



Housing among ex-Service personnel and their partners

Research Summary

July 2025



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■ Background and purpose



The Centre for Evidence for the Armed Forces Community is committed to ensuring that ‘evidence is at the heart of decision making to enable a thriving Armed Forces community’. One mechanism for achieving this objective is to produce research and policy summaries for each of the nine transition themes which organise the Centre¹.

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

This research summary synthesises existing research evidence about United Kingdom (UK) ex-Service personnel and their partners’ transition to civilian housing and identifies potential areas for further enquiry. Drawing on existing academic and grey literature, it reflects critically on the following topics:

- In-Service and ex-Service housing statistics.

- Structural and individual-level barriers to suitable and affordable housing during and after transition.
- Impact of housing barriers and the issue of homelessness among ex-Service personnel.
- Housing vulnerabilities as experienced by specific sub-groups.

This document does not address current policy concerning the points above, nor does it comment on housing support provision to ex-Service personnel. These subjects are addressed in a separate [Policy Summary](#) (Sottini and Keeling, 2025).

The findings presented here capture policy and support provision at the time of data collection (between November 2024 and June 2025). A robust methodology was used to produce this summary, helping to ensure that its findings are both valid and credible (see Annexes A and B). This summary has been subject to peer-review by two independent parties.

Key findings



Most ex-Service personnel succeed in securing civilian housing: more than half own their home by the time they leave Service, while the rest rent either social or private accommodation.



Although experiencing difficulties in transition to civilian housing is not common, evidence points at **structural and individual-level barriers which can affect access to affordable civilian housing**.



Structural barriers include the **crisis in the social and private housing sectors**. **Most ex-Service personnel at risk of becoming homeless are not assigned social housing, similarly to the civilian population, due to its limited availability.** This is often seen among single, young, fit, male ex-Service personnel, since priority is generally given to applicants with families or those who have sustained severe Service attributable injuries.



Limited collaboration between service providers supporting ex-Service personnel's housing needs is another structural barrier; however, the introduction of initiatives such as Op FORTITUDE have helped address this issue.



Individual-level barriers encompass issues such as ex-Service personnel's **lack of experience in the housing and rental market, misperceptions about their housing-related entitlements, and poor financial knowledge or preparation.**



The extent of **homelessness amongst ex-Service personnel in the UK is unclear.** Research tends to be region-specific and constrained by **methodological challenges**.



Despite the lack of clear statistics on the prevalence of homelessness among ex-Service personnel across the UK, the **British public often perceives ex-Service personnel as likely to become homeless.**



Existing research found that **homelessness among ex-Service personnel is generally caused by lack of preparation before exiting the military, employment challenges, and other personal adversities,** including family and relationship breakdown.



Experiencing housing insecurity and limited awareness of or engagement with support services is more common among Early Service Leavers (ESLs), younger ex-Service personnel, ex-Servicewomen, and those from LGBTQ+ and racially and ethnically minoritised backgrounds.



Distinct barriers to post-Service housing exist for specific groups. **ESLs** have less time to plan for and secure housing, depending on the circumstances surrounding their early discharge; **non-UK ex-Service personnel** must navigate immigration requirements and language barriers; **ex-Servicewomen** often struggle with gendered assumptions and limited recognition as Veterans; **Wounded, Injured, and Sick (WIS) ex-Service personnel** may be hindered by complex health-related housing needs. **Divorced, separated, or bereaved partners and families** can encounter sudden eviction timelines and challenges in accessing social housing.

Housing statistics and context



In 2024, 14,830 UK Regular Forces personnel left Service, down from 16,140 in 2023 (MoD, 2025b). The 2021 Census reports approximately 1.85 million ex-Service personnel in England and Wales, representing 3.8% of the population (ONS, 2023a).² This group is predominantly male (86.4%), with over half (53.0%) aged 65 years or above. Women account for just 13.6% of ex-Service personnel, contrasting with the civilian population, which is 53.1% female and has only 21.6% aged 65 years or older (ONS, 2023a). In Scotland, the 2022 Census shows 176,100 ex-Service personnel (3.9% of the population aged 16+ years), with 50.4% aged 65 years or older (Scottish Census, 2022). Northern Ireland's census did not collect data on Veteran status,³ meaning no accurate statistics are available (House of Commons Library, 2023; NISRA, 2020).

In-Service housing statistics

While the focus of this summary is post-Service housing, it is helpful to first outline the housing options and choices available during Service. Providing good quality housing for the Armed Forces and their families is a priority for the Ministry of Defence (MoD). The Defence Infrastructure Organisation (DIO) manages Single Living Accommodation (SLA), Service Family Accommodation (SFA), and Substitute Service Family Accommodation (SSFA) on behalf of the MoD (MoD & DIO, 2025). The accompanying [Policy Summary](#) provides a detailed description of each type of in-Service accommodation.

SLA is provided to single and unaccompanied personnel (i.e. living without their spouse, partner, or dependants at their duty station) in initial training or on regular Service, including Full Time

² The 2021 Census in England and Wales included a question about Veterans for the first time, asking all respondents aged 16 and over if they had previously served in the regular or reserve UK armed forces, or both. This initiative aims to enhance understanding of the Veteran community, which has been limited until now.

³ The Northern Ireland Statistics and Research Agency (NISRA) decided not to include a question on Veteran status after the 2019 Census Rehearsal indicated that local ex-Service personnel were unlikely to disclose their status. Additionally, local focus groups advised against including such a question (NISRA, 2020).

Table 1 In-Service housing statistics by branch and type of accommodation

Branch	SLA	SFA	House Ownership	Other (e.g. privately renting, aboard ships/submarines)
Royal Navy	35%	16%	29%	20%
Royal Marines	55%	16%	23%	6%
Army	49%	34%	13%	4%
Royal Air Forces	35%	31%	31%	3%

Source: Authors' elaboration with data from the MoD (MoD, 2022a)

Reserve Service (MoD, 2024b). SFA is provided to Service personnel aged 18 years or over, who are married, in a civil partnership, or have permanent custody of children, and have at least six months of Service remaining (MoD & DIO, 2025). SSFA is provided by the MoD through the commercial rental market when there is insufficient standard SFA available (MoD, 2025d).

According to official statistics from the MoD (2022a), approximately 44% of all currently Serving personnel were living in SLA in 2022. Just over half (52%) use SLA as their main home. Among current SLA residents, 41% of Other Ranks stay there seven nights a week, compared to 22% of Officers (MoD, 2024b). Around 29% of currently Serving personnel were housed in SFA, while 20% owned their own homes. The remaining 12% were either residing aboard ships or submarines (5%), or in privately rented accommodation and other unspecified options (7%). Statistics from the MoD show that the Royal Marines, who are part of the Royal Navy, had the highest proportion of Serving personnel living in SLA (55%), while the Army led with 34% for SFA, and

the home ownership level was highest in the Royal Air Force (31%) (MoD, 2022a; see Table 1 above).

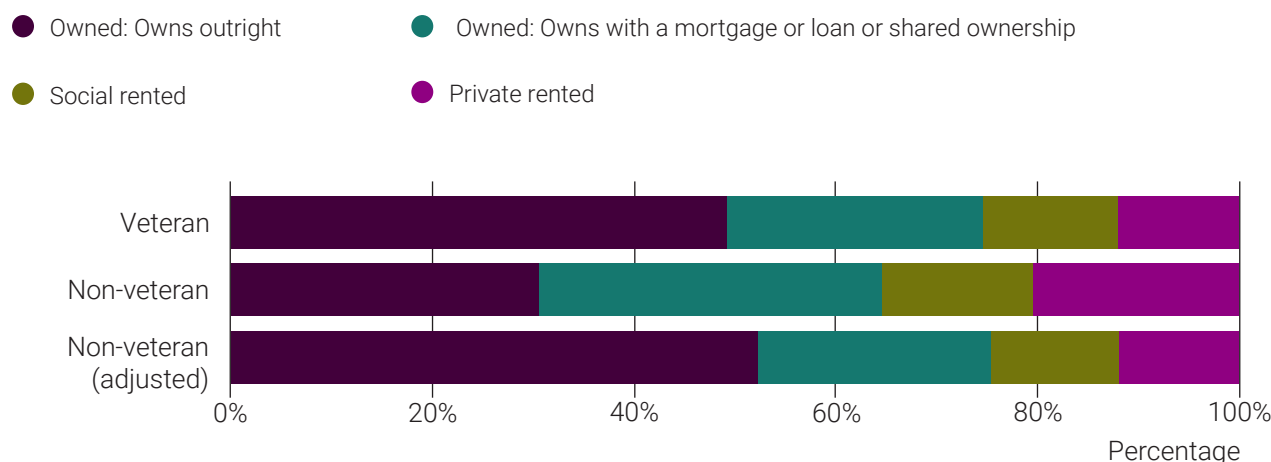
Ex-Service housing statistics

In England and Wales, the data show **no significant difference in housing tenure between ex-Service personnel and the civilian population**. According to the Census 2021 in England and Wales (ONS, 2023b), a large percentage of ex-Service personnel (75%) households owned their accommodation outright or with a mortgage. A smaller percentage of ex-Service personnel were reported as renting social housing (13%) and private housing (12%) (see Figure 1). Similarly, the Census 2021 reported that, after adjustment⁴, the percentage of civilians in England and Wales owning a home was 75%, while 13% and 12% were socially and privately renting, respectively (ONS, 2023b).

The Scottish Census 2022 did not include data on the housing tenure of ex-Service personnel. At the time of writing, there are no official statistics available on the housing tenure of ex-Service personnel in Northern Ireland.

4 There are substantial differences in age, sex and region between ex-Service personnel and the civilian population. In order to make the existing data comparable, the Office for National Statistics provided adjusted estimates for the civilian population, which show what, if any, difference would exist between the two groups, if the two populations had the same age, sex, and regional distribution (ONS, 2023b).

Figure 1 Comparison of housing tenure between UK ex-Service personnel and civilian households in England and Wales



Source: Census 2021 (ONS, 2023b)

Accurate statistical data on homelessness amongst ex-Service personnel across the UK is currently unavailable. The Census 2021 did not provide statistics on homelessness amongst ex-Service personnel in England and Wales. In contrast, official Scottish statistics reported that between 2023 and 2024, 125 of the 2,930 recorded rough sleepers had a history of military Service within the previous three months (Scottish Government, 2024). There are no readily available statistics on other forms of homelessness, such as sofa surfing (i.e., an ‘invisible’ form of homelessness whereby a homeless individual stays with friends or family temporarily because they have no home of their own).

Attempts have been made to identify the prevalence of homelessness among ex-Service personnel. Most notably, the Veterans’ Survey 2022 found that, across the UK, a small proportion (2.3%) of respondents reported living long-term with family or friends; it remains unclear what percentage of these can be accounted as currently sofa surfing. Additionally, one in 400 respondents (0.25%) stated they were homeless, rough sleeping or living in a refuge for domestic abuse (ONS, 2023c).

Data from the Veterans’ Survey 2022 should be interpreted with caution because of several limitations (ONS, 2023c). Those completing the Survey were a self-selecting sample; recruitment was often via help seeking services. The vast majority (85%) of respondents (total sample was 28,957 respondents) were from England. Therefore, the Office for National Statistics (ONS) (2023c) does not consider the findings of the Veterans’ Survey 2022 official statistics but labels them as ongoing research.

In comparison, statistics on civilian homelessness across the devolved nations is more readily available. These statistics do not account for less visible forms of homeless, such as sofa surfing (see Table 2). It is unclear whether and how many of these households included ex-Service personnel in the devolved nations, with the exception of Scotland, where 691 households assessed as homeless reported having a household member who had previously served in the Armed Forces (Scottish Government, 2023c).

Table 2 Reported homeless civilian households between 2022 and 2023, by devolved nation

Devolved nations	Homeless civilian households
England	178,560
Wales	12,537
Scotland	32,242
Northern Ireland	10,349

Source: Authors’ elaboration of MHCLG (2024), Welsh Government (2023), Scottish Government (2023b), and DfC (2023).

The lack of comprehensive, comparable data and methodological challenges in collecting homelessness statistics currently impede comparisons between ex-Service personnel and the civilian population across the UK. This data gap highlights the **need for improved data collection not only to determine the prevalence**

of homelessness among ex-Service personnel, but also to better understand the forms it takes, such as rough sleeping, sofa surfing, and use of temporary accommodation (the topic of homelessness is explored in further detail later in the Research Summary).

Structural and individual-level barriers to civilian housing



Research cites housing as a common transition challenge for ex-Service personnel (Ashcroft, 2014; Fleuty et al., 2021; NFF et al., 2018; O'Malley et al., 2024; Quilgars et al., 2018; Slapakova & Suman-Chauhan, 2025; Wilson et al., 2020) but as indicated in the statistics above, **most ex-Service personnel successfully manage to secure civilian housing** (Ashcroft, 2014; Fulton et al., 2019; Rolfe, 2020). Nonetheless, there are several barriers that can limit access to civilian housing for some ex-Service personnel in the UK, which can be categorised into two groups: **structural and individual-level barriers**.

Structural barriers

1. Housing crisis in the private sector and social housing

The **housing crisis affects the accommodation options available to ex-Service personnel**, like their civilian counterparts (FiMT; Quilgars et al., 2018; Slapakova & Suman-Chauhan, 2025). Over the years, the overall supply of suitable, affordable housing and rental options has decreased, as has the availability

of social housing. This has led to a general and widespread housing crisis that affects all UK residents, including ex-Service personnel (Hickman & Robinson, 2006; Quilgars et al., 2018; Rolfe & Anderson, 2022). Under these circumstances, non-officer ranks and younger ex-Service personnel, especially, have limited ability to get on the property ladder because of lower pay and limited leverage for purchasing a house (Dover & Gearson, 2017; Future Agenda, 2021; MoD, 2022b; Wilson et al., 2021). The Forces Help to Buy (FHTB) scheme, a homeownership scheme exclusively for UK Armed Forces personnel, has been introduced by the MoD to address this issue (see the accompanying [Policy Summary](#) for more details about FHTB).

Regarding social housing, ex-Service personnel do not receive automatic priority when applying (House of Commons Library, 2023; Rolfe, 2020). Ex-Service personnel often encounter difficulties in proving their local connection⁵ due to their frequent moves during Service. In 2008, the local connection requirement in England was amended for ex-

5 The local connection test aims to determine an individual's eligibility for social housing or homelessness assistance based on their connection to a specific area. This connection is established on the basis of residence, employment, family connections, or other special circumstances (e.g. specialised medical needs).

Service personnel to account for this issue⁶ (Fleuty et al., 2021; House of Commons Library, 2023; MHCLG, 2020; OVA, 2022); please refer to the Policy Summary for more details on social housing policy for ex-Service personnel across the UK.

Ex-Service personnel at risk of or experiencing homelessness can provide evidence of their statutory homeless status⁷ when applying for social housing (MoD, 2008; Shelter, N.D.; see accompanying Policy Summary for more details). This strengthens their application by placing them in a higher priority band or category, meaning they are likely to be allocated housing more quickly than those in a lower priority band or category. At the point of transition, statutory homeless status is proved through a Certificate of Cessation of Entitlement, which the MoD issues to Serving personnel six months before they leave Service, if they are at risk of homelessness⁸. However, **most ex-Service personnel still find it difficult to be assigned social housing, similarly to the civilian population, due to its limited availability** (Johnsen et al., 2008; Jones et al., 2014; Quilgars et al., 2018; SVC, 2021). Research indicates that accessing social housing is reportedly more difficult for single, young, fit, male ex-Service personnel, as priority is generally given to applicants with families or those who have sustained severe injuries attributable to Service (Gordon et al., 2020; Quilgars et al., 2018).

2. Service providers' challenges in supporting ex-Service personnel

Service providers, whether public or private sector organisations, face **several challenges in supporting ex-Service personnel during their transition to civilian housing**. Research indicates that one of the

main issues is the mismatch between the support ex-Service personnel expect and what is actually available to them: for example, ex-Service personnel may believe that they are entitled to automatic access to social housing, which, as discussed above, is not the case (Quilgars et al., 2018). Additionally, organisations struggle to identify ex-Service personnel who either do not wish to be labelled as 'Veterans' or those who falsely claim to have a Service background for their personal gain (Quilgars et al., 2018; Rolfe, 2020).

Research evidence indicates that **limited collaboration between the public and private organisations assisting ex-Service personnel had previously been a significant issue** (Gordon et al., 2020; Lloyd-Jones, 2018; Quilgars et al., 2018; Rolfe, 2020). A lack of coordination and collaboration often left ex-Service personnel feeling overwhelmed by excessive information, leading to confusion about the housing support available to them. This, in turn, reduced the effectiveness of the services provided and increased the risk of homelessness for ex-Service personnel in need (Gordon et al., 2020; Lloyd-Jones, 2018; Quilgars et al., 2018; Rolfe, 2020).

In 2023, following the publication of the reviewed studies mentioned above, Op FORTITUDE was established to address these challenges and provide a centralised referral pathway specifically for ex-Service personnel facing or at risk of homelessness (OVA, 2024; see Policy Summary for more details regarding Op FORTITUDE). An evaluation study (Alma Economics, 2024), ongoing at the time of writing, has found that partnerships and collaborative relationships between Armed Forces charities, local

⁶ In 2012, another regulation was passed stating that "local authorities must not disqualify certain Serving or former members of the Armed Forces from applying for social housing on the grounds of not meeting a local connection requirement" (OVA, 2022, p.7). The regulation specifically seeks to protect access to social housing for persons Serving in the regular Armed Forces (or have done so in the five years prior to the application), current or former members of the reserve Armed Forces suffering from a serious illness or disability attributable to their Service, and bereaved spouses or civil partners leaving MoD accommodation following the death of their spouse or partner whose death is attributable to their Service (OVA, 2022, p.8).

⁷ Housing and homelessness are devolved matters. Statutory homelessness generally refers to individuals or households who are legally entitled to assistance from local authorities under the Housing Act 1996, which applies in England and partially in Wales and Scotland. In Scotland, under the Housing (Scotland) Act 1987 and later legislations, anyone being unintentionally homeless is automatically entitled to housing and support. In Northern Ireland, homelessness is governed under the Housing (Northern Ireland) Order 1988 and related regulations.

⁸ Homelessness legislations vary across the UK. For example, in England, under the Homelessness Reduction Act 2017, someone is considered at risk of homelessness if they are likely to lose their home within 56 days. This can include receiving an eviction notice, falling into serious arrears, fleeing domestic abuse, or being discharged from an institution without suitable accommodation. In assessing this risk, councils consider factors such as housing conditions, affordability, family breakdown, and whether the person can realistically remain in their current home.

services, and government bodies have improved under this new referral scheme.

Individual-level barriers

1. Limited familiarity with civilian housing and financial unpreparedness

As discussed above, **limited or unclear information and awareness about housing entitlements for ex-Service personnel can result in a challenging transition to civilian housing** (Ashcroft, 2014; FiMT, 2020; NFF et al., 2018; Wilson et al., 2020).

Firstly, ex-Service personnel may have **unclear information or incorrect assumptions about their housing entitlements after Service**, such as believing they have automatic access to social housing due to their Service (Ashcroft, 2014; FiMT, 2020; Quilgars et al., 2018; Rolfe, 2020; SVC, 2021; Wilson et al., 2020). The MoD provides civilian housing briefings designed to equip Serving personnel with the information needed to make informed decisions about their civilian housing. These briefings were previously delivered by the Joint Service Housing Advice Office (JSHAO), but, as of 2022, are now the responsibility of the Defence Transition Services (DTS) team (MoD & Veterans UK, 2024; please refer to the accompanying Policy Summary for more details). These sessions cover rights and challenges related to homelessness and social housing. However, **further research is needed to assess whether these changes have effectively increased ex-Service personnel's awareness and understanding of their housing entitlements, and to explore whether additional adjustments – such as changes in the timing of delivery or extending briefings to include family members – may be necessary.**

Nonetheless, previous research indicates that Serving personnel who are still employed and living in military housing may not be receptive to this information, as they might believe it is not relevant to them (Scullion et al., 2019; The Future Company, 2013). Additionally, evidence suggests that ex-Service personnel may hesitate to seek or engage with available housing support or feel overwhelmed by too much information being provided to them by several statutory and voluntary services (Ashcroft,

2014; Quilgars et al., 2018; Rolfe, 2020). This may arise from a sense of self-reliance or pride, feelings of shame or dishonour over not managing their housing situation independently or because of dishonourable discharge, or a desire to distance themselves from the military world (Rolfe, 2020).

Secondly, some **ex-Service personnel may lack direct experience with the civilian housing system** (FiMT, 2020; O'Malley et al., 2024; Rolfe, 2020; The Future Company, 2013). This inexperience often results in low levels of awareness before transition about what is required to rent or buy in the private housing market, such as having good credit or a six-month deposit (Ashcroft, 2014; Dover & Gearson, 2017; The Future Company, 2013). Much of the evidence on this topic predates the COVID-19 pandemic. Since then, the UK housing market has undergone significant shifts, including increased rental demand, rising costs of living, and more stringent landlord requirements (Bricongne et al., 2023; Gamber et al., 2023). These developments may have intensified the challenges faced by ex-Service personnel unfamiliar with the civilian housing landscape. While research suggests that **this inexperience may stem from the heavy reliance of Service personnel on subsidised⁹ MoD housing during Service** (FiMT, 2020, ND; MoD, 2022a; Rolfe, 2020; Walker et al., 2020), **further research is needed to assess how recent changes in the provision of civilian housing briefings and the post-pandemic housing market have impacted ex-Service personnel's knowledge of civilian housing.**

Thirdly, a lack of awareness about their entitlements, and inexperience with non-military housing, can result in ex-Service personnel being **financially unprepared or making poorly timed financial decisions** (FiMT, 2020, 2013; MoD & Cabinet Office, 2018; NFF et al., 2018; O'Malley et al., 2024). Unforeseen costs, such as housing repairs or council tax, along with expenses calculated from net rather than gross income, debt, and poor financial management, can make the transition to civilian housing as well as homeownership particularly difficult, and can further exacerbate housing insecurity (FiMT, 2020, 2013; Johnstone, 2024; MoD & Cabinet Office, 2018).

9

Military housing is subsidised, with expenses charged based on military requirements, location, and condition of property (Fleuty et al., 2021; Rolfe, 2020; The Kerslake Commission, 2024).

Impact of housing barriers and vulnerabilities: the issue of homelessness



Research about post-Service housing places emphasis on the issue of homelessness among ex-Service personnel (Armes et al., 2019; Brewer & Herron, 2022; Johnsen & Fitzpatrick, 2012; Johnsen et al., 2008; Kirton-Darling & Carr, 2016, 2019; Lemos, 2005; O'Malley et al., 2024; Rolfe & Anderson, 2022; Wilding, 2020). Although comprehensive and accurate **UK-wide data on homeless ex-Service personnel is unavailable**, recent local authority statistics reveal that 2,270 households in England with former Armed Forces members met the legal criteria in 2024 for homelessness support from their local council (MHCLG, 2025). In Scotland, homelessness applications from ex-Service personnel have steadily increased (Scottish Government, 2023a, 2024). Additionally, the 2022 Veterans' Survey reported that one in 400 ex-Service personnel experienced homelessness, rough sleeping, or were residing in a refuge due to domestic abuse (ONS, 2023c). As mentioned earlier in the summary, the Veterans' Survey 2022 data should be interpreted with caution due to methodological limitations,

including its self-selecting sample and limited geographic representativeness (ONS, 2023c).

The true extent of homelessness among ex-Service personnel across the UK remains unclear

(Brewer & Herron, 2022; HM Government, 2018; Johnstone, 2024; Rolfe, 2020; Wilding, 2020). The consensus is that there is **no evidence of overrepresentation of the ex-Armed Forces community within the homeless population** (Ashcroft, 2012; Iversen et al., 2005; Phillips, 2020; Phillips et al., 2020; Turner & Moran, 2021). However, while ex-Service personnel are not disproportionately represented in the homeless population, Johnsen and Fitzpatrick (2012) found that 11%¹⁰ of individuals experiencing multiple exclusion homelessness (MEH) had served in the Armed Forces. MEH is a severe form of exclusion characterised by a combination of homelessness, substance misuse, institutional care (e.g. being in prison), or involvement in street-based activities (e.g. begging). Their study highlighted that ex-Service personnel within the MEH population were more likely than others within this group to

¹⁰ This figure refers specifically to UK ex-Service personnel. Notably, the study also identified that 26% of MEH migrants had served in non-UK armed forces, contributing to a higher overall prevalence than reported in earlier research (Johnsen & Fitzpatrick, 2012).

have experienced adverse life events such as loss of employment, but less likely to report extreme distress, including self-harm or violent victimisation. Nevertheless, like others experiencing MEH, many ex-Service personnel had difficult childhoods involving family problems, school issues, or abuse (Johnsen & Fitzpatrick, 2012). These early-life adversities and challenges were also found in other studies on Veteran homelessness (Armes et al., 2019; Brewer & Herron, 2022; Brunger et al., 2013; Gordon et al., 2020; Herman & Yarwood, 2014; Staden et al., 2007).

An earlier study by Lemos (2005) reported a notable presence of ex-Service personnel within the homeless population. However, given the age of this publication, its findings should be interpreted with caution, especially since more recent studies suggest otherwise. That said, Lemos (2005) also argued that while military Service itself does not inherently lead to homelessness, some ex-Service personnel face unique post-Service challenges that may increase their risk of becoming homeless. This view has been supported by more recent research (Armes et al., 2019; Brewer & Herron, 2022; Brunger et al., 2013; Gordon et al., 2020; House of Commons Library, 2023; RBL, 2010).

Overall, there are significant methodological challenges in determining the prevalence of homelessness among ex-Service personnel.

Firstly, identifying homeless ex-Service personnel is a complex process (Brewer & Herron, 2022). For example, when ex-Service personnel seek support through direct access hostels or Armed Forces charities, their homeless status is not automatically recorded in the statutory homeless system (Johnsen et al., 2008; O'Malley et al., 2024; Wilding, 2020). Additionally, ex-Service personnel may become homeless years after leaving Service and might not always declare their Veteran status when applying for social housing (Lemos, 2005; Wilding, 2020). It is also important to note that local authorities generally collect data on homelessness by household, rather than by individual (House of Commons Library, 2024).

Secondly, most data on homeless ex-Service personnel tends to be collected in London (Armes et al., 2019; Johnsen et al., 2008; Kirton-Darling

& Carr, 2016, 2019; Wilding, 2020). Research shows that this geographical focus limits the generalisability of the data and the understanding of the challenges faced by ex-Service personnel across the country; this lack of generalisability complicates the provision of support (Brewer & Herron, 2022; Johnstone, 2024).

Thirdly, existing statistics tend to focus on more visible forms of homelessness, such as rough sleeping, where certain demographic profiles (typically white, young, male) are overrepresented (Brewer & Herron, 2022; Future Agenda, 2021; Johnsen et al., 2008; Johnsen & Fitzpatrick, 2012; Jones et al., 2014; Wilding, 2020). Therefore, **further research is needed to better understand less visible forms of homelessness, such as sofa surfing, and to identify the demographic profiles most commonly experiencing them** (Brewer & Herron, 2022). Related to this, there is a notable gap in research on the prevalence and experiences of homeless female ex-Service personnel (Croak et al., 2024).

Although the prevalence of homelessness among ex-Service personnel across the UK is difficult to determine statistically, **research consistently points to a wide range of risk factors and pathways associated with homelessness among former members of the Armed Forces**. Brewer and Herron (2022, p.86) argue that "homelessness in its various forms is not the cause of transition problems but its outcome" resulting from interconnected systemic issues and life events.

Vulnerability to homelessness among ex-Service personnel is often linked to **lack of preparation and awareness before transition** (see section on Individual-level barriers to housing), as well as challenges during and after Service, such as **workplace difficulties, loss of stable employment and income, relationship breakdown, and loss of identity** (Armes et al., 2019; Brewer & Herron, 2022; Brunger et al., 2013; Johnsen & Fitzpatrick, 2012). Other contributing factors include **early life adversities**, such as experiences of physical abuse and family separation, mental and physical health difficulties like Post Traumatic Stress Disorder (PTSD), limb loss, substance use, and a reluctance to seek help (Armes et al., 2019; Brewer & Herron, 2022; Brunger et al., 2013; Gordon et al., 2020;

Herman & Yarwood, 2014; Johnsen & Fitzpatrick, 2012; Staden et al., 2007).

Despite the lack of clear statistics on the prevalence of homelessness among ex-Service personnel across the UK, the **British public often perceives ex-Service personnel as likely to become homeless** (Ashcroft, 2012; Johnstone, 2024; Phillips et al., 2020; Phillips, 2020). It remains unclear why such perceptions of ex-Service personnel persist among the public, and further research is needed to understand how civilian attitudes towards ex-Service personnel have evolved over time (Phillips, 2020). Related to this, Johnstone (2024) suggests that US-centric representation of Veterans, as

well as large government-backed campaigns to reduce homelessness and provide mental health support for ex-Service personnel (MoD & Cabinet Office, 2018; OVA, 2024), may have contributed to negative perceptions of ex-Service personnel in the UK. **Further research is needed to determine the causes leading to public misperceptions as well as their potential influence on the successful reintegration of ex-Service personnel into civil society.**

Housing barriers and vulnerabilities by sub-group



As noted above, transition to civilian housing can pose challenges for some ex-Service personnel, though the nature and extent of these challenges vary widely across sub-groups. **Experiencing housing insecurity and limited awareness of or engagement with support services is more common** among Early Service Leavers (ESLs), younger ex-Service personnel, ex-Servicewomen, and those from LGBTQ+ or racially and ethnically minoritised backgrounds. Contributing factors include financial instability, unfamiliarity with civilian housing systems, and the abrupt loss of military accommodation. **Distinct barriers may emerge for specific sub-groups**, such as **ESLs, non-UK ex-Service personnel, ex-Servicewomen, Wounded, Injured, and Sick (WIS) ex-Service personnel**, as well as **divorced, separated, or bereaved partners and their children**.

Early Service Leavers (ESLs)

The MoD uses the term ESLs to refer to individuals who have served in the Armed Forces for less than four years (MoD, 2024c). Reasons for early discharge include voluntary resignation, medical discharge (see section on 'Wounded, Injured and Sick'), and disciplinary discharge. As part of the Career Transition Partnership (CTP) Future Horizons for ESLs, available for two years after discharge, ESLs receive a basic mandatory transition support service, which includes

employment training courses and finance advice, as well as single day sessions about civilian housing, renting and home ownership, plus the finance implications; these sessions are delivered in collaboration with DTS (Blinks & Cambridge, 2017; Fossey, 2013; MoD, 2024a; Scullion et al., 2018).

Research indicates that **ESLs often tend to not engage with the support offered to them**, which may reduce their chances of accessing available essential services (Godier et al., 2017). **Depending on the circumstances surrounding their early discharge, ESLs often have specific unmet needs that place them at greater risk of housing insecurity and homelessness** (Caddick et al., 2017; FiMT, 2020; Fleuty et al., 2021; O'Malley et al., 2024; Rolfe, 2020; Rolfe & Anderson, 2022; Staden et al., 2007). Research shows that housing insecurity and temporary accommodation after discharge often leads to frequent relocations, potentially disrupting the resettlement process and undermining the long-term housing prospects of ESLs (O'Malley et al., 2024; Rolfe, 2020; Staden et al., 2007).

ESLs who leave voluntarily or are discharged for disciplinary reasons will generally have **less time to plan for the future and secure civilian housing**. In general, the rapid nature of discharge for ESLs, coupled with general individual-level barriers such as limited financial resources and unfamiliarity with the housing system, can significantly constrain

their housing options. These challenges are often exacerbated by emotional stress and anxiety as a result of early discharge (Buckman et al., 2013; FiMT Research Centre, 2024; Johnsen & Fitzpatrick, 2012; OVA, 2022; Scullion et al., 2018).

Younger ex-Service personnel

Research on the experiences of transitioning to civilian housing among younger ex-Service personnel – i.e. those who joined the Armed Forces between ages 16 and 18 years,¹¹ have served for four years or more, and have left Service in their early twenties – is currently limited. Rolfe (2020) notes that Armed Forces housing charities and other service providers often focus primarily on the broader transition to civilian life for younger ex-Service personnel.

As noted earlier in this Research Summary, general individual-level barriers such as limited financial skills and a lack of understanding of both the social and private housing sectors, pose significant challenges during transition. These barriers are often more pronounced for younger ex-Service personnel, who may have entered the Armed Forces straight from school and therefore possess even fewer financial resources and less housing knowledge (Atfield et al., 2025; Fulton et al., 2019; Rolfe, 2020).

While not all younger ex-Service personnel are ESLs, those who are may face additional difficulties, as the rapid and often unplanned nature of early discharge can make the transition to civilian housing particularly complex and destabilising.

More research is needed to fully determine the prevalence of ESLs among younger ex-Service personnel, identify their demographic profiles, and understand their experiences with post-Service housing in more detail.

Wounded, injured and sick (WIS) ex-Service personnel

While existing housing policies address the specific needs of WIS ex-Service personnel (see Policy Summary), **research on the housing needs of this sub-group of ex-Service personnel remains**

limited. Current research predominantly focuses on the healthcare needs of WIS ex-Service personnel (Gordon et al., 2020; Hynes et al., 2021; Senior, 2019), rather than their transition to civilian housing.

General challenges faced by WIS ex-Service personnel during their transition include **difficulty in securing adapted housing as well as proving to local authorities that their physical or mental health issues are related to Service** (Fulton et al., 2019). Furthermore, like other groups of ex-Service personnel, some WIS ex-Service personnel may not recognise their Veteran status or understand the benefits of disclosing it (Fulton et al., 2019; Gordon et al., 2020; Rolfe, 2020). As a result, WIS ex-Service personnel may not seek statutory support or may lack awareness of the services available to them (Fulton et al., 2019).

To address these challenges, the MoD provides War Pensions and Armed Forces Compensation schemes for those who have been injured because of their Service (MoD & Veterans UK, 2022). Local authorities across the UK are responsible for providing different services, such as home care help and disability equipment, and may be able to provide funding options, like the Disabled Facilities Grants, to adapt homes based on the needs of WIS ex-Service personnel (RBL, 2025). Research shows that housing charities also deliver highly directed or specialised housing services catered for WIS or disabled ex-Service personnel (Doherty et al., 2018). However, **further research is needed to learn more about the specific financial and housing needs, challenges, and prospects of WIS ex-Service personnel.**

LGBTQ+ ex-Service personnel

Research on the transition to civilian housing for LGBTQ+ ex-Service personnel is notably absent.

The Etherton independent review into the Service and experience of LGBT ex-Service personnel who served prior to 2000 (MoD & LGBT Veterans Independent Review, 2023),¹² reports that only a few respondents mentioned issues related to homelessness and housing. Other studies highlight

11 A young person must be at least 16 years of age to join the Army as a soldier, and at least 18 years of age to join as an officer (Army, 2025)

12 Prior to the year 2000, LGBT individuals were effectively banned from Serving in the Armed Forces (MoD and LGBT Veterans Independent Review, 2023).

that certain groups, including individuals from LGBTQ+ communities, remain **underrepresented in ex-Service personnel accommodation services** (O'Malley et al., 2024).

Additionally, research indicates that LGBTQ+ communities in the Armed Forces face distinct forms of **discrimination**, which can lead to heightened **isolation, loneliness, and reluctance to seek assistance** (Bowkett et al., 2022). Overall, research highlights the need for services to be more attuned to the diverse experiences of ex-Service personnel, including LGBTQ+ individuals who may have faced structural barriers and discrimination during or after Service on the basis of their gender identity and sexual orientation (MoD & LGBT Veterans Independent Review, 2023; O'Malley et al., 2024).

UK ex-Service personnel from minoritised racial and ethnic backgrounds

There is limited research on the post-Service housing experiences of ex-Service personnel from minoritised racial and ethnic backgrounds.

This is probably because ex-Service personnel are predominantly white (96.4% according to Census 2021 data; ONS, 2023a).

According to one study (Atfield et al., 2025), there is little evidence to suggest that racially and ethnically minoritised **ex-Service personnel from the UK** face unique challenges in securing appropriate housing. However, some reported a reluctance to live in certain areas due to concerns about ethnic tensions or a sense that they might be unwelcome (Atfield et al., 2025). Additionally, those who did not own property prior to transitioning out of the military, as well as those with low incomes, expressed concerns about the affordability and stability of their accommodation (Atfield et al., 2025). As discussed in the section on structural barriers, issues such as the UK-wide housing crisis apply to both the wider ex-Service and civilian populations, and not just to ex-Service personnel from racial and ethnic minoritised backgrounds.

Further research should seek to better understand the post-Service housing experiences among UK ex-Service personnel from minoritised racial and ethnic backgrounds and identify if they experience any specific challenges.

Non-UK ex-Service personnel

For **non-UK ex-Service personnel** from the Commonwealth, the Republic of Ireland, and Nepal, evidence suggests that **transition to civilian life in the UK presents unique challenges**. For instance, they may struggle to secure appropriate housing due to the lack of a stable source of income – often a result of **difficulties gaining employment** after exiting the Armed Forces (Slapakova et al., 2024) – but also delays in processing housing applications caused by their **immigration status**, which cannot be addressed until up to ten weeks before discharge (O'Malley et al., 2024; Rolfe, 2020). In addition, research shows that **poor command of English and limited knowledge of UK services, including housing services, can render non-UK ex-Service personnel vulnerable to abusive financial, legal, and housing practices** by predatory landlords and lawyers (O'Malley et al., 2024; Slapakova et al., 2024). Slapakova et al. (2024) explains that, like other migrant groups, non-UK ex-Service personnel often rely on their informal social connections to support their housing needs and resettlement. Given the limited research available on the topic, **more studies are needed to confirm these findings and determine the prevalence of these challenges among non-UK ex-Service personnel.**

Female ex-Service personnel

Women represent a growing sub-group in the UK ex-Service personnel population, with Census 2021 data showing 251,400 (around 13.6%) ex-Servicewomen in England and Wales (ONS, 2023a). As this figure excludes Scotland and Northern Ireland, the actual number of female ex-Service personnel across the UK will be higher. However, **the literature on transition to civilian housing among ex-Servicewomen remains sparse** (Croak et al., 2024; Jarvis & West, 2024).

Existing evidence indicates that **several well-established issues specific to female ex-Service personnel can hinder their access to housing support tailored for former members of the Armed Forces** (Bailey et al., 2023; Slapakova et al., 2024). For example, female 'Veterans' may be less likely to identify as such, as the term 'Veteran' is often associated with male-centric and patriarchal representations of military life (Ashcroft, 2012; Bailey et al., 2023; Gribble et al., 2019; Iversen et al.,

2005; Smith et al., 2025). Additionally, experiences of **gender inequality, discrimination, and sexual assault during Service** (Childs et al., 2025; Hendrikx et al., 2023) can influence the development of their Veteran identity (Smith et al., 2025; Croak et al., 2024) and often lead to **earlier departures** from Service and further **financial challenges** when transitioning to civilian housing (Godier-McBard et al., 2021; Lyonette et al., 2020). The provision of services catering to their specific needs as women is also shaped by the lasting impacts of these gendered inequalities (Bailey et al., 2023; Jarvis & West, 2024; Smith et al., 2025).

Further complicating their transition, it is reported that **caring responsibilities and the unequal distribution of housework** disproportionately affect cis-gender female ex-Service personnel in heterosexual relationships (Jarvis & West, 2024; Lyonette et al., 2020; Parry et al., 2019). While this research adopts a dominant gender and relationship framework by focusing primarily on heterosexual relationships between cis-gender individuals, it highlights how the absence of gender-sensitive policies and services within the charity sector, alongside the **tendency of military charities to replicate military culture in civilian** contexts, may hinder ex-Servicewomen from accessing information about housing support (Bailey et al., 2023). This can lead them to turn to non-military charities for assistance with their Service-related needs, which is not inherently problematic but is arguably a symptom of systemic gender-related issues within the military (Bailey et al., 2023).

Ex-Service personnel in the Justice System

Evidence regarding the accommodation needs of ex-Service personnel currently serving or who have served time in the Justice System is mixed (Centre for Evidence for the Armed Forces Community, 2023; Lyne & Packham, 2014). Lyne and Packham (2014) suggest that ex-Service personnel are less likely to report accommodation needs upon entering prison compared to the

general prison population. Other research indicates that their needs are similar to those of other offenders, with no significant differences in pre-sentence living situations between ex-Service personnel and the general prison population (Kelly, 2014). Furthermore, Kelly (2014) indicates that ex-Service personnel under probation supervision are more likely to reside in temporary accommodation, such as hostels (12%) compared to 3% of the general prison population. However, these studies are now 10 years old, and the situation may have evolved; **further research is therefore needed to provide up-to-date insights into the current accommodation needs of ex-Service personnel in the Justice System.**

When leaving the Justice System, one study found that ex-Service personnel may be less equipped to navigate the uncertainty and challenges of finding and securing affordable housing (Grand-Clement et al., 2020). Another study found that ex-Service personnel would be less anxious about their transition from prison if they had access to information and could take an active role in their release planning well in advance (Wainwright et al., 2016). Additionally, receiving support services and preparation for re-integration into society would ease the process of finding civilian housing (Wainwright et al., 2016). **Further research is needed to better understand the housing needs and challenges that ex-Service personnel face when they leave the Justice System**, and determine whether their experiences and needs differ depending on the specific juncture of the system they were in.

Divorced, separated, or bereaved partners of ex-Service Personnel

Research indicates that divorced, separated, and bereaved partners of ex-Service personnel can face unique housing challenges. In case of relationship breakdown, **divorced or separated spouses and civil partners of Service personnel, along with their children, often struggle to secure civilian housing** (Rolfe, 2020; Selous et al., 2020).

This difficulty arises after they are required to vacate SFA within 93 days¹³ by the DIO (MoD, N.D.; Shelter, 2024). To ease this transition, local authorities are strongly recommended to exempt divorced or separated spouses or civil partners of Service personnel from any local connection requirement when applying for social housing (MHCLG, 2020). Despite this statutory guidance, research shows that, due to severe social housing shortages and the short notice to vacate, these individuals continue to face challenges in securing social housing (Rolfe, 2020; Selous et al., 2020).

Further research is needed to better understand their specific housing needs and the pathways they face following relationship breakdowns (Rolfe, 2020).

Bereaved partners face specific housing-related difficulties. While the MoD policy states that bereaved partners may remain in military accommodation for up to two years with possibility of an extension, **this statutory support is implemented inconsistently** (Alma Economics, 2025; MoD, 2025a). Some families may choose or have been asked to leave military accommodation

before the end of this period (Alma Economics, 2025; Fadeeva et al., 2023). As with divorced and separated partners, **statutory guidance encourages local authorities not to disadvantage bereaved families when applying for social housing.**

However, research shows that the likelihood of them securing social housing remains low (Rolfe, 2020), for the same reasons discussed earlier.

In response to high housing costs and the loss of their military support networks (McGill et al., 2023), many bereaved families seek temporary accommodation near family and friends while they search for more stable housing (Fadeeva et al., 2023; Wilson-Menzfeld et al., 2024). This search is particularly challenging for bereaved families, as it often involves not only finding a new home but also locating a new school for those with children (Fadeeva et al., 2023). In short, both divorced or separated and bereaved partners of Service personnel face significant housing challenges, exacerbated by short eviction notice periods, social housing shortages, and the need to adapt to civilian life. More targeted research is necessary to explore these challenges in greater depth.

13 In case of relationship breakdown, if the Serving member of the Armed Forces is no longer residing in the family military accommodation, the DIO will typically give the remaining occupants 93 days to vacate the property (MoD, N.D.; Shelter, 2024).

Recommendations



The MoD, Office for Veterans' Affairs, and ONS need to prioritise the development of robust statistics to understand the prevalence of homelessness among UK ex-Service personnel. Statistics need to be UK wide and include all forms of homelessness such as sofa surfing and those in temporary accommodation. These statistics should provide a breakdown by Service and socio-demographic characteristics.



Some specific groups remain under-researched in the context of Veteran homelessness. There is a need for **more participatory and qualitative research to explore if and how socio-demographic groups** such as **female ex-Service personnel, ESLs, LGBTQ+ Veterans**, UK ex-Service personnel from **racially and ethnically minoritised** backgrounds, and **non-UK ex-Service personnel**, experience housing challenges, including homelessness.



A full evaluation of the move to the DTS civilian housing briefings is required by the MoD to understand and ascertain if this initiative has had the intended effect of increasing awareness and understanding of the post-pandemic housing market and managing expectations about housing entitlements, services and support. This should also explore whether additional adjustments – such as changes in the timing of delivery or extending briefings to include family members – may be beneficial.



UK Government-funded research is needed to **determine what is leading to public misperceptions of ex-Service personnel as well as the potential influence they may have on the successful reintegration of ex-Service personnel into civil society.**



Further research is needed to understand the **specific financial and housing needs, challenges, and housing prospects of WIS ex-Service personnel and their families.**



There is a need for studies to **provide up to date insights into the current accommodation needs of ex-Service personnel in the Justice System and of those leaving the Justice System, and their families.**



Better understanding of the experiences of divorced, separated, or bereaved military families is needed in terms of transition to civilian housing, how current policy is implemented, and what support might be needed. Research would support exploring legislative changes as well as additional support provision, to ensure these families are not disadvantaged or left without timely access to suitable accommodation.

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Appendixes

Annex A: Methodology

A narrative literature review of extant academic and grey literature was conducted. This methodological approach was chosen due to its suitability for synthesising a broad range of material with the aim of informing future policy and/or practice. A structured approach was employed which centred around the sequential process of literature identification, data extraction, and follow-up analysis.

Literature identification

Sources relevant to the study were located using four complementary search strategies:

- Initial literature search using Google Scholar conducted between November 2024 and June

2025. The full search strategy is detailed in Annex B.
- An appraisal of literature within the Centre for Evidence for the Armed Forces community¹⁴ repository.
 - 'Snowball searching' by identifying relevant sources through the reference lists of prior selected literature. The resulting long list of literature was then subject to a set of inclusion and exclusion criteria (see Table 3) to identify those sources which were most relevant to the review. Any sources which did not meet the criteria were excluded from full review.

Table 3 Literature inclusion and exclusion criteria

Criteria	Inclusion	Exclusion
Focus of the source	Sources addressing UK Service personnel's, ex-Service personnel', and/or their family's experiences with housing, accommodation, and homelessness.	Sources that do not address issues specified in the inclusion criteria.
Type of source	Peer and non-peer reviewed academic papers. Grey literature based on sound research evidence and ethical research practice.	Source types not meeting those specified in the inclusion criteria. PhD and Master's theses.
Date of publication or issue	Sources published during or after 2001.	Sources published prior to 01/01/2001.
Language	Sources published in English.	Sources published in languages other than English.

14 Formally the FiMT Research Centre repository

Data extraction

To map relevant information in a robust and replicable manner, a structured data extraction framework was employed. This involved the development of an initial classification of the literature based on both the geographic focus of each reviewed source and the themes it discussed (e.g. homelessness, barriers to civilian housing). After further refinement, the thematic categories were revised to better reflect the key findings across the literature. The most prominent and relevant themes identified included: in-Service and post-Service housing statistics, structural and individual-

level barriers, Veteran homelessness, and post-Service housing needs among socio-demographic groups.

Analysis and write-up

As the final step in the research process, the overarching themes identified through data extraction were used to shape the structure of the Research Summary. An initial draft summary was then produced and subject to peer review. A final version of the summary was then compiled which incorporated relevant revisions and copy-edits.

Annex B: Research summary search string

Research summary search strings

Population

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

"military families" OR "military family" OR "armed forces families" OR "armed forces family"

Subject matter

"Housing" OR "housing need*" OR "housing stability" OR "housing access" OR "housing service*" OR "housing programme*" OR "housing support" OR "housing responsibilities" OR "military housing" OR "housing barriers" OR "housing instability" OR "homelessness" OR "living situation" OR "accommodation"

