



THE NATION'S DUTY:
Challenging society's
disservice to a new
generation of veterans

ssafa

the
Armed Forces
charity



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Compass Partnership

This report is based on research carried out by Mike Hudson, Jacinta Ashworth and Sue Clegg from Compass Partnership. Compass Partnership is a management and research consultancy specialising in the leadership, management and governance of civil society organisations. Founded in 1982, we have worked with over 900 clients and have built a reputation for delivering top quality consultancy and research tailored to suit the culture and values of civil society organisations.

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OVERVIEW BY HIS ROYAL HIGHNESS PRINCE MICHAEL OF KENT

As President of SSAFA, the Armed Forces charity, for over 35 years, I am proud to be associated with a charity that changes so many lives of those who have sworn to protect us.

However, this report demonstrates how, in some instances, we are failing to support those who have been willing to make the ultimate sacrifice on our behalf. The relationship between the Armed Forces and society has changed, with fewer members of the general public having any links to the military community.

This report serves as a timely reminder that the further we are removed from a visible military conflict the less many in society have our veterans in mind and how they fare after their military service. We should be proud of those who serve in our Armed Forces and give them every support to demonstrate to them how greatly we value their role.

His Royal Highness Prince Michael of Kent

GCVO National President, SSAFA, the Armed Forces charity

COVER IMAGE

Jason Ivory

British Army veteran, aged 40

EXECUTIVE SUMMARY

In 2016, SSAFA, the Armed Forces charity published its first research report, *The New Frontline: voices of veterans in need*, which focused on a new generation of working-age veterans. Many had reached a crisis point in their lives, suffering from serious long-term physical or mental health problems and living close to the breadline. But they were largely invisible – too proud to ask for help. We gave them a voice.

We highlighted the plight of a growing number of younger veterans. Many of them had left the Armed Forces prematurely as early service leavers and were struggling to make the transition to civilian society. A large number had seen frontline action in Iraq or Afghanistan – ferocious conflicts which divided society and profoundly affected those who served there.

This follow-up report focuses exclusively on veterans under 50. In a rapidly changing world, and at a time when the shape of the Armed Forces is being re-defined, the concept of a career for life is increasingly being challenged. More men and women are leaving the Armed Forces at a younger age. So it is more important than ever they get the help they need to transition smoothly into civilian life, where they will spend most of their working lives.

Fortunately, the vast majority of them do. Of the 15,000 men and women leaving the Armed Forces each year, it is expected that nearly nine out of ten will transition successfully. The training, discipline and skills they learned in the Armed Forces will prove invaluable in preparing them for their new lives. They will enjoy fruitful, fulfilling careers and adjust quickly to the unfamiliar demands of the civilian world.

However, a small minority encounter serious problems when or after they leave the Armed Forces and there is some evidence this number is growing. Last year alone, we dealt with more than 38,000 requests for help. Since 1885, we have been committed to delivering lifelong care for *all* serving personnel, veterans and their families – no matter their individual circumstances. We believe our mission is more relevant than ever today.

The estimated total cost of poor transition from the Armed Forces is projected to be £110 million a year in 2020. This is based on the costs to society of alcohol abuse, mental health disorders, post-traumatic stress disorder, unemployment, family breakdown and other issues¹.

This report is based on a detailed survey of more than 1,100 veterans, aged 18-49, who have contacted us at some point since leaving the Armed Forces, whether for financial or any other type of support. There is a description of the research methods employed in the appendix.

We also did in-depth interviews with 20 of these veterans. By definition, these men and women whom we have called 'SSAFA veterans' throughout this report are among the most vulnerable in the UK's 2.5 million-strong veteran population². To balance their views, we also commissioned YouGov to do a separate survey of 251 Armed Forces veterans, aged 18-45. Only 8% of them had been in contact with us.

A strikingly similar perspective emerged from both pieces of research. Most of these young men and women feel undervalued by society and misunderstood by civilians. They do not feel as respected as veterans in the US or as respected as the emergency services in Britain. Many SSAFA veterans believe employers do not value them. They feel their skills and the contribution they have made to their country is not recognised.

“ I thought things would be easier for someone who has fought for Queen and country, but it is actually the opposite. ”

– An Armed Forces veteran.

80%

of SSAFA veterans have long-term physical or mental health problems

We also commissioned a YouGov survey of 1,620 adults to test public attitudes towards veterans, and find out whether the veterans' views were indeed mirrored by the public. This sense of alienation from the rest of society should worry us all. The responsibility for the welfare of the men and women who have served their country cannot be solely left to the Ministry of Defence, Government agencies or charities. We all have a role to play – and this report should serve as a call to action.

Our recommendations are outlined in full at the end of this report. They include action points that can be embraced by all sections of society and are not exclusively targeted at the Government or the military.

- **A new Veterans ID card**, launched by the Government but universally supported by retailers and the service industry, would give veterans recognition, respect and a sense of identity, as well as tangible financial benefits.
- **A nationwide one-to-one support scheme**, available to all service leavers, would smooth their transition into civilian life, and give non-military professionals the chance to pass on their expertise.
- **An education programme for employers** would teach them to recognise the value of military qualifications, and prevent unwitting discrimination against veterans who are seen as lacking appropriate civilian qualifications.

But our report also shows that if there is a disconnection between service leavers and the society they are re-joining as civilians, it needs to be tackled at source. Too many leave the Armed Forces unprepared for civilian life. They often have no savings, lack essential life skills and have unrealistic expectations.

One in two SSAFA veterans experienced problems in their first year of transition.

Prevention is more effective than cure. Service leavers need to be better equipped for the world they are entering – many SSAFA veterans encounter financial problems as soon as they leave the Armed Forces. The following are two more recommendations in this report.

- Basic financial and life skills need to be taught during service.
- A savings culture needs to be promoted in the Armed Forces.

We need to foster a greater mutual understanding between veterans and wider society, promoting a more positive image of the veteran community. SSAFA veterans have deep-seated problems – 80% have long-term physical or mental health problems and nearly one in two have been overwhelmed by negative or suicidal thoughts. But many of the stories we tell in this report are of men and women who have successfully overcome adversity. They should inspire as well as educate.

What can we learn from their stories? What would have helped them on their journeys? What advice can they give to those about to embark on a similar journey?

These are the questions posed by this report, and we provide some important answers.

FOREWORD BY THE LORD HOUGHTON OF RICHMOND

Our servicemen and women have always shown both resilience and courage in all they do: whether in ground combat in Iraq and Afghanistan; in the dangerous skies over Syria; or when helping to resolve the complex and heart-rending challenges of migration across the Mediterranean Sea.

Such operations force a public awareness of the skill and tenacity of our people; they generate, in the public consciousness, an admiration for the service and sacrifice that is an accepted part of military life.

Who can forget the thousands of people lining the streets of Royal Wootton Bassett to pay their respects and honour the fallen? But, public consciousness, like media attention, can be fickle. Operations end; interest moves elsewhere. And those servicemen and women who, in a physical sense, have survived the rigours of conflict, cease to be the focus of collective societal attention.

This new report, commissioned by SSAFA, begs the question as to whether we are doing enough to support a new generation of service veterans. Most of this new generation do not have visible, life-changing injuries. Many, though very young, have experienced the full horror of brutal combat. Many have the greater part of their working lives ahead of them, but now find themselves challenged simply by the practicalities of transitioning and settling into a rewarding and fulfilling civilian life.

This report suggests, however, that public understanding of the challenges of returning to civilian life is absent. Whilst the public maintains a huge emotional connection to the dwindling band of Second World War veterans, some show ambivalence or even apathy to younger veterans. This should seriously concern us.

I find it refreshing that this report has focused, exclusively, on the new generation of younger veterans; those under 50 years old. This generation has an enormous amount to offer the civilian world. For the most part these veterans, like their predecessors, are ordinary people, though many have experienced and done extraordinary things. Most of them share the same aspirations as their civilian counterparts: to buy a house, get a good job and put their children into a decent school. We have a collective duty to help them meet these aspirations.

I hope this report will do at least two things. The first is to highlight the nature of the challenges faced by the new generation of veterans, specifically in how they successfully transition to civilian life. The second is more fundamental: it is to focus greater attention on public perceptions of the veteran community and, particularly, the apparent disconnect between wider society and this new generation of service veterans. We all have a responsibility to make sure that they are not alienated from the society that they have served and protected.



The Lord Houghton of Richmond
GCB CBE DL

INTRODUCTION BY SIR ANDREW GREGORY

Around 15,000 men and women leave the Armed Forces every year, and almost all of them are better for their service. They have been given values, standards and skills. They understand the importance of teamwork, loyalty and integrity. They have a great deal to offer employers and bring great benefit to society.

Although most people understand this on an intuitive level, there are still too many myths and misconceptions about the veteran community. Too many people think of veterans as individuals who have been scarred by their experiences of conflict, or as robots, who can take orders but cannot think for themselves.

We must challenge these stereotypes. Veterans make a positive impact in the wider world; though they have served their country selflessly, they do not want special treatment. They certainly do not want to be objects of pity. But they do expect to be treated fairly.

Our research report shows that too many of them feel they are undervalued, and that their skills are not recognised by employers. Some even believe they are better off concealing their service histories. Others think that state agencies actively discriminate against them. This cannot be healthy for our society. The Armed Forces Covenant was a pledge by the nation to all those who have served their country that they would not be disadvantaged by their service. It must be honoured in spirit and not just in name.

But if a bargain has been struck between the nation and our Armed Forces then it needs to be a two-way process. Almost one in two of the 15,000 service leavers has served for less than four years. Many of them are young men in their 20s who are full of bravado and self-confidence, but who lack the life skills that will help them understand the new world they are entering and do not always understand how to integrate into society.

This is an issue of critical importance that must be addressed. We need to find a way of giving them the skills they currently lack.

Trying to tackle this problem when an individual is about to leave the Armed Forces is too late. Often, their heads are not in the right place, and the resettlement package focuses more on job opportunities, CV writing and interview techniques. It is impossible to tick every box in the short training time currently available.

The answer is to teach these essential life skills from the outset. From the day someone joins up, the chain of command needs to be responsible for making sure these skills are incorporated into basic training. Compulsory workshops held throughout a service career are the only way of guaranteeing every recruit engages in this vital process.

However, we must also accept that some veterans – even if it is a relatively small group – will face challenges. Normally, they will involve one or more of the Ds: Drink; Debt; Drugs; Divorce; Depression; Domestic violence; Dependency culture; Digs (accommodation). Even if things go well at first – they find a job and seem to be settling into civilian life successfully – they can subsequently lose their way.

Yet after two years, they are deemed to have transitioned from the Armed Forces, and lose access to support services at the very time they might still need them. For this reason, we would like to see the resettlement process extended. Only a few veterans might still need these services but, for those who do, they could be a lifeline.

I was delighted to see the Government propose a new Veterans Strategy earlier this year, and the creation of a temporary Veterans Unit to work across Whitehall. I hope this will help challenge and change public perceptions.

We need a new national narrative that promotes the qualities veterans bring to society – courage, discipline, commitment and respect for others. A narrative that shows how they can make a positive social and economic contribution, but also recognises some will face challenges resulting from their service and may need our help. We must also create a climate in which veterans feel able to ask for assistance when they need it.

I believe this report will make an important contribution to the national debate.



Lieutenant-General Sir Andrew Gregory
KBE CB

THE WARNING SIGNS

More than half of all SSAFA veterans experienced problems within the first year of leaving the Armed Forces. Despite all the efforts made to prepare service leavers for the day they left their barracks for the final time, our research shows that too many were ill-equipped to face the outside world. The younger the veteran, the more likely this was to be the case; 87% of veterans aged 18-24 experienced difficulties within the first year of transition.

In all, 74% of SSAFA veterans experienced problems in the first three years of transition, and 80% in the first five years.

77% of SSAFA veterans admitted they were not fully prepared for civilian life. To an extent, this might sound like a self-fulfilling prophecy; the veterans who ended up needing help were those who had thought least about transitioning from the Armed Forces.

But our separate YouGov survey of veterans shows this reluctance to prepare for the outside world is not uncommon. 43% percent did not begin to plan until their final year or until they had left the Armed Forces.

What common features emerged from our research? Five themes repeatedly came up in our in-depth interviews with SSAFA veterans.

77%

of SSAFA veterans felt they were not fully prepared for civilian life

1 Most had not saved money while they were serving and had nothing to fall back on if they did not immediately find employment. As many had been living in military accommodation, they had an unrealistic idea of the cost of living in the outside world. A common problem they faced on leaving the Armed Forces was debt.

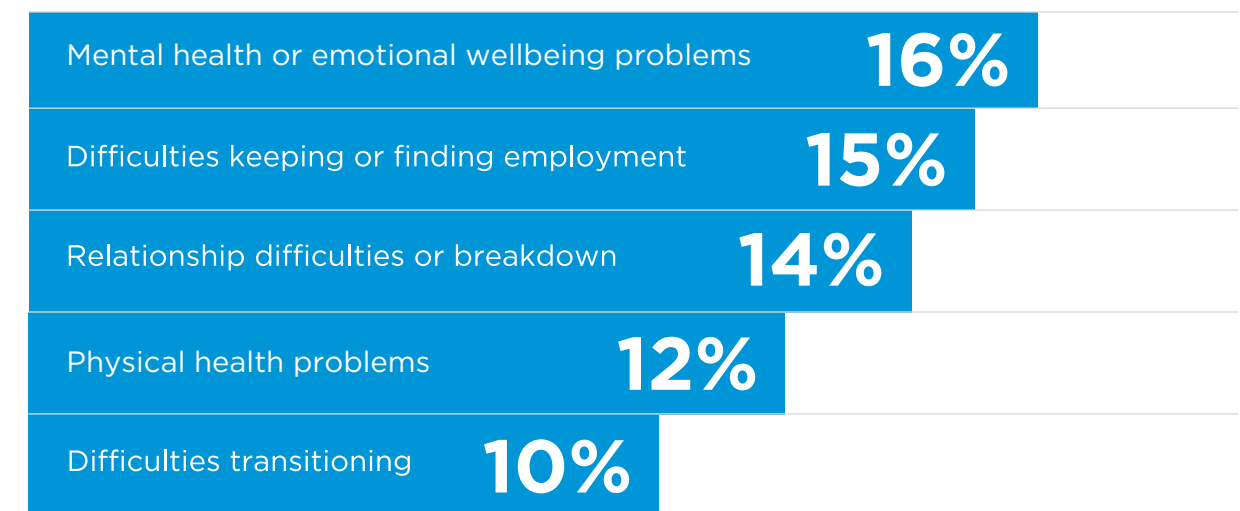
2 Resettlement training was hit and miss. Some had slipped through the net altogether because of ill-health or because they had been discharged unexpectedly. Others found the training was too narrowly focused or unsuitable for their needs. Most felt it did not offer practical, real-world advice that would have helped them adjust to civilian life.

3 Finding a job was a greater challenge than many had anticipated – a fact some attributed to simple discrimination. Some found their skills did not transfer into civilian life and they could not land the type of job they had expected. Salary expectations were often unrealistic. Many were surprised they could not earn at least as much as they had been earning at the end of their military careers.

4 Finding affordable, suitable housing was more difficult than they had imagined, and they did not know how to navigate the system. Some felt they were victims of discrimination.

5 Adjusting to civilian life was often disorientating. Missing the camaraderie, structure and hierarchy of the Armed Forces, they found the military culture and sense of humour was often not understood or appreciated.

We asked SSAFA veterans to describe, in their own words, what event or change in circumstances had made things worse for them when they began experiencing problems. The most common were:



52% of SSAFA veterans cited both a physical and a mental health condition. Around half of SSAFA veterans had a long-term physical health problem which they attributed entirely or partly to military service. A similar percentage had a mental health problem resulting from service.

It is important to avoid overstating the prevalence of mental health problems in the wider veteran population.

However, service leavers who had left on medical discharges related to mental health problems are amongst the vulnerable in the veteran community.

“ When seeking help from local GPs and making them aware of my past issues they didn’t seem to care what my military past has caused me ”

- A male veteran, aged mid-30s.

We launched a mentoring scheme for wounded, injured and sick service leavers in 2014, to motivate and empower them on their return to civilian life. Since January 2018, we have been piloting a scheme for all leavers, in conjunction with the Ministry of Defence, at the Catterick Resettlement Centre.

The transition support services available to service leavers through military channels focus primarily on finding them work. While that is, of course, crucial it does not address the wider issues associated with transitioning into civilian life.

The biggest problem can be a service leaver’s mindset: it is no longer about who you were, it is about who you are now. But it is impossible to change someone’s mindset during a three-day transition workshop. This loss of identity can be acute, and more could be done to prepare service leavers for this moment.

This is particularly true of early service leavers: those who have left after fewer than four years of service. Many have seen their dream quashed, perhaps because of ill-health or disciplinary issues, or possibly because they are not suited to a long-term military career. The military moves on, but they do not. As a result, they find themselves in a strange No Man’s Land.

Identifying the most vulnerable service leavers, who are most likely to struggle with this transition, before they begin to experience problems is a challenge that has not yet been fully embraced.

Christian Dobson, 34, left the Royal Navy in 2014 after serving for almost 10 years. He now works for an engineering company and is studying part-time for a BSc in Electronic and Electrical Engineering at Robert Gordon University.

“ Initially, I planned to remain in the Navy for a full career, and trained as a Mine Warfare Specialist. I gained a dynamic skill set, including basic seamanship, manning light weaponry and helping to ensure the safety of the ship and everyone on board.

To smooth my return to civilian life, I envisaged an appropriate and structured resettlement package, which would be easy to access and provide a seamless transition. In my final year, I served a full Gulf tour, my third, but it was difficult to get proper advice while I was on board ship. I also had to deal with the death of my father during my notice period, which was very difficult.

Grieving for my father and without a structured resettlement package, I didn't know what I wanted to do. I was ready and able to work, and felt I had so much to offer, but couldn't seem to find a direction for a future career. Effectively, I was now unemployed without an income, with a mortgage to pay and a life to live.

SSAFA proved invaluable, helping me with financial assistance which enabled me to survive for a couple of months. After having been a professional so long, I was reluctant to ask for financial help. But, at the time, I felt I had no other option.

Employment in 'civvy street' meant a substantial salary cut, but I was excited at the prospect of my future career. As a member of the Armed Forces, you become used to a certain lifestyle and a guaranteed salary for socialising, holidays and shopping. Even being single, without the responsibilities of providing for a family, it was still difficult and took me about a year to learn how to budget within my reduced salary.

Whilst being in the Navy wasn't, ultimately, all I had hoped for, the first 18 months of

civilian life was very difficult at times. I missed being part of the Navy every single day - the tight daily structure, the predictability of my work, following orders, the camaraderie of friends on board ship, the focus and purpose. After so many years in the Armed Forces, I was not only experiencing the feeling of being displaced but also realised that I was, in fact, institutionalised!

Although I have usually been very careful with my money, I would have welcomed some preparation for life outside the Navy, especially financial advice about prioritising my spending, budgeting and managing my expectations - a financial health check prior to leaving the Navy. On reflection, I wish I had paid off my credit card debt and saved more.

Help from an advisor or a mentor would have allowed me to check I was on the right track searching for jobs and explained about the civilian workplace and how attitudes differ from those on ship. Despite support from my family, formal counselling proved invaluable - the general, civilian population has little or no understanding of life in the Armed Forces and the huge implications of leaving. Ideally, it is best to talk with someone with experience and knowledge of how the military operates, someone who understands comradeship, camaraderie and the effect of the loss on those relationships.

I am very proud to say that, despite all the many difficulties and drawbacks, with sheer determination, fortitude, perseverance and a positive outlook, I qualified last year with a Higher National Certificate in Electrical Engineering. My overall resolve to succeed in life is partly due to the discipline and work ethos I learned as a serving member of the Royal Navy and I will always be grateful for that. ”



“ After so many years in the Armed Forces, I was not only experiencing the feeling of being displaced but also realised that I was, in fact, institutionalised. ”

Christian Dobson
Royal Navy veteran, aged 34



THE EMPLOYMENT CHALLENGE

23% of the SSAFA veterans we surveyed were unemployed and unable to work, mainly for health reasons. This group has struggled most with the transition to civilian life; they cited more negative and fewer positive life experiences than other veterans.

The impact of unemployment on the lives of those who were unable to work is clear to see. Around three quarters of them said that, at some point since leaving the Armed Forces, they lacked the confidence to leave the house or had been overwhelmed by negative or suicidal thoughts. Half had succumbed to drug abuse or episodes of heavy drinking.

Conversely, 89% of SSAFA veterans in full-time employment cited being employed as a significant life event, with 58% stating employment was the single-most positive experience since leaving the Armed Forces. This finding was mirrored by our YouGov survey of veterans – 53% reported employment as a positive life experience.

It is important to put the experiences of SSAFA veterans into the wider context of the veteran community. Most veterans do find work. Working-age veterans were as likely to be employed as those of the same age in the general public: 78% and 79% respectively³.

In 2015/2016, 72% of eligible service leavers used the Career Transition Partnership services. Six months after resettlement, 80% were employed, 10% were unemployed and the remaining 10% were economically inactive⁴. However, the data is only a snapshot taken six months after resettlement and does not tell us what happened afterwards.

Nevertheless, a recurring theme from SSAFA veterans was that the careers planning they received was ineffective. It was too narrow, underestimated the complexities of job hunting and did not match their skills with available jobs. One in five SSAFA veterans said employment training they received after leaving was helpful, and a further 64% believed it would have been helpful to them in civilian life if they had received it.

Almost one in four veterans surveyed by YouGov would like to have had employment training or further education opportunities, either before or after leaving the Armed Forces. 33% would have valued careers advice. This suggests the training on offer as part of the resettlement process was, at best, patchy. Nearly one in five (19%) said they had lacked suitable qualifications or skills to secure a job.

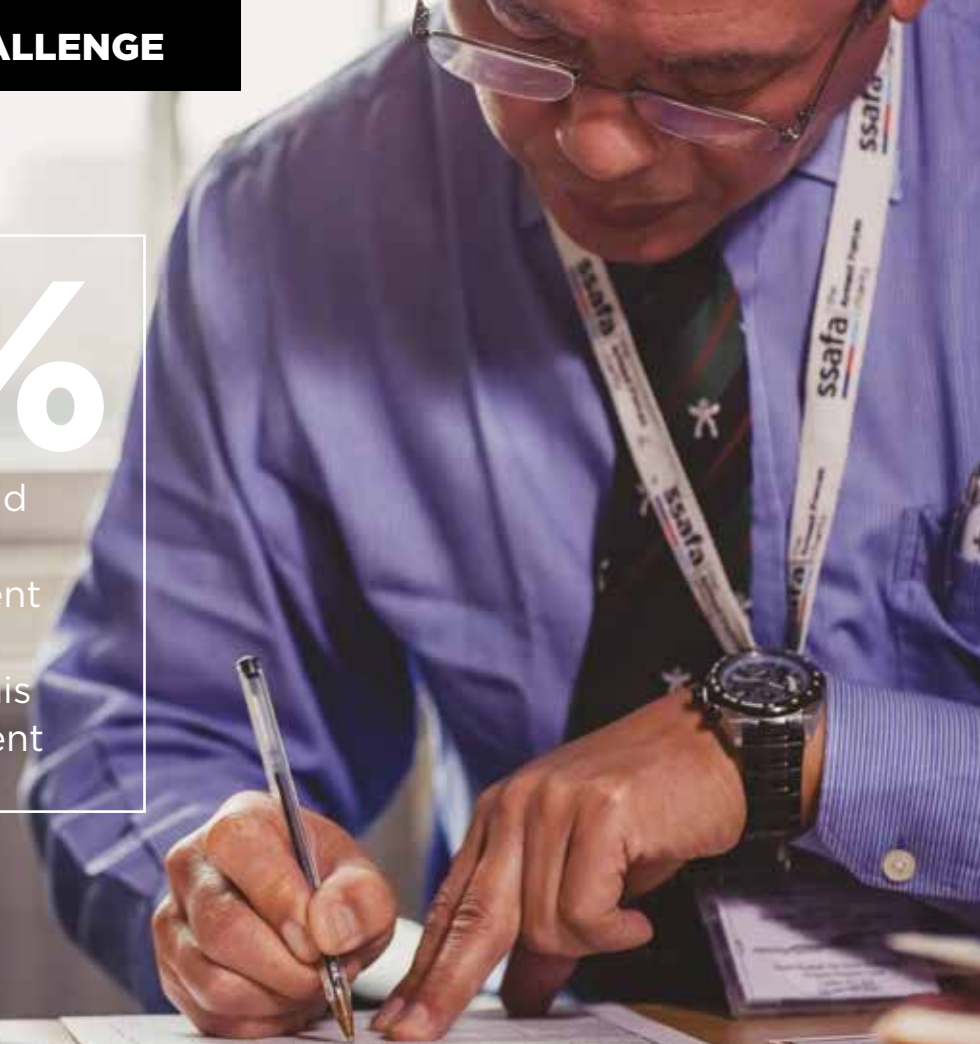
Many of the SSAFA veterans we interviewed felt the advice on writing a CV and career suitability did not fit what they needed in civilian society. This led to some veterans making career choices that did not suit them.

Jessica was medically discharged at the age of 33 after five years in the Royal Navy. When she left the Armed Forces, she was struggling with mental health issues and recalled:

“I was told by the employability team that you can walk into any job, and it’s a load of rubbish. I didn’t find them any help. The way they tell you to write CVs is not how civilians do it, it’s lucky I have a friend who works in HR who helped me. My head was completely all over the place, and what they were telling me in the career transition workshop was going in one ear and out the other.”

58%

of SSAFA veterans said employment led to a significant improvement on their life, with more of them mentioning this than any other life event



Other veterans made a similar point – greater flexibility over the timing of training courses would have helped them, especially those with young children or experiencing relationship difficulties.

Fiona, a mother of two, served as a weapons technician in the Royal Air Force for 11 years, but left without a clear plan. She found the resettlement courses she attended too generic and too geared towards typically male career paths. She decided to go to university on the understanding that her husband would be the main earner during that time, but their marriage broke up and this led to financial problems. She contacted SSAFA and received financial assistance.

“ I didn’t really know what I wanted to do - I had a couple of ideas but they kept changing. There was a lot of plumbing and plastering. What I wanted was just some emotional help and good financial advice. ”

The Ministry of Defence introduced Personal Development Plans this year, signalling a more bespoke approach to resettlement.

This is a welcome development. Nevertheless, this will not solve the second, significant problem identified by the veterans we surveyed.

70% of SSAFA veterans and 60% of veterans surveyed by YouGov thought employers did not properly value their skills and abilities.

Many of the veterans we interviewed believed employers actively discriminated against them. One, a former salesman who returned to civilian life after six years serving in the British Army, said he was routinely asked at job interviews whether he had any problems.

“ The first question you’re always asked is, ‘Did you ever kill anyone?’ You can’t expect civvies to understand. ”

A 33-year-old, who worked in logistics for the British Army for 12 years, found some employers were uncomfortable with the idea of female veterans.

“ There are lots of jobs out there that do like ex-Forces, but, hand on heart, I can tell you when you are a woman and you say you are ex-Forces, they get scared of you. Shaven head and tattoos everywhere – that’s the image they have of us.

When I tried to get a job at a clothes shop, I was told ex-Forces are too brash, too direct in dealing with customers. I stopped putting Army on application forms, I just said HGV driver. I’m proud of what I achieved in the Army, I loved HGV driving and I loved the logistics. But when I spoke to one company the bloke looked at me and said: ‘We tend to take on blokes, do you know what you are doing?’ ”

Another female British Army veteran also stopped mentioning her service experience because she had also been told ex-Forces people were too direct.

“ I’ve put my life on the line, I joined up to make sure people are safe and I’m really proud of what I did in the Army. But now it means nothing. ”

The workplace has changed dramatically in the last two decades and ‘soft skills’ are now greatly valued. If employers perceive that service leavers lack these skills, that is a barrier to recruitment. It is an issue that needs to be addressed during resettlement as part of the preparation for civilian life.

But the problem is altogether more subtle; it is not simply a case of discrimination by employers. The SSAFA veterans we interviewed had jobs in the military with identifiable civilian equivalents, such as chef, electrician or driver. But they still found it difficult to transfer these skills. A chef said his ranking and responsibilities were not understood by civilians. A driver, who spent several years driving large vehicles in the Army could not get a similar job as a civilian. A more joined-up approach is needed, with greater emphasis on educating employers about the value of military qualifications and how they can be adapted in a civilian setting.

Employers need to take these skills into account rather than focusing principally on academic qualifications.

72% of organisations with active ex-military recruitment programmes would recommend employing veterans. More than 50% of them

said ex-Forces tended to be promoted more quickly than other employees.

Only 66% of all large and medium-sized organisations believed veterans had good communication skills, yet those who employed veterans found it was one of their strengths⁵.

Travis Feather was medically discharged from the Army in 2015 after suffering a serious crush injury in Afghanistan and struggled with anger management. He recalled his positive employment experience with JP Morgan, where he now works as a product manager.

“ I got on the ex-Forces programme as an intern and was offered a full-time role two months later. Since I have been in work, I have become less cantankerous. It has calmed me down and given me more self-worth. The kids are a lot more relaxed, they can feel the difference in me especially at the ages they are, six and ten.

I have been with JP Morgan for a year and they have been ridiculously supportive. I have hearing problems because of the accident and I couldn’t use their normal phones or headsets so they went out of their way to find something that would work and bought me a special headset. ”

The Government’s Defence Employer Recognition Scheme (ERS) encourages employers to support the Armed Forces and inspire others to do the same. The ERS rewards organisations that show support to the Armed Forces community and align their values with the Armed Forces Covenant.

To win an ERS gold standard award, an employer must proactively demonstrate Forces-friendly credentials as part of their selection processes. Also, where possible, they must be involved in recruiting service leavers through the Career Transition Partnership. This is a progressive and worthwhile initiative and deserves to be more widely publicised.

However, the employment landscape has changed dramatically in recent years. Small businesses are the backbone of the economy, and 5.4 million of the UK’s 5.7 million businesses employ fewer than 10 people⁶.

The Federation of Small Businesses signed the Armed Forces Covenant in April 2018 on behalf of its 165,000 members. This is an opportunity to launch a major education programme for the small business community. Through no fault of their own, many of these employers may rarely or never mix with veterans, so misconceptions may be left to manifest about the benefits of employing them.

“ But when they both died, loneliness really hit. You realise that when you were in the Army you were never alone. ”

Gemima Stevenson
British Army veteran, aged 32



Gemima Stevenson, 32, is a mother of two who served in the Royal Engineers for nearly 11 years before leaving in 2012. Two years later, her husband, also in the military, was killed in a motorcycle crash. In the same year her father died from cancer, but she has battled back from the double bereavement, unemployment and financial hardship.

“ I left the Army after becoming pregnant. I was in Germany, my husband was in the UK and they didn't want to post me back there. My next tour after maternity leave was due to be in Afghanistan. I think it was harder for women, I felt there wasn't a lot of understanding.

My plan was self-employment, doing something I enjoyed and could fit around family life. I took a City and Guilds qualification in dog grooming, but my hobbies were face painting, body painting and life casting; eventually my hobbies became my business. I opened a crafting shop, won a £5,000 local business award and took on an apprentice, but in 2014 my husband died. I tried to continue, but I couldn't do it. I chose to take a step back before the business failed.

I was caring for my dad, who was living with us at the time, but later that year he died from cancer. When I left the Army, I had a lot of people around me. But when they both died, loneliness really hit. You realise that when you were in the Army you were never alone.

I planned to spend a year doing a renovation project on my house, but it was a bigger and more expensive project than I had thought. I had no contingency plan and ran out of money. I needed to get back to work. I went to the Job Centre, but they didn't

help - I remember coming out in tears. They said I wasn't the kind of applicant they were meant to help, but I was unemployed, where else was I supposed to go?

I was unemployed for over a year. I am an electrician by trade, but I didn't have practical experience at the start. I was over-qualified on paper but had no practical experience of household electrics because in the Army I had worked on generators. I needed someone to take me on as an electrician's mate.

I think work experience would be a massive help when you come out of the Army. It would give you the confidence you need when you don't have the practical experience in the workplace.

Eventually, in 2016, I began doing small building jobs for other people and that built up my confidence and contacts. Last year, I took over a dormant building company - I would be lying if I said I didn't have moments of doubt, but it is going well. We do renovations and refurbishments and I'm now employing five people.

One of them, my carpet fitter, is an ex-Royal Engineer. He's multi-skilled and he can do a little bit of everything. He's also on the same wavelength as me - some people just don't get it, but if I say certain things I know at least one person will laugh! ”



HARSH REALITIES

Employment was often the gateway to greater fulfilment for SSAFA veterans and, understandably, the focus of the military's resettlement programme is helping service leavers find a job. But employment is not always a panacea. Other issues – sometimes but not always interrelated – can be just as challenging in the early days of transition. So any strategy that seeks to deliver better outcomes for veterans who are struggling needs to take this into account.

87%

of SSAFA veterans experienced financial problems since leaving the Armed Forces

MANAGING FINANCES

The average net household income of SSAFA veterans was just under £17,000 per year, with 22% surviving on an annual net income of less than £7,500. More than six out of ten had a net household income of less than £20,000. This compares to the UK median disposable household income of £27,300 in the financial year ending 2017⁷.

Unsurprisingly, 87% of SSAFA veterans had experienced financial problems since leaving the Armed Forces. 79% sometimes struggled to make ends meet at the end of the month and 67% reported problems managing finances or debts.

To put this into perspective, 16% of YouGov veterans had experienced problems managing their finances and debts and 23% did not have enough money to make ends meet at the end of the month.

For many, the problems were linked to other issues, especially long-term health problems. But it is hard to escape the conclusion that lack of savings a naivety about the cost of living plunged others into debt.

Many of the SSAFA veterans we interviewed had joined the Armed Forces in their late teens, moving straight from their family home into military accommodation. They had never learned to live on a budget, and the costs of utilities, council tax and rent were a shock. Some had not considered the additional cost of travelling to and from work and had become used to their rent being deducted straight from their wages.

Promoting a savings culture in the Armed Forces is one of our key recommendations outlined in the final chapter of this report.

Bradley re-joined the British Army as a Regular three years ago, after serving as a Reservist. He was so concerned by what he experienced that he has begun offering informal financial advice to his colleagues.

After being discharged from a full-time contract with the Reserves, he had no savings to fall back on. Financial pressures led to the temporary breakdown of his marriage and he fell into debt, which he is still paying off more than three years later. He said:

“ I see it all the time – people who haven’t saved, they’ve not bought a house. They’ll get a shock when they leave. Half the time people are not interested in being at workshops. A lot of guys don’t look at their finances. They know they’re going to take a pay cut, but it’s hard to envision what that’s going to be like when you are no longer in military accommodation and are paying full rent. ”

FINDING HOUSING

48% of SSAFA veterans rent from their local authority or a housing association

Nearly half of SSAFA veterans are living in social housing, with a further 18% in private rented accommodation. Only one in five are home owners.

Among the 18-29-year-old SSAFA veterans, 18% identified housing problems or being made homeless as a key life event most connected to the onset of their problems. 28% of all SSAFA veterans had lived in temporary accommodation since leaving the Armed Forces, and 22% had slept rough or been homeless at some point. Finding a permanent place to live was identified by 50% of veterans as a positive experience, which had significantly improved their lives since leaving the Armed Forces.

However, many left the Armed Forces with an unrealistic expectation of their entitlement to housing. This was compounded by the fact that some had moved to new areas in the hope they would have a better chance of getting a house but had no local knowledge or support networks in those areas.

Jessica, who was medically discharged from the Royal Navy, believed she would be awarded points for her years of service. She said:

“ You are told when you leave the Armed Forces and go to your local housing authority you will be the top priority, but it doesn't happen. ”

In fact, her perception was that she had been the victim of discrimination when she contacted her local housing office and told them she and her partner were ex-Forces. Other veterans also felt the Armed Forces Covenant, which states that veterans and their families are entitled to fair treatment, had not been applied to their cases.

A serving soldier, now in his second stint in the Armed Forces, said:

“ It should not have taken the Armed Forces Covenant for councils to get people [housing], it should be instilled in the country to want to do that for people who have been through so much. To tell a family with three children ‘You need to go down the homeless route’ is shocking. ”

Some veterans found out after they had left that they could have registered with housing authorities before leaving the Armed Forces and had they done so, would have been in a better position to find a home more quickly.

Housing is a particular problem for younger service leavers. This is partly because of wider societal changes. In some areas of the country, such as the south coast, social housing is predominantly multi-occupancy and there is very little single occupancy housing available. For someone who is single in their 20s or 30s, there is therefore very little chance of finding accommodation through a housing authority.

Better education before transition would prepare veterans for the reality of finding a property – and the likely costs if they need to rent privately. At present, they are told too little, too late.

CIVILIAN LIFE

89% of SSAFA veterans thought civilians did not really understand their needs

More than two thirds of SSAFA veterans said they had never felt fully part of society since leaving the Armed Forces. Worryingly, 89% thought civilians did not fully understand veterans' needs and felt misunderstood.

How to *be* a civilian turned out to be more difficult than many had anticipated.

One female veteran, who left the British Army after 12 years, summed it up perfectly:

“ I needed time to figure out being a civilian for a while. I remember walking on the grass and thinking ‘Oh! I can actually walk on the grass!’ ”

The structure and hierarchy she had taken for granted for more than a decade were no longer in place, and replacing it with an alternative proved hard. Many SSAFA veterans underestimated their sense of disconnection from other civilians.

The ‘military sense of humour’ was often mentioned by the SSAFA veterans we interviewed – they felt civilians often did not understand it. Female veterans found they had to make a deliberate effort to curb their humour because it was perceived as ‘very male’.

Another female veteran in her late 30s said:

“ I went from working with like-minded people who understood me, my mannerisms, humour and authority after 16 years, to nothing. ”

Yet one SSAFA veteran we interviewed perceptively observed that the key to success in civilian life was adapting – civvy street would not adapt to them so they had to adapt to civvy street.

Nevertheless, replacing the camaraderie of military life proved very difficult for many. A British Army veteran, who served for six years, said:

“ In the Army you live, eat and sleep together – there's the regimental aspect and discipline. I struggled with not having a support network, lack of direction and lack of structure. ”

64% of SSAFA veterans had felt lonely or isolated since leaving the Armed Forces, and said they had no close friends. 30% said keeping in touch with other veterans had been a positive experience and had significantly improved their lives.

The experience of being part of a team and knowing your comrades are watching your back, or in extreme circumstances would even lay down their lives for you, is rarely found in civilian life, where loyalty cannot be taken on trust. That can be a hard lesson to learn.

For some, being part of a veterans' network can help them make sense of the experience. For those who have lost contact with their former comrades, one-on-one mentoring with another veteran can bridge the gap. The service needs to be made as widely available as possible – not only at the point of transition.

Walter Richardson, 36, was injured in Afghanistan on Operation Herrick, and was medically discharged in 2016 after nine years of service. He lives in Scotland with his wife and four children, and he is currently completing a social services course at college in Lanarkshire.

“ I was caught in an ambush by the enemy in Afghanistan that knocked me down a hill, and I landed awkwardly. I finished the tour, then five months later my leg collapsed underneath me when I was marching on parade in front of the Queen.

I had broken my leg in two places and that was the build-up to my medical discharge.

My problems started pretty much straight after I was discharged. We couldn't get social housing, even though we had four kids, and had to rent privately instead. I got into financial difficulty, and I was using my Army pension to pay the rent, council tax and bills.

I thought I would leave the Armed Forces, have that on my CV, be vetted and go on from there. But it was the complete opposite. I put my references as 'HM Armed Forces', but got frustrated because I wasn't getting calls. I removed it and put 'references on request' and got six or seven phone calls in a week. When people ask me what I did previously

I no longer say that I was Armed Forces. Out of ten people there will be two that are pro-Army, the rest are against them for some reason. I was so proud when I left the Army, but times have changed.

I don't go out of my way to tell people that I served. People ask why I'm not working, people don't believe you. I was stuck with the stigma that I was trying to claim dole money.

Last August, I started a one-year Higher National Certificate course in social services. When I applied for the course they tried to say I wouldn't be suitable because of my Army background, but my tutors have been really pleased with my commitment. I've passed my assessments, I haven't dropped out. When I've finished the course, I'd like to go into the social services. I would like to help other veterans or work with young people from disadvantaged backgrounds. I think I could inspire them. ”



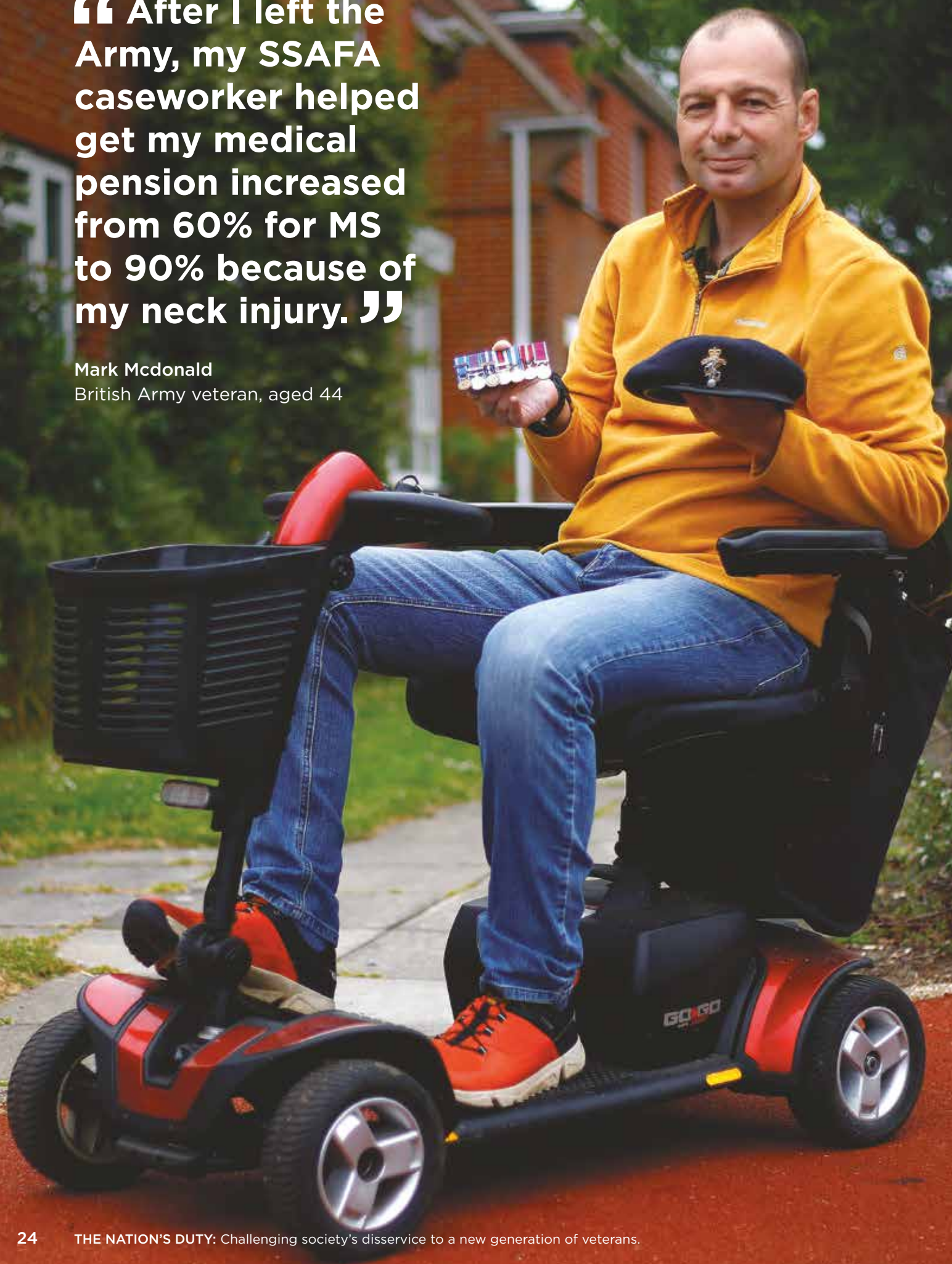
“ Out of ten people there will be two that are pro-Army, the rest are against them for some reason. ”

Walter Richardson
British Army veteran, aged 36



“After I left the Army, my SSAFA caseworker helped get my medical pension increased from 60% for MS to 90% because of my neck injury.”

Mark McDonald
British Army veteran, aged 44



Mark McDonald, 44, served in the British Army for nearly 24 years before being medically discharged in 2013. He lives with his wife in veterans' accommodation and the couple are fostering a nine-year-old boy.

“ I was diagnosed with multiple sclerosis (MS) in 2006 while I was serving in the infantry, but I carried on as it was manageable at that stage. In 2007 I spent three weeks at Headley Court, and I started having neck problems the following year. I don't know what caused them - I have been in car crashes, blown up, had rugby injuries, so I will probably never know.

My last year as a serviceman was spent at Tedworth House Recovery Centre in Wiltshire.

I started the standard resettlement with two years left, but because of my illness I could not do the courses and went onto a rehabilitation programme. The resettlement class is very basic, and after 22 years in the Army, the outside world is an alien environment. People need guidance earlier.

I was introduced to SSAFA who connected me to all the right charities who could help me - having a single point of contact is crucial. But you need to ask for help, people don't always know you're in trouble.

After I left the Army, my SSAFA caseworker helped get my medical pension increased from 60% for MS to 90% because of my neck injury.

He also helped me get a bursary to do a history degree, and arranged for help with money management skills as well as a mobility scooter. I resisted it at first, but it means I can still get out and about.

Finding a job can be difficult. The trick is to make your skills transferable. Driving a tank is a great thing, but there is not a lot of call for it in the civilian world.

Employers need to be more imaginative. I think they would be pleasantly surprised by the quality of recruits from the Forces: people who are smartly dressed, always on time, know how to talk to people. But how many employers are willing to take a risk?

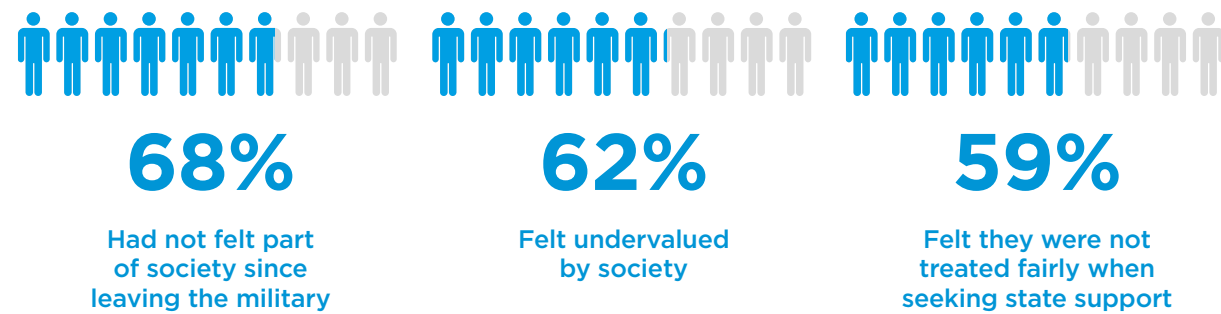
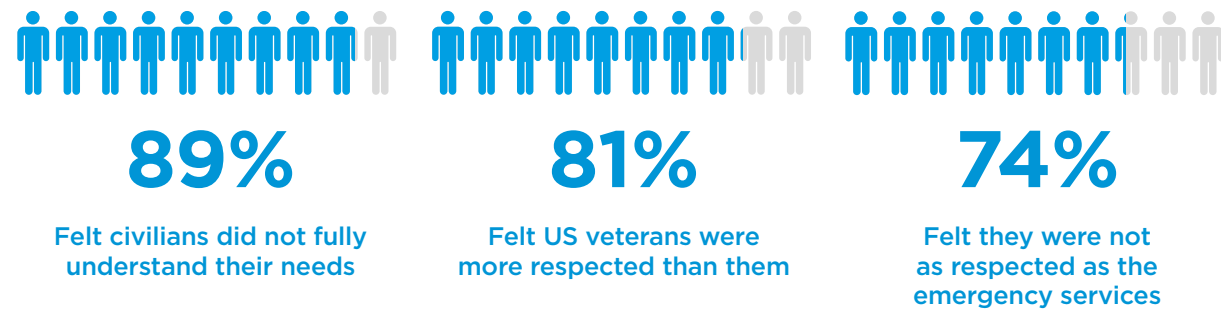
People can have pre-conceptions about veterans. Two years ago, we decided to foster a young boy. I was shocked by the experience. We were cleared for fostering, but then the head social worker came to interview me to check I wasn't institutionalised. Would they have done the same thing if I had been a paramedic or a policeman? But we got through it. We have a lot to give.”



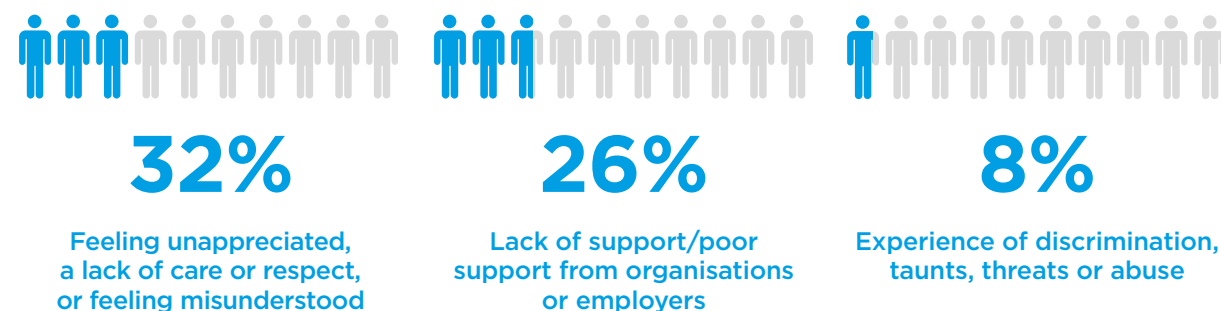
VETERANS AND SOCIETY

One of the most striking findings of our research was the overwhelming sense of alienation from society. SSAFA veterans feel undervalued. They do not think that civilians understand them, and they do not believe they are treated fairly by employers or state agencies.

The message from the SSAFA veterans we surveyed was stark:



Among the SSAFA veterans who said they felt undervalued, their reasons were:



Perhaps as a result, 44% of SSAFA veterans said that, at times, they had not felt proud of having served in the Armed Forces. But the majority, 52%, had never felt that, despite their experiences in civilian society.

Samuel, who left the British Army in 2016 after serving for almost eight years, has an interesting perspective because a year later he took up a job as a technician in the ambulance service. Although his personal experiences with employers had been positive, he said:

“There is no respect for the Armed Forces and that’s a fact. In general terms, having served in the military means nothing. I think, out of everyone, the police get all the respect. I probably get more respect now than when I was in the Army, but that is generally from my patients. I have noticed the difference since we shut down in Afghanistan – people have lost interest.”

This was a common view – two out of three SSAFA veterans believed they were less respected during times when the Armed Forces were not deployed in major conflicts. One serving soldier said bluntly:

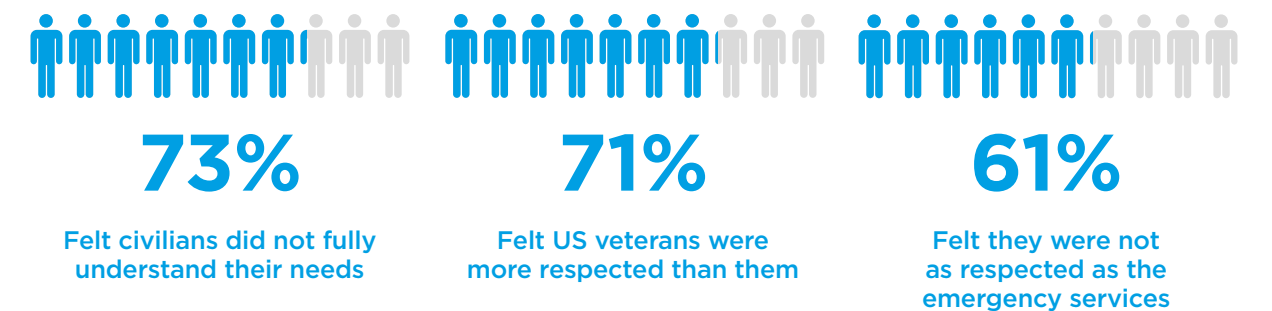
“Everyone jumps on the bandwagon when people die. The Army needs conflict for there to be that stimulus.”

A female veteran in her late 30s said:

“The ignorance and hatred for military personnel from our own community is intolerable and unbearable at times. There is no awareness or acknowledgement or understanding of military service anymore.”

The veterans we help are, by definition, among the most vulnerable in the veteran community. So we wanted to understand the extent to which these views were shared more widely amongst their peer group.

Our separate panel of veterans, surveyed by YouGov, also felt they were not given the respect they deserved, but appear to have found it easier to reconnect with society:



81%

of SSAFA veterans felt they were not as well respected as US veterans



The Armed Forces Covenant is a promise from the nation that those who serve, or have served, and their families will be treated fairly. Our interviews with SSAFA veterans showed that many believe it is not being honoured.

It is difficult to be sure whether this perception is always accurate – it is one thing to allege discrimination and another to provide compelling proof that it has taken place. Often it was the stereotyping veterans objected to most. Many did not necessarily believe they had faced prejudice in everyday life, but that there was widespread ignorance of what a job in the Armed Forces entailed, or a facile assumption that it must have involved killing people.

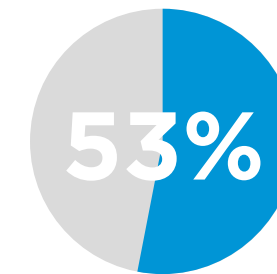
It is clear from our research that SSAFA veterans feel misunderstood and undervalued. But we also wanted to test public attitudes towards veterans. To what extent is that perception justified? Are our veterans respected for the service they have given their country? Or is the public now indifferent to the sacrifices they have made? Does the public believe veterans should receive preferential treatment to avoid them being disadvantaged?

YouGov surveyed 1,620 adults, and their responses suggest the picture is more nuanced than some veterans might imagine. There is strong latent support for the men and women who have served our country, but it is not necessarily being expressed overtly. This is partly a failure of imagination. There appears to be a lazy assumption that veterans' welfare is an issue for the Government or the Ministry of Defence, rather than for society as a whole. This is an abdication of collective responsibility that needs to be challenged.

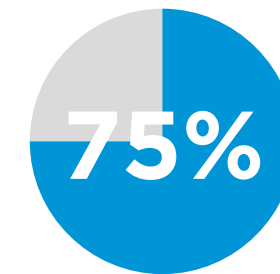
Our survey of the general public found that the Armed Forces were respected by 89% of respondents, putting them behind the ambulance services (98%) – and the fire services (97%) – but ahead of the police (85%).

However, drilling down deeper into the figures, it became apparent that respect for the Armed Forces was far softer than for either the ambulance or fire services. Whilst 89% of the general public expressed 'a lot of respect' for the ambulance services and 84% for our fire fighters, only 63% had 'a lot of respect' for the Armed Forces. The police trailed behind with 52%.

Yet there was a clear sense that the public think veterans deserve better:

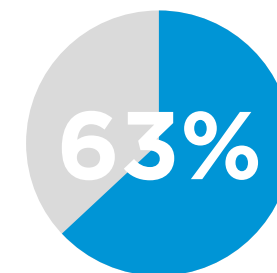


Believed British veterans were valued less highly than US veterans

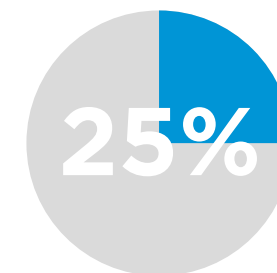


Supported the introduction of a Veterans ID card, giving them discounts and privileges

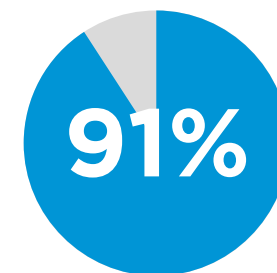
Many veterans we surveyed felt they were victims of discrimination in the job market, so we tested views about employing veterans in our public attitudes survey:



Said that if a job applicant was a veteran it would make no difference to their likelihood of hiring them



Said they would be more likely to hire someone who was ex-Forces



Said they would have no objection working alongside a veteran as a colleague

Despite these positive findings, few of those surveyed appeared to make the connection between the role they could play in society – whether as an employer, colleague or in another capacity – and the welfare of our veterans. 70% believed that the Government and the Ministry of Defence should have

primary responsibility for the welfare of veterans living in Britain, while only 16% saw it as the responsibility of society as a whole. Until that view changes, the disconnection between veterans and the wider society they have served will surely remain in place, with all the damaging repercussions this brings.

SSAFA'S RECOMMENDATIONS

The purpose of our research was to map the journeys of SSAFA veterans. Most of them have experienced difficulties transitioning to civilian life. Our report looks to discover: what went wrong; when it went wrong; why it went wrong; what could have been done to make their journeys smoother; and what can be done now to help.

We asked three different sets of questions to help understand their experiences and the factors that might have led to a different outcome.

First, we asked SSAFA veterans to identify generic types of support they received and that had been helpful to them or that would have been helpful if they received it. Looking at the answers together, they indicate the level of potential demand for each type of support.

Careers advice and employment training were identified as the most helpful types of support people had received, but fewer than a quarter of SSAFA veterans had actually received them. The majority would have liked more support after leaving the Armed Forces. 67% expressed an interest in further education opportunities, 64% in employment training, and 64% said life coaching or mentoring would have been beneficial.

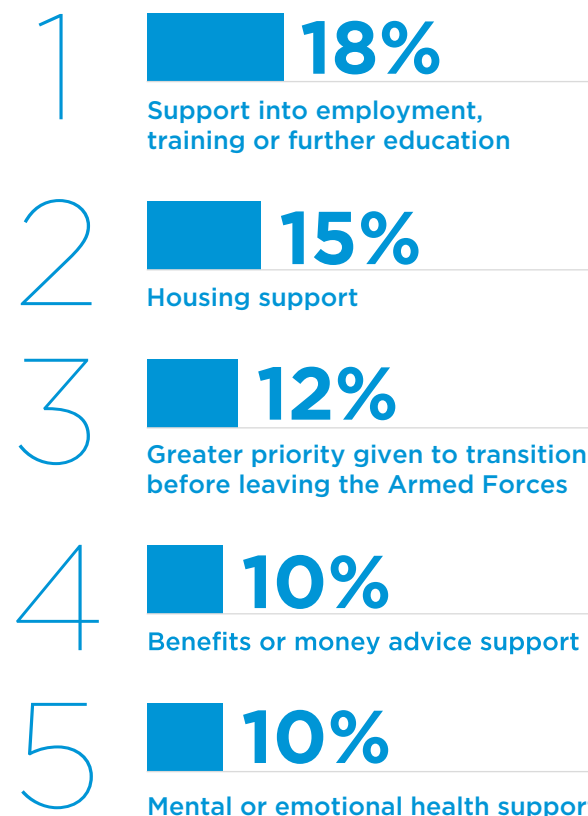
Adding together the two groups - the proportion of veterans who had received each type of support and found it beneficial and the proportion who had not received it but would like to have done - **the greatest demand was for:**



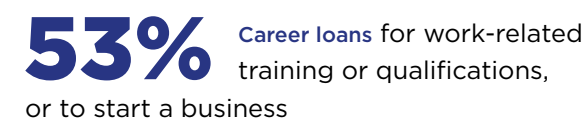
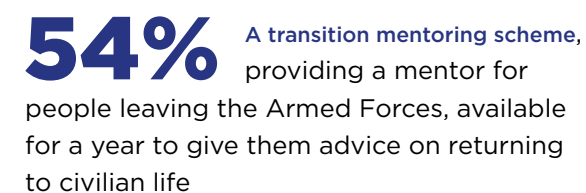
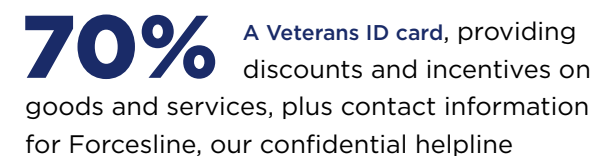
However, 80% of the youngest veterans, the group aged 18-29, expressed interest in a life coach or mentor. Of the 50% of veterans who experienced difficulties in the first year after transition, 74% said a life coach either had been helpful or would have been helpful.

Secondly, we asked SSAFA veterans to identify, in their own words, anything the Government or the military could have done better or differently - either while they were in the Armed Forces or since leaving - which would have improved their quality of life.

The top five requests for greater support were:



Thirdly, we showed SSAFA veterans 10 potential new services they could be offered and asked them to choose three that would be most helpful now, or if they had been available in the past. Adding together their responses the three most popular ideas were:



It is noticeable how strong the demand was for an array of mentoring, advice and advocacy schemes. Four variants of the idea were shown as possible new services and all of them scored highly, although the least support was for a mentor specifically for a spouse or family member.

The extensive research we have conducted among our veteran community has shaped the recommendations we are putting forward in this report. However, our thinking has been informed not only by this research project. It stems also from the work we do in the UK and around the world, through our specialist services and our network of almost 6,000 volunteers who help more than 67,000 service personnel, veterans and their families every year. It also comes from the collective wisdom embedded in our organisation, which has been providing lifelong support to the military community since 1885.

Our recommendations are set out over the following pages.



1. SET UP A NATIONWIDE SUPPORT SERVICE AVAILABLE TO ALL SERVICE LEAVERS

Half of the SSAFA veterans experienced difficulties in the first year of transitioning to civilian life, yet it took an average of nine years before they approached us for help. The longer these problems remain hidden, the more complex they can be to resolve – and the greater the human cost to society. Prevention is the best cure.

As mentioned earlier on, we have provided a mentoring service to wounded and sick service personnel since 2014. We launched a new pilot scheme, available to all British Army service leavers, at Catterick Resettlement Centre in January 2018, in conjunction with the Ministry of Defence. Mentees are given personalised, face-to-face support by a volunteer mentor at least once a week. They receive advice on the practicalities of civilian life, from help with employment and finances to housing support. But it is not confined to those areas, important though they are. It also helps them face up to the new realities of life as a civilian: the lack of an identity, the loss of status and the difficulties learning new life skills.

Our research shows that most veterans would prefer to talk to someone who has also served. They value their empathy and insight, and feel a fellow veteran understands the complexities

of their circumstances in a way a civilian never could. While this is entirely understandable, professional people with appropriate skills also have much to offer and should not be discouraged from playing a part, even if their connection to the military may be looser.

Setting up a nationwide scheme and making a trained individual available to 15,000 service leavers every year would be a challenging undertaking. But the reality is that only a relatively small percentage of that number would need to use it, which would make the costs and practicalities more manageable. The most vulnerable servicemen and women leaving our Armed Forces would benefit, and the scheme would have a disproportionately positive impact by preventing problems emerging later in their lives and the associated costs to society.

2. LAUNCH A NEW NATIONAL VETERANS ID CARD

A comprehensive, credible nationwide scheme to identify anyone who has served in the military would have a profound impact. The idea has strong support from the veterans we surveyed. Also, the financial advantages of such a scheme, if backed by the country's biggest retailers and service providers, are obvious.

But we see the real value of such a scheme in the recognition it would give veterans. Proving you have served can be onerous and bureaucratic – some find it embarrassing. But a universally recognised form of identification would solve the problem. It would also help tackle the issue that so many veterans mentioned in our research: the sense of disconnection and alienation from civilian society.

One Royal Navy veteran, said: **“I have no proof I served, other than a few bad tattoos.”**

For some, a Veterans ID card would be a badge of honour.

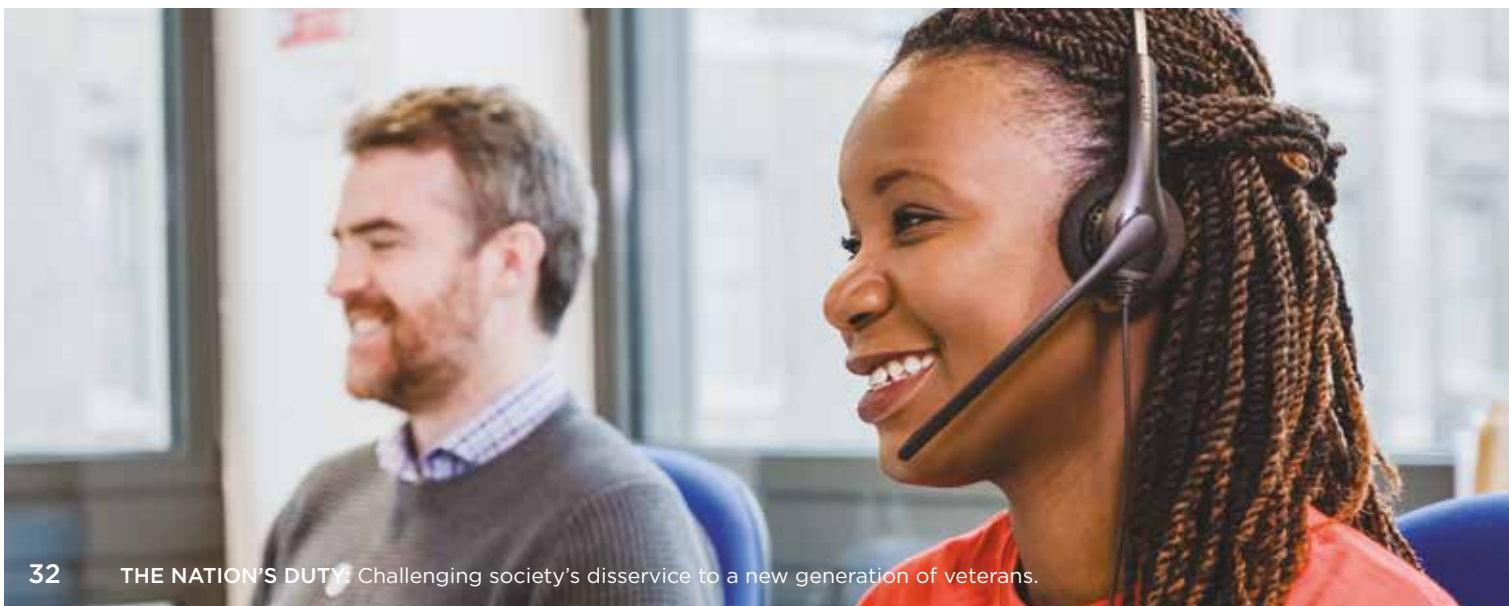
In late 2017, Prime Minister Theresa May announced plans for a scheme to stamp driving licences with a 'V' to signify the holder is a veteran, an idea encouraged by Tobias Ellwood, Minister for Defence People and Veterans.

This idea is commendable, though it may need fine tuning. Not everyone has a driving licence and a Veterans ID card should be universally recognised proof of service – and a way to make sure veterans receive the statutory support they are entitled to.

The scheme must be promoted as an opportunity for major retailers and other businesses to show their support for our veterans. The current Defence Discount Scheme is not well used and needs to be overhauled.

Any scheme that offers genuine incentives, above and beyond those easily available through any widely used group discount scheme, would be embraced. Discounts and benefits can never be a solution for the more deep-seated financial problems that some veterans face, but they would be a very public gesture of support from retailers and businesses.

“The current veterans card is useless. Almost every establishment I attempt to use it in denies its authenticity and claims no knowledge of the system.”



3. INTRODUCE COMPULSORY LIFE SKILLS TRAINING FOR ALL SERVING PERSONNEL

Many of the veterans interviewed felt they lacked the essential skills they needed to make the transition to civilian life. They wished there had been more advice available to prepare them more thoroughly.

This should include financial advice about the cost of living outside the Armed Forces and setting realistic expectations about their likely earning power. But it should also include information that is usually absorbed by most adults when they start living independently of their parents, including how to:

- register with a doctor
- register with a dentist, especially an NHS dentist
- register children for schools
- find eligibility criteria for benefits
- fill out complex forms

This needs to be continuous learning and should be made available outside of the resettlement process as well. For a variety of reasons, resettlement is often when some prospective service leavers find it most difficult to retain information that would better equip them for the journey ahead. Others fail to attend courses altogether.

Commanding officers must be given responsibility to ensure the men and women in their charge attend these life skills courses. The earlier these essential skills are engrained, the more likely they are to take root.

4. PROMOTE A SAVINGS CULTURE IN THE ARMED FORCES

It is a common saying in the military that everyone has a lifestyle one rank above their own. There is no savings culture in the Armed Forces and, because the normal costs of living are deducted before salary payment, it is difficult to encourage one. Service personnel are used to having a high disposable income, and often have an unrealistic expectation of the salary they will be able to earn outside the Armed Forces.

Service leavers who do not find a job immediately can quickly find themselves in debt, and this can spiral into long-term financial problems. Veterans with long-term physical or mental health problems, who are unable to work, have very little to fall back on.

Consideration is being given to a financial resilience scheme to teach servicemen and women essential financial skills, but the idea is still in its early stages.

We would advocate an imaginative approach, actively encouraging all service personnel to set aside a portion of their salary each month. The scheme should be centrally administered, focusing on low-risk investments, with a lump-sum payment at the time of leaving the Armed Forces.

The number of early service leavers is increasing and, as this report shows, the number of younger veterans who are struggling to make ends meet in civilian life is increasing too. The idea of payroll giving – donating a percentage of your salary directly to charity – is now well established. If the same approach was taken with the saving scheme, it would be the most effective way of persuading service personnel to invest in their own futures.



5. EXTEND THE TRANSITION PROCESS

The formal resettlement process begins two years before an individual is due to leave the Armed Forces. For anyone who has served for at least four years, it continues for up to two years after discharge. Resettlement provision can be extended for wounded, injured and sick service leavers.

Our research shows that greater flexibility needs to be built in to the transition process. Many of the veterans we surveyed had not planned properly for transition. This was not limited to early service leavers, it also included some who had decided after 10 years' service that they would leave at a 'natural' point, such as after 12 years.

Some SSAFA veterans we interviewed had left because of unexpected circumstances, including being denied compassionate leave, pregnancy or wanting to avoid tours of duty that would split up their family. They had not planned their post-military lives.

It appears that once the opportunity for resettlement has been lost, it is often lost for good. Veterans discharged on medical grounds related to mental health problems are particularly prone to long-term issues. But even those not suffering from health problems relating to their service would benefit from continuing access to transition support.

We have seen there is a significant delay between the time many SSAFA veterans begin experiencing problems and when they finally seek help. Extending the transition process would ensure they still have the option of military transition support and, in some cases, courses that could help them find rewarding new careers.

6. EDUCATE EMPLOYERS ABOUT MILITARY QUALIFICATIONS

Converting military qualifications into equivalent civilian qualifications presented a barrier for many of the veterans we interviewed. They were surprised and discouraged to find they could not easily transfer their skills into the civilian workplace, even when they appeared a natural fit for the job they were looking for.

In some instances, this may be because they had not taken advantage of opportunities to get the academic qualifications they needed to apply for a particular job. The Ministry of Defence currently runs four schemes to promote lifelong learning in the Armed Forces, offering grants to help fund training courses and academic qualifications. More can undoubtedly be done to make sure more people take up the schemes.

However, the onus should also be on employers to understand what service leavers can offer, instead of focusing on the civilian qualifications they lack. Employers need to have a much greater appreciation of what military qualifications signify, how they relate to similar civilian qualifications and how the gap between the two can be closed.

Employers are rightly expected to take into account the different range of experiences candidates from disadvantaged backgrounds might have, compared to other job applicants. They must also ensure their diversity policies enable them to recruit from across the spectrum of society. A similar approach should be taken when considering veterans who have relevant skills for the job they have applied for, even if they do not match the exact job criteria.

A comprehensive education programme should be launched. It should spell out the value of the most common military qualifications and explain how they compare to civilian qualifications. Information packs should be sent to the HR department of every major employer in the country, reinforced by a simple online training programme, dispelling myths and tackling the knowledge gap.

CONCLUSIONS

Two years ago, our report *The New Frontline: voices of veterans in need* broke new ground by identifying a generation of vulnerable, younger veterans. Since then, there has been an increased focus on this group and a fresh commitment by policymakers to address their problems.

The Armed Forces Covenant and Veterans Board was set up in 2017, and a new Veterans Strategy was announced by Defence Secretary Gavin Williamson in April 2018. Ranging across all areas of central and local government, including the Treasury and Health, Housing, Communities and Education, it will address the following five key areas:

- **debt**
- **housing**
- **social isolation**
- **mental and physical wellbeing**
- **public perception**

As we have shown in this report, these issues are often interrelated and cannot be dealt with in isolation. A piecemeal approach will not succeed, and it is refreshing to see an attempt to create a unified narrative around policymaking. We support this initiative wholeheartedly.

The message needs to be clear and unequivocal: these brave men and women have watched our backs and, for those now experiencing difficulties adjusting to civilian life, we will watch theirs.

But this has to be a two-way process. We need nothing less than a new social contract between the military and the rest of society.

The public must be educated to understand how much veterans have to offer, and the enormous impact they make when given a chance to apply their skills and training in the outside world.

In return, the military must educate servicemen and women to better understand the world they will be joining when they leave the Armed Forces. It must prepare them more thoroughly and earlier in their service careers.



QUANTITATIVE RESEARCH

SSAFA VETERANS

Compass Partnership conducted the quantitative research among SSAFA veterans, based on the responses from 1,121 SSAFA clients, aged 18-49, to a postal questionnaire in the period 1 November – 15 December 2017. All the clients are logged on our Case Management System (CMS), which means they or their families have at some point been in contact with us for support. The gender mix was 947 men and 174 women.

The most common reason for contacting us was for financial assistance. More than half the survey respondents had received a general grant (e.g. for food, clothing, furniture, appliances, moving costs, children etc.) and a fifth had received help paying bills (e.g. rent, mortgage, council tax, utilities, credit cards etc.).

These SSAFA veterans were typically beyond transition; on average they had been discharged 12 years ago. Only a fifth had left the military within the last five years.

75% of the SSAFA veterans were British Army veterans; 10% were Royal Navy veterans; 6% were Royal Air Force veterans; 3% were Royal Marines veterans; 2% were coded as Reserve Forces.

26% had served for less than four years, so were early service leavers. 22% had served for four years but less than six years. 23% had served for six years but less than 10 years. 18% had served for 10 years or more. For the remaining 10% there was no information. The average length of service was just under seven years.

51% of the sample were junior ranks. 33% were non-commissioned officers – mostly junior NCOs (29%) rather than senior NCOs (4%). Only 1% were commissioned officers. The remainder were other (9%) or not stated (5%).

62% of the sample had deployments on their CMS record. These included 29% who had served in Iraq, 23% in Afghanistan, 23% in Northern Ireland and 17% in Bosnia. Smaller proportions had other deployments listed: Cyprus 3%, Europe 2%, Sierra Leone 1%, Falklands/South Atlantic 1% and other 9%.

86% of the SSAFA veterans were men and 14% were women. Their average ages were 37 and 36 respectively. 48% were married or living as married, 31% were single, 16% were divorced or separated, and 1% were widowed. 4% declined to answer.

WIDER VETERAN COMMUNITY

Separately, YouGov conducted quantitative research among a parallel sample of the wider veteran community, based on the responses of a panel of 251 veterans, aged 18-45, answering an online questionnaire. Only 8% of the sample recalled having received assistance from us at any time.

46% had joined the Armed Forces aged 16-18, 26% between the ages of 19 and 21, and 23% aged 22-29. 3% had joined in their 30s and 2% in their early 40s.

14% had served for up to a year, 19% for one to three years, 22% for three to five years, and 14% for five to seven years. 12% of the panel had served for seven to 10 years and 12% for 10 to 15 years. Only a very small sample had served longer – 4% between 15 and 20 years, and 3% had served for more than 20 years.

27% of the panel had left the Armed Forces in the last five years. 47% had left in the last 10 years. 19%, the biggest concentration, had left between 10 and 15 years ago, followed by 18% who left between 15 and 20 years ago.

4% of the panel – the smallest percentage – left with the rank of senior commissioned officer. 12% were commissioned officers, 15% were senior NCOs, 25% were junior NCOs and 38% were other ranks.

All figures, unless otherwise stated, are from YouGov Plc. The total sample size of non-SSAFA veterans was 251 adults and was conducted between 18 December 2017 and 7 January 2018.

GENERAL PUBLIC

YouGov's survey of 1,620 British adults, interviewed about their attitudes towards veterans, was conducted between 3 and 4 May 2018. The surveys were carried out online.

QUALITATIVE RESEARCH

The qualitative research conducted by Compass Partnership consisted of interviews with 20 SSAFA veterans, aged 27-44. Some of these veterans were re-interviewed by our research team. The gender mix was 12 men and eight women. Eight of them were in full-time employment, five were in part-time employment, one was self-employed, two were in full-time education and four were not working, including one who was looking after their family.

They had been discharged between two and ten years ago. Half of them had been medically discharged, four had reached the end of their contract, two had been dishonourably discharged and one had been made redundant, the remaining three declined to answer. Fifteen of the interviewees had done resettlement training, five said they had not done so due to illness, unavailability or not being eligible. Seventeen had contacted us because of financial need.

SSAFA: WHO WE HELP

We are here for the person behind the uniform – any time they need us, in any way they need us, for as long as they need us.

Our Armed Forces are among the world's best. It is easy to take this for granted: their strength, courage, commitment, daily sacrifices and willingness to serve our country, risking their lives for the protection of ours. SSAFA recognises the sacrifices that our Armed Forces have made in order to serve the Nation. We understand that behind every uniform is a person, and we pledge to be there to support that person and their family in times of need – supporting the person also means supporting their immediate family, as their wellbeing is closely associated to the person's own. To be eligible for our support, someone needs only to have served a minimum of one day in any of the Armed Forces.



- 1 Kantar Futures: *Continue to Work: The Transition Mapping Study, 2017*. London: Forces in Mind Trust
- 2 Ministry of Defence: *Annual population survey: UK armed forces residing in Great Britain 2016*. October 2017
- 3 Ministry of Defence: *Annual population survey: UK armed forces residing in Great Britain 2016*. October 2017
- 4 Kantar Futures: *Continue to Work: The Transition Mapping Study, 2017*. London: Forces in Mind Trust
- 5 Veterans Work: *Recognising the potential of ex-service personnel*. Deloitte 2016
- 6 House of Commons Library: *Business Statistics*. December 2017
- 7 Office of National Statistics. January 2018

SSAFA, the Armed Forces charity,
has been providing lifelong support to
our Forces and their families since 1885.
Last year our staff and team of volunteers
help more than 73,000 people in need,
from second World War veterans to
young men and women who have
served in more recent conflicts.

SSAFA understands that behind every
uniform is a person. And we are here
for that person – any time they need us,
in any way they need us, for as long as
they need us.



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