

Scotland's veterans & forces communities: meeting their wellbeing and welfare needs

A response from Citizens Advice Scotland



**Based on the evidence of
Citizens Advice Bureaux
clients across Scotland**

by **David Brownlee**
Head Of Field Services

August 2008



Citizens Advice Scotland

Scottish Association of Citizens Advice Bureaux



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The CAB service aims:

to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively

and equally

to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The CAB service is independent and provides free, confidential and impartial advice to everybody regardless of race, sex, disability or sexuality.

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(Scottish charity number SC016637)

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Introduction

1. Citizens Advice Scotland (CAS) is the umbrella organisation for Scotland's network of 78 CAB offices. These bureaux deliver frontline advice services at 216 service points throughout the country, from the city centres of Glasgow and Edinburgh to the Highlands, Islands and rural Borders communities. CAS also provides support services for Scottish citizens advice bureaux (CAB) and collates client case evidence to shape policy in Scotland and the UK.

2. In particular, CAS:
 - Provides a range of services to its member bureaux to help them to meet the needs of existing and potential clients
 - Sets quality standards and audits bureaux compliance with these standards
 - Is the voice of the CAB Service in Scotland and its clients to raise the profile of the service and make changes to social policy.

3. Citizens Advice Scotland is pleased to respond to the consultation regarding veterans. The organization has worked closely with forces organizations and Citizens Advice Bureaux are a key source of advice and information for Scotland's veteran's community.

Response Summary

- There is no doubt that the changes which seek to meet veterans' issues laid out in the consultation paper are welcome. The key role of social inclusion in the development of support for veterans is also of value; our experience shows that it is in this area that the issues faced by veterans lie.

- The issues that veterans face may not be different from those faced by anyone else. Our evidence shows that veterans, like everyone else, face issues of debt, of benefits related issues, of health and of housing, among many others.

- However, our concern lies around the fact that the support outlined in the consultation paper is fragmented and may not adequately address the holistic nature of veterans' issues.

- Our view is that in addition to ensuring that help is available for veterans, a key component of improving the experience of veterans leaving the service lies in ensuring that they have access to the information and advice that they need, in order to be fully able to access the support that they need.
- The CAB service is well placed to provide holistic, comprehensive advice on a variety of topics, and our work in ensuring veterans have access to adequate support is developing.
- We would welcome proposals with regard to ensuring the key nature of holistic advice, and ensuring that the veterans community also have access to support which reflects the nature of their enquiries.

Bureaux Evidence

The importance of holistic advice

4. Bureaux currently deal with a range of issues which arise from enquiries from veterans. We can provide a holistic service in dealing with problems, and the case examples below illustrates both the complex nature of veterans issues, and the service that the CAB can provide in dealing with the issue.

A South of Scotland CAB reports of a veteran who came to the bureau stating that currently he was a housing association tenant with two daughters, aged 16 & 14. He served with Kings Own Scottish Borderers (TA) in Iraq and has been discharged, suffering from severe depression & Post Traumatic Stress Disorder. His partner does not work. He was experiencing housing difficulties. He wishes to move, both because he and his family are being victimised and bullied by neighbours, and because of the state of the house, which suffers from dampness & a condemned chimney. However, after offering an alternative house, the housing association withdrew the offer, stating that the daughters should have separate bedrooms, but no suitable 4 bedroom houses are available.

The bureau informed the client of his right to make a formal complaint about the matter to the Housing Association. In addition, the bureau sought alternatives to the housing issue, and contacted Scottish Veterans Garden City Association. Although no properties were available in his home town, others were available in the Borders, and the bureau helped him apply. The bureau also did a benefit calculation to ascertain the clients correct entitlement to benefits.

Debt

5. Our own experience in dealing with veterans reflects the issues that are brought to us by the wider public. Debt, benefits and housing issues are brought to us most often, and are often interrelated.

An East of Scotland CAB reports of a client who had been in the army for 13 years and was now out of the army and married. They had a mortgage and a secured loan, which were both 3 months in arrears. The mortgage company had passed the account to a solicitor for recovery action. The secured loan company were also pursuing the client for payment. There were also a number of small consumer debts and council tax arrears. The client was due to be made redundant shortly, and his wife was off work ill. His wife suffered from depression and was very worried over the amount they were repaying each month towards the house.

The bureau discussed options for the house, explored issues around the mortgage to rent scheme, and after the client had weighed up the options, completed the application form for mortgage to rent for the client. The bureau took care of the bureaucracy surrounding the application, and negotiated with their creditors regarding repayment plans for the loans and debts. The bureau also discussed support which was available from army benevolence for a short holiday to reduce the stress of the situation, and applied for this, in addition to reviewing the clients Working Tax Credits situation.

6. However, a particular issue regarding this is the need to ensure that veterans are financially literate, as often on discharge they face a situation where issues like accommodation and utility costs - which have been dealt with by the army while in the service – have now to be dealt with for the first time, and they may never have needed to apply for benefits before.

An East of Scotland CAB helped a client who had been in the army for more than 20 years, and was now in financial trouble. He was in full time employment as a contract worker, but borrowed to repay debts which he was unable to service. He had a secured loan, which had also been taken on to pay off debts. He did not understand that it was secured on his home. His borrowings included Payment Protection Insurances. His unsecured loans stood at approx. £36,000, and his secured loans at £48,000. On investigation, the bureau understood that he may not really understand what his borrowings actually involved, and that may have been due to the length of service in the army.

The bureau assessed his finances. The client was in effect 'borrowing to pay off borrowing', and so the bureau sought independent financial advice for the client with regard to a re-mortgage option to result in lower housing costs and living costs, which he was happy with and should be able to sustain until his mortgage endowment matured in four years time.

Dealing with bureaucracy

7. It is important to be aware that bureaucratic delays in the discharge process can also cause issues when dealing with benefits & employment issues. In developing the support available for veterans in Scotland, it is important that all levels of government are aware of veterans' issues and act appropriately to ensure that they are adaptable and responsive and meet the needs of veterans. The example below shows the problems that can be caused by a lack of awareness by government administration of the issues a veteran faces on discharge.

A client came to an East of Scotland CAB as his claim for benefit was not being processed. He had left the army, but he had not yet obtained his discharge papers, and the JSA team had therefore suspended his claim. The Jobcentre team did not take steps to contact the MOD, and the client had been unsuccessful in getting his papers himself, and so he had been left without support. And as he had 2 crisis loans in the last few weeks he was told by the social fund officer that after the last claim he couldn't get another.

The CAB negotiated with the Jobcentre with regard to processing the claim and after lengthy discussion, and escalating the matter to the manager, the Jobcentre agreed to pursue the MOD to expedite matters and the release of information to enable the claim to be processed. In addition, the bureau helped the client make a further crisis loan claim to enable him to survive while the claim was being finalized.

8. This not only applies to government institutions but there is also work to be undertaken to ensure that all sectors of society are aware of, and understand, the specific difficulties that veterans may have in providing information.

A North of Scotland CAB reports of a veteran who approached the bureau with an issue regarding pay. His employer was withholding his pay until he could prove that he had British Citizenship, in the form of a passport or birth certificate. He has neither in his possession. He had no P45, and all his papers, including his birth certificate were with the army. As it would take time to get his papers from the army, he was rather desperate. He enquired whether his employer could legally withhold his pay on these grounds.

The bureau investigated the matter and informed him that unfortunately his employer had the right to withhold his pay, since companies are required to check on immigration status, and he was asked to provide these documents before he commenced work.

The bureau sought other ways around the issue, and also discussed other forms of ID which might be acceptable. The client informed them that he had a medical card in which his birth in Aberdeen is recorded. Because he was born before January 1983, the fact alone, disregarding his parents' nationality would make him a British Citizen. The bureau advised the client to show this medical card to his employer, and if necessary explain the law.

Conclusion

“There would be many advantages in establishing a single focus of advice not least, improved advice to veterans, raised awareness of the voluntary and statutory sectors of what support is available to the veterans’ community, and general raising awareness of the public.”¹

9. The above quote, taken from the 2006 research report, ‘Meeting The Need’ undertaken by Poppyscotland, is close to our own view of the situation. We believe that one major area of support to the veterans community is a service like the CAB, providing a fully holistic Money Advice, Benefits and Housing Advice service.
10. The issues faced by veterans are variable, and in many cases veterans face multiple issues with money issues being at the heart of the matter. The experience of the CAB service, outlined above in the case studies, is also reflected in the same Poppyscotland report. Where the Poppyscotland report is really valuable however, is in assessing the prevalence of the issues, and in discussing the likely numbers that may be affected.
 - *In total 35% of the veterans sampled had experienced some form of difficulty. The oldest age group (75 and over) were most likely to have ever experienced any difficulty (45%), but figures for 55-74s (32%) and 16-54s (31%) were still at around a third of the total sample.*
 - *The most often experienced form of difficulty was with mobility issues (experienced by 15% of the total sample), with financial difficulties (12%) and self-care/well-being issues (9%) being the only other individual forms of difficulty experienced by more than 6% of the total sample. However, a small minority recorded difficulties with relationship/isolation (6%), employment (6%) and housing (5%).*
 - *Financial difficulties were encountered by both younger and older veterans. Selfcare/well-being difficulties were more predominant amongst the elderly and retired veterans.*
 - *Those respondents who had experienced two or more difficulties totalled 16%. If replicated across the adult veterans’ community in Scotland this would mean that nearly 135,000 veterans and their adult dependants had experienced multiple areas of need² ...’*

¹ Poppyscotland – Meeting the Need report, 2006

² Poppyscotland – Meeting the Need report, 2006

11. Our view is that any body which delivers this service to veterans should encompass:
- Casework covering the full range of generalist advice specialising in money advice and welfare benefits advice.
 - A holistic advice service that takes into account the whole advice needs of the client
 - Joint work with local and national veteran/serving personal statutory bodies and ex-service organisations as appropriate
 - Act for the client where necessary, drafting letters, completing application forms, compiling budgets and financial statements and carrying out any calculations as appropriate
 - Negotiation with third parties as appropriate
 - Ensuring income maximization through the take up of appropriate benefits
12. We are working with ex-servicemen's charities to develop services for veterans, but of necessity funding is limited, and there is a need to ensure that such an important service is supported by government and that veterans do not need to continue to rely on charity for a decent service, that truly meets their needs.

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