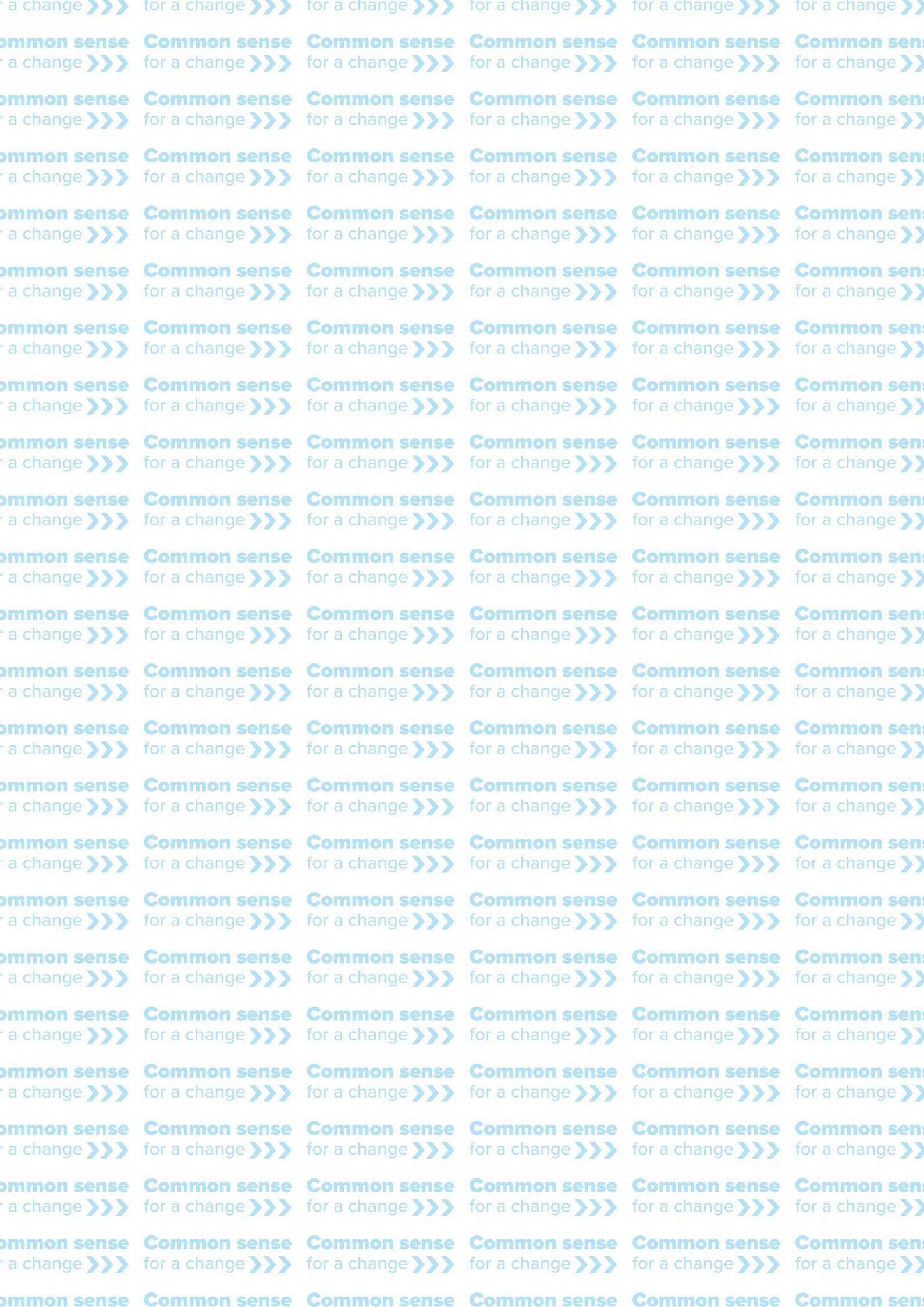


A COMMON SENSE PLAN

Five Point Plan for Veterans

Scottish Conservative & Unionist Party
December 2025







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Introduction



At 11AM on 11th November 1918, hostilities in the First World War formally ended. Ever since then, we have dedicated this as a day of remembrance. To remember the sacrifice of our Armed Forces in the UK and in the Commonwealth.

But we should not just remember their bravery one day a year. Our veterans' efforts should be honoured all year round. They have risked their lives for our country, and we owe them our full support once they have completed their service.

This means providing them with opportunities, lowering their bills and ensuring our public services can support their needs. It is the very least they deserve.

A UK-wide Veterans' Strategy was published in 2018 that aimed to tackle the various issues faced by members of our Armed Forces Community once they leave service.

The Scottish Government is a party to this strategy and is responsible for its implementation with regards to devolved areas of policy, but it has not done enough to solve the many problems veterans experience with public services, housing or transitioning to civilian life.

The Scottish Conservatives have an ambition to make Scotland the best part of the United Kingdom to be a veteran. That is our goal, and we believe that by taking the following steps we can make progress towards that objective:

1. **Reducing bills for our veterans.** By giving them access to empty married quarters in Scotland at a discount rate of rent and doubling the size of the Scottish Veterans Fund to provide cost of living support to those who need it.
2. **Securing jobs for our veterans by establishing a Veterans Guarantee.** This would ensure a training programme, educational placement, apprenticeship or job is secured for any veterans currently looking for work. We would also seek to establish a civil-service style fast stream service for veterans looking to work in the public sector.
3. **Getting homes for our veterans.** We would make it the law to give veterans priority when it comes to assessing homelessness applications and would establish a Scottish Government-backed fund to contribute towards the purchase of a veteran's first home.
4. **Giving our veterans the healthcare they deserve.** By reinstating funding for Veterans First Point services in health boards that have reduced these services and ensuring this programme is rolled out nationally so that all veterans have better healthcare available to them. We would also set up Scotland's first dedicated nationwide Mental Health Hub for Veterans.
5. **A Bill to support our veterans.** We would pass legislation targeted to support our Armed Forces and the wider defence community. This Bill would enshrine the Armed Forces Covenant into law for devolves areas of responsibility and prevent the Scottish Government from making policies that harm our defence industry, like the ban on public funding being used to support manufacturing munitions. It would also include Meghan Gallacher's proposals to create a new criminal offence for vandalising war memorials, if the proposals are not passed by the Scottish Parliament in this session.

It is common sense that we should be supporting our Armed Forces and its wider community. This five-point plan is just the start of our ambitions for veterans.

Reducing bills for veterans

Thanks to SNP Government tax rises, people in Scotland are paying £1.7 billion more in income tax compared to what they would pay in the rest of the United Kingdom.ⁱ

Everyone earning over £30,300 in this financial year will pay more in income tax due to John Swinney and his predecessor's tax rises.ⁱⁱ To put this in the context of those in the British Army, that means every single officer, and all soldiers barring new recruits and privates, have to pay more in income tax in Scotland.ⁱⁱⁱ

However, thanks to the interventions of the previous Conservative UK Government, our Armed Forces are not losing out. In July 2020, then Secretary of State for Scotland Alister Jack announced that all personnel earning above the threshold at which they start to pay more in income tax in Scotland would be given a payment to ensure that they end up with the same level of take-home pay as they would had they been deployed elsewhere in the UK.



Due to this Conservative policy, £50million has been paid out to serving members of our Armed Forces to mitigate the SNP's higher taxes.^{iv} However, once veterans have left the military, they have no protection from the SNP's high-tax regime.

One of the major costs faced by veterans in their post-service life is household bills. The Scottish Veterans Commissioner specifically cites the cost of mortgages or rent as some of the most significant financial pressures facing our veterans.^v

Lowering these costs for veterans would provide significant comfort and support as they transition into a post-service life. This could be achieved by making better use of Service

Family Accommodation, also known as family or married quarters.

This accommodation is typically used to house serving members of the Armed Forces who are over 18 and married, in a civil partnership or have permanent custody of children.^{vi}

However, there is the potential to use empty quarters to house those who are retiring from service. The Scottish Conservatives recently proposed that the Scottish Government work with the Ministry of Defence to facilitate veterans' moving back to Scotland and into empty married quarters at a discounted rate for 12 months.^{vii} This proposal was agreed to by the Scottish Parliament and we hope to see this plan developed in the near future.

Like everyone else in Scotland, veterans are being hit hard by the rising cost of living. Making life more affordable should be the priority of all governments in the UK right now. Excellent charities like Poppyscotland provide specific support to veterans with their Cost of Living Grants Programme.

Military widow Frances Metcalf said the fund had 'helped no end'.^{viii} Whilst we support this work, we think that the Scottish Government could do more to support our veterans and their families too.

The Scottish Veterans Fund, supported by the Scottish Government, provided £460,000 to various veterans charities in Scotland.^{ix} Some of this funding went to initiatives to help veterans with the cost of living, such as the £24,703 given to the Lothian Veterans Centre, but we know that more can be done in this area.

This is why the Scottish Conservatives would double the size of the Scottish Veterans Fund. This funding would be used primarily to help veterans and their families with the cost of living, but we would also continue to support projects that provide veterans with training, education or other life opportunities.



Jobs for our veterans

The SNP have completely mismanaged our economy during their 18 years in government. Scotland's economic growth has failed to keep pace with the rest of the UK since the SNP came to office – costing our economy £12 billion.^x They have broken their promises to young people on delivering jobs, and they have made Scotland a hostile environment for businesses.

This has made life tough for everyone in Scotland and that includes veterans. For working-age people, Scotland's employment rate is 74.5% - lower than the rate down south.

Meanwhile, veterans face particular challenges when it comes to gaining employment. The Scottish Veterans Commissioner recently reported that veterans often lack directly equivalent experience to that sought in the civilian sector, even if the experience veterans do have is relevant to an advertised vacancy.^{xi} Furthermore, the commissioner said that automated recruitment systems often filter out veterans before they have even had the chance for a hiring professional to assess them.^{xii}

There are existing pathways to help veterans gain employment post-military service. The Career Transition Partnership is the official scheme established by the Ministry of Defence and around 1,500 employers in Scotland are involved with it.^{xiii}

The Officers Association Scotland supports veterans in the area of employment, and many individual employers have their own schemes too. There is also the Defence Employer Recognition Scheme, which acknowledges employers that demonstrate support to the defence and armed forces community.^{xiv}

It is difficult to get a comprehensive picture of

veterans' employment rate due to a lack of data. According to the 2022 Census, around 80,000 veterans in Scotland are of working age.^{xv} If we assume that veterans have a similar unemployment rate to the rest of the working age Scottish population, that would suggest there are around 3,000 veterans looking for work in Scotland.^{xvi}

More must be done to reduce this number. We know veterans have often acquired invaluable skills during their time serving in the armed forces, and we must make better use of these skills as a country. If we want to get our economy back on track after years of stagnation, veterans can play a vital part in helping us fulfil that mission.

To provide veterans with the opportunities they deserve, the Scottish Conservatives would introduce the Veterans Guarantee. This would guarantee a training programme, educational placement, apprenticeship or job for every unemployed serviceman or woman in Scotland.





There are already excellent examples of private companies creating their own veterans' job schemes and we would look to learn from these when creating our Veterans Guarantee. New programmes are also popping up all the time. ScottishPower recently launched their EMPOWER Network Programme for example. This 12-month initiative is designed to support veterans to transition into a long-term career in the energy sector. They estimate it will create 300 jobs by the end of this year alone.^{xvii}

In order to guarantee enough job opportunities for unemployed veterans, we would also look to employ more veterans in the vast array of public sector jobs that they may be particularly well suited to. Many organisations already recognise the benefits armed forces veterans can bring, with Police Scotland estimating they employ 700.^{xviii}

But we think veterans' skills are more wide-ranging than that. Therefore, as part of the Veterans Guarantee, we would establish a Veterans' Fast-Track Job Programme. This would operate like the civil service fast-track programme for young people but would be available only to veterans. It would allow them to apply for a whole host of public sector jobs that fall under the responsibility of the Scottish Government, with a certain number of jobs guaranteed for veterans.

Where a public sector role is not suitable for a veteran, the Scottish Conservatives would provide funding through the Veterans Guarantee to finance a training programme, educational placement or apprenticeship to allow them to get a job later down the line. We estimate that the cost of this programme would be approximately £30 million.



80,000

**Veterans in Scotland
of working age**

Summary characteristics of UK Armed Forces Veterans – Scotland's Census 2022, 27 November 2024



3,000

**Veterans in Scotland
looking for work**

Regional labour market statistics: H100 Headline indicators for UK regions and countries, 16 September 2025



700

**Veterans employed by
Police Scotland**

Scottish Veterans Commissioner – Veterans and the Law, October 2024



Getting homes for our veterans

Every veteran deserves a secure home. Serving in our military is one of the highest sacrifices any individual can make for their country. That sacrifice needs to be honoured and remembered.

Tackling homelessness is the responsibility of the Scottish Government. In 2024-25 just over 34,000 households were assessed as homeless.^{xxix} That is already too high. But what's worse is that it is happening to so many of our veterans.



Recent Scottish Government statistics revealed that 759 veterans were assessed as homeless last year.^{xx} That is 759 too many. There can be no doubt that SNP Government decisions have contributed to this appalling situation.

Back in 2012, SNP ministers passed regulations that abolished the 'priority need' test, which set out who should get priority when it comes to local authority decisions on homelessness applications.^{xxi} Previously, those who were 'vulnerable as a result of old age, mental illness or handicap or physical disability' qualified for a priority need.

Margaret Burgess, SNP minister at the time, justified the decision by saying that it would provide 'equality of access'.^{xxii} But this move seems to be part of the reason why Glasgow now has more asylum seekers than any other part of the UK – putting pressure on local accommodation.

Inevitably, this means there is less room to house veterans who find themselves homeless, a completely unacceptable situation.

Furthermore, there are no veterans or representatives of the armed forces on the Scottish Government's working group on

Homelessness Prevention and Strategy, meaning that the needs of veterans are often overlooked when designing homelessness policy.^{xxiii}

The Scottish Government's most recent "ending homelessness together" report also entirely fails to mention veterans or the armed forces.^{xxiv}

How can we expect to end the scandal of veterans' homelessness when it barely gets a mention from ministers?

The Scottish Conservatives would treat this issue with the urgency it deserves. We would do this by legislating so that veterans get a priority need when it comes to treating homelessness applications. Currently who gets priority is either decided using a points system, a banding system, or a combination of both.^{xxv} For a points system we would ensure that veterans receive $\frac{3}{4}$ of the points they need to get social housing. For a banding system, we would ensure veterans were in a priority group, so that they can also be housed as soon as possible.

It's not just homeless veterans that need help with their housing however. Veterans, like many others in Scotland, are struggling to get on to the housing ladder in the first place. The SNP scrapped Help to Buy back in 2021.^{xxvi} This scheme was designed to help first-time buyers get on the housing ladder, but this is now becoming more difficult in Scotland. Other policies, such as the SNP's disastrous rent controls, which made it more expensive to rent in Scotland, have only exacerbated this problem.

That is why the Scottish Conservatives would give veterans the support they deserve by establishing a new Veterans' First House Fund, which would operate like a Lifetime Individual Savings Account (LISA).

Any veteran that has not yet bought their own home would be eligible and could apply to the Scottish Government to set up an account. For every £4 a veteran puts into a VFHF account, the Scottish Government would put one pound back. The money in this account could then go towards a veterans' first house purchase.

Giving our veterans the healthcare they deserve

The SNP Government have neglected our health service in recent years. Despite record amounts of funding, A&E targets haven't been hit in more than five years, cancer treatment targets have been missed for 13 years and waiting lists are at their highest ever level.

This impacts everyone in Scotland – but veterans are hit particularly hard.

More than four in ten veterans (43.2%) reported a disability or long-term health problem in Scotland's 2022 census – much higher than the rate observed amongst civilians (26.6%).^{xxvii} The pattern of a greater proportion of veterans suffering from a disability or long-term health problem than non-veterans is consistent over different age groups.

One of the key conclusions from the UK-wide veterans strategy published in November 2018 was that all veterans should 'enjoy a state of positive physical health and mental wellbeing'.^{xxviii}

As health policy is devolved to Holyrood, it is the Scottish Government's responsibility to fulfil this objective in Scotland. However, progress appears to be slow.

A few years ago, the Scottish Veterans Commissioner noted that several organisations claimed to have experienced an increase in the number of veterans seeking help regarding their mental health.^{xxix} They also noted that some veterans face difficulty getting the right physical or mental healthcare whether due to resource or even geographic reasons.

In 2023, the Scottish Government's progress report on the Veterans Strategy said they had agreed to the 'principles and vision' of a Scottish Veterans Treatment Pathway.^{xxx} In last year's report, the Scottish Government revealed it had provided only £50,000 in funding for a Scottish Veterans Treatment Pathway.^{xxxi}

However, NHS Lothian announced last October that it would no longer be providing the £214,778



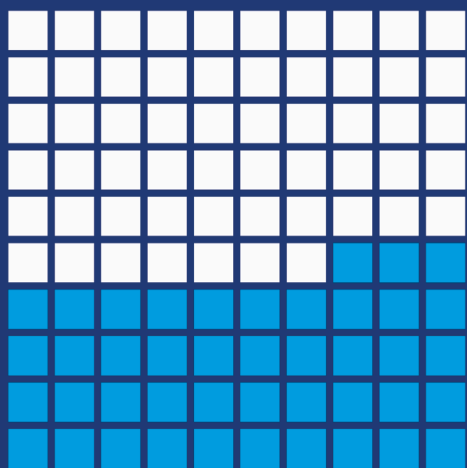


in funding needed to maintain its Veterans First Point service ‘amid the significant financial challenge facing health boards’.^{xxxii} The Health Board said this service had supported over 2,500 veterans over 15 years with support, advice and mental healthcare. This service was given multiple awards for its delivery but has nonetheless borne the brunt of the SNP’s failure to provide bespoke support for veterans.

This is simply not good enough. Under the Conservative UK Government, NHS England announced £18 million for veteran health services back in 2022.^{xxxiii} They launched Op COURAGE: The Veterans Mental Health and Wellbeing Service – only available in England. While we have a similar service in Veterans First Point, it only has six locations across Scotland with some areas such as the Highlands having no proper access to it. We can do much better than this and the Scottish Conservatives would

start by reinstating full funding for the Veterans First Point service in Lothian and ensuring every health board in Scotland has a Veterans First Point location that veterans can access NHS services through.

But we would also go further than that. We would establish a bespoke national Mental Health Hub for Veterans. This would be a dedicated national facility staffed by mental health professionals that would be tailored to the specific needs of veterans. The services it would provide could include helping to recognise the early signs of mental health problems, providing support and treatment for substance misuse and liaising with charities and other local organisations to support veterans’ wider health and wellbeing needs. This national facility would be supported by our plans to expand Veterans First Point locations across Scotland.



43%

of Veterans reported a disability or long-term health problem in the 2022 census

Summary characteristics of UK Armed Forces Veterans – Scotland’s Census 2022, 27 November 2024

A Bill to support our Veterans

While many pieces of legislation will have had indirect benefits, or drawbacks, for veterans, the Scottish Parliament has never passed any piece of legislation specifically to support veterans.^{xxxiv}

This is despite many of the issues that most concern veterans being devolved to the Scottish Parliament – including healthcare, housing and education.

The Armed Forces Covenant, which is a promise that acknowledges that those who have served in the Armed Forces should be treated with respect, specifically talks about ensuring that veterans are placed at no disadvantage when it comes to the provision of both public and commercial services.^{xxxv} Most of the public services in Scotland are the responsibility of the Scottish Government.

To demonstrate our commitment to those who have so bravely served our country we would pass Holyrood's first ever Armed Forces Support Bill. This legislation would enshrine the Armed Forces Covenant into Scots law where it applies to devolved areas of responsibility. It would apply to the Scottish Government and its various agencies, the NHS and local government amongst others.

We would also include in this legislation a new criminal offence to punish those vile individuals who vandalise our war memorials. Scottish Conservative MSP Meghan Gallacher currently has a Bill going through parliament which aims to create this new offence.^{xxxvi} We hope MSPs from other parties decide to back this legislation and it passes at Holyrood, but if they fail to do so we would include its provisions in this new law.

Our legislation would also aim to support the wider defence industry in Scotland. The Ministry of Defence spent over £2.1 billion in Scotland in 2023-24.^{xxxvii} This supports thousands of jobs and entire industries based in our country. The Scottish Parliament should be doing all it can to protect these jobs.

Sadly, the SNP Government has instead done its best to harm them. Until September this year, it had a policy prohibiting public funding being used to support jobs that involve the manufacturing of munitions.^{xxxviii} This economically damaging policy put at risk investment that could have helped young people get on the job ladder, but SNP ideology was getting in the way.





John Swinney said he was going to lift the Scottish Government's ban on supporting the production of munitions in September, but while doing so enacted several new restrictions. For example, he banned arms companies from receiving public money if their products or services were being provided to Israel.^{xxxix}

Industry body ADS described these new restrictions as 'posing a significant risk' to companies involved in complex, global supply chains.^{xl} The exportation of arms is a matter reserved to the UK Government, who rightly conduct due diligence about which countries we export munitions to. It is not for the Scottish Government to punish defence companies that are operating legitimately within UK Government guidelines.

So as part of our Armed Forces Support Bill, we would enshrine into law the principle that defence companies should not be discriminated against when it comes to competing for public money. We would also overturn the Scottish Government's naïve restrictions on public money being used to support defence companies.

To guarantee that our legislation is comprehensive as possible, we would consult thoroughly with veterans, their families and related charities so that any issues that require legislative solutions for our veterans can be included in our Bill. That will help us to fulfil the Scottish Conservatives' ambition to make Scotland the best part of the United Kingdom to be an Armed Forces veteran.



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