



Benefits and Money Advice Service

Working in partnership, making a difference

The Royal British Legion
The Royal Air Force Benevolent Fund
Citizens Advice

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Summer 2008: Locations of funded Benefits and Money Advice Service caseworkers

Overview

In 2005 The Royal British Legion conducted comprehensive research into the needs of the ex-Service community. One of the key findings was the high level of financial problems encountered by this client group.

To address this issue The Royal British Legion and the Royal Air Force Benevolent Fund agreed to fund Citizens Advice to provide a holistic service offering advice on benefits and money matters to serving and ex-Service personnel, their partners and dependants.

The Benefits and Money Advice Service (BMAS) was officially launched in December 2007 with funded positions in 18 Citizens Advice Bureaux. All of the bureaux involved are dealing with cases from much larger geographical areas than they would normally cover.

Birmingham CAB and West Oxfordshire CAB will join the Benefits and Money Advice Service in summer 2008 and it is planned that a further 15 funded caseworkers in various new locations will be offering this service by the end of 2008.

Facts and figures about the Benefits and Money Advice Service October 2007 to March 2008

- 681 clients advised
- Clients were advised on a total of 3,603 problems. The main problems presented were debt (46%), benefits (39%) and housing (5%)
- Clients are better off by some £500,000 due to increases in benefit or decreases in debt since using the service
- 82% of all enquiries were complex specialist casework involving debt and benefits

Profile of clients seen

- 55% of clients were ex-Army (or dependant), 9% were serving Army (or dependant), 8% were ex-RAF (or dependant), and 5% were ex-Royal Navy (or dependant)
- 52% had a disability (compared with 21% on average for the rest of the CAB service)
- 32% were over 65 (compared with 12% on average for the rest of the CAB service)
- 97% were white (compared with 88% on average for the rest of the CAB service)
- 64% were male (compared with 45% on average for the rest of the CAB service)

Case Studies

Robert

Robert* (70), who served in the RAF, lives with his wife Martha (68) in their own mortgaged property. They have health and debt problems, including mortgage arrears for which they had received a suspended possession order. They decided that the only way out of their problems was to sell their house. Robert and Martha were advised by The Royal British Legion to seek support from the Benefits and Money Advice Service at their local CAB.

The bureau investigated their situation, and decided that there were options open to them, other than selling their home. A successful claim was made for pension credit which qualified them for immediate help with their mortgage. Applications were also made for attendance allowance and invalid care allowance. These increased their income and subsequently qualified them for severe disability and carer premiums on pension credit.

Once the benefits were in place, Robert and Martha were able to show that they could maintain all of their priority expenditure without further risk of arrears. The Royal British Legion then agreed to pay off their outstanding mortgage arrears preventing any repossession taking place. Using the Benefits and Money Advice Service made the difference between them keeping or losing their home.

Paul

Paul* was referred to the Benefits and Money Advice Service by a neighbouring CAB. Paul and his wife, Sarah, have 2 young children. Paul is serving in the Army and Sarah works full time. They have debts of £40,000 and are in arrears of £3,000 on a secured loan. In order to reduce their monthly mortgage payments, Paul had been advised to contact his mortgage provider to discuss the available options.

Following a meeting with the CAB adviser, a successful application was made to The Royal British Legion to pay off the secured loan arrears to stop court action. Pro-rata offers on the debts were made and agreed by most of their creditors. The pros and cons of bankruptcy or taking out an individual voluntary arrangement were discussed with them and a full benefit check undertaken. The adviser discovered that they were entitled to more in working tax credits and have since submitted a new claim, which is under review.



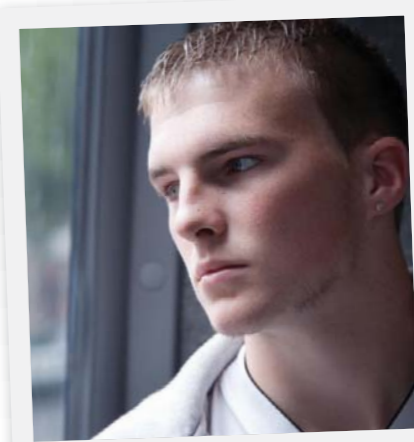
Lisa

Lisa* was referred to a bureau by The Royal British Legion. She lives with her young daughter in rented accommodation. Her ex-husband had served in the Royal Navy. She is working and has some small debts of about £5,000. Due to the continuing rise in the cost of living she was finding it increasingly difficult to manage. The bureau assisted her by doing a quick benefit check and found that she hadn't been claiming child and working tax credits. They found that she was eligible to claim £67 per week. The bureau helped her to fill in the application forms, and she is now receiving £3,484 per year in tax credits.



Peter

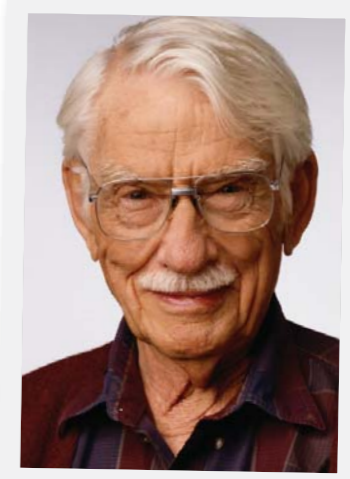
Peter*, who had served in the Army, was referred to the bureau by a local housing association as street homeless, having been evicted from a local unofficial campsite. Peter had failed a homeless application to the local authority and the local housing advice agency had advised that he had no grounds on which to appeal. The bureau arranged emergency accommodation for him. Assistance for a deposit and rent for accommodation was subsequently secured through The Royal British Legion. Through an existing partnership, the bureau successfully nominated Peter for a property with a local housing association.



Ernie

Ernie* (82) was living with his wife, Brenda (79). Both had served with the Royal Navy. They were visited at home by a CAB adviser after they had contacted the bureau to find out if they were entitled to any further benefits. At that time, Brenda was in receipt of disability living allowance.

Ernie has diabetes, low blood pressure, psoriasis, and partial hearing loss. He had applied for a war pension on the basis of his deafness but had been unsuccessful. The bureau decided that in spite of this, he may be entitled to attendance allowance and helped with the claim form. Ernie was subsequently awarded attendance allowance at the lower rate. Claims were also made for carer premiums on pension credit for both Ernie and Brenda, and council tax benefit, which were paid in full.



*The names of the people included in these case studies have been changed in order to protect their anonymity. All the images on these pages are library photos posed by models from www.JohnBirdsall.co.uk

Social policy issues

Since launching the Benefits and Money Advice Service six months ago, a number of significant issues with potential policy implications have been highlighted, which the three organisations will monitor and evaluate as the partnership develops.

The complexity of financial (debt and welfare benefits) issues advised on by the Benefits and Money Advice Service

82% of the work of the service so far has involved complex specialist casework, particularly in respect of money advice. The average figure for this type of casework for all bureaux is 12% to 16%. In the first six months the service has closed only 200 cases (out of 681). These statistics suggest that this client group is presenting with a range of problems that are significantly more complex and challenging than the average CAB client.

The need for enhanced access to information and support on financial issues for all serving personnel prior to leaving the Armed Forces

Serving personnel, their partners and dependants are not immune to the financial pressures affecting the rest of the population. It can be the case that many day-to-day expenses, such as council tax, are managed at source and are automatically deducted from salaries, meaning that personnel can be protected from the need to budget. Some other services are automatically provided by the Ministry of Defence, especially to personnel living overseas. On leaving the Armed Forces, it can be a shock to discover both the everyday bureaucracy of civilian life, and the increases in basic living costs.

The lack of awareness of state financial help, particularly welfare benefits and tax credits, among serving personnel, veterans and their dependants

In its first six months, the Benefits and Money Advice Service has increased client incomes by over £250,000. This indicates that serving and ex-Service personnel, their partners and dependants are not fully aware of the state benefits that are available to them.



The need for focused support and assistance for vulnerable personnel leaving the Armed Forces

For the most vulnerable leavers, their ability to cope in a civilian environment is reduced by a number of factors. Clients advised during the first six months of the service suggest a pattern of multiple problems, which frequently involve mental health issues, alcohol and/or drug abuse, relationship breakdown, and potential homelessness, in addition to the common financial difficulties encountered by the general public.

Citizens Advice acknowledges that much positive work is done by the Ministry of Defence and the Armed Forces to ensure a problem-free transition to civilian life.

Citizens Advice also acknowledges the very positive stance of The Royal British Legion and the Royal Air Force Benevolent Fund in highlighting the need for enhanced financial literacy training and support for members of the serving and ex-Service community.

Citizens Advice aims to work with The Royal British Legion, the Royal Air Force Benevolent Fund, Government, the Armed Forces, and other ex-Service charities to achieve the following objectives:

- to ensure that serving personnel have access to appropriate information and support on financial issues – money advice, welfare benefits and financial literacy – prior to leaving the Armed Forces
- to ensure that vulnerable personnel and their dependants are identified and that they have improved access to appropriate information, advice and support before and after they leave the Armed Forces

