

ASAP Annual Report

1 October 2021 – 30 September 2022



Key Achievements

The Armed Services Advice Project (ASAP) delivers information, advice and support to members of the Armed Forces community through face to face casework in 11 regions. The service is made possible by the funding partnership, led by Poppyscotland, with whom we work closely to develop the service and ensure that it continues to meet the needs of the clients we support.

Key statistics for the period 1 October 2021 - 30 September 2022

- > Advisers supported 2,174 individuals over the year and gave advice 12,085 times. This resulted in an average of 5.6 issues per client and 5.1 contacts per client.
- > 52% of issues raised were about benefits and 9% concerned debts. Other financial issues, including charitable grant applications, accounted for 9% of issues raised, and housing 6%. The remainder was made up of generalist advice.
- > Clients may gain financially as a result of the support they have received, for example through receiving benefits to which they are entitled, debt written off or rescheduled or charitable grants received. Client financial gain recorded over the year to date was £2,154,512.82 , which amounts to a community gain of £3.91 for every £1 of funding for the 2021/22 year, not counting the social benefit that can't be measured in financial gain.
- > A total of 1,119 distinct clients over the year benefited from a gain. Of this number, 159 gained financially as a result of ASAP's support, resulting in an average financial gain per client of £13,575.42.
- > From the start of the service on 1 July 2010, to 30 September 2022, ASAP has supported a total of 21,323 individual clients with 117,685 pieces of advice. The client financial gain since the start of ASAP is £22.8 million.

Please note, these figures reflect the statistics reported in the 2021-21 Annual Report with the addition of the number of distinct clients seen in 2021-22.

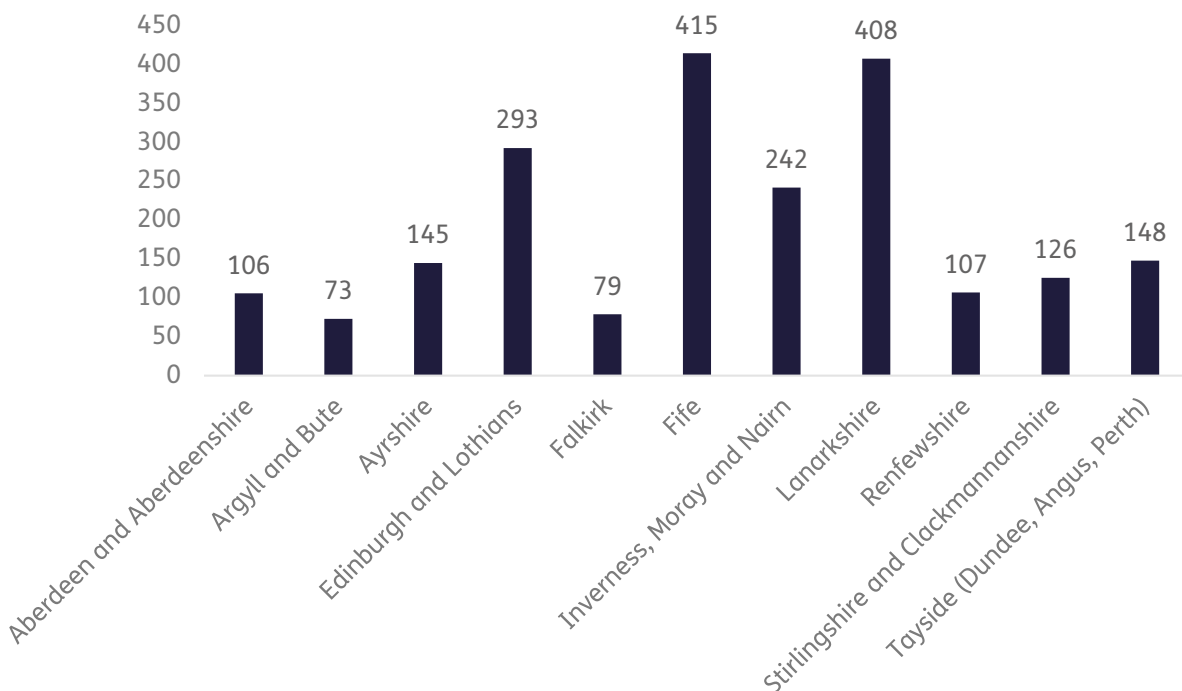


ASAP area performance

Due to the ongoing impact of the COVID-19 pandemic, many of the advisers are now conducting their work through a combination of remote and office-based working. The majority of the advisers work in the office 4 days a week with 1 day working from home which allows them more flexibility and saves time on travelling. All outreach activities have restarted, so the advisers carry out face-to-face appointments where appropriate but continue to offer telephone appointments, as this means a faster response time for the client. Advisers report that when given the option of telephone or face-to-face appointments, nearly all clients have chosen face-to-face contact.

Many of the clients that the ASAP advisers work with appreciate the face-to-face contact that they have with the advisers as this, in many cases, is one of the few friendly and supportive people that they meet. Building up the relationship and trust between a client and their adviser is important in identifying and resolving issues that are raised.

Figure 1: Individual clients supported in ASAP areas over the 12-month period



ASAP area performance continued

It should be noted that the geographic areas are dissimilar in nature, covering different numbers of bureaux. The ease of access for clients to the bureau is a large factor, with a wider population spread in more rural areas making access to bureaux, outreach and home visits more challenging. Typically, ASAP client numbers are lower in more rural areas.

Figure 2: Quarterly number of clients in each ASAP area

Region	Oct – Dec 2021	Jan – March 2022	Apr –June 2022	July – Sept 2022	Total no. of distinct clients Oct 2021 – Sep 2022
Aberdeen and Aberdeenshire	42	39	47	41	106
Argyll and Bute	30	30	36	27	73
Ayrshire	54	41	81	71	145
Edinburgh and Lothians	93	97	84	103	293
Falkirk	30	36	36	30	79
Fife	157	185	175	183	415
Inverness, Moray and Nairn	95	102	96	102	242
Lanarkshire	172	150	160	137	408
Renfrewshire	52	38	42	34	107
Stirlingshire and Clackmannanshire	54	65	62	67	126
Tayside (Dundee, Angus, Perth)	66	66	73	59	148
Non-ASAP areas	12	8	6	8	32
Total	845	849	892	854	2174

ASAP area performance continued

Notes:

- > The service in the Falkirk area is jointly funded by Falkirk Council and the ASAP funding partnership.
- > Occasionally advisers may support clients who fall outwith their regional area. This total has dropped since the removal of the national helpline. Over the past year, support for clients in non-ASAP areas came from Central Borders, Dumfries and Galloway, East Dunbartonshire, North West Aberdeenshire, Skye and Lochalsh and West Dunbartonshire.
- > The quarterly figures reflect the number of clients seen in each quarter, counting each client once no matter how many times they are seen in the quarter. On average, between Oct 2021 – Sept 2022, there were 5.1 contacts per client.
- > In previous reports, the total number of clients seen across the year (i.e., final column above) was presented as a sum of the quarterly reports. We have revised this approach to show the total number of unique clients seen in the year, regardless of the number of times they were contacted across quarters and eliminating some quarterly duplication. This provides a more accurate representation of the number of distinct clients seen by ASAP over the year.
- > Over this year we have seen 2,174 distinct clients who may have been seen multiple times by advisers, in comparison to last year this is an increase of 132 distinct clients.

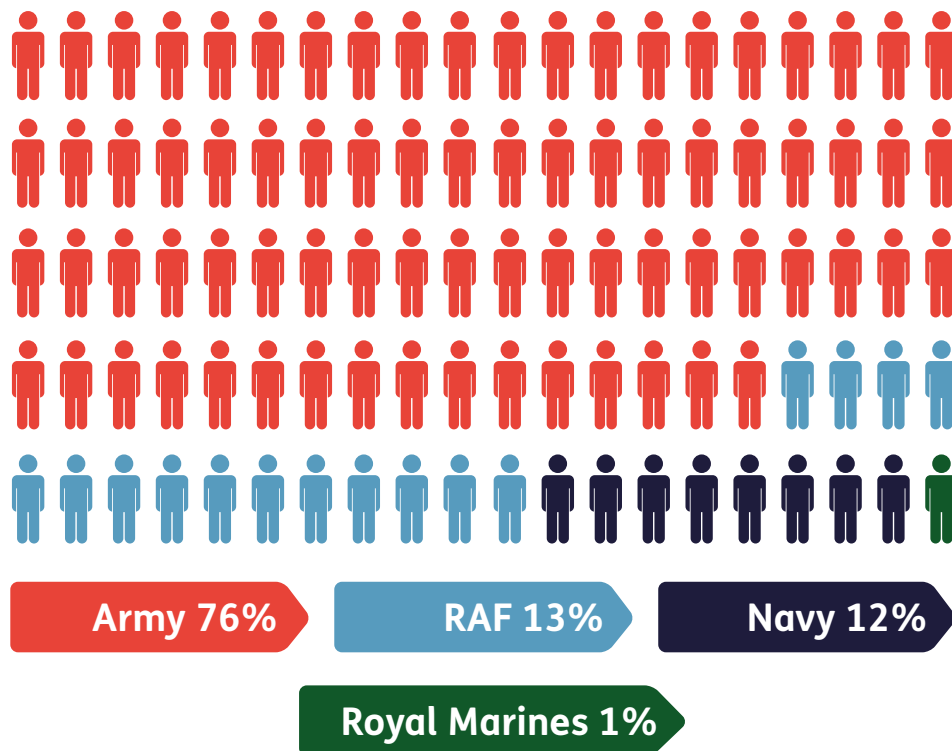
ASAP Helpline Clients

Since the beginning of October 2021, the ASAP helpline stopped being monitored by a dedicated ASAP adviser. The number is still active; however, calls are being redirected to the Scottish Citizens Advice Helpline (SCAH) where they are picked up by generalist advisers.

Our clients

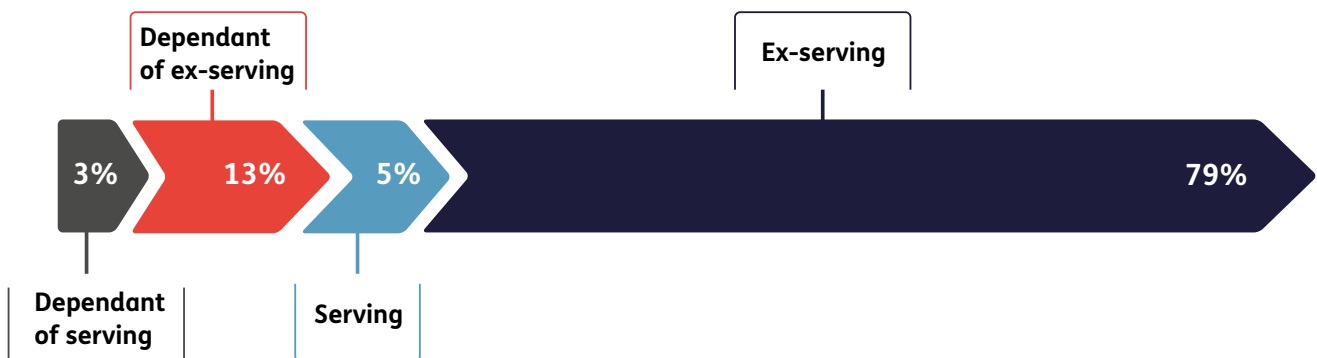
The service background of people seen varies between regions, depending on the proximity of bases and where veterans settle. Nationally, the proportion of clients has remained roughly the same as previous years, with a slight increase in the number of clients from a Royal Navy background.

Figure 3: Service status of clients



The proportion of clients in each group is broadly similar to previous years, with ex-serving clients still the clear majority.

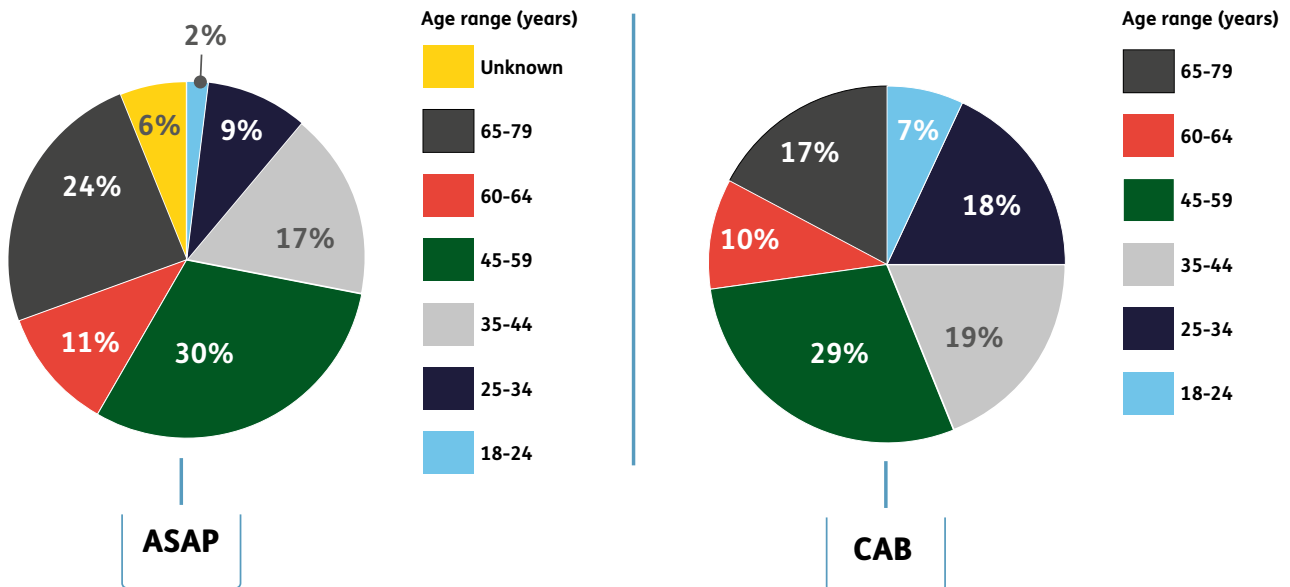
Figure 4: Service status of clients continued



Our clients continued

However, ASAP advisers still routinely help the dependants of ex or current serving members of the Armed Forces, highlighting the support available for all members of the Armed Forces community.

Figure 5: ASAP data compared with general CAB clients



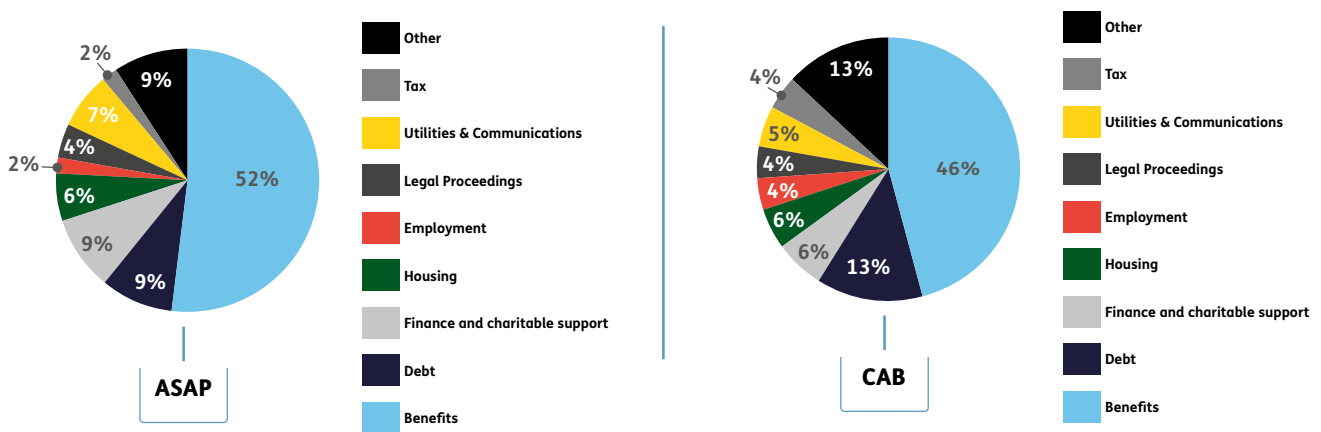
Compared with the bureau average, ASAP supports fewer younger people. However, from around age 35-64, the proportion of clients is quite similar between ASAP and the CAB network as a whole, and ASAP supports significantly more people over the age of 65.

Please note that the comparison data for the CAB network is from a slightly different time period (Apr 21-Mar 22) to that of the ASAP data as the reporting periods do not align.

Advice needs of ASAP clients

The number of times an ASAP client accesses advice (5.6) is noticeably higher than the bureau average of 3.8 issues per client, indicating that ASAP continues to offer valuable support to vulnerable people who present with multiple problems. Feedback from advisers indicates that cases continue to be extremely complex and are taking more investigative work, time, and client contact needed to resolve them.

Figure 6: ASAP data compared with general CAB clients continued

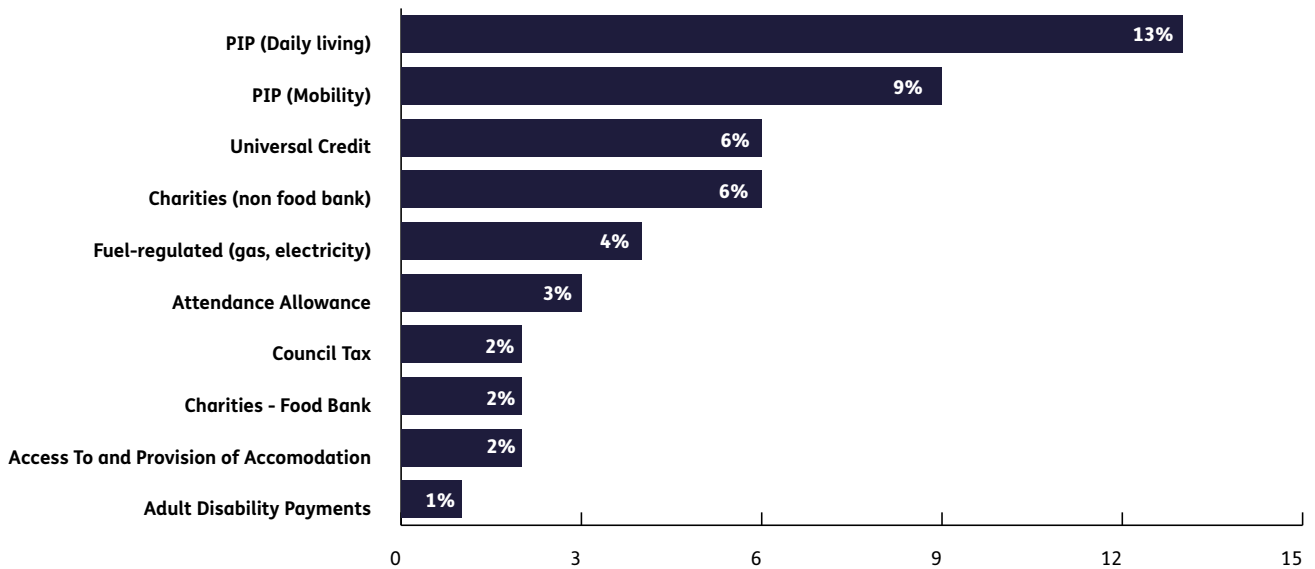


The proportion of benefits issues recorded by ASAP has decreased from 54% to 52% over the year, while the proportion for debt and finance and charitable support has increased slightly. ASAP clients raise proportionately more benefits issues than general bureau clients, giving an indication of the particular support needs of ASAP clients. Similarly, to the previous year, the higher proportion of finance and charitable support advice, compared with the bureau average, is indicative of our close working relationship with Poppyscotland and SSAFA for access to charitable support. The ‘Other’ category is a combination of consumer, NHS concern, relationship, tax, and travel. The increase in utilities and communications issues is reflective of the cost of living crisis and rising energy bills.

Please note that the comparison data for the CAB network is from a slightly different time period (Apr 21-Mar 22) to that of the ASAP data as the reporting periods do not align.

Advice needs of ASAP clients continued

Figure 7: Top 10 advice issues



The proportion of benefits issues relating to PIP has stayed relatively similar to last year, with a slight reduction in PIP related to mobility. Support needs relating to regulated fuel (oil, gas) increased over the last year, while issues relating to charities, both food bank and non-food bank, both increased. Issues relating to Adult Disability Payment are now within the top 10 advice issues, whilst information about services has dropped out of the list altogether. The remaining 52% of issues is made up of other generalist advice areas.

Who we've worked with

ASAP is an integral part of the support network for the Armed Forces community in Scotland. Our strength lies in our ability to work with a wide range of organisations to support our clients, whether Service related, statutory or voluntary, bridging the gap between the Service experience of our clients and the civilian world.

Over the last year, we have continued to focus on engagement. Having already established strong links with organisations such as Police Scotland, Scottish Prisons Service, Scottish Fire and Rescue Service, and the Department for Work and Pensions (DWP), we have aimed to improve the working relationship between ASAP and other stakeholders. We have continued to build our relationships with organisations including SSAFA, SACRO, and AgeScotland focused on building stronger links between the advisers within these organisations.

Many of our advisers have local contact with professionals in other organisations and we have worked to ensure that contacts are available on a national basis, wherever possible, and to build on the existing working relationships. For example, several advisers are in contact with their local Police Veterans Champions, and some have worked with their local Social Security Scotland representatives and Scottish Veterans Residences. Advisers offer presentations to lots of third sector and veteran charities including: RAF Benevolent Fund, Poppyscotland, Roots Food Bank, Homestart, Carers centre and Police Scotland.

ASAP has created a database of partner organisations providing support to veterans in Scotland. This has facilitated regular communication and enabled partnership work with local and national actors. We have established relationships with several groups working with veterans, including Who Dares Cares, which specifically focuses on recovery and support for veterans struggling with PTSD and anxiety, and Fighting With Pride, which supports the health and wellbeing of LGBTQ+ members of the Armed Forces Community.

One of our advisers worked in partnership with Child Poverty Action Group in Scotland to create a Veterans & Benefits factsheet, as a useful reference point for information on means-tested benefits and how they are affected by certain armed forces benefits administered by the MOD.

Who we've worked with continued

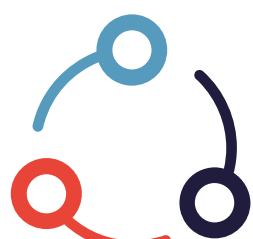
The data below represents some of the organisations that the ASAP service has received referrals in from .



Self referral / family / friend	22%
Veterans First Point	10%
CAB	10%
ASAP - Poppyscotland	8%
ASAP - Police	7%
ASAP - SSAFA	7%
ASAP - Service related charity (other)	6%
ASAP - Helpline	3%
ASAP - Regional adviser	3%
ASAP - DWP Veterans Champion	2%
Other	23%”

The bureau network provides many specialist services, for example debt, energy or housing advice, and tribunal representation. Some of this is provided directly by ASAP advisers, and in other cases, ASAP facilitates access to these services.

The data below represents some of the organisations that the ASAP service has referred clients out to for specialist help.



ASAP - SSAFA	12%
ASAP - Veterans UK	10%
DWP	7%
CAB Money Advice	5%
CAB	4%
Foodbank	4%
Local Charities	4%
LA Housing Benefit/Council Tax Benefit Department	4%
ASAP - Service related charity (other)	4%
ASAP - Fares4free	3%
Other	43%



**UNFORGOTTEN
FORCES**
Supporting Scotland's
Older Veterans

Unforgotten Forces

ASAP has been part of the Unforgotten Forces Consortium for the entire length of the project, working closely with partners including the Defence Medical Welfare Service and Age Scotland to support mutual clients. ASAP provides support for older veterans across the regions, with outreach in local hospitals and centres for older people.

Since 1 October 2020, ASAP has been an unfunded partner of the consortium, however, advisers continue to provide a valuable service to clients aged 60 or over.

Training our advisers

ASAP advisers are dealing with a particularly vulnerable client group, which means that they need a specialist skill set and a detailed knowledge of matters relating to the Armed Forces, in addition to general advice skills. As was the case last year, Citizens Advice Scotland has moved to the remote provision of training courses so advisers can continue to access this.

The Citizens Advice Scotland e-modules, providing an overview of the advice needs of the Armed Forces community and the support available, are on the ASAP website www.adviceasap.org.uk.

We are planning CPAG training on veterans' benefits and Quick Benefit Calculator training. RSOs are due to attend a training session on gambling support with the Gambling Support Service. We also look forward to adviser training sessions on debt management and Applied Suicide Intervention Skills Training with Poppyscotland.

What we've done for clients

RSOs empower clients to take action at their own pace with holistic support including finances, benefits and mental health

The client, who is ex-Army and over 65 years old, was referred to ASAP by Poppyscotland for support with benefits.

The client is widowed and lives alone in a home rented from a social landlord. When his wife died in 2021, his income dropped dramatically as he has previously been her carer and the couple had entitlement to Pension Credit. Without his entitlement as a single adult, the client's Housing Benefit and Council Tax Reduction were also reduced, and the client found himself using his limited savings to get by. These had now dipped below £3,000 and the client was worried about what would happen when these ran out. The client had been in receipt of DLA High Mobility and Low Care for 20 years without review and his care needs had increased significantly since then.

These concerns were causing the client great anxiety and affecting his mental wellbeing, and he also was becoming increasingly isolated as he withdrew from meeting with fellow ex-servicemen due to fuel costs or not being able to 'pay his way' if they met for lunch/ coffee.

The adviser helped the client complete a change of circumstance form and the client award was increased to High Care High Mobility. This in turn meant that the client was entitled to full Housing Benefit, increased Council Tax Reduction, and Pension Credit.

This resulted in a client financial gain of over £10,500. The client now has far more peace of mind about his financial circumstances, and is able to employ a cleaner to come in once a week so his house could return to the standard of cleanliness his wife would have liked. His social life was able to expand again as he could meet up with friends and family for coffee, etc, without worrying about 'paying his way'. He was also delighted to have additional help with health costs meaning he could have the major dental work done which he had been putting off for some time. The client reported that his quality of life was significantly improved as well as a sense of security and independence. He expressed gratitude that ASAP had guided him through the application processes at a pace he was comfortable with, and stated that he would not have been able to tackle this without ASAP support. He appreciated that ASAP could empathise with and respect his grieving process, allowing him to feel in control of the process and open up about his increased personal care needs, which he had struggled with.

What we've done for clients continued

The client's feedback stated: 'This has been life changing. You are an angel. I can't thank you enough for all you have done. My daughters also want to thank you because they can see how much of a difference you have made. It's not just about the money, it's everything that goes along with it.'

RSOs offer comprehensive benefits advice and immediate support through partnership working:

The client is an ex-RAF British citizen over the age of 55 who contacted his local bureau for support with debt which was causing him significant stress.

The client had been on a full Council Tax exemption but became State Pension (SP) age whilst in hospital and was unable to re-apply for Council Tax (CT) and Housing Benefit (HB) until he came home. Due to ill health and digital exclusion, he had been unable to call, visit or email DWP or council for CT exemption, and couldn't complete the SP online form as he had no access to PC or internet.

The adviser initially helped the client to complete SP, CT and HB forms, and included the client in conference calls with the DWP so that he was always aware of what was being discussed. However, it took several weeks for SP to be awarded, and the client did not receive a response about the benefits claims for over two months. He received a rent arrears letter, which caused him significant anxiety. The adviser was able to contact the council for an update on CT exemption, who informed them that additional evidence was required, which the adviser helped the client to provide. After several weeks the client still had not received a response on his CT exemption, so the adviser contacted the council again. Following discussions between the adviser and the council, the client was awarded CT exemption as well as backdated payment.

Due to the delay in being awarded Housing Benefit, the client went into arrears. The adviser held a conference call with the council and the client, who was advised to make a payment plan. The adviser requested that a note be made on the council's system that they were working on reducing the debt and therefore the case should not be handed over for debt collection. The client also had concerns about the continuation of his Disabled Living Allowance, which the adviser was able to reassure him would not change until the DWP contacted him, at which time the adviser could offer further support.

The client was awarded backdated HB, reducing his arrears from £1500 to £193. The adviser and the client were in contact with another forces charity regarding these arrears, which the charity agreed to pay off for the client using information provided with the help of the adviser.

What we've done for clients continued

During this time the client was struggling with living costs including food, so was referred to a forces charity who help veterans with food parcels, who were able to support the client.

Overall, the total client financial gain was close to £7,000 as the client was cleared of all debt with the help of another charity, and was awarded Council Tax exemption and Housing Benefit, both with backdated payments. The client's stress was reduced in the short-term through referral for food parcels, debt clearance, and providing emotional support, and he is much more financially stable going forward with benefits confirmed.

ASAP works in partnership with allied organisations to support vulnerable clients:

The client is a 71-year-old single Army veteran living in rented accommodation in Highland who was referred to ASAP for debt advice.

The client owes £4,000 in historic Council Tax arrears dating from 2010 and couldn't understand why they were now being pursued by Highland Council. He is paying £20p/w to his current liability but is reliant on State Retirement Pension and Army Pension and cannot afford to make payments towards his arrears. He also stated that he cannot afford to manage his energy costs on his limited income. This is affecting his mental well-being as he has grave concerns about the increasing cost of living and is worried that his electricity will be disconnected, and that Highland Council could take action to collect arrears. The client tends to avoid difficult and challenging situations because of his time in the armed forces and finds it difficult to engage with authorities.

The client had been in contact with Poppyscotland and SSAFA for support with debts and was referred to ASAP for advice. Applications for charitable support from both the Regimental Charity and SSAFA had been made, but it was anticipated that any financial support was likely to be limited and unable to cover his full debts as the client had been issued with charitable support of this nature in the past.

ASAP recommended that they focus on the client's electricity debt to ensure he was able to maintain connected. Contact with Money Advice services would place a hold on any action regarding Council Tax arrears which were unlikely to be actively pursued in the immediate future. It was also recognised that funds were limited and therefore difficult decisions had to be made as to how these are allocated if ultimate result could involve sequestration.

ASAP, Poppy Scotland and SSAFA worked closely to collate information on the client's circumstances as the client finds it difficult to communicate with several organisations and advised of his desire to have a 'one stop shop' to help him take control of his finances.

What we've done for clients continued

The client received £200 of charitable support from the Regimental Charity and SSAFA agreed to provide £1,000 of support, on the condition that client would actively engage with a Money Advice Service. A letter from ASAP was sufficient to allow allocation of funds to proceed. The client was referred to his local bureau's Money Advice team for further support on appropriate debt relief solutions and energy efficiency advice.

The client was incredibly relieved that he was given financial support to alleviate some short-term pressure. He has actively engaged with initial local bureau contact and has agreed to be proactive in engaging with the local Money Advice team. He noted how important it was to him that support was available through a trusted organisation such as CAB who understand the specific needs of the armed forces community.

RSOs reduce the stress involved in claims and appeals processes for vulnerable clients:

The client is a 65-year-old Falklands War veteran who served in the Royal Marines and is now in receipt of a war pension. He is an existing client of Stirling CAB and contacted the bureau because he was worried about increasing food and utility costs and affordability of his personal care and had to renew his Personal Independence Payment.

He paid several visits to the bureau to complete the PIP renewal form and collate the medical evidence, including a letter of support from ASAP. The adviser made several calls to the DWP to discuss the case and established that a medical assessment would not be necessary, due to the client's well documented disabilities.

The client was awarded PIP at an enhanced rate (both Daily Living Component and Mobility Component) for a period of 10 years. The client stated that he would have been unable to complete the process without support and that had he lost the PIP money would have undergone significant financial hardship. The amount awarded for PIP was £8,158.80 per year for the next 10 years, making the total client financial gain £81,588.00 over the 10-year period.

Support with tribunal representation regarding benefit deductions

Client, 62 years old, ex Scots Guard, self-referred to his local CAB's drop-in clinic (East Ayrshire). He required support in relation to a claim for limited capability for work through Universal Credit (UC). The client had attempted a mandatory reconsideration via telephone call which failed to have the decision reversed. He sought help appealing the decision as he does not own a computer.

He served with the Scots guards but could not recall the details and service number. He was medically discharged which is why he received his Allowance for a Lowered Standard of Occupation (ALSO) pension. This was paid via war disablement pension and had been deducted from his UC payment. With the permission of the client, the ASAP RSO contacted

What we've done for clients continued

DWP to clarify why the client's war disablement pension was being deducted from his UC payments as this should not be the case. Client had maintained this deduction was historic. ASAP contacted veterans champion Mark of DWP to clarify this. Mark requested this be rectified as soon as possible. The UC claim appeared to run from 02-10-2018 and he had to check benefits claimed prior to that date to ensure he was paid the correct amount. It had transpired that the client's UC should not have been deducted due to his war disability pension and he was awarded £15,540 underpayment from DWP.

With regards to the ongoing case with his mandatory reconsideration in regards to limited capability for work (LCW) under UC, the client was advised of the assistance available from ASAP for his appeal. He was assisted with the appeals form, details and further information request from his GP. The client was made aware that if he was found to have LCW, he won't get a component, so his Allowance for a Lowered Standard of Occupation (ALSO) pension will continue, and he could spend any arrears he has been paid. However, if he is found to have Limited Capability for Work Related Activity (LCWRA), on the other hand, he will get a component in his UC, and this will be awarded with retrospective effect. He would have to notify Norcross that he has a component with his UC and his ALSO may stop. Client wished to go ahead with the appeal and with the support of ASAP was awarded limited capability for work at tribunal level. ASAP is currently working with the client to apply and support his claim for personal independence payment.

Promoting ASAP

We continue to promote ASAP through effective partnership working with our various national partner organisations. The CAS ASAP team provides updates for other organisation's newsletters and stakeholder lists. Online information on the CAS public facing page and external website reflects current service provision. The project team has been working with national bodies such as the Scottish Prison Service and Police Scotland to develop the linkages between their veterans' champions, Veterans in Custody Support Officers, and the ASAP advisers to encourage collaborative working and signposting of clients between organisations.

Bureaux also undertook promotional activity, including social media, weekly tweets, use of CAB Facebook pages, sharing with others including local councillors and elected members; bureau adverts in local papers and magazines; ASAP advisers proactively contacting all organisations they work with; inclusion of service availability in local organisation newsletters.

October 2022

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With thanks to the following for their ongoing funding support for ASAP:



The Scottish Association of Citizens Advice Bureaux - Citizens Advice Scotland. Scottish charity (SC016637) and company limited by guarantee (89892)