

# Civvy Street: The New Frontline

Meeting the advice needs of the Armed  
Forces community in Scotland



## Armed Services Advice Project

The Armed Services Advice Project is funded by:



*based on the evidence of  
Citizens Advice Bureau  
clients across Scotland*

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## The Citizens Advice Service in Scotland

Citizens Advice Scotland and its member citizens advice bureaux (CAB) form Scotland's largest independent advice network. CAB advice services are delivered using service points throughout Scotland, from the islands to city centres.

### **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 age, disability, gender, race, religion and belief and sexual orientation.

# Executive summary

The recent wars in Afghanistan and Iraq have led to an increased focus on the support needs of veterans and those still serving. In turn, this has led to better advice and training for those leaving the Armed Forces and better support for those who experience problems after doing so.

However, there remain those who slip through the net, and many veterans continue to experience problems as a result of an unsuccessful transition into civilian life that took place years or even decades previously. The success or otherwise of moving back into civilian life after service is often the key determining factor for the future welfare and health of veterans.

Research suggests that tens of thousands of veterans may be experiencing problems, but are not accessing support or assistance. This can be due to a lack of awareness of the support that is available to them and also due to a military mentality of accepting their lot and 'making do'.

## **The Armed Services Advice Project (ASAP)**

The Armed Forces Advice Project (ASAP) was established in 2010 to provide advice and support for all members of the Armed Forces community, whether they are serving personnel, veterans or their families. 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.

In the period July 2010 – March 2012 (the first 21 months of the project), ASAP advisers assisted 1,769 clients with over 6,000 issues. Around 84% of clients were either veterans or their dependants, while the majority of the remaining 16% were serving clients or dependants.

Veterans often have similar advice and support needs to the population as a whole, but the experience of serving often combined with associated mental health issues that emerge after leaving the Services can result in multiple and complex needs. Mental health problems, which are often undiagnosed for many years, are a distinguishing feature in many of the cases that veterans present with.

ASAP provides an important service for veterans and their dependants, achieving improvements in their finances and wellbeing. The total financial gain for clients as a result of advice was over £900,000 in the first 21 months of the project, mainly through additional benefit entitlement, debt written off/rescheduled, and through charity applications. While the project has been successful in making financial gains for clients, its major contribution lies in helping veterans to take that first step towards getting help and support.

# Introduction

The majority of serving personnel make a successful transition to civilian life. However, a significant minority of veterans experience challenging problems. This report focuses on this minority, examining the problems that veterans can experience, their resultant advice needs, and the services that are in place to help them. In particular, the report looks at how the transition to civilian life can lead to future support and advice needs.

This is a topic of some importance given the size of the veterans community in Scotland. In 2005, there were around 480,000 ex-Service men or women living in Scotland with the wider veterans community (including the veteran or spouse/dependant) making up one in five of the Scottish population.<sup>1</sup> The problems experienced by a minority of veterans can therefore cascade into the lives of many people.

The veterans community is not a homogenous group – it includes those who saw active service in recent conflicts in Afghanistan and Iraq, veterans of the Falklands War, those who served in Northern Ireland during the height of the Troubles, and also those who served in Korea and in the Second World War.

While their experiences of service may differ, they share a common bond. All veterans gave service to their country, lived a regimented and organised life while in the Services, and faced making the transition back to civilian life following service. Their success in making this transition depends on a number of factors, including the advice and support that was available

to them when leaving the Services and their willingness to engage with this support, the mental and physical health of the veteran, and the state of the economy when they left the Services. For a minority of veterans, one or a combination of these factors can make the transition very difficult.

## **The Armed Services Advice Project**

The Armed Services Advice Project (ASAP) was established in 2010 to provide advice and support for all members of the Armed Forces community, whether they are serving personnel, veterans or their families. ASAP clients often suffer similar problems as other CAB clients, but these may be exacerbated by issues such as Post Traumatic Stress Disorder (PTSD) and their service experiences, resulting in multiple and complex needs.

## **This report**

This report examines the advice needs of veterans based on qualitative and quantitative evidence on the 1,769 clients that have approached the ASAP service for advice in the last two years. This evidence is augmented by interviews with ten veterans who agreed to share their personal experiences.

# The veterans community in Scotland

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.<sup>2</sup>

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.<sup>3</sup>

The majority of ex-Service men and women are over retirement age – 60% are over the age of 65 while a further 16% are aged between 55 and 64. Around a quarter are under the age of 55. Dependants of veterans are slightly younger than veterans themselves, but the majority have passed retirement age.<sup>4</sup> The Royal British Legion estimate that the average age of the ex-Service community was 63 years of age.<sup>5</sup>

The gender balance in the veterans community is around 50:50, with men predominating amongst veterans and women predominating amongst dependants.<sup>6</sup>

## The problems that veterans can experience

The recent wars in Afghanistan and Iraq have led to an increased focus on the support needs of veterans and those still serving. This has led to a number of excellent studies being undertaken that looked at the nature and extent of the problems experienced by veterans.

## Risk factors

Research commissioned by the Royal British Legion in 2011<sup>7</sup> outlined a number of key factors that identify individuals who are likely to need greater support to make the transition. The report found that the people most at risk of getting into difficulties appear to be those who exhibit one or more of the following:

- Inability to secure alternative employment
- Few transferrable skills or qualifications
- Lack of a partner
- Complicated injuries or illnesses
- Having little contact or support from family
- Low income or financial insecurity
- Ongoing depression or mental health problems
- Social isolation, limited social network, change of location or accommodation
- Lack of awareness of available support
- Difficulty coping with absent partners
- Lack of preparation for transition to civilian life.

## Prevalence of problems

Poppyscotland commissioned research which found that 35% of veterans sampled had experienced some sort of difficulty, with older age groups

experiencing the most difficulties. Around one in six veterans in Scotland had experienced two or more difficulties, which indicates that nearly 135,000 veterans and their adult dependants had experienced multiple areas of need.<sup>8</sup>

The Royal British Legion undertook a research programme to investigate the size, demographics and health and welfare needs of the ex-Service community. Based on an omnibus survey, they estimated that around 1.5 million people in the UK veterans community were experiencing three or more health or welfare problems, and 570,000 were experiencing more than five difficulties.<sup>9</sup> These figures show that there are tens of thousands of individuals in the Scottish veterans community who are likely to require advice or support.

## **Type of problems**

Veterans often suffer similar problems to the general population, but these may be exacerbated by issues such as mental health problems and their Service experiences, resulting in multiple and complex needs.

The Royal British Legion found that the types of problems experienced by veterans often depended on the age of the individual. Among those of working age, the greatest needs were found to be financial difficulties, unemployment or lack of skills and training, depression, mobility, bereavement and mental health problems. Among those of pensionable age, the greatest needs were (apart from health and care) house and

garden maintenance, mobility (at home and in the community) and low incomes, followed by loneliness and depression.<sup>10</sup>

In the Poppyscotland research, the most common areas of difficulty reported included mobility issues (15% of sample), financial difficulties (12%) and well being issues (9%). Again, these issues varied by the age of the veteran, with older individuals more likely to report that they were experiencing difficulties.<sup>11</sup>

## **Seeking advice and support**

The Royal British Legion estimated that around 530,000 or 6% of the ex-Service community in the UK were experiencing some welfare difficulty, but were not getting any help, advice or support.<sup>12</sup> Another report commissioned by the Legion suggested that there are a number of reported barriers to accessing assistance or not seeking additional support. For some veterans, their access to support had been restricted by their lack of knowledge about available services or having lost contact with the Armed Forces.<sup>13</sup>

The research suggested pride and desire to remain independent prevented some from asking for help, with respondents talking about the military mentality of accepting their lot and 'making do'. This is a theme seen by Combat Stress, who provide rehabilitative treatment for ex-Service personnel suffering from Post Traumatic Stress Disorders, who reported that the average time between the incident and first contact with the charity is 13 years.<sup>14</sup>

# The Armed Services Advice Project (ASAP)

There is an array of organisations and charities that provide dedicated support to the veterans community across Scotland. These organisations make a huge difference to thousands of veterans and their families every year, through providing financial support, employment, care, advice and housing.

The Armed Services Advice Project (ASAP) was created to be a focal point for the Armed Forces community in Scotland for access to advice, information and support, while working closely with key partner organisations to ensure the client receives 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. The project is funded by the following organisations:

- Poppyscotland
- The Royal Air Force Benevolent Fund
- The Maritime Charities Funding Group
- ABF The Soldiers' Charity
- Soldiers, Sailors, Airmen and Families Association – Forces Help (SSAFA Forces Help)
- The Robertson Trust
- Turn2us

ASAP has adopted a dual approach to deliver services to the Armed Forces community. One element of the service has been face-to-face advice provided in citizens advice bureaux, supported by the second element of advice provided via a national telephone helpline operated by Citizens Advice Direct (CAD). In-person advice has been developed in five pilot areas covering the following bureau areas:

- Fife and Dundee
- Inverness, Nairn and Moray
- Lanarkshire
- Renfrewshire, East Renfrewshire and Inverclyde
- Stirling

The project was launched on the 1<sup>st</sup> of July 2010. Between the launch and 31<sup>st</sup> March 2012, ASAP helped 1,769 clients with over 6,000 issues. This number includes some repeat clients, who have contacted the project for help with a different issue.

# Advice needs of veterans

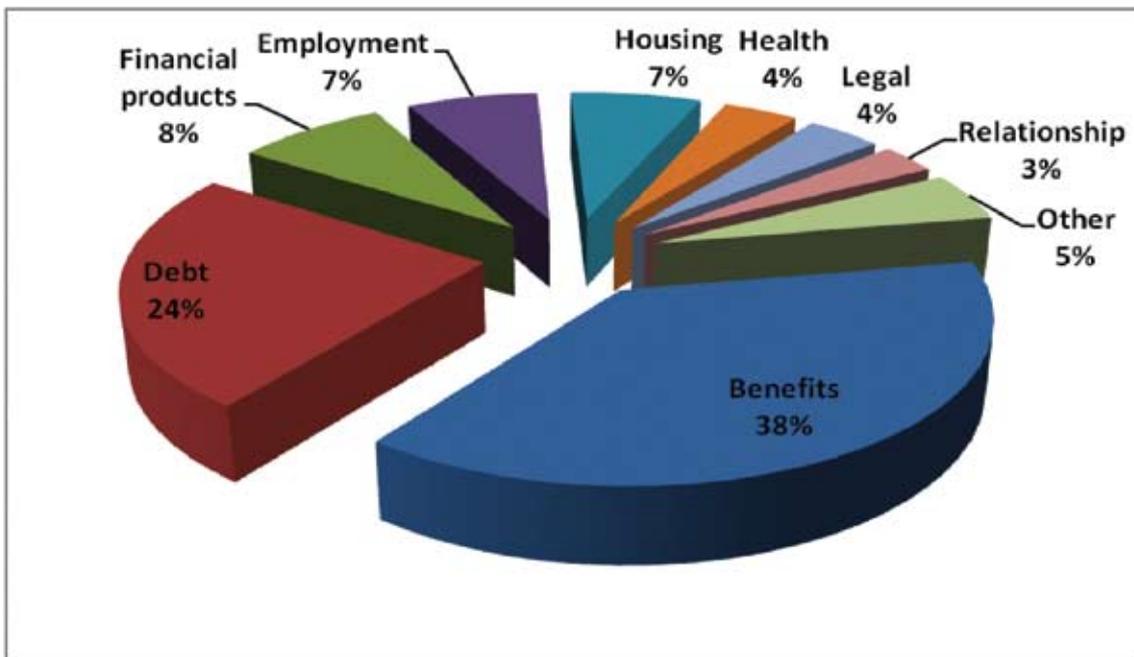
In the period 1 July 2010 – 31 March 2012 (the first 21 months of the project):

- ASAP assisted 1,769 clients with their advice needs
- ASAP clients raised 6,014 issues with the project (an average of 4.1 issues per client for face to face advice and 1.3 issues per client for the helpline)
- 69% of clients were connected to the Army; 16% to the RAF and 11% to the Royal Navy/Merchant Navy
- 72% of clients were ex-serving and 12% were dependants, families or carers of veterans. 10% were still serving and 2% were dependants of serving personnel

ASAP offers a holistic service that focuses on the individual rather than on a specific issue. It operates through the CAB network, which ensures it provides the best possible advice on a range of topics including benefits, debt, housing and employment. It combines this high quality advice with expert knowledge of particular Armed Forces and veteran issues.

Analysis of this client group appears to show that the types of issues faced by ASAP clients are superficially often not that different from those reported by other CAB clients. The broad spectrum of advice needs seen by ASAP advisers are shown in Figure 1:

**Figure 1: Advice needs of ASAP clients**



As with CAB clients in general, benefits and debt dominate as areas of advice for ASAP clients. Financial products feature more prominently for ASAP clients, although this is mainly due to charitable applications being recorded under this heading. Although health is a reasonably small area of advice, ASAP clients are more likely to require advice in this area than other clients. Anecdotal evidence from advisers suggest that mental health issues play a bigger role in an ASAP client's advice needs than the statistics suggest.

Table 1 shows the type of advice that ASAP clients required from the project in more detail. Benefits feature highly on the list, particularly disability and sickness benefits, as well as consumer debt issues. Compared to the average CAB client, ASAP clients are far more likely to be supported in making an application for a charitable grant.

While the advice that ASAP clients require may cover similar topics to other CAB clients, it is the complexity of ASAP cases which marks veterans out from the average client. Data from the project shows that ASAP clients have been assisted with 4.1 issues per client compared to an average of 2.1 for non-ASAP clients. A recurring theme from advisers is that ASAP clients may present with one or two issues but other issues tend to come out during the course of their contact with the project. One of the main reasons for the increase in issues over time was the feeling that ASAP clients need to build up trust before they open up to advisers.

It is important to note that the issues that clients experience rarely occur in isolation. Veterans who are suffering from one difficulty are usually experiencing multiple problems, many

**Table 1: Top 10 advice issues for ASAP clients**

Issue	Frequency
General benefit entitlement	366
Unsecured personal loan debts	327
DLA (Care component)	322
Charitable applications	320
DLA (Mobility component)	305
Employment and Support Allowance (ESA)	229
Credit, store and charge card debts	207
Debt remedies	144
Housing Benefit	127
Council Tax arrears	109

a cause or an effect of another issue. The experience of ASAP advisers is that veterans often experience multiple problems that require dedicated advice to unravel. The cause of the current advice need can often be traced back to the veteran's experience of making the transition to civilian life, which is the first topic explored in this section.

This section of the report will then look in more detail at the importance of finding and sustaining employment and suitable housing for veterans, and how difficulties in these areas can translate into financial and health problems and vice versa. The report will look at the impact of these problems on the dependants of veterans. Finally, the report will consider the awareness of veterans with advice needs of the support that is available to them, and their attitudes towards seeking help.

This section is structured as follows:

- Making the transition to 'Civvy Street'
- Employment
- Housing
- Financial problems
- Benefits
- Mental health
- Dependants
- Seeking advice

## Making the transition to 'Civvy Street'

*"You come out and it's like a different planet... like planet of the apes."*

Whilst a minority of advice needs were specifically about leaving the Services, many were directly or indirectly the result of the success or otherwise of the veteran's initial transition to 'civvy street'. Whether their issue concerned welfare, benefits, employment or debt, the cause of the issue can often be traced back to this initial transition.

The experience of leaving the Services was the most commented on topic during the interviews with veterans. Veterans were keen to stress that the regimented way of life in the Armed Forces can prove a hindrance when moving back into civilian life. Veterans talked about how they had become used to having things provided for them by the Services and then experiencing the culture shock of having responsibilities, such as paying bills and managing household finances, which are taken for granted while in the Services. A failure to adjust to these responsibilities can quickly result in financial problems for veterans returning to civilian life.

***Army veteran (16 years service; discharged 1993)***

*"The Army was great for me, but it does – not mollycoddle – but it takes the responsibility of the soldier away from them. If you're a single soldier, you're living in the barracks and your food is prepared for you, your meals are there at the times stated.*

*Everything is taken at source from your wages so you don't have to bother about the responsibility of paying bills. It's the same when you're a married soldier... You forget how to do things for yourself. I think that's probably one of the things where you're leaving that they fall down on, they don't prepare you for life where you've got to look after yourself."*

***Army veteran (22 years service, medically discharged in 1993)***

*"You've never had to go hand and foot looking for anything, because it's all been done for you. Again, it depends on how long you've served. You come out and it's like a different planet... like planet of the apes."*

Given the culture shock that many veterans experience when leaving the Services, the support and training that is provided prior to discharge is absolutely vital. It is generally recognised that this support is successful for the majority of those leaving the Services, but it is also recognised that some veterans may slip through the net and consequently experience problems making the transition.

A number of veterans who had left the Services relatively recently felt that they had not received the support and advice that they had needed when they were discharged. Their biggest complaint was that once they had left, they felt that they had no avenue of returning for support. However, most of these veterans were of the opinion that they had been discharged under an old system and that the system had improved in recent years.

***Infantry veteran (10 years service; discharged 1994)***

“Once you were out the gates, that was you. You were left to fend for yourself.”

***Army veteran (10 years service, discharged 1994)***

“The old system...I don’t know if it still exists now...as soon as you finish your service, that is you finished. The Army wants nothing to do with you.”

***Army veteran (16 years service; discharged 1993)***

“On the whole, they don’t prepare you for that step when you just leave and all of a sudden it’s up to you and you’re responsible for your life. You’ve got to make sure that you buy the food in, you’ve got to make sure that you pay your utility bills, your rent, your mortgage, whatever. I don’t think they prepare you enough for that... maybe they do now?”

While the transition back into civilian life often focuses on the practicalities of that life, such as finding employment and housing (which are explored in later sections), there are cultural and relationship issues which make this transition difficult. In the interviews, veterans were often of the opinion that the cultural shock of socialising and working with civilians was as difficult as any other part of the transition.

***Army veteran (4 years service, discharged in the 1960s)***

“There’s no middle ground for conversation. I mean there’s guys going to a pub on Friday night going ‘I put two walls up on this house we were doing today’ and another says ‘Well, I had to kill two guys.’ You know, there’s no middle ground there.”

## Finding and sustaining employment

*“Where are they going to get work? If there’s no work for civvies, there’s no work for ex-servicemen.”*

Finding and sustaining employment is a key part of making a successful transition into civilian life. The transition into the civilian labour market is not unlike a civilian redundancy, with all the emotions and uncertainty that comes with it, and is often referred to as the ‘Military Mental-Pause’.

Veterans have many skills and qualities that are much sought after by employers and most make a successful transition into alternative work. Data collected by the DWP and HMRC indicate that 94% of veterans who access the Careers Transition Partnership and who are not Early Service Leavers are in employment six months after leaving the Services.<sup>15</sup>

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. Blake Stevenson estimated in 2009 that there were 189,000 veterans of working age in Scotland and that approximately 28,000 may be out of work (an unemployment rate of 15%).<sup>16</sup> Research commissioned by the Royal British Legion in 2005 found the unemployment rate for veterans aged 18-49 was twice that of the general UK population.<sup>17</sup>

Problems finding employment appear to particularly affect Early Service Leavers (ESL), those who left before completion of four years service or

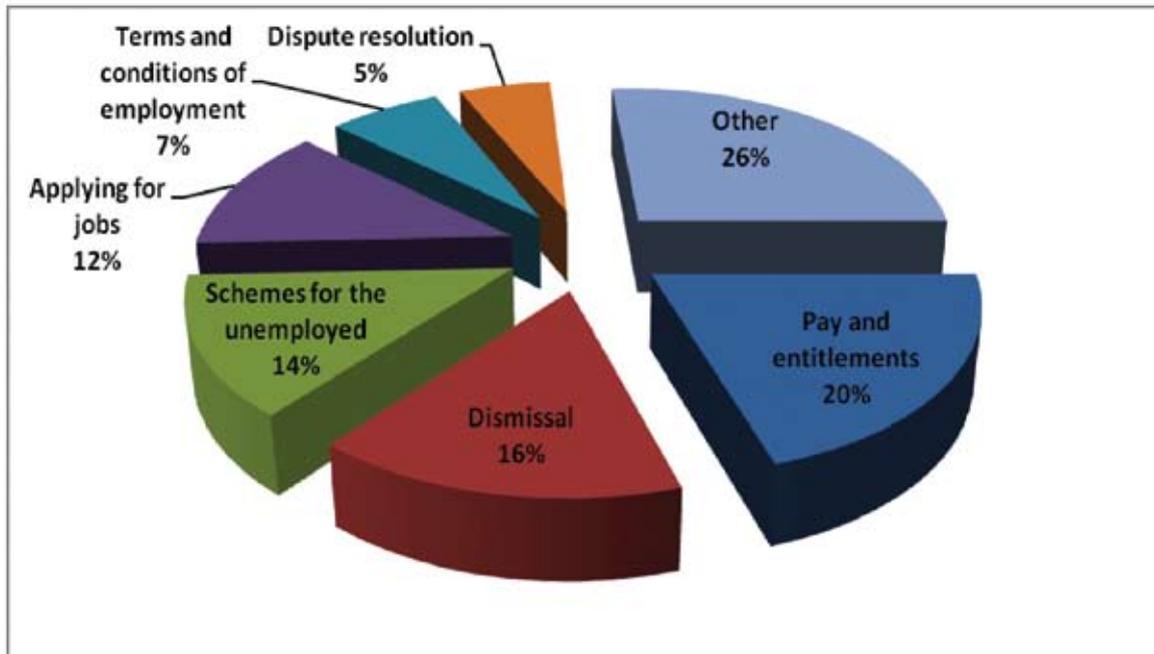
were compulsorily discharged. These veterans comprised 40% of all service leavers in 2008/09 and their age generally lay in the 16-24 year old age range. DWP/HMRC data indicate that only 50% of ESLs are in work and paying tax within six months of leaving the Services compared to 94% of non-ESL veterans accessing support through the Careers Transition Partnership.<sup>18</sup> The statistics show that the ESL population fares worse than its comparable civilian population and significantly worse than other veterans.

Blake Stevenson undertook research into the employment needs of disabled and vulnerable veterans in Scotland for Poppyscotland in 2009. The report found that there are a number of potential barriers to employment for these veterans, including:

- Awareness of how to identify and access appropriate job opportunities
- Ability to interpret the skills they have developed in the military and sell these to an employer
- Capacity to identify and acquire the new skills they may require
- Employers’ knowledge and understanding of the attributes and approach to work that veterans can bring.

ASAP advisers helped clients with 441 employment issues during this period. It is worth noting that advisers also dealt with 319 out of work benefit issues that may be related to employment problems. Figure 2 outlines the main employment issues that ASAP clients sought advice on: *(over the page)*

**Figure 2: Employment advice needs of ASAP clients**



Compared to the average bureau client, ASAP clients are much more likely to have an issue related 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 than the average ASAP client.

Client evidence from ASAP clients show the experience of veterans who struggle to find employment and the importance of supporting them to avoid further problems. Evidence from this research and other reports shows that a failure to make the transition into civilian employment can have a lasting impact on a veteran's health and wellbeing.

### **ASAP case evidence**

- ▶ **A West of Scotland CAB reports of a client who struggled to find employment after he left the Army. The client served for just over 11 years until 2011 when he took**

**the decision to leave the Army to spend more time with his wife and young family. He anticipated that he would not have much trouble finding work, but this has not proved to be the case and he recently applied to go back into the Service. The client was given some information that should help him in civvy street, but no real direction and support to access the help he may be entitled to.**

In the interviews, veterans described the corrosive effects that unemployment can have for a veteran after leaving the Services:

### **Infantry veteran (10 years service; discharged 1994)**

**"I was trying to get myself back into work and I wasn't getting anywhere. I was going down and down and down. A snowball going down a mountain."**

## Housing and homelessness

*“I was on the streets for six years. I was staying anywhere... on the streets, Inverness, Dundee, wherever.”*

Many serving personnel leaving the Armed Forces are faced with finding both employment and housing. This can be a daunting prospect for many, which is similar to civilian redundancy occurring alongside being told by your landlord that you have weeks in which to leave your tenancy.

It has been recognised for a number of years that some of those leaving the Services can struggle to find suitable and sustainable accommodation.

This is caused by a number of factors, including the affordability of housing, the availability of housing stock, the willingness of the local authority to provide social housing or homeless accommodation to veterans, and the capability of the veteran to find and sustain a tenancy or home.

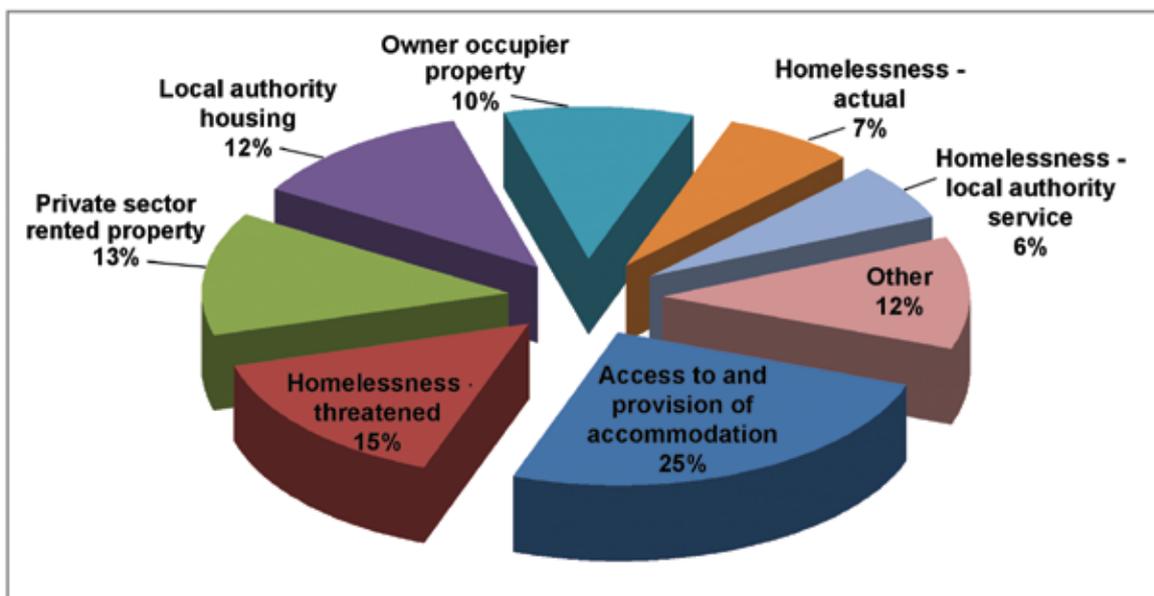
This issue has been addressed in recent years through a number of initiatives and rule changes from the Scottish Government, the Ministry of Defence, and local authorities. Various changes have made social housing more accessible to those leaving the Services and have tried to make homelessness less of a problem for veterans. There are also a number of organisations and charities across Scotland that provide dedicated housing to disabled and vulnerable veterans.

Despite these improvements, access to housing and homelessness remain related problems for those leaving the Armed Forces. Anecdotal and small area surveys suggest that homelessness can be a serious issue for veterans, a finding which is supported by evidence from ASAP. Research for the Royal British Legion attempted to make an estimate of the prevalence of veterans in homeless households. The research found that, in the first quarter of 2010, there were around 65,000 homeless households in temporary accommodation in Great Britain, and that on average 6% were veterans. This means the estimated number of homeless veterans in Great Britain in 2010 was in the region of 3,900.<sup>19</sup>

However, it is very likely that this number represents an underestimate of homeless veterans. Evidence from the ASAP project suggests that veterans can sleep rough and do not seek support or make a homelessness application. These veterans would not appear in these figures and are therefore ‘hidden homeless’.

ASAP advisers helped clients with 429 housing issues during this period. Figure 3 outlines the main housing issues that ASAP clients sought advice on: *(over the page)*

**Figure 3: Housing advice needs of ASAP clients**



Compared to the average bureau client, ASAP clients are much more likely to have an issue concerning access to and provision of accommodation. Around one in 50 issues brought by an ASAP client concerns access to or provision of accommodation compared to one in 200 of all issues brought to a CAB.

In the interviews, a veteran described the problems that he had experienced finding suitable accommodation after leaving the Services. Recent improvements have made this type of situation less likely for veterans, but it should be noted that many experienced this type of situation when they re-entered civilian life and that this will have had a lasting effect on them.

***Army veteran (10 years service; discharged 1994)***

***“It was one offer of a house and you either take it or you leave it, so what we ended up with was a place in [place name] and it was like I would have been safer off in the Falls Road. That’s how bad it is. The day we turned up in that place there we had people trying to break in.”***

Clients who were discharged recently still report difficulties finding accommodation. The uncertainty surrounding entitlement while still in the Services can be a stressful situation for those about to leave.

***Army veteran (24 years service, medically discharged 2010)***

***“When you’re still in the Army, you can’t put yourself in for a house and you can’t do the paperwork until you’re out of the Army.”***

Anecdotal and case evidence from ASAP suggested that some veterans can lack the skills and knowledge to sustain a tenancy. Again, this may be a legacy of the regimented lifestyle that they lived under in the armed forces. It is as important for a veteran to be supported in the tenancy as it is for them to receive it in the first instance.

### **ASAP case evidence**

- ▶ **A West of Scotland CAB reports of a 23 year old veteran who struggled to cope with life after leaving the Army. The client served for seven years and saw active service. The client was very upset when he approached the CAB for advice after falling into rent arrears. It transpired that the client had been sleeping on the floor in his social tenancy with no carpets or furniture. The CAB contacted the housing association who agreed to help the client with his rent arrears and to look into furnishing the tenancy.**

Veterans are more likely than the average client to seek advice on a threatened or actual homelessness issue. Homelessness issues made up 2.3% of all advice enquiries for ASAP clients compared to 1.4% of all enquiries for all bureau clients.

It is worth noting that the type of homelessness issues that veterans present with can be radically different from that of the average CAB client with a homelessness issue. Most homelessness issues brought to bureaux concern possible evictions and problems with temporary accommodation,

whereas homeless veteran issues are usually more serious, often involving mental breakdowns, rough sleeping and problems with the police.

### **ASAP case evidence**

- ▶ **An East of Scotland CAB reports of a veteran who has been living rough for the last year. The client served in the RAF for 10 years and has had other jobs in the past. Following redundancy, the client has effectively been homeless and has had spells in temporary accommodation. It appears that the client suffered some form of breakdown and has 'effectively left the system'. He lived 'very rough' for a year but then was given a tent and some clothes by people who had befriended him. The local police visit regularly and "watch out for him" even taking him to the station on occasion for a shower. The client has access to a water supply and survives by foraging for firewood and food. His main source of food was out of date food disposed of by a local supermarket. His situation was made worse by the cold winter last year, while the out-of-date food is now disposed of in Edinburgh rather than locally. As a result, the client was encouraged by friends to apply for JSA which has now been granted, although getting payments is still a problem. The client is happy with his lifestyle and does not want to get 'back into the system' and be treated as homeless by the local authority.**

## **ASAP case evidence**

- ▶ **A West of Scotland CAB reports of a client who became homeless after serving in the Army for 20 years. The client does not have a family to rely on and states that he was not prepared for society having been living a routine for so long. The client admits that he had been stealing in order to get into jail and be back into a routine and have a roof over his head. The client's lawyer had taken the client to the CAB to get advice and stated that his client had had no help in adjusting to life outside of the Army.**

In the interviews with veterans, a number described the situations that they found themselves in after becoming homeless. Based on ASAP cases and interviews with veterans, there is a theme emerging regarding a small minority of veterans who are effectively rejecting civilian life, but have no alternatives. The outcome can be years of homelessness with many veterans unaware of or rejecting the support and assistance that should be available to them.

### ***Infantry veteran (10 years service; discharged 1994)***

**"As for civilian life, I lasted about 48 hours in my mother's house. Then she threw me out and I was homeless.... I remained homeless for 16 years. I eventually got a house in the last eight months."**

### ***RAF veteran (3 years service, discharged 1980)***

**"I was on the streets for six years. I was staying anywhere... on the streets, Inverness, Dundee, wherever. I split up with my wife. I gave her the house because she had the kids, and I went sleeping rough."**

### ***Army veteran (6 years service, discharged 1999)***

**"I was arrested in Edinburgh. I was on the streets for a few months and I was arrested for shoplifting. Just basically trying to survive on the streets... I got into a lot of trouble... just trying to eat on a daily basis."**

## Financial problems

*“For the first year, I was looking at my money thinking that I’ve got that to spend. Of course, you’ve not because you’ve still got your rent, your bills, your food.”*

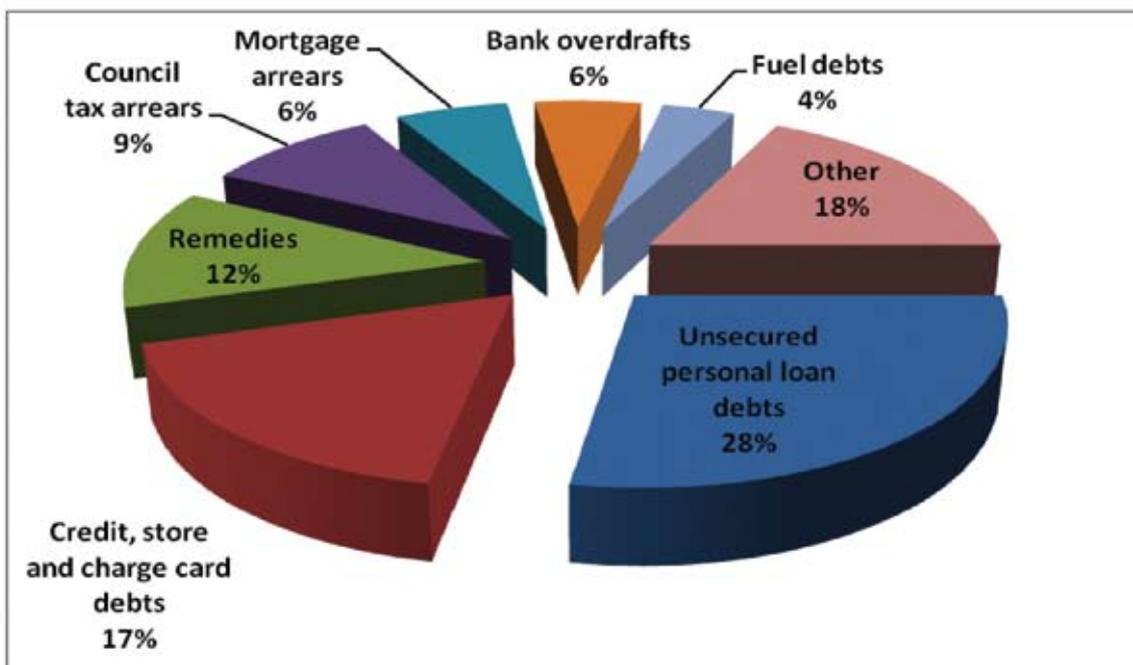
As a result of problems finding and sustaining employment and housing, veterans can quickly find themselves in debt and financial difficulty. In addition, the regimented lifestyle of the Forces, where bills and food are not the responsibility of the individual, can lead to financial problems if the veteran is unprepared or unable to meet these responsibilities. Research undertaken for Poppyscotland identified financial difficulties as the second most common problem experienced by veterans.

ASAP advisers helped clients with 1,454 debt issues during the first 21 months of the project. Figure 4 outlines the main debt issues that ASAP clients sought advice on:

Consumer debts, including unsecured personal loans and credit card debts, dominate as the most common types of debt that ASAP clients seek advice on. Compared to the average bureau client, ASAP clients were slightly more likely to have a consumer debt in general, and noticeably more likely to seek advice on an unsecured personal loan debt.

ASAP cases show that veterans can quickly build up debt after failing to settle in civilian life and often because they have a poor understanding of their finances and the debts that they are taking on.

**Figure 4: Debt advice needs of ASAP clients**



## **ASAP case evidence**

- ▶ **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 CAB understood that he may not really understand what his borrowings actually involved, and that may have been due to his length of service in the Army.**
- ▶ **A North of Scotland CAB reports of a client who was discharged from the Army after bullying and intimidation had led the client to be charged with disobeying orders. As a result of losing his employment, the client has started to incur debts and cannot afford to make urgent repairs to his home. The client is having difficulty coping with day to day management of his finances since leaving the Services and is unable to settle back into civilian life.**
- ▶ **An East of Scotland CAB reports of a client who had been medically discharged from the Army. The client currently has debts of around £40,000, including rent, council tax, credit cards, catalogue debts, and a private loan.**

This veteran described how the regimented lifestyle of individuals in the Armed Forces can in turn contribute towards financial difficulties and debt in civilian life:

### ***RAF veteran (3 years service, discharged 1980)***

**“I suppose it’s this thing with the Forces, while you’re in the Forces, all your food and accommodation is all taken off, so the money that you get, that’s yours. When you come out, you then gotta pay for everything. For the first year, I was looking at my money thinking that I’ve got that to spend. Of course, you’ve not because you’ve still got your rent, your bills, your food.”**

As with most issues that ASAP clients experience, debt and financial problems rarely exist in isolation. The debt problems brought by veterans are often intertwined with other serious issues, such as unemployment, homelessness, health problems and relationship breakdown. Advisers often need to deal with complex issues where the initial issue may not be the root cause of the problem.

### ***Army veteran (6 years service, discharged 1999)***

**“I’m in a situation where I’m in a lot of debt. Quite a bit of debt... I’m in a bit of a tight spot at the moment. My kids are still going to school and I’m trying to support them. My ex-wife lives not far from where I live. I’m still trying to support them. In doing that, I’m not paying my bills and any time they can be on my case. And I don’t know what to do with it.”**

## Welfare and benefits

*“I came out with my disability and I never knew nothing about how to claim for it.”*

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 welfare system than the average person.

Almost 4 out of 10 advice needs reported by ASAP clients concerned benefits, while a further 5% concerned health enquiries. Almost half (44%) of these health and welfare issues related to disability or sickness benefits.

Like many areas of civilian life, Service leavers often have little awareness of the welfare system and how to interact

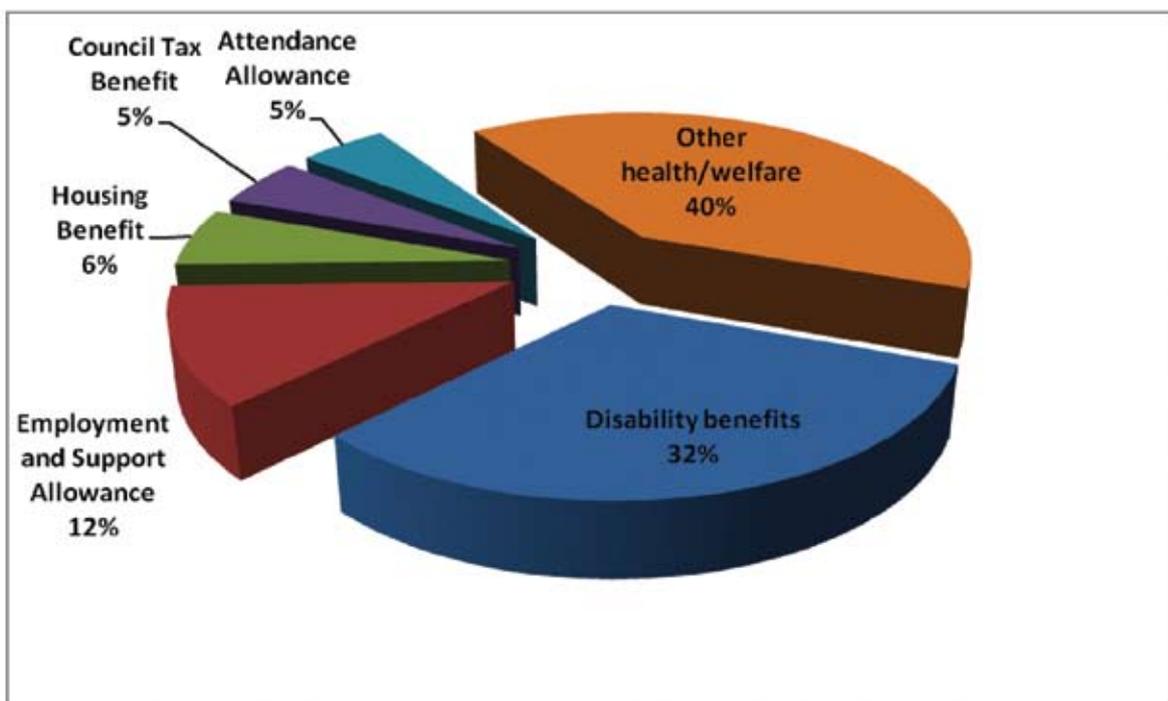
with it. As a result, there are many anecdotal reports of veterans failing to claim the support to which they are entitled.

***Army veteran (22 years service, medically discharged in 1993)***

*“I came out with my disability and I never knew nothing about how to claim for it.”*

Due to physical injuries and mental health problems sustained in Service, many veterans are entitled to sickness and/or disability benefits. Changes to entitlement to sickness benefits that are currently taking place are affecting thousands of people in Scotland, including veterans, who are being told that they are fit for work having been told the opposite for a number of years.

**Figure 5: Welfare advice needs of ASAP clients**



### ***ASAP case evidence***

- ▶ A West of Scotland CAB reports of a client who was in receipt of Incapacity Benefit after suffering serious injuries while serving in the Army. The client served for 15 years until his 'left leg was blown apart' causing him to walk with crutches. The client has been reassessed for sickness benefits and found to be fit for work.
- ▶ An East of Scotland CAB reports of a 50 year old veteran who has experienced significant health problems after leaving the Army. The client served in the Army for 12 years and suffers from depression, panic attacks, severe alcohol problems and displays some symptoms of PTSD. The client is currently resident in a facility for ex-Service personnel in need of support. The client sought advice after he was found fit for work in his assessment for Employment and Support Allowance (ESA). The client complained that the assessment did not take into account his mental health condition adequately.

Anecdotally, ASAP advisers report that veterans' benefit cases can be complex due to the health of the individual, whether they sustained injuries in Service, and whether they are claiming pensions as a result. It is not uncommon for a veteran to be told that they are responsible for significant overpayments after a source of income has apparently been overlooked in an initial benefit decision.

### ***ASAP case evidence***

- ▶ A West of Scotland CAB reports of a 43 year old Army veteran who has been told that he has significant benefit overpayments. The client is a veteran of the first Gulf War and was medically discharged from the Army following injuries received during service. The client is in receipt of Incapacity Benefit, Disability Living Allowance, and a War Pension. The client sought advice after his Housing Benefit and Council Tax Benefit payments stopped without explanation. Upon contacting the local authority, the adviser was told that client had overpayments of over £60,000 as they say the client had a works pension they did not know about. The client states that he has been honest with the local authority regarding his income. The client has applied for financial help from two charities to replace his lost income.

## Mental health

*“I came out the Army with a mental illness that I didn’t know I had. I knew that there was something wrong with me, because of the way that I was acting.”*

The success or otherwise of a veteran’s transition into civilian life, as well as their underlying mental health upon discharge, can have a significant effect on the future health of the veteran. Difficulties in securing housing or employment and resultant financial problems may trigger mental health problems which often existed undiagnosed prior to discharge.

Research commissioned by the Royal British Legion indicated that health and welfare needs were prominent in the veteran community. They estimated that almost 1.5 million people in the ex-Service community were experiencing three or more health or welfare difficulties, and that over half a million were not getting any help, advice or support. This omnibus survey found that over half of the ex-Service community had a long-term illness or disability, and that those aged 25-64 in the ex-Service community were considerably more likely to report poor health than their peers in the wider UK population.<sup>20</sup>

Mental ill health appears to be particularly prominent in the ex-Service community. The Royal British Legion research found that in the 16 - 44 age group, the number of reported mental health disorders from the ex-Service community was three times that of the UK population of the same age.<sup>21</sup>

There is a growing awareness of the problem of Post Traumatic Stress Disorder (PTSD) amongst those still serving and veterans. PTSD is a psychological response to the experience of an event of an intensely traumatic nature. These types of events often involve a risk to one’s own life or a colleague and were often referred to as ‘shell shock’ in the past.<sup>22</sup> This is an illness that can manifest itself in different ways, can be difficult to diagnose, and as a result many sufferers can go without support for a number of years.

A May 2010 study into personnel who’d served in Iraq and Afghanistan showed a 4% prevalence of probable PTSD. An estimated 180,000 troops have served in these operations, which may equate to 7,200 more sufferers. The same study also highlighted a prevalence of 19.7% for common mental disorders and 13% for alcohol misuse.<sup>23</sup>

Blake Stevenson undertook an independent evaluation of ASAP in March 2012, which found that ‘the number of mental health cases and added complexity of dealing with PTSD is a distinguishing feature of ASAP.’ As a result, ASAP advisers have had to develop their knowledge and understanding of PTSD.<sup>24</sup>

As a result of PTSD, advisers have reported that some clients can be difficult to engage. Advisers have experienced clients who put up barriers, at least to start with, and reported that some can be rude or aggressive at times.

Veterans in the research described in vivid detail their experiences of PTSD. In most cases, the veterans remained undiagnosed for a number of years after discharge, despite being aware that they had a problem and were showing signs of ill health for long periods.

***Army veteran (10 years service; discharged 1994)***

“I came out the Army with a mental illness that I didn’t know I had. I knew that there was something wrong with me, because of the way that I was acting. I was having nightmares, I was self-harming, I was doing a lot of stuff, I was OD-ing, took to drugs and stuff like that. I knew there was something wrong with me, but at that time – whereas now with guys coming back from Afghanistan and all that there’s all that help there – but there was nothing there then. Nothing.”

***Infantry veteran (10 years service; discharged 1994)***

“I wasn’t diagnosed for 21 years... when I was in the Forces, I was serving in Northern Ireland. In 1987, I was in an explosion. I was blown right across a courtyard. And every day that goes past, every minute of every day, even now, I see myself in that courtyard.”

There is a suggestion that mental health problems may again be a legacy issue, where a failure to make

a successful transition into civilian life in the past is causing current problems. The veterans in the research and those approaching ASAP for advice often reported that they had not received counselling following harrowing incidents and were not supported when evidence of mental ill health emerged. The growing incidence of PTSD stems not just from the wars in Afghanistan and Iraq, but also from older conflicts and tours of duty where incidents have led to unresolved and undiagnosed mental health issues.

***Army veteran (16 years service; discharged 1993)***

“The only thing that the Army was bad at was counselling after incidents. It wasn’t until later... I had the misfortune of serving in Northern Ireland for a lot of my career. 1988 was my last real tour when two soldiers were killed when they drove into the funeral cortege... I was one of the first on the ground to recover the bodies... there was no counselling.”

ASAP advisers commonly help veterans with issues where PTSD is a causative as well as a complicating factor. Clients often experience problems, such as debt and benefit problems, as a result of their mental health problems. In some cases, the veteran’s mental health can make unravelling and resolving their issues more difficult for the adviser.

## **ASAP case evidence**

- ▶ **A West of Scotland CAB reports of a client who is experiencing multiple problems after suffering significant injuries while serving in the Army. The client has a prosthetic right leg and right eye following separate Service related injuries. He has recently been diagnosed with PTSD after experiencing a number of flashbacks and requires 24 hour care from his wife. The client continued working after leaving the Army but is now claiming sickness benefits after his health worsened. This had a significant impact on the client's income.**
- ▶ **A South of Scotland CAB reports of a 25 year old client who was discharged from the Army after suffering severe depression and PTSD following service in Iraq. The client has been unable to work since. He and his family are being victimised and bullied by neighbours, but they are struggling to find alternative social accommodation.**

Combat Stress provides rehabilitative treatment for ex-Service personnel suffering from PTSD or other Service attributable mental health problems. In 2008, Combat Stress had over 400 active clients resident in Scotland. Information on their clients provides a valuable insight into the profile of those suffering from PTSD:

- 79% of clients were ex-Army
- 27% had left the Services for medical reasons
- 66% have war pension status
- 38% were divorced or separated
- 69% were unemployed
- The average age of clients was 51

On average, it takes 13.1 years from from time of incident for Veterans to make the first-step approach to Combat Stress for help, by which time their condition may be highly complex. Given the length of time between the incident occurring and the veteran seeking advice, it is likely that many incidents in the Iraq and Afghanistan conflicts are yet to filter through into mental health/PTSD cases that require support.<sup>25</sup>

## Family and dependants

*“Two years after leaving the Services, we divorced. And pretty much my life went downhill from there.”*

The veterans community 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.<sup>26</sup> The problems that veterans experience cascade into the lives of their partners and dependants.

Relationship issues do not make up a large area of advice need for ASAP clients, but advisers often report that relationship breakdown and family separation play a prominent role in a client's history. There appears to be a link between poor mental health and relationship breakdown, with one often causing another. A veteran in the research described how his growing mental health problems after leaving the Services affected his family life:

### ***Army veteran (6 years service, discharged 1999)***

*“I thought I was [prepared]. Unfortunately not, just with my Army experience, it didn't work out, not at all. At the time, I had a young family. Our children were three at the time. When I got out of the Forces, I thought I was okay. Basically, what I was doing was, I kept on having flashbacks which I didn't realise I was having...after the Forces, we stayed together for a further two years. We were together before that for 14 years. Two years*

*after leaving the Services, her and I divorced. And pretty much my life went downhill from there. I spent six years on the streets...I didn't see my kids for probably eight/nine years, mainly because I was on the streets. Over the last two years, I'm slowly trying to get my life back.”*

A number of ASAP clients reported experiencing relationship breakdown as a result of their experience of leaving the Services or as a result of mental health issues.

### ***ASAP case evidence***

- ▶ **An East of Scotland CAB reports of a client who suffers from PTSD after serving in the Army in Northern Ireland. Over the years, the client has suffered breakdowns, severe panic attacks, diabetes, nerve pain, and long spells of drinking heavily. The client is separated and is unaware of his former partner and children's whereabouts. He was homeless until a few months ago when he was given a tenancy with a family member.**
- ▶ **A South of Scotland CAB reports of a client who is experiencing problems after recently leaving the Army. The client has separated from his wife, with whom he has two young children, and is currently homeless and living with his mother. The client is unemployed and was advised to apply for JSA. As a result of these problems, the client has developed debt which he is paying a debt management company to handle.**

- ▶ A West of Scotland CAB reports of a client who has experienced relationship and housing problems after leaving the Army. The client served for five years including in Bosnia, Northern Ireland and Iraq. He left the Army as the long absences were putting pressure on his marriage, but the marriage failed and he has lost contact with his 10 year old daughter. The client lived with his parents for six months, but has been staying with friends and other family members on a rotating basis for the last year. He has a number of debts, but is unsure of what they are and who his creditors are.

ASAP advisers often report that it is the dependant of a veteran that first seeks advice on their behalf. 12% of ASAP clients are the dependants of veterans. Dependants can therefore play a key role in taking the first step for a veteran.

Unfortunately, dependants of veterans can find themselves in serious emotional and financial difficulties if their partner dies outwith Service. It is crucial that support and assistance is in place for widows of veterans who die unexpectedly outside of Service, particularly where the experience of Service played a part in their death.

### **ASAP case evidence**

- ▶ Citizens Advice Direct reports of a client who sought advice after the death of her husband following his discharge from the Army. The client's husband had served with the Army for many years and had suffered from PTSD. He took his own life after his discharge and the client feels that there has been a lack of support for her as he had not died in Service. The client had received assistance from a number of organisations, but no other funding sources are now available to the client.
- ▶ A West of Scotland CAB reports of a client whose husband died shortly after being discharged from the RAF. As he was no longer a member of the Armed Forces at the time of his death, his wife was not entitled to any death in Service payment. The client has two young children and has not worked for some time. At the time of seeking advice, the client's only income came from Child Benefit and Widowed Parents Allowance. The adviser helped the client to claim Child Tax Credit of £400 per month and make an application for a grant through the RAF Benevolent Fund.

## Seeking advice

*“It was only when I started to have a mental breakdown when I ended up in hospital... it’s only since then that I know that there’s support for me.”*

In 2005, the Royal British Legion estimated that around 530,000 or 6% of the ex-Service community were experiencing some welfare difficulty, but were not getting any help, advice or support.<sup>27</sup> Another report commissioned by the Legion suggested that there are a number of reported barriers to accessing assistance or not seeking additional support.<sup>28</sup> For some veterans, their access to support had been restricted by their lack of knowledge about available services or having lost contact with the Armed Forces.

In the interviews with veterans, a common theme was that many were unaware that there were sources of advice and support that they could have accessed, with many passing a crisis point, such as mental breakdown or homelessness, before they were aware of such support.

### ***Infantry veteran (10 years service; discharged 1994)***

*“I wasn’t aware of anything [sources of advice] right up to the point when I left my previous employer. I wasn’t aware of anything. It was only when I started to have a mental breakdown when I ended up in hospital... it’s only since then that I know that there’s support for me.”*

### ***RAF veteran (3 years service, discharged 1980)***

*“I didn’t know where to get support, but I knew I was having problems, well, mental health problems. That was the hardest part...”*

### ***Army veteran (6 years service, discharged 1999)***

*“I didn’t know there was support out there. If there was, nobody told me about it.”*

The Royal British Legion research suggested pride and desire to remain independent prevented some veterans from asking for help, with respondents talking about the military mentality of accepting their lot and ‘making do’.<sup>29</sup> This is a theme seen by Combat Stress and report that the average time between time of incident and first contact with the charity is over 13 years.<sup>30</sup>

Evidence from the ASAP project suggests that clients are taking less time to seek advice than is the experience of other veteran services. This may suggest that having ASAP as a hub for advice for veterans is encouraging them to seek advice more quickly than they may have done otherwise. However, the figures still show that more than a quarter of veterans had experienced their problem for more than two years before accessing support, while 12% had experienced the problem for more than four years. This is shown in Table 2: *(over the page)*

**Table 2**

How long did you experience the issue(s) before you went to ASAP for support?	Proportion of clients
6 months or less	58%
7-12 months	9%
More than 1 year, less than 2	6%
More than 2 years, less than 3	12%
More than 3 years, less than 4	3%
More than 4 years	12%

*Sample: 33 ASAP clients* <sup>31</sup>

Veterans who had waited years, and in some cases decades, to seek advice or support stressed the importance of knowing that there is a key contact for a veteran to approach if they experience difficulties. This may have prevented the difficulties that they themselves had experienced.

***Infantry veteran (10 years service; discharged 1994)***

***“I knew there was something going on, but I didn’t know what was going on, because I’d never been diagnosed with anything. It would have been great if I knew someone who I could have gone to and said “look, this is what’s happening. I don’t know what’s going on.”***

***RAF veteran (3 years service, discharged 1980)***

***“Having a point of contact, even if you don’t use it right away. When you come out the Services, if they say this is who you go and see. I was out of the Services for nearly 25 years before I knew there were places that could help me.”***

# The benefits of the ASAP service

The Armed Services Advice Project offers a holistic service that focuses on the individual rather than on a specific issue. It operates through the citizens advice bureau network which ensures it provides the best possible advice on a range of topics, including benefits, debt, housing and employment. It combines this high quality advice with expert knowledge of particular armed service and veteran issues. There are a number of key benefits of ASAP for veterans:

- Many make a financial gain through increased benefit take up, debt rescheduled or written off, or through help to complete charitable applications. The total financial gain for clients as a result of advice was over £900,000 in the first 21 months of the project
- ASAP clients have access to expert advice on various topics, including benefits, debt, employment and housing, due to the service being run through the Scottish CAB Service

- ASAP advice provides an access point to the wide range of support and assistance that is available through the project partners and other charities and organisations. We estimate that over £110,000 in grants and assistance has been accessed by clients through the ASAP service
- ASAP has encouraged a number of veterans to seek advice who would not have sought advice elsewhere and may have continued to suffer problems. Approximately a third of clients stated that they would not have looked for advice elsewhere and a further third said they would only have 'possibly' looked for advice elsewhere.<sup>32</sup>

Table 3 outlines the outcomes of advice for a sample of 49 ASAP clients who were interviewed as part of the independent review of project:

**Table 3: Outcomes of ASAP advice provision**

What has happened since you first contacted ASAP? <sup>33</sup>	Proportion of clients
Able to maximise benefits	23%
Able to reduce debt	19%
Learned about housing/accommodation options	19%
Able to manage money better	15%
Learned more about health issue	15%
Addressed family/relationship issues	13%
Improved health	11%
Able to increase income	9%
Learned about employment opportunities	6%
Learned about training/education courses	2%

Table 3 shows that there are a variety of reported benefits for veterans accessing ASAP for advice. The most common were financial benefits, such as maximising benefits or reducing debt, but a number of clients also benefitted from better knowledge of housing, money and health issues. Importantly, clients also reported that aspects of their life had improved as a result of advice, including improved health and the addressing of family/relationship issues.

### **Client financial gain as a result of advice**

The total client financial gain as a result of ASAP advice was £919,027 over the 21 month period, which is a return of £2.63 for every £1 of funding received.

However, this is likely to be an underestimate as many clients are still awaiting the outcome of advice and others have not reported their outcome. A total of 256 clients benefited from a financial gain; the average financial gain per client was £3589.95.

Around half of client financial gain for ASAP clients came from additional benefit entitlement as a result of advice; over a quarter (28%) of financial gain came from debt rescheduled or written off; 12% of financial gain came from charity applications as a result of advice; and 11% from other sources.

We therefore estimate that the advice provided by ASAP advisers has resulted in veterans gaining almost £450,000 in additional benefit entitlement and has

enabled them to access over £110,000 in applications to other charities.

The following cases show examples of where ASAP advice resulted in a financial gain for the client that would not have been achieved without the advice:

#### ***Issue: An Army veteran who required advice on accessing his Army pension early***

The client served in the Army for twenty years up to 1990 and worked full time following his discharge until ill health forced him to stop working. The client was diagnosed with Parkinson's Disease four years ago which has worsened in recent years. He was aware that he would be entitled to an Army Pension when he reached 60 years of age, and heard that he may be able to claim the pension early, which would help their finances, which had been tight since he stopped work.

#### ***Outcome***

The adviser worked with the Service Personnel and Veterans Agency and Veterans Welfare Service (SPVA-VWS) to help the client to make a successful application which awarded the client a lump sum of £7,000 together with an annual pension of £5,000.

**Issue: A veteran was unaware that he would be entitled to a service related pension once he passed 60**

The client was struggling financially after the economic downturn affected his business and a car accident limited his ability to work. The client struggled with his drop in income and health problems and admitted to self medicating with alcohol. He was relying on his bank overdraft to supplement his income as he was unable to see any alternative.

### **Outcome**

The adviser determined that the client had served in the Army for 13 years and that he may be entitled to an Army pension. The client contacted the adviser later in the month to say that he had received a £12,000 lump sum from the Army Pensions Office. Without the project's intervention, it is likely that the funds would have gone unclaimed.

### **Taking the first step**

One of the most important benefits of ASAP is that the project is encouraging veterans to seek advice who may not have sought advice elsewhere. In the independent review of ASAP, approximately a third of clients stated that they would not have looked for advice elsewhere and a further third said they would only have 'possibly' looked for advice elsewhere.<sup>34</sup> ASAP is often successful in providing the 'first step' for veterans to seek help and support after they had struggled with their problems for some time.

**Issue: A 55 year old veteran had not sought help or support despite being physically and mentally affected by his time in the Army**

The client initially sought advice on his wife's benefit entitlement after she was made redundant, but it became clear that there were other problems that affected the client. The client had served in Northern Ireland, Falklands, and the Gulf. He was severely injured in the Falklands, being shot in the head and leg. He did not claim any war pension as a result of his injuries, he "just got on with things". Whilst discussing this, he became physically upset and needed some reassurance from his wife, who mentioned that he does have some bad times but has not sought any help.

### **Outcome**

The adviser suggested that he could make a referral to Combat Stress for an assessment – the client said that he has the number in his phone, but had not been able to take the first step – the adviser offered to take that step for him. The adviser also suggested that the Veterans Welfare Service may help him to apply for a War Pension as a result of his injuries, which are now beginning to affect his health.

**Issue: An ASAP client felt that he may be suffering from PTSD after serving in the Army for 12 years**

The client left the Army in 1994 and is currently involved in the Territorial Army. Since the client's discharge, his marriage has broken down, he has become withdrawn from family and

friends, and rarely goes out. Until recently, he was drinking heavily, and is now having trouble sleeping, is becoming increasingly anxious, and having nightmares. He has done some research and thinks he is showing signs of PTSD but is struggling to take the first step to seek help.

### **Outcome**

The adviser told the client that he could make a referral to Combat Stress to help him make the first step. The adviser helped the client to make an application who was visibly relieved to have sought professional help and appreciated the support given to him to take him through the process. Without ASAP, the client said that he would not have done anything apart from continuing to suffer. The client is now regularly attending a local outreach clinic which is helping with his mental health.

### **Holistic advice**

The experience of ASAP advisers is that veterans often experience a multiplicity of problems that require dedicated advice to unravel. The presenting problem often masks the true issues that the client is experiencing, so it can take some time and expertise to truly understand the client's problems and to help resolve them. The following example shows a complex case where the adviser had worked to resolve the key issues that lay behind the initial advice need.

### ***Issue: An ASAP client was suffering from mental health issues after leaving the RAF***

The client was initially looking for a dentist as he had severe toothache due to three broken teeth and an abscess, but the adviser established that the client had a number of other advice needs. The client did not trust the medical profession and was self medicating with herbal remedies. The adviser also found out that the client did not know anyone in the area and was convinced that his neighbours were spying on him.

### **Outcome**

The adviser gave the client a lot of support, including arranging an emergency dental appointment and putting the client in touch with local support groups. The client has now been attending social groups and met a friend who is helping him with shopping. The client is very happy with the outcome as he indicated that he thought that no-one would be able to help him.

### **Charitable applications**

ASAP advice provides an access point to the wide range of support and assistance that is available through the project partners and other charities and organisations. We estimate that over £110,000 in grants and assistance has been accessed by clients through the ASAP service. The following cases show where clients have benefited from the work of other organisations as a result of ASAP involvement.

***Issue: An ASAP client was suffering from PTSD as a result of active service in Northern Ireland***

The clients's condition manifested in a chronic skin condition, chronic alcoholism, depression, mood swings, broken sleep, and anxiety. The client has moved around a lot since his marriage broke down and was homeless until recently. The client has unmanageable debts of more than £10,000. The client would like to get a job but doesn't feel capable yet.

### ***Outcome***

The adviser arranged for the client to see a debt adviser who prioritised debts and made the necessary arrangements with creditors. The adviser contacted SSAFA who paid his council tax arrears and supplied domestic goods that he was lacking. They also provided him with a bicycle that he could use to attend a college course. The adviser contacted Combat Stress and the client is now attending groups which he reports are of great benefit. Overall this has been a successful outcome for the client who is very grateful to the project for the help and support provided. He says he now feels his life is back on an even keel and he knows there is support in the future should he require it.

***Issue: An Army veteran was referred for advice as he was due to be evicted for rent arrears the following week***

The client served for three years until 2000 and has not coped with life following his discharge. The client suffers from depression and anxiety for which he is self-medicating with alcohol and prescription drugs. He has an eight year old daughter from a previous relationship whom he had not seen for four years. The client rarely goes out as he feels victimised in the locality and would like to be re-housed to be nearer family friends. At the time of the first interview, the client was due to be evicted in a month's time, was living without a working fridge and cooker, and had a number of other debts that he was choosing to ignore.

### ***Outcome***

The adviser managed to arrange an award of nearly £1,200 from the Scots Guards and Poppyscotland which helped him stay in his home and replace his household goods. The client was referred to a money adviser who helped the client to apply for bankruptcy to help him deal with his debts.

# Conclusion

The majority of service leavers make a successful transition to civilian life following discharge. However, a significant minority of veterans experience challenging problems. While these problems do not differ considerably from those of the average person, it is the complexity and severity of these problems that are markedly different.

Many of the problems experienced by veterans stem from a failure to fully integrate back into civilian life after leaving the Armed Forces. This can include struggling to find alternative employment, problems finding and sustaining a home/tenancy, debt problems as a result of a lack of financial knowledge, undiagnosed mental health problems, or, in many cases, a combination of the above. Problems experienced when taking the first step in civilian life can impact on the health and wellbeing of the veteran for the rest of their life.

The general consensus is that the support and assistance provided to those leaving the Armed Forces is improving, and that government and

local authorities have better focused their policies and practices towards the needs of veterans. However, there remain those who slip through the net, and many veterans continue to experience problems as a result of an unsuccessful transition into civilian life that took place years or even decades previously.

The Armed Services Advice Project is making 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. Many of these clients have struggled on for years without the support that they needed and were entitled to. While the project has been successful in making financial gains for clients, its major contribution lies in helping veterans to take that first step towards getting help and support. Where veterans perhaps took a mis-step after leaving the Armed Forces, ASAP and its partners are helping clients to take their first step towards getting their life back on track.

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Citizens Advice Scotland and its member bureaux form Scotland's largest independent advice network. CAB advice services are delivered using service points throughout Scotland, from the islands to city centres.

**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.

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