

Army Families' Concerns

This is the quarterly report from the Army Families Federation which highlights the issues that Army families have brought to our attention. Statistics are gathered from Army families worldwide, providing an accurate reflection of matters affecting the global British Army community.

AFF works at a local level with families and command to resolve individual problems, and at a strategic level to highlight issues that need further attention and policy revision. We also work with the third sector, Local Authorities (LAs) and businesses. All issues included in this report have been raised with the appropriate agency or Army command for resolution.



We received **2,426** families' concerns this quarter,

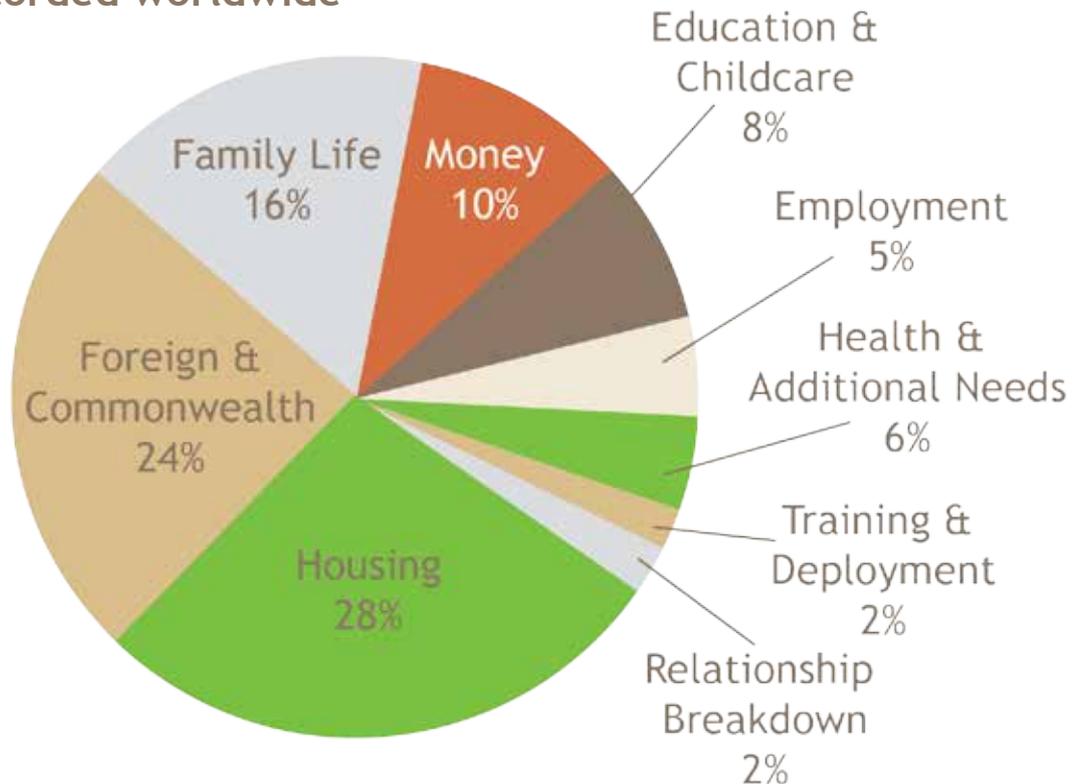
and reached over **50,000** families through our Army&You magazine.

AFF continues to deal with a wide breadth of issues. This quarter families have approached us about

- **minimum income threshold**
- **allocation of SFA**
- **the use of Service Premium**
- **Forces Help to Buy scheme**
- **access to orthodontics**



Issues recorded worldwide



YOUR FUTURE YOUR SAY

WHAT'S YOUR QUESTION?



AFF Conference 2014

Tuesday 21st October
Institute of Education, 20 Bedford Way, London

www.aff.org.uk/bigdebate



Is it in your diary?

Catch up with news from the day in Army&You.

Once again this has been a busy quarter for AFF's Foreign & Commonwealth team with

588 families looking for advice.

Minimum income threshold

The new Armed Forces immigration rules have been closely aligned to the immigration rules in place for all non-military dependants in the UK. There is now a requirement for a soldier with no children to be earning at least £18,600pa gross before they are able to bring their spouse to the UK. If the soldier has children then the income requirement increases by £3,800 for the first child and an extra £2,400 for each additional child.

Clearly junior soldiers, with one or more children, will be unable to bring their families to the UK to join them for a number of years.

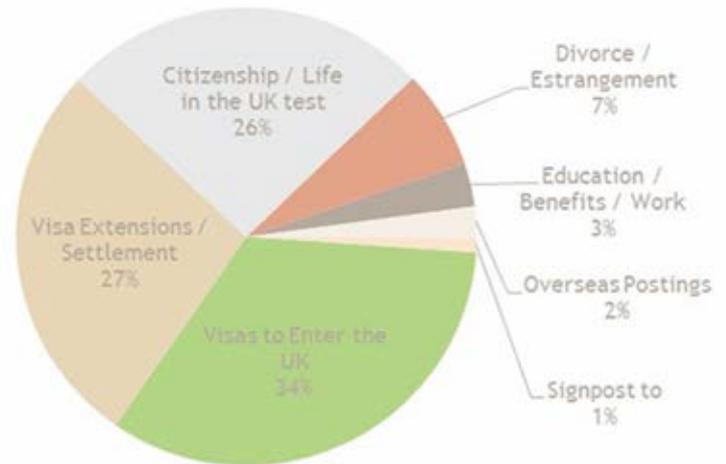
AFF View:

The minimum income threshold for soldiers should be lower because their subsidised accommodation and other conditions of service provide them with a greater disposable income than non-military families with similar incomes. AFF is considering applying for a separate judicial review.



171

people contacted us about citizenship issues.



English Language test

- The new English Language requirement means that those who don't meet specified exemptions need to provide a certificate proving they have taken an ESOL test at Entry Level 3 or above. The Functional Skills literacy qualifications (FS(E)), which soldiers take in order to promote, is not accepted. Soldiers are required to take a test that costs up to £200; in many cases it appears that the soldier is only required to have a five minute chat with an invigilator in order to gain the certificate. AFF has received complaints about this new requirement from both soldiers and from staff, expressing disbelief that the FS(E) is not sufficient.

Being granted ILR in advance of discharge

- F&C soldiers can apply for Indefinite Leave to Remain (ILR) in advance of discharge but it is not given until at least ten days following discharge. To help with transition, they are given an 'indicative letter' which provides evidence that they will be eligible for ILR after discharge. Most employers/local authorities do not consider this to be sufficient evidence.



Housing remains the top issue for Army families; we were contacted by

672 families

(10% increase from the same quarter last year)

QMB

AFF has been dealing with complaints about boilers at Queen Mary's Building (QMB) in London since 2009. QMB has four boilers servicing the block of flats and they frequently fail, leaving occupants without hot water and heating. To alleviate the issue MHS installed electric showers, but this has not solved the problem of heating and access to hot water for washing etc. Families have been informed that a temporary boiler will be installed for the year it takes to refurbish the boilers.

AFF and the families of QMB are very concerned that the use of a temporary boiler will continue to be an excuse as to why families will have intermittent heating and hot water over the next winter.

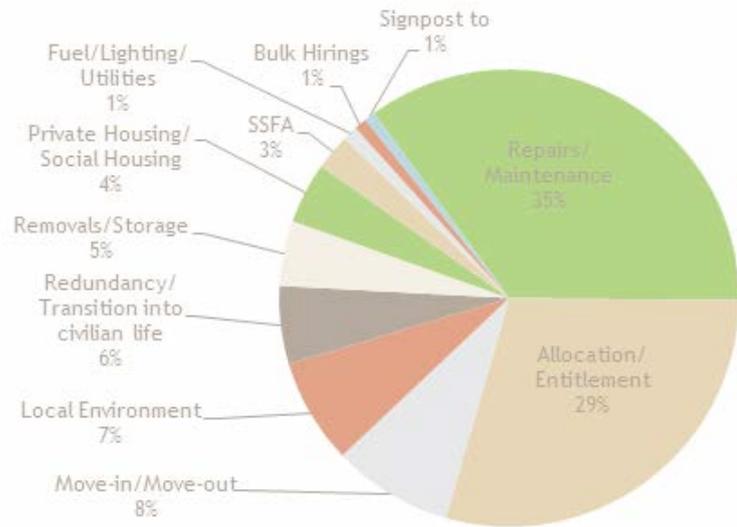
“ Not having any water to bathe your children or yourself, or do your washing up, is not deemed a priority by the MHS helpdesk apparently ”

Three choices

Since the introduction of the electronic 1132 form, families can - where possible - pick three properties; DIO will try to allocate one of these but, over the last six months, AFF has seen an increase in complaints from families who have not been allocated any of their choices.

AFF View:

It's very important that families' expectations during the rebasing period are managed. In areas of high turnover, DIO will struggle even more to allocate families one of their three choices; clear communication needs to be in place.



Managing SFA costs

- More families have expressed concerns about managing their finances when moving to a higher grade house. Some families are going from a Grade 4 to a Grade 1 and experience financial hardship.



AFF is investigating



- Staffing problems during handover for New Housing Prime Contract (NHPC)
- Allocation concerns in areas of rebasing
- Council tax discounts for families posted overseas

top issues

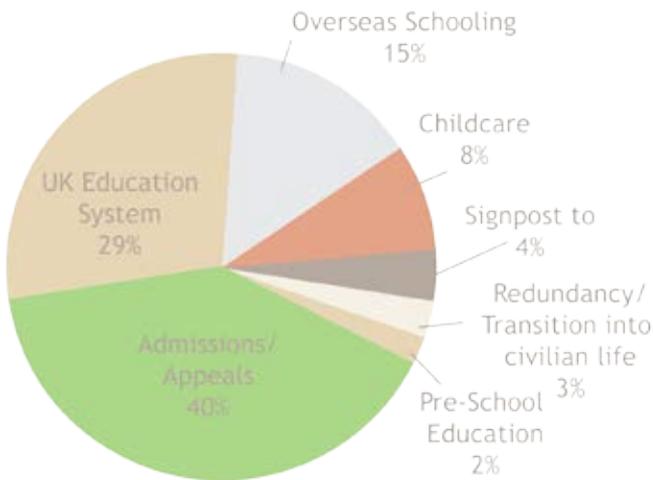


AFF was contacted by

185 families this quarter

regarding concerns over

- rebasing - finding a school place
- the Armed Forces Covenant and its relevance for families living in their own home
- access to children for divorced parents serving overseas
- leave during school terms.



AFF's Service Premium Award recognises those schools who have spent their extra funding wisely to support Service children. This year's winner was .. St Mary & St John CEVA Primary School in North Luffenham. Carterton Primary and Lee Common in Herts were runners up. The judges included the Adjutant General, Joy O'Neill from the Service Children's Support Network and David Fugurally from the Department for Education (DfE).

SCV for divorced Service personnel

Divorced Service parents who are not the prime carer are not entitled to School Children's Visits (SCV) which enables their children to visit them. This has significant impact for personnel serving overseas as the cost of paying for their child's travel can be substantial.

“ The financial impact of funding SCVs for my three children is stark. Return flights for their first trip over the New Year cost me just short of £1,650; I plan to do this three times per year. Currently the arrangements in place serve to punish Service personnel for divorce, which surely cannot be fair in view of the considerable pressures on a relationship imposed by Service life ”

“ Thank you for inviting me to get involved in this. It has given me a much deeper understanding of issues faced by Service pupils and how schools can help. We can and should use elements of this as examples of good practice ”

David Fugurally(DfE)

AFF View: Divorced Service personnel should be offered the SCV allowance to provide their children with equal access to their serving parent.

SEN

Starting the Education, Health and Care Plan in one location and then moving can present issues in terms of differing treatment for children with Special Educational Needs (SEN). Families who live on 'borders' of adjoining authorities are unclear about what services they will be able to access; in one area in the East Midlands there are six borders.

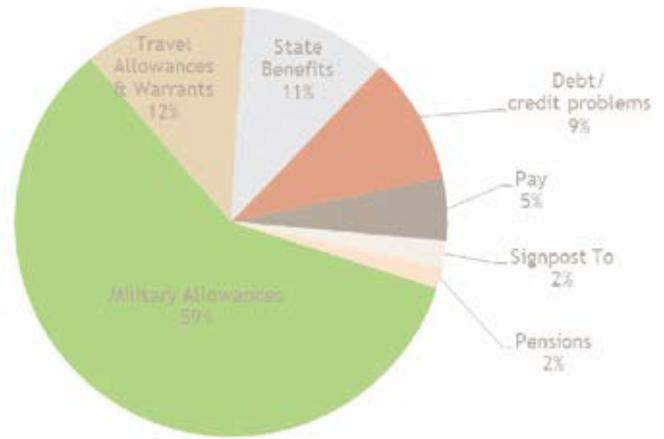
252 families contacted AFF about money and allowances concerns - up 80% from the previous quarter

Forces Help to Buy Scheme (FH2B)

The MOD has told families that it cannot publish a list of lenders signed up to the Forces Help to Buy Scheme (FH2B) as it could be seen to be endorsing specific companies. They are aware that some high street lenders, Santander being one, are not accepting the scheme and this is being tackled with the Council of Mortgage Lenders.

“Most of the lenders our mortgage advisor went to said no straight away, firstly because of the BFPO addresses and secondly because we are using the Forces Help To Buy scheme”

AFF View: AFF is confused by the MOD stand on refusing to publish the list of lenders signed up to this scheme. The gov.uk site clearly details the list of lenders for the government-wide Help to Buy Scheme without endorsement issues. Access to the FH2B scheme should be as clear and easy as possible; this policy is unhelpful.



Habitual residency

Since 1 January 2014, European Economic Area Jobseekers and British nationals returning from abroad have to provide evidence that they have been living in the UK for at least three months in order to claim Jobseeker's Allowance.

AFF View: It seems that legislators did not consider Service personnel and their families when drafting this policy. AFF is concerned that with the large scale movement of families from Germany to the UK, our families will be financially disadvantaged by their soldier's service.

148 families contacted AFF about military allowances

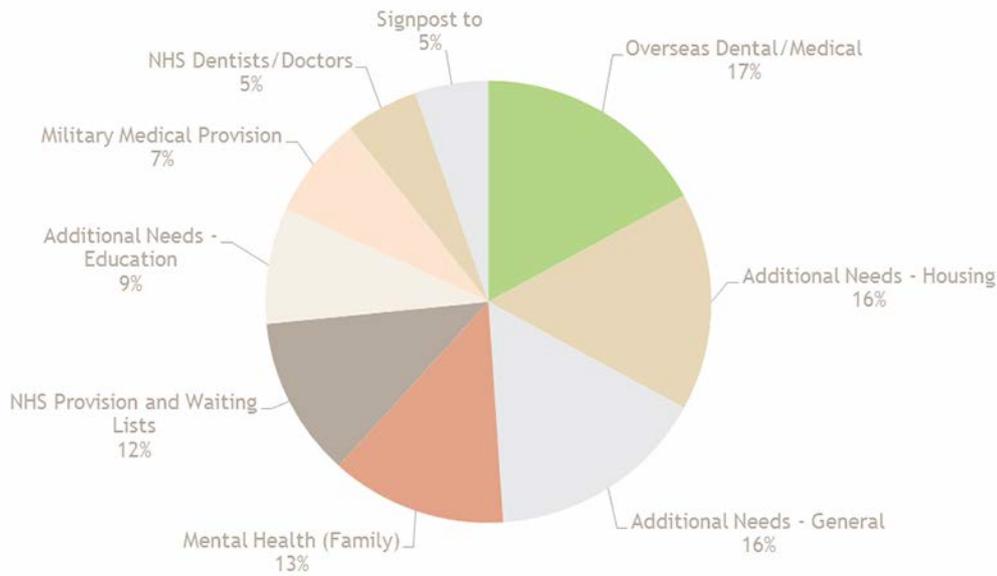
AFF in Action

Families living in their own home were refused access to Concessionary Travel for Families (CTF) whilst their soldier was deployed. After our campaign highlighting that such families were not necessarily living near their family, the rule has now been amended to enable them to claim this allowance.



- Mortgages/personal loans and BFPO addresses
- NI Credits for spouses accompanying soldier on overseas assignments
- Allowance for families serving married accompanied

top issues



The new ANA to SFA process - putting it to the test!

AFF was delighted when DIO finally released their new Additional Needs Adaptations (ANA) to SFA process earlier this year. Unfortunately an initial issue has been identified with one of the key recommendations - acquiring an Occupational Therapist (OT) through DIO/MHS if there is a problem accessing one from the local authority. However, one family was told that MHS do not currently have any OTs on their books for their area.

Orthodontics

Families assigned overseas whose children attend UK boarding schools are struggling to access NHS funded orthodontic treatment. Boarding schools do not encourage regular appointments during term time and families struggle to maintain regular visits if children have to be registered near their wider family.



Mid-tour moves on welfare/medical grounds

AFF was approached by two families who had requested a mid-tour move on medical/welfare grounds. Although this had been supported by the unit welfare team, they had not supported a case to get a publicly funded move or disturbance expense. Both families have had to submit substantial medical evidence to support their move only to be told they will have to finance it themselves.

A number of families who have submitted robust evidence to support a mid-tour move on welfare or medical grounds are then being told that it is a lifestyle, personal or betterment move.

AFF View: Our evidence shows there is a need for clearer guidelines on who is eligible for a welfare/medical move; evidence is required to support this and to have it supported by the welfare team. At present it is subjective and dependant on the view of the UWO.

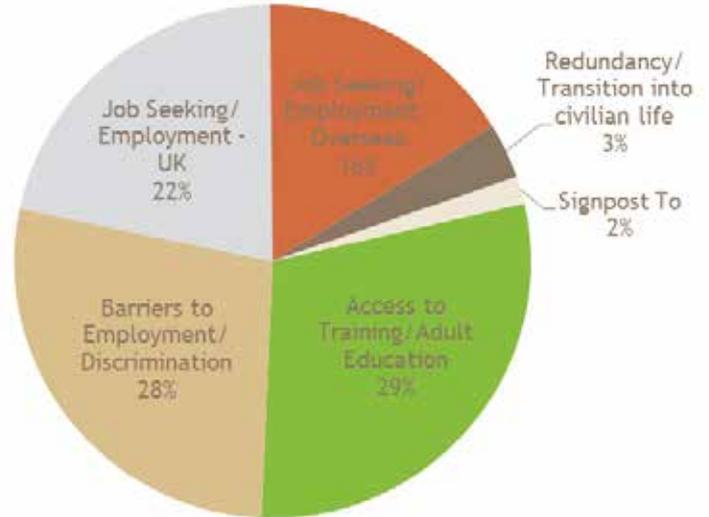
109

families contacted AFF this quarter about health and additional needs matters



116 families contacted us about employment and training issues.

Many spouses have talked to AFF about how Service life can impact on their ability to get a job.



Barriers to employment

Evidence demonstrates that compared to their civilian counterparts, Army spouses face employment barriers including frequent moves, postings to remote locations, overseas postings, disruptive deployments and childcare issues.

“ We have had many postings, mainly abroad including Germany, Slovakia and Malaysia. I have really struggled with getting back to work now that I'm settled. My husband is a weekend dad and I can't rely on family, so I'm limited to the hours I can do. My main problem is the considerable gap in my CV and employment history ”

AFF View: We continue to lobby and work collaboratively with other organisations to highlight the difficulties spouses can have in getting back into work. We are encouraged by the contribution of X-Forces, RBLI LifeWorks and the Wolverhampton University business start-up programme.

Employer of the Year

AFF launched an exciting new award to identify employers who support Army spouses in the workplace. It aims to raise awareness of the barriers some Army spouses can face when looking for employment and to share best practice amongst employers.



army families federation
AWARDS 2014
EMPLOYER OF THE YEAR

Jobs&You portal

AFF's Jobs&You microsite offers employment ideas and opportunities and allows employers to identify, attract and recruit Armed Forces spouses. We currently have 12 companies and over 1,800 people engaged with the portal so far.





Is the Armed Forces Covenant effective?

There is a move towards greater devolution and localism; however, for the Armed Forces Covenant (AFC) to be effective, there remains a need for robust, central Covenant commitments and legislation to ensure Army families receive the public services they deserve wherever they live in the UK or overseas.

Definition of the Armed Forces community?

A common issue across several Covenant themes is the definition of the Armed Forces community. We have come across cases of service providers excluding families if they are living in their own home or leaving the Army. Clearer guidelines embracing all in the Armed Forces community are needed to limit disadvantage.

AFF hopes that in the coming year significant progress will be made for these two particular groups:

- Families and personnel assigned overseas
- Divorced and separated families

Corporate Covenant improves access to commercial services

Although it is important to support the employment of Reservists and Service leavers, the Corporate Covenant has much to offer to the serving community. Over the last year, we've seen families face disadvantage when accessing commercial services due to the Armed Forces lifestyle or overseas assignments; central commitments to remove these disadvantages are required. In addition, pledges made by organisations through the Corporate Covenant could help immensely.

167

families contacted AFF about Covenant concerns

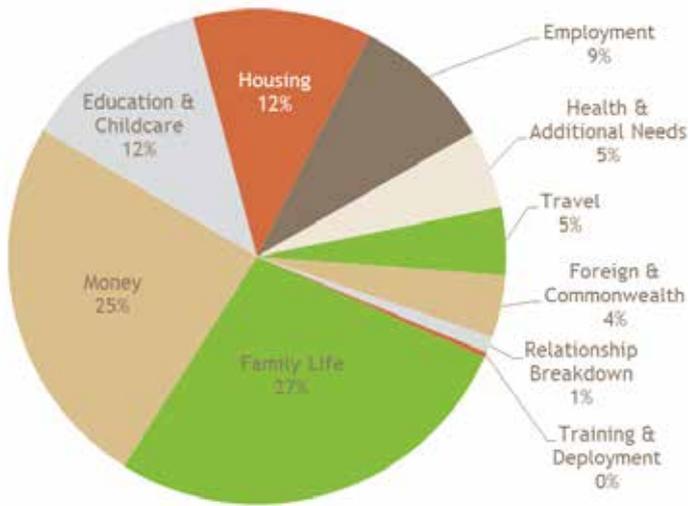
Is it working?

- Finally, the Covenant process has to prove it's working.
- Families have told us of their concerns, AFF supplies credible evidence as a member of the Covenant Reference Group and we look forward to this being reflected in timely, new commitments.



293

families engaged with AFF in countries where we have previously had limited contact. Canada and Kenya are prime examples, as are the Falklands, the US, Brunei and countries throughout Europe.



Disturbance Expense

One of the biggest topics families have raised with us in this quarter, both in terms of quantity and importance, is Disturbance expense. Families across the globe have reported that the allowance may suffice in the UK, but does not cover the cost of an overseas move. We will investigate this so that we can put forward evidence about what families are spending the allowance on and to what extent, if any, families end up out of pocket when moving abroad.



I love being overseas but I am fed up with bankrolling the Army



Pre-posting information

Families regularly reported that information regarding overseas postings is lacking or inconsistent. We agree and are revamping AFF's overseas website pages to include dedicated information about Cyprus, Canada, Kenya and the rest of the world.

Families not only need sufficient and current information prior to departure but also before selection to an assignment to be able to thoroughly consider their suitability. The most important considerations are the provision of health, education and childcare, the availability of spousal employment and training, the facilities available and the allowances potentially payable. Arming families with this information at the stage of considering a posting is key. Families want to be empowered to make sound, evidence-based decisions so that postings are well suited to their needs and thus minimising issues during the posting.

Accessing government services

Families have highlighted difficulties accessing government supported services simply because they are outside the UK. As an example, a spouse in Canada was denied access to a student loan.

AFF View: The Armed Forces Covenant states that no family should be disadvantaged by their soldier's service. Blocking access to government services is a clear but avoidable disadvantage.





www.armyandyou.co.uk

250,000

22% increase in unique visitors in June

www.aff.org.uk
page views

58,594

unique page views since May



Signed up to

2,880



AFF's followers

3,869

in June



37,142

total reach in June

Most popular Facebook posts

- AFF Big Survey
- Forces Help to Buy issues
- Geographically Dispersed Families report

Most popular social media articles

- Families' Concerns Qtr 1
- Flexible working hours
- Getting your child to Cyprus



We profoundly thank AFF for your support to us throughout the hard times



This quarter AFF has engaged with:

- Adjutant General
- Commander Land Forces
- Surgeon General
- Defence Medical Welfare Service
- DIO
- Support Command
- Director Manning Army
- CGS Briefing Team
- New Employment Model update
- Army Dependants' Trust
- Naval Families Federation
- RAF Families Federation
- Directorate of Children & Young People
- Covenant Reference Group
- Dept for Education
- Service, Veterans, Welfare department
- British Legion study day

- Forces in Mind Trust
- NHS England
- Hampshire Civil Military Partnership Board
- NSPCC
- SSAFA Families Additional Needs and Disability Forum
- Brigade meetings across the UK
- Salisbury Plain Welfare meeting
- Local Government Association Conference
- King's Centre For Military Health Research
- Geographically dispersed research meeting
- HSBC
- Recruit for Spouses
- X-Forces
- PS4
- BlackRock UK
- Deloitte military insight day

AFF surveys & briefs

Once an issue has been identified, AFF will often survey families to look at how widespread an issue is. Then, where appropriate, we will write a brief to highlight the issue to an appropriate audience. All of our briefs and survey results can be found at www.aff.org.uk/aff_in_action.

Surveys and briefs written this quarter:

- Second home council tax discount for families living overseas
- Divorced personnel and former spouses
- The Big Survey - results available from September

AFF research

- Working with KCMHR, sponsoring three year PhD *'What's it like to have a partner in the military? The social and psychological experiences of women'*
- Commissioning research on attainment levels for Army children; working with York St John University

AFF is the voice of the Army family

It empowers, acts as an advocate and an expert witness to promote a quality of life, which reflects the Armed Forces Covenant

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