



BRIEFING PAPER

Number 7693, 28 June 2019

Support for UK Veterans

By Library subject
specialists

Contents:

1. Overview of Veterans policy
2. Veterans statistics
3. Support to transition into civilian life
4. Housing and homelessness
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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 MOD both provide a range of statistics about the veteran community.

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.

It is the Armed Forces Covenant which has provided the central focus of current Government policy towards veterans. As of 2015, there were an estimated 2.56 million UK armed forces veterans living in households across Great Britain. 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.

A new Ministerial Covenant and Veterans Board, chaired by the Defence Secretary, was established in 2017. The Board is intended to “provide a forum to discuss and agree the strategic direction of the Armed Forces Covenant” across Government. It is co-chaired by the Defence Secretary and the Minister for the Cabinet Office. Delivery of many areas of the Covenant fall to other Government departments, local authorities and the Devolved Administrations, for example in the provision of healthcare, housing for veterans and education.

The Government published a new Veterans Strategy in November 2018. 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 are currently analysing responses with a view to establishing a long-term Implementation Plan.

Service leavers are allocated graduated resettlement time to enable them to participate in briefings or training designed to assist them in **leaving the services**. Each service provides information and advice on resettlement and transitioning to civilian life. The Career Transition Partnership provides service leavers with specific career support through a number of different programmes, eligibility of which is largely determined by length of service.

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.

There is also specific support for the **healthcare** provided to veterans. The March 2015 Budget included an announcement for £8.4 million over the next five years to expand the services providing mental health support for veterans in England. The Veterans and Reserves Mental Health programme, alongside the charity Combat Stress, both provide 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. Money from LIBOR fines provides funding for more local or specific health projects.

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).

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) any **social security benefits** specifically for veterans, 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.

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

As of 2017, there were an estimated 2.4 million UK armed forces veterans in Great Britain. Around 60% were aged 65 or over and the vast majority were male.¹

Veterans have received particular attention from MPs, Government, charities and the media in recent years for a wide variety of reasons including but not limited to:

- the post-service experiences of those who served in combat operations in Afghanistan and Iraq, particularly those who received life-changing injuries (both physical and mental)
- the number of personnel leaving the services or who were made redundant, particularly the army, because of cuts to the overall size of the regular armed forces
- enshrining the Armed Forces Covenant in law in 2011
- the centenary of the First World War
- Lord Ashcroft's 2014 Veterans' Transition Review
- the review of the rules regarding the awarding of military medals
- the dedication of the Armed Forces Memorial in 2007
- 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 MOD both provide a range of statistics about the veteran community.
- The [investigation of former British soldiers who served in Northern Ireland](#) during The Troubles. A Library briefing paper discusses this in more depth.

1.1 Armed Forces Covenant

Government policy towards veterans has been centred on the Armed Forces Covenant. [The Armed Forces 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. It was published in May 2011 and its core principles were enshrined in law, for the first time, in the *Armed Forces Act 2011* (AFA 2011). It applies to all three services.

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.**

¹ MOD, [Annual Population Survey: UK armed forces veterans residing in Great Britain 2017](#), published 31 January 2019

- **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.

AFA 2011 requires the Secretary of State for Defence to report to Parliament each year on the progress made with respect to the Covenant, and specifically in relation to four core areas specified in the Act – healthcare, education, housing and the operation of inquests. The reports include dedicated sections on transition and veterans. The report contains pledges for future action and progress made on previously made pledges. [Armed Forces Covenant Annual Reports](#), along with other Covenant-related material, are available on a dedicated website: [Armed Forces Covenant](#).

The Covenant Reference Group was also established, replacing the previously existing External Reference Group, to provide cross Government and external oversight of the Covenant. It is chaired by the Cabinet Office and includes a number of government departments and agencies as well as external charities and service associations. External members of the Covenant Reference Group contribute their observations to the Armed Forces Covenant Annual Report.

Community and Corporate Covenants

The Armed Forces Covenant is supported by the Community Covenant and the Corporate Covenant.

The Community Covenant encourages local communities to support the armed forces community in their area 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 partnership with their local armed forces, along with two local authorities in Northern Ireland. Community covenants may look quite different from one location to another, with the nature of the support offered determined by both need and the capacity of the local authority. Many local authorities also have an 'Armed Forces Champion' whose role is to ensure that the local authority achieves its commitments to the armed forces community and resolves any problems which may arise.

The Corporate Covenant is a voluntary pledge from businesses and other organisations who wish to demonstrate their support for the armed forces community. More than 3,000 organisations have signed a Corporate Covenant thus far.² Each organisation is encouraged to offer support in a way most appropriate to their situation and capacity, with the pledge document including a variety of options that they may sign up to. Such options include employment support for veterans, reservists, service spouses and partners, as well as support for cadet units, [Armed Forces Day](#), and discounts for the armed forces community. There is also

² ["Post Office becomes the 3000th signatory of the armed forces covenant"](#), Armed Forces Covenant website, 7 November 2018

an opportunity for companies and charitable organisations to add their own commitments based on local circumstances.

Covenant Fund

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 are:

- [Local Grants scheme](#) for community integration or delivery of services to the Armed Forces community.
- [Grants for Armed Forces charities to renovate and repair community centres used by veterans](#).
- The [Positive Pathways Programme](#) that will fund projects focused on mental health and wellbeing.

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](#).

For the first 3 years, the Covenant Fund was based within the Ministry of Defence. On 1 April 2018, however, the Armed Forces Covenant Fund became an independent charitable trust: The Armed Forces Covenant Fund Trust. It is registered with the Charity Commission. The MOD said in 2018 that LIBOR funds have been committed to support the Covenant Fund for the next 14 years.³ The Covenant Fund advises individuals seeking to apply to look at the [Covenant Fund Trust](#) website or contact them at enquiries@covenantfund.org.uk.

Aged Veterans Fund

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

³ Defence Committee, [Armed Forces Annual Report 2017](#), written evidence AFC0001, 17 April 2018, q164

to help older Veterans. All funds have now been committed and the fund is closed to new applications.

1.2 Ministerial Covenant and Veterans Board

A Ministerial Covenant and Veterans Board, chaired by the Defence Secretary, was established in 2017. This built on the 2017 election manifesto pledge by the Conservative party. It will meet twice a year and the Terms of Reference were outlined in [written evidence](#) (q113) to the Defence Committee. The MCVB is intended to:

To provide a forum to discuss and agree the strategic direction of the Armed Forces Covenant; to drive forward the implementation of the Covenant and monitor its progress and; to ensure the provision of high quality, well-coordinated services to Service personnel, Veterans and their families.⁴

Each Government department has nominated a Minister to lead on veterans' issues and the Armed Forces Covenant. It includes the Defence Secretary and Minister for Defence People and Veterans, along with the Secretaries of State for Northern Ireland, Scotland and Wales, and Ministers from a range of government departments. A [full list](#) is available on the Gov.uk website.

In addition, the Scottish and Welsh Governments' lead Ministers for Veterans and the Armed Forces are invited to this Board.⁵

An illustration of the Governance structure for the Armed Forces Covenant can be found in Annex B of the Veterans Strategy [consultation paper](#).

Delivery of many areas of the Covenant fall to other Government departments, local authorities and the Devolved Administrations, for example in the provision of healthcare, housing for veterans and education.

The [Scottish Government](#) and the [Welsh Assembly Government](#) have published their own documents expressing their support for the Armed Forces Covenant. Challenges in implementing the Covenant in Northern Ireland continue to be recognised. Concerns remain that providing preferential access to serving and former members of the Armed Forces may run counter to section 75 of the Northern Ireland Act which promotes equality.

The Government has resisted calls for the creation of a Ministry for Veterans, akin to the Department of Veterans Affairs in the United States, arguing it would duplicate existing departments and arrangements.⁶

⁴ Defence Committee, [Armed Forces Annual Report 2017](#), written evidence AFC0001, 17 April 2018

⁵ "[Strategy for our Veterans: UK government consultation paper](#)", Ministry of Defence, 14 November 2018, p12

⁶ [PQ36013](#), 5 May 2016 and [HC Deb 24 March 2016 c1884](#)

1.3 A new Veterans Strategy

The Government published a new [Veterans Strategy](#)⁷ in November 2018 (it was initially announced in April 2018).⁸ In a Written Statement, the Defence Secretary described it as a “a remarkable joint statement of strategic intent for UK and devolved Governments”, observing “it is the first time Governments across the UK have clearly stated collective tangible outcomes for veterans’ services”.⁹

The Veterans Strategy is UK-wide government policy, developed with and endorsed by UK, Scottish and Welsh Governments. Each nation will determine how the Strategy is delivered. The Strategy makes clear this means delivery will look different in each part of the country but that “all parts of the UK are committed to achieving a shared Vision and Principles and the best outcomes for our Veterans” and the four nations “will collaborate to deliver this Strategy”.

The Strategy applies to all Veterans although it is currently limited to those living in the United Kingdom (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”.

The Ministerial Covenant and Veterans Board will provide oversight of the Strategy’s implementation and the Annual Report on the Armed Forces Covenant will include an update on progress against the Strategy. The Strategy is for a ten-year period, to 2028, and will be reviewed in 2023.

The Strategy lays out an “enduring vision articulated by three key principles”:

Box 1: The Vision and key principles

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.

Principles

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

The Strategy then sets out five cross-cutting factors and identifies six themes, identified as reflecting the most prevalent topics that affect Veterans’ lives. Box 2 summarises each of the outcomes for each factor and theme.

⁷ “[The Strategy for our Veterans](#)”, Cm 9726, 14 November 2018

⁸ “[Defence Secretary launches first ever Veterans Strategy and new cross-Government Veterans Unit](#)”, Ministry of Defence, 26 April 2018

⁹ [HCWS1080](#), 14 November 2018

Box 2: Summary of 2028 outcomes

Cross-cutting factors

- Improved collaboration between organisations offers Veterans coherent support.
- The coordination of Veterans' provision delivers consistent aims and principles over time and throughout the UK, ensuring Veterans, their families and the bereaved are treated fairly compared to the local population.
- Enhanced collection, use and analysis of data across the public, private and charitable sectors to build an evidence base to effectively identify and address the needs of Veterans.
- The UK population value Veterans and understand their diverse experiences and culture.
- Veterans feel that their service and experience is recognised and valued by society.

Key themes

- Veterans are able to build healthy relationships and integrate into their communities.
- Veterans enter appropriate employment and can continue to enhance their careers throughout their working lives.
- Veterans leave the Armed Forces with sufficient financial education, awareness and skills to be financially self-supporting and resilient.
- All Veterans enjoy a state of positive physical and mental health and wellbeing, enabling them to contribute to wider aspects of society.
- Veterans have a secure place to live either through buying, renting or social housing.
- Veterans leave the Armed Forces with the resilience and awareness to remain law-abiding civilians.

The UK Government published a [consultation paper](#) alongside the Strategy. The consultation is to gather information to inform how the Strategy could be implemented across the UK except for devolved matters in Scotland and Wales. Each nation will assess and consult how they deliver the Strategy, although it adds that the UK Government will consult for Northern Ireland.

The consultation closed in February 2019, with over 4,000 responses received. The Government is currently conducting an analysis of those responses which will inform a long-term implementation plan for the Strategy. It is not clear when the Government may publish its recommendations.

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

1.4 Veterans Gateway

A new '[Veterans Gateway](#)' was [launched](#) in June 2017 to provide 'a single point of contact' for Veterans, provided by a consortium of charities. It is intended to help Veterans 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.

The Gateway is delivered by a Royal British Legion-led consortium with Poppyscotland, Combat Stress, Connect Assist, the Ministry of Defence and SSAFA, the Armed Forces Charity. The MOD gave it 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.¹⁰

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.

As mentioned above, 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 published its report on the [Armed Forces Covenant Annual Report 2017](#) on 30 June 2018 (HC 707) and the [Government's response](#) (HC 1571) on 26 September 2018.

The Committee is currently holding an [inquiry into the Armed Forces Covenant Annual Report 2018](#).

¹⁰ [PQ240023](#), 2 April 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's 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. Their 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. Alongside an overall reduction in numbers, the age and gender profile of veterans is also projected to change. The percentage of the veterans of working age (aged 16-64) is projected to increase from 37% to 44%; and 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.

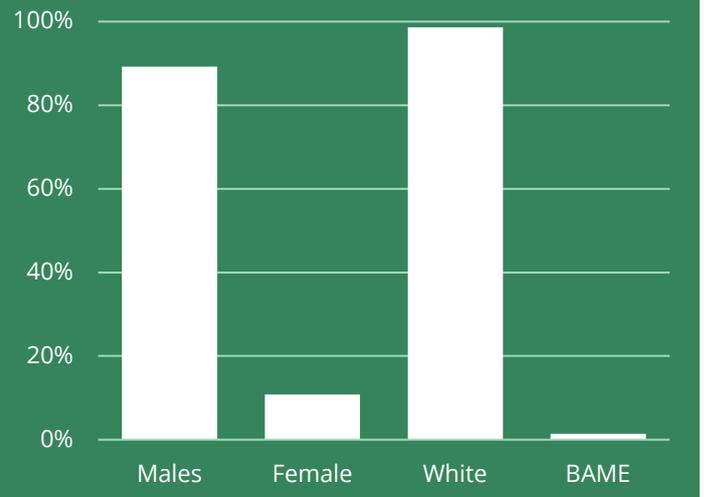
In general, the area of residence for veterans and 16+ non-veterans was broadly similar. The clear exception was London where 14% of the non-veteran population live, but only 5% of the veteran population.

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

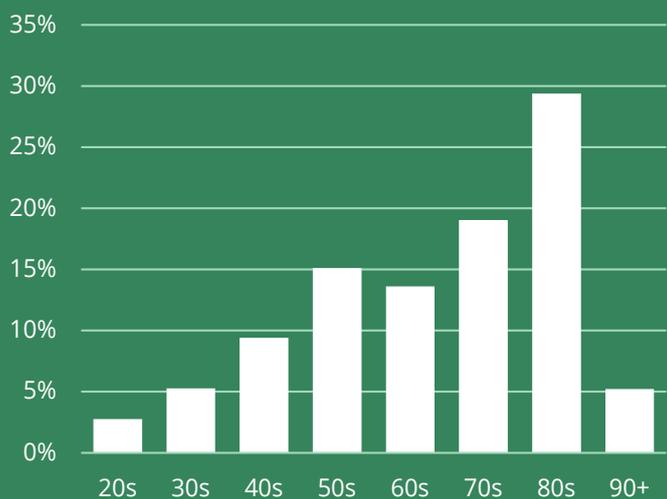


Around 60% of veterans are aged 65 and over.

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

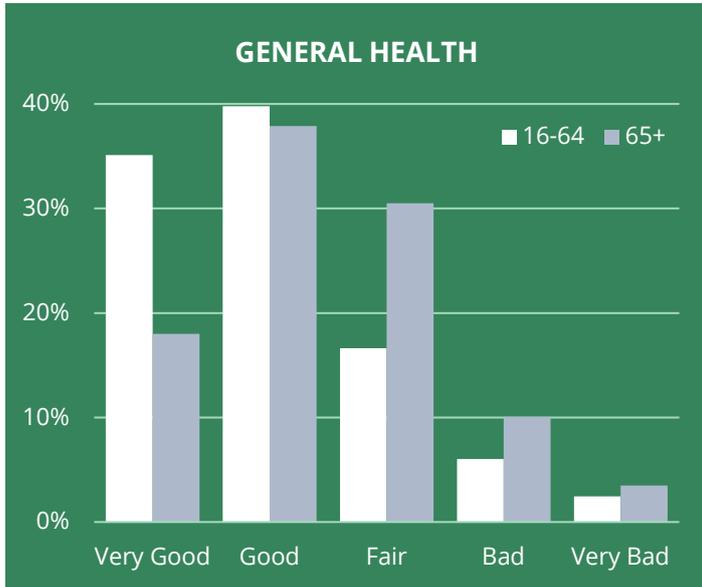
Veterans in their 20s accounted for a small proportion of the total number (around 3%). This compares with 17% of the non-veteran population in this age bracket.

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.

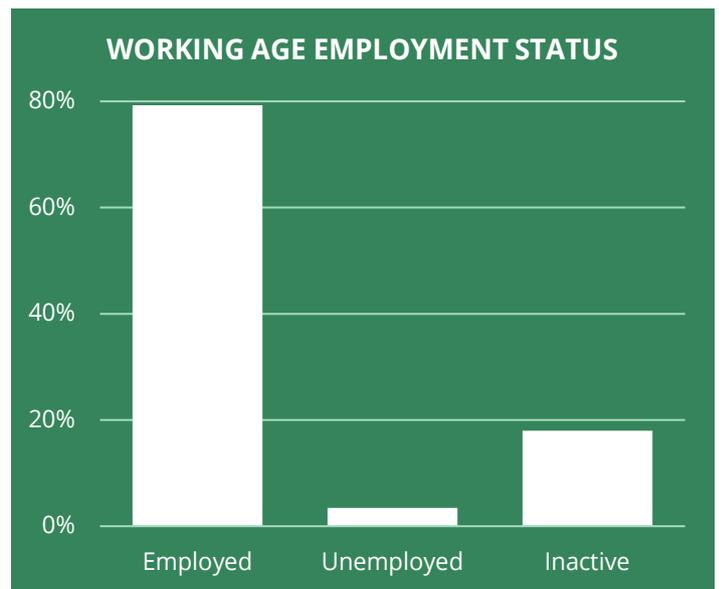
This compares with around 56% of veterans aged 65+.

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.

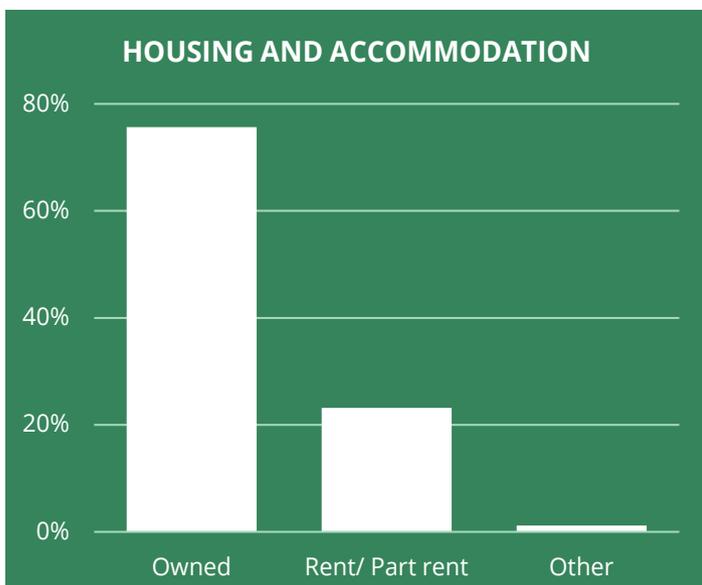
There were no significant differences between the veteran and the non-veteran populations, although there was within the populations: female veterans were more likely to be economically inactive compared to males.



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.

When an individual decides to leave the armed forces, each service provides information and advice on resettlement and transitioning to civilian life to service leavers. Service leavers are allocated graduated resettlement time to enable them to participate in briefings or training designed to assist them in leaving the services. The [Service Leavers Guide](#) is available on the Gov.uk website. This contains information about armed forces pensions, resettlement, reserve liability and support from charitable organisations. Joint Service Publication 534 [The Tri-Service Resettlement and employment support Manual](#) provides tri-service guidance on the support available.

3.1 Armed Forces Covenant

The Armed Forces Covenant Annual Reports provide updates on schemes and pledges made by the Government regarding transition arrangements. The Annual Report 2015 states:

Support should be available for all Service personnel in order to assist their transition from Service to civilian life.

- Provision should include training, education, appropriate healthcare referral and job-finding preparation and assistance.
- It should also include information, advice and guidance on such matters as housing and financial management, and the availability of support from Government Departments and the Voluntary and Community sector.
- The level of support will be dependent upon individual circumstances.

The 2015 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](#).¹¹

3.2 Veterans’ Transition Review

The Coalition Government appointed Lord Ashcroft as the Veterans’ Transition Special Representative and to review transition arrangements.

Lord Ashcroft published his [Veterans’ Transition Review](#) in February 2014. He made a number of recommendations, including for the Government to be more proactive in changing perceptions of Service Leavers and to create a new workplace scheme in partnership with industry. The then Government responded to the Review on 14 October

¹¹ Cm 9161

2014 and said 20 recommendations are already in place either in full or in part; 11 are being developed in full; 8 are being investigated to understand how to progress them, and 3 are not being taken forward. The Government's response can be read on the Cabinet Office's [website](#) and provides more detail about these recommendations.

A [series of follow-up reports](#) setting out the progress achieved in implementing Lord Ashcroft's recommendations were published between 2015 and 2017.

In May 2018 Lord Ashcroft stepped down from his role as the Government's Special Representative on Veterans Transition. In his [retirement letter](#) he stated that while an enormous amount had been achieved he remained concerned that best practice was not being shared effectively between the main stakeholders and that public perceptions of the issues that veterans face can often be overstated, which creates extra hurdles for Service leavers and damages the reputation of the Armed Forces and its ability to recruit.

The Ministerial Covenant and Veterans Board and the recently published Veteran Strategy are seeking to address both issues. In response Lord Ashcroft stated:

That being the case, I believe the work I set out to do as the PM's Special Representative on Veterans Transition is now complete, and I have decided that this is the right time for me to step down from the role.

3.3 Employment support

The Ministry of Defence provides service leavers with career support via the [Career Transition Partnership](#) (CTP). This is a partnering agreement between the Ministry of Defence and Right Management Ltd.¹² 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 the CTP was expanded to include all members of the Armed Forces who had completed basic training, which was one of the recommendations Lord Ashcroft's Veterans Transition Review. Lord Ashcroft argued that Early Service Leavers were the most likely to experience unemployment and other problems and get only the most basic transition support.

As part of the new integrated plan, the CTP now offers a number of different programmes. Eligibility is largely determined by length of service:

- 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.

¹² 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.

The [Career Transition Partnership](#) website provides a range of advice to eligible Service leavers as part of their resettlement process, including [resettlement guides](#) on topics like housing, finance and benefits. Personnel can receive Careers Transition Partnership resettlement services up to two years before and after leaving the armed forces.

Service leavers may be eligible for resettlement training which is pre-paid by the Ministry of Defence.

The Government is encouraging veterans to retrain as teachers. The initial ‘Troops to Teachers’ scheme begun under the Coalition Government (2010-15) changed in 2018 to a ‘Troops to Teachers Bursary’.¹³

Employment outcomes

The MOD provides 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](#).

Spousal employment support scheme

A trial scheme designed to support spouses (including civil partners) accessing employment ran between 2015 to 2017 at various RAF stations in the UK and Cyprus. A [final report](#) on the scheme was published in June 2018.

Building upon the conclusions of that trial, work on improving the employability of spouses is now being taken forward by the MOD, the Armed Forces Covenant Team and Service charities such as the Armed Forces Families Federation.¹⁴

¹³ See Commons Library paper ‘[Initial teacher training in England](#)’, SNO6710, 6 June 2018

¹⁴ Further information is available at: <https://www.armedforcescovenant.gov.uk/support-and-advice/families/>

Further education

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

Housing

The armed forces are unusual in that while serving, many personnel will be living in service provided accommodation, either in single living or service family accommodation. 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).

Continuity of Education Allowance

The Continuity of Education Allowance (CEA) is paid to service personnel to help them provide a continuous education for their children which would not be possible if they accompanied their parent or parents on postings in the UK and overseas. It is available to any serving personnel, of any rank, and is available for children from the age of 8 until they reach the age of 18. Eligibility ceases upon leaving the armed forces. Exceptions are made for children whose service parent dies or is invalided from the service. Details are provided in [JSP 752 Tri-Service Regulations for Expenses and Allowances](#).

Veterans ID Card

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 drivers license marked with a 'V' to distinguish them as veterans. However, that idea was shelved and in autumn 2018 the MOD announced that new a Veterans ID card would be introduced from 2019 in order to assist veterans in accessing specialist support and services.

Those cards are being made available to Service leavers in the first instance, and the first cards were issued in February 2019.¹⁵ Roll-out of the cards to all other veterans is expected to commence before the end of 2019.

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

¹⁵ [MOD press release](#), 18 February 2019

access the many public services which prioritise veterans under the Armed Forces Covenant.”¹⁶

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.

A privately-run organisation, British Veterans, have created their own card to enable discounts with some commercial organisations.

¹⁶ "[Veterans to retain military ID, allowing easier access to services](#)", Ministry of Defence, 7 June 2018

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 04244](#). For issues linked with service accommodation see Library Briefing Paper 7985: [Armed Forces Housing](#). 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.¹⁷

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.¹⁸

On 9 January 2019, the Ministry of Housing, Communities and Local Government (MHCLG) published [Improving access to social housing for members of the Armed Forces, veterans, and their families](#):

¹⁷ Section 166A(3) was inserted by section 147 of the *Localism Act 2011*

¹⁸ DCLG, [Allocation of accommodation: guidance for local housing authorities in England](#), June 2012, paras 4.24-25

[consultation](#). The consultation paper proposes 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.”¹⁹

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.²⁰ There is 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.”²¹

Consultation closed on 8 March 2019; responses are being analysed.

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 2008.²²

[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 notes 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 Government is proposing 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 civil partners of Service personnel who are required to move out of accommodation provided by the Ministry of Defence.”²³

¹⁹ MHCLG, [Improving access to social housing for members of the Armed Forces, veterans, and their families: consultation](#), 9 January 2019, paras 11-17

²⁰ Ibid., paras 18-19

²¹ Ibid., para 20

²² Statutory guidance on section 315 was issued in DCLG Circular 04/2009. This guidance has been superseded by the June 2012 guidance, [Allocation of accommodation: guidance for local housing authorities in England](#), para 4.18.

²³ MHCLG, [Improving access to social housing for members of the Armed Forces, veterans, and their families: consultation](#), 9 January 2019, paras 9-10

Scotland, Wales and Northern Ireland

The **Scottish Government** has published a [Scottish Housing Guide for people leaving the Armed Forces and ex-service personnel](#). 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 Scottish housing allocation system is in a period of transition. The *Housing (Scotland) Act 2014* will, when the relevant provisions are brought into force in May and November 2019,²⁴ amend and reduce the categories of people to whom authorities will be required to give reasonable preference when allocating social housing. In the meantime, the system is governed by the *Housing (Scotland) Act 1987* (as amended). [Social Housing Allocations: A Practice Guide](#) was published in 2011 – this guide advises:

You should give ex-service personnel the same priority for housing as those with a similar level of housing need. You shouldn't impose residential qualifications which put service personnel and/or former spouses/civil partners who have to vacate military-provided housing at a disadvantage compared with other applicants. Where reasonably possible, you should seek to anticipate the needs of ex-service applicants in order to minimise the number of them who are re-housed through the homeless route. Those personnel returning after several years' absence to an area in which they lived before joining the Forces have a special claim to no less sympathetic consideration than any other application

[...]

²⁴ *The Housing (Scotland) Act 2014 (Commencement No.8, Savings Transitional and Supplemental Provisions) Order 2018*

Where you use local connection as part of an allocation policy, you will want to make sure it does not disadvantage ex-service personnel. This makes sure that ex-service personnel are not at a disadvantage when applying for social housing due to service time spent out with an area.²⁵

The Guide also states that authorities should give special consideration to applications from seriously injured ex-service personnel and other individual cases.²⁶

The forthcoming changes in policy on allocations and suspensions mean that social landlords operating across Scotland have had to review their policies to reflect the new legislative framework. The *Housing (Scotland) Act 2014* sets out three categories of applicants who should be given reasonable preference in an allocation policy. 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.²⁷

Chapter 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, like 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."²⁸ 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.²⁹

²⁵ Scottish Government, [Social Housing Allocations: A Practice Guide](#), March 2011, section 5.3

²⁶ Ibid., section 5.3(b)

²⁷ Scottish Government, [Social Housing Allocations in Scotland: A Practice Guide](#), February 2019, p38

²⁸ Welsh Government, [Welsh Code of Guidance for Local Authorities on the Allocation of Housing and Homelessness](#), March 2016, para 3.34

²⁹ Ibid., para 3.38

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.”³⁰

The Welsh Government has published the [National Housing Pathway for Ex-service Personnel](#) “to provide clarity and support for you and your families in order to help you to help yourself. This could be through either home ownership or renting in the private or social sectors.”³¹

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 a number of factors including where the applicant is homeless or threatened with homelessness but is not a Full Duty Applicant,³² points can be awarded in the following circumstances:

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

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

ii) the Applicant could not reasonably be expected to seek suitable, alternative, accommodation.³³

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’”.³⁴ There is an intention to modify the Housing Selection Scheme to clarify this point when it is next reviewed.³⁵

³⁰ Ibid., para 3.41(c)

³¹ [National Housing Pathway for Ex-service Personnel](#) p3

³² 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.”

³³ NIHE, [Housing Selection Scheme Rules](#), Rule 24.2.e

³⁴ Northern Ireland Affairs Committee, [Implementation of the Armed Forces Covenant in Northern Ireland](#), HC51, 17 July 2013, para 56

³⁵ Ibid.

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 being childless etc.)

Both standard and adapted housing association accommodation is included on the scheme, however applicants are cautioned that the JSHAO itself does not possess any housing stock and the scheme is not a guarantee of securing 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 \(v12 July 2018\)](#).

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 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 2017/18](#) recorded that 362 people (7% of those seen rough sleeping in 2017/18) had experience of serving in the armed forces, of whom 135 were UK nationals. The proportion of rough sleepers with experience of serving in the armed forces has remained constant at around 7-8% in recent years. Links have been made between mental ill health and rough sleeping amongst ex-service personnel. The report noted that homelessness amongst this group is not just a factor at the point of discharge.

On 20 March 2019, the 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

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.

fund access to housing advice or mental health support, reducing the risk of homelessness.³⁶

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 2018³⁷ mean that authorities must 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 eligible³⁸ 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 homelessness³⁹ 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, 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](#) (2018), 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

³⁶ [MHCLG Press Release, 20 March 2019](#)

³⁷ *The Homelessness Reduction Act 2017* has amended the 1996 Act.

³⁸ Eligibility is determined with reference to the applicant's immigration status.

³⁹ Likely to become homeless within 56 days.

into account when assessing the vulnerability of homeless ex-members of the armed forces.

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 2012.⁴⁰ 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.”⁴¹ 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.⁴²

Wales

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

The 2014 Act introduced a duty on local authorities to provide housing advice and assistance to *everyone* within their local area, regardless of whether or not 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);⁴³

Northern Ireland

The governing legislation for homelessness in Northern Ireland is the [Housing \(Northern Ireland\) Order 1988](#) (as amended). Someone

⁴⁰ [Homelessness \(Abolition of Priority Need Test\) \(Scotland\) Order 2012, SI 2012/330](#)

⁴¹ [Code of Guidance on Homelessness in Scotland](#), 2005, paras 2.49-51

⁴² [Code of Guidance on Homelessness in Scotland](#), 2005, paras 2.25-9

⁴³ 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.

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.⁴⁴

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 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](#).

A [Forces Help to Buy scheme](#) was launched as a pilot in April 2014 and has been extended to December 2019:

- **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.⁴⁵

⁴⁴ Northern Ireland Affairs Committee, [Implementation of the Armed Forces Covenant in Northern Ireland](#), HC51, 17 July 2013, para 56

⁴⁵ [Forces Help to Buy: help to get on the property ladder](#) [accessed on 24 April 2019]

Alternatively, the Shared Ownership scheme provides military personnel with priority over other groups.⁴⁶ Priority status can also be transferred to bereaved spouses and civil partners of service personnel.⁴⁷ 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:

- 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 2019.⁴⁸

The scheme has been extended up to March 2021.

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

⁴⁶ Helptobuy.gov.uk, [Shared ownership](#)

⁴⁷ Gov.uk, [The Armed Forces Covenant Annual Report 2015](#), December 2015

⁴⁸ [Widening access to homeownership support](#), March 2017 [accessed on 23 June 2017]

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, in which housing associations provide equity loans to assist an individual or couple buy a home. The [Homebuy – Wales Buyer’s Guide](#) explains the eligibility criteria and the homes can be purchased under the scheme: it is worth noting that the scheme 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.⁴⁹

A similar [Homes Within Reach](#) scheme is operated by a number of housing associations in Wales: this allows a household to get a loan from a housing association for a new build property. There is no priority for veterans – the scheme operates on a ‘first come, first served’ basis.

The Welsh Government supports other home ownership assistance programmes to which ex-military personnel can apply on the same basis as the rest of the public:

- a [shared ownership scheme](#)
- a [Rent to Own](#) programme in which a household can rent a property at an intermediate rent and accumulate money over 5 years towards a future deposit

In 2011, the Welsh Government introduced the [Rent First](#) scheme in which a housing association property would be rented out at an intermediate rent (no more than 80% of the market rate). After a period of time, the tenants are given the opportunity to purchase the property. To help the tenants save for a deposit, any increases in property value since the start of the tenancy is shared between the landlord and the tenant’s future deposit. Not all local authorities/housing associations are participating in this scheme.⁵⁰

The JSHAO has published an advice leaflet on [Affordable Home Ownership Schemes in Wales](#) for veterans.⁵¹

⁴⁹ [Welsh Government Package of Support for the Armed Forces Community](#), 2013, para 2.2

⁵⁰ Welsh Government, [An Evaluation of Rent First and the Intermediate Rent Market in Wales](#), July 2015

⁵¹ 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 awarded to veterans.

4.4 Adapted housing

Section 4.1 explains that in England, Scotland⁵² 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.⁵³ Local authorities have discretion to provide further assistance. The 2013 [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.

Note that this passage is not included in the updated version of [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](#).

⁵² Until the relevant provisions in the *Housing (Scotland) Act 2014* are brought into force.

⁵³ 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](#), Welsh Government, 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 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.⁵⁴ 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](#). However, for leavers from 2015 onwards, their medical records may be automatically sent to their new GP.⁵⁵

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.⁵⁶

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".⁵⁷

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.⁵⁸ There are 16 military

⁵⁴ NHS England; [Frequently asked questions about veterans' health](#)

⁵⁵ [Armed Forces Covenant: Annual Report 2015](#), page 18

⁵⁶ [Armed Forces Covenant: Annual Report 2015](#), page 17

⁵⁷ Department of Health, [The NHS Constitution for England](#)

⁵⁸ Gov.uk, [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.⁵⁹ A wide range of psychiatric and psychological treatments are available, including medication, psychological therapies, social support and a change of environment where appropriate.⁶⁰ Following this 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 2018.⁶¹

[The Veterans and Reserves Mental Health programme \(VRMHP\)](#) provides mental health assessments for veterans with operational Service since 1982.⁶² 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.⁶³

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".⁶⁴

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 \(PTSD\)](#).

⁵⁹ Ibid

⁶⁰ Ibid

⁶¹ NHS England, [NHS veterans' mental health services in England](#)

⁶² [PO 9865 \[on Veterans Mental Health services\], 16 September 2015](#)

⁶³ Gov.uk, [Support for war veterans](#)

⁶⁴ NHS England, [Armed Forces Networks](#)

Box 3: Reviews in Veterans' Mental Health

In 2010, a report by Dr Andrew Murrison; [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.⁶⁵

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).⁶⁶

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."⁶⁷ 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 2017.⁶⁸

Box 4: 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."

⁶⁵ [Fighting Fit: A mental health plan for servicemen and veterans](#), August 2010

⁶⁶ [PO 222704, Veterans](#), 3 February 2015

⁶⁷ [Armed Forces Covenant: Annual Report 2015](#), page 22

⁶⁸ This new service was designed to support and treat both veterans and service personnel who are approaching discharge. Further information can be found on the [NHS website](#).

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.⁶⁹

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.⁷⁰

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.⁷¹

Mental Health funding

A PQ 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 England⁷²:

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.⁷³

⁶⁹ 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

⁷⁰ 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

⁷¹ 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

⁷² PQ 261536, 12 June 2019, the response notes that not all of the information requested is collected centrally, information is only available from 2016/17

⁷³ 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.⁷⁴

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)⁷⁵. [The Royal British Legion website](#) includes links to apply for the Fund, citing 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.⁷⁶

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.⁷⁷

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](#) again 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](#).

⁷⁴ NHS England; [Frequently asked questions about veterans' health](#)

⁷⁵ British Legion; [Veterans Hearing Fund](#), accessed 8 August 2016

⁷⁶ [Armed Forces Covenant: Annual Report 2015](#), page 18

⁷⁷ British Legion; [Veterans Mobility Fund](#), accessed 9 August 2016

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.

Applications are made through a Disablement Service Centre – information is available [on the NHS website](#).

Scotland

Scotland operates a State-of-the-art National Specialist Prosthetics (SOTA) Service⁷⁸, 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.⁷⁹ 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.⁸⁰ 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:

- 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.
- Project ADVANCE Plus: £5 million over the next 5 years for research into the psychological impact of battlefield injuries and severe battlefield trauma.

⁷⁸ Ibid

⁷⁹ Scotland Government, [State-of-the-art prosthetics for veterans](#), 26 June 2013

⁸⁰ [Armed Forces Covenant: Annual Report 2015](#), page 25

- Mental Health Wiltshire: £3.5 million to provide a dedicated support pathway, work and accommodation for veterans in Wiltshire.
- Burma Star Association: £250,000 to help support the remaining veterans from the Burma campaign.⁸¹

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.⁸²

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 Veterans⁸³.

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 thorough '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.⁸⁴

On 23 May 2019, the Defence Committee published the results of its inquiry into the [Armed Forces Covenant: NAO Review of LIBOR Funding](#).⁸⁵

⁸¹ HM Treasury, [Budget 2015](#)

⁸² HM Treasury, [Spending Review and Autumn Statement 2015](#)

⁸³ HM Treasury, [Budget 2016](#)

⁸⁴ HM Treasury, [LIBOR 2017: grant commitments](#), November 2017

⁸⁵ [HC 22201](#), 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 5.1 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 5.2 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 5.3 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,⁸⁶ 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).⁸⁷ 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."⁸⁸

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 [Veterans UK](#).

⁸⁶ The exception is the Local Government Pension Scheme which is funded

⁸⁷ GAD, [Armed Forces pension arrangements. Actuarial valuation as at 31 March 2012](#), Feb 2015, para 2.1; MoD, [AFPS 75: your pension scheme explained](#), May 2008, p3; [Independent Public Service Pensions Commission: Interim Report](#), October 2010, para 5.23

⁸⁸ [HL7751 21 May 2018](#)

In April 2018, the AFPS had 339,396 active members, 457,019 early leavers with preserved pension entitlement, and 431,667 pensions in payment (to pensioners and surviving dependants).⁸⁹

Figures for the average amount of pension in payment are not routinely produced. In 2012, the average was £7,306 (other ranks) and £16,140 (officers).⁹⁰

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.⁹¹ From 1 April 2015, all active members were transferred to AFPS 15 unless covered by transitional protection.⁹²

The impact of reduced pension tax allowances (the annual allowance and lifetime allowances) on senior members of the armed forces is discussed in Library Briefing Paper CBP-05901 [Restricting pension tax relief](#) (June 2019).

Armed Forces Pension Scheme 1975 (AFPS 75)

Armed Forces pensions can be traced back as far as 1831.⁹³ 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.⁹⁴ 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).⁹⁵

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.
- Maximum pension can be earned after 34 years reckonable service for Officers and 37 years reckonable service for Other Ranks.⁹⁶
- Deferred pension payable at age 60 for service before 5th April 2006 and age 65 for service post 6th April 2006, for

⁸⁹ [Armed Forces Pension Scheme annual accounts 2017-18](#), HC 1223, July 2018

⁹⁰ GAD, [Armed Forces pension arrangements. Actuarial valuation as at 31 March 2012](#), February 2015, Table A3

⁹¹ Ibid, p28 and 30

⁹² [Armed Forces Pension Scheme annual accounts 2015-16](#), HC 365, 12 July 2016, p4

⁹³ [HC Deb 19 June 2009 c589](#) [Kevan Jones]

⁹⁴ *Social Security Act 1973*

⁹⁵ See, for example, [HC Deb 23 May 1991 c 1126](#); [HC Deb 30 October 2001, c 563W](#); [MoD, AFPS 75: legacy issues factsheet](#)

⁹⁶ Reckonable service is from age 21 for officers, 18 for other ranks

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.⁹⁷
- Pensions in payment are uprated in line with inflation, measured according to the Consumer Prices Index.⁹⁸

The rules are in the [Army Pensions \(AFPS 75 and Attributable Benefits Scheme\) Warrant 2010](#).⁹⁹

[Guidance](#) and [documents](#) relating to AFPS 75 is on Gov.UK.

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.¹⁰⁰ The reforms included changes in the way pensions were calculated; changes to ill-health benefits and modernisation of survivor benefits.¹⁰¹

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;
- Lifetime survivors benefits for surviving unmarried partners as well as spouses and civil partners.¹⁰²

⁹⁷ MoD, [AFPS 75. Your Pension Scheme Explained](#), February 2015

⁹⁸ HM Treasury, [A note on the operation of pensions increase legislation for public service pension schemes](#), May 2001, para 3

⁹⁹ Made under the *Pensions and Yeomanry Act 1884*

¹⁰⁰ [HC Deb 28 November 2006 c627](#)

¹⁰¹ A summary of the differences was provided in an [Offer to Transfer Booklet](#) (2005)

¹⁰² 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, p30

- Pensions in payment uprated in line with inflation (since 2011, measured according to the Consumer Prices Index).¹⁰³

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 SN0-5892 [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.¹⁰⁴

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).¹⁰⁵

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 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;

¹⁰³ HM Treasury, [Guidance on the operation of pensions increase legislation for public service pension schemes](#), April 2016, p3

¹⁰⁴ HM Treasury, [Public service pensions: good pensions that last](#), Cm 8214, November 2011, chapter 1

¹⁰⁵ [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)

- Early retirements from age 55, with benefits actuarially reduced.¹⁰⁶
- Pensions in payment up updated by prices (in line with the CPI).¹⁰⁷

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.¹⁰⁸

The detailed rules 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: FAQs](#) and [AFPS 15: Your Pension Scheme explained](#) (2015).

The reforms are discussed in Library Briefing papers SN-05891 [Armed forces pensions - 2015](#) (August 2015) and RP 12/57 [Public Service Pensions Bill](#) (October 2012).

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 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

¹⁰⁶ MoD, [A New Armed Forces Pension Scheme – Final Agreement](#), October 2012, p1

¹⁰⁷ [Pensions Increase Act 1971](#), Section 1 and Sch 2

¹⁰⁸ MoD, [A New Armed Forces Pension Scheme – Final Agreement](#), October 2012, p2

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*¹⁰⁹ – 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.¹¹⁰ For disability assessed at less than 20 per cent, 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.¹¹¹

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

The War Pensions scheme applies both to regular and reserve forces. In addition, there are a number of other minor schemes with similar provisions to the War Pensions scheme for those who, though not

¹⁰⁹ SI 2006/606 as amended

¹¹⁰ [War disablement pension 2019 rates](#), MoD, February 2019

¹¹¹ HC Deb 16 December 1971 cc 852-853

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 5: War Pension Scheme: Key Facts and Figures¹¹²

- 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 2005¹¹³*, made under the Act. Joint Service Publication 765 [Armed Forces compensation scheme statement of policy](#) provides the detailed policy.

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,

¹¹² Ministry of Defence, [War Pension Scheme Annual Statistics 1 April 2009 to 31 March 2019](#), 27 June 2019

¹¹³ SI 2005/439

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, as long as 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.¹¹⁴

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. 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.

¹¹⁴ Ministry of Defence, [Armed Forces Compensation Scheme statistics: 6 April 2005 to 31 March 2019](#) 27 June 2019

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.¹¹⁵

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 to February 2017. The Government said in August 2018 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.

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 a number of bodies, including the Law Society, have published their concerns with the proposed new scheme. Particular areas they highlight include:

- 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

¹¹⁵ Ministry of Defence, [Armed Forces Compensation Scheme statistics: 6 April 2005 to 31 March 2019](#) 27 June 2019

- 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.”¹¹⁶

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:

- 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).

¹¹⁶ “[Ministry of Defence – Better Combat Compensation Law Society response](#)”, The Law Society, February 2017

- 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:

Sandy Martin: To ask the Secretary of State for Defence, whether the Government plans to review its policy on compensation for war widows who have already surrendered a pension on remarriage or cohabitation; and if she will make a statement.

Tobias Ellwood: We recognise the unique commitment that Service families make to our country and remain sympathetic to the circumstances of this group of widows. The case for the reinstatement of War Widows' Pensions for those widows who had remarried or cohabited before 1 April 2015 is being considered.¹¹⁷

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:

Dr Lewis:[...] On a very much more serious issue, the Secretary of State knows that there are between 200 and 300 war widows who lost their war widows pension on remarriage and who, if they were to divorce or lose their husbands now would have it restored and it could not then be taken away, but who have not had it restored and are therefore in the perverse situation that if they want to get quite a few thousand pounds a year more, they should divorce and remarry their husbands. Everyone agrees that that is an absurd and indeed disgraceful situation, and I know that the Secretary of State wants to do something about it. The war widows have been to see the Financial Secretary to the Treasury, and she has expressed sympathy. When will this matter be dealt with? What is holding it up?

Gavin Williamson:[...] My right hon. Friend raises an important issue, and it is one that has been ongoing for a very long time. I have had the opportunity to meet a large number of those affected, and we are keen to work across the Government to find a solution. This is a burning injustice, and I know that those women feel it very deeply. I am committed to finding a solution, and I very much hope that we can deliver that across all Departments.¹¹⁸

For more on the background, see Library briefing paper CBP 7919 [Lifetime survivors' pensions in public service pension schemes](#) (April 2019).

¹¹⁷ [PQ147986, 6 June 2018](#)

¹¹⁸ [HC Deb 19 February 2019 c1187](#)

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.¹¹⁹

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.

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, but were less likely to be working in Professional or Scientific Occupations.¹²⁰

7.1 Jobcentre Plus services

[DWP guidance](#) states that “all former service personnel have access to the full range of Jobcentre Plus services.”¹²¹

The Work and Health Programme provides support to help people 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.¹²²

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.”¹²³

Employment support programmes are now devolved to Scotland. In September 2016 the Scottish Government announced the first two

¹¹⁹ Jobcentre Plus formerly had agency status, but from October 2011 it was, along the Pensions Service and Disability and Carers Service, brought within “DWP Operations”. Services are however still delivered under the separate Jobcentre Plus, Pensions Service and Disability and Carers Service “brands”.

¹²⁰ [Annual population survey: UK armed forces veterans residing in Great Britain 2017](#), Ministry of Defence statistics, 31 January 2019

¹²¹ DWP, [Armed forces access to Jobcentre Plus services and armed forces champions](#), updated 4 May 2016

¹²² See Commons Library briefing CBP-7845, [Work and Health Programme](#), 8 January 2018

¹²³ [PQ 110766](#), 1 November 2017

programmes delivered in Scotland under the new powers, which were launched in April 2017: “Work First Scotland” (delivered through three organisations: The Shaw Trust, Momentum Skills and Remploy) and “Work Able Scotland” (delivered on behalf of Skills Development Scotland by the Wise Group, Remploy and Progress Scotland).¹²⁴

Jobcentre support for veterans

In response to parliamentary questions, Ministers have said that all ex-service personnel claiming Jobseeker's Allowance (JSA) or Employment and Support Allowance (ESA) 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.”¹²⁵ Throughout this process, the advisor/work coach may provide information about, and access to, a range of help available through Jobcentre Plus and partner organisation, including veterans’ charities.¹²⁶

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 focuses only on the Jobcentre Plus support available to:

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

If you are having difficulty using our services please ask the Jobcentre Plus staff member that you are dealing with to speak to their Jobcentre Plus district armed forces champion.

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, their families and veterans
- focus specifically on the Jobcentre Plus support available to service leavers, those within their resettlement period and

¹²⁴ Scottish Government, [Employment support programmes from April 2017](#), 8 September 2016; see also [Scotland's devolved employment services: statistical summary](#), 29 May 2019

¹²⁵ HC Deb 9 September 2013 cc609-10w

¹²⁶ Ibid.

spouses and civil partners of currently serving and ex-service personnel – where necessary and appropriate, the champions will work to put support in place.

The champions work in partnership with the armed forces community and support organisations in their district, as well as local and national employers, to:

- identify work trials
- employment opportunities
- support service leavers and their families

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 being faced by service families.

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.

The champions are not customer facing. This means a service leaver could not walk into their local Jobcentre Plus office and expect their local champion to be based in that office. Instead, the champions maintain close contact with Jobcentre Plus advisers who make them aware of armed forces issues and raise issues with the champion if the customer requests it.

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

Members of the service community who wish to bring an issue to the attention of their local champion can do so either through their:

- nominated service focal point
- local Jobcentre Plus office¹²⁷

A recent Commons written answer states that 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.”¹²⁸

7.2 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

¹²⁷ DWP, [Armed forces access to Jobcentre Plus services and armed forces champions](#), updated 4 May 2016

¹²⁸ [PQ 266118 \[on Social Security Benefits: Veterans\]](#), 24 June 2019

income-based Jobseeker's Allowance.¹²⁹ 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 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.¹³⁰
- **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.

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.¹³¹

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.¹³²

Recent research (see section 7.3 below) casts some doubt however on whether these and other easements/adaptations for Armed Forces

¹²⁹ See CBP-6889, [Measures to limit migrants' access to benefits](#)

¹³⁰ 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

¹³¹ DWP and DoH, [Work, health and disability green paper: improving lives](#), Cm 9342, 31 October 2016, paras 140-141

¹³² Cm 9526, 30 November 2017, Annex B, p53

veterans, and other aspects of the benefits system, are working effectively for former service personnel.

7.3 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 major 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.¹³³ “Conditional” benefits are those which depend on the recipient meeting specified responsibilities – for example undertaking job search activities or undertake 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 project¹³⁴ 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 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 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 2019.¹³⁵

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

¹³³ See Welfare Conditionality Project, [Sanctions, support and Service leavers: welfare conditionality and transitions from military to civilian life](#)

¹³⁴ [Briefing Paper: Social security benefits, welfare conditionality and Armed Forces service leavers](#), 26 June 2017

¹³⁵ Lisa Scullion et al, [Sanctions, Support & Service Leavers: Social security benefits and transitions from military to civilian life](#); see also [Researchers say benefits sanctions should not be imposed on veterans](#), Forces in Mind Trust press release, 18 June 2019

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 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.

7.4 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.¹³⁶ 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”.¹³⁷ 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.

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

¹³⁶ In this situation, the War Disablement Pension would be reduced by the amount of IIDB in payment

¹³⁷ HC Deb 1 November 2004 cc125-126w

meantime, there are no plans to make any changes to the treatment of these payments for existing “legacy” benefits.¹³⁸

7.5 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 Scheme¹³⁹ – including the War Disablement Pension – have their payments fully disregarded in the assessment of what a veteran can pay for social care.¹⁴⁰ 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 2012.¹⁴¹

However, for non-veterans, only the first £10 of War Disablement Pension payments is disregarded from the social care financial assessment.¹⁴²

¹³⁸ HC Deb 28 January 2014 c468w

¹³⁹ With the exception of Constant Attendance Allowance which is specifically intended to pay for care.

¹⁴⁰ Department of Health and Social Care, [Care and Support Statutory Guidance](#), October 2018, para 8.21a

¹⁴¹ Department of Health, [Charging for Residential Accommodation and Non-Residential Care Services](#), Local Authority Circular LAC(DH)(2012)03, 15 October 2012, p3, para 1 (Annex)

¹⁴² Department of Health and Social Care, [Care and Support Statutory Guidance](#), October 2018, 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 ([135845](#), answered 23 April 2018) asking if the Defence Secretary would make it his policy to issue a National Defence Medal to all armed forces service personnel and veterans. The minister's reply referred to an earlier answer: that the MOD had no current plans to introduce a National Defence Medal for veterans following the findings in the Military Medals Review.

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.

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. This is located at the National Memorial Arboretum in Staffordshire.

The Government also contributed to the costs of the opening ceremony of the Bomber Command memorial in London in 2012.

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.

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. However this does not oblige them to do so 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.

New 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 terrorism and will stand to honour any future victims. The memorial has been funded by fines levied on banks by the Financial Conduct Authority.¹⁴³

A separate memorial dedicated to the victims of the Sousse and Bardo attacks in Tunisia was unveiled in March 2019.¹⁴⁴

¹⁴³ [HCWS486](#), 22 January 2016; "[National Memorial for the British victims of overseas terrorism to be unveiled by Summer 2017](#)", Gov.uk, 10 July 2016

¹⁴⁴ [Foreign and Commonwealth Office press release](#), 4 March 2019

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.

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 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).

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 - <http://www.aff.org.uk/index.htm>

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-and-payments/adult-discounts-and-concessions/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 - <http://www.transport.gov.scot/public-transport/concessionary-travel-people-aged-60-or-disability> - 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 – <http://gov.wales/topics/transport/public/concessionary/?lang=en> - 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.

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