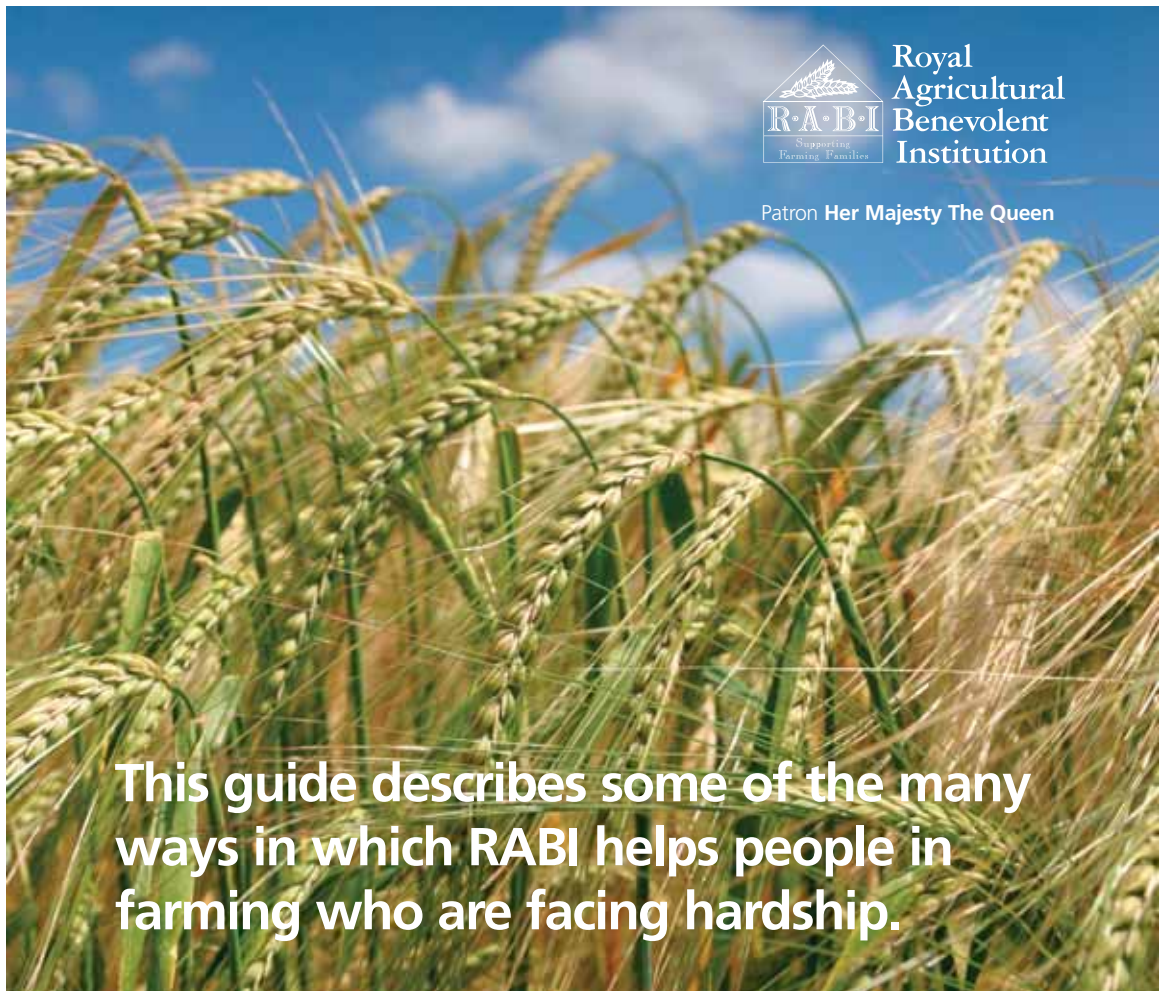


# Insight into Welfare



This guide describes some of the many ways in which RABI helps people in farming who are facing hardship.

## Who we are

The Royal Agricultural Benevolent Institution (RABI) is a grant-making charity that supports members of the farming community facing need, hardship or distress.

We were founded in 1860 and have an unbroken history of providing long-term care and emergency help.

## Who we help

We support people who have worked full-time on the land for at least ten years as a farmer, farm manager or farm worker, or who is the dependant of someone who did. To qualify for financial help, they will be on low incomes and with limited savings.

## Where we operate

RABI is the national farming charity for England, Wales and Northern Ireland. Our sister charity, RSABI, covers Scotland.

## How we help

We support elderly people and those of any age who are disabled by providing regular grants or one-off payments for special items that they are unable to afford themselves. We help working farmers in times of crisis such as illness, bereavement or events beyond their control.

## What if RABI can't help?

Our welfare staff have a wealth of contacts with other organisations and a key part of their role is liaising with them to find the best solution. Increasingly, people's problems are so complex that help is needed from more than one source.

We are members of the Farming Help Partnership which brings together three farming charities offering complementary roles – ARC-Addington Fund (a strategic rural housing scheme) and Farm Crisis Network (a network of volunteers giving pastoral and practical support through a helpline and visiting service).

This guide uses case histories to illustrate some of the ways in which RABI helps those in need. All the stories are based on fact but with some details changed to protect the identities of the beneficiaries. Calls and applications to RABI are treated in the strictest confidence.

# How it works

## 1 in 5

Overall, one in five pensioners falls below the government's measure of poverty (National Audit Office)

## £1.5m

We award grants totalling around £1.5million each year

## 365 days

Each year, our welfare team helps secure state benefits totalling over £350,000

When Essex farmer, John Joseph Mechi founded RABI in 1860, it was 'for the relief of farmers, their widows and orphans'.

The RABI of today extends much wider and, despite retaining its Victorian name, finds 21st century solutions to the problems people face when they are suffering hardship through age, disability or in times of crisis.

### Our national welfare team

At the heart of our operation is the welfare department, which is based at Shaw House, our head office in Oxford. This is where helpline calls are taken, initial assessments are made, grants are issued and specialist equipment is sourced. Beneficiaries can contact welfare staff for help and advice at any time.

### Local support

Our team of regional welfare officers (RWOs) visit new cases and keep a 'watching brief' on existing beneficiaries in their care. They stay in contact by telephone and by visiting at least once a year. In times of crisis, or when more help is needed, RWOs can respond quickly at local level.

The post of RWO was created in 1999 in recognition that face-to-face contact would provide a more efficient service to beneficiaries.

### Help at hand – how the process starts

For some people, the first step can be the hardest. Farmers are independent, practical people who spend their working lives making things happen. Asking for help is against their nature. It is often other people, such as worried friends and family, farming organisations, other charities, social services or health professionals, who make the first contact.

***A vicar called our helpline, in confidence, because he was worried about a family in his parish. With three children to support, one of whom was disabled, and a farm that was bringing in very little income, their finances were stretched to breaking point. After gentle persuasion by the vicar, the family agreed to see our local regional welfare officer, who immediately identified that the family was entitled to state benefits. He helped with their claim and their weekly income was significantly improved.***

RABI does not replace the obligation of the state and all our welfare staff are experts in the state benefits system. As the first part of the process, they will always check that entitlements are in place. Their expertise really pays off.

***Mary, a 78-year old farmer's widow, had been turned down for pension credit, despite being on reduced income. Our regional welfare officer calculated that she had a valid claim and contested the decision. The appeal was successful and Mary's income was improved by an extra £26 per week. Imagine her delight, however, when a cheque arrived for backdated payments totalling £5,800.***

### The next step

If the extra income from state benefits is not enough, RWOs will gather the information and evidence needed to support an application for additional help. Because our commitment to the majority of our beneficiaries is long-term (in reality, this often means for the rest of their lives) the application process is necessarily formal and must be submitted in writing. RWOs complete the forms and advise head office staff of any other needs the applicant might have.

To ensure that our support is given to people who are in genuine need, references are required from an independent professional person, such as an accountant, bank manager, former employer or NFU official. In emergencies, the application process can be fast-tracked and if an RWO is unable to visit quickly because of other commitments, head office staff will take charge of the case in the meantime.

### Who decides?

Applications are submitted to RABI's grants committee. This is made up of trustees and meets on average every six weeks. In urgent cases, however, emergency payments can even be made the same day.

***Sam, a retired farm worker, was in hospital recovering from a heart attack. Sam's wife contacted RABI when the electricity and water were about to be cut off. Their household bills had been piling up and they had no means to pay them on their limited income. The RWO made an initial assessment and head office staff arranged an emergency grant to cover the bills. Because of their low income and no savings, the couple were accepted as long-term beneficiaries at the next meeting of the grants committee and they now receive regular help.***

### Summary

- Contact made with head office via helpline, letter, fax or email
- RWO informed and visit arranged
- State benefits entitlements calculated
- Application completed and processed
- Emergency help given without delay
- Consideration by grants committee

# Welfare delivery

## 1960

A farmer's widow, aged 104, has been an RABI beneficiary for 47 years

## 80+

The over 80s age group is the most rapidly growing section of the rural population (Defra)

## £200k<

We pay out over £200,000 a year on disability aids and household equipment

### Continuous care

The majority of RABI's beneficiaries are elderly or disabled and need long-term support. We assist people to stay in their own homes for as long as possible by providing help with their everyday needs. According to individual requirements they can receive:

- Quarterly grants, issued in March, June, September and December;
- Payment for telephone rental costs and lifeline alarms;
- Annual TV licence fees (if under 75);
- An extra grant at Christmas and a special winter bonus paid to help with seasonal costs;
- Financial assistance with the cost of home help.

If residential care is needed, RABI can make top-up payments when there is a shortfall between the care fees and the local authority grant.

### Special situations

We provide special items that cannot be met out of regular income. We fund **disability aids** and special equipment such as stairlifts, riser/recliner chairs and electrically-powered vehicles. Homes can be adapted to accommodate the needs of people with disabilities, for example by installing a level access shower.

***Ivy is 86 and the widow of a farm worker. She has an arthritic hip that causes her severe mobility problems. She uses a trolley to get around the house and an electric scooter for outside. She was finding it increasingly difficult to get in and out of her armchair. The Royal British Legion contacted us and after an RWO assessment, we paid for an electric riser/recliner chair and a lifeline pendant alarm in case she needs to summon help.***

Although the majority of our beneficiaries are elderly, we help disabled people of any age.

***Mark, the son of a tenant farmer, was 17 when he was involved in a serious car accident that left him tetraplegic. RABI funded the purchase of a special electric wheelchair that he can operate with his fist. This provides him with the independence to continue his studies.***

### Practical support

An inconvenience for most of us but a real challenge for people on low incomes is when essential **household appliances** break down. Each year we pay for numerous washing machines, fridges, central heating boilers and other electrical goods.

***Arthur and Peggy are long-term beneficiaries in their late seventies. Their cooker broke down just before Christmas. It was a race against time but our welfare staff succeeded in having a new cooker delivered and installed just before the start of the holiday.***

Items of clothing, beds, carpets, and paying for essential house repairs are just a few of the many practical ways in which we help.

***John's house was in quite good condition but the front door needed repair. This became urgent when his home was broken into and his pension stolen. RABI paid for new front and back doors and extra locks to give him peace of mind.***

Increasingly, we are also helping towards respite care and funeral costs.

### Help for working farmers

The problems working farmers face are often associated with business debts. Although RABI is unable to pay business bills, there is a range of situations where we can provide support, usually in times of crisis such as illness or bereavement.

***Tim, a tenant farmer in his mid-thirties, was diagnosed with cancer. While he was undergoing chemotherapy, he was no longer able to supplement the family's low farm income with his work for the local council. The household bills were mounting up and added to that, the hospital was 90 miles away and Tim's wife was struggling to find the money for petrol. RABI gave an emergency cash payment for travel costs and domestic bills, and paid for temporary staff to run the farm.***

Help is also available when a member of the family falls ill.

***Oliver was seven when he contracted meningitis. The local NFU approached RABI because the family desperately needed a child-minder for Oliver's younger brothers and sisters so they could be with their son in hospital. RABI paid for child-care and temporary help on the farm until the little boy recovered.***

These are just a few examples of the ways in which RABI can help. Support is tailored to the needs of the individual and each case is treated in the strictest confidence.

## Hampers

Essentials, not luxuries. At Christmas, around 1,200 RABI beneficiaries receive hampers containing essential store-cupboard ingredients that they can fall back on over the festive period and winter months. We remember our beneficiaries on their birthdays by sending them a hamper or flowers.

## Holidays

Each year, around 40 elderly or disabled beneficiaries, with carers if required, go on a week-long break at a suitably equipped hotel. The week costs around £500 per person and for some, it is the first holiday they have ever had.

## Homes

We own and manage two residential homes, in Suffolk and Somerset respectively.



Manson House, Suffolk

Close to the town centre in the historic market town of Bury St Edmunds is **Manson House**, a Grade 2 listed building with 22 ensuite rooms and 19 sheltered flats in the grounds.



Beaufort House, Somerset

**Beaufort House** is a former school, set in two acres of landscaped grounds, a short distance from the sea front in Burnham-on-Sea and offers 28 ensuite rooms and 17 sheltered flats.

The care provided in our residential homes is exceptional. Each home organises a regular programme of activities and holds annual events to encourage the residents to lead active lives wherever possible.

Respite care is also available, subject to availability of rooms.

### **Q: Will you pass my details to anyone else?**

A: All approaches to RABI are treated in the strictest confidence and will not be shared with third parties. In order to sort out problems, however, we will gain the permission of the applicant to contact Department of Work & Pensions, creditors or others on their behalf.

### **Q: I have seen real cases publicised. Does this not breach confidentiality?**

A: We only use stories that people want us to tell, to encourage others in the same position to seek help.

### **Q: Why doesn't RABI pay business bills?**

A: Under our current rules, we are only allowed to help with domestic costs.

### **Q: Why can't I contact my local RWO direct?**

A: It is important for our present and future planning that we have a central point for monitoring requests for help and where they come from. Secondly, RWOs work part-time and go out visiting beneficiaries. This means they are not always available to answer queries. Head office staff are fully informed and can respond quickly at any time.

### **Q: My elderly relative needs residential care, which she is able to fund herself. Are RABI's two residential homes only available for beneficiaries?**

A: As long as rooms are available, our homes will welcome people of independent means.

### **Q: Does RABI award educational grants?**

A: Not at this stage, but we can point people in the right direction, so it is still worth calling us.

### **Q: I referred a case to you and it was turned down. Why?**

A: People we help must conform to our criteria and applications contain detailed information about the applicant's financial situation, so that we can assess their eligibility. We will not disclose our findings in order to protect the individual.

### **Q: I am self-employed. Does that mean I won't qualify for state benefits?**

A: No. You may be just as entitled as anyone else. Self-employment does not preclude you from claiming.

### **Q: My mother was a Land Girl but she only farmed during the war. Might she qualify for RABI help?**

A: In cases of hardship and where there is no other benevolent fund that would take precedence over RABI, we are able to assist those who served in the Women's Land Army.

### **Q: My work brings me into contact with elderly people. May I hold a stock of your application forms?**

A: We will always issue forms from our head office direct to the applicant so that we can monitor requests and, depending on the individual's circumstances, send one of our RWOs to visit. We always, however, welcome referrals.

### **Q: My late husband was a farm worker but I worked at the local school. Do I still qualify for help?**

A: Under certain circumstances, RABI can help family members, even if they worked outside farming. We might, with the applicant's permission, request a contribution from another charity linked with that profession if one exists.

### **Q: I used to work in farming but had to leave the industry. Might I still be eligible?**

A: Each case is viewed on its merits and providing our criteria are met, help may be possible.

### **Q: Will my state benefits be reduced if I receive regular grants from RABI?**

A: No. Charitable grants are fully disregarded when calculating benefits entitlements. State benefits will not be affected.

### **Q: Won't a grant from RABI disappear in overdraft charges?**

A: In special circumstances we can arrange for an emergency cash payment (by secure means) to ensure that the money will reach where it is needed.

# Meet the people

## The welfare team

There is no substitute for personal contact to determine the true extent of people's problems and how best to help. The welfare department is headed by Trish Pickford, assisted by her welfare managers Christophine Goss, (north) and Lynne Powell, (south), who manage the team of 12 regional welfare officers (RWOs).

Administration assistants, Tricia Barlow and Nicky Busby are usually the first point of contact for both new enquiries and existing beneficiaries and carry out a wide variety of duties, including liaising with outside agencies such as suppliers of specialist equipment.



Head office staff

*From the left: Tricia Barlow, Nicky Busby, Christophine Goss, Trish Pickford, Lynne Powell.*

## Regional welfare team

### Jackie Clegg

Cheshire, Lancs, Cumbria,  
Staffs, Merseyside

### Kate Woodhead

Surrey, Sussex, Kent, London,  
Hants, Isle of Wight, Middlesex

### Liz Hoare

Cornwall, Devon

### John Basnett

Northumberland, Durham,  
Yorks, Derbyshire, Tyne & Wear

### Sara Garner

Leics, Warks, Northants, Beds,  
Herts, Bucks, West Midlands,  
Notts

### Peter Addington

Avon, Berks, Dorset, Oxon,  
Wilts, Somerset, South Glos

### Mary Humphreys

Essex, Cambs, Suffolk, Norfolk

### Ellen O'Kane

Northern Ireland

### Meriel Edwards

Carmarthenshire, Ceredigion,  
Pembroke

### Mel Jones

Anglesey, Gwynedd, Conwy,  
Denbigh & Flint, Wrexham,  
Shropshire, North Powys

### Claire Crichard

South Powys, Glamorgan,  
Monmouth, Worcs, Herefords,  
North Glos

### Jill Line

Lincolnshire



Regional welfare team

*From the left: Jackie Clegg, Kate Woodhead, Liz Hoare, John Basnett, Sara Garner, Peter Addington, Mary Humphreys, Ellen O'Kane, Meriel Edwards, Mel Jones, Claire Crichard and Jill Line.*

## How times change

In the early days of RABI's almost 150-year history, receiving support was, quite literally, a lottery. Applicants needed a champion, a respected member of society who would vouch for them at the annual general meeting, the only occasion in the year when cases were considered. The meeting was held in London and applications were put to a vote. Those with the lowest votes would have to wait a further year to try again.

RABI's welfare processes have evolved over the years in response to the changes both in society and in the farming industry. In the late 1990s, when farming was facing crisis after crisis – BSE, swine fever, low farm-gate prices, our helpline was established and calls for help grew dramatically.

To ease the burden on our head office staff, and to produce a more local service to both new applicants and existing beneficiaries, a team of eight regional welfare officers was appointed.

Then the foot and mouth epidemic struck. Our emergency helpline received 300 calls a day at the height of the crisis and was manned day and night. The number of new cases reached an unprecedented scale and two more officers were recruited, along with additional staff at head office. The regional team now totals twelve officers.

# Quick reference guide

## Regular help

### Who qualifies?

- People who have worked full-time on the land for at least 10 years in a farming role
- They should be fully retired due to age or permanent disability or ill-health, with no business interests
- And will have no more than £8,000 in savings

### What do they receive?

- Regular grants
- Special seasonal bonuses
- Telephone and lifeline alarm rental charges
- Assistance towards the cost of home help or residential care home fees
- A visit by their regional welfare officer at least once a year
- Christmas and birthday hampers of flowers

## One-off help

### Who qualifies?

- Long-term beneficiaries who cannot pay for essential items or disability aids
- Retired people who do not qualify for regular help because they can manage their everyday needs, but lack the funds to cope with unexpected costs
- People of any age who are disabled or have a long-term illness who, similarly, have insufficient savings to pay for extra expenses but manage well on a day to day basis

### What do they receive?

- Replacement household goods
- Disability aids
- Help towards unexpected domestic expenses

## Working farmers

### What are the criteria for farmers who are still working?

- Applicants will show that they are experiencing exceptional difficulties such as bereavement or ill health in addition to financial problems
- When events occur beyond their control such as flooding, outbreaks of animal disease or another disaster that is causing hardship

### What do they receive?

- Temporary help on the farm when a farmer or member of the immediate family is taken seriously ill or suffers an accident
- One-off help with domestic expenses in times of crisis
- Access to state benefits advice
- Guidance on other sources of support

## Where our money comes from

**None of the support we give to our beneficiaries would be possible without the generosity of our donors.**

The mainstay of our fundraising is our network of 500-plus volunteers, organised into county committees, who give up their time to raise funds and awareness for RABI. They are our 'eyes and ears', often members of the farming community themselves who are well placed to understand the challenges facing those whose livelihoods depend on what can be such a precarious industry.

Our regional fundraising, marketing and communications team supports our volunteers, organises local events and campaigns, attends agricultural shows and liaises with outside agencies who might come into contact with people facing hardship.

Nationally, we organise a number of activities including sporting events, overseas challenges, and awareness campaigns.

Legacies, in memoria donations, support from individuals and organisations, grants from charitable trusts and church collections all make a significant contribution to our voluntary income. Without them, RABI would have been unable to support the many thousands of people in need over the course of its long, unbroken history.

## How to contact RABI

By telephone:

Helpline – 01865 727888

General enquiries – 01865 724931

By fax: 01865 202025

By email: Welfare enquiries –  
welfare@rabi.org.uk

General enquiries –  
info@rabi.org.uk

By post: RABI, Shaw House,  
27 West Way, Oxford OX2 0QH

Website: [www.rabi.org.uk](http://www.rabi.org.uk)

Registered charity no 208858

## Useful contacts

Farming Help

Helpline – 07002 326 326

Website –  
[www.farminghelp.org.uk](http://www.farminghelp.org.uk)

RSABI

General enquiries –  
0131 472 4166

Website – [www.rsabi.org.uk](http://www.rsabi.org.uk)

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