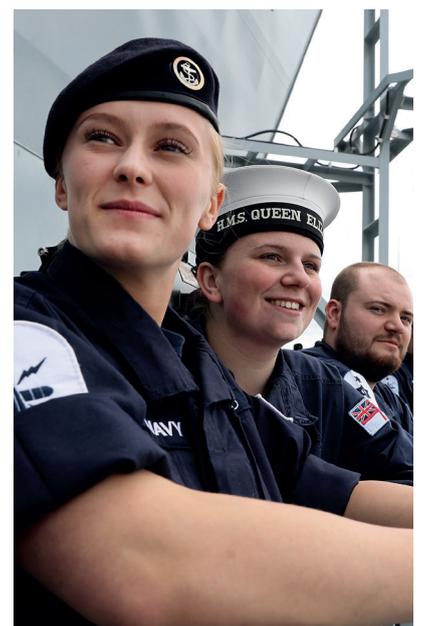


# THE STRATEGY FOR OUR VETERANS

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# THE STRATEGY FOR OUR VETERANS

Presented to Parliament  
by the Secretary of State for Defence  
by Command of Her Majesty

November 2018



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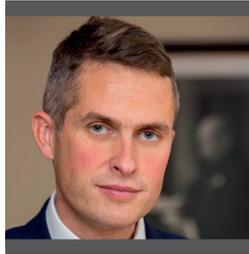
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CBE MP**

Minister for the Cabinet Office and Chancellor of the Duchy of Lancaster (co-Chair)



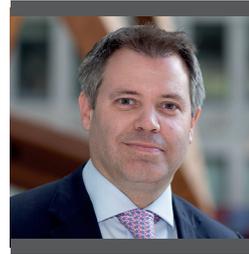
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Parliamentary Under Secretary of State for Housing and Homelessness

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# FOREWORD

## from the Ministerial Covenant and Veterans Board

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As former members of the finest Armed Forces in the world, our military Veterans have demonstrated values, skills, commitment and willingness to make the ultimate sacrifice for others. They have always, and continue, to provide a rich contribution to society, and the overwhelming majority of our Veterans thrive. It is right that we as a nation – government, charities, business and the wider public – support and empower those who have served us in our Armed Forces. We have a long history of doing this in the UK, and it remains our duty to support those who step up to serve this country. But it also presents a wider opportunity to make a difference. Veterans, young and old, offer a wealth of experience, skills and knowledge that are vital for civil society.

Veterans live across the UK and draw on services from across governments. We are therefore delighted that this Strategy is a UK-wide document, endorsed by UK, Scottish and Welsh Governments. Delivery will look different in each part of the country, however, in signing up to this Strategy, all parts of the UK are committed to achieving a shared Vision and Principles and the best outcomes for our Veterans.

We should be proud of the care, support and respect our society gives to Veterans. But there is more to do. Every day, organisations across the public, private and charitable sector work to support and empower Veterans. This Strategy builds on that work and sets clear goals for the future. In the year that we look back 100 years to the Armistice that ended “the war to end all wars”, we must also look forward, to see how we as a nation should support the Veterans of the future.

Looking ahead to the next ten years, this Strategy sets the intent for delivery of public services to Veterans across the UK. The consultations that will follow this publication will use the best ideas to establish how to make this happen. By 2028, we aim that every Veteran feels even more valued, supported and empowered and, in accordance with the Armed Forces Covenant, and in Scotland, Renewing Our Commitments, will never be disadvantaged as a result of their service.

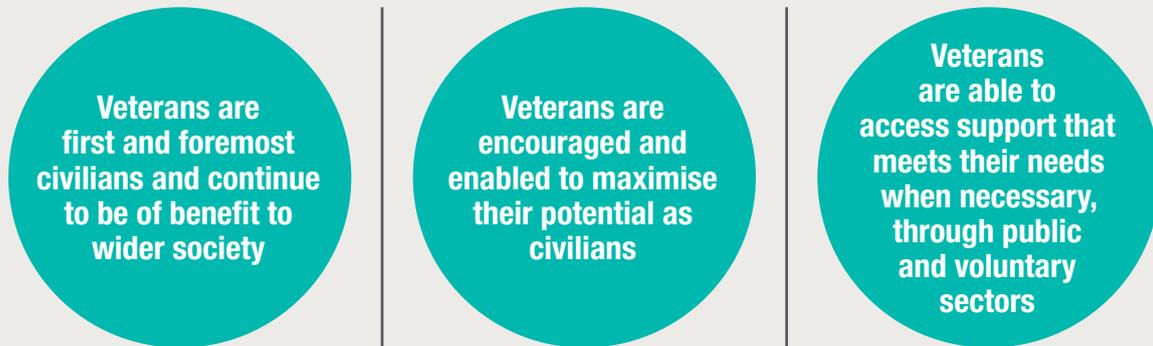
# VISION

This Strategy has a 10 year scope to 2028. Through the 10 year timescale, the Strategy addresses the immediate needs of older Veterans as well as setting the right conditions for society to empower - and support - the newer generation. Initiatives and proposals will work towards an enduring Vision articulated by three key principles.

**Those who have served in the UK Armed Forces, and their families, transition smoothly back into civilian life and contribute fully to a society that understands and values what they have done and what they have to offer.**

# PRINCIPLES

The Principles articulate in greater detail the strategic objectives of the Vision



These Principles encompass Regular and Reservist Veterans and where appropriate, their families and the bereaved. The focus is on those Veterans of the UK Armed Forces resident in the UK. In due course, we will consider encompassing Veterans who return to or choose to live overseas. These Principles are consistent with, and underpinned by, the Armed Forces Covenant.

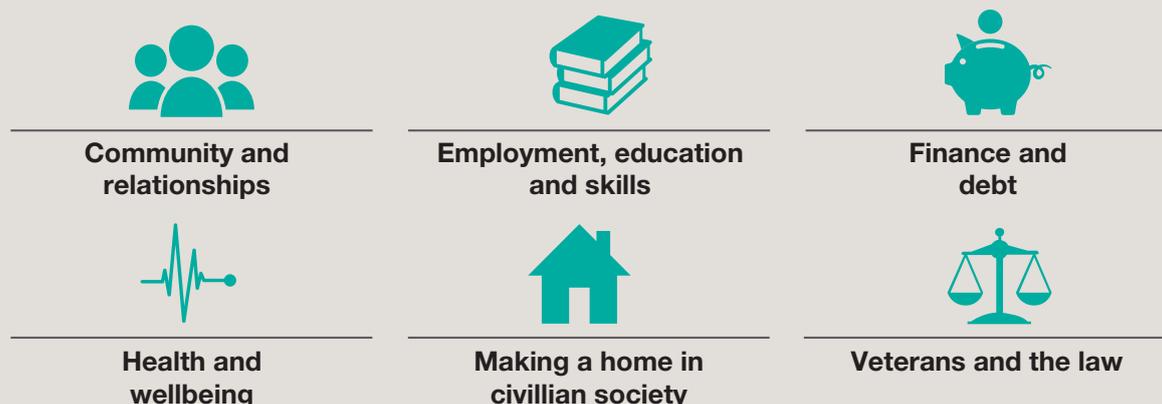
# CROSS-CUTTING FACTORS

That affect service provision for Veterans across all Key Themes



# KEY THEMES

That emerged as affecting Veterans' lives



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# SUMMARY OF 2028 OUTCOMES

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## CROSS-CUTTING FACTORS

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

## KEY THEMES

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



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# INTRODUCTION AND BACKGROUND

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Demographic changes over the next 10 years will see a generational shift in the Veteran community. Today, the oldest Veterans in the UK are those who served in the Second World War and subsequent conflicts up until the early 1960s as conscripts, volunteers and as part of National Service. Nearly half of the current Veterans in the UK are over 75 years old<sup>1</sup>. A second cohort consists of Veterans who served entirely from personal choice post early 1960s until the early 1990s and a third cohort are those Veterans who served from the early 1990s after the end of the Cold War, again joining from personal choice. Many have had operational experiences, often across multiple conflicts, and we can expect that the needs and expectations of this younger generation of Veterans are different compared to their predecessors. Advances in medical science has allowed Service men and women with injuries which would only a few years before have been fatal to survive. This hugely positive development brings with it new uncertainties about how long-term physical and mental injuries and wounds will develop and change as Veterans age. The society they grew up in and are transitioning back into has evolved, and can have increasingly divergent cultural norms to that of the Armed Forces. Society's approach to employment is changing, with a more mobile population engaging in flexible and portfolio-based careers. Public support for Veterans may be high but there is some misunderstanding of military life, compared to when most families included someone who had served in the Second World War or did National Service.

This Strategy applies across the spectrum of the Veterans demographic groups. It sets the principles and aims to continue to meet the needs of the older

Veterans and the wider Veteran community over the next ten years. It also sets the right conditions for society to empower and support them for the next 100 years. Though the future of warfare is uncertain, we can be sure that both the experience and the 'look and feel' of our Armed Forces may be different to those of today. Technological advances will likely change operational experiences and the focus may move away from physical to mental strain as value judgements in operations become more complex. The UK Armed Forces will continue to diversify as it recruits from the general population and across the world. Future editions of this Strategy will build on the enduring Vision to adapt, as necessary, to these contextual changes. Agile, relevant, evidence-based policy is an essential foundation for this.

## Scope of the Strategy

This Strategy sets an enduring Vision and Principles for the whole of the UK and is applicable across all sectors of life: public, corporate, charitable and individual. There are five cross-cutting factors that provide a backdrop to the overall system of Veterans service provision as well as six identified key themes. For each of the cross-cutting factors and key themes there is an outcome for 2028 towards which all nations will work to deliver. The four nations across the UK will collaborate to deliver this Strategy, in recognition of the importance of Veterans in all communities. This document includes work taken forward by the UK Government, Scottish Government and Welsh Government. As a government Strategy the focus is on the public sector. The extensive and

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<sup>1</sup> Annual Population Survey: UK Armed Forces Veterans residing in Great Britain, 2016

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valuable work of the Armed Forces charity sector is acknowledged and recognised. Separately, work has been done to summarise this, which will be circulated to stakeholders and partners to inform their understanding of this crucial element of the Veterans support system in the UK.

Each nation within the UK will assess how they deliver the Strategy<sup>2</sup> in line with local needs and delivery mechanisms. To complement this Strategy, each Government will consult as necessary. To monitor progress, a section of the Armed Forces Covenant Annual Report will be dedicated to an update on the progress of the Veterans Strategy.

The focus remains on the experiences of those who have served in the UK Armed Forces, their families and support network, including the families of those who have died whilst serving in the Armed Forces. Whilst many Veterans choose to live overseas, the scope of the Strategy remains exclusively to those accessing UK services. Since recruitment to the UK Armed Forces is international, we will continue to work with partners to address issues faced by Veterans living overseas.

## **The current model of support to UK Armed Forces Veterans**

### **Definition**

Government defines a Veteran as anyone who has served for at least one day in Her Majesty's Armed Forces (Regular or Reserve), or Merchant Mariners who have seen duty on legally defined military operations. Under the definition, Veterans have already left the Armed Forces. Some non-governmental organisations have other definitions, though these differences are minor. The responsibility of the Ministry of Defence for Veterans is mostly delivered by its Veterans UK agency, and covers military or war pensions, compensation for injury suffered, welfare support, medals, transition support (such as the new

Defence Transition Service, Career Transition Partnership and the Purple Pack support to the bereaved). If Veterans need public sector services, these are provided by civilian public-sector service providers such as the National Health Service(s). 'Service Leavers' are Serving Personnel who are planning to leave, who are still under the direct responsibility of the Ministry of Defence. Reservists are an integral part of the UK Armed Forces, and this Strategy applies to former Reservists<sup>3</sup>. This Strategy takes account of the fact that Veterans exist within a wider community of family and friends. It also considers the families of those who have died whilst serving. Cadets and adult cadet officers are not eligible for recognition as Veterans<sup>4</sup>.

The strength of the current UK definition is its inclusiveness – everyone who has shown willing to serve in the Armed Forces and made it through the rigorous selection processes (though not necessarily the subsequent training) is a Veteran once they leave. This strategy does acknowledge, however, that Veterans' needs and perspectives will differ depending on their length of service and their experiences. Most Veterans have served much longer than one day. For trained Regulars who voluntarily left the Armed Forces in the 12 months prior to July 2018, the average length of service was: 11 years for the Royal Navy and Royal Marines; 10 years for the Army; and 15 years for the Royal Air Force<sup>5</sup>. It is also important to note that not all issues experienced by Veterans may be as a result of their time in the Armed Forces.

### **The Armed Forces Covenant**

The Armed Forces Covenant, which was enshrined in law in the Armed Forces Act (2011), has at its core the principles that Service Personnel, Veterans, and their families are not disadvantaged by their Service and that special provision is made for those who have sacrificed the most, including the injured and the bereaved. In Scotland, the strategic direction for upholding these principles was set out in the Scottish Government's Renewing

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<sup>2</sup>The UK Government will consult for Northern Ireland.

<sup>3</sup>Where applicable, noting that Reservists may not have the same eligibility to some provisions as Regular personnel.

<sup>4</sup>The level of commitment is different to those who have served in the Armed Forces.

<sup>5</sup>Quarterly service personnel statistics: 2018, Ministry of Defence, <https://www.gov.uk/government/statistics/quarterly-service-personnel-statistics-2018>

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Our Commitments. The Covenant has led to a greater awareness across the public sector and society more broadly of the disadvantages created by systems designed for civilian life and the need for special consideration in some cases to the Armed Forces community of Serving Personnel, Veterans, and their families. There are a wide range of delivery models for Veterans' services across the world, but the UK is unique in its provision of a level of state support for all citizens based on need and regardless of wealth or relative merit, its strong charitable support for the Armed Forces community, and its Covenant between the nation and its Armed Forces. This Strategy builds on the successes of the Covenant and Scotland's Renewing Our Commitments to enable the continued success for those members of the Armed Forces community. Examples of these successes include:

- The Armed Forces Covenant Fund Trust is the independent Trust that manages the Armed Forces Covenant Fund of £10 million per annum, financing grant programmes that support the Armed Forces community. Within the first three years of the Fund, grants have been made against four broad themes: measures to integrate military and civilian communities and allow the Armed Forces community to participate as citizens (around £13M); extra support both in and after service for those that need help (around £10.9M); removing barriers to family life (around £4.5M); and non-core healthcare services for Veterans (around £191,000).
- There are many examples of good practice by local authorities cited in the *Our Community - Our Covenant reports*<sup>6</sup>. This research found that the introduction of the Armed Forces Covenant had encouraged a more collaborative approach, enabling a shift from joint working on particular initiatives to a more strategic set of relationships. In addition, the Covenant had been important in providing a clear context for discussions within the councils, for action with service departments, particularly those concerned with housing, schools and employment, and as the focus for collaboration with the Armed Forces, the relevant charities and partner organisations.

## The role of the public sector

Public sector services are delivered through governments in all parts of the UK. While the Ministry of Defence does provide some services directly to many Veterans, most services accessed by Veterans are delivered by wider public services. The type and remit of provision offered by each public body reflects its wider role within the public sector. The Ministry of Defence has a shared moral obligation and leadership role for Veterans' issues, delivered by the Minister for Defence People and Veterans on behalf of the Secretary of State for Defence, and in practice the responsibility is delivered across governments. The Ministerial Covenant and Veterans Board agrees priorities and coordinates activities for the UK Government, working with the Scottish Government, Welsh Government and government in Northern Ireland to enable the best outcomes for Veterans wherever they are in the UK.

Public sector services are delivered to Veterans by a combination of local authorities, devolved government and the UK Government, creating a complex picture across the UK. In England, services are provided by local authorities and the UK Government. In Northern Ireland, Scotland and Wales, services are provided by local authorities, devolved government and (in reserved areas) the UK Government<sup>7</sup>. All local authorities in Great Britain support the Covenant's principle that no-one should face disadvantage due to their service (with bespoke arrangements for those in Northern Ireland) and can share a variety of effective practices, but more can be done to build on success and raise consistency of awareness. The unique circumstances of each nation and region mean that in practice the level and method of service can (and should) be different even if the principles and broad outcomes are consistent as they are tailored to local needs. The establishment of clearer, consistent principles and aims across the UK will help to ensure that a Veteran's experience remains consistent with that of the other citizens.

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<sup>6</sup> Our Community – Our Covenant Report: <http://www.fim-trust.org/wp-content/uploads/2017/06/Covenant-Report-2nd-Ed.pdf>

<sup>7</sup> Reserved issues are those which remain the responsibility of the UK Parliament alone.

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### The role of the charitable sector

The UK has a strong and vibrant Armed Forces charitable sector, which supplements the core essential services provided by the public sector, by providing additional and/or bespoke services. Charities provide specialist services for Veterans and the bereaved on a range of issues (including: information helplines, healthcare, and housing) throughout the UK, based on their own organisational eligibility criteria. Charities receive funding directly from public donations and memberships, which can make long-term financial planning difficult and subject to public goodwill. They can also be commissioned to provide services on behalf of the public sector if they win open tenders in the same way as any for-profit organisation. As well as providing services, charities may have a role scrutinising public sector activity. Some charities publish reports and research documents that examine the state of provisions in a wide range of areas. They may also seek to influence the public and private sectors and act as advocates and champions for the Veterans community. The Armed Forces charity sector has a strong relationship with government, however, that relationship would benefit from greater substance to develop more effective and efficient support to beneficiaries.

### The role of the private sector

Increasing numbers of private sector organisations of all shapes and sizes recognise the skillsets, ethos and experience that Veterans can bring to any organisation and the business benefits of employing them. Private sector employers are closely engaged with successful transition to civilian life and employment, and have an important role in providing training and employment. At the time of publication, some 3000 employers have signed the Armed Forces Covenant, with provisions for Veterans forming a key part of employers' commitments. There are many ways in which governments work with the private sector. Two examples of this are the Career Transition Partnership and the Employer Recognition Scheme run by Defence Relationship Management, both on behalf of the Ministry of Defence. The Career Transition Partnership offers private sector employers access to a recruitment service that connects them with Regular Service Personnel at the end of their engagements. The Employer Recognition Scheme Gold and Silver awards recognise those employers who show exemplary practices in support of the Armed Forces community, including Veterans. As the providers of goods and services, private sector organisations can elect to support Veterans or their families and the bereaved, and some choose to do this in many ways, including concessions.







# CROSS CUTTING FACTORS

The services and provisions in the UK that support and empower Veterans and their wider community operate in a complex system. We have identified five cross-cutting factors that provide a backdrop to the overall system. Improvements to these will have a positive impact on Veterans' experiences across all aspects of life.



## 1. Collaboration between organisations

### 2028 Outcome

Improved collaboration between organisations offers Veterans coherent support.

Veterans often receive support from many different organisations, across the public, private and charitable sectors. Each time Veterans engage with a new service provider, they may have to repeat their circumstances and historic experiences. This can be frustrating for the individual and inefficient for the organisations concerned. The UK is unique in the extent of support provided by both the public sector and Armed Forces charitable sector, and while there are good examples of collaboration between these, there is more that could be done to build on the strengths that each bring to supporting the Veterans community. Some service provision is very specific and yet the issues around this may be complex and interconnected e.g. focused solely on a medical issue, to the exclusion of other related circumstances a Veteran may be facing. Charities are especially strong in providing tailored support, and are often incubators of innovation. The public sector has strengths in identifying and triaging those in need and, being funded by the taxpayer, can often take a longer-term view. A more holistic, joined-up approach would further improve services

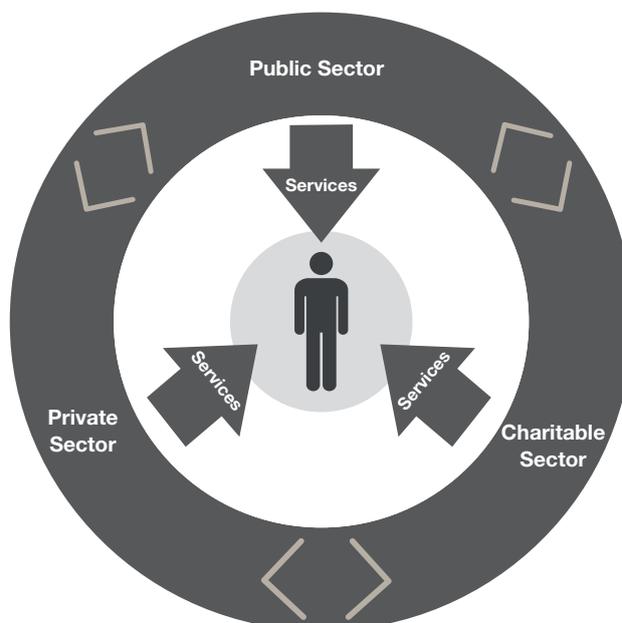
for Veterans by being wider and more rounded, bringing more understanding of the connection between issues and offering advice on how to tackle them.



## 2. Coordination of Veterans' services

### 2028 Outcome

The coordination of Veterans' provision delivers consistent aims and principles over time and throughout the UK, ensuring Veterans, their families and the bereaved are treated fairly compared to the local population.



Effective delivery of services to Veterans require the public, private and charitable sectors to work closely together. In most cases, the services they

provide complement each other. While the public sector delivers statutory support, it draws on the expertise and delivery in the charitable and private sector. There are a number of cross-government Boards and structures that both coordinate aspects of Veteran service delivery and champion the needs of Veterans, ensuring that government provides the right level of services of support. It is important that these systems of coordination endure so that Veterans' provision delivers consistent aims and principles over time and throughout the UK.



### 3. Data on the Veteran community

#### 2028 Outcome

Enhanced collection, use and analysis of data across the public, private and charitable sectors to build an evidence base to effectively identify and address the needs of Veterans.

Data is essential to understand the Veteran community, contributing to a robust evidence base which can inform policy making, enable planning and support service delivery more effectively and deliver good evaluation. Better identification of Veterans within and through data can lead to a greater understanding of their needs, trends and geographical distribution. Some reliable data already exists across government, but it can be fragmented, making analysis and prediction of needs difficult.



### 4. Public perception and understanding

#### 2028 Outcome

The UK population value Veterans and understand their diverse experiences and culture.

Public understanding of the Armed Forces determines the climate into which individuals return when they leave the Services and establish a civilian life. In recent years, a number of studies have identified that public perceptions of Veterans

do not always reflect the reality. Many people believe that while military service develops positive attributes such as self-discipline, loyalty, and self-reliance there are also incorrect perceptions that Veterans are inherently likely to be institutionalised, psychological impaired, and less able to build relationships outside the Armed Forces. These perceptions can make it difficult for Veterans when seeking employment or adjusting back to civilian life. Therefore, a more nuanced public understanding of Veterans' experience, especially dispelling popular myths, would better enable improvements across all six key themes.





## 5. Recognition of Veterans

### 2028 Outcome

Veterans feel that their service and experience is recognised and valued by society.

Everyone who has served in the UK Armed Forces should feel that their service is valued and recognised by the nation they have served. Veterans are currently recognised through the Armed Forces Covenant and national Armed Forces Day celebrations, as well as medals and Veteran badges. Recognition should be sensitive to the public sentiment and should not undermine the widespread respect for the Armed Forces by favouring one group in society over another.





# KEY THEMES

During engagement with partners and stakeholders, including with Veterans themselves, some consistent issues emerged, affecting people regardless of age, experience, or length of service. The six key themes have been chosen as they reflect the most prevalent topics that affect Veterans' lives. Given the themes are interconnected, there may be a risk that considering them in isolation will lead to failure to spot repeated issues that could affect all, or not sharing best practice. A positive development in one theme may also have positive effects in others. This is another reason why this Strategy will be coordinated by the Ministerial Covenant and Veterans Board, reporting progress in the well-established Armed Forces Covenant Annual Report, maximising the value of existing effective delivery structures. For each theme there is an outcome for 2028, which combine to support the Vision and Principles and against which new initiatives can be measured. Though they may be delivered differently in each region or nation, the outcomes will apply across UK.



## 1. Community and relationships

### 2028 Outcome

Veterans are able to build healthy relationships and integrate into their communities.

Research suggests that loneliness can be triggered by life transitions and certain characteristics may leave a person more vulnerable to experiencing it than others. Social relationships and community connections bring huge value to our lives and it is easy to understand how the prolonged lack of them can affect a person's quality of life. Leaving the Armed Forces, and its associated camaraderie and sense of purpose, can create a challenge

for some in establishing new relationships within civilian communities. An extensive network of military associations exists for those wishing to retain a connection to their previous employment, but for others this may not provide the new local integration and sense of community they seek. Evidence on loneliness and social isolation within the Veterans community is limited, but Armed Forces charities report that most of their beneficiaries experience social isolation and/or loneliness in addition to the need they originally presented with. It is not only experienced by older Veterans, and the causes can be complex and often linked to other issues.



## 2. Employment, education and skills

### 2028 Outcome

Veterans enter appropriate employment and can continue to enhance their careers throughout their working lives.

Research shows that stable and fulfilling employment is essential for any individual's health and wellbeing. For Veterans, as with any other group in society, it is important that they continue in employment or education after leaving the Service, if appropriate. The large majority of Veterans leave with important skills, experiences and attitudes, which are often in high demand for civilian employers. Every experience is valuable, whether leading to a specific skill or not, and a certain level of motivation and determination has been demonstrated by everyone who volunteers for and is selected to join the UK Armed Forces. However, after potentially many years of working within the unique military workplace, Veterans

must navigate new recruitment processes and translate their experiences for civilian employers. Some employers have limited understanding of the military workplace, relying on clichéd or outdated stereotypes which can add to the challenge of entering employment for those leaving the Armed Forces.



### 3. Finance and debt

#### 2028 Outcome

Veterans leave the Armed Forces with sufficient financial education, awareness and skills to be financially self-supporting and resilient.

The Veterans' Gateway report that finance is continually in the top three areas of need and frequently in combination with another issue. Members of the Armed Forces community can encounter many of the same financial issues as the general population, for non-Service related reasons. However, military life, often starting in very early adulthood, can leave Veterans uniquely unprepared for balancing the financial demands of civilian life at a time when their civilian peers have years of experience in doing so. For Serving Personnel (especially those living in Service housing) many costs are subsidised and may be taken directly from salary, meaning that some people can be unaware of, and unprepared for, the full costs of civilian life. This includes charges for dental treatment, housing repairs or council tax, as well as obvious expenses such as housing costs (from net rather than gross income) and commuting costs. Veterans can also face disadvantage due to having served in multiple locations affecting credit scores.



### 4. Health and wellbeing

#### 2028 Outcome

All Veterans enjoy a state of positive physical and mental health and wellbeing, enabling them to contribute to wider aspects of society.

Though evidence suggests that Veterans' health and wellbeing is generally consistent with – or better than – the rest of the population, there are some issues where tailored services are appropriate. For instance, medical advances mean that Veterans with Service-attributable physical and/or mental trauma injuries are more likely to live longer than previous generations. This could impact their long-term health and wellbeing needs, and we must be prepared to meet this future need. The best medical outcomes for all Veterans across the UK will be an important focus. This can be achieved through the smooth transition of provision from in-Service to post-Service and sharing effective practices amongst clinical and healthcare communities, and supporting collaboration between organisations offering Veterans their health, wellbeing and welfare support.



### 5. Making a home in civilian society

#### 2028 Outcome

Veterans have a secure place to live either through buying, renting or social housing

For many Veterans, leaving the Armed Forces will be the first time they find a home for themselves. Despite this, they are as likely as the general population to own their own home and there is no evidence to suggest they are overrepresented in the homeless population. This is in part due to the initiatives and support already in place across the UK. However, the public perception is that there is a significant problem with Veteran homelessness. Though work will need to be done to improve perceptions, all Governments in the UK are committed to tackling rough sleeping and homelessness.



## 6. Veterans and the law

### 2028 Outcome

Veterans leave the Armed Forces with the resilience and awareness to remain law-abiding civilians.

Although most Veterans remain law-abiding citizens, a small minority enter into the criminal justice system. Members of this group are often among the most vulnerable Veterans, with complex needs. There remains a need to offer them a more cohesive network of support to enhance the initiatives already in operation. Whilst this remains a challenge, there are many examples of collaborative programmes across the UK that could be expanded. There are a particular set of challenges for those Veterans affected by legacy investigations linked to their service. Pastoral and legal support is available to all those affected and the UK Government will consider whether this should be further strengthened.





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## NEXT STEPS

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Each nation will determine its own means of gathering data to support implementation of this Strategy. These will seek broad public views on focused questions, to build on the research and engagement conducted to produce this Strategy, against a backdrop of what is already delivered. Alongside any public consultations, the governments will continue to work on internal proposals. The content of this document is not being consulted on, as this is UK-wide government policy.

The Strategy itself will be reviewed at the half-way point in 2023. Specific reviews of the implementation will be conducted more frequently as appropriate. Delivery will be through separate implementation plans. Governance will be provided through the existing Armed Forces Covenant governance, including the Ministerial Covenant and Veterans Board. A section of the Armed Forces Covenant Annual Report will be dedicated to providing an update on progress against the Strategy.





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