

Research Briefing

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By Library subject specialists

# Support for UK Veterans



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## Summary

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## Summary

### How many UK veterans are there?

On Census Day (21 March 2021), [1.85 million people in England and Wales reported they had previously served in the UK armed forces](#). This represents 3.8% (almost 1 in 25) of the total population aged 16 or over.

Results from the Scottish census, which was delayed until 2022, are still yet to be published.

The census in Northern Ireland did not ask about veteran status, but future estimates will be produced by linking data with the Ministry of Defence's Service Leavers Database.

### What is UK policy for veterans?

The specific needs of veterans have come under ever-greater focus in recent years. This has been driven in part by the post-service experiences of those who served in combat operations in Afghanistan and Iraq.

The [Armed Forces Covenant](#) is a commitment from 'government, businesses, local authorities, charities and the public' to support current and former members of the Armed Forces and their families. It was adopted in 2011 and articulated the principles of no disadvantage and special consideration; that no current or former member of the armed forces, or their families, should be at a disadvantage compared to other citizens in the provision of public and commercial services.

In 2018 the Government published a Veterans' Strategy, followed by [a new action plan for 2022-24](#) in January 2022. A refresh of the strategy is due in 2024.

In July 2023 the Government published a review of welfare provision for veterans. The review found a "complex ecosystem" that "can feel almost impenetrable for those outside the system seeking support." The review was led by civil servants. In a written statement on 17 July 2023, [the Government said it will respond to the review](#) "later in the year".

In 2019 the Government created an [Office for Veterans' Affairs](#) in the Cabinet Office to better coordinate policies across government, with Scotland, Wales and Northern Ireland and with local authorities.

The annual Armed Forces Covenant reports include information on policies directed towards veterans and progress made year-on-year. In 2021 the title of these reports incorporated veterans for the first time. Ministers said this was to reflect the report as a joint effort between the Ministry of Defence and Cabinet Office.

## What housing support is there for veterans?

Veterans may attract additional preference in certain circumstances when applying for council housing. The Ministry of Defence (MoD) has a referral scheme to support veterans in accessing housing association properties.

Ex-service personnel are at an increased risk of experiencing street homelessness. Legislation in England and Wales sets out priority need categories for assistance with housing. [In England section 189 of the Housing Act 1996 identifies](#) “vulnerable former members of the armed forces” as priority need. [In Wales section 70 of the Housing \(Wales\) Act 2014 identifies](#) “a person who has served in the regular armed forces of the Crown who has been homeless since leaving those forces” as priority need. In Scotland there is a duty to find permanent accommodation for all unintentionally homeless applicants.

A new [cross-government strategy for England, Ending rough sleeping for good](#), was published in September 2022. Commitment 4.4 says “No-one who has served in the UK Armed Forces should face the need to sleep rough.”

## How do veterans access healthcare?

The provision of veterans’ healthcare is primarily the responsibility of the NHS. The Armed Forces Covenant says veterans have distinct health needs and should receive priority treatment for service-related conditions. There is also specific support for veterans accessing mental health and prosthetics services.

In March 2021 the Government announced the Op Courage service, creating a [single point to access mental health services](#) for veterans. Also in March 2021, NHS England published [Healthcare for the Armed Forces community: a forward view](#), which included commitments to help the transition to civilian life and improve veterans’ and their families’ mental health. The [Veterans’ Strategy Action Plan: 2022-2024](#) said NHS England would be providing £18 million over three years for veteran health services.

## What social security support do veterans get?

The occupational pension scheme for members of the armed forces is the Armed Forces Pension Scheme (AFPS). Separate to this are schemes to make payments to current and former service personnel and their families if there is ill health, injury or death caused by service.

For incidents before 6 April 2005, payments are made through the War Pensions Scheme. For incidents after that date, there is the Armed Forces Compensation Scheme (AFCS). Surviving partners and dependent children may be eligible for survivors' benefits from the AFPS.

In the case of deaths attributable to service before 6 April 2005, compensation payments might be available from the War Pension Scheme or AFCS (for deaths attributable to service after that date).

There are no government welfare-to-work schemes or social security benefits specifically for veterans (except for the Armed Forces Independence Payment), although there are some "easements" for veterans and their family members.

If someone is receiving a guaranteed income payment through AFCS or a War Pensions Scheme payment, they are exempt from the [household benefit cap](#). Each Jobcentre Plus district should have also an "Armed Forces Champion" to support veterans and their families.

## Additional information and support for veterans

Veterans can access help and advice via the [Veterans' Gateway](#), which is provided by a group of charities led by the Royal British Legion.

The Welsh Government has described the support it has available in its [Armed Forces Covenant: annual report 2019](#) (30 September 2020).

Information for veterans in Scotland is available on the mygov.scot website: [Armed forces veterans support](#).



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# 1 Overview of veterans' policy

This section provides a brief overview of the evolution of government policy towards veterans from 2010 onwards.

## 1.1 Why there is a renewed focus on Veterans

The specific needs of veterans have come under ever-greater focus in recent years. This has been driven in part by:

- The post-service experiences of those who served in combat operations in Afghanistan and Iraq that drew attention to rehabilitation efforts and mental health support.
- The significant reduction in size of the armed forces which drew attention to support for those leaving and transitioning to civilian life in areas such as employment and access to housing.
- The centenary and significant anniversaries of the First and Second World Wars respectively served as a reminder of the needs of the elderly cohort of veterans.
- The investigation of former soldiers who served in Northern Ireland during The Troubles and in Iraq and Afghanistan prompted interest in legal protection issues.

In the years leading up to the 2010 General Election, the Labour, Conservative and Liberal Democrat parties all talked of the need to restore the military covenant.<sup>1</sup> This unwritten code implied that in return for the sacrifices service personnel make, the nation has an obligation to recognise their contribution and retains a long-term duty of care toward service personnel and their families.

The charity, Royal British Legion established an 'Honour the Covenant' campaign in 2007. The election manifestos of Labour, the Conservatives and Liberal Democrats discussed the Covenant and welfare for service personnel and veterans. This led to the publication of the Armed Forces Covenant in 2011.

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<sup>1</sup> Ministry of Defence, [The nation's commitment: cross-government support for our armed forces, their families and veterans](#), Cm 7424, 17 July 2008; Conservative party, [Conservative Party Manifesto 2010](#) (PDF), 2010; Liberal Democrat party, [Liberal Democrat Manifesto 2010](#), 2010

## 1.2

# The Armed Forces Covenant 2011

[The Armed Forces Covenant](#) is a statement of the moral obligation which exists between the nation, the government and the armed forces. It was published in May 2011 and its core principles were enshrined in law for the first time in the [Armed Forces Act 2011](#).

Under the 2011 Act, the [Government is required to produce an annual report](#) to Parliament on the Armed Forces Covenant. In doing so, the Secretary of State for Defence must have regard to:

- (a) the unique obligations of, and sacrifices made by, the armed forces;
- (b) the principle that it is desirable to remove disadvantages arising for service people from membership, or former membership, of the armed forces; and
- (c) the principle that special provision for service people may be justified by the effects on such people of membership, or former membership, of the armed forces.<sup>2</sup>

These are the core principles of the Covenant.

An Independent Veterans Advisor was appointed in 2021. The role is currently fulfilled by David Richmond, who served as the interim director of the Office for Veterans' Affairs between 2019 and 2021.<sup>3</sup>

The charities [Royal British Legion and Poppyscotland](#) have published a [manifesto](#) for the 2024 General Election. They are calling on the next Government to “truly commit to delivering on the promise of the Armed Forces Covenant.”<sup>4</sup>

## Armed Forces Covenant annual report

Section 343A of the Armed Forces Act 2006 requires the Ministry of Defence (MOD) to present a report to Parliament on the Armed Forces Covenant. The report includes observations from charities who serve on the Government's Armed Forces Covenant Reference Group, including the three Service Families Federations and the Royal British Legion, and the observations of the Independent Veterans' Advisor. The [Armed Forces Covenant annual reports are published by the MOD on Gov.uk](#).

The [2021 Covenant annual report](#) incorporated the word veterans into the title for the first time, a move the Government said “reflected that this report is a joint effort” between the MOD and Cabinet Office. The Ministerial foreword to the [2022 Covenant annual report](#) was written jointly by the Secretary of State

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<sup>2</sup> [Armed Forces Act 2011 clause 2](#) (inserts new paragraph 343A into the Armed Forces Act 2006)

<sup>3</sup> [Office for Veterans' Affairs welcomes new Director and Government Veterans Advisor](#), Cabinet Office, 28 January 2021

<sup>4</sup> Royal British Legion, [General election manifesto 2024](#), October 2023

for Defence, the Rt Hon Ben Wallace MP, and the Minister for Veterans' Affairs, the Rt Hon Johnny Mercer MP. The report outlines progress made on the [Veterans Strategy Action Plan](#) and the launch of the [Veterans Health Innovation Fund](#).<sup>5</sup>

## A new requirement for public bodies to have due regard to the Covenant's principles

The [Armed Forces Act 2021](#) introduced a new requirement for some public bodies, including the NHS and local authorities, to pay due regard to the principles of the Covenant when carrying out specific public functions in the areas of housing, healthcare and education.

Section 343AE of the 2021 Act requires statutory guidance to assist these bodies in complying with their legal obligations. The [guidance was published](#) in July 2022 and was brought into effect by the [Armed Forces \(Covenant\) Regulations 2022](#) on 22 November 2022.

During the passage of the Armed Forces Act 2021 the Government resisted calls by opposition parties and military charities to expand this requirement to every area of public policy and to apply it to national government and the devolved administrations.<sup>6</sup>

## Community and Corporate Covenants

Community bodies, such as local authorities and companies can show their support for the armed forces community by signing community or corporate covenants. These also serve to help promote public understanding and awareness of the issues affecting the armed forces community.

Every local authority in England, Scotland and Wales has signed a community covenant, along with four local authorities in Northern Ireland. Thousands of organisations have signed the Covenant.<sup>7</sup> The Armed Forces Covenant website contains a list of all the [businesses, charities and local authorities](#) who have signed.

## The Armed Forces Covenant Fund

Successive governments have launched funds that are either dedicated towards veterans or incorporated measures aimed at the veteran community.

In August 2015, the MOD launched the [Armed Forces Covenant Fund](#). This replaced previous funding schemes. The fund provides £10 million per year in perpetuity “to support mutually beneficial projects and programmes being

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<sup>5</sup> Ministry of Defence, [Armed Forces Covenant and Veterans annual report 2022](#), 19 December 2022

<sup>6</sup> [HC Deb 22 April 2022, Armed Forces Bill: Special report vol 692 cc1175-1183](#)

<sup>7</sup> Ministry of Defence, [Armed Forces Covenant and Veterans annual report 2022](#), 19 December 2022

delivered by organisations across the UK in partnership with the Armed Forces Community.”<sup>8</sup>

The Government occasionally provides additional funding. In 2018 it provided an additional £10 million to mark the centenary of the First World War Armistice. This was to support veterans with mental health needs.<sup>9</sup> In 2020-21 and in 2021-22 an additional £10 million each year was provided for the Veterans Mental Health and Wellbeing Fund.<sup>10</sup>

### Management of the Fund

For the first three years, the Covenant Fund was based within the MOD. On 1 April 2018 [the Armed Forces Covenant Fund became an independent charitable trust](#). It’s registered with the Charity Commission and produces annual reports on its funding.

It’s four broad funding themes are:

- removing barriers to family life,
- extra support after service for those needing help,
- measures to integrate military and civilian communities and allow the armed forces community to participate as citizens, and
- non-core healthcare services for veterans.<sup>11</sup>

Within these broad themes, the Fund’s priorities change every year.

Further information about the fund, including how charities can apply for funding, is available on their website: [The Armed Forces Covenant Fund Trust](#).

## 1.3

### Veterans Gateway established in 2017

In June 2016 a [new Veterans Gateway service](#) was established. It is intended to be a first point of contact for veterans and their families, and provides guidance on a range of issues via a website and telephone, SMS and live chat advisors.

The Gateway is delivered by a Royal British Legion-led consortium with Poppy Scotland, the mental health charity Combat Stress, the company (?) Connect Assist, the MOD and SSAFA, the Armed Forces charity.

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<sup>8</sup> [Defence Secretary announces Armed Forces Covenant and Veterans Board](#), MOD, 3 October 2017

<sup>9</sup> [£19 million package to mark armistice centenary](#), HM Treasury, 7 November 2018

<sup>10</sup> PQ 162684 [[on Armed Forces Covenant Fund Trust](#)], 8 March 2021

<sup>11</sup> MOD. [Guidance: The Covenant Fund is coming!](#), 23 July 2015

## 1.4

# The 2018 strategy for veterans

The [Government published a new veterans strategy, Strategy for our Veterans](#), in November 2018.<sup>12</sup> The then Defence Secretary, Gavin Williamson, referring to the involvement of the devolved executives, said “it is the first time Governments across the UK have clearly stated collective tangible outcomes for veterans’ services”.<sup>13</sup>

The strategy applies to all veterans, although it is currently limited to those living in the UK (those who access UK services). The Government said it “will continue to work with partners to address issues faced by veterans living overseas”.<sup>14</sup>

The strategy lays out the following vision:

Those who have served in the UK Armed Forces, and their families, transition smoothly back into civilian life and contribute fully to a society that understands and values what they have done and what they have to offer.<sup>15</sup>

There are three principles:

- Veterans are first and foremost civilians and contribute to be of benefit to wider society.
- Veterans are encouraged and enabled to maximise their potential as civilians.
- Veterans are able to access support that meets their needs when necessary, through public and voluntary sectors.

The strategy identifies five cross-cutting factors and six themes and, as it is a ten-year plan, sets an outcome for each to be achieved by 2028. Progress is included in the [Armed Forces Covenant Annual Reports](#).

Debates on the 2018 veterans’ strategy were held in the House of Commons and the House of Lords on Thursday 15 November 2018.<sup>16</sup>

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<sup>12</sup> [The Strategy For Our Veterans](#), CM 9726, 14 November 2018

<sup>13</sup> [HCWS1080, Strategy for our Veterans](#), 14 November 2018.

<sup>14</sup> [The Strategy for our Veterans](#), CM 9726, 14 November 2018, p8

<sup>15</sup> As above.

<sup>16</sup> [HC Deb 15 November 2018, vol 649 c497; HL Deb 15 November 2018, vol 793 c2033](#)

## 1.5 Creation of the Office for Veterans' Affairs in 2019

In 2019 an [Office for Veterans' Affairs](#) was created to sit jointly between the MOD and Cabinet Office.

The Office was created to coordinate all government functions to support veterans and their families, and to collaborate with local authorities, and the Scottish, Welsh and Northern Irish administrations and organisations.

Johnny Mercer MP, the first Minister for Defence People and Veterans when the Office opened, later criticised the lack of support it received from within the Government. In oral evidence given after he left the ministerial position, he said while the then Prime Minister, Boris Johnson (?), was “deeply committed”, the Office lacked people and budget and “political horsepower”. He criticised responsibility for veterans sitting with the “most junior Minister” in the MOD, saying “the Veterans Minister in every other Five Eyes country sits in the Cabinet, where he can deal with other Cabinet colleagues and actually deliver policy.”<sup>17</sup>

Mr Mercer was Minister for Veterans' Affairs in the Cabinet Office in July 2022 until September 2022 when Liz Truss became Prime Minister.

He was re-appointed Minister for Veterans' Affairs in the Cabinet Office by Prime Minister Rishi Sunak on 25 October 2022. He attends cabinet.

## 1.6 Veterans' Strategy Action Plan 2022 to 2024

In January 2022 the Government published a [Veterans' Strategy Action Plan 2022 to 2024](#). This is focused on three main areas:

1. Transforming services for veterans
2. Understanding our veterans' community
3. Recognising our veterans' contribution to society

The plan contains over 60 specific pledges and steps to be undertaken in between 2022 and 2024. These are listed in the annex of this briefing with target dates for completion together with the responsible department or

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<sup>17</sup> Defence Committee, [Oral evidence: Responsibilities of the Minister for Defence People and Veterans](#), 11 May 2021, HC 1392 2020-22

office. The overall goal is to “make the UK the best place in the world to be a veteran by 2028”.<sup>18</sup>

A [six-monthly report on achievements](#) so far was published on 31 August 2022.

A further refresh will be published in 2024.

## 1.7

# The 2023 independent review of welfare provision

The Government [launched an independent review of welfare services for veterans](#) in March 2023.<sup>19</sup>

Published on 17 July 2023, the review found the veterans welfare system to be a “complex ecosystem” that “can feel almost impenetrable for those outside the system seeking support.” The review was led by civil servants. Upon publication, the Government said it will respond to the review “later in the year”.<sup>20</sup>

The Minister for Veterans’ Affairs, Johnny Mercer, gave an update to the House on the Government’s response to the review in an oral statement on 21 November 2023.<sup>21</sup> The Minister said the Government has “accepted the principles behind the vast majority” of the review’s 35 recommendations. Major changes include:

- The retirement of the Veterans UK brand. The Minister said this was to mark a “clean break from the past” to restore trust between the service and its users.
- The Minister for Defence People, Veterans and Service Families will become the Minister for Defence People and Families, removing the word Veteran from the title. This is to show that the primary duty for co-ordinating veterans policy across Government sits with the Minister for Veterans’ Affairs and the Office for Veterans’ Affairs (OVA) in the Cabinet Office.
- The OVA is exploring options for transforming Veterans’ Gateway, and assessing the relationship between Veterans’ Gateway and Veterans UK helplines.<sup>22</sup>
- Clarify the future role of the Veterans and Advisory Pensions Committees.

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<sup>18</sup> Cabinet Office, Office for Veterans Affairs and Veterans UK, [Veterans’ Strategy Action Plan 2022 to 2024](#), CP 598, January 2022

<sup>19</sup> PQ182749, [\[Independent review of UK Government welfare services for veterans\]](#), 3 May 2023

<sup>20</sup> [HCWS956](#), 17 July 2023

<sup>21</sup> [HC Deb 21 November 2023 c214](#)

<sup>22</sup> [HC Deb 21 November 2023 c214](#)

Johnny Mercer also confirmed the Government will publish its full response to the review “later in the year”.<sup>23</sup>

## 1.8

## Legislation

### **The Overseas Operations (Service Personnel and Veterans) Act**

[The Overseas Operations \(Service Personnel and Veterans\) Act 2021](#) received Royal Assent on 29 April 2021. The 2021 Act establishes a statutory presumption against prosecution of current or former personnel for alleged offences committed on overseas military operations more than five years ago.

Johnny Mercer, who left Government during the passage of the Act through Parliament, later told the Defence Committee “it became nothing like it was designed to be and we lost complete control of it.” He said the exclusion of Northern Ireland meant there were now two tiers of veterans: “those who are protected by the Overseas Operations Bill and those who are not—those who served in Northern Ireland.”<sup>24</sup>

### **The Northern Ireland Troubles (Legacy and Reconciliation) Act 2023**

The [Northern Ireland Troubles \(Legacy and Reconciliation\) Act 2023](#) was introduced in May 2022. The Act intends to promote reconciliation by establishing an Independent Commission for Reconciliation and Information Recovery, limiting criminal investigations, legal proceedings, inquests and police complaints, extending the prisoner release scheme in the Northern Ireland (Sentences) Act 1998, and providing for experiences to be recorded and preserved and for events to be studied and memorialised. A statute of limitations equally applicable to all parties was not included in the Act. Instead, the Act allows for immunity from prosecution to be granted on a case-by-case basis to those individuals who cooperate with any investigation by the proposed Independent Commission for Reconciliation and Information Recovery.

The Act received Royal Assent on 18 September 2023.

More information on both pieces of legislation can be found in Library briefing on the [Investigation of former Armed Forces personnel who served in Northern Ireland](#).<sup>25</sup>

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<sup>23</sup> [HC Deb 21 November 2023 c215](#)

<sup>24</sup> Defence Committee, [Oral evidence: Responsibilities of the Minister for Defence People and Veterans](#), HC 1392 2020-22, 11 May 2021

<sup>25</sup> Commons Library research briefing CBP-8352, [Investigation of former Armed Forces personnel who served in Northern Ireland](#)



## The Veterans Advisory and Pensions Committee Act 2023

The [Veterans Advisory and Pensions Committees Act 2023](#) was a Private Members Bill introduced by Robin Millar MP with Government support. The Act widens the functions of the Veterans Advisory and Pensions Committees (VAPCs).

There are 12 VAPCs across the United Kingdom.

The VAPC is an advisory non-departmental public body sponsored by the MOD.

The [VAPCs statutory functions](#) are to engage at a local level with recipients of the War Pensions and Armed Forces Compensation schemes, raise awareness of welfare services, and make representations and recommendations to the MOD on local veterans' issues.

The 2023 Act widens their current statutory functions to “[bring them more in line with how they have operated in practice in recent years.](#)” It widens the cohort of veterans in the scope of the VAPCs' statutory functions to include all veterans and their families, rather than just those in receipt of payments from the compensation schemes. The Act also moves the statutory powers of the VAPCs from the [Social Security Act 1989](#) into the [Armed Forces Act 2006](#).

The Act received Royal Assent on 18 September 2023.

More information can be found in the Library briefing [on the progress of the Veterans Advisory and Pensions Committee Bill](#).<sup>26</sup>

## 1.9

### Parliamentary scrutiny

Veterans have continued to be at the forefront of defence personnel policy and parliamentary debate. Measures directed at the veteran community have been published in successive annual reports to Parliament on the implementation of the Covenant.

Parliament has held many debates specifically on veterans on topics including mental health, support and rehabilitation, charities, children, mesothelioma compensation and pensions.

The Defence Committee has examined veterans' issues in the context of the Armed Forces Covenant Annual Reports.

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<sup>26</sup> Commons Library research briefing CBP-9753, [Veterans Advisory and Pensions Committee Bill: Progress of the Bill](#)

## 2 Statistics on Veterans

The 2021 Census in England and Wales included a question on veterans for the first time. It asked all respondents aged 16 or over if they had previously served in the regular or reserve UK armed forces, or both.

The intention behind this was to improve understanding of the veteran community, which up until now has been limited. This will help the Government, service providers, and others to target funding and support for veterans in line with the [Armed Forces Covenant](#) (see section 1.2).

Scotland's census was delayed until 2022 but contained an identical question on veterans. The first release of data on UK armed forces veterans is due to be published in summer 2024.<sup>27</sup>

The census in Northern Ireland did not ask about veteran status, but future estimates will be produced by linking data with the Ministry of Defence's (MOD) Service Leavers Database.<sup>28</sup>

In November 2022, the Office for Veterans' Affairs and the Office for National Statistics (ONS) also launched the first ever UK-wide Veterans' Survey. The Government intends to use the survey to collect feedback from veterans on their experiences, and their access to and use of veterans' services.<sup>29</sup> Results from the survey are yet to be published.

### 2.1 Veterans in England and Wales

Unless stated otherwise, all data included in this section can be accessed using the Office for National Statistics' ['Create a custom dataset' tool](#) for 2021 census data.

On Census Day (21 March 2021), 1.85 million people in England and Wales reported they had previously served in the UK armed forces. This represents 3.8% (almost 1 in 25) of the total population aged 16 or over.

<sup>27</sup> Scotland's Census, [Census outputs schedule](#), updated 19 September 2023

<sup>28</sup> Northern Ireland Statistics and Research Agency (NISRA), [Census 2021: update on UK Armed Forces Veterans](#), August 2020

<sup>29</sup> Cabinet Office, [News story: UK veterans get their say](#), 10 November 2022

Most veterans (76.3%) had served in the regular forces only, while 19.5% had served in the reserve forces only and 4.3% had served in both the regular and reserve forces.

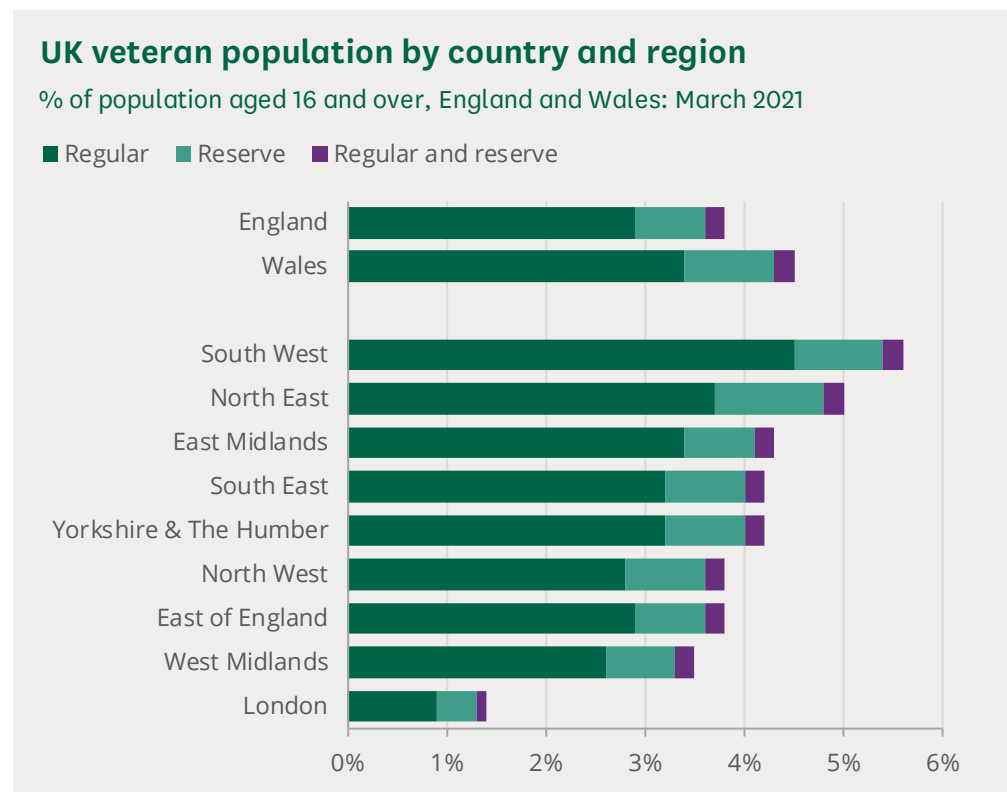
7.0% of households (1.75 million) in England and Wales included one or more UK armed forces veterans.

## Variation in different parts of England and Wales

The proportion of UK armed forces veterans was higher in Wales (4.5% of the population) than it was in England (3.8%). There were 1.74 million veterans living in England and 115,000 living in Wales.

Within England, the regions with the highest proportion of veterans were the South West (5.6%) and the North East (5.0%). These were also the regions that had the highest proportion of households with at least one veteran (10.1% and 8.8% respectively).

By contrast, London had the lowest proportion of veterans (1.4%). Here just 2.8% of households included a veteran.



The Library's [UK armed forces veterans data dashboard](#) enables users to explore veteran population estimates for parliamentary constituencies in England and Wales, based on 2021 census results.

## Characteristics of veterans

Detailed census data is available for a range of characteristics, helping to provide a more comprehensive overview of the veteran population.

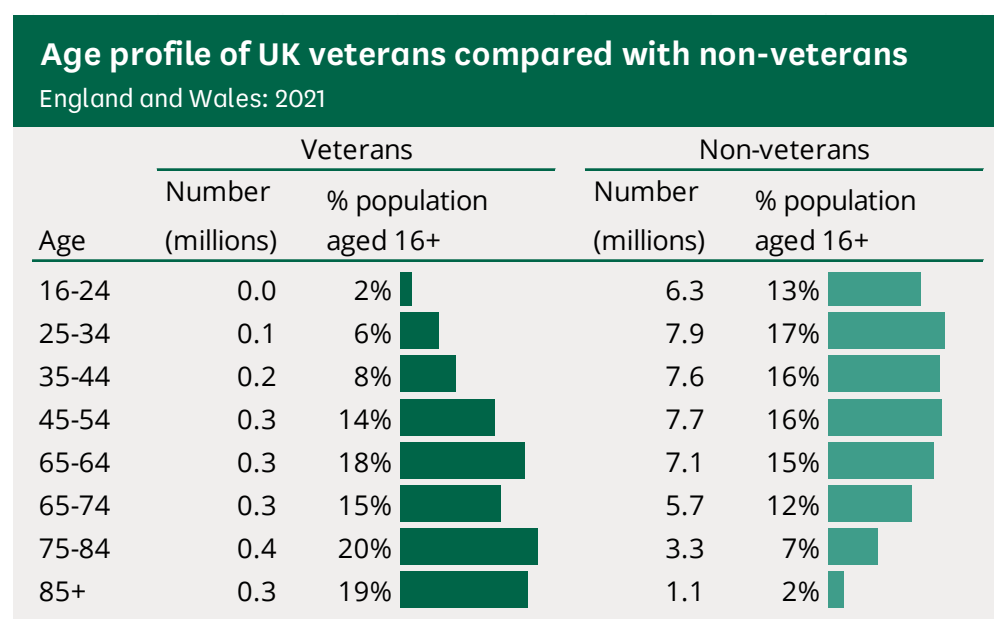
### Age and sex

There is substantial variation between the age and sex profiles of the veteran and non-veteran populations. The veteran population is much older and predominantly male.

Census results show that 86% of UK armed forces veterans were male and 14% were female. By contrast, there was a fairly even split between sexes among the non-veteran population aged 16 and over (47% male and 53% female).

Over half (53%) of veterans were over the age of 65, compared with just over a fifth (22%) of non-veterans. Almost a third (32%) of veterans were aged 80 years and over, compared with 5% of non-veterans. This reflects National Service policy (military conscription) from 1939 to 1960.

The chart below shows the age breakdown of the veteran population compared with the non-veteran population.



### Ethnicity and country of birth

The veteran population is less ethnically diverse than the wider population: 96% of veterans identified with a White ethnic group, compared with 83% of non-veterans.

Veterans were also more likely to have been born in the UK (94% compared with 80% of non-veterans).

## Marital status

Veterans were more likely to be married or in a registered civil partnership (57% compared with 44%), widowed<sup>30</sup> (13% compared with 6%), or divorced<sup>31</sup> (12% compared with 9%) than non-veterans.

Veterans were less likely to say they had never married or registered in a civil partnership (15% compared with 39%).

Since partnership status is typically related to age, these findings are likely to be associated with the older age profile of veterans. When estimates are adjusted to assume the same age, sex and regional distribution for non-veterans as for veterans, differences between the two groups are smaller.<sup>32</sup>

## Religion

The question about religion in the 2021 census was a voluntary question which 95% of veterans answered.

Adjusted estimates show a higher proportion of veterans identified as Christian than non-veterans (64% compared with 58%). Whereas a smaller proportion of veterans identified as belonging to a religion other than Christian (2% compared with 6% of non-veterans).

Similar proportions of veterans and non-veterans described themselves as having no religion (28% and 29% respectively).

## Self-reported general health

The census asked people to assess their general health on a five-point scale ranging from “very good” through to “very bad” health.

Across England and Wales, 28% of UK armed forces veterans described their general health as “very good” and 37% said their health was “good”. Just under a quarter (24%) said their health was “fair”, while 9% and 3% described their health as “bad” and “very bad” respectively.

The pattern among the wider population was notably different, with non-veterans much more likely to say they have “very good” general health and less likely to say they have “bad” or “very bad” health.

As with marital status, these differences are likely to be associated with the older age profile of veterans, as health is typically strongly related to age.<sup>33</sup>

The chart below shows that when estimates are adjusted to assume the same age, sex and regional distribution for non-veterans as for veterans, self-

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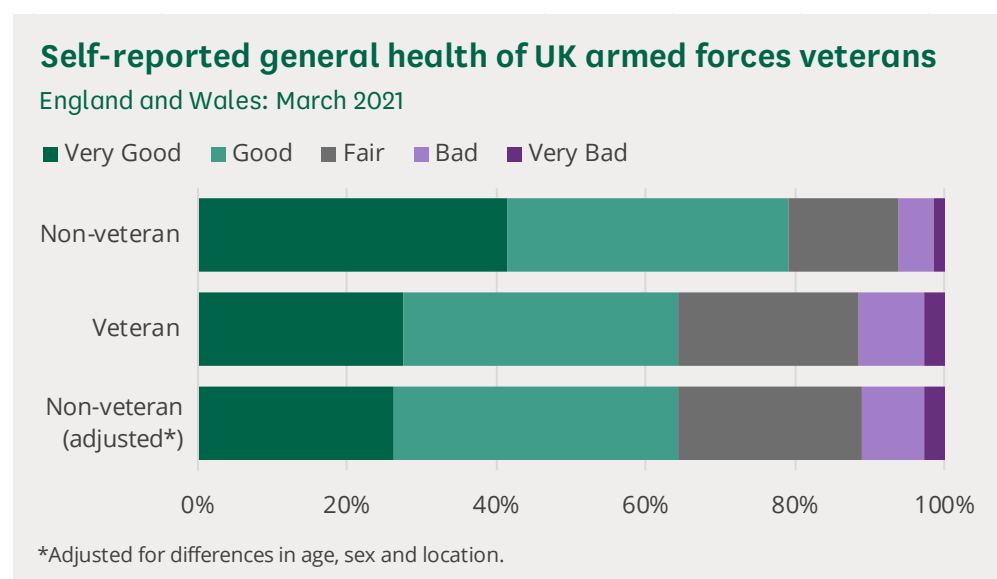
<sup>30</sup> Widowed includes those who are a surviving civil partner.

<sup>31</sup> Divorced includes those who have legally dissolved their civil partnership.

<sup>32</sup> Office for National Statistics, [Characteristics of UK armed forces veterans, England and Wales: Census 2021](#), 3 February 2023

<sup>33</sup> As above

reported health for both groups is broadly similar. This suggests that while veterans are less likely to report good health than non-veterans, this difference is a result of age, sex or geographic factors and not a result of having served in the armed forces.<sup>34</sup>



Source: ONS, [Characteristics of UK armed forces veterans, England and Wales: Census 2021](#), 3 February 2023

## Employment of veterans

There are three main types of economic activity status: employed, unemployed and economically inactive (people who are neither working nor looking for work).

Results from the 2021 census show that working age veterans were more likely to be employed than non-veterans (79% compared with 71%), and less likely to be economically inactive (18% compared with 25%).

Working age veterans and non-veterans were similarly likely to be unemployed (3% and 4% respectively).

Employed female veterans and female non-veterans were fairly equally likely to work in most broad occupation categories. Both groups were most likely to work in professional occupations (25% and 22% respectively) and least likely to work as 'process, plant and machine operatives' (2% for both) and in 'skilled trade occupations' (2% for both).

There was more substantial variation between the occupations of male veterans and non-veterans. Male veterans were more likely than male non-veterans to work as 'process, plant and machine operatives' (17% compared with 11%) and in 'associate professional and technical occupations' (16%

<sup>34</sup> ONS, [Characteristics of UK armed forces veterans, England and Wales: Census 2021](#), 3 February 2023

compared with 13%), and less likely to work in ‘professional occupations’ (15% compared with 19%).

## **Educational attainment of veterans**

Just over a quarter (27%) of veterans aged 16 and over reported having a higher education qualification compared with just over a third (34%) of non-veterans.

Veterans were more likely than non-veterans to report an apprenticeship as their highest level of qualification (12% compared with 5%).

Veterans were also more likely to have no qualifications (21% compared with 18%).

However, when looking at the working age population only, the gaps in attainment of higher education qualifications and apprenticeships between veterans and non-veterans were smaller. For example, 34% of working age veterans reported having a higher education qualification compared with 37% of non-veterans.

In addition, working age veterans were less likely than non-veterans to have no qualifications (8% compared with 13%).

This suggests that educational attainment for working age veterans is higher, on average, than retired veterans.

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## 3 Support to transition into civilian life

This section looks at the immediate support offered to people who decide to leave the armed forces. Sections 4 to 8 look at continuous support offered to veterans after their initial transition to civilian life.

### 3.1 Policy development since 2010

In September 2012 the Coalition Government appointed Lord Ashcroft as the Veterans' Transition Special Representative and to review transition arrangements. Lord Ashcroft's [Veterans' Transition Review](#), published in 2014, encouraged the Government to be more proactive in changing perceptions of service leavers. The Government welcomed the report and said 20 of his recommendations were either already in place in full or in part.<sup>35</sup> Lord Ashcroft [assessed progress made on his recommendations](#) in a series of follow-up reports up to 2017. He stepped down from the role in May 2018.

The Government pledged to “strengthen the Armed Forces Covenant to support our veterans in finding civilian employment” in the [National Security Strategy and Strategic Defence and Security Review 2015](#) (PDF).<sup>36</sup>

In September 2018, Gavin Williamson, then Defence Secretary, announced new initiatives for service personnel:

- All serving personnel to have access to their own Professional and Personal Development Plan by the end of 2020.
- A new Defence Transition Service to “deliver specialist support for serving personnel who are most likely to face challenges as they adjust to civilian life.”
- New ID cards, given initially to military service leavers, to “allow easy access to the range of support available from the public and charitable sectors, including registering with their local authority for priority healthcare and housing”.<sup>37</sup>

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<sup>35</sup> Cabinet Office, [Lord Ashcroft's veterans transition review: government response](#), 14 October 2014

<sup>36</sup> HM Government, [National Security Strategy and Strategic Defence and Security Review](#), (PDF), November 2015, CM 9161, p33

<sup>37</sup> MOD, [Defence Secretary bolsters support for Armed Forces](#)”, 30 September 2018



The Ministry of Defence (MOD) also committed to launching a new Defence Holistic Transition Policy (see below for progress).<sup>38</sup>

## Support for service leavers

The resettlement policy for UK armed forces personnel is laid out in [JSP 534: the tri-service resettlement and employment support manual](#).

In 2018 the Government introduced a Holistic Transition Policy. This is intended to take transition support beyond its focus on employment support provided by the Career Transition Partnership, to focus more on “life-skills material to help better prepare Service Personnel and their families for civilian life”.<sup>39</sup>

The policy was published on 1 November 2019 ([JSP 100](#)) and incorporated not just the service person but also their family: “For transition to be successful for the family unit as a whole, the family needs to understand and engage in the transition process from the outset.”<sup>40</sup>

The policy calls for transition preparation to be carried out earlier than the usual two years pre-discharge. There is greater emphasis on developing life skills throughout service to better equip individuals for when they leave – a ‘transition-through-life approach’.<sup>41</sup>

[Defence Transition Services \(DTS\)](#) were created to assist those personnel who “face significant barriers to making a successful transition” and who could benefit from bespoke help.<sup>42</sup> The Chain of Command is intended to identify and refer individuals to this service, using guidance laid out in JSP 100 (para 0223). DTS is part of Veterans UK and sits within Defence Business Services.

Personnel leaving service are given a [Service Leavers Guide](#) which contains detailed information about pay and pensions, housing, the discharge process, medical information, reserve liability and support from charitable organisations. The [Armed Forces Covenant](#) website also offers guidance to service leavers.

Employment Support is provided via the [Career Transition Partnership](#) (CTP). This is a partnering agreement between the MOD and ‘global career and talent development expert’ [Right Management Ltd](#).<sup>43</sup> It helps personnel transition to civilian life and enter the job market, both by supporting personnel in exploring job opportunities, CV writing and interview skills, and

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<sup>38</sup> MOD, [Armed Forces Covenant Annual Report 2018](#), 22 November 2018; [PQ277821, Veterans: Advisory Services](#), 22 July 2019

<sup>39</sup> MOD, [Strategy for our veterans: UK government consultation paper](#), 14 November 2018

<sup>40</sup> MOD, [Joint Service Publication 100 Defence Holistic Transition Policy](#), 1 November 2019

<sup>41</sup> [As above](#), para 1.7

<sup>42</sup> [As above](#), para 0121

<sup>43</sup> In June 2015 a [new CTP contract](#) was awarded to Right Management Ltd, which has already run the scheme since 1998. That contract is initially in place for 6 years, with the potential to extend it to 2025.

encouraging industry to provide placements and interviews for ex-service personnel. In 2015, coverage was expanded to include all members of the armed forces who had completed basic training, fulfilling one of Lord Ashcroft's recommendations. The CTP offers several different programmes, eligibility for which is largely determined by length of service.. The MOD has said it's reviewing the CTP Statement of Requirement to consider if the future CTP should include wider elements of transition.<sup>44</sup>

There are statistics on estimated employment outcomes for ex-service personnel who used the services provided by the CTP. These are available on the MOD's website: [Career Transition Partnership outcomes statistics](#).

A spousal employment support scheme was launched in 2018, [building on a 2015-17 trial \(PDF\)](#). This is intended to support spouses find work.

Service leavers and veterans can access the [Enhanced Learning Credits Scheme](#) up to five years after leaving, depending on eligibility, to support further learning.

During the transition process, personnel have access to the tri-service [Joint Service Housing Advice Office](#) (JSHAO). JSHAO provides specialist housing information and advice to service personnel including those leaving the service and needing to move out of service accommodation (see section 4 for more information on housing).

The Defence Transitions Service will be part of the Government's [review of welfare provision for veterans](#), launched in March 2023.

## 3.2 Identity cards

Veterans have long campaigned to have some form of veteran card to identify them.

In 2017 then Prime Minister, Theresa May, announced plans for veterans to have their driving licenses marked with a 'V' to distinguish them.<sup>45</sup> The idea was subsequently dropped.

In February 2019 the MOD announced the roll out of a Veterans ID card. The first phase focused on providing a recognition card to service leavers as part of the discharge process. The second phase is to extend the scheme to existing veterans. In February 2022 the Government said work is ongoing to ensure it is given only to those with verified service to guard against fraudulent use.<sup>46</sup> The [Government launched a Veterans railcard](#) in October 2020.

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<sup>44</sup> [Armed Forces Covenant annual report 2021](#), MOD, 15 December 2021

<sup>45</sup> [Armed forces veterans to get ID to recognise 'sacrifice'](#), BBC, 13 December 2017

<sup>46</sup> [New veterans ID cards rolled out to service leavers](#), MOD, 15 February 2022

## 4

# Housing and homelessness

The principal responsibility for providing housing information and advice to service personnel lies with the armed forces up to the point of discharge. These services are delivered by the [Defence Transition Services team](#). The team's website provides information on the various housing options available to those planning to leave the armed forces. Service personnel should plan ahead and provide early notification to housing authorities.

Housing policy is devolved; the assistance available differs in England, Scotland, Wales and Northern Ireland.

Detailed information on housing options for serving and ex-service personnel (excluding accommodation provided by the Ministry of Defence (MOD)) can be found in the [Library briefing on housing options for serving and ex-military personnel](#).<sup>47</sup> A separate paper covers [issues linked with armed forces housing](#).<sup>48</sup>

The Armed Forces Act 2021 placed a duty on local authorities in England, when exercising a relevant housing function, to have due regard to:

- (a) the unique obligations of, and sacrifices made by, the armed forces,
- (b) the principle that it is desirable to remove disadvantages arising for service people from membership, or former membership, of the armed forces, and
- (c) the principle that special provision for service people may be justified by the effects on such people of membership, or former membership, of the armed forces.<sup>49</sup>

The following sections summarise available support.

## 4.1

# Accessing social housing

## England

Ex-armed forces personnel do not have automatic priority when applying for social housing on a local authority's housing register, but they can attract additional preference in certain circumstances.

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<sup>47</sup> Commons Library briefing paper CBP-4244, [Housing options for serving and ex-military personnel](#)

<sup>48</sup> Commons Library briefing paper CBP-7985, [Armed Forces Housing](#)

<sup>49</sup> Section 8, Armed Forces Act 2021

Part 6 of the [Housing Act 1996](#) (as amended) governs the allocation of local authority housing stock. Every authority's allocation scheme must ensure reasonable preference is given to certain categories of applicant as set out in [subsection 166A\(3\) of the 1996 Act](#).<sup>50</sup>

The [Housing Act 1996 \(Additional Preference for Former Armed Forces Personnel\) \(England\) Regulations 2012 \(PDF\)](#), which came into force on 30 November 2012, provide that additional preference must be given to applications from certain serving and ex-members of the armed forces (and reserve forces) who come within the reasonable preference categories defined in subsection 166A(3) of the 1996 Act and who have urgent housing needs. Revised statutory guidance (first published in June 2012) on housing allocations in England emphasises flexibilities authorities can employ to prioritise applications from ex-service personnel.<sup>51</sup>

On 9 January 2019, the Ministry of Housing, Communities and Local Government (MHCLG, now the Department for Levelling Up, Housing and Communities, DLUHC) published [Improving access to social housing for members of the Armed Forces, Veterans, and their families: consultation \(PDF\)](#). The consultation proposed the allocations guidance should make clear the circumstances in which local authorities should apply the “medical and welfare” reasonable preference category and the additional preference requirements to members of the regular and reserve armed forces, and veterans, “to ensure that those who are suffering from mental ill health are given appropriate priority for social housing.”<sup>52</sup>

Authorities were invited to provide examples of how they used their existing flexibilities to support former service members and give them appropriate priority when applying for housing.<sup>53</sup>

[Improving access to social housing for members of the Armed Forces: summary of consultation responses](#) (PDF) was published on 27 June 2020. Alongside this, the Government published [new statutory guidance](#). This is additional to the general housing allocations guidance (updated in May 2023).

[Improving access to social housing for members of the Armed Forces](#) says:

This document provides a single standalone piece of statutory guidance on allocating social housing for the Armed Forces community. It brings together, updates, and builds on existing advice in the 2012 and 2013 statutory guidance.<sup>54</sup>

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<sup>50</sup> Section 166A(3) was inserted by [section 147](#) of the Localism Act 2011

<sup>51</sup> DLUHC, [Allocation of accommodation: guidance for local authorities](#), updated 15 May 2023

<sup>52</sup> MHCLG, [Improving access to social housing for members of the Armed Forces, veterans, and their families: consultation \(PDF\)](#), 9 January 2019, paras 11-17.

<sup>53</sup> As above, paras 18-19

<sup>54</sup> MHCLG, [Improving access to social housing for members of the Armed Forces](#), 2020, para 9

## Establishing a local connection in England

In the past, veterans tended to experience problems in establishing a local connection with a local authority's area. This could cause problems when applying for housing if the authority required a certain period of residence within the area before considering an application.

Section 315 of the [Housing and Regeneration Act 2008](#) amended the local connection test in section 199 of the [Housing Act 1996](#) to enable armed forces personnel to establish a local connection in an area through residing there by choice, or being employed there, in the same way as a civilian. Section 315 came into force on 1 December 2008.<sup>55</sup>

[The Allocation of Housing \(Qualification Criteria for Armed Forces Personnel\) \(England\) Regulations 2012](#), which came into force on 24 August 2012, provide authorities must not disqualify certain serving or former members of the armed forces from applying for social housing on residency grounds.

The January 2019 MHCLG consultation paper observed that some authorities exempted spouses and civil partners from local connection/residency requirements when they are required to leave MOD accommodation following a relationship breakdown. The revised statutory guidance issued in June 2020 took a stronger stance on this issue:

The Secretary of State strongly encourages local authorities to exempt from any local connection requirements divorced or separated spouses or civil partners of Service personnel who need to move out of accommodation provided by the Ministry of Defence.<sup>56</sup>

## Scotland, Wales and Northern Ireland

### Scotland

The Scottish Government published a [Scottish Housing Guide for people leaving the Armed Forces and ex-service personnel](#) (PDF, August 2018). In terms of accessing social housing, the guide advises ex-service personnel to complete an application form (obtained from a local authority), and goes on to set out how housing may be allocated:

The system for allocating housing is based on the needs of the individual and their current circumstances. Some social landlords have specific policies that apply to Service leavers. However, these vary across Scotland and you should ask the landlord in the area you want to live in for advice about this.

The local authority or housing association will use the information you give on your application form to assess the level of priority they will give you, and you will be added to their housing list. The higher your priority for housing, the

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<sup>55</sup> Statutory guidance on section 315 was issued in DCLG Circular 04/2009. This guidance has been superseded by the later guidance, [Allocation of accommodation: guidance for local housing authorities in England \(June 2012\)](#), (PDF), para 4.18

<sup>56</sup> MHCLG. [Improving access to social housing for members of the Armed Forces](#), June 2020, para 18

more likely you will be offered a home, but this will depend on the availability of housing in the area you want to live in.

If you will be leaving the Service in the near future you will be asked for your copy of your 'Certificate of Cessation of Entitlement to Occupy Service Accommodation' if you have one. This will allow the local authority or housing association to know the date you have to leave your Service and they will be able to offer advice on your application for social housing and other housing options.

You do not need to wait for a Notice to Vacate (NTV) or the Certificate of Cessation of Entitlement to Occupy Service Accommodation before applying for a house.

The [Housing \(Scotland\) Act 2014](#) amended the Scottish housing allocation system. Provisions brought into force in May and November 2019<sup>57</sup> changed and reduced the categories of people to whom authorities are required to give reasonable preference when allocating social housing.

The 2014 Act sets out three categories of applicants who should be given reasonable preference in an allocation scheme. These are: homeless persons and persons threatened with homelessness; people living under unsatisfactory housing conditions; and under-occupying social housing tenants. However, the [revised allocations guidance](#) says:

Landlords can take the needs of other groups into account as well as the reasonable preference groups. For example, they may give a level of priority to those leaving the armed services or to those leaving prison.<sup>58</sup>

Section 5.9 of the [allocations guidance](#) (February 2019) provides specific information on how authorities should address applications from people leaving the armed forces.

The Veterans' Strategy Action Plan 2022-24 comments on affordable housing supply in Scotland:

The Affordable Housing Supply Programme continues to make funding available to deliver homes specifically for veterans, if local authorities identify this as a strategic priority. Since 2012, over £6 million has been made available through the programme to deliver over 100 homes for veterans.<sup>59</sup>

## Wales

The Welsh Government's approach to housing allocations is, as in England, governed by the Housing Act 1996. Authorities' allocation schemes must give reasonable preference to the categories of people listed in section 167(2) of the 1996 Act – these largely replicate those listed in section 166A(3) which applies in England. The [Welsh Code of Guidance for Local Authorities on the](#)

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<sup>57</sup> [The Housing \(Scotland\) Act 2014 \(Commencement No.8, Savings Transitional and Supplemental Provisions\) Order 2018](#)

<sup>58</sup> Scottish Government, [Social Housing Allocations in Scotland: A Practice Guide](#), (PDF), February 2019), p38

<sup>59</sup> Office for Veterans' Affairs, [Veterans' Strategy Action Plan 2022-24](#), CP 598, January 2022, p68

[Allocation of Housing and Homelessness](#) (March 2016) says “it is important that Service Personnel who have been seriously injured or disabled in Service and who have an urgent need for social housing should be given high priority within local authorities’ allocation schemes in recognition of their service.”<sup>60</sup> The Code also advises that authorities should consider giving additional preference to:

- any applicant who needs to move to suitable adapted accommodation because of a serious injury, medical condition or disability which he or she, or a member of their household, has sustained as a result of service in the Armed Forces.
- people needing accommodation as a result of leaving the Armed Forces and the loss of military accommodation.<sup>61</sup>

In terms of local connection requirements imposed by housing authorities, the Code says, “serving members of the Armed Forces, and other persons who normally live with them as part of their household, do establish a local connection with an area by virtue of serving, or having served, there while in the Forces.”<sup>62</sup>

The Welsh Government published the [National Housing Pathway for Ex-service Personnel](#) (PDF, revised in October 2019). This document provides advice on the various options available in an FAQ format.<sup>63</sup>

### Northern Ireland

In Northern Ireland the [Housing Selection Scheme](#) operates as a single gateway into social housing let on a permanent basis by the Housing Executive or any housing associations. The statutory basis of this scheme is Article 22 of the [Housing \(NI\) Order 1981](#).

The scheme allocates points based on several factors including where the applicant is homeless or threatened with homelessness but is not a Full Duty Applicant,<sup>64</sup> points can be awarded in the following circumstances:

...end of Service in Armed Forces, where the Applicant, or member of the Applicant’s household, is returning to civilian life or the widow(er) / civil partner of a recently deceased serviceman / woman who is no longer eligible for married or other service quarters and

i) no suitable, alternative, accommodation is currently available to the Applicant; and

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<sup>60</sup> Welsh Government, [Welsh Code of Guidance for Local Authorities on the Allocation of Housing and Homelessness](#) (March 2016), para 3.34

<sup>61</sup> As above, para 3.38

<sup>62</sup> As above, para 3.41(c)

<sup>63</sup> Welsh Government, [National Housing Pathway for Ex-service Personnel](#) (PDF) 24 October 2019,

<sup>64</sup> A Full Duty Applicant is a person to whom the Executive owes a duty under Article 10(2) of the [Housing NI Order 1988](#) to “secure that accommodation becomes available for his/her occupation.”

ii) the Applicant could not reasonably be expected to seek suitable, alternative, accommodation.<sup>65</sup>

Rule 14 of the Housing Selection Scheme says an applicant for social housing must have a “substantial connection with Northern Ireland.” The Northern Ireland Housing Executive has been instructed “not to interpret the Scheme in a way which is disadvantageous to any ‘ex-service applicant.’”<sup>66</sup> There is an intention to modify the Housing Selection Scheme to clarify this point when it is next reviewed.<sup>67</sup>

## 4.2 Accessing housing association homes

The previous sections deal, in the main, with accessing local authority housing. Of particular note in terms of accessing social housing provided by housing associations is the [MOD Referral Scheme](#), which is available to veterans across the UK.

The MOD Referral Scheme provides for participating eligible personnel to be nominated by Defence Transition Service for assistance in accessing housing association properties, where such personnel would be unlikely to be afforded a high enough priority to stand a realistic chance of accessing local authority housing (on account of being single or childless for example).

Both standard and adapted housing association accommodation is included in the scheme. Applying through the scheme is not a guarantee of securing a housing association property. Personnel are advised to apply directly to the local authority and housing associations alongside the scheme.

### Eligibility for the MOD Referral Scheme

The MOD Referral Scheme is open to:

- Armed forces personnel within six months of their discharge date, who are currently occupying service accommodation, the Services Cotswold Centre or a hostel.
- Service leavers, married or single personnel (single personnel eligible until six months post-exit date), or from personnel or separated spouses living in service family accommodation (SFA) until they leave the SFA.
- Those who do not own or part-own property; who are not privately renting and who do not have sufficient capital to buy a property. Pension and expected gratuities are also taken into account.

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<sup>65</sup> Northern Ireland Housing Executive, [Housing Selection Scheme Rules \(PDF\)](#), Rule 24.2.e

<sup>66</sup> Northern Ireland Affairs Committee, [Implementation of the Armed Forces Covenant in Northern Ireland](#), (PDF) HC51, 7 July 2013, para 56

<sup>67</sup> As above, para 56



## 4.3

## Assistance when homeless

It has long been recognised that ex-service personnel are at a higher risk of experiencing street homelessness than the civilian population. The Combined Homelessness and Information Network (CHAIN) database contains information about rough sleepers in London, where the issue is at its most severe, who have been contacted by outreach teams or who have accessed accommodation for rough sleepers in London.

The [CHAIN Annual Report 2022/23](#) recorded 346 people (5% of those seen rough sleeping in 2022/23) who had experience of serving in the armed forces, of whom 119 were UK nationals. The proportion of rough sleepers with experience of serving in the armed forces has remained constant over the years at around 5-7%. Links have been made between mental ill health and rough sleeping amongst ex-service personnel. The report notes homelessness amongst this group is not just a factor at the point of discharge.

### England

If a former member of the armed forces becomes homeless in England, they may make an application for assistance with housing to a local authority under Part 7 of the [Housing Act 1996](#) (as amended). New duties introduced on 3 April 2018<sup>68</sup> mean authorities must design advice and assistance services to meet the needs of particular groups at risk of homelessness in their districts, for example, ex-service personnel.

Authorities must prepare a personal housing plan for all eligible<sup>69</sup> homeless applicants. Personal plans set out the steps the individual and the housing authority must take for the individual to remain in or find suitable accommodation. Authorities must work to prevent homelessness for all eligible applicants threatened with homelessness,<sup>70</sup> and relieve homelessness for all applicants who become homeless. This assistance stops short of a duty on authorities to provide housing for households who are not in priority need.

On 1 October 2018, certain public bodies in England acquired a duty to refer an individual, subject to their consent, to a housing authority if they believe they are at risk of homelessness. The Secretary of State for Defence is subject to this duty in relation to members of the regular forces which includes the Royal Navy, the Royal Marines, the regular Army and the Royal Air Force.

The [Guide to the Duty to Refer](#) (updated September 2018) says if an individual is discharged from the armed forces and has no accommodation ready for them, then the relevant discharging body should investigate the individual's housing circumstances. Furthermore, the guide says all public bodies should consider ex-military personnel as more at risk of becoming homeless and

<sup>68</sup> [The Homelessness Reduction Act 2017](#) has amended the 1996 Act

<sup>69</sup> Eligibility is determined with reference to the applicant's immigration status

<sup>70</sup> Likely to become homeless within 56 days

should ask appropriate questions to be sure of their housing status. If subsequent investigation reveals an individual is at risk of homelessness, then the duty to refer applies.

Local authorities owe a full rehousing duty to homeless applicants who are unintentionally homeless and in priority need. The priority need categories are set out in section 189 of the 1996 Act and include “vulnerable former members of the armed forces.” Not all homeless ex-armed forces personnel will be deemed to be vulnerable. Chapter 24 of the [Homelessness Code of Guidance for local authorities](#), to which they are obliged to have regard when making decisions on homeless applications, provides full guidance on authorities’ duties towards former members of the armed services and the factors to take into account when assessing applicants’ vulnerability.

At the end of March 2020, the Forces in Mind Trust claimed an analysis of 343 authorities’ housing strategies showed that 252 did not include veterans and 176 had failed “to consider the needs of veterans in their homelessness strategies.”<sup>71</sup>

The [Veterans’ Strategy Action Plan 2022-24](#) says the Department for Levelling Up, Housing and Communities (DLUHC) will “ensure data on veteran homelessness is collected consistently.”<sup>72</sup> There is an aim of eradicating rough sleeping, including for veterans, by the end of this parliament.

A new [cross-government strategy, Ending rough sleeping for good](#), was published in September 2022.<sup>73</sup> Commitment 4.4 says “No-one who has served in the UK Armed Forces should face the need to sleep rough.”<sup>74</sup>

Meeting this commitment will involve a continuation of existing practice, including local connection waivers and reasonable preference for social housing allocations, alongside “specialist housing support for Armed Forces personnel during their Service, through an improved Joint Service Housing Advice Office and life skills advice, information and guidance.”<sup>75</sup> There’s also a commitment to continue to embed the duty to refer which is viewed as “the framework for joining up Armed Forces discharge services with local authority services so that service leavers and veterans at risk of homelessness, including rough sleeping, receive early and consistent support from local authority homelessness services.”<sup>76</sup>

On 21 December 2022, DLUHC announced £8.5 million in funding for 900 veteran supported housing units with specialist help for former armed forces

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<sup>71</sup> Forces in Mind Trust, [Local authorities failing homeless veterans](#), 24 March 2020

<sup>72</sup> Office for Veterans’ Affairs, [Veterans’ Strategy Action Plan 2022-24](#), CP 598, January 2022, p13

<sup>73</sup> DLUHC, [Ending rough sleeping for good](#), CP 713, September 2022

<sup>74</sup> DLUHC, [Ending rough sleeping for good](#), CP 713, September 2022, p15

<sup>75</sup> As above, p15. Note the Joint Service Housing Advice Office has been replaced by the Defence Transition Service.

<sup>76</sup> As above, pp15-16

personnel and a [bespoke homelessness pathway called Op FORTITUDE](#) “to ensure every veteran at risk of homelessness knows where to turn.”<sup>77</sup>

Spring Budget 2023 announced an additional £33 million over the next three years “to increase the service provided to veterans, including support for those with serious physical injury resulting from their service and increasing the availability of veteran housing.”<sup>78</sup>

## Scotland

The governing legislation for homelessness in Scotland is the [Housing \(Scotland\) Act 1987](#) (as amended). A major amendment in the [Homelessness etc. \(Scotland\) Act 2003](#) abolished the priority need criteria with effect from 31 December 2012.<sup>79</sup> As a result of the 2003 Act, local authorities in Scotland have a duty to find permanent accommodation for all applicants who are unintentionally homeless.

The [Code of Guidance on Homelessness in Scotland](#) contains advice on dealing with ex-service applicants with reference to the establishment of a local connection. The Code advises these applications should be treated “sympathetically.”<sup>80</sup> The Code also states that to avoid cases of homelessness arising when people re-enter civilian life, close links should be made between the armed forces and local bodies, and a ‘discharge protocol’ should be in place to coordinate their collaboration. This protocol should also include the formulation of through-care and after-care plans.<sup>81</sup>

## Wales

Part 2 of the [Housing \(Wales\) Act 2014](#) governs local authorities’ duties towards homeless applicants in Wales. Most of the provisions came into force on 27 April 2015.

The 2014 Act introduced a duty on local authorities to provide housing advice and assistance to everyone within their local area, regardless of whether they are homeless or threatened with homelessness.

Local authorities in Wales have a duty to help secure accommodation for all applicants assessed as homeless for a period of 56 days (or fewer if they feel reasonable steps to secure accommodation have been taken). After this period, the local authority only has a continuing duty to secure accommodation for those in priority need who have not become homeless intentionally (where an authority chooses to apply a test of intentionality).

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<sup>77</sup> DLUHC, [New funding and support scheme to finally end armed forces veterans homelessness - GOV.UK](#), 21 December 2022

<sup>78</sup> HM Treasury, [Spring Budget 2023, HC 1183](#), March 2023, para 4.7

<sup>79</sup> [Homelessness \(Abolition of Priority Need Test\) \(Scotland\) Order 2012, SI 2012/330](#)

<sup>80</sup> [Code of Guidance on Homelessness in Scotland](#), 2005, paras 2.49-51

<sup>81</sup> As above, paras 2.25-9

The categories of priority need are listed in section 70 of the 2014 Act and include:

...a person who has served in the regular armed forces of the Crown who has been homeless since leaving those forces (or a person with whom such a person resides or might reasonably be expected to reside).<sup>82</sup>

Veterans' Strategy Action Plan 2022-24 says:

The Welsh Government is currently considering the range of homelessness data collection to inform policy development and improve service delivery across all homelessness and housing support services. The possible need to collect data on the Armed Forces Community will be considered as part of this work.<sup>83</sup>

## Northern Ireland

The governing legislation for homelessness in Northern Ireland is the Housing (Northern Ireland) Order 1988 (as amended). Someone accepted as a Full Duty Applicant under the 1988 Order would then have accommodation allocated through the [Housing Selection Scheme](#).

To qualify for assistance in Northern Ireland an applicant must be homeless and in a priority need category. The definition of priority need in Northern Ireland has not been extended, as it has in England and Wales, to encompass additional groups such as vulnerable ex-service personnel. When giving evidence to the Northern Ireland Affairs Committee's inquiry into the implementation of the Armed Forces Covenant over 2013-14, the Minister, Nelson McCausland, said:

...the Department is exploring the possibility of giving some recognition to ex-service applicants in priority for social housing, but the different legal framework makes it unlikely that it would be able to fully reflect the position in Great Britain.<sup>84</sup>

## 4.4

## Accessing owner occupation

### England

#### Forces Help to Buy scheme

A [Forces Help to Buy scheme](#) was launched as a pilot in April 2014. Following several extensions it became "an enduring policy, ensuring its availability to

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<sup>82</sup> This can be contrasted with the position in England where ex-members of the armed forces will only be in priority need if they are deemed to be vulnerable.

<sup>83</sup> Office for Veterans' Affairs, [Veterans' Strategy Action Plan 2022-24](#), CP 598, January 2022, p68

<sup>84</sup> Northern Ireland Affairs Committee, [Implementation of the Armed Forces Covenant in Northern Ireland](#) (PDF), 17 July 2013, HC 51 2013-14, para 56

all service personnel now and in the future” on 19 December 2022.<sup>85</sup> This scheme enables servicemen and servicewomen to borrow up to 50% of their salary up to a maximum of £25,000, interest free, to buy their first home or move to another property on assignment or as their families’ needs change. It is open to all regular personnel who:

- have completed the pre-requisite length of service,
- are not a reservist or a member of the Military Provost Guard Service,
- have more than 6 months left to serve at the time they apply, and
- meet the right medical categories.

### Shared ownership scheme

The [shared ownership scheme](#) gives military personnel priority over other groups.<sup>86</sup> Priority status can be transferred to bereaved spouses and civil partners of service personnel.<sup>87</sup> Details are as follows:

For shared ownership the buyer purchases a share of their home (between 10% and 75%), either with savings or a shared ownership mortgage, and pays rent on the remainder. They can progressively buy larger shares of the property, at market value at the time of purchase, until they own 100% of the property. Since April 2016, anyone in England outside London with a household income of £80,000 or less has been eligible (£90,000 inside London). Offers are prioritised for serving members of the armed forces. Offers may be prioritised for those who previously served depending on their role.<sup>88</sup>

### First Homes scheme

The First Homes scheme was launched in June 2021. It is designed to give local first-time buyers a discount of at least 30% on a new home. The following groups are exempt from any local-connection eligibility requirements for a first home:

- members of the Armed Forces
- the divorced or separated spouses or civil partners of members of the Armed Forces
- the spouses or civil partners of deceased members of the Armed Forces - veterans who have left the Armed Forces within the last five years.<sup>89</sup>

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<sup>85</sup> DLUHC, [Forces Help to Buy: help to get on the property ladder - GOV.UK](#), 19 December 2022

<sup>86</sup> HM Government, [Helptobuy.gov.uk: Shared ownership](#) (accessed June 2023)

<sup>87</sup> MOD, [The Armed Forces Covenant Annual Report 2015](#) (PDF), December 2015, p50

<sup>88</sup> [Shared ownership homes: buying, improving and selling: Who can apply - GOV.UK](#) (accessed June 2023)

<sup>89</sup> [First Homes - GOV.UK](#) (accessed June 2023)

## Scotland

The [Scottish Housing Guide for people leaving the Armed Forces and ex-service personnel](#) provides the following advice:

There are some initiatives run by the Scottish Government to assist with purchasing a property. The Low-cost Initiative for First Time Buyers (LIFT) brings together several ways to help households access home ownership. These include:

- The Open Market Shared Equity scheme which is available to help first time buyers and priority access groups, such as members of the Armed Forces and veterans who have left the Armed Forces within the past two years, to buy a home that is for sale on the open market. More information can be found at: [www.mygov.scot/open-market-shared-equity-scheme](http://www.mygov.scot/open-market-shared-equity-scheme)
- The New Supply Shared Equity scheme which is available to help first time buyers and priority access groups, such as members of the Armed Forces and veterans who have left the Armed Forces within the past two years to buy a new build home from a Registered Social Landlord. More information can be found at: [www.mygov.scot/new-supply-shared-equity-scheme](http://www.mygov.scot/new-supply-shared-equity-scheme)

[Mygov.scot](#) brings together information on housing for ex-service personnel in Scotland. Housing Options Scotland (a housing advice charity for disabled people, military veterans, and older people) has a leaflet on [Finding a home when you leave the armed forces in Scotland](#) (PDF).

## Wales

[Help to Buy Wales](#) initially launched on 2 January 2014. The current scheme is open to March 2025. The Welsh Government also launched a Homebuy Scheme in 2014, under which housing associations provide equity loans to assist an individual or couple buy a home. Information can be found on the [Welsh Government's webpage: Homebuy – Wales](#).

## Northern Ireland

Information on [low-cost home ownership schemes in Northern Ireland](#) can be found on the [nidirect.gov](http://nidirect.gov) website. Additional priority for these schemes is not afforded to veterans.

## 4.5

## Adapted housing

Section 4.1 explains that in England and Wales, housing allocation systems provide for additional preference to be given to ex-service personnel who have sustained a serious injury, medical condition or disability as a result of their service.

Mandatory disabled facilities grants (DFGs) are available from local authorities in England and Wales and the Housing Executive in Northern Ireland, subject to a means test, for essential adaptations to give disabled people better freedom of movement into and around their homes, and to give access to essential facilities within the home. The means test for DFGs has been amended so Armed Forces Compensation Schemes and War Pensions Scheme payments for the most seriously disabled service personnel are disregarded for the purposes of assessing eligibility.

The Veterans' Strategy Action Plan 2022-24 commented on the length of time it can take to access DFGs:

We have previously highlighted the length of time it can take to implement these grants, which otherwise remain an excellent point of support. Evidence this year is of even longer waiting lists but in addition, 'thresholds' for acceptance are rising significantly. In an increasing number of cases, Service charities have had to foot the whole bill for essential work when the Disabled Facilities Grant has been denied.<sup>90</sup>

New guidance for local authorities on DFGs was published in March 2022. The guidance refers to the impact of amendments introduced by the Armed Forces Act 2021:

Under [section 343AA of the Armed Forces Act 2006](#) (inserted by [section 8 of the Armed Forces Act 2021](#)), local authorities are required to have due regard to the 3 principles of the Armed Forces Covenant when exercising certain housing functions, including allocating disabled facilities grants. Under this provision, special considerations for veterans may be justified in some circumstances. More information will be provided in the Armed Forces Covenant Duty statutory guidance to be published in 2022.<sup>91</sup>

## Scotland

In Scotland, the [Housing \(Scotland\) Act 2006 \(Part 2\)](#) and associated regulations provide that a local authority's scheme of assistance must provide a grant towards home adaptations deemed essential for the needs of a disabled person. This must cover 80% of the costs at a minimum, but for those in receipt of certain benefits the grant must cover the whole cost.<sup>92</sup> Local authorities have discretion to provide further assistance. The 2013 version of the [Scottish Housing Guide for people leaving the armed forces and ex-service personnel](#) (PDF) described what this might mean for veterans:

The type of support you can get depends on your circumstances. However, whether you rent or own your own property, you should get in touch with your local council's social-work department. They will be able to tell you about how to have your needs assessed. If you rent from a council or housing association

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<sup>90</sup> Office for Veterans' Affairs, [Veterans' Strategy Action Plan 2022-24](#), CP 598, January 2022, p22

<sup>91</sup> DLUHC & DHSC, [Disabled Facilities Grant \(DFG\) delivery: Guidance for local authorities in England](#), 28 March 2022, para 3.48

<sup>92</sup> More information can be found in [Implementing the Housing \(Scotland\) Act 2006, Parts 1 and 2: Statutory Guidance for Local Authorities: Volume 6 Work to Meet the Needs of Disabled People, Part C: Entitlement to Financial Assistance](#), 2009

they will usually pay for any agreed essential or high priority adaptations. If you rent privately or own your own property, you may be able to get help to pay for any adaptations. You can get more information from your council.

This passage is not included in the updated version of the [Scottish Housing Guide for people leaving the Armed Forces and ex-service personnel \(2018\)](#). For more information about assistance for home adaptations across the UK, see the Library briefing on [disabled facilities grants for home adaptations](#).<sup>93</sup>

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<sup>93</sup> Commons Library briefing paper CBP-3011, [Disabled facilities grants for home adaptations](#)



## 5 Healthcare

The Ministry of Defence (MOD) provides primary healthcare for all service personnel. The provision of veterans' healthcare, including for those affected by post-traumatic stress disorder and other mental health conditions, is primarily the responsibility of the NHS.<sup>94</sup>

Upon leaving the armed forces, veterans should register with a GP. On discharge, they should be provided with a summary record of their health history which includes details of how their GP can obtain their medical records.<sup>95</sup> For leavers from 2015 onwards, the Armed Forces Covenant Annual Report for 2015 noted an improvement in the system so when a service leaver registers with a GP their medical summary is automatically sent to that surgery.<sup>96</sup>

The Armed Forces Covenant says veterans have distinct health needs and should receive priority treatment where it relates to a condition resulting from service in the armed forces. The Covenant sets the following goals with respect to healthcare:

Veterans should receive priority treatment (subject to the clinical needs of others) in respect of treatment relating to a condition resulting from their service in the Armed Forces; and

Veterans should be able to access mental health professionals who have an understanding of Armed Forces culture.<sup>97</sup>

The [Veterans' Gateway](#) provides advice and support for veterans and their families on:

- [priority healthcare treatment for veterans in England and Wales](#)
- [priority healthcare treatment for veterans in Scotland](#)
- [priority healthcare treatment for veterans in Northern Ireland](#)

The NHS Constitution (which applies in England) was updated in 2015 to confirm “the NHS will ensure that in line with the Armed Forces Covenant,

<sup>94</sup> Further background on the armed forces healthcare commissioning landscape can be found on page 6 of NHS England's [Healthcare for the Armed Forces community: a forward view](#) (PDF, March 2021).

<sup>95</sup> NHS website, [Step-by-step guide for service leavers](#)

<sup>96</sup> MOD, [Armed Forces Covenant: Annual Report 2015 \(2015\)](#), (PDF) p18

<sup>97</sup> As above, p17

those in the armed forces, reservists, their families and veterans are not disadvantaged in accessing health services in the area they reside”.<sup>98</sup>

In March 2019 NHS England published [Armed Forces Personnel in Transition: Integrated Personal Commissioning for Veterans \(IPC4V\) Framework](#), noting it had worked with the MOD, armed forces charities, and those with lived experience, to develop it. The [NHS England website](#) says IPC4V provides a personalised care approach for those with complex and enduring physical, neurological and mental health conditions attributable to their service through the support of dedicated veterans’ welfare managers. This approach aims to put into place agreed health and wellbeing arrangements while the individual is still serving, ensuring care and support continues as they move into civilian life.<sup>99</sup>

In March 2021 NHS England published [Healthcare for the Armed Forces community: a forward view \(PDF\)](#), which included a series of commitments, including:

- Helping the transition from the armed forces to civilian life
- Identifying and supporting veterans
- Improving veterans’ and their families’ mental health

The [Veterans’ Strategy Action Plan: 2022-2024](#) (January 2022) said NHS England would provide £18 million over three years for veteran health services, including for armed forces and family single points of contact; the development of clear pathways to support improved access to sexual assault referral centres (SARCs) for serving personnel and veterans; and improving support to veterans in the criminal justice system.

It also said the Government would make £5 million available in 2022-23 for a ‘Health Innovation Fund’. The strategy action plan said this “will be used to fund a range of projects to improve understanding on how innovative medical treatments or new clinical pathways can be used to better meet veteran healthcare needs.”<sup>100</sup>

The Action Plan said NHS England is working to ensure all Primary Care Networks<sup>101</sup> have a ‘Veteran Aware’ accredited GP practice, that all NHS Trusts in England are accredited as ‘Veteran Aware’ by March 2023, and that independent providers and hospices across England are accredited by 2024.<sup>102</sup>

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<sup>98</sup> Department of Health and Social Care, [The NHS Constitution for England](#)

<sup>99</sup> NHS England, [Healthcare for the Armed Forces community: a forward view](#), March 2021

<sup>100</sup> Office for Veterans’ Affairs, [Veterans’ Strategy Action Plan 2022-24](#), CP 598, January 2022

<sup>101</sup> [Primary Care Networks \(PCNs\)](#) are groups of GP practices, working together with community, mental health, social care, pharmacy, hospital and voluntary services in their local areas. There are around 1,250 PCNs in England, covering populations of around 30,000 to 50,000

<sup>102</sup> Office for Veterans’ Affairs, [Veterans’ Strategy Action Plan 2022-24](#), CP 598, January 2022

The Veterans' Strategy Action Plan also set out some additional grant funding for service charities to provide mental health support to veterans and their families following the UK withdrawal from Afghanistan in 2021.<sup>103</sup>

Responding to the Veterans' Strategy Action Plan, the veteran's charity [Help for Heroes](#) said they were disappointed by its "limited focus on the wounded, injured and sick, and upon improving existing care pathways to deliver a step change in support", and also noted it made "little mention of social care provision."<sup>104</sup>

## 5.1 Mental health support

### England

#### Op Courage

In March 2021, the NHS in England launched [Op Courage: The Veterans Mental Health and Wellbeing Service](#), a collection of three mental health services for veterans and service personnel, including reservists, who are making the transition to civilian life. These were known as:

- the Veterans' Mental Health Transition, Intervention and Liaison Service (TILS),
- the Veterans' Mental Health Complex Treatment Service (CTS), and
- the Veterans' Mental Health High Intensity Service (HIS).

In April 2023, these services were amalgamated into one integrated service, to make it easier for veterans and their families to navigate.<sup>105</sup> Op Courage provides the following:

- mental health care with Defence Medical Services
- support to recognise and treat early to advanced mental health problems, including psychological trauma
- support and treatment for substance misuse and addictions
- support to access NHS mental health services such as an NHS talking therapies service
- liaison with other organisations to address wider wellbeing needs such as housing, employment and finances

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<sup>103</sup> Office for Veterans' Affairs, [Veterans' Strategy Action Plan 2022-24](#), CP 598, January 2022

<sup>104</sup> Help for Heroes, [Our Response to the Veterans' Strategy Action Plan 2022-24](#), 22 January 2022

<sup>105</sup> Office for Veterans' Affairs, [Veterans' Strategy Action Plan 2022-24](#), CP 598, January 2022

- support for the veterans' families to access help for mental health problems.<sup>106</sup>

Charities supporting veterans can bid for contracts to run services under Op Courage. The Government has said this provides more certainty for charity workers and veterans compared to seeking year-to-year funding.<sup>107</sup>

A PQ response in July 2022 said there had been more than 19,000 referrals to Op Courage as of April 2022.<sup>108</sup>

To be eligible for support from any of the services under Op Courage, veterans must:

- be a resident in England and have served in the UK armed forces for a full day,
- be registered with a GP practice in England (or willing and eligible to [register with a GP](#)), and
- provide their military service number.

Individuals can receive support regardless of how long it has been since they left the forces. Serving personnel can also contact Op Courage if they have a discharge date.<sup>109</sup>

The contact details for regional Op Courage services are available on the [NHS webpage on mental health support for veterans, service leavers and reservists](#).

### **Veterans and reserves mental health programme**

The [Veterans and reserves mental health programme](#) is a Ministry of Defence specialist service that provides mental health assessments and treatment for veterans and reservists. It is not an urgent or emergency service. Access to this service is via GP referral.<sup>110</sup>

Further detail on mental health support for veterans and their families is available online from:

Gov.uk, [Guidance for veterans seeking mental wellbeing support](#)

The Veterans' Gateway, [mental wellbeing -how to access support](#)

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<sup>106</sup> NHS England, [Mental health support for veterans, service leavers and reservists](#) (accessed 31 October 2023)

<sup>107</sup> [HC Deb 14 July 2022](#) (c471)

<sup>108</sup> PQ 37517 [on [Veterans: Mental health services](#)], 15 July 2022

<sup>109</sup> NHS England, [Mental health support for veterans, service leavers and reservists](#) (Accessed 31 October 2023)

<sup>110</sup> Ministry of Defence and Veterans UK, [Support for war veterans](#) (Accessed 31 October 2023)

## NHS England mental health expenditure

A PQ response from April 2023 said [the annual funding for Op Courage in 2023/24 is £21.5 million](#) and funding for other specialist veteran support services for 2023/24 is approximately £6.2 million.<sup>111</sup>

A PQ response on 5 September 2022 set out [NHS England's expenditure on bespoke veterans' mental health services](#), including Op Courage, since 2013/14. Information on expenditure prior to 2013/14 is not held centrally.<sup>112</sup>

NHS England expenditure on veterans' mental health services	
Year	£ millions
2013/14	4.7
2014/15	4.7
2015/16	5.8
2016/17	5.8
2017/18	6.1
2018/19	6.9
2019/20	11.1
2020/21	18.2
2021/22	18.7
2022/23	22.3

Source: PQ 40886 [on [Veterans: Mental Health Services](#)], 5 September 2022

### Box 1: Defence Select Committee inquiries on veterans' mental health

On 25 July 2018, the Defence Committee published the findings from its inquiry into [Mental Health and the Armed Forces \(Part one\)](#).<sup>113</sup> It found evidence that although most veterans do not suffer mental issues, a myth that ex-military personnel are “mad, bad or sad” continues.

The Committee expressed concerns over the quality of government data, waiting times, and inconsistent adherence across the UK to the Armed Forces Covenant principle of priority treatment for service-related health concern.<sup>114</sup>

The Defence Committee published [a follow-up report](#) in February 2019. It said veterans face wide variations in the quality of treatment available and

<sup>111</sup> PQ 182311 [on [Veterans: Mental health](#)], 28 April 2023

<sup>112</sup> PQ 40886 [on [Veterans: Mental health services](#)], 20 July 2022

<sup>113</sup> House of Commons Defence Committee, [Mental Health and the Armed Forces, Part One: The Scale of mental health issues](#), 25 July 2018, HC 813, 2017-19

<sup>114</sup> As above, Summary

demand was “swamping available capacity”.<sup>115</sup> The Committee also called for the establishment of a specialist centre for the treatment of mental injuries relating to service.<sup>116</sup>

In January 2021, the Defence Committee held two follow up oral evidence sessions, which focused on updates since the reports, additional challenges of the pandemic and the provision of diagnosis and treatment for Traumatic Brain Injury.<sup>117</sup>

## Suicide prevention

The Government’s 2023 [Suicide prevention strategy for England: 2023 to 2028](#) says there will be more comprehensive research on suicide rates in particular groups including occupational groups. Government departments will commission research and data linkage projects, including on suicide rates in veterans.<sup>118</sup>

In August 2023, the University of Manchester published a study looking at [suicides among veterans who left the UK Armed Forces between 1996 and 2018](#). The study, funded by the Ministry of Defence and NHS England, found the overall risk of suicide in veterans is not higher than the general population. However, the risk among veterans under 25 was two to three times higher than the same group in the general population.<sup>119</sup>

The study identified being male, serving in the army, being untrained and serving for less than 10 years as risk factors for suicide among veterans of the UK Armed Forces. A quarter of veterans who died by suicide had been in contact with mental health services in the year prior to their death.<sup>120</sup>

The study is part of a wider body of research on this topic, including work to identify risk factors outside of service-related issues and the development of an Armed Forces Suicide Bereavement pack for families.<sup>121</sup>

In November 2022, the Office for Veterans’ Affairs published a [Data and research framework 2022 to 2028](#). It says the Office for National Statistics has been commissioned to undertake a study looking into veteran suicides

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<sup>115</sup> House of Commons Defence Committee, [Mental Health and the Armed Forces, Part Two: The Provision of Care](#), 25 February 2019, HC 1481, 2017-19 p57

<sup>116</sup> As above, p57

<sup>117</sup> House of Commons Defence Committee, [Armed Forces and veterans mental health: follow-up](#), 12 and 26 January 2021

<sup>118</sup> DHSC, [Suicide prevention in England: 5-year cross-sector strategy](#), 11 September 2023

<sup>119</sup> Cathryn Rodway and others, [Suicide after leaving the UK Armed Forces 1996–2018: A cohort study](#), PLOS Medicine, 8 August 2023

<sup>120</sup> As above

<sup>121</sup> Office for Veterans Affairs press release, [New figures provide latest data on veterans suicide](#), 16 December 2022

between 2011 and 2021 to identify new insights, trends and comparisons with the general population.<sup>122</sup>

In 2021, the Government announced [a new method for recording veteran suicides](#) in England and Wales and said it expected the first reports using this data to be available in 2023.<sup>123</sup>

## Wales

[Veteran's NHS Wales](#) is a specialised, priority service supporting veterans with mental health difficulties relating to their time in the armed forces. Each Local Health Board in Wales has a Veteran Therapist available. Referrals can be made through the GP, charities or self-referral. It is not an emergency service and does not respond to urgent referrals.

## Scotland

Veterans in Scotland can receive mental health treatment through NHS Scotland. Veterans should contact their GP, who can refer them on for the most appropriate treatment depending on their needs.

Veterans can also access support through [Veterans First Point](#), a drop-in one-stop-shop service for all veterans' needs, which is provided for free by the NHS.

## Northern Ireland

The Northern Ireland Veteran's Support Office has published a [guide to Veterans' mental health provision in Northern Ireland](#). It says veterans seeking support through statutory services should contact their GP, who can refer them to the appropriate level of service. The guide also lists sources of support in the voluntary and community sector.<sup>124</sup>

## 5.2 Support for service-related physical injuries

The [NHS website](#) provides information on services for veterans with service related physical injuries, including information on [Op Restore: The Veterans](#)

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<sup>122</sup> Office for Veterans' Affairs, [Data and Research Framework 2022 to 2028](#), 24 November 2022, p6

<sup>123</sup> OVA, MOD and ONS press release, [Veteran suicide figures to be recorded for the first time](#), 22 September 2021

<sup>124</sup> Northern Ireland Veterans' Support Office, [Guide to Veterans' Mental Health Provision in Northern Ireland](#), 2021

[Physical Health and Wellbeing Service](#).<sup>125</sup> Op Restore provides services in selected NHS health centres across England, from military and civilian clinicians who understand the nature and context of service-related injuries. The NHS website says Op Restore works closely with organisations including:

- GP surgeries
- specialist NHS services
- military and non-military charities

It provides personalised treatment and supports families and carers of veterans with physical health problems to access services. Referrals to Op Restore can be made by individual veterans' GPs.<sup>126</sup>

## Prosthetics

### England

Following a 2011 report by Dr Andrew Murrison MP, [A better deal for military amputees \(PDF\)](#), nine Disablement Service Centres (DSCs) were set up across England to provide specialist prosthetic and rehabilitation services similar to those provided by the armed forces.

In addition, the Veterans Prosthetic Panel was established in 2012 to provide funding to veterans who have lost a limb during military service (or whose limb loss is attributable to an injury sustained while in service). This provides additional funding for treatment not normally provided by the NHS. Applications are made through a Disablement Service Centre. Further information can be found on the [NHS website](#).

### Scotland

Scotland operates a National Specialist Prosthetics (SOTA) Service, focussed on two specialist centres in Edinburgh (the SMART centre) and Glasgow (the WESTMARC centre). These have links to the other limb fitting centres in Aberdeen, Inverness and Dundee. The Scottish Government states that those who feel state of the art prosthetics would be beneficial to them and would be clinically appropriate should register their interest with their local Prosthetics Centre.<sup>127</sup>

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<sup>125</sup> Op Restore was previously known as the Veterans Trauma Network (VTN). The name was changed in June 2023 to bring the service in line with other Armed Forces healthcare services provided by the NHS in England, Op Courage: The Veterans Mental Health and Wellbeing Service; Op Nova; Supporting Veterans in the Justice System and Op Community; Armed Forces Community Support.

<sup>126</sup> NHS webpage, [Veterans, service leavers, and non-mobilised reservists](#)

<sup>127</sup> Scottish Government, [State-of-the-Art Prosthetics for Veterans](#), 2013



## Wales

The Welsh Government has committed to ensuring veterans receive the same quality prosthetic limbs as service personnel.<sup>128</sup> [NHS Wales Prosthetic and Amputee Rehabilitation services](#) are delivered by three specialist centres, located in Cardiff, Swansea and Wrexham.

## Northern Ireland

The [Regional Disablement Service](#) in Northern Ireland specialises in the rehabilitation of patients, including veterans, who have had an amputation of a limb or limbs.

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<sup>128</sup> MOD, [Armed Forces Covenant: Annual Report 2015 \(2015\)](#). (PDF) p25

## 6 Pension and compensation schemes

The occupational pension scheme for members of the armed forces is the [Armed Forces Pension Scheme](#) (AFPS) (see section 6.1 below).

Separate to this are schemes to make payments to current and former service personnel and their families in respect of ill health, injury or death caused by service. In the case of incidents before 6 April 2005, payments are made through the [War Pensions Scheme](#). For incidents after that date, there is the [Armed Forces Compensation Scheme](#) (AFCS) (see section 6.2 below).

Surviving partners and dependent children may be eligible for survivors' benefits from the AFPS. In the case of deaths attributable to service, compensation payments may be available from the War Pension Scheme (for deaths attributable to service before 6 April 2005) or AFCS (for deaths attributable to service after that date) (see section 6.3 below).

### 6.1 Pensions schemes

The Armed Forces Pension Scheme (AFPS) is a UK-wide defined benefit public service occupational pension scheme. Defined benefit schemes pay a promised pension which is based on factors such as salary and length of service.

Like the other main public service schemes, the AFPS operates on a pay-as-you-go basis. This means it is financed by payments from the Ministry of Defence rather than a fund made up of contributions from the members and employer.<sup>129</sup> It is the only public service scheme where scheme members do not make contributions towards the pension from their pay, although pension benefits are taken into account when pay is assessed.<sup>130</sup> The Government has previously said this reflects the “unique sacrifice the armed forces and their families make to this country.”<sup>131</sup>

There are currently three schemes:

- AFPS 75: for members of the armed forces between April 1975 and before 6 April 2005 (and who did not opt to transfer to AFPS 05 on 6 April 2005).

<sup>129</sup> The exception is the Local Government Pension Scheme which is funded

<sup>130</sup> Government Actuary's Department, [Armed Forces pension arrangements. Actuarial valuation as at 31 March 2012](#) (PDF), 24 February 2015, para 2.1

<sup>131</sup> PQ HL7751 [on [Armed Forces: Pensions](#)], 21 May 2018

- AFPS 05: for new entrants between 6 April 2005 and before 1 April 2015.
- AFPS 15: for new entrants from 1 April 2015, and active scheme members on that date, unless they were covered by transitional protection.<sup>132</sup>

The [Public Service Pensions and Judicial Offices Act 2022](#) closed the AFPS 75 and AFPS 05 to future service in April 2022 after transitional protection given to certain members of the scheme was found to be discriminatory on the grounds of age. Since April 2022 all scheme members who are active and building up pension benefits do so in the AFPS 15.<sup>133</sup>

In April 2023, the AFPS had 275,672 active members building up pension benefits, 506,210 members who had stopped building up pension benefits but had not yet received pension payments (deferred members), and 460,735 pensions being paid to members or their surviving dependants.<sup>134</sup> At the last valuation in March 2016, the average pension in payment was £19,559 a year for officers and £8,001 for other ranks.<sup>135</sup>

Members of the reserve armed forces are covered by the AFPS 15. Two previous schemes, the Full Time Reserve Forces Pension Scheme (FTRSPS 97) and Reserve Forces Pension Scheme (RFPS 05), provide pension benefits that are broadly similar to AFPS 75 and AFPS 05 respectively.<sup>136</sup> As with the main schemes all active members were moved to the AFPS 15 in April 2022.

The schemes are administered by [Veterans UK](#), which is part of the Ministry of Defence.

## Armed Forces Pension Scheme 1975 (AFPS 75)

There is a long history of pensions for those who have served in the armed forces. In 2009, the then-Defence Minister Kevan Jones said the “original armed forces pension goes back to 1831”.<sup>137</sup>

The right to a pension for those who left before retirement was only introduced in April 1975 with the Armed Forces Pension Scheme 1975 (AFPS 75). This was in line with new requirements for occupational pension schemes from that date.<sup>138</sup> Between the scheme opening and 1988, members had to complete five years’ service to receive a pension.<sup>139</sup> Members joining after 6 April 1988 needed at least two years’ paid service to qualify for most

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<sup>132</sup> Ministry of Defence, [Armed forces pensions](#) [accessed 2 November 2023]

<sup>133</sup> Ministry of Defence, [Armed Forces Pension Scheme: Future pension provision from 1 April 2022](#), 14 March 2022

<sup>134</sup> Ministry of Defence, [Armed Forces Pension Scheme Annual Accounts 2022 to 2023](#), HC 1463, 20 July 2023

<sup>135</sup> Government Actuary’s Department, [Armed Forces Pension Scheme: Actuarial Valuation as at March 2016](#), 28 February 2019, p37

<sup>136</sup> [As above](#), p28-30

<sup>137</sup> [HC Deb, 19 June 2009, c. 589](#)

<sup>138</sup> [Social Security Act 1973](#)

<sup>139</sup> [Armed Forces Pension Scheme 1975](#), Ministry of Defence, July 2020, p12

pension benefits.<sup>140</sup> As is generally the case with improvements to public service pension schemes, the change was not retrospective for people who had already left. There has been a long campaign for those changes to be retrospective.<sup>141</sup>

A [guide for scheme members summarises the main benefits provided by the AFPS 75](#). The detailed rules are in the [Army Pensions \(AFPS 75 and Attributable Benefits Scheme\) Warrant 2010](#).<sup>142</sup>

Relevant Library briefings include:

- [Armed Forces Pension Scheme and Preserved Pensions](#)<sup>143</sup>
- [Lifetime Survivors' Pensions from Public Service Pension Schemes](#), section 2.7<sup>144</sup>

## Armed Forces Pension Scheme 2005 (AFPS 05)

AFPS 05 was introduced for new entrants (and existing members who opted to transfer) from April 2005. The aim was for the scheme to be cost-neutral on introduction, while at the same time allowing scheme benefits to be modernised and ensuring affordability in future.<sup>145</sup> The reforms included changes in the way pensions were calculated; changes to ill-health benefits and changes to survivor benefits.<sup>146</sup>

A [guide for scheme members summarises the main benefits provided by the AFPS 05](#). The main legislation providing for AFPS 05 is [The AFPS 05 Order \(SI 2005/438\)](#), made under the [Armed Forces \(Pensions and Compensation\) Act 2004](#).

[Guidance and documents relating to AFPS 05](#) are published by the Ministry of Defence.

Discussions leading up to the reforms are discussed in the Library briefing on the [Armed Forces Pension Reform, 1995-2005](#).<sup>147</sup>

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<sup>140</sup> [As above](#)

<sup>141</sup> See, for example, [HC Deb 23 May 1991 c 1126](#); [HC Deb 30 October 2001, c 563W](#)

<sup>142</sup> Made under the [Pensions and Yeomanry Act 1884](#)

<sup>143</sup> Commons Library briefing SN01151, [Armed Forces Pension Scheme and Preserved Pensions](#)

<sup>144</sup> Commons Library briefing SN07109, [Lifetime Survivors' Pensions from Public Service Pension Schemes](#)

<sup>145</sup> [HC Deb, Pensions, c627, 28 November 2006](#)

<sup>146</sup> A summary of the differences was provided in an [Offer to Transfer Booklet](#), Ministry of Defence, March 2005

<sup>147</sup> Commons Library briefing SN05892, [Armed Forces Pension Reform, 1995-2005](#)

## Armed Forces Pension Scheme 2015

Since April 2022, all active members of the Armed Forces Pension Scheme build up new pension benefits in the APFS 15.<sup>148</sup>

The Coalition Government legislated in the [Public Service Pensions Act 2013](#) to reform public service pension schemes. Its case for reform was that as people were living longer, costs to the taxpayer had increased and reforms had not done enough to address this.<sup>149</sup>

Key changes included a shift to pension benefits based on career average rather than final salary and increases in the pension age (to 60 for the police, firefighters and armed forces). Transitional protection was put in place for those ‘closest to retirement’ who could remain in their existing scheme until retirement. The pension rights members had already built up in old schemes were protected.<sup>150</sup>

The [AFPS 15](#) was introduced on 1 April 2015. Serving members on that date transferred to the new scheme, except for those covered by transitional protection.<sup>151</sup>

The Court of Appeal ruled in 2018, in relation to legal challenges brought by firefighters and judges, that the ‘transitional protection’ offered to some members as part of the 2015 reforms amounted to unlawful discrimination.<sup>152</sup> The Government accepted the difference in treatment would have to be remedied across all public service schemes.<sup>153</sup>

The [Public Service Pensions and Judicial Offices Act 2022](#) implemented a remedy for this discrimination. The remedy applied to members who joined a relevant scheme on or before 31 March 2012 and remained in a relevant scheme on or after 1 April 2015. These members have been given a choice for their benefits built up between 1 April 2015 and 31 March 2022 to be built up in either their legacy scheme (AFPS 75 or AFPS 05) or the new scheme (AFPS 15). All active members were moved to AFPS 15 for future service from April 2022.

Guidance and documents relating to [Armed Forces Pension Scheme 2015](#) are published by the Ministry of Defence. The detailed rules for AFPS 15 are in the [Armed Forces Pension Scheme Regulations 2014 \(SI 2014/2336\)](#) and [Armed Forces Early Departure Scheme Regulations 2014 \(SI 2014/2328\)](#).

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<sup>148</sup> [Armed Forces Pension Scheme: Future pension provision from 1 April 2022](#), Ministry of Defence, 14 March 2022

<sup>149</sup> HM Treasury, [Public Service Pensions: Good Pensions That Last](#), CM 8214, November 2011, chapter 1

<sup>150</sup> [Public Service Pensions Act 2013](#), s 18; For more on the background, see Commons Library briefing 57 [Public Service Pensions Bill](#) (RP 12/57)

<sup>151</sup> Ministry of Defence, [A New Armed Forces Pension Scheme – Final Agreement](#) (PDF), October 2012, p2

<sup>152</sup> [Lord Chancellor and Secretary of State for Justice v McCloud and Mostyn, Home Secretary and Welsh Ministers v Sargeant \[2018 ECWA Civ 2844\]](#)

<sup>153</sup> [HCWS 1725, 15 July 2019](#)

Detail on the reforms to public service pensions are available in the Library Briefing [Public service pensions – the 2015 reforms](#). The campaign for improved pensions for Gurkha veterans in respect of service before 1997 is discussed in Library briefing on [the campaign for Gurkha pensions](#)

## Comparison of Armed Forces Pension Schemes

The table below highlights some key features of the three main armed forces pension schemes:

Table 1: Comparison of Armed Forces Pension Schemes		
AFPS 75	AFPS 05	AFPS 15
Pension based on length of service and final rank (or final salary for senior officers two star and above)	Pension of 1/70 <sup>th</sup> of a member's final salary for each year of service up to a maximum of 40 years.	Pension based on career average revalued earnings, which pays 1/47 <sup>th</sup> of each year's pensionable earnings.
Tax free lump sum of 3 times pensionable salary	Tax free lump sum of 25% of final salary	Tax free lump sum of 25% of pension
Officers with at least 16 years and other ranks with a least 22 years qualifying service are entitled to an immediate pension.  Maximum pension earned after 34 years reckonable service for Officers and 37 years for other ranks, which can be claimed immediately from age 55 in full.	Members who leave service before age 55 with at least 18 years' service and who are at least age 40 can receive an early departure payment until they reach age 65 when they can receive their deferred pension.	Members who leave before normal pension age on completion of 20 years' service and having reached age 40 can receive early departure payments until they reach the age when they can receive their deferred pension
Pensions are payable at age 60 for service before 5th April 2006 and age 65 for service post 6th April 2006, for members who have not completed the of reckonable service required for an immediate pension point plus a lump sum of three times pension.	Members who leave service before age 55 are entitled to a deferred pension from age 65 and a pension lump sum of three times the annual pension.	Members can take early retirement from age 55, with reduced pension.  Members leaving service at age 60 can receive immediate pension in full.  Those leaving before 60 can receive pension in full from state pension age.
Up to 50% pension for a surviving spouse or civil partner. Pensions for eligible children may also be payable. Pensions for eligible partners may be payable if death is attributable to service.	Pension of 62.5% for surviving unmarried partners as well as spouses and civil partners. Pensions for eligible children also payable.	Pension of 62.5% for surviving unmarried partners as well as spouses and civil partners. Pensions for eligible children also payable.

Pensions in payment are increased in line with inflation as measured by the Consumer Prices Index.	Pensions in payment are increased in line with inflation as measured by the Consumer Prices Index.	Pensions in payment are increased in line with inflation as measured by the Consumer Prices Index.
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Source: Ministry of Defence, [Armed forces pensions](#), 22 May 2023

## 6.2 Compensation schemes

Current and former armed forces personnel can claim compensation for any injury or illness which was caused by service. Family members may claim for compensation for personnel whose death was caused by service.

There are two main schemes. The Armed Forces Compensation Scheme (ACFS) applies from 6 April 2005, while the War Pensions Scheme applies to claims for injuries or illnesses prior to that date.

### War Pensions scheme

The [War Pensions](#) scheme is administered by [Veterans UK](#) and is primarily intended to provide benefits for disablement caused or made worse by service in the armed forces. Although it shares certain features with the Industrial Injuries Scheme, it is much wider in scope; there is no list of prescribed diseases, jobs or substances. Claims can be made for any medical condition provided there is a causal link between the condition and military service (that is, the condition is “attributable”). The condition does not have to have been caused by involvement in a war or active service; the injury could have been sustained simply playing organised sport on a military facility. It is a “no fault” scheme – payments are made without any admission of fault by the MOD.

The scheme rules are set out in [The Naval, Military and Air Forces Etc. \(Disablement and Death\) Service Pensions Order 2006](#)<sup>154</sup> – referred to as the Service Pensions Order.

War Disablement Pensions can be claimed at any time after leaving the armed forces, but the rules regarding the burden of proof are more restrictive if the claim is made more than seven years after leaving service, and an award will usually only start from the date of the claim.

Rates of War Disablement Pension depend on the degree of disability, assessed on a percentage basis as in the Industrial Injuries Scheme. The rates are updated yearly and are available on GOV.UK: [war disablement pension rates](#). For disability assessed at less than 20%, a one-off lump sum gratuity is

<sup>154</sup> [SI 2006/606](#) as amended

paid, unless the claim is for noise-induced sensorineural hearing loss, in which case no award is made.

A range of allowances and supplements is also available, depending on individual circumstances. These include the unemployability supplement, the mobility supplement, the constant attendance allowance and the severe disablement allowance. Allowances are also available for dependants.

All pensions and allowances are non-contributory and tax-free, but compensation for the same disabling condition received from other sources (for example, Criminal Injuries Compensation) may cause the War Disablement Pension to be abated.

A War Widow(er)'s Pension is paid to the surviving spouse or civil partner of someone whose death was due to, or hastened by, their military service. In some circumstances an unmarried partner can also qualify.

There is no statutory requirement to uprate the benefits available through the War Pensions Scheme, but successive governments have honoured the commitment made in 1971 by the then Secretary of State for Social Services, Sir Keith Joseph, to review the level of War Pensions annually to protect their purchasing power.<sup>155</sup>

Claims must be made in writing to Veterans UK. Individuals can request a review of a War Pensions decision. Appeals can also be made to an independent tribunal (in England and Wales, the War Pensions and Armed Forces Compensation Chamber of the First-tier Tribunal; in Scotland and Northern Ireland, the Pensions Appeal Tribunal).

The War Pensions scheme applies both to regular and reserve forces. In addition, there are a number of other minor schemes with similar provisions to the War Pensions scheme for those who, though not former members of Armed Forces, were in analogous situations (for example, members of the Merchant Navy who served in times of conflict).

Detailed policy information on the War Pensions scheme and the main related schemes can be found in Section 2 of the Ministry of Defence Joint Service Publication 765 [Armed Forces Compensation Scheme Statement Of Policy](#). Information is also available on GOV.UK under [War Pension Scheme: What You Need To Know](#). Veterans UK also has a [range of leaflets on the War Pension Scheme](#).

## Armed Forces Compensation Scheme

The AFCS applies when the illness or injury was caused as a result of service on or after 6 April 2005.

The AFCS provides a lump sum payment for “pain and suffering.” For those who suffer significant loss of earning capacity, the scheme also offers a

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<sup>155</sup> HC Deb [[Pensions and Benefits \(Annual Review\)](#)], 16 December 1971, cc 852-853



regular tax-free ‘Guaranteed Income Payment’ (GIP), payable for life. It is a no-fault scheme which means payment is made without admitting fault.

The scheme was introduced by the [Armed Forces \(Pensions and Compensation\) Act 2004](#), and the detailed rules are in [The Armed Forces and Reserve Forces \(Compensation Scheme\) Order 2005](#),<sup>156</sup> made under the Act. Joint Service Publication 765 [Armed Forces Compensation Scheme Statement of Policy](#) provides the detailed policy.

The administration of the scheme has been criticised by veterans, veterans’ charities and MPs.

The Government published a review of the scheme in July 2023. The review found a perceived lack of empathy on the part of the Ministry of Defence in making decisions, inconsistency and unfairness within the scheme, inefficiency, inflexibility and a lack of transparency and independence. The review found these concerns are having a “detrimental effect on some of the most vulnerable claimants to the scheme.”<sup>157</sup> The review made nearly 70 recommendations to improve the administration, fairness and transparency of the scheme.

The Government said it will [publish its response to the report later in the year](#).

### Eligibility

All current and former members of the UK armed forces, including reservists, may submit a claim for compensation. There is a seven-year time limit to claim. However, there are exceptions to this and those with late onset illness can claim at any point if it is within three years of seeking medical advice. Late onset illness includes mental disorders.

Claims can be made for any injury or illness which has been sustained as a result of service or participating in a service-related activity, for example physical exercise or organised sport.

### Types of benefits

There are two main types of AFCS benefits:

- **Lump sum payments:** Ranging from £1,236 to £650,000 this is a lump sum payment for pain and suffering depending on the severity of the injury/illness. There are 15 tariffs and supplementary awards are also available.
- **Guaranteed Income Payments (GIPs):** a tax free, index linked monthly payment for those with the most serious injuries and illnesses which would cause a significant loss of earning capacity. This is meant to supplement any pension and other income stream. Various factors are

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<sup>156</sup> [SI 2005/439](#)

<sup>157</sup> Ministry of Defence, [Quinquennial Review of the Armed forces Compensation Scheme 2023](#), 17 July 2023

taken into account when calculating GIP including the effect of an injury on future promotion prospects. Awards of GIP may be subject to adjustment due to payments made under the Armed Forces Pension Schemes. As of 31 March 2023, 4,262 veterans were in receipt of a GIP.<sup>158</sup>

An appeal system is available for those who feel their claim was wrongly rejected.

Detailed information on the tariffs, eligibility and how to claim is available on the GOV.UK website: [Armed Forces Compensation Scheme: A Guide](#).

Further information can also be found in the Library briefing on the [Armed Forces Compensation Scheme](#).

## Armed Forces Independence Payment

Armed Forces Independence Payment (AFIP) was introduced on 8 April 2013 as an alternative to the DWP benefit Personal Independence Payment (PIP) for serving or former service personnel who have been seriously injured as a result of service. Like PIP, AFIP is intended to help with the extra costs incurred by people arising from their disability.

Individuals are eligible for AFIP if they receive an AFCS Guaranteed income Payment of 50% or more. Eligible individuals are not required to undergo an initial assessment, nor is there any future reassessment. Once in payment, AFIP continues for life, unless the GIP is reduced below the 50% level.

AFIP is administered by Veterans UK as part of the Armed Forces Compensation Scheme, but payments to individuals are made by the DWP. AFIP can “passport” an individual to other sources of help, including the [Motability scheme](#).

For further details are available at: [Armed Forces Independence Payment \(AFIP\) - GOV.UK](#).

## 6.3 Survivors' benefits

Where a surviving partner receives compensation payments, these might change if they remarry, enter into a civil partnership, or start cohabiting with another person. The rules have changed over time, resulting in a complicated picture.

In the Armed Forces Compensation Scheme (AFCS), survivors' benefits are unaffected by any subsequent marriage, civil partnership or cohabitation for

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<sup>158</sup> Ministry of Defence, [Armed Forces Compensation Scheme statistics: 6 April 2005 to 31 March 2023](#), 6 July 2023

partners of service personnel whose death was attributable to their service from 6 April 2005.<sup>159</sup>

For deaths occurring before 6 April 2005, the overall payment may be made up of a non-attributable pension from Armed Forces Pension Scheme (AFPS 75) and a compensation award. The compensation award may be made up of two parts:

- War Widow(er)'s Pension under the War Pensions scheme
- Armed Forces Attributable Benefits Scheme (AFABS) survivors' benefits

Under both schemes, the original policy was to withdraw survivors' benefits in the event of remarriage or cohabitation. The rules have changed so:

- War widow(er)s whose spouse died before 31 March 1973 could keep their War Widow(er)'s Pension if they remarried, formed a civil partnership or started cohabiting with another person after 6 April 2005. However, those who had remarried or began cohabiting before this date did not have their pension reinstated.<sup>160</sup>
- A War widow(er) whose spouse died after 31 March 1973 whose War Widow(er)'s Pension had been withdrawn because of remarriage or cohabitation could get the pension reinstated if their new partner died or the relationship ended.<sup>161</sup>
- Since 31 October 2000, AFABS pensions have been paid for life, regardless of remarriage, the formation of a civil partnership or cohabitation. This didn't apply to people who remarried or started cohabiting before this date (although their pension could be reinstated if their new partner died or the relationship ended).<sup>162</sup>
- Everyone receiving a survivors' pensions (whether under the War Pensions Scheme or AFABS) who remarried, formed a civil partnership or started cohabiting after 1 April 2015 have been able to keep their pension.<sup>163</sup>

The change introduced on 1 April 2015 did not extend to those who had already surrendered a War Widows' Pension on remarriage, entering into a civil partnership or cohabitation.

The Minister for Defence People, Veterans and Service Families, Dr Andrew Murrison, announced in May 2023 that the Government would establish a scheme to cover those who forfeited their pension by remarrying or

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<sup>159</sup> Ministry of Defence, [Armed Forces compensation Scheme Statement of Policy](#), 6 September 2023

<sup>160</sup> Ministry of Defence, [War Pension Scheme: War Widows or War Widowers Pension](#), 12 October 2023

<sup>161</sup> [As above](#)

<sup>162</sup> Ministry of Defence, [Armed Forces Pension Scheme 1975: family benefits explained](#), 3 October 2023, para 2.6

<sup>163</sup> Ministry of Defence, [Armed Forces Pension Scheme 1975: family benefits explained](#), 3 October 2023, para 2.7

cohabiting before the rules changed in 2015.<sup>164</sup> The new scheme will make a tax-exempt one-off payment of £87,500 to each eligible widow(er) from winter 2023.

For more on the background, see Library briefing paper [War Widows' Pensions](#) and [Lifetime Survivors' Pensions In Public Service Pension Schemes](#).

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<sup>164</sup> [HC Deb 17 May 2023 HCWS777](#)

# 7

## Employment and benefits

In Great Britain, back to work support is provided through Jobcentre Plus – part of the Department for Work and Pensions (DWP) – although many welfare-to-work schemes are delivered by contracted providers. Jobcentre Plus is also responsible for administering most working-age benefits.<sup>165</sup>

There are no Government welfare-to-work schemes specifically for armed forces veterans, nor are there (with the exception of the Armed Forces Independence Payment – see section 6.2 above) any social security benefits specifically for veterans, although there are some “easements” for veterans and their family members.

Employment support for recent service leavers is covered in section 3 of this briefing paper.

### 7.1

## Employment outcomes

Section 2 of this paper provides employment statistics for veterans in England and Wales based on 2021 Census data.

In addition, the MOD publish information on the employment outcomes of veterans who use services provided by the Career Transition Partnership. These statistics were last updated in February 2023.<sup>166</sup>

Of those who left the armed forces in 2021/22 and used a billable Career Transition Partnership service, 87% found employment within six months, 4% were unemployed, and 10% were economically inactive. 41% of those who were economically inactive were in education, training or volunteering.

### Employment Schemes

Employment support is provided for service personnel leaving the armed forces through the Career Transition Partnership. Further information on this provision is provided in section 3.1 of this briefing.

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<sup>165</sup> Jobcentre Plus formerly had agency status, but from October 2011 it was, along the Pensions Service and Disability and Carer’s Service, brought within “DWP Operations”. However, the Jobcentre Plus and Pensions Service “brands” continue to be used.

<sup>166</sup> MOD, [Career Transition Partnership ex-service personnel employment outcomes statistics: index](#), 16 February 2023

“Armed Forces Champions” have been introduced into Jobcentre Plus, with the intention of improving the support provided to veterans. The DWP will evaluate the impact of this new model.<sup>167</sup> Further information is provided in section 7.2.

From April 2021 the Government announced a National Insurance contributions relief for employers who hire veterans. This relief is available for 12 months starting on the veteran’s first day in civilian employment and ends 12 months later.<sup>168</sup>

This measure was legislated for in the National Insurance Contributions Act 2022.<sup>169</sup> Transitional arrangements were set in place meaning employers were able to retrospectively claim the relief against eligible earnings over the 2021 to 2022 tax year. The legislation indicates this relief will initially be in place until the end of the current tax year (2023/24), although the regulations allow the Treasury to extend this beyond April 2024.

The Defence Employer Recognition Scheme was launched in 2014 with the intention of encouraging employers to support veterans. Employers must have signed the Armed Forces Covenant to receive recognition, and may receive a bronze, silver or gold award.<sup>170</sup>

In July 2023, the DWP launched the service leavers adjustment passport to support Armed Forces personnel to transition to civilian employment.<sup>171</sup> This passport will record the adjustments that a veteran may need when they move into employment and, where appropriate help them to receive [Access to Work](#) funding. This is one of the adjustment passports that the Government has introduced as part of its [National Disability Strategy](#).<sup>172</sup>

### Support to help veterans move into public sector careers

Various schemes are in place that aim to help veterans move into careers within the public sector.

With the intention of improving their employment prospects, the Government has launched guaranteed interviews in the civil service for veterans in the [Great Place to Work for Veterans](#) scheme.<sup>173</sup> Between 2020 and August 2023, over 840 job offers had been made to veterans as part of this scheme.<sup>174</sup>

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<sup>167</sup> Office for Veterans’ Affairs, [Veterans’ Strategy Action Plan 2022-24](#), CP 598, January 2022, p22

<sup>168</sup> HMRC, [Zero-rate of secondary Class 1 contributions for armed forces veterans](#), 12 May 2021

<sup>169</sup> [National Insurance Contributions Act 2022](#), 15 March 2022

<sup>170</sup> MOD, [Defence Employer Recognition Scheme](#), updated 18 October 2023

<sup>171</sup> DWP/MOD, [Service Leavers Adjustments Passport](#), 26 July 2023

<sup>172</sup> DWP, [National Disability Strategy, Part 1: practical steps now to improve disabled people’s everyday lives](#), 28 July 2021

<sup>173</sup> Cabinet Office/Office for Veterans’ Affairs, [Government delivers on promise to veterans announcing guaranteed interviews for government jobs](#), 6 February 2020

<sup>174</sup> Cabinet Office, Office for Veterans’ Affairs, and Veterans UK, [Strategy for our Veterans, 6 monthly Report](#), 22 September 2023

Support to join the civil service is also provided by the [Going Forward Into Employment](#) scheme which is aimed at veterans who may otherwise struggle to find employment.<sup>175</sup> Since 2017 this scheme has supported over 100 veterans into the civil service.<sup>176</sup>

The Ministry of Justice also has a programme to support veterans to become prison officers, which made its first offers in May 2022 as of August 2023.<sup>177</sup>

The [Troops to Teacher](#) programme provides a bursary to veterans who become secondary school teachers, and steps have been taken to promote careers in uniformed and health services.<sup>178</sup>

The [Step into Health](#) programme supports veterans to take up careers in the NHS,<sup>179</sup> with a new booklet published in July 2022.<sup>180</sup> Over 1,700 veterans had been recruited into the NHS as part of this scheme as of August 2023.<sup>181</sup>

## 7.2

## Jobcentre Plus services

[DWP guidance](#) says “As part of the Armed Forces Covenant, the Department for Work and Pensions (DWP) has initiatives that help current and former armed forces personnel and your families access Jobcentre Plus services.”<sup>182</sup>

The Work and Health Programme provides support to people in England and Wales to find and keep a job. It’s available, on a voluntary basis, to those with health conditions or disabilities, and to various groups of vulnerable people.<sup>183</sup>

Former armed forces personnel are a “priority group” for this programme which allows for “early voluntary entry to the programme at the most appropriate time in their claim for those who would benefit from specialist employment support to find work.”<sup>184</sup>

Employment support programmes are now devolved in Scotland. The [Fair Start Scotland](#) employment support service provides “tailored, person-

<sup>175</sup> Career Transition Partnership, [Going Forward Into Employment](#) (accessed 27 October 2022)

<sup>176</sup> Cabinet Office, Office for Veterans' Affairs, and Veterans UK, [Strategy for our Veterans, 6 monthly Report](#), 22 September 2023

<sup>177</sup> As above, p12

<sup>178</sup> Office for Veterans' Affairs, [New plans to boost veterans employment launched](#), 19 January 2022; and Office for Veterans' Affairs, [Veterans' Strategy Action Plan 2022-24](#), CP 598, January 2022, pp22-23

<sup>179</sup> NHS, [Military step into health](#) (accessed 27 October 2022)

<sup>180</sup> NHS, [NHS Career Opportunities for Service Leavers & Veterans](#), 1 July 2022

<sup>181</sup> Cabinet Office, Office for Veterans' Affairs, and Veterans UK, [Strategy for our Veterans, 6 monthly Report](#), 22 September 2023

<sup>182</sup> DWP, [Armed Forces Access to Jobcentre Plus Services and Armed Forces Champions](#), updated 5 August 2022

<sup>183</sup> See Commons Library briefing CBP-7845, [Work and Health Programme](#)

<sup>184</sup> PQ 110766 [on [Veterans: Training](#)], 1 November 2017

centred support”, delivered by public, private and third sector bodies under nine separate regional contracts. Participation in employment programmes in Scotland is voluntary; a person cannot be sanctioned if they refuse to participate.

## Jobcentre support for veterans

In response to parliamentary questions, Ministers have said all ex-service personnel claiming out-of-work benefits should receive a “flexible, personalised service and access to the full range of Jobcentre Plus services from day one”. This starts with an initial interview with a personal adviser/work coach to discuss and agree a course of action to offer the best prospects of finding work, followed by ongoing contact and support “tailored to individual need.”<sup>185</sup> Throughout this process, the advisor/work coach may provide information about, and access to, a range of help available through Jobcentre Plus and partner organisation, including veterans’ charities.<sup>186</sup>

In April 2021, the DWP introduced a question on the Universal Credit (UC) system so people making a claim for UC, or reporting a change of circumstances, can indicate whether they are a veteran, or are currently serving in the armed forces. The Department is to extend the armed forces ‘marker’ to include existing UC claimants.<sup>187</sup>

The purpose of the marker/identifier is to help the Department “more easily identify customers who belong to the Armed Forces Community and provide them with any extra help they may need”.<sup>188</sup> The DWP also hopes that, over the longer term, the data collected will enable it and others to “better understand the needs of Armed Forces Community customers”.<sup>189</sup>

To ensure that support, advice and guidance meets the needs of veterans and the wider community, Jobcentre Plus has appointed 50 “Armed Forces Champions.” [DWP guidance](#) explains their role:

The armed forces champion provides Jobcentre Plus support to:

- veterans
- service leavers
- serving personnel within their resettlement period
- spouses and civil partners of serving and ex-service personnel

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<sup>185</sup> [HC Deb 9 September 2013 cc609-10W](#)

<sup>186</sup> As above

<sup>187</sup> Office for Veterans’ Affairs, [Veterans’ Strategy Action Plan 2022-24](#), CP 598, January 2022, p13

<sup>188</sup> MOD, [Armed Forces Covenant and Veterans Annual Report 2021](#), 15 December 2021, p98

<sup>189</sup> As above



Champions maintain close contact with Jobcentre Plus staff, who make the champion aware of armed forces issues and raise issues with them if you request it. Champions are not always based in the Jobcentre.

The role of the armed forces champion is to:

- support members of the armed forces community and build staff capability to provide Armed Forces support within their Jobcentre Plus district; they personally handle some claims, supporting you into work, and can help resolve complex cases
- develop and maintain joint working arrangements between Jobcentre Plus and the armed forces community in their Jobcentre Plus district
- provide information to Jobcentre Plus staff about specific armed forces initiatives
- provide an understanding of the issues the forces community face that can be a barrier to employment
- be the first point of contact for Jobcentre Plus staff the Service Charities and Single Service organisations and services to advise on queries regarding individual armed forces cases – including serving personnel, your families and veterans
- focus specifically on the Jobcentre Plus support available to veterans, service leavers, those within a resettlement period and spouses and civil partners of serving and ex-service personnel – where necessary and appropriate, the champions will work to put support in place
- support Jobcentre Plus district staff to identify and work with local employers and partners, maximising opportunities for the armed forces community

They also work to raise the profile of the service community in terms of the skills, knowledge and experience they can offer.

The champion will tailor their activities to match the needs of the armed forces community in their district. This means some activities may differ from district to district. The role and responsibilities of the champion remain the same regardless of location.

Each of the services has appointed points of contacts who form a link with the relevant champions within their area.

You can tell your champion about an issue through your:

- Universal Credit online account
- Jobcentre Plus Work Coach
- [local Jobcentre Plus office](#)<sup>190</sup>

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<sup>190</sup> DWP, [Armed Forces Access to Jobcentre Plus Services](#), updated 29 June 2023

In February 2019 the DWP issued “a refreshed job description for the Armed Forces Champion (AFC) which sets out what is expected of an AFC, the key relationships they need to form and other resources available to them.”<sup>191</sup>

From April 2021, the DWP began to introduce “a new model for providing support to the Armed Forces Community”. The MOD’s [Armed Forces Covenant and Veterans Annual Report 2021](#) explains:

Building on the existing network of Armed Forces Champions across the Jobcentre Plus network, the new model includes 11 dedicated management roles. There is now one Armed Forces Champion Lead in each DWP group area.

The leads oversee 50 Armed Forces Champions working across the Jobcentre Plus network (there is at least one champion in each Jobcentre Plus district). The leads form a virtual network and, along with the champions, are responsible for building capability throughout the DWP and working with partners to share best practice.

The 50 champions each have specific responsibility within their districts for supporting members of the Armed Forces Community and improving colleagues’ awareness of Armed Forces issues. Under the new model, their role includes front line responsibilities, including handling some claims personally, supporting veterans into work and helping to resolve complex cases where necessary. DWP Work Coaches also receive training on how to provide tailored and personalised support to members of the Armed Forces Community and their families, working in partnership with the champions.<sup>192</sup>

The DWP said the model of 50 Armed Forces Champions and 11 Leads in the Jobcentre Plus network had been “well received by stakeholders.”<sup>193</sup> The Department is committed to evaluating its impact.<sup>194</sup>

The DWP emphasises the new dedicated armed forces roles “will complement the investment in recruiting an additional 13,500 Work Coaches overall (and every Work Coach receives appropriate training to support members of the Armed Forces Community), as well as investing billions of pounds in employment support schemes (such as Kickstart and JETS).”<sup>195</sup>

## 7.3 Benefits rules

In certain situations, normal benefits rules are modified for former and/or serving service personnel and their families. These include:

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<sup>191</sup> PQ 266118 [on [Social Security Benefits: Veterans](#)], 24 June 2019

<sup>192</sup> MOD, [Armed Forces Covenant and Veterans Annual Report 2021](#), 15 December 2021, p97

<sup>193</sup> PQ 117093 [on [Jobcentres: Armed forces](#)], 9 February 2022

<sup>194</sup> Office for Veterans’ Affairs, [Veterans’ Strategy Action Plan 2022-24](#), CP 598, January 2022, p21; and PQ HL1750 [on [Jobcentres: Armed Forces](#)], 13 July 2022

<sup>195</sup> PQ HL315 [on [Jobcentre Plus: Armed Forces](#)], 2 June 2021

- **Benefit cap exemption** – families including a person receiving an Armed Forces Compensation Scheme Guaranteed Income Payment, or a War Pensions Scheme payment, are exempt from the household benefit cap.
- **Exemption from the three-month residence requirement for JSA** – those returning to the UK after having served abroad are exempt from the usual three-month residence requirement for income-based Jobseeker's Allowance.<sup>196</sup> This also applies to spouses or partners, and children up to 21, returning from overseas. With the introduction of Universal Credit, it is now no longer possible to make new claims for income-based JSA.
- **National Insurance (NI) credits** – spouses and civil partners reaching State Pension age from 6 April 2016 can apply for NI credits for periods from 1975 when they were accompanying their partner serving abroad. This may [help them qualify for the new State Pension](#). Since April 2010, service spouses and civil partners have also been entitled to [Class 1 NI credits while accompanying a partner posted overseas](#). These count towards the State Pension and contributory working-age benefits. A further easement for those benefiting from the new Class 1 credits relaxes the first contribution condition for both New Style JSA and New Style ESA.<sup>197</sup>
- **Employment and Support Allowance claims** – when a service medical board decides a severely disabled person can no longer be employed in the armed forces and should be discharged, DWP now uses the Service Medical Board evidence to determine eligibility to ESA rather than conduct a face to face medical assessment.

Further details are given in the DWP guidance [Armed Forces Access to Jobcentre Plus Services and Armed Forces Champions](#).

In the consultation, [Work, Health and Disability Green Paper: Improving Lives](#), the 2015 Government suggested expanding the use of Service Medical Board evidence for benefits purposes:

[...] there may be opportunities to use [Service Medical Board] evidence more widely in Employment and Support Allowance and Universal Credit assessments for all members of the armed forces which would result in speedier benefit awards and a less burdensome claiming process for the individuals.<sup>198</sup>

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<sup>196</sup> See Commons Library briefing CBP-6889, [Measures to limit migrants' access to benefits](#)

<sup>197</sup> DWP, [Spouses and Civil Partners of Service Personnel – An Easement for Contribution-Based Employment and Support Allowance and Contribution-Based Jobseeker's Allowance: Equality Impact Assessment](#), November 2011

<sup>198</sup> DWP and Department for Health, [Work, Health and Disability Green Paper: Improving Lives](#), Cm 9342 31 October 2016, paras 140-141

The subsequent Government strategy paper [Improving Lives: The Future of Work, Health and Disability](#), published on 30 November 2017, said that in relation to this particular initiative, work was “in progress”. It added:

We are continually reviewing the way we deliver our services to ensure they meet the needs of our customers. This includes armed forces veterans, where we already try to use existing medical reports where we can for benefit purposes so customer do not have to undergo further examinations unless absolutely necessary.<sup>199</sup>

Research (see section 7.4 below) casts some doubt on whether these and other easements/adaptations for armed forces veterans, and other aspects of the benefits system, are working effectively for former service personnel.

## 7.4 Research on veterans’ experiences of the benefits system

### Welfare conditionality and service leavers

The [Forces in Mind Trust](#) (FiMT) commissioned researchers at the University of Salford and the University of York to undertake a two year project (2017-2019). The project looked at how service leavers and their families experience the mainstream conditional social security benefits system as part of their transition to civilian life.<sup>200</sup> “Conditional” benefits are those which depend on the recipient meeting specified responsibilities – for example undertaking job search activities or mandatory training – and where a failure to comply may incur a benefit sanction, or termination of the award.

A [briefing paper](#) (PDF) setting the scene for the project<sup>201</sup> commented that while the specific exemptions and easements (including those outlined above) suggested official acknowledgement that service leavers and their families face specific issues and circumstances, little was known of how service leavers experienced moving through the mainstream benefit system. It noted the vast majority of service leavers found the transition to civilian life “relatively unproblematic”, a growing body of research recognised issues can occur in the transition process. These can include problems relating to mental health and/or physical impairment, homelessness, drug and alcohol use, and interactions with the criminal justice system. Early Service Leavers (ESLs) – those with less than four years’ service – had been identified as a group who often struggle to successfully navigate the transition from military to civilian life.

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<sup>199</sup> DWP and Department for Health, [Improving Lives: The Future of Work, Health and Disability](#), Cm 9526 30 November 2017, Annex B, p53

<sup>200</sup> See Welfare Conditionality Project, [Sanctions, Support and Service Leavers: Welfare Conditionality and Transitions From Military to Civilian Life](#)

<sup>201</sup> FiMT, [Briefing Paper: Social Security Benefits, Welfare Conditionality and Armed Forces Service Leavers](#), (PDF) 26 June 2017

The research involved two waves of repeat qualitative longitudinal interviews with veterans and their families who were claiming social security benefits, and consultations with key national, regional and local policy and practice stakeholders. The [final report of the project](#) was published on 18 June 2019.<sup>202</sup>

Key findings included:

- Overwhelmingly, veterans found the social security system complex and difficult to navigate, with the ongoing rollout of UC adding a further layer of complexity. People routinely struggled to comprehend the benefits that may be available, the contemporary conditions attached to continued eligibility, and how to apply for and manage their ongoing claims.
- Most respondents had disclosed their status as a member of the armed forces community, and there were significant differences in the responses of Jobcentre Plus Work Coaches/advisors to this disclosure, although most veterans felt it made little difference to the support subsequently provided.
- The majority of the support veterans were receiving often came from outside the DWP (such as Armed Forces charities, other third-sector organisations, housing providers, etc), underlining the importance of the DWP's role in signposting veterans to relevant local and national agencies.
- Experiences with ESA and PIP assessments had been “overwhelmingly negative”, with significant concerns about the ability of the process and those undertaking assessments to appropriately consider the specific mental and physical health impairments that may result from service in the armed forces. Concerns were also raised that service medical records and other relevant supporting medical information were not routinely being considered in assessments – an omission often only rectified when a third party, such as a GP or armed forces charity, advocated on behalf of a claimant at the appeal stage.
- There are significant variations in the support provided to veterans within the social security system, with experiences varying from area to area and even within individual Jobcentres. Respondents could experience varying and inconsistent levels of support when interacting with more than one Work Coach or when allocated a new Work Coach.
- Variations in the understanding of Jobcentre Plus staff in relation to the various adjustments and easements for armed forces veterans and specific issues/barriers veterans face. Variations and inconsistencies in

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<sup>202</sup> Lisa Scullion et al, [Sanctions, Support & Service Leavers: Social Security Benefits and Transitions From Military to Civilian Life](#), June 2019; see also FiMT, [Researchers Say Benefits Sanctions Should Not be Imposed on Veterans](#), 18 June 2019.

approaches and in understanding were attributed to staff training and the proximity to garrisons.

- Although there was evidence of good practice, there were also inconsistencies in relation to the delivery of the role of Armed Forces Champions (AFCs) and the degree to which different AFCs engaged with the role.
- Although again good practice was evident, respondents were often critical of the supposedly “personalised” mandatory support provided by Jobcentre Plus. On the whole, the support was seen as generic and focused more on compliance than on sustainable employment outcomes or addressing health and wellbeing issues. Many veterans did not believe the work-related requirements imposed on them were reasonable or achievable, and in some cases compliance with the conditions had been counterproductive to their chances of securing employment.
- Respondents also raised the broader issue around wanting to be treated with dignity and respect. The application of benefit sanctions had “profoundly negative” consequences for respondents, and sanctions had sometimes occurred because of difficulties in navigating the social security system or difficulties arising from ongoing mental health issues.
- Although only a small number of those in the sample had transitioned to Universal Credit, for those who had the transition had been problematic. Respondents receiving a legacy benefit likely to migrate to UC in the future also expressed concerns about what would happen, including interaction with other benefits and pensions, dealing with monthly payments, and the “digital by default” system.

The report makes a series of recommendations to address these and other issues, including:

- Guidance on the UK social security system, including claimants’ responsibilities, should be included as part of the transitional support for those leaving the armed forces.
- The DWP should ensure an armed forces background is consistently recorded by Work Coaches to ensure appropriate tracking of the needs of individual veterans and their progress through the system.
- Consistency in DWP signposting of veterans to organisations providing appropriate support with issues they may face.
- An urgent review of the assessment process applied to those claiming working-age incapacity benefits, to ensure assessors are qualified to assess the health needs of people leaving the armed forces.
- DWP should ensure service medical records and other relevant supporting medical information are consistently included within WCAs and PIP assessments.

- DWP should ensure that all Jobcentre Plus staff are provided with guidance and/or training on the specific adjustments and easements applicable to the armed forces community, and on the mental and physical health impairments that may affect some veterans' ability to engage in work-related activity.
- Each Jobcentre should have at least one designated individual who takes a leading role in supporting the armed forces community in their interactions with the social security system.
- A comprehensive review of the Armed Forces Champion (AFC) role, which should look at the different models currently being used across the UK to map areas of good practice and identify areas requiring improvement; the development of a job description to ensure consistency in the delivery of the role; consistent training of AFCs; and a commitment to appropriately resource AFCs.
- DWP should review the sanctioning of members of the armed forces community to ensure sanctions are not applied to veterans experiencing mental and physical health impairments resulting from service in the armed forces.
- DWP should provide additional support to veterans as they transition from legacy benefits to UC, which is tailored and/or enhanced to reflect the unique circumstances of those who have served in the armed forces.

## Disabled veterans and the benefits system

In November 2020, the Royal British Legion and Poppyscotland published a report, [Making the benefits system fit for service: Improving support for veterans with military compensation](#). It focuses on aspects of the benefits system that most impact disabled veterans' ability to access and manage benefit claims and statutory support to gain employment, as well the effect this has on their overall health and wellbeing. The report was based on a literature review, semi-structured interviews with veterans, focus groups with veterans and relevant stakeholders, and the results of an online survey of veterans receiving both military compensation payments and at least one disability benefit.

Looking at the benefit application process, 63% of survey respondents who applied for ESA and 76% of PIP applicants found completing the form "difficult" or "very difficult". In addition to recommending the DWP and the appropriate devolved administrations redesign benefit application forms to include a question to identify armed forces veterans, the report recommends the MOD, DWP and Social Security Scotland should:

- work together to implement and extend data-sharing arrangements already in place for veterans being medically discharged to cover all veterans receiving compensation who make a claim for disability benefits; and

- provide appropriate support with completing benefit application forms and guidance on what to expect at assessments to all veterans with compensation, through agencies such as Veterans UK and the wider veterans support network, including the Royal British Legion and Poppyscotland.

The report found that for many of the veterans and benefit advisers who took part in the research, assessments were the most important, yet most problematic, stage of the benefits journey. Only 8% of respondents claiming ESA and 20% claiming PIP believed the assessor considered their service medical records in assessments. Recommendations for improvements specific to veterans included:

- training for Health Care Professionals (HCPs) undertaking assessments to increase their knowledge of military culture and common service-related conditions,
- clearer guidance for HCPs and Decision Makers on the use of service medical records for veterans making a claim for disability benefits based on service-related conditions, and
- DWP should use the most up to date military compensation assessment and report to inform benefit assessments, thus reducing the need for multiple and face-to-face assessments.

The survey found that while only 30% of respondents who were unhappy with their initial benefits decision went on to appeal the decision, focus group participants who had gone through an appeal had a more positive perception of tribunals than of the rest of the benefits journey. Possible factors explaining this finding included the composition of the tribunal panels, the use of further evidence presented, and a greater understanding of service-related conditions. The report recommends that the DWP:

- undertake a study of the appeals process to find out why there is significant trust in the system, and to identify “learning points” that could improve experiences at the other stages of the benefits journey (and reduce the need for appeals), and
- give consideration to the creation of specialist assessors, especially with knowledge of the Armed Forces and Service-related conditions.

The research also looked at veterans’ experiences of back to work support provided by Jobcentre Plus. It found views on support offered were mixed. Survey and focus group participants reported a lack of knowledge of the armed forces culture, experience, or compensation schemes amongst some Work Coaches, and variable experiences of working with Armed Forces Champions. The report recommended:

- Work coaches should ask whether a claimant is a veteran at their initial interview, and this should be recorded to facilitate signposting to appropriate services if needed.



- Work Coaches should be “veteran friendly”, that is, sufficiently trained to understand the impact of military life on fitness for work, and have a strong understanding of the interaction between armed forces compensation schemes and welfare benefits.
- The DWP consult on the remit and job descriptions of Armed Forces Champions with key stakeholders, to ensure the support offered to veterans is tailored to their needs.
- Champions’ training should be standardised and develop strong understanding of both military culture and the barriers to employment faced by working-age disabled veterans. And
- The Access to Work scheme should be widely promoted to wounded, injured and sick veterans by Veterans UK during a claim for compensation.

The report included recommendations on the treatment of armed forces compensation payments for means-tested benefits. This is covered in the next section of this briefing.

Asked for the Government’s assessment of the report’s finding that only 8% of survey respondents claiming PIP and 6% of those claiming ESA felt the assessor had knowledge of the armed forces and service-related conditions, the Minister for Welfare Delivery Will Quince said in a written answer on 9 December 2020 that the DWP was “currently giving this report the careful consideration it deserves.” He added:

However, our early analysis finds some of the themes highlighted in the report – such as, effectively identifying veterans; making best use of data and evidence; and improving staff awareness and training – are areas where DWP has already taken action to improve the service we offer to veterans, or have future plans to do so. For example, where possible the healthcare professionals undertaking assessments will use paper based evidence alone, this will include Service Medical Board reports, where available.

For Personal Independence Payment, assessors have Post Traumatic Stress Disorder guidance which was developed with the help of the Royal British Legion.<sup>203</sup>

## 7.5 Effect of compensation payments on benefits

Where a veteran is in receipt of a War Disablement Pension or Armed Forces Compensation Scheme payments, it may affect entitlement to social security benefits.

The basic War Disablement Pension does not affect any non-means tested social security benefit (or vice versa), except for Industrial Injuries

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<sup>203</sup> PQ 123525 [on [Social Security Benefits: Veterans](#)], 9 December 2020

Disablement Benefit for the same disablement.<sup>204</sup> The supplementary allowances can affect the payment of similar benefits available through the social security system – so for example a person cannot get Attendance Allowance from the DWP in addition to constant attendance allowance under the War Pensions scheme.

For means-tested benefits - such as Income Support, income-related Employment and Support Allowance and Pension Credit – £10 a week of a War Disablement Pension is ignored as income. The disregard is in recognition of the “special nature of war pensions”.<sup>205</sup> Certain aspects of the supplementary allowances are also ignored in full.

Local authorities have discretion to ignore more than the statutory £10 a week when calculating entitlement to Housing Benefit. They may decide to disregard all or part of a war pension. For these purposes, a “war pension” includes both the War Disablement Pension and Service Attributable Pensions payable under the Armed Forces Pension Scheme 1975.

For means-tested benefits, lump sum AFCS payments for pain and suffering are treated in the same way as personal injury payments and are disregarded as capital for the first 52 weeks. This gives the recipient time either to spend the money or put it in a trust fund.

AFCS Guaranteed Income Payments (GIPs) are treated in the same way as War Disablement Pensions for income-related benefits purposes – so the first £10 a week is ignored but the excess counts as income. For Housing Benefit, local authorities may decide to disregard more than the minimum £10, or the whole amount.

For tax credits, War Disablement Pensions are ignored, as are lump sum AFCS payments. The basic GIP does not count as income for tax credits, but a GIP paid to a survivor or payments for children under the AFCS will count as income (subject to the £300 a year disregard in respect of pension payments).

Universal Credit is replacing means-tested social security benefits and tax credits for people of working age. War Disablement Pensions and AFCS GIPs are disregarded completely for Universal Credit. In the meantime, there are no plans to make any changes to the treatment of these payments for existing “legacy” benefits.<sup>206</sup>

The Royal British Legion and Poppyscotland report published in November 2020, [Making the benefits system fit for service: Improving support for veterans with military compensation](#) (see section 7.4 above), described the variable treatment of compensation payments as a “peculiarity” of the

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<sup>204</sup> In this situation, the War Disablement Pension would be reduced by the amount of Industrial Injuries Disablement Benefit in payment.

<sup>205</sup> [HC Deb 1 November 2004 cc125-126W](#)

<sup>206</sup> [HC Deb 28 January 2014 c468W](#)

benefits system that does not adhere to the principles of the Armed Forces Covenant. It commented:

...military compensation is awarded to serving personnel and veterans in recognition of their pain and loss of amenity brought about by an injury caused in Service. As a no-fault compensation scheme for injury, it is distinct from income replacement benefits, such as ESA. However, many injured veterans find either all or the majority of their compensation payments treated as if it were normal income in welfare means tests, and can be left only able to hold onto the first £10 of it which is ‘disregarded’ from the income assessment. Furthermore, the treatment of the two compensation schemes within benefits legislation differs significantly. AFCS is widely disregarded entirely whereas a [War Disablement Pension] only sees £10 disregarded when claiming benefits such as ESA or Job Seekers Allowance. Even those on Universal Credit, who have all their compensation disregarded still face the uncertainty of sacrificing their compensation payments when they reach State Pension Age and move to Pension Credit. For those in receipt of a Service Invaliding Pension, or Service Attributable Pension, the picture becomes more complex still.<sup>207</sup>

The report recommended creating a blanket disregard of compensation payments – including Service Invaliding and Service Attributable Pensions – within means tests, for both DWP benefits and local authority services (see section 7.6 below).

## 7.6 Effect of compensation payments on social care (England)

People eligible for local authority funding towards their social care are expected to contribute their income towards the cost. However, some income is “disregarded” for these purposes and does not have to be contributed.

Since April 2017, veterans in receipt of payments under the War Pension Scheme, with the exception of Constant Attendance Allowance which is specifically intended to pay for care, have had their payments fully disregarded in the assessment of what they can pay for social care.<sup>208</sup> This brought them into line with veterans in receipt of the Guaranteed Income Payment from the Armed Forces Compensation Scheme (AFCS) where a full disregard has applied since 2012.<sup>209</sup>

For non-veterans, the first £10 per week of War Widows and War Widowers pension, survivors Guaranteed Income Payments from the Armed Forces

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<sup>207</sup> Royal British Legion, [Making the benefits system fit for Service](#), November 2020, Executive Summary, p8

<sup>208</sup> Department of Health and Social Care, [Care and Support Statutory Guidance](#), October 2023, para 8.21a

<sup>209</sup> Department of Health, [Charging for Residential Accommodation and Non-Residential Care Services](#), Local Authority Circular LAC(DH)(2012)03, (PDF) 15 October 2012, p3, para 1 (Annex)

Compensation Scheme, Civilian War Injury pension, and any War Disablement pension is disregarded from the social care financial assessment.<sup>210</sup>

Further information on how individuals in England may access financial support from their local authority towards the costs of their adult social care is available in the Library briefing: [Paying for adult social care in England](#).<sup>211</sup>

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<sup>210</sup> Department of Health and Social Care, [Care and Support Statutory Guidance](#), October 2023, Annex C, para 33.

<sup>211</sup> Commons Library briefing CBP-1911, [Paying for adult social care in England](#).

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## 8 List of services and concessions

### 8.1 Veteran's Charities and Support Organisations

There are a range of services and sources of information available to support veterans. These include, but are not limited to:

#### [Veterans Gateway](#)

A 'single point of contact' for Veterans, provided by a consortium of charities. It provides information for Veterans to get support either by self-help with guidance on the website or puts them in touch with organisations locally. It has information on a range of issues – housing, finance, employment, living independently, mental wellbeing, physical health and families and communities.

#### [Veterans UK](#)

The Government's veterans' website. Includes links for applications for compensation schemes and receiving medals. A helpline for assistance on issues including benefits, housing and welfare is available (0808 1914 218).

#### [Help For Heroes](#)

Help for Heroes supports veterans with life after service, by providing support such as help with money problems, accommodation, navigating the benefits system, and finding employment. Help for Heroes also run events to tackle veteran loneliness and provide grants for items to help veterans live independently. Veterans can [request help via the Help for Heroes website](#).

#### [Armed Forces Covenant Fund](#)

The Armed Forces Covenant Fund makes grants to support the Armed Forces Community. It has £10 million per year and runs different programmes, including the popular Local Grants programme which awards grants up to £20,000 for projects that meet local needs, or help bring Armed Forces and civilian communities together. Those seeking to apply to the Covenant Fund for grants should look at their [website](#).

#### [Citizens Advice - Armed forces and veterans](#)

Provides free advice and information on benefits and concessions for veterans.

#### [Royal British Legion](#)

Provides support on finance, housing and health issues. Provide grants to schemes supporting work programmes and rehabilitation programmes ([Legion Scotland](#) - for Scotland).

#### [The Confederation of Service Charities](#)

Provides information on armed forces and veterans charities.

#### [Combat Stress](#)

The veterans' mental health charity. Services include a 24-hour helpline (0800 138 1619) for those currently serving, veterans, or their families to talk about mental health.

#### [Army Families Federation](#)

This charity provides support and information for those in the army currently serving, their families and veterans.

#### [Naval Families Federation](#)

This charity provides support and information for those in the navy currently serving, their families and veterans.

#### [RAF Families Federation](#)

This charity provides support and information for those in the RAF currently serving, their families and veterans.

## 8.2

## Veteran's Concessions

Veterans may also be eligible to apply for the following concessions:

#### [Defence Discount Service](#)

Offers discounts to the armed forces community on a range of goods and services.

#### [Veterans travel in London](#)

Those who receive payments under the War Pensions Scheme or Guaranteed Income Payment under the Armed Forces Compensation Schemes are eligible for a Veterans Oyster photocard allowing free travel around London. Photocard holders can also travel free on most National Rail services from 09:30 weekdays and anytime on weekends and public holidays

#### [Veterans travel in Scotland](#)

The National Entitlement Card allows people aged 60+ and people with a disability to travel for free on local or Scottish long-distance buses. Eligibility

is dependent on receipt of a lump sum benefit under the Armed Forces Compensation Scheme within tariff levels 1 - 8 (inclusive) and the Secretary of State certifies that you have a permanent and substantial disability which causes inability to walk or very considerable difficulty in walking.

### Veterans Railcard

The Veterans Railcard is available for UK Veterans who served at least one day in Her Majesty's Armed Forces or Merchant Mariners who have seen duty on legally defined military operations. The Railcard offers savings of 1/3 on most rail fares. Holders can also nominate a companion to get 1/3 off when travelling with the holder and up to 4 children travelling with the holder get 60% off.

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