JOINING FORCES FOR FAMILIES

Evaluation report September 2020







I needed Citizens Advice because they understood my life situation and were independent







My partner is constantly having redeployment. It's a lot of stress. Citizens

Advice help you a lot. I wish I knew about this service 4 years ago. My life

could have been so much better ... It's hard when you need to ask for help.

But now I can see the light out, my physical health is better.

Introduction

Joining Forces For Families has united three local citizens advice services and Citizens Advice Hampshire. We have also partnered with three welfare teams and other partners to provide independent and confidential advice and support to serving personnel and their families across Hampshire who are facing low health and wellbeing as they deal with life-changing events.

The project has been based upon the needs of service families. We conducted a local survey which elicited 233 responses. Service families told us about the types of stressful situations they faced, the top 5 answers were family relationships, loneliness, housing concerns, financial worries and living away from partners.

At Citizen Advice we pride ourselves in adapting the level of support needed by assessing both the capacity of individuals and the complexity of issues. Where we can offer a straightforward assisted information solution we will, but where we need to offer a more bespoke level of support, we will draw on the combined expertise of our caseworkers, the bases themselves and delivery partners to do so. As well as providing expert resolution to problems faced now, we will also build resilience for longer term independence- for example in the area for money management and working through family relationship issues- and to equip beneficiaries with the skills to manage future challenges.

Our case workers worked alongside the armed services community at bases, at any of our non-armed forces outreach advice locations or where the HIVE has a non-regiment specific location such as the Connaught Building in Aldershot. Our approach has been bespoke to align with the demands and differing cultures of the 3 armed forces locations.



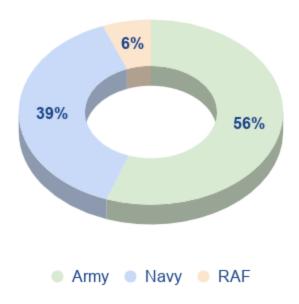
Evaluation

The project partnered with <u>Action Hampshire</u> in order to ensure independent evaluation of our impact on our clients and their families. Their

team worked with us throughout the project to provide both quantitative and qualitative data. This report captures numbers, client profile and a number of other aspects of the service but most importantly quotes and case studies that provide a much needed human context.

Predominantly, the majority of service personnel we supported were either from the Army or Navy. We fully recognise we need to develop further connections with the RAF as we move forward.

Branch of services



No. of Clients
we have supported

Avg time spent with 2 hrs each Client

Referrals via
Army Welfare 55%
Services

Referrals from serving 62% person





As we expected, the main issues our advisers supported families with were:

- Housing
- Relationships
- Debt
- Benefits & tax credits
- Financial capability

The researchers engaged with 21 clients and asked a series of questions to measure the impact of the service on their lives.

Did your adviser help you to start solving your problems?

"Yes. She was brilliant".

"Absolutely brilliant".

"He has really helped me".

"Yes she did. All bills, bank accounts. She went through it with me and drew up a budget".

A couple of respondents said that yes the support had really helped, but the situation was very complicated and was going to last for some time.

"Things had gone way too far. She couldn't really practically help me, but she helped me get legal aid back. So problems are starting to get sorted".

Only one respondent was slightly negative. She said that she really struggled to engage with the advice because she was not in the right frame of mind. She felt unable to open and read emails and take in the advice that was provided. (Face-to-face advice was not possible due to Covid).



Did you feel better after seeing the adviser?

"It was a massive weight off my mind".

"The talking was very helpful, explaining options. Made me feel better about informed decisions".

"Made me feel a lot less stressed".

"Honestly, he was a lifesaver".

"I suppose so. To some extent. It was a long phone call but I couldn't take it in. It was good but my frame of mind made it difficult".

A recurring theme that came up again and again, particularly from the female respondents was that the advisers had been "lovely" or "so kind".

How do you think you would have managed without the adviser's help?

"Erm not very well actually. It was due to ex-partner leaving and financial issues. I was bankrupt. Talking to them just took the pressure off me."

"You wouldn't be talking to me. To be honest I wouldn't have been able to speak to you today cos I wouldn't have been around".

"No I would have had no direction."

"I wouldn't have managed, I was in a really bad place."

"I needed her"

Some clients felt they would probably have managed on their own, but the advice had made it a lot easier and less stressful.

"I'd have probably got there in the end on my own, but it would have been a lot harder and a lot more stressful".

"Probably could have, but it gave me peace of mind".

"Probably would have struggled to get the information and stuff. It would have been a much lengthier process. Some of it I would have found. I would have struggled".



"The information was there on the internet, but I was directed to it by Citizens Advice"



Do you think you would have been to Citizens Advice if this special service wasn't being offered to the armed forces and their families?

Several people said that they welcomed the fact that advisers understood the way the armed forces operated, or that JFFF had made it easier for them to attend.

"I needed help so I might have. But she could understand how the navy operates".

"Possibly. Would have taken longer to get there"

"Yes, I think I would have ended up going to regular CAB"

"Probably at some point but it would have been more difficult".

If it wasn't for the JFFF project a number of clients wouldn't have gone to Citizens Advice for support.

"No. Definitely not. I didn't know they helped with that sort of stuff. [Named adviser] comes to the base at a set time every week, so its just brilliant. We don't have a Citizens Advice near the base, so otherwise I'd need to take the day off and go to Reading or Basingstoke."

"No, I don't think so. She knew in terms of my work if I do certain things that puts my job at risk. She knew exactly what I should consider. Two option were given to me and she knew exactly what would and what wouldn't affect my job in the military."

"No. I didn't know about it"



"If the special service wasn't offered, I wouldn't have gone to Citizens Advice. Trouble is working and trying to get time off. It helped that [named adviser] comes to the base."

"Probably not as it is a struggle to get out of work. I don't have that option, so a visit at work was ideal"

"No I wouldn't have known where to go as you was coming out of the military. A friend advised me to go there"

Would you recommend this service to other people in the armed forces?

"Definitely"

"Without a doubt"

"Absolutely"

"Yes, and I have"

"Yes and I have done it already. Not many people knew about it so was good for them"

Do you think this service should be available to all armed forces families?

"Yes definitely"

"Definitely"

"I thought it was!"

"Yes I think it would be a great idea. We are so used to our little community. I was unaware of life outside the military so it was helpful and should be more widespread"

Other observations

"From their advice I have been able to start college and this has been great."

"I feel a lot less stressed"

"Just that I am really grateful and now things are sorted with [xxxx]"

Client wanted me to make sure I said that her adviser was really lovely.

"It makes such a difference having someone coming to camp"



"No it was an excellent service but people need to bear in mind the individual circumstance. I mentioned I was not in the frame of mind at the time. Probably would have been more beneficial for follow up calls to check on progress and offer further advice. I think that would have done but I was overwhelmed at the time. But another call would have been helpful to encourage me to read my emails and review my notes. For me it is not to do with the person. More the frame of mind. In another frame of mind I would have taken it completely differently."

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A lot of people are in the same position as me, and we're trapped. The Armed Forces are the worst. I needed independent advice. The Navy is a different and difficult world. As a civvy coming out of the military world, I'm not treated in the same way.



My opinion comes second ... They aren't on my side. I needed Citizens Advice because they understood my life and situation and were independent





JOINING FORCES FOR FAMILIES Case study

Lily

Lily is a 44 year old woman living in Gosport. Her partner is in the Navy. She has a long term health condition which results in a physical disability.

Lily was referred to Citizens Advice by Naval Welfare. She first contacted the JFFF programme in February 2020 in relation to benefits and tax credits. She has received 8 sessions of support: face-to-face, by telephone and by email. In total the advisers have spent 230 minutes supporting her.

Lily said that the support she received was "fantastic", and said that her adviser was great.

She said that she felt so much better after receiving the support. "Honestly it felt like I had known him for a long time. We laughed and were friendly, but he was very professional. I could not fault him at all".

Lily said that she wouldn't have managed without the adviser's support. She said that without him, she would not have been able to get the benefits she was entitled to. "Honestly, he was a lifesaver". He gave her a great deal of confidence. Lily said that she is from the Caribbean and this means she feels a certain stigma asking for things. "[Named adviser] helped me to do it. I love that man."

Lily said that she would not have been to Citizens Advice unless Naval Welfare had suggested it. She was surprised that she hadn't thought of it, because in her previous job she used to direct people to CA when they had a problem. She said she was so happy that she had contacted CA.



She said that she would recommend the service to other people in the armed forces "without a doubt", and that the service should be available to all armed forces families.

"My partner is constantly having redeployment. It's a lot of stress. Citizens Advice help you a lot. If it is something that can be done, we should be given the option to choose it. I wish I knew about this service 4 years ago. My life could have been so much better".

"Give [named adviser] a raise if you can. The service I got from him was incredible. I initially spoke to someone else, they were great too, but most of the service was done by [named adviser]. During lockdown it was hard, we had spoken before and had rapport. I was dreading the phone call to get into the nitty gritty of things. I wanted to chat to him in person. I wanted to chat to them more! They made me laugh. It's hard when you need to ask for help. But now I can see the light out, my physical health is better."

(These words are not a direct quote, but a precis of Lily's own words)



JOINING FORCES FOR FAMILIES Case study

Hayley

Hayley is a 39 year old female living in Portsmouth. She has two dependent children and her husband is in the Navy.

She first contacted Citizens Advice in March 2020, and again in June 2020. She was seeking advice about leaving an abuse marriage, and debt.

The support that Hayley received was via telephone and e-mail. She would have liked to see an advisor face-to-face, but this was not possible due to Covid-19. The support took 95 minutes over two sessions.

Hayley said that the information she received was "second to none". Staff were very helpful and provided the information she needed. Her problems are not yet resolved because she is dealing with a lot of different issues, but the support she was given was really helpful and "helped me proceed".

Hayley said she felt better as a result of talking to the adviser "as much better as possible in the situation". She liked being able to actually speak to someone because she is dyslexic so doesn't find it easy to read websites. "Then they sent me to solicitors and were just really helpful".

Navy Welfare told her to go to Citizens Advice. She would probably have gone anyway because "I'm the generation that knows Citizens Advice are really good".

Hayley said that she would definitely recommend the service and said it should "most definitely" be available to all armed services families. She said the thing she had needed most was independent advice.



"A lot of people are in the same position as me, and we're trapped. The Armed Forces are the worst. I needed independent advice. The Navy is a different and difficult world. As a civvy coming out of the military world, I'm not treated in the same way. My opinion comes second. People think highly of the military, but I'm not treated in the same way. They think I'm slating the military, but I'm not. He [my husband] is given advice and information first, but he's the abusive one. They aren't on my side. I needed Citizens Advice because they understood my life and situation and were independent".

(These words are not a direct quote, but a precis of Hayley's own words)