



Armed Services Advice Project

citizens  
advice  
scotland

# Supporting the Scottish Armed Forces Community in 2014

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The Armed Services Advice Project is funded by:





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## The Citizens Advice Service in Scotland

### **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 Scottish CAB Service is independent and provides free, confidential and impartial advice to everybody regardless of age, disability, gender, race, religion and belief and sexual orientation.

# Introduction

The Armed Services Advice Project (ASAP) was established in 2010 to be a focal point for the Armed Forces Community (AFC) in Scotland for access to advice, information and support, while working closely with key partner organisations to ensure that clients receive the most appropriate support.

ASAP is delivered by the Scottish CAB Service, a highly trusted network with decades of experience delivering a free, independent, confidential and impartial advice and information service to the general public. ASAP is made possible by a funding partnership, led by Poppyscotland, with whom we work closely to develop the project and ensure that it continues to meet the needs of the clients we support.

There have been a total of 5756 ASAP individual clients seen between the start of ASAP on 1 July 2010 and 30 September 2014. The client financial gain since the start of ASAP is £3,856,667.84 which is a return of £3.42 for every £1 of funding received.

## **The Veterans Community in Scotland**

This report focuses mainly on the advice needs of veterans and their families, who make up almost 90% of the clients that access advice through the Armed Services Advice Project. A veteran is anybody who has served in the UK Armed Forces (whether regular or reserve). The number of ex-Service men and women in Scotland was estimated to total around 480,000 in 2005.

The veterans community also includes widows/widowers of veterans and their dependants. In 2005, there were around 363,000 adult dependants of veterans and 174,000 dependant children in Scotland. This means that the veterans community in Scotland totalled around one million people or around one in five of the population.


## **This report**

This report provides an update to the findings of the Civvy Street: The New Frontline report which was published in 2012. The report examined the advice needs of members of the Armed Forces Community, looking at whether and how they differed from those of the average citizens advice bureau client. The report found that while the advice needs of veterans did not differ considerably from those of the average client, it was the complexity and severity of these problems that marked them as different.

Two years on, this report examines whether the recent trends in advice need, such as payday loans and food parcels, have affected veterans and whether their support needs have changed. The original 2012 report can be accessed here:

[www.cas.org.uk/publications/civvy-street-new-frontline](http://www.cas.org.uk/publications/civvy-street-new-frontline)

The findings in this report are based on a comparison between the advice needs



of 1,769 clients that ASAP assisted in the period July 2010 and March 2012 (the period covered in the 2012 report) and those of 3,114 ASAP clients who sought advice between April 2012 and March 2014. The latter period includes 8,751 new issues that were brought to the project. Almost 90% of ASAP clients were either veterans or their dependents, while the remainder were serving personnel and their dependents.

As in the 2012 report, the evidence is augmented by qualitative interviews with nine veterans who agreed to share their personal experiences, and two focus groups with ASAP advisers. The report examines the quantitative and qualitative evidence under the following sections:

- ▶ **Changing advice needs**
- ▶ **Employment**
- ▶ **Benefits**
- ▶ **Housing**
- ▶ **Debt**
- ▶ **Health**

# Executive summary

In 2012, Citizens Advice Scotland published *Civvy Street: The New Frontline*, which outlined the issues that veterans can experience after leaving the armed forces, and the support that the Armed Services Advice Project (ASAP) provides to those who experience difficulties. The report found that, while the majority of service leavers make a successful transition to civilian life, a significant minority experience challenging problems. This can include struggling to find alternative employment, problems finding and sustaining a home, debt problems as a result of a lack of financial knowledge, undiagnosed mental health problems, or, in many cases, a combination of the above.

Two years on, the issues that clients seek advice on at citizens advice bureaux have changed. Payday loans, the 'bedroom tax', benefit sanctions, food parcels and zero hour contracts, have all become significant issues for large parts of the population. This report examines whether the wider trends in advice need have affected veterans and whether their support needs have changed.

Analysis of statistics and cases indicates that the advice needs of veterans have shifted similarly – but not exactly – to those of the population as a whole. The incidence of payday loans and the impact of disability benefit changes have affected veterans in a comparable way to other clients. Other societal trends, such as sanctions and food parcels, appear to have had less of an impact on the veteran population. On some issues, such as the level of debt issues, veterans differed quite markedly from wider trends.

The 2012 report found that while veteran issues didn't differ considerably from that of the wider population, it was often the severity of these problems that marked them out as different. Whether it is due to health issues or through difficulty adjusting to civilian life, veterans can be worse affected by the same issue or be more likely to be affected by multiple issues. Case studies and evidence from the ASAP service suggests that this remains the case.

The Armed Services Advice Project (ASAP) continues to make a valuable contribution in reaching out to veterans, offering them expert advice, and introducing them to the extensive network of support and assistance that is available to them. This report outlines the distinct advice and support needs of veterans, showing the value of having a dedicated service to address these needs

This report examines the advice needs of veterans based on quantitative evidence from 3,114 clients that approached the ASAP service for advice in the previous two financial years. This evidence is supplemented by interviews with nine veterans who agreed to share their personal experiences and two focus groups with ASAP advisers. The main findings in the analysis include:



# Key Findings

## **Debt has decreased as an issue**

The proportion of issues concerning debt brought by veterans has declined significantly over the last two years (25% to 17%), although the reasons for this decline are unclear. This is in contrast to overall bureau figures where debt makes up 21% of all new issues. Consumer debts have decreased in incidence, although ASAP clients are more likely than the average client to have mortgage or rent arrears issues.

## **Housing has increased in advice need**

ASAP clients were shown to be more likely than the average client to seek advice on housing in the 2012 report, and this trend has continued to grow. ASAP clients are more likely than the average client to have an issue regarding threatened/actual homelessness (1.5% compared to 0.8% average), access to/provision of accommodation (2.2% to 0.5%), and social housing arrears (2.6% to 1.9%).

## **Benefits have grown as an area of advice need**

The growth in demand for benefits advice in citizens advice bureaux has been mirrored by that in ASAP. The proportion of ASAP issues concerning Employment and Support Allowance (ESA) has almost doubled, although it is slightly below the average for all clients. ASAP clients are much more likely than the average client to have a disability benefit issue, which make up almost one in ten of total issues advised on by the project. ASAP clients may therefore be particularly vulnerable to the changes being brought about under the Personal Independence Payment (PIP).

## **Employment issues**

ASAP clients are slightly less likely than the average client to seek advice on employment, particularly on an in work employment problem, such as terms and conditions and pay. However, ASAP clients are much more likely to seek advice on issues relating to looking for work, including back to work schemes.

Two trends stand out across all the different areas of advice. The first is that ex-service personnel with physical or mental health problems, whether they develop during or after service, appear to have more problems making the transition to civilian life and are more likely to present with complex problems to the service. The advice and support that these veterans receive when leaving the Services is therefore of critical importance. The second trend is that ASAP clients tend to present with more potential 'crisis' issues than other client groups, such as homelessness, finding accommodation, finding work, housing arrears, and mental health issues. This makes the advice that these clients receive even more critical.

# Changing advice needs

In the two years since the original report was published, the issues that clients seek advice on at citizens advice bureaux have changed. Payday loans, the 'bedroom tax', benefit sanctions, food parcels and zero hour contracts, have all become significant issues for large parts of the population.

Analysis of statistics and cases indicates that the advice needs of veterans have shifted similarly – but not exactly - to those of the population as a whole, with some issues particularly affecting ASAP clients and others seemingly having little impact. Figure 1 outlines the overall shift in the type of advice sought between the two time periods (2010-12 and 2012-14):

**Figure 1: Comparison of ASAP new issues between the two periods**

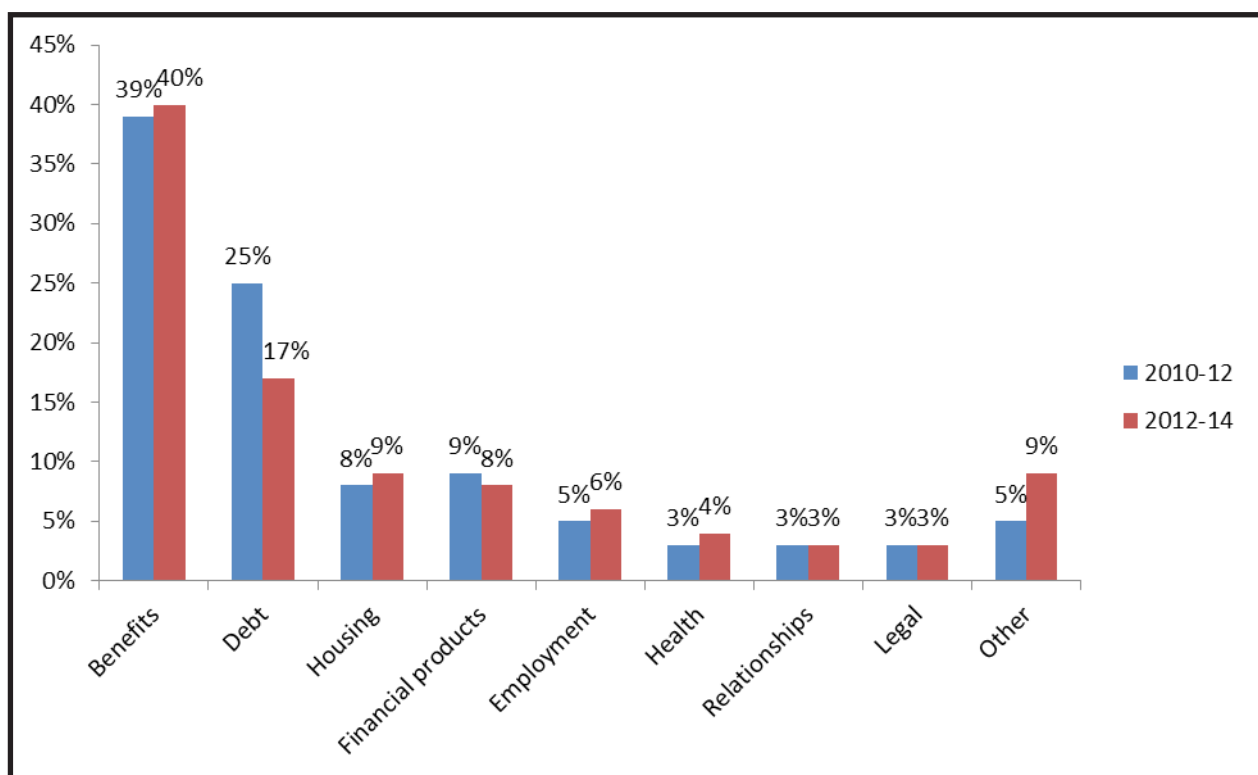


Figure 2 indicates potentially significant changes in the advice sought between the two periods by ASAP clients. Debt issues have decreased markedly as a proportion of all issues between 2010-12 and 2012-14, although the reasons for this decline are unclear. This is in contrast to overall bureau figures where debt makes up 21% of all new issues. Consumer debts have decreased in incidence, although ASAP clients are more likely than the average client to have mortgage or rent arrears issues. In contrast, the growth in demand for benefits advice across the service has been mirrored by that in ASAP. Table 1 shows the type of advice that ASAP clients require from the project in more detail:



**Table 1: Most common issues for ASAP clients**

Top ten issues (2010-12)		Top ten issues (2012-14)	
Benefit entitlement	7.9%	Benefit entitlement	9.3%
Charitable applications	6.7%	Charitable applications	7.2%
Personal loan debts	6.1%	ESA	6.0%
DLA (Care)	5.2%	DLA (Care)	3.3%
DLA (Mobility)	4.8%	Housing Benefit	2.9%
Credit card debts	3.8%	DLA (Mobility)	2.8%
ESA	3.4%	Personal loan debts	2.4%
Housing Benefit	2.8%	Access to housing	2.4%
Council Tax Benefit	2.3%	Divorce/separation	1.9%
Access to housing	2.3%	Credit card debts	1.7%

Table 1 shows that there has been a shift in the most common issues brought to ASAP. Unsecured personal loan debt, previously the second most common issue, has decreased significantly in incidence, while credit card debt has also decreased. Issues that have moved up in incidence in the last two years include Housing Benefit, access to/provision of housing and charitable applications. DLA has decreased proportionately, but this is related to the introduction of Personal Independence Payment (PIP) for new claimants moving issues to this category. Table 2 shows more detail on the issues that increased or decreased the most for ASAP clients between the two time periods.

**Table 2: Issues increasing/decreasing for ASAP clients since 2012**

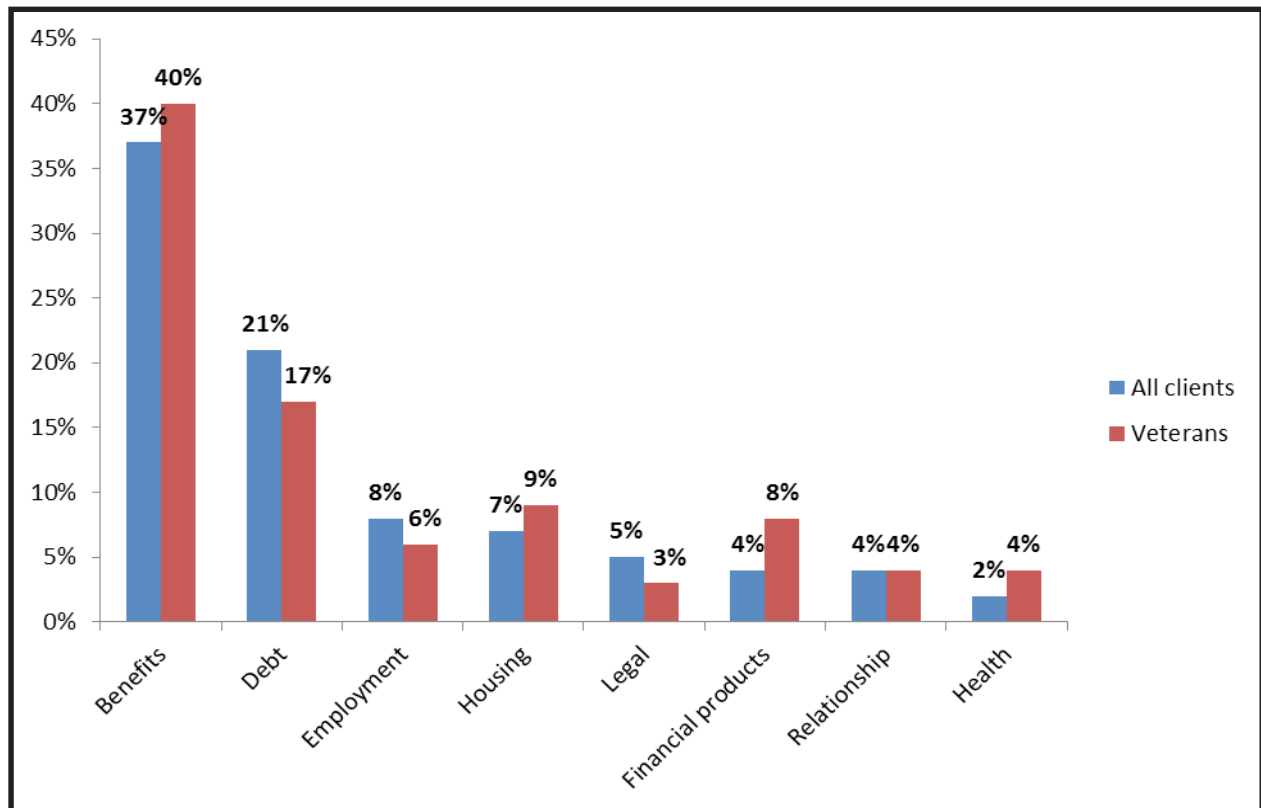
Relative increase		Relative decrease	
ESA	+77%	Credit card debt	-55%
Divorce/separation	+77%	Personal loans	-54%
Self employment	+66%	Pension Credit	-48%
LA rent arrears	+58%	Debt Remedies	-33%
LA homelessness	+36%	Threatened	
Housing Benefit	+16%	Homelessness	-32%

Issues that are increasing in number for ASAP clients include benefits such as ESA and Housing Benefit, which have increased across the CAB service. Local authority rent arrears have also increased, which may also be related to benefit changes. The majority of ASAP issues that are decreasing in number relate to consumer debt. Overall homelessness issues are decreasing, although local authority homelessness practice is increasing as an issue for both veterans and for CAB clients.

### Comparison with all citizens advice bureau clients

Figure 2 outlines a comparison between ASAP clients and all clients seeking advice at a citizens advice bureaux:

**Figure 2: Comparison between ASAP clients and all bureau clients**



The growth in demand for benefits advice across the citizens advice service has been mirrored by that in ASAP. The proportion of ASAP issues concerning Employment and Support Allowance (ESA) has almost doubled, although it is slightly below the average for all clients. ASAP clients are much more likely than the average client to have a disability benefit issue, which make up almost one in ten of total issues. ASAP clients may therefore be particularly vulnerable to the changes being brought about under the Personal Independence Payment (PIP).



ASAP clients were shown to be more likely than the average client to seek advice on housing in the 2012 report, and this trend has continued to grow. ASAP clients are more likely than the average client to have an issue regarding threatened/ actual homelessness (1.5% compared to 0.8% average), access to/provision of accommodation (2.2% to 0.5%), and social housing arrears (2.6% to 1.9%).

ASAP clients are slightly less likely than the average client to seek advice on employment, particularly on an in work employment problem, such as terms and conditions and pay. However, ASAP clients are much more likely to seek advice on issues relating to looking for work, including back to work schemes.

The proportion of issues relating to charitable support is proportionately almost seven times higher for ASAP clients than for the average client, a figure which has increased since the 2012 report. This shows the type of service that ASAP provides in linking clients to sources of support and the number of organisations that are able to provide support to veterans. However, it may also reflect wider financial difficulties that have affected many other bureau clients in this period. There is limited evidence of veterans accessing food parcels, although this appears to be on a much lower scale than for other bureau client groups.

Figure 3 examines in greater detail the issues that are relatively more or less common for ASAP clients compared to the citizens advice bureau average, based on proportion of total issues:

**Figure 3: Issues that are relatively more or less common for ASAP clients compared to citizens advice bureau average (2013/14)**

<b>Schemes for the unemployed</b>	<b>+1003%</b>	
<b>Charities</b>	<b>+569%</b>	
<b>Mental health (non NHS)</b>	<b>+568%</b>	
<b>Information about health services</b>	<b>+374%</b>	
<b>Access/provision of accommodation</b>	<b>+308%</b>	
<b>Applying for jobs</b>	<b>+233%</b>	
<b>Pensions, savings and investments</b>	<b>+107%</b>	
<b>Private rented housing arrears</b>	<b>+97%</b>	
<b>Homelessness (local authority service)</b>	<b>+94%</b>	
<b>Actual homelessness</b>	<b>+71%</b>	
<hr/>		
<b>Redundancy</b>	<b>-91%</b>	
<b>Child Benefit</b>	<b>-73%</b>	
<b>Dismissal</b>	<b>-65%</b>	
<b>Terms and conditions</b>	<b>-61%</b>	
<b>Pay and entitlements</b>	<b>-58%</b>	
<b>Working Tax Credit</b>	<b>-55%</b>	
<b>Child Tax Credits</b>	<b>-47%</b>	
<b>Private rented housing</b>	<b>-45%</b>	
<b>Jobseekers Allowance</b>	<b>-42%</b>	
<b>Credit card debts</b>	<b>-36%</b>	




Figure 3 shows that there are issues that are clearly much more common for ASAP clients. This includes issues that may be related to coming out of the Armed Forces, such as looking for work, accessing housing, and homelessness. Other issues that are more common for ASAP clients include health related subjects, such as mental health services, information about health services, carer issues, and disability aids/adaptations.

Due to the nature of the service offered through ASAP, connecting veterans with the charitable support that is available to them, charity issues were also far more common for ASAP clients. Lastly, issues concerning pensions were higher for ASAP clients, which is likely to be related to war pensions.

Issues that were less common for ASAP clients compared to the average included in-work employment issues, such as pay and terms & conditions, and in-work tax credits. ASAP clients were less likely to seek advice on out of work benefit issues, such as JSA and ESA, but more likely to have a disability benefit issue. Clients of the service were less likely to have a consumer debt issue, but more likely to have housing arrears issues.

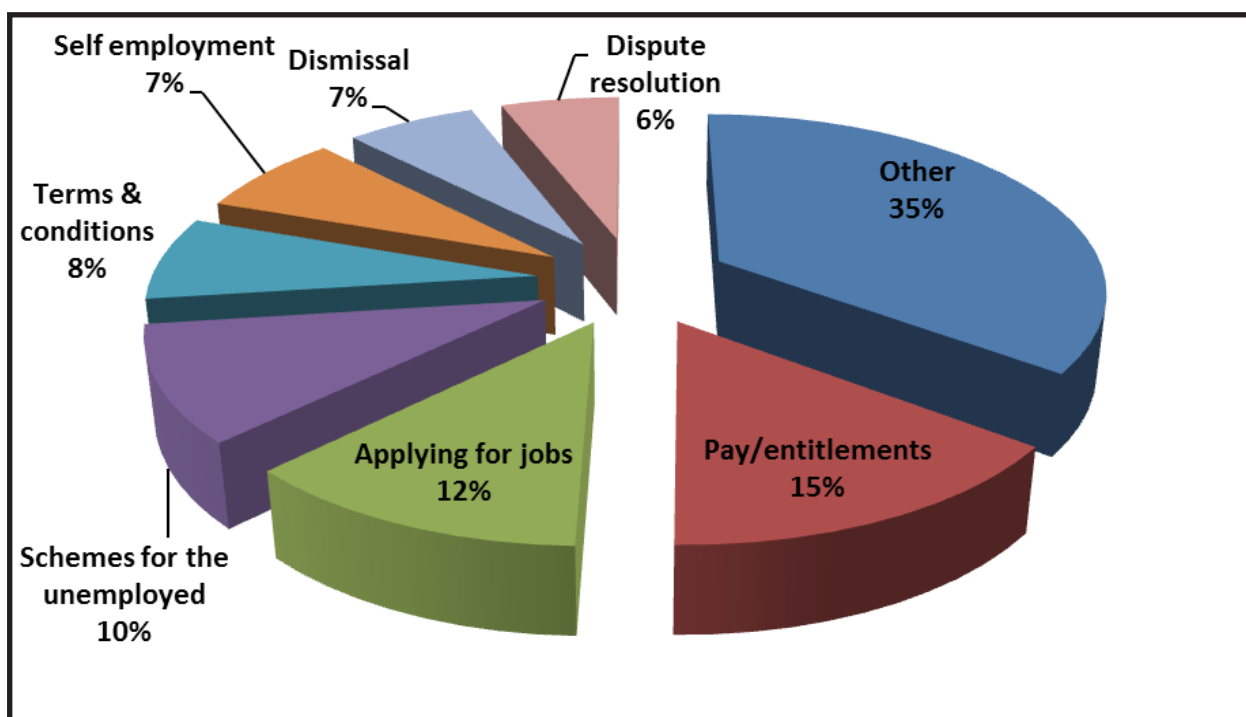
The following sections examine the main areas of advice need for ASAP veterans in more detail, using quantitative data and information from the client interviews and adviser focus groups.

# Employment

Finding and sustaining employment is a key part of making a successful integration into civilian life. Service leavers have many skills and qualities that are much sought after by employers and most make a successful transition into alternative work. However, a minority struggle to find employment, and various studies have shown that veterans have a higher unemployment rate than the population as a whole. A failure to find suitable and sustained employment can have a lasting impact on a veteran's health and wellbeing.

In the two years following the 2012 report, employment has decreased as a proportion of the issues that ASAP clients seek advice on (7% to 6%) and is below the citizens advice bureau average (8%). Figure 4 shows a summary of the types of employment issues that clients sought advice on, based on 532 new employment issues brought to the project in the period April 2012 to March 2014:

**Figure 4: Employment issues for ASAP clients (2012-14)**



Compared to the first two years of the project, ASAP clients were more likely to be seeking advice on an employment issue while still serving in the Armed Forces (recorded under 'other' in figure 4). This may be related to the reductions in armed forces numbers in recent years and also the increased awareness of ASAP of those still serving. ASAP clients were more likely to have a self-employment issue than two years ago, although this was still a small proportion of employment issues.



The interviews with veterans and focus groups with advisers found that the transition into employment was not found to be an issue for the majority of clients. However, it was found that this transition can be very difficult for those leaving the Armed Forces with a physical or mental illness. It was discussed with advisers that in

many instances clients themselves did not believe they could work or find suitable employment in relation to their ailments and therefore were unlikely to look for suitable work. Employer awareness of post-traumatic stress disorder (PTSD) was also raised as an issue, with instances of clients losing their jobs due to symptoms associated with the disorder.

**An East of Scotland CAB reports of a veteran who is struggling to stay in work due to health issues. The client was in the army for 22 years and is now suffering from PTSD, anxiety and depression. He has reduced his working hours to 20 per week as he was struggling to cope with his work. The client now feels that he is unfit for work, but says that he has to work as he cannot afford to only live on his war pension. The adviser completed a financial statement for the client that showed that he was left with £32 available per month after essential expenditures. The client has been on medication for six months and is receiving counselling.**

Figure 5 compares the employment issues that ASAP clients seek advice on with those of all citizens advice bureau clients:

**Figure 5: Employment issues that are relatively more or less common for ASAP clients compared to citizens advice bureau average**

<b>Schemes for the unemployed</b>	<b>+1003%</b>	
<b>Applying for jobs</b>	<b>+233%</b>	
<b>Self-employment</b>	<b>+40%</b>	
<b>Redundancy</b>	<b>-91%</b>	
<b>Dismissal</b>	<b>-68%</b>	
<b>Terms and conditions</b>	<b>-61%</b>	
<b>Pay and entitlements</b>	<b>-58%</b>	

The 2012 report found that ASAP clients are much more likely than the average client to seek advice relating to applying for a job or schemes for the unemployed. The average bureau client is more likely to seek advice on an in work issue or an issue related to recent job loss. The data from the last two years confirms this trend. This may represent service leavers who are re-training or seeking help finding employment soon after leaving the Forces, as well as veterans who have been unemployed for a long time and are seeking to access schemes to help them back into employment.

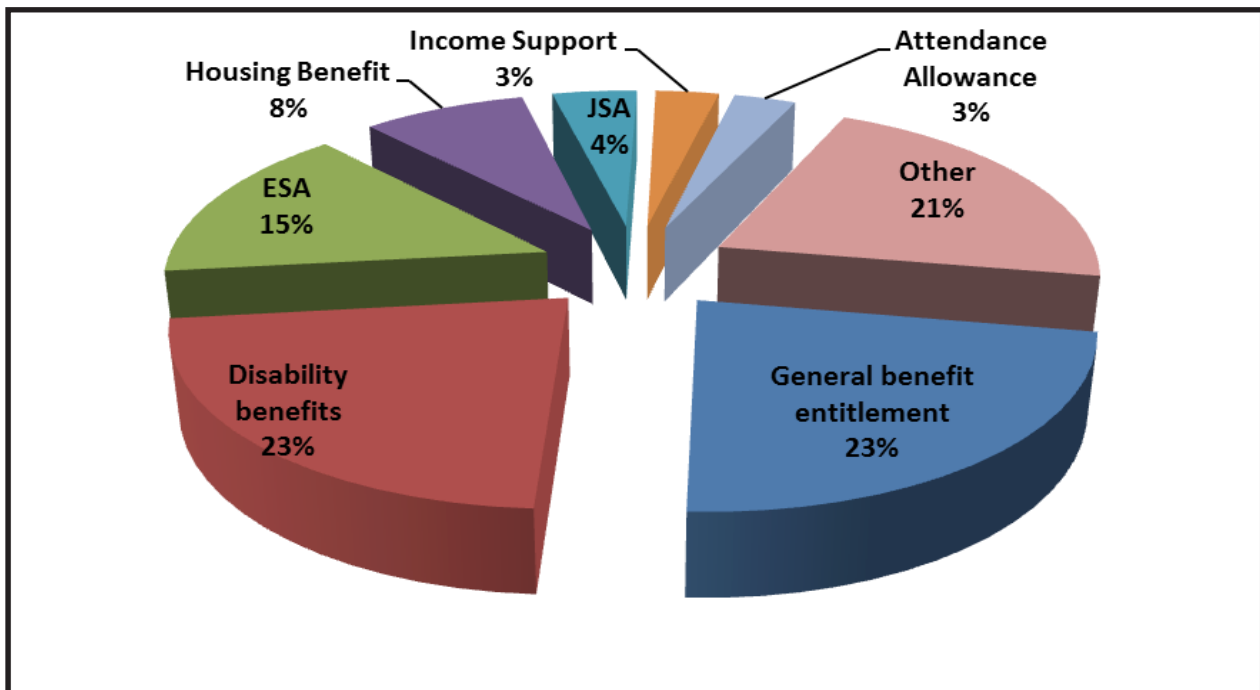
# Benefits

As a result of injuries sustained in the Services, mental health issues that emerge after discharge, and higher than average rates of unemployment veterans are more likely to interact with the social security system than the average person. However, service leavers often have little awareness of benefits and the claiming process, and consequently may be living without the support to which they are entitled.

A number of changes to the benefit system have had a severe impact on citizens advice bureau clients since the 2012 report, many of which may affect ASAP clients. For example, the ongoing reassessment of sickness benefit claimants, the new assessment for disability benefit claims, the increase in benefit sanctions for those looking for work, and the spare room subsidy (or 'bedroom tax') for those under-occupying social housing.

Around four out of ten issues that ASAP clients sought advice on related to benefits, a small increase compared to the 2010-12 data (40% compared to 38%). ASAP clients are more likely than the bureau average (37%) to seek advice on benefits. Figure 6 shows a summary of the types of benefit issues that clients sought advice on, based on 3,543 new benefit issues brought to the project in the period April 2012 to March 2014:

**Figure 6: Benefit issues for ASAP clients (2012-14)**





Compared to the first two years of the project, ASAP clients in this period were more likely to seek advice on Employment and Support Allowance (ESA) (+77% compared to the previous period), Income Support (+16%), Housing Benefit (+16%), and Carers Allowance (+16%). The rise in ESA and Housing Benefit issues as a proportion of all issues mirrors that of citizens advice bureau clients in general, and suggests that ASAP clients have been affected by changes to these benefits in



a similar way. However, the data indicates that other benefit changes, such as JSA sanctions, may affect service leavers less than other client groups.

Figure 7 compares the benefit issues that ASAP clients seek advice on with those of all citizens advice bureau clients:

**Figure 7: Benefits issues that are relatively more or less common for ASAP clients compared to citizens advice bureau average**

PIP (Mobility)	+69%	
PIP (Daily Living)	+61%	
DLA (Mobility)	+22%	
DLA (Care)	+17%	
Attendance Allowance	+15%	
<hr/>		
Child Benefit	-73%	
Working Tax Credit	-55%	
Child Tax Credits	-47%	
Carers Allowance	-46%	
Jobseekers Allowance (JSA)	-42%	

The data strongly shows that ASAP clients are much more likely to seek advice on disability benefits than other client groups at citizens advice bureaux. Around one in every eleven new issues that ASAP clients seek advice on relates to a disability benefit. This particularly includes the Personal Independence Payment (PIP), which replaced Disability Living Allowance (DLA) for new disability benefit claimants in 2013. All existing DLA claimants in Scotland will be reassessed for PIP over the next few years, which is likely to significantly affect service leavers with physical and mental health problems.

While ASAP clients were more likely to have a disability benefit issue, they were less likely to seek advice on income replacement benefit (ESA and JSA) issues. They were also less likely than other client groups to have in-work benefit or child related benefit issues.

### Claiming benefits

The interviews with veterans and the focus groups of ASAP advisers focused significantly on veterans and their interaction with the benefits system. A strong theme emerged regarding the impact of welfare reform and the complicated benefits process on veterans, a group already prone to be reticent to apply for benefits. Two interviewees had stopped claiming benefits due to their experience

of the claiming process and were instead relying on credit and family/friends. Advisers were concerned that the process of applying for benefits can impact on the health of clients with mental health difficulties.

Across those interviewed it was felt that the complexity, length and language involved in form filling was off-putting and unnecessarily complex. ASAP advisers felt that this was a common issue across their clients and acknowledged that in many instances they filled out forms on behalf of clients who felt unable to cope.

**“Oh from day one the forms I’ve really .. I’ve not coped with the forms at all, I’ve not coped with the forms at all, they’re ... to me they’re not laid out very well, I find it very hard to understand most of the questions they were asking and things like that. I actually had to take the form to the DSS and sit down with someone there and say ‘look I can’t do this’ I’m just .. I was lost with it.”**

The interviewees also talked about a reluctance to claim benefits, even where the individual clearly requires support.

**“Eh, I wasn’t too happy about it because well I felt it was my place to work but because of my injuries I couldn’t, I suppose I was being naïve, stubborn, I had pride that I had to go and beg for money from people, basically that’s the way I looked at it and I still do look at it that way.”**

It was clear from interviews with clients that in most instances a formal agency or support worker/adviser was the key to finding out about benefit entitlement. There was some evidence that informal contacts and friends made within the Services were able to offer advice and information about benefit entitlement however this was often reliant upon the individual client being well linked with the AFC.

### **Medical assessments**

Around 15% of all issues that ASAP clients seek advice on concerned disability or sickness benefits. Recent changes to these benefits have meant that hundreds of thousands of existing sickness benefit claimants have had a reassessment for ESA, while the reassessment of an even larger number of disability benefit claimants is currently underway as part of the introduction of Personal Independence Payment (PIP). Data from the project and case evidence suggests that both of the reassessments are having an impact on the veterans community.

ASAP advisers identified the assessments used in ESA and PIP as causing difficulties for their clients, particularly when the result of the assessment differs significantly from previous assessments and diagnosis that they received while in the Services. Interviewees felt these assessments were not as comprehensive and left them feeling that their circumstances had not been considered. A recent trend experienced by citizens advice bureau clients has been significant waiting times for assessments, which cause clients to live on reduced incomes for a number of months. This is an issue that was identified as a growing concern for ASAP clients.

A West of Scotland CAB reports of a veteran who has waited over six months for his PIP assessment. The client suffers from bipolar disorder. He is in significant financial difficulty and would be able to manage his finances more easily if he received PIP.

An East of Scotland CAB reports of a client who has waited for his assessment for ESA for more than six months. The client is a veteran who served for 15 years. The client recently returned from Australia after his marriage failed and he has been given council accommodation. The client was told that he would be given a date for assessment within 13 weeks.

### Sanctions and destitution

A key trend in citizens advice bureaux in the last two years has been the rise in the number of sanctions that are applied to those claiming Jobseekers Allowance (JSA) or Employment and Support Allowance (ESA). Claimants are required to meet a number of conditions in order to continue to claim the benefit, with sanctions (or breaks in payment) being applied if they fail to meet them (for example, failing to apply for a job or attend a jobcentre meeting). In many cases, sanctions have led to clients requiring referrals to food banks.

Although ASAP clients are less likely to seek advice on a JSA issue, there is anecdotal evidence that sanctions have impacted on veterans. One of the clients interviewed discussed their experience of receiving sanctions with the knock on impact of food/fuel poverty and possible eviction for rent arrears. Discussions with advisers (and interviewee experience) also highlighted that in some instances clients were deciding not to continue with a benefit claim after being told that they may be sanctioned.

“...there was nobody there that could turn round and say ‘right we need to put you on sanctions’ ‘why, what am I doing wrong?’ you know nobody is willing to tell me what I am doing wrong.”

An East of Scotland CAB reports of a veteran who is homeless and destitute after his JSA was sanctioned. The client served for 18 years in the army until around eight years previously. The client got a part time job which involved travelling, although he was still receiving JSA and had to sign on daily on the days that he doesn’t work. His work was called off at short notice one day, which meant that the client was too late to sign on. As a result, the client received a four week sanction. He is due to be paid for working at the end of the month, but his employer refused to advance his wages which has left the client without income. The client has been living with his grandmother for the last two years, but she has asked him to leave as he can’t pay rent and he had to sleep rough the night before seeking advice. The client has no money until his wages are paid in three weeks’ time, but is expected to work the following day or lose his job. The client has been offered a place in a Salvation Army Hostel, which he will accept reluctantly as he has had a bad experience in the hostel previously.

Recent figures from citizens advice bureaux indicate that more than one in every 50 clients now have a food parcel issue, with the figure rising to one in 12 for unemployed clients and one in 26 for clients with a disability. Figures from the ASAP project suggest a smaller proportion with one in every 81 ASAP clients having a food parcel issue. This is likely to indicate that ASAP clients are less likely to need a food parcel referral, although there is a possibility that veterans may be more likely to try to cope on a very small income or to be more reluctant to seek a food parcel than the general population.

**“...and that leaves me £48 to pay all my bills, feed me, it’s just ridiculous, no wonder I’m not well you know what I mean and I have to get .. I’ll get food parcels and hand outs and then go out and you know sometimes I have to go begging to get some money to eat.”**

### **Armed Forces Compensation/War Pensions**

It was additionally raised by advisers that there was little awareness amongst veterans and service leavers about the potential impacts of war/service pensions maturing when in receipt of benefits. Advisers cited instances of clients getting into debt due to over payments of benefits after not declaring a change in circumstances resulting from additional income from pensions maturing. It was felt that there needed to be more financial education around this issue when leaving the services. Veterans UK offer support with war pensions issues and raise awareness that veterans must tell the DWP that they are in receipt of a pension, but benefit overpayments can still be an issue for veterans.

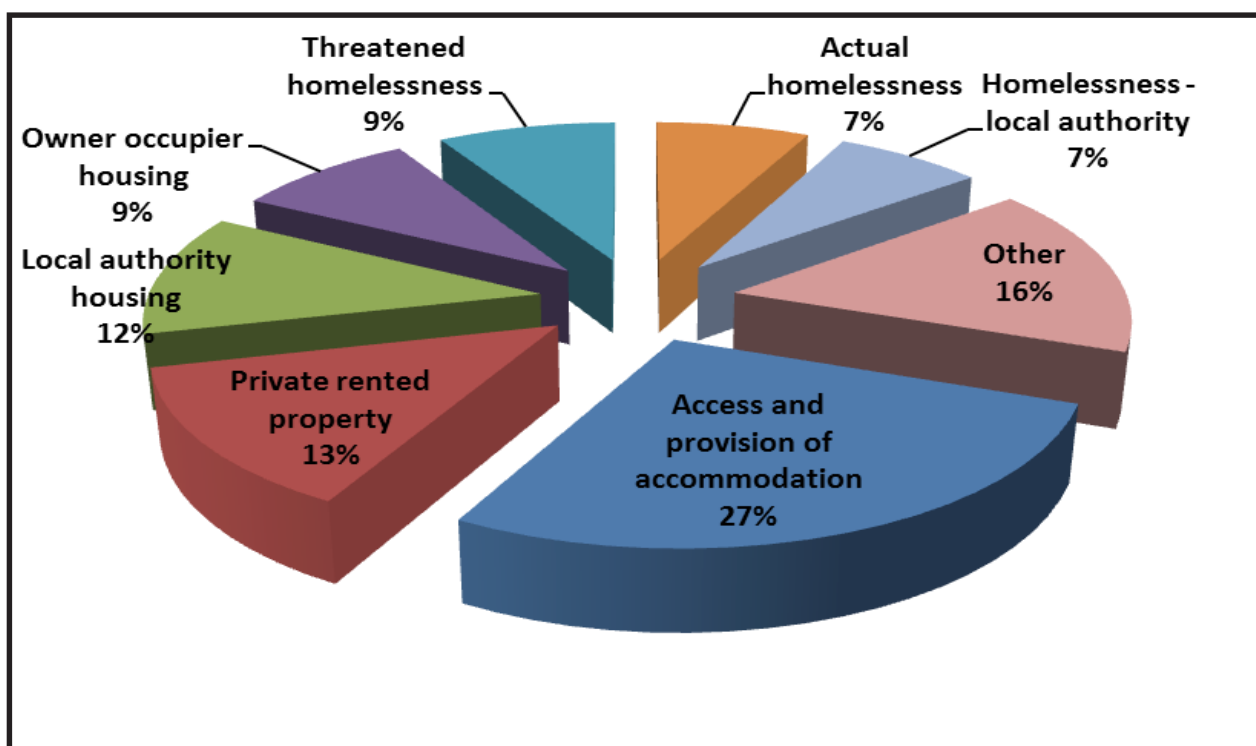
# Housing

Finding suitable and affordable accommodation is one of the most important factors in making a successful transition to civilian life after leaving the Armed Forces. It has been recognised for a number of years that some of those leaving the Forces can struggle to find suitable and sustained accommodation, which has led to many government and charity initiatives aimed at addressing this issue. Factors that can cause housing problems for service leavers include the availability of housing stock, affordability of housing, local authority policies, and the capability of the veteran to find and sustain a tenancy or home.

The 2012 report on ASAP clients found that access to housing and related problems with homelessness were still a problem for some service leavers, although it was recognised that housing initiatives had improved the experience for more recent leavers. Anecdotal and statistical evidence from the project suggested that access to accommodation and homelessness issues were much more common for ASAP clients compared to citizens advice bureau clients, with case evidence and client interviews showing that this can lead to rough sleeping and destitution.

In the two year period following the 2012 report, housing issues have increased as a proportion of the issues that ASAP clients seek advice on (9% compared to 7%). This compares to 7% for all citizens advice bureaux clients. Figure 8 shows a summary of the types of housing issues that clients sought advice on, based on 762 new housing issues brought to the project in the period April 2012 to March 2014:

**Figure 8: Housing issues for ASAP clients (2012-14)**



Compared to the first two years of the project, ASAP clients were more likely to seek advice on access to and provision of accommodation (a relative increase of

14%). This relative increase may be caused by a number of factors, including the introduction of the spare room subsidy which 26 ASAP clients specifically sought advice on.



Accessing affordable accommodation when leaving the Forces was identified as an issue for many of the ASAP clients and advisers interviewed in the research. The unaffordability of the private rented sector combined with long local authority waiting lists resulted in many of those with additional needs relating to physical disability living in properties unsuitable to their needs. Those who did manage to secure accommodation suitable for their needs were found to do so through veteran charities.

Managing a tenancy was discussed with interviewees with some highlighting difficulties in doing so. On average, it was found that those not in a relationship were most likely to encounter difficulties in living independently. Advisers felt that this was a representative assertion.

In keeping with overall bureau figures and national homelessness data, the proportion of housing issues concerning actual homelessness (-4%) and threatened homelessness (-32%) decreased. However, again mirroring bureau figures, the proportion relating to local authority homelessness services increased (+36%). The general consensus is that homelessness services have improved due to the 2012 Homelessness Commitment, although there is case evidence that suggests that a minority of bureau clients can struggle to have a homeless application accepted which may be an issue that affects veterans.

Figure 9 compares the housing issues that ASAP clients seek advice on with those of all citizens advice bureau clients:

**Figure 9: Housing issues that are relatively more or less common for ASAP clients compared to citizens advice bureau average**

Access/provision of accommodation	+342%	
Actual homelessness	+110%	
Homelessness (LA service)	+72%	
Threatened homelessness	+41%	
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Environmental/neighbour issues	-44%	
Private rented housing	-41%	
RSL housing	-34%	
Owner occupier housing	-31%	




Figure 9 shows that ASAP clients (mainly those who have left the services) seek advice on markedly different housing issues than the bureau average. ASAP clients are much more likely to have an issue regarding finding a home (access to accommodation or homelessness), but less likely to seek advice on an issue concerning living in accommodation. Debt figures – shown in the next section – show that ASAP clients are more likely to seek advice on housing arrears issues than the bureau average. This appears to show that ASAP clients are more likely to present with ‘unsettled’ or even ‘crisis’ housing issues than the average bureau client.



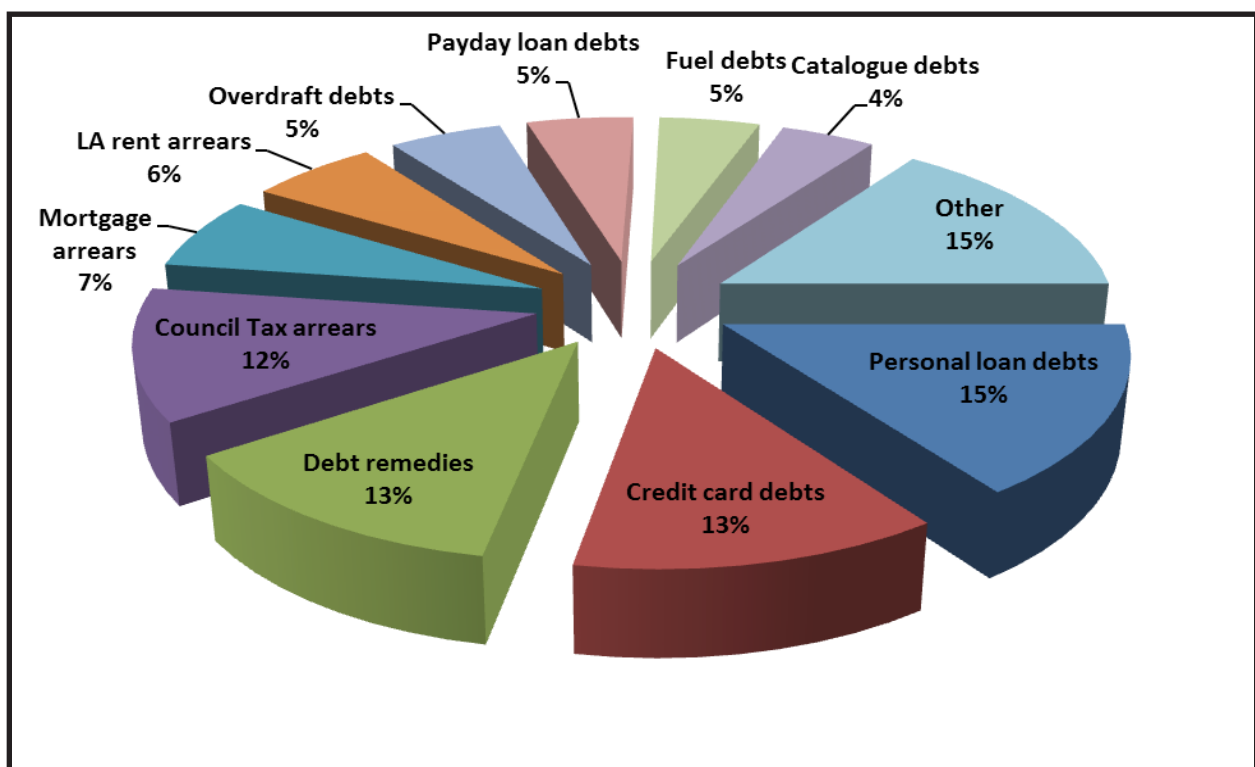
# Debt

As a result of problems finding and sustaining employment and housing, service leavers can quickly find themselves in debt and financial difficulty. The regimented lifestyle of the Forces, where bills and food are typically not the responsibility of the individual, can also lead to civilian debt problems if the individual is unprepared or unable to meet these responsibilities.

The 2012 ASAP report found that debt problems rarely existed in isolation for ASAP clients, and were often intertwined with other serious issues, such as unemployment, homelessness, health problems and relationship breakdown.

In the two year period following the 2012 report, debt issues have decreased markedly as a proportion of the issues that ASAP clients seek advice on (decreasing from 24% of total issues to 17%). This compares to 21% of total new issues for citizens advice bureau clients. Figure 10 shows a summary of the types of debt issues that clients sought advice on, based on 1,494 new debt issues brought to the project in the period April 2012 to March 2014:

**Figure 10: Debt issues for ASAP clients (2012-14)**



Whilst consumer debts remained the most common debts that ASAP clients seek advice on, it is these debts that have shown the biggest decreases in relative number. Unsecured personal loan debts, which was the third most common issue that ASAP clients sought advice on, has decreased from one in 16 of all issues to one in 36. Credit card debt is also less than half as common an issue as in the previous two year period. Consumer debt is decreasing as an issue across the whole CAB service, but not at the same rate shown for ASAP clients. Figure 10 compares

the debt issues that ASAP clients seek advice on with those of all citizens advice bureau clients:

**Figure 10: Debt issues that are relatively more or less common for ASAP clients compared to citizens advice bureau average**

Private rented housing arrears	+97%	
Local authority rent arrears	+50%	
Mortgage arrears	+48%	
Payday loan debts	+19%	
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Telephone debts	-39%	
Overdraft debts	-38%	
Credit card debts	-36%	
Catalogue debts	-31%	
Personal loan debts	-16%	

Compared to the citizens advice bureau average, ASAP clients were more likely to have an issue concerning housing arrears across all housing sectors, although the overall figures for housing arrears were still relatively low. The reason for this difference is unclear.

ASAP clients were slightly more likely to seek advice on payday loan debts than the citizens advice bureau average, although they were less likely to seek advice on any other consumer debt. This is a reversal of the trend from the 2012 report. In the focus group of ASAP advisers, it was felt that payday lending was more of a generational issue affecting currently serving personnel and early service leavers.

**“...so you know all these pay day loan companies, they’re so easy to get money from, so because of that I mean I can see now that they prey on the vulnerable and because of that I’ve spoken to [name] about declaring myself bankrupt just to get rid of them.”**

A range of sources have indicated that the mental and physical health of veterans is more likely to be poor compared to the wider UK population. Research undertaken by the Royal British Legion found that in the 16-44 age group, the number of reported mental health disorders from the ex-Service community was roughly three times that of the UK population of the same age. There is a growing public awareness of the problems of Post Traumatic Stress Disorder (PTSD) amongst those still serving and veterans.

Mental health was a key topic in the interviews with clients and focus groups with advisers. ASAP advisers stressed the prevalence of clients needing help from the project who have a physical or mental health issue. Clients who experienced health problems were much more likely to experience problems finding work and to experience difficulties in their interaction with the benefits system. It was recognised that there is now a comprehensive recovery process for those with physical injuries in the Armed Forces, but that those who had left in decades past or those who develop mental health issues after leaving are among the most vulnerable clients of the project. Overall, it was felt that injuries and illness had a significant impact upon a client's ability to reintegrate back into civilian life.

Advisers in the focus group stressed that general mental health problems were more prevalent than diagnosed PTSD, although the effects of both could be just as severe. The interviews with ASAP clients indicated that they thought they would receive less support if they didn't have a diagnosed condition such as PTSD.

From the interviews with clients, it could be seen that a link between isolation and depression was present across the sample. Advisers generally agreed that those with least friends and family were more prone to isolation and depression. Social isolation was also seen to be an issue for those in temporary or homeless accommodation and single adults.

Statistics from Combat Stress indicate that ex-service personnel with PTSD or other service related mental health problems take an average of over 13 years to seek help, by which time their condition may be highly complex. As a result, providing advice and support to clients in this position can be very difficult, although the benefit to the client can be significant.

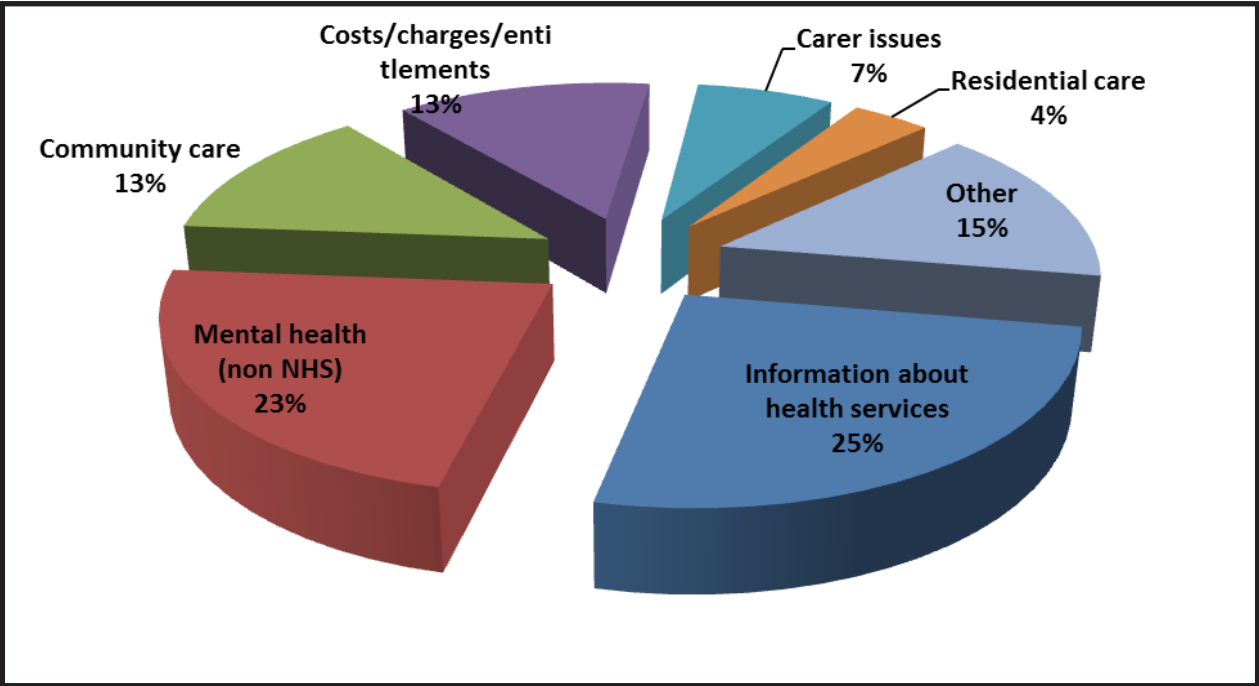
**"Everything that I thought was being normal like sweating at night and flashbacks and this is now an actual recognised illness and I've been diagnosed with post traumatic stress."**

**"For 20 years... I was fighting something that I didn't have an understanding of."**

Most likely as a result of being more likely to have a health condition, ASAP clients are almost twice as likely to seek advice on a health services issue compared to the citizens advice bureau average (4% compared to 2%). While this is a relatively low proportion of issues, it should be noted that the issues recorded here refer to health services and not to health issues, which often become apparent when advisers are dealing with debt, benefits or housing problems. Figure 11 shows a

summary of the types of health services issues that clients sought advice on, based on 127 new issues brought to the project in the period April 2012 to March 2014:

Figure 11: Health and community care issues for ASAP clients (2012-14)



Whilst health and community care issues were not a significant source of issues for ASAP clients, they are still far more likely for ASAP clients than for other client groups. This is likely to be a result of a high prevalence of health problems and interactions with health services.

Figure 12: Health and community care issues that are relatively more or less common for ASAP clients compared to citizens advice bureau average

Mental health (non NHS)	+568%
Information about services	+374%
Community Care	+79%
Carer issues	+67%

# Conclusion

In 2012, Citizens Advice Scotland published *Civvy Street: The New Frontline*, which outlined the issues that veterans can experience after leaving the Armed Forces, and the support that the Armed Services Advice Project (ASAP) provides to those who experience difficulties. The report found that, while the majority of service leavers make a successful transition to civilian life, a significant minority experience challenging problems. This can include struggling to find alternative employment, problems finding and sustaining a home, debt problems as a result of a lack of financial knowledge, undiagnosed mental health problems, or, in many cases, a combination of the above.

Two years on, this report examines whether the advice and support needs of ASAP clients, mainly veterans, have changed. Analysis of statistics and cases indicates that the advice needs of veterans have shifted similarly – but not exactly – to those of the population as a whole. The changes to disability and sickness benefits are impacting on veterans, whereas sanctions, food parcels, and payday loans appear to be having less of an impact.

Two trends stand out across all the different areas of advice. The first is that ex-service personnel with physical or mental health problems, whether they develop during or after service, appear to have more problems making the transition to civilian life and are more likely to present with complex problems to the project. The advice and support that these veterans receive when leaving the Services is therefore of critical importance. The second trend is that ASAP clients tend to present with more potential ‘crisis’ issues than other client groups, such as homelessness, finding accommodation, finding work, housing arrears, and mental health issues. This makes the advice that these clients receive even more critical.

The report shows that veterans have distinct support and advice needs when compared with other client groups at citizens advice bureaux. This shows the value of having a dedicated project aimed at addressing these needs. The 2012 report found that ex-service personnel can leave with a low awareness of the available support services and the benefits to which they may be entitled. ASAP continues to make a valuable contribution in reaching out to these veterans, offering them expert advice, and connecting them to the extensive network of support and assistance that is available to them.

**“ASAP they have been absolutely brilliant, all the information they’ve gave me they’ve actually helped me out a lot in the last year, they’ve got me things that I should have been entitled to for years, they’ve got all them in place now.”**

**“I think it’s the best thing that’s ever happened to me to help me get the knowledge of where I can go, who I can contact for help.”**

**“I know where to turn now but it’s taken a few years to get there.”**

Citizens Advice Scotland (CAS), our 61 member Citizen Advice Bureaux (CAB), the Citizen Advice consumer service, and the Extra Help Unit, form Scotland's largest independent advice network. Advice provided by our service is free, independent, confidential, impartial and available to everyone. Our self-help website Adviceguide provides information on rights and helps people solve their problems.

We are champions for both citizens and consumers and in 2013/14 the Citizens Advice Service in Scotland helped over 330,000 clients in Scotland and dealt with over one million issues overall. In addition, the Scottish zone of our self-help website Adviceguide received approximately 4.2 million unique page views. In 2013/14, our citizens advice bureaux recorded a financial gain for clients of over £125 million. If we paid our volunteers it would cost the service £10 million. Research by the Fraser of Allander Institute into the economic benefits of advice shows that the Scottish CAB Service contributes an annual total benefit to the common good in Scotland of nearly £180 million.

Our Citizens Advice Bureaux network, which includes telephone helpline Citizens Advice Direct, deliver frontline advice services through more than 200 service points across the country, from city centres to rural communities. This network of bureaux is staffed by a team of paid staff and nearly 2500 volunteers.

In addition the Citizens Advice consumer service provides a helpline service for those needing advice and information on consumer rights and helps to solve problems with consumer goods and services. Citizens Advice Scotland delivers part of this Great Britain wide service from a call centre in Stornoway, helping people in Scotland and across other parts of Great Britain.

The Extra Help Unit, through a team of telephone caseworkers based in Glasgow, helps people throughout Great Britain who have complex energy or postal complaints or are at risk of having their gas or electricity cut off who are referred through our consumer helpline, Ofgem, the Energy Ombudsman, or their local elected representative.

Citizen Advice Scotland's simple but robust vision is paramount to all our goals:

*"A fairer Scotland where people as citizens and consumers are empowered and their rights respected."*

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The Scottish Association of Citizens Advice Bureaux - Citizens Advice Scotland (Scottish charity SC016637)