

## **Forces in Mind Trust – Policy Statement on Finance**

### **Purpose**

1. This Statement sets out FiMT’s policy position on the financial needs of ex-Service personnel and their families, and how these are met. It provides an overview of the evidence that exists to support it, the issues that inform it, and the changes that are needed.

### **Background**

2. Forces in Mind Trust (FiMT) was established in 2011 by a £35 million endowment from the Big Lottery Fund, now The National Lottery Community Fund. Our vision is for all ex-Service personnel and their families to lead fulfilled civilian lives. Our mission is to enable successful and sustainable transition. We deliver our mission by commissioning and funding evidence generation to influence policy makers and service providers, and by improving the capability of the Armed Forces charities sector.

3. A lack of financial resilience is not an issue that is unique to the Armed Forces Community. However, research has shown that some ex-Service personnel and their families are exposed to financial instability when transitioning out of the Armed Forces and that the Armed Forces lifestyle can leave some financially unprepared for civilian life<sup>1</sup>. Financial instability and stress can lead to wider health, family, and social repercussions<sup>2</sup> and in the worst cases, can lead to homelessness and criminal activity<sup>3</sup>. Ensuring that ex-Service personnel and their families are financially literate, and that veteran-aware services are available to support them when needed, are crucial for a successful transition from military to civilian life.

4. In adopting a programmatic approach to our work, based on our theory of change, our Finance Programme brings together a coherent set of projects with the aim of delivering tangible impact. The Programme is supported and informed by our policy position on the financial needs of the ex-Service community.

### **Policy issues**

5. The majority of ex-Service personnel make a successful transition into civilian life but there are a minority who struggle. The Royal British Legion’s Household Survey found that one in ten ex-Service personnel reported at least one financial difficulty including not having enough money for day-to-day living, not having enough savings to replace items needed, and falling into debt<sup>4</sup>. The Veterans’ Gateway also reports that finance is consistently in the top three areas of need for the ex-Service Community<sup>5</sup>.

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<sup>1</sup> Transition Mapping Study, Kantar Futures, 2013

<sup>2</sup> *Ibid*

<sup>3</sup> Finance Snapshot, Forces in Mind Trust Research Centre, 2020

<sup>4</sup> A UK survey of the ex-Service community, The Royal British Legion, 2014

<sup>5</sup> The Strategy for our Veterans, UK Government Consultation Paper, 2018

## Policy position

6. We believe that no ex-Service person should be disadvantaged as a result of their service, and that special consideration is appropriate in some cases, especially for those who have given the most, such as those who have been injured or bereaved. Our vision is for all ex-Service personnel and their families to achieve an appropriately sustainable and stable financial state according to their circumstances and need. Our goal is for all ex-Service personnel and their families to achieve financial health and stability, and to be able to independently manage their financial needs.

7. In 2018 the Ministry of Defence published The Strategy for Our Veterans report<sup>6</sup> which set out its key outcomes for veterans. One of these was for all veterans to “leave the Armed Forces with sufficient financial education, awareness and skills to be financially self-supporting and resilient” by 2028. We welcome this goal and will continue to work with the Office for Veterans’ Affairs (OVA) and others to achieve it. Achieving this however will require a substantial support programme for serving personnel and their partners whilst individuals are still in service. We therefore believe that changes need be made to in-service education, support, and guidance to improve financial literacy rates, to ensure financial resilience is built as early as possible, and to better prepare Service personnel and their families for the financial realities of civilian life.

## Overview of evidence and issues

8. We have funded and published research on the financial needs of ex-Service personnel and their families and we support an ongoing programme of research in this area. This research provides knowledge and insight into the financial issues faced by ex-Service personnel and their families and the factors which may lead to financial instability.

9. **Financial concerns for the Armed Forces Community.** There are several factors linked to the financial health of the ex-Service community. These include:

- **Pre-service factors.** Numeracy has been linked to financial literacy and is a key driver of financial decision making<sup>7</sup>. A significant number of individuals joining the Armed Forces have low educational attainment levels in numeracy and literacy<sup>8</sup> and the current policy aspiration for all Service personnel to leave the Armed Forces with a Level 1 in literacy and numeracy (equivalent to GCSE grades D-G) is arguably too low.
- **The transition process.** The Armed Forces lifestyle, coupled with the fact that many personnel join the Armed Forces at an early age with little or no money management experience, can shield personnel and their families from the financial realities of civilian life. Research has shown that financial matters are a significant concern for Armed Forces families during transition<sup>9</sup> and that many are financially unprepared. During service,

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<sup>6</sup> [www.gov.uk/government/publications/strategy-for-our-veterans](http://www.gov.uk/government/publications/strategy-for-our-veterans)

<sup>7</sup> A behavioural approach to managing money: Ideas and results from the Financial Capability Lab, Behavioural Insights Team & Ipsos Mori, 2018

<sup>8</sup> Continue to Work: The Transition Mapping Study, Kantar Futures, 2017

<sup>9</sup> Lifting the Lid on Transition, Families Federations, 2018

personnel and their families tend to be relatively financially secure with costs, such as in some cases for housing, maintenance, and food being heavily subsidised and debited directly from salary. Dental work and prescription medication are also free for serving personnel<sup>10</sup>. Families have spoken about how unanticipated costs and unexpectedly higher outgoings, such as mortgage repayments, council tax, and commuting, had left them financially worse off after transition<sup>11</sup>. Studies have also found that Service personnel may not have built up savings during service<sup>12</sup> to cover any higher or unexpected costs. The point of discharge can be particularly expensive<sup>13</sup> with up-front housing deposit payments and moving costs.

- **Unexpected discharge.** Being unexpectedly discharged from the Armed Forces can exacerbate financial challenges. In the case of a medical discharge, some Service leavers may be unable to work, and partners may make the decision to stop working to care for the Service leaver<sup>14</sup>. For some personnel, a medical injury or condition may also result in a reduction of in-service income before leaving having been downgraded<sup>15</sup>. Financial compensation is however available for Service personnel where their injuries or medical condition are attributable to service. Further details on the compensation and support available can be found below in the 'Addressing the Issue' section.
- **Employment.** The majority of ex-Service personnel will continue to work after leaving the Armed Forces and the data shows that employment rates for veterans are high<sup>16</sup>. However, the increased cost of living, coupled with a reduction in salary for some, can lead to financial difficulties and debt. Further information on the employment outcomes for the ex-Service Community can be found in our Policy Statement on Employment<sup>17</sup>.
- **Debt.** The 2014 Household Survey reported that 3% of ex-Service personnel had been in debt, 7% had been in arrears at some point in the last 12 months and 6% had borrowed money in the last 12 months. It has also been reported that the average debt held by ex-Service personnel is higher than the average debt held by the general population<sup>18</sup>. The cause of debt varies but, in some cases, it is the result of Service leavers being unfamiliar with the costs associated with civilian bills. Military charities have reported beneficiaries being in debt over unpaid council tax and utility bills due to ex-Service personnel incorrectly believing that they were included in civilian rent<sup>19</sup>. It has also been reported that the relatively easy access to credit and unfamiliarity with the terms of credit agreements for items such as cars, has led to severe debt<sup>20</sup>. In addition, some Service personnel are unable

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<sup>10</sup> The Veterans' Transition Review, Lord Ashcroft, 2014

<sup>11</sup> *Op cit* Families Federations, 2018

<sup>12</sup> *Op cit* Lord Ashcroft, 2014

<sup>13</sup> *Op cit* The Transition Mapping Study, 2013

<sup>14</sup> Lives in Transition, Interim report, University of Central Lancashire, 2020

<sup>15</sup> *Ibid*

<sup>16</sup> [Career Transition Partnership Annual Statistics 2021](#)

<sup>17</sup> [Policy Statement on Employment, Forces in Mind Trust, 2020](#)

<sup>18</sup> The Express newspaper, Britain's Shame: Ex-soldiers facing dangerous levels of debt warn experts, 2017

<sup>19</sup> The Strategy for Our Veterans, The Royal British Legion Consultation Response, 2019

<sup>20</sup> *Ibid*

to access mainstream credit due to being posted overseas and, as a result, end up entering into unsuitable credit arrangements, such as payday loans<sup>21</sup>. Childcare costs whilst in service can also be a financial stressor for families and lead to debt<sup>22</sup>. The introduction of the MOD's wraparound childcare programme in 2020 may ease this burden however<sup>23</sup>.

- **Gambling.** Problem gambling rates in the ex-Service population are low. However, research has suggested that ex-Service personnel may be eight times more likely to be classified as problem gamblers than non-veterans<sup>24</sup>.
- **Non-UK.** Service personnel who join the UK Armed Forces from another country may encounter additional costs if they want to stay in the UK after service<sup>25</sup>. Non-UK Service leavers will often need to apply for Indefinite Leave to Remain for themselves and their families which, in 2021, costs £2,389 per person<sup>26</sup>. Additional costs may also be required to bring family members over to the UK. Campaigns such as The Royal British Legion's 'Stop the service charge'<sup>27</sup> have shone a light on this issue and we welcome the ongoing work of the MOD and Home Office in seeking to address the costly burden for Non-UK personnel.
- **Benefits.** Ex-Service personnel are no more likely to use unemployment or disability benefits than the general population<sup>28</sup>. However, it has been reported that 23% of ex-Service personnel were in receipt of benefits payments at some point in the 12 years since leaving the Armed Forces<sup>29</sup>. Most employment benefits were received shortly after leaving and were used on a short-term basis. However, those on disability benefits remained on them for a longer period. Some ex-Service personnel are at a higher risk of using benefits including those in the first two years after leaving, those of lower rank, those who left due to an unplanned discharge, and those who experienced childhood adversity. It has been reported that some ex-Service personnel are not accessing benefits to which they are entitled due to the stigma associated with receiving benefits, not wanting to ask for help and being anxious over the complexity of the system<sup>30</sup>. In Northern Ireland, there is an additional layer of complexity with some ex-Service personnel not wanting to disclose their veteran status due to safety concerns<sup>31</sup>.

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<sup>21</sup> *Op cit* The Royal British Legion, 2014

<sup>22</sup> Living in Our Shoes, Ministry of Defence, 2020

<sup>23</sup> [www.gov.uk/government/news/free-wraparound-childcare-for-the-armed-forces](https://www.gov.uk/government/news/free-wraparound-childcare-for-the-armed-forces)

<sup>24</sup> Gambling in Armed Forces Veterans, Swansea University, 2017

<sup>25</sup> Meeting the Needs of Commonwealth Personnel and Families, Anglia Ruskin University, 2018

<sup>26</sup> [www.gov.uk/government/publications/visa-regulations-revised-table](https://www.gov.uk/government/publications/visa-regulations-revised-table)

<sup>27</sup> [www.britishlegion.org.uk/get-involved/things-to-do/campaigns-policy-and-research/campaigns/commonwealth-personnel-visa-fees](https://www.britishlegion.org.uk/get-involved/things-to-do/campaigns-policy-and-research/campaigns/commonwealth-personnel-visa-fees)

<sup>28</sup> Veterans and benefits, King's College London, 2018

<sup>29</sup> *Ibid*

<sup>30</sup> Sanctions, Support & Service Leavers, University of Salford, 2019

<sup>31</sup> Current and Future Needs of Veterans in Northern Ireland, Ulster University, 2017

### Addressing the issues – where are we now?

10. Financial information and support are available for current and former serving personnel, and families, through a range of statutory and charitable support. This includes:

- **The Armed Forces Covenant.** The Covenant is a commitment by the UK Government to ensuring that the Armed Forces Community 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 for those who have given the most such as the injured or bereaved<sup>32</sup>. In line with the Covenant, changes have been made to improve access to commercial services such as ensuring that credit checking systems recognise UK military bases. Some Service personnel have however reported issues with obtaining credit when posted abroad or as a result of frequent moves throughout their Service career<sup>33</sup>. There has also been anecdotal evidence reported that some ex-Service personnel have been disadvantaged when applying for life insurance and have been rejected due to having a Service-related injury.
- **Financial briefings.** Service personnel and their partners have access to the Financial Aspects of Resettlement (FAR) Programme to help them prepare for civilian life. The Programme is delivered by the Forces Pension Society on behalf of the MOD and can be accessed at any point in a Service person's career, but priority is given to those in their last nine months. While the briefing is rated highly by those who attend<sup>34</sup>, the briefings are not mandatory and take-up rates are low with less than 15% of Service leavers accessing the briefing<sup>35</sup>. Anecdotally, some also believe they are principally focused at Senior Officers and not Other Ranks.
- **Defence Holistic Transition Policy.** In October 2019, the MOD published its JSP 100 Defence Holistic Transition Policy<sup>36</sup> which brings together the support available for Service personnel and their families to ensure that they are well prepared for a successful transition. Finance makes up one of the Policy's 15 pillars of transition, along with a 'Life Skills' Programme which aims to empower Service personnel and their families to give much earlier consideration to the implications of returning to civilian life. The introduction of the Policy should mean that Service leavers undergo an assessment to ensure that any unmet financial (or other) needs are identified, and if issues are found, interventions are applied. The Policy also saw the introduction of the Defence Transition Service (DTS) which provides additional support to vulnerable Service leavers who are facing significant barriers during transition. Early unpublished data from DTS shows that just under half of those using DTS present with financial issues.

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<sup>32</sup> [www.armedforcescovenant.gov.uk](http://www.armedforcescovenant.gov.uk)

<sup>33</sup> *Op cit* Kantar Futures, 2013

<sup>34</sup> *Op cit* Families Federations, 2018

<sup>35</sup> [Forces Pension Society, LinkedIn, 2021](#)

<sup>36</sup> Defence Holistic Transition Policy, Ministry of Defence, 2019

- **Pensions.** Full time members of the Armed Forces are automatically enrolled onto an Armed Forces pension scheme and these schemes are overseen by Veterans UK. In the case of a serving person's or veteran's death, the pension schemes are payable to qualifying dependants, alongside the Armed Forces Bereavement Scholarship for qualifying children. The Armed Forces pension schemes are significantly different to civilian occupational pensions and, due to recent changes, some ex-Service personnel have accrued funds under multiple schemes, making the system complex and difficult to understand<sup>37</sup>. It has also been reported that there are thousands of Armed Forces pensions unclaimed<sup>38</sup>. Some guidance on pensions is available through Veterans UK but the only source of pension advice for ex-Service personnel is from the Forces Pensions Society which is a paid-for membership body. Some ex-Service personnel therefore turn to charitable organisations to help them understand their pensions. Some Service leavers will be entitled to a pension lump sum payment when they leave the Armed Forces and it has been reported that there is a heavy reliance on this payment, with many families planning to use the payment as soon as possible after discharge to buy a house<sup>39</sup>. However, there have been reports of Service leavers not finding out how much they will receive, making planning difficult<sup>40</sup>. Lump sum payments can also result in Service leavers being ineligible for local authority housing support, even if they are not yet in receipt of the payment<sup>41</sup>.
- **Compensation.** Service personnel may be entitled to military compensation if their injuries or medical conditions are attributable to their service via the War Disablement Scheme and the Armed Forces Compensation Scheme. These schemes are also overseen by Veterans UK. Despite the availability of compensation, financial security remains a significant concern for Service leavers with service-related injuries and conditions. The current process can result in uncertainty over when they will receive compensation and how much it will be, making it difficult to prepare for transition<sup>42</sup>. Some families may also incur debts while awaiting compensation claims, particularly if partners have given up work to care for the Service leaver<sup>43</sup>.
- **Forces Help to Buy Scheme.** The Forces Help to Buy Scheme was launched in 2014 to address the low rates of home ownership in the Armed Forces. The Scheme enables serving personnel to "borrow up to 50% of their salary, interest free, to buy their first home<sup>44</sup>." By 2021, more than 20,000 had used the scheme<sup>45</sup>.

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<sup>37</sup> *Op cit* Lord Ashcroft, 2014

<sup>38</sup> [Did you know there are more than 8,000\\* unclaimed Armed Forces pensions? Forces Pension Society, 2020](#)

<sup>39</sup> *Op cit* Families Federations, 2018

<sup>40</sup> *Op cit* Families Federations, 2018

<sup>41</sup> *Op cit* Families Federations, 2018

<sup>42</sup> *Op cit* University of Central Lancashire, 2020

<sup>43</sup> *Op cit* University of Central Lancashire, 2020

<sup>44</sup> [www.gov.uk/guidance/forces-help-to-buy](http://www.gov.uk/guidance/forces-help-to-buy)

<sup>45</sup> [www.gov.uk/government/statistics/forces-help-to-buy-scheme-quarterly-statistics-202021/forces-help-to-buy-scheme-quarterly-statistics-quarter-1-202021](http://www.gov.uk/government/statistics/forces-help-to-buy-scheme-quarterly-statistics-202021/forces-help-to-buy-scheme-quarterly-statistics-quarter-1-202021)

- **Armed Forces Credit Unions.** There are several Armed Forces-specific credit unions which enable serving personnel to save and borrow directly from their Armed Forces salary or pension. The schemes are designed to encourage serving personnel to save throughout their Armed Forces career, build financial resilience, and, if needed, borrow money at relatively low rates and from a regulated body.
- **Learning credits.** Serving and ex-Service personnel can claim financial support for training courses via learning credits. Service leavers are also eligible for individual resettlement training costs if they serve six or more years or leave on medical grounds.
- **Defence Discount Service.** Members of the Armed Forces Community have access to the MOD's Defence Discount Service which provides discounts on certain commercial services such as shops and restaurants<sup>46</sup>.
- **Veterans Railcard.** In 2020 the Government announced that it had introduced a Veterans Railcard which "will save veterans 1/3 off most rail fares to help reconnect them to loved ones and connect them to new training and work opportunities<sup>47</sup>".
- **UK benefits system.** The UK benefits system is overseen by the Department for Work and Pensions (DWP) and ex-Service personnel and their families are entitled to state benefits just as any other civilian. As part of the Armed Forces Covenant, Armed Forces champions are available in each Jobcentre Plus (JCP) and the DWP works with the MOD to build awareness amongst DWP staff of the Armed Forces Community. The role of the champion is to develop a joint working arrangement between JCP and the local Armed Forces Community, understand the issues faced by the Community that can act as a barrier to employment, and ensure that appropriate support is available. Despite the support, research has found that ex-Service personnel and their families can find the UK benefits system difficult to navigate and that the support received varies between each JCP. The introduction of Universal Credit (UC) has added a further layer of complexity and as reported in the general population, the delay in receiving the first UC payment has resulted in some claimants getting into debt. The Work Capabilities Assessments have also been heavily criticised with concerns over the ability of the process to appropriately consider specific service-related mental and physical health needs<sup>48</sup>. In response to these criticisms, the DWP has taken steps to ensure that its staff receive appropriate training and that Armed Forces medical records are used in assessments. In 2019 the Government also announced that the DWP would receive up to £6 million of funding to increase the number of Armed Forces champions<sup>49</sup>. While the Covid-19 pandemic meant that the new positions were not filled as planned, the DWP has reported that it will continue to implement measures to ensure appropriate support is available for Service leavers and to address issues identified.

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<sup>46</sup> [www.defencediscountservice.co.uk](http://www.defencediscountservice.co.uk)

<sup>47</sup> [www.gov.uk/government/news/new-veterans-railcard-launched](http://www.gov.uk/government/news/new-veterans-railcard-launched)

<sup>48</sup> *Op cit* University of Salford, 2019

<sup>49</sup> [www.gov.uk/government/news/increased-dwp-support-for-veterans](http://www.gov.uk/government/news/increased-dwp-support-for-veterans)



- **Charitable support.** The Armed Forces Community can access support from both military and civilian voluntary organisations. 178 Armed Forces charities provide financial support to the Armed Forces Community<sup>50</sup>, most commonly through grants or loans for essential goods, benefit and welfare advice and cash gifts or vouchers to relieve need. Support from Armed Forces charities is most commonly provided during times of crisis, such as debt and homelessness or bereavement, but for some, financial support is provided on an ongoing basis<sup>51</sup>. There is a high level of collaboration between Armed Forces charities to deliver financial support to beneficiaries and this is supported by the Casework Management System. DTS also works with the sector to refer individuals where appropriate. The charity sector as a whole has been impacted by the Covid-19 pandemic and while the long-term impact is yet to be seen, it may affect charities' ability to continue to provide financial assistance to their beneficiaries. Research has indicated that the impact of the pandemic is widespread across military charities and has included a drop in fundraising or donated income, changing methods of service delivery, having to pause services, and depleted reserves<sup>52</sup>.
- **Veterans Gateway.** Veterans Gateway<sup>53</sup> is an online platform which offers information, advice and support to veterans and their families. The objective of the Gateway is to be the first point of contact for the ex-Service community when seeking support for financial and other needs. The Gateway provides a self-help service as well as connecting those seeking help to appropriate organisations. The Gateway also provides a comprehensive list of organisations that offer help to the Armed Forces Community across a range of topics including finance, housing and health.

### Addressing the issues – What needs to happen?

11. There have been many positive developments in recent years in the support available to the Armed Forces Community. The Government's Veterans Strategy and the new Defence Holistic Transition Policy recognise the importance of financial resilience and the introduction of the Life Skills package should help to improve the financial health of serving personnel and their families. However, more can be done to ensure that support is not only available, but that uptake is high.

This requires:

- **More and better financial education and advice throughout service.** Certain elements of transition such as financial savings can require long-term planning and financial education throughout a Service career and can help to build financial resilience. All Service personnel and their families should have access on a needs basis to basic money management training and financial planning advice throughout their career.

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<sup>50</sup> Focus On: Armed Forces Charities' Financial Support, Directory of Social Change, 2021

<sup>51</sup> *Ibid*

<sup>52</sup> *Ibid*

<sup>53</sup> [www.veteransgateway.org.uk](http://www.veteransgateway.org.uk)



- **Detailed financial briefings.** The FAR briefings should be reviewed to ensure that they are fit for purpose and targeted toward helping all Service leavers and families financially prepare for civilian life. It has been suggested that the briefing be extended to provide information about financial challenges, tax implications of salary changes and how to prepare for unforeseen circumstances<sup>54</sup>.
- **Improving uptake of existing support.** To encourage more individuals to access financial briefings and support, we would suggest using the Behavioural Insights Team’s EAST (Easy, Attractive, Social, and Timely) framework<sup>55</sup>. This could include holding courses via multiple channels, removing any barriers such as waiting times, providing case studies and testimonials from previous participants, helping personnel and families to visualise benefits, and breaking information down into smaller ‘chunks’ or reviewing financial resilience throughout a Service career. The emergence of ‘FinTech’ (financial technology) provides an opportunity to engage with more of the Armed Forces Community and increase accessibility of financial initiatives and schemes. The MoneyForce website was a good example of a free and accessible tool that helped with financial planning. However, this was withdrawn in 2020 and we would therefore recommend that MoneyForce be replaced with a suitable alternative. There should also be more effective communication of existing services such as Armed Forces credit unions to prevent Service personnel using unregulated providers and getting into unnecessary and unaffordable debt.
- **Normalising help seeking and speaking about financial issues.** Ex-Service personnel and their families often present to charities once they have reached crisis point and after years of poor financial management<sup>56</sup>. Families have also spoken of the stigma around asking for financial help, or discussing financial matters, even when in significant financial trouble<sup>57</sup>. The Armed Forces Community should be regularly encouraged to speak about financial issues and signposted to support as early as possible. Accredited advocacy services should be considered as a potential source of support for the Armed Forces Community dealing with financial difficulties.
- **Ensuring that there is no disadvantage.** The issues identified above, such as accessing credit, life insurance and local authority housing, should be addressed to ensure that no member of the Armed Forces Community is disadvantaged as a result of service. This will require continued engagement between government and the private financial services sector and may require the introduction of new tailored services.
- **Improving educational attainment rates for Service personnel.** It is recommended that the educational attainment aspiration for Armed Forces personnel be increased from GCSE grades D-G to A\*-C in Maths and English<sup>58</sup>.
- **Consistency of DWP support.** The positive steps taken by the DWP to support the Armed Forces Community should be maintained and regularly reviewed to ensure ex-Service

<sup>54</sup> *Op cit* Families Federations, 2018

<sup>55</sup> *Applying behavioural insights to successful transition*, Behavioural Insights Team, 2019

<sup>56</sup> *Op cit* The Royal British Legion Consultation Response, 2019

<sup>57</sup> *Op cit* Behavioural Insights Team, 2019

<sup>58</sup> *Op cit* Kantar Futures, 2017

personnel and their families are not disadvantaged as a result of their service and that they receive appropriate and consistent support throughout the UK's benefits system.

- **Holistic support.** Financial resilience is linked with other outcomes such as health, housing and employment. It is therefore important that any support, information, or guidance provided is holistic.
- **Providing more support to partners and spouses.** In recognising that the Armed Forces lifestyle can make it difficult for some spouses and partners to obtain suitable employment, it is recommended that the learning credits currently available to serving and ex-Service personnel are made available to partners and spouses<sup>59</sup>.
- **Evaluation of support.** While there is a range of financial support available to the Armed Forces Community, evidence of whether such support works is limited. To ensure that the support available is fit for purpose, we would recommend that programmes and services, including recent initiatives such as the Defence Transition Service and Life Skills, are regularly reviewed and independently evaluated.

### Measuring success

12. Changing policy and practice through evidence generation and influencing activity inevitably takes time, and requires changes in awareness, attitudes and understanding. The measures of success are therefore complex and comprise of a mix of 'hard' and 'soft' indicators. Financial resilience can be measured to a certain extent through employment rates, numbers of ex-Service personnel and families seeking financial support and numbers claiming state benefits. These indicators will however be reliant on organisations capturing and sharing data and there will be some within the ex-Service community who require support but do not seek help.

13. We will continue to commission research and analysis to provide evidence and insight into the progress made and the challenges encountered in attempting to improve the financial resilience of the Armed Forces Community. We will encourage other organisations to build success measures into their initiatives and we will work closely with Government to ensure that the needs of ex-Service personnel and their families are better understood and that they can be appropriately and effectively supported.

### Reflections and next steps

14. If our policy goal is to be achieved, and all ex-Service personnel and their families achieve financial health and stability and can independently manage their financial needs, there will need to be both investment and concerted effort to build on the progress already made and ensure new initiatives are implemented effectively. Understanding the needs, based on clear, accurate and robust data, is crucial and a strategic cross-sector approach will be essential to make this happen. Forces in Mind Trust will continue to generate evidence that sheds light on needs and on what works best in practice, and we will also continue to act as a convenor, ensuring that organisations work collaboratively to support the Armed Forces Community.

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<sup>59</sup> *Op cit* Families Federations, 2018