employer.

Nsdaw membership includes ...

Representation in meetings

There are over 7,000 Usdaw reps in workplaces across the country. If you have a problem at work, or need advice on an issue, Usdaw reps are on hand to advise and represent you in grievance, disciplinary and sickness meetings. The union can also provide specialist advice on pensions, health and safety and legal queries.

Free accident cover

Workplaces with unions have far fewer accidents. With 4,000 health and safety reps, Usdaw makes sure that your safety at work is taken seriously. If you do have an accident, your membership gives you free accident cover. If your claim is successful, you keep 100 per cent of your compensation. If you have an accident please contact our free claim line FirstCall Usdaw on **0800 055 6333.**

Member offers and discounts



Usdaw partners with a number of organisations to give members deals and discounts on everything from cinema tickets to home, car and travel insurance and great discounts at high street shops and restaurants. For further information please see the member offers pages within the magazine or go to:

www.usdaw.org.uk/offers



Where to find information

Usdaw website and enews

For everything you need including sections on legal advice, workers' rights, health and safety, news, training opportunities, upcoming events and campaigns. You can also download informative leaflets and posters, and sign up for email updates. Visit **www.usdaw.org.uk**

Social media

As an Usdaw member we recommend that you follow **@UsdawUnion** on Facebook, Twitter, Instagram, YouTube and Flickr. It's a great way to keep up to date with news, campaigns, events, rights at work, competitions and offers exclusive to Usdaw members.

Want to get more involved?

Branch meetings

The best way for members to get involved and stay informed is to attend their branch meetings. These are regular union meetings run by reps and are a good way of finding out what is happening in your workplace, your region and the wider union. Your branch number is printed on the wrapper of each issue of Arena and will start with a letter from A to K. To find out where and when your branch meeting is held, speak to your union rep or call your local office.

Become a rep

Usdaw is always looking for members to volunteer as reps. Becoming a rep gives members invaluable opportunities to develop personally and professionally. For further information visit www.usdaw.org.uk/bearep

How to contact the union

Usdaw regions and offices

Usdaw divides the UK into seven geographical regions. If you have a problem at work always contact your Usdaw rep in the first instance (details can be found on your union noticeboard) or contact your local Usdaw office: www.usdaw.org.uk/contact Update your details: www.usdaw.org.uk/update

A South Wales and Western Region Bristol 0117 931 9730 Cardiff 029 2073 1131 Plymouth 01752 765930

C Eastern Region Bury St Edmunds 01284 775700 London 020 7323 5550 Waltham Cross 01992 709280

> E Midlands Region Redditch 01527 406290 Kegworth 01509 686900

F North Eastern Region Leeds 0113 232 1320 Newcastle 0191 296 <u>5333</u>

G Scottish Region Edinburgh 0131 556 5242 Aberdeen 01224 652820 Glasgow 0141 427 6561

H Southern Region Faversham 01795 532637 Andover 01264 321460 Morden 020 8687 5950

K North West Region Preston 01772 704003 Belfast 028 9066 3773 Warrington 01925 578050 As a member of the union, Usdaw will process your personal data as part of its legitimate activities in providing trade union services and benefits in accordance with the union's Objects stated in the Rule Book and to perform its obligations to you under statute or contract. This involves processing of personal and sensitive data under the current data protection legislation. We will store your personal data only for the period necessary under law to enable us to fulfil our legal obligations. You have the right to request access to your personal data and its rectification, erasure, restriction on processing, and portability. You have the right to withdraw consent for sharing your personal data and to complain to the Information Commissioner. Usdaw Head Office, Voyager Building, 2 Furness Quay, Salford Quay, M50 3XZ.

USDAW NHS DENTAL PLAN Do you have a NHS Dentist?

Would you like all your NHS dental bills repaid in full up to

£500 per year?

The Usdaw NHS Dental Plan gives you money back each time you visit your NHS dentist, so no more costly treatment bills.

What's more, as a special offer: Join today and get immediate cover!

Get covered for £500 per year towards:

- ✓ Examinations, scale & polish and x-rays
- ✓ Fillings, root canals & extractions
- Crowns, bridges, dentures & repairs
- Dental-related prescriptions

Each policyholder also gets cover for:

- ✓ Oral cancer (upto £6,500)
- ✓ Accidental impact injury (upto £750)
- Hospitalisation, dental related (£25 a night)

Monthly premium, £11.50 per person

Join today on freephone **0800 037 2092** or online at **www.usdawdental.co.uk**

IMPORTANT INFORMATION: In order to make your first claim, you must have been to see your dentist within the last twenty four months for a full examination. Any pre-existing condition or ongoing treatment is not covered; only new dental conditions that occur after joining are covered by this plan. Cover is for NHS dental charges only as per the English banding charges and no cover is provided for any private dentistry charges on this plan. You can join the plan if you are aged between 16 and your 70th birthday, there is no age limit to stay on cover. Policy terms and conditions apply. © Protego Group 2021. Usdaw Dental Plan is designed and administered by Protego Group Ltd. Registered Office: 260 – 268 Chapel Street, Manchester M3 5JZ. Authorised and regulated by the Financial Conduct Authority (registration number 304363).