

# The Veterans' Transition Review



Lord Ashcroft KCMG PC



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# Why Good Transition Matters





In the year to last November, 22,530<sup>1</sup> personnel left the Regular Armed Forces: 14,520 from the Army, 4,010 from the Royal Navy and 4,000 from the RAF. The transition from Service to civilian life has usually been thought of in terms of individuals. On joining, young volunteers adopt an ethos of selfless service, a lifestyle far removed from that of the civilian, ready to go wherever they are ordered, totally committed to the task in hand, and ultimately prepared to give their lives for their team and their mission. As a result, the argument goes, society has a duty to ensure that on leaving the military they are integrated successfully back into civilian society and suffer no disadvantage as a result of having served.

At the same time, some in the Services – while agreeing with this in principle – do not consider transition a high priority. They contend that it is the Forces' role to fight, not to prepare their personnel for civilian life, or they believe the function has been outsourced and is therefore not their responsibility.

I want to contest both these ideas. Society and the state certainly have a responsibility to those who have served. But ensuring a good transition is more than a matter of meeting our obligations to a series of individuals. It can help to promote the core functions of our Armed Forces, and consequently should not be thought of as a fringe activity. This is because good transition can make a difference to what I term the four "R"s: Recruitment, Retention, Reputation and the Reserves.

Recruitment is expensive for any organisation, and particularly so for the Armed Forces. Around one third of all Service Leavers are discharged because they fail to complete basic training, often because of fitness or an inability to cope with the very different lifestyle. Recruiters will quite reasonably allow through the door some marginal cases, who may after all flourish. But attracting larger numbers of higher-quality applicants could mean better all-round performance and significant savings. The more potential recruits (and their families and teachers) believe that joining the Forces leads to a fulfilling subsequent life and career, the more will want to apply.

Retention is vital to the Armed Forces, increasing capability and reducing training costs. Nearly half of those who join serve less than six years. Experience has shown that improving the education and skills of Service personnel, thus increasing their chances of a good transition, has the effect of encouraging them to stay rather than cause a rush to the gates. Being more confident about their security, they know they will be marketable whenever they leave and are therefore in less of a hurry to do so.

<sup>1</sup> <http://www.dasa.mod.uk/publications/personnel/military/monthly-personnel-report/2013-12-01/1-december-2013.pdf>

Moreover, good transition is important for the country. Having invested heavily in the training and development of individuals over months or years, the public can expect the Forces to ensure that those individuals are in a position to be net contributors to society not just during their Service career but when they leave.

The overall reputation of the Armed Forces is extremely positive, and rightly so, but with one troubling feature. Research<sup>2</sup> I published in 2012 found that 91% of the British public thought it was common (and one third thought it was very common) for former members of the Forces to have some kind of physical, emotional or mental health problem as a result of their Service. Not only is this untrue, it is damaging, since it implies that the Forces do not do enough to look after their personnel and creates an extra hurdle for Service Leavers looking for a job. Better transition will demonstrate that former Service personnel are valuable contributors to society rather than victims, thereby creating further opportunities for them and enhancing perceptions of the Forces as an institution.

As better transition leads employers and the public increasingly to associate military Service with greater skills and career prospects, recruiting Reserves will become easier. This is a pressing priority given the proposed future role of Reserve Forces.

A great deal of high-quality provision is in place to assist with transition, within the Services and through central government, local authorities, the Third Sector, business and elsewhere. This continues a long tradition, begun by the Forces' own regimental and cap badge bodies. More recently, the Armed Forces Covenant has for the first time set out the nation's intention that former Service personnel should be treated fairly and not disadvantaged in comparison with their civilian peers – or, in the case of those whose health has suffered as a result of their Service, be entitled to special treatment. The focus provided by the Covenant has contributed to the enormous amount of work that has been done in recent years to improve this transition.

Indeed, most Service Leavers already make a successful transition. The Armed Forces offer what amounts to Britain's biggest and best apprenticeship scheme. Moreover, no other institution does so much directly to promote merit-based social mobility on such a large scale; recruits who often come from difficult backgrounds in deprived areas are equipped for extraordinary lives and careers. The great majority of Service Leavers who look for work find it quickly. Despite the widespread public belief to the contrary, relatively few experience serious problems.

<sup>2</sup> *The Armed Forces & Society*, May 2012. See [LordAshcroftPolls.com](http://LordAshcroftPolls.com)

Nevertheless, there can be no doubt that some Service Leavers suffer real hardship; for others, transition is simply more of a struggle than it could be. I believe there is scope to make changes that will improve their prospects.

Nobody should doubt my determination that all Service Leavers who need extra help should get the very best available. But it is important to recognise that this group is relatively small. Labelling the majority as damaged does a disservice to Service personnel and veterans as a whole, restricts their prospects and diffuses efforts that should be applied to those who most need support. Greater recognition of this could mean more successful outcomes both for Service Leavers in general and those who currently struggle.

I trust the proposals in this report will help ensure a smoother and more successful transition for more of our Service Leavers – ideally to the extent that “transition” is no longer an end-of-career issue – and that the country is better prepared to make the most of the extraordinary resource that this group of people represents.

Lord Ashcroft KCMG PC  
February 2014



# Conclusions and Key Recommendations



## Key conclusions

This Review has looked in detail at many aspects of transition including training, employment, health, housing, welfare and finance. These are discussed at length in the following chapters, with specific recommendations relating to each. For the individual, however, these factors are not isolated from each other – what happens in one area can affect all the others. That being the case, a number of consistent themes emerged from which I have drawn the following broad conclusions about the transition process and the experience of Service Leavers.

- **Transition is important for the Armed Forces and society as a whole, not just the individual.** As I set out in the Introduction, more successful transition from the Forces will mean higher-quality candidates wanting to join, creating a virtuous circle that helps recruitment, retention, the reputation of the Services and the drive to increase the number of Reserves. It also represents a better return on the investment the public has made in training and developing Service personnel.
- **There is no shortage of provision for Service Leavers – and most do well.** A great deal is being done to support Service Leavers by government agencies, charities and the private sector, as well as the Armed Forces themselves. This includes training opportunities, healthcare provision, welfare support and much else. Most Service Leavers make a successful transition – the great majority who look for work find it, and few experience serious problems.
- **Preparation by the individual is essential – and good information is key.** However much provision is put in place, perhaps the most important factor in a successful transition is the mindset of the individual Service Leaver. There is no substitute for planning and preparation, not just in the weeks and months before leaving the Forces but over the long term. Those who start to think about their next job or home, how they will budget and other practicalities only weeks before their departure are not surprisingly more likely to have problems. Information is essential to effective planning, but it is often hard to find, poorly presented and confusing. Ensuring personnel and Service Leavers get good information at the right time about transition and civilian life is therefore vital.

- The Service Leavers most likely to struggle get the least help. It is often assumed that the longer a Service career, the harder will be the eventual return to civilian life. The truth is almost the reverse of this. Early Service Leavers, who have served up to four years (but may during that time have completed operational tours in places like Afghanistan), receive only the most basic support for transition and are the most likely to experience unemployment and other problems. Improving outcomes for these Service Leavers is essential to improving transition overall, and will be to the benefit of the Armed Forces and the country as a whole.
- Public perception of Service Leavers needs to be changed. Though a small number do have problems and need special provision, Service Leavers as a whole begin new careers, enjoy good health and are no more likely to suffer PTSD, become homeless, commit suicide or go to prison than the rest of the population. Yet there is a widespread public perception that veterans are likely to be physically, mentally or emotionally damaged by their time in the Armed Forces. This in itself constitutes an unnecessary extra hurdle for Service Leavers, restricting their opportunities by lowering expectations of what they can do. There is a good story to tell.

## Key recommendations

These broad conclusions, together with a number of more detailed findings, have given rise to a number of recommendations which I have set out in detail in the relevant chapters (and collected together for convenience in the next section). The most important of these recommendations are as follows:

- The MOD and the Armed Forces should be more proactive in changing perceptions of Service Leavers, promoting a more positive and accurate view, ensuring problems and incidents are seen in their proper context, and challenging misleading or partial information in the media and elsewhere. This should be supported by the establishment of a curated research hub bringing together peer-reviewed academic research about veterans and transition, ensuring information is easy to access and identifying gaps for further research.



- All personnel should complete an online Personal Development Plan, beginning at the end of basic training. The PDP should include a portfolio of the individual's education, skills and achievements; a plan for their development, including long-term career aspirations and the qualifications required; education modules on "life skills" including housing and financial management; and a checklist to ensure the individual is considering future needs and taking the actions required. Personnel would be monitored by their commanders in completing the PDP, which will inculcate a sense of responsibility for personal development and ultimately make for a smoother and more successful transition.
- All Service Leavers who have completed basic training should be eligible for the full transition support package. Currently, only those who have served six years or more qualify for the full resettlement service offered by the Career Transition Partnership. Early Service Leavers, who have served up to four years, are the most likely to experience unemployment and other problems and get only the most basic transition support.
- A new work placement scheme should be created in partnership with industry, to give Service Leavers practical experience of civilian work. This would replace the current system of resettlement training courses. The Career Transition Partnership should also be given a direct incentive for job finding, such as payment by results, under the new contract to begin in 2015. This should ensure sufficient attention is paid to the more junior and less qualified, of whom there will be larger numbers once the full resettlement package is made available to all Service Leavers.
- A single 24/7 contact centre should be established by the Veterans Welfare Service and Forces charities, with a single telephone number and website address to be given to all Service Leavers on a new Veteran's Card. Clients would be transferred immediately to the appropriate person, and a comprehensive case management and tracking system common to all participating charities would be established. This would encourage collaboration within the charity sector, end the confusing array of charity information Service Leavers currently encounter, and ensure those who need help can find it straight away without having to make several calls or being passed from one organisation to another.

- A Directory of Armed Forces Charities should be created, including organisations which meet quality criteria on governance and effectiveness and, in the case of healthcare charities, comply with the relevant NHS, NICE or CQC guidelines. Inclusion in the Directory would be necessary for charities to be eligible for public funding or referral from public agencies. The Directory would be run by the Confederation of British Service and Ex-Service Organisations (COBSEO).

# Complete List of Recommendations



## Education and Training

- Establish a Personal Development Plan (PDP) for all personnel, commencing at the end of basic training and mentored by commanders, to include a portfolio of the individual's education, skills and achievements, and a plan for their development; a source of knowledge for long-term career aspirations beyond the Services and the qualifications needed; education modules on "life skills" including housing and financial management; and a self-assessment checklist to ensure the individual is considering future needs and the actions required.
- Reinforce the strategy for translating and accrediting skills, experience and qualifications gained in the Forces for the civilian world by harmonising tri-Service efforts; identify and make available additional modules necessary to convert a military qualification into a civilian one; emphasise this to employers and personnel through the PDP.

## Resettlement and Employment

- Make the full resettlement package available to all Service Leavers who have completed basic training. Finding employment for those who do not complete basic training would be led by the DWP, following smooth handover in recognition of the recruit having volunteered to serve the nation.
- Incorporate an element of incentivisation for job finding, such as payment by results, in the new CTP contract to commence in 2015, to ensure the provider is as proactive as possible in connecting the larger number of eligible personnel with the widest range of employment opportunities; the structure should ensure sufficient attention is paid to more junior and less qualified Service Leavers.
- Replace the current system of resettlement training and IRTC grants with a work placement scheme to prepare Service Leavers for the civilian workplace.
- Replace the current resettlement workshops with online tutored learning packages that personnel and their families can take any time during their career, and incorporate these into the Personal Development Plan.

- Establish an Employers' Council to co-ordinate the relationship between the MOD and industry, promote Service Leaver recruitment, encourage the creation of transition work placements and draw in SMEs.
- Give Service Leavers' spouses access to the CTP job-finding service on a self-funding basis.
- Establish a central tri-Service transition and employer engagement staff, building on the platform of HQ Support Command and best practice from the three Services, allowing Service Leavers to select a military establishment (not necessarily of their parent Service) in the region to which they plan to resettle, from which they can make their exit and receive localised support.
- Expand the UNSWIS scheme to create work placements for non-WIS personnel; explore combining this with the Publicly Funded Further and Higher Education scheme to allow Service Leavers to undertake work placements or paid work while studying.
- Consider whether it is possible for the MOD to award credit in its tendering process for veteran-owned suppliers or those that operate or contribute to programmes that support veterans.
- Be more proactive in countering negative misconceptions and stereotypes which can create an extra barrier to Service Leavers finding work.

## Housing

- Incorporate a tutored online package which includes information on housing into the Personal Development Plan. The MOD could enter a partnership with one or more Services housing charities to make use of their footprint, commitment and expertise.
- Commission a comprehensive survey of local authorities to establish a detailed picture of the conditions for the allocation of social housing in each area. The results should be published, helping Service Leavers to make choices and encouraging authorities to follow best practice.
- Pay statements for Service personnel should include details of the subsidised and unsubsidised cost of their accommodation,

as well as the Council Tax and utility charges they would be paying in the civilian sector. This would help to embed the expectation of future civilian accommodation costs and encourage financial security.

- Consider paying Service personnel their full salary and requiring accommodation charges to be paid by Direct Debit, rather than deducting them at source. This would help to encourage the habit of planning and budgeting.

## Health

- Consider instituting automatic MOD case reviews following serious incidents involving personnel or veterans with mental health problems, to establish whether lessons can be learned or steps taken to reduce risks or improve transition.
- NHS Scotland should follow England and Wales in automatically generating notification to a Service Leaver's receiving civilian GP that their new patient has been under the care of DMS, and detailing how to obtain his or her military health record. (A more personalised processing system via security vetted Armed Forces champions will be needed in Northern Ireland.)
- Make the full resettlement package available to all Service Leavers who have completed basic training, in order to improve outcomes for those with shorter Service who are more vulnerable (see Resettlement and Employment).
- Establish a Personal Development Plan for all personnel, to begin on completion of basic training, to encourage individuals to take responsibility for their needs in education, training and preparation for civilian life (see Education and Training).
- Expand the capacity of PRUs and incorporate all single Service recovery resources into a tri-Service capability, utilising the Army's Support Command footprint and infrastructure.
- Conduct research into the longer-term outcomes of personnel who have been cared for in PRC facilities, including any "cliff edge" effects in their eventual transition possibly resulting from their being kept separate from day-to-day society longer than necessary.

- Create a directory of accredited Third Sector providers which, if offering healthcare services, comply with the appropriate NHS, NICE or CQC guidelines (see Welfare and the Third Sector).
- Establish a Curated Research Hub bringing together peer-reviewed academic research concerning veterans and transition, ensuring information is easy to access, and identifying gaps for further research (see Information Provision).
- Ensure serious incidents are seen in their proper context and be more proactive in countering myths about veterans' health which can restrict prospects of Service Leavers as a whole (see Information Provision).

## Welfare and the Third Sector

- Develop the VWS website to include an area for those seeking help, an effective search engine, and a central information source for practitioners, public agencies, charities, Armed Forces Champions and others.
- Establish a single 24/7 contact centre for the VWS and the Third Sector, with a single telephone number and web address, enabling clients to be transferred immediately to the appropriate person, with a comprehensive case management and tracking system common to all COBSEO charities and those in the Directory.
- Create a Veteran's Card to be given to all Service Leavers on departure, featuring the telephone number and web address of the single contact centre and providing access to specific services and discounts.
- Produce an app for personnel, Service Leavers and veterans which can serve as a comprehensive portal for advice, information and communication.
- Establish a Directory of Accredited Armed Forces Charities which meet quality criteria in terms of governance and effectiveness, to serve as a guide for practitioners, charities, public agencies and those seeking help; inclusion in the Directory would be necessary to be eligible for public funding, referral or signposting; to be funded by membership fees in the medium term, with a start-up grant from public funds.



- Make COBSEO the single point of advice to HM Treasury on the allocation of LIBOR funding.
- Encourage, through COBSEO, greater co-operation, collaboration and consolidation in the Armed Forces charity sector.
- Make families a greater part of the process of preparing for transition, by giving access to education modules, the resettlement consultancy service and the job-finding service, and offering the veterans' app and a version of the Veteran's Card.
- Make the full resettlement service available to all Service Leavers who have completed basic training (see Resettlement and Employment).

## Financial Aspects of Transition

- Incorporate financial education into the individual's Personal Development Plan (see Education and Training), building on the MoneyForce initiative. This should include comprehensive and accessible information on pensions and compensation, alongside guidance on general financial management.
- Pay terminal lump sums prior to departure in order to help Service Leavers make the best use of their discharge entitlements.
- Consider making large Armed Forces Compensation Scheme payments only into Special Needs Trusts.
- Include on pay statements details of the subsidised and unsubsidised cost of the Service person's accommodation, as well as the Council Tax and utility charges they would be paying in the civilian sector. This would help to embed the expectation of future civilian accommodation costs.
- Consider paying Service personnel their full salary and requiring accommodation charges to be paid by Direct Debit, rather than deducting them at source. This would help to encourage the habit of planning and budgeting.

## The Armed Forces Covenant and Veterans' Advocacy

- Create a central information source for Armed Forces Champions and others covering every aspect of service provision and entitlements for Service Leavers and veterans, ideally via the VWS website; identify further ways to ensure Armed Forces Champions and others in the field have as much information as possible about their local Service Leaver and veteran populations.
- Establish a national network of Armed Forces Champions, perhaps with an annual conference, in order to share information and best practice.
- Mobilise the Veterans Advisory and Pensions Committees as fora to help local authorities and practitioners pursue best practice and ensure more consistent performance in delivering the Community Covenant.
- Establish an Employers' Council to co-ordinate the relationship between the MOD and industry, promote Service Leaver recruitment, encourage the creation of transition work placements, and help deliver the Corporate Covenant.
- Amend Section 75 of the Northern Ireland Act to enable Service Leavers and veterans to receive the recognition and provision they deserve.
- Appoint security-vetted Armed Forces Champions in Northern Ireland to enable Service Leavers and veterans to claim entitlements without fear for their personal security.
- Maintain and broaden dialogue with close international allies.
- Re-examine the definition of the term "veteran" and refine the criteria to produce an acceptable qualification with greater credibility and exclusivity.
- In my role as Special Representative on Veterans' Transition, I propose that I should report to the MOD and the Covenant Ministerial Committee, annually for the next two years, to monitor and encourage progress on the issues raised in this Review and other related work from an independent standpoint. In the longer term, the government may wish to consider appointing an overall Veterans' Champion with a wider remit.

## Information Provision

- Create a Personal Development Plan for all Service personnel, incorporating all strands of an individual's development and preparation for their second career (see Education and Training).
- Require personnel to give more detailed information about their resettlement address as soon as it is known, and any special needs they may have, to help local authorities and other agencies plan service provision.
- Establish a single contact centre for Service Leavers and veterans, created through a partnership between the Veterans' Welfare Service and major charities.
- Improve the VWS website with a clear, separate area for those needing support, closely tied in with the new single contact centre.
- Create a Veteran's Card with a single contact telephone number and website address.
- Create an app for personnel, Service Leavers and veterans which can serve as a comprehensive portal for advice, information and communication.
- Create a section on the VWS website for practitioners, including Veterans' Champions, delivering services to Service Leavers and veterans in fields including health and housing.
- Be more proactive in changing the narrative about Service Leavers and veterans, promoting a more positive and accurate view of the veteran community, ensuring that problems are seen in their proper context, and being bolder in challenging misleading or partial information in the media and elsewhere.
- Review the way in which Defence statistics are presented in order to ensure they are as comprehensive, comprehensible and easily accessible as possible.
- Establish a Curated Research Hub bringing together peer-reviewed academic research concerning veterans and transition, ensuring information is easy to access, and identifying gaps for further research.

- Service charities should consider how the messages and images used in their communications contribute to society's overall view of Service Leavers and veterans.

## Reservists

- Make all FTRS personnel eligible for the full CTP resettlement package.
- Enhance dialogue with employers through refreshed employer engagement bodies and the proposed Employers' Council (see Resettlement and Employment) to promote recruitment and tackle discrimination against Reservists.
- Conduct a detailed study of Reservists' post-deployment mental health.

# About the Review



The Prime Minister appointed me his Special Representative on Veterans' Transition in September 2012. We agreed that I would conduct a review of the policies currently in place regarding Service Leavers' transition to civilian life, the provision made by the state and others, and the practical experiences of those leaving the Forces. The Terms of Reference for the Review can be found in Appendix 1. The day-to-day work of the Review team has been led by Major General (Retd) Michael Laurie CBE.

Crucially, the Review has been independent; the government has not funded its costs. Though we have consulted very widely within and outside government and the Armed Forces, I have been free to draw conclusions and make recommendations on the basis of the evidence collected by the Review.

The Review team spoke to a huge number of individuals and organisations, all of whom willingly contributed their time, thought, experience and expertise. These include members of the Armed Forces, the Ministry of Defence and other government departments, the Third Sector, businesses and academics. They are listed in Appendix 2, and I am grateful to them all.

Focus groups and in-depth interviews were conducted among recent Service Leavers, including those who have needed Third Sector provision and those involved in providing services for them. Full details can be found in Appendix 2, and the findings are incorporated into the main body of the report. We have also considered the extensive pool of research conducted by others in the field, particularly the Forces in Mind Trust and the King's Centre for Military Health Research. References are footnoted throughout the report.

In addition we established a website, [veteranstransition.co.uk](http://veteranstransition.co.uk), through which Service Leavers, their families and others with an interest were invited to submit comments, experiences and suggestions. This was publicised through various formal and informal Forces communications channels, as well as through my own website and Twitter account. Nearly 1,000 individuals contributed through the Review's site.

Readers will note that much of the report is devoted to setting out the provision available for Service Leavers. This is deliberate: early on in the Review many discussions exposed a perception that provision was sparse, and that Service Leavers and even people in the Forces were often unaware of elements of it. I therefore decided that a useful starting point would be to catalogue what is already in place.

A brief note on the use of the term “veteran”. In the UK, anyone who has served in uniform for even one day of basic training is classed by the government as a veteran. There is some debate about this practice – with good reason, it seems to me. While this question is outside the scope of this work, the MOD should re-examine this and refine the criteria to produce an acceptable qualification with greater credibility.

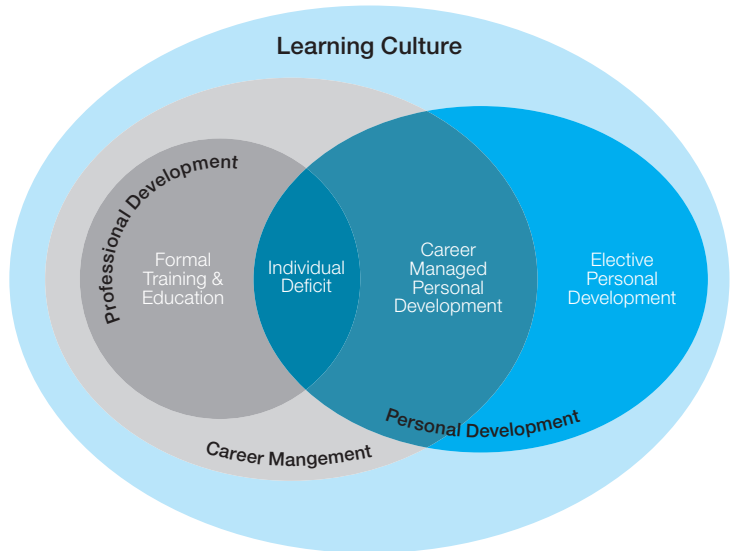
This Review is concerned with Service Leavers – those leaving to rejoin civilian life. In this report, those still serving are referred to as Service personnel, those in the process of transition are called Service Leavers, and the term veterans is used to describe those who left the Forces some time ago.



# Education and Training



The MOD relies on the strengths of its people and thus invests a great deal in their through-life professional development and training. Throughout their careers, all ranks progress through a structured network of courses to qualify them for subsequent promotion, roles and tasks. The MOD's training and education policy is based around the three overlapping areas of Career Management, Professional Development and Personal Development. Together these are known as the Learning Culture:



#### The MOD's Learning Culture

Professional Development provides the training and education required to undertake a military appointment, rank or role. This is delivered through generic courses with defined start and output standards, by Service schools, accredited service providers or online. Personnel may need to undertake personal development to address individual deficits in their learning, such as raising literacy or numeracy levels in order to cope with course content. Professional Development provides benefit to Personal Development as a by-product.

Career Managed Personal Development is of broader and often less immediate benefit to the organisation. It is not mandated for all or specifically focused on the next appointment, but should be of benefit to an individual's career, thereby building motivation and commitment.

Elective Personal Development opportunities include those activities that support individual interests or transition to future employment. These opportunities may have an indirect benefit to military capability since they engage personnel in the learning habit and that improves their ability to respond to professional and career development. Just as importantly, they contribute to morale and therefore are retention positive. Elective Personal Development may build on the foundations of Professional Development and Career Managed Personal Development (through accreditation towards civilian qualifications) but it will require effort and financial contribution on the part of the individual.

A wide range of provision for personnel exists within these overlapping areas. The main education and training opportunities are set out briefly below.

### Literacy and numeracy

The minimum entry requirement is Entry Level 2, which equates to the standard expected of a seven to eight year old in literacy and numeracy. Of the 2012 intake, all Royal Navy and RAF recruits were above this level. Of those recruited to the Army, 3.5% were rated at entry level 2 for literacy and 39% had a literacy level of an eleven year old.<sup>3</sup> (The MOD has considered raising entry standards, but recruiting in competition with other employers, the Services take the best available candidates to fill the numbers needed. As well as literacy and numeracy, all candidates are put through a number of assessments including attitude, physical fitness, commitment to joining and trainability.)

As they progress through their careers all military personnel are required to reach Level 1 and Level 2 in the Qualifications and Credit Framework (see table below) in literacy and numeracy. The target is for all personnel to attain at least Level 1 (GCSE Grade D–G or equivalent) literacy and numeracy standards within three years of joining. Those seeking promotion to the rank of Corporal or equivalent must hold English and maths qualifications at Level 1, as a minimum. For promotion to Sergeant or equivalent, the minimum requirement is Level 2 (GCSE Grades A\*–C).

3 House of Commons Defence Committee, July 2013. <http://www.parliament.uk/business/committees/committees-a-z/commons-select/defence-committee/news/5th-report-substantive-pn/>

QCF Level	Equivalent to	Potential Levels of Employment
8	Doctorate	Senior Director
7	Postgraduate/ Masters Degree	
6	Bachelor Degree	Senior Manager
5	Foundation/ Bachelor Degree	Manager
4	Foundation Degree	First Line/Junior Manager
3	A-Level	Supervisor/School Pupil aged 16–18
2	GCSE Grades A*–C	Operator/ Team Leader/School Pupil aged 14–16
1	GCSE Grades D–G	Operator/ Front line colleague/School Pupil aged 14–16
Entry Level 3	Key Stage 3	School Pupil aged 11–14
Entry Level 2	Key Stage 2	School Pupil aged 7–11
Entry level 1	Key Stage 1	School Pupil aged 5–7

#### Qualifications and Credit Framework for England, Wales and Northern Ireland

Candidates for recruitment whose literacy or numeracy skills are below the required standard may be deferred and directed to a local further education college or other education centre until their skills have improved, and they can then reapply. For recruits who are accepted but need assistance in reaching Level 1, a programme of support will be put in place during their training phase. This support is now largely delivered through the extensive apprenticeship programmes conducted within the Services as part of their Phase 2 (Trade) training (see Apprenticeships and National Vocational Qualifications, below). Low standards on entry are less of a concern for the Royal Navy and the RAF than for the Army. Within the Army it is recruits to the less technical branches, specifically the Infantry, who are most likely to need this support.

Throughout their career all personnel can access support with basic skills of reading, writing, speaking, listening, numeracy and Information and Communications Technology (ICT). Specialist help is also available for those personnel whose first language is not English. The Armed Forces have qualified civil service staff, known in the Army as Basic Skills Development Managers (BSDM), plus a network of mentors and supporters, to help. Specialist literacy and numeracy support is provided through in-house provision or by contracted, external providers (e.g. Further Education colleges). All BSDM are trained Dyslexia Advisors and individuals with learning difficulties improve their educational attainment. Having a specific learning difficulty (SpLD) will not necessarily prevent enlistment and will be addressed on entry and during Service.

Phase 1 training	Basic Training
Phase 2 training	Initial Trade Training
Phase 3 training	Subsequent Developmental Training

### Armed Forces Training Phases

### Apprenticeships and National Vocational Qualifications (NVQs)

Phase 2 (Trade) training within the Armed Forces may take the form of an apprenticeship. All Armed Forces apprenticeships are accredited and linked to national standards across a range of sectors. In the academic year 2011/12 some 7,500 apprenticeships and 2,700 advanced apprenticeships were completed (see table below). There are two apprenticeship levels:

#### Level 2 Apprenticeship:

Military trade training forms the core of this level, which is equivalent to five good GCSE passes. A range of key skills qualifications (including literacy and numeracy) are completed and a technical certificate is gained. By the end of the apprenticeship, the individual is qualified in their respective trade and receives an NVQ Level 2.

#### Level 3 Advanced Apprenticeship:

These apprenticeships apply to the technical trades and are equivalent to two A-level passes. To qualify for an advanced apprenticeship, five GCSEs at grade C or above or a Level 2 apprenticeship are required. Advanced apprentices gain the relevant technical certificates through their trade training as well as an NVQ Level 3 and additional key skills.

Skills Area	Level 2 Apprenticeships				Level 3 Apprenticeships			
	RN	Army	RAF	Total	RN	Army	RAF	Total
Agriculture (includes animal care)		193		<b>193</b>		3		<b>3</b>
Business Administration and Law	36		35	<b>71</b>		62		<b>62</b>
Construction		36		<b>36</b>		36		<b>36</b>
Engineering (including ICT)	1031	2041	125	<b>3197</b>	284	1076	641	<b>2001</b>

Health, Public Services and Social Care	1042	743	188	1973	55	1		56
Hospitality (including catering and food services)			39	39				
Management and Professional							14	14
Retailing and Customer Services	73	1494		1567		540		540
Transportation (including warehousing and storage)			377	377				
Totals	2182	4507	764	7453	339	1682	655	2676

Apprenticeships completed skills area from 1 August 2011 to 31 July 2012<sup>4</sup>

Ofsted conducted a series of inspections on MOD apprenticeships between 2009 and 2013, rating their overall effectiveness as good.

## Command Leadership and Management (CLM) Training<sup>5</sup>

### Non-commissioned ranks

A non-commissioned Service person's career will begin at the rank of Private (or other Service equivalent). They may rise through the Non-Commissioned Officer (NCO) ranks to Warrant Officer, with the potential to be commissioned from the ranks. Individuals must complete CLM as part of their career progression. CLM is designed to prepare a Service person for promotion to the next rank by giving them the skills and knowledge that they will require in order to operate effectively at the next level.

Each Service conducts CLM training in a different way, with a mixture of residential educational courses delivered in Military Education Centres, distance learning and projects. CLM training is developmental and is provided at levels appropriate to rank (Potential NCO, Junior NCO, Senior NCO and Warrant Officer). The courses cover leadership, management, communication, professional knowledge and personal development.

All levels of the CLM programme count as credits for civilian qualifications, such as professional and vocational qualifications

<sup>4</sup> *The Armed Forces Covenant In Action? Part 4: Education of Service Personnel*, House of Commons Defence Committee, July 2013

<sup>5</sup> The term used in the Army and RN. In the RAF it is Professional Military Development (Air).

in management, degree level modules or credits and membership of professional institutions (see Accreditation for Learning, below).

Commissioned ranks

A commissioned Service person's career will begin at the rank of Officer Cadet at the relevant Service Academy.<sup>6</sup> They may rise through the commissioned ranks to Field Rank (Major to Colonel, or other Service equivalent<sup>7</sup>) or even General Rank (Brigadier to General, or other Service equivalent<sup>8</sup>). As with the non-commissioned ranks, career progression and promotion-qualifying courses will contain elements of CLM training which will count as credits for civilian qualifications and entitle the individual to apply for membership of professional institutions (see Accreditation for Learning, below).

Accreditation for learning

Accreditation is the gaining of a whole or partial civilian qualification through recognition of the internal education, training and experience of Service personnel against the qualification's specific requirements. For example, leadership and management elements of generic training and promotion courses are accredited, in whole or in part, against qualifications offered by the Chartered Management Institute (CMI) and the Institute of Leadership and Management (ILM).

Similarly, qualifications achieved by specialist personnel such as technical, medical or human resources specialists, often relate directly to the national equivalent. Sometimes the national qualifications themselves form all or part of the relevant military course. The RAF has a website<sup>9</sup> showing what their qualifications translate to, and all three Services are in the process of creating matrices of training and accreditation with selected qualification providers.

Examples of both generic and trade courses and their accreditation are shown below:

Training Type	Training Course	Accreditation (Awarding Body)
Generic Training	Junior Management & Leadership Course (JMLC) – RAF course for newly promoted corporals	Level 2 Diploma in Team Leading (CMI) Level 3 Certificate in 1 <sup>st</sup> Line Management (CMI) Level 3 Award in Effective Management (ILM) Level 3 Certificate in Leadership & Management Skills (ILM)
	Warrant Officer Study Period (WOSP) – RAF course for newly promoted warrant officers	30 M-Level CAT points towards MBA (Staffordshire University)

6 Royal Military Academy Sandhurst (Army), Britannia Royal Naval College (Royal Navy), RAF College Cranwell (Royal Air Force)  
7 Squadron Leader to Group Captain (RAF); Lieutenant Commander to Captain (RN)  
8 Air Commodore to Air Chief Marshal (RAF); Commodore to Admiral (RN)  
9 <http://www.raf.mod.uk/rafllearningforces/courseinfo/accredtrng.cfm>



Trade Training	Trade Management Training (Medical) 1 (Corporal) or 2 (Sergeant) – RAF medical branch trade courses	Exempt 1 <sup>st</sup> year (TMT1) or 1 <sup>st</sup> & 2 <sup>nd</sup> year (TMT2) BSc (Hons) in Health & Social Care (Anglia Ruskin University)
	Intelligence Branch/OF2 Rank: Captain (Army), Flight Lieutenant (RAF) and Lieutenant (RN)	30 credits at Postgraduate level towards MA in Intelligence & International Relations (Staffordshire University)

#### Examples of RAF training course accreditation

Those in less technical branches, particularly those who leave after only a few years or do not achieve promotion, will have less to be accredited and will be less competitive in the civilian job market. For these individuals, greater effort will need to be made to extract accreditable elements from their training and identify compensating opportunities for elective personal development (see Personal Development Plan, below).

Despite the good work that is going on to make skills and qualifications gained in the Services more easily transferrable, the benefits are yet to be fully felt. While the MOD has a policy to maximise accreditation, the single Services, individual trades and regiments are mounting separate initiatives, which will require greater co-ordination.

Though Service courses are of a high standard, they are primarily for the benefit of Defence and thus often not understood outside. A number of recent Service Leavers told us they had found it hard to translate their experience and qualifications for civilian employers, and several employers told us they were confused.

***"I did 26 years and the only qualification I came out with was a Level 7 NVQ in Leadership and Management. Everything else, like health and safety, didn't translate, so I had to re-qualify."***

**Recent Service Leaver**

*Transition Review focus group*

This echoes research by the Forces in Mind Trust,<sup>10</sup> which concluded that "lack of transferability of qualifications and licences to the civilian employment market" was a barrier to Service Leavers seeking jobs, with some former personnel having to retake qualifications at considerable personal expense to make them valid in the civilian world.

A central strategy is needed to exploit the RAF model of comprehensive, widely understood accreditation throughout the Services.

<sup>10</sup> *The Transition Mapping Study*, Forces in Mind Trust, August 2013

## GCSE, AS and A-Level

Under the terms of the HM Forces Scheme, personnel can sit GCSE, AS and A-Level examinations set by Cambridge International Examinations (CIE) in a wide range of subjects. Most GCSE subjects offered do not carry coursework as part of the syllabus; candidates sit an extra subject paper in place of the coursework component. These courses are elective and personnel study for them in their own time.

## University Short Course Programme (USCP)

The USCP is sponsored by the three Services and aims to help personnel make a more effective contribution to Service life by developing their knowledge and personal skills. The USCP is not intended for resettlement purposes or to supplement formal training.

There are approximately 580 USCP places available each academic year. Courses are available in three categories: Command, Leadership and Management; Regional and Strategic Studies; and Languages.

Qualifications are not awarded for courses but the content may contribute towards a portfolio of evidence. However, students who are prepared to undertake an additional assignment may gain points under the Credit Accumulation Transfer Scheme, used by many UK universities to record passage through a modular degree course and facilitate movement between institutions and courses. An additional fee may be payable, part of which may be reclaimed through the Standard Learning Credit Scheme (see below).

## Higher and Postgraduate Education and Higher Defence Studies

### Higher education

A proposal is under consideration that the minority of Army officers who do not have one on joining gain a first degree by the end of Career Stage 1 (promotion to Major) and a second degree by the end of Career Stage 2 (selection for promotion to Lieutenant Colonel).

### Postgraduate education (PGE)

The Armed Forces have a requirement to train and educate personnel for specified posts at postgraduate level, either at universities or through professional bodies. The Defence Academy is the main provider of PGE and offers a range of part-time Masters courses,

including: MSc in Defence Leadership Studies; MSc in Programme and Project Management; Masters of Business Administration and MSc in Cyberspace Operations. Programmes are primarily designed for mid-career military officers and above (Major or equivalent Service rank – Regular and Reserve) and equivalent grade MOD civil servants in a relevant career field or employment. These qualifications also bring liability for a return of service. Courses are centrally funded, less travel and subsistence costs which must be borne by the employing unit.

### Higher Defence Studies Programme

Serving officers in the rank range of Captain to Lieutenant Colonel (or other Service equivalent) have the opportunity to undertake a period of advanced study at university through the HDSP. The scheme includes full-time university higher degree courses lasting for one academic year, full-time Army Fellowships (which last for one or two academic terms) and the Yale World Fellows Programme. One example is the full-time Cambridge University MPhil in International Relations.

## Sources of funding

For education and training in the areas of Professional Development and Career Managed Professional Development, courses are funded by the MOD either for attendance at a Service school or a third party provider.

The individual is responsible for Elective Personal Development, though there are a number of options available to assist personnel with the financial burden.

### Standard Learning Credits (SLC)

The SLC Scheme allows personnel to claim 80% of course fees up to a maximum of £175 per financial year. To qualify for SLC funding, the course of study must lead to a nationally recognised qualification, have substantial developmental value and directly benefit the Service. Students are able to claim the refund of fees on completion of the course of study or at the end of each academic year if the course runs over more than one year. Entitlement to SLC finishes when the individual leaves the Armed Forces.

### Enhanced Learning Credits (ELC)

Enhanced Learning Credits may be claimed for learning which is an integral part of a nationally recognised qualification at QCF Level 3 (A-Level or equivalent) or above, or an approved international equivalent qualification.

Awards are available in two tiers: a Lower Tier of up to £1,000 per year for those with four or more years' eligible Service, and an Upper Tier of £2,000 per year for those with eight or more years' eligible Service. The ELC scheme provides a single payment in each of three separate financial years. These do not need to be consecutive, and can be for a combination of Lower and Upper Tier funds. Claims may be made either in Service or for up to ten years after leaving. While in Service, the course undertaken must be of benefit to the Service, though this does not apply once the individual has left.

Military education staff and the single Service chain of command are responsible for ELC applications and claims. As with SLC, the individual is required to fund 20% of the cost.

Course training providers will routinely be selected from a register of authorised companies (maintained by ELCAS, the ELC Administration Service) which have undergone due diligence and who provide training that meets the ELC programme's aims. Training by non-accredited providers may be authorised on a case-by-case basis.

[Publicly Funded Further and Higher Education for Service Leavers](#)  
Service Leavers in England, Scotland and Wales are able to take a first full Level 3 qualification (two A-Levels or vocational equivalent) or a first higher education qualification, with tuition fees paid in full by the state, for up to ten years after their departure. The Publicly Funded Further Education/Higher Education (PFFE/HE) scheme is available to UK-based personnel who have completed at least four years' Service and who left on or after 17 July 2008. Entitlement can be transferred to an eligible spouse or partner in the event of the Service person's death, or if their medical discharge means they are unable to use the scheme.

## Take-up of education and training opportunities

The provision described above amounts to an enormous range of opportunities for Service personnel to enhance their personal development and career prospects, both within the Forces and in their future civilian life. Few other employers, if any, offer anything similar.

However, take-up of these opportunities – many of which are elective and require a degree of self-motivation from the individual – is not as high as it could be. The figures below show the take-up of SLC and ELC, supplied to the Review by the MOD's Directorate of Training, Education, Skills, Recruiting and Resettlement.

In-Service claims from personnel with over 2 years left to serve	25%
In-Service claims from personnel in last 2 years of Service	56%
Claims from personnel no longer in Service	19%

% use of Enhanced Learning Credits (source: TESRR)

Service	ELC take-up
RAF	28%
RN	23%
Army	22%
Average	24%

% of registered personnel taking up ELC by Service, from scheme start to 30 Sept 2013 (source: TESRR)

Year	Trained strength	Total claims	% take-up
2011/12	169,020	14,049	8.3%
2012/13	161,240	13,038	8.1%

SLC take-up as a % of total trained strength (source: TESRR)

As these figures show, only a quarter of registered personnel in all Services take advantage of their ELC entitlement, and only just over 8% claim the SLC that is available to them. Moreover, three quarters of those who claim ELC do so towards the end of their Service or after they have left. This means the Forces themselves benefit less from the development of personnel than would be the case if individuals used the scheme earlier in their careers.

A number of recent Service Leavers told the Review team they wished they had made more of them while they had the chance.

***“The Education Centre was right outside my block, but I was too p\*\*\*\*\* to see it.”***

***Recent Service Leaver***

*Transition Review focus group*

At the most basic level, Service personnel may simply not know that particular schemes exist, owing to a lack of accessible information. The operational tempo of recent years means personnel have little time for courses not directly relevant for their next operational deployment. For the same reason, the chain of command may not be aware of the schemes on offer, and be reluctant to promote them if they are. Some personnel feel they will simply be told when they

need to attend a course, do not want to fill what free time they have with extra study, or give little thought to their future career either within or beyond the Services.

*“The first I knew about ELC was when I walked into a Job Centre and saw Quest magazine. Then I realised I could go on a course and they would fund it.”*

**Recent Service Leaver**

*Transition Review focus group*

Increasing engagement with the education and training opportunities on offer would bring benefits to the Services in the form of more capable personnel, and improve the prospects of eventual Service Leavers in the civilian marketplace.

## Life skills

As discussed in the later chapter on Information Provision, one area of weakness in preparation for civilian life for many individuals can be broadly termed “life skills”. Personnel who join straight from school and the family home, and live in Service accommodation, have no need to become familiar with Council Tax, utility suppliers and so on until they leave.

As discussed in the chapter on Financial Aspects of Transition, Service Leavers can be unprepared for, among other things, the cost of civilian housing and the need for careful budgeting, given the extra demands and deductions on income they had previously been able to treat as disposable. This is a particular problem in the Army, with its more mobile workforce, higher proportion of Short Service and Early Service Leavers, and consequently lower level of home ownership.

The MOD is making efforts to improve advice and support in these areas across the Services. MoneyForce has been rolled out to increase the knowledge and capability of personnel in managing their own finances, and the Joint Services Housing Advice Office (JSHAO) gives advice on civilian housing options (see chapters on Financial Aspects of Transition and Housing respectively).

However, workshops aimed at developing life skills such as financial management are often undertaken too late for them to be of real value. These skills need to be inculcated earlier, alongside a culture of thinking about the future.

## The Personal Development Plan

The most important factor in a successful transition is the attitude and preparation of the individual. Those who realise they will need a second career, financial security and a home tend to prepare early and do well. Those who do not prepare early and lack the right mindset are more likely to struggle, even if they are offered all the support available.

The most effective intervention that can be made to overcome the “cliff edge” of transition is therefore to encourage personnel to take ownership of their future from day one. This means prompting individuals to think about their career development within the Forces, and their longer-term aims.

To achieve this, I am recommending the introduction of a Personal Development Plan for all Service personnel, to commence at the end of basic training. The New Employment Model (NEM) proposes a similar scheme called the Personal Development Pathway, a portfolio-based programme of preparation for transition. However, this idea need not wait for the implementation of the NEM, which is still being developed.

The Personal Development Plan (PDP) could be launched much sooner. It would include all strands of an individual’s development and preparation for a second career. The PDP would be a well-designed online portfolio that provides a gateway to all relevant information. The ability to manage such a tool will vary widely within the Services, so it must be responsive to different educational levels. It should be possible to develop the PDP in a way that avoids a one-size-fits-all approach.

The key elements of the Personal Development Plan would be as follows:

- A portfolio of the individual’s education, skills and achievements, including a plan to upgrade these over time.
- A source of knowledge for long-term career aspirations within and beyond the Services including qualifications needed, how these match what they currently have, and how to fill the gap.
- A register of Service courses, their civilian equivalents and accreditation status.

- Educational modules on “life skills” including housing and financial management, which personnel can study at any time (though they would be encouraged to do so early). Families should also have access to these modules.
- A self-assessment checklist to help ensure the individual is considering every aspect of his or her future needs and the actions they need to take.

In developing their PDP individuals would be mentored by their commanders (who will be following a PDP of their own). Commanders will need to monitor and encourage use of the PDP, including promoting educational opportunities. This could be done alongside the annual appraisal process and should not be burdensome to junior commanders – indeed personal development should be rewarded in the appraisal process.

The scheme should encourage a greater awareness and take-up of the elective educational opportunities on offer, and promote a better understanding of the practicalities of future civilian life. Even those who end up leaving the Services early – the group most likely to have problems after transition – will have made a start on thinking about their futures. There is no reason why they could not take their PDP with them on discharge to provide a continuing framework for their development. Through aggregated data, the PDP would provide valuable additional information for those responsible for planning future provision.

With the right approach the PDP will not only help realise the potential of individual personnel for the benefit of the Services but will in due course make for a more successful transition to civilian life. Over time, as individual personnel are persuaded that they are in the lead when it comes to setting the right conditions for their future, the issue of “transition” will fade, as Service Leavers will be more prepared both practically and mentally. Fewer resources will need to be committed to transition support and less time spent by the chain of command, and fewer individuals will be vulnerable to bad outcomes and need extra help.

### ***Recommendations: Education and Training***

- *Establish a Personal Development Plan (PDP) for all personnel, commencing at the end of basic training and mentored by commanders, to include a portfolio of the individual’s education, skills and achievements, and a plan for their development; a source of knowledge for long-term career aspirations beyond the Services and*



*the qualifications needed; education modules on “life skills” including housing and financial management; and a self-assessment checklist to ensure the individual is considering future needs and the actions required.*

- *Reinforce the strategy for translating and accrediting skills, experience and qualifications gained in the Forces for the civilian world by harmonising tri-Service efforts; identify and make available additional modules necessary to convert a military qualification into a civilian one; emphasise this to employers and personnel through the PDP.*



# Resettlement and Employment



Most Service personnel join the Forces straight from school. When they leave, often many years later, they have had no subsequent experience of applying for jobs and have only had one interview. They have spent the intervening years committed to selfless service in a very different culture to that of civilian employment.

The MOD consequently offers personnel varying degrees of resettlement support, depending on the individual's length of Service. Resettlement provision is delivered in three "Lines" from local to national level.

#### First Line (Unit level).

At First Line the Service Leaver makes initial contact with the Unit's resettlement information staff, who give information on entitlements, provide administrative support and direct the individual to the help and assistance available.

#### Second Line (regional level).

Second Line support is provided by the single Services through a network of Service resettlement advisers. These advisers provide information via briefings, and give advice and guidance through individual interviews on the resettlement package that would best suit the Service Leaver.

In addition to this First and Second Line provision, each single Service has a centralised structure in place to support transition and resettlement activities. For the Royal Navy and RAF, this consists of small departments at Navy HQ in Portsmouth and HQ Air Command at High Wycombe that interpret MOD policy and co-ordinate activity at Unit and regional level.

Army HQ in Andover exercises transition policy through its Personnel Services Branch. Two extra management layers reflect the Army's wider footprint: HQ Support Command in Aldershot and its ten subordinate regional brigades plus HQ London District. The additional transition effort consists of a small staff at HQ Support Command and a transition staff officer in each of the regional headquarters. This capability is currently due for closure in January 2016.

#### Third Line: Career Transition Partnership (national level).

Since 1998 Third Line support has been provided by the Career Transition Partnership (CTP).<sup>11</sup> The CTP is a partnering agreement between the MOD and Right Management, a career development and outplacement company, to provide tri-Service resettlement preparation, training and job-finding assistance. The CTP has nine Regional Resettlement Centres (RRCs) in the UK, and one in Germany, along with a Resettlement Training Centre (RTC) in Aldershot.

<sup>11</sup> <https://www.ctp.org.uk/>

The CTP delivers free resettlement services to all eligible ranks of the Armed Forces, with the aim of making the transition from military to civilian life as smooth and successful as possible. Workshops are provided to teach Service Leavers the skills they need to produce a CV, learn interview techniques, research the employment market and apply for jobs.

Job-finding assistance is delivered primarily through the Regular Forces Employment Association (RFEA)<sup>12</sup> and Officers' Association (OA)<sup>13</sup> both of which are Service employment charities contracted to Right Management. Both employ Employment Consultants (ECs), 24 of which are based at branches across the UK and one in Germany. The ECs have access to RightJob, CTP's online job-finding database, while eligible Service Leavers are issued an online job-searching facility on RightJob through which they can apply direct to the employer. Employers are encouraged to post suitable jobs on RightJob at no cost, with funding for the service coming from the MOD contract.

CTP also runs a variety of employment fairs, both physical and virtual, at which serving personnel and Service Leavers engage with employers and accredited training companies to get advice, make contacts, select training courses and submit CVs.

CTP has made arrangements with industry skills bodies representing construction (CITB), logistics (Skills for Logistics), oil and gas (OPITO), advanced manufacturing and engineering (Talent Retention Scheme), and energy and utilities (EU Skills) bodies. CTP has adopted a model that maps skills, addresses skill gaps and feeds a flow of opportunities to appropriate Service Leavers. This usually includes a work placement with a guaranteed job interview.

The key performance measures against which the CTP reports are:

- The percentage of Service Leavers registered for the CTP who successfully achieve suitable employment within six months of discharge.
- The percentage of take-up of eligible Service Leavers who register for the services.
- The percentage take-up of a maximum capacity of the agreed annual programme of internal training (contract funded courses at Resettlement Training Centre, Aldershot).
- Customer satisfaction rates, as determined from individual Service Leavers' satisfaction with key elements of the service provided and with the service overall.

<sup>12</sup> <http://www.rfea.org.uk/>

<sup>13</sup> <http://www.officersassociation.org.uk/>

## Levels of CTP support

Provision of formal resettlement support starts up to two years before an individual is due to leave the Forces; from the age of 50; or, for Wounded, Injured and Sick (WIS) personnel, and those made redundant, as soon as they are physically and mentally able.

Provision is graduated according to how long the individual has served, except in the case of WIS personnel, who automatically qualify for higher levels of support. CTP support is provided until two years after discharge. Beyond this point, the RFEA and the OA are available to assist veterans throughout their lives.

### The Employment Support Programme (ESP)

Service Leavers who have completed four years' Service are eligible for the ESP, which is available through the CTP from six months before discharge until two years post-discharge. Each Service Leaver is assigned a career consultant from the RFEA or, in the case of an officer, the OA. The consultant will provide advice on the types of employment which the individual may be suitable for in the region to which they intend to relocate.

The Service Leaver also has access to the RightJob database, and the consultant will help them in making contact with prospective employers. The consultant will also give advice on other regional matters such as schooling and housing.

### Full Resettlement Service

The full service is available through the CTP for Service Leavers who have completed six years' Service or more, or are medically discharged or made redundant. This commences up to two years before discharge (or age 50), and is available until two years post-discharge. The full service includes:

- Unlimited face-to-face contact with a personal career consultant. The consultant will not find the individual a job, but will advise on the type of work which may be suitable for the individual.
- Various workshops, which help the Service Leaver produce a CV, research the job market, prepare for interviews and respond to job adverts. There are also options for Service Leavers who intend to retire.
- Access to training to turn transferrable skills gained in the Services into civilian qualifications.
- Access to the Employment Support Programme.

Those who have served six years or more are also eligible for Graduated Resettlement Time (GRT), which can be used to undertake resettlement activities while still in Service. This rises from four weeks for those who have served six years to seven weeks to those who have completed 16 years or more. They will also receive travel and subsistence support for resettlement activities taken as part of GRT, in a quantity proportionate to the number of weeks taken.

### Resettlement training courses

In addition to the training courses mentioned in the previous chapter, specific provision for training is made for Service Leavers as part of the CTP service. Training may be undertaken internally at the Resettlement Training Centre (RTC) Aldershot, where a range of training courses are on offer, many of which lead to civilian-recognised qualifications in fields including management, building trades and engineering.

Service Leavers may also undertake training through the network of external civilian training organisations, known as preferred suppliers, which are audited by the RTC Aldershot. These courses require funding from the individual, which can come from a number of sources (see below).

### Course funding

Service Leavers with six years' Service or more are eligible for the Individual Resettlement Training Costs (IRTC) grant, currently £534, which can be used towards meeting the costs of training during resettlement. The IRTC, like SLC and ELC (described in the previous chapter), can be used at any recognised training provider.

### Defence Career Partnering

Defence Career Partnering (DCP) is an arrangement between the MOD and industry which aims to develop a two-way flow of personnel between the Services and the civilian sector, providing personnel with development and employment experience while meeting the needs of Defence. DCP achieves this through partnerships with civilian companies and other government departments which will collaborate in the development of personnel where this offers mutual benefit.

This programme has informed the conduct of transition placements for Service Leavers, known as Civilian Work Attachments (CWA). These are designed to help Service Leavers get sector-specific work experience and on-the-job training and to ensure employers and employees are well matched. A CWA can be taken at any time during the last two years of Service. Travel and subsistence can be claimed,



but CWAs do not attract IRTC funding as they do not include formal course instruction.

## Wounded, Injured or Sick (WIS) personnel/medical discharge

In addition to ongoing medical treatment and rehabilitation, a range of special services are available for those undergoing a medical discharge. They are all entitled to the IRTC grant, GRT and CTP services, irrespective of the length of time that they have served, including if they are discharged while under training. There is also a fast-track programme for them because the length of time between being informed of the decision to discharge and discharge itself may be quite short. For those who are not able to undertake resettlement services because of their medical condition it is possible to defer resettlement for up to two years after discharge and, in extreme cases, resettlement provision may be transferred to the spouse of the Service Leaver.

**Recovery Career Services (RCS).** Recovery Career Services<sup>14</sup> was established in 2013 to deliver an individual careers service which enables WIS personnel to achieve a sustainable and fulfilling career in the event of medical discharge. RCS is a collaboration between the MOD, CTP and Service charities Walking with the Wounded, Help for Heroes, ABF-The Soldiers' Charity, the Royal British Legion and the RFEA. The RCS engages with employers and includes a work placement scheme with over 200 commercial organisations.

## Early Service Leavers (ESL)

Personnel who are discharged electively or compulsorily while under training, or those trained personnel who are discharged compulsorily for disciplinary matters, are eligible for a much-reduced resettlement provision.<sup>15</sup> These personnel, known as Early Service Leavers (ESL), are often discharged at very short notice, with no entitlement to terminal leave or GRT. They are directed or signposted to the help and guidance that they can receive from other government departments and ex-Service welfare organisations and charities. Research<sup>16</sup> shows that ESL struggle in the labour market, with only 52% reported to be in education, training or employment six months after leaving, and may be unprepared for the demands of civilian life. For some, this can take them down a path of unemployment,

<sup>14</sup> <https://www.recoverycareerservices.org.uk/>

<sup>15</sup> The NAO estimates that the average cost, across the Services, to recruit and provide Phase 1 training for one individual is approximately £92,000 for Officers and £25,000 for other ranks. In 2007–08, 24% of Royal Navy recruits; 45% of Royal Marines recruits; 38% of Army recruits; and 22% of RAF recruits did not complete Phase 2 training.

<sup>16</sup> 2008 House of Commons Public Accounts Committee

offending, dependence on alcohol or drugs and, in extreme cases, homelessness and mental health problems.

All ESL will be given a resettlement brief and a detailed one-to-one interview at First Line (Unit level). During this interview issues specific to the individual will be explored and he or she will be put in touch with the Department of Work and Pensions, through its JobCentre Plus<sup>17</sup> offices, which will be able to provide help for finding a job.

Contact will also be made on behalf of the ESL with ex-Service charities where appropriate and, if there are accommodation issues involved, the Joint Service Housing Advice Office (JSHAO)<sup>18</sup> or the Single Persons Accommodation Centre for the Ex-Services (SPACES)<sup>19</sup> – this will be discussed in more detail in the Housing chapter. Those who are identified as requiring further help while in Service may be referred to a resettlement advisor or to a specialist CTP consultant for a one-off interview for further guidance.

**RFEA.** In addition to its contracted service as part of the CTP, the RFEA assists ESL and Reservists who have completed at least one operational tour under its Service of Care provision. Funded by donations from the ex-Service benevolent funds, RFEA uses two Specialist Employment Consultants to provide a range of services. These range from signposting of appropriate agencies up to a full job-finding service including advice and guidance, CV development, access to training opportunities, job-matching and access to customised job boards. Supporting services are provided by the network of Employment Consultants in place for the CTP contract.

**Future Horizons.** Early Service Leavers are less likely to have good outcomes than Service Leavers as a whole. Future Horizons,<sup>20</sup> a partnership between the MOD, RFEA, Forces in Mind Trust and the Royal British Legion, provides support for untrained ESL leaving the Infantry Training Centre, Catterick and for trained soldiers who qualify as ESL leaving from any Unit within Catterick Garrison. The scheme provides enhanced support and guidance on employment, accommodation, educational needs and mental health issues.

Future Horizons was launched as a pilot programme in January 2012. Initial results are promising: after six months, 63.4% of the ESL taking part were in employment or training, which compares favourably to other government-funded employment schemes. Over 90% of those using the programme said that they would recommend it to others. Four in five of those on the pilot scheme had not even completed basic training. As a result of this success, the pilot has been extended and is beginning a national roll-out across the three Services.

<sup>17</sup> <https://www.gov.uk/contact-jobcentre-plus>

<sup>18</sup> <https://www.gov.uk/housing-for-service-personnel-and-families>

<sup>19</sup> <http://www.spaces.org.uk/spaces/spaces/>

<sup>20</sup> <http://www.futurehorizons.org/>

## Redundancy

The Regular Armed Forces are undergoing a programme of redundancies to meet the requirements of the Strategic Defence and Security Review (SDSR), under which the Army will be reduced by 20,000 and the RAF and Royal Navy by 5,000 each. This is adding to the routine outflow of personnel.

Those who elect, or are selected, for redundancy will depart under the terms of their contract as a normal Service Leaver, but will receive an enhanced financial package to compensate for the early termination of their career. Under the current Armed Forces Pension Schemes (AFPS 75 and 05), this equates to nine months' net salary as a tax-free lump sum. Those who are eligible for an immediate pension will receive it immediately on departure while those who are not will, under the terms of their particular pension scheme, receive a lump sum and a preserved pension at the age of 60.

In all other ways those made redundant are treated as normal Service Leavers, except that the duration of notice to leave is limited to six months for applicants and 12 months for those made compulsorily redundant. Those made redundant also have access to the full range of CTP support, whatever the length of their Service.

## Resettlement support from other government bodies

Within national, regional and local government, support for Service Leavers in finding employment is not limited to the MOD. A variety of initiatives exist across the UK, underpinned by a growing network of Armed Forces Champions. Some of these initiatives are described below.

### The Department for Education (DfE)

The Department for Education, in consultation with the MOD, runs a series of activities under the Military Ethos in Schools programme. These include the following employment-related schemes:

**Troops to Teachers (T2T).** The non-graduate Troops to Teachers programme is open to Service Leavers in the two years before and two years after discharge from the Armed Forces. Participants are paid a salary of £11,200 per year during the two-year classroom-based programme, after which they become Newly Qualified Teachers.

**Alternative Provision.** Local authorities and schools commission Alternative Provision for permanently excluded pupils. This can include

classroom and outdoor activities designed to improve attainment, improve behaviour and provide structure and motivation. A number of former Service personnel are involved in delivering this provision through five Service-related organisations: Challenger Troop, Commando Joe's, The Knowsley Skills Academy, SkillForce and CVQO. They are also involved in prevention and early intervention, using the military ethos to prevent pupils from becoming disengaged from education and supporting those at risk of being excluded.

### The Department for Work and Pensions (DWP)

The DWP offers the full range of JobCentre Plus services both to Service Leavers and the partners of serving and ex-Service personnel. They can be considered for access to the Work Programme from three months into a claim for Jobseeker's Allowance.

Most Jobcentre Plus offices close to military establishments now have Armed Forces champions in place who are able to advise on local employment and training opportunities.

### Devolved administrations and local government

Scotland and Wales have made significant efforts to support the Armed Forces community in all aspects of transition. There are many examples of government bodies, working closely with Forces charities and the regional military chain of command, championing Service Leavers through means such as employment fairs. (This is less the case in Northern Ireland, where the idea of giving particular support to Service Leavers remains controversial within parts of the community).

Some local authorities, particularly those with a significant military or veteran presence, have made particular efforts to signpost services and interpret entitlement guidelines favourably. For example, Glasgow City Council, in concert with Glasgow's Helping Heroes, has created a Veterans' Employment Scheme that financially supports employers who take on Service Leavers.

Local authority and devolved administration support for transition is discussed at greater length in the chapter on The Armed Forces Covenant and Veterans' Advocacy.

### Third Sector provision for job finding

A number of charities are active in helping Service Leavers and veterans find jobs. These include the White Ensign Association (Royal Navy), REMPLOY and Royal British Legion Industries (WIS).

In addition to their roles in the CTP, the Officers' Association and the RFEA offer continued employment support to Service Leavers outside the contracted period. Along with the RBL, RBLI, The Poppy Factory and Poppy Scotland, they have also formed a consortium called SORTED! in order to pool their expertise and bring greater coherence to the services they collectively provide. They also signpost statutory services and other ex-Service charities.

## Private sector provision

A number of private sector organisations offer training and employment services to Service Leavers, as an alternative or in addition to those provided by the CTP and other government agencies. These services include CV writing, skills and qualification development, specialist recruitment and job-finding resources such as websites and job fairs.

There are a number of different models: niche companies servicing specific industries (Cross Deck, XB Consultants); those targeting particular rank-ranged candidates largely into management roles (The List, J1 Consulting); those focused on particular regiments, corps or trade groups (Omega/RIFLES), through to multidisciplinary training and employment companies (ForceSelect, BFRS); and those offering support for ex-Service personnel wanting to start or grow their own business (Heropreneurs, Reboot Ventures, X-Forces).

Many such companies offer their services during and after a military career and do not just target personnel in the process of leaving.

### Businesses seeking former Service personnel

A number of companies seek to recruit Service Leavers for work placement and employment opportunities, either for particular skills or the other positive attributes they associate with former Service personnel. As well as the security and transport industries, both traditional destinations, larger employers including BT Openreach, Tesco, Amazon and Deloitte have set up recruitment initiatives specifically for Service Leavers.

Some companies have created employment initiatives offering a degree of preferential treatment to Service Leavers, particularly the WIS cohort. Barclays, for example, have a £1 million partnership with the MOD known as Armed Forces Transition, Employment and Resettlement (AFTER), to help 1,000 WIS personnel into jobs.

A network of 30 universities has created an initiative called Universities in Support of Wounded, Injured and Sick Service

Personnel. The UNSWIS scheme offers work placements within a university's infrastructure – for example, in administrative, technical, library, estates, security, catering or student services. Institutions' links with local authorities, health trusts and businesses provide further opportunities. Universities' own disability, counselling and career guidance services can also be of use to WIS personnel taking part in the programme.

Private sector training provision

A large network of private training providers has grown up around the needs of Service personnel and Service Leavers, encouraged by the public funding available to support these activities. Between them these organisations can provide training in practically any discipline or trade.

The CTP and the ELC Administration Service (ELCAS) have accredited 440 preferred suppliers for personnel in receipt of learning credits or resettlement grants. Non-accredited providers complain that they are excluded, but this is usually because the training they offer is already provided by another, accredited supplier, or is not considered appropriate because the supplier has not passed scrutiny.

Employment outcomes

The great majority of Service Leavers who use the CTP find employment within six months of leaving the Forces. Official statistics show their rates of employment, unemployment and economic inactivity for CTP users leaving the Regular Forces as follows:<sup>21</sup>

	2011–12 (11,320 personnel)	2012–13, Q1 (2,740 personnel)	2012–13, Q2 (3,650 personnel)
Employment rate	85%	83%	82%
Unemployment rate	8%	9%	9%
Economic inactivity rate	8%	8%	10%

Outcomes for CTP users within six months of leaving the Armed Forces

These are good results for those whose length of Service entitles them to the full CTP package. For Early Service Leavers, however, the outcomes are not as good, with only 52% in work six months after leaving the Forces.

21 <http://www.dasa.mod.uk/index.php/publications/health/veterans/career-transition-partnership/>

The main occupation sectors in which those who used CTP services were employed in 2011–12 were skilled trades and occupations (20%), associate professional and technical (17%), and elementary occupations (15%).

For comparison, the overall UK employment rate in 2011–12 was 70%, with 8% unemployed and 29% economically inactive. (This comparison is of limited use, since Service Leavers have a much younger age profile than the population as a whole and the overwhelming majority is male).

In a CTP survey<sup>22</sup> conducted between September 2012 and July 2013, just over half (56%) of Service Leavers said at six month post-discharge that they already had a job to go to by the time they left. Junior ranks in the Army and the Royal Navy were the least likely to say this.

## Service Leavers' experience of employment and resettlement

### Unit level

Though a wide range of support and advice is available to Service Leavers, gaining access to it is not always straightforward. A recurring theme in our discussions with recent Service Leavers was that operational requirements prevented them making the most of the package they were entitled to. Some also felt the chain of command lost interest in them once they had handed in their papers and were reluctant to allow them time off to attend resettlement activities. The Forces in Mind Trust found in its own research that personnel away on tour in the year or two prior to leaving were prevented from preparing for transition, both mentally and physically.

***"They made me feel I'd let them down but I didn't. I signed up for four years and did six, went to Iraq twice and got shot at by people I didn't want to get shot at by."***

**Recent Service Leaver**

*Transition Review focus group*

***"You think, s\*\*\*, I've got a year. Six months of that I'll be in Afghan and then I've got six months to come back and do all these courses. I'm not going to get it done."***

**Recent Service Leaver**

*Transition Review focus group*

<sup>22</sup> See Appendix 3

*"I was well looked after. For the final four months before I left the Army I was left to my own devices. My gaffer said, 'Go and get yourself a job and a house. You've been here 18 years, you'd better go and find out what civvy street's all about.'"*

**Recent Service Leaver**

*Transition Review focus group*

*"I got sent on a course to write a CV but I had to beg them to let me go because it was two days off work."*

**Recent Service Leaver**

*Transition Review focus group*

The Review team generally found a good understanding at senior levels that supporting a good transition for Service Leavers improves retention overall rather than encouraging more to leave early. However, for understandable reasons, commanders at Unit level do not necessarily see allowing giving time off for resettlement activities as a priority in comparison with delivering their other responsibilities.

The Review team's research found that the level of support at Unit level varied according to the seniority of the Service Leaver (though some in higher ranks also said they found it hard to take the time they needed as they were not easily replaced in their day-to-day role).

This is supported by surveys<sup>23</sup> conducted by the CTP between September 2012 and July 2013. The proportion of Army junior ranks saying on discharge that the support they had received from their Unit had been "poor" when it came to being allowed time off to attend resettlement activities was 15% – nearly twice the level for the Army as a whole, and nearly three times the level in the RAF.

### **Service Leavers' evaluation of CTP**

At discharge, 37% of respondents in the CTP's follow-up surveys between September 2012 and July 2013 said they had already decided on a future career or employment before using the CTP service. Six in ten agreed that their career consultant had helped identify or confirm suitable employment (though only just over half of respondents answered this question; many of those who had already decided may have opted out). However, 80% said at discharge that guidance from the CTP had given them confidence in their ability to secure employment or another way forward of their choice. The Army senior NCO/WO group was the most likely to disagree (27%).

<sup>23</sup> See Appendix 3 for details



At 12 months post-discharge, 71% rated the advice and guidance they had received from the CTP as “good” or “very good” when it came to preparing them for life after the Forces. This compared to 63% of those answering at 24 months post-discharge, at which point 15% of the Army cohort, and 20% of Army junior ranks, rated it as “poor” or “very poor”. While this could mean that in retrospect the advice had turned out to be less useful in practice than it had seemed, it could also reflect a more difficult labour market for those who had left in 2010 and 2011.

At 12 months post-discharge, 70% of respondents rated advice and guidance provided by the CTP prior to discharge as “good” or “very good” overall (compared to 45%, and only 33% of Army junior ranks, who said the same of the support they had received at Unit level). Just over half (51%) rated the CTP’s post-discharge employment support as “good” or “very good”.

At 12 months post-discharge, just under half (47%) rated overall support provided by the Armed Forces pre-discharge as “good” or “very good”. There was some variation between ranks and Services; only 39% of Army junior ranks gave this response.

Nearly three quarters (73%) said at 12 months post-discharge that being in the Forces had helped their ability to progress in suitable employment or education, including nearly half (48%) saying it had helped a lot. The senior NCO/WO cohort in the RAF and the Royal Navy was the most likely to say this.

#### Quality of advice and information

As discussed at greater length in the chapter on Information Provision, the quality of advice and information given to Service Leavers during transition is highly variable. This was particularly the case when it came to interviews with Resettlement Officers (particularly important for Early Service Leavers, since this is all they get).

Army Resettlement Officers tend to be long-serving soldiers whose advice on the civilian world is treated with understandable scepticism by Service Leavers. The RAF, however, employs civil servants known as Resettlement and Education Clerks, who appear to provide greater knowledge, consistency and continuity of Service.

***“The whole process was awful, time consuming. It was as if nobody had ever left. It would depend who you spoke to on the day.”***

**Recent Service Leaver**

*Transition Review interview*

Information is often presented in a way that makes it difficult to digest. This includes booklets dominated by advertising, particularly for charities of which the great majority have no need.

The Forces in Mind Trust<sup>24</sup> found that “there is often a lack of clarity on the part of the ex-Service person of exactly what they are entitled to in terms of resettlement support and allowances. This means Service personnel may unknowingly miss out on parts of the resettlement process that they were entitled to.”

### Satisfaction with resettlement training courses

The variety of resettlement training courses available to Service Leavers is huge. Some result in qualifications (Paediatric First Aid, 17<sup>th</sup> Edition Wiring Regulations) and some do not (Basic Oilfield Mathematics, Practical Will Writing).

These courses also vary in quality and not all are suitable for a given Service Leaver. Though the CTP consultant will give advice on the most appropriate training options, Service Leavers are free to choose their own courses and many do so before speaking to their consultant. Though there is competition to be on the CTP’s list of approved suppliers, Service Leavers are not bound to spend their £534 IRTC grant with a supplier on this list. Many go to other suppliers for training courses (which coincidentally, Service Leavers wryly observe, cost £534).

Some also said they had had insufficient guidance from their consultant towards sectors with skill shortages where they were most likely to find a good job, were being pushed towards courses where places were available rather than those which would have been most useful given their own needs and ambitions, or were being encouraged to take courses for the sake of it. (No doubt some of this is retrospective, reflecting personal regret at having made bad decisions as much as any fault on the part of the consultant.)

***“You get all these magazines like Pathfinder and Quest, and magically it costs £534 for all these courses.”***

***Recent Service Leaver***

*Transition Review interview*

The Review heard the frequent complaint from Service Leavers that the qualifications they undertook during transition were little help because employers were only interested in applicants who had commercial experience.

Though courses were often advertised as enabling the individual to work in the sector in question, the reality is often that months or years

24 *The Transition Mapping Study, Forces in Mind Trust, August 2013*

of on-site experience is needed for someone to be considered fully trained. Service Leavers often found it much harder than they expected to find work for which they had believed they would be qualified. Some “apprenticed” themselves to employers for very low pay (or none at all) for the duration of their on-the-job training.

*“I did a two-week plumbing course and it was worth f\*\*\*-all. What can you learn in two weeks? I had a mate who’s a plumber and even he wouldn’t take me on.”*

**Recent Service Leaver**

*Transition Review focus group*

*“I did a week’s tiling course. I needed to get my bathroom done.”*

**Recent Service Leaver**

*Transition Review interview*

Many of the short courses on offer are not enough in themselves to result in a job offer; the Review team heard from employers, recruitment consultants and Service Leavers themselves that in many cases the most valuable element was that they compel the individual to realise their departure really is imminent and to think about the future.

In the CTP surveys,<sup>25</sup> 63% of respondents said at discharge that they had received effective guidance in identifying the vocational training appropriate to their future goals, though 69% of those answering six months post-discharge said this. At 12 months post-discharge, just under half (47%) of respondents said their vocational training had helped them secure employment (though, as discussed above, some may not have chosen their course with that intention). Notably, the surveys also found that 28% of respondents across all ranks and Services had already booked their vocational training before speaking to the CTP.

At discharge, 87% of respondents across all ranks agreed that the Career Transition Workshops had been useful in helping to achieve their resettlement aims. This compared to 82% among those completing the survey at six months post-discharge; at this stage, 25% of Army junior ranks and senior NCO/WO ranks disagreed.

### **Service Leavers' expectations**

As I found in my research for *The Armed Forces & Society*, many Service personnel are unsure how their skills and experience will be of value to a civilian employer, or fear that employers themselves will not understand. This lack of confidence in their prospects was most marked among lower ranks in the Infantry, where personnel often struggled to imagine how their experience could be put to use in the civilian world.

<sup>25</sup> See Appendix 3

My survey of Service personnel for *The Armed Forces & Society* found that only 27% thought it would be easy for them to find a good job when they left, and while three quarters thought they had transferable skills that would be useful in a civilian job, a majority (58%) agreed that “most employers do not understand what we do in the military so might not give us a chance”, and 69% thought they would be “competing for jobs against younger people who will be prepared to work for less”.

***“We don’t have the experience. People can patronise us all they want about transferrable skills but companies can’t take the risk on someone who has not got the experience. They are not going to give you that mid-management position.”***

***Serving soldier***

*The Armed Forces & Society focus group*

***“You haven’t got a right lot to offer. The fact that you can drive a tank isn’t a right lot of use to Morrisons.”***

***Recent Service Leaver***

*Transition Review focus group*

In surveys of Service Leavers 12 months post-discharge conducted between September 2012 and July 2013, 62% said they had worked in one role since leaving. Of those who had held more than one position, 9% said they had been promoted internally and a further 38% said they had secured a better role in another organisation. At 24 months post-discharge, Service Leavers who had held only one role were a minority (49%).

The high proportion of Service Leavers who switch jobs in the first few months after their departure is not necessarily a negative; personnel are used to changing roles regularly within the Forces, and their mobility can be a sign of how quickly they prove their worth.

However, there is also evidence that lack of confidence in their prospects causes some Service Leavers to aim lower than they could. In research for this Review, a number of recent Service Leavers said their attitude had been to take the first job that came along, rather than setting their sights higher.

***“The mentality is that any job will do. If someone had offered me a job sweeping the streets I would have taken it.”***

***Recent Service Leaver***

*Transition Review focus group*

***"There are not that many jobs. You take the first one... They tell you not to sell yourself short, but sometimes you have to."***

**Recent Service Leaver**

*Transition Review focus group*

At the other end of the spectrum, some Service Leavers have unrealistic expectations, particularly when it comes to the combination of job, salary, location and property they could expect. This is in part because they do not appreciate the true extent of housing and other costs in the civilian world which had been subsidised in the Forces.

### **Employers' views of Service Leavers**

As noted above, some large employers have recognised the value of Service Leavers and made special efforts to recruit them. However, most of those involved in recruitment in the civilian world have no particular connection with or experience of Service personnel and will therefore share many of the attitudes of the public at large – nine out of ten of whom think it is common for those leaving the Forces to have been damaged by their careers. This will particularly be the case in the small- and medium-sized companies which provide the majority of jobs in the UK.

Both during that project and in research for this Review, many recent Service Leavers gave first-hand examples of employers who assumed they would be aggressive, institutionalised, incapable of thinking for themselves, or in other ways unable to adapt to a civilian workplace.

***"I was a Warrant Officer but all the questions in my interview were about how I would deal with conflict because they thought I was bound to blow a fuse. I managed 40 engineers in a submarine with a nuclear reactor, and they said they didn't think I would be able to manage a department."***

**Recent Service Leaver**

*Transition Review focus group*

***"I was on a course and an NGO was presenting. An Army engineer asked a question: 'I'm looking at leaving, I'm skilled in petroleum and I'd like to work for your type of organisation. Do you recruit military?' And she said: 'No, we like people who can think independently.'"***

**Serving soldier**

*The Armed Forces & Society focus group*

*“One of my first interviews was horrendous. The guy just kept on asking me if I’d be able to speak to females in my new job because I must have only spoken to guys. I found that quite shocking.”*

**Former soldier**

The Armed Forces & Society *focus group*

*“I called an employer once and she said, ‘What do you do for a living?’ I said, ‘I’m a Section Commander in the Royal Welsh Regiment.’ She said, ‘Well, unless you plan on shooting people in civvy street you’re not a lot of use to us.’”*

**Serving soldier**

The Armed Forces & Society *focus group*

As part of my research for *The Armed Forces & Society* I found that those responsible for recruitment in small- and medium-sized companies thought former Service personnel would be more likely than their civilian counterparts to be able to follow instructions, work well under stress, manage their time and take a positive attitude to work. But in important respects, such as suitability for management positions, I believe they underestimated the potential of Service Leavers. A quarter of employers in my research thought that those who had served in the other ranks were unlikely to have people-management skills – yet the bulk of the day-to-day leadership in the Forces is not done by Officers. Even relatively junior ranks often have leadership experience and other responsibilities that their civilian contemporaries would find it hard to match. These functions are often exercised in situations of extreme pressure that require them to think on their feet – yet I found that more than a fifth of employers thought other ranks were unlikely to be able to come up with creative solutions to problems, and a quarter thought they would be unable to make decisions independently.

As part of the Review I held an Industry Day, attended by around a hundred major employers, during which we discussed the advantages of recruiting Service Leavers, as well as any reservations about doing so and problems that had been encountered. At the event an Infantry Corporal with four years’ Service spoke eloquently and with confidence to the large audience about his responsibilities as a junior commander and his experience in Afghanistan; two employers stood up and offered him a job on the spot.

Those present who had recruited former Service personnel reported very positive experiences. However, employers reported a common set of problems that exist despite the considerable effort that goes into preparing Service Leavers for transition. These included lack of suitable qualifications or accreditation and poor CVs that do not do

justice to the Service Leaver and, on the employer's side, lack of understanding about the functions and levels of responsibility held by different ranks (particularly the more apparently junior), an inability to "get at" the most suitable potential candidates, and difficulties in placing vacancies on the RightJob website. Some also complained of a muddled approach by the MOD, with multiple approaches from different bodies and no central focus for industry to talk to.

## Recommendations

### Provision for Early Service Leavers

Early Service Leavers are the group that has the greatest difficulty in finding work and, as noted throughout this Review, the most vulnerable to problems in other areas after leaving the Forces. They are also the group that receives the least support during transition.

Though classed as Early Service Leavers, some in this group will have completed operational tours in places such as Afghanistan. Even so, they are not currently eligible for the full range of transition assistance.

As I explained in the Introduction to this Review, ensuring a good transition for Service Leavers is not only right in principle given our duty to help those who have sacrificed "normal life" to defend our safety; it makes strategic sense in terms of Recruitment, Retention, the overall Reputation of the Armed Forces and the ability to attract Reserves. In the light of this, it is illogical that the significant numbers in the most vulnerable group of Service Leavers should get such comparatively little support.

I am recommending that this policy be changed so that all personnel who complete basic training are entitled to the full resettlement support package.

In 2011/12, 16,390<sup>26</sup> Service personnel were eligible for the Career Transition Partnership. Of this total, 13,931 (85%) were eligible for the Full Resettlement Programme, while 2,458 (15%) were eligible for the Employment Support Programme, having served between four and six years. Information supplied to the Review by Defence Statistics shows that 2,310 trained personnel left after less than four years' service. As an illustration, this shows that had the recommended new policy been in place in that year, an additional 4,768 individuals would have been eligible for the Full Resettlement Programme (though this figure includes those made redundant or WIS, who are already eligible for full resettlement, and those discharged for disciplinary reasons, who currently forfeit resettlement provision).

<sup>26</sup> <http://www.dasa.mod.uk/publications/health/veterans/career-transition-partnership/financial-year-2012-13-q2/2009-10-to-2012-13-q2-revised.pdf>

At the same time, I do not think it is the MOD's responsibility to help find work for those who do not complete basic training. The effort to provide resettlement support to this group through the Future Horizons programme is admirable and has proved a success, but this role would be more appropriate to the Department of Work and Pensions, with individuals passed on from the Services through a well-managed handover that recognises the commitment the recruit has made in volunteering to serve the nation.

#### **The Career Transition Partnership contract**

The CTP in its current form has a good record of delivering to its existing contract, which has been in place since 1998. However, the fact that the contract is due for renewal in 2015 offers a good opportunity to ensure an innovative approach that reflects the dynamics of the evolving recruitment market. Three areas should be considered:

**The job-finding service.** CTP surveys have found around 6% of those using its services saying their initial offer of employment had come through CTP events or RightJob, its online job-finding service. The CTP rightly says that part of its role is to equip Service Leavers for the market through advice and training in areas like CV writing and interview preparation, putting individuals in a better position to find work through their own networks and direct approaches, not just connections facilitated by the CTP.

However, opening the full transition package to all Service Leavers will mean a considerable increase in the numbers using its services, and many of the newly eligible personnel will be less qualified and experienced than those who have served six years or more. In order to ensure the CTP is as proactive as possible in connecting all Service Leavers with the widest range of job opportunities, I am recommending that the new contract include an element of direct incentivisation for job finding, such as payment by results, to maximise the numbers entering good jobs. The contract should be constructed in a way that ensures sufficient attention is paid to more junior and less qualified Service Leavers.

Access to a very large pool of marketable candidates, together with the incentive to work with Armed Forces networks and private sector partners, should make this both an attractive proposition for the provider and a rich source of career opportunities for Service Leavers.

**Training and work placements.** The £534 Individual Resettlement Training Costs grant constitutes a major part of the current package of transition support. However, many of the courses taken have little



value in preparing for work, or are taken simply because they are there and cost the individual nothing. Some (such as golf or fly-fishing) are treated more as an end-of-Service perk than as part of serious preparation for resettlement.

I have therefore concluded that the current IRTC grant represents poor value for money overall in terms of transition support. I am recommending that the current system of training support be replaced by a work placement scheme, building on the existing bilateral arrangements for industry-specific work placements. Taking part in a three-week work placement will help the Service Leaver adjust to a civilian work environment, give them a better feel for life outside the Forces, and introduce them directly to potential employers. Crucially, it would also do more to address the lack of experience which many say is the biggest barrier to civilian employment than many of the courses currently paid for with IRTC grants.

The implementation of the Personal Development Plan, proposed in the previous chapter, should mean the individual's education, training and qualification needs are planned systematically throughout his or her Forces career. They would therefore lose little from the withdrawal of "the £534 courses", which they may wish to do on a self-funding basis early enough in their career to conduct related work experience and maximise their value.

I have discussed this idea with a number of employers who support the concept in principle. From their point of view, one major benefit would be the opportunity to recruit Service Leavers directly from the scheme at comparatively little cost. The scheme could be co-ordinated by the MOD and a new Employers' Council (see below).

**Workshops.** Service Leavers value many of the short workshops on offer. However, the quality of delivery is evidently variable, attendance is difficult as many find it hard to take the necessary time off, and some, such as housing, are undertaken far too late (even though they are available earlier).

I am recommending that these workshops be replaced with online tutored learning packages that Service personnel – and, importantly, their families – can take at any time during their career. Timely completion of these packages could form a part of the individual's Personal Development Plan.

The MOD has already made a start down this route with the launch of MoneyForce (discussed in the chapter on Financial Aspects of Transition), and the US Vetnet<sup>27</sup> initiative is an excellent model.

<sup>27</sup> <http://www.vetnethq.com>

### Employers' Council

MOD engagement with industry is not currently vested in any single entity, with separate local initiatives run by the single Services or on behalf of single cohorts (e.g. Reservists or WIS). Employers have told the Review team that they would appreciate a single joined-up approach from the MOD, and the same goes for collaboration and co-operation on the employers' side.

I have been struck by the willingness of employers to do more to improve outcomes for Service Leavers, and their readiness to work together to achieve this. I believe there is scope to establish an Employers' Council along the lines of Canada's Veterans Transition Advisory Council, established in January 2013 by the True Patriot Love Foundation. VTAC is made up of corporate leaders and works to identify barriers preventing personnel from making a successful transition, and to promote the hiring of veterans and highlight their value to industry. VTAC works closely with the Minister for Veterans' Affairs and is mandated to provide recommendations.

An Employers' Council could go further. It would need a small secretariat and could act as the industry voice for Service Leaver employment, advise the MOD and others, encourage the establishment of work placements, assist companies (especially SMEs) in their establishment of programmes for work placements and Service Leaver recruitment, and enable the practical delivery of the Corporate Covenant (see chapter on The Armed Forces Covenant and Veterans' Advocacy).

I am aware that the MOD is in the process of harmonising its employer engagement mechanisms, with the establishment of a Joint (tri-Service) Employer Engagement Coordination Cell at Aldershot, supported by a network across the regional brigades. This is a positive move, but to reduce the confusion being experienced by employers – who are approached by numerous bodies on behalf of specific elements of Defence – it would seem sensible for this to absorb or control the other engagement bodies and become the prime interlocutor with the Employers' Council.

### Provision for families

It is widely acknowledged that the families of Service Leavers are a central part of transition, and the Forces in Mind Trust's mapping study recommended greater engagement with families during transition process.

The ability of the spouse to find a job is one of the main concerns, particularly though not exclusively in the Army. Many spouses have

gaps in their employment history as a result of frequent changes of location. However, many do a considerable amount of voluntary work, the value of which may not be recognised either by them or potential employers when they seek work. (In the US a forthcoming initiative has been designed to support spouse CV drafting with the very purpose of overcoming these hurdles.)

I am recommending that the job-finding service for personnel should be available to family members too, adding to its portfolio of candidates. If this involves extra cost it could be done on a self-funding basis, either through the employer paying to advertise jobs to this group or the family member paying a small fee.

As I have recommended in other chapters, the online advice packages on housing, financial management and so on should also be available to family members, thereby helping them directly and drawing them into the process.

### Consolidation of transition and employer engagement services

The existing structure of support at single Service level reflects historically larger Armed Forces, where each Service was able to sustain its own resettlement organisation. I suggest there is no need to maintain separate transition and employer engagement structures when the Forces are becoming smaller and more UK-based.

HQ Support Command and its regional brigades provide the ideal platform for a central tri-Service transition and employer engagement staff (I note the forthcoming establishment of the Joint Employer Engagement Coordination Cell mentioned above – a welcome start), with individual Naval shore establishments, Army garrisons and RAF bases capable of providing a more efficient and coherent footprint for training, resettlement and engagement with local communities and employers. Service Leavers would have the option of selecting a military establishment (not necessarily of their parent Service) in the region in which they planned to resettlement, from which they could make their exit and receive localised support.

This would not mean the Army taking over transition and employer engagement. The other Services should have a proportionate role in management and delivery and can offer good practice (indeed, as stated above, I consider the RAF model of First Line and information support for transition to be the best among the Services). The transition staff posts in this structure, currently due to end in 2016, will need to become permanently established, along with the forthcoming employer engagement posts.

## UNSWIS

The UNSWIS scheme to create work placement opportunities for Wounded, Injured or Sick personnel in the university sector is an excellent initiative. Given the number of further and higher education establishments in the UK, there may be scope to expand this further to include non-WIS Service Leavers.

Combined with the Publicly Funded Further Education/Higher Education scheme, which will pay tuition fees, the opportunity for concurrent work placements or even paid work to allow Service Leavers to support themselves in their studies could offer a great opportunity for personal development on a par with the GI Bill in the US.

## Government contracts

The US government operates a system whereby certain public contracts are set aside for Service-disabled veteran-owned small businesses (SDVOSB). This, alongside other support for veteran-owned small businesses, has helped foster an industry promoting, coaching and funding Service Leavers to start their own companies.

Competition rules may preclude the possibility of such a scheme in the UK, and the number of such companies may be too small to make it viable. However, the MOD could consider whether it would be possible to award credit in its tendering process for suppliers who operate or contribute to programmes that support veterans.

## Changing the narrative

As discussed further in the chapter on Information Provision, the MOD and the Services should be more proactive in countering public misconceptions about Service personnel and veterans. The aim should be to change the narrative from Service Leavers being seen as victims damaged by their time in the Forces to being useful members of society with a great deal to offer civilian employers.

### **Recommendations: Resettlement and employment**

- *Make the full resettlement package available to all Service Leavers who have completed basic training, and hand responsibility for those who do not complete basic training to the DWP.*
- *Incorporate an element of incentivisation for job finding, such as payment by results, in the new CTP contract to commence in 2015, to ensure the provider is as proactive as possible in connecting the larger number of eligible personnel with the widest range of employment opportunities; the structure should*

*ensure sufficient attention is paid to more junior and less qualified Service Leavers.*

- Replace the current system of resettlement training and IRTC grants with a work placement scheme to prepare Service Leavers for the civilian workplace.*
- Replace the current resettlement workshops with online tutored learning packages that personnel and their families can take any time during their career, and incorporate these into the Personal Development Plan.*
- Establish an Employers' Council to co-ordinate the relationship between the MOD and industry, promote Service Leaver recruitment, encourage the creation of transition work placements and draw in SMEs.*
- Give Service Leavers' spouses access to the CTP job-finding service (on a self-funding basis if extra costs are incurred).*
- Establish a central tri-Service transition and employer engagement staff, building on the platform of HQ Support Command and best practice from the three Services, allowing Service Leavers to select a military establishment (not necessarily of their parent Service) in the region to which they plan to resettle, from which they can make their exit and receive localised support.*
- Expand the UNSWIS scheme to create work placements for non-WIS personnel; explore combining this with the PFFE/HE scheme to allow Service Leavers to undertake work placements or paid work while studying.*
- Consider whether it is possible for the MOD to award credit in its tendering process for veteran-owned suppliers or those which operate or contribute to programmes that support veterans.*
- Be more proactive in countering negative misconceptions and stereotypes which can create an extra barrier to Service Leavers finding work.*



# Housing





Finding sustainable housing is, along with employment, one of the most important aspects of a successful transition.

Most personnel join up from the family home and are initially housed in Service-provided Single Living Accommodation (SLA), usually on or close to the establishment where they are employed. Those who marry or enter civil partnerships will generally move into married quarters or Service Families' Accommodation (SFA), either on a "patch" adjacent or commutable to their base, or a nearby "hiring" if there is insufficient capacity on the patch. Just over half of Royal Navy and Royal Air Force personnel, and a third of Army personnel, buy a property while serving.

However, a significant minority of personnel and families enter their transitional period without having made provision for a home, either rented or owned. This absence of planning, combined with a lack of awareness about civilian housing matters, is the biggest cause of accommodation problems among Service Leavers and needs to be addressed more effectively.

## Current MOD policy and provision

The MOD's housing policy is based primarily around provision of suitable accommodation for single persons or families to enable entitled personnel to carry out their duties while accessing necessary life support, such as schools. Financial assistance is available for personnel to purchase their own property while serving.

Service accommodation is not free, but it is subsidised as part of the package of employment. Service personnel, on average, tend to pay a third to a half less than their civilian equivalent, dependant on the grading of the accommodation. This reflects, among other things, the size, state and location of the accommodation, the lack of choice in where the individual is accommodated, the local amenities, the comparatively modest salaries on offer, and the relatively limited opportunities for spouses to find employment, given the migratory and often geographically isolated nature of Service life.

Entitlement to military provided accommodation routinely ends when the individual leaves Regular military Service.<sup>28</sup> For those in SLA, which tends to be "behind the wire", this generally coincides with the process of handing in their ID card at the beginning of their terminal leave. For personnel occupying SFA, three months' notice to vacate will be given in the case of a standard discharge or retirement, to coincide with their discharge date. For a medical discharge, three

<sup>28</sup> Full commitment Reservists have the same entitlement to SLA as Regular personnel, while those with a limited commitment may be eligible for accommodation but will pay a higher charge.

further months' occupation is permitted from the last day of Service at entitled rates. When discharge is on disciplinary grounds, only 28 days' notice to vacate will be given. In the case of marriage break-up, when the serving partner will generally return to SLA, the three months' notice is issued from the date of notification of the change in marital status. In special cases, such as the death of a serving soldier, the family may remain in a quarter, at entitled rates, for up to two years with the subsequent removal costs to private accommodation being met at public expense.

In areas where SFA availability is good it may be possible to apply to remain in a quarter past the leaving date on a "surplus" basis (known as irregular occupancy) for a maximum occupation period of six months. In all cases, those remaining in SFA once the notice to vacate has expired will no longer be entitled to pay normal quartering charges for the property and will be charged a rate based on local council rents, council tax and water/sewage rates which will be considerably higher than entitled rates. In the case of marriage break-up, Council Tax charges will be abated by 25% to allow for single occupancy.

## The Joint Services Housing Advice Office (JSHAO)

The MOD, through the Joint Services Housing Advice Office (JSHAO),<sup>29</sup> provides specialist housing information and advice to encourage Service personnel and their dependants to consider their civilian housing options. Additionally, where possible, JSHAO will help to place those personnel and their dependants who require assistance in suitable accommodation. JSHAO provides an advice line and one-on-one support and guidance to those personnel who require its services. In addition, it delivers over 50 briefs each year to Service personnel and spouses across the countries in which UK Service personnel are based. While these briefs are aimed at those in their transition window, they are available (although not widely advertised) to personnel at any stage of their career.

The briefs, which take the form of a series of presentations, followed by open forum discussions and one-to-one advice, are popular and well-attended, but most attendees are those in their final two years – perhaps rather late to be considering such an important subject. The briefs are not compulsory and many personnel do not attend.

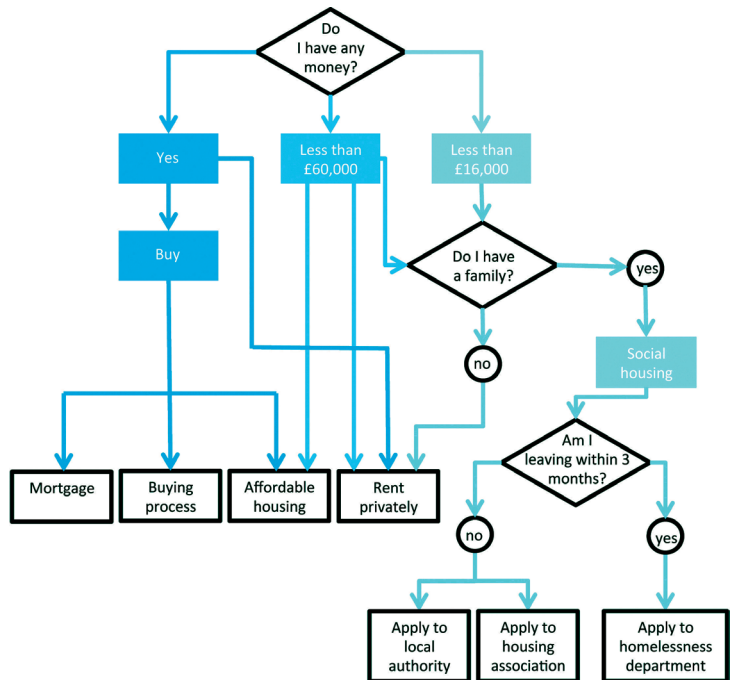
In addition to housing options briefs, JSHAO has a detailed and helpful website<sup>30</sup> explaining the services on offer, giving guidance on relevant issues and linking to other service providers. It also produces

<sup>29</sup> [www.gov.uk/housing-for-service-personnel-and-families](http://www.gov.uk/housing-for-service-personnel-and-families)

<sup>30</sup> [www.gov.uk/housing-for-service-personnel-and-families](http://www.gov.uk/housing-for-service-personnel-and-families)

a monthly periodical, Housing Matters,<sup>31</sup> which provides key information, contacts and advice and articles on areas of interest to prospective purchasers, renters and occupants of social housing. Like the briefs, Housing Matters is available to all Service personnel at any point in their Service.

In outline, JSHAO guides Service personnel as follows:



Source: JSHAO – Civilian Housing Options – March 2013

JSHAO also manages the MOD Referral Scheme, whereby those at most risk of homelessness are assisted to access vacant social housing. For single Service Leavers, it also manages (with the English Churches Housing Group<sup>32</sup>) the Single Persons Accommodation Centre for the Ex-Services (SPACES) in Catterick. In addition to JSHAO, each Service has a charitable families' federation<sup>33</sup> which can provide advice and guidance on a wide range of domestic

31 <https://www.gov.uk/government/organisations/ministry-of-defence/series/housing-matters-magazine>

32 <http://www.riverside.org.uk/national.aspx>

33 Navy Families Federation, Army Families Federation & RAF Families Federation

subjects. The network of HIVES<sup>34</sup> (formerly Help Information Voluntary Exchange) provides localised information support for both single personnel and families.

## Home ownership

A number of personnel and families opt to buy a home during their Service, either to live in or as an investment while continuing to live in Service-provided accommodation. Officers have a higher rate of home ownership than other ranks. As noted above, Army personnel are less likely to own a home than their RAF and Royal Navy colleagues, owing to their more nomadic existence and generally shorter careers.

Rates of home ownership in the Services are as follows:

Service	% of personnel who own a property (all ranks)	
	2007	2013
Royal Navy	65	59
Royal Air Force	54	54
Royal Marines	56	50
Army	36	34

Source: AFCAS Survey 2013<sup>35</sup>

To help personnel get on to the property ladder, the MOD operates a scheme known as Long Service Advance of Pay (LSAP). This provides a ten-year interest-free loan of up to £8,500 to entitled personnel (four or more years' trained Service) to support initial house purchase and/or necessary improvements. The amount has remained constant since 1995 and no longer equates to what is required to put down a 5% deposit on a typical property. If over £5,000 is borrowed, the LSAP is a taxable benefit in kind.

In 2010 the MOD launched the Armed Forces Home Ownership Scheme (AFHOS) as a pilot scheme offering interest-free loans of up to £75,000 to personnel with between four and six years' Service and with similar caveats to the LSAP. This led to the establishment of the Forces Help to Buy Scheme, available for three years from April 2014, which will offer interest-free loans of up to 50% of salary (up to a maximum of £25,000) and which can be used in concert with the existing publicly available Help to Buy scheme. A similar entitlement is expected to be a part of the New Employment Model.

<sup>34</sup> <http://www.army.mod.uk/welfare-support/23438.aspx>

<sup>35</sup> <http://www.dasa.mod.uk/index.php/publications/other/surveys/armed-forces-continuous-attitude-survey/2013>

In order to make the most of these schemes, Service personnel must have a far better understanding of the housing sector.

## Housing and the New Employment Model

The New Employment Model (NEM), the MOD's future terms and conditions of Service policy, includes a housing element, the Future Accommodation Programme (FAP), which aims to increase the housing choices available to personnel and dependents and make better use of existing housing resources. The housing element of the policy is still under development, but in addition to the provision of Service accommodation it has three proposals that may have an impact on Service Leavers:

- Refocusing housing education and advice from the resettlement period to throughout Service
- Offering a home purchase loan (for a first time/sole property buy)
- Making Early Departure Payments (EDP)/pension lump sums available in-Service (this element is still under consideration)

The underlying ethos behind the draft policy is to encourage greater independence and responsibility among Service personnel. It is expected that greater education and advice earlier in Service, plus the availability of an interest-free loan, will see far greater levels of home ownership in Service. The potential for earlier availability of Early Departure Payments and lump sums, which are currently received after leaving, would make the process more attractive by increasing the amount available to a serving home buyer at a time when income is still guaranteed, increasing the chance of a successful mortgage application.

While the loan element of the Future Accommodation Programme is intended to be cost neutral in the long term, there will be up-front costs. Funding has been put in place to absorb early expenditure. Over time, however, these costs, together with the ongoing improvements to Service accommodation, are expected to push up entitled charges to become more aligned to civilian rates – albeit with a degree of subsidy and ongoing grading to take account of size, condition, location and facilities.

## Accommodation planning and awareness among Service Leavers

Most Army personnel, and a significant minority of those in other Services, do not currently buy a house during their Forces career. While buying a home has clearly become more difficult in society more generally in recent years, Service life in fact offers distinct advantages when it comes to getting on the property ladder. Aside from the interest-free loans available, reduced living costs and the chance to spend less while on operations provide a valuable opportunity to save for a deposit.

Despite this, many personnel approach their transition having made no provision for a future home, either rented or owned. Surveys conducted by the Career Transition Partnership between September 2012 and July 2013 found 12% of Service Leavers saying, at six months post-discharge, that “securing suitable housing” had been one of the three things they found most difficult during their transition. Army junior ranks were more than twice as likely to say this.

For some this may be because their departure was unplanned, they have not decided on a location, or have not yet found a suitable job. For many others, though, it simply reflects a lack of preparation and awareness.

*“I’m only now getting to grips with paying Council Tax. I got a massive bill through. If someone had told me I was meant to be paying this, I would.”*

**Recent Service Leaver**

*Transition Review focus group*

As discussed in other chapters, many Service personnel lack understanding and experience of important aspects of civilian life and therefore fail to plan for them properly. Finances and housing fall squarely into this category. Many do not realise until much too late the size of the deposit required to secure a mortgage or private rental property, or the overall difference between Service and civilian housing costs. They may also overestimate their eligibility for social housing.

In order to mitigate this, the MOD has recently rolled out Money Force,<sup>36</sup> a joint initiative between Standard Life Charitable Trust, the Royal British Legion and the MOD discussed at greater length in the chapter on Finances. The initiative incorporates guidance on accommodation and home ownership, complementing the existing free advice offered in Service by various financial institutions and during resettlement by the Career Transition Partnership.

<sup>36</sup> <https://www.moneyforce.org.uk/>

For the future, as mentioned earlier, NEM will also see housing advice made available earlier in the Service person's career to encourage and inform sensible provision for long-term housing security. For this to work effectively, however, it must be tied in with a cultural change that sees personnel taking longer-term responsibility for all aspects of their lives at an early stage. In the Employment and Education chapter I have set out proposals to support this through the introduction of Personal Development Plans for all personnel, and housing awareness fits firmly within the scope of this.

## Social housing

As shown in the JSHAO guidance diagram, Service Leavers with limited funds, a family to house and a short time before leaving the Forces are advised to seek access to social housing.

Service Leavers seeking housing from a local authority should be dealt with in accordance with homelessness law (although this often does not happen in practice, the Review team heard). There are five issues, defined in law, that determine whether a local authority owes a homelessness “duty” to someone:

- Their eligibility for assistance
- Whether they are homeless in accordance with the legislation
- Their priority need
- Whether they are intentionally homeless
- Their local connection<sup>37</sup>

Part VII of the 1996 Housing Act sets out the statutory framework for each of these areas; it also creates the legal basis on which a local authority has to investigate some or all of them. The key point is that the process of homelessness investigation and decision-making by officials is only triggered when a local authority has reason to believe that a person may be homeless.

If a Service Leaver needs to apply for social housing, he or she is issued a Certificate of Cessation of Right to Occupy Service Quarters. This can be used to demonstrate impending homelessness on a given date to a local housing authority. The government encourages local authorities to accept these certificates as “proof

<sup>37</sup> Following recent changes to the law in England, Scotland and Wales, local authorities are not to apply the local connection criteria to members and former members of the Forces seeking social housing.

of homelessness” and not insist on a court order for possession before being prepared to provide any homelessness assistance.

The other key area of note is that of Priority Need. This is not defined in legislation. Instead a case law precedent, the Pereira test, is used. Under Pereira the general guidance sees the following as a priority:

- Pregnant women, and those who live with them
- People responsible for dependant children
- People made homeless by fire, flood or other disaster
- Care leavers

This leads to a wide range of interpretations, whereby, for example, a double amputee could be judged perfectly capable of fending for themselves and therefore not in priority need.<sup>38</sup>

All local authorities must also have regard for the various codes of guidance<sup>3940</sup>, on homelessness issued to them and supplementary guidance following changes brought about by the Localism Act 2011. They also have a legal duty to put in place a strategy to prevent homelessness, and are under pressure to demonstrate their progress in the use of housing advice to resolve situations that would otherwise lead to applicants making claims.

As a result many local authorities have developed a “Housing Options” approach. This involves the applicant being taken through a series of options (Housing Register application, Housing Association application, advice and assistance on finding private rented accommodation), sometimes before an actual homelessness investigation is started. This approach may mean Service Leavers remain unaware of their right to register as homeless and to require an investigation.

Despite direction given by the Homes and Local Governments Agency that Service personnel can apply to any local authority for housing, and that they must be accepted on the housing needs register in their area of choice, a housing charity told the Review team that many local authorities still insist on SL applicants having a local connection. This is contrary to statute law: Section 315 of the Housing and Regeneration Act 2008, which amends Section 199 of the Housing Act 1996 and which came into force on 1 December 2008.

<sup>38</sup> Although if they received their injuries as a result of active service they are likely to be in receipt of a significant compensation payout and a pension, which may influence a decision.

<sup>39</sup> <https://www.gov.uk/government/publications/homelessness-code-of-guidance-for-councils-july-2006>

<sup>40</sup> <http://wales.gov.uk/docs/desh/publications/120813allocateaccommodationen.pdf>



### Local authorities and the Armed Forces Covenant

Some local authorities have developed their own policies to support Service Leavers and veterans through the Community Covenant. For some of those with declared policies there are concrete provisions for Service applicants (e.g. Dumfries and Galloway Housing Partnership's Armed Forces priority route<sup>41</sup>). For others, there appears to be a gap between the good intentions described and any practical, measurable outcomes. Although many local authorities now have policies stating that they will give additional preferences for ex-Service applicants, and even set allocation quotas for them, many do not record whether an applicant has a Service connection. This makes implementation difficult.

The essence of the Community Covenant is that it represents a local response to the needs of Service Leavers and veterans. As the Review found, however, the practical consequence is that Service Leavers' access to social housing can vary widely between authorities. There is a significant divide between the best and worst practice, even among those authorities who have signed up to the Community Covenant.

*"[My local] council were complete muppets. The first thing they asked me was 'Do you take drugs?' I wish I'd said yes because I would have been at the top of the list."*

**Recent Service Leaver**

*Transition Review interview*

*"I asked if ex-Forces got priority. They said, 'No, not at all, why would you?' I said I thought that happened as part of the Covenant. They said 'Well no one's told us.'"*

**Recent Service Leaver**

*Transition Review interview*

### An informal "audit" of local authorities

In May/June 2013 the Review team conducted an informal "audit" of 100 local authority websites, looking at the accessibility of information for Service Leavers and veterans. The authorities were representative by type (District, Unitary, Metropolitan Borough) and geographical spread.

The "audit" was done by using a range of search terms that someone seeking advice might use, such as "Armed Forces", "veteran" and "ex-Forces". A loose rating of Excellent, Good or Minimal was given to each website according to the amount of information that could be found relating to the ex-Service community. Eleven per cent of the websites searched could be rated as Excellent, 16% as Good and 73% as Minimal.

<sup>41</sup> <http://www.dghp.org.uk/news/54/23/Armed-Forces-given-direct-access-to-housing-by-DGHP>

Those rated as Excellent generally included a combination of references to specific policy or provision in place for veterans, information such as documents specifically produced for that audience, links to appropriate external agencies, and in some cases a named individual at the authority to contact for further information. It was notable that while all the Excellent-rated authorities had signed up to the Community Covenant, so had many of the authorities rated Minimal, with little or no information specifically for Service Leavers and veterans.

This research was followed up by a telephone survey of relevant staff in 48 of these authorities specifically concerning provision for former Service personnel in their housing policy. Of the authorities surveyed, 60% said they had made specific provision in their homelessness strategy to meet the needs of former Service personnel. Eighty-eight per cent said they asked at the initial stage of the application process whether the individual seeking social housing had a Service connection.

There was a very wide variation in estimates of the numbers of former Service personnel who had applied for housing in the previous 12 months, ranging from fewer than five to around 200. Those with higher numbers of ex-Service applicants said they had made provision for them in their homelessness strategy. Three-quarters of authorities said their assessment of priority need included specific reference to the needs of former Armed Forces personnel. Less than half (46%) of the councils which had signed up to the Community Covenant said they monitored their performance in areas such as housing as part of their delivery of the Covenant.

It was notable that a number of authorities which gave only “Minimal” advice on their websites had in fact taken the needs of former Service personnel into account in their policies, with staff well-informed about their rights and the provision available to them. This means it may be harder than it needs to be for Service Leavers to find the information they need – but also that many councils make good provision and simply need to make the relevant information more accessible.

This small-scale research demonstrates that information and provision varies between authorities, even among those which have signed up to the Community Covenant and are therefore ostensibly committed to improving their performance in this area. As set out in the recommendations below, a full survey of local authorities should be commissioned to identify disparities in provision, help identify best practice and serve as a benchmark for improvement. Issues covered by the research should include what provision the authority has made in its homelessness strategy to meet the needs of Service people; whether applicants are asked whether they have a Service connection

at the initial stage, and whether the information is recorded; whether the authority's judgement of priority need includes any specific reference to the needs of Service personnel; how the authority's policy on Local Connection is applied to Service personnel; and how the authority measures its success in its delivery of the Community Covenant in relation to housing.

## The Third Sector

Several charities offer significant support to the process of securing long-term sustainable accommodation, not only to the minority in need of charitable support, but also, through advice and guidance, to the routine Service Leaver (such as that provided by the Forces families federations). The COBSEO charities responsible for housing, homelessness and associated welfare represent all aspects of accommodation including up-front advice,<sup>42</sup> provision of rental housing,<sup>43</sup> sheltered housing,<sup>44</sup> residential or nursing homes<sup>45</sup> and supporting the homeless.<sup>46</sup> The Citizens Advice Bureau also offers a comprehensive source of housing advice to Service Leavers and veterans.<sup>47</sup>

Referrals to the Forces housing charities are routinely conducted by JSHAO, units and their associated welfare organisations and by self-referral. Forces charities do not work in isolation, and there is significant cross-referral between military and non-military housing charities and local authorities to provide the most suitable outcome for those in need of assistance.

### Wounded, Injured and Sick (WIS)

Assistance to Wounded, Injured and Sick Service Leavers is a key part of this sector and several charities provide financial and practical support to this group. Working in concert with the MOD's Personnel Recovery Units to identify the requirements of WIS SL, and managing the provision of assistance through the medium of COBSEO, the military charities have developed a number of bespoke support solutions for the WIS. One such is Coming Home<sup>48</sup> which was established under the aegis of the Haig Housing Trust<sup>49</sup> (a sister charity of Haig Housing) to provide specially adapted accommodation for badly injured soldiers who are left seriously disabled from conflicts.

### Single Service Leavers

When it comes to housing, Single Service Leavers are the group least supported by local authorities. For good reason, priority for housing is given to the most apparently vulnerable groups, such as families with

<sup>42</sup> <http://www.ssafa.org.uk>

<sup>43</sup> <http://www.haighousing.org.uk>

<sup>44</sup> <http://stoll.org.uk/>

<sup>45</sup> <http://www.erskine.org.uk>

<sup>46</sup> <http://www.veterans-aid.net>

<sup>47</sup> [http://www.adviceguide.org.uk/england/housing\\_e/housing\\_finding\\_a\\_place\\_to\\_live\\_e/housing\\_options\\_for\\_people\\_leaving\\_the\\_armed\\_forces\\_veterans\\_and\\_their\\_families.htm](http://www.adviceguide.org.uk/england/housing_e/housing_finding_a_place_to_live_e/housing_options_for_people_leaving_the_armed_forces_veterans_and_their_families.htm)

<sup>48</sup> <http://www.coming-home.org.uk/>

<sup>49</sup> <http://www.haighousingtrust.org.uk/>

children. However, for many reasons some single Service Leavers find it difficult to find their own way in civilian life, or may initially transition well only to fail at a later stage through unemployment or other problems. For these people, charities provide most of the support that they will receive.

At the front end of support is the Single Persons Accommodation Centre for the Ex-Services (SPACES), a partnership between the MOD's JSHAO and the English Churches Housing Group (ECHG). In addition to veterans who may have been out for some time, SPACES assists those Service Leavers considered most at risk of homelessness. In addition to its referral and case-management roles, it has two accommodation facilities, run by ECHG, Mike Jackson House<sup>50</sup> in Aldershot and The Beacon<sup>51</sup> in Catterick. Other charities provide similar services to Service Leavers and veterans as part of a wider vulnerable element of society (e.g. Norcare<sup>52</sup> and Alabare<sup>53</sup>), but they are not part of COBSEO because of their non-military status. In addition to sheltered accommodation, these charities provide between them holistic support, advice and, where required, job-related training to help the residents move on to stable accommodation.

For those who have completely fallen through the net and find themselves living rough there is a risk of “multiple exclusion homelessness” (MEH) – a form of “deep” social exclusion involving not just homelessness but substance misuse, institutional care (e.g. prison), involvement in “street culture” activities (e.g. begging and street drinking), or a combination of these. For these individuals there is, dependant on location, assistance available from many different organisations, such as Crisis,<sup>54</sup> Shelter<sup>55</sup> and, specifically for veterans, Veterans' Aid.<sup>56</sup>

## Homelessness

It is not possible to give an exact figure for the number of Service Leavers who experience a period of homelessness, though estimates vary from 3% to 6% of the total outflow from the Armed Forces.<sup>57</sup> This could include “sofa surfing” with friends, living in hostels or, in extreme cases, vagrancy.

Estimates also vary regarding the proportion of the homeless population that has served in the Forces. A study by York University in 2008 estimated this to be 6% in London, and the 2012–13 Street

50 <http://www.spaces.org.uk/spaces/spaces/default.asp?id=10>

51 <http://www.spaces.org.uk/spaces/spaces/default.asp?id=31>

52 <http://www.norcare.co.uk/home/index.htm>

53 <http://www.alabare.co.uk/supportforex-servicepersonnel.php>

54 <http://www.crisis.org.uk/>

55 <http://www.shelter.org.uk/>

56 <http://www.veterans-aid.net>

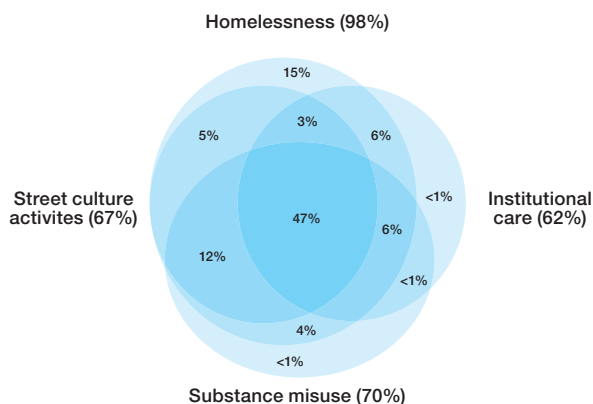
57 A study by the National Audit Office in 2007, quoted in the FIMT *Transition Mapping Study*, found that 5% of those who had left the Forces in the previous two years had experienced a period of homelessness. Fifty-three per cent of this group had been homeless for between one and six months, and 12% for over a year.

to Home<sup>58</sup> report from the Combined Homelessness and Information Network (CHAIN) indicates that 10% of rough sleepers in the capital had had Forces experience. However, they also show that more than half of rough sleepers are from overseas, and state “it is important to note that the proportion of people seen sleeping rough from the UK who have had experience of the Armed Forces has remained consistent over the last three years, at 3% to 4%”.

Dr Hugh Milroy of the charity Veterans Aid points out<sup>59</sup> that data on the proportion of homeless people with a Forces connection are prone to being overestimated, since individuals may claim a connection that does not exist. The view of Veterans Aid is that while there are certainly cases of genuine need, veterans are in fact under-represented in the homeless fraternity.

The Review team’s discussions with housing charities suggested that homelessness is usually one of a complex mix of personal problems which are not directly attributable to their Service (and, as discussed in the chapter on Welfare and the Third Sector, Early Service Leavers are generally more vulnerable than those with longer Service careers, particularly those with pre-existing problems such as family breakdown and low educational attainment prior to joining).

The overlap between homelessness and other elements of “deep social exclusion” is explored in a paper by Fitzpatrick, Bramley and Johnsen of Herriot Watt University.<sup>60</sup> This can be represented as follows:



Overlap between domains of deep social exclusion

58 [http://www.broadwaylondon.org/CHAIN/Reports/S2h2013/Street-to-Home-report-2012\\_20132.pdf](http://www.broadwaylondon.org/CHAIN/Reports/S2h2013/Street-to-Home-report-2012_20132.pdf)

59 <http://www.telegraph.co.uk/news/uknews/defence/9664340/Life-on-Civvy-Street-Homeless-veteran-problem-is-overstated-says-charity.html>

60 *Multiple Exclusion Homelessness In The UK*, Fitzpatrick, Bramley & Johnsen

A recent paper from Riverside ECHG<sup>61</sup> summarised a typical homeless veteran as follows:

- More to sleep rough and for longer periods
- Greater reluctance to seek help
- Higher mean age than the general homeless population (although following relatively short lengths of Service)
- Majority are white single males (many divorced or separated)
- Higher likelihood of alcoholism, but lower likelihood of drug abuse
- Greater need for dual diagnosis care (e.g. psychiatric problems and alcohol dependency)
- Higher likelihood of anger-management issues
- High proportion of homeless stay in the area surrounding the military base at which they served
- Small percentage suffer PTSD

## Families' concerns

The network of HIVEs across the Armed Forces has a valuable insight into the concerns of Service families, as opposed to just the serving person within the family. Between January and September 2013 the HIVEs received a total of 74,886 enquiries, of which 8% concerned transition issues. Of these, just under one third related to housing – most often the availability of lump sums and access to social housing.

## Recommendations

In the long term, the best way to maximise the number of Service Leavers with good housing outcomes is to grow a sense of personal ownership and to provide the tools to enable them to secure their own future. Crucially, this means instilling at an early stage an understanding of the needs to plan and save for their future housing needs.

61 [http://www.riverside.org.uk/PDF/2504\\_RSD\\_A4\\_exArmy\\_report\\_hires%20FINAL.pdf](http://www.riverside.org.uk/PDF/2504_RSD_A4_exArmy_report_hires%20FINAL.pdf)

Those who leave the Services without a plan for accommodation, whether through unplanned early departure or other reasons, may require additional support. This is currently available through the MOD, local authorities, housing associations and charities. These bodies would benefit from associating more closely, and best practice should be highlighted and rewarded in a way that encourages others to follow.

### ***Recommendations: Housing***

- *The Personal Development Plan (see Employment and Education chapter) should incorporate a tutored online package which includes information on housing. The MOD could enter a partnership with one or more Services housing charities to make use of their footprint, commitment and expertise in providing advice and support.*
- *The MOD (perhaps in partnership with a housing charity) should commission a comprehensive survey of local authorities to establish a detailed picture of the conditions for the allocation of social housing in each area. The results should be published, helping Service Leavers to make choices and encouraging authorities to follow best practice.*
- *Pay statements for Service personnel should include details of the subsidised and unsubsidised cost of their accommodation, as well as the Council Tax and utility charges they would be paying in the civilian sector. This would help to embed the expectation of future civilian accommodation costs.*
- *The MOD should consider paying Service personnel their full salary and requiring accommodation charges to be paid by Direct Debit, rather than deducting them at source. This would help to encourage the habit of planning and budgeting.*





# Health



While recent conflicts have highlighted the quality of battlefield healthcare, public understanding of healthcare provided to serving and former personnel at home has not registered in the same way. As I found in my 2012 report *The Armed Forces & Society*, there is a widespread perception that Service personnel are commonly damaged by their time in the Forces. In addition, the growth in veteran health and welfare charities in recent years has been accompanied by the assumption that the statutory provision of healthcare is deficient and the Third Sector is having to fill the gap.

A growing body of peer-reviewed research suggests that both these perceptions are misguided. The work of the King's Centre for Military Health Research (KCMHR), which provides the majority of contemporary evidence on the health of current and former Service personnel in the UK and is the leading authority in the field, supports the view that the overwhelming majority of those leaving the Armed Forces are fit and healthy and remain so, going on to lead productive lives and not experiencing any disadvantage in accessing healthcare. Moreover, the problems of those who do struggle are seldom solely directly attributable to their time in the Forces.

However, I recognise that some veterans do experience difficulties with health or quality of life. There are some very compelling individual cases of adversity, whose nature and underlying causes vary – as does the experience of individuals before, during and after their time in the Forces. A veteran's health depends on a combination of factors including genetic, childhood experiences, pre-Service lifestyle, Service life and post-Service influences and these are perhaps not always recognised or readily acknowledged.

Nevertheless, those in need should be able to access appropriate care but I am conscious that access to healthcare through the NHS or from one of the many charitable endeavours varies. For the most vulnerable, identifying and gaining access to the most appropriate support and assured healthcare can be a challenge.

I am under no illusion about the complex and emotive nature of this subject. My remit is to establish whether the actual health needs of our Service Leavers are met in the most appropriate manner. Crucially, the route to assured healthcare should be clear: provision must be evidence-based and sustainable.

This chapter will examine routine healthcare provision in-Service, the process of routine transition of healthcare to the NHS and the accessibility of assured healthcare, and the issues surrounding the Wounded, Injured and Sick (WIS), including specific medical conditions.

## Routine healthcare

### MOD provision

Healthcare provision for the Armed Forces is managed by the Defence Medical Services (DMS).<sup>62</sup> DMS is staffed by 7,000 Regular uniformed personnel, plus a further 1,200 civilian health professionals. This is augmented for operations by a pool of 4,000 Reserves. DMS delivers healthcare to 196,000 people, including Servicemen and women serving in the UK, abroad, at sea, mobilised Reservists and, in some circumstances, family dependents of Service personnel and entitled civilians. The DMS has no formal remit or funding allocated for the routine healthcare of veterans, responsibility for whose healthcare lies with the NHS, as it does for Reservists. However, the DMS does undertake to provide an assessment and, where appropriate, treatment for Service-related mental health conditions for Reservists and veterans. Treatment is managed in conjunction with the individual's own NHS GP, who retains primacy as provider of care.

For personnel who fall ill or are injured whilst in Service, including Reservists while mobilised for operations, there is ready access to an integrated network of medical and allied healthcare professionals providing primary care with referral for secondary healthcare, mental health and rehabilitation. The DMS maintains medical and dental centres in Army Garrisons, RAF Stations, Royal Navy ships and shore establishments and a range of overseas bases. It also contributes healthcare assets in operational theatres. In support of routine healthcare the DMS also provides 15 regional rehabilitation units (RRUs) across the UK and Germany and 16 military-run Departments of Community Mental Health (DCMH) in the UK, plus a further five DCMHs at the major permanent overseas bases. The DMS also commissions bespoke in-patient mental health provision from NHS hospitals.

All elective hospital-based healthcare is commissioned by the DMS from the NHS or, if overseas, selected host nation hospitals. Dialogue between the MOD and NHS determines the overall commissioning requirements, quality standards and priority. On the whole soldiers, sailors and airmen access NHS hospital care in much the same way as the rest of the UK population, referred by their military GP and treated based on clinical need. There is no routine fast track or preferential access into NHS facilities for serving personnel. However, it is recognised that the scope of NHS provision may not necessarily meet all of the specialist medical and occupational health needs that are unique to the Armed Forces. Therefore, where clinically and operationally necessary, the DMS, on behalf of the MOD, has the ability to procure specific and rapid access healthcare services.

<sup>62</sup> The DMS encompasses the entire medical, dental, nursing, allied health professionals, paramedical and support personnel.

However, there remains a belief that the UK maintains ‘military-only’ facilities within the NHS so it is necessary to clarify the role of the UK Ministry of Defence Hospital Units (MDHU). Whilst the MOD has MDHU, embedded in NHS England acute Trusts, the primary role of these units is peace-time placement of uniformed clinical staff within the NHS to maintain their clinical skills and competencies for operations. Service personnel and veterans admitted for elective care into an NHS acute Trust, co-located with an MDHU, may benefit from clinical and/or bed-side care from uniformed staff but this is fortuitous rather than deliberate policy.

The main area in which there is a greater need for specialist support for Service personnel is the field of treatment for and recovery from traumatic injuries. Here the effective partnership between the MOD and the NHS is exemplified by the integrated health, welfare and rehabilitation support available at the Royal Centre for Defence Medicine, the Queen Elizabeth Hospital, University of Birmingham and the Defence Medical Rehabilitation Centre at Headley Court.

### Monitoring health status

In addition to the provision of routine healthcare the MOD provides a comprehensive occupational health service, applicable to Regulars and Reserves, supported by health promotion initiatives and Force health protection measures. The aim of the occupational health service is to monitor, assess and advise the chain of command on whether Service personnel are fit to undergo programmes of training that are both physically arduous and mentally taxing and, more critically, whether they are capable of deploying and undertaking their specific tasks in often isolated and austere environments. Regular interaction with the chain of command and welfare agencies, including case conferences, ensures that a holistic view of individuals’ health status, and physical and mental capacity are factored into their management and their working and living environment.

This appears to be a very effective process but it is vulnerable to operational tempo and individual postings. The central and enduring roles of DMS and the NHS, together with continuity of health and welfare records, is key to maintaining continuity of care and the associated social and welfare support during Service and beyond.

### Health assessment at enlistment

The Armed Forces health assessment and recording process commences pre-Service, with a standardised pre-employment assessment. This comprises a series of physical and mental tests to ensure that potential recruits are of sufficiently robust constitution and free from disease or injury that may prevent them from meeting the physical and mental challenges of their commitment. Those with,

or predisposed to, conditions requiring periodic medical care or review, those taking long-term medication, or in whom deterioration of a pre-existing condition might occur, are not considered suitable for military Service.

The physical and mental health standards are rightly high and up to 40% of prospective recruits do not meet the entry standard. A further 5% of new recruits are medically discharged on entry, either because of the detection of an undeclared medical condition or presenting with a new injury incompatible with the commencement of training.

### Health record

On enlistment the responsibility for healthcare of the Regular recruit transfers from the NHS to the DMS. The MOD initiates a health record for all recruits and for the Regular recruit their civilian health record is then archived by the NHS but remains retrievable on discharge from the Armed Forces by the receiving NHS GP. To aid retrieval and enable continuity, since Autumn 2013, all new recruits will retain their NHS number, albeit in dormant form, for the duration of their Service career.

Reserve recruits remain registered with their NHS GP for routine healthcare but the MOD initiates a parallel health record for occupational health assessments. This is also used as the deployed health record, maintained by the DMS.

The military health record is held within the Defence Medical Information Capability Programme (DMICP), maintained by the DMS. The individual health record includes a summary of pre-Service NHS healthcare, the results of the pre-employment medicals and all subsequent healthcare provided or commissioned by the DMS, which accompanies the individual throughout their career. Every attendance, vaccination and all occupational health assessments (fit for course medicals, pre- and post-deployment assessments) as well as any consultations or interventions while deployed should be recorded. The record is subject to the same statutory medical record keeping and data protection rules as its NHS counterpart.

### Routine departure

Though military Service is often seen as a job for life, less than one fifth of personnel actually serve for a full career of 22 years. Of those leaving in 2011/12, nearly half had served less than six years,<sup>63</sup> including a significant number of Early Service Leavers who depart before they complete training. The average length of Service, for those that do complete training, is nine years.

Despite the public perception, the health data for Service Leavers demonstrates that the overwhelming majority (92%) of them depart

<sup>63</sup> <http://www.dasa.mod.uk/publications/health/veterans/career-transition-partnership/financial-year-2012-13-q2/2009-10-to-2012-13-q2-revised.pdf>

in good health.<sup>64</sup> This is due in large part to the high level of physical fitness required and the extensive level of health monitoring and protection in place.

Before their departure, all Service Leavers must attend and complete the release medical process. This is conducted in two parts: the initial consultation three months before the end of Service to enable any outstanding medical issues to be addressed, and the final medical in the last few days before leaving. The release medicals are composed of a review of the individual's medical history, standardised physical and mental health assessments and advice on maintaining a healthy lifestyle post-Service.

Should a medical condition be diagnosed during this process, or in the event of a significant change in health status, the examining medical officer will notify the chain of command and the departure point will be reassessed to meet the best interests of the individual.

At the conclusion of the final medical all Service Leavers are currently provided with an FMed133. This paper document includes a summary of the individual's in-Service healthcare and guidance to future healthcare providers on how to request access to the individual's previous military medical history. The Service Leaver is advised to register with a civilian GP and dentist and to pass the FMed133 to their new GP. This enables the receiving practice to identify their new patient as ex-military and retrieve their military health record when re-instating the Service Leaver as an NHS patient.

### Transfer of healthcare

The single most important preventative healthcare measure for any Service Leaver is to register with a NHS GP, who, as for any UK citizen, becomes their gateway to healthcare. NHS policy allows Service Leavers to apply for temporary registration with an NHS GP practice for up to three months during the transition process (further work is ongoing to enable WIS to register even earlier) but awareness of this opportunity amongst Service Leavers we spoke to was low.

MOD policy is that all departing personnel are to be actively encouraged to identify and register with an NHS GP practice at the earliest opportunity,<sup>65</sup> though practice varies and, as with any large organisation, messaging is not always consistent. However, the Review team noted the inclusion of local authority and NHS advice stands at regional transition fairs, which both raises awareness and provides valuable assistance for Service Leavers seeking a new GP practice.

Service Leavers did not report an inability to register with an NHS GP (though a few, as reported in the chapter on Information Provision,

<sup>64</sup> <http://www.dasa.mod.uk/index.php/publications/health/medical/medical-discharges>

<sup>65</sup> For those wishing to settle overseas, guidance is provided and individuals are advised to acquaint themselves with the local health provision and are made aware of their liability for any associated health costs.

revealed that they did not realise it was necessary to do so). Even so, not all Service Leavers register. Ultimately, this remains an individual choice and individual responsibility, as it does for the general population. It is not compulsory to register with a GP and the MOD is not in a position to compel a Service Leaver to do so. Those that do register are under no obligation to hand over their FMed133 or declare their previous military Service; indeed for a few (e.g. in Northern Ireland), declaring their military connection may present a security risk.

The over-reliance on individual compliance and the paper FMed133 has been recognised and since November 2013 a new system has been introduced by NHS England and NHS Wales, supported by the MOD. The result is that at re-instatement of the Service Leaver's NHS record, when he or she registers with a GP, a letter is automatically generated informing the receiving civilian GP that their new patient has been under the care of the DMS. The letter also details how to obtain the Service Leaver's military health record from the MOD. This is good news and I would envisage adoption of a similar automated process in Scotland; Northern Ireland, due to security considerations, may require a more sensitive process.

The MOD is undertaking further development of DMICP and anticipates the capability to allow a summary of the individual's military medical record to be included automatically in the re-instated NHS record.

## NHS provision

### Veteran healthcare priority

On leaving the Armed Forces, Service personnel resume their full entitlement to NHS healthcare and, under certain circumstances, are entitled to priority treatment within the NHS. GPs are asked to consider whether their "veteran" patient's condition may be related to his or her military Service and, where this is the case and with the patient's agreement, this is articulated in the referral for specialist care. Where secondary care clinicians agree that a veteran's condition is likely to be Service-related, they have also been asked to prioritise veterans over other patients with the same level of clinical need. Ultimately it is for the clinician in charge of the veteran's case to determine whether a condition is related to Service and to allocate priority.

This is appropriate and aligned with the Armed Forces Covenant commitment that ex-Service personnel should not be disadvantaged by having served. However, in the Review team's discussions with veterans and Third Sector representatives it was apparent that the caveats to priority treatment are not always fully understood.



In support of the Department of Health commitment to veterans there are a range of ongoing educational initiatives for GPs and allied healthcare professionals, including the Royal College of General Practitioners (RCGP) e-learning package for the GP community. Launched in September 2011 and refreshed in May 2013, the package is accessible by all GPs and health workers who register on the RCGP website. The purpose of the package is to raise and maintain awareness of the specific needs of the Armed Forces community and to detail the services available. Support from the various healthcare professional bodies remains valuable in maintaining awareness.

### Research and awareness

A number of local authorities and Clinical Commissioning Groups (CCGs), in conjunction with their Public Health departments, have undertaken military veterans' health needs assessments. In reviewing a cross-section of these health needs assessments<sup>66</sup> we noted that the reports all highlight significant limitations created by an absence of reliable quantitative national data about the veteran population and an inability to accurately estimate the size of the local veteran population.

Due to difficulties in defining the veteran, and in many cases a reluctance of the veteran to identify themselves, the veteran group is largely hidden in the general population. Delineating and quantifying the veterans in a community is a challenge, as are the extraction and validation of information about veteran health, the analysis of their associated needs and understanding how these may, or may not, differ from the rest of the local communities.

However, the various assessments share key findings and these match the KCMHR evidence base. The findings indicate that veterans have similar health needs and experiences to the rest of the adult population with the same implications on resources for both health and adult social care. For veterans over 65 years old (the largest veteran group at 60% of the total), mobility, independent living and social isolation were the main concerns.

The reports identified very few "post 9/11"<sup>67</sup> veterans experiencing significant adversity related to their time in Service or consuming healthcare resources at a rate any different to the rest of the community. When reflecting on their time in the Forces most veterans questioned, irrespective of age, did not report adverse health effects as a result of their Service; for those that did, the common themes were musculoskeletal disorders and hearing loss.

<sup>66</sup> *Health Needs Assessment of Veterans*, Cheshire and Merseyside, Southampton and Portsmouth City Councils, Kent and Medway Public Health/NHS, Central Bedfordshire, Hertfordshire, East Sussex, South Staffordshire.

<sup>67</sup> I.e. a veteran who has left the Services in the past 12 years.

A smaller than expected number of individuals reported some adverse mental health outcomes and these had frequently been compounded by other factors, such as financial and welfare problems. The common mental health problems presenting were depression and anxiety, matching the general population experiences. There was a reported increased risk of alcohol misuse and associated mental health problems, predominantly in younger male veterans – notably from lower ranks or those who left the Service early.

When analysed in context, the evidence suggests that the health needs of veterans do not represent a specific challenge to a community's health budget and that their routine health needs are not appreciably different to the overall age-matched patient base. The numbers of veterans in any one location with specific Service-related conditions are small and, as a group, they are not demanding consumers of healthcare resources. This is a positive message that has not necessarily registered with all stakeholders and is a crucial point for those commissioning health and social care services.

## Wounded, Injured or Sick (WIS)

### Policy

Wounded, Injured or Sick (WIS) personnel may, following appropriate treatment, be capable of remaining in Service. Those that have a condition that precludes further military Service are generally subject to a medical discharge, in accordance with the MOD's policy regarding personnel who fall below the minimum medical standard.

Defence Statistics provides a regular breakdown of Armed Forces injuries and medical discharges. The available data indicates that medical discharges from the trained Force are currently at an average rate of 8.2 per 1,000 per year and that the majority of medical discharges are not for operational injuries. The highest injury and medical discharge rate is in the untrained cohort. These are predominantly individuals that have not completed their basic training. The average age of this group is 17.5 years; many of these recruits are encouraged to re-apply at a later stage.

Within the trained cohort, the greatest proportion of medical discharges result from musculoskeletal conditions caused by a mixture of non-Service attributable, sporting and operational or training injuries and significant accidents, predominantly road traffic accidents, most of which occur off duty.

It is worth noting that the majority of medical discharges are not associated with life-limiting medical conditions. Invariably there is a reduction in physical capacity or resilience that creates specific military occupational limitations, restricting an individual's operational capability and deployability. While the individual may no longer be "fit for task" – unable to meet the physical rigours of Service life and the demands of operational deployments – their condition is not necessarily a bar to future civilian employment.

Every endeavour is made to accommodate or "back-course" those injured during basic training. In circumstances where this is not possible (around 30 per 1,000 trainees), trainees are discharged, returning home to rehabilitate, and many re-enlist once recovered. Those who leave training with diagnosed ongoing healthcare needs are referred back to their original NHS healthcare provider.

Any trained Service person, Regular or Reserve, who sustains an injury or with a medical condition that precludes further military Service will be subject to a medical discharge based on the findings of a Full Medical Board (FMB). However, adjudication sits with the Single Service Employment Board, where decisions are made on a case-by-case basis.

Unlike the trainee, a trained injured Service person remains in Service for the duration of medical treatment, recovery and rehabilitation until a clinical plateau is achieved. At that time, based on an assessment by the attending NHS Clinical Consultant and advice from the MOD's Occupational Medicine Consultant, if the individual's clinical condition will not further improve enough to continue serving, they will be discharged. Once discharged from the Armed Forces, should any further clinical interventions be required, patient management and the clinical pathway becomes the responsibility of the NHS.

If there are subsequent associated health problems the individual attends in-patient and out-patient appointments as an NHS patient, but will be entitled to priority NHS treatment for Service-attributable conditions on the basis described above. It should also be noted that those personnel whose condition is Service-attributable may be entitled to financial compensation.

#### MOD recovery provision

The WIS cohort rightly receives the best medical care, administration and welfare support available. For those injured on operations, life-saving and stabilising treatment in theatre is followed by transfer to the Queen Elizabeth Hospital in Birmingham. From here, after

further surgery and treatment, many will progress to the Defence Medical Rehabilitation Centre (DMRC) at Headley Court in Surrey for ongoing medical and physical rehabilitation. Regardless of whether the disability has an operational cause, all WIS Service personnel will progress through the Defence Recovery Capability (DRC).

**The Defence Recovery Capability.** The DRC, launched in 2010, exists to ensure that WIS individuals have access to the key services and resources for an optimal recovery. Ideally, personnel should be focused on a return to duty but for those facing discharge a smooth transition into civilian life is the primary objective.

The DRC is the repository and governing framework for a range of recovery-enabling activities that run alongside the clinical pathway. The DRC's bespoke recovery plans incorporate all aspects of recovery including fitness, welfare, housing, education, re-skilling, work placements and employment. The DRC also ensures that individuals have access to the particular support needed at each stage of their recovery, whether that support is provided by the MOD, the NHS, the charitable sector or other partners.

**Personnel Recovery Units.** For complex cases or lengthy recovery pathways, assignment to one of Defence's Personnel Recovery Units (PRU) may be preferable to remaining with the parent Unit. The 11 Army PRUs, established in garrison locations around the country, are military units dedicated to the command and co-ordination of personnel on recovery pathways. The Royal Navy operates a Recovery Centre, Hasler Company, in Plymouth and the RAF maintains an RAF-only PRU at its headquarters in High Wycombe.

The PRU takes on responsibility for individual welfare, administration and discipline, integrating ongoing clinical care with wider rehabilitation and recovery. The aim is to deliver the outcome-focused Individual Recovery Plan (IRP) to the point when an individual is able to return to duty or transition to civilian life. In total the PRUs currently have a capacity to manage 900 recovering personnel and places are filled on the basis of need. Allocation to a PRU is controlled through a monthly case review and assignment process.

Once assigned to a PRU, the WIS individual is allocated a Personnel Recovery Officer (PRO). The PRO provides continuity of command and support throughout the period of recovery and assists in the co-ordination of all aspects of recovery including accommodation, personal and financial administration, attendance at mandated recovery events, other educational, social and sporting opportunities, and graduated return to employment or career transition activities.

Furthermore, the PRU will identify occasions when it would benefit the soldier to spend time in a Personnel Recovery Centre (PRC) or at the Defence Adaptive Sport and Adventurous Training Centre (DASATC) in order to accelerate recovery.

Unfortunately not all long-term WIS get the opportunity to be assigned to a PRU. Access is based on available capacity and level of need. Units are required to put forward a strong case for an individual to be accepted.

For those that remain the responsibility of their parent Unit, the IRP, attendance at the mandated core recovery events, and opportunities for and access to all defence recovery activities, are the same: clinical, welfare and resettlement support is unchanged but a Unit-appointed officer undertakes co-ordination.

There is variation in the level and quality of Unit management, depending on geography and Unit activity (e.g. units deploying or deployed). A small number of WIS personnel have reportedly been mismanaged. Critically, the mismanagement appears to result from a lack of Unit-level understanding of the DRC process, or a belief that support was best offered by the Unit.

**Personnel Recovery Centres.**<sup>68</sup> Experience shows that injured personnel find a military environment conducive to recovery and a part of the DRC is focused on activities conducted in purpose-built PRCs around the UK. There are seven Personnel Recovery Centres (PRCs), which supplement the support of the parent Unit or PRU, and are managed by the Army, Help for Heroes and the Royal British Legion on behalf of Defence.

The PRCs are open to all serving WIS personnel and also veterans, but only on a case-by-case priority basis. They have a combined residential capacity of 178 for those undergoing recovery as well as providing facilities for 120 day attendees.

It is important to note that neither PRU nor PRC are clinical, rehabilitation or physiotherapy facilities. Whereas the PRU is the equivalent of a “parent Unit” for the WIS, the PRC is more akin to a training establishment. Access to a PRC is based on the proviso that an individual is self-medicating and independently mobile.

The PRCs offer recovery courses and activities in support of IRP and act as a launch pad for other activities. In conjunction with the regional PRCs; DASATC delivers the “Battle-Back”<sup>69</sup> programme of activities<sup>70</sup> designed to promote confidence and independence in direct support of the IRP. The main focus of activity at DASATC is the

<sup>68</sup> Catterick, Tidworth, Edinburgh, Colchester, Plymouth (NSRC co-located with Hasler Company) Lilleshall (DASATC) and Sennelager (Germany)

<sup>69</sup> <https://www.gov.uk/the-battle-back-programme>

<sup>70</sup> Multi-Activity Courses, Adaptive Sport and Adventurous Training

delivery of 24 week-long Multi-Activity Courses (MAC) run each year at the National Sports Centre Lilleshall. This mandatory Core Recovery Event is linked to IRP incentives and includes Institute of Leadership Management Level 2 (equivalent to GCSE Grade A\* to C) awarded to all WIS on the MAC.

Working alongside the injured individual, either in a PRU or at Unit level, Clinical Facilitators (CF) and Vocational Occupational Therapists (Voc OT) work to identify and overcome the physical, personal, psychological and social obstacles to recovery. Critically, for those undergoing transition to civilian life the CF facilitates the links into the NHS and post-Service local authority. The support of the Voc OT is key to an individual's understanding of their occupational limitations and assists with the setting of realistic employment goals. Unfortunately access to Voc OT assistance is not universally enjoyed by the WIS cohort; a general UK shortage of appropriately trained VoC OT has hampered the recruitment of this critical capability.

[Recovery Career Services](http://www.recoverycareerservices.org.uk).<sup>71</sup> In addition, for those returning to civilian life there is the Recovery Career Services programme. RCS provision includes nationwide Specialist Employment Consultants and tailor-made support to assist WIS personnel in competing effectively in the civilian employment market.

The DRC represents a very positive move forward in the care of WIS Service personnel with a genuine focus on a holistic transition back to Unit or civilian life. There is a wealth of provision which includes social, occupational, administrative and welfare support for the WIS. The concept and execution has been a successful initiative and it should be maintained. However, I offer two observations.

First, while the majority of DRC providers and volunteers are aware of the potential danger of creating a dependency culture and an expectation of entitlement, I detect that this is not necessarily universally understood. Evidence shows that exposure to civilian society is essential to the long-term recovery; the sense of duty and care to the WIS must be balanced by an understanding that most of their lives will be lived among the wider population.

Second, there remains a shortfall in PRU/PRC capacity arising, predominantly, from a legacy manpower cap; this limits the scope of delivery and future development. However, I understand a business case to increase DRC manning and raise PRU capacity to 1,100 has been submitted.

<sup>71</sup> <http://www.recoverycareerservices.org.uk>

## Specific conditions

### Amputees

The recent conflicts in Iraq and Afghanistan have seen an increase in the numbers of personnel surviving despite life-changing injuries. That survival rates for those wounded is so high is testament to the personal protective equipment now in service and the provision of excellent medical care, from first aid given by troops on the ground, through rapid evacuation by specialist helicopter crews to the world-class trauma treatment at field hospitals.

Between October 2001 and June 2013 there were 363 military amputees (ranging from single fingers and toes to multiple limb loss) from Iraq (30), Afghanistan (280) and all other locations (53), of whom 107 have been medically discharged with the average time between point of wounding and discharge being five years.<sup>72</sup> It is notable that, due to the excellent care, rehabilitation and high-grade prosthesis provided at public expense through the MOD, the majority of amputees have been able to continue to serve, albeit in many cases in a reduced capacity.

Recent technological advancements in prosthetics have been a major factor in improving quality of life for the casualties of recent conflicts. Post-Service maintenance and replacement has received much interest and government investment and was the subject of a series of recommendations submitted by Dr Andrew Murrison MP and accepted by parliament in October 2011. Dr Murrison's report noted that the care package available to the Armed Forces – the Defence Medical Rehabilitation Programme (DMRP) and its consultant-based Complex Trauma Teams – had no equivalent in the NHS. It also noted that the DMRP was aimed at delivering optimal functional recovery, regardless of an amputee's likely future role.

These findings shaped Dr Murrison's key recommendations for specialist commissioning of prosthetics and rehabilitation for those veterans leaving the Armed Forces, and the production and adoption of national guidelines for prosthetic prescription and rehabilitation for all veteran amputees.

There has been steady progress since the government agreed to implement all Murrison's recommendations. Additionally, following a trial, there has been formal adoption of the MOD Transition protocol, which is delivering an overall improvement in case transfer to the NHS.

To support this, the NHS has been allocated specific funding for the upgrading of veteran prosthetics. The centrally held funding is available to all eligible veterans (both in England and the Devolved

<sup>72</sup> *A Better Deal for Military Amputees*, Dr Andrew Murrison MP, National Military Veterans Amputee Rehabilitation & Prosthetics Service, July 2011

Administrations) to cover the associated costs for services not available at their local Disablement Service Centre (DSC), such as sockets and suspension, over and above what is normally provided by the NHS.

Any veteran whose limb loss is attributable to an injury sustained as a result of Service is eligible to apply for this funding for prosthetic support through the DSC of their choice. However, veterans who lose limbs after they leave the military or suffer limb loss whilst in the military that is not attributable to Service (for example, in a civilian road traffic accident) continue to access services as usual through their local DSC.

The current government commitment and public funding of high-grade prosthetics for Service personnel and veterans with Service-related injuries is sufficient and accessible. However, the veterans who have lost limbs for which the MOD bears no responsibility may benefit from additional charitable support to secure higher-grade prosthesis. If this is offered, it is important that this provision is assured and enduring.

### Mental health

Service personnel and veterans are no less vulnerable than the civilian population to a range of mental health problems. Research suggests at least one in four of the UK population will experience a mental health problem at some point in their life.<sup>7374</sup> Among veterans, mental health and behavioural disorders may present many years after leaving the Services. Whether serving or civilian, the causality of mental health disorders is complex and related to a myriad of contributing factors. Unpicking the extent to which any mental health disorders are due to Service is not straightforward.

The ferocity of recent operations means that some deployed individuals will have been exposed to significant stresses and traumatic events. The expected human response to such events does include a period of adjustment and will be accompanied by emotional turbulence. The majority of individuals do not require clinical interventions but in readjusting back to “normality” certainly benefit from the support of colleagues, family and their chain of command. For a minority of cases the adjustment reaction may extend over time or impact on normal functioning and may develop into formal psychiatric disorders. Usually these will be apparent with a few weeks or months of return, but it can take months or years before individuals recognise and are willing, or can be persuaded to seek help and reap the benefits of evidence-based treatment.

73 McManus S., Meltzer H., Brugha T. et al. (2009) *Adult Psychiatric Morbidity in England, 2007: Results of a household survey*. Leeds: NHS Information Centre for Health and Social Care

74 No Health without mental health – a cross-government outcomes strategy for people of all ages. July 11. [http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH\\_123766](http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH_123766)



However, the widely held assumption that former Service personnel are, as a group, disproportionately likely to experience mental illness compared to the population as a whole is not supported by the evidence. Studies indicate that despite enduring arduous operational duties, only a small number of serving personnel (Regular and Reservist) and veterans suffer mental health problems.

The majority of independent research into military mental health has been undertaken by the King's Centre for Military Health Research (KCMHR). Concurrently, the MOD closely monitors numbers, rates and trends in the mental health of their personnel. Analysis of the UK Defence Statistics Mental Health Reports 2007–2012 indicates that the rate of new presentations in serving personnel assessed with a mental health disorder remains in the range of 15 to 28 per 1,000 strength with variability dependent on Service, rank and age. The prevalence of mental health disorders declines with each age group over the age of 24 years. This trend has been similarly reported by the KCMHR and supports the finding that age and time in Service are beneficial to health. It also counters assertions of a “ticking time bomb”<sup>75</sup> of mental health issues among recent combat veterans.<sup>76</sup>

While PTSD occupies the majority of news stories surrounding military mental health, it forms only a small proportion of cases within the total burden of mental illness in the UK Armed Forces. I recognise the concerns regarding a bow wave of PTSD. However, despite the increased awareness of the condition, the latest *Defence Statistics Mental Health Quarterly*<sup>77</sup> reports that the rate of new episodes of care for PTSD in the serving population remains low at 0.5 per 1,000 strength. The study by KCMHR, the Academic Centre for Defence Mental Health and the King's College London Institute of Psychiatry, published in *The Lancet* in 2010,<sup>78</sup> found 4% of those who had deployed to Iraq or Afghanistan reporting probable PTSD, a lower rate than the researchers had expected. There was an association between deployment and probable PTSD in Regular personnel who had had a combat role during deployment compared to those in a combat service support role.

There are a variety of estimates regarding the prevalence of PTSD in UK Service personnel and veterans. The longitudinal studies conducted by KCMHR would indicate a prevalence of PTSD ranging from 3% to 6%; this finding is comparable with the PTSD prevalence

75 <http://www.independent.co.uk/news/uk/home-news/soldiers-face-ticking-stress-time-bomb-1747408.html>

76 King's Centre for Military Health Research - Symposium 16 Apr 12 - Military Service and Mental Health - What are the real problems? Speaker Prof. Sir Simon Wessely

77 <http://www.dasa.mod.uk/index.php/publications/health/medical/mental-health-quarterly/2013-09-30> - released 9 January 2014

78 Nicola T. Fear, Margaret Jones, Dominic Murphy, Lisa Hull, Amy C. Iversen, Bolaji Coker, Louise Machell, Josefi Sundin, Charlotte Woodhead, Norman Jones, Neil Greenberg, Sabine Landau, Christopher Dandeker, Roberto J. Rona, Matthew Hotopf, Simon Wessely - *What are the consequences of deployment to Iraq and Afghanistan on the mental health of the UK armed forces? A cohort study, The Lancet* 2010; 375 1783-1797 <http://www.kcl.ac.uk/kcmhr/publications/assetfiles/iraqafghanistan/Fear2010-consequencesofdeployment.pdf>

in the civilian adult population of England<sup>79</sup> of 3% to 5%. This comparison becomes more relevant in the light of a recent KCMHR observation that only 50% of the PTSD cases arising in currently serving personnel are directly attributed to deployment.<sup>80</sup>

Service experiences undoubtedly play a part and some personnel and veterans will have experienced extremely traumatic or stressful events, particularly those who have deployed on intensive operations and experienced the shock of combat. However, a factor which is becoming more widely accepted is the potential influence of pre-Service vulnerability, particularly amongst Early Service Leavers who have had difficult childhood experiences.<sup>8182</sup> This predisposition is thought to be a significant contributory factor in many cases, as are post-Service stresses such as divorce and unemployment.

**In-Service mental health provision.** Staff at the MOD's Departments of Community Mental Health (DCMH) are a mix of uniformed and civilian healthcare professionals and are analogous to NHS community mental health teams.

Unlike the remainder of the DMS, the DCMH teams also have a remit to provide ongoing mental healthcare not just for serving personnel but also for Service Leavers and veterans with Service-attributable mental health problems.

Serving personnel may self-refer to the DCMH but more often are referred by their DMS GP. Those who present and are subsequently diagnosed with a mental health or behavioural problem receive an integrated package of care and welfare support. The majority of referrals and presentations to the DCMH are for adjustment disorders; alcohol misuse; depressive and anxiety disorders and personality disorders. With the exception of alcohol abuse, these mental disorders occur in the serving population at rates lower than in the general population. Therapies are tailored to individual need and healthcare providers work closely with the occupational health team and the chain of command to ensure that individuals are appropriately employed and supported throughout their recovery.

Serving personnel are increasingly well-informed about the signs and symptoms of mental health disorders, particularly PTSD. The anti-stigma campaign has resulted in a slight increase in referrals to DCMH, with a number of "worried well" also seeking advice. This is a good thing; the majority of those that seek help are appropriately diagnosed, complete their therapy and make a successful return to full duties.

79 Adult Psychiatric Morbidity in England – 2007, Results of a household survey [NS] Publication date: January 27, 2009 <http://www.hscic.gov.uk/catalogue/PUB02931/adul-psyc-morb-res-hou-sur-eng-2007-rep.pdf>

80 Jones, M., Sundin, J., Goodwin, L., Hull, L., Fear, N.T., Wessely, S., et al. (2012). What explains post-traumatic stress disorder (PTSD) in UK Service personnel: Deployment or something else? *Psychological Medicine*, First-View, 1-10 2012

81 David A. Brent, Michael Silverstein. Shedding Light on the Long Shadow of Childhood Adversity. *JAMA*, 2013 DOI: 10.1001/jama.2013.4220

82 Iversen et al. (2007) Influence of childhood adversity on health among male UK military personnel <http://bjp.rcpsych.org/content/191/6/506.full.pdf+html>

However, across the three Services about 200 individuals are medically discharged each year for mental health or behavioural conditions that preclude further uniformed Service. Service Leavers medically discharged on psychiatric recommendation, or with a mental health disorder identified at the discharge medical, can avail themselves of support from the DCMH for up to six months after discharge and can access an additional two-year follow-up by the Defence Mental Health Social Work Service. Assistance with securing ongoing mental health support from the NHS forms an integral element of the transition process.

**Post-Service mental health provision.** Veterans who experience mental health issues post-Service may be eligible for support through the Veterans and Reserves Mental Health Programme (VRMHP). Based in Chilwell, Nottingham, the VRMHP provides mental health assessments for veterans and Reservists who have deployed since 1982.

Veterans who believe that their active Service may have adversely affected their mental health are encouraged to refer themselves to VRMHP. Ideally the referral should be in concert with their own NHS GP;<sup>83</sup> though the VRMHP will accept self-referrals. VRMHP will investigate a patient's mental health concerns and, if required, offer a full mental health assessment by a consultant psychiatrist. If the veteran has a mental health disorder, appropriate management through the NHS or DCMH will be recommended. Advice will also be provided on the wider support network that is available to veterans and their families.

The VRMHP facility appears to be under-utilised; whether this is a lack of awareness or a lack of demand is unknown. During 2012 the VRMHP received 66 calls for assistance (54 self-referrals and 12 GP referrals). Fifty-six cases were identified fulfilling eligibility criteria (i.e. history of deployment) and offered further assessment; 14 cases were found to have no mental disorder, 36 cases were assessed as combat-related mental disorder, and six cases failed to attend for this further assessment.

Outside the MOD provision there have been ongoing concerns about broader mental health provision for the veteran population. At the request of the Prime Minister, Dr Andrew Murrison MP reviewed provision and produced *Fighting Fit: A Mental Health Plan For Servicemen And Veterans*.<sup>84</sup> The MOD and Department of Health have worked with the NHS in England and with Service charities to implement the recommendations, resulting in a tangible enhancement

<sup>83</sup> This ensures that both the GP and the VRMHP assessors are kept aware of all the factors affecting the Reservist's health.

<sup>84</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/27375/20101006\\_mental\\_health\\_Report.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/27375/20101006_mental_health_Report.pdf)

of provision, improved access and an increase in awareness of the potential for and nature of veteran mental health problems amongst healthcare providers and the ex-military community.

One key recommendation was to increase the number of mental health professionals who could support veterans. This recommendation has given rise to the development of an [NHS Veterans' Mental Health Capability](#) led by the DH. This initiative is providing ten dedicated veterans' outreach and assessment teams across England. Scotland, Wales and Northern Ireland have mirrored the activity and a number of initiatives are already underway to enhance access to mental health services, including the funding for community outreach in conjunction with Third Sector agencies (e.g. Combat Stress). These NHS-funded teams provide a specialist veterans and families outreach and assessment capability; work with charities, the NHS and other statutory services to link with existing points of veterans care; case-manage individual care plans using the most appropriate mix of NHS, charitable and other services; and work as part of the National Veterans Mental Health Network. Across the UK, these teams are establishing themselves as the primary source for regional veterans mental health expertise and aim to be the default referral agency for veterans with mental health concerns.

The [Veterans Information Service](#) (VIS), set up by the DH and the SPVA, seeks to re-establish contact with the veteran approximately 12 months after they have left the Forces. (See chapter on Information Provision.)

[Big White Wall](#),<sup>85</sup> led by the DH and launched in 2011, is an online early intervention service for people in psychological distress. It is provided in partnership with the Tavistock and Portman NHS Foundation Trust and has also received a grant from Help for Heroes. The website is accessible 24/7 and is staffed by professional counsellors or "Wall Guides". Members are able to talk freely whilst remaining completely anonymous, and have access to a range of materials to enable self-support for common mental health issues. The site, which is also available as a smartphone app, provides free access for members of the Armed Forces, veterans and their families.

A [24-Hour Veterans' Mental Health Helpline](#) has been established by the DH in partnership with Combat Stress. The service is provided by the mental health charity Rethink, and DH provided a grant to Combat Stress to cover the set-up and two year's operations. The service is currently funded through the LIBOR fund.

85 [www.bigwhitewall.com](http://www.bigwhitewall.com)

It is clear that the MOD acknowledges that Service personnel do and will suffer from mental health issues and that there are some unique occupational characteristics of Service life that may precipitate disorders. Much has been done in the past three years, by the MOD and others, to raise awareness and actively reduce the stigma attached to mental health conditions and to encourage individuals to seek assistance whilst in Service. This greater awareness and reduction in stigma, which encourages the individual to acknowledge a problem and seek treatment, may be contributing to the perception of a bow wave of PTSD cases.

The nature and extent of mental health problems in serving personnel and veterans are not significantly different to those of the general population and certainly not on the scale portrayed in the popular media headlines. The integrated holistic approach to care, and opportunity for continuity of care post-Service, should be maintained. For those veterans experiencing poor mental health the successful implementation of the Murrison recommendations goes a long way towards ensuring that comprehensive mental healthcare provision through the NHS (and various Third Sector partnerships) is readily available.

## Suicide among veterans

It is sometimes reported that there is a high rate of suicide among veterans. Each case of veteran suicide is a tragedy. It is important to note, however, that veterans as a whole are no more likely to commit suicide than the general population.

A comprehensive 2009 study<sup>86</sup> cross-referenced the 233,803 individuals who left the Armed Forces between 1996 and 2005 with the database held by the UK National Inquiry into Suicide and Homicide. The investigation identified 224 suicides, and observed that the rate of suicide was no greater in veterans than for the population as a whole. The risk for men aged 30–49 was lower than for the equivalent group in the general population.

The rate of suicide was higher for young males (19–24 years) who had left the Forces than among the equivalent group in the population as a whole. However, the researchers concluded that this “may reflect pre-Service vulnerabilities rather than factors related to Service experience or discharge”.

<sup>86</sup> Kapur, N., While, D., Blatchley, N., Bray I., Harrison, K., Suicide after Leaving the UK Armed Forces A Cohort Study, PLoS Medicine, published online, March 2009. Available at: <http://www.plosmedicine.org/article/info:doi/10.1371/journal.pmed.1000026>

Despite the evidence, the Review team encountered a number of assertions regarding suicide among Service personnel and veterans. The most frequently quoted “statistic” was that the number of suicides among Falklands veterans is greater than the number of Servicemen killed in action during the 1982 conflict. This story first appeared in the *Daily Mail* in 2002 and continues to resurface, though it is not true.

A recent study by Defence Statistics<sup>87</sup> found that applying a UK general population mortality profile to personnel that had served in the Falkland campaign would produce an expected 2,079 deaths. The study found that as of 31 December 2012 only 1,335 Falklands veterans had died. In comparing the expected with the actual death rate, the Falklands cohort has a 36% decreased risk of dying compared with the UK population. During the Falklands campaign 237 UK Service personnel lost their lives. For those who survived the conflict, the Defence Statistics study identified a total of 95 suicide and open-verdict deaths (7% of all deaths); this represents a 35% decreased risk compared to the age-matched general population, and is considerably less than the number killed in action.

### Third Sector provision

Most charitable support for wounded, injured and sick personnel, veterans and their families relates to welfare and developmental support. Valuable high-quality provision is made by groups including SSAFA, with its Norton Houses for families visiting relatives undergoing medical treatment or rehabilitation, and Help for Heroes and RBL in their partnership with the MOD to manage the Personnel Recovery Centres. Some – notably Combat Stress – offer proven clinical treatment.

There has been a rise, however, in charities offering a variety of quasi-clinical wellbeing programmes to those with emotional or mental health issues. These can include clinically unproven therapies which may be ineffective or even counterproductive for those with mental health problems. They can also attract the “worried well”, veterans who may be undergoing normal emotional turbulence or situational anxiety but are led by the publicity into thinking they may be suffering from PTSD.

In addition, by courting the publicity they need to attract clients, these organisations can also add to the portrayal of Service Leavers as damaged individuals, distorting the view of veterans overall (both

<sup>87</sup> [http://www.dasa.mod.uk/publications/health/veterans/falklands-deaths/2012-12-31/31\\_december\\_2012.pdf](http://www.dasa.mod.uk/publications/health/veterans/falklands-deaths/2012-12-31/31_december_2012.pdf)

among the general public and veterans themselves), and restricting their prospects.

It is important to distinguish responsible providers in this sector from the irresponsible and potentially dangerous. This will require a great deal of work but will be worthwhile, both for clinical reasons and to ensure that available resources are put to good use.

## Recommendations

The nature of military training is such that there is risk of injury, and the stark reality of conflict is that there will be physical and psychiatric casualties. Battlefield survivability and post-injury recovery has never been better, and significant improvements have been made in battlefield medicine and surgery, as well as recognition and provision for the psychiatric impacts of conflict. This is augmented throughout the individual's Service through primary healthcare, Force health protection, occupational health assessments and rehabilitation services.

Despite the impression sometimes given in media headlines, a Forces career does not mean a greater likelihood of health problems – indeed, those who serve the shortest time are the most vulnerable to post-Service adversity. Though there are cases of adversity, the majority of veterans experience good health. Despite the intensity of recent conflicts, the evidence suggests that the overall mental health of UK Armed Forces personnel has remained stable.

The evidence suggests that problems among the minority who struggle are likely to be linked to a combination of pre-Service vulnerabilities<sup>88</sup> such as difficult family relationships, or the advent of post-Service adversity such as social exclusion, substance abuse, homelessness and unemployment, rather than any Service-attributable condition.

I am also aware that despite the provision available, some find it a challenge to access the right healthcare or support at the right time, and in a small number of cases individuals do not get the care they need and deserve. These cases are generally caused by lack of the right information or failures in the process, rather than a lack of provision. (These matters are dealt with in more detail in the chapters on Welfare and the Third Sector and Information Provision.) One significant recent step forward has been the improvement of arrangements for passing Service Leavers' military medical records to their new GP. I am recommending that NHS Scotland should follow England and Wales in automatically generating notification to the

<sup>88</sup> Iversen et al. (2007) Influence of childhood adversity on health among male UK military personnel <http://bjp.rcpsych.org/content/191/6/506.full.pdf+html>

receiving civilian GP that their new patient has been under the care of the DMS and detailing how to obtain the Service Leaver's military health record from the MOD. (The security situation may prevent the same process being adopted in Northern Ireland.)

It is notable that vulnerability to poor health outcomes appears to cluster predominantly among those with less than four years' Service, including those who failed to complete basic training or were discharged for disciplinary reasons. Many of their reported needs do not require the attention of healthcare professionals; resolution often depends more on regular employment, housing and the establishment of a social network.

To the extent that problems in the housing, employment and welfare areas can be mitigated, so the health outcomes for this vulnerable group may be improved. I am therefore recommending that all Service Leavers who complete basic training – not just those who complete six years or more – be entitled to the full package of resettlement support. In addition I am proposing a Personal Development Plan for all personnel, to begin on completion of basic training, which will prompt individuals to plan and take responsibility for their needs in terms of education, training, future career ambitions, housing, finances and preparation for civilian life. These plans are set out in more detail in the chapters on Education and Training and Resettlement and Employment.

The Defence Recovery Capability is working well, though clearly there is a need for more personnel and I fully support the proposal to provide it. Those who need this kind of care should be looked after by a dedicated Personnel Recovery Officer rather than an already stretched Unit commander. A further positive step to enable more uniform provision and make better use of resources would be to incorporate all single-Service recovery resources into a truly tri-Service capability, utilising the Army's Support Command regional footprint and infrastructure.

In applauding the DRC and the partnership with the Third Sector, I am conscious of the potential for unintended consequences; namely dependency and the creation of an expectation of future statutory and charitable provision that may be unrealistic. It may also be the case that we inadvertently increase the "cliff edge" of eventual transition for this group, and make a sustainable reintegration into civilian society more difficult. I would welcome further research to ensure the balance is currently right in this provision and to establish the longer-term outcomes of personnel who have been cared for at these facilities.



The DRC has been vital to the recovery and onward transition of the WIS community. Nevertheless there are some very sad and serious individual cases, such as that of Liam Culverhouse, the former Grenadier Guardsman who pleaded guilty to causing or allowing the death of his baby daughter. Culverhouse had been injured in Afghanistan and had suffered from PTSD, a fact which the judge mentioned and took into consideration when sentencing him in January '14. This is not the place to go into individual cases, and I am not implying any systemic failure on the part of the MOD; I note that Culverhouse had received both physical and psychiatric treatment. However, just as the local authority launched a Serious Case Review, I recommend that the MOD consider conducting automatic reviews in serious cases of this kind, drawing on PRU records, welfare assessments and other evidence, to see if any lessons can be learned or steps taken to reduce risks and improve transition. Such an automatic response would offer reassurance about the MOD's commitment to investigation and resolution.

As well as provision by the MOD, the DH and the devolved administrations there is a wide variety of charitable organisations offering veteran "healthcare". This includes a number of well-established, assured and even outstanding providers. However, I am concerned at the number and variable quality of independent enterprises vying to offer support and therapies. I am therefore recommending the creation of a directory of accredited Third Sector providers (as set out in detail in the chapter on Welfare and the Third Sector). Charities in the health sector wishing to be included would need to show that they complied with the appropriate NHS, NICE or CQC guidelines. This would be a useful guide for those seeking help, their families and GPs (who must remain the gatekeeper to assured veterans' healthcare), as well as public, private or other Third Sector bodies looking to commission services or award grant funding. This proposal is detailed in greater length in the chapter on Welfare and the Third Sector.

A great deal of research exists in the field of Service personnel and veterans' health. I recommend that this be incorporated into the curated research hub described in the chapter on Information Provision. This will serve as a comprehensive library on the subject and help to identify gaps in the available knowledge and targets for future research.

The curated research hub will also help support my final recommendation, also detailed under Information Provision and mentioned throughout the report, that the MOD be more proactive and consistent in countering the myths and misleading media commentary which create the impression that Service Leavers

and veterans as a group are damaged by their time in the Armed Forces. This impression is mistaken, serves to breed low expectations and restricts the prospects of Service Leavers as a whole. That is not to say that difficult cases should be dismissed as irrelevant with no lessons learned; rather that they be presented in the wider context of good outcomes for veterans as a whole compared to their civilian counterparts.

### ***Recommendations: Health***

- *Consider instituting automatic MOD case reviews following serious incidents involving personnel or veterans with mental health problems, to establish whether lessons can be learned or steps taken to reduce risks or improve transition.*
- *NHS Scotland should follow England and Wales in automatically generating notification to a Service Leaver's receiving civilian GP that their new patient has been under the care of DMS, and detailing how to obtain his or her military health record.*
- *Make the full resettlement package available to all Service Leavers who have completed basic training, in order to improve outcomes for those with shorter Service, who are more vulnerable (see chapter on Resettlement and Employment).*
- *Establish a Personal Development Plan for all personnel, to begin on completion of basic training, to prompt individuals to take responsibility for their needs in education, training and preparation for civilian life (see chapter on Education and Training for more details).*
- *Incorporate all single-Service recovery resources into a tri-Service capability, utilising the Army's Support Command footprint and infrastructure.*
- *Conduct research into the longer-term outcomes of personnel who have been cared for in PRC facilities, including any "cliff edge" effects in their eventual transition.*
- *Create a directory of accredited Third Sector providers which, if offering healthcare services, comply with the appropriate NHS, NICE or CQC guidelines (see chapter on Welfare and the Third Sector for more details).*

- *Establish a curated research hub to act as a central source of information on veterans' health, and to help identify gaps in knowledge and targets for future research (see chapter on Information Provision for more details).*
- *Ensure serious incidents are seen in their proper context and be more proactive in countering myths about veterans' health which can restrict prospects of Service Leavers as a whole (see chapter on Information Provision for more details).*



# Welfare and the Third Sector



In previous chapters we have examined the resources available to Service Leavers in the fields of employment, housing and healthcare. Here we look at the provision made for those who have particular difficulties.

As I emphasise throughout this Review, most Service Leavers make a successful transition. Nevertheless, one should not underestimate the difference – both for personnel and their families – between a Service career and civilian life. The Service Leavers go from working with close comrades on common goals where the individual willingly submits everything to the team, to finding themselves suddenly alone. The shock can be considerable, even for those who succeed, and the transition requires support as well as a change in mindset.

***“They knock you down, then build you into a soldier, but they don’t then switch you off and turn you back into a civilian.”***

**Recent Service Leaver**

*Transition Review interview*

Surveys conducted by the Career Transition Partnership between September 2012 and July 2013 found 23% of Service Leavers, at 12 months post-discharge, saying they had found it harder to adjust to civilian life than they had expected. Junior ranks were the most likely to say this, particularly in the Army cohort: 35% of this group said they had found the transition harder than they had expected (making them as likely to say they had found it harder as to say they had found it easier). There was very little difference between these figures and those completing the survey 24 months post-discharge.

The numbers finding themselves with serious problems are relatively small, however. A recent study<sup>89</sup> of research in this area, which reviewed 139 publications, concluded that 14% of Service Leavers could be classified as vulnerable in some way. These fall into one or more of the following overlapping categories. It is notable that these factors are likely to be unrelated to the fact of their having served (and indeed that short Service is correlated with greater vulnerability).

### **Vulnerable Service Leavers**

- **Young Early Service Leavers**
- **Low educational attainment prior to joining**
- **Being single**
- **Family breakdown**

<sup>89</sup> *Systematic review of the literature relating to health, housing, education, employment and the criminal justice system of those leaving the Armed Services.* Thomas, M. Hynes, C. Mottershead, R. & Brettie, A. (2013). Internal publication. University of Chester/University of Salford

- *Self-medication through the use of drugs or alcohol*
- *Lack of positive relationship with Unit colleagues*
- *Lack of positive relationship with leaders*
- *Antisocial behaviour prior to joining the Armed Forces*

**Thomas, Hynes, Mottishead and Brettle**

This Review will not discuss the support available to every citizen, which is of course available to Service Leavers too. We will discuss the welfare support specific to the Armed Forces community: the Service Pay and Veterans Agency (SPVA) and the part of the Third Sector dedicated to Service personnel, veterans and their families.

## The Service Personnel and Veterans Agency (SPVA)

In 2007 the MOD merged the Armed Forces Personnel Administration Agency (AFPAA) with the Veterans Agency to form the Service Personnel and Veterans Agency (SPVA), aimed at improving personnel, pensions, welfare and support services to members of the Armed Forces and veterans. The SPVA operates from four main sites: Glasgow (Kentigern House), Gloucester (Imjin Barracks), Gosport (Centurion Building) and Blackpool (Norcross).

The formation of SPVA has led to the provision of a fully integrated set of “through life” personnel services to the serving and veterans’ community. A single contact with the Agency will grant access to customer information and advice on pay, pensions, compensation payments, records of Service and medal entitlement. The responsibility for all pension provision, whether a War Pension, Armed Forces Compensation Scheme or an Armed Forces Pension now falls under the direct control of SPVA, reducing the risk of omitting or duplicating information and aiming to provide a fully joined-up pension service. The SPVA’s executive agency status was removed on 16 June 2011 in preparation for it to be merged into the Defence Business Services organisation by 1 April 2014 as DBS Military HR, and Veterans UK.

The SPVA’s Veterans Services Directorate provides support to anyone who has served in HM Armed Forces, even just for a day. This includes a free Veterans-UK helpline (0800 169 2277) and website ([www.veterans-uk.info](http://www.veterans-uk.info)), providing advice on benefits, compensation payments, pensions and employment, among many other things. For



those with more specific needs, the Veterans Welfare Service (VWS) provides one-to-one advice and support especially in respect of the statutory pensions and compensation schemes, in the home if needed. VWS operates four regional hubs known as Veterans Welfare Centres from 25 offices across the UK. Each centre acts as a first point of contact for welfare delivery, providing professional help, advice and guidance over the phone. From there, a Welfare Manager, local to the client, may be contacted if further assistance with resolving the client's issue is needed.

The Veterans Welfare Service focuses upon providing support that will enable the seamless transition from Service to civilian life, assist bereaved families or respond to major life events that present welfare needs. It aims to achieve this by adopting a single central co-ordinating role, facilitating access to all appropriate services. The VWS provides caseworkers who offer professional help and guidance by telephone or through a dedicated visiting service. The VWS works in collaborative partnerships with the tri-Services, ex-Service charities, other charities, statutory and non-statutory bodies, local community service providers and Veterans Advisory and Pensions Committees. It aims to deliver a quality welfare service that promotes independence, maintains dignity and provides continuous support through life.

## The Third Sector

Charitable giving has been an important manifestation of public support for the Forces since the Crimean War, when no particular provision was made for veterans by the state. Outside times of war, the Forces have been largely invisible. This was particularly the case during the 30-year-long operation in Northern Ireland, when Service personnel were effectively hidden from the public for reasons of personal security. Only after 2001, the beginning of operations in Afghanistan, did the Armed Forces begin to receive significant public attention and sympathy. The number and nature of British casualties in Afghanistan and Iraq has in turn prompted a generous public response in the form of charitable giving.

The importance of the contribution Armed Forces charities make to Service personnel, veterans and their families cannot be overestimated. There are many outstanding charities, with highly committed staff and volunteers who have rescued, treated, supported and cared for those who need help. Apart from the US, no other nation has backed the members of its Armed Forces in this way to the same degree.

Some 2,050 directly Armed Forces-related charities exist in the UK, with total reserves of over £1.1 billion. Many of these, such as Cadet Forces and military associations, are unrelated to Service Leavers and veterans and are therefore not a matter for this Review. There are, however, about 350 whose objectives are relief in need, benevolence, resettlement, rehabilitation and mental health. This group has annual income in the order of £400 million, though most of this is concentrated in the largest fifty.

These charities range from the extremely large, such as one with an income of over £130 million, to one-person ventures. They cover a huge spectrum of need, are a mix of general and niche provision, national organisations and local, and the very competent to the (frankly) ineffective.

Despite the huge number of organisations there has been no growth in the numbers of charities in this sector over the past ten years. Though new charities have been established (mostly registration of previously unregistered organisations), others have been closed down or merged.

The economic climate of recent years has put pressure on charitable donations; one large charity estimates a 9% drop for 2012–13. My research for *The Armed Forces & Society* found a widespread expectation within the Forces that the profile of the military would fall as operations in Afghanistan came to an end, with giving to Forces charities falling accordingly.

Just over half (186) of the 350 Forces charities providing care and benevolence – including the biggest names in the sector, such as ABF The Soldiers' Charity and the Royal British Legion – are members of the Confederation of British Service and Ex-Service Organisations (COBSEO). These 186 organisations account for over 90% of all Armed Forces Third Sector income. The stated objectives of COBSEO are to promote and further the interests of the Armed Forces community by exchanging and co-ordinating information internally; identifying issues of common concern and co-ordinating any necessary and appropriate action; acting as a point of contact for external agencies to the members of COBSEO; and representing and supporting the needs and opinions of its member organisations, individually and collectively at central and local government levels and with other national and international agencies.

The member charities of COBSEO are organised into eight clusters. These are:

- » Research (led by the Forces in Mind Trust)
- » Help Lines (led by the Forces in Mind Trust)
- » Residential and Care Homes (led by the Royal British Legion)
- » Housing (led by Haig Homes)
- » Welfare Delivery (led by SSAFA Forces Help)
- » Membership (led by the Royal Air Forces Association)
- » In-Service cluster (led by the British Forces Foundation)
- » Foreign and Commonwealth (led by the Army Families Federation)

Aligned with COBSEO is the Forces in Mind Trust (FIMT), whose purpose is to promote the successful transition of Armed Forces personnel, and their families, into civilian life. FIMT has been awarded a Big Lottery grant of £35 million for this work and is presently involved in commissioning research and awarding grants to support projects that enhance the understanding of transition, including related mental health and wellbeing issues. It aims to use this knowledge to advocate appropriate change to improve the likelihood of successful transition. Its first two reports were published in 2013 and they are referred to extensively in this Review.

## Barriers to effective welfare provision

There is, then, a great deal of assistance available to Service Leavers and veterans who need it. In fact, the 350 charities in the field amount to one for every 57 individuals leaving the Services this year. Given that only 14% of Service Leavers fall into the vulnerable category, there is in effect one charity for every eight Service Leavers each year that are actually likely to need help (though, of course, most of these charities provide for more than Service Leavers, including those still serving, their families and other veterans.)

The main problem in this area is not the quantity of provision, but ensuring that individuals in need get the right help at the right time. This does not always happen as readily as it should, for a number of reasons.

First, professionals working in the field as well as Service Leavers themselves often told us that their pride, their view of themselves as self-reliant individuals, the fact that they have endured serious hardships on operations, and the feeling that others must be in greater need than them contribute to making them reluctant to seek help.

*"I've got a book full of charities but I've never used it. It's degrading to ask."*

**Recent Service Leaver**

*Transition Review interview*

*"I don't want to take out of the pot when there's guys who have lost arms and legs."*

**Recent Service Leaver**

*Transition Review interview*

*"People ask me why I didn't go for benefits, but it was like waving a flag – I've failed, let my family down, my mates who said I'd be a success. An embarrassment to the Service."*

**Recent Service Leaver**

*Transition Review interview*

*"It's instilled into you when you join up – pride, self-image. It's difficult to turn round and say 'I can't cope'. People reach rock bottom before they come to us. We're trying to design our services to stop that. Support has to be carefully designed so they don't feel social-worked."*

**Housing charity**

*Transition Review interview*

Research<sup>90</sup> for FiMT suggests that in relation to mental health problems, this reluctance is no greater than among the population as a whole: some 80% of those who consider they have a mental health problem seek help. However, we repeatedly found that veterans' image of themselves as (usually) a soldier had been a strong factor in preventing or delaying their asking for assistance.

Second, the maze of welfare organisations and services is hugely difficult to navigate, especially for an individual in serious difficulties. The Third Sector is extremely important to the transition process and many organisations do an outstanding job, but the sheer number of charities means it is not always clear which does what. Between them they produce no shortage of information, but this is too often confusing and poorly presented. Service Leavers are bombarded with offers of help. One booklet seen by the Review team had 32 telephone numbers and 29 web addresses in 22 pages.

<sup>90</sup> *The Mental Health of Serving and Ex-Service Personnel*, Forces in Mind Trust and the Mental Health Foundation, 2013

Despite the quantity of information, or perhaps because of it, individuals can struggle to find out what they need to know. When veterans approached the Review team directly to air a complaint, usually via the Transition Review website, we often discovered the reason for the problem was that either the individual or the provider concerned did not know what to do or where to go, or what the entitlements were.

The freedom to establish a charity in a field about which a person or group cares deeply is hugely valuable, and helps ensure specific needs are met. However, this means that charities are often established with overlapping objectives, and this can put them in competition with each other for funding, attention and even clients.

This competition was evident to the Review team, but it is not universal. We also saw examples of volunteers and staff from different organisations working together at a local level. There are regions in which this is formalised; Veterans Norfolk, created with the aim of “encouraging and facilitating greater co-operation and co-ordination between Armed Forces-related charities in the county in order to maximise effect and minimise duplication”, is a good example and a model for others. We also frequently heard that services are better “joined up” in Scotland, both because of the establishment of Veterans Scotland, which aims to “establish co-operation and co-ordination between veterans’ organisations in Scotland, to act as a focal point for all matters concerning the ex-Service community within Scotland and to represent these matters to government at all levels”, and the fact that most government services in Scotland are devolved.

There are good examples of collaboration, even at management level, but compared to the size of the sector it appears to be rare, and not part of a deliberate cooperative strategy.

A further undesirable side-effect of competition between charities for funding and attention is that it drives them to be more hard-hitting in their communications. It is understandable why they wish to highlight the most serious examples of injury or hardship, but taken together these communications promote the idea of Service Leavers as victims who are very likely to suffer from mental illness or to have been physically maimed. As discussed in the chapter on Information Provision, this adds to a public impression that many or most Service Leavers are damaged, hindering rather than helping their prospects of successful resettlement.

Discussions with the Review team showed that at least some charities are aware of this dilemma. Some admitted they feel the need to emphasise harm in order to raise funds or make a case for changes

in policy or provision, while knowing they are contributing to a misleading impression of veterans as a whole. We found a tendency for larger, more secure charities to be more moderate and stick to the evidence, while smaller or newer organisations were more likely to take more extreme positions.

Inevitably given the numbers, charities in the sector are of variable quality. The Review team heard that some smaller organisations are run by “enthusiasts” who were well meaning but not very professional, or were confused in their remit between campaigning on an issue and delivering benefit to those who need it. These would also struggle with the discipline of charity management, such as proper administration, evaluating initiatives, measuring performance and establishing the real value of their efforts. Some argued that such organisations intensified competition for resources without adding to the overall welfare of Service Leavers and veterans. Moreover, veterans in need would have no way of knowing whether they were approaching a charity that would really be able to help. This is particularly important in the mental health arena, where misplaced interventions can do more harm than good.

The multiplicity of charities with overlapping aims means there is often duplication. This represents poor value for the donors who generously fund them. While individual charities may believe they are making the best use of their funds as an organisation, collectively they are not. Many large charities run contact centres, though not on a 24/7 basis, and many smaller ones offer a telephone helpline, but few can sustain the professionalism required to deliver a top-quality service.

As well as overlap between organisations, there are also gaps in provision. The Review team came across cases of veterans who had contacted several charities but ultimately fallen between the cracks or given up in frustration. A few of the major charities run joint case management systems, but it appears that some charities do not track cases to a successful conclusion; if the client goes off the radar there is no pursuit. Similarly, some veterans make multiple approaches and may be supported by several charities at the same time. Again, this is of particular concern in mental health, where different approaches applied simultaneously could cause further damage.

While COBSEO is an inspired initiative that has made considerable progress, the fact that it is governed by the major charities themselves means it cannot insist on change, enforce co-operation or judge the effectiveness or otherwise of individual charities’ performance.

All the above problems, together with the fact that Service Leavers often leave their preparation for transition too late, can combine to

prevent individuals from getting the help they need in a timely way. This is particularly damaging because early intervention is crucial in many of the areas in which veterans may need help. By the time an individual is in the hands of an appropriate charity his problems may have multiplied to become much more complex. For example, one housing charity told us that half of those to whom they gave shelter were there simply because of personal financial mismanagement. The Personal Development Plan I have recommended will help to address this problem since it will itself serve as a kind of early intervention process, prompting future Service Leavers to consider their needs well before they become problems.

*"I was sat in a police cell, sectioned for a month, and the community psychiatric nurse gave me a card for Combat Stress. I rang it and they helped me immediately and got me here [named charity]."*

**Recent Service Leaver**

*Transition Review focus group*

*"Most of the time I was on the streets, stairwells, stuff like that. It was a big struggle. I didn't know about this place. I went to get a meal, this place at a church, and a woman there rang the Legion. The area caseworker came and saw me, and four days later I got a call from [named charity]."*

**Recent Service Leaver**

*Transition Review interview*

### Families

Another theme that repeatedly emerged in the Review team's discussions was the importance of considering the Service Leaver's family in the transition process. This is particularly the case for the Army, which, being more mobile than the other Services, provides large numbers with housing, welfare, education and healthcare.

The Help and Information Volunteers Exchanges (or HIVES, a form of Citizens Advice Bureau for the Services) record that housing is the subject families on transition most often inquire about, with about half as many asking about employment and general welfare matters, and very few about health.

*"During my husband's transition there was no support for families – budgeting, housing concerns, schools... My husband had trouble adjusting to the stress of it all and started drinking which led to him becoming depressed and he lost a job. This led to him contacting Combat*

***Stress. Resettlement should be a holistic view of the family and their needs.”***

**Submission to Transition Review website**

The Review was presented with strong and well-argued views that consideration of the family during resettlement is an essential element of successful transition. Indeed, unsurprisingly, Service personnel themselves often said that the security and prospects for their family was more important than their own.

## Connecting help with those who need it

The analysis above suggests a number of broad areas in which welfare provision could be improved. There is a need to improve the quality and accessibility of information; enable providers to work together more effectively, reducing duplication and ensuring cases are followed through; identify organisations that are able to provide the most appropriate and effective services; create a clearer process for Service Leavers who may need help now or in the future; and do more to include families.

It has been suggested to the Review team that all Service Leavers should undergo the HARDFACTS assessment, currently used to help wounded, injured or sick personnel consider their plans and any problems in the areas of health; accommodation; relocation; drugs and alcohol; finance and benefits; attitude, thinking, behaviour and welfare; children and family; training, education and employment; and supporting agencies. Though this programme is beneficial where it is currently used, I have concluded that the downside of rolling it out to all personnel would be serious. Such a screening programme could lead to a dependency culture by leading Service Leavers to think of themselves as vulnerable and in need of extra state or Third Sector support, though most are not.

My recommendations regarding welfare and the Third Sector are set out below.

### The Veterans Welfare Service

The Veterans Welfare Service (to become Veterans UK) is well led and has the right objectives, but is underpowered and insufficiently recognised. Funded by the MOD, it has taken its share of cuts in recent years and its staff are under pressure. The VWS is often the last-resort provider in difficult and demanding cases.

The VWS website in particular needs development to include an area for those needing help, including an effective search engine to provide



the right information quickly. The information base should also be expanded to support other providers – as noted in other chapters of this Review, there is a need for a central source of accurate information for use by local authorities, housing associations, health services, local Armed Forces Champions and others.

#### A single contact centre

The FIMT Transition Mapping Study identified the need for “a central navigation tool, directory, search engine or central phone number to help identify the charities which provide support for the various groups or specific need” and the Review Team met the same wish throughout its discussions.

The multiple contact centres and helplines that currently exist vary in performance but represent a considerable cost to charities and the VWS. We believe there is a great opportunity to merge them in order to provide a guaranteed high-quality service 24/7. It is particularly important for those that need help to be able to get it whenever they call, with some evidence that those who need it most tend to cry for help outside normal working hours. This will save every charity money, not only in terms of contact centre funding but also in ensuring that the right client gets to the right charity first time.

I recommend the establishment of a single 24-hour contact centre bringing together the VWS and all those charities that provide information and need to offer a gateway to their services. The RBL is well on the way to developing an effective contact centre and I believe that it could, in partnership with other charities, provide the platform for a single operation (though not necessarily based in one location), to which all the main charities should contribute staff and funding. This could be launched quickly with the current group of contact centres “virtually” grouped into one. In due course, rationalisation will reduce these to the most efficient configuration.

A single contact centre would go a long way to overcoming many of the problems identified above. By reducing duplication it will save money for the sector, allowing more to be done with the resources available and achieving better value for donations received from the public.

It will enable a single, joint tracking and case management system to be widely deployed. The technology employed must permit the caller to be gently and directly handed on to the person who can provide the support they need. It must also support a policy of picking up a problem and initiating case management during the first call, led by the most suitable charity for the problem at hand. A case file will be opened, managed by the appropriate charity and seen through to its conclusion. This will go some way to addressing the problem of individuals bouncing between charities or statutory providers, getting

lost in the system or vanishing altogether. These are likely to be the most challenging cases which will spiral down further if not engaged in formal case management.

This plan will also overcome the issue of the Veterans' Welfare Service being the last port of call for the most difficult cases. In a joint contact centre the VWS will be involved at the beginning, dealing with the cases best suited to its abilities. To a small extent this is modelled by Help for Heroes, where some of the major charities have "away teams" embedded with the H4H helpline to take on the cases appropriate to them.

Crucially, the contact between this one-stop shop and those who need help will move on from the language of "signposting" clients to other organisations, which can be seen as fobbing off, and "active referral", which implies that somebody from a different organisation will call back, which may not always happen.

Where contact is initially made through the single gateway website, sophisticated interrogation will result in those needing help arriving at the website of the appropriate charity or service provider.

#### A Veteran's Card

The MOD and the Forces have been discussing the idea of a Veteran's Card for some time. The idea has fallen in and out of favour. Arguments in favour have included helping veterans identify themselves to GPs and enabling veterans to claim discounts on goods and services, but these have already been met to some degree by improved processes for transition of medical records and the existing MOD discount card.

Underlying all this has been the idea that such a card would help "ground" the holder, giving them a sense of belonging to overcome the sense of loss on leaving the Services. I believe that this alone gives the idea value. It should not function as an identity card, enabling access to military establishments; there is no need for it to do so and security issues make it unwise.

The idea would be useful in the context of welfare provision. I have concluded that every Service Leaver should be given just one contact number and website address on departure – for the single contact centre described above – and that a Veteran's Card would be an ideal mechanism for this. It would replace the endless booklets full of charity adverts and would mean that Service Leavers who do not need help until some time after their departure would immediately know where to go.

A determined effort to seek benefits and discounts from the private sector, building on the current MOD discount card, would encourage

veterans to keep their card close at hand. Additionally, the Review team has found that there is potential business interest for developing the Veteran's Card as a loyalty card. If a "friends and family" version of the card were also available (without identifying the holder as a veteran), the scheme could pay for itself and generate additional funds for the charity sector.

### [An app for personnel, Service Leavers and veterans](#)

The production of an app for portable devices could be very useful in overcoming the information and communications gap. Such an app would enable personnel, Service Leavers and veterans to access through a single portal information on housing, health, entitlements and other matters, as well as linking to the single contact centre. It could also reinforce the sense of belonging, potentially including a social networking element.

The app could also be used to send notifications to veterans, using location services to target information geographically. It could also be used by the VWS and charities to maintain contact and conduct surveys, and to advertise jobs.

### [A Directory of Accredited Armed Forces Charities](#)

COBSEO has made excellent progress in improving cooperation and collaboration between Armed Forces charities through the establishment of clusters. However, the predicted reduction in charitable funding, and the numbers of Service Leavers who do not get the right care in a timely way, has persuaded me that there is much more to be done and that the sector has a duty to work together far more to create an optimal network.

Once again, good information is at the heart of the solution and that is why I am recommending the creation of a Directory of Accredited Armed Forces Charities. COBSEO is well positioned to build and manage this Directory, having conducted due diligence on each charity to ensure that it can deliver its objectives efficiently. Only Registered Charities should be considered. The resources required to do this can be found through membership fees in the medium term, though I believe there is a strong case for this operation to be primed by a grant from public funds to get this going immediately. The cost will not be great and the benefits to the state and the Third Sector will be felt quickly.

The purpose of the Directory is to identify those charities that have proper governance in accordance with the Charity Commission's guidelines; use their funding efficiently; measure performance effectively; track cases and run case management in accordance with best practice; and, in the case of those delivering medical care, comply with the appropriate NHS, NICE or CQC guidelines.

The Directory should be widely publicised and become an important reference for those seeking help – though they will be encouraged to start with the single contact centre. The greatest value of the Directory will be to the VWS, charities needing to enlist specialist help, and government bodies seeking to award grants, fund projects or offer contracts. Only charities listed in the Directory should be eligible for these.

Undoubtedly, there will be smaller charities that would not initially be eligible for the Directory but rightly aspire to be included; this creates an opportunity to develop them. The Directory should include an “Aspirant” list of those intent on meeting the full requirement. We believe that the larger charities should offer support to those that need capability gaps to be filled, through mentoring and back office support, thus creating a network of partnerships that will improve provision significantly. Indeed COBSEO in partnership with the major charities should seek to establish back office support for smaller charities with a view to freeing them to do what they do well, and co-ordinating their efforts.

To complete the picture, this group of charities and COBSEO need to have relationships with those non-Armed Forces charities that have specific programmes for Service personnel, veterans and their families. COBSEO has already started the process of establishing an associate membership scheme, which should be a third section of the Directory.

Together, these give COBSEO a higher profile and significantly greater responsibility towards its members, the MOD and, indirectly, donors. This should be recognised by the MOD seeing COBSEO as its prime interlocutor on behalf of the whole sector. Also, COBSEO is seeking to establish its own set of strategies for the sector as a whole for the functions that cross boundaries, including information; I welcome and strongly encourage this.

The Treasury has been allocating LIBOR funding to selected Armed Forces charities. This injection can have a major impact in charities, enabling a step change in their capabilities. I support the concept of COBSEO being the single source of advice to the Treasury in the future allocation of such funding. This will give COBSEO authority and considerable responsibility (for which they should be rewarded with a small proportion of the funding to enable it to deliver a thoroughly investigated plan). It is the best-placed body to advise how the funding can be used most effectively and, critically, is independent.

Although charities cannot be forced to merge with others and trustees will seek to retain their independence, there are good examples where mergers and partnerships have benefited those

who need help. The Royal National Institute for the Deaf, which has successfully drawn in smaller niche charities that complement its capabilities, and the umbrella of the Royal Navy and Royal Marines Charity are both good examples. This is a field demanding consolidation. With the right safeguards in place, a smaller charity can remain the vehicle for passion and commitment to offer a particular strand of care, while benefiting from the support and critical mass of a larger charity. COBSEO should encourage this process.

### Provision for families

The MOD and the Services recognise the importance of the family during transition. They realise that personnel want to ensure their families are secure and that transition can be as much of an upheaval for them as for the individual Service Leaver. Nevertheless, as I have said, the Review team has heard that families often believe more could be done to ensure they are part of the process.

I believe this is primarily a matter of education and preparation rather than resources. I have proposed in previous chapters that families be included in the resettlement model I have outlined. I repeat the recommendation and rationale here for the sake of completeness.

Families should be encouraged to take up the online educational modules on housing, financial management and so on, with their own dedicated access and if necessary the appropriate tailoring for their needs. Thus they will be as well aware and as well prepared as their spouses on the preparation they need to undertake.

I also believe that in the new construct for the resettlement job finding service, the provider will welcome access to this additional, talented pool of potential job seekers – though this extra service should be funded by the employer rather than the MOD. Families should also have access to the resettlement consultancy service. Linked to, or part of the new CTP website, a “spouses” section should provide a service to help them overcome the disadvantages they have experienced in finding jobs due to constant moves. The veterans’ app and, as described above, a version of the Veteran’s Card, should be offered to families too. Together, these will work to ensure that families are part of the process, feel included and can make a contribution themselves to successful transition.

### ***Recommendations: Welfare and the Third Sector***

- *Develop the VWS website to include an area for those seeking help, an effective search engine, and a central information source for practitioners, public agencies, charities, Armed Forces Champions and others.*

- *Establish a single 24/7 contact centre for the VWS and the Third Sector, with a single telephone number and web address, enabling clients to be transferred immediately to the appropriate person, with a comprehensive case management and tracking system common to all COBSEO charities and those in the Directory.*
- *Create a Veteran's Card to be given to all Service Leavers on departure, featuring the telephone number and web address of the single contact centre and providing access to specific services and discounts.*
- *Produce an app for personnel, Service Leavers and veterans which can serve as a comprehensive portal for advice, information and communication.*
- *Establish a Directory of Accredited Armed Forces Charities which meet quality criteria in terms of governance and effectiveness, to serve as a guide for practitioners, charities, public agencies and those seeking help; inclusion in the directory would be necessary to be eligible for public funding, referral or signposting. To be funded by membership fees in the medium term, with a start-up grant from public funds.*
- *Make COBSEO the single point of advice to HM Treasury on the allocation of LIBOR funding.*
- *Encourage, through COBSEO, greater co-operation, collaboration and consolidation in the Armed Forces charity sector.*
- *Make families a greater part of the process of preparing for transition, by giving access to education modules, the resettlement consultancy service and the job-finding service, and offering the veterans' app and a version of the Veteran's Card.*
- *As described in the Resettlement and Employment chapter, make the full resettlement service available to all Service Leavers who have completed basic training.*

# Financial Aspects of Transition





Although personnel are financially secure while serving, the nature of their lives means they do not experience the same financial challenges as their civilian counterparts. Money requires less day-to-day management, especially for single personnel, and attention is focused on the job. As a result, many find themselves unprepared when they come to leave; some, particularly the young, are financially naïve.

Service Leavers may be entitled to a range of financial benefits depending on length of Service and any Service-attributable infirmity. These may take the form of lump sums and pensions for long Service or for Service-attributable wounds, injuries or sickness. (They may also be entitled to grants for training as part of their personal development; these are discussed in the chapters on Education and Training, and Resettlement and Employment).

A number of issues relating to these entitlements were brought to the attention of the Review team. These included the timing of payment of lump sums, compensation payments and pensions preventing the individual from receiving social support and, more broadly, the nature of Service life – in which accommodation and other costs are subsidised and deducted from salary at source – meaning that many personnel leave with no experience of planning and managing their finances, and an unrealistic idea of the costs of everyday civilian life.

These factors, which sometimes work in combination, mean that a minority of Service Leavers find themselves in financial difficulties that could be avoided.

Unsurprisingly, many aspects of remuneration and compensation for the Armed Forces are contentious – as they are for many other professions. These receive regular media coverage and many were drawn to my attention. However, most of these are beyond the remit of this Review; I have concentrated on only those matters relevant to the transition process itself.

## Armed Forces Pension Schemes

The Veterans Services Directorate, part of the Service Personnel and Veterans Agency (SPVA), is responsible for the assessment, award, payment and maintenance of all pensions relating to the Armed Forces. These include: The Armed Forces Pension Schemes (AFPS); war disablement pensions; war widows' pensions; related allowances and other payments to Service veterans. In addition, the directorate undertakes the assessment, award and maintenance of Armed Forces Compensation Scheme (AFCS) claims plus the presentation

of appeals to the independent Pensions Appeal Tribunals (PAT) for both current and former Service personnel. The SPVA is responsible for the delivery of 365,000 pensions and 170,000 war pensions, as well as the pay of 285,000 Regulars and Reserves.

### Regular Forces

On joining, all Regular Armed Forces personnel are enrolled in the relevant Armed Forces Pension Scheme. For Personnel who joined between 1975 and 2005 this is the Armed Forces Pension Scheme 1975 (AFPS 75); from 2005 onwards new personnel and those who elected to transfer are members of AFPS 05. From 2015 all personnel, including those who are members of AFPS 75 and 05, will be enrolled onto the Future Armed Forces Pension Scheme (F/AFPS). Those who are transferred will have preserved rights to benefits accrued from their previous scheme but will, from the date of transfer, accrue benefits from the new scheme. The basic provisions of the schemes are shown in the table below.

### Reserve Forces

The Reserve Forces Pension Scheme (RFPS) is a scheme for those on Full Time Reserve Service (FTRS) terms (including Additional Duties Commitments) on or after 6 April 2005 (the previous scheme was AFPS 75-FTRS). Members of the Volunteer Reserve Forces (e.g. Territorial Army) who are mobilised for a period of Service may choose to have this period counted under the RFPS. Members of the Volunteer Reservists undertaking obligatory or voluntary training and other duties are not eligible to join the RFPS.

Pensions will be paid at age 60 for those who serve until the age of 60 or beyond (maximum at 40 years). For those who leave before age 60, pensions will be preserved and paid at age 65. Short periods of Service will result in an entitlement to a very small pension which may be converted into a one-off lump sum. Those with several periods of RFPS service will have entitlement for each period to be calculated separately and added together to give a single award.

Benefit	AFPS 75	AFPS 05	F/AFPS
<a href="#">Funding Structure</a>	Unfunded and non-contributory	Unfunded and non-contributory	Unfunded and non-contributory
<a href="#">Overall Scheme Design</a>	Defined benefit based on representative pay	Defined benefit based on final pensionable pay	Defined benefit based on career average pensionable pay
<a href="#">When do pension benefits start to build up?</a>	From age 21 for Officers and from age 18 for Other Ranks or date of joining if later	First day of paid Service in the Armed Forces for both Officers and Other Ranks regardless of age	First day of paid Service in the Armed Forces for both Officers and Other Ranks regardless of age
<a href="#">Normal Pension Age</a>	55	55	60

Lump sum (at NPA or State Pension Age)	Automatic tax-free lump sum when first receive pension (of three times pension)	Automatic tax-free lump sum when first receive pension (of three times pension)	Optional lump sum commutation at rate of 12:1 (in accordance with HMRC limits and regulations)
Benefits for those who leave before the IP or EDP points	Preserved pension paid from age 65 (age 60 for Service before 6 April 2006) with an automatic tax-free lump sum worth three times pension	Preserved pension paid from age 65 with a tax-free lump sum worth three times pension	Preserved pension renamed Deferred pension and paid from State Pension Age (currently 65) with an optional tax-free lump sum commutation at the rate of 12:1 (in accordance with HMRC limits and regulations)
Earliest age individuals can receive an income on leaving Services	Initial Pension (IP) paid at age 37 and after 16 years for Officers (RAF is age 38) and age 40 and after 22 years for Other Ranks. Level of IP income set at full pension value plus a tax-free lump sum worth three times annual pension	Early Departure Payments (EDP) paid after 18 years Service and reaching age 40 for both Officers and Other Ranks. Value of an EDP income at least half of Preserved Pension plus a tax-free lump sum worth three times Preserved Pension	EDP paid after 20 years' Service and reaching age 40 for both Officers and Other Ranks. EDP income at least 34% of Deferred pension plus a tax-free lump sum of 2.25 times Deferred pension. Further work is to be undertaken to investigate the potential to provide greater flexibility in how the EDP is taken
Value of lump sum if the member dies in Service	A tax-free lump sum of about three times representative pay	A tax-free lump sum of four times pensionable pay	A tax-free lump sum of four times pensionable pay
Spouse's pension received on the member's death (not due to Service)	Normally 50% of member's pension but ceases on cohabitation or remarriage. Short-term pension payable at level of member's earnings up to nine months	Up to 62.5% of member's pension paid for life. No short-term pension	Up to 62.5% of member's pension paid for life. No short-term pension
Members who leave and rejoin	Members who rejoin after a gap in Service of more than six months cannot treat their Service as continuous	Members who rejoin after a gap in Service of more than six months cannot treat their Service as continuous	Members who leave the new scheme and return within five years will have their pension benefits revalued as if they had been an active member throughout

#### Regular Forces Pension Schemes

#### The Armed Forces Compensation Scheme (AFCS)/War Pension

The AFCS provides compensation for injury, illness or death which is predominantly attributable to Service (including adventurous training, physical exercise and organised sport) on or after 6 April 2005.

Compensation payments prior to this date came under AFPS 75 and the War Pension Scheme (WPS). All current (unlike the WPS) and former members of the UK Armed Forces, including Reservists, may

submit a claim for compensation, which may come in the form of a lump sum and/or an income in the form of Guaranteed Income Payments (GIPs) awarded on a sliding scale based on the severity of injury in addition to any ill-health pension payable under the scheme. In the event of Service-related death, the scheme pays benefits to eligible partners and children.

In 2008 the upper level award was doubled, and in 2010, Admiral the Lord Boyce conducted a review<sup>91</sup> which led to increases in the sums awarded for more serious conditions and a loosening of the rules regarding multiple injuries and the timescale within which claims had to be made. The table below shows examples of physical and mental injuries and compensation lump sums.<sup>92</sup>

Until the Boyce Review, those suffering multiple injuries were assessed for compensation only on the three most serious conditions. This has now been changed to encompass all injuries, with some abatement, up to the maximum compensation lump sum of £570,000.

Level	Scale of injury	Amount
1	Loss of both legs (above or below knee) and both arms (above or below elbow)	£570,000
2	Loss of both legs above or below knee (not hip disarticulation or hemipelvectomy) and one arm (above or below elbow)	£470,000
3	Loss of both legs where one loss is at or above knee (trans-femoral or knee disarticulation) and the loss of the other is at any level	£380,000
4	Loss of one arm at or above elbow (trans-humeral or elbow disarticulation)	£290,000
5	Loss of one leg at or above knee (trans-femoral or knee disarticulation)	£175,000
6	Permanent mental disorder, causing severe functional limitation or restriction	£140,000
7	Blast injury to ears or acute acoustic trauma due to impulse noise with permanent bilateral sensorineural hearing loss of 50–75dB averaged over 1, 2 and 3kHz	£90,000
8	Brain injury from which the claimant has made a substantial recovery and is able to undertake some form of employment and social life, has no major physical or sensory deficits, but one or more of residual cognitive deficit, behavioural change or change in personality	£60,000
9	Partial loss of vision where visual acuity is correctable to 6/60	£40,000
10	Fractures or dislocations of both hips, both knees, both ankles, both shoulders, both elbows or both wrists causing permanent significant functional limitation or restriction	£27,000
11	Physical disorder causing permanent moderate functional limitation or restriction	£15,500
12	Fracture of the skull with sub-dural or extra-dural haematoma which has required evacuation, from which the claimant has made, or is expected to make, a substantial recovery within 26 weeks	£10,000

91 [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/27395/9780101779821\\_afcsreview\\_20100216.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/27395/9780101779821_afcsreview_20100216.pdf)

92 A complete list is at <http://www.legislation.gov.uk/uk/si/2011/517/schedule/3/made>

13	Minor traumatic head injury which has caused, or is expected to cause, functionally limiting or restricting impaired balance or post-traumatic syndrome for more than 6 weeks, with substantial recovery beyond that date.	£6,000
14	Tendon or ligament rupture of finger, thumb or toe which has required, or is expected to require, operative treatment	£3,000
15	Physical disorder which has caused, or is expected to cause, moderate functional limitation or restriction at 6 weeks, from which the claimant has made, or is expected to make, a substantial recovery within 13 weeks	£1,200

#### Examples of injuries and related lump sums

The GIP element of the scheme is payable if an individual suffers disability at tariff levels 1–11 and is tax-free, index-linked and supplements any income and pension they may receive as compensation for earnings and pensions they are now less likely to earn. Unlike the lump sum, which may be claimed in Service, the GIP is payable only from when the individual leaves the Forces, and is scaled according to the age, salary, scale of injury and pension the individual might have earned. The final amount of GIP payable is a percentage dependent on the tariff level of the condition for which an award is made. Awards made in tariff levels 12 to 15 do not attract a GIP. The percentages are in four bands as follows:

Band	Tariff Level	Percentage
A	1 to 4	100%
B	5 to 6	75%
C	7 to 8	50%
D	9 to 11	30%

#### GIP/Tariff Relationship

#### Armed Forces Independence Payments (AFIP)

From 8 April 2013 the MOD and DWP replaced the Disability Living Allowance (DLA) for working-age claimants (16 to 64) with the Personal Independence Payment (PIP) and, for the Armed Forces, the AFIP – which is worth up to £134.40 a week to eligible personnel and veterans. The AFIP is designed to provide financial support to those who have been seriously injured as a result of Service to cover the extra costs they may have as a result of their injury and is equivalent to the enhanced rate of both the daily living and mobility components of the PIP and the highest rate of both components of the DLA. The key difference between AFIP and PIP is that individuals eligible for AFIP

will not be required to undergo an initial assessment, nor is there any future reassessment process. Service personnel and veterans are eligible for AFIP if they have been awarded a GIP of 50% or higher from the AFCS. In addition, as mentioned in the Health Chapter, recipients of War Pensions or AFIPs will be assessed for treatment by the NHS as a priority, among other patients with a similar level of need, for the conditions relating to the receipt of their War Pension/AFIP.

### Timely payment of lump sums and pension forecasts

As mentioned in the Housing chapter, Service pension-related lump sums are paid after the individual has left the Service. This can make it difficult for the individual to qualify for a mortgage. The MOD's New Employment Model team is aware of this issue and is currently studying whether it is feasible to pay lump sums before departure.

Another difficulty is that, at present, personnel in transition cannot offer potential lenders an accurate and authoritative forecast of their future pensions. Though the MOD provides an online Armed Forces Pension Calculator,<sup>93</sup> the terms and conditions make clear – unhelpfully but with admittedly disarming honesty – that “no representation or warranty, express or implied, is given as to its accuracy”. Service personnel may apply in writing to the SPVA once a year for a current forecast, which may change.

This uncertainty can be a major hurdle, particularly for those wishing to move from Service Family Accommodation directly to a newly acquired property. It can cause serious concerns and even financial difficulties for Service Leavers and their families at a critical time. In my view this is unnecessary. It should be possible for the MOD to provide an authoritative forecast in advance; the only variable will be the precise date of departure (within a range of a few days) and the daily rate of pay on that day.

### Management of lump sum payments

Compensation and personal insurance payments are paid, by default, direct to the individual. These can be large sums which are sometimes badly managed, owing to the lack of financial experience of many Service personnel (see below). They can also result in loss of benefits, and targeting by predatory individuals or even family. The Review learned of some tragic cases.

***“I would have loved someone to say, ‘You’re getting medically discharged, you’re going to get a payout. Don’t waste it all. Put a deposit down on a house.’”***

***Recent Service Leaver***

*Transition Review interview*

<sup>93</sup> <https://www.gov.uk/armed-forces-pension-calculator>

If compensation is paid directly to the individual, he or she will be classed as having this money as disposable capital. Under the current rules, if the individual has over £6,000 capital they may have some or all of the benefits below reduced. If they have over £16,000, they may lose them entirely.

- Income Support
- Housing Benefit
- Council Tax Benefit
- Working Families Tax Credit
- Disabled Person's Tax Credit
- Income Based Jobseeker's Allowance
- Employment and Support Allowance
- Some care at home/residential care

Compensation awards are protected, both from loss of means-tested entitlements and financial mismanagement by the individual, if they are paid into a Special Needs Trust. All transactions by such a Trust must be agreed by the trustees, commonly family members or solicitors. The use of a Trust can also allow for more efficient investment of funds held, with property, bank accounts, investments and investment income held in the Trust and not counted as income for the individual.

I recommend that the MOD looks closely at making large payments only into Special Needs Trusts, to ensure that recipients can enjoy the use of the lump sum which is intended to be held for their benefit. It seems perverse that in recognising and providing for those who have suffered illness or injury we do not take steps to ensure that the money is used for its main purpose.

## Financial awareness

Most recruits join the Forces from the family home. Their accommodation is provided by the Services and the (subsidised) rent, as well as all associated costs, deducted from their pay at source. They are therefore able to regard their pay as disposable income and have no real need to budget.

The benefit of this system is that it allows Service personnel to focus on their duty without being distracted by financial worries, and that providing accommodation and food in this way is administratively straightforward. Another consequence, however, is that many Service Leavers have no experience of planning or managing their finances, and little idea of the cost of civilian housing, utilities and other expenses. This can lead to real difficulties for some Service Leavers, which could be avoided if more were done to prepare them for this aspect of civilian life.

*“As a squaddie you don’t need to worry about your money. You’re getting three meals a day, no rent or anything. So when I first got paid [after I left] I was just going out and getting drunk. The hardest thing was budgeting my money.”*

**Recent Service Leaver**

*Transition Review focus group*

Many respondents to the Review reported difficulty in understanding the provisions of occupational pensions and compensatory awards. As with many other aspects of transition, information is available but it is fragmented and difficult to understand as a whole. This is particularly the case when it comes to the effect of pensions and lump sums on the individual’s eligibility for statutory benefits.

Some provision is already in place to address these problems. MoneyForce, a joint initiative by the Royal British Legion, Standard Life Charitable Trust and the MOD launched in 2013, offers guidance to personnel and dependents delivered through training, briefing sessions at units throughout the UK, and a comprehensive website.<sup>94</sup> This is an excellent programme but financial education needs to be drawn further into the mainstream of personal preparation through the Personal Development Plan (proposals for which are set out in the Education and Training chapter).

In the Housing chapter I suggested setting out clearly in pay statements the real cost of food and accommodation charges, along with an indication of what the individual might be paying for utilities and Council Tax on similar accommodation in the civilian sector.

### ***Recommendations: Financial Aspects of Transition***

- *Financial education should form part of the individual’s Personal Development Plan (proposed in the Education and Training chapter), building on the MoneyForce initiative. This should include comprehensive and accessible information on pensions and compensation, alongside guidance on general financial management.*

<sup>94</sup> [www.moneyforce.org.uk](http://www.moneyforce.org.uk). The Citizens Advice Bureau website also contains useful information for Service Leavers: [www.adviceguide.org.uk](http://www.adviceguide.org.uk)



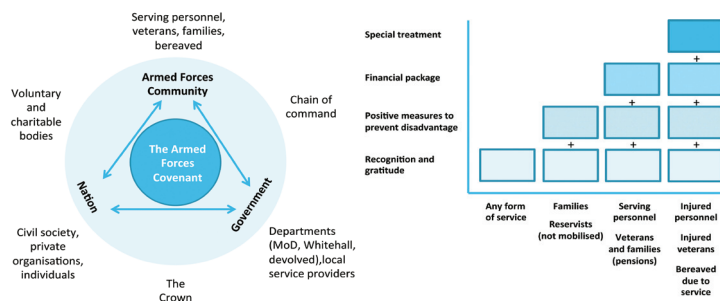
- *Payment of terminal lump sums prior to departure would significantly help Service Leavers make the best use of their discharge entitlements.*
- *The MOD should consider making large Armed Forces Compensation Scheme payments only into Special Needs Trusts.*
- *Pay statements for Service personnel should include details of the subsidised and unsubsidised cost of their accommodation, as well as the Council Tax and utility charges they would be paying in the civilian sector. This would help to embed the expectation of future civilian accommodation costs and encourage financial maturity.*
- *The MOD should consider paying Service personnel their full salary and requiring accommodation charges to be paid by Direct Debit, rather than deducting them at source. This would help to encourage the habit of planning and budgeting.*



# The Armed Forces Covenant and Veterans' Advocacy



The purpose of the Armed Forces Covenant is to ensure that members of the Armed Forces community are not disadvantaged as a result of military Service – except in the case of the injured or bereaved, who are entitled to special recognition. The parties to the Covenant, and levels of support available to different groups, can be represented as follows:



LEFT Parties to the Covenant  
RIGHT Levels of support available

The Covenant itself is not a legal document, but it is referred to in the Armed Forces Act 2011 and the Secretary of State for Defence is required to report to parliament on its progress once a year. In practical terms, the Covenant is delivered both through government policies and actions and by voluntary commitments in wider society.

## Central government and the Armed Forces Covenant

In addition to existing provision, at central government level the Covenant has resulted in a range of provision<sup>95</sup> for Service Leavers, veterans and their families, including £600 Council Tax Relief for a six-month deployment; keeping Armed Forces Compensation Scheme payments free from being means-tested for social care purposes; three guaranteed IVF cycles for seriously injured personnel; and allowing schools to exceed their maximum class size to accommodate the child of a Service person.

Current further commitments<sup>96</sup> include new arrangements for Reserves to receive a common standard of occupational healthcare; reviewing the requirement of and provision for specialist vocational

<sup>95</sup> <https://www.gov.uk/armed-forces-covenant-commitments>

<sup>96</sup> <https://www.gov.uk/armed-forces-covenant-commitments>

training for those with brain injuries; working with education departments to ensure the specific needs of the children of Service personnel are met; and increasing the Funeral Expenses Grant from £500 to £1,000.

## Devolved administrations

### Wales and Scotland

The Welsh government's Package of Support for the Armed Forces Community in Wales<sup>97</sup> was launched in November 2011, and the Scottish government's Support for the Armed Forces Community in Scotland in September 2012.

Service Leavers in Wales and Scotland generally benefit from focused and responsive policies with military and veterans' advocates given specific responsibilities to resolve local issues in areas including health, local government and housing. This promotes synergy between central government, agencies and local authorities, and more effective networking among Armed Forces Champions. All local authorities in Wales have signed up to the Community Covenant. The Scottish government has recently announced the creation of a Scottish Veterans Commissioner, with the aim of enhancing focus and momentum to the issue, identifying areas for improved support and shaping future policy development.

Scottish and Welsh local authorities and agencies appear to share ideas effectively (helped by being part of a smaller community of practice). Examples include Glasgow's Veterans Employment Programme and the Dumfries and Galloway Housing Partnership's Armed Forces Priority Route. The Third Sector is also tightly knit, helped by the defined boundaries and smaller numbers. Veterans Scotland, for example, is a smaller collection of charities that seems to work more collaboratively than its counterparts south of the border.

### Northern Ireland

Despite sharing many of the characteristics of Wales and Scotland, Northern Ireland's history and political landscape have prevented any focus on Service Leavers and veterans, and prevented any meaningful adoption of the Community Covenant. The strict equalities legislation set out in Section 75 of the Northern Ireland Act 1998 prevent the adoption of the kind of measures introduced to support Service Leavers and veterans elsewhere in the UK. For example, the Publicly Funded Further and Higher Education Scheme has not been adopted in Northern Ireland as it requires local authorities to contribute to the funding and is not acceptable to the Nationalist parties.

<sup>97</sup> <http://wales.gov.uk/topics/people-and-communities/safety/armedforces/packagesupport/>

The ongoing security situation constitutes a further barrier to supporting Service Leavers and veterans in Northern Ireland, since identification with the Armed Forces can still bring danger to the individual and their family. For example, veterans suffering from Service-attributable conditions, who elsewhere in the UK would be entitled to be treated first among their peer group for those conditions, might feel wary about identifying themselves as having been in the Forces. Similarly, a veteran seeking social housing would have to identify him- or herself to gain any veteran-related support from the local authority.

Transition numbers for Northern Ireland are relatively small, and many of its Service Leavers, having served elsewhere, choose to settle in other parts of the UK. There are, however, significant numbers of Home Service Royal Irish Regiment/Ulster Defence Regiment personnel living in Northern Ireland, and their needs are enduring. The Aftercare Service,<sup>98</sup> which alongside SSAFA operates a number of veterans' support committees, was set up to provide welfare assistance to this group and is in the process of reorganising to accept responsibility for all veterans settling in Northern Ireland and the Republic. This discreet charitable welfare support is essential to mitigate the difficulty in accessing statutory veteran-related assistance and the much lower profile of veterans in Northern Ireland.

Significant efforts have been made on both sides of the political divide to find discreet and pragmatic solutions to the potentially divisive issue of veterans' entitlements.

One means of mitigating security concerns on the part of veterans claiming statutory entitlements would be to appoint security-vetted Armed Forces Champions in respective agencies, who could be identified as the person responsible for processing applications and enquiries from Service Leavers and veterans.

However, the only way for Covenant-related provision to be enacted in full would be through Westminster legislation to amend Section 75 of the Northern Ireland Act.

## The Community Covenant

At a local level many people have traditionally supported the Service community through charities, open days, homecoming parades, repatriation ceremonies or, more recently, taking part in Armed Forces Day. The Community Covenant encourages local authorities and the Forces community to work together to nurture understanding

<sup>98</sup> <http://www.aftercareservice.org/>

and awareness; recognise and remember the sacrifices faced by Service personnel, veterans and their families; encourage activities which help integrate the Forces community into local life; and encourage the Forces community to help and support the wider community, through participation in events and joint projects or other forms of engagement. The Community Covenant is backed by the Community Covenant Grant Scheme, set up with £30 million of LIBOR funding.

Some 250 local communities have so far signed a Community Covenant. Each pledge sets out what a Covenant seeks to achieve in the area in question. Where possible it will be signed by local figures including a representative of both the local authority and the Armed Forces community.

Accordingly, these differ from one location to another, with the nature of the support offered being determined by local circumstances. Although the term “covenant” might seem to imply some sort of guarantee, this is not the case in practice. There is enormous variation in the practical implementation of Community Covenants, the activities of local Armed Forces Champions and the councils they represent. (Priority for social housing is a case in point, as explored in the Housing chapter of this Review). Moreover there is no national body to press for more uniform application of Community Covenants, and examples of best practice may not be shared.

Authorities who have signed up to the Community Covenant are for the most part eager to deliver on their commitment. Armed Forces Champions in particular are well regarded and make real efforts to see that the needs of serving and former personnel are met, whether at a policy level or by pursuing individual cases. However, they are often hampered by a lack of information. The Review team spoke to Armed Forces Champions who would like to be in contact with Service Leavers and veterans in their areas to ensure they have the right access to entitlements and services, and a better understanding of any problems, but have no means of identifying the local veteran community. As noted in the chapter on Health, an absence of reliable quantitative national and local data about the veteran population was a consistent finding in studies by local authorities and Clinical Commissioning Groups into veterans’ health needs.

Work is being done in this field. For example, Public Health Warwickshire<sup>99</sup> received £20,000 from the MOD’s Community Covenant Fund to produce booklets for veterans, families and health professionals with information specific to the county on services and entitlements. The MOD aims for the project to be replicated in other local authority areas.

<sup>99</sup> <http://news.warwickshire.gov.uk/blog/2014/01/21/health-experts-welcome-veterans-project/>



On a national scale, a question on veteran status has been included on the Integrated Household Survey (IHS) produced by the Office for National Statistics (ONS). The results will be published in autumn 2015 and will enable the first reliable, regular and independent estimate of the veteran population. It will also enable monitoring of the Armed Forces Covenant, particularly in relation to health and housing.

## The Corporate Covenant

The Corporate Covenant, launched in 2013, is designed to allow businesses and charitable organisations to commit to providing support to the Armed Forces community in ways most appropriate to their situation and capacity. Examples may include employment schemes for veterans, Reservists and partners, support for cadet units, Armed Forces Day or discounts for the Forces community. It is too early to judge the success of this very recent (but welcome) initiative.

## Information and advocacy

At a national level, delivery of the Armed Forces Covenant is overseen by the Covenant Ministerial Committee, a cross-departmental group which the Prime Minister sometimes attends. Below it, the Covenant Reference Group brings together the devolved administrations, government departments and the Third Sector. At MOD level, the Covenant is managed by the Service and Veterans Welfare Department and reported on within the Armed Forces Covenant Annual Report, mandated in the Armed Forces Act 2011 and presented to parliament.

A central theme of this Review has been the importance of clear and accurate information for policy makers, service providers, the Armed Forces, the Third Sector, the media, personnel, Service Leavers, veterans, their families, and the wider public.

This is also essential to the delivery of the Covenant. The Review team has seen gaps between provision made for Service Leavers and the reality for some on the ground, and between both of these and the public perception. However honest anything written by the government may be, the media and the public will remain sceptical.

There is therefore a need for a sounding board or forum to help local authorities and practitioners pursue best practice regarding the Community Covenant and close the gaps in local capabilities. A good candidate for this function would be the network of thirteen Veterans

Advisory and Pensions Committees (VAPCs). These were established through the SPVA and have four roles: raising awareness of pensions, compensation, welfare provision and support; acting as advocates for and assisting with access to welfare support; advising and representing those with problems or complaints about pensions and compensation and reviewing individual cases; and acting as conduits for local consultation by Ministers, the MOD and the SPVA.

The role of the VAPCs includes advising health and social care bodies, legal professionals and veterans' groups. They are also tasked with developing relationships and agreements with regional organisations to enhance services for veterans and their families, particularly those who are vulnerable.

Other voices advocate the cause of Service Leavers and veterans. However, while charities are prominent and can be effective, they inevitably have particular agendas to promote, and while the media are generally supportive of the Forces their role is to report and probe. At a local level, Armed Forces Champions are a valuable asset in promoting the cause of veterans, primarily internally within local government services.

## International models

### The United States of America

The US has an estimated 21.2 million veterans, with 300,000 personnel transitioning in each of the next five years as the military is reduced in size.

In Service, personnel may access a subsidised home loan scheme and transitioning personnel may attend a five-day Transition Assistance Programme (TAP – not unlike the Career Transition Workshop provided by the UK's Career Transition Partnership) run by the Department of Labor. Each Service administers its TAP separately, with the Army running a wrap-around programme known as Soldier for Life.<sup>100</sup> The TAP places significant responsibility on the individual to research and prepare prior to attendance in order to achieve the required effect.

Active duty National Guard and Reservists are treated as Regulars for transition entitlements and laws are in place to protect Reservists' jobs<sup>101</sup> during operational deployments but time away can be seen as damaging their long-term careers. Early Service Leavers get no transition support, while those made redundant receive only the standard package and no additional leave. Terminal leave is provided

<sup>100</sup> <http://www.army.mil/soldierforlife/>

<sup>101</sup> <http://www.osc.gov/userra.htm>

for entitled personnel based on time served plus a 30-day relocation leave package.

Additionally, departing personnel are eligible to sign up to the Montgomery GI Bill, which pays tuition fees and a small stipend to those wishing to attend tertiary education. As in the UK, veterans are entitled to an occupational pension, claimable after 20 years' Service, and those serving personnel and veterans who have suffered wounds, injury or sickness as a result of their military Service may make a claim for financial compensation. Unlike the UK, veterans (not just the WIS) may be entitled to treatment at one of a number of medical facilities operated under the banner of the Department of Veterans' Affairs<sup>102</sup> (known as the VA).

The VA is a department of state, separate to the Department of Defense (DOD), responsible for healthcare (through the Veterans' Healthcare Administration) and benefits and employment (through the Veterans' Benefits Agency). The VA's budget request for 2014 was \$152.7 billion, and it has more than 332,000 employees. A number of negative comments made to the Review about UK policy and provision made reference to the U.S. and the VA by comparison, so it is worth exploring some of the headlines in greater detail.

The affordability of commitments to personnel and veterans is a significant issue in the US. Personnel costs account for half of the US defence budget, and the VA forecasts that the veterans' bill will become unaffordable in the next ten years on current projections. This is partly because the older generation of veterans dying off is balanced by a rise in complex health issues. The VA told the Review team that historically, 40% of veterans access benefits, but nearly 90% of all current Service Leavers say they intend to file for one or more (including the GI Bill). The recent Budget agreement has reduced annual cost of living adjustment for military retirees by 1%.

Healthcare costs are a major part of veterans' support. The VA administers 171 medical centres, more than 350 outpatient, community and outreach clinics, 126 nursing home care units, and 35 live-in care facilities for injured or disabled veterans. Six in ten current Service Leavers say they intend to apply for WIS compensation. Since 2002 it has been for the VA to disprove the validity of applications, rather than for the applicant to prove them (unlike in the UK), and a large increase in claims has followed; 700,000 veterans are now claiming compensation for PTSD, for example.

The huge number of claims has led to significant delays in processing cases, though the backlog is falling (having peaked last year at

<sup>102</sup> <http://www.va.gov/>

889,000). The US is looking at the Canadian model of an automated veterans' benefits system.

Home loans and GI Bill elements are available in Service, but disseminating information remains a problem. It is now mandatory to complete a TAP and there is an "e-benefits" portal with 3.2 million users and a "VetSuccess" website<sup>103</sup> offering training and employment counselling for disabled veterans. In addition there is a free helpline to advise on benefits.

The VA is developing partnerships for employment support with strategic organisations including the Chamber of Commerce and the Blackstone Group,<sup>104</sup> an investment and advisory firm, along with local partnerships with companies like Burning Glass,<sup>105</sup> a labour market and career specialist.

For historic reasons, many US employers are supportive of veterans. However, there are also problems that echo the UK situation, such as accreditation of military skills. Despite the widespread public admiration of military personnel, my own survey of the American public for *The Armed Forces & Society* found that 89% thought it was common for veterans to have some kind of physical, emotional or mental health problem as a result of their time in the Services. This is inevitably reflected in the views of some employers.

There are efforts to address this, such as the Hiring Our Heroes<sup>106</sup> programme launched by the Chamber of Commerce, which provides services including training workshops, job fairs, an education map and a tool to translate military skills for a civilian CV. It also provides for military spouses.

As in the UK, unemployment rates for veterans are typically lower than the national average. For those unable to find work, 26 weeks of unemployment benefit are paid by the DOD, then veterans devolve to the regular unemployment system. To support veteran hiring the Department of Labor now has veterans' champions, and two schemes provide tax credits for employers to hire veterans. Returning Heroes provides a credit of up to \$2,400 to employers who hire a veteran who has been unemployed for at least four weeks, expanded to give \$5,600 to employers who hire veterans who've been jobless for over six months. The Wounded Warrior tax credit is worth up to \$4,800 for companies who hire disabled veterans, doubled for the long-term unemployed, giving a tax break of up to \$9,600 to companies that hire disabled veterans who've been unemployed longer than six months. Additionally, there is a policy of positive discrimination for veterans for jobs in many federal and state bodies.

103 <http://www.military.com/education/gi-bill/vocational-rehabilitation-and-employment-vre.html>

104 <http://www.whitehouse.gov/blog/2013/09/25/blackstone-group-hosts-inaugural-veterans-hiring-summit>

105 <http://burning-glass.com>

106 <http://www.uschamber.com/hiringourheroes/>

Another major difference with the UK is the propensity of American Service Leavers to set up their own businesses. This is encouraged by the setting aside of some government contracts for companies owned by disabled veterans. This promotes an industry devoted to coaching and funding Service Leavers to go it alone.

Two US transition initiatives worthy of note are the Military.com website,<sup>107</sup> which provides free transition assistance, and VetNet,<sup>108</sup> a similar programme run by Syracuse University's Institute for Veterans and Military Families.<sup>109</sup> These two models show how good transition support and advice can be made accessible to personnel, veterans and spouses for limited cost and maximum efficiency through online seminars ("webinars"), e-learning packages and networking tools to support job finding and entrepreneurship.

The White House, through the Office of the First Lady, has started a programme called Joining Forces, to address the gap between society and military in a manner similar to the UK's Armed Forces Covenant. Joining Forces provides advocacy, using the power of the Office of the First Lady and using celebrities and the media<sup>110</sup> to stress the business case of hiring veterans and to amplify success stories.<sup>111</sup> It also aims to fill the gaps between government departments, the military, employers and the not-for-profit sector. I visited this programme and considered it an effective way of using the prestige of the First Lady's office to mobilise different groups to work together.

Overall, the Americans face similar problems to ours: preparation for transition starting too late, a degree of naivety about civilian life, and misconceptions on the part of employers and the public that Service careers often result in damaged citizens. There are also big differences, particularly of scale, and its role in managing benefits and healthcare, which do not apply in the same way in the same way in Britain.

### Canada

Canada has a scale of transition and veterans much more recognisable to the UK. With a national population of 35 million it has armed forces of 98,000 and 700,000 veterans<sup>112</sup> with 5,000 transitioning per year, of whom 20–25% have some form of medical issue. Canada has a Minister and Department for Veterans' Affairs<sup>113</sup> responsible for information, pensions and benefits, transition support and some healthcare support in partnership with the Department for National Defence (DND).

Canadian veterans have a similar pattern of employment to the rest of Canadian society, with an average employment rate of 89% and an initial drop in income on transition being common. Those who face

<sup>107</sup> <http://www.military.com/military-transition>

<sup>108</sup> <http://www.vetnethq.com/>

<sup>109</sup> <http://vets.syr.edu/>

<sup>110</sup> <http://www.gotyour6.org/>

<sup>111</sup> <http://www.hsyndicate.org/news/154000320/4061845.html>

<sup>112</sup> <http://www.veterans.gc.ca/eng/department/press/gnstat>

<sup>113</sup> <http://www.veterans.gc.ca/eng>

difficulties during transition have a similar profile to their counterparts in the UK.

As a result of the 2006 Veterans Charter, 'new' Canadian veterans are supposed to have increased access to rehabilitation services, financial benefits, disability/health benefits, case management and transition services. A notable financial difference between the Charter and the previous Pension Act, however, is that the Charter offers a one-off lump-sum disability award for most WIS, whereas the Pension Act offered a monthly tax-free pension for life and a survivor benefit. This means a whole-life reduction in compensation between the Charter and the Pension Act which widens if a veteran lives longer, has more children, has a higher disability assessment or is released at a lower rank.

Canada operates a similar Career Transition Assistance Program (CTAP) to the US and UK, with workshops, seminars and counselling available to eligible Service Leavers. The Transition Program is focused on preparing members for a second career by connecting them with potential civilian employers, continuing education, vocational training, entrepreneurial opportunities, and other employment possibilities. Additionally, it offers tailored support for the WIS cohort, including work placements, and is linked to a priority public service hiring programme.

Locally this is backed up by the Second Career Assistance Network, which provides through-career educational counselling, career transition workshops and long-term planning seminars, as well as a series of interactive seminars open to transitioning CAF members and their spouses or partners.

Canada has a much smaller military charitable sector than the UK and the US, but a notable player in the sector is Canada Company which, with the DND, provides the Military Employment Transition Program (METP)<sup>114</sup>. The METP serves as a one-stop web portal for transition for serving personnel and veterans and acts as a bridge between business, community leaders and the forces. The program seeks to educate prospective employers, including private and public sector organisations, on the benefits of hiring veterans and connects them to the Service Leaver population.

Also active in this sector is the Prince's Charities Operation Entrepreneur,<sup>115</sup> part of the Prince of Wales's charities in Canada, which aims to provide Servicemen and women transitioning from the Canadian Forces with the education, financing and mentoring needed to launch and sustain successful businesses.

114 <http://www.newswire.ca/en/story/993689/canada-company-announces-national-program-to-assist-canadian-forces-personnel-into-civilian-employment>

115 <http://www.princescharities.ca/initiatives/the-princes-operation-entrepreneur/>

Aside from the transitional support charities, Canada has a fundraising, welfare and advocacy charity modelled on Help for Heroes called True Patriot Love (TPL).<sup>116</sup> This is particularly worthy of mention here because of its programme of multinational veterans' transition symposia which are proving central to growing an international community of understanding and practitioner network, vital to creating efficiency and effectiveness across the sector.

In addition to its advocacy work TPL created the Veterans' Transition Advisory Council (VTAC)<sup>117</sup> in 2013. The VTAC is corporately funded and combines industry, DND, VA and charities, to provide advice and guidance to government and employers, and to create job opportunities for Service Leavers and veterans in a manner similar to the US Chamber of Commerce.

Canada is developing two tools of particular interest: one is the online automated veterans' benefits system mentioned in the US section above; the second is an online military skills translator being developed for the DND to focus on Canadian military course qualifications. As such, it bears further scrutiny due to the broader similarities between the Canadian and UK Armed Forces.

### Australia

With a population of 23 million and a Regular and active Reserve Armed Forces of 80,000 (with a further 20,000 on standby) of whom 5–7,000 transition each year, Australia has a similar scale of transition and veterans to Canada. The government claims to provide all necessary services for transition and veterans (only those with operational Service are known as veterans; all others are ex-Services), and charitable support is less central to provision and public perception.

Australia's Department of Veterans' Affairs (DVA)<sup>118</sup> has a similar remit to that of Canada and is similarly partnered with the Department of Defence, with a DVA presence on all military bases.

The transition process starts on joining. Civil accreditation for military courses is widespread,<sup>119</sup> and the education and preparation process is supported by the fact that the majority of personnel, married and single, live in the community rather than on a married quarter "patch".

The process of departure is supported by the Career Transition Assistance Scheme (CTAS), similar to CTP/TAP/CTAP, accessible from 12 months prior to departure, with three levels of financial and training entitlement depending on length of Service (redundancy or WIS status attracts the higher tier provision). Transition is administered through a regional network of transition centres and services are signposted by

116 <http://truepatriotlove.com/>

117 <http://truepatriotlove.com/veterans-transition-advisory-council/>

118 <http://www.dva.gov.au/Pages/home.aspx>

119 The Defence Civil Accreditation Programme - <https://defencequals.edu.au/>

a website,<sup>120</sup> with full details in the ADF Transition Handbook.<sup>121</sup> These transition centres also work to promote transfer of departing Regular personnel into the active Reserve component.

In addition to the balance of accrued annual leave, which may be taken as a cash payment, paid terminal leave is awarded on a sliding scale, with the possibility of transferring it to a new employer. As with the UK, Reserve Service does not attract terminal benefits, but the Office of Defence Reserves Support<sup>122</sup> supports Reservists and employers. Active Reservists may be eligible for various Regular Force benefits while in Service.

Financial literacy has been targeted by the establishment of a Financial Services Consumer Council to encourage personnel to take greater responsibility for their affairs. Online advice is backed by face-to-face training and the establishment of a credit union.<sup>123</sup> A variety of home loans<sup>124</sup> and cheap insurance schemes are available in Service and personnel are encouraged to purchase their own homes. Australia operates a superannuation pension scheme,<sup>125</sup> with no payout before 60; the previous 20-year-plus pension closed to new entrants in 1990 and the value of the previous schemes has reduced over time due to the indexation rate used. This was recently addressed following the election of the new Australian government, which will now introduce legislation for full indexation of the Defence Force Retirement and death benefits scheme from 1 July 2014. Medical compensation and early access to a pension are also available for Service-attributable conditions and termination payments may be payable to the WIS or those made redundant.

Healthcare for veterans is based on a sliding scale of support (White, Orange and Gold cards) related to any Service-attributable condition. Those with Service-attributable condition are also entitled to free pharmaceuticals. In-Service and veterans' rehabilitation schemes, counselling and a mental health support line are also available. The Australian DoD has reported no spike of mental health issues as a result of operations in Afghanistan.

## Recommendations

During the course of this Review I visited the US Department of Veterans Affairs along with some of the other main agencies in Washington dealing with transition. I was pleased to see that a close relationship and dialogue is maintained between the VA and their colleagues in the UK; this dialogue should continue and if possible be expanded.

<sup>120</sup> <http://www.defence.gov.au/transitions/index.htm>

<sup>121</sup> <http://www.defence.gov.au/transitions/documents/ADF-Transition-Handbook.pdf>

<sup>122</sup> <http://www.defencereservessupport.gov.au/for-reservists.aspx>

<sup>123</sup> <http://dhoas.adcu.com.au/>

<sup>124</sup> [http://www.dva.gov.au/benefitsAndServices/loans\\_and\\_insurance/Pages/house%20loan.aspx](http://www.dva.gov.au/benefitsAndServices/loans_and_insurance/Pages/house%20loan.aspx)

<sup>125</sup> <http://www.militarysuper.gov.au/>



However, though the idea was often suggested to the Review team, I do not think we need to create our own equivalent department. The presence of the National Health Service, for example, in itself makes our circumstances different when it comes to providing for former Service personnel. The Covenant Ministerial Committee and the Covenant Reference Group work well and there are good working relationships across the various departments dealing with specific aspects of veterans' provision. I do not see that the creation of another department would add to this.

The existing system of advocacy has proved its efficacy; in recent years, identified areas of weakness or injustice in provision, such as Foreign and Commonwealth Service Leaver rights to settle and apply for UK citizenship, have been championed by public figures and members of Parliament, resulting in changes to the law. Whether a new government department would be any more capable of achieving changes on the scale achieved by public campaigns, individual champions, government departments, the Third Sector or MPs, separately or collectively, is debatable, but the costs would undoubtedly be greater.

Nevertheless, there are some changes that could be made to improve delivery of the Covenant and advocacy for the ex-Service community.

Though Community Covenants are essentially local enterprises reflecting local circumstances, consistency of performance in delivery could be improved with a central information source covering every aspect of service provision and entitlements for Service Leavers and veterans. A network of local Armed Forces Champions, perhaps with an annual conference to maintain momentum and encourage their sense of purpose, would be a good way to share information and best practice. The regional Veterans Advisory and Pensions Committees (VAPCs) have the potential to provide a regional focus and network for the Armed Forces Champions. Local and national agencies should consider further ways to ensure Armed Forces Champions and others in the field have as much information as possible about their local Service Leaver and veteran populations and the services on offer, and the single welfare portal and curated research hub proposed elsewhere in this report would assist in this.

Section 75 of the Northern Ireland Act should be amended to enable Service Leavers and veterans in Northern Ireland to receive the recognition and provision they deserve. Security-vetted Armed Forces Champions should also be appointed to enable former Service personnel to claim their entitlements without having to fear consequences for their personal security.

Despite the good work that goes on in the Forces, the government, business and the Third Sector, there is value in an independent voice acting as an advocate for Service Leavers. I believe this report has demonstrated that much can be achieved with this approach. I have considered the range of options available for advocacy as a whole, alongside discounting the need for a dedicated department of state, and concluded that advocacy at the lighter end of the scale achieves more than, for example, the establishment of an ombudsman for Service Leavers (and veterans), which some have suggested. The main attraction of an ombudsman would be in something being seen to be done; given the implementation of the other recommendations in this Review, and the work already in hand in this field, I do not see the advantage in this degree of formality. For the moment, and considering current progress and initiatives, I propose that in my current role I should report back to the MOD and the Covenant Ministerial Committee each year for the next two years, to monitor and encourage the maintenance of the current momentum from an independent standpoint. In due course, it may be that the government should consider the appointment of an overall independent Veterans' Champion with a wider remit.

At the beginning of this report I commented on the term "veteran". In the UK, anyone who has served in uniform for even one day of basic training is classed by the government as a veteran. There is some debate about this practice – with good reason, it seems to me. The MOD should re-examine this and refine the criteria to produce an acceptable qualification with greater credibility and exclusivity if the term is not to become meaningless.

### ***Recommendations: The Armed Forces Covenant and Veterans' Advocacy***

- *Create a central information source for Armed Forces Champions and others, covering every aspect of service provision and entitlements for Service Leavers and veterans, ideally via the VWS website; identify further ways to ensure Armed Forces Champions and others in the field have as much information as possible about their local Service Leaver and veteran populations.*
- *Establish a national network of Armed Forces Champions, perhaps with an annual conference, in order to share information and best practice.*
- *Mobilise the Veterans Advisory and Pensions Committees as fora to help local authorities and practitioners pursue best practice and ensure more*

*consistent performance in delivering the Community Covenant.*

- Establish an Employers' Council to co-ordinate the relationship between the MOD and industry, promote Service Leaver recruitment, encourage the creation of transition work placements, and help deliver the Corporate Covenant.*
- Amend Section 75 of the Northern Ireland Act to enable Service Leavers and veterans to receive the recognition and provision they deserve.*
- Appoint security-vetted Armed Forces Champions in Northern Ireland to enable Service Leavers and veterans to claim entitlements without fear for their personal security.*
- Maintain and broaden dialogue with close international allies.*
- Re-examine the definition of the term "veteran" and refine the criteria to produce an acceptable qualification with greater credibility and exclusivity.*
- In my role as Special Representative on Veterans' Transition, I propose that I should report to the MOD and the Covenant Ministerial Committee, annually for the next two years, to monitor and encourage progress on the issues raised in this Review and other related work from an independent standpoint. In the longer term, the government may wish to consider appointing an overall Veterans' Champion with a wider remit.*



# Information Provision



The need for clear, accurate and timely information has consistently emerged as a central theme in the Review team's discussions on every aspect of transition.

There are two strands to this. The first is the provision of practical information to Service Leavers about their preparation for civilian life and, for those who need it, where to find further support.

The second strand is the need to counter the widespread public perception of Service Leavers as victims who have been damaged by their careers. As I have mentioned, my 2012 research on *The Armed Forces & Society* found that more than nine out of ten of the public thought it was common for personnel leaving the Forces to have some kind of physical, emotional or mental health problem. This image is wrong and does former personnel a great disservice; personnel themselves did not want sympathy to become the defining public attitude towards them. The public desire to help those who have been injured in Service or find themselves in serious difficulties is welcome and right, but misconceptions about the extent of these problems can actually hinder the successful resettlement of Service Leavers as a whole.

## Information for Service Leavers

We need to improve the information that is provided to veterans and those approaching the end of their Service career, and the way it is delivered.

Surveys<sup>126</sup> conducted by the CTP between 1 September 2012 and 31 July 2013 found that, at 12 months post-discharge, 45% of Service Leavers rated the support they had received from their Unit to prepare them for life after the Forces as "good" or "very good", while 26% rated it as "poor" or "very poor". However, this was not consistent across ranks and Services. Among Army Juniors, the proportion saying they had received poor or very poor support from their Unit was 42%.

The same surveys found that while 69% of Service Leavers at 12 months post-discharge said they had been given advice prior to discharge about their Service pension, and 55% about ex-Service charities, only 28% had received advice on housing and 27% on Job Centre Plus.

*"Do you have to be registered to go to a doctor? I thought you could just tip up."  
Recent Service Leaver,  
Transition Review focus group*

<sup>126</sup> See Appendix 3

*“I’m only getting to grips now with paying Council Tax. I got a massive bill through. If someone had told me I was meant to be paying this, I would have done.”*

**Recent Service Leaver**

*Transition Review focus group*

In the Review team’s research, a frequent complaint among recent Service Leavers was that information about housing, finances and other important aspects of civilian life was perfunctory or absent altogether (though in many cases they may simply have skipped the briefings, which were not compulsory, or said they had not been allowed the time off from their regular jobs to attend). Briefings were often delivered by individuals who were themselves getting towards the end of long Service careers and perhaps not, therefore, the most suitable people to advise on the civilian world.

*“The people giving advice are people who have been in the Army for 30 years. That’s been their life. I know more about civilian life than they do!”*

**Recent Service Leaver**

*Transition Review focus group*

Research for the Forces in Mind Trust found that “despite improvements, the quality of the delivery of the initial resettlement briefing varies widely... The issue is most acute for Early Service Leavers, for whom the briefing is a substantial part of the support provided. A significant amount of information is given quickly, in language that may not be appropriate to the educational attainment levels of all recipients.”<sup>127</sup>

The Veterans’ Information Service (VIS), set up by the DH and the SPVA, seeks to re-establish contact with the veteran approximately 12 months after he or she has left the Forces. It does this by sending around 2,000–2,500 letters per month to personnel on the anniversaries of their departures. The intention is to provide information on how to access services and advice in the event of any difficulties with housing, health, welfare or other issues. The SPVA has told the Review team that it receives around 50 return contacts per month in response to the letters, and acknowledges that some recent leavers will have changed address in the intervening year.

A great deal of useful information is in fact available to Service Leavers, such as the relevant pages of the Citizens Advice Bureau website.<sup>128</sup> However, my major recommendation here is that individual Service personnel should be mobilised throughout their careers to take charge of their own futures. As I have proposed in the Education and Employment chapter of this Review, this should take the form of

127 FIMT, *The Transition Mapping Study*, August 2013  
128 [www.adviceguide.org.uk](http://www.adviceguide.org.uk)



a Personal Development Plan, beginning at the outset of the individual's Service career. This would incorporate all strands of an individual's development and preparation for their second career. The PDP would help ensure the individual considers every aspect of their future needs and the action they need to take, and remind them that they are in the lead when it comes to preparing for their eventual return to civilian life.

This approach will encourage personnel to consider and prepare for practical aspects of their transition much earlier, leaving them less dependent upon last-minute advice which they do not have time to absorb properly.

***"My friends are either like me – bought a house and got themselves ready, knowing one day the game was over – or put their heads in the sand and totally ignored it."***

**Recent Service Leaver**

*Transition Review focus group*

As well as providing accurate and accessible information to Service personnel about the transition support available and their own responsibilities, the MOD is required to provide information to other government departments, devolved administrations and local authorities to prepare for Service Leavers moving to their regions or using their services.

This process is currently managed through Joint Personnel Administration (JPA), the MOD's intranet-based personnel administration system. This process relies on the individual filling in an application for resettlement services (MOD form 1173) which includes a free-text box for a resettlement address. Where the individual does not yet know where they will settle, they may give a town, county or even region, but there is no impetus for this to be updated once more detail is known. As a result, despite regional transition staff engaging with local authorities to forecast outflow by region in order to inform demand on local public services, some Service Leavers will have given no specific detail as to their intended home by the time of their departure.

I recommend that this process be amended to include pre-formatted menus for an address with the requirement to be updated with further detail when it is known. Details of any special needs should also be provided. This information can be passed through the transition chain of command to the relevant local authority or agency. Service personnel should be made aware that it is their responsibility to engage as early as possible with service providers to achieve the best possible outcome from the process.

My further recommendations, some of which are covered in previous chapters, are below. The modest additional resources required to make these improvements will be rewarded in the short term; better information at the outset will save costs for both the public and charity sectors downstream.

### ***Recommendations: Information for Service Leavers***

- *A Personal Development Plan for all Service personnel, incorporating all strands of an individual's development and preparation for their second career.*
- *A requirement for personnel to give more detailed information about their resettlement address as soon as it is known, and any special needs they may have, to help local authorities and other agencies plan service provision.*
- *A Veteran's Card with a single telephone number and website address to contact for assistance.*
- *A single contact centre for Service Leavers and veterans, created through a partnership between the Veterans' Welfare Service and major charities.*
- *An improved VWS website with a clear, separate area for those needing support, closely tied in with the contact centre.*
- *An app for personnel, Service Leavers and veterans which can serve as a comprehensive portal for advice, information and communication.*
- *A section on the VWS website for professionals and practitioners, including Veterans' Champions, delivering services to Service Leavers and veterans in fields including health and housing.*

### Countering public misconceptions

There is a widespread view that former Service personnel are disproportionately likely to suffer from mental illness, particularly Post-Traumatic Stress Disorder; to go to prison; to become homeless; to commit suicide; or to suffer other serious problems that impair their

quality of life. As I have explained in other chapters, these ideas are largely misconceptions.

As discussed in the Health chapter of this Review, the health of Service personnel and Service Leavers is comparable to that of the population as a whole. Mental health, and in particular Post-Traumatic Stress Disorder, are perhaps the most talked-about aspects, but the prevalence of PTSD in the military population is the same as that in the civilian population. Indeed, PTSD is by no means the most common mental health problem in the Forces; it is the fifth, and each of the more common conditions occurs in roughly the same proportions as among the general population.

A review<sup>129</sup> of the available research by the Royal British Legion found the most reliable evidence suggested that veterans accounted for around 3.5% of the total prison population in England and Wales. This made veterans 30% less likely to be in prison than non-veterans. They also found “little evidence to support the common assumption that experience of conflict increases the likelihood of violent behaviour post-Service”.

As discussed in the Housing chapter, though the issue is complex the evidence suggests that the proportion of veterans who become homeless and the proportion of the homeless population who are veterans are very small. Similarly, research shows that overall suicide rates among Service personnel and veterans is no greater than that for the general population – an issue discussed at length in the Health chapter.

It is easy to see how these ideas gain currency. Charities need to highlight unfortunate cases to maximise the impact of their communications and raise funds to continue their good work. The media, generally supportive of the Armed Forces, highlight these cases and often represent current and former personnel as victims of an uncaring state. Two unpopular wars have added to the perception that those who have fought in them are victims. This helps to create a distorted picture of Service personnel and veterans as a whole which the MOD and the single Services hesitate to challenge.

This is not to claim that no problems exist. Some personnel and veterans do suffer from serious difficulties and help must be available to those who need it. But these should be seen in their proper context: as a small minority who may deserve special assistance but whose experiences do not represent the wider Forces population.

Accordingly, the MOD and the single Services should aim to promote a more positive picture of Service Leavers, and be bolder

129 *Literature Review: UK Veterans And The Criminal Justice System*, Royal British Legion. [britishlegion.org.uk](http://britishlegion.org.uk)

in countering information in the media and elsewhere that presents an unduly negative impression. The purpose here is not PR for its own sake or to cover up failings. The more prevalent the impression of veterans as victims who struggle to lead normal lives, the harder it will inevitably be for them to find good jobs and contribute to civilian society – and the harder it will be to recruit into the Regular and Reserve Forces.

There is a good story to tell. As I have said in the introduction to this Review, the Armed Forces offer what amounts to Britain's biggest and best apprenticeship scheme. The opportunities available in terms of education and training, life experience and social mobility cannot be matched by any other employer. The Forces do a remarkable job for the nation and nearly all Service Leavers settle into civilian life and become valuable contributors to society. Those who have problems are largely in the same proportion as their civilian peers, and these problems are not commonly a direct result solely of their Service career.

When misleading or skewed information enters the public domain, reinforcing the view that veterans are damaged victims, the MOD and the Services should be more robust in ensuring a balanced view is presented. (I would also encourage charities to consider how the messages in their communications contribute to society's overall view of former Service personnel). The absence of such a balancing view can mean misleading statistics becoming the received wisdom. Senior officers and officials should be able to come forward. They need not claim, or seem to claim, that no problems exist, but simply ensure that the full context is explained. They should be in a position to explain that help should be given where appropriate but serious problems among veterans are comparatively rare.

In order for these official voices to be credible, the information published by the MOD and other official sources must be comprehensive, comprehensible and easy to find. Uncomfortable facts will have to be as readily available as reassuring ones. Much information is already available from the Defence Analytical Services Agency (DASA). I recommend that data concerning, for example, the issues covered in this Review be made more prominent on the MOD website and if possible presented in a simpler, more accessible way.

The academic world can also make an important contribution here. A great deal of research has been carried out on issues concerning veterans and transition, hugely aiding understanding of this area among the government, charities and the Services themselves. However, during the course of this Review the team often came across old and new research that was unknown to others in the field (and of variable quality). Though available through search

engines for those who knew to look for it, there is no central point of reference for reliable research on transition and veterans.

I recommend the establishment of a curated research hub which will bring together the relevant peer-reviewed research, ensure information is easy to access, and identify gaps for further work. The Forces in Mind Trust, set up with the purpose of conducting research into transition issues, seems the natural home for this endeavour – perhaps in partnership with one or more academic institutions.

### ***Recommendations: Countering public misconceptions***

- *A renewed focus in MOD and Service communications to change the narrative about Service Leavers and veterans, promoting a more positive and accurate view of the veteran community, ensuring that problems are seen in their proper context, and being bolder in challenging misleading or partial information in the media and elsewhere.*
- *Review the way in which Defence statistics are presented in order to ensure they are as comprehensive, comprehensible and easily accessible as possible.*
- *Establish a curated research hub bringing together peer-reviewed academic research concerning veterans and transition, ensuring information is easy to access, and identifying gaps for further research.*
- *Consideration by ex-Service charities of how the messages and images used in their communications contribute to society's overall view of Service Leavers and veterans.*



# Reservists





The British Armed Forces have long consisted of a mixture of Regular and Reservist personnel. In recent years, primarily to support operations in Iraq and Afghanistan, more use has been made of Reservists to bolster Regular Forces and to provide endurance for minimally manned niche capabilities. The changes envisaged in the 2010 Strategic Defence and Security Review (SDSR) propose even greater use of Reservists to maintain capabilities lost from the Regular Forces, which will bring a greater potential commitment for operational deployment for the Reservist element. For that reason, Reservists deserve a specific mention.

Service	Royal Navy (inc. Royal Marines)	Army	RAF
Pre-SDSR	35,550 Regular 2,570 Reserve (1,900 trained strength)	104,250 Regular 31,160 Reserve (20,000 trained strength)	40,000 Regular 2,460 Reserve (1,180 trained strength)
Post-SDSR	35,500 Regular 3,100 Reserve (trained strength)	82,000 Regular 30,000 Reserve (trained strength)	33,000 Regular 1,860 Reserve (trained strength)

Pre- and Post-SDSR Regular and Reserve Forces (source: SABRE)

Reservists come in several different types including the traditional volunteer Territorial, committing evenings and weekends, and the effectively full-time sailor, soldier or airman on a contract known as Full Time Reserve Service (FTRS). Those who have left Regular Service but who have not elected to join the Reserve Forces, and who thus have no routine commitment, may have a liability for recall.

The Territorial or other Service equivalent<sup>130</sup> routinely commits to a programme of training and administrative activities over evenings, weekends and some form of period of continuous training (previously described as an “annual camp”) as part of a Reservist Unit, usually for a minimum total of 27 days a year. Some will undertake additional part-time work in a Regular or Reserve Unit or headquarters under additional Voluntary Training and Other Duties (VTOD) or Additional Duty Commitments (ADC) terms, but these are not operational, most being administrative or training in nature. A limited number of Reservists are known as High Readiness Reservists, committed to call-out in the event of a crisis requiring their specialist skills. Some employment, solely among defence contractors, brings with it the requirement for employees to be Sponsored Reserves, with varying requirements to mobilise in support of training and operations (e.g. some specialist vehicle drivers).

<sup>130</sup> Territorial Army (becoming Army Reserve), Royal Naval Reserve, Royal Marine Reserve, Royal Auxiliary Air Force

For the vast majority of operational deployments, Reservists are willing volunteers, with the MOD utilising what they call Intelligent Mobilisation – asking the individual if he or she is content to be called up (and mobilisation can be appealed by the Reservist or their employer<sup>131</sup>). Once mobilised for operations the individual is treated as a Regular Service person for most terms and conditions of Service (including, as mentioned in the financial section, entitlement to pension-earning status but not including family housing), although his or her family welfare will be overseen by their parent Reserve Unit rather than the Unit with which they deploy.

Typically a Reservist will be called up for a 9–12 month period to allow for the process of mobilisation, administration, operational training, the deployment, post-tour leave and demobilisation. The Future Reserves 2020 (FR20) Programme envisages a wider use of Reserves alongside their Regular counterparts; this may include shorter UK-based deployments for tasks such as strike coverage or augmentation of national resilience assets.

Volunteer Reservists called out into permanent Service from employment have their jobs protected under legislation<sup>132</sup> and the MOD also makes some financial provision for the employer to replace the deployed Reservist (whom they are under no obligation to pay while paid by the MOD). The Reservist may also claim financial assistance to ensure that they are not financially disadvantaged during their period of mobilised Service. This is not foolproof, however, and some individuals have found themselves constructively or effectively dismissed<sup>133</sup> or suffering career stagnation<sup>134</sup> as a result.

Despite the strengths and talent many Reservists bring, some employers, especially SMEs, are reported to be reluctant to employ active Reservists due to the disruption and costs attached to deployment and the need for additional leave to attend annual camps. This is an important focus for the MOD as it attempts to make the growth of the Reserves a reality. SABRE (Supporting Britain's Reservists and Employers)<sup>135</sup> is the MOD marketing campaign that provides both Reservist and employer support and champions Reservists among employers and potential employers, along with Defence Career Partnering (see chapter on Resettlement and Employment chapter). Proposals to change employer engagement set out in the chapter on Resettlement and Employment should help these disparate entities work more coherently together.

Volunteer Reservists returning from mobilised Service will revert from healthcare provided by the Defence Medical Services (DMS) to the NHS. Those Reservists rendered Wounded Injured and Sick (WIS) as a result of their Service are entitled to medical treatment and

131 SI 1997/307 The Reserve Forces (Call Out and Recall) Regulations  
132 Reserve Forces (Safeguard of Employment) Act 1985 & Reserve & Auxiliary Forces (Protection of Civil Interests) Act 1951  
133 <http://www.xperthr.co.uk/editors-choice/unfair-dismissal-of-reservist-returning-to-work-after-deployment-in-afghanistan/111557/>  
134 <http://www.bbc.co.uk/news/uk-23082303>  
135 <http://www.sabre.mod.uk/>

prioritisation as laid down in the Health chapter. It is unclear whether the level of provision laid down is sufficient or meets the needs of this specific cohort, since studies<sup>136</sup> suggest slightly higher reported levels of mental health issues among operationally deployed Reservists. On return from operations, the Reservist will undergo the same Post-Operational Stress Management process as a Regular, but once home on leave and subsequently demobilised they are effectively on their own in a way that the Regular, with their strong network of colleagues and friends with similar experiences, is not. The process of “transition” from high-intensity activities among a close cohort of compatriots to peacetime civilian life (which may be repeated a number of times) may exacerbate this sense of isolation.

Full Time Reserve Service (FTRS) is a time-limited military contract (routinely between 12 and 48 months) as opposed to the more open-ended career enjoyed by Regular Service personnel. The majority of FTRS personnel are ex-Regulars, with some exceptions where volunteer Reservists may be considered suitable. FTRS comes in three types; Full Commitment (FC), where personnel fulfil the same range of duties and deployment liability as a Regular Service person; Limited Commitment (LC) where personnel fulfil a full range of duties but with a liability for compulsory detachment limited to 35 days in the UK or overseas in any one year with no single detachment lasting in excess of 21 days; and Home Commitment (HC), where personnel are employed to fill roles where Regular manpower is unavailable or not appropriate. FTRS (HC) personnel can not be compulsorily detached unless for training purposes and it must form part of their commitment.

On return from operations, FTRS personnel are entitled to the full range of post-tour support for the duration of their commitment. On transition to civilian life, FTRS personnel are entitled to resettlement support on the same terms as Regular personnel. However, as most FTRS posts are for periods of less than four years (the minimum qualifying period to qualify for CTP's Employment Support Programme) and previous Service cannot be counted, most FTRS Service Leavers depart with no Third Line transitional support (see Resettlement and Employment chapter). The exception to this is the Reservist who is medically discharged as a result of Service-attributable WIS, who has the same entitlement to transitional support as a Regular Service person. If, as this Review recommends, entitlement to full transition support is to be given to all trained Regular personnel then FTRS personnel should be entitled to the same as their Regular colleagues. At any rate, the future structure of military employment envisaged within the New Employment Model anticipates periods of variable commitment, from Regular to Reserve and back again, so this issue will become even more pressing.

136 *What are the consequences of deployment to Iraq and Afghanistan on the mental health of the UK Armed Forces? A cohort study, Lancet 2010; 375:1783-97.* <http://www.kcl.ac.uk/kcmhr/publications/assetfiles/iraqafghan/Fear2010-consequencesofdeployment.pdf>

### **Recommendations: Reservists**

- *Make all FTRS personnel eligible for the full CTP resettlement package.*
- *Enhance dialogue with employers through refreshed employer engagement bodies and the proposed Employers' Council (see Resettlement and Employment chapter) to promote recruitment and tackle discrimination against Reservists.*
- *Conduct a detailed study of Reservists' post-deployment mental health.*

# Appendix 1: Terms of Reference



## The purpose of the Veterans' Transition Review

To review the policies, legislation, regulations, guidelines and provisions in place for the government to meet its commitment to the Armed Forces Covenant with respect to veterans' transition to civilian life, with a view to making recommendations that will ensure it is complete and successful.

## The scope of the Review

The Review will consider a timeframe up to at least two years after discharge; however, if necessary it will have no time limit, if some aspect such as healthcare has longer-term implications. It will reach back into the Serviceman's career to examine the provisioned preparation. All government departments and functions come under the remit of this Review. Outside government, the Review will engage the Third Sector and industry, both as employers and in recruitment, in seeking advice and support, and in delivering the nation's responsibility towards the Covenant.

## Methodology

The Review will be led by Lord Ashcroft KCMG PC who will report, in the first instance, to the Defence Secretary. The Review will consult all those across government responsible for delivering the Covenant, the Covenant Reference Group, the Third Sector, industry and a wide variety of veterans, and will invite submissions from all those with a stake in the issue of veterans' transition.





# Appendix 2: List of Those Consulted



### Academia

Amanda Bostwick  
Howard Burdett  
Matt Fossey  
Jamie Hacker Hughes  
David Humber  
David Jackson  
Peter Johnston  
Stephen Joseph  
Deidre Macmanus  
Jim McDermott  
Sabine Pitcher  
Ben Skipper  
Kevin Spruce  
Sir Hew Strachan  
Mike Thorne  
Patrick Tissington  
Sir Simon Wessely

### Armed Forces

Mark Arscott  
Kim Baleiwai  
Ken Bellringer  
Gerald Berragan  
Colin Boag  
Chris Braithwaite  
Chris Brown  
Terry Bryan  
Philip Burrell  
Stephen Coltman  
George Connelly  
Peter Coulson  
Sally Coulthard  
James Craig  
Lee Davison  
Steve Eldridge  
Paul Evans  
Nick Fitzgerald  
Tim Forster  
Justin Fowler  
Mark Frost  
Iain George  
Richard Goodman  
Andrew Gregory  
Steve Hamilton  
Fred Hargreaves  
Baz Heap

Sir Nicholas Houghton  
Sara Hurley  
Warren James  
Charlie Knaggs  
Tom Martin  
Gene Maxwell  
Clive Montellier  
Mike Murdoch  
Rob Nitsch  
Baz North  
Lee Paddock  
Harry Parker  
Sir Nick Parker  
Damien Pealin  
Sir Andrew Pulford  
Sally Richardson  
Patricia Ridley-Jones  
Sir William Rollo  
Del Rowlands  
Peter Smith  
Rodney Smith  
Bill Sowry  
Keith Spencer  
David Steel  
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Simon Williams  
Kevin Young  
Dave Youngs  
Richard Morales

### Third Sector

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Laura Blair  
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Walter Busuttill  
Jerome Church  
Charlotte Cole  
Peter Cross  
John Cummings  
Yetty Dutton  
Matthew Fellowes

Paddy Fermor  
Simon Firth  
Graham Flood  
Shaun Francis  
Martin Gibson  
Debs Gildersleeves  
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Steven Gledhill  
Harvey Grenville  
Trevor Harris  
Nicholas Harrison  
Rupert Hayes  
Fiona Jackson  
John Lavery  
Ray Lock  
Andrew Lord  
Meri Mayhew  
Hugh Milroy  
John Moore-Bick  
Trevor Morris  
David Murray  
Adrian Peters  
Peter Pool  
Hugh Purcell  
Richard Puttock  
Paul Quinn  
James Richardson  
David Richmond  
Liz Rickaby  
Sir Andrew Ridgway  
Rob Robson  
Chris Simpkins  
Peter Smith  
Tony Stables  
Mike True  
Ed Tytherleigh  
Melanie Waters  
Debbie Whittingham  
James Wilson

#### Government

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Lisa Bird  
Keith Brown  
Nikki Burgess  
Vernon Coaker

Melanie Dawes  
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Mark Francois  
Lesley Haddow  
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Rob Higgins  
Emma Hubball  
Robin Jackson  
Paula Jones  
Heather Macnaughton  
Patrick Malone  
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Rosie McCloud  
Paul McCue  
John McCullagh  
Leslie McDonnell  
David Mundell  
Alastair Murphy  
Andrew Murrison  
John Parkin  
Paula Penney  
Claire Phillips  
Dan Poulter  
Peter Robinson  
Jeri Romesha  
Dave Rutter  
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Anna Soubry  
Richard Swarbrick  
Keith Turnbull  
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David Worth  
Eddie Wright

#### Industry

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Jim Clements  
Neil Dean  
Dixie Dean  
Harry Dean

Scott Denniston  
David Duffy  
Nick Everard  
Eric Eversole  
Peter Everson  
Olivia Garfield  
Damien Gilchrist  
Darren Gosling  
John Govett  
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Steve Hayes  
Andrew Jackson  
Poppy Jaman  
Ed Jesson  
Ren Kapur  
Fraser Kennedy  
Jane Lonergan  
Mike Mackenzie  
Robert Mansergh  
David Marsh  
Andy Mason  
Andy McNab  
Hilary Meredith  
Alica Morgan  
Trish Mullin  
Stuart Nichol  
Liz Norman  
Giles Orpen-Smellie  
Steven Oxley  
Jon Penhale  
Greg Sim  
Malcolm Stirling  
Will Suthers  
Liz Taylor  
Adrian Thomas  
Andrew Tillard  
Stuart Tootal  
John Trigg  
Aloma Watson  
Anna White



# Appendix 3: Research





## Research conducted for the Veterans' Transition Review

The Review team commissioned qualitative research in order to hear first-hand from recent Service Leavers and add context to its wider discussions. The research programme, conducted between January and April 2013, was as follows:

- Six focus groups in Leeds, Bristol, Manchester, Glasgow and Edinburgh.
- Two focus groups at SPACES projects in Catterick and Aldershot.
- Eighteen individual interviews with Service Leavers, and staff at Forces charities.

Service Leavers taking part had left the Armed Forces in the previous five years and had served for between one and 23 years.

In addition, the Review team commissioned a survey of local authorities. This involved:

- an informal “audit” of 100 local authority websites to assess accessibility of information for Service Leavers and veterans about local services;
- a telephone survey of 48 local authorities concerning provision for former Service personnel in their housing and homelessness strategy.

## Career Transition Partnership: Service Leaver follow-up questionnaires

The Review has drawn on selected findings of CTP follow-up questionnaires on a range of issues. These questionnaires are completed by personnel who have used the Career Transition Partnership (CTP) services at four points in time: at the point they discharge from the Armed Forces; after six months; after 12 months; and after 24 months. Each questionnaire includes a range of questions capturing the individual's experiences with the CTP services and in the job market.

When interpreting these statistics, it is important to note that they may not be representative of all Service Leavers. 77% of personnel who left the Armed Forces in 2011/12 were eligible to use the CTP services. Of

these, 88% went on to register with the CTP services and 76% went on to use the CTP services. Only Service Leavers who used the CTP services had the opportunity to complete the follow-up questionnaires. Around one in four personnel who were surveyed went on to respond to the questionnaire. Of these, around 90% of people responded to each question. Therefore, these results are based on the responses of approximately one in eight of all Service Leavers. Conclusions should be drawn cautiously since this sub-group may not be representative of all personnel leaving the Armed Forces.

The four questionnaires were sent between 1 September 2012 and 31 August 2013. Each questionnaire was sent to a different population based on the date that they left the Forces:

- Time of discharge: personnel who left between 1 Sept 2012 and 31 Aug 2013 (3,153).
- 6 months post-discharge: left between 1 March 2012 and 28 Feb 2013 (3,471).
- 12 months post-discharge: left between 1 Sept 2011 and 31 Aug 2012 (2,943).
- 24 months post-discharge: left between 1 Sept 2010 and 31 Aug 2011 (2,003).



