



Financial well-being among ex-Service personnel and their families

Policy Summary

February 2026



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The Centre for Evidence for the Armed Forces Community is funded by Forces in Mind Trust, an independent UK Trust supported by the National Lottery Community Fund.

Published by the Centre for Evidence for the Armed Forces Community, funded by FiMT, on the 17th February 2026.

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Acknowledgements: Thanks must be given to all the organisations and individuals who provided evidence in support of this summary and validated the initial findings. We would also like to thank Professor Lisa Scullion, Kate McCullough, Ruth Harris, and Professor Nicola T. Fear for their peer review of the document. Any errors or inconsistencies which remain are our own.

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Background and purpose



The Centre for Evidence for the Armed Forces Community, funded by FiMT, is committed to ensuring that 'evidence is at the heart of decision making to enable a thriving Armed Forces community'. One mechanism for achieving this objective is to produce research and policy summaries for each of nine core transition themes.¹

These summaries aim to provide an accessible and robust synthesis of up-to-date research evidence, policy, and practice relevant to the specified transition theme of focus. It is intended that they be used by researchers, policy makers, and service providers to inform their work, thereby placing evidence at the heart of decision making for the benefit of ex-Service personnel and their families.

This policy summary synthesises existing policy and practice about United Kingdom (UK) ex-Service personnel and their families' financial well-being. Drawing on existing policy, practice, and grey literature, as well as consultations with relevant stakeholders, it reflects critically on the following topics:

- Support for financial well-being during Service and military to civilian transition, and for the financial well-being of partners and families.

- Armed Forces Pension and Compensation Schemes.
- Statutory benefits accessible by serving and ex-Service personnel and families.
- Ex-Service personnel experiences of accessing statutory benefits.
- Non-statutory financial well-being support for ex-Service personnel and families.

Through addressing the above topics, the summary outlines existing policy and practice, identifies gaps in policy and current support provision, and considers the implications for existing and future initiatives. A summary of current research evidence about ex-Service personnel and their families' financial well-being is available on the Centre for Evidence' website (Kreetz and Keeling, 2026).²

The findings presented here capture policy and support provision at the time of data collection (between September 2025 and January 2026) and were based on the search strategy employed. A robust methodology was used to produce the summary, helping to ensure that its findings are both valid and credible (see Annexes A and B). This summary has been subject to external peer review.

1 For details of the transition themes, see: <https://www.centreforevidence.org/themes>

2 The research summary is available here: <https://www.centreforevidence.org/research/finance>

Defining financial well-being



Financial well-being is recognised to be a complex phenomenon. It includes objective measures, such as the amount of income earned by an individual or family, as well as subjective measures, such as perceptions of financial stability and expectations and desires concerning an individual or family's standard of living (Mahendru, Sharma & Hawkins, 2022). It also embraces internal factors, such as financial literacy, and external factors, such as prevailing economic conditions (Brüggen et al, 2017). Additionally, there are temporal components to financial well-being, such as existing short-term financial commitments and the ability to engage in financial planning over the longer term, and the ability to recover from financial shocks (Bufe et al, 2022).

To capture all these aspects of financial well-being, this summary will employ the following definition, according to which financial well-being is:

'a set of conditions that enable people to fulfil present and future financial obligations, make consumption decisions without getting stressed financially, prepare for facing economic contingencies, and pursue future financial goals' (Garcia-Mata & Zerón-Félix, 2022).

This definition was chosen because it incorporates both the objective and subjective elements of financial well-being, as well as its temporal aspects, and internal and external factors. This understanding of financial well-being informed the stakeholder engagement that was carried out for the purposes of producing this summary and is used throughout this summary to contextualise policies and support available for ex-Service personnel and their families.

Key findings



Commitment by the Office for Veterans Affairs (OVA) and the Ministry of Defence (MoD) to ensuring Service personnel leave the Armed Forces with the skills necessary for financial resilience and security is detailed in the recent 2025 'Veterans' Strategy' as well as other OVA and MoD strategies and policies.



MoD provide some tri-Service initiatives such as the Joining Forces Credit Union Scheme and the 'Discover My Benefits' portal, with additional financial well-being training being delivered by the individual Services. However, except for the Army's mandatory Life Skills programme, which includes financial skills training, most available resources are accessed voluntarily.



Despite the commitments set out in the 2025 'Veterans' Strategy' there is **currently no centralised mechanism for ensuring all Service personnel receive training and support** to enhance skills necessary for financial well-being during and following their Service.



Transitioning serving personnel and their partners can access Finance Briefs as part of the Career Transition Partnership (CTP). However, **where transition is unexpected or abrupt, serving personnel and partners may have limited opportunities to attend these briefs.**



Ex-Service personnel receive **financial support by means of Armed Forces Pension Schemes, various Armed Forces compensation schemes for those who develop Service attributable health conditions, and pensions and Armed Forces compensation schemes are available to surviving dependents of deceased Service or ex-Service personnel.**



Some ex-Service personnel fail to access their pension schemes, both due to their complexity and a lack of awareness.



Obstacles remain for ex-Service personnel and families seeking statutory benefits like Universal Credit. Transitioning Service personnel are currently not consistently offered advice on how to access benefits or who is eligible for them.



Some ex-Service personnel **experience claiming benefits as complex and stressful, with assessments exacerbating existing health conditions and being potentially retraumatising.**



Payments from Armed Forces compensation schemes are often treated as income affecting statutory benefits claims and allowances. **Due to local discretion regarding whether military compensation schemes payments are treated as income, support for ex-Service personnel is unevenly distributed in the UK.**



Ex-Service personnel have a **mixed view of Armed Forces compensation schemes, with payments under these schemes enhancing financial well-being, but the process of claiming compensation being complex and involving significant uncertainty.**



While services like the Department for Work and Pensions (DWP) Armed Forces Champions, Citizen's Advice Bureau, Turn2us, and local authority welfare and financial guidance services, provide support to ex-Service personnel and their families for financial wellbeing, **awareness of military culture and Service life are inconsistent, meaning support for issues such as military-specific allowances may be missed.**

Support for financial well-being



The 2025 'Veterans' Strategy' includes a commitment to ensuring that all ex-Service personnel 'have the foundations for financial security', to be achieved in part by means of training to be delivered during Service and transition to encourage financial planning (OVA & MoD, 2025). This commitment is not new and was part of the 2018 'Strategy For Our Veterans' and the 2022 'Veterans' Strategy Action Plan', both of which involve a **commitment on the part of the OVA and MoD to ensuring that Service personnel develop financial skills** (MoD, 2018; OVA, 2022). This commitment is reiterated in Joint Service Publication (JSP) 100, which sets out the MoD 'Defence Holistic Transition Policy' and recognises finance, including pensions, debt management, and budgeting as a pillar of transition (JSP 100).

Support for financial well-being during Service

To deliver on the commitment to ensuring Service personnel develop financial skills, MoD have in place some tri-Service initiatives, with additional financial well-being training being delivered by the individual Services.

In 2015, the MoD, in partnership with three not-for-profit credit unions: Forces Finance, Serve and

Protect Credit Union, and First Defence Finance established the Joining Forces Credit Union Scheme (Joining Forces Credit Union, n.d.).³ As part of this scheme, serving personnel can access services that are meant to help improve their financial resilience, for instance by having a portion of their monthly income put in a savings account at source, access loans that are tailored to their needs, and attend financial education trainings throughout their Service (Joining Forces Credit Union, n.d.).

Additionally, the MoD provides signposting to a variety of other resources relevant to the financial well-being of Service and ex-Service personnel and families via **the 'Discover My Benefits' portal**, which offers a range of links on topics like debt management and state pensions.⁴ The Department for Work and Pensions (DWP) also sponsors the Money & Pensions Service, an arms-length scheme that provides guidance and access to financial information.⁵

Military personnel may receive training about financial well-being if they are responsible for the welfare of other Service personnel in the course of their duties, for instance as part of their role as Troop Commander in the case of the Army and Royal Marines or as Divisional Officer in the Royal Navy.⁶ This training will tend to consist of familiarisation with various aspects of financial well-being and sources of support that

3 For more information, see <https://www.joiningforcescu.co.uk/>

4 For more information, see <https://discovermybenefits.mod.gov.uk/>

5 For more information, see <https://maps.org.uk/en>

6 Personal communication with the White Ensign Association, British Army and Royal Navy.

can be accessed in case of concerns about the financial well-being of serving personnel or families. However, it is unclear how consistently training with an emphasis on financial well-being is provided.

In addition to these tri-Service schemes and resources, **each individual Service provides some form of financial well-being and skills information or training.** However, stakeholder engagement carried out as part of the production of this policy summary indicates that **there is currently no formal tri-Service process for ensuring that this training is provided.**⁷ Thus, each individual Service have adopted different approaches to fulfilling their commitment to ensure Service personnel develop financial skills, leading to an inconsistent delivery of financial skills and literacy training across serving personnel.

The **Army, for instance, includes finance in its mandatory Life Skills training courses during Service.**⁸ It also makes available a number of 'Transition to Civilian Life' information sheets as part of its Life Skills training, one of which is entitled 'Managing Personal Finances', and which contains information about how to manage a budget, how to organise savings, and other aspects related to financial well-being and literacy, such as credit ratings, management of debt, and a glossary of financial terms (British Army, n.d.).

The Royal Air Force (RAF), on the other hand, provides a webpage via its health and well-being pages and unit Personal Support staff, signposting serving personnel to resources to aid financial well-being, but offers no further financial training akin to the Life Skills scheme within the Army. In communications with the RAF, they do not provide such training as they have not identified a need for doing so.⁹

The Royal Navy also does not currently provide Life Skills training, though it is in the process of developing an online platform to help new recruits develop their

financial skills.¹⁰ In addition, finances are a component of the Royal Navy's "Life Checker" process, whereby Service personnel are required to fill in an online form once a year on a range of health and well-being topics and can request further information on an issue.¹¹

With the exception of the Army's Life Skills training, it should be noted that while these resources and trainings are provided, engagement is not mandatory. Additionally, it is important to highlight that the ability of the Services to provide support for financial well-being is partially limited due to regulations concerning financial advice, with only those who have qualifications accredited by the Financial Conduct Authority being allowed to do so.¹² As a result, support for financial well-being is often provided by external institutions, such as the Citizen's Advice Bureau or charities that employ people with the relevant qualifications, and welfare rights and debt advice services administered by local authorities, as will be discussed in more detail below.

Support for financial well-being during transition to civilian society

The most significant support for the financial well-being of serving personnel and families occurs at the end of their Service. As part of the initial stages of their transition into civilian society, **serving personnel and their partners can access the Financial Aspects of Resettlement Briefs available as part of the Career Transition Partnership (CTP).** These briefs, delivered by the MoD in partnership with the Forces Pension Society and Lester Brunt Wealth Management, are available to all Service leavers and their partners and cover areas like financial planning, Armed Forces Pension Schemes (AFPS), and advice concerning accessing benefits (MoD, 2012).¹³ It should be noted that attending these briefs is voluntary.

Data shared by the MoD indicates that 1,412 Service leavers attended a Financial Aspects of

7 Personal communication with Cobseo, Army Families Federation, The White Ensign Association, Scottish Veterans Commissioner, British Army, RAF and Royal Navy.

8 Personal communication with the Army.

9 Personal communication with the RAF.

10 Personal communication with the Royal Navy.

11 Personal communication with the Royal Navy.

12 Personal communication with the White Ensign Association, British Army, Royal Navy and Army Benevolent Fund.

13 A Service leaver is commonly understood to refer to someone who is transitioning out of the Armed Forces. As part of this process and depending on how long the person leaving the Armed Forces has served, various kinds of resettlement packages are available. More information on these can be found here: <https://www.gov.uk/guidance/career-transition-partnership>

Resettlement Brief either virtually or in person between 1 October 2024 and 30 September 2025.¹⁴ Given that 14,020 persons left the Armed Forces during the period between 1 July 2024 and 31 June 2025, this number suggests that a fairly limited number of Service leavers attend the Financial Aspects of Resettlement Brief (MOD, 2025a).

These Briefs are only available to serving personnel and their partners as part of their transition into civilian society, meaning that they are only available at the end of a person's Armed Forces career. In addition, **where transition into civilian society is unexpected or abrupt, such as in cases of medical discharge, serving personnel may have more limited opportunities to attend these briefs.**

As part of the transition-process, **relevant military authorities¹⁵ have a responsibility to refer any serving personnel who they believe would benefit from ongoing specialist information and support to either Defence Transition Services (DTS) or Veterans Welfare Service (VWS) (JSP 100).** This is done using a Defence Transition Services form organised along the 'HARDFACTS' mnemonic, which encourages the relevant military authority to report whether the transitioning Service person is in receipt of the Armed Forces Compensation (AFCS) or War Pension Scheme (WPS), whether they are in receipt of benefits and whether they require debt advice.¹⁶ It should be noted, however, that JSP 100 does not specify what kind of benefits should be reported. As part of this, the relevant military authorities are required to assess whether the serving personnel or families would benefit from ongoing support with respect to finance

and benefits as part of their transition-process or following their transition into civilian society (JSP 100). Service personnel and members of their immediate family can also self-refer for further support from DTS or VWS (JSP 100). In the case of the Royal Navy, transitioning personnel fill out a Service Leaver Life Checker, an online form which follows the guidance set out in JSP 100 and allows transitioning Service personnel to request further information about financial issues.¹⁷

Support for the financial well-being of partners and families of Service and ex-Service personnel

Information about available support for the financial well-being of partners and families of Service personnel is limited.

While the MoD provides information for families via a 'Family Hub' on the 'Discover My Benefits' webpage, stakeholder engagement suggested that obstacles may remain in making resources available to heighten financial awareness to partners of serving personnel and that it was not clear how many partners were accessing available resources.¹⁸ The process of transition into civilian society or separation and divorce may involve a heightened risk to financial well-being for partners and families of Service and ex-Service personnel, but no data exists to confirm this or identify where the need is greatest or policy may be misaligned.¹⁹

14 Data shared by the MOD under the Freedom of Information Act.

15 JSP 100 describes the potential relevant military authorities responsible for making a referral as follows: "Referrals should be made by any responsible tri-Service military authority, including from within the Chain of Command or by an appropriate Unit appointment within either the welfare or transition areas of responsibility, including those involved with Defence Recovery Capability (DRC), Personnel Recovery Centres (PRC), Personnel Recovery Units (PRU), Unit Assist, Transition, Unit Welfare staff, Service Admin staff, Specialist welfare providers from all branches of the FLCs and those connected with the Military Corrective Training Centre (MCTC)" (JSP 100).

16 The 'HARDFACTS' mnemonic stands for Health, Accommodation, Relocation, Drugs, Alcohol and Stress, Finance and Benefits, Attitude, Thinking, Behaviour and Welfare, Children and Family, Training, Education and Employment, and Supporting Agencies. They constitute the dimensions along which military authorities assess serving personnel during the transition process. The form can be accessed here: https://assets.publishing.service.gov.uk/media/6888d47076f68cc8414d5aec/DTRPForm1_-_Online_version.pdf

17 Personal communication with the Royal Navy.

18 Personal communication with the British Army, Royal Navy, MOD. For the families hub, see: <https://discovermybenefits.mod.gov.uk/families/>

19 Personal communication with the Army Families Federation and Northern Irish Veterans Commissioner's Office.

Armed Forces Pension and Compensation Schemes



In addition to the above detailed support for developing financial skills and resilience, the MoD provides two core types of financial benefits, the **Armed Forces Pension Schemes** and **Armed Forces Compensation Schemes**, within which several schemes exist covering different circumstances. Pensions are for all Armed Forces personnel, including Reserves and can also be paid out to bereaved partners and dependents. This includes benefits for those who leave the Armed Forces early or due to medical discharge. Compensation schemes are available for Service personnel who developed a mental or physical health condition as a result of their Service, and bereaved partners and dependents of Service personnel who died as a result of their Service or conditions developed during Service. The following section provides an overview of these schemes.

Armed Forces Pension Schemes

All Service personnel, including Reserves, are automatically enrolled in one of the Armed Forces Pension Schemes (AFPS), depending on when an individual joined and left the Armed Forces.²⁰ Those who left the Armed Forces before

2005 would have been enrolled in the AFPS 1975; whereas those who left after 2005 would have been enrolled in the AFPS 2005. The most recent scheme, in which all serving personnel who have joined since 2015 are enrolled in is the AFPS 2015. AFPS can be thought of as having four components. The first is the **Pension Scheme** itself; the second is **Early Departure Payments**; the third is **resettlement grants**; and the fourth are **ill health benefits** for personnel who leave the Armed Forces due to medical discharge. These are discussed in this order below.

Pension Schemes

Unlike private pension schemes, serving personnel make no contributions to the scheme, with MoD instead adding 1/47th of a serving person's annual pensionable earnings, which is adjusted yearly for inflation (MoD, 2023a). If a person leaves the Armed Forces at 60 or over, they are entitled to an immediate pension (MoD, 2023a). If a person leaves the Armed Forces before age 60, their pension is deferred, which the person can then claim at state pension age (MoD, 2023a). Aside from differing in how the pension is built up

²⁰ It should be noted throughout that these conditions differ slightly for Reserve personnel. Information about these differences can be found in MOD, 2020a; 2020b & 2023.

over time and what the pension age was, AFPS 2015 differs notably from AFPS 1975 and 2005 in no longer including a tax-free lump sum upon retirement, which was set at three times the annual pension (MoD, 2020a; 2020b). In cases where a Service or ex-Service person has a condition from which they are expected to die within 12 months, a lump sum payment can be requested worth five times their annual pension (MoD, 2023a).

Early Departure Payments

The Early Departure Payment Scheme exists as part of AFPS 2015 to retain Service personnel through to age 40 and to compensate Service personnel for the fact that a full career out to 60 is not available for the majority of Service personnel

due to the physically demanding nature of various roles within the Armed Forces (MoD, 2023a).²¹ To be eligible, a Service person must have spent 20 years as a regular and be aged 40 or over, known as the 20/40 Early Departure Payment point. Those Service personnel who are eligible receive a tax-free lump sum equal to 2.25 times their annual deferred pension and taxable monthly income worth 34% of their annual deferred pension (MoD, 2023a). For every year served past the 20/40 Early Departure Payment point, this amount increases by 0.85% of the annual deferred pension (MoD, 2023a). From age 55, this taxable monthly income is adjusted for yearly inflation (MoD, 2023a).

Resettlement grants

Under AFPS 1975, 2005, and 2015, **Service personnel leaving the Armed Forces are entitled to a resettlement grant, intended to help them transition into civilian society.** To be eligible for this grant under AFPS 2005 and 2015, a Service person must have served at least 12 years and not be in receipt of ill-health benefits or early departure payments (MoD, 2023a).

Ill-health benefits & Armed Forces Attributable Benefits

Where a person is required to leave the Armed Forces due to ill health, they may be entitled to

specific ill-health benefits.²² If a person has come to develop a mental or physical condition which makes them unfit for Service, but which does not impair their ability to find civilian employment, they are awarded a tax-free lump sum payment (MoD, 2023a). Where the serving person's mental or physical condition makes them unfit for Service and impairs their ability to find civilian employment, they are awarded an enhanced taxable ill-health pension (MoD, 2023a). To be eligible for this aspect of the AFPS, a person must have served at least two years prior to their discharge from the Armed Forces.

Prior to AFPS 2005, discharges due to ill health fell under the Armed Forces Attributable Benefits Scheme (AFAB) (MoD, Veterans Advisory and Pension Committees & Veterans UK, 2025). Where an individual was medically discharged due to an injury or illness as a result of their Service, they were eligible for a Service Attributable Pension (SAP), which is added to any received benefits under the War Pension Scheme (see below) and which is tax-free. Where an individual was medically discharged for an injury or condition that was not the result of their Service, they were eligible for a Service Invalidating Pension (SIP), which generally takes the form of a lump sum and an immediate pension. Both SAP and SIP are taxable, and their size depends on the nature and severity of the injury or condition. As of April 2024, an estimated 14,429 ex-Service personnel were in receipt of SAP or SIP (House of Commons, 2024).

Unclaimed deferred pensions and the McCloud Remedy

Data indicates that a significant number of deferred Armed Forces pensions remain unclaimed, with the latest MoD data indicating that 14,800 pension benefits remain unclaimed as of 2024 (MoD, 2024a). As a result, the Forces Pension Society has recommended that the government update its policies so that all ex-Service personnel receive annual reminders of their pension entitlements, as is the norm for various private pension schemes (Scottish Veterans Commissioner, 2025).

21 For details of how this scheme works under AFPS 2005, see MOD, 2020b.

22 These benefits should not be confused with compensation received under Armed Forces Compensation Schemes: while both are referred to as attributable benefits, they are administered independently.

In this context, it is worth noting the effects of the public services pension remedy scheme. In 2015, a number of public service pension schemes were overhauled, including the AFPS with the update from AFPS 2005 to AFPS 2015. As part of these reforms, those closest to retirement were excluded from being moved to new public pensions schemes. Following a challenge in court to these changes, the Court of Appeal found that the exclusion of those closest to retirement from these reforms unfairly discriminated against younger members of the scheme (House of Commons, 2025). In the case of the AFPS, this is relevant because AFPS 2015, for instance, no longer includes a tax-free lump sum payable upon departure from the Armed Forces, as had been the case in AFPS 2005 and 1975.

As a result of this finding from the Court of Appeal, the UK government announced the McCloud Remedy, which is intended to compensate those who were negatively affected by the pension reforms (House of Commons, 2024a). In practice, accessing this remedy can be complex and members of the Armed Forces community sometimes need support to understand what they are entitled to, although this complexity is not specific to the Armed Forces.

Armed Forces Compensation Schemes

Service personnel who are injured or develop a physical or mental health condition due to their Service are entitled to compensation. There are two main compensation schemes: the Armed Forces Compensation Scheme (AFCS) and the War Pensions Scheme (WPS). Health conditions attributable to Service which occurred after 6 April 2005 fall under the AFCS whereas physical or mental health conditions related to Service that occurred prior to 6 April 2005, compensation occurred via the WPS.

As will be discussed in the context of statutory benefits, some councils treat payments received by ex-serving personnel under these schemes as taxable income, which can limit access to other statutory benefits.

Armed Forces Compensation Scheme (AFCS)

There are three forms of compensation associated with AFCS: the first is a **tax-free lump sum** for Service or ex-Service personnel who develop a health condition as a result of their Service; the second is a monthly payment for those who develop a condition that affects their earning potential referred to as a **Guaranteed Income Payment (GIP)**; and the third is a monthly payment to those whose GIP makes up 50% of their income or more referred to as the **Armed Forces Independence Payment (AFIP)**.

The size of the tax-free lump sum reflects the severity of the mental or physical health condition related to the individual's Service (MoD & Veterans UK, 2025b). In cases where a person has developed a health condition that has an ongoing impact on how much they will be able to earn in terms of both their salary and pension, they also receive a GIP, which takes the form of a tax-free monthly payment which is adjusted for inflation yearly (MoD & Veterans UK, 2025b)

Service and ex-Service personnel whose GIP makes up 50% or more of their income are entitled to claim an AFIP, meant to cover the extra costs that may be incurred because of their health condition, which is jointly administered by the MoD and DWP (JSP 765). The AFIP can be understood as a military equivalent of Personal Independence Payment (PIP) but differs in that it does not require periodic reassessments of eligibility (as would be required for PIP) and is instead dependent on the continued receipt of a GIP under AFCS (JSP 765).

The most recent statistics on the AFCS indicate that 134,212 injury and illness claims have been made since its introduction in 2005 (MoD, 2025b). Of those 134,212 claims, 129,388 have been cleared, with data indicating that 52% of claimants received a lump sum payment alone and 4% received a lump sum payment and GIP, with 5,099 ex-Service personnel being in receipt of a GIP as of 31 March 2025 (MoD, 2025b). Of the remaining claimants, 12% had their claim accepted but received no reward because their health condition was deemed insufficiently severe to warrant compensation and 32% had their claim rejected (MoD, 2025b).

War Pensions Scheme (WPS)

Health conditions that resulted from Service which first occurred prior to 6 April 2005 fall under WPS. Under WPS, ex-Service personnel whose condition(s) are assessed to lead to less than 20% disablement receive a tax-free lump sum payment, referred to as a gratuity (MoD & Veterans UK, 2025a). Those ex-Service personnel whose conditions are assessed to lead to more than 20% disablement are eligible for an ongoing tax-free weekly or monthly payment, referred to as a pension (MoD & Veterans UK, 2025a). Data from the MoD indicates that there were 76,722 ex-Service personnel who were receiving a monthly or weekly payment under the WPS as of 31 March 2025 (MoD, 2025c).

Armed Forces Pension and Compensation Schemes for bereaved partners and dependents of ex-Service personnel

In certain circumstances, military compensation and pension schemes can be offered to partners and dependents of ex-Service personnel, particularly in case of bereavement during Service.

Armed Forces Pension Schemes for bereaved partners and dependents

When a Service or ex-Serviceperson who has built up a pension under one of the AFPSs passes away, eligible partners and children receive benefits. If a Service person dies while in Service under AFPS 2015, their spouse, civil partner, or eligible partner²³ will be awarded an immediate pension, calculated under the ill-health benefit scheme, and tax-free lump sum worth four times the Service person's pensionable earnings (MoD, 2023a). If the death occurs during deferment, i.e. before the deceased person was eligible to start receiving their accumulated pension, their spouse, civil partner, or other eligible partner will receive

an immediate pension worth 62.5% of the Service person's pension and a tax-free lump sum worth three times their annual pension (MoD, 2023a). Finally, if an ex-Serviceperson dies in retirement, the immediate pension received by the eligible partner is 62.5% of their annual pension and a lump sum worth five years of the ex-Serviceperson's pension under the relevant AFPS (MoD, 2023a).

Children are eligible to receive benefits in the case of the death of a Service or ex-Serviceperson under the AFPS if they are under 18 years old (or 23 years old if in full-time education or vocational training) and dependent on the Service or ex-Serviceperson at the time of their death (MoD, 2023a). They receive the benefits until they are no longer eligible, e.g., when they turn 18 years old and are not in full-time education or vocational training. Where there is no surviving spouse, civil partner, or other eligible partner, an eligible child receives a maximum of 33.3% of the Service or ex-Serviceperson's pension (MoD, 2023). Where there is a surviving eligible partner, and only one child, the child will receive 25% of pension benefits (MoD, 2023a). Where there are both an eligible partner and multiple children, the children are awarded equal shares of the 37.5% of the pension not allocated to the partner (MoD, 2023a).²⁴

Armed Forces Compensation Scheme for bereaved partners and dependents

When a serving or ex-Serviceperson has been awarded AFCS and where death occurs during Service or within seven years of leaving Service, surviving adult dependants can be eligible for a Survivors' Guaranteed Income Payment (SGIP) (JSP 765).²⁵ The amount received is calculated by multiplying the salary of the deceased person with a factor based on the deceased person's age, of which 60% is paid to the eligible surviving adult dependent (JSP 765). This income is taxable and uprated annually to match inflation (JSP 765).

23 An eligible partner is defined as "Someone with whom a [Armed Forces Pension] Scheme member was cohabiting, in an exclusive and substantial relationship with financial dependence or interdependence with whom they were not prevented from marrying or forming a civil partnership." (MOD, 2023a)

24 Note that there are differences between AFPS 1975, AFPS 2005 and AFPS 2015. The information summarised here applies to surviving partners and dependants under AFPS 2015. For AFPS 1975, see MOD, 2020a; for AFPS 2005, see MOD, 2020b.

25 A surviving adult dependent is defined by JSP 765 as "someone who was in an exclusive relationship with the deceased, whose finances were dependent or interdependent with the deceased and was not prevented from marrying or forming a civil partnership with the deceased" (JSP 765). JSP 756 stipulates that a relationship is not exclusive if the following criteria are met: "(i) one or both of the parties to the relationship is married to, or is the civil partner of, someone other than the other party in the relationship; or (ii) one or both of the parties is a party to another relationship which could be considered to be a substantial or exclusive relationship in light of the above criteria." (JSP 756)

Children of a Service or ex-Serviceperson who had been awarded AFCS and who dies in Service or within seven years after leaving Service are eligible to receive a Child Payment as long as the child was financially dependent on the deceased and aged under 18 years (or under 23 years if in full-time education or vocational training) at the time of the deceased's death (JSP 765).

In addition to a SGIP or Child Payment, **surviving partners (or children of a deceased Service person if the deceased had no partner) can sometimes be eligible for a Bereavement Grant, taking the form of a tax-free lump sum payment.** Eligibility depends on what Armed Forces Pension Scheme the deceased Service person was enrolled in, and the Grant exists to offset the difference in size of lump sums made available upon the death of a Service person across different Pension Schemes. The size of the lump sum will depend on whether the person died while in Service and on what pension schemes they were part of (JSP 765).

War Pension Scheme for bereaved partners and dependants

Under the WPS, surviving partners of Service personnel who died as a result of their Service prior to or on 6 April 2005 can receive a pension under the AFPS 1975, referred to as a War Widow's or War Widower's Pension (WWP) (JSP 765). The size of the WWP received by the surviving partner depends on both the rank attained by the deceased Service person and their age (JSP 765). Surviving partners of ex-Service personnel who died from a condition for which they were medically discharged after 1973 can be eligible to receive payments under the Armed Forces Attributable Benefits scheme (JSP 765). In case where there are surviving eligible children, the WWP can be supplemented with a child allowance. Where eligible children have no surviving parent, an orphan's pension can be paid out under this scheme (JSP 765).

Someone in receipt of a WWP can also receive supplementary allowances, some of which are awarded automatically and some of which must be claimed. Where a survivor in receipt of a WWP has a child under 16 years old (or over 16 in case they are disabled or in full-time education) living with them, they can claim Rent Allowance and a supplementary Child Allowance (JSP 765). To help with the costs associated with ageing, an age

allowance is paid automatically at ages 65, 70, and 80 years (JSP 765). Survivors of deceased Service personnel who were discharged before 1973 can also receive a Supplementary Pension, which is intended to reflect improvements of Armed Forces Pension Schemes over time (JSP 765). Finally, survivors can claim support for funeral expenses within three months of the date of the funeral of the deceased Service person (JSP 765).

As of 31 March 2025, 9,147 widows or widowers were in receipt of an ongoing pension under this scheme (MOD, 2025c).

Experiences of Armed Forces Compensation Schemes

Qualitative research evidence indicates that ex-Service personnel in receipt of military compensation under AFCS have a mixed view of the scheme. Across two separate studies, interviewed ex-Service personnel who **had received AFCS payments reported its positive impact on their financial well-being** (Hynes et al, 2022; Burdett et al, 2025). In one study, ex-Service personnel specifically reported that the payments had increased their and their families' financial well-being, that it eased their transition into civilian society, gave them a sense of financial freedom, and allowed them to opt for employment that met their needs (Burdett et al, 2025). However, interviewees in both studies pointed out that **the timing of compensation could be misaligned with their needs, such as in instances where the bulk of financial compensation was received after amputation by an ex-Serviceperson, when the main challenges faced had occurred prior to amputation** (Burdett et al, 2025). Interviewed ex-Service personnel noted that **the process for receiving compensation was long and complex and marked by uncertainty about the outcomes** (Hynes et al, 2022; Burdett et al, 2025).

These findings are in keeping with those of the 'Quinquennial Review' of the AFCS, an independent review carried out on behalf of the MoD every five years (MoD, 2023b). The 2022/2023 Quinquennial Review found that a **lack of communication between claimants of AFCS and the overall complexity of the scheme generated significant uncertainty for claimants**, who at times also reported feeling that the scheme was not

administered in an empathic way (MoD, 2023b). This uncertainty was found to be compounded further by the complex way in which the amount of compensation awarded is calculated, with the Quinquennial Review recommending simplification of these processes and more consistent communication between claimants and caseworkers, as well as making information about the compensation schemes more widely available (MoD, 2023b).

Financial literacy is likely an important factor for those receiving AFCS compensation, noting that some report needing help to manage the sometimes significant payments they receive (Burdett et al, 2025). Challenges managing payments may be exacerbated when they are received unexpectedly or during times when individuals are heavily medicated due to their health

condition (Burdett et al, 2025). While some may find that their family members can help them manage their AFCS compensation, others may be at risk of being financially abused by partners (Burdett et al, 2025). A further potential complication requiring good financial literacy, is if recipients of AFCS are also receiving other, means-tested benefits, which can increase the complexity of interactions with the benefits system (Scullion et al, 2025). This issue is particularly pressing when it comes to locally administered benefits, which sometimes treat payments under the AFCS or WPS as taxable income, limiting access to means-tested benefits. Limited information about the interaction between AFCS and WPS payments has been found to add to the complexity of ex-Service personnel attempting to access statutory benefits (Scullion et al, 2025). This is discussed in more detail below.



Statutory benefits accessible by serving and ex-Service personnel and their families



In addition to financial well-being support, benefits, and compensation aimed specifically at serving and ex-Service personnel, provided by the MoD, members of the serving and ex-serving Armed Forces community can access the benefits system available to the general population.

Research evidence indicates a sizable portion of ex-Service personnel (20%) access statutory benefits in the two-year period following transition into civilian society, highlighting their importance to the financial well-being of the ex-Service community (Burdett et al, 2019). **Despite this, transitioning Service personnel are not routinely offered advice on how to access benefits or who is eligible for them** (Scullion et al, 2025). More information on the experiences of ex-Service personnel accessing these benefits is discussed below.

There are the various benefits administered by DWP: the four primary ones are (1) Universal Credit, (2) Job Seekers Allowance and Employment and Support Allowances, (3) Personal Independence Payments, (4) Pension Credit.²⁶ Local authorities also administer benefits, such as Council Tax Support.

Universal Credit can be claimed by any person

who is of working age and on a low income or unemployed.²⁷ Universal Credit was originally announced in 2010, and was intended to simplify the benefits system by replacing a number of existing income-based benefits and tax credits, such as the Child Tax Credit and Working Tax Credit (DWP, 2010). Migration from these legacy benefits and tax credits was started in 2013 and is intended to be completed by March 2026 (House of Commons, 2024b). The basic rate of Universal Credit for a single person is £400.14 per month, whereas that for a couple is £628.10. Depending on how much a person has in savings, how much they earned the previous month, and whether they have costs related to housing or disability, the amount of Universal Credit can change.

Since 2021, the DWP has included an option for Universal Credit claimants to indicate that they are currently serving or have served in the Armed Forces, although this data is not available publicly. However, **it has been reported that as many as 3,000 serving personnel and between 65,000 and 68,000 ex-Service personnel were claiming Universal Credit as of 2024 (Gutteridge, 2024; Rowlands, 2024).**²⁸

To put these numbers in context, this would mean

²⁶ In Northern Ireland, these benefits are administered by the Department for Communities.

²⁷ What is considered a low income varies depending on a range of factors, and is assessed when an application for Universal Credit is made. For further information about Universal Credit, see <https://www.gov.uk/universal-credit>

²⁸ These reports are based under requests to the DWP under Freedom of Information Laws. As the data reported is not consistent and the underlying data not publicly available, this reporting should be treated with caution.

that about 1.6% of serving personnel and around 3.6% of ex-Service personnel were claiming Universal Credit.²⁹ **Greater transparency about the amount of serving and ex-Service personnel claiming Universal Credit is needed, as it provides an indicator of financial well-being and would help the DWP understand outcomes of ex-Service personnel who are within its system.**

It should be noted that Universal Credit often involves an element of conditionality. This means that the person receiving Universal Credit will sign a Claimant Commitment, which sets out what activities the person receiving Universal Credit needs to undertake to avoid their Universal Credit payments being stopped or sanctioned. Applying for Universal Credit can also involve a Work Capability Assessment, which assesses the extent to which the claimant is capable of work. The experiences of conditionality and these assessments of ex-Service personnel are discussed in more detail below

Ex-Service personnel and their partners can access two other types of out of work benefits, **Jobseekers Allowance (JSA)**, intended to help manage unemployment, or **New Style Employment and Support Allowance (ESA)** to help when employment opportunities are limited due to illness or disability.³⁰ JSA is available to unemployed ex-Service personnel who worked as an employee and paid Class 1 National Insurance contributions in the last two or three years. JSA takes the form of a payment every two weeks as long as the person receiving the benefit can show they are actively seeking employment for a maximum of 182 days.³¹ ESA can be accessed by those whose employment opportunities are limited by illness or disability and takes the form of a payment every two weeks.³² Eligibility for ESA depends on whether or not the

person claiming it has made sufficient National Insurance contributions in the two tax years prior to their claim.

Ex-Service personnel who have a long-term condition or disability that makes it difficult for them to undertake certain everyday tasks or which affects their mobility are also entitled to access **Personal Independence Payment (PIP)**.³³ It should be noted, however, that a person cannot both be in receipt of the Armed Forces Independence Payment (AFIP) and the full amount of PIP, as they are considered to fulfil the same function. Unlike AFIP, which only requires a single assessment, PIP requires regular reassessments and the amount received also varies depending on level of difficulty an individual has with daily living activities and mobility. In Scotland, PIP was replaced by the Adult Disability Payment, administered by Social Security Scotland (Social Security Scotland, n.d.). Research has shown that ex-Service personnel can be negatively affected by the need to undergo these assessments, which is discussed in detail below.

Ex-Service personnel who are of retirement age and have made a requisite amount of National Insurance contributions are also entitled to a State Pension.³⁴ Ex-Service personnel who are over State Pension age and on a low income are eligible to receive **Pension Credit**.³⁵ These payments are intended to help with living costs but can be used to help with housing costs and ground rent. Those in receipt of Pension Credit can access further benefits, such as Cold Weather Payments to help with heating costs, Council Tax Reduction (note that this is also available in other cases, see below) and support for mortgage interest payments. Those who receive a State Pension are also entitled to winter fuel payments, to help them with the cost of

29 This calculation is based on the number of serving personnel as of 1 October 2024 and data for the amount of ex-Service personnel residing in England Wales according to the Census 2021 (MOD, 2024b; ONS, 2023).

30 It is important to note that JSA and New Style ESA are not to be confused with their older versions, which were income based as opposed to being based on National Insurance contributions. The older versions of JSA and ESA were replaced by UC. More information can be found here: <https://www.gov.uk/guidance/move-to-universal-credit-if-you-get-a-migration-notice-letter#:~:text=Income%2Drelated%20Employment%20and%20Support,Universal%20Credit%20Migration%20Notice%20Helpline>.

31 For further information about JSA, see <https://www.gov.uk/jobseekers-allowance>

32 For further information about New Style ESA, see <https://www.gov.uk/guidance/new-style-employment-and-support-allowance>

33 For further information about PIP, see <https://www.gov.uk/pip>

34 For more information about the state pension, see <https://www.gov.uk/new-state-pension/what-youll-get>

35 For more information about pension credit, see <https://www.gov.uk/pension-credit/eligibility>

heating their homes.³⁶

There are other various benefits available to the general population that can be accessed by ex-Service personnel and families that support with housing costs that are locally administered. Ex-Service personnel on a low income or benefits may be eligible for council tax reduction, referred to as **Council Tax Support**.³⁷ This can involve a reduction of the council tax payable by as much as 100%. Ex-Service personnel who are disabled can apply for a grant from their local council to make changes to their home in light of their disability, such as by widening doors or installing stairlifts.³⁸

Treatment of military compensation and allowances as income

Many of the above statutory support for financial well-being is means-tested, meaning that they can only be accessed by those below a certain level of income and that the size of payments received depends on how much income a person has. In some cases, particularly with respect to benefits administered by local authorities, **payments from AFCS and other military compensation schemes are treated as income. As a result, ex-Service personnel and families in receipt of military compensation may sometimes be unable to access benefits like the Pension Credit or benefits administered by local authorities, such as council tax reduction.** Although it should be noted that Universal Credit fully disregards payments from Armed Forces compensation schemes.

The Royal British Legion (RBL) has been campaigning to end this practice with their 'Credit Their Service' campaign, after finding that 80% of local councils treated AFCS as income as part of a survey in 2022.³⁹ While more than 50 local councils have since worked with RBL and no longer treat military compensation schemes as income for the purposes of means-tested benefits, the practice remains widespread across the UK.

Aside from raising questions about the fairness of military compensation being treated as income for the purpose of accessing benefits, **the treatment of military compensation as income in the context of accessing means-tested benefits increases the complexity of the process of accessing those benefits**, adding to the challenges faced by ex-Service personnel navigating the benefits system as discussed below. In addition to the RBL, this topic has recently been taken up by the All-Party Parliamentary Group for the Armed Forces Community, who chaired a meeting with stakeholders to continue efforts to ensure that payments from the AFCS are disregarded for the purposes of accessing locally administered means-tested benefits.⁴⁰ **As a result of local discretion regarding whether payments from military compensation schemes are treated as income or not, support for ex-Service personnel is unevenly distributed in the UK.**

Because certain military allowances are treated as taxable income, similar complications with accessing benefits can arise during Service.

The MoD Wraparound Childcare Scheme, for instance, which helps working Service families with the cost of childcare for children aged 4-11 years, is considered a form of taxable income, which can affect the ability of Service families to access statutory benefits, such as Universal Credit and means-tested tax credits (Army Families Federation, n.d.). **Because these allowances are specific to military families, they may be poorly understood by financial advice services aimed at the general population, meaning that Service families may find it difficult to find advice that is tailored to their specific financial circumstances.**⁴¹

36 For more information about winter fuel payments, see: Winter Fuel Payment: Overview - GOV.UK

37 For more information about council tax support, see <https://www.gov.uk/apply-council-tax-reduction>

38 For more information about disabled facilities grants, see <https://www.gov.uk/disabled-facilities-grants>

39 For information about the 'Credit their Service' campaign and an overview of which councils still treat military compensation as income, see <https://www.britishlegion.org.uk/about-us/our-campaigns/campaigns/credit-their-service>.

40 For more information, see <https://www.calvinbailey.co.uk/post/appg-meeting-military-compensation-the-benefits-system>

41 Personal communication with the Army Families Federation.

Experiences of ex-Service personnel accessing statutory benefits

Ex-Service personnel' experiences of accessing statutory benefits have been explored in recent research, which cumulatively provides useful insights and recommendations that could enable better financial well-being for ex-Service personnel.

A key finding is the impact of the perceived stigma associated with receiving benefits, meaning ex-Service personnel may only attempt to engage with the benefits system as a last resort, with potential deleterious effects on their financial well-being (Scullion et al, 2018; Scullion et al, 2019; Scullion et al, 2025). For those ex-Service personnel and families who do interact with the benefits system, many **perceive it as complex and difficult to navigate (Scullion et al, 2019; Young et al, 2024; Scullion et al, 2025)**. Low financial literacy has been identified as a factor in this context, as successfully accessing benefits requires filling out often complicated forms (Scullion et al, 2019, Young et al, 2024, Scullion et al, 2025). This complexity particularly affects ex-Service personnel with physical and mental health conditions, who can require extra support (Scullion et al, 2019, Young et al, 2024; Scullion et al, 2025). Older ex-Service personnel may also struggle to access online services and be unsure how to get support for these issues (Wilson et al, 2020; Young et al, 2025).

The perceived complexity is due in part to the forms to be completed and the amount of information claimants need to provide, a reflection of the growing "conditionality" of the UK benefits system (Scullion et al, 2019; Young et al, 2024; Scullion et al, 2025). Conditionality means that continuing to receive benefits is dependent on meeting certain conditions, such as working a certain number of hours or actively looking for work. When the person receiving benefits does not meet these stipulated conditions, the DWP can "sanction" the benefits, meaning that the amount of benefits the person receives is reduced or their benefits are withheld altogether (Scullion et al 2019; Young et al, 2024). **Being sanctioned can have negative impacts on the financial and general well-being of**

ex-Service personnel, with interviewed ex-Service personnel indicating that compulsory job search activities imposed under the threat of sanctions did not help them move into work (Scullion et al, 2019; Scullion et al, 2025).

The amount of financial support provided, as well as what conditions are attached to receipt of benefits, depends on repeated assessments to determine the severity of the condition and fitness to work (Scullion et al, 2025). Limited understanding among ex-Service personnel of the need for these assessments can mean many find the process difficult, stressful, and retraumatising, and for some, can worsen mental health outcomes (Scullion et al, 2019; Scullion & Curchin, 2022; Young et al, 2024; Scullion et al, 2025). **The persistence of military culture and value placed on self-sufficiency may also impact the assessment process**, with many being found fit for work despite having mental or physical health conditions because they understate the extent of the challenges they face (Young et al, 2024).

A further obstacle to ex-Service personnel accessing benefits is due to limited data-sharing between the Armed Forces, general practitioners, and the DWP (Young et al, 2024; Scullion et al, 2025). There have been persistent reports that healthcare staff who work for DWP-contracted assessment providers may lack the necessary medical expertise and understanding to adequately assess challenges faced by ex-Service personnel who seek benefits (Young et al, 2024; Scullion et al, 2025).

In response to some of these issues, the DWP has introduced a system of Armed Forces Champions (AFC) to provide personalised and tailored support to ex-Service personnel who are seeking benefits (Scullion et al, 2025). **While a more person-centred approach appears to improve the experience of ex-Service personnel who are interacting with the benefits system, there are still issues, such as inconsistent delivery, limited visibility of AFCs to ex-Service personnel wishing to contact them via Job Centre Plus centres, and uncertainty about funding for the AFC scheme (Scullion et al, 2025)**.

Non-statutory financial well-being support: the Service charity sector & the non-Armed Forces charity sector



Ex-Service personnel and their families can also access financial support from non-statutory sources. There are two main forms of non-statutory support: support from the Service charity sector, and support from other forms of not-for-profit institutions, such as the Citizen's Advice Bureau or Turn2us.

Support from the Service charity sector

There are many Service charities offering financial support for different parts of the ex-Service community, including families. In 2020, the Directory for Social Change (DSC) undertook research to provide an overview of the financial support available to the Armed Forces community, at that time. They found that in 2020, there were 178 Service charities providing some form of financial support, (9.9% of the total Service charities at the time) (Howarth, Doherty & Cole, 2021), though this may now have changed.

As part of the DSC research, a survey was conducted to which 44 charities responded. This survey indicated that those charities who responded had spent £39 million on providing financial support between January 2020 and July/August 2020 (Howarth, Doherty & Cole, 2021). Since less than

a quarter of charities providing financial support responded, this amount is likely much higher, however it should be noted that data collection took place during the COVID-19 pandemic, which may have influenced the results.

The DSC research identified that among the 44 charities who responded to their survey, eight main types of support were being provided. **The most common financial support provided was grants or loans for essential goods, followed by benefits and welfare advice, cash or gift vouchers to relieve need, help with debt management, help with day-to-day budgeting, pensions advice, and support for gambling addiction** (Howarth, Doherty & Cole, 2021). Stakeholder engagement conducted as part of the preparation of this summary also highlighted the varied types of direct support, including a similar range such as regular direct payments for beneficiaries on low incomes, costs for beneficiaries in care homes, providing furniture and white goods, temporary financial support for unemployed beneficiaries, helplines for support with budgeting and financial management, and advice concerning benefits and pensions.⁴²

42 Personal communication with the Army Benevolent Fund, the RAF Benevolent Fund, the Royal Navy Benevolent Trust, the Royal Navy and Royal Marines Charity, and Veterans Scotland.

Thus, both the DSC research and stakeholder consultation indicate that **most financial support offered by the Service charity sector focuses on addressing cases of financial need, with less providing broader support for the development of financial skills and financial awareness.**

Similar to the experience of ex-Service personnel accessing the benefits system, reported above, the DSC research identified **that the majority of beneficiaries of financial support received the support at crisis point** (Howarth, Doherty & Cole, 2021). This potentially further highlights the stigma surrounding financial difficulties, the impact of the continued military value of self-sufficiency, and the potential impact of low financial literacy.

The delivery of support by the Service charities is highly collaborative, with Service charities partnering to provide different kinds of financial support to different members of the serving and ex-Service community. The **Mosaic centralised case management system** is run by SSAFA Case Management Ltd. and owned by a consortium of SSAFA and a few other large Service charities on behalf of the wider sector. It plays a key role in how grants are processed within the sector by facilitating a pathway between Caseworking Organisations (organisations assessing potential beneficiaries' needs) and Assistance Providers (organisations that can provide (financial) support to beneficiaries).⁴³

Serving and ex-Service personnel and families make a request for financial support via a Caseworking Organisation that will then complete what is known as a Form A.⁴⁴ A caseworker will then engage with the person requesting support and assess the nature of their financial need and their eligibility to receive various forms of financial support, whether that be via a grant, goods, or services. Following this assessment, the casework is uploaded to Mosaic, and if the person is recommended for a grant, charities using this system – many of which are members of the Confederation of Service Charities (Cobseo),

will be alerted and invited to contribute funds in line with their respective targeted areas of support – a process referred to as “almonisation” (Howarth, Doherty & Cole, 2021).⁴⁵ This support is then bundled and distributed to the beneficiary, typically in the form of goods or services as opposed to providing money directly (Howarth, Doherty & Cole, 2021).

In addition to this centralised process of almonisation, many Service charities offer financial support to beneficiaries directly. The **White Ensign Association** stands out as a charity that offers extensive financial support. In addition to support for financial well-being in general, such as guidance on budgeting, debt management, saving and money worries, the White Ensign association offers support to the Royal Navy chain of command and divisional officers to help them more effectively support serving Royal Navy personnel under their command with their financial well-being and offers workplace trainings when requested (White Ensign, n.d.). Aside from this general financial well-being support, they offer direct advice to Royal Navy personnel about Armed Forces Pension and Compensation Schemes, supporting serving and former-serving Royal Navy and Marines personnel in accessing these schemes (White Ensign, n.d.).

There are also specific membership groups and helplines for the Armed Forces community related to financial well-being. **The Forces Pensions Society** is a not-for-profit organisation that functions as a watchdog for the Armed Forces community and is another source of advice on financial well-being more generally. Ex-Service personnel who pay to join the Forces Pensions Society can access guidance and expert advice concerning their pensions (Forces Pensions Society, n.d.). The Forces Pensions Society also provides briefings to serving personnel, intended to help them better understand their pensions and entitlements. **Forces Moneyplan** offers financial guidance to Service and ex-Service personnel, offering a free financial guidance consultation

43 Personal communication with Cobseo.

44 Personal communication with Cobseo.

45 Personal communication with Cobseo. For a list of charities partnered via Cobseo, see <https://www.cobseo.org.uk/members/directory/>

with a financial advisor to its members.⁴⁶ **The Seafarer's Advice and Information Line (SAIL)** provide a similar set of services for serving and former-serving members of the Royal Navy and their families specifically as members of the seafaring community.⁴⁷

Support from the non-Armed Forces charity sector

Serving and ex-Service personnel and their families can also access support from non-Armed Forces charities. Some of these are members of Cobseo and will be part of the almonisation process described above.⁴⁸ Aside from this there are charitable organisations such as the **Citizen's Advice Bureau** and **Turn2us**, which provide financial guidance to the general population but also offer support specific to the ex-Service community. Local authorities such as councils also provide support with debt or the accessing of benefits, either by making information available online or providing helplines.

Citizen's Advice Bureau

The Citizen's Advice Bureau serves as a source of support for financial well-being available to both serving and ex-Service personnel and families. The Citizen's Advice Bureau has a range of services that can be accessed by those who need support with financial and debt management, such as advice on budgeting, mortgage payments, rent arrears, and pensions.⁴⁹ Citizen's Advice Bureau also offers advice on benefits and how to access them, with a specific webpage with resources for Armed

Forces personnel and families.⁵⁰ There are some indications, however, that **awareness of military culture and Service life are unevenly distributed across the Citizen's Advice Bureau, meaning that serving and ex-serving personnel and families accessing the Bureau may not get appropriate support for issues such as military-specific allowances.**⁵¹ Some branches of the Citizen's Advice Bureau, such as the Citizen's Advice Bureau Lanarkshire has a dedicated advice service for serving and ex-Service personnel, but it is not clear to what extent such services exist across the rest of the UK.⁵²

Data shared by the Citizen's Advice Bureau Lanarkshire offers an insight into what support is offered to both serving and ex-Service personnel within North and South Lanarkshire in Scotland, which has the second-highest number of ex-Service residents within Scotland.⁵³ This data, covering November 2024 to November 2025, indicates that **the most frequent support offered concerns accessing statutory benefits**, with this being the case for 52.6% of ex-Army personnel, 41.82% of ex-RAF personnel and 42.71% of ex-Navy personnel who contacted this branch of the Citizen's Advice Bureau.⁵⁴ Advice concerning statutory benefits was also a frequent reason for families and carers of ex-Service personnel to contact the Citizen's Advice Bureau in this area of Scotland, with 25.64% of families and carers of ex-Army personnel and 71.43% of families and carers of ex-RAF personnel requesting advice on this matter.⁵⁵ Other financial issues for which a substantial amount of ex-Service personnel and their carers or families contacted

46 For more information, see: <https://forcesmoneyplan.org/>

47 For more information, see: <https://sailine.org.uk/>

48 A list of these charities can be found on the COBSEO website: <https://www.cobseo.org.uk/members/directory/?category=financial>

49 For more information about the Citizen's Advice Bureau and their services, see <https://www.citizensadvice.org.uk/>

50 This page is available here: <https://www.citizensadvice.org.uk/benefits/armed-forces-and-veterans/benefits-and-concessions-for-the-armed-forces-veterans-and-their-families/>

51 Personal communication with the Army Families Federation.

52 Personal communication with Citizen's Advice Bureau Lanarkshire, which retains a specialist advice service for the Armed Forces community as a legacy of the Scottish 'Armed Services Advice Project', which was suspended in 2024. While attempts to connect with other branches of the Citizen's Advice Bureau were made, only Lanarkshire participated in our stakeholder engagement.

53 Personal communication with Citizen's Advice Bureau Lanarkshire.

54 Data shared by Citizen's Advice Bureau Lanarkshire.

55 Data shared by Citizen's Advice Bureau Lanarkshire.

Citizen's Advice Bureau Lanarkshire included debt and finance and charitable support.⁵⁶

While this data is limited to the context of Lanarkshire, it is consistent with evidence discussed above suggesting ex-Service personnel often struggle to navigate the statutory benefits system. **An evaluation of the support provided by the Citizen's Advice Bureau to the Armed Forces community across the UK should be carried out to assess its impact and to offer greater clarity about where and why financial need exists within the Armed Forces community.**

Turn2us

Turn2us is a national charity that supports those facing financial difficulties. As part of its support for the Armed Forces community, it provides a webpage which contains guidance on topics like Armed Forces Pension Schemes and Armed Forces Compensation Schemes and a search tool for finding grants for specific needs.⁵⁷

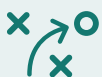
56 Data shared by Citizen's Advice Bureau Lanarkshire.

57 For this page, see <https://www.turn2us.org.uk/get-support/information-for-your-situation/disabled-ill-or-injured/armed-forces-serving-veteran>

Recommendations



While the MoD currently provides access to several programs to meet their commitment to ensuring that Service personnel leave the Armed Forces with the financial skills necessary for financial well-being, **thorough evaluation is needed to determine if existing programs are meeting this commitment.** This should include a review of whether a formalised and standardised tri-Service approach for delivering financial skills should be implemented.



Serving personnel and their families should be encouraged and supported to plan for their financial well-being throughout their Service career to mitigate the risk of the potential negative impact of any unplanned discharges, as described in JSP 100 but lacking in consistency in practice.



Guidance on accessing DWP and locally administered benefits should be included in financial training, especially for those preparing to leave Service.



Data held by the DWP about **the number of serving and ex-Service personnel accessing benefits should be made publicly available** to enable the identification of where financial need exists within the Armed Forces community.



While actions by the RBL and the All-Party Parliamentary Group for the Armed Forces Community and researchers have already highlighted the issue, **further steps should be taken to ensure that payments under Armed Forces Compensation Scheme and the War Pension Scheme are not treated as taxable income** to ensure ex-Service personnel can access any needed statutory benefits.



To help serving families and ex-Service families navigate the process of accessing statutory benefits, **tailored information about military allowances and Armed Forces Compensation Schemes and whether they are considered taxable income for certain benefits should be made available by the MoD.**



An evaluation of how ex-Service personnel and their families experience mainstream services for financial support such as from the DWP, Citizen's Advice Bureau and Turn2us and financial guidance provided by local authorities is necessary, both to measure the impact of this support and schemes like the DWP's Armed Forces Champions and to provide greater clarity about the type of financial need that exists within the community.

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Annex A: Methodology

A narrative review⁵⁸ of the available literature on the topic of the financial well-being of UK Service and ex-Service personnel and families was conducted to produce this summary. This approach was chosen due to its suitability for synthesising a broad range of material with the aim of informing future research and/or policy. A structured approach was used, which centred around the sequential identification of literature, data extraction, and follow-up analysis.

Consultation with stakeholders was conducted in parallel with data collection, both to validate initial findings and to obtain supplementary information relevant to the summary. To identify and contact these stakeholders, a call for evidence was issued by means of social media and the Cobseo newsletter, which included an invitation to interview. Leading stakeholder organisations which were known to be engaged in service provision concerning the financial well-being of the Armed Forces community were contacted directly.

The consultation interviews were held via Microsoft Teams and lasted between 30 to 60 minutes. A list of the stakeholder organisations who consented

to a consultation and/or provided supplementary information can be found in Annex B.

Literature Identification

Sources relevant to the topic of financial well-being among UK Service and ex-Service personnel and families were identified by three complementary research strategies:

- An initial search for literature using Google Scholar, conducted in September 2025 using a set of search strings.
- Review of literature within the Centre for Evidence for the Armed Forces Community repository⁵⁹.
- 'Snowball searching', using the source list of identified literature.

The resulting longlist of literature was captured on a Microsoft Excel spreadsheet. A set of inclusion and exclusion criteria were used to identify the sources most relevant to the review (see Table 1). Any sources not meeting the criteria were excluded.

58 A narrative literature review is a targeted method for synthesising existing research and knowledge relating to a specific topic. It is conventionally used to describe findings from previous studies, particularly to describe general debates in extant literature, and to identify gaps in knowledge to provide a rationale for future research. See Ferrari (2015).

59 <https://www.centreforevidence.org/articles>

Table 1: Literature inclusion and exclusion criteria

Criteria	Inclusion	Exclusion
Focus of the source	Sources addressing the financial well-being or its components of Service and ex-Service personnel and families.	Sources that do not address the subject specified in the inclusion criteria.
Type of source	Peer and non-peer reviewed academic and grey literature based on sound research evidence and best practices concerning research ethics. Doctoral theses.	Source types that do not meet the criteria set out in the inclusion criteria, master's theses.
Date of publication or issue	Sources published during or after 2001 (year selected in order to capture recent evidence).	Sources published prior to 2001.
Research subjects' country of origin	The UK.	Outside of the UK.
Language	Sources published in English.	Sources published in languages other than English.

Data extraction

To map relevant policy and support documents and research evidence in a robust and replicable manner, a structured data extraction framework was used. This involved an initial classification of identified sources based on the themes it discussed (e.g. in-Service support for financial well-being, Armed Forces pension schemes). After further refinement, the thematic categories were revised to reflect key findings from the literature and stakeholder consultations.

Analysis and write-up

As the final step in the preparation of this summary, the key themes identified through data extraction and consultations were used to inform the structure of the Policy Summary. An initial draft summary was produced and then subjected to peer review. A final version was then compiled which incorporated suggested revisions and copy-editing.

Annex B: Policy summary search strings & contributing stakeholders

Population:

"veteran*" OR "deployed" OR "reserve" OR "military veteran*" OR "armed forces veteran*" OR "UK veteran*" OR "ex-service personnel" OR "ex service personnel" OR "service leaver*" OR "service personnel" OR "Early Service Leaver" OR "Armed Forces" OR "Royal Air Force" OR "RAF" OR "Army" OR "Royal Navy" OR "Royal Marine" OR "defence personnel" OR "military service personnel" OR "military families" OR "military family" OR "armed forces families" OR "armed forces family"

Subject matter:

"Income" OR "household income" OR "yearly

income" OR "stable income" OR "poverty" OR "financ*" OR "financial wellbeing" OR "financial stab*" OR "financial literacy" OR "financial security" OR "financial stress" OR "financial issues" OR "financial planning" OR "financial support" OR "financial resilience" OR "financial resources" OR "financial hardship" OR "financial stress" OR "financial support" OR "financial hardship" OR "financial risk" OR "pension*" OR "welfare" OR "budget*" OR "benefits" OR "financial shock" OR "cost-of-living" OR "savings" OR "inflation" OR "employment" OR "debt" OR "money" OR "socioeconomic"

Table 2: Contributing stakeholders

Stakeholder	Contribution type
Army Benevolent Fund	Consultation
Army Families Federation	Consultation
British Army	Consultation
Citizen's Advice Bureau Lanarkshire	Supplementary information
Cobseo	Consultation
Career Transition Partnership	Supplementary information
Help for Heroes	Consultation
MoD	Consultation
Northern Ireland Veterans Commissioner's Office	Consultation
Royal Air Force	Consultation
Royal Air Force Benevolent Fund	Consultation
Royal British Legion	Consultation
Royal Navy	Consultation
Royal Naval Benevolent Trust	Consultation, supplementary information
Royal Navy Royal Marines Charity	Consultation
Scottish Veterans Commissioner	Consultation
Veterans Scotland	Consultation
White Ensign Association	Consultation



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FUNDED BY FiMT