

Snapshot finance



Snapshot Noun [c] (UNDERSTANDING)

A piece of information or short description that gives an understanding of a situation at a particular time

© Cambridge University Press

**A plain language summary of research and evidence
relating to the UK Armed Forces and veteran
community**

(Updated December 2020)

Produced by the



About the Forces in Mind Trust Research Centre

The Forces in Mind Trust Research Centre was established in October 2017 within [The Veterans & Families Institute for Military Social Research](#) at Anglia Ruskin University. The Centre curates the [Veterans & Families Research Hub](#), provides advice and guidance to research-involved stakeholders and produces targeted research and related outputs. The Centre is funded by the [Forces in Mind Trust](#) (FiMT), which commissions research to contribute to a solid evidence base from which to inform, influence and underpin policy-making and service delivery.

About Snapshots

Snapshots are designed to aid understanding of complex issues in relation to the Armed Forces (AF), and to support decision-making processes by bridging gaps between academic research, government and charitable policy, service provision and public opinion. Snapshots are aimed primarily at those working in policy-making and service provision roles for the AF, and might also be useful to those seeking facts, figures, and informed comment to empower a more objective discussion among the wider population, including the AF community and the media. The purpose of these Snapshots is to review and interpret research and policy, and to set out brief, plain language summaries to ease understanding and perception.

The [Forces in Mind Trust Research Centre](#) has produced a range of Snapshots covering many of the main themes and topics relating to the AF, veteran, and families community. Due to the constant process of research and policy changes, Snapshots will be updated regularly to maintain their relevance. Contributions and [comment](#) are welcome via the [Veterans & Families Research Hub](#), where the Snapshots are hosted.

Whilst these summaries are produced using recognised research processes, they are written for a lay audience and cover only academic and [grey](#) (unpublished or non-commercial) literature relating to UK AF issues. Searches have been conducted by reviewing electronic databases and references from relevant articles and reports, as well as a review of websites provided by government and other appropriate organisations.

Version and authors

This Snapshot was updated in December 2020 by Dr Graham Cable, Kristina Fleuty, Alex Cooper and Professor Michael Almond from the Forces in Mind Trust Research Centre, with the help of the following external reviewers: Lorraine Cadle of the [Career Transition Partnership](#); Helen D'Alessio of the (UK) Ministry of Defence (MOD); Matt Fossey (Assistant Professor and Director, Anglia Ruskin University's [Veterans & Families Institute for Military Social Research](#)); Meagan Leavin ([The Royal British Legion](#)); Kate McCullough ([Defence Transition Services](#)); Professor Lisa Scullion (University of Salford); and Robert Rowntree ([Veterans UK](#)).

Table of Contents

About the Forces in Mind Trust Research Centre	1
About Snapshots.....	1
Version and authors.....	1
1 Introduction and definitions.....	3
2 Key findings	3
2.1 Context and imperative	3
2.2 Financial literacy and security	4
3 Post-Service finances: offerings and issues.....	6
3.1 Armed Forces pensions and compensation schemes	6
3.2 Wider UK state benefits	7
3.3 Post-Service housing support and funding.....	10
3.4 Education and training funding	10
3.5 Gambling issues	11
4 References.....	12

1 Introduction and definitions

This Snapshot summarises financial issues affecting military personnel and veterans who are serving or have served in the full-time ‘Regular’ Armed Forces (AF) (except where stated as also applicable to members of the [Reserve Forces](#)), as well as their immediate families. It also covers related financial topics including access to housing, and education and training; and provides an overview of policy on these and other financial support packages (including social security benefits) available to serving AF personnel, veterans and their families, presenting research evidence where available online. It should be noted that material reviewed has been restricted to that produced since publication of the 2013 [FiMT Transition Mapping Study](#), which revealed little relevant UK peer-reviewed academic studies. As a result, much of what is presented here is based on available grey literature and UK governmental and other relevant organisations’ online information portals.

Relevant terms and their definitions can be found [here](#). The following terms are particularly important:

- The term ‘**transition**’ is used to describe the period of (re)integration into civilian life from the AF. For the purposes of this Snapshot, it starts from the point during a period of military engagement at which Service personnel begin their resettlement process, which can continue for several years from discharge
- ‘**Resettlement**’ describes the formal processes and procedures by which transition is managed, and the formal support provided to Service leavers during transition. It starts with the activation of the Resettlement process and continues until the end of Resettlement support provision
- The MOD’s policy definition of a ‘[veteran](#)’ is anyone who has ‘served for at least a day in HM Armed Forces, whether as a Regular or a Reservist’

2 Key findings

2.1 Context and imperative

Notwithstanding the limited research available as noted above, recent reports and strategies have emphasised that the skills and experience veterans bring from their former military service can be of substantial benefit in their post-military careers and lives, which, in turn, can prove valuable in civilian employment and other contexts ([Deloitte, 2016](#); [UK Government, 2020a](#)). Linked to civilian employment, the UK Government is, at the time of writing, canvassing opinion as to how to implement ‘[a National Insurance Contribution \(NICs\) relief for employers who hire veterans](#)’ (see p.2) seemingly in response to aspirations set in its ‘[Strategy for our Veterans](#)’. Furthermore, the UK MOD’s [‘Defence Relationship Management’](#) offers organisations advice and support on employing members of the AF community, while the [‘Defence Employer Recognition Scheme’](#) aims to encourage employers to support the same community, which includes serving members of the Reserve AF, veterans and their family members. Additionally, the MOD’s Career Transition Partnership (CTP) Employer Engagement Team promotes ‘[the many benefits of recruiting ex-military personnel to employers](#)’.

However, it has also been highlighted in recent years that some veterans and their families can be exposed to financial instability when transitioning from the AF, which can jeopardise how they

perform and thrive when returning to the civilian context (Ashcroft, 2014; Heaver et al. 2018; UK Government, 2018a). If experiencing financial disadvantage, not only do those veterans and their families have less money to spend on themselves and in the wider economy, but financial stress can be associated with — and lead to — wider health, family, and social repercussions (FiMT, 2013; 2017). To illustrate these broader impacts, if employment opportunities for veterans are limited by health or other issues, the cost of support falls not just to the state, but also often to family members, some of whom might also experience employment limitations due to care responsibilities, or have to balance this alongside other work in order to cover financial needs (FiMT, 2013; 2017). Furthermore, lack of employment, along with (or independently of) illness and care needs, can also trigger intervention by one or more third sector organisations. In addition, governmental income will be reduced by lost tax revenue arising from limited (or no) paid employment available to veterans, and can be further reduced by work limitations experienced by any associated family members (FiMT, 2013; 2017).

Financial vulnerability among veterans and their families can also cause families to break down, which may give rise to homelessness and associated social and financial costs (FiMT, 2013; 2017). In turn, some veterans might engage in substance abuse and criminal activity as a result of, or independently of these issues, potentially causing related or independent health issues. They may also encounter other financial problems such as gambling. All these issues, either separately or in combination, can provoke significant personal and societal impact and cost (FiMT, 2013; FiMT, 2017; Dighton et al., 2018; Roberts et al., 2019).

The estimated annual financial cost of such issues in the UK, as far as they can be measured, may amount to £110 million by the end of 2020; but this figure does not include the less easily counted personal, family, and other costs to wider society.

2.2 Financial literacy and security

The Forces in Mind Trust (FiMT) Transition Mapping Study (2013, p. 13) defined a 'good' military-to-civilian transition as:

one that enables ex-Service personnel to be sufficiently resilient to adapt successfully to civilian life, both now and in the future. This resilience includes financial, psychological, and emotional resilience, and encompasses the ex-Service person and their immediate families

However, some veterans and their families reportedly find themselves unprepared for the financial realities of life outside the AF, with research indicating that financial matters formed the second most challenging transition concern among those leaving the AF, including for family members. In terms of the Veterans' Gateway online information portal, financial issues were also observed to be among the top three most widely researched areas.

According to the UK Government's 'Strategy for our Veterans', such questions and concerns might be prompted by military careers tending to begin in very early adulthood. Furthermore, while serving, traditionally costly expenditure on items such as rent for military-provided accommodation (and food for single personnel occupying it) is subsidised, which results in it costing less than a typical market rate, while any associated payment is deducted directly from salaries. Additionally, when living in this accommodation, serving personnel and their cohabiting family members benefit from having all maintenance and upkeep provided at no direct cost to them, while, if applicable,

certain commuting costs are also covered for serving personnel. Consequently, this can also lessen the opportunity and incentive for personnel to develop awareness of these future outgoings while serving, along with limited (or no) savings to cover them once released from the military ([Ashcroft, 2014](#); [UK Government, 2018a](#); [British Army, no date](#)).

While essential healthcare is free for all in the UK, including for civilians, this subsidy also extends to dental treatment and prescribed medication for Regular military members serving in the UK and abroad, as it does to Reservists while on duty. Accordingly, this further reduces exposure to these outgoings in preparation for transition to civilian life for members of the Regular AF ([FiMT, 2013](#); [UK Government, 2018a](#); [MOD, no date](#)).

To combat this potential disadvantage, the [UK Government's 'Strategy for our Veterans'](#) aims to ensure that those leaving the AF will have 'sufficient financial education, awareness and skills to be financially self-supporting and resilient' by 2028 (see p. 5). Currently, all departing military personnel should receive some form of 'resettlement' (career/life transition) support, and this [includes](#) information relating to financial matters and entitlements upon discharge. However, the depth of provision is dependent on time served or the circumstances surrounding an individual's departure from the AF (e.g. as a result of injury and/or illness).

Again depending on time served and nature of departure, those leaving the AF can also attend a range of additional voluntary briefings, courses and workshops. These are overseen by the [CTP](#), and offer, among other topics, a '[Financial Aspects of Resettlement](#)' (FAR) brief available to all serving personnel and their partners ([provided by the Forces Pension Society](#)). However, it is [reported](#) that take up among family members is low due to lack of awareness. Despite this, those attending FAR workshops 'spoke highly' of them, but felt they lacked information about 'potential financial challenges' once outside the AF, and how best to prepare for these ([p. 31](#)).

Furthermore, it is claimed that 'financial challenges are exacerbated for those experiencing an unexpected transition, such as medical discharge' ([p. 31](#)), as well as for families planning to move abroad, who find access to information and advice relating to emigration difficult ([p. 31](#)).

Accordingly, it has been recommended that the FAR briefing 'could be reviewed to ensure it is as relevant as possible and more effectively marketed to family members' ([p. 31](#)), which the MOD reports is occurring and will include a review of how delivery is managed (for example digitally and/or directly via traditional classroom methods). However, it further indicated that change is unlikely to be implemented before October 2021 and noted that such changes will need to complement — rather than duplicate (and vice versa) — forthcoming '[Life Skills](#)' packages available to all members of the AF while serving.

Accordingly, these Life Skills modules, to include financial aspects, are being developed to complement the FAR brief by the MOD's [Defence Transition Services](#) (DTS), and will be available not just to those leaving the Armed Forces, but also their partners, if applicable. Moreover, prior to leaving the AF, the MOD's transition [policy](#) provides for an assessment 'to ensure unmet [financial and other] needs are identified and interventions applied' (see p. 8).

[Research](#) has also recommended AF personnel make use of existing financial support services such as the AF-tailored '[Joining Forces CU](#) [Credit Union]' and 'MoneyForce' ([p. 31](#)). However, the latter, established in 2013 and billed as a 'financial awareness website for service personnel and their families', was withdrawn in June 2020 according to the [UK Government](#), with no explanation as to

why. Nevertheless, aside from programmes delivered in person, the CTP offers online support such as a ‘[Finance](#)’ guide to assist those preparing for military-to-civilian transition, as well as information on AF pensions and compensation schemes, and the availability of state benefits. Charities established to support the AF community, such as [The Royal British Legion](#), also provide free financial advice (including on debt), and support veterans in navigating compensation and benefits claims processes.

The next section outlines these pensions and compensation schemes and covers research relating to the provision of state benefits.

3 Post-Service finances: offerings and issues

3.1 Armed Forces pensions and compensation schemes

On joining the AF full-time, all members are enrolled into their applicable [Armed Forces Pension Scheme](#) (AFPS); a suite of occupational pension packages overseen by [Veterans UK](#) (an arm of the MOD), which also handles the administration of compensation payments for Service-attributable injuries or illness. These compensatory elements include the [Armed Forces Compensation Scheme](#) (AFCS) and [War Pension Scheme](#) (WPS). Each of these schemes is outlined below.

The AFPS for both Regular personnel and full-time Reservists include a range of differing schemes dependent on date of joining and other qualification criteria, therefore a detailed explanation in this Snapshot is not possible. If more detail is needed, the [UK Government’s online information](#) should make this clear. However, it is of value to note that all AF pensions can be paid to qualifying dependants upon a serving member of the AF or veteran’s death, along with an ‘[Armed Forces Bereavement Scholarship](#)’ in the case of qualifying dependent children, as these benefits can often be missed due to lack of awareness (as an example, the [Welsh Government contributed £68,550](#) to support students of the scholarship scheme during the financial year 2018-19). Furthermore, just as with the Bereavement Scholarship, [Veterans UK](#) report that deferred pensions (those that are not paid immediately on leaving the AF, but on reaching the state pension age) — which must be actively claimed as they are not automatically paid on reaching the relevant age — can also be missed. All details can be found [here](#).

In addition, veterans may be entitled to a range of financial benefits for any illness or injury judged to be caused by their military service. Two schemes are administered by Veterans UK, split between the Armed Forces Compensation Scheme (for attributable illness or injury occurring on or after 6 April 2005) and the War Pension Scheme (for attributable illness or injury occurring before 6 April 2005). These benefits may take the form of lump sums or ongoing monthly or weekly payments, are tax free and ‘[calculated by reference to a tariff of injuries](#)’ agreed in Parliament.

AFPS payments made in addition to these benefits can be adjusted to take account of such compensation awards, and eligible personnel can claim via either scheme irrespective of any other private insurance or claims mechanisms available to them. AFPS benefits can also potentially be accompanied by [Armed Forces Independence Payments](#) (AFIP) for injuries or illnesses occurring after 6 April 2005, designed to help claimants avoid the assessment process associated with the Government’s Personal Independence Payments (PIP) ([Ashcroft, 2014](#); [Levin, 2020](#); [UK Government, no date b](#)) (more details on state benefits follow in the next sub-section).

An appeals process is available to any recipient not content with their AFCS or WPS award(s), as is a review procedure if medical conditions (those giving rise to payments) worsen (UK Government, 2020d; 2020e). Additional third-party help and assistance is also available to serving personnel, veterans and their families to guide and assist them in navigating and understanding all the above schemes (for example via the [Forces Pension Society](#), [The Royal British Legion](#), [Veterans Advisory and Pensions Committees](#), and other related organisations).

Given the relative complexity of the schemes and qualifying criteria, many respondents to Lord Ashcroft's (2014) [Veterans' Transition Review](#) reported difficulty in understanding them, particularly when considering the effect of pensions and lump sums on an individual's eligibility for other statutory state benefits, the subject of the next sub-section. In response, [Veterans UK](#) has been established to guide claimants through associated processes, along with third-party help as noted above.

3.2 Wider UK state benefits

According to [Citizens Advice](#), veterans and their dependants can access a range of state-supported financial help available to them if needed. This aid can include:

- [benefits in the UK](#)
- [benefits abroad](#)
- [Council Tax Relief](#)
- [help with childcare costs](#)
- [free and reduced travel costs](#)

A [report](#) published in 2018 showed that while a substantial proportion of the 7,942 Regular AF veterans studied used unemployment benefits to some degree, most usage was short-term and occurred in the period immediately after leaving the AF (for more detail on veteran employment outcomes, see our [Employment Snapshot](#)). The same research established that in contrast, and while disability benefits were less commonly claimed (with only 5% of UK veterans doing so), payment of these benefits to affected veterans generally endured for longer than was the case for unemployment benefit. In qualifying these headline findings, and in terms of unemployment benefit, a number of factors increased the likelihood of claiming according to the same study: being male; having remained at or reached lower rank at the time of AF departure (consequently less professionally and academically qualified and experienced); being ex-Army (therefore with proportionally less technical trade experience, in turn limiting post-military employment potential); shorter military service; unplanned discharge (thereby potentially limiting transition preparation time) and generally low educational achievement; as well as having claimed unemployment benefits before joining the military. The same [report](#) also found that adverse childhood experiences increased the likelihood of claiming unemployment benefit post-Service; the negative effects of which might lessen while serving, but then resurface in post-military life.

Apart from the latter, the [study](#) found some of the above factors also applied when claiming disability benefits, with shorter time spent in the military and leaving at a lower rank being found to increase the likelihood of post-Service receipt, along with medical discharges having the same effect. The research additionally found that veterans with mental health disorders were also more likely to claim disability benefits; the need for which reduced when their health situation improved. This was

contrasted in the study with those experiencing mental health conditions who were claiming unemployment benefit, which, while less often claimed than disability benefit, persisted among this cohort.

While the same study found it difficult to compare veteran benefit claim frequency to that of the general civilian population (due to differences in data collection methods), it was suggested that veterans did not appear at higher risk of benefit claims than the general population. Despite that, the report surmised that while that was the case, certain veteran subgroups were at greater risk as outlined above; therefore efforts to reduce veteran unemployment claims were recommended to focus on the following groups: those in their first two years after leaving the AF; those who leave at the lowest rank; those whose discharge is unplanned; those with a history of childhood adversity and those with a history of pre-Service unemployment benefit claims. Additionally, and in terms of disability benefit claims, the recommended focus was on those medically discharged.

Echoing Lord Ashcroft's [findings](#) published in 2014, reports published in [2019](#) and [2020](#) revealed that veterans met difficulty when navigating the UK-provided [benefits](#) processes, particularly regarding the current implementation of [Universal Credit](#). The latter, introduced in 2013 and still being rolled out when publishing this document, aims to centralise and replace previously separate benefits and tax credits systems, making access '[digital by default](#)' (p. vi). Consequently, there is concern it adds a '[further layer of complexity](#)' in terms of understanding, eligibility, conditions, digital accessibility and management by veterans, particularly in comparison with an already daunting and long-running benefits offering (see p. iv; and additionally [Hynes et al. 2020](#); [Levin, 2020](#)). Accordingly, and as previously found ([Ashcroft, 2014](#); [Heaver et al., 2018](#)), the 2019 [study](#) recommended that the MOD, in collaboration with the UK governmental department overseeing the benefits system (the [Department of Work and Pensions](#) [DWP]), should offer greater and clearer benefits-related guidance to those leaving the AF to help them navigate these relatively complex processes; particularly as [the complexity can put many off applying](#), and misunderstandings can lead to curtailment of benefits and other sanctions — an issue returned to again later. This recommendation has been met in the form of the development of a suite of educational packages and support processes delivered through [DTS](#) and the [Veterans Welfare Service](#) (VWS), who work in partnership with the DWP. The provision of DTS information will be made available throughout an individual's time in the military (as well as extended to family members), and reinforced as part of their military-to-civilian transition process, in conjunction with VWS.

Help for veterans can also be provided by local authorities, in keeping with their commitments to the [Armed Forces Covenant](#). Such help, as highlighted in a Welsh Government [report](#), can include ensuring that a single point of contact is established in all governmental offices providing support to veteran benefits claimants and jobseekers, enabling them to more easily access benefits and find employment, as well as be alerted to other support services and organisations offering assistance. This is in addition to a DWP initiative to ensure that an '[Armed Forces Champion](#)' is available in each 'Jobcentre Plus District' to support DWP veteran-facing staff. These policies follow a recommendation made in a research [report](#) published in 2019 advocating that those administering benefits and related support to this community should be better informed regarding the unique challenges some veterans face during their post-military lives, including those concerning in-Service-related disabilities, illness and bereavement (see also [Levin, 2020](#)). It is of note that awareness

sessions, such as those delivered by [York St John University](#), are already being provided to public sector organisations.

The [2019](#) and [2020](#) reports also highlighted that related benefits assessment processes did not appear to take account of psychological as opposed to physical infirmities, while staff also displayed a lack of consideration of clinical evidence supporting Service-related conditions. In this regard, both reports recommended that those assessing veterans' health in relation to eligibility for benefits (often staff members provided by private companies contracted by the DWP) ought to have access to previous military and other medical records as appropriate. In the case of '[Work Capability Assessments](#)' for those looking to claim Employment and Support Allowance (ESA), these assessments are designed to determine if a claimant is 'fit' to work. However, their implementation under [Universal Credit](#) (UC) has [attracted criticism](#), as such assessments focus on physical function and therefore do not appear to take account of Service-related mental health conditions, despite clinical evidence indicating its existence. This was further exacerbated, [research](#) found, by limited understanding that periods of military deployment outside the UK should not affect qualifying residence criteria when attempting to establish eligibility for benefits (an issue first identified in the [2012 Armed Forces Covenant](#)); and any of these issues can lead to benefits 'sanctions' (reductions or withdrawal), causing further difficulty (see also [Levin, 2020](#)) The [2019](#) study therefore recommended that sanctions ought not be applied to 'vulnerable' veterans and associated — possibly bereaved — family members (see [p. vi](#)).

Many of the issues surrounding lack of awareness were reportedly aggravated by variations between UK regions and among assessment and support centres, an issue that persists despite broad centralised UK Government oversight of UK-wide benefits provision, and despite limited delegation of relevant policy and administration to constituent UK nations (see for example, [Levin, 2020](#); [Scottish Government, 2020](#); [Welsh Government, 2020](#)). A final concern highlighted in the report was that stigma might prevent some veterans from applying for support until they are forced to as a 'last resort' ([p. 21](#); see additionally [Hynes et al., 2020](#)), while it was observed the often smart, punctual and uncomplaining manner in which veterans presented themselves was translated by assessment staff into an indication they were coping well with any incapacitating conditions ([Levin, 2020](#)). Consequently, both the [2019](#) and [2020](#) reports urged that such assessment processes required urgent review, including greater awareness of the military context among assessment staff and the better sharing of military medical records and compensation documents to avoid repeated reviews.

In addition, the [2020](#) study noted that while the DWP no longer treats AF compensation as income for UC claims, the latter's ongoing roll-out up to 2024 meant that some veterans still claiming under legacy systems found that their AF compensation was treated as income, which often reduced these benefits to near zero. Accordingly, it recommended that compensation payments awarded for illness or injury caused by military service should not be treated as income when being assessed for additional state benefits. Furthermore, it was found that the DWP Armed Forces Champions were often unclear on their roles, lacked training and support and were affected by high staff turnover, thus leading to a recommendation that these roles been reviewed and improved. The same [report](#) also highlighted a lack of awareness among veterans of [Access to Work](#) grants that can help fund equipment and support in the workplace.

Aside from the above issues, and particularly as regards personal security concerns in Northern Ireland, it is observed that some former AF personnel prefer not to declare their military past and self-identify as veterans. Moreover, there is evidence that some public officials are reluctant to deal with veterans and their issues also; matters that might also need significant attention (see, for example, [Armour et al., 2018](#); [Scullion et al., 2019](#); [Roy et al., 2020](#)).

3.3 Post-Service housing support and funding

Despite the existence of in-Service schemes such as [Forces Help to Buy and Future Accommodation Model](#) (designed to encourage military personnel and their families to invest in private home ownership and assisting at least [20,000 AF personnel](#) to purchase or extend private accommodation at a cost of £317M so far), a 2018 [report](#) indicated that the serving AF community needed to be made more aware of these benefits. Similar awareness campaigns also need to be launched, according to the same research, to inform serving personnel and families of the implications of pension lump sum payments when looking to buy or rent private housing, as personnel found it difficult to obtain an accurate forecast before leaving the AF, and were consequently unable to calculate its use as part payment and arrange accommodation until after they had left. Therefore, the same [report](#) concluded that some or all of any available pension lump sums should be made available to personnel before leaving.

Additionally, the 2018 [study](#) emphasised that more needs to be done to educate serving personnel and families on the availability of schemes to enable them to transition into privately purchased or publicly funded or subsidised '[council](#)' or '[social](#)' housing; an advice service currently offered to the AF community by the [Joint Service Housing Advice Office](#) (JSHAO). The [research](#) also highlighted that some serving personnel and families attempting to apply for council/social housing found that any forthcoming pension lump sum payment, albeit without specifying an exact amount, meant they were ineligible for this local authority housing support.

More information on these and broader AF community housing issues is available in our [Housing Snapshot](#).

3.4 Education and training funding

While serving (and within certain criteria), UK AF personnel can claim support for educational courses of their own choice, by using the [Standard Learning Credits](#) (SLC) Scheme to claim up to 80% of course fees to maximum of £175 per financial year. In addition, all AF recruits are automatically enrolled into the [Enhanced Learning Credits](#) (ELCs) Scheme, which can be used by both serving personnel and veterans as a greater funding source for eligible education and training courses. Dependent on time served, two ELC funding levels are available: the first offers a maximum of three payments of up to £1,000 in three separate financial years (or an aggregated single payment of £3,000) for personnel with over six years' service; while a higher tier, accessible after eight years' service, provides for a maximum of three payments of up to £2,000 per year over three years. SLCs and ELCs cannot be used to fund the same activity, but entitlements to the latter can be carried over for up to five years post discharge from the AF, and both schemes can '[represent a good way to improve skills during a Service career and enhance employment prospects after leaving](#)' (see p. 68).

Those preparing to leave the AF can also access an '[Individual Resettlement Training Costs](#)' (IRTC) grant if they have served for six or more years, or are leaving on medical grounds. This grant offers up to £534 to cover non-funded training costs at the UK military's '[Resettlement Training Centre](#)' in Aldershot, or at one of the [Regional Resettlement Centres](#). It can also be used to undertake training with CTP '[Preferred](#)' and other training providers. While any examination or registration fees are not covered by this grant, other allowances may be available to help with these additional costs, as well as to support travel and subsistence expenditure while attending eligible training ([CTP, 2015](#); see additionally [MOD, 2020d](#) for more detail).

Aside from the above, in some instances additional funding is available to support those leaving the Armed Forces in returning to education. As an example, the Welsh Government has a [Further and Higher Education Scheme](#), which supported veteran students with [£131,891 of funding](#) during the financial year 2018-19.

More information on broader AF community education and training opportunities and issues can be found in another [Snapshot research summary](#).

3.5 Gambling issues

In concluding a review of issues regarding the AF community's financial resources and challenges, [research](#) conducted in 2018 among UK veterans found that they were eight times more likely to be classified as 'problem gamblers' compared with non-veterans (see p. 356). This statistic could not be explained, the [study](#) suggested, by substance abuse or poor financial management. Similarly, prior mental health concerns did not appear to predispose veterans to gambling difficulties either (see additionally [Roberts et al., 2019](#)). Neither was any [evidence](#) found to link length of military service to those susceptible to gambling problems. As a result, it was [concluded](#) that veterans in the UK were at greater risk of gambling-related problems (defined as issues leading to 'related harms' such as financial difficulty and 'intimate partner violence') than non-veterans (see p. 355). In response, the same [report](#) recommended that further research is needed to understand not just the causes of gambling issues among UK veterans, but also the role of the family in influencing veterans' gambling, as well as the impact such difficulties have on veterans and their families. This [follow-on research](#), it was contended, might signpost new interventions to tackle '[this growing public health challenge](#)' (see p. 363; and additionally [Roberts et al., 2019](#)).

More information on gambling in the broader context of AF mental health can be found in another [Snapshot research summary](#).

4 References

Age UK (2019) *Renting and Social Housing*. Available at: <https://www.ageuk.org.uk/information-advice/care/housing-options/renting-social-housing/> (Accessed: 7 October 2020).

Armed Forces Covenant (2020) Available at: <https://www.vfrhub.com/article/the-armed-forces-covenant-today-and-tomorrow/> (Accessed: 15 December 2020).

Armour, C., Walker, E., Hall, M., Waterhouse Bradley, B., Ross, J., and McLafferty, M. (2018) *Exploring the Need for a Veterans' Centre in Northern Ireland*. Available at: <https://www.vfrhub.com/article/exploring-the-need-for-a-veterans-centre-in-northern-ireland/> (Accessed: 20 August 2020).

ARU (2020) *Veterans & Families Institute for Military Social Research*. Available at: <https://aru.ac.uk/veterans-and-families-institute> (Accessed: 20 August 2020).

Ashcroft, M.A. (2014) *The Veterans' Transition Review*. Available at: <https://www.vfrhub.com/article/the-veterans-transition-review/> (Accessed: 20 August 2020).

British Army (no date) *Service Persons HARDFACTS Monitoring Tool*. Available at: <https://www.army.mod.uk/umbraco/Surface/Download/Get/16536> (Accessed: 6 October 2020).

Burdett, H., MacManus, D., Fear, N.T., Rona, R.J., and Greenberg, N. (2018) *Veterans and Benefits: Relationships Between Social Demographics, Service Characteristics and Mental Health with Unemployment and Disability Benefit Usage by GB Ex-Service Personnel*. Available at: <https://www.vfrhub.com/article/veterans-and-benefits/> (Accessed: 29 October 2020).

Citizens Advice (2020) *Benefits and Concessions for the Armed Forces, Veterans and their Families*. Available at: https://www.citizensadvice.org.uk/benefits/armed-forces-and-veterans/benefits-and-concessions-for-the-armed-forces-veterans-and-their-families/#benefits_in_the_uk (Accessed: 20 August 2020).

CTP (2015a) *Jobs for Ex-Military Personnel*. Available at: <https://www.ctp.org.uk/job-finding> (Accessed: 19 October 2020).

CTP (2015b) *Home*. Available at: <https://www.ctp.org.uk/> (Accessed: 20 August 2020).

CTP (2015c) *Financial Advice for Ex-Armed Forces Personnel*. Available at: <https://www.ctp.org.uk/resettlement-guides/finance-396673> (Accessed: 16 October 2020).

CTP (2015d) *Allowances & Grants*. Available at: <https://www.ctp.org.uk/allowances-grants> (Accessed: 20 August 2020).

CTP (2015e) *Contact Us*. Available at: <https://www.ctp.org.uk/contact-us> (Accessed: 20 August 2020).

CTP (2015f) *CTP Preferred Suppliers*. Available at: <https://www.ctp.org.uk/preferred-suppliers> (Accessed: 20 August 2020).

Deloitte (2016) *Veterans Work: Recognising the Potential of Ex-Service Personnel*. Available at: <https://www.vfrhub.com/article/veterans-work-recognising-the-potential-of-ex-service-personnel/> (Accessed: 20 August 2020).

Department for Work & Pensions (2019) *Armed Forces Access to Jobcentre Plus Services*. Available at: <https://www.gov.uk/government/publications/jobcentre-plus-services-for-the-armed-forces-and-their-families/armed-forces-enhanced-access-to-jobcentre-plus-services-and-armed-forces-champions> (Accessed: 6 October 2020).

Department for Work and Pensions (2020) *Home*. Available at: <https://www.gov.uk/government/organisations/department-for-work-pensions> (Accessed: 19 October 2020).

Department for Work and Pensions (no date) *About Us*. Available at: <https://www.gov.uk/government/organisations/department-for-work-pensions/about> (Accessed: 20 August 2020).

Dighton, G., Roberts, E., Hoon, A., and Dymond, S. (2018) *Gambling Problems and the Impact of Family in UK Armed Forces Veterans*. Available at: <https://www.vfrhub.com/article/gambling-problems-and-the-impact-of-family-in-uk-armed-forces-veterans/> (Accessed: 20 August 2020).

ELCAS (2020) *Enhanced Learning Credits Administration Scheme*. Available at: <http://www.enhancedlearningcredits.com/> (Accessed: 10 September 2020).

FiMT (2013) *The Transition Mapping Study: Understanding the Transition Process for Service Personnel Returning to Civilian Life*. Available at: <https://www.vfrhub.com/article/the-transition-mapping-study-understanding-the-transition-process-for-service-personnel-returning-to-civilian-life/> (Accessed: 20 August 2020).

FiMT (2017) *Continue to Work: The Transition Mapping Study 2017*. Available at: <https://www.vfrhub.com/article/continue-to-work-the-transition-mapping-study-2017-tms17/> (Accessed: 1 October 2020).

FiMT (2020) *Home*. Available at: <https://www.fim-trust.org/> (Accessed: 20 August 2020).

FiMT Research Centre (2020) *About*. Available at: <https://www.vfrhub.com/fimt-research-centre/> (Accessed: 20 August 2020).

Forces Pension Society (2020) *Home*. Available at: <https://forcespensionsociety.org/> (Accessed: 20 August 2020).

Heaver, L., McCullough, K., and Briggs, L. (2018) *Lifting the Lid on Transition: The Families' Experience and the Support They Need*. Available at: <https://www.vfrhub.com/article/lifting-the-lid-on-transition-the-families-experience-and-the-support-they-need/> (Accessed: 20 August 2020).

HM Revenue & Customs (2020) *Supporting Veterans' Transition to Civilian Life through Employment: Consultation*. Available at: <https://www.vfrhub.com/article/supporting-veterans-transition-to-civilian-life-through-employment/> (Accessed: 20 August 2020).

Hynes, C., Scullion L., Lawler C., Boland, P., and Steel, R (2020) *Lives in Transition: Returning to Civilian Life with a Physical Injury or Condition (Interim Report)*. Available at:

<https://www.vfrhub.com/article/lives-in-transition-returning-to-civilian-life-with-a-physical-injury-or-condition-interim-report/> (Accessed: 7 October 2020).

Joining Forces CU (no date) *Savings & Loans for the Armed Forces Made Simple*. Available at: <http://www.joiningforcescu.co.uk/> (Accessed: 20 August 2020).

Levin, M. (2020) *Making the Benefits System Fit for Service: Improving Support for Veterans with Military Compensation*. Available at: <https://www.vfrhub.com/article/making-the-benefits-system-fit-for-service-improving-support-for-veterans-with-military-compensation/> (Accessed: 14 December 2020).

MOD (2016) *Armed Forces Reserves: A Quick Guide*. Available at:

<https://www.gov.uk/government/publications/armed-forces-reserves-a-quick-guide/armed-forces-reserves-a-quick-guide> (Accessed: 20 August 2020).

MOD (2017) *Veterans: Key Facts*. Available at: <https://www.armedforcescovenant.gov.uk/wp-content/uploads/2016/02/Veterans-Key-Facts.pdf> (Accessed: 10 September 2019).

MOD (2019) *Defence Holistic Transition Policy*. Available at: <https://www.vfrhub.com/article/jsp-100-defence-holistic-transition-policy-part-1-part-2-combined-directive-and-guidance/> (Accessed: 2 October 2020).

MOD (2020a) *Defence Employer Recognition Scheme*. Available at:

<https://www.gov.uk/government/publications/defence-employer-recognition-scheme/defence-employer-recognition-scheme> (Accessed: 1 October 2020).

MOD (2020b) *Veterans UK*. Available at: <https://www.gov.uk/government/organisations/veterans-uk> (Accessed: 2 October 2020).

MOD (2020c) *Forces Help to Buy Scheme Quarterly Statistics Quarter 1 2020/21*. Available at: <https://www.gov.uk/government/publications/forces-help-to-buy-scheme-quarterly-statistics-202021/forces-help-to-buy-scheme-quarterly-statistics-quarter-1-202021> (Accessed: 10 September 2020).

MOD (2020d) *JSP 534: The Tri-Service Resettlement and Employment Support Manual*. Available at: <https://www.vfrhub.com/article/jsp-534-the-tri-service-resettlement-and-employment-manual/> (Accessed: 19 October 2020).

MOD (no date) *Discover my Benefits*. Available at: <https://discovermybenefits.mod.gov.uk> (Accessed: 24 September 2020).

Roberts, E., Dighton, G., Fossey, M., Hogan, L., Kitchiner, N., Rogers, R., and Dymond, S. (2019) *Gambling Problems and Military – and Health – Related Behaviour in UK Armed Veterans*. Available at: <https://www.vfrhub.com/article/gambling-problems-and-military-and-health-related-behaviour-in-uk-armed-forces-veterans/> (Accessed: 20 August 2020).

Roy, D., Ross, J., and Armour, C. (2020) 'Making the Transition: How Finding a Good Job is a Risky Business for Military Veterans in Northern Ireland', in *Military Psychology*, 32(5), pp. 428-441. Available at: <https://www.vfrhub.com/article/making-the-transition-how-finding-a-good-job-is-a-risky-business-for-military-veterans-in-northern-ireland/> (Accessed: 13 October 2020).

Scottish Government (2020) *Update on Devolved Benefits*. Available at: <https://www.gov.scot/news/update-on-devolved-benefits/> (Accessed: 7 September 2020).

Scullion, L., Dwyer, P., Jones, K., Martin, P., and Hynes, C. (2019) *Sanctions, Support & Service Leavers: Social Security Benefits and Transitions from Military to Civilian Life Final Report*. Available at: <https://www.vfrhub.com/article/sanctions-support-service-leavers/> (Accessed: 20 August 2020).

The Royal British Legion (2020) *Home*. Available at: <https://www.britishlegion.org.uk> (Accessed: 20 October 2020).

UK Armed Forces Veterans' Health and Gambling Study (no date) *Project Info*. Available at: <https://veteranshealthandgambling.org/project-info/> (Accessed: 2 October 2020).

UK Government (2012) *Guidance: Armed Forces Pensions*. Available at: <https://www.gov.uk/guidance/pensions-and-compensation-for-veterans> (Accessed: 20 August 2020).

UK Government (2016) *A Guide to Employment and Support Allowance – the Work Capability Assessment*. Available at: <https://www.gov.uk/government/publications/esa214-a-guide-to-employment-and-support-allowance-the-work-capability-assessment/a-guide-to-employment-and-support-allowance-the-work-capability-assessment> (Accessed: 8 September 2020).

UK Government (2018a) *The Strategy for our Veterans: Valued. Contributing. Supported*. Available at: <https://www.vfrhub.com/article/uk-veterans-strategy-2018/> (Accessed: 9 September 2020).

UK Government (2018b) *Armed Forces Bereavement Scholarship Scheme*. Available at: <https://www.vfrhub.com/article/post-16-education-scholarships-for-bereaved-service-children/> (Accessed: 20 August 2020).

UK Government (2020a) *Help for Service Leavers from Defence Transition Services*. Available at: <https://www.gov.uk/guidance/help-and-support-for-service-leavers-and-their-families> (Accessed: 2 October 2020).

UK Government (2020b) *Strategy for our Veterans: UK Government Consultation Response*. Available at: <https://www.vfrhub.com/article/strategy-for-our-veterans-uk-government-consultation-response/> (Accessed: 20 August 2020).

UK Government (2020c) *Defence Relationship Management*. Available at: <https://www.gov.uk/government/groups/defence-relationship-management> (Accessed: 19 October 2020).

UK Government (2020d) *MoneyForce: Financial Advice for Serving Personnel*. Available at: <https://www.gov.uk/guidance/moneyforce> (Accessed: 10 September 2020).

UK Government (2020e) *Armed Forces Compensation Scheme (AFCS)*. Available at: <https://www.gov.uk/guidance/armed-forces-compensation-scheme-afcs> (Accessed: 20 August 2020).

UK Government (2020f) *War Pension Scheme (WPS)*. Available at: <https://www.gov.uk/guidance/war-pension-scheme-wps> (Accessed: 20 August 2020).

UK Government (2020g) *Armed Forces Independence Payment (AFIP)*. Available at: <https://www.gov.uk/guidance/armed-forces-independence-payment-afip> (Accessed: 20 August 2020).

UK Government (2020h) *Veterans Advisory and Pensions Committees (VAPC)*. Available at: <https://www.gov.uk/government/organisations/veterans-advisory-and-pensions-committees-x13> (Accessed: 10 September 2010).

UK Government (2020i) *Veterans Welfare Service*. Available at: <https://www.gov.uk/guidance/veterans-welfare-service> (Accessed: 24 September 2020).

UK Government (2020j) *Forces Help to Buy: Help to Get on the Property Ladder*. Available at: <https://www.gov.uk/guidance/forces-help-to-buy> (Accessed: 20 August 2020).

UK Government (2020k) *Future Accommodation Model: What You Need to Know*. Available at: <https://www.gov.uk/government/publications/future-accommodation-model-what-you-need-to-know> (Accessed: 20 August 2020).

UK Government (2020l) *Joint Service Housing Advice Office (JSHAO)*. Available at: <https://www.gov.uk/government/collections/joint-service-housing-advice-office-jshao> (Accessed: 7 October 2020).

UK Government (no date a) *Veterans UK*. Available at: <https://www.gov.uk/government/organisations/veterans-uk/about> (Accessed: 20 August 2020).

UK Government (no date b) *Personal Independence Payment*. Available at: <https://www.gov.uk/pip> (Accessed: 5 October 2020).

UK Government (no date c) *Benefits*. Available at: <https://www.gov.uk/browse/benefits/entitlement> (Accessed: 20 August 2020).

UK Government (no date d) *Universal Credit*. Available at: <https://www.gov.uk/universal-credit> (Accessed: 20 August 2020).

UK Government (no date e) *Access to Work*. Available at: <https://www.gov.uk/access-to-work> (Accessed: 14 December 2020).

UK Government (no date f) *Council Housing*. Available at: <https://www.gov.uk/council-housing> (Accessed: 7 October 2020).

Veterans' Gateway (2020) *Home*. Available at: <https://www.veteransgateway.org.uk/> (Accessed: 20 August 2020).

VFR Hub (2018) *Employment Snapshot*. Available at: <https://www.vfrhub.com/wp-content/uploads/2018/11/Employment-Snapshot-011118.pdf> (Accessed: 16 October 2020).

VFR Hub (2019) *Education and Training Snapshot*. Available at: <https://www.vfrhub.com/wp-content/uploads/2019/02/Ed-snapshot-180219.pdf> (Accessed: 20 October 2020).

VFR Hub (2020a) *Snapshot feedback*. Available at: <https://www.vfrhub.com/forum/theme/site-matters/snapshot-feedback/> (Accessed: 20 August 2020).

VFR Hub (2020b) *Home*. Available at: <https://www.vfrhub.com/> (Accessed: 20 August 2020).

VFR Hub (2020c) *Glossary of Terms*. Available at: <https://www.vfrhub.com/glossary-of-terms/> (Accessed: 20 August 2020).

VFR Hub (2020d) *Housing Snapshot*. Available at: <https://www.vfrhub.com/wp-content/uploads/2020/06/Snapshot-Housing-update-published-1.6.20.pdf> (Accessed: 20 October 2020).

VFR Hub (2020e) *Mental Health Snapshot*. Available at: <https://www.vfrhub.com/wp-content/uploads/2020/05/Mental-Health-Snapshot.pdf> (Accessed: 20 October 2020).

Welsh Government (2020) *The Welsh Government's Armed Forces Covenant Annual Report 2019*. Available at: <https://www.vfrhub.com/article/welsh-government-armed-forces-covenant-annual-report-2019/> (Accessed: 2 October 2020).

Welsh Government (no date) *Funding and Finance for Students*. Available at: <https://gov.wales/funding-and-finance-for-students> (Accessed: 2 October 2020).

Wikipedia (2020) *Grey literature*. Available at: https://en.wikipedia.org/wiki/Grey_literature (Accessed: 20 August 2020).

York St John University (2019) *The Military Human*. Available at: <https://www.yorksj.ac.uk/courses/professional-and-short-courses/military-human/> (Accessed: 6 October 2020).