

Veterans and Finance



June 2025

FOREWORD

Veterans across Scotland contribute immensely to our society, bringing with them a wealth of skills, experience, and resilience gained through Service. A significant majority make the transition successfully into civilian life, securing employment, establishing businesses, and playing an active role in their communities.

Financial stability is a hallmark of most veterans' post-Service lives, enabling them to build futures for themselves and their families. However, for a minority, financial challenges can emerge, often exacerbated by the complexities of navigating civilian systems, particularly welfare and support services.

This report seeks to shine a light on specific areas where veterans may encounter financial difficulties and where improvements can be made to ensure they receive the right support at the right time.

One key challenge lies in navigating the welfare system. The transition from military to civilian life can be disorienting, and understanding entitlements, eligibility, and application processes can prove daunting.

While many support mechanisms exist, they can be difficult to access or understand without tailored guidance. This is particularly important given Scotland's distinct welfare provisions, which include devolved benefits and financial assistance schemes that differ from those elsewhere in the UK. Greater clarity and accessibility of information can make a tangible difference in ensuring that veterans access the support available to them.

Veterans seeking financial guidance also face a fragmented landscape of advice and assistance. While there are excellent organisations offering support, the variety of sources such as government, charities, financial institutions, and others can be overwhelming. A more coordinated approach could enhance awareness and uptake of financial assistance and debt management services, helping to prevent veterans from falling into financial difficulty.

Additionally, this report explores the link between veterans and gambling related harms. The factors that contribute to gambling harms, such as risk-taking behaviour, social isolation, and psychological stress, can sometimes be more prevalent among those who have served.

Identifying and addressing this risk through preventative measures and accessible support services is essential in protecting veterans from the severe financial and personal consequences of gambling harms.

Finally, veterans possess many of the skills required to excel in the financial sector. With their discipline, integrity, and problem-solving abilities, they have much to offer in areas such as banking, investments and financial planning. Encouraging and facilitating their entry into these careers not only benefits veterans themselves but also strengthens the sector with the unique attributes they bring.

I am deeply grateful to the individuals, academics, and organisations who generously shared their knowledge, research, data, and personal experiences in support of this report. The strong level of engagement reflects not only the resilience and cohesion of the veteran community but also the high esteem in which that community is held by institutions and businesses alike.

The insights and recommendations in this report aim to ensure that all veterans, regardless of their financial situation, have the knowledge, resources, and opportunities they need for them and their families to thrive. By addressing the challenges outlined, Scotland can build on its commitment to supporting those who have served and ensure that no veteran is left behind when it comes to financial security and wellbeing.

SUSIE HAMILTON

Scottish Veterans Commissioner



INTRODUCTION AND APPROACH

The purpose of this review was to look at the advice, guidance and support provided for veterans on finance (as they return to civilian life and in the longer term), capture observations and findings, and make outcome focussed recommendations to the Scottish Government to support continuous improvement.

This includes consideration of the action aimed at ensuring veterans have sufficient financial education and awareness to be financially self-supporting and resilient, any potential inequality or disadvantage in statutory financial support, and the role and contribution of veterans who work within the financial sector.

Vision and Strategic Priorities

Vision:

- ◆ A Scotland where the contributions and sacrifices made by veterans and their families are recognised and appreciated and where all veterans feel valued by society.

Strategic Priorities:

- ◆ Our veterans and their families are empowered to make informed choices to secure positive futures.
- ◆ The diversity of our veteran community is clearly recognised and valued, with support and services accessible to all.
- ◆ Policy makers and service providers will be responsive to need, collaborative in approach and aligned in their efforts to maximise impact.
- ◆ Our communities and employers better understand, value and support veterans as they integrate, contribute, and build fulfilling lives.

The strategic context is informed by four key strands.

The Armed Forces Covenant¹ which says that those who serve in the armed forces, veterans, and their families, should face no disadvantage compared to other citizens in the provision of public and commercial services, and that special consideration is appropriate in some cases, such as the injured and the bereaved. **The Armed Forces Act 2021**² saw the Armed Forces Covenant strengthened in law. This places a legal obligation on specified public bodies, including health boards and local authorities, to consider the principles of the Covenant when delivering relevant functions.

¹ Home - Armed Forces Covenant

² Armed Forces Act 2021 - Parliamentary Bills - UK Parliament

Renewing our Commitments³ sets out the Scottish Government ambition 'to make Scotland the most attractive destination for Service leavers and their families, offering high living standards, great job prospects and a society that respects and values their contribution'.

The joint UK ten-year **A Strategy for Our Veterans**⁴ which aims, by 2028, to see that 'every veteran feels even more valued, supported, and empowered and never disadvantaged as a result of their Service.'

The Scottish Government's refreshed **Action Plan**⁵ published in August 2022, sets out a range of activity intended to respond to the changing needs of veterans and their families and make a positive impact on their lives. This includes the broad stated outcome: **"Veterans leave the Armed Forces with sufficient financial education, awareness and skills to be financially self-supporting and resilient."**

This work has looked at how veterans are supported to achieve this stated outcome, heard about the experiences of these veterans and those who support them (statutory services, charities, others), identified issues and challenges as well as good practice, and considered what improvements might be required.

The UK and Scottish Veteran Strategies have a range of cross cutting factors that sit at the heart of collective efforts to support veterans and their families, and which are essential to success in developing and delivering high quality services and support. These are:

- ◆ Collaboration
- ◆ Coordination
- ◆ Data
- ◆ Perception
- ◆ Recognition

Reducing child poverty remains the top policy priority of the Scottish Government and its stated approach to eradicate it seeks to help improve the lives of low-income families by: helping people into fair, well-paid jobs; supporting people with the cost of living; and increasing awareness and uptake of social security benefits. This applies to both Serving and veteran families and their children who find themselves in financial need.

Financial wellbeing can be impacted by a range of factors including employment, health and housing. Given the reports and recommendations from previous Commissioners, this work did not investigate those themes in detail. However, given their significance there is some crossover with the areas covered in this report.

This work draws on a range of policy reports, evidence, and research publications. Some of those are referenced in the report, while others have provided helpful context and background to the key themes and issues explored.

³ [Renewing Our Commitments](#)

⁴ [Strategy for our veterans](#)

⁵ [The Strategy for Our Veterans - taking the strategy forward in Scotland: refreshed action plan](#)

Availability of data on the veteran population continues to expand and to improve in quality. In June 2024, the first Scottish census data output on veterans was published⁶, followed in winter 2024 by a new tool on the Scotland's Census website allowing the census data on various topics to be analysed for particular groups including veterans. This has deepened our knowledge of the veteran population in Scotland.

This work has been informed by engagement across a range of groups and stakeholders to gather evidence, hear about lived experiences, and understand the current landscape of services and support. That engagement has included:

- ◆ Veterans
- ◆ Career Transitions Partnership
- ◆ Veterans Welfare Service
- ◆ Veterans Scotland membership organisations
- ◆ Third sector organisations and membership organisations who support veterans in relation to finance and debt
- ◆ Local Authority Armed Forces and Veterans Champions
- ◆ Social Security Scotland
- ◆ Department for Work and Pensions
- ◆ Gambling Charities and Support Services
- ◆ Financial Sector employers and employees

Acknowledgements

My most sincere thanks go to everyone who has taken the time to share their knowledge and experiences, professional expertise, and research findings over the course of this work. I am particularly grateful to Glasgow's Helping Heroes and Scottish Veterans Residences for hosting engagement events. I have appreciated the input from the range of Armed Forces charities, associations, societies and benevolent funds who took the time to meet with me and my team.

My thanks also to: Gambling Commission, GambleAware, Centre for Military Gambling Research, 'Battling the Odds' programme and the RCA Trust, Armed Forces Gambling Support Network, GamCare, Barclays, NatWest Group, Tesco Bank, Virgin Money, Aberdeen Group, Social Security Scotland, Department for Work and Pensions, Public Health Scotland, Citizens Advice Scotland, Ministry of Defence.

⁶ Scotland's Census – UK Armed Forces veterans

SECTION 1

FINANCIAL LANDSCAPE

Policy, Research and Operational Context

Veterans are a diverse and varied group and, consequently, their financial circumstances are not homogenous. It is important to recognise that most veterans lead successful and financially secure lives beyond Service. Many pursue fulfilling second careers, often utilising the extensive skills they gained in their military roles. Military families are resilient and adaptable and enhance the civilian community with their unique experiences.

For some however, the transition to civilian life is more challenging. Some factors which can influence post-Service financial stability include; injury or illness in Service, length of Service, relationship stability or breakdown, financial acuity and understanding, awareness of or access to support services, and engagement with transition provision.

There is a wide range of statutory and third sector support available to the veteran community. In recognition of their Service to the nation, veterans facing financial hardship can access a unique safety net of charitable organisations and diverse support services, designed to help them navigate the often complex civilian financial landscape.

However, there is evidence that veterans do not always use the support available. This may be due to cultural reasons such as a reluctance to admit they need help, or because there is confusion over how to access appropriate support that meets their needs. Many providers work collaboratively to refer or connect veterans to the most appropriate services to address their needs and achieve the best possible outcomes, although the process is not always as seamless or efficient as intended.

The Armed Forces Covenant Fund Trust is currently funding project MONARCH⁷ which builds on previous work known as the Map of Need. This work is collating and investigating a range of health and social care data to inform a better understanding of veterans' specialised needs. The intention is for the data from this study to be used to better inform veteran policy and practice across charities, local and national government, and the NHS. The evidence based findings for Scotland⁸ include maps of financial hardship.

⁷ MONARCH: Armed Forces Covenant Fund Trust

⁸ Evidence based findings about the veteran population in Scotland: Armed Forces Covenant Fund Trust

The key findings from a linked study⁹ into the distribution of financial hardship in Scotland's veteran community were that:

- Between 2014 and 2019, nearly a third of all Sailor, Soldier, Air Force Association (SSAFA) benefit was granted to provide accommodation or establish a safe living environment.
- Nearly a fifth of SSAFA benefit payments were granted to support daily subsistence.
- SSAFA beneficiaries were not homogeneously distributed but were in highly concentrated clusters.
- SSAFA beneficiaries were statistically clustered into areas of high deprivation, experiencing similar challenges to that of the wider population in these areas.
- There was a strong correlation between SSAFA beneficiaries and recipients of the War Pension Scheme.



An Overview of Provision

Within the UK Ministry of Defence (MoD) the Veterans Welfare Service (VWS)¹⁰ provides professional help and advice to veterans, their families and dependants, as well as those supporting veterans. In addition, Defence Transition Services (DTS)¹¹ is in place to support veterans (and their families) who may face the biggest challenges.

There are a range of charities and partnerships operating in Scotland who contribute to the landscape of advice, support and benevolence for the veteran community. While it would not be possible to list them all, these include many Service related charities who distribute or facilitate grants.

These include:

⁹Identifying and predicting the geographic distribution of financial hardship in Scotland's veteran community: Armed Forces Covenant Fund Trust

¹⁰ Veterans Welfare Service - GOV.UK

¹¹ Defence Transition Services - GOV.UK

SSAFA Scotland: Offers support to Service personnel, veterans, and their families. As well as providing goods and services to beneficiaries, SSAFA Caseworkers will refer as appropriate to qualified financial planning advisors to help beneficiaries manage personal income, expenditure and debt. SSAFA will not provide direct financial management or debt advice to its beneficiaries.



Poppyscotland: Supports the Armed Forces community in Scotland and delivers a wide range of services, including financial assistance and guidance, and advocating for policy changes that improve benefits, compensation, and overall welfare.



Forces Children Scotland (FCS): Provides financial assistance to children and young people of Scottish Armed Forces personnel and veterans, supporting education, young carers, and those facing financial crises.



Army Benevolent Fund (ABF): Awards individual grants to support soldiers, veterans, and their immediate families in times of need, addressing issues such as housing, elderly care and mobility assistance, mental wellbeing, training, education and support into employment, and help with priority debt relief. The ABF funds other organisations that deliver specialist services, support, and advice to the Army family.



Royal Navy Royal Marines Charity (RNRMC): Provides grants to organisations, ships, bases and units to support serving and former naval personnel and their families. It offers mental health and wellbeing programmes, support for bereaved families, and funding for partner charities delivering financial support.



Royal Marines Association – The Royal Marines Charity (RMA-TRMC): Provides support, advice and lifelong camaraderie to serving and retired Royal Marines and their eligible family. This includes financial grants, addiction and mental health support, employment and transition support and AFCS/War Pension advice and guidance.



RAF Benevolent Fund (RAFBF): Supports RAF veterans, serving RAF Personnel, and their families with welfare grants, benefits advice, debt management support, emergency funding and housing adaptations. Has dedicated caseworkers and partnerships in Scotland to reach those in need.



The Royal Navy Benevolent Trust (The RNBT): Supports serving and former serving Royal Navy and Royal Marines personnel (excluding Officers) and their families. Provides grants for essential household items, housing arrears, utilities, mobility and care needs.



Blesma, The Limbless Veterans: Exists to help all serving and ex-Service men and women who have lost limbs, or lost the use of limbs, or eyes, to rebuild and live independent and fulfilling lives, whether as a consequence of Service or not. Support through life includes rehabilitation activities, financial support through grants and benefits advice, advocacy including wider engagement with health and social care providers, and welfare support.



Help for Heroes: Offers individual grants to support the recovery journey and welfare of veterans and families. This also includes, but is not limited to, cost of living grants for immediate needs such as heating and food.



Sight Scotland Veterans: Provides a dedicated Financial Wellbeing service for veterans living with visual impairment.



It would not be possible to list here the huge range of organisations who support veterans across Scotland. These organisations – large and small - all contribute to a very special and unique landscape of advice, support and comradeship for our veteran community. Importantly, many services offer financial inclusion and income maximisation as part of a holistic support approach. Alleviating money worries can lead to wider benefits, including improved mental health and more sustainable tenancies. In addition, veterans can also access support from organisations that serve the whole population, such as Citizens Advice Scotland and StepChange. That support can and will be in a range of locations (including online) and take a variety of forms.

Many organisations act as co-ordinators, facilitating access and referral to statutory and other third sector partners. That support might include making connections with other specialist organisations in areas such as debt advice or benefits, help to fill in forms and submit financial claims and applications, and helping veterans and their families to navigate complex systems and processes.

Most of the charities (including the range of benevolent funds) who support veterans across Scotland have members of the veteran community as employees or volunteers. These volunteers and staff members understand the armed forces and what it means to have Served, and this can be hugely valuable in building trust and relationships with veterans who need help but may be reluctant to ask for or accept it.

Financial Literacy



BUDGETING



SAVING



BORROWING

Life skills is a term used to describe a set of basic skills acquired through learning and/or direct life experience that enable individuals and groups to cope effectively with the problems and issues commonly encountered in daily life. Having the knowledge, skills and behaviours to manage and take informed decisions regarding money is considered a life skill.

In a military context, 'Life Skills' is the through-career offer of information, advice and guidance to help Serving Personnel and families to develop the knowledge and skills required to successfully navigate their way through life.

The UK Veterans Family Study¹² published in 2023 noted that *'Families reported issues with managing finances during Service which continued into post-Service life due to poor financial literacy. Financial issues were particularly pertinent when veterans were discharged unexpectedly, either for medical, administrative, disciplinary, or other reasons, as there often wasn't time to plan or manage post Service employment.'*

¹² UKVFS-report-3-2023-FINAL-230224b.pdf

The report recommended:

- Improved financial literacy of military personnel and families. Given the impact of financial difficulties on the psychological health and wellbeing of veteran families and narratives of financial problems in the interviews, MoD should review its preparation of personnel and support for families in issues of financial management during and before leaving Service.
- Implementation of financial guidance, training, and support for veterans and their families. Given the already established links between financial status and health and wellbeing outcomes, additional focus on financial guidance, training, and support for veterans and their families should be implemented in current in-Service training and transition services. This should include increased awareness of current supports, such as The Royal British Legion's Benefits, Debt, and Money Advice services and crisis grants, and other supports provide by charities in the sector.

Also published in 2023, a QuinetiQ and Cranfield School of Management report 'Life Skills in the Armed Forces: Supporting the Military Community'¹³ found that there are groups within the Serving community in need of enhanced support, tailored to their needs. The report recommended:

- Adoption of a single definition of Life Skills across the UK military
- Adopting a risk based model to understand who is most likely to need Life Skills support
- Directing that support more effectively
- Providing more explicit instruction, for example taking a more practical or classroom based approach for those most in need (who may also be least likely to ask for help)

The UK Armed Forces, in the Defence Holistic Transition Policy (Joint Service Publication (JSP) 100 Part 1¹⁴ and Part 2¹⁵ V2.0 November 2022), includes finance (including pensions, debt management, and budgeting) as one of the key pillars of transition.

JSP 100 provides direction and guidance to ensure the availability of 'Life Skills' during an armed forces career covering 'civilian' and 'life' issues (such as budgeting, debt management, housing, health, civilian agencies, individual responsibilities to plan and prepare). One of the aims of this policy is to ensure that Life Skills are developed throughout a Service person's career in order to prepare for the transition to civilian life, rather than being considered mainly at the end of an armed forces career.



¹³ Life-Skills-in-the-Armed-Forces.pdf

¹⁵ Defence Holistic Transition Policy: Part 2

¹⁴ Defence Holistic Transition Policy

The Forces Pensions Society (FPS)¹⁶ is an independent membership organisation that acts as a pension watchdog for the military community. As well as providing members of the Armed Forces Pension Schemes and their partners with personalised pension guidance, and collaborating with the UK Government on pension matters, they provide educational support to members. They report that every year some 2,000 deferred Armed Forces pensions go unclaimed and the sums involved can be significant. The latest MoD report¹⁷ states at least 14,800 pension benefits remain unclaimed, down from 17,100 in 2023.

Testimony to the Commissioner

I heard about the range of financial pressures that face veterans. Many of these are similar to the rest of the population and linked to rising costs, for example mortgages and rent, utilities and other household running costs, transport, and childcare.

Some of the funding provided by the third sector to support veterans may be relatively modest, for example to buy household items such as white and brown goods (refrigerators, freezers, washing machines and televisions etc), clothing, and food. It may also cover costs for training or qualifications, enabling access to more employment opportunities. Even very small grants can make a significant difference to the quality of life of a veteran or their family. I did, however, also hear of occasions where more significant grants were required to make a positive impact.



Debt – and the consequences of not being able to make payments – was a real concern for many of the veteran support organisations I spoke to. Regardless of the amounts involved the impacts of being in arrears and/or having to cover interest payments could be significant. This is on a practical level, for example being unable to sustain a tenancy or afford food and utilities, in addition to negatively impacting on mental health and wellbeing.

For some veterans, addictions and gambling harms can add to the challenge of managing their finances, which in turn can impact on their recovery.

Many of the staff and volunteers involved in supporting the veteran community had experiences of Serving and transitioning back to civilian life so were able to understand and empathise with the challenges and complexities to be navigated.

¹⁶ Forces Pension Society - Championing Armed Forces Pensions since 1946

¹⁷ Armed Forces Pension Scheme annual accounts 2023 to 2024

All 32 Local Authority Armed Forces and Veterans Champions were invited to contribute to the report. Particularly helpful and comprehensive responses were received from Dundee City Council and the Veterans Officer representing East Renfrewshire, Renfrewshire, and Inverclyde. While their input was greatly valued, a higher overall response rate would have been welcome.

East Renfrewshire, Renfrewshire and Inverclyde Councils all offer Money Advice and Rights services embedded within the Council or Health and Social Care Partnership. These services offer support with benefits, income maximisation and budgeting. They also jointly fund a Veterans Advisor who can navigate veterans to this support as well as to Service charities and other support services.

Dundee City Council has an Advice Strategy which concentrates on agencies working together in lockstep with one another. Those agencies offer mitigation services to assist individuals to access the supports that they require. They help customers to access benefits they may be entitled to, help maximise income, receive energy advice and tackle debt. They have recently started adapting their recording systems to identify veterans coming through various areas of their service, which in turn will allow them to better identify the needs of veterans accessing advice services.



I was told that some veterans needed to access financial support for needs in areas where it would reasonably be expected that statutory services (such as health and social care or housing) would be in place. This is often due to lengthy waiting lists or waiting times, or sometimes due to a lack of provision or capacity, and extends to areas such as housing aids and adaptations, diagnostics and tests, and other medical care (including mental health support). Additionally veterans, particularly those who have recently left Service, are often unsure how to access support and this can cause further distress or result in worsening of their circumstances.

In discussions with the charities, it is clear that the provision of social care alongside essential adaptations to housing varies enormously across the 32 local authority areas

in Scotland. Funding is sometimes inadequate and is quickly depleted, contributing to long delays in delivering these services which affect all members of the community, not just veterans. It is particularly reprehensible where veterans have Service related injury or illness. Military charities will often step in to fill gaps in a timely way. The veteran community is fortunate to have such a supportive safety net, but this must not be abused as a substitute for suitable statutory provision.

For some veterans, leaving Service is the first time they have had to take care of their own finances. Many have a considerable level of financial cognisance, and I formed the impression that in-Service Life Skills and financial planning support had continued to improve. For others, adjusting to changing circumstances and lifestyle can present particular challenges, which may only become clear when they reach a crisis point.

I heard that younger veterans and Early Service Leavers often struggle to balance income and outgoings. These are also the cohorts where many charities record poor financial awareness in general and this, combined with harms related to gambling and gaming, can result in significant lifelong money issues. Pride, selflessness ('others need is greater than mine') and shame are still a barrier in all age groups to seeking help and support. Several individuals I spoke with emphasised the importance of having a single point of contact and continuity when navigating services or application processes. Without this, the experience can quickly become frustrating, inefficient, and unnecessarily complex. Adopting a holistic approach to supporting veterans and their families helps build trust, reduces missteps, and contributes to securing stable incomes and suitable living environments. This ultimately leads to more positive experiences and better outcomes.

For those Service families that experience a relationship breakdown, the costs of setting up and running two homes was noted as a key pressure by many of the organisations I spoke to. Longer term, veterans can experience financial challenges if their Service pension forms part of a divorce settlement, particularly if good financial advice was not accessed or available before the divorce was finalised.



Forces Children Scotland¹⁸ told me that around 90% of their grants programme was used for crisis costs associated with relationship breakdowns to mitigate the impact for the children and young people in the family and ensure they maintain their right to family relationships.

It was also noted that some children and young people have caring responsibilities that may not be recognised or acknowledged (for example if a parent experiences Service related injuries, or in support of a sibling) and may not therefore be accessing all available financial support.

¹⁸ Children & Young People - Forces Children Scotland

Unforgotten Forces¹⁹ advised me that in 2024 around 44% of the contacts seeking support for veterans or their dependants were about benefits advice and income maximisation. People were either provided with direct support or referred to armed forces charities or other mainstream support organisations, or on a few occasions provided with emergency vouchers to pay for food or utilities.

I heard from some organisations who had been involved with the Armed Services Advice Project (ASAP), as well as staff who had been employed to deliver the service between 2010 and 2024. Supporting over 25,000 individual clients over the period of the project, the majority of advice given was in the area of benefits. This was closely followed by debt and charitable support.

It was highlighted that developing the expertise and knowledge of ASAP staff in the complex areas of benefits and finance was key to delivering effective advice and interventions. This foundation not only enabled staff to navigate challenging issues but also helped build trust and rapport with clients by demonstrating a clear understanding of the veteran context.

Career Transition Partnership staff noted that all those undertaking transition are able to access advice and support in relation to their finances, which is included in resettlement briefs and 1:1 sessions with advisers. Early Service Leavers are asked about finance, debt and gambling and if appropriate Defence Transition Services can provide welfare support.

The Forces Pension Society (FPS) noted that financial wellbeing post Service is influenced by (or indeed dependent upon) financial awareness and skills developed 'through life'. As well as early education on financial planning and budgeting, it should form part of a Service person's developmental journey regardless of their rank or length of Service.

FPS offer free roadshow events²⁰ to support financial/pension awareness to Serving personnel, and attendees do not need to be members of FPS. They also provide a 'Financial Aspects of Resettlement (FAR)'²¹ briefing to Service personnel towards the end of their Service. It was noted that these sessions were not mandatory and only a small percentage of annual Service leavers take up this opportunity. FPS noted that awareness of pensions among the Service leaver community is generally at a low level. In situations of relationship breakdown, FPS also offer independent advice regarding 'Pension Sharing on Divorce'.

The Forces Pension Society is supporting the 2025 Unclaimed Pensions campaign²². They advised that they would be keen to see the UK Government update their processes so that all veterans - current and future - are notified of their pension entitlement. They would also wish to see increased efforts to identify and contact those who have not claimed their pension to date.

¹⁹ Unforgotten Forces | Age Scotland

²⁰ Forces Pension group briefings - Forces Pension Society

²¹ Approaching Resettlement? This brief is a must! - Forces Pension Society

²² Veterans' Unclaimed Armed Forces Pensions Campaign

What can be improved

Delivering the best possible support and advice to the veteran community will continue to rely on strong collaboration and coordination across services. While the wide range of statutory and third sector organisations is a strength, the complexity of the landscape can make it difficult for individuals to access the right support at the first point of contact.

Clear referral pathways, seamless handovers, minimising the need for veterans to repeatedly share their stories, and robust follow-up to ensure issues are resolved are all areas that warrant ongoing improvement. By working together more effectively, the system can be made more responsive and efficient for everyone involved. Crucially, this must be underpinned by a recognition and understanding of the diversity within the veteran community.

The veteran charity sector is an invaluable source of advice and – where needed – financial support in Scotland. It provides the veteran community with access to an additional network that is not available to other groups. However, these charities should not be expected to fill funding gaps that should be met by statutory services, including health, social care and housing support.

Being able to budget and manage money well is an essential skill in civilian life and much depends on being able to do this effectively. Having a good understanding of the types of bills that need to be paid, knowing how to organise finances so that unexpected expenses can be met, and being able to navigate civilian processes and requirements are vital skills to ensure a successful transition to civilian life. With the right education and support, Service leavers and veterans can quickly become adept at managing day to day finances thus avoiding the pitfalls of incurring debt.

That understanding needs to start as early as possible so that saving and making financial investments can help support individuals and families to be in the best place possible to transition. This becomes even more important when people leave Service early or unexpectedly. While some education and training is in place across the armed forces there is scope to do more to ensure Life Skills and financial awareness briefs are consistent and high quality, in place right through Service, and made mandatory at key points.

To ensure that service leavers and veterans can plan well for their future, it is essential that they are fully aware of their entitlement under the Armed Forces Pension Schemes. This can best be achieved by issuing an annual statement, similar to those provided by other pension schemes, to enable veterans to make appropriate income and savings decisions. The lack of information available to veterans currently leaves them at a disadvantage when planning for retirement. The MoD should also put in place a mechanism to trace eligible veterans to ensure that the number of pensions remaining unclaimed is minimised.

SPOTLIGHT: GLASGOW'S HELPING HEROES



Glasgow's Helping Heroes (GHH)²³ is a support organisation that provides advice and guidance to Service personnel, veterans and their families in Glasgow. It has operated as a partnership between SSAFA and Glasgow City Council since 2010. The assistance provided covers a range of areas including housing and homelessness, employability, physical and mental health, and (in partnership with Citizens Advice Scotland) finance and benefits.

GHH aims to take a person centred and flexible approach, treating people with empathy and respect. This builds confidence and trust. They recognise that everyone is an individual and that their support needs may change over time.

The staff at Glasgow's Helping Heroes – several of whom are veterans – bring a considerable breadth of skills, experience, and insight to the organisation. Their lived understanding of both military Service and civilian life places them in a strong position to support veterans in making a successful and sustainable transition.

Over time, they have established a robust network of partner organisations, enabling them to deliver holistic, effective support. This includes close collaboration with Citizens Advice Scotland and the Department for Work and Pensions Armed Forces Champions, both of which operate regular clinics from the GHH offices.

Such well-developed cooperation between expert third sector providers and partner organisations is crucial in assisting veterans to navigate the complex landscape of local and national support services.



²³ Glasgow's Helping Heroes | SSAFA

SECTION 2

BENEFITS AND THE WELFARE SYSTEM

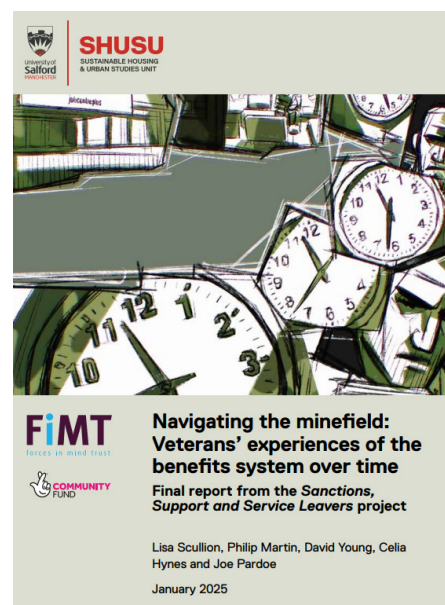
Policy, Research and Operational Context

The welfare system across the United Kingdom is complex, with reserved benefits distributed by the UK Government as well as devolved benefits distributed by Social Security Scotland.

Following the recommendations from the Smith Commission, Social Security Scotland was set up to deliver devolved benefits. These benefits now include five family payments including the Scottish Child Payment, 3 disability benefits including Adult Disability Payment (the equivalent of the Personal Independence Payment in the rest of the UK), 3 carer's benefits, heating benefits, funeral support payment and job start payment. Social Security Scotland has over 300 outreach officers able to visit claimants in their homes, and trauma-informed practices are in place across the organisation, with a focus on kindness.

The Department for Work and Pensions (DWP) is responsible for welfare, pensions and child maintenance policy. As the UK's biggest public service department, it administers the State Pension and a range of working age, disability and ill health benefits.

Funded by the Forces in Mind Trust, the University of Salford have taken forward a 3 year study on the experiences of ex-Service personnel and their families as they moved from legacy benefits to Universal Credit administered by DWP. This had been preceded by a programme of research and investigation into the experiences of veterans accessing the UK Social Security system. The 'Sanctions, Support and Service Leavers' project culminated in the publication of their final report in January 2025²⁴. The report praised progress in improving the UK benefits system for military veterans and reflected close engagement by the DWP with the research team.



In the report the introduction of designated DWP Armed Forces Champions was reported positively by veterans. Their role is to help veterans with managing benefit claims, undergoing benefits assessments and accessing employment opportunities.

²⁴ Sanctions, Support & Service Leavers: Experiences of the UK social security system in transition - Forces in Mind Trust

Their ongoing support, check-ins and understanding of military life were all cited as factors behind positive experiences of the benefits system for ex-Service personnel.

The experience of Armed Forces Champions was not consistent across different geographical areas though, and the uncertainty of future funding of these posts undermined their positive impact.

The report did, however, note that the complexity of the benefits system could often be exacerbated by lower financial literacy in ex-Service personnel, who have spent less time in civilian life. They were faced with challenges when using the benefits system such as delays in accessing medical records, a lack of clear guidance on the interaction between military compensation and civilian payments, and a feeling that they were not well-understood within the benefits system. It was suggested that clear guidance that is consistent across the DWP, MoD and Armed Forces charities would reduce misunderstandings and frustration with the interaction between civilian and military payments.

An independent review is currently underway in Scotland to consider people's experiences of the first year of delivery of Adult Disability Payment, as well as the eligibility criteria. An interim report²⁵ was published in November 2024 with the final report due this summer.

Overseen by the Scottish Government, the Scottish Welfare Fund²⁶ is administered by each local authority in Scotland and provides two discretionary grants (crisis and community care). Some veterans and their families will meet the eligibility criteria for this funding.

The Ministry of Defence administers and delivers a complex range of pensions and compensation to Serving and ex-Service personnel. As a brief overview:

◆ War Pension Scheme (WPS) compensates for any injury, illness or death which was caused by Service before 6 April 2005. There are no time limits to making a claim. Claims to WPS can only be made after Service. There are 2 main types of WPS awards determined by the impact of the illness or injury sustained:

1. A gratuity is a tax free lump sum payment for disablement less than 20%.
2. A pension is an ongoing tax free payment paid weekly or monthly for disablement more than 20%.

Additionally, a War Widow(ers) Pension may be paid to a surviving spouse in the event of the death of a Service person or veteran.

²⁵ Adult Disability Payment: Independent Review

²⁶ Scottish Welfare Fund - Social security

- ◆ Armed Forces Compensation Scheme (AFCS) compensates for injury, illness or death which was caused by Service on or after 6 April 2005. Claims to AFCS can be made in Service and post-Service, with time limits in place for making a claim. There are 2 main types of AFCS awards:

1. A tax-free lump sum for pain and suffering
2. A Guaranteed Income Payment which is also tax free, paid monthly

Additionally, a Survivor's Guaranteed Income Payment may be paid to an eligible partner in the event of the death of a Service person or veteran.

It is also worth noting that individuals may be able to claim from both WPS and AFCS in certain circumstances.

- ◆ Armed Forces Pensions – a range of pensions payable to veterans. The type of pension depends on the period and length of Service. These pensions are generally taxable, although in some circumstances may be tax exempt. Spousal and dependents pensions are also available.

Understanding the complexities of the myriad pensions and compensation available to the military and veteran communities requires support from a range of professionals. In addition, there are considerations to be given to overlap with other benefits and the impact on the family income as a whole.

Some of the key challenges faced by veterans are set out below.

The Complexity of the Scottish Benefits System for Veterans Receiving Military Compensation

The benefits system in Scotland is designed to provide financial support to those in need, but for veterans who also receive military compensation, navigating this system can be particularly challenging. The interaction between devolved benefits, UK-wide welfare provisions, benefits administered at the local authority level, and military compensation schemes creates a complex landscape that can lead to confusion, delays, and financial insecurity for veterans.

Interaction Between UK, Scottish, and Local Authority Benefits

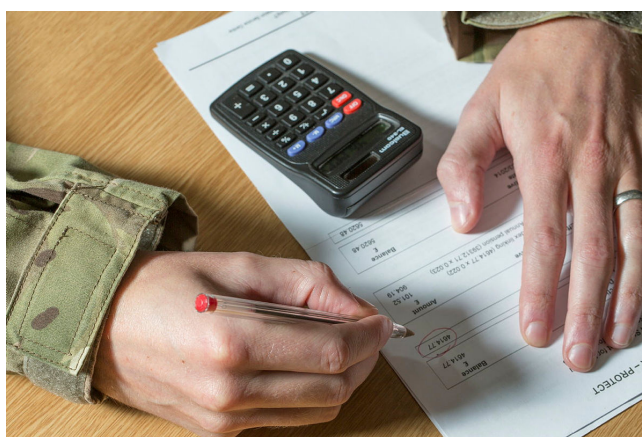
One of the key challenges is the interplay between devolved Scottish benefits, those administered at the UK level, and those delivered at the local authority level. The UK government oversees key benefits such as Universal Credit, the War Pension Scheme, and the Armed Forces Compensation Scheme, while the Scottish Government administers disability-related benefits, including Adult Disability Payment. Additionally, local authorities play a role in delivering benefits such as Housing Benefit and the Scottish Welfare Fund, adding another layer of complexity.

Veterans who receive military compensation may find that it affects their eligibility for certain means-tested benefits or leads to discrepancies in how their income is assessed across these different administrations. The complexity of veterans benefits overlapping with UK benefits arises from the interaction of military-specific entitlements and the broader civilian welfare provision. Furthermore, the lack of unified guidance and variable interpretations across local authorities and agencies can make it difficult for veterans to understand their full entitlements or navigate the appeals process when disputes arise.

Means Testing and Compensation Confusion

Military compensation, such as AFCS or War Pension payments, is intended to provide financial recognition for Service-related injuries. However, these payments can sometimes be considered in means-tested assessments for social security benefits, leading to unexpected reductions in entitlements. While some payments are disregarded in certain assessments, inconsistencies in how different benefits treat compensation contribute to confusion for veterans trying to plan their finances. For example, Universal Credit disregards all military compensation income, whereas the guidance for Pension Credit states that only the first £10 per week of such payments should be disregarded. This is clearly inconsistent.

The “Credit Their Service”²⁷ is a campaign by the Royal British Legion (RBL) and Poppyscotland, launched to address the unfair treatment of military compensation in means-tested welfare benefits across the UK. The campaign seeks to end the practice of counting military compensation as income when assessing eligibility for benefits. This policy often disqualifies some of the most financially vulnerable veterans from receiving crucial support such as Pension Credit and Housing Benefit and, in Scotland, Discretionary Housing Payments and the Scottish Welfare Fund. In contrast, civilian compensation (e.g. for personal injury) is typically exempt from such assessments. Poppyscotland’s work has revealed only 10 local authorities in Scotland have policies to exempt military compensation from means testing.



Lack of Clear Guidance and Support

The lack of clear, veteran-specific guidance on how military compensation interacts with the Scottish benefits system further complicates matters. While various support organisations exist to assist veterans, the differing rules and risks of misinterpretations between UK, Scottish, and local authority benefits can make it difficult to get definitive answers. This uncertainty can lead to delays in accessing crucial financial support or veterans inadvertently missing out on benefits they are entitled to. In Scotland, the national guidance for local authority delivered benefits such as Discretionary Housing Payments and the Scottish Welfare Fund does not give any direction about disregarding AFCS and War Pension payments when assessing income.

²⁷ Credit their Service | Poppyscotland

Application and Appeals Processes

The administrative burden of applying for benefits is another hurdle. Veterans must often provide extensive evidence of their injuries and financial situation, even when they are already receiving military compensation for Service-related conditions. Additionally, if a claim is denied or reduced due to compensation-related misunderstandings, veterans may need to go through lengthy appeals processes, further exacerbating financial strain.

Testimony to the Commissioner

Many of the veterans and support organisations I spoke to were concerned that the sheer number of pensions, benefits, payments and entitlements that contribute to the complexity of the landscape and systems tend not to be user or client friendly. There was a feeling that people may be missing out due to a lack of awareness of what they are entitled to, or because they give up due to the processes.

There are often lengthy delays in payments coming through, and, in some cases, there can be disputes over backdating claims. The volume of evidence required for a claim or application can be considerable.

It was felt that some support services, such as the Veterans Welfare Service, lack capacity to support veterans fully and more outreach would be beneficial.

Sanctions (such as when paying back loans or due to punitive measures) can impact on the ability of claimants to live off their benefits even when the amounts are small, and more flexibility would be welcomed.

DWP Armed Forces Champions advised that they provide support and advice to work coaches in jobcentres to enable them to deliver a bespoke service to veterans and their families. Regular training and upskilling sessions are provided across DWP in Scotland.

DWP note that around 40% of their Armed Forces Champions have Served or come from a military background resulting in a good mix of knowledge, understanding and skills. They are selected from internal recruitment exercises encouraging colleagues with a passion for supporting the armed forces community to apply. The Armed Forces Champions work closely with the third sector, making referrals where necessary for financial aid as well as to Citizens Advice Scotland to ensure that veterans receive appropriate support when applying for all benefits. This helps to mitigate the lack of awareness that many veterans have of welfare and other statutory services.

Armed Forces and Veterans Champions provide support to veteran families. One of the Service impacts on partners and adult children is their ability to gain and sustain employment. It is vital, therefore, that partners and children of veterans are identified as early as possible when they engage with DWP.

I heard from several veterans and support staff about the positive role that DWP Armed Forces and Veterans Champions play. Their accessibility (including attendance at drop-in sessions organised in local areas) and their ability to provide 'veteran aware' advice and guidance adds real value. I was told that they were often able to efficiently and swiftly resolve issues veterans were facing.

However, they were not always known about by veterans or organisations who support veterans, and it was suggested that their presence could be more actively promoted. It was also suggested that their coverage across Scotland was variable.

Social Security Scotland was set up at pace and engagement with stakeholders continues to be a priority to ensure continuous improvement. I was told the organisation is keen to understand the experience and needs of the veteran community as part of that process.

Social Security Scotland does not currently have a programme or network of armed forces and veterans champions, unlike other parts of the public sector in Scotland (such as local authorities and NHS Boards). It does employ a number of veterans, and has recently been involved in a successful initiative to recruit members of the veteran community²⁸ through a structured and supported route.

I heard about generally positive experiences interacting with Social Security Scotland, in particular around the person centred approach taken. It was noted that the Adult Disability Payment forms are lengthy, but that the numbers of decision reviews were low with applications generally settled at the first attempt. There has been a general consensus expressed to me that veterans who have claimed Adult Disability Payment have had a more positive experience when compared with claims made for the UK Government equivalent benefit, Personal Independence Payment.

Taking a trauma informed approach to supporting veterans was commended by many of those I spoke to, particularly given some of the issues they might have experienced during their Service.

It was good to hear that Social Security Scotland had been engaging with BLESMA and Sight Scotland Veterans throughout the policy development process for Adult Disability Payment and this engagement carries on to support continuous improvement.

I was told that the Scottish Child Payment, which helps low-income families with children under 16 and is one of the new benefits introduced in Scotland, can make a real difference for those families who are eligible.



²⁸ Social Security Scotland - Supporting veterans back to work

What can be improved

As it continues to grow and mature as an organisation it will be important for Social Security Scotland to engage with veteran support organisations and members of the veteran community in the design, delivery and development of policy, practice and services. Broadening out this network of veteran organisations will help to ensure that the diversity of the veteran community is reflected in the voices it hears.

Social Security Scotland and Scottish Local Authorities should ask clients and service users if they have ever served in the armed forces so they can improve the richness of their data, gain a better understanding of the veteran community who access their services, and ensure that those services meet the particular needs of the veteran community.

Ensuring information gathered is correct and properly understood by staff (for example the difference between a pension and a compensation payment) will mean that calculations, payments, and disregards are as accurate as possible. This will avoid the need for payment re-calculations due to errors and will ensure that people are not missing out on what they are entitled to.

More needs to be done to ensure that there is clear and accurate communication between the various benefits delivery systems, and that front-line staff are fully trained in the management of these complex cases to ensure that veterans are not subjected to unnecessary misunderstanding or distress. It should also be noted that, with some benefits now devolved to Social Security Scotland, veterans in Scotland face another layer of complexity making it even more important to provide high quality advice. As noted in **'Community and Relationships: Anything but Uniform'**²⁹, when public bodies in Scotland are calculating means tested benefits, it is essential that there is clarity and consistency across agencies and local authorities in the application of disregards.

The challenges of negotiating benefits systems apply to all claimants. However, the interactions between veterans benefits/pensions and the civilian welfare systems are uniquely complex. The veteran community requires expert advocacy to ensure that they receive the support they are due when making claims and that any resulting awards are correct, first time, every time.

Service in our armed forces, including injuries and illnesses arising from this Service, should not result in any disadvantage to veterans, as clearly stated in the Armed Forces Covenant. It follows, therefore, that clear, quality guidance and support is required to ensure that no such disadvantage exists. More must be done to provide easily accessible, effective support to veterans to address this inequity.

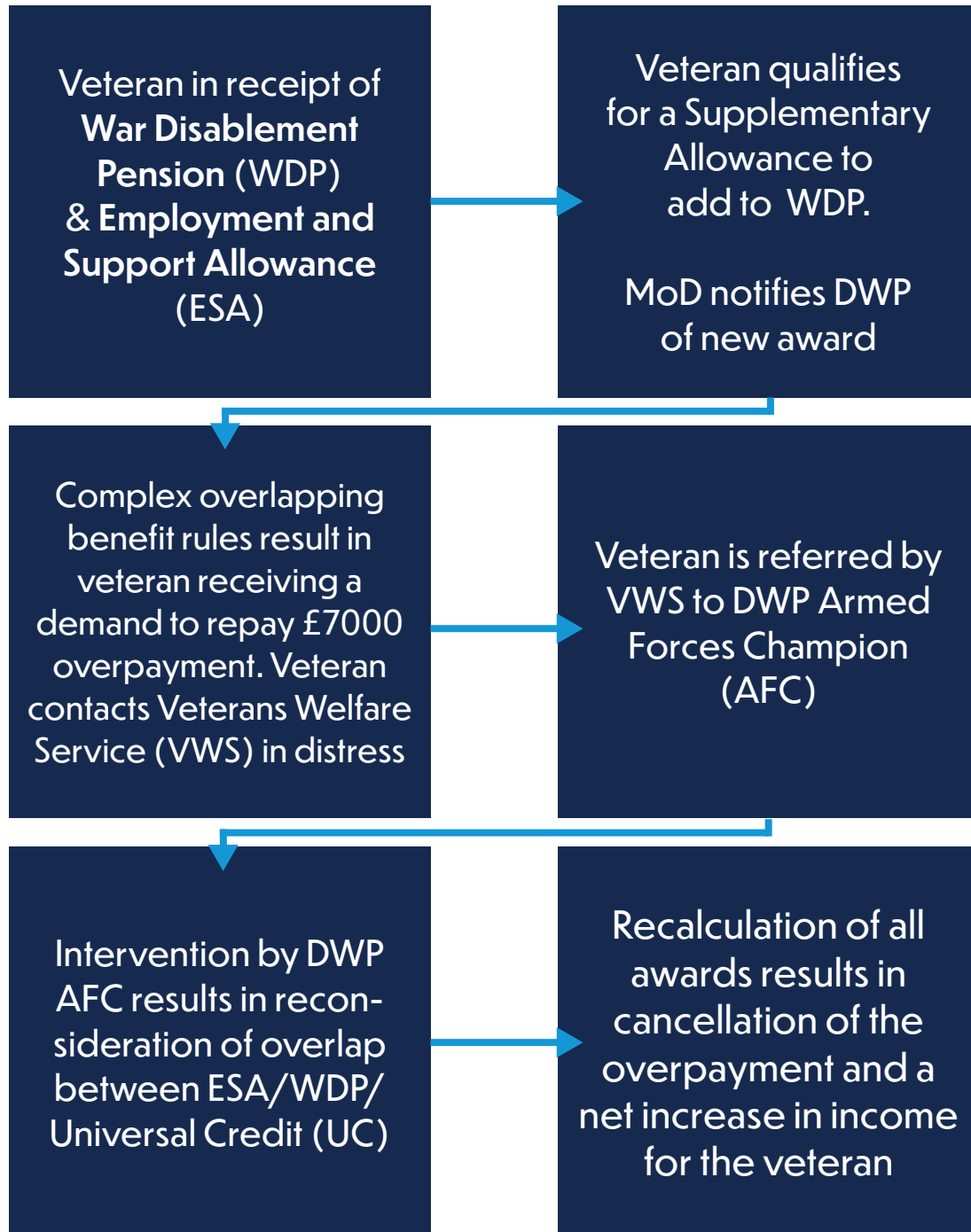


SPOTLIGHT: COMPLEXITY IN THE WELFARE SYSTEM

Veterans in Scotland can face particular challenges when applying for benefits. Whilst the UK and Scottish welfare systems are intricately connected, there is also divergence as the number of devolved benefits increases. The addition of veteran benefits to this already complex landscape can result in conflicting advice and costly misinterpretations of the rules and regulations governing the administration and award of benefits.

The examples below illustrate where complexity has made achieving good outcomes challenging. Based on evidence gathered through this work, these lived experiences show some of the unique challenges faced by the veteran community.

SUPPLEMENTARY ALLOWANCES AND DWP OVERLAPPING BENEFITS



The rules regarding overlapping benefits present particular challenges for veterans. The interaction between MoD schemes and DWP benefits require specialist knowledge and understanding. In Scotland, this is further complicated when devolved benefits are awarded. This example highlights the positive contribution of DWP Armed Forces Champions in supporting veterans to negotiate these complexities.

GETTING THE RIGHT ADVICE AT THE RIGHT TIME

Veteran is awarded War Pension, Service Attributable Pension and Unemployability Supplement



Seeks advice from generalist benefits advisor regarding possible claim to Universal Credit (UC) and is advised their income is too high



3 years later, veteran contacts SSAFA for help with Council Tax arrears for which they have now received a court summons



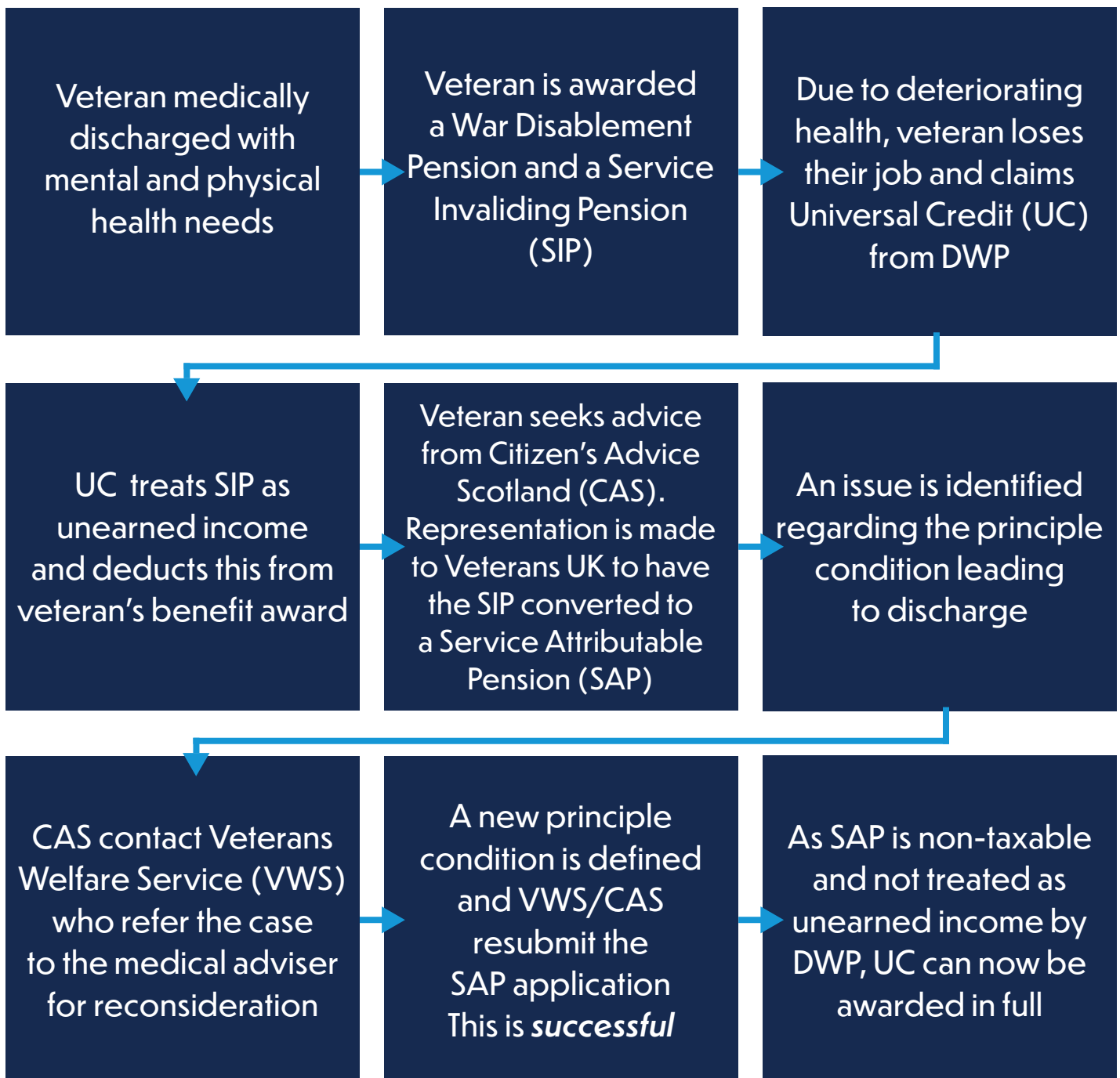
SSAFA refers veteran to VWS for full benefit check. VWS identifies that original advice was incorrect and supports veteran to claim benefits



Veteran is awarded Universal Credit, Housing Benefit and Council Tax Benefits, resulting in a net gain of more than £10000/annum and wiping out the council tax arrears entirely

This example illustrates the importance of ensuring that veterans are signposted to high quality, holistic support when they need it. Access to the correct information and advice at the beginning of the claimant journey would have prevented costly court action and avoided undue stress for the veteran.

COMPLEXITY AND RESOLUTION



In this example, the veteran had to make contact with seven different organisations in order to access their income in full. More than one contact was required with three of these organisations before the matter was resolved and the veteran received their full entitlement.

Veterans frequently have to deal with multiple agencies and considerably more administration than other claimants. Navigating their way through these processes requires resilience, perseverance and patience. In contrast, the average Universal Credit claim takes six weeks, involving only one agency. Claimants can also apply for advance payments which can be made within seven days.

DEATH OF A VETERAN

VETERAN DIES OF A SERVICE RELATED CONDITION

MoD

War Disablement Pension (WDP) stops

DWP

Joint Universal Credit (UC) stops



SURVIVING SPOUSE MAKES CLAIMS TO WAR WIDOW'S PENSION (WWP) AND UNIVERSAL CREDIT

MoD

Temporary Allowance for Widows (TAW)
is awarded

DWP

Single UC award made



FUNERAL COSTS

MoD

A funeral payment may be made once a
decision to award WWP is made

DWP

Support for funeral costs may be payable
after outcome of WWP claim is known

Due to resourcing issues, decision to award WWP is delayed.
Widow had to borrow to pay for funeral.

In meeting our obligations to our Armed Forces community, the families of our veterans need to be treated with dignity and respect. With the spiralling costs of funerals, this example highlights the need for appropriate resourcing to ensure that distress is minimised to bereaved families. Veterans and their families deserve to receive timely awards of benefits and appropriate resources should be deployed to deliver this.

SECTION 3

GAMBLING HARM

Policy, Research and Operational Context

The Gambling Survey for Great Britain (GSGB) collects official statistics for the Gambling Commission³⁰ on gambling behaviour in Great Britain. This survey provides evidence on gambling behaviours and attitudes from across the country with insights on why people gamble, gambling participation and the impact gambling can have. The value of the gambling market in Great Britain was £15.6 billion in 2023/2024, with around 48% of adults taking part in some form of gambling activity each month. Examples of the most popular forms of gambling in the UK include:

- National lottery
- Buying a lottery scratch card
- Playing bingo
- Placing a bet on a football match, a horse etc.
- Placing a bet in a casino
- Online betting

Gambling can lead to significant negative impacts, including financial difficulties, mental health issues, relationship problems, and even legal troubles, affecting individuals, families, and communities. The impacts can be wide-ranging, but specifically in the area of finance and debt can include unmanageable levels of debt and sometimes bankruptcy, the loss of savings or assets, inability to pay household bills (including rent), job loss, and legal problems associated with debt.

These impacts are also felt far beyond the individual. According to a 2020 report 'Gambling and Treatment Support'³¹ around 7% of the population of Great Britain (adults and children) were found to be negatively affected by someone else's gambling. Affected others are more likely to be women and the most severe impacts of problem gambling were felt most by immediate family members. Almost half (48%) of people who were affected by a spouse or partner's gambling reported a severe negative impact. This was followed by people affected by the gambling of a parent (41%) and the gambling of a child (38%).



³⁰ Gambling Commission website

³¹ Gambling Treatment and Support PDE

GambleAware has worked with Polimapper to produce maps³² which show gambling harm prevalence in each local authority area, as well as usage of and reported demand for treatment and support for gambling harms. While not veteran specific, these do provide helpful information on geographic patterns across the general population. The challenges and impacts of gambling harms are gaining greater public awareness and recognition, with a growing range of actions and initiatives underway to reduce harms and support those affected. Within the serving armed forces and veteran community, gambling - particularly gambling-related harm - is becoming an area of increasing research and concern, although much of the work to date has been limited in scale.

King's College London, through its King's Centre for Military Health Research (KCMHR)³³ and other research groups, conducts studies on the health and wellbeing of military personnel and veterans, including topics such as poor mental health, alcohol misuse, and gambling, with a focus on identifying and addressing gambling harms.

The Centre for Military Gambling Research³⁴ (MilGam) was formally established in May 2024, hosted at Swansea University with a range of partners and collaborators. The aim of MilGam is to coordinate and direct the growing body of research evidence on military gambling, to act as a training provider, and to advance evidence-based knowledge generation and dissemination.



Published in 2021, 'The United Kingdom Armed Forces Veterans' Health and Gambling Study'³⁵ provides a helpful insight into gambling, the causes of gambling and the distinctions of gambling activity between the veteran and non-veteran community. This study supports findings in previous work, including the 2007 'Gambling Problems in the UK Armed Forces Veterans: Preliminary Findings'³⁶ paper and the 2022 'Gambling and Wellbeing in the RAF'³⁷ study.

Although now 4 years old, some striking numbers indicate that of the sample, 43.1% of the veteran community reported harmful gambling, which is more than 10 times that of non-veterans. Veteran gambling was 7 times more likely to be motivated by the avoidance of stress. Some factors which may influence these concerning statistics include: access to disposable funds, attraction to risky or high adrenaline activities, isolation, and diversionary/avoidance behaviours. As this is a UK wide survey, there are no specific numbers available for Scotland, However, it is reasonable to assume that Scottish veterans are similarly impacted by gambling harms. It is worth noting that the sample selection requires the data to be treated with a degree of caution.

The importance of ensuring that gambling-specific interventions are person-centred, evidence-based, and integrated with established services supporting mental health and addiction was underscored in the National Centre for Social Research report "Understanding How Effective Interventions Are for Gambling Harm"³⁸. The report sets out several recommendations to strengthen the effectiveness of these interventions.

³² Local Authority Gambling Harms Prevalence Data

³³ King's Centre for Military Health Research (KCMHR)

³⁴ Centre for Military Gambling Research (MilGam) | Swansea

³⁵ The United Kingdom Armed Forces Veterans' Health and Gambling Study

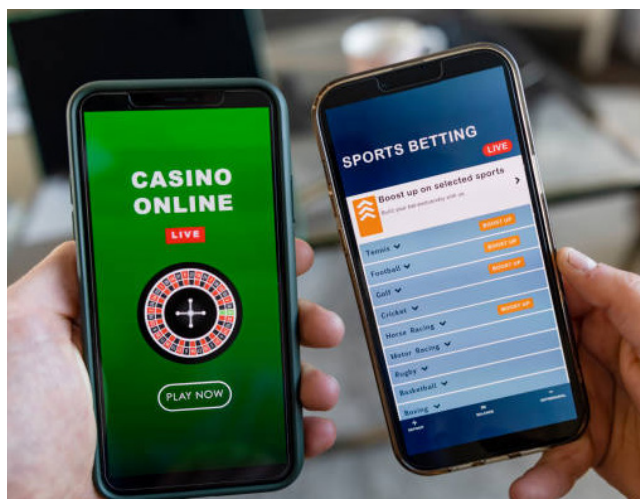
³⁶ Gambling Problems in UK Armed Forces Veterans: Preliminary Findings

³⁷ Gambling and Wellbeing Report PDF

³⁸ Understanding how effective interventions are for gambling harm | National Centre for Social Research

In England, the National Institute for Health and Care Excellence (NICE) published guidance earlier this year on 'Gambling-related harms: identification, assessment and management'³⁹. They recommend providing easy access to treatment for people who may otherwise find it difficult to access services (such as people in military Service) and include armed forces personnel and veterans as a group who may be at increased risk of harm. No equivalent clinical guidelines are yet in place in Scotland, but this is under consideration.

The UK Government confirmed in November 2024⁴⁰ that they would proceed with a statutory levy on gambling operators, administered by the Gambling Commission, to generate funding for the research, prevention and treatment of gambling harms. It is anticipated that this will raise around £100 million per year. 20% of the funds raised will be directed to UK Research and Innovation (UKRI) for oversight, with prevention funds (30%) to be directed to the Office for Health Improvement and Disparities (OHID), and treatment funds (50%) to be directed to NHS England and appropriate bodies in Scotland and Wales. That levy came into place on 6 April 2025 and the Scottish Government will receive a fair allocation for use to support treatment and prevention in the current financial year.



Gambling is reserved to the UK Government, however responsibilities for public health are devolved and since 2024 the Scottish Government and Public Health Scotland (PHS)⁴¹ have been taking forward a programme of work on gambling harms. This has included the development of a framework which will guide and support how the funding Scotland receives through the statutory levy allocation is used. PHS recognises gambling harm as a significant public health issue that exacerbates health inequalities, particularly affecting vulnerable populations. PHS has identified military veterans as a group that is at higher risk of gambling harm. In April of this year they published 'A Healthcare needs Assessment on Gambling Harm'⁴² and this will inform further work in this area.

Veterans have access to the range of statutory and third sector support in place for the general population. Data on armed forces or veteran status is not routinely collected, though may become known in the course of the support process.

Supported by the Armed Forces Covenant Trust the 'Battling the Odds' Armed Forces Gambling Harms Support Network⁴³ operates in Scotland through the RCA Trust⁴⁴. It seeks to reduce the stigma of gambling harms across the armed forces community and, in doing so, encourage access to appropriate support. The 'Battling the Odds' programme works with service providers and those who may come in to contact with members of

³⁹ Gambling-related harms: identification, assessment and management | Guidance | NICE

⁴⁰ Statutory gambling levy and stake limit for online slots | Written Statements | UK Parliament

⁴¹ What we know about gambling and gambling harm in Scotland and the UK | Public Health Scotland

⁴² A Healthcare Needs Assessment on Gambling Harm

⁴³ Armed Forces Community Programme | Beacon Counselling Trust

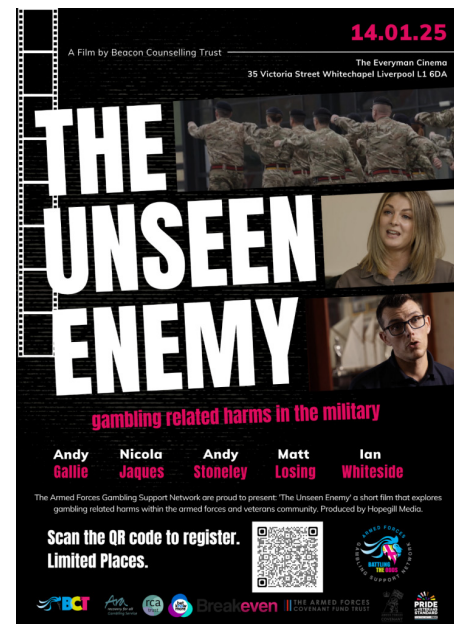
⁴⁴ RCA Trust | Gambling support Scotland

the armed forces or veterans experiencing (or at risk of experiencing) gambling harms to increase their knowledge and awareness. The programme equips learners to provide early interventions and refer individuals to specialist service provision.

GamCare provides the Armed Forces Project⁴⁵ or serving personnel and those who lead, manage, train and support them.

Beacon Counselling Trust and The Armed Forces Gambling Support Network (AFGSN) have produced a very powerful short film 'The Unseen Enemy'⁴⁶ that explores gambling related harms within the armed forces and veteran community. This collaborative production features contributions from veterans and 'affected others' with lived experience of gambling related harms and specialists from within the gambling harms support sector.

Testimony to the Commissioner



Everyone I spoke to was clear that prevention is the best approach to tackling gambling harms, intervening before these harms occur wherever possible. Most acknowledged that awareness and understanding levels have increased in recent years, but that there was more to be done.

I was told that gambling is something that veterans are reluctant to talk about, there remains considerable stigma and shame despite the increasing public discourse about the harms that can arise. Support organisations noted that there was a range of factors that might contribute to a greater risk or prevalence of gambling harms. These include the fact that ex-Service personnel may have a higher threshold for risk and risk taking behaviour, or may have developed gambling habits in Service due to known risk factors such as periods of boredom and solitude, high levels of disposable income, and use of free time.

For veterans, these factors might be extended to include disconnection from their military identity, the loss of camaraderie and belonging they might have had with their unit, relocation and transition to civilian life.

It was also suggested that traumatic events (at any time in life, including as a result of military Service) may be a factor in gambling behaviours and harm.

For every individual who suffers gambling harms, there is a negative impact for a high number of 'affected individuals', something in the range of 6 to 10 other people was suggested to me.

For those experiencing gambling harms, the impact can be highly individual. For example in terms of financial harm, a loss of £10 per week may have a significant impact on one

⁴⁵ Armed Forces Project | GamCare

⁴⁶ The Unseen Enemy Gambling Related Harms in the Military

person, while others might be able to lose much more without experiencing the same level of harm.

I learned that there was a range of actions individuals could take if they felt their gambling was having a negative impact. This includes, for example, early warning alerts from banks and putting 'blocks' on on-line gambling accounts. Staff who work in gambling establishments are trained to spot problem behaviours and try and provide interventions and support. These mitigations do, however, largely depend on proactivity on the part of the gambler.

Veterans can and will access mainstream gambling support and treatment programmes but they would probably not be asked if they have served in the armed forces so data on uptake and outcomes for this cohort is not collected. It was suggested that consideration should be given to routinely identifying veterans as this would allow for improved targeting, monitoring, and evaluation of the effectiveness of these services for veterans. This would need to be done in a way that did not create barriers to accessing support.

However, I learned that for some Serving personnel and veterans, being able to access services where they feel heard and understood is important to them. On that basis, specific 'military' programmes can be beneficial as well as mainstream programmes that are 'veteran aware'.

Peer support (in particular from those with lived experience) was noted as a very important and beneficial aspect of care and treatment, and it was suggested this is key to recovery. However, there were mixed views on what was meant by 'peer' with some suggesting that the peer needed to have served in the armed forces while others thought the peer should have experienced gambling harm.



Some contributors noted that challenges around population spread, rurality and ability to travel meant that on-line and virtual support should be available in service provision.

Those who offer gambling awareness and support programmes welcomed the inclusion of armed forces personnel and veterans in the NICE guidelines, hoping this will support these groups to get the support they need. The gambling levy was also welcomed as an opportunity to extend and enhance support and treatment provision in Scotland.

More generally, most of the charities and service providers I spoke to do not routinely ask about gambling behaviours or harms. They noted that while alcohol or drug dependencies would be included in any needs assessment process, gambling does not

feature in the same way. It was suggested to me that this should be addressed, given the increasing evidence and recognition of the impact of gambling harms.

What can be improved

Gambling and gambling-related harms are gaining increased public and policy attention. It is essential that policymakers, public services, support organisations, and others with an interest respond proactively to the challenges presented by gambling harms. More can - and must - be done to reduce stigma and to encourage those affected to seek help and access treatment.

Organisations supporting veterans should actively incorporate gambling into their needs assessments. They should be aware that military veterans are at higher risk of gambling harms and staff should have an awareness of gambling harms. Establishing clear referral pathways and building links with specialist support services is vital to ensure those affected receive timely advice and assistance.

Dedicated research specifically looking at Scottish veterans could be commissioned to provide more detailed insights into the unique cultural, economic, and social factors influencing gambling harm within this group, ensuring interventions are culturally and contextually appropriate for Scotland.

With the introduction of the new statutory levy, this is a pivotal moment in shaping the future of prevention and treatment services. The growing body of evidence highlights that veterans are at increased risk of gambling harms. As such, they should be clearly recognised as a priority group in the development of public health policy, services, and support systems related to gambling harms.

While the focus of this review is on veterans, it is clear from the research into gambling harms that prevention is better than cure. Establishing positive behaviours in Service would ensure that the veteran community is protected from the long-term effects of gambling addiction. The first step in this aspiration is removing stigma and providing education throughout military service.

SPOTLIGHT: GAMBLING HARMS IN SCOTLAND

Gambling Harms in Scotland



In the 2021 Scottish Health Survey, **58%** of Scottish adult respondents had spent money on gambling in the last year, excluding National Lottery only gamblers, **43%**.^[1,2]



National Lottery, other lotteries and scratchcards were the **most popular** gambling activities.



8% of respondents took part in **4 or more** activities.

Younger people, men and people living in the most deprived areas were **more likely** to experience a gambling problem. Gambling problems were associated with harmful drinking and mental health problems.

People move in and out of being at risk of or experiencing gambling problems. For up to half of all people in surveys that report experiencing severe gambling problems, these problems are new.^[3]



0.4% of respondents reported gambling to an extent that disrupted or damaged their life. A further **6%** were estimated to be **'at-risk'** of gambling to this extent.



For every person experiencing a gambling problem, on average **6** other people in their life will be negatively affected.^[4]

An estimated **7%** of the population are 'affected others'. Women are **more likely** to be an 'affected other' than men.^[5]



At population level, the burden of harm lies with people affected by someone else's gambling.



A higher proportion of 11–16 year olds reported spending their own money on gambling in the last week (**11%**) than on e-cigarettes, tobacco or illegal drugs.

An **estimated 1.7%** of young people are thought to be experiencing problems from their own gambling at any given time, with a further **2.7%** 'at risk'.^[6]

Gambling harms are the adverse impacts from gambling on the health and wellbeing of individuals, families, communities and society.^[7]

Health and wellbeing

Anxiety
Depression
Sleep problems
Shame and stigma
Suicide
Physical ill-health
Substance misuse
Alcohol misuse
Early death



Relationships

Strained / exploited
Loss of trust
Separation / divorce
Domestic violence
Neglect
Adverse childhood experiences
Social isolation
Cultural harm



Resources

School drop out
Work absenteeism
Job loss and unemployment
Financial insecurity
Debt / bankruptcy
Use of food banks
Rent arrears
Homelessness
Criminality



Estimating the true cost of gambling harms is difficult. Recently the excess economic costs of harmful gambling in Scotland were estimated to be



Gambling harms are **not** experienced equally. People experiencing gambling problems may face multiple disadvantages that can mask gambling as a problem; gambling can exacerbate disadvantage.

Anyone can experience harm at **any time**, but some people and groups are more vulnerable to harm than others^[8,9]:

- Children, young people
- Students
- People who have had ACE
- Black and minority ethnic groups
- People who are immigrants
- Military veterans
- People who are homeless
- People who are unemployed
- People in financial hardship
- People living in deprived areas
- People with offending behaviours
- People with intellectual impairment
- People with mental health issues
- People with substance/alcohol misuse
- Gamblers seeking support

[1] Scottish Health Survey. Gambling Commission, Birmingham, UK. 2018; [2] Scottish Health Survey 2021; [3] Billi R, et al. The Victorian gambling study: a longitudinal study of gambling and health in Victoria 2008–2012. Victorian Responsible Gambling Foundation, 2014; [4] Goodwin BC et al. A typical problem gambler affects six others. International Gambling Studies 2017; [5] B Gunstone, K Gosschak. Gambling Treatment and Support. YouGov for GambleAware. 2020; [6] Young People and Gambling 2019: A research study among 11–16-year olds in Great Britain. Ipsos Mori for the Gambling Commission, 2019; [7] Wardle H et al. Measuring gambling-related harms: a framework for action. Gambling Commission. 2018; [8] Gambling Related Harms evidence review. PHE. 2021; [9] Rogers RD et al. Framing a public health approach to gambling harms in Wales: Challenges and opportunities Bangor University, Wales. 2019.

SECTION 4

SECTORAL EMPLOYMENT

Policy, Research and Operational Context

Veterans and their families make a significant contribution to Scotland's economy and, as employees, bring a wealth of skills, experience, and knowledge to the workplace. The financial services sector is often seen by Service leavers and veterans as an attractive career path, and many organisations within the sector actively recruit from the armed forces community.



Several financial sector employers have established dedicated recruitment pathways, programmes, and opportunities - such as internships - specifically tailored for veterans and Service leavers. These initiatives are often supported by advice and guidance to help individuals navigate the transition into civilian employment.

In addition, many organisations host veteran and armed forces employee networks that support career development, talent management, and peer mentoring. These networks play a key role in helping individuals settle into civilian roles and frequently include the wider armed forces community, such as spouses and family members, reinforcing a culture of inclusion and support.

The Career Transition Partnership (CTP)⁴⁷ - the formal resettlement programme for those leaving the armed forces - is one of the main ways for employers to access and recruit Service leavers with around 1,500 employers involved in Scotland.

Forces Employment Charity (FEC)⁴⁸, who are a key CTP partner, note that candidates recruited from the armed forces demonstrate abilities including:

- Communication practises with internal and external stakeholders
- Organisational skills
- Leadership and management skills
- Risk awareness and management
- Change management
- A high degree of professionalism
- Health and Safety training
- Security awareness and best practice
- The ability to work in a team

As in other sectors, there are a range of roles, opportunities and specialisms that employers seek to fill at all levels within their organisations. Investments, banking, procurement, digital and IT, customer service, recruitment and human resources,

⁴⁷ The Career Transition Partnership | MOD CTP

⁴⁸ Why recruit from the Armed Forces? | Forces Employment Charity

change management, analytics, audit and risk, and global security are just a few of the areas where veterans can offer the skills and experience to succeed.

Held last year, and sponsored by BNY Mellon, Barclays, Bank of America, Revolut and UBS, the FEC held a 'Pathway into Financial Services'⁴⁹ event which offered practical advice and support as well as job opportunities to Service leavers interested in the financial sector. With the participation of 16 employers, over 100 in-person delegates as well as livestreaming to a virtual audience, this kind of event reflects the importance of the sector in employing ex-Service personnel.

The Officers' Association Scotland⁵⁰ supports officers and their families in many ways, including in the area of employment. A range of support is available, including training and learning events, bursaries, access to vacancies, networking and mentoring opportunities, and sectoral guides. Finance is included as one of their key industry sectors⁵¹ and they collaborate with a number of employers in Scotland. It should be noted that all training, networking sector insight and employer events are open to all members of the military community, regardless of rank.

Last year the Officers' Association Scotland ran an event with 15 finance companies and over 70 clients, as well as 3 individual insight events with Capco, Tesco Bank and NatWest. In total 146 clients attended.

The Defence Employer Recognition Scheme (ERS)⁵² acknowledges employers that pledge, demonstrate or advocate support to the defence and armed forces community and align their values with the Armed Forces Covenant. The scheme recognises the different levels of commitment provided by employers, through a 3-tier approach of bronze, silver, and gold awards. Many financial sector organisations are participants in the scheme, with veteran employees across Scotland, the UK and globally. This also supports the recruitment of armed forces reservists, and ensures they receive the time and support to fulfil Service requirements.

Testimony to the Commissioner

Collaboration across the financial service sector is active, including partnering with charities and other Service organisations, and I heard many great examples of this. I also learned that organisations across the sector are collaborative and mutually supportive, for the benefit of the veteran community. It was, however, noted that these efforts are not entirely altruistic as there was a very strong message about the value that veterans bring to their workplace.

Many of the employers I engaged with advised that there was always scope to improve and enhance the data they gather about their veteran applicants and employees, including those in Scotland. For some, information is limited to survey data via networks and other internal communications channels, while some use HR and other systems to

⁴⁹ Forces Employment Charity celebrates successful Pathways into Financial Services event (PIFS24)

⁵⁰ Officers' Association Scotland

⁵¹ Industry Sectors - Officers' Association Scotland

⁵² Defence Employer Recognition Scheme

routinely gather this as part of general employment and equalities information. I was told that gathering richer data around career progression and performance was more challenging, though many use case studies as a great way of demonstrating the financial career journeys of veteran colleagues.

It was suggested that more efforts could be made to showcase veterans and demystify careers in financial services, benefiting both veterans and hiring managers.

The Officers' Association Scotland noted that they had delivered 25 workshops to employers over the last year, providing them with insight into understanding the skills that military personnel bring and in turn those employers provided insight into what they would like to see in a CV.

As well as applying via specific programmes and pathways (often targeted at recent Service leavers), there are also general routes to recruitment open to veterans regardless of when they have left Service. Many financial organisations facilitate career access days and undertake local engagement to raise awareness of vacancies.

I heard from several employers and it is clear that there is no 'one size fits all' for the way veteran recruitment, retention and talent development should operate within an organisation. Many factors, including capacity, structures and size, will influence this, as will decisions around specific programmes versus mainstreaming.



I heard that veterans could face barriers when entering civilian employment, in part because they may not possess directly equivalent experience to that sought in the civilian sector. This can be compounded by a lack of clear parity between military and civilian qualifications, and by automated recruitment systems that filter applications before a hiring professional has the chance to assess them. As a result, important attributes developed through military service - such as leadership, adaptability, and problem-solving - can be easily overlooked, despite their strong relevance to many civilian roles.

I was told that it is not uncommon for veterans to leave the armed forces having served for over half a decade and still be under the age of 25. This means many veterans are eligible for graduate, apprenticeship, or other early career programmes. However, veterans may be seen as having too much experience or lack formal qualifications such as degrees or diplomas.

It was noted that having ex-Service personnel on recruiting panels can often support an increased understanding of what the applicant can bring to the role, including translating experience, skills and knowledge.

For Service leavers joining the financial sector, I was told that there can often be a steep learning curve in getting to grips with the industry. The size and scale of the sector is daunting initially, and the 'flat' structure, valuing people for their skills rather than their seniority, is challenging for veterans who are used to operating within hierarchical structures.

Some organisations have introduced a mentor or 'buddy' system which matches veterans in the company with newly recruited veterans. This can help a veteran to adapt to the culture of their new civilian employer and was seen as a practice that improved retention rates of those in their first role after leaving the armed forces.

Many of the financial sector organisations I engaged with make an active effort to celebrate and commemorate the armed forces and veteran community, for example around Remembrance Day and during Armed Forces Week. This can be both internally, and as part of local communities. They also support fundraising for the armed forces and veteran community and offer their corporate assets (such as facilities) for use.

What can be improved

There are high levels of awareness and recognition within the financial sector of the skills, experience and attributes that veterans bring to their organisations. This is welcome. Continuing to amplify this message will be important, and these employers can continue to play a key role in doing so.

Celebrating the successes and achievements of veterans within the sector, and showcasing them where possible, is an effective way to recognise the contribution they make to their organisations. It is also important to acknowledge and commend those employers who demonstrate exceptional commitment in supporting Service leavers and veterans as they transition into civilian careers.

Financial sector organisations offering graduate schemes, apprenticeships, or other early career programmes should consider adopting flexible entry criteria to ensure that veterans and Service leavers are not disadvantaged by their military background, and that their skills, experience, and potential are fully recognised.

The Career Transitions Partnership provides a critical pathway into employment for Service leavers and it is essential that they ensure that recruiting for roles in the financial sector is as straightforward as possible for employers - both large and small. Ensuring the sector is promoted to Service leavers and veterans will help to build awareness and encourage uptake of opportunities.

There may be opportunities to increase the number of Service leavers in Scotland who chose employment in our vibrant financial sector, and to encourage those employers to participate in events and networking to raise awareness of the sector and provide practical support to those interested in applying for roles.

SPOTLIGHT: BARCLAYS, MILITARY & VETERANS OUTREACH

Military & Veterans Outreach (MVO)⁵³ is Barclays' interface with all facets of the armed forces community. Since 2013 MVO has supported military-connected personnel, helping them learn more about – and take steps towards building – careers beyond the military. In the UK, their innovative approach has been recognised by the MoDs Employer Recognition Scheme, being awarded the highest-level Gold Award on three separate occasions.



Their Military Talent Scheme (MTS) is designed for UK Service Leavers and aims to support the transition into the civilian workplace. This is a 7-week, unpaid placement, open to those in their resettlement period, aligned to an open vacancy at Barclays, and seeks candidates who are highly motivated, have an enthusiasm for self-directed learning and development and a genuine interest in a career in Financial Services. On average, Barclays welcome between 40 to 60 Military Talent Scheme candidates into the firm each year. Successful participants are provided with:

Corporate acumen: Participants will broaden their knowledge of the Financial Services industry and develop an understanding of the corporate environment.

In-depth experience: Participants will have the opportunity to leverage their skills and gain sector experience by undertaking a role as part of a permanent team.

Networking: Participants will attend speaker sessions hosted by colleagues across the bank and attend regular networking events.

Mentors: Participants will each be assigned a buddy/mentor to support them throughout their placement.

Setting up for success: Participants will attend CV and interview skills workshops ahead of being aligned to a placement.

Open Vacancy: Every placement has been aligned to a business area that is actively recruiting so at the end of the placement there will be the opportunity to move into the permanent role, performance dependant.



There are also opportunities for those that are not eligible for the Military Talent Scheme. MVO supports the whole military-connected community in the UK and US, including Service leavers, veterans, military spouses/partners and members of the Reserves. Applicants can apply for roles via the Barclays careers site⁵⁴ and can self-identify as 'Military' during the application process. Self-declaring allows the MVO team to provide assistance. This includes an introduction to local Employee Resource Groups where they can network with current employees and gain real insight into life at Barclays, and invitations to workshops that can support them in the process. On average, Barclays welcome between 150 to 200 recruits from the veteran community each year. MVO also partners with Eagle Labs Academy to run specially designed programmes for veterans and military spouses/partners who want to start and grow their own business⁵⁵.

⁵³ Barclays Military & Veterans Outreach

⁵⁵ Barclays Veteran and Military Spousal Founders

⁵⁴ Barclays Careers

SCOTTISH VETERANS COMMISSIONER RECOMMENDATIONS

The purpose of this review was to look at the advice, guidance and support provided for veterans on finance (as they return to civilian life and in the longer term), consider the role and contribution of veterans who work within the financial sector, and capture observations and findings. Each section sets out suggestions of how things could be improved based on the evidence and testimony gathered.

These suggestions will support the following outcome focussed recommendations I am making to the Scottish Government:

- ◆ Building on previous recommendations, guidance to local authorities in Scotland should clearly state that all armed forces compensation, including awards under the War Pension Scheme, must be fully disregarded when calculating income for means-tested benefits.
- ◆ Veterans accessing benefits through Social Security Scotland are identified and supported by staff who are trained to be 'veteran aware'. Clearly designated points of contact in Social Security Scotland for veterans - and for those supporting them - should be easily identifiable and accessible.
- ◆ Staff delivering financial or debt advice services that receive statutory funding are trained to be 'veteran aware', ensuring they understand the unique needs of the veteran community and are equipped to provide appropriate support.
- ◆ Veterans are explicitly recognised as a population at heightened risk in the development of appropriate public health policy, services, and support addressing gambling harms.

My recommendations are made in line with my remit to '**provide leadership and challenge and drive momentum**' towards realising the Scottish Government's ambition that veterans leave the armed forces with sufficient financial education, awareness and skills to be financially self-supporting and resilient.

These are long term outcomes, and I recognise that achieving them will require collaboration with a range of delivery partners across public, private and third sectors. By working collectively, we can continue to make life better for veterans and their families living in Scotland.

For more information visit scottishveteranscommissioner.org

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