



BRIEFING PAPER

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Support for UK Veterans

By Library subject
specialists

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1. Overview of Veterans policy
2. Veterans statistics
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Summary

This briefing paper details the support available to Armed Forces Veterans in Great Britain and Northern Ireland.

The [Annual Population Survey of Veterans residing in Great Britain](#) and the [Census 2011: Working Age UK Armed Forces Veterans Residing in England & Wales](#) produced by the Ministry of Defence (MOD) provide a range of statistics about the veteran community. The [MOD estimated](#) in January 2019 that there were 2.23 million UK Armed Forces veterans residing in Great Britain, and that this will fall to 1.64 million by 2028. Whilst the overall number of veterans residing is projected to decrease, the percentage of veterans of working age is projected to increase from 37% in 2016 to 44% by 2028.¹

The **Armed Forces Covenant** was introduced in 2011 and is a statement of the moral obligation which exists between the nation, the Government and the Armed Forces in return for the sacrifices they make. Its core principles were enshrined in law in the [Armed Forces Act 2011](#), although the Covenant does not create legally enforceable rights for service or former service personnel. The Covenant outlines two core principles which influence the support and policies directed towards the veteran community:

- **No disadvantage:** 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.
- **Special consideration:** special consideration is appropriate in some cases, particularly for those who have been injured or bereaved.

The Government published a new **Veterans Strategy** in November 2018.² The Defence Secretary described it as a “statement of intent” for UK and devolved Governments with set goals to be achieved by 2028. A consultation by the UK Government on ways to implement the Strategy closed in February 2019. The Government has introduced a [Holistic Transition Policy](#) to take **transition support** beyond the current focus on employment support, provided by the Career Transition Partnership, and focus more on “life-skills material to help better prepare Service Personnel and their families for civilian life”.³

Prime Minister Boris Johnson created an **Office for Veterans’ Affairs** in July 2019.⁴ The Office sits in the Cabinet Office and leadership will be shared between the Minister for the Cabinet Office and the Minister for Defence People and Veterans.

Service leavers and veterans may attract additional preference in certain circumstances when applying for social **housing**. In addition, there is a MoD referral scheme to support recent veterans in accessing housing association properties. The increased risk of experiencing street homelessness is also recognised. In England, “vulnerable former members of the armed forces” and in Wales “a person who has served...who has been homeless” are identified as priority need categories for assistance with housing. In Scotland there is a duty to find permanent accommodation for all unintentionally homeless applicants.

¹ Ministry of Defence (MOD), “[Population Projections: UK Armed Forces Veterans Residing in Great Britain, 2016-2028](#)”, 10 January 2019.

² MOD, “[The Strategy For Our Veterans](#)”, CM 9726, 14 November 2018.

³ MOD, “[Strategy For Our Veterans: UK Government Consultation Paper](#)”, 14 November 2018.

⁴ Cabinet Office, “[PM Creates New Office For Veterans’ Affairs to Provide Lifelong Support to Military Personnel](#)”, 29 July 2019.

There is also specific support for the **healthcare** provided to veterans. For example, the Veterans and Reserves Mental Health programme, provides mental health support and services for veterans. For physical health problems, the Veterans Medical Funds programme support those with hearing loss and serious physical injury. In addition, there is support and specialist centres across the UK to provide prosthetic and rehabilitation services. There is also grant funding for local or specific health projects for veterans.

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 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)**. 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). The Government has consulted on the creation of a **new compensation scheme** for those injured, or the families of those killed, on operations.

There are no Government welfare-to-work schemes specifically for armed forces veterans, nor are there any **social security benefits** specifically for veterans (with the exception of the Armed Forces Independence Payment), although there are some "easements" for veterans and their family members. Each Jobcentre Plus district has an "Armed Forces Champion", whilst there is exemption from the household benefit cap where a member of family is receiving a guaranteed income payment through AFCS or a War Pensions Scheme payment. In May 2019 the then-Defence Secretary, Penny Mordaunt, [intended](#) to bring forward legislation for a new compensation scheme for those injured, or the families of those killed on combat operations, which will "pay the same level of compensation as a court would award".

The Government introduced the [Overseas Operations \(Service Personnel and Veterans\) Bill 2019-21](#) on 18 March 2020. The Bill will establish a statutory presumption against prosecution of current or former personnel for alleged offences committed on overseas military operations more than five years ago, and which have been the subject of a previous investigation. The date for second reading has not yet been announced.

Plans to [commemorate the 75th anniversary](#) of the end of the Second World War in Europe, VE Day, have been scaled back and postponed because of the spread of coronavirus.

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

This paper also provides information on the medals and memorials for veterans of the armed forces and links to services to support the veteran community and concessions for which they may be entitled.

1. Overview of Veterans policy

This section focuses on highlighting significant overall policy developments since 2010. This includes the Armed Forces Covenant, Lord Ashcroft's Veterans' Transition Review, the 2018 Veterans' Strategy and the creation of a new Office for Veterans' Affairs within the Cabinet Office.

The specific needs of Veterans have come under ever-greater focus in recent years prompted 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 in the first half of the decade emphasised the support given to those leaving Service and transitioning to civilian life in areas such as employment support 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 has prompted considerable interest in legal protection issues.

1.1 The 2010-15 Government

In May 2011 the Government published [The Armed Forces Covenant](#) and enshrined its core principles in law for the first time, in the [Armed Forces Act 2011](#) (AFA 2011). It applies to all three services. The Covenant is a statement of the moral obligation which exists between the nation, the Government and the Armed Forces in return for the sacrifices they make.

Specifically, the Covenant outlines two core principles:

- No disadvantage: 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.
- Special consideration: special consideration is appropriate in some cases, particularly for those who have been injured or bereaved.

The Covenant does not create legally enforceable rights for Service or former service personnel.

The Government reports to Parliament annually on progress made with respect to pledges made under the Covenant. These include pledges concerning Veterans and transition which are discussed throughout this paper. These reports, which are available on the [gov.uk website](#), also contain the observations of the external members of the Covenant Reference Group, made up of representatives of service associations and charities.

The Government also introduced the **Community and Corporate Covenants**. These are designed to encourage local communities or businesses to support the armed forces community and 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. More than 4,000 organisations have [signed](#) the Covenant at the time of writing.

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 either in full or in part. Lord Ashcroft assessed the progress made on his recommendations in a [series of follow-up reports](#), ending in 2017. Lord Ashcroft stepped down from his role in May 2018.

1.2 The 2015-17 Government

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](#).¹

The [Armed Forces Covenant Fund](#) was launched by the MOD in August 2015. It replaced previous funding schemes, including the Covent Community Grant scheme and the LIBOR fund, and provides £10 million per year, funded by the MOD, "to support mutually beneficial projects and programmes being delivered by organisations across the UK in partnership with the Armed Forces Community."

The Fund has 4 broad funding themes:

- removing barriers to family life;
- extra support after service for those that need 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.

Within these broad themes, the Fund's priorities change every year. Funding priorities for [April 2019 to March 2020](#) include grants for armed forces charities to renovate and repair community centres used by veterans.

Information on where Covenant Funding money goes can be found in the most recent report: [Armed Forces Covenant Fund Trust: Report on the Fourth Year of Funding 2018/19](#).

The Armed Forces Covenant Fund Trust was established in 2018 as an independent charitable trust to implement the Covenant Fund. Previously, it sat within the Ministry of Defence. The MOD said in 2018

that LIBOR funds have been committed to support the Covenant Fund for the next 14 years.⁵

Established in 2015, the [Aged Veterans Fund](#) is a five year, £30m, fund to support non-core health, wellbeing and social care needs for older veterans born before 1950. £6.6m was given to eight organisations in 2016. The Aged Veterans Fund awarded £22.7 million of LIBOR funding in 2017 to 10 charities to improve support and introduce new services to help older Veterans.⁶ All funds have now been committed and the fund is closed to new applications.⁷

1.3 The 2017 to 2019 Government

A new '[Veterans Gateway](#)' was [launched](#) in June 2017 to provide "a single point of contact" for Veterans, provided by a consortium of charities. The Gateway is delivered by a Royal British Legion-led consortium with Poppy Scotland, Combat Stress, Connect Assist, the Ministry of Defence and SSAFA, the Armed Forces Charity. The MOD provided a £2 million grant to fund the set up and running costs for the first two years. The MOD has subsequently provided an additional £250,000 to fund core Veterans' Gateway activities, and a further £108,000 to enable a six-month outreach trial.⁸

The Government set up a **Ministerial Covenant and Veterans Board** in 2017, fulfilling a Conservative party manifesto pledge. The intent was to "provide a forum to discuss and agree the strategic direction of the Armed Forces Covenant".⁹

The Government published a new [Veterans Strategy](#) in November 2018.¹⁰ The Defence Secretary, referring to the involvement of the devolved Governments, observed "it is the first time Governments across the UK have clearly stated collective tangible outcomes for veterans' services".¹¹

The Strategy applies to all Veterans, although it is currently limited to those living in the UK (i.e. those who access UK services). The Government says it "will continue to work with partners to address issues faced by Veterans living overseas".¹²

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.

And three principles:

⁵ Defence Committee, [Armed Forces Annual Report 2017](#), Written Evidence AFC0001, 17 April 2018, Q164.

⁶ MOD, "[£22.7 Million Awarded to Support Older Veterans](#)", 15 April 2017.

⁷ MOD, "[How to Apply for a Aged Veterans Fund grant](#)".

⁸ [PQ240023, Veterans: Advisory Services](#), 2 April 2019.

⁹ Defence Committee, [Armed Forces Annual Report 2017](#), Written Evidence AFC0001, 17 April 2018.

¹⁰ MOD, "[The Strategy For Our Veterans](#)", CM 9726, 14 November 2018.

¹¹ [HCWS1080, Strategy for our Veterans](#), 14 November 2018.

¹² MOD, "[The Strategy for our Veterans](#)", CM 9726, 14 November 2018, p. 8.

- 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 also identifies five cross-cutting factors and six themes and, as it is a ten-year plan, sets each an outcome to be achieved by 2028. It will be reviewed in 2023 and progress will be included in the Armed Forces Covenant Annual Reports.

The Strategy set out plans to introduce a **holistic transition policy** to take current transition support beyond the current focus on employment support, provided by the Career Transition Partnership and focus more on “life-skills material to help better prepare Service Personnel and their families for civilian life”.¹³ This policy was published on 1 November ([JSP 100](#)) and incorporates 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.”¹⁴ A new [Defence Transition Services \(DTS\)](#) has been created to assist those Personnel who “face significant barriers to making a successful transition” and who could benefit from bespoke help.¹⁵ DTS is part of Veterans UK.

The UK Government launched a [consultation paper](#) alongside the Strategy but at the time of writing has not yet published its response.

In May 2019 Penny Mordaunt, the then Defence Secretary, [announced](#) plans to consult on proposals to provide **legal protections to Armed Forces personnel and veterans** serving in operations outside the UK (i.e. these do not apply to Northern Ireland). This is a long-standing issue under the Cameron, May and Johnson Governments, prompted by legal action relating to operations in Iraq and Afghanistan. The [consultation](#) ran from July to 13 October 2019. The aim of these proposals is to afford greater protection from the threat of prosecution for alleged historical offences. They also seek to address the rise in civil litigation by placing greater restrictions on the time limit for bringing civil claims for personal injury and/or death in relation to historical events outside the UK. The consultation closed on 13 October 2019.

A separate issue is the [investigation of former armed forces personnel](#) who served in **Northern Ireland** during The Troubles. In May 2018 the Northern Ireland Office launched a public consultation on [Addressing The Legacy of Northern Ireland’s Past](#). The consultation did not contain proposals for a Statute of Limitations or any form of amnesty to prevent the prosecution of former soldiers for offences connected to The

¹³ MOD, “[Strategy for our veterans: UK government consultation paper](#)”, 14 November 2018.

¹⁴ MOD, “[Joint Service Publication 100 Defence Holistic Transition Policy](#)”, 1 November 2019.

¹⁵ MOD, “[Joint Service Publication 100 Defence Holistic Transition Policy](#)”, 1 November 2019.

Troubles. The Defence Select Committee has been critical of the consultation's failure to include a comprehensive section on alternative approaches, a number of which were set out in the Committee's report into Northern Ireland in 2017.¹⁶ The public consultation ran until October 2018 and is currently awaiting a response from the Government.

The Government has also consulted on a [new compensation scheme](#) for those injured, or the families of those killed on combat operations.

One of Boris Johnson's first measures as Prime Minister was to create an [Office for Veterans' Affairs](#) (OVA).¹⁷ It is based in the Cabinet Office, and was to be led by the Minister for the Cabinet Office Oliver Dowden and Johnny Mercer, the Minister for Defence People and Veterans. The two ministers will share responsibility for veterans' affairs. The Chief of Defence People said the Office will be responsible for "championing veterans' interests at the very heart of government".¹⁸

The Defence Secretary and the Minister for the Cabinet Office will jointly chair the Ministerial Covenant and Veterans Board. The Chancellor announced £5 million funding for the OVA.¹⁹

1.4 The 2019 Government

The Government introduced the [Overseas Operations \(Service Personnel and Veterans\) Bill 2019-21](#) on 18 March 2020. The Bill will establish a statutory presumption against prosecution of current or former personnel for alleged offences committed on overseas military operations more than five years ago, pursuant to which decisions to bring proceedings in such cases will be 'exceptional'. The date for second reading has not yet been announced.

The Bill does not apply to operations within the United Kingdom but the Government has said it will introduce separate legislation to address such concerns in Northern Ireland.

In the Queen's Speech, the Government also pledged to "continue to progress proposals to further incorporate the Armed Forces Covenant into law to minimise any disadvantage faced by the Armed Forces community due to the unique nature of service in the Armed Forces".²⁰ The Government has not yet expanded on these proposals.

Johnny Mercer remains Parliamentary Under Secretary of State (Minister for Defence People and Veterans) in the Cabinet Office and Ministry of Defence. In February 2020 Oliver Dowden was appointed Secretary of State for Digital, Culture, Media and Sport.

¹⁶ Defence Committee, [Submission to Northern Ireland Office Consultation](#), 12 June 2018.

¹⁷ Cabinet Office, "[PM creates new Office for Veterans' Affairs to provide lifelong support to military personnel](#)", 29 July 2019.

¹⁸ MOD, "[Joint Service Publication 100 Defence Holistic Transition Policy](#)", 1 November 2019.

¹⁹ HM Treasury, "[Government Kickstarts Office for Veterans' Affairs with £5m Funding](#)", 2 September 2019.

²⁰ [Queen's Speech background notes](#), Prime Minister's Office, 19 December 2019

The Office for Veterans' Affairs produced a [Veterans Factsheet 2020](#) in March 2020.

The only explicit commitment relating to Veterans in the [Armed Forces Covenant Annual Report 2019](#) applies to Wales and states that during 2020 the Welsh Government will develop proposals for a veterans' employment pathway.

1.5 Parliamentary scrutiny

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

Debates on the new Veterans Strategy were held in the [House of Commons](#) and the [House of Lords](#) on Thursday 15 November 2018.

The Defence Committee has examined Veterans issues in the context of the Armed Forces Covenant Annual Reports. In its most recent report, on the annual report 2018, the Committee:

- Welcomed the establishment of the Office for Veterans' Affairs but emphasised it must "make a real difference" and "not add another layer of bureaucracy".
- Called for the establishment of dedicated NHS pathways and facilities for veterans and for the Government and devolved administrations to develop "a clear definition of priority treatment for veterans and practical steps to ensure veterans with Service attributable conditions have clinical priority".
- Support the development of the Veterans' Strategy.
- Called on the Defence Secretary to work with the Treasury to reinstate the War Widows' Pensions to the small cohort who fell outside the scope of the change of policy in 2014.
- Called on the MOD to outline plans for the future funding of the Veterans Gateway, describing it as a "crucial resource".²¹

²¹ Defence Committee, [Armed Forces Covenant Annual Report 2018](#), HC 1899 2017-19 (25 September 2019).

2. Veterans statistics

There are two main sources of official statistics on the number of veterans:

- the [Annual Population Survey: UK Armed Forces Veterans Residing in Great Britain](#), and;
- [Census 2011: Working age UK Armed Forces Veterans Residing in England & Wales](#).

The first provides estimates on the size of the UK Armed Forces veteran population residing in Great Britain (GB) using responses provided in the Annual Population Survey (APS), whereas the second utilises individual records from the 2011 Census matched with data from the MOD's Service Leavers Database (SLD) and covers England and Wales only.

Both the APS estimates and matched Census figures look at the personal characteristics of veterans (their age, gender and age etc), as well as their location, health status, employment and education. These characteristics are presented alongside comparable figures for the general population.

Strengths and weaknesses

The main advantage of APS estimates over Census data is that they are more up to date – the latest publication from the MOD for the APS was in January 2019 and provides figures for 2017. This compares with data from the Census which are for 2011. This means that the **APS data is probably more useful for knowing the latest estimate of veterans living in Britain.**

The APS estimates do have a downside – they are survey estimates and as such come with a margin of 'survey error'.

Even though the Census is now relatively old (in comparison to the APS estimates), it does have some significant advantages over the APS – it is based on actual records of people, not estimates from a sample survey. This was achieved by the MOD and the ONS as they were able to match records about veterans in the SLD with individual records in the 2011 Census (around 745,000 records were matched). Using matched records, as opposed to survey estimates, gives more precision to the number of veterans, as well as providing more specificity to characteristics. For example, in the APS the lowest geography veteran estimates are produced for is by county, whereas the Census data has produced estimates at local authority level as well as by Clinical Commissioning Groups and Local Health Boards. This means that the **Census data is more useful for looking at a specific geographic level.**

There are two key issues with the matched data from the Census. The first is clearly that it is limited to one point in time (2011), and so the utility of basing future policy on this data may be limited especially as since then there have been reductions in the size of the UK Armed Forces through redundancy programs.

The second is that the MOD's Census data is limited to veterans (and the general population) aged between 16 and 64 – i.e. the working age population. This restriction in scope is largely due to when data from the SLD is available. The SLD started collecting electronic data on service leavers between 1969 and 1973 (depending on branch) which means that large numbers of veterans of the Second World War and subsequent National Service (the last serviceman left in 1963) are not recorded in the SLD. According to the APS around 63% of veterans are aged over 65, and so there is a large segment of the veteran population not accounted for in the Census data.

When choosing which data to use, it is important to bear in mind these strengths and weaknesses. Further detail on the methodologies of both datasets can be viewed on their respective MOD pages.

Veteran population projections

On 10 January 2019 the MOD published population projections for UK Armed Forces veterans residing in Great Britain to 2028. The key findings from the projections are that:

- The veteran population in GB is projected to decrease year on year to approximately 1.6 million veterans in 2028;
- The percentage of the veterans of working age (aged 16-64) is projected to increase from 37% to 44%;
- The percentage of veterans who are female is projected to increase from 10% to 13%.

For further detailed analysis on the projections, please refer to the [Populations Projections: UK Armed Forces Veterans Residing Great Britain, 2016 to 2028](#) bulletin.

VETERANS IN GREAT BRITAIN:

Characteristics, health, employment and housing

LOCATION OF RESIDENCE



There were an estimated 2.4 million UK Armed Forces veterans in Great Britain in 2017.

Around 16% of veterans lived in the South East of England, 12% in the South West, and 11% in the North West.

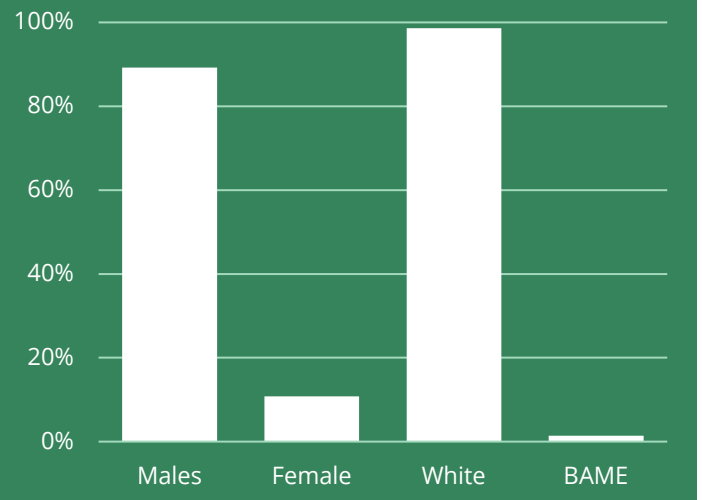
In general, the area of residence for veterans and 16+ non-veterans was broadly similar. The clear exception was London where 14% of the non-veteran population live, but only 5% of the veteran population.

Veterans are overwhelmingly male and white.

Around 90% of veterans are male, and 10% female. This compares with the 47% male and 53% female split in the 16+ non-veteran population.

As with gender, those from an ethnic minority background are under-represented in the veteran population. Around 8% of non-veterans are BAME background, although only 1% of veterans are.

GENDER AND ETHNICITY

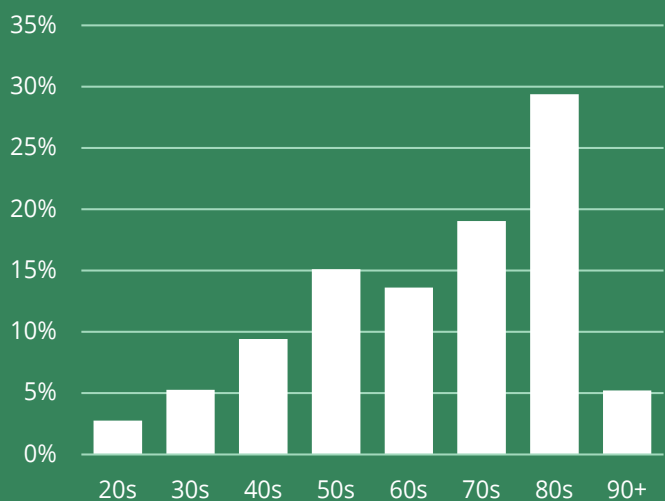


Around 60% of veterans are aged 65 and over.

The high proportion of veterans aged 65 and over is predominantly due to service in the Second World War and National Service.

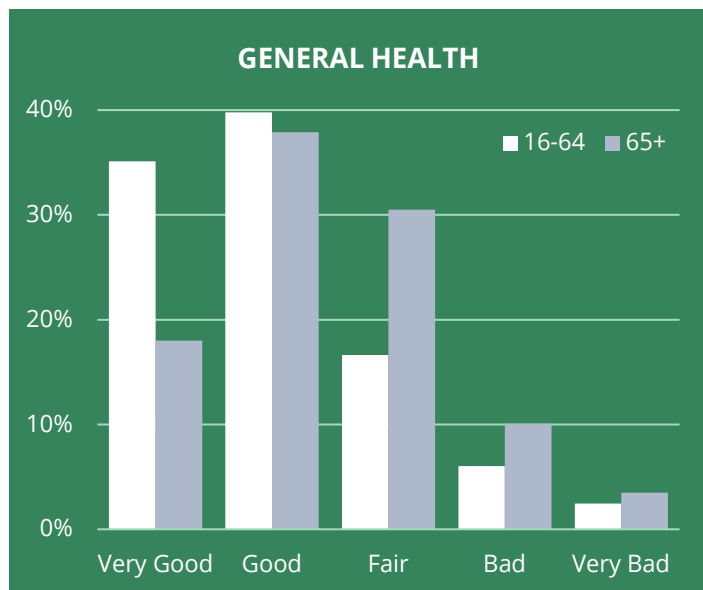
Veterans in their 20s accounted for a small proportion of the total number (around 3%). This compares with 17% of the non-veteran population in this age bracket.

AGE OF VETERANS



VETERANS IN GREAT BRITAIN:

Characteristics, health, employment and housing



Around 75% of veterans aged 16-64 said their general health was either very good or good.

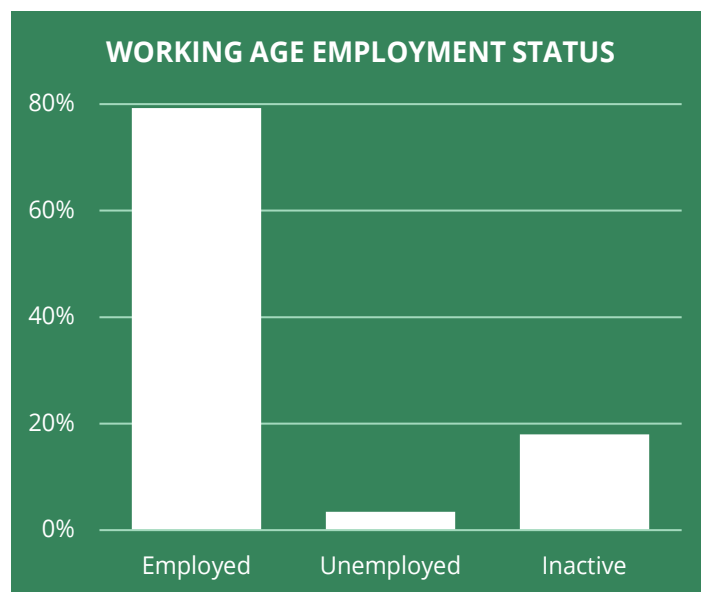
This compares with around 56% of veterans aged 65+.

In general, there was no significant difference between the levels of general health reported between the veteran and the 16+ non-veteran populations.

Almost 80% of working age veterans were in employment.

Around 3% of veterans were unemployed, and around one-fifth were economically inactive.

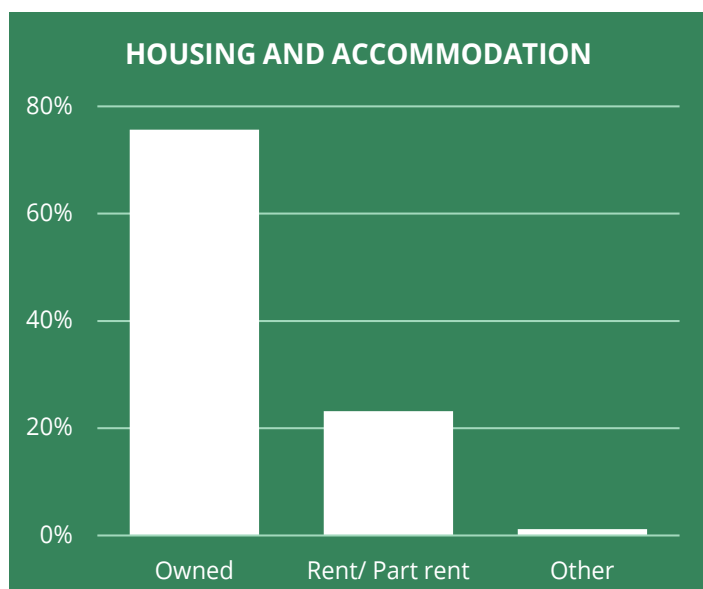
There were no significant differences between the veteran and the non-veteran populations, although there was within the populations: female veterans were more likely to be economically inactive compared to males.



Three quarters of veterans own their own home, either outright or with a mortgage or loan.

Around 23% either rented or part rented their home. A very small proportion lived in accommodation of another type.

There were no significant differences between the veteran and the non-veteran population by tenure type even when allowing for age and region of residence.



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 4-8 look at continuous support offered to veterans after their initial transition to civilian life.

Policy development since 2010

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. Lord Ashcroft assessed the progress made on his recommendations in a [series of follow-up reports](#), ending in 2017. Lord Ashcroft 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](#).²²

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".²³

The MOD also committed to launching a new Defence Holistic Transition Policy.²⁴ There are few details available on this policy and the Defence Committee noted in its report on the Armed Forces Covenant that it had been continually delayed.²⁵

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](#).

²² HM Government, [National Security Strategy and Strategic Defence and Security Defence Review](#), (November 2015), CM 9161, p. 33.

²³ MOD, "[Defence Secretary bolsters support for Armed Forces](#)", 30 September 2018.

²⁴ MOD, "[Armed Forces Covenant Annual Report 2018](#)", 22 November 2018; [PQ277821, Veterans: Advisory Services](#), 22 July 2019.

²⁵ Defence Committee, [The Armed Forces Covenant Annual Report 2018](#), HC 1899 2017-19 (9 September 2019), para 154.

In addition, the Government has, building on pledges made in the Veterans' Strategy, introduced what it calls a **Holistic Transition Policy**. This is intended to take current transition support beyond the current focus on employment support, provided by the Career Transition Partnership, and focus more on "life-skills material to help better prepare Service Personnel and their families for civilian life".²⁶ This policy was published on 1 November ([JSP 100](#)) and incorporates 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."²⁷

The new policy calls for preparing for transition far earlier than the usual two years before discharge. There is a greater emphasis on developing life skills throughout service to better equip individuals for when they leave – a 'Transition-through-life approach'.²⁸

A new [Defence Transition Services](#) has been created to assist those Personnel who "face significant barriers to making a successful transition" and who could benefit from bespoke help.²⁹ 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 via the [Career Transition Partnership](#) (CTP). This is a partnering agreement between the Ministry of Defence and Right Management Ltd.³⁰ 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 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, and a range of [resettlement guides](#):

- The [Core Resettlement Programme](#) (CRP) (or Full Support programme) for personnel who have 6 or more years of service and all medical discharges, regardless of time served.

²⁶ MOD, [Strategy for our veterans: UK government consultation paper](#), 14 November 2018.

²⁷ MOD, [Joint Service Publication 100 Defence Holistic Transition Policy](#), 1 November 2019.

²⁸ [Ibid](#), para 1.7.

²⁹ [Ibid](#), para 0121.

³⁰ 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.

- The [Employment Support Programme](#) (ESP) for soldiers with more than 4 years but less than 6 years of service.
- The [Future Horizons Programme](#) for Early Service Leavers who have served less than four years, or those who have served more than four years of service but lost their entitlement to CRP or ESP because of the nature of their discharge.
- The [CTP Assist](#) programme provides specialist support for wounded, injured or sick personnel.
- [Reservists Employment Support trial](#) programme – eligible unemployed Reservists will be entitled to some job-finding support through this trial.
- [Veterans Employment Transition Support](#) programme which aims to “join up the existing transition support initiative into a single programme”. It provides mentoring, training and advice to Veterans.

Statistics on the estimated employment outcomes for ex-service personnel who used the services provided by the Career Transition Partnership. 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](#). 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).

Veterans have long campaigned to have some form of **Veterans card** to identify them. The Prime Minister [announced](#) plans in the media in late 2017 for Veterans to have their driver’s license marked with a ‘V’ to distinguish them as veterans. However, that idea was shelved. In February 2019 the MOD announced a Veterans ID card would be given any personnel who have left the military since December 2018 to assist veterans in accessing specialist support and services. In January 2020 the MOD said [existing veterans will be able to apply for the card](#) in phase 2.

Personnel leaving the Services will also now be able to retain their military ID. In June 2018 the Minister for Defence People and Veterans, Tobias Ellwood, said it will enable personnel “to retain that emotional connection with their service” and it will “make it easier for veterans to access the many public services which prioritise veterans under the Armed Forces Covenant.”³¹

³¹ MOD, [“Veterans to retain military ID, allowing easier access to services”](#), 7 June 2018.

There are also cards which provide **discounts at retailers**. The MOD has the '[Defence Discount Service](#)' which provides discounts online and on the high street for members of the Armed Forces, Veterans and Armed Forces Community. It is called the Defence Privilege Card and is the only official MOD discount service.

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 through the [Joint Service Housing Advice Office](#) (JSHAO). The JSHAO website provides information on the various housing options available to those planning to leave the armed forces. Service personnel are best advised to plan for discharge and provide early notification to housing authorities.

Housing policy is a devolved matter, so 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) can be found in [Library Briefing Paper 4244](#). For issues linked with Armed Forces Housing see [Library Briefing Paper 7985](#). The sections below 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.

Part 6 of the [Housing Act 1996](#) (as amended) governs the allocation of local authority housing stock. Every local authority allocation scheme must ensure that reasonable preference is given to certain categories of applicant as set out in sub-section [166A\(3\)](#) of the 1996 Act. These categories include: households accepted as homeless and owed a main rehousing duty; those living in overcrowded or insanitary conditions; people who need to move on medical or welfare grounds; people who need to move to a particular locality to prevent hardship; and those to whom additional preference may be given due to urgent housing needs.³²

The [Housing Act 1996 \(Additional Preference for Former Armed Forces Personnel\) \(England\) Regulations 2012](#), 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 sub-section 166A(3) of the *Housing Act 1996* (listed above), and who have urgent housing needs. [Statutory guidance](#) issued in June 2012 encourages authorities to take account of the needs of all serving or former service personnel.³³

On 9 January 2019, the Ministry of Housing, Communities and Local Government (MHCLG) published [Improving access to social housing for](#)

³² Section 166A(3) was inserted by [section 147](#) of the *Localism Act 2011*

³³ Department for Communities and Local Government (DCLG), [Allocation of accommodation: guidance for local housing authorities in England](#) (June 2012), paras 4.24-4.25.

[members of the Armed Forces, Veterans, and their families: consultation](#). The consultation paper proposed that 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.”³⁴

Authorities were also invited to provide examples of how they use their existing flexibilities to support former service members and give them appropriate priority when applying for housing.³⁵ There was an intention to “produce a single standalone piece of guidance on allocating social housing for the Armed Forces community, updating and building on existing advice in the 2012 and 2013 statutory guidance.”³⁶

Consultation closed on 8 March 2019; a summary of responses together with the Government response is awaited.³⁷

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 2008.³⁸

[The Allocation of Housing \(Qualification Criteria for Armed Forces Personnel\) \(England\) Regulations 2012](#) (SI 2012/1869), which came into force on 24 August 2012, **provides that 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 exempt spouses and civil partners from local connection/residency requirements when they are required to leave MoD accommodation following a relationship breakdown. The 2017 Government proposed to amend the guidance for authorities on housing allocations to “strongly encourage local authorities to exempt from local connection requirements divorced or separated spouses or

³⁴ MHCLG, [Improving access to social housing for members of the Armed Forces, veterans, and their families: consultation](#) (9 January 2019), paras 11-17.

³⁵ [Ibid](#), paras 18-19.

³⁶ [Ibid](#), para 20.

³⁷ MHCG, [Improving access to social housing: consultation](#) (accessed October 2019),

³⁸ 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), para 4.18.

civil partners of Service personnel who are required to move out of accommodation provided by the Ministry of Defence.”³⁹

Scotland, Wales and Northern Ireland

The **Scottish Government** published a [Scottish Housing Guide for people leaving the Armed Forces and ex-service personnel \(August 2018\)](#). 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:

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 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](#) has amended the Scottish housing allocation system. Provisions brought into force in May and November 2019⁴⁰ have 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 [new allocations guidance](#) states:

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.⁴¹

³⁹ MHCLG, [Improving access to social housing for members of the Armed Forces, veterans, and their families: consultation](#), 9 January 2019, paras 9-10

⁴⁰ [The Housing \(Scotland\) Act 2014 \(Commencement No.8, Savings Transitional and Supplemental Provisions\) Order 2018](#)

⁴¹ Scottish Government, [Social Housing Allocations in Scotland: A Practice Guide](#), (February 2019), p38.

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 **Welsh Government's** approach to housing allocations is, as in England's, 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 Allocation of Housing and Homelessness](#) (March 2016) states that "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."⁴² 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.⁴³

In terms of local connection requirements imposed by housing authorities, the Code states that "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."⁴⁴

The Welsh Government has published the [National Housing Pathway for Ex-service Personnel](#) (revised in October 2019). This document provides advice on the various options available in an FAQ format.⁴⁵

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,⁴⁶ 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

⁴² Welsh Government, [Welsh Code of Guidance for Local Authorities on the Allocation of Housing and Homelessness](#) (March 2016), para 3.34.

⁴³ [Ibid.](#) para 3.38.

⁴⁴ [Ibid.](#) para 3.41(c).

⁴⁵ Welsh Government, [National Housing Pathway for Ex-service Personnel](#) (24 October 2019)

⁴⁶ 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."

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
- ii) the Applicant could not reasonably be expected to seek suitable, alternative, accommodation.⁴⁷

Rule 14 of the Housing Selection Scheme states that 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” .⁴⁸ There is an intention to modify the Housing Selection Scheme to clarify this point when it is next reviewed.⁴⁹

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 coordinated by the JSHAO and available to veterans across the UK.

The MOD Referral Scheme provides for participating eligible personnel to be nominated by the JSHAO 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 etc.).

Both standard and adapted housing association accommodation is included in the scheme. However, applicants are cautioned that the JSHAO itself does not possess any housing stock and 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.

Guidance on the scheme, including the application form to be completed, can be found at: [MOD Referral Scheme: Guidance And Application Form \(v13 20 September 2019\)](#).

4.2 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

Eligibility for the MOD Referral Scheme

Open to:

- Armed forces personnel within 6 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 6 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.

⁴⁷ Northern Ireland Housing Executive, [Housing Selection Scheme Rules](#), Rule 24.2.e

⁴⁸ Northern Ireland Affairs Committee, [Implementation of the Armed Forces Covenant in Northern Ireland](#), HC51 (17 July 2013), para 56.

⁴⁹ [Ibid](#), para 56.

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 2018/19](#) recorded that 322 people (6% of those seen rough sleeping in 2018/19) had experience of serving in the armed forces, of whom 115 were UK nationals. The proportion of rough sleepers with experience of serving in the armed forces has remained constant at around 6-7% in recent years. Links have been made between mental ill health and rough sleeping amongst ex-service personnel. The report notes that homelessness amongst this group is not just a factor at the point of discharge.

On 20 March 2019, the then Secretary of State at the Ministry of Housing, James Brokenshire, announced the allocation of £1 million to be shared between the ten combined authorities and the Greater London Authority to support vulnerable veterans. The funding can be used to fund access to housing advice or mental health support with the aim of reducing the risk of homelessness.⁵⁰

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 2018⁵¹ mean that authorities have had to improve the advice and information provided to homeless applicants. Assistance must be designed to meet the needs of particular groups at risk of homelessness in the authority's district, e.g. ex-service personnel.

Authorities must prepare a personal housing plan for all eligible⁵² 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 who are threatened with homelessness⁵³ and to relieve homelessness for all applicants who become homeless. This assistance stops short of placing a duty on authorities to actually 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 to refer in relation to members of the regular forces**, i.e. the Royal Navy, the Royal Marines, the regular Army and the Royal Air Force.

The [Guide to the Duty to Refer](#) (updated September 2018) states that 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,

⁵⁰ MHCLG, "[Brokenshire Announces Funding Boost for Homeless Veterans](#)", 20 March 2019

⁵¹ [The Homelessness Reduction Act 2017](#) has amended the 1996 Act.

⁵² Eligibility is determined with reference to the applicant's immigration status.

⁵³ Likely to become homeless within 56 days.

the guide states that **all** public bodies should consider ex-military personnel as more at risk of becoming homeless and should ask appropriate questions to be sure of their housing status. If subsequent investigation reveals that 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 the vulnerability of homeless ex-members of the armed forces.

At the end of March 2020, the Forces in Mind Trust claimed that 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.”⁵⁴

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 2012.⁵⁵ 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 particular reference to the establishment of a local connection. The Code advises that these applications should be treated “sympathetically.”⁵⁶ 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.⁵⁷

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.

⁵⁴ Forces in Mind Trust, [Local authorities failing homeless veterans](#), 24 March 2020

⁵⁵ [Homelessness \(Abolition of Priority Need Test\) \(Scotland\) Order 2012, SI 2012/330](#)

⁵⁶ [Code of Guidance on Homelessness in Scotland](#) (2005), paras 2.49-51

⁵⁷ [Ibid](#), paras 2.25-9

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).

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).⁵⁸

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](#).

In order 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.⁵⁹

4.3 Accessing owner occupation

England

Ex-service personnel are eligible for the standard Help to Buy schemes available to the general public:

- **Help to Buy – Equity Loans** - The Government lends up to 20% of the cost of a new-build home (40% in London), with the buyer providing a 5% cash deposit and taking out a 75% mortgage to cover the remainder (alternative proportions are permitted so long as between 80% and 90% of the value of the property is provided via a minimum 5% deposit and a mortgage). The Government loan is interest free for the first five years of

⁵⁸ 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.

⁵⁹ Northern Ireland Affairs Committee, [Implementation of the Armed Forces Covenant in Northern Ireland](#), HC51 (17 July 2013), para 56.

ownership, after which it must be repaid at a fee of 1.75%, rising annually by the increase (if any) in the Retail Price Index (RPI) plus 1%. The equity loan must be repaid by 25 years or at the point of sale if earlier. More information is available in guidance: [Help to Buy Buyers' Guide](#). The current scheme has been extended to the end of March 2021.

The 2019 Government has announced that a new Help to Buy scheme will run from April 2021. Applications will be limited to first-time buyers and will involve regional price caps. This scheme will run to March 2023 – eligible buyers will benefit from an equity loan of up to 40% of the cost of a new build home in London and 20% elsewhere.⁶⁰

- **A Forces Help to Buy scheme** was launched as a pilot in April 2014 and has now been extended to the end of 2022:⁶¹

The Forces Help to Buy 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
- have more than 6 months left to serve at the time they apply
- meet the right medical categories.

Eligibility may be extended in certain circumstances.⁶²

Alternatively, the Shared Ownership scheme gives military personnel priority over other groups.⁶³ Priority status can also be transferred to bereaved spouses and civil partners of service personnel.⁶⁴ Details are as follows:

- **Shared Ownership** - The buyer purchases a share of their home (between 25% and 75%), either with savings or a shared ownership mortgage, and pays rent on the remainder. They are able to 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). Since this date, only military personnel have been given priority over other groups.

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:

⁶⁰ [New Help to Buy scheme announced](#), February 2020

⁶¹ [MoD Press Release](#), 22 October 2019

⁶² [Forces Help to Buy: Help to Get on the Property Ladder](#) (accessed April 2020).

⁶³ HM Government, [Helptobuy.gov.uk: Shared ownership](#)

⁶⁴ MOD, [The Armed Forces Covenant Annual Report 2015](#) (December 2015), p. 50.

- 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
- 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

Scotland also has a Help to Buy (Scotland) scheme:

- The Help to Buy (Scotland) scheme helps eligible householders buy a new build home from a participating builder by contributing up to a maximum 15% equity stake in the property.
- The maximum property value eligible for the scheme was £200,000 from 1 April 2017 up to 31 March 2019.⁶⁵

The scheme has been extended up to March 2021.⁶⁶

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 also published a leaflet on [Finding a home when you leave the armed forces in Scotland](#).

Wales

[Help to Buy Wales](#) was launched on 2 January 2014. 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. The [Homebuy – Wales Buyer’s Guide](#) provides more information on the scheme. It is only available where local authorities are financing the scheme. Service personnel and veterans have priority status for the Homebuy scheme in Wales:

Service personnel and veterans have priority status in our Homebuy scheme. This has also been extended to the widows and widowers of personnel who have been killed in Service. The Welsh Government’s forthcoming guidance on Rent First and Homebuy will make clear that these groups should be given priority for Homebuy products where housing problems result from events linked to service.⁶⁷

The JSHAO has published an advice leaflet on [Affordable Home Ownership Schemes in Wales](#) for veterans.⁶⁸

⁶⁵ Scottish Government, [Widening Access to Homeownership Support](#) (March 2017) (accessed in October 2019).

⁶⁶ Scottish Government, [Help to Buy \(Scotland\)](#) (accessed October 2019).

⁶⁷ [Welsh Government Package of Support for the Armed Forces Community](#), 2013, para 2.2

⁶⁸ JSHAO, [Affordable Home Ownership Schemes in Wales](#), 29 March 2019

Northern Ireland

Information on low-cost home ownership schemes in Northern Ireland can be found on the nidirect.gov website. Additional priority for these schemes is not afforded to veterans.

4.4 Adapted housing

Section 4.1 explains that in England, Scotland⁶⁹ and Wales, the 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 that Armed Forces Compensation Schemes and War Pensions Scheme payments for the most seriously disabled service personnel are disregarded for the purposes of assessing eligibility.

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.⁷⁰ 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](#) 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 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](#). For more information about assistance for home adaptations across the UK, see the [Library paper on Disabled facilities grants for home adaptations](#).

⁶⁹ Until the relevant provisions in the *Housing (Scotland) Act 2014* are brought into force.

⁷⁰ 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)

5. Healthcare

The Ministry of Defence 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.

Veterans in England, Scotland and Wales are entitled to priority access to secondary healthcare for conditions suspected to be due to their service in the Armed Forces, subject to the clinical needs of others. In Northern Ireland, the mental health needs of returning ex-Service personnel continue to be addressed either through the [Ulster Defence Regiment and Royal Irish Aftercare Service](#), through [Combat Stress](#), or directly within the mainstream Primary Care and Mental Health services.

Upon leaving the Armed Forces, veterans should register with a GP. When being discharged, they should be provided with a summary record of their health history which includes details of how their GP can obtain their medical records.⁷¹ If a person does not have their health record summary, they can obtain this using forms available on the Government website: [Requests for personal data and service records](#). For leavers from 2015 onwards, their medical records may be automatically sent to their new GP.⁷²

The Armed Forces Covenant provides that veterans have distinct health needs and should receive priority treatment where it relates to a condition which results from their services 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.⁷³

The NHS Constitution was updated in 2015 to strengthen this accountability by stating that "the NHS will ensure that in line with the Armed Forces Covenant, those in the armed forces, reservists, their families and veterans are not disadvantaged in accessing health services in the area they reside".⁷⁴

5.1 Mental health support

A Veterans' Transition Protocol provides that any Service person discharged with a diagnosed mental health disorder is handed over appropriately to the NHS in England. It also enables discharged servicemen and women to access Defence Mental Health Services for up to 6 months after leaving the armed forces.⁷⁵ There are 16 military

⁷¹ NHS England; [Frequently Asked Questions About Veterans' Health](#)

⁷² MOD, [Armed Forces Covenant: Annual Report 2015](#) (2015), p. 18.

⁷³ [Ibid](#), p. 17.

⁷⁴ Department of Health, [The NHS Constitution for England](#) (2015).

⁷⁵ MOD, [Mental Health Support For The UK Armed Forces](#).

[Departments of Community Mental Health](#) located in large military centres across the UK which deliver specialist mental health services to personnel.⁷⁶ A wide range of psychiatric and psychological treatments are available, including medication, psychological therapies, social support and a change of environment where appropriate.⁷⁷ Following this initial 6-month period, mental health support for veterans is provided through the NHS, with support from the Ministry of Defence and Department of Health and Social Care.

Where a Service person leaving the Armed Forces has an enduring need for mental healthcare, the Veterans Mental Health Transition, Intervention and Liaison Service (VMH-TILS), aims to ensure continuity of care. The VMH-TILS service provides a range of treatment and support for veterans, as well as Armed Forces personnel approaching discharge. It will arrange for veterans to be referred if necessary to the NHS England Veterans' Mental Health Complex Treatment Service (VMH-CTS) which launched on 1 April 2018.⁷⁸

[The Veterans and Reserves Mental Health programme \(VRMHP\)](#) provides mental health assessments for veterans with operational Service since 1982.⁷⁹ Referrals are made by an individual's GP:

All veterans referred to the VRMHP will receive a full psychiatric assessment completed by a consultant psychiatrist; this assessment report is then sent on completion to the veteran's GP and if involved, the local mental health service, with advice on further treatment and care.⁸⁰

NHS England funds the National Veterans Mental Health Network: nine 'veteran teams' intended to provide easy and quick access to mental healthcare for veterans. These teams see around 3,500 people a year and "make sure veterans and their families get the right treatment – be that from a GP, hospital, mental health service or other charities".⁸¹

Combat Stress is a charity supporting Veterans' mental health across the UK. They offer [a range of treatment programmes, therapies and support to help treat mental health problems](#). They also provide [a 24 hour helpline](#) to serving personnel, veterans, or their families and carers for talking about their mental health. The helpline can be reached on 0800 138 1619.

The NHS website also provides information on a range of mental health treatments, including [the treatment of Post-Traumatic Stress Disorder \(PTSD\)](#).

⁷⁶ [Ibid.](#)

⁷⁷ [Ibid.](#)

⁷⁸ NHS England, [NHS Veterans' Mental Health Services In England](#)

⁷⁹ [PQ 9865, Veterans Mental Health Services, 16 September 2015](#)

⁸⁰ MOD, [Support For War Veterans](#)

⁸¹ NHS England, [Armed Forces Networks](#)

Box 1: Reviews of veterans' mental health services

In 2010, a report by Dr Andrew Murrison MP; [Fighting Fit: A mental health plan for servicemen and veterans](#) was published and set out a series of recommendations to provide extra support for veterans' mental health needs. The report considered the entire UK. This set out thirteen action points, with four principal recommendations:

- Incorporation of a structured mental health systems enquiry into existing medical examinations performed whilst serving.
- An uplift in the number of mental health professionals conducting veterans outreach work from Mental Health Trusts in partnership with a leading mental health charity.
- A Veterans Information Service (VIS) to be deployed 12 months after a person leaves the Armed Forces.
- Trial of an online early intervention service for serving personnel and veterans.⁸²

In response to a [PQ in February 2015](#), Anna Soubry, then Minister for Defence Personnel, stated:

The Government has made great progress with improving the services provided to meet veterans' mental health needs, including the implementation of all of the recommendations in my hon. Friend, the Member for South West Wiltshire, Dr Andrew Murrison's 'Fighting Fit' report.

These measures include: an increase in the number of mental healthcare professionals; a dedicated 24-hour helpline in partnership with Combat Stress; an on-line mental health support and advice website provided by the Big White Wall; structured mental health assessment as part of routine and discharge medicals; and the Veterans Information Service, who contact recent Service leavers to make them aware of mental health and other support available in the community. Veterans are entitled to priority access to healthcare for conditions suspected to be due to their service in the Armed Forces (subject to the clinical needs of others).⁸³

The [Armed Forces Covenant: Annual Report 2015](#) states that "NHS England is completing an audit of the Veterans' mental health services put in place following the 'Fighting Fit' report by Dr Andrew Murrison MD MP in 2010. The aim was to capture and build on best practice and ensure that high quality evidenced based mental health services are available to all veterans across England."⁸⁴ Following this, NHS England launched a [consultation](#) in January 2016 into future support for veterans' mental health. The audit and engagement exercise fed into the development of a new transition, intervention and liaison veterans' mental health service, launched by NHS England on 1 April 2017.⁸⁵

Box 2: Defence Select Committee inquiries on veterans' mental health

On 25 July 2018, the Defence Committee published its findings from its inquiry into [Mental Health and the Armed Forces \(Part one\)](#). It found evidence that although most veterans do not suffer mental issues, a myth that ex-military personnel are 'mad, bad or sad' continues. Such stigma may discourage veterans from seeking help and may lead to too great a focus on conditions such as PTSD (post-traumatic stress disorder) when conditions such as depression are more common.

As well as expressing concerns over the quality of Government data, the Committee also argued that the wait for help was too long, and that the Armed Forces Covenant principle of priority treatment for service-related health concerns is "not being consistently applied across the UK."

⁸² Andrew Murrison, [Fighting Fit: A Mental Health Plan for Servicemen and Veterans](#), (August 2010).

⁸³ [PO 222704, Veterans](#), 3 February 2015.

⁸⁴ [Armed Forces Covenant: Annual Report 2015](#) (2015), p. 22.

⁸⁵ This new service was designed to support and treat both veterans and service personnel who are approaching discharge. Further information can be found at [NHS England, Veterans: NHS Mental Health Services](#).

The report also adds that more information is required about the impact of service on families' mental health, and that the Government may need to consider monitoring certain groups of veterans more likely to develop mental health problems.⁸⁶

In their [response to this inquiry](#), the Government stated that a person should register their veteran status with their GP to ensure better timeliness for their mental health treatment, particularly for veteran-specific services. The Government also outlined ways in which it is liaising with devolved administrations and attempting to improve the dataset currently available. The Government also highlighted its 2016 [UK Armed Forces Families Strategy](#) and how various NHS England-commissioned bodies are working together to provide 'holistic support' for families.⁸⁷

The Defence Committee conducted a [follow-up inquiry](#) on the provision of care for veterans with mental health issues. The Committee's report, [Mental Health and the Armed Forces, Part Two: The Provision of Care](#), was published on 25 February 2019. It found that veterans face wide variations in the quality of treatment available and that demand "is swamping available capacity". The Committee's recommendations included that the Government should:

- address urgently the gaps in veteran-specific provision across the UK.
- develop a common understanding of demand for veteran mental health care and ensure that enough resources are allocated to meet demand so that waiting time targets are fully met.

The Committee also called for the establishment of a specialist centre for the treatment of mental injuries relating to service. The Committee is now awaiting a Government response.⁸⁸

Mental Health funding

A [PO response](#) on 12 June 2019 included the following table setting out NHS expenditure for veterans' mental health services in each year since 2016/17 across England:⁸⁹

NHS expenditure for veterans' mental health services				
2016/17	2017/18	2018/19	2019/20	
£5,825,034	£6,142,910	£7,204,404	£10,281,912	

In December 2018 NHS England announced that an extra £10 million will be invested into a new NHS dedicated crisis service, to provide intensive support to veterans with alcohol, drugs and mental health problems, where those individuals are nearing crisis. The extra funding will also enable a roll out of "veteran-friendly" GP surgeries and hospitals.⁹⁰

At the Autumn Budget in 2018 and the 2020 Spring Budget the Government announced an extra £10 million for the [Armed Forces Covenant Fund Trust](#), to support projects that support veterans mental health and wellbeing.

⁸⁶ House of Commons Defence Committee, [Mental Health and the Armed Forces, Part One: The Scale of mental health issues](#), Eleventh Report of Session 2017–19, HC813, (25 July 2018)

⁸⁷ House of Commons Defence Committee, [Mental health and the Armed Forces, Part One: The Scale of mental health issues: Government Response to the Committee's Eleventh Report](#), Twelfth Special Report of Session 2017–19, HC 1635 (16 October 2018).

⁸⁸ House of Commons Defence Committee, [Mental Health and the Armed Forces, Part Two: The Provision of Care](#), Fourteenth Report of Session 2017-19, HC 1481 (25 February 2019)

⁸⁹ [PO 261536, 12 June 2019](#), the response notes that not all of the information requested is collected centrally, information is only available from 2016/17,

⁹⁰ NHS England, [NHS Long Term Plan to Create 'National Heroes Service' for Veterans](#) (17 December 2018)

5.2 Support for service-related health problems

Where a health problem relates specifically to service in the armed forces, a veteran may be referred more quickly for any hospital care or treatment that is needed. This is subject to the clinical needs of others.⁹¹

The Government has in addition announced several further programmes to support service-related health problems.

The [Veterans Medical Funds programme](#) is run by the Royal British Legion, using £13 million of LIBOR funding. The programme is currently funded through to 2020. This contains two elements; support for veterans with hearing loss and support for veterans with serious physical injury.

The Veterans Hearing Fund (allocated £10 million of the £13 million) provides support to veterans who acquire hearing loss during Service where there is a wellbeing need that cannot be met through statutory services (e.g. the NHS).⁹² [The Royal British Legion website](#) includes links to apply for the Fund, stating that it may be used to fund hearing aids, peripherals or therapies (e.g. lip reading).

In addition, the “hearWELL” programme was launched in 2015 to focus on earlier and better detection of Noise Induced Hearing Loss, with research including a therapeutic intervention study into blast-induced hearing loss.⁹³

The Ministry of Defence has ensured that a Service person discharged with Service-attributable serious physical injury will have any clinically prescribed specialist wheelchair or orthotic equipment by discharge date together with a five-year warranty.⁹⁴

The Veterans Mobility Fund (allocated the remaining £3 million of the Veterans Medical Funds programme) supports veterans who have Service-related serious physical injury who fall outside this provision or whose warranty has expired. Eligibility is normally reliant on receipt of a War Pension or an award under the Armed Forces Compensation Scheme (see Section 6 of this briefing). [The Royal British Legion website](#) provides further information and the link to apply.

5.3 Prosthetics

England

Following a 2011 report by Dr Andrew Murrison MP, [A better deal for military amputees](#), nine Disablement Service Centres (DSCs) were set up across England to provide specialist prosthetic and rehabilitation service similar to that provided by the armed forces. The locations of these centres is detailed on the [NHS webpage for veterans with physical injuries](#).

⁹¹ NHS England, [Veterans: Health FAQs](#)

⁹² British Legion, [Veterans Hearing Fund](#).

⁹³ MOD, [Armed Forces Covenant: Annual Report 2015 \(2015\)](#), p. 18.

⁹⁴ British Legion, [Veterans Mobility Fund](#).

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 that is not normally provided by the NHS.⁹⁵ Applications are made through a Disablement Service Centre, detailed on the [NHS website](#).

Scotland

Scotland operates a State-of-the-art 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.⁹⁶ 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.

Wales

The Welsh Government has committed to ensuring that veterans receive the same quality prosthetic limbs as Service personnel.⁹⁷ There are three [Artificial Limb and Appliance 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.

5.4 LIBOR funding announcements 2015, 2016 and 2017

The March 2015 Budget committed funding from LIBOR fines to the following:

- Burma Star Association: £250,000 to help support the remaining veterans from the Burma campaign.
- Veterans Specialist Mobility Fund: £3 million over 5 years to the Royal British Legion to support members of the Armed Forces across the UK with mobility injuries.
- Chavasse Report implementation: £2 million to pilot the implementation of the recommendations in the Chavasse Report for a network of NHS hospital-based rehabilitation services for veterans and reservists.
- £25 million healthcare fund for aged veterans: A new £25 million fund, delivered through the Armed Forces Covenant Fund, specifically targeted for support to older veterans, including nuclear test veterans, to improve healthcare and awareness of medical issues as they get older.

⁹⁵ NHS England, [Veterans' Prosthetics](#)

⁹⁶ Scotland Government, [State-of-the-Art Prosthetics For Veterans](#), 26 June 2013.

⁹⁷ MOD, [Armed Forces Covenant: Annual Report 2015](#) (2015), p. 25.

- Project ADVANCE Plus: £5 million over the next 5 years for research into the psychological impact of battlefield injuries and severe battlefield trauma.
- Mental Health Wiltshire: £3.5 million to provide a dedicated support pathway, work and accommodation for veterans in Wiltshire.⁹⁸

The Autumn Statement 2015 included additional LIBOR funding for:

- Guide Dogs for Military Veterans £4.7 million – to provide a guide dog and support for life, for each of the 90 blind veterans registered with the charity.
- Direct Skeletal Fixation £2 million – to trial a pioneering surgical procedure which has the potential to dramatically improve the quality of life for military amputees.⁹⁹

The Budget 2016 announced LIBOR funding for:

- The government will allocate £500,000 in banking fines to CAIS Wales, Change Step Veteran Services. This will deliver a new referral pathway for peer support and tailored specialist intervention for 800 veterans in Wales.
- National Mesothelioma Centre £5 million – to establish a centre of research in the fight against mesothelioma, which is directly affecting Service Veterans¹⁰⁰.

The Autumn Budget 2017 announced LIBOR funding for projects including:

- Supporting Wounded Veterans Ltd £1.05 million – to expand and develop a proven Pain Management Programme for wounded Veterans across the UK.
- NHS Highland Health Board £1.04 million – to provide continued mental health support through 'Veterans First Point' in partnership with Poppy Scotland, for Veterans in the North of Scotland.
- The Queen Alexandra Hospital Home £154,000 – to provide an 'Enhanced Speech and Language Therapy' project for disabled Veterans.¹⁰¹

On 23 May 2019, the Defence Committee published the results of its inquiry into the [Armed Forces Covenant: NAO Review of LIBOR Funding](#). The NAO concluded that "no evidence of misuse of funds has been found to date".¹⁰²

⁹⁸ HM Treasury, [Budget 2015](#) (2015), pp. 81-82.

⁹⁹ HM Treasury, [Spending Review and Autumn Statement 2015](#) (2015), p.114.

¹⁰⁰ HM Treasury, [Budget 2016](#) (2016), pp. 93, 94.

¹⁰¹ HM Treasury, [LIBOR 2017: Grant Commitments](#) (November 2017)

¹⁰² House of Commons Defence Committee, [Armed Forces Covenant: NAO Review of LIBOR Funding, Seventeenth Special Report of Session 2017-19](#), HC 2201 (23 May 2019).

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.

Like the other main public service schemes,¹⁰³ it operates on a pay-as-you-go basis, which means it is financed by payments from the Ministry of Defence. The scheme is non-contributory for members (although pension benefits are taken into account when pay is assessed).¹⁰⁴ The fact that it is the only public service scheme that is so, reflects the "unique sacrifice the Armed Forces and their families make to this country."¹⁰⁵

There are three schemes, depending on the date of joining:

- *AFPS 75*: for members of the Armed Forces between April 1975 and April 2005 (and who did not opt to transfer to AFPS 05 at 6 April 2005);
- *AFPS 05*: for new entrants between 6 April 2005 and 1 April 2015;
- *AFPS 15*: for new entrants from 1 April 2015, and active scheme members on that date, unless covered by transitional protection.

The schemes are administered by the MOD [Veterans UK](#).

¹⁰³ The exception is the Local Government Pension Scheme which is funded

¹⁰⁴ Government Actuary's Department (GAD), [Armed Forces pension arrangements. Actuarial valuation as at 31 March 2012](#) (February 2015), para 2.1; [Independent Public Service Pensions Commission: Interim Report](#) (October 2010), para 5.23.

¹⁰⁵ [HL7751, Armed Forces: Pensions, 21 May 2018](#)

In April 2019, the AFPS had 305,473 active members, 520,097 early leavers with preserved pension entitlement, and 436,588 pensions in payment (to pensioners and surviving dependants).¹⁰⁶

In March 2016, the average pension in payment was £8,001 (other ranks) and £19,559 (officers).¹⁰⁷

There are two occupational pension schemes for members of the Reserve Armed Forces: Full Time Reserve Forces Pension Scheme (FTRSPS 97) and Reserve Forces Pension Scheme (RFPS 05). These provide benefits that are broadly similar to AFPS 75 and AFPS 05 respectively.¹⁰⁸ From 1 April 2015, all active members were transferred to AFPS 15 unless covered by transitional protection.¹⁰⁹

The impact of reduced pension tax allowances (in particular, the ‘tapered annual allowance’) on senior public servants (focused on the NHS, but extending more widely) and the change being made in the [Finance Bill 2019-21](#) (clause 21) to mitigate this, is discussed in Library Briefing Paper CBP 8626 [Pension tax rules: impact on NHS consultants and GPs](#) (March 2020).

Armed Forces Pension Scheme 1975 (AFPS 75)

Pensions to those who have served in the Armed Forces have a long history.¹¹⁰ In 2009, the then-Defence Minister Kevan Jones stated that the “original armed forces pension goes back to 1831”.¹¹¹

However, the right to a preserved 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 applying to occupational pension schemes generally from that date.¹¹² As is generally the case with improvements to public service pension schemes, the change was not made retrospective for people who had already left service (leading to a long campaign that it should be so).¹¹³

A guide for scheme members summarises the main benefits of AFPS 75:

- Defined benefit scheme based on final salary (representative rates of pay for members below the rank of two star).
- An Immediate pension is available after at least 16 years qualifying service (Officers) and 22 years qualifying service (Other Ranks). A lump sum equal to three times annual pension (tax free) is also payable.

¹⁰⁶ MOD, [Armed Forces Pension Scheme Annual Accounts 2018 to 2019](#) (2019).

¹⁰⁷ GAD, [Armed Forces Pension Scheme: Actuarial Valuation as at March 2016](#) (2019), p. 37.

¹⁰⁸ [Ibid](#), pp. 28, 30.

¹⁰⁹ [Armed Forces Pension Scheme Annual Accounts 2015-16](#), HC 365, July 2016, p. 4.

¹¹⁰ Sarah Ingham, *The Military Covenant: Its Impact on Civil-Military Relations in Britain* (2014), pp. 32-33; [The National Archives, British Army Soldiers up to 1913: Royal Navy Ratings' Pensions; Royal Navy Officers' Pensions](#)

¹¹¹ [HC Deb, 19 June 2009, c. 589](#).

¹¹² [Social Security Act 1973](#)

¹¹³ See, for example, [HC Deb 23 May 1991 c 1126](#); [HC Deb 30 October 2001, c 563W](#); [MoD, AFPS 75: Legacy Issues Factsheet](#)

- Maximum pension can be earned after 34 years reckonable service for Officers and 37 years reckonable service for Other Ranks.¹¹⁴
- Deferred pension payable at age 60 for service before 5th April 2006 and age 65 for service post 6th April 2006, for members who do not reach the immediate pension point plus a lump sum of three times pension.
- Surviving Spouse/Civil Partner may receive up to 50% of the member's pension. Pensions for eligible children may also be payable. Pensions for eligible partners may be payable if death is attributable to service.
- Death in Service lump sum is normally three times the member's pay.¹¹⁵
- Pensions in payment are uprated in line with inflation, measured according to the Consumer Prices Index.¹¹⁶

The rules are in the [Army Pensions \(AFPS 75 and Attributable Benefits Scheme\) Warrant 2010](#).¹¹⁷

[Guidance and documents](#) relating to AFPS 75 has been published by the MOD.

Relevant Library Briefing Papers include SN-01151 [Armed Forces Pension Scheme and Preserved Pensions](#) (May 2014) and CBP 7109 [Lifetime Survivors' Pensions From Public Service Pension Schemes](#) (April 2019), section 2.7.

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 new scheme to be cost-neutral on introduction, while at the same time allowing scheme benefits to be modernised and ensuring affordability in future.¹¹⁸ The reforms included changes in the way pensions were calculated; changes to ill-health benefits and modernisation of survivor benefits.¹¹⁹ Key features of AFPS 05 are:

- Defined benefit scheme based on 1/70th of final salary for each year of service;
- Early departure payments for members who leave service before age 55 with at least 18 years' service and who are at least age 40;
- Each year of service is worth 1/70th of pensionable earnings up to a maximum of 40 years;
- A preserved pension from age 65 and a pension lump sum of three times the annual pension;

¹¹⁴ Reckonable service is from age 21 for officers, 18 for other ranks.

¹¹⁵ MOD, [AFPS 75. Your Pension Scheme Explained](#) (February 2015).

¹¹⁶ HM Treasury, [A Note on the Operation of Pensions Increase Legislation For Public Service Pension Schemes](#) (May 2001), para 3.

¹¹⁷ Made under the [Pensions and Yeomanry Act 1884](#)

¹¹⁸ [HC Deb. Pensions, c627, 28 November 2006](#)

¹¹⁹ A summary of the differences was provided in an [Offer to Transfer Booklet](#) (2005).

- Lifetime survivors benefits for surviving unmarried partners as well as spouses and civil partners.¹²⁰
- Pensions in payment uprated in line with inflation (since 2011, measured according to the Consumer Prices Index).¹²¹

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](#) include MoD leaflet [AFPS 05 Your Pension Scheme Explained \(August 2012\)](#) and [JSP 764 Armed Forces Pension Scheme 2005](#).

The discussions leading up to the reforms are discussed in Library Briefing Paper SN-05892 [Armed Forces Pension Reform, 1995-2005](#) (September 2015).

Armed Forces Pension Scheme 2015

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 that recent reforms had not done enough to address this.¹²²

Key changes were 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). There was transitional protection for those 'closest to retirement' who could remain in their existing scheme until retirement and protection for accrued rights (which meant that members would be able to access benefits from the old schemes as they had expected).¹²³

The details of new schemes were worked out within the framework set by the 2013 Act. The [final agreement for a new AFPS](#) was announced in October 2012. Key features are that:

- Members would continue making no contributions;
- Pension benefits would be based on career average revalued earnings. Pension benefits would accrue at a rate of 1/47th of pensionable earnings each year;
- Revaluation of active members' benefits in line with average earnings;
- An Early Departure Scheme (EDP) available to members who leave before normal pension age on completion of 20 years; service having reached age 40. EDP monthly income ceases at deferred

¹²⁰ Drawn from [AFPS 05 Your Pension Scheme Explained](#), August 2012; for more detail see, GAD, [Armed Forces Pension Arrangements. Actuarial Valuation as at 31 March 2012](#) (February 2015), p. 30.

¹²¹ HM Treasury, [Guidance on the Operation of Pensions Increase Legislation for Public Service Pension Schemes](#) (April 2016), p. 3.

¹²² HM Treasury, [Public Service Pensions: Good Pensions That Last](#), CM 8214 (November 2011), chapter 1.

¹²³ [Public Service Pensions Act 2013](#), s 18; For more on the background, see Library Briefing Paper RP 12/57 [Public Service Pensions Bill](#) (October 2012).

pension age, when it will be replaced by the deferred pension in full;

- A normal pension age of 60 and a deferred pension age linked to the State Pension age;
- Early retirements from age 55, with benefits actuarially reduced.¹²⁴
- Pensions in payment uprated by prices (in line with the CPI).¹²⁵

The new scheme - [APFS 15](#) - was introduced on 1 April 2015. Serving members on that date transferred to the new scheme, except for those covered by transitional protection.¹²⁶

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 \(SI 2014/2328\)](#). Guidance and documents relating to [Armed Forces Pension Scheme 2015](#) include [AFPS 15: Your Pension Scheme explained](#) (2015).

As discussed in Library Briefing Paper CBP 5768 [Public service pensions – the 2015 reforms](#), 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.¹²⁷ The Government has accepted that the difference in treatment will have to be remedied across all public service schemes.¹²⁸ Discussions are ongoing and a public consultation will follow.¹²⁹

6.2 Compensation schemes

The Armed Forces Compensation Scheme (AFCS) makes payments to current and former service personnel and their families in respect of ill health, injury or death caused by service on or after 6 April 2005.

For illness, injuries and deaths caused by service before 6 April 2005, payments may be received from two sources:

- the War Pensions scheme
- “attributable” benefits payable under the Armed Forces Pension Scheme 1975

People injured before 6 April 2005 continue to receive payments under these “legacy” schemes. New claims are also still possible under these schemes, if the illness, injury or death was caused by service before this 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

¹²⁴ MOD, [A New Armed Forces Pension Scheme – Final Agreement](#) (Oct 2012), p. 1.

¹²⁵ [Pensions Increase Act 1971](#), Section 1 and Schedule 2

¹²⁶ MOD, [A New Armed Forces Pension Scheme – Final Agreement](#) (Oct 2012), p. 2.

¹²⁷ [Lord Chancellor and Secretary of State for Justice v McCloud and Mostyn. Home Secretary and Welsh Ministers v Sargeant \[2018 ECWA Civ 2844\]](#)

¹²⁸ [HCWS 1725, 15 July 2019](#)

¹²⁹ [HCWS 187, 25 March 2020](#)

worse by service in HM 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 whatsoever provided there is a causal link between the condition and military service (i.e. 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 – i.e. payments are made without any admission of fault by the Ministry of Defence.

The scheme rules are set out in [The Naval, Military and Air Forces Etc. \(Disablement and Death\) Service Pensions Order 2006](#)¹³⁰ – 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. Current (from April 2019) rates of War Disablement Pension range from £37.96 a week for 20% disablement to £189.80 a week for 100% disablement.¹³¹ For disability assessed at less than 20%, a one-off lump sum gratuity is 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 (e.g. 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 on an annual bases to protect their purchasing power.¹³²

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

¹³⁰ [SI 2006/606](#) as amended.

¹³¹ MOD, [War Disablement Pension 2019 Rates](#) (February 2019).

¹³² HC Deb, [Pensions and Benefits \(Annual Review\)](#), 16 December 1971, cc 852-853.

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 (e.g. 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](#).

Box 3: War Pension Scheme: Key Facts and Figures¹³³

- At 31 March 2019, 97,566 ex-Service personnel and 14,626 War Widow(ers) were in receipt of a War Pension.
- In 2018/19, £506.8 million (including £10.5 million in mesothelioma compensation lump sums) was paid to disablement pensioners, and £190.5 million to War widow(ers).
- Since the introduction of the Armed Forces Compensation Scheme there has been a steady decrease in the number of registered first claims by ex-service personnel. Between 2009/19 and 2018/19 the number of new disablement claims registered each year fell by 36% from 5,714 to 3,975.
- Over the same period, the number of first claims registered for War Widow(ers) Pensions also fell by 48% from 1,323 to 684.

Armed Forces Compensation Scheme

The Armed Forces Compensation Scheme provides financial compensation to serving or former serving personnel who were injured as a result of their service in the Armed Forces. Claims can only be made where the illness or injury was caused as a result of service on or after 6 April 2005. Claims for injuries or illnesses prior to this date should be made under the War Pensions Scheme, which the AFCS replaced.

The AFCS provides a lump sum payment for pain and suffering and a regular tax-free 'Guaranteed Income Payment' (GIP), payable for life, alongside higher-level tariff awards for those who suffer significant loss of earning capacity. 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](#),¹³⁴ made under the Act. Joint Service Publication 765 [Armed Forces Compensation Scheme Statement of Policy](#) provides the detailed policy.

¹³³ MOD, [War Pension Scheme Annual Statistics 1 April 2009 to 31 March 2019](#), 27 June 2019.

¹³⁴ [SI 2005/439](#)

Criticisms of the scheme prompted the then Labour Government to ask the former Chief of the Defence Staff, Lord Boyce, to review the scheme. The Government subsequently accepted [all of the review's recommendations](#) when it was published in early 2010. This included increased awards for mental health conditions, new interim payments, increases in lump sum payments and increases in the Guaranteed Income Payment.

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.

There are two main types of AFCS benefits:

- **Lump sum payments:** Ranging from £1,200 to £570,000 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 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 2019, there were 2,898 veterans in receipt of a GIP.¹³⁵

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](#).

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 as a result of 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.

¹³⁵ Ministry of Defence, [Armed Forces Compensation Scheme Statistics: 6 April 2005 to 31 March 2019](#) (27 June 2019).

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 is currently worth £148.85 per week – the same amount a person entitled to the enhanced rates of the PIP mobility and daily living components would receive. AFIP can “passport” an individual to other sources of help, including the [Motability scheme](#).

For further details see the Ministry of Defence factsheet [FAQs on the Armed Forces Independence Payment](#).

At 31 March 2019 there were 1,105 recipients of the Armed Forces Independence Payment.¹³⁶

Proposed ‘Enhanced Compensation Scheme’ for combat injuries/deaths

The 2015-17 Government proposed a new compensation scheme for those injured or killed in combat. This would be open to all current and former members of the UK armed forces and to their dependents after death. This would work in parallel to the AFCS.

A [consultation](#) on these new proposals ran from December 2016 to February 2017. The Government said in August 2018 that the policy is “under further consideration following breadth of consultation responses and a change of Secretary of State”. At the time of writing a response to the consultation is still awaited from the Government. In May 2019 the then-Defence Secretary, Penny Mordaunt, said she intended to bring forward legislation “as soon as parliamentary time allowed” to establish a no-fault scheme “that will pay the same level of compensation as a court would award”.¹³⁷

The new scheme is tied to the 2015-17 Government’s plans to enshrine the principle of combat immunity into law. Doing so would prevent individuals from seeking financial compensation for injuries (or their families in the event of death) through the courts. There has been extensive litigation from individuals injured or killed in combat resulting in courts awarding compensation exceeding that available under the AFCS. The Government therefore believes a new ‘enhanced compensation scheme’ is needed that could, if eligible, award claimants an amount equivalent to that which a court might have awarded. The scheme would operate on a ‘no fault’ basis so negligence would not have to be proved.

However, several bodies, including the Law Society, have published their concerns with the proposed new scheme. Areas they highlight include:

¹³⁶ Ministry of Defence, [Armed Forces Compensation Scheme Statistics: 6 April 2005 to 31 March 2019](#) (27 June 2019).

¹³⁷ [HCWS1575, Legal Protections and Support for Armed Forces Personnel and Veterans](#), 21 May 2019.

- The removal of the right of affected individuals to pursue the Ministry of Defence in court;
- The proposal that the MOD assesses eligibility of claims;
- The independence of the assessors of claims;
- The presumption that claimants would not need legal advice;
- The appeal process;
- The presumption that those lodging claims are solely seeking financial compensation;
- Lack of public scrutiny of MOD decisions and opportunities for lessons learnt would be lost.

The Law Society says the proposed scheme lacks the transparency and impartiality of courts and says the choice of going to the courts “should not be denied.”¹³⁸

The then-Defence Secretary, Penny Mordaunt, said in May 2019 she intends to bring forward legislation for the scheme “as soon as parliamentary time allows”.¹³⁹

Further analysis of this can be found in Library briefing CBP-07923, [Armed Forces Compensation Scheme](#), 23 March 2017.

6.3 Survivors’ benefits

Where a surviving partner is in receipt of compensation payments, their continuing entitlement may be affected if they subsequently remarry, enter into a civil partnership, or start cohabiting with another person. The rules have changed over time as compensation arrangements have evolved, and in response to specific policy decisions by successive governments, resulting in a rather complicated picture.

Armed Forces Compensation Scheme (AFCS) survivors’ benefits – for partners of service personnel whose death was attributable to their service from 6 April 2005 – are unaffected by any subsequent marriage, civil partnership or cohabitation.

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 that:

¹³⁸ The Law Society, “[Ministry of Defence – Better Combat Compensation Law Society Response](#)”, February 2017.

¹³⁹ [HCWS1575, Legal Protections and Support for Armed Forces Personnel and Veterans](#), 21 May 2019.

- 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.
- 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.
- 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).
- All recipients of 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.

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. There is an ongoing campaign to get pensions to this group reinstated. A written answer from June 2018 said the case for reinstatement was being considered.¹⁴⁰ On 18 February 2019, the then Defence Secretary Gavin Williamson described this as a "burning injustice" to which he was committed to finding a solution.¹⁴¹ However, on 30 January 2020, Defence Minister Johnny Mercer said that the War Widow's Association had accepted in 2015 "that new legislation never has a retrospective effect, and that the change would apply only to those who were receiving the pension when the new legislation came into force that April."¹⁴²

For more on the background, see Library briefing paper CBP 568 [War Widows' Pensions](#) (Feb 2020) and CBP 7919 [Lifetime Survivors' Pensions In Public Service Pension Schemes](#) (April 2019).

¹⁴⁰ [PO 147986, War Widows: Pensions, 6 June 2018](#).

¹⁴¹ [HC Deb, Defence Questions, 19 February 2019 c1187](#)

¹⁴² [HC Deb 30 January 2020 c1044](#)

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.¹⁴³

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.

For employment support for recent service leavers, see **section 3** of this briefing paper.

7.1 Employment outcomes

The [Annual Population Survey 2017](#) found that working-age Armed Forces veterans were as likely to be employed as non-veterans (79% for both groups). There were no significant differences between working-age veterans’ and non-veterans’ employment status by gender, age group, ethnicity and region.

The occupations of veterans aged 16-34 did differ from the occupations of non-veterans. These veterans were more likely to be working as Process, Plant and Machine Operatives than non-veterans, and were less likely to be working in Professional or Scientific Occupations.¹⁴⁴

The Ministry of Defence also publish employment outcome statistics for ex-service personnel who have used the services provided by a Career Transition Partnership (CTP).¹⁴⁵

Of those who left the Armed Forces in 2018/19 and used a billable CTP service, 86% had found employment within six months, 6% were unemployed, and 8% were economically inactive. 40% of those who were economically inactive were in education, training or volunteering. 20% of BAME service leavers were unemployed.

Employment Schemes

There are various employment schemes currently in place, or due to be introduced, to support veterans to find employment.¹⁴⁶

¹⁴³ 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”. Services are however still delivered under the separate Jobcentre Plus, Pensions Service and Disability and Carers Service “brands”.

¹⁴⁴ MOD, [Annual Population Survey: UK Armed Forces Veterans Residing in Great Britain 2017](#) (31 January 2019).

¹⁴⁵ MOD, [Career Transition Partnership Ex-Service Personnel Employment Outcomes: Financial Year 2018/19](#) (31 January 2019).

¹⁴⁶ HC Deb, [Veterans: Employment](#), 27 February 2020

With the intention of improving their employment prospects, the Government has launched guaranteed interviews in the civil service for veterans.¹⁴⁷

The Government has also announced it will be introducing a national insurance break for their employers. It has committed to “scrapping National Insurance contributions for a full year for every new employee who has left the armed forces over the last year”.¹⁴⁸

Armed forces champions have been introduced into Jobcentre Plus, and the Government has reported that £5 million has been invested in these champions. Further information on this scheme is provided in section 7.2.

7.2 Jobcentre Plus services

[DWP guidance](#) states that “all former service personnel have access to the full range of Jobcentre Plus services.”¹⁴⁹

The Work and Health Programme provides support to people in England and Wales to find and keep a job. It is available, on a voluntary basis, to those with health conditions or disabilities, and to various groups of vulnerable people.¹⁵⁰

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.”¹⁵¹

Employment support programmes are now devolved in Scotland. The [Fair Start Scotland](#) employment support service provides “tailored, person-centred support”, delivered by public, private and third sector bodies under nine separate regional contracts. Participation in employment programmes in Scotland is voluntary, i.e. a person cannot be sanctioned if they refuse to participate.

Jobcentre support for veterans

In response to parliamentary questions, Ministers have said that 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.”¹⁵² Throughout this process, the advisor/work coach may provide information about, and access to, a

¹⁴⁷ Cabinet Office/Office for Veterans’ Affairs, [Government delivers on promise to veterans announcing guaranteed interviews for government jobs](#), 6 February 2020.

¹⁴⁸ Conservative Party website, [Cutting the jobs tax for veterans](#)

¹⁴⁹ DWP, [Armed Forces Access to Jobcentre Plus Services and Armed Forces Champions](#), (updated 16 August 2019).

¹⁵⁰ See Commons Library briefing CBP-7845, [Work and Health Programme](#) (8 January 2018).

¹⁵¹ [PO 110766, Veterans: Training, 1 November 2017](#)

¹⁵² [HC Deb, Jobcentre Plus, 9 September 2013 cc609-10W](#)

range of help available through Jobcentre Plus and partner organisation, including veterans' charities.¹⁵³

As Universal Credit increasingly replaces "legacy" social security benefits, the DWP is "looking to see what opportunities might be available to better identify and record veterans [on its systems] to help ensure they get the appropriate tailored help and support they need."¹⁵⁴

To ensure that support, advice and guidance meets the needs of veterans and the wider community, each Jobcentre Plus district has an "Armed Forces Champion." [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

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:

- 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 and services welfare and families staff 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

They also work to raise the profile of the service community in terms of the skills, knowledge and experience they can offer, and work with colleagues to ease some of the barriers to work you face.

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.

¹⁵³ [Ibid.](#)

¹⁵⁴ [PQ 5089, Veterans: Employment, 29 October 2019.](#)

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:

- nominated service focal point
- local Jobcentre Plus office¹⁵⁵

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 useful resources available to them.”¹⁵⁶

7.3 Benefits rules

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

- **Benefit cap exemption** – families which include 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 3-month residence requirement for JSA** – those returning to the UK after having served abroad are exempt from the usual 3-month residence requirement for income-based Jobseeker’s Allowance.¹⁵⁷ This also applies to spouses or partners, and children up to 21, returning from overseas. However, with the introduction of Universal Credit, with very limited exceptions 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 now 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 contribution-based JSA and contributory ESA.¹⁵⁸
- **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 Employment and Support Allowance (ESA) rather than conduct a face to face medical assessment.

¹⁵⁵ DWP, [Armed Forces Access to Jobcentre Plus Services](#) (updated 16 August 2019).

¹⁵⁶ [PO 266118, Social Security Benefits: Veterans, 24 June 2019](#)

¹⁵⁷ See CBP-6889, [Measures to Limit Migrants’ Access to Benefits](#) (17 June 2015).

¹⁵⁸ 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).

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.¹⁵⁹

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.¹⁶⁰

Recent research (see section 7.4 below) casts some doubt however 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 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) looking at how service leavers and their families experience the mainstream conditional social security benefits system as part of their transition to civilian life.¹⁶¹ “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](#) setting the scene for the project¹⁶² 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 that while for the vast majority of service leavers the transition to civilian life is “relatively unproblematic”, a growing body of research recognised that issues can occur in the transition

¹⁵⁹ DWP and Department for Health, [Work, Health and Disability Green Paper: Improving Lives](#), CM 9342 (31 October 2016), paras 140-141.

¹⁶⁰ DWP and Department for Health, [Improving Lives: The Future of Work, Health and Disability](#), CM 9526 (30 November 2017), Annex B, p. 53.

¹⁶¹ See Welfare Conditionality Project, [Sanctions, Support and Service Leavers: Welfare Conditionality and Transitions From Military to Civilian Life](#)

¹⁶² FiMT, [Briefing Paper: Social Security Benefits, Welfare Conditionality and Armed Forces Service Leavers](#) (26 June 2017).

process, including 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 – in particular had been identified as a group who often struggle to navigate successfully the transition from military to civilian life.

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 2019.¹⁶³

Key findings include:

- 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 the majority of veterans felt that it made little difference to the support subsequently provided.
- The majority of the support that veterans were receiving often came from outside the DWP (i.e. 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

¹⁶³ 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.

inconsistencies in approaches and in understanding were attributed to staff training and also 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. In addition, 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 as a result 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 legacy benefit likely to migrate to UC in the future also expressed concerns about what would happen, including the 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 that 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 that can provide 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 that 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 that 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.

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), with the exception of Industrial Injuries Disablement Benefit for the same disablement.¹⁶⁴ The supplementary allowances, however, can affect the payment of similar benefits available through the social security system – so for example a person cannot get Attendance Allowance from the Department for Work and Pensions 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”.¹⁶⁵ Certain aspects of the supplementary allowances are also ignored in full.

Local authorities also have the 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.

¹⁶⁴ In this situation, the War Disablement Pension would be reduced by the amount of Industrial Injuries Disablement Benefit in payment.

¹⁶⁵ [HC Deb, Pension Credit, 1 November 2004, cc125-126W](#)

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 – i.e., 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.¹⁶⁶

7.6 Effect of compensation payments on social care (England)

For those requiring social care support, either in respect of funding for a care home place or for domiciliary (i.e. home) care services, their income and capital are subject to a means-test. If they are eligible for local authority funding support, then they would be expected to contribute their income towards the cost of such support, subject to any “disregards” set out in the relevant guidance.

Since April 2017, veterans in receipt of payments under the War Pension Scheme¹⁶⁷ – including the War Disablement Pension – have their payments fully disregarded in the assessment of what a veteran can pay for social care.¹⁶⁸ This has brought them into parity with those veterans in receipt of the Guaranteed Income Payment from the Armed Forces Compensation Scheme (AFCS) where a full disregard has applied since 2012.¹⁶⁹

However, for non-veterans, only the first £10 of a War Disablement Pension payment is disregarded from the social care financial assessment.¹⁷⁰

¹⁶⁶ [HC Deb , Universal Credit, 28 January 2014, c468W](#)

¹⁶⁷ With the exception of Constant Attendance Allowance which is specifically intended to pay for care.

¹⁶⁸ Department of Health and Social Care, [Care and Support Statutory Guidance](#) (March 2020), para 8.21a.

¹⁶⁹ Department of Health, [Charging for Residential Accommodation and Non-Residential Care Services](#), Local Authority Circular LAC(DH)(2012)03 (15 October 2012), p. 3, para 1 (Annex).

¹⁷⁰ Department of Health and Social Care, [Care and Support Statutory Guidance](#), (March 2020), Annex C, para 33.

8. Medals and Memorials

8.1 Military Medals

Military medals are awarded to serving – and former – members of the armed forces and eligible civilians, to recognise their service in a particular campaign or in time of war.

Next of kin are entitled to receive medals on behalf of deceased Service personnel.

Sir John Holmes' Review

The Government asked Sir John Holmes to [review the rules](#), principles and processes for medallic recognition of military campaigns in 2012.

The review was prompted by several long-running campaigns by veterans' groups and individuals seeking redress for perceived injustices in medallic recognition. Some argued for medallic recognition of past campaigns; some were seeking an extension to the qualifying criteria for existing campaign medals; others wanted broader recognition of service.

Sir John published his findings in July 2012 in the [Military Medals Review](#).

Based on the initial recommendations in his review, Sir John was asked, by the then Prime Minister, to lead a second stage of work.

National Defence Medal

Sir John made [eight recommendations](#), one of which was to examine instituting a National Defence Medal, to be awarded as a recognition of military service of whatever form. The Committee on the Grant of Honours, Decorations and Medals (commonly known as the HD Committee) considered Sir John's findings but was not persuaded that a strong enough case was made, though advised that the issue might be reconsidered in the future.

Many veterans' organisations and Members continue to lobby for such an award: there was a Westminster Hall debate on a [National Defence Medal](#) on 12 April 2016 and there have been subsequent PQs. Most recently there was a PQ ([30067](#), answered 19 March 2020) asking if the Defence Secretary would issue a National Defence Medal. The minister's reply said there were no plans to do so. The government has long maintained the policy that medals are not awarded as a record of service, but in recognition of specific campaigns or operations, acts of gallantry or outstanding service.

Medals awarded

The [Ministry of Defence Medal Office](#) is responsible for issuing medals authorised by Her Majesty to British service personnel and veterans. It provides a full list of campaign medals from World War 1 to the more recent Ebola Medal, as well medals awarded for gallantry and distinguished conduct. This list – which includes descriptions and

eligibility for each medal – is available on the Gov.uk page: [Medals: campaigns, descriptions and eligibility](#).

Medals awarded prior to the Second World War can no longer be issued.

How to apply

The majority of service personnel receive campaign medals awarded to them while they are still in the armed forces, as they are required to be worn for ceremonial duty and other functions for which their uniform is required.

However, if an individual leaves the armed forces before the medal can be issued, it is their responsibility to make a claim from the MOD Medal Office.

Consequently, there are still many veterans who have not received the medals to which they are entitled. By far the largest group of veterans are those who were in the armed forces during Second World War. These historic medal claims form a large proportion of the work of the MOD Medal Office.

Service veterans and those applying on behalf of others may submit applications to the MOD Medal Office, using the [MOD medal application form](#).

Further information on applications can be found in the Commons Briefing Paper [How to apply for a military medal](#) (CBP-7190).

This paper also has details on replacement medals and the Veterans Badge.

8.2 Memorials

There are estimated to be over 100,000 war memorials in the UK, the majority being small affairs raised by local people for local people.

The [War Memorials Trust](#) defines a war memorial:

Any physical object created, erected or installed to commemorate those involved in or affected by a conflict or war should be considered a war memorial. Memorials to civilians and animals should be included.¹⁷¹

The cost of erecting memorials and associated projects is not usually met from public funds but from private donations or public subscription.

Exceptions have been made. In recent years the Government financially supported the construction of the Armed Forces Memorial, inscribed with the names of all those who have died while on duty since 1945.¹⁷² This is located at the National Memorial Arboretum in Staffordshire.

¹⁷¹ War Memorials Trust, [Importance of War Memorials](#) (2017).

¹⁷² [HC Deb, Departments: Ministerial Powers, 10 July 2007, 1363W](#)

The Government also contributed to the costs of the opening ceremony of the Bomber Command memorial in London in 2012.¹⁷³

The Government announced in 2014 a £5 million fund to conserve and protect war memorials as part of the centenary of the First World War.¹⁷⁴

Responsibility for war memorials was vested in local authorities who were empowered by the [War Memorials \(Local Authorities' Powers\) Act 1923](#) to incur reasonable expense to maintain, repair and protect memorials within their control. This does not oblige them to do so however, and responsibility for the design of a memorial, its maintenance, protection and decision as to what it commemorates ultimately rests with the owner, or the organisation in which ownership is vested.

The Cenotaph

The Cenotaph is the UK's primary national war memorial. Situated on Whitehall in London, it is the focus of Remembrance Day events, held on Remembrance Sunday, the closest Sunday to 11 November (Armistice Day) each year. The [Royal British Legion](#) provides information on Remembrance events throughout the UK and the National Service of Remembrance at the Cenotaph.

The Armed Forces Memorial

The names of those who have died since the end of Second World War, while on duty, are inscribed upon the [Armed Forces Memorial at the National Memorial Arboretum](#).

The Memorial honours those members of the Armed Forces (Regular and Reserve) who were killed on duty while performing functions attributable to the special circumstances and requirements of the Armed Forces (e.g. in training or an exercise), or as a result of terrorist action, and those who died while deployed on designated operations, since the end of Second World War. Members of the Royal Fleet Auxiliary and the Merchant Navy who died in conflict zones while in direct support of the Armed Forces are also included.

The Memorial was completed in 2007. Funding came from public donations, sale of the Trafalgar coin and a lottery grant. In a departure from a longstanding policy on the funding of war memorials, the costs of constructing the memorial were also underwritten by the Ministry of Defence.

Memorial to the British Victims of Overseas Terrorism

A [dedication ceremony](#) for a new National Memorial to the British Victims of Overseas Terrorism at the National Memorial Arboretum took place in May 2018. It is dedicated to all British victims of overseas

¹⁷³ ['Bomber Command Memorial: Government Pledge Over Shortfall'](#), *BBC News*, 8 October 2012.

¹⁷⁴ [PQ 150634, World War I: War Memorials, 6 July 2018.](#)

terrorism and will stand to honour any future victims. The memorial was funded by fines levied on banks by the Financial Conduct Authority.¹⁷⁵

A separate memorial dedicated to the victims of the Sousse and Bardo attacks in Tunisia was unveiled in March 2019 in Cannon Hill Park, Birmingham.¹⁷⁶

Sources of information

The following organisations provide useful and detailed material about memorials and Remembrance:

- [UK War Memorials](#)
- [War Memorials Trust](#)
- [Commonwealth War Graves Commission](#)
- [The Imperial War Museums](#)
- [Veterans UK](#)
- [The Royal British Legion](#)

The UK War Memorials website is supported by the Department for Culture, Media and Sport. It provides information about war memorials in the United Kingdom, the Crown Territories of the Isle of Man, the Bailiwick of Guernsey and the Bailiwick of Jersey. It has a [Frequently Asked Question](#) section which provides answers to many questions raised by constituents.

The War Memorials Trust has a wide range of leaflets covering [Frequently Asked Questions](#) about memorials which may be of assistance to constituents. This includes help and guidance on adding names to a memorial; funding new memorials; relocating memorials and maintaining them.

The Government funds the Commonwealth War Graves Commission which is responsible for the upkeep and maintenance of graves for those killed in the world wars overseas. The Commission maintains a [casualty database](#) with the names and place of commemoration of the 1.7 million men and women of the Commonwealth forces who died during the two world wars. It also records details of the 67,000 Commonwealth civilians who died "as a result of enemy action" in the Second World War.

The Imperial War Museum provides a searchable database with information on locations of memorials and, in the future, lists of names commemorated on memorials: [UK War Memorials](#)

Further information on war memorials can be found in Library Briefing Paper [Maintaining and Funding War Memorials](#), CBP-7180.

¹⁷⁵ [HCWS486, National Memorial to British Victims of Overseas Terrorism, 22 January 2016](#); Department for Culture, Media and Sport and No10, "[National Memorial for the British Victims of Overseas Terrorism to be Unveiled by Summer 2017](#)", 10 July 2016.

¹⁷⁶ Foreign and Commonwealth Office, "[Duke of Sussex Unveils Sousse and Bardo Memorial](#)", 4 March 2019.

9. List of services and concessions

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

Veterans Gateway - <https://www.veteransgateway.org.uk/>

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 - <https://www.gov.uk/government/organisations/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). It maintains an [updated page on changes to Veterans UK services](#) during the Covid-19 outbreak

Armed Forces Covenant Fund - <https://www.covenantfund.org.uk/>

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 - <https://www.citizensadvice.org.uk/benefits/armed-forces-and-veterans/>

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

Royal British Legion - <http://www.britishlegion.org.uk/get-support/>

Provides support on finance, housing and health issues. Provide grants to schemes supporting work programmes and rehabilitation programmes (<http://www.legionscotland.org.uk/> - for Scotland).

The Confederation of Service Charities - <https://www.cobseo.org.uk/>

Provides information on armed forces and veterans charities

Combat Stress - <http://www.combatstress.org.uk/>

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 - <https://aff.org.uk/>

Naval Families Federation - <http://www.nff.org.uk/>

RAF Families Federation - <http://www.raf-ff.org.uk/> - provides support and information for those currently serving, their families and veterans.

In addition, veterans may be eligible to apply for the following concessions:

Defence Discount Service -

<https://www.defencediscountservice.co.uk/index.php?p=about>

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

Remembrance travel scheme -

<http://www.remembrancetravel.org.uk/>

Arranges pilgrimages and tours to battlefields, cemeteries and memorials. Including a free tour for Normandy veterans and two family members/carers funded by LIBOR fines.

Veterans travel in London - <https://tfl.gov.uk/fares/free-and-discounted-travel/veterans-oyster-photocard>

Those who receive payments under the War Pensions Scheme or Guaranteed Income Payment under the Armed Forces Compensation Schemes may be eligible for a Veterans Oyster photocard allowing free travel around London.

Veterans travel in Scotland -

<https://www.transport.gov.scot/concessionary-travel/60plus-or-disabled/#37400>

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 travel in Wales – <https://tfw.gov.wales/eligibility>

Welsh concessionary bus passes are available for those who live in Wales and receive an award under tariffs 1-8 of the War Veterans Compensation Scheme or the Armed Forces Compensation Scheme.

Armed forces railcard- <https://www.hmforces-railcard.co.uk/what-is-the-hm-forces-railcard>

Veterans Railcard

The Government [announced](#) that this will be launched on 11 November 2020 and will provide discounted train travel for veterans and their families.

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