

## In Conversation with... Dr Steve Rolfe

**Pedro:** So can you talk about who you are and what you do?

**Steve:** I'm Dr. Steve Rolfe, I'm a lecturer in social policy here at Stirling, and I, as well as teaching, I do a range of research. Most of it has a housing focus in one form or another, including, as I'm sure we'll come on to quite a lot research around veterans housing and veterans homelessness. The kind of common themes tend to be around access to housing for different disadvantaged groups, how people make a home in housing and different types of housing, whether that's social housing, private rented sector and so on, and how they might sustain their tenancies. And then alongside that the kind of role of policy and organizations and practitioners in helping people to access and sustain housing in the long run.

**Pedro:** And how did you get into researching veterans housing, specifically, and veterans homelessness?

**Steve:** Slightly random process, as is often the way in the research world. So, it wasn't an area that I knew very much about 5 or 6 years ago, I've been doing it for 4 or 5 years now but before that it wasn't an area I knew much about. My background was in housing research, as I say. It was actually a colleague of mine, Christine Robinson at Stirling, who PhD around some of the issues around veterans homelessness in Scotland and she had brought in some funding for a bigger project looking at that across the UK, and unfortunately she became unwell and wasn't able to continue with the project, so I picked it up from her. So, just slightly kind of random way in, but I suppose once I started doing the research, what I found really interesting were some of the parallels with the kind of issues we see with other disadvantaged groups, but also some of the differences as well, you know there are some very distinctive features of the veterans population. Again, I suspect we'll come onto that but some of the particular issues that veterans can experience. And also there just seemed to be some quite significant gaps in the research, which is why we've carried on with it over the last 4 or 5 years.

**Pedro:** Super. And so, in terms of research, you were instrumental in the process of creating the Veterans Homelessness Prevention Pathway. Could you talk a bit about that process? How it came about, and just sort of how that came to be.

**Steve:** Yeah, I mean it was actually a really positive process. It came out and we were asked to do it, or rather Veterans Scotland was asked to do it by the Scottish Government, and they had committed to producing a number of pathway documents for specific groups that were seen as being at high risk of homelessness as part of the Ending Homelessness Together Action Plan that they put together a couple years ago. So there were other pathways for other groups, when it came to veterans they approached Veterans Scotland to bring together all of the service providers in the veterans world, and they have a housing group within that which I was involved in, so it was that group that kind of formed the core of it so that the different specialist providers, as well as myself as a researcher and a few other people from Homeless Network Scotland, and Scottish Government themselves were involved in some of the discussions as well. So, as a researcher it was one of those kind of rare experiences with really positive engagement from policy makers, they actually wanted to listen to the research and they wanted to hear what the research said as well as the practice experience from the organizations.

**Pedro:** And, could you talk about any challenges you faced in the research?

**Steve:** Yeah, I mean, I guess, as I say, in general terms the process was very positive, the working group went very well and we, I think, came up with a good report and some really strong recommendations. I think one of the challenges, and this is not unique to the creation of the Homeless Prevention Pathway, but it is something that's been ongoing for a while in terms of veterans homelessness and veterans housing issues, is the issues around data because, historically we knew next to nothing in any kind of concrete way about homeless veterans because the organizations, other than the specialist organizations like Veterans Housing Scotland and Scottish Veterans Residences the

main organizations, housing associations, local authorities and so on, who work with people who are homeless or at risk of homelessness, didn't specifically ask whether someone had served in the UK Armed Forces, so the numbers just weren't there, we didn't know, there was lots of anecdotal data about people who were homeless who might have served, or might not have served, but it was really hard to tell. And even, at a wider level, until the last census in 2021/22, there was no question in the census either, so we didn't even know how many people are in the whole population of veterans in the UK, so, we will hopefully shortly get some of that data, so that will help a lot to get a sense of how many people have served, and then within that, getting data around veterans in the homelessness system. It's improving that certainly when we were putting the pathway together, that's still quite a challenge. I mean you can talk to local authorities, and they'll say, we don't necessarily know, we have all these people coming through the system, but we don't necessarily know if they're veterans or not.

**Pedro:** I know as part of the report you did interviews with veterans who had experienced homelessness. Can you tell me a little bit about that process, what was involved in that in terms of recruitment, and what challenges or positive things came out of that?

**Steve:** Yeah, I mean I think that was a really important part of the process. Something that was, from my perspective it was a relatively easy process because we were working with the specialist veterans housing providers, so people like Scottish Veterans Residences, who provide supported accommodations for single veterans, or mainly single veterans. So they were able to access some of their clients, and other organizations such as Housing Scotland and so on. And that was enormously valuable because we know we could look at the data, we could talk to all the organizations about how they're working, what's working well and what isn't. The experience of veterans themselves is what really tells us whether things are working or not and where the problems are. And also understanding that that has changed and is changing is really important as well, and the experience of people who served in the armed forces 20, 30, 40 years ago is quite different from people who left the forces last year, or two years ago. So, understanding that diversity of experience is really, really crucial. I mean it would have been lovely to do even more of that, you know, as with all of these things we only have so much time, so many people to speak to, but those voices of veterans are absolutely key to the kind of work we do.

**Pedro:** And how diverse was that group?

**Steve:** Um, there was a degree of diversity, but I think in broader terms, in terms of research around veterans housing issues and veterans' homelessness, generally, there is a bit of a gap. I mean it's partly the nature of veterans in that a vast majority of veterans are male, and, I don't know what the proportions are in terms of Black and Minority Ethnic populations, but it's relatively small, so it can be quite difficult to pick up the female veterans and the veterans from different ethnic backgrounds. And potentially other forms of, there's another whole issue about sexuality because of course historically that was a real issue in the military about people not being publicly out. So, there's another issue there. So our sample for the Homeless Prevention Pathway had a bit of diversity, but it wasn't as diverse as we would have liked, we didn't have time to get a massive sample. That is a broader issue around veterans' research in general and specifically around housing and homelessness, and it's something that we actually suggested as one of the recommendations, that there should be more research done with some of those specific equalities groups within the veterans population. We know a bit about female veterans and homelessness, but not enough. We know very little specifically about BAME veterans or other disadvantaged groups. Bit more around disability because there's a particular focus on veterans that have been wounded in service. But, the other groups they tend to be a bit neglected.

**Pedro:** I guess that's sort of proportionate to the group itself, as you say. If the sample is going to be low, it's going to be difficult to make any recommendations I suppose.

**Steve:** It's tricky but it's becoming increasingly important because the armed forces are becoming more diverse. You know, the numbers of women in the armed forces, for example, is gradually going up, I can remember the latest figure but it's around 10%, so it's not an insignificant number.

**Pedro:** I guess, as well, as it becomes more diverse, there's still a delay in terms of which of those people become veterans, as well. So, that data won't mature for another few years, I suppose.

**Steve:** Precisely. And sexuality is a very good example. There probably are lots of LGBT veterans from a long time ago, but we would never know because they'd be very unlikely to be out as LGBT and as veterans at the same time, because that was so problematic in the past.

**Pedro:** Yeah, of course. So, what, this is coming more from the body of the report, but what challenges do you think are unique to veterans and homelessness?

**Steve:** Yeah, I mean, uh, I always kind of couch this kind of discussion with a couple of caveats, because there are some really distinctive issues that veterans who encounter housing problems face. But I think it is important to recognize, firstly, that despite the popular myth, veterans are actually not more likely to be homeless than the general population is. That probably was 20-30 years ago, now it's not true. The data doesn't show that. And also, that a lot of the issues, when veterans encounter housing problems or become homeless, it's often the same issues that anyone else would face, you know, it's often triggered by the loss of a job or the breakdown of a relationship or those kinds of things, and the underpinning structural issues like limited supply of social housing. So, barring all of that in mind, there's a lot of kind of similarities, and there are some quite distinctive features of the experience of serving in the armed forces, and the experience of leaving the armed forces that can mean that some veterans have particular issues. I mean, most service leavers don't have any problem with their housing, they sort it out quite happily. A lot of people who have served in the armed forces are already living in civilian accommodation before they leave. But that transition from the armed forces to civilian life can be quite difficult for some people, and it is a big transition, it's a word that's talked about a lot in the veterans world, because for some people it's, you know, you're finding a new job, obviously, because you're leaving the forces. If you're living in armed forces accommodation, you're finding a new home. Potentially in a different area of the country, if you've been serving somewhere you don't want to settle, and, for a lot of people you're also sort of finding a new identity and moving into a slightly different culture. So there's a kind of triple challenge all at the same time. And that can, for some people that can mean that housing is lost in the middle of all of that and they struggle to establish a home well up until the point of transition. What we highlighted in the homelessness prevention pathway is that point of transition is really important, and the transition process but that actually, often, the effects of difficulties of that stage sometimes appear later on. So people get a house, often a tenancy in the private rented sector or whatever, and they seem to be doing okay when they leave the forces and then 6 months, a year, two years down the line, the job that they got when they left turns out to be not quite as good as they thought it was, or the relationship they were in turns out to be not quite as stable. And then that breaks down, and in the process, their housing is lost and all of the kind of skills and resources that you might need to resolve that issue, sometimes they're not there. This is a very long answer, but -

**Pedro:** No, it's great

**Steve:** That relates to some of the underlying issues that for those people who served in the armed forces, particularly if they've signed up relatively young, they've spent their whole career, however long that is, in armed forces accommodation, they're living in almost a total institution where everything is dealt with through the one institution. You're in the army, you only talk to the army. You don't have to deal with anyone else. And then they come out and they have to deal with different housing providers, and they have to do things like pay all of their bills, which were mainly taken off their salary before they left, they have to deal with a lease, they have to deal with neighbours, and suddenly lots of different things, lots of different organizations, and that can be a real challenge for people. And I think that's why suddenly things kind of crop up later on. They're initially okay, and then it falls apart. Again, most people manage it fine. But for a few, that's a real challenge.

**Pedro:** What are your thoughts on that from the other side? So, obviously you've looked at this from a veteran's perspective, but I wonder if you have any thoughts on that from the side of housing providers,

etc. What needs to be done or what gaps are there in terms of provisions for those challenges. For example, communication, understanding of veterans, et cetera?

**Steve:** Yeah, I mean. That question is spot on really, it's a really excellent question, and it is, you're dead right that often the veterans face challenges, but there's also big difficulties for housing providers, whether that's housing associations, local authorities, private rented sector landlords. Some of it goes back to that issue about actually knowing which of their tenants are veterans. If they haven't asked the question, they've got no idea. And, but then, also understanding those experiences and some of the challenges that veterans might face. Some of which has improved, in the last kind of decade there's been a lot more training around for frontline housing officers and so on, to give them some awareness, and there are online, e-learning packages and things like that, but it's still inevitably quite patchy, with staff turnover and new staff don't understand the issues. Some staff will have experience themselves, or family backgrounds in the forces, but for others, it's a group they don't know much about, and it might be, veterans might come across as a relatively low priority group by comparison to some of the other groups that are at risk of homelessness who have multiple compounding issues in their lives, whether that's domestic violence or substance misuse or whatever it might be, young people leaving care, so sometimes the focus isn't there and the awareness isn't there. And then there's kind of, um, what might seem like relatively minor issues, but just kind of issues around jargon and the language that the two sides are talking. You know, people who are serving in the forces, you know, the forces have their own language. It's a completely different world in terms of terminology and abbreviations and institutional language. Equally, housing providers talk in a form of jargon that is not normal for people who live outside of the housing system - I talk about the PRS and I forget that people aren't in the housing world don't know that that's the private rented sector, and that's a really simple one, once you get into the regulations and section 5 referrals and things like this. So there can be a lot of kind of talking across each other which can happen, and again, some of that has improved, but ensuring that housing providers can understand what veterans are saying to them and understand veterans experiences can be a challenge, and also, helping housing providers to communicate in a way that is accessible, not just to veterans but to everybody.

**Pedro:** I think you've kind of answered this but, do you think the situation is getting better or worse?

**Steve:** I think it has got better over the last 11 years since the Armed Forces Covenant was kind of formally published, there's been a lot of work done across the UK, and here in Scotland particularly. We've got the strategy for our veterans at the UK level, we've got, the MOD has done a lot of work around the holistic transition policy, we've got the Defence Transition Service, which is a whole new service to support fundable service leaders and so a lot of good stuff happened there, and at a local level, local authorities signing up to the armed forces covenant, usually having an armed forces champion of some form. Most areas have some kind of partnership, working group arrangement bringing together the local authority armed forces charities, sometimes the service themselves if it's based in the area, all sorts of stuff to kind of coordinate what's happened, and a lot of that has helped enormously, and there's been a lot of relatively small policy changes, but all of which have dealt with little barriers like changes to some of the local connection laws, so there used to be big issues, still are in some circumstances where the people were serving in the armed forces, and because they were serving somewhere else even if they had spent their entire life pre-service in one area, they didn't have that local connection because they were serving in Aldershot not in Renfrewshire, you know and that made no sense to some of those who'd been changed. The MOD had a duty refer out for vulnerable services and they legally are supposed to refer to the local authority if they seem at risk of homelessness and that kind of stuff. So, there are some big improvements. I guess I maybe sound slightly hesitant because I think the research we've done over the last 4 or 5 years has shown that a lot of things have improved. For me there's a bit of an underlying concern that things may deteriorate over the next few years because there's a lot of other things going on in the world. You know, we've had COVID, we've got a cost of living crisis, and the focus on veterans has faded a bit, understandably, because of those other things, and also because the UK armed forces are not actively involved in the kind of overseas activities that they were with Iraq and Afghanistan. So that kind of political focus has faded a bit, and I suppose I have a concern that although a lot has improved in terms of policy and practice, particularly

some of those things like collaborative working is you have to keep working at that and it doesn't just happen if people don't drive it. So if the focus drops away, if the spotlight moves, that could kind of deteriorate and we might go back to some of the issues that we had 15 years ago.

**Pedro:** This might be a big question, but I guess, what would you recommend then? In order to keep it in the front of people's minds.

**Steve:** Yeah, I mean, it's a tough one. In the homelessness prevention pathway and also in a previous report that I was involved in we had made recommendations around maintaining that focus particularly on collaboration between organizations at a local level. That's quite hard to do, but there are ways of doing that, I mean, the Armed Forces Champion scheme has helped a lot because it does mean that there's someone in every local authority who has a kind of, a title that makes them focus on it. Its variable between areas, depends on how much they focus on it, and in the homelessness prevention pathway we suggested that there should be something similar in particularly larger housing associations and there should be some sort of lead officer with a focus in armed forces where you know, in a very small housing association it might not be so relevant, whereas in a big one, you will have veterans, so just having named people who kind of take a bit of responsibility for it. And then there are some other issues that still kind of remain unresolved. We picked up in some of the recommendations that there are still issues around data and what we know about veterans in different points in the housing and homelessness system. It's better in terms of homelessness because the system in Scotland now requires the question to be asked about whether someone's served. But if someone doesn't go through the formal homelessness system, and goes through Housing Options and maybe applies with social housing, that doesn't necessarily get picked up in other points of the system, so there's still some gaps there. And we also recognize, particularly with the kind of notion of delayed transition, that often it's people who are outside the public sector system who find their own accommodation in the private rented sector who seem to be managing, and then things fall apart. There isn't much support around, I mean some local authorities have very good PRS tenancy support, that kind of thing but that's quite variable and they don't always pick up veterans. So there's definitely an issue there that needs to be addressed, so you don't get people that just kind of fall through the cracks and before you know it they are sleeping on the streets.

**Pedro:** Do you think there's something around the public perception and veterans perception too, around what homelessness is, what that means? Um, I think from our perspective, I mean, obviously, your report under the pathway, you used the broader sense of the definition of what homelessness means, but I guess, I think still the public perception of what homelessness is rough sleepers. So, do you think that is something that could be improved on, or that could be developed?

**Steve:** Yeah, I mean absolutely. I think that is a broader issue than veterans, but yeah, absolutely I think you're right that the public perception is that it means homelessness is people sleeping on the streets, whereas actually, as we know, most people who are homeless are not sleeping on the streets, they're sofa surfing, they're staying with relatives, they're in inappropriate housing so they're at risk of ending up on the streets but they're not actually there. And that's as true for veterans as it is for anyone else. And I think yeah, particularly, as I mentioned earlier there is this kind of public perception that quite a substantial proportion of the people sleeping on the streets are actually veterans, and again, that's not really true anymore. There was an element of truth to that 20-30 years ago but it's not really true now, so it kind of, you get this thing of, not that long ago a couple of newspapers ran campaigns about getting our heroes off the streets and that kind of thing, which is very well meaning but is probably actually targeting the wrong problem, because there aren't that many veterans on the streets, whereas there are a small number but nevertheless a significant number of veterans who have housing difficulties and are at risk of different forms of homelessness. And often, veterans are pretty resourceful, you have to be to get into the forces in the first place and to survive a career. So you know, they'll find other ways of avoiding sleeping on the streets, but that doesn't mean they're not homeless, it doesn't mean they don't need support with their housing. So yeah, absolutely, there's a real issue with that public perception.

**Pedro:** I'm going to ask you, our kind of final part to ask you about is more from the research side of things. So, do you think there is enough work taking place in research around this, or, where do you think the gaps are?

**Steve:** It's a terrible question to ask an academic, because academics always finish every report by saying, there should be more research done. Especially, you should give me more money to do research. Nevertheless, there's more research than there was, a bit like the policy changes, it has improved in the last 10 years. But I think there's probably a couple of gaps, one is about the equalities groups that I mentioned, you know, we don't know enough about those specific groups, but as they grow, as the proportion of veterans who are women, who are from BME backgrounds and so on, as that grows we do need to find out more. And there's kind of odd hints, I mean some of the previous research that I did, we came up against a particular issue that non-UK service personnel face when they leave the forces because when they leave their immigration status changes and there's a whole issue about how they manage to get through that process at the same time as transition, which is even more complicated than transition for people who are UK citizens, so there's a particular route there, but we only kind of touched on it in passing as a small part of a bigger piece of research. So there are some specific issues around specific groups that I think could do with some more research. And I guess, yeah, it's always worth coming back to some of these issues, you know, we've seen a lot of policy change in the last 10 years. In another 5 years, another 10 years it will be really important to come back and see, has that actually really made the difference? Has it solved most of the problems? Or are they re-emerging? Or are there new problems emerging? So yeah, I think there will be a particular need for more research in the coming years. There's been a lot of good research – Forces in Mind Trust has been a really valuable source of funding to fund this research. So I hope that kind of funding is still available in the years to come.

**Pedro:** So in this instance, this research was sort of by its very nature accessible to people, to policy makers. So that was going to be one of the things I asked you, but I guess how do we, if we go away from policy makers and to practitioners, have you got any thoughts on how we make this more accessible to them?

**Steve:** Yeah, I was thinking about this before. I'm not sure I've got any sort of golden answers, it's the eternal problem for researchers. But there are, I think maybe there are some kind of good entry points which researchers in this field could use better. In Scotland, we've got a very good relationship with Veterans Scotland which makes an enormous difference in terms of two-way communication. You know, veterans, housing providers talking to us about what research needs to be done, and us talking to them about the findings, and working together on it. Some of that happens in England through COBSEO, which is the kind of English or UK version of Veterans Scotland. But it's a bit more difficult partly just because of scale, so there's much bigger areas, so there's bigger organizations, more diversity. There is some more useful stuff that I think could be done there around researchers getting more involved in COBSEO. The Forces in Mind Trust again have funded the Veterans and Families Research Hub over the last, can't remember how many years now, maybe as much as 10 years. All that's just been moved to a new institution. And I think that's quite useful, they've done some quite good stuff around making research more accessible, and how much that feeds into all of the organizations on the ground, that's always a bit of a challenge and but yeah, there has been some good work into how we can make that more accessible. Getting the UK Government to listen is another whole ballgame which I won't say anything about that because you'd have to edit it out.

(Pedro laughs)

**Pedro:** I wonder if you have, and this might be a big question again but, just in terms of from a more general perspective on equalities and diversity and inclusion in homelessness, I wonder if A) if you have done any research or work around that or even if you just have any general thoughts around that? In terms of, probably from a Scottish perspective rather than a UK wide one but to be honest those might be one and the same.

**Steve:** Um, yeah, I haven't done a huge amount around homelessness specifically, we've been involved in bits and pieces of research around access to housing and the process of entering and sustaining tenancies. But even there it's not been specifically focused on equalities, we have kind of picked up on one or two issues but haven't really focused specifically on equalities, so there probably are other researchers who are better placed to comment on that. But it's something I am aware of as a kind of gap in some of the stuff that I've done as well. We tend to look quite broadly at homeless populations and new tenants without really thinking through in those details.

**Pedro:** That's hopefully what we are trying to shine a bit of a light on, but, um, yeah, thank you Steve, its been really good to talk to you, and really good to hear you talk about it, and, yeah, unless you've got anything else you want to add, I think we can call a halt to it there.

**Steve:** Yeah, I don't think so. Its been a really interesting discussion and it's an important area so it's good to talk about it.