

Housing among ex-Service personnel and their partners:

A synthesis of existing research evidence

To help ensure that evidence is at the heart of decision making to enable a thriving Armed Forces community, the Centre for Evidence for the Armed Forces Community has committed to producing thematic research and policy summaries. These are intended to inform both policy and practice, as well as future research.

This synthesis summarises existing research evidence about United Kingdom (UK) ex-Service personnel and their partners' transition to civilian housing and identifies potential areas for further enquiry. The summary was produced using a robust methodology, including a narrative literature review of extant academic and grey literature. This summary was also subject to peer-review. Further information about the methodology is provided in the accompanying full report.

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.



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.



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.

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.



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.



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.



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.

This infographic summarises research from *Housing Among ex-Service personnel and their partners: Research Summary*, available from <https://www.centreforevidence.org/research/housing>



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Authors: Dr Martina Vittoria Sottini and Dr Mary Keeling (on behalf of the CEAFC)

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