Change in Socioeconomic Status & the Role of Transition among those who have left the UK Armed Forces

Contents

Glossary

A Level	Advance Level Education	*UK based subject qualifications for those aged 16 years or above (including their equivalents in Scotland, "Highers"), studied over 2 years.*
Offr.	Commissioned Officer	*Officers in the Armed Forces whose authority is granted through a "commission", a document formally issued by the sovereign power. They usually take up positions of leadership and management, with direct responsibility for personnel under their command.*
ELs	Early leavers	*Regular ex-Service personnel who have served less than 4 years in the Armed Forces. Please note that this is not the same as "Early Service Leavers" – see the subsection on "Early leavers" in the "Background" section for details*
_	Economically inactive	*People not in employment and not actively seeking employment including those who are students, medically unwell and retired.*
_	Employed	*People who are in employment, full time or part time.*
_	Ex-reservists	*Former members of the Reserve Forces who would have been eligible to be called up be called up to serve alongside Regular Forces.*
_	Ex-Regulars	*Personnel who have served full-time in the Armed Forces.*
FiMT	Forces in Mind Trust	*Forces in Mind Trust works within the military charities sector, and much more widely, to support the United Kingdom's Armed Forces Community.*
GCSE	General Certificate of Secondary Education	*Including equivalents of devolved administrations (i.e. Scotland), first qualification of British education system, usually taken at age 16. This represents the end of compulsory schooling, as individuals can leave school once they have reached age 16; however in England they must continue in some form of education or training until they are 18.*
IQR	Interquartile range	*A range where the majority of values for a measure (from the 25th percentile to the 75th percentile) are distributed.*

JNCO	Junior Non-Commissioned Officer	*An OR who has earned a position of authority through promotion. This is the first leadership rank within ORs. Further promotion would lead to the award of SNCO rank.*
NatCen	National Centre for Social Research	*Britain's largest independent social research agency, https://natcen.ac.uk/*
NS-SEC	National Statistics of Socioeconomic Classification	*A measure representing employment occupations and conditions of a particular job.*
MOD	Ministry of Defence	*The Ministry of Defence is the UK government department responsible for implementing the defence policy set by Her Majesty's Government and is the headquarters of the UK Armed Forces.*
OR	Other ranks	*The enlisted soldiers, marines and airmen of the United Kingdom Armed Forces. The Royal Navy use the term 'ratings'. They do not hold a commission or positions requiring formal leadership.*
SNCO	Senior Non-Commissioned Officer	*An OR who has advanced beyond JNCO to a more senior leadership rank.*
SES	Socioeconomic status	*A combination measure of an individual's social and economic position in relation to others.*
_	Unemployed	*People not in employment and who are actively seeking employment (and hence excluding those who are retired, unable to work due to illness, or otherwise not seeking paid work).*

King's Centre for Military Health Research
King's College London

The King's Centre for Military Health Research (KCMHR) was launched in 2004 as a joint initiative between the Institute of Psychiatry, Psychology and Neuroscience and the Department of War Studies, King's College London. KCMHR is led by Professor Sir Simon Wessely and Professor Nicola Fear. It draws upon the experience of a multi-disciplinary team and undertakes research regarding all aspects of Serving and ex-service personnel, by using quantitative and qualitative methods. Its flagship study is an ongoing epidemiological multiphase investigation of the health and wellbeing of approximately 20,000 UK Armed Forces personnel. The study, funded by the UK Ministry of Defence, has been running since 2003 and, as of 2016, has three phases of data. Data from our studies have been used to analyse various military issues, and papers have been published in peer reviewed, scientific journals. Our findings are regularly reported in the press and have been used to inform military policies.

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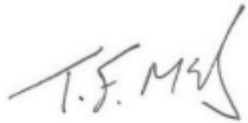Dr Howard Burdett

Acknowledgements

Foreword

The phrase 'social mobility' can be a highly politicised and indeed imprecise one. For political parties it perhaps means ridding individuals of the constraining shackles of disadvantage caused by their birth or the circumstances of their early years. For the Government's Social Mobility Commission[1] it is ' *...the link between a person's occupation or income and the occupation or income of their parents. Where there is a strong link, there is a lower level of social mobility. Where there is a weak link, there is a higher level of social mobility*.' There are probably others, but how does this concept apply to ex-Service personnel as they make their transition from service to civilian life? And how does time in the Armed Forces benefit or impede improved socioeconomic status in later life? For many who have served, their years in uniform gave them a purpose, identity and direction which may have taken them out of unpromising circumstances and aimless adolescence. For this majority, the experience of a disciplined and structured career, with professional and life training opportunities and the security of both salary and 'home' has often been the catalyst for successful lives beyond. However, for a few, a trajectory of continued positive social mobility in terms of occupation, income, and achievement is not realised once they have left the Armed Forces and all too easily the wider public's perception of transition is characterised by a narrative of obstacles and failure.

Taking a holistic, empirical and data-based view of transition is important. There is enough anecdotal and real-world evidence to show that better preparation and targeted support has a positive effect. The scale and nature of support for serving personnel and those undertaking resettlement is considerably better now than it was even five years ago, and there are improvements still to come that should reduce the risk of 'negative transition' effects even if it is probably too rash to imagine that this will be totally eliminated. Taking three credible and important data sets, this study looks at positive and negative change in socioeconomic status among Service leavers showing more than twice as many experiencing the former, though with detailed insight into the demographic factors that contributes to that end. The identification of key facilitators usefully underscores the message that continued attention be paid to three key strands: affording time and investment to preparation, targeted and tailored resettlement services, and a renewed emphasis on individual support for much longer than is currently mandated.

This report should have interest for all those concerned with ensuring that the Armed Forces Community is given every opportunity to make the best of their lives once they have left service. Their ability to access social resources, income, education and participate productively in the labour market should not be impaired by their earlier unique employment. Indeed, we have a responsibility to ensure that their wellbeing, not just in terms of health factors, is supported to the fullest extent possible, as much to realise their potential as to evidence the opportunities the UK should be able to offer every citizen.

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[1] https://www.gov.uk/government/organisations/social-mobility-commission/about

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Executive Summary

Introduction

One of the key indicators of a successful transition for many ex-Service personnel is securing employment to help create economic sustainability. However, there is relatively little exploration of the factors associated with the types of socioeconomic transitions experienced after leaving. The overall aim of this study was to conduct a holistic investigation of the reasons why, and to what degree, the lives of ex-Service personnel improve or worsen after leaving the UK Armed Forces. Specifically, we explored how many Service leavers experience positive and negative changes in socioeconomic status from military to civilian life, and how pre-enlistment and in-service factors (such as childhood adversity, Service arm, and mental health and wellbeing) may affect the economic change of ex-serving members. There was also a focus on less well-explored subgroups of interest, specifically women, early leavers and ex-reservists to address the identified evidence gaps.

This study adopted a mixed-methods approach. Firstly, data collected from Armed Forces personnel was quantitatively analysed from three large comprehensive datasets: the third phase of the King's Centre for Military Health Research (KCMHR) cohort data (N= 3,453), the Adult Psychiatric Morbidity Survey (APMS) (N=218) and the Royal British Legion (RBL) Household Survey (N=524) (the latter two surveys being household surveys covering post-National Service ex-Service personnel in general, while the KCMHR cohort is focused on those who served in the Iraq/Afghanistan era). The primary outcomes of our analyses were the type of socioeconomic change experienced following transition to civilian life, and the socioeconomic classification of their civilian occupation, as categorised by the National Statistics Socioeconomic Classification (NS-SEC). Secondly, we ran a focused qualitative investigation (comprising 32 interviews) to help draw a more detailed insight into ex-Service personnel's subjective experiences of socioeconomic transitioning during and after leaving 2003-2020. The interviews were specifically concerned with our groups of interest including men and

women who served as regulars, early leavers and ex-reservists.

Key points at a glance

Overall, most ex-Service personnel from our sample were in employment at the time of the survey (80.8%) and just 3.8% were unemployed (the remainder being economically inactive). The majority of the sample had a positive change in socioeconomic status from military to civilian career (55.6%), while 20.4% had negative socioeconomic change. In our analyses, the key factors identified as being significantly related to socioeconomic change and socioeconomic status (NS-SEC) from the quantitative component suggested:

→ Women were less likely than men to go into routine and manual occupations post-service.
→ Demographic factors, in particular age, relationship status, education and childhood adversity, impacted the NS-SEC of occupations ex-Service personnel secured and the type of socioeconomic change experienced. While socioeconomic status increased with age overall, older veterans were more likely to decline in socioeconomic status compared to their status in service after they left.

→ Military factors such as length of service and deployments were associated with different socioeconomic change. Those having served fewer than 4 years were less likely to go into routine and manual occupations, and ex-Service personnel who had deployed were less likely to experience positive change.
→ Experience of mental health issues was associated with being less likely to experience positive change and more likely to go into routine and manual occupations post service.
→ Interviews allowed for rich data to be collected and a wide range of opinions and diversity of views to be explored. The study develops knowledge by identifying ex-Service personnel's perceptions and personal views of their socioeconomic journey, with a particular interest in the period during and after their transition. The key areas of interest include:
→ Personal preparedness and initiative during and after the socioeconomic transition were highlighted as the perceived principle facilitators allowing for more effective management of such transition, despite the challenges that arose. In participants' hindsight, the lack of such facilitators limited their flexibility

to adjust to civilian life and workplace environments.

→ A wide range of perceived facilitators and barriers regarding socioeconomic reintegration and cultural adaptation were reported. These included the importance or the lack of effective financial management, housing arrangements, social support and personal relationships.

→ Perceived factors that facilitated (e.g. networking) or hindered (e.g. greater financial obligations) the employment transition and employment cultural adaptation were identified. In addition, employment status and salaries were discussed as important yet not principal factors in civilian career choices and job satisfaction. Many individuals chose lower-paid jobs aiming for opportunities to remain productive, while offering back to the community or dedicating more time to themselves and their families.

→ Participants' recommendations for transition services were a valuable part of data collection as they helped inform the implications of this study.

Implications

Two themes have been identified - namely the importance of holistic preparation and support not only during the resettlement process and post Service transition, but rather from the beginning of the Service career. There are five key areas: (1) integrated, long-term preparation, (2) individual preparedness, (3) resettlement support, (4) regimental/station/ship/base-level support, and (5) peer support. Targeting these key areas could help improve the existing provision of support during Service, whilst the use of a person-centred approach could better facilitate the understanding and translation of skills into post Service civilian roles.

In addition, improvements to the post Service communication system were highlighted in our interviews as fundamental, in particular frequent and longer-term communication. Guiding veterans to a central point of contact for guidance to appropriate support services, such as the Veterans Gateway[2], could encourage and facilitate help-seeking of ex-Service personnel, in particular those faced with greater difficulties.

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[2] https://www.veteransgateway.org.uk/2

Background

The transition from military to civilian life is a period of reintegration, which includes practical, cultural and personal changes personnel undertake as they leave the military and re-enter civilian society (Castro, Kintzle, Hassan, & Chicas, 2014; FiMT, 2013). The experience of transition can vary greatly among ex-Service personnel. While many will successfully transition to civilian life, some individuals may be at higher risk of adverse social and economic outcomes after discharge (FiMT, 2013). The socioeconomic outcomes of those returning from war has long been a source of concern (Ashcroft, 2014). Many overlapping personal and practical factors associated with a difficult adjustment to civilian life have been identified (Ashcroft, 2014; Castro et al., 2014). These include employment, finances, housing, navigation of resources, wellbeing, and social support from family and community, which can all shape the transition process during and after leaving the military (Castro et al., 2014; Thompson et al., 2016).

What is socioeconomic status?

Socioeconomic status (SES) is an indicator of a person's combined economic and social status including individuals' access to material and social resources, occupation, income and educational attainment (Baker, 2014). SES is a fundamental determinant of human functioning including development, wellbeing, physical and mental health, across the life span and a primary concern for psychological research, practice and policy (American Psychological Association, 2007). Higher SES is usually positively associated with better living conditions and health, while inequalities in income can impact an individual's life chances and in turn hinder their future health (Marmot & Bell, 2010).

Socioeconomic change

Socioeconomic change associated with transition refers to the significant factors defined in life-course development such as employment, relationships in families, health outcomes or a change in socioeconomic status (White, 2018). In this study, socioeconomic change includes the experience of financial hardship and the types of occupations ex-Service personnel are working in after they leave the Services. Socioeconomic transition refers to the shift of contextual circumstances within these life course events, such as starting new employment, or being diagnosed with an illness (White, 2018). These concepts are significant because they allow us to pursue the various strands of military life course study, including after personnel leave the Armed Forces.

Employment

Current policy for UK Service leavers emphasises re-employment as a core purpose of the resettlement process, as gaining employment is a key indicator of a successful transition for many leaving the UK Armed Forces. The employment transition from military to civilian workplace environments is one which most ex-Service personnel eventually make successfully (Phillips, 2020). Although UK unemployment is at its lowest rate in decades, the world of work, especially available jobs and the skills needed to perform them, is rapidly changing in many sectors. Since some ex-Service personnel continue to experience barriers in finding what they perceive as 'good' work, employment of ex-Service personnel remains one of the principal challenges for services and organisations that support this population in building successful civilian lives (Fellows, Hunt, & Tyrie, 2020). Difficulties navigating the civilian work environment can limit the opportunities of UK ex-Service personnel in finding or maintaining financially and/or personally rewarding employment (Iversen et al., 2005; Pike, 2016), resulting in an overall challenging socioeconomic transition. Prior research into the

employment of UK ex-Service personnel demonstrates continued and systemic challenges.

One of the key challenges is associated with skills transferability and translation, with concerns over how military specialities and valuable skills would translate to civilian equivalents (Roy, Ross, & Armour, 2020). For example, many in-service qualifications which can be obtained whilst in Service are not recognised by civilian employers, making it more difficult to translate for civilian jobs (FiMT, 2013; Pike, 2016). Indeed, low educational achievement can be a barrier to potentially more financially rewarding employment (e.g., managerial positions), which can be the case for Army recruits and early leavers (ELs). These groups tend to have lower levels of numeracy and literacy since they join at a younger age (FiMT, 2013), which in some cases might result in a reliance on opportunities in-service to develop their education (Pike, 2016). Nevertheless, research indicates that ex-Service personnel tend to use occupational opportunities to attain professional qualifications when transitioning into civilian work roles (Deloitte/FiMT, 2016; Lyonette, Barnes, Owen, & Poole, 2020),

with recent statistics showing an estimated 40% who are economically inactive post Service going back into education (MoD, 2020).

Outcomes for employment of ex-Service personnel can also be associated with individual factors such as age. Statistics indicate that younger regular UK ex-Service personnel (under 30) are more likely to end up in elementary occupations, such as hospitality or factory workers (17%), than professional occupations, such as managers and directors (7%) (MoD, 2021a). Those who are older (over 30) are more likely to be in managerial and director roles (MoD, 2021a), but for some ageism can act as a barrier in employment (Flynn & Ball, 2020). Ex-Service personnel may often find that their positions in the Armed Forces could influence their experience of socioeconomic transitions. Those in higher ranks, such as officers, are more likely to be in higher occupations such as managers and directors and lower ranks in manual occupations (MoD, 2021a). Higher occupations tend to require degree-level education or equivalent, and officers are likely to already have higher education level attainment. Whilst rates of employment are similar across service

branches, there are notable differences in the kinds of occupations secured. For instance, UK Army ex-Service personnel are more likely to secure manual jobs (16%) compared to 8% of those in the RAF (MoD, 2021a). Conversely, 29% of those in the RAF reported being in professional and technical occupations compared to 20% of those in the Army (MoD, 2021a). These differences may be explained by the greater proportion of technical trades in the RAF compared to the Army.

The timing and sequencing of role changes associated with military-to-civilian transition, such as an unplanned decision to leave (e.g. personal reasons) or a medical discharge, can contribute to changes to the socioeconomic status of some Service leavers (FiMT, 2013). Those with mental health challenges are more likely to experience a detrimental effect on social and occupational activities (Iversen et al., 2005; Iversen & Greenberg, 2009), with increased likelihood of unemployment post-Service (Iversen et al., 2005; Carolan, 2015). Factors such as serving in a lower rank, in the Army, and being younger in age (Jones et al., 2006) have been found to be associated with poorer mental health outcomes such as an

increased severity of reported PTSD symptoms (Jones et al., 2006; Goodwin et al., 2014). However, mental health issues can compound negative transition experiences even for those in employment (Fear, Wood & Wessely, 2009). Of note, although there are over 1000 UK Armed Forces charities, only 5% provide employment support; only 7% provide mental health support, with 18.4% of those providing clinical services (Cole, Robson, & Doherty, 2017).

Research shows that individuals who struggle with their socioeconomic transition may be more prone to isolate themselves from potential social support or go undiagnosed and untreated, due to the challenges surrounding recognising a mental health problem, feeling worthy of help, and belief that such help will make a difference (Rafferty et al., 2017), as well as the stigma surrounding mental health and perceived practical barriers to accessing services (Ashwick & Murphy, 2018). Relationship problems, termination of intimate relationships/marriage or bereavement, have also been described as barriers that affect life balance and increase perceived vulnerability (Jones et al., 2014), with the loss of significant others further reducing social support

available to ex-serving personnel going through transition. In contrast, being married or in a relationship has been considered as increasing the sense of stability during socioeconomic transition (Johnsen et al., 2008).

Finances & housing

Existing academic literature surrounding the wider context of economic transition of ex-Service personnel is currently very limited. However, a FiMT-funded report found that factors impacting successful longer-term employment outcomes after leaving Service included age, gender, Service background and rank, mental and physical health, resettlement support, employer perceptions, adaptation to a civilian environment, qualifications, skills and experience during Service and job seeking behaviours (QinetiQ, 2021). Successful longer-term employment within this report was defined as securing and maintaining longer-term employment after leaving Service, as well as the subjective level of reward Service leavers felt in their post-

Service roles. Our study expands on this by investigating both objective measures surrounding the socioeconomic status of employment positions that Service leavers obtain as well as the direction of socioeconomic change that ex-Service personnel experience after leaving the military, whilst also exploring the subjective experiences of Service leavers in further detail through qualitative interviews.

Furthermore, prior studies have highlighted the need for the Ministry of Defence (MoD) to consider including support with a wider range of transition issues, including finances and welfare (Rolfe, 2020). *MoneyForce*[3] was the official MoD channel for money advice for UK Service/ex-Service personnel and their families. *MoneyForce* provided useful information and support regarding financial decisions, money management, career and personal life (e.g. setting up home, marriage, divorce, children). However, this guidance was withdrawn on 15 June 2020. The new guidance[4] provides

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[3] *MoneyForce*: Financial advice for serving personnel (this guidance was withdrawn) https://www.gov.uk/guidance/moneyforce

[4] Guidance: *Financial top tips for service personnel* (Updated 15 June 2020)

https://www.gov.uk/government/publications/financial-top-tips-for-service-personnel/financial-top-tips-for-service-personnel

Service personnel and their families with useful information on getting a fair deal when they need to access financial services.

Whilst this guidance, alongside advice from the Career Transition Partnership (CTP), is available to all Service leavers the lack of financial knowledge or inability to handle their own finances may affect the success of Service leavers' transition (FiMT, 2013). An estimated 45% of ex-serving personnel expressed concern about finances after leaving the Armed Forces (Ashcroft, 2012). A 2014 UK household survey suggested 1 in 10 ex-Service personnel experienced financial difficulties, defined as not being able to afford day-to-day living; this proportion was higher in those who were not in a relationship and had dependants (Ashworth et al., 2014). Recent work examining the use and experiences of welfare benefits among approximately 8000 UK ex-Service personnel identified that around 20% of veterans claim unemployment benefits shortly after leaving, but this drops to 2% in the first two years post Service. (Burdett et al., 2019). The most consistent predictors of post Service benefit usage included low rank, unplanned leaving or medical

discharge and having a history of claiming benefits before joining the Services, suggesting that additional employment-focused support in the early stages after leaving Service may be particularly useful for lower ranks and those leaving Service under unplanned circumstances. In addition, evidence shows that in-service mental ill health is associated with post Service unemployment claims and disability benefits (Burdett et al., 2021).

The housing system can be a complex environment for UK ex-Service personnel to navigate due to (a) the Armed Forces accommodation being completely separate from the civilian system (regular personnel) and (b) the wide range of Armed Forces charities and organisations involved (e.g., local authorities, housing associations, advice organisations), with different responsibilities that in many cases are unknown to Service leavers (Quilgars et al., 2018). Prior studies have shown that UK ex-Service personnel feel they are a low priority in social housing allocations (Johnsen, Jones, & Rugg, 2008) without being provided with effective signposting by local authorities and other services (Quilgars et al., 2018), factors which can cause poor socioeconomic transition (Jones et al.,

2014). Nonetheless, a recent report investigating the current housing situation and needs of ex-Service personnel suggested that the Armed Forces Covenant and the related policy focus has had a positive effect over the past decade (Rolfe, 2020). For example, housing transitions appeared to be smoother, with Service leavers being better prepared and civilian housing organisations being more aware of the issues facing ex-Service personnel. Despite these improvements, evidence in the UK literature indicates that some key issues still remain for regular Service personnel (Rolfe, 2020). These include: (a) lack of skills and knowledge about housing or how to access and sustain civilian housing (b) unrealistic expectations regarding costs, mainly due to the subsidised Armed Forces accommodation, (c) perceptions that the support for transition is not universal among Service leavers.

Challenges for female Service leavers

Literature exploring socioeconomic transition among UK female ex-Service personnel indicates that this group may face additional societal challenges to those of their male counterparts, with many being similar to those faced by civilian women in the workforce (Parry & Battista, 2019). Some key issues include gender discrimination, suspicions about their mental and emotional stability, their societal roles as primary carer for children or a single parent along with lack of work-family flexibility and reduced opportunities for promotions or employment that provides fair compensation. Recent statistics indicated that women were more likely to have administrative and secretarial roles than men (11% for women and 4% for men) (MoD, 2020), while older women were more likely to secure managerial and professional jobs compared to those who were younger (Parry & Battista, 2019).

In terms of mental health, evidence shows that there is minimal difference in short- and long-term mental health outcomes between male and female Service personnel. However, a lack of data on the mental health of women ex-Service personnel remains while sample sizes are usually small compared to sample sizes for male ex-Service personnel (Patel et al., 2017; Parry & Battista, 2019).

Early leavers [5]

Early leavers (ELs) are generally underrepresented in military literature in the UK (Godier, Caddick, Kiernan, & Fossey, 2018), despite being reported as being a group at greater risk of transition difficulties post Service (Ashcroft, 2014; Carolan, 2016; Fear, Wood & Wessely, 2009), including finding employment (Ashcroft, 2014). Statistics from a 2007 UK survey found a greater proportion of ELs were unemployed compared to those who served longer (16% to 6%, respectively), and 34% were receiving job seekers allowance (National Audit Office, 2007). Transition outcomes could be related to educational attainment, social circumstances, or pre-enlistment circumstances (Caddick, Godier & Fossey, 2017). ELs may be more likely to leave service with low educational attainment (FiMT, 2013) or no educational qualifications (Caddick, Godier & Fossey, 2017). They may also leave service underprepared for civilian employment as they have less opportunity to prepare their skills (Caddick, Godier & Fossey, 2017).

ELs are also more likely to report mental health issues. In a UK study comparing ELs to non- ELs, 20.3% of ELs were more likely to report probable PTSD compared to 7.3% for those who served longer, and were more likely to report common mental disorders (Buckman et al., 2013), mirroring findings from another study on long term mental health outcomes of ELs (Bergman et al., 2016). Researchers note this was particularly likely for those who did not complete initial basic training. It is suggested this increased risk for ELs may be pre-existing, and that mental health difficulties may be a reason for leaving service or that mental health problems developed after leaving service (Buckman et al., 2013). ELs were also less likely to seek help for mental health problems (Woodhead, 2011), which means they may be underrepresented in statistics on health outcomes.

Ex-reservists

There is a shortage of research addressing the experiences, needs, employment and financial change of ex-

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[5] Please note that EL used here is not the same as Early Service Leaver used elsewhere. The official definition of Early Service Leavers are service personnel who leave in the first 4 years of service or who leave compulsorily (CTP, 2020). The definition of early leavers (ELs) for this study includes those who served less than 4 years.

reservists when they permanently leave the Armed Forces. Compared to UK ex-regular Service personnel, ex-reservists could have had different career motivations and been subjected to different external civilian pressures, such as disagreement with their civilian employers regarding their obligations (Dandeker et al., 2009; Harvey et al., 2011; Williamson et al., 2019). Ex-reservists also experienced different military exposures than regulars, including deployment and unit cohesion. They were not consistently exposed to traumatic experiences as consistently as regulars (Iversen et al.,2009) and were less likely to be deployed. The nature of the reservist's role means they have limitations in commitment to the military, thus they are less like to be deployed with their parent unit which could impact the perception of social support and motivation. Considering this and the lack of existing research, there is a need to investigate the needs and socioeconomic transitions of ex-reservists after they leave the Armed Forces.

Transition support in the UK

The processes to facilitate transition of Service leavers in the UK are governed by the Ministry of Defence (MoD, 2015). The Career Transition Partnership (CTP[6]) is the official provider of Armed Forces' resettlement and offers flexible support to all Service leavers, depending on length of service and reason for departure, from two years before discharge, through to two years after. Some of the key workshops offered to Service leavers include creating a CV, applying for jobs, learning interview skills and developing the ability to market themselves confidently to employers. At the same time, CTP operates as an intermediary service for civilian employers who wish to support and hire Service leavers. CTP also offers several additional programmes for career transition advice and training opportunities for early leavers and individuals facing challenges such as mental or physical ill health. These include the Future Horizons Programme[7] for Early Service Leavers, the CTP Assist programme[8] for injured or sick personnel,

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[6] The Career Transition Partnership (CTP) is a partnering agreement between the MoD and Right Management Ltd (career development and outplacement specialists) (https://www.ctp.org.uk/).

[7] CTP Future Horizons Programme: https://www.ctp.org.uk/futurehorizons

[8] CTP Assist: https://www.ctp.org.uk/ctp-assist

and finally, CTP's programme of support for reservists[9], a programme designed to assist unemployed reservist members of the Armed Forces to gain civilian employment. RFEA – The Forces Employment Charity, which provides employment services within the CTP, has recently developed the Military Women Programme[10], a new programme which targets female ex-Service personnel aiming to increase their engagement in the veterans' community, helping them to equip themselves with job-seeking skills and to access Forces-friendly employers (RFEA, 2020). Individuals have access to the tri-service Joint Service Housing Advice Office (JSHAO)[11], which provides specialist housing information and advice to those leaving the service or needing to move out of service accommodation. Since 2019 the Defence Transition Services (DTS)[12] has been providing tailored

information and guidance to Service leavers, as well as to their families, who may face significant challenges during transition and who could benefit from bespoke help. DTS assists Service leavers to access the support they need such as that provided by local authorities, NHS or trusted charities or other government departments. In particular, as described in the House of Commons (HoC, 2020) briefing report, the aim is a Holistic Transition Policy (MoD, 2021b), which intends to improve transition support focusing not only on employment support, but also on life-skills necessary for the better preparation of ex-Service personnel and engagement of their families during the transition process. As well as CTP, there are various official services, such as the Service leavers guide[13], Veterans

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[9] CTP's programme of support for unemployed reservists: https://www.ctp.org.uk/reservists/ctp-offer

[10] RFEA's Military Women Programme: https://www.rfea.org.uk/our-programmes-partnerships/military-women-programme/

[11] Joint Service Housing Advice Office (JSHAO) https://www.gov.uk/government/collections/joint-service-housing-advice-office-jshao

[12] Help for service leavers from Defence Transition Services (DTS):

https://www.gov.uk/guidance/help-and-support-for-service-leavers-and-their-families

[13] Service leavers guide: "*It contains detailed information about pay and pensions, housing, the discharge process, medical information, reserve liability and support from charitable organisations*": https://www.gov.uk/government/publications/service-leavers-pack

Employment Transition Support (VETS)[14] and many Armed Forces charities that offer a wide range of resettlement support to connect UK ex-Service personnel with opportunities in civilian life and provide more personalised guidance, such as job retraining, career counselling, CV writing and matching military skills with civilian jobs, financial advice or housing information (Ashcroft, 2014; Carolan, 2016).

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[14] *"Veterans Employment Transition Support (VETS) is a social enterprise that brings together charities, businesses and the MoD to improve employment outcomes for veterans, employers and the UK economy"*: https://www.veteranemployment.co.uk/

Research Objectives

While the MoD invests in the transition of ex-Service personnel (MoD, 2021b) via the resettlement process and evaluates employment levels at six, 12 and 24 months after leaving for those who utilise resettlement services, there is limited research regarding the longer-term employment of UK ex-Service personnel to date, and the scale of the challenge is unclear. In particular, there has been little examination of wider socioeconomic transition outcomes, such as unemployment, debt and homelessness, within the UK and the key factors that may facilitate or impede the transition process. Prior research in the UK suggests mental health is associated with ex-serving members' ability to secure employment, where those with worse mental health in service have poorer employment outcomes as well as lower job satisfaction or financial management issues (Iversen et al., 2005). However, associations between health, wellbeing and socioeconomic outcomes are less well explored in groups such as women, ELs and ex-reservists, who are not often examined separately in research findings.

This project examined socio-economic factors across transition to obtain a holistic understanding of the pathways of those leaving the Services, with a particular focus on employment, finances and housing issues, and how these relate to mental health and wellbeing (Table 1). This project combined (a) several large and comprehensive data sets regarding UK ex-Service personnel, which included both mental health and economic outcomes, with (b) a series of interviews, including those who reported positive and negative economic outcomes, including the experiences of certain at-risk groups (i.e., women, ELs, and ex-reservists) (Table 1). The use of a mixed methods approach produces a more comprehensive picture of different factors and diverse experiences of socioeconomic transition.

Table 1. *Research Objectives*

	Survey data	Interviews
1a	Examine factors associated with positive and negative socioeconomic change for ex-Service personnel	Explore perceptions of positive and negative socioeconomic change for ex-Service personnel
1b	Examine factors associated with National Statistics of Socioeconomic Classification (NS-SEC) grades in civilian occupations post Service	
2	Examine factors associated with financial difficulties post Service	
3	Investigate differences in socioeconomic change between subgroups of interest, namely ELs, ex-reservists, female and male ex-Service personnel	Explore the subjective experiences of the subgroups of interest

Methods

Study design

This is a mixed methods research project including both survey data (quantitative data) and interviews (qualitative data). Using these two methods together allows researchers to draw on the strengths of both methodologies to expand common findings and explore differences between quantitative findings and those which arise from subjective experiences (Cresswell & Clark, 2017) by comparing and contrasting findings from both approaches.

Quantitative methods

Data sources

The data from three datasets were combined into a single database based on common variables across the King's Centre for Military Health Research (KCMHR) Phase 3 of the cohort study, the Royal British Legion household (RBL) survey and the Adult Psychiatric Morbidity Survey (APMS) datasets. The

samples of ex-serving personnel for the quantitative analyses were drawn from three large databases of respondents with a military background:

- **King's Centre for Military Health Research (KCMHR) Cohort data (2004 - 2016)**.

The KCMHR cohort study spanned from 2004 to 2016, collecting data on regular and reserve serving and ex-Service personnel from different service branches in the UK military, including the British Army, Royal Air Force, and the Naval services across three different phases (Appendix 1.1). This study used data from the third and most recent phase of the KCMHR cohort study (collected between 2014 and 2016), in order to use the most up-to-date information on transition outcomes for those who left Service over the period of the cohort study. The number of respondents who had left Service by this phase and were sampled for the current study was 3,453 (Appendix 1.2 on sampling methods). This data covers a representative cohort of those serving during the Iraq and Afghanistan conflicts; the two following surveys

are household surveys which include veterans across the general population.

- **Royal British Legion (RBL) Household survey (2014)**.

In 2014 the RBL carried out a survey exploring the needs of the ex-serving community including health and wellbeing, personal circumstances including economic information and welfare needs (Ashworth et al., 2014). Of the 2,121 Service leavers, this study extracted 523 ex-Service personnel who met the sampling criteria, including having left regular or reserve service at the time of survey (Appendix 1.2 on sampling methods).

- **NHS Adult Psychiatric Morbidity Survey (APMS) (2014)**

In 2014 data were collected on over 7,500 adults in UK households aged 16 and over in England. The main aim of the survey was to collect data on the mental and physical health of the general population to help inform existing health services. It included a range of information on physical health, disability, mental health and additional factors about economic situation and life events. Ex-Service personnel were identified through military specific questions about service history. For the current study, 218 ex-Service personnel were sampled from the data (Appendix 1.2 on sampling methods).

Measures
Main outcomes

The main outcomes of interest for the current study were socio-economic status in the form of NS-SEC (National Statistics Socio-economic Classification[15]) outcome and socioeconomic change associated with transition. The NS-SEC is a measure of relations of employment occupations and conditions of a particular job. The simplified three class version of the NS-SEC[7] was used as a measure of socioeconomic grade, which is based on civilian occupation titles as well as in-service ranks (see Table 2 below).

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[15]https://www.ons.gov.uk/methodology/classificationsandstandards/otherclassifications/thenationalstatisticssocioeconomicclassificationnssecrebasedonsoc2010

To generate socioeconomic change variables, in-service rank and civilian occupations were converted to the equivalent NS-SEC system (Table 2). Socioeconomic change was defined as the difference in NS-SEC grade between in service rank and civilian occupation, i.e. whether they had gone up or down in socioeconomic classification during their transition. Specifically, a negative change was defined as having moved down in socioeconomic classification (including being unemployed post Service); an example would be when a Commissioned Officer (classed as *higher managerial, professional and administrative occupation* in the NS-SEC) has a civilian occupation such as a Police Officer (classed as an *intermediate occupation* in the NS-SEC*).* A positive change was defined as having moved up in classification from in-service rank to civilian occupation; for example, when a Senior NCO (classed as an *intermediate*

occupation in the NS-SEC) has a civilian occupation such as a Facilities Manager (classed as a *higher managerial, professional and administrative occupation*[16] in the NS-SEC).

The definitions of positive and negative socioeconomic change provide a way of objectively measuring socioeconomic change using standard classifications, and hence are necessarily reductive and do not account for subjective experiences that directly relate to veterans' socioeconomic transition; for example, a preference to participate in voluntary work after leaving Service. The purpose of the interviews with participants is to provide an in depth understanding of their subjective perceptions and experiences of positive and negative socioeconomic transition experiences, and how they align with the objective definition of change.

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[16] We have compared reservists' in-service rank with post-service occupation, rather than attempting to determine role of occupation while a reservist; this allows a direct comparison of military aspects of socioeconomic status to civilian-only socioeconomic status

Table 2. *NS-SEC alignment with equivalent in-service ranks and examples of civilian occupations*

NS-SEC	In-Service rank	Examples of civilian occupations
Higher managerial, professional, and administrative	Commissioned Officers	Managing director, Facilities manager, Research manager
Intermediate	Senior non-Commissioned Officers	Police Officer, Library assistant, Firefighter
Routine and manual	Junior non-Commissioned Officers/ Other ranks	Security officer, HGV driver, Electrician

Factors of interest

The study was interested in exploring the associations of different demographic, military and health factors with the NS-SEC and positive and negative change in socioeconomic classification outcomes (Table 3 for detailed breakdown).

Table 3. *Factors explored for associations with socioeconomic change and NS-SEC outcomes*

FACTORS	DEFINITION & MEASUREMENT
DEMOGRAPHICS	
Gender	Men/Women
Age group (years)	18-24, 35-44, 45-54, 55-64, 65+
Relationship status[1]	In a relationship/Not in a relationship
Education[2]	GCSE or None/A-Level/Degree (or Scottish equivalent)
Housing[3]	Own property/ Not own property.
Type of settlement	Urban/Rural
Financial difficulties in the last 12 months	Yes/No
PRE-ENLISTMENT FACTORS	
Childhood adversity[4]	Number of recalled adverse incidences during childhood from a list of 16: 0/1, 2/3, 4/5, 6+
IN-SERVICE FACTORS	
Time since discharge	Less than 5 years/ 5 years or more

Service branch	Royal Navy, Royal Marines/Army/Royal Air Force (RAF)
Ranks	Commissioned Officer/ Senior non-commissioned officer (SNCO)/ Junior non-commissioned officer (JNCO)/ Other ranks
Regular or Reserve	Regular/ Reserve
Length of service	Less than 4 years/ 4 years or more
Deployment	No deployment (ever)/ Iraq and/or Afghanistan/ Other
Type of discharge[5]	Planned/Unplanned
HEALTH FACTORS	
Perceived health	Excellent or very good or good/ Fair or poor
Alcohol misuse (AUDIT)	16 or more/ AUDIT score less than 16. Measured using the Alcohol Use Disorders Identification Test (AUDIT). A score higher than 16 would indicate possible harmful alcohol use.
Mental health[6]	Mental health difficulties/ No mental health difficulties. A positive response would indicate experience of mental health issues ever (lifetime)
Self-harm	Yes/ No (lifetime)
PTSD (PCL-C)	Less than 50/ 50 or more. Measured using the Post Traumatic Stress Disorder Checklist (PCL-C). A score of 50 or more would indicate probable PTSD.

[1] *Relationship status* includes: 'In a relationship' (married or cohabiting), 'Not in a relationship' (single, including those separated, divorced or widowed who are not in a relationship). [2] *Education* includes: 'GCSE/None' (equivalent qualifications), 'A-Level' (A-Levels & equivalent qualifications), 'Degree' (equivalent and higher qualifications). [3] *Housing* includes: 'Not own property' (private/council renters, Forces housing and any other temporary accommodation). [4] *Childhood adversity* refers to exposure to events occurring in childhood that may have been harmful to the individual. This was measured using the adapted questionnaire by Iverson et al. (2007). [5] Type of discharge: *Unplanned* includes 'medical discharge, dishonourable discharge. [6] *Mental health* includes alcohol/drug related problems, depression, panic/anxiety related problems, PTSD. Relies on self-reported or self-diagnosed mental health problems.

Data analysis

Lay summary:

A series of statistical tests were used to determine whether associations between various factors (e.g. sociodemographic, military and health factors) and socioeconomic change were statistically significant, that is, the likelihood of these associations occurring by chance.

For a more detailed outline on the analytic methods used in this study, please refer to the remaining text in this section and Appendix 1.

The quantitative analyses of the socio-demographics, pre-enlistment, military and health factors will be presented through a combination of descriptive statistics including percentages and graphical presentation. The statistical tests used for analyses and full results are described in Appendix 1.5-1.10. In brief, multinomial logistic regression (MLR) analyses[17] were conducted to understand whether factors such as socio-demographics, military and health factors affect the socioeconomic change of ex-Service personnel in civilian occupations. Sub-analyses were conducted to investigate socioeconomic change in groups of special interest including ELs, females and ex-reservists. Separate MLR analyses were conducted for financial difficulties. Although the datasets were combined into one sample, all models of analysis took into account the database from which the data originated. Separate analyses using only KCMHR data were also conducted to investigate change outcomes in relation to combat roles and method of discharge (as these data were only available in that data set). All regression analyses were also statistically adjusted for appropriate demographic, pre-enlistment, military, and health factors.

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[17] A form of statistical analysis which estimates the significance and size of a relationship between a potentially related variable (e.g. age) and an outcome which can have several possibilities (e.g. positive change, negative change, or no change).

Qualitative methods

What is qualitative research?

Qualitative methods are used for revealing new information, uncovering beliefs, thoughts, feelings and motivations and for providing an in-depth understanding of the research issues that embrace the perspectives of the study population and the context in which they live. These aims are realised through structured interviews and qualitative analytical methods (Hennink, Hutter, & Bailey, 2015).

With this in mind, the qualitative part of the study does not aim to be generalisable or use statistics to draw conclusions. Instead, we aim to acquire a more in-depth understanding of the subjective perceptions of respondents who volunteered to share their views with us through structured interviews.

Recruitment

Participants were identified for positive and negative socioeconomic change groups from the KCMHR dataset using information based on their time in service, their service role as regular or reserve and rank information. Participants could be either employed or unemployed. Those who were employed at the time of survey were required to have an occupation title to be eligible for inclusion. The groups of interest included male and female ex-Service personnel, ex-reservists and ELs. This was to ensure that the study reflects the diversity of socioeconomic experiences post Service, focusing on some under-researched groups of ex-Service personnel.

Data collection & ethics

Potential participants were contacted via email and invited to participate. In total, 32 interviews were conducted. Telephone interviews were conducted with the participants who indicated that they wish to take part in the study and had completed and returned the Consent Form via email. Interviews lasted approximately 45 to 60 minutes depending on how much information participants wished to share. Telephone interviews enabled participants from different areas in the UK to take part in the research, increased the feelings of anonymity and provided flexibility in relation to finding the most suitable time to be interviewed. Ethical approval was obtained via the King's Psychiatry, Nursing and Midwifery

Research Ethics Subcommittee at King's College London (Ref: HR-19/20-14353).

Procedures

A semi-structured interview schedule was used to enable flexibility in exploring the key areas of interest regarding socioeconomic transition and to better understand the lived experiences and perceptions of ex-Service personnel (Appendix 2.2). Advice was sought from military colleagues in the Academic Department for Military Mental Health (King's College London) to ensure the questions in the interview schedule were sensitively worded, appropriate for ex-military personnel (i.e., using military language) and the resulting interview schedule was piloted with those colleagues.

The key topics covered during the interview include:

→ a brief discussion regarding their background, such as pre-service and military experiences,

→ reasons for leaving the military and if the decision was planned or unexpected

→ their experiences regarding the process of transition and resettlement support

→ *(a) for regulars and ELs*: their experiences transitioning into the civilian workforce, e.g. key factors that helped or delayed their socioeconomic transition (as explained to them during the interview), career decisions and aspirations, challenges, day-to-day life, support and resources

→ *(b) for ex-reservists*: their experiences of the permanent transition along with how and why their personal and professional circumstances at that point facilitated or hindered this process, either practically or emotionally.

→ positive or negative changes to their financial status and general wellbeing.

Participants' experiences of socioeconomic transition were explored in chronological order, covering the period during and after transition but also their circumstances at the time of the interview. Of note, it was not indicated to any of our participants during the interviews if they had been categorised to the positive or negative socioeconomic change group, but rather we aimed for an in-depth exploration of their own personal story and unique view of their socioeconomic

transition. Interviews were audio recorded and transcribed verbatim by an independent transcription company.

Data Analysis

Qualitative interviews were analysed using thematic analysis, a method for identifying, exploring and examining patterns or 'themes' across qualitative data (Braun & Clarke, 2006). The six-step guidance for thematic analysis was followed: (1) reading and re-reading the interview data, (2) producing codes, (3) searching for and developing early themes, (4) reviewing and revising themes, (5) refining themes and (6) writing up the results. Two separate analyses were conducted. Firstly, all interviews were analysed together to explore holistically the similarities and differences in the experiences of ex-Service personnel to provide a comprehensive picture of all the socioeconomic aspects of transition. The in-depth, inductive analysis of the interviews started while still conducting interviews with participants. This allowed for gradual thematic development and observation of evolution over time while constantly updating the data analysis process until the point at which no new information was obtained from further data

(Ando, Cousins, & Young, 2014). The interview sample was large enough to ensure that most of the perceptions that might be important for this population were uncovered (Marshall, Cardon, Poddar, & Fontenot, 2013; O'Reilly & Parker, 2013). Following this, additional analyses were conducted to explore the unique experiences and perceptions of particular groups of interest – women, ELs and ex-reservists. Quotations were presented verbatim, with non-verbal elements removed to improve readability. Data was managed using NVivo 12 (QSR International, 2016).

Generalisability

Rich data was collected and a wide range of opinion and diversity of views was explored, aiming to provide a more sophisticated understanding of ex-Service personnel's subjective experiences, rather attain generalisability (Saunders et al., 2018). The limitations of these analyses, and in particular the sub-group analyses due to the small sample size, are acknowledged. Nonetheless, it is important to ensure that insights from qualitative research are recognised as important sources of evidence for practice. In line with the principles of *analytic*

generalisation, during data analysis the subjective unique perceptions that are relevant only to particular participants and the information that is relevant to many or all participants was distinguished (Polit & Beck, 2010). We make no claim to statistical representativeness of the interview data, but rather assume that interview findings can reflect valid descriptions of sufficient depth (Ayres, Kavanaugh, & Knafl, 2003) and contribute to our understanding of socioeconomic transition facilitators and barriers.
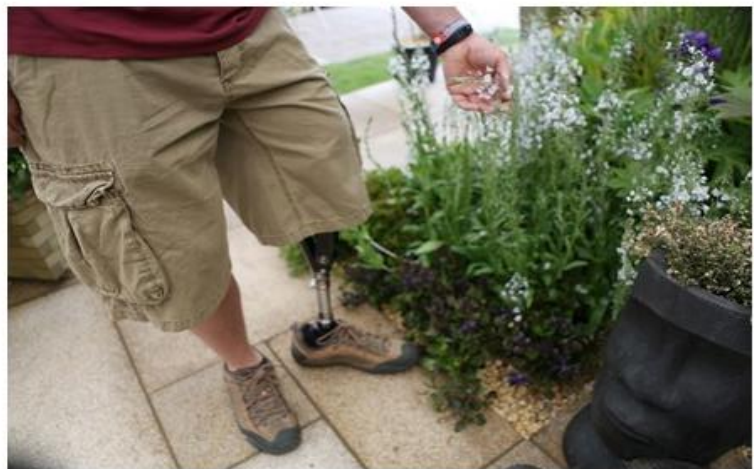
Quantitative Results

This results section will cover the findings from analyses of survey data. The section will begin with an overview of the study sample characteristics. The findings will be reported in three main sections:

1. Examination of how pre-service factors, such as childhood adversity, are related to socioeconomic change including NS-SEC of civilian occupations and financial difficulties.

2. Investigation of the impact of in-service factors, such as deployments, on socioeconomic change including NS-SEC of civilian occupations and financial difficulties.

3. Examination of how post-service factors, such as health status, are related to socioeconomic change including NS-SEC of civilian occupations and financial difficulties.

Characteristics of personnel in this study for quantitative analyses

Comparison of sample characteristics between datasets

Ex-Service personnel samples across all datasets were predominantly male, with the highest proportion in the KCMHR dataset by 87.8% and the lowest being in the APMS dataset (81.2%). Respondents in the KCMHR dataset were younger (median age 46 years), by comparison to APMS and RBL (median age 55 and 54, respectively). Most Service leavers across all datasets served as Regulars with similar proportions from RBL and KCMHR (84.7% and 83.5 respectively, whilst APMS comprised 76.5% Regulars).

Most of the KCMHR sample consisted of higher ranks of 'Senior NCOs' (38.3%) and Commissioned Officers at 24.4%, compared to RBL (14.5% and 6.4%, respectively). In the RBL sample, 'Junior NCOs' made up 22.2% of the sample and 29.3% Senior NCOs. There were higher proportions of

'other ranks' in RBL at 49.9% and 15.1% for KCMHR. Most were in employment across all datasets: the KCMHR sample had the highest proportion of employed Service leavers at 87.2%, compared with the lowest at 47.8% in RBL (possibly due to the younger average age of the KCMHR sample). 44.4% were in the highest NS-SEC occupations in the KCMHR sample, compared with and 42.4% in APMS and 21.2% in RBL samples. The RBL sample also consisted of the highest proportion of those in intermediate occupations by 63.6% and the lowest in KCMHR (26.6%) and APMS (33.3%) (*footnote[18] for details*).

Characteristics of the combined sample

The combined sample of ex-Service personnel were predominantly male (86.8%) (Appendix 1.4 for full descriptives), and the median age was 47 years (IQR 39-55). Most ex-Service personnel had served as regulars (83.3%)

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[18] A high proportion of those in 'intermediate' occupations in RBL data can be explained by the re-coding of categories from the 'social grade' variable used to align with the NS-SEC system.

for more than 4 years (89.8%) and were Senior NCOs (35.3%) at the time of leaving.

Socioeconomic change, NS-SEC and financial hardship in the combined sample

Looking at Figure 1, most ex-Service personnel in the combined sample were employed (80.8%), 3.8% reported being unemployed and 15.4% were economically inactive at the time of survey. In Figure 2, just over half of the combined sample (55.6%) had positive change compared to 20.4% for ex-Service personnel with a negative change, with the remaining 24% of the combined sample seeing no change. There was a larger proportion of ex-Service personnel in 'higher managerial, professional and administrative' occupations (42.5%), and similar proportions of those in intermediate and routine and manual occupations (29.8% and 27.7%, respectively). Most ex-Service personnel reported not having experienced financial difficulties (91.7%) compared to 8.3% who reported that they had.

FIGURE 1: PROPORTIONS FOR EMPLOYMENT OUTCOMES
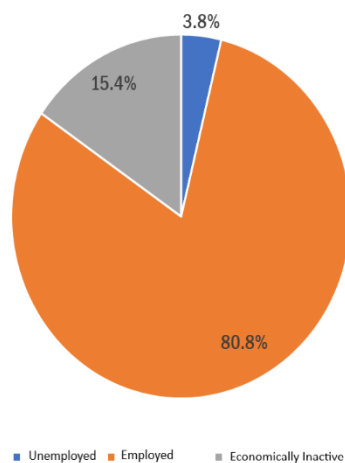
FIGURE 2: PROPORTIONS FOR SOCIOECONOMIC CHANGE
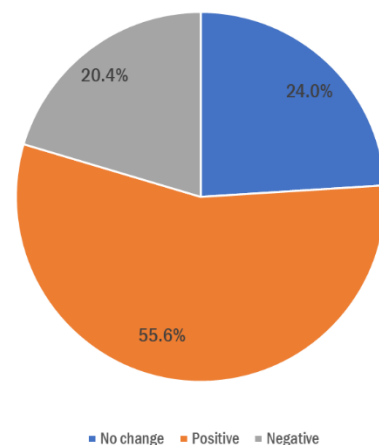
Early leavers

Most early leavers had positive change (60.5%) and 18.6% had negative change (the remainder experiencing no change). Around half of early leavers had civilian occupations in intermediate occupations (51.4%), and the same proportions in both routine and manual and in higher managerial occupations (24.3%). At the time of survey, the median age of early leavers was 42 years of age. Just over half of the early leavers subgroup were serving as ORs (55.6%) with smaller proportions of Commissioned Officers (12.9%) and Senior NCOs (10.5%) at the time of leaving. Many early leavers served in the Army (68.6%), and similar proportions in the RAF (16.1%) and the Naval services (15.3%).

Ex-reservists

In the combined sample, there was a larger proportion of ex-reservists who experienced positive change at 64.3% and 13.5% for negative change (with the remaining 22.2% reporting no socioeconomic change). 48.9% of ex-reservists had jobs in higher managerial roles and similar proportions for intermediate and for routine and manual occupations (26.4% and 24.7% respectively). While this is indicative of these individuals' military-to-civilian socioeconomic change, it should be noted that many will have already been in these careers prior to leaving their reservist role in the Services, and hence they would not experience socioeconomic change from leaving the military in the same way as full-time personnel. The median age of ex-reservists was 45 years. There was also a larger proportion of ex-reservists from Junior NCO ranks (33.6%) than from Commissioned Officer and ORs (23.1% and 24.4%, respectively). A majority served in the Army (76.8%), with considerably fewer (16.5%) having served in the RAF (16.5%) and a minority in the Naval Services (6.7%).

There was a larger proportion of women in the combined sample who experienced positive change than negative change (58.9% and 17.9% respectively), with the remaining 23.2% experiencing no socioeconomic change. 44.2% of females were in higher managerial and professional occupations, 34.8% in intermediate occupations and a small proportion of those in routine and manual jobs (21.0%). The median age of women was 41 years at the time of data collection. The proportions of women who were Commissioned Officers or Senior NCOs were similar at 26.8% and 28.9% (respectively), with a slightly higher proportion in Junior NCO ranks (31.1%) and the lowest proportion serving in Other Ranks (13.2%). Half of the female sample served in the Army (52.1%) with lower proportions having served in the RAF (30.5%) and the Naval services (17.4%).

Part 1: Pre-Service & Joining Factors Related to Socioeconomic Transition

Statistical analysis of pre-service factors

The following sub-section examines pre-service factors and how they relate to outcomes of socioeconomic transition in the overall combined sample and sub-group samples: gender, childhood adversity and education.[19]

a. *Gender related differences*

Figures 3A and 3B present differences in NS-SEC grade and socioeconomic change by gender. Although there were higher proportions of women under positive change and higher managerial occupations compared to men, these differences were not statistically

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[19] Please note that all regression analyses were also controlled for appropriate demographic, pre-enlistment, military, and health factors, and hence should be considered as independent of these factors

significant. Female ex-Service personnel were statistically significantly less likely to be in routine and manual jobs post Service compared to men (15.8% and 29.4%, respectively, see Figure 3A). This suggests women may be more likely to be in non-routine roles in Service and remain in similarly skilled or higher skilled occupations once they have left. There were no differences between men and women and how likely they were to report experiencing financial difficulties (8.4% and 7.3% respectively).

FIGURE 3A: NS-SEC BY GENDER

FIGURE 3B: SOCIOECONOMIC CHANGE BY GENDER
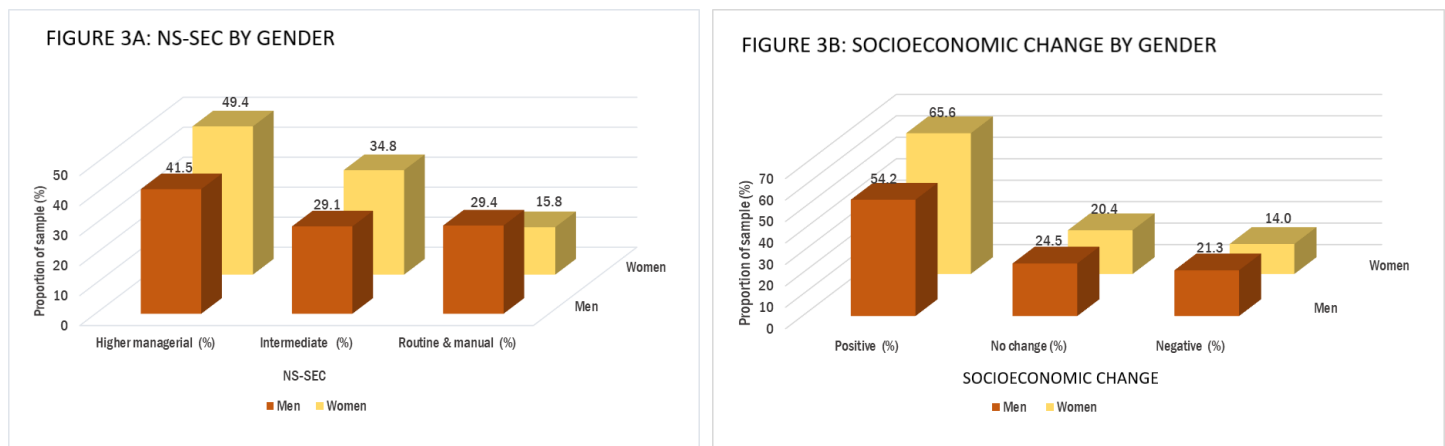
b. Childhood adversity

Figures 4A and 4B present differences in NS-SEC grade and socioeconomic change across levels of childhood adversity exposure. Ex-Service personnel who reported fewer than 6 adverse childhood experiences were statistically significantly less likely to experience a negative change. Those who experienced 6 or more adverse childhood experiences were significantly more likely to be in occupations of 'routine and manual' grade, and significantly more likely to experience financial difficulties compared to those who reported 0 or 1 adverse experiences. It indicates that for some ex-Service personnel, their time in Service did not fully overcome the adverse socioeconomic impact of childhood adversity. The impact of childhood adversity between genders appeared to show similar patterns in the sense that adverse childhood experiences led to poorer socioeconomic change. Relative to women, men who experience more adverse experiences are less likely to have positive change, and relative to men, women who experience fewer adverse experiences are less likely to have negative

change. The number of adverse childhood experiences was not statistically significantly associated with either socioeconomic change or NS-SEC grade for ex-reservists or early leavers. This may be due to lack of statistical power due to smaller numbers in these groups, or may indicate that, for those who either have a brief military career or have civilian career concurrent with their military career, childhood adversity is less impactful on later career progression.

FIGURE 4A: NS-SEC BY CHILDHOOD ADVERSITY
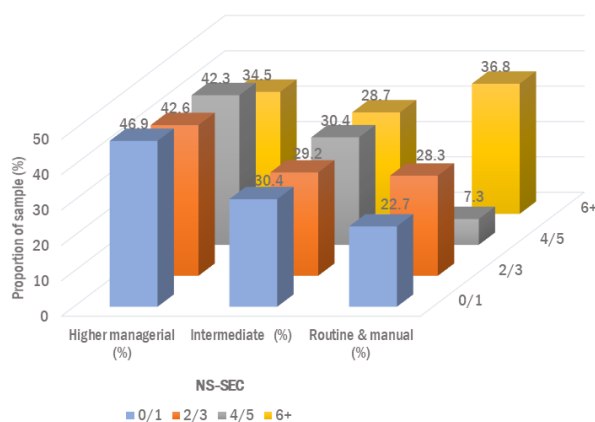
FIGURE 4B: SOCIOECONOMIC CHANGE BY CHILDHOOD ADVERSITY
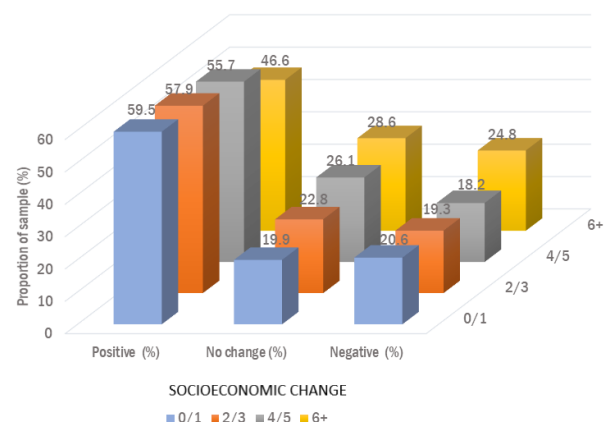
c. Education[20]

Figures 5A and 5B present differences in NS-SEC grade and socioeconomic change across levels of educational attainment. The results suggest ex-Service personnel reporting a degree-level education were statistically significantly more likely to be in 'higher managerial, professional and administrative' occupations and less likely to being 'routine and manual' occupations, compared to those with A-Level education (or national equivalent). Those reporting a degree-level education were significantly more likely to experience a positive or negative change compared to not change at all. This suggests that having a degree-level

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[20] It is important to acknowledge the current analyses on the data for education has limitations in the applicability of results to different time points in life and reflective of responses collected at the time of survey. Although education level may have changed since entering service, the starting level of education is unknown.

education may have a varying socioeconomic impact; whilst having a degree was significantly associated with improved NS-SEC grading post-Service, it was also associated with a significantly increased likelihood of a negative change (relative to no change) whilst also being less likely to be in routine or manual occupations. This suggests that individual circumstances may vary, and it may be that some of those in higher education tiers are electing to move to less demanding mid-tier roles. Those with a degree-level education were statistically significantly less likely to report experiences with financial difficulties compared to those with A-Level or equivalent education (5.4% and 9.0%, respectively).

Those with lower educational qualifications of 'GCSE/no qualifications' or equivalent were more likely to be in occupations of 'routine and manual' grade and less likely to experience a positive change. This suggests that 'degree' level education promotes being in occupations with higher economic status post Service as well as increasing the possibility of moving up in more financially rewarding occupations.

Conversely, those with lower educational attainment are more likely to have jobs with lower socioeconomic status and less likely to experience a positive change post Service, perhaps because their qualifications may limit them to lower grade jobs. There were no significant differences between education level and socioeconomic change for early leavers or women. It is likely this may be due small sample sizes within these groups to detect any significant effects.

FIGURE 5A: NS-SEC BY EDUCATION

FIGURE 5B: SOCIOECONOMIC CHANGE BY EDUCATION
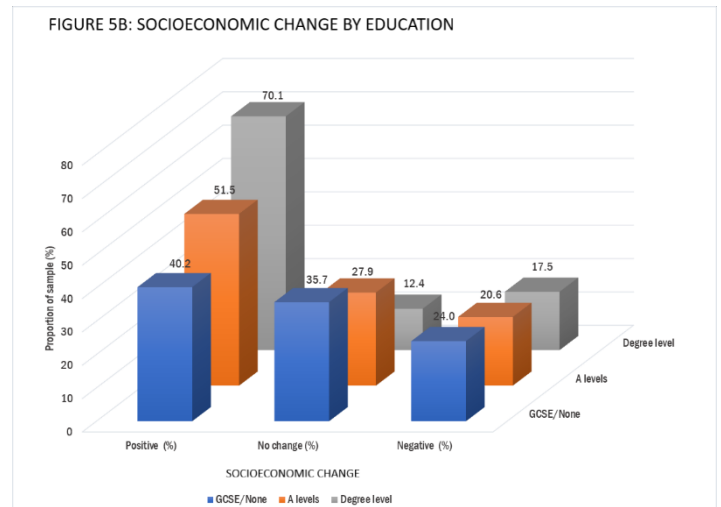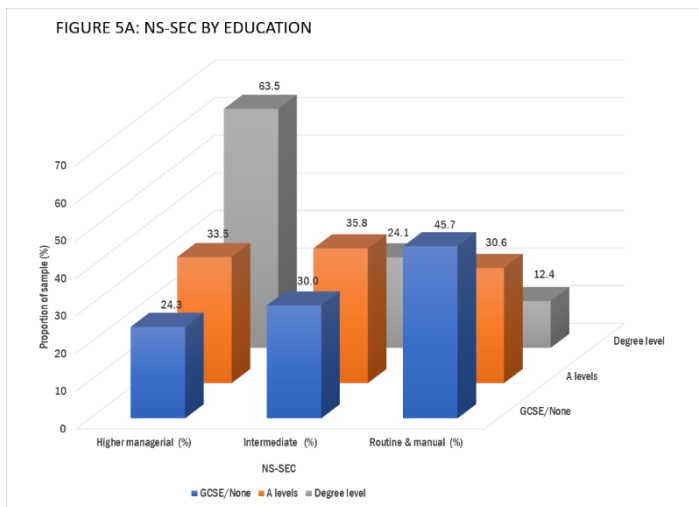
Key summary points

The key findings from this sub-section suggest:

- Women were less likely to be in non-routine manual occupations compared to men.

- Higher levels of childhood adversity contributed to negative socioeconomic change and financial difficulties after leaving the Services. Conversely women, even with early adverse experiences, were still able to progress into higher grade jobs compared to men.

- Higher education was a significant factor for securing jobs in higher NS-SEC grades and reduced chances of experiencing financial difficulties.

Part 2: In-Service Factors Related to Socioeconomic Transition

Statistical analysis of in-service factors

The following sub-section will analyse the impact of in-service factors on socioeconomic transition in the overall combined sample and sub-group samples: service branch experience, deployments, combat roles and nature of discharge.

a. *Service branch experience*

There were no differences found between service branches and the type of socioeconomic change experienced or NS-SEC grade of occupation for the full combined sample or within early leavers, ex-reservists or women (note that analyses are adjusted for factors which may differ between service branches, e.g. education). However, those who served in the Naval services were less likely to experience financial difficulties compared to those in the Army (5.6% to 9.1%, respectively).

b. *Deployments*
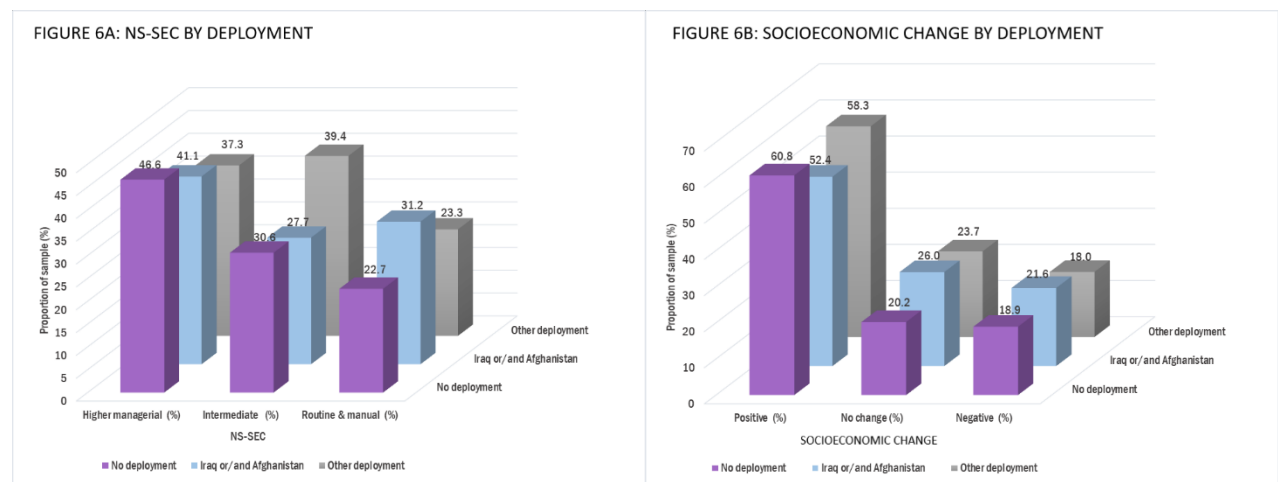
Figures 6A and 6B show differences in NS-SEC grade and socioeconomic change by deployment type. Ex-Service personnel who deployed on 'Iraq/Afghanistan' and 'other' deployment operations were statistically significantly less likely to experience a positive

change compared to those who did not deploy *(Figure 6b)*. However, this did not seem to impact personnel financially; ex-Service personnel were just as likely to report financial difficulties regardless of whether they had not deployed or had deployed on an operation. There were no significant associations for NS-SEC outcomes or relationship between deployment and socioeconomic change for any subgroups. Data from the KCMHR cohort indicated there were no significant differences between whether respondents had a combat role or other role in service and the type of change they experienced or socioeconomic status as a civilian.

c. *Nature of discharge[21]*

Figures 7A and 7B show differences in NS-SEC grade and socioeconomic change by the nature of discharge. There was a statistically significant difference between the type of discharge (whether 'planned' or 'unplanned') and the type of change ex-Service personnel experienced based on data from the KCMHR cohort. Ex-Service personnel were less likely to experience a positive change if they had left the military in an unplanned manner compared to those who had planned discharges.

FIGURE 7A: NS-SEC BY NATURE OF DISCHARGE
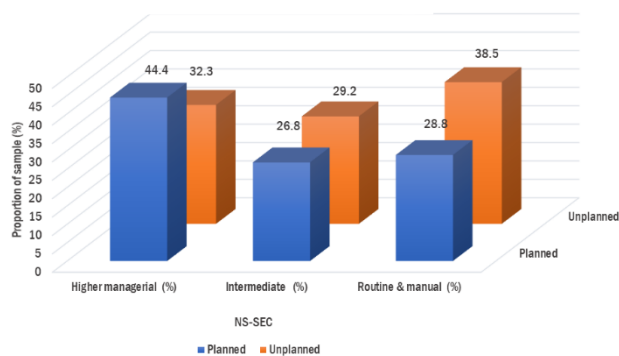
FIGURE 7B: SOCIOECONOMIC CHANGE BY NATURE OF DISCHARGE

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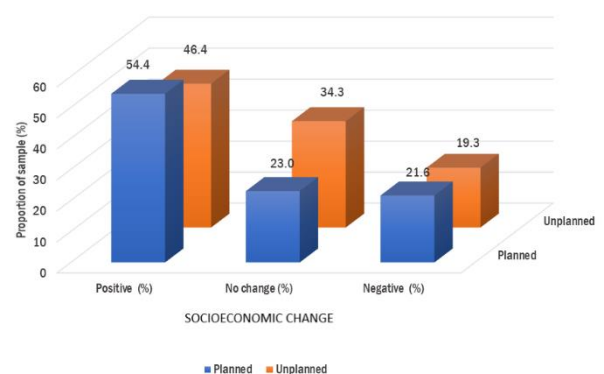
[21] Analyses on factors 'nature of discharge' and 'combat roles' were conducted using KCMHR data on socioeconomic change only.

Key Summary Points

The key findings from this sub-section suggest:

- Those who served in the Naval services were less likely to experience financial difficulties.

- Those who deployed on any operations were less likely to secure higher occupations post Service.

- Ex-Service personnel who experienced 'unplanned' discharges were less likely to experience positive change.

Part 3: Factors Related to Post Service Socioeconomic Transition

Statistical Analysis of Factors Related to Post Service Socioeconomic Transition Experiences

This sub-section will examine how post-service factors are related to socioeconomic transition experiences in the overall combined sample and sub-group samples: age, relationship status, housing, type of locality, time since discharge, length of service and health outcomes.

a. Age

There was an overall trend that socioeconomic classification increased with age (*Figure 8a)*. There was also an overall trend that older ex-Service personnel were more statistically significantly likely to experience negative socioeconomic change (although this decreased in the oldest age group), and the converse was true for younger ex-Service personnel *(Figure 8b)*. Thus, younger ex-Service personnel start on a lower NS-SEC and are more likely to progress into higher occupations. The opposite effect is observed for those who are older, whereby they are more likely to decline into lower NS-SEC groups or unemployment; this may be because there is more scope for this to happen as more are in higher ranks before leaving or it may represent changing priorities such as moving towards retirement. Similar findings were also found for ex-reservists and early leavers. Younger women (less than 44 years of age) were statistically significantly more likely to experience a positive change. This gender-related difference suggests that age is an important factor, as younger females may have increased employability potential for higher roles. In the overall sample, older ex-Service personnel were less likely to experience financial difficulties (*Figure 8c*), contrasting the findings for those who are younger.

FIGURE 8A: SOCIOECONOMIC CHANGE TYPE BY AGE

FIGURE 8B: NS-SEC BY AGE

FIGURE 8C: FINANCIAL DIFFICULTIES BY AGE

50
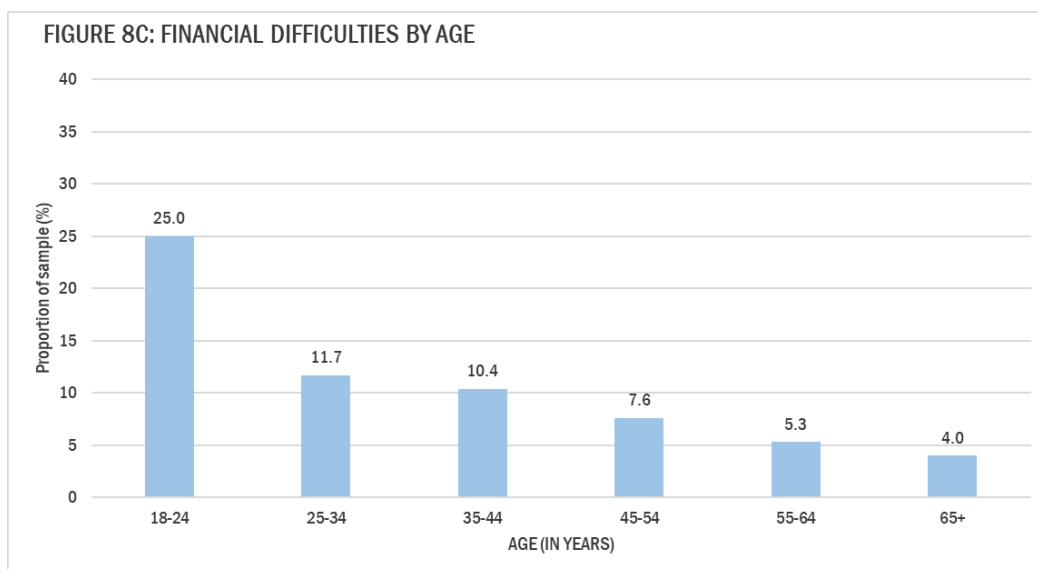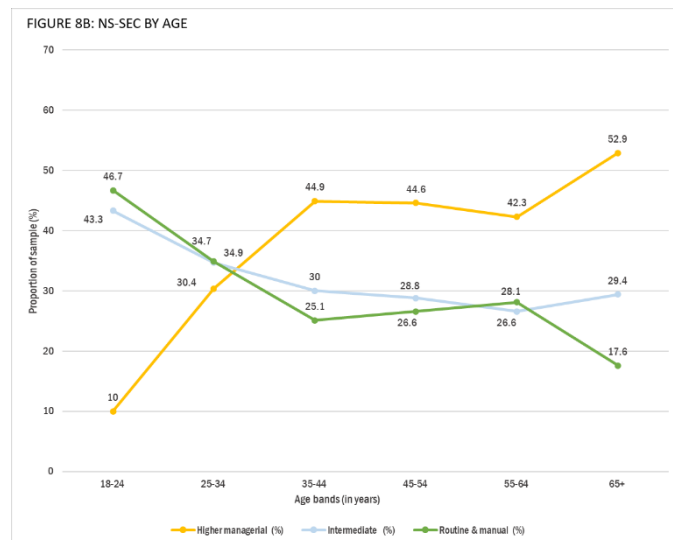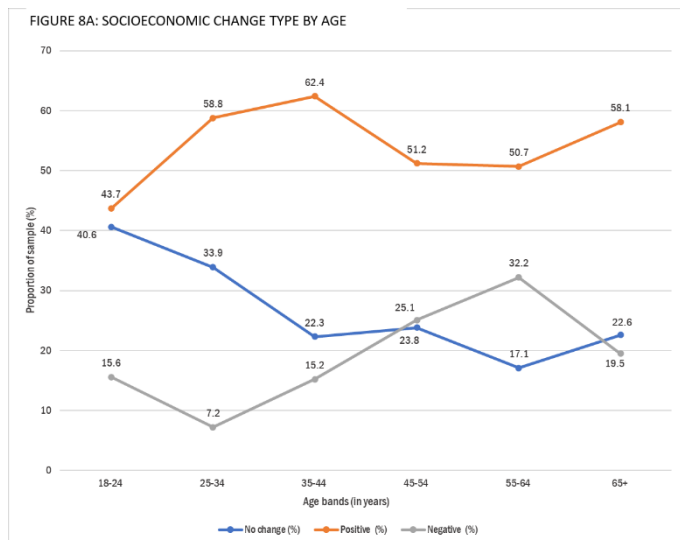
b. Relationship status

Figures 9A and 9B show differences in NS-SEC grade and socioeconomic change by relationship status. In the combined sample, ex-Service personnel who were not in a relationship were statistically significantly more likely to be in 'routine and manual' occupations, significantly more likely to experience a negative socioeconomic change, and significantly more likely to experience financial difficulties, compared to ex-Service personnel who reported being in a relationship. There were no significant differences found between relationship status and the change type, for early leavers, women, and ex-reservists.

FIGURE 9A: NS-SEC BY RELATIONSHIP STATUS

FIGURE 9B: SOCIOECONOMIC CHANGE BY RELATIONSHIP STATUS
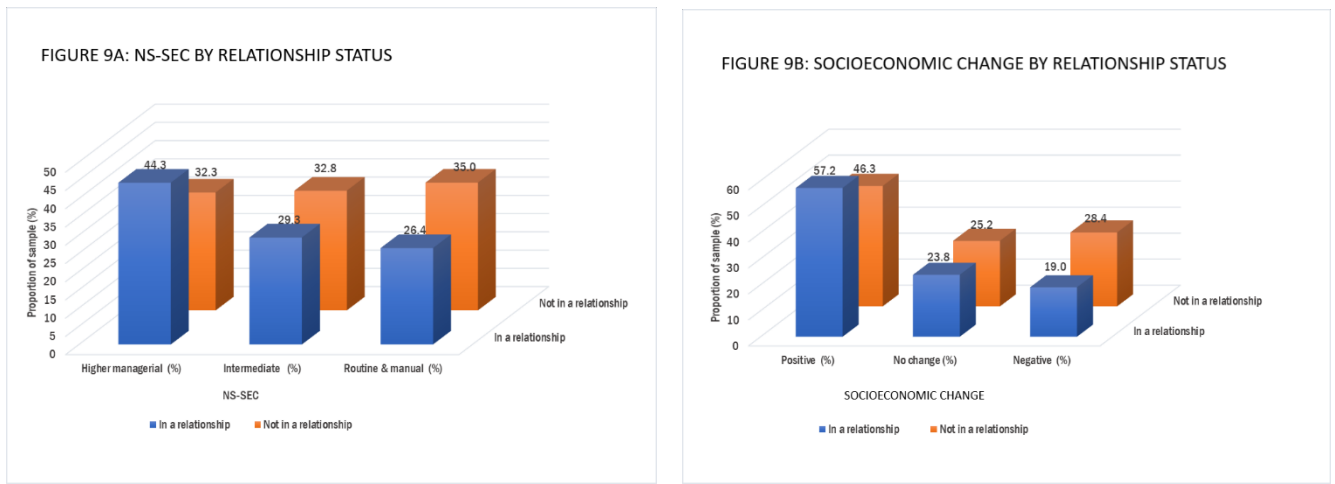
c. Housing

There were no statistically significant differences between property ownership and socioeconomic change or NS-SEC grades. However, findings indicate owning a property is associated with financial stability. Specifically, 55.9% of ex-Service personnel in our sample who did not own their own property experienced financial difficulties compared to 44.1% of those in the sample who did own their own property.

d. Type of locality

FIGURE 10A: NS-SEC BY TYPE OF LOCALITY

FIGURE 10B: TRAJECTORY TYPE BY TYPE OF LOCALITY
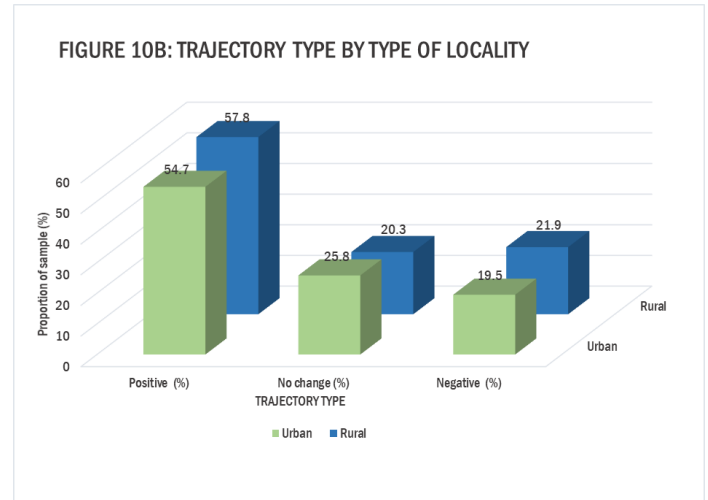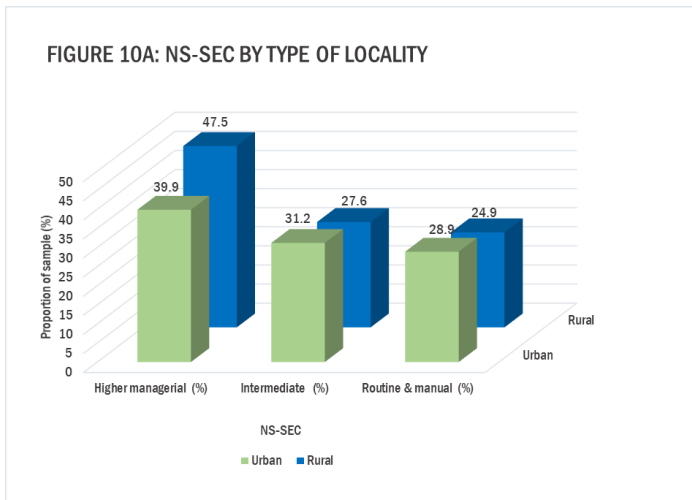
Figures 10A and 10B show differences in NS-SE|C grade and socioeconomic change by locality type. Ex-Service personnel living in rural locations were statistically significantly more likely to experience negative change, when compared to those living in urban areas. Despite apparent higher proportions for positive change in rural locations compared to urban, this difference was not statistically significant. There were no significant differences between type of locality and NS-SEC for the overall sample or subgroup analyses. There was also no difference in reporting of financial difficulties and socioeconomic change for subgroups.

e. Time since discharge

Ex-Service personnel were less likely to experience a positive change and more likely to experience a negative change if they discharged less than 5 years prior to the time of data collection. Existing literature suggests that most important transition experiences, both external (e.g. employment) and internal (e.g. redefinition of personal identity), happen within the first 2 years post Service - the longer the period that has elapsed since leaving Service, the less likely it is that transition experiences are related to the military. Contrary to some previous findings, our findings indicate that substantial career progression may not occur for several years beyond the first 2 years post Service. Nonetheless, there were no statistically significant associations found between time since discharge and NS-SEC.

f. Length of service

There were no statistically significant differences between length of service and socioeconomic change. However, those who had served for less than 4 years were less likely to go into 'routine and manual' occupations compared to those who had served longer (20.2% and 28.3% respectively). A possible explanation for this surprising finding arises from the observation that proportions in higher managerial roles were similar between ELs and longer servers (40.5% and 42.7% respectively), but longer servers were less likely to be in intermediate roles than ELs (29.0% and 39.3% respectively). It may be that some long-serving personnel choose either high-status or less demanding roles after leaving, and are less drawn to more intermediate roles.

g. Mental health & perceived health

FIGURE 11A: NS-SEC BY MENTAL HEALTH DIFFICULTIES
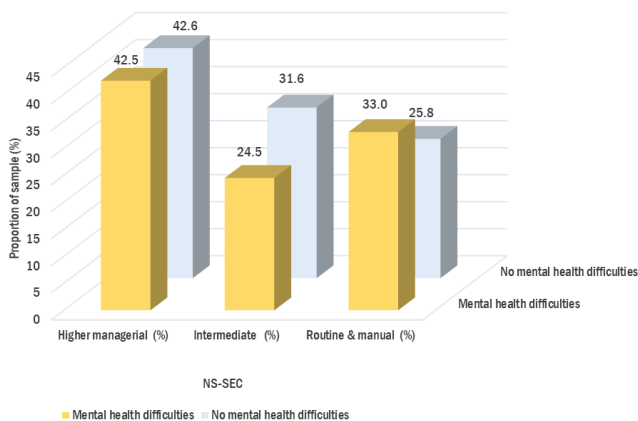
FIGURE 11B: SOCIOECONOMIC CHANGE BY MENTAL HEALTH DIFFICULTIES

FIGURE 11C: FINANCIAL DIFFICULTIES BY MENTAL HEALTH DIFFICULTIES
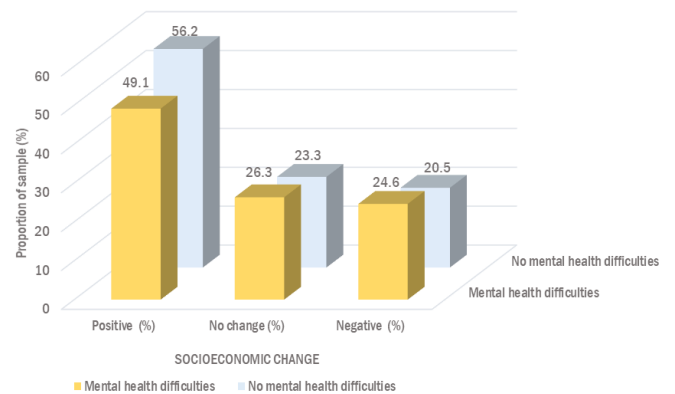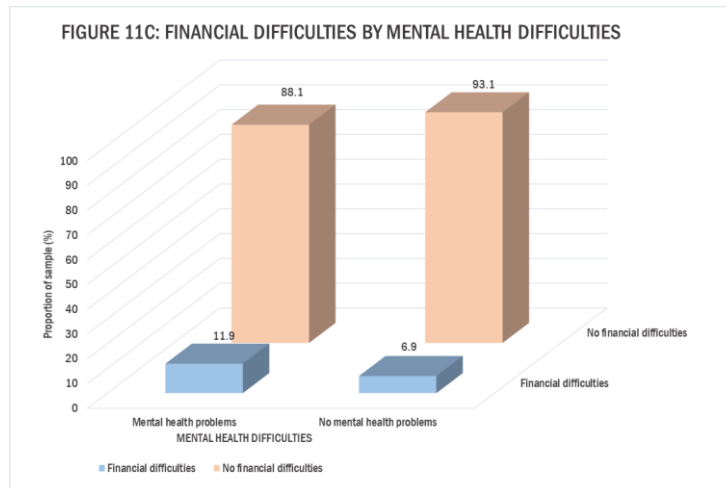
Ex-Service personnel who reported ever having experienced mental health issues were statistically significantly more likely to be in occupations of routine and manual grade *(Figure 11A)*. Those who reported mental health issues were also more likely to report financial difficulties (*Figure 11C*) compared to those who did not experience mental health issues, but this difference was not significant, and the large majority of both groups did not report financial difficulties. Those who perceived their health as 'fair/poor' were statistically significantly more likely to report having financial difficulties compared those rating their health as 'excellent/very good/good' (16.3% to 4.4%). Ex-Service personnel who reported experience of mental health difficulties were also less likely to experience positive change compared to those who did not.

h. Alcohol use

There was no statistically significant relationship between hazardous drinking for socioeconomic change and NS-SEC grades. However, financial difficulties were statistically significantly more likely to be reported by those who were misusing alcohol (16.3%) compared to those who were not (7.6%).

i. Post-Traumatic Stress Disorder[22]

There was no statistically significant difference between whether ex-Service personnel had reported scores indicative of probable experience of PTSD symptoms and the type of change they experienced. However, those who had scores indicating probable PTSD were more likely to report financial difficulties (31.4%) compared to those who scored below 50 on the PCL measure (5.3%). This suggests regardless of occupations, Service leavers who indicate possible suffering of PTSD symptoms are still likely to experience financial difficulties.

Key Summary Points

The key findings from this sub-section suggest:

- Older Service leavers were more likely to decline in socioeconomic classification post Service but were less likely to experience financial difficulties, compared to younger ex-Service personnel.
- Not being in a relationship was associated with economic disadvantages, both in terms of job prospects and financial stability.
- Property ownership was related to fewer experiences of financial difficulties.
- Living in 'rural' locations was found to decrease the chances of finding employment in higher occupations.
- Longer time since discharge was found to be an important factor in civilian adjustment for better occupations.
- Poorer mental health increased the likelihood of experiencing a decline in civilian occupation, as well as securing lower grade positions and experience of financial hardships.
- Poorer health outcomes were associated with increased likelihood of experiencing financial difficulties.

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[22] Analysed using KCMHR and APMS data only.
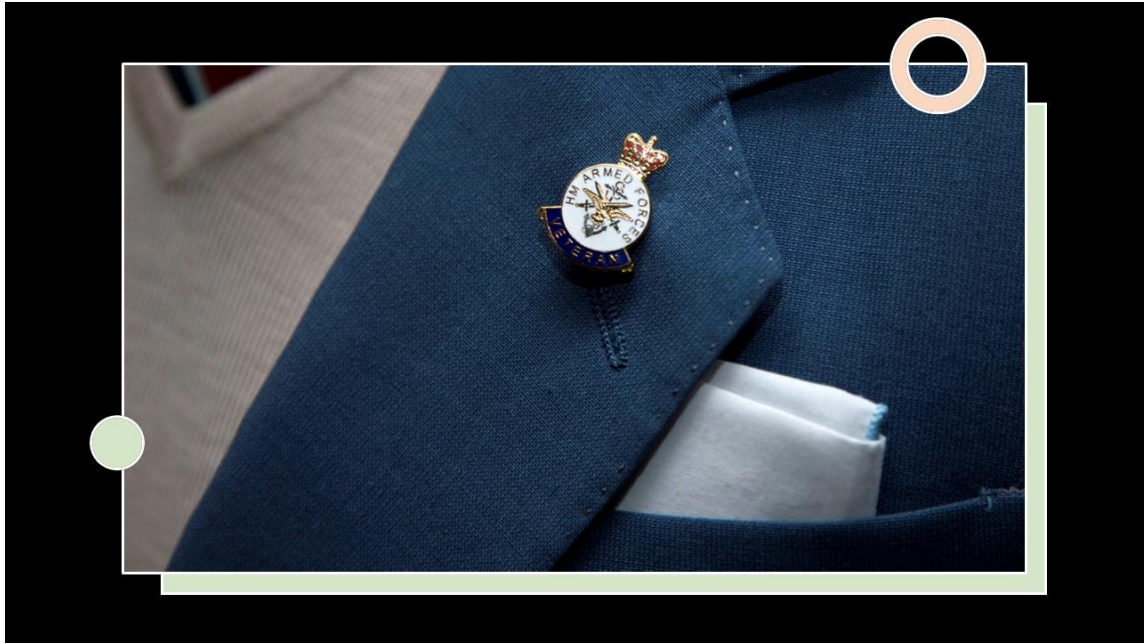
Interview Findings

This section will cover the reporting of the interview findings, which is based on all interviews. In total, 32 ex-Service personnel were interviewed, including both those determined by the statistical analysis to have a negative or positive socioeconomic change (Table 4). Although in-depth interviews were conducted and similar themes were encountered in different ranks, the interview sample includes more Commissioned Officers. For this reason, caution is needed in interpreting these findings when considering the wider ex-Service population. Further details can be found in the Qualitative Methods section and the Strengths & Limitations section of this report.

Interview Sample

- 23 participants served in the Army:
  - 11 as Commissioned Officers, four of which were women and one was an EL
  - seven as Senior NCOs, two of which were women, one was a reservist and one was an EL
  - five as Junior NCOs, one of which was a woman and three were reservists
- Eight participants served in the RAF:
  - three as Commissioned Officers
  - three as Senior NCOs
  - two as Junior NCO or other ranks, one of which was a woman and one was a reservist
- One female participant served in the Naval Services as a Commissioned Officer.

Table 4. *Interview sample*

Subgroups	Socioeconomic Change	
	Positive	Negative
Male Regulars	8	8
Female Regulars	5	4
Male ELs	-	1
Female ELs	1	-
Male Ex-reservists	2	-
Female Ex-reservists	2	1

Interview Findings

The interview findings will be reported in three main sections and several sub-sections:

1. *Military Service: A Meaningful & Purposeful Occupation*, which outlines participants' motivations for joining the military and perceptions of Service as a career.

2. *Socioeconomic Transition Planning*, which describes participants' motivations for leaving Service, including professional and personal circumstances, or their perceptions in case of an unplanned medical discharge due to physical or mental ill-health. This sub-section also outlines participants' subjective experiences regarding the importance of mental and practical preparation and resettlement support.

3. *Socioeconomic reintegration and cultural adaptation*, which explores perceived socioeconomic facilitators and barriers related to employment, housing and finances along with participants' subjective experiences of socioeconomic cultural adaptation.

In cases where unique experiences and perceptions of a group (e.g., women) arose these are clearly shown in the results. Although analysing interviews of regulars and ex-reservists indicated that there were similarities in their perceptions, the wide range of differences between those two types of Service is acknowledged.

Part 1: Military Service: A Meaningful & Purposeful Occupation

The following sub-section will explore participants' motivations for joining the military and perceptions of Service as a career.

Competencies & adventure

For some participants, the decision to join the military was often described as having been made at a young age, usually straight after school. A few of those same recipients had already gained some relevant experience as members of the Army Cadets, which had made an impact on their enlistment decisions. Other reasons for joining included a desire to experience the unique opportunities that the military could offer, such as travelling and adventure.

> *"...it was exciting, it was a boy's dream, it was guns, tanks, heavy equipment and things that go bang and boom. So, it was all about the interest of the Army as a boy... I was already a member of the Army Cadets and I loved my time..."* (male#19, Regular, negative change)

The majority of participants described joining in their mid-twenties, having already gained some life experiences, such as working or studying. Common among these narratives was a firm idea of what participants wanted to achieve while serving and the qualities and skills they considered to be valuable in enhancing their personal and professional development. Leadership, resilience, communication or management skills were viewed as necessary to establish themselves in their career, either to achieve rank progression or for use in their future civilian career.

> *"What I really wanted from the military was the leadership training, the ability to basically go into a management position very early on in my career and build up that experience but also the opportunity to travel and see different places, go on tour, that kind of stuff was quite interesting. It obviously presented completely different challenges to what you would ever face in civilian industry..."* (female#1, EL, positive change)

Self-identity

For all participants, serving was viewed as more than a meaningful career and a unique opportunity to grow and acquire technical and life skills. Pride regarding their military service, which was perceived as a vocation rather than an occupation, was noted by all participants. Military

service, as an experience, was also considered a life changing experience, which shaped who a person became, and through which they managed to build a strong sense of self.

> *"…it* [military service] *shapes you as a person and going through Sandhurst* [Royal Military Academy Sandhurst] *is a pretty*

> *lifechanging and character forming experience and I feel like that was a real gift that not many people get… you are forced into such difficult situations and really forced to look at yourself and how you respond to that and who you are going to be in that situation… in terms of personal development I think that's phenomenal."* (female#4, regular, positive change)

Key summary points

The key findings from this sub-section suggest:

- For many participants, especially those with civilian life experiences, their aim in joining the military was to enhance their personal and professional development.

- Military service was more than a meaningful career for male and female participants, who served as regulars or reservists. It was perceived as a life changing experience, which has shaped who they have become and through which they have managed to build a strong sense of self.

Part 2: Socioeconomic Transition Planning

This sub-section will explore participants' motivations for leaving Service, including professional and personal circumstances but also their subjective experiences regarding the importance of mental and practical preparation and resettlement support.

Changing life circumstances

a. Professional

Most participants described making a conscious decision to leave the military due to changes occurring in their military career. Many higher-ranked participants argued that one of the most important aspects of serving was the active lifestyle, yet the promotion to higher ranks required undertaking different responsibilities which affected their daily working routine. Desk and admin duties became the main part of their job, which resulted in a lack of excitement and job satisfaction and, in turn, shaped the decision to leave the military and change their career.

> *"I'd done everything I wanted to do in my career and as you get further up the ranks, and I became a lieutenant colonel, there was very limited choices of where I could go and it was more about being in an office and doing staff work. So, I didn't want to do that, I wanted to do the operational and hands-on type work and that's why I moved. I decided to leave, and I found a*

> *different job".* (male#6, Regular, positive change)

Other changes connected to their military career were also reported to have led participants to make the decision to leave Service. Pride and military values were described as an integral part of participants' professional military career; however a minority of participants described the lack of team spirit, cooperation and sharing a common point of view at a regimental level as a disappointment, and in a minority of cases as a feeling of *'betrayal'* to the military principles, such as loyalty and respect. This was described as contributing to low job satisfaction, career stagnation and ultimately, to participants reporting that they no longer wanted to be part of the institution.

> *"…[following deaths in service] the communication with the families was really bad so I promised the families of the people that I was in charge of that if something happened I would speak*

to them one to one which the Army took a dim view of… When I got back from Afghanistan my boss brought me in and started screaming and shouting at me… I went 'do you know what, I'm f*****g done with this." (male#5, Regular, positive change)

Both female and male participants reported that unaddressed negative discrimination was one of the main reasons for leaving the military Nonetheless some women in the sample felt that at some point in their military career, they may have even experienced positive discrimination, such as getting help from their male counterparts.

"…as time went on and it was more a regular thing that females were in the Army I probably didn't experience that discrimination as much… early on in my career I probably did, and some of it has been positive discrimination as well because somebody selected you because you were a female…" (female#3, Regular, positive change)

"Negative discrimination - I cannot understand why I was not promoted to [rank]*… I knew my stuff… That guy who wrote it* [a particular incident] *in my assessments was later pulled up on a sexual discrimination charge so whether or not he was just trying to*

stick the boot in because I was a female, I don't know…" (female#7, Regular, negative change)

A few men also felt that their military career progression was inhibited because women may have been appointed instead of them, not based on their skills and experience, but gender.

"…here's where prejudice worked against me… the head of [job title]*… didn't want there to be any other candidates because he wanted to promote the first female* [...] *She might have won in the competition anyway, so I have no issues with her…"* (male#11, Regular, negative change)

Furthermore, a small number of women described experiencing more severe gender-based discrimination, including sexual harassment or rape, which created a hostile work environment. They expressed their dissatisfaction for that period of their lives as they could not perform and remain productive and thus decided it was the right time to leave and pursue a different career path.

"…that was a downward spiral after that because I think it was a year or two after I was promoted, I was raped… I took [the perpetrator] *to court and my* [higher military rank] *had me in to*

say that if you continue with this you will never be promoted and I never was…" (female#2, Regular, positive change)

b. Personal

Starting a new family was also viewed as a key reason to leave their military career by both male and female participants. Some male participants who could not secure a military post close to their family's home, chose to pursue a civilian career in order to remain an integral part in their spouses' and children's lives.

> *"…I enjoyed the overseas* [deployments] *in Afghanistan and Iraq but obviously missing people at home. I had a* [x] *month old baby, so that was obviously one of the main driving forces for me coming out of the Forces thinking I'm going to be going away every 18 months to two years and I'm going to miss I don't know how many years of my child's life…"* (male#8, Regular, positive change)

For those female participants who were pregnant while serving, pregnancy was described as a life-changing event. Some of those women argued that the reasons which allowed them to continue serving included the practical support offered by the military while pregnant and

the support from their family, such as taking care of their children. There was also a small proportion of female participants who had left the military around a decade ago. They reported that their decision to leave was due to the challenges in balancing their military career and family life in combination with the lack of support from the military. However, such participants acknowledged that the practical support offered by the military to pregnant women has been improved over the years.

> *"I wouldn't have put the pregnancy at risk, but I could see no reason why a pregnant woman could not continue working… but there was no problem and after the [gender] were born one of my sisters lived reasonably locally so she was childminding all [X] of them…"* (female#7, Regular, negative change)

> *"Nothing was offered to try and make it work. I think there was just an assumption that once you had a young family that you couldn't really do it all… There was no fluffy kind of maternity type leave. I think the times have changed… I would be surprised if that happened now that they would just allow women with that amount of experience to just leave."*

Perceptions of resettlement

Overall, the support and courses provided as part of resettlement were considered useful, either for offering some general knowledge necessary to tackle employment challenges (such as CV writing) or specific job training (such as gaining hands-on experience in manual work).

> *"On my resettlement course I did some practical stuff like the plumbing, the plastering. And that actually was enough, now although it was only a week in each subject that was enough to give me a confidence to go and tackle some of the jobs that I may not have been too comfortable with but now I can go and do pretty much most things…"* (male#20, Regular, negative change)

Despite this support, it was acknowledged that navigating the resettlement process could be more chaotic for individuals who did not have a firm plan for their future civilian employment and thus could not identify the courses that would benefit them the most. The lack of pragmatic and tailored resettlement support was noted by participants who had both positive and negative experiences with resettlement support. It was explained that many of the individuals who delivered the courses or offered advice, including both civilians and ex-Service personnel, were not the appropriate individuals to do so. More specifically, the lack of hands-on experiences relevant to either the military or a deep understanding of the transition process and potential emotional or practical struggles was noted.

> *"I think it is a very good scheme but you really need to know what direction you want to go in before you enter into it because I didn't really have a notion of what I wanted to do when I left... The whole process of resettlement is really good as long as you embrace it…"* (male#17, Regular, negative change)

> *"I did go to the career transition partnership, they weren't much use if I'm brutally honest… I had to meet with a retired major who was giving me advice about leaving and this guy had been in the Army all his life and then as a retired person basically works for the Army again… I didn't feel like he was really qualified to tell me about how to find a civilian job having never had one himself…"* (male#12, Regular, negative change)

Practical & mental preparation

Participants described how perceived differences in the military and civilian cultures could impact their transition. Some participants stated that the more aware and flexible one becomes of such differences early in the transition process, the better equipped they will be to see life through the *'civilian lens'* and embrace their new reality, regardless of any practical or logistical barriers.

"Everything had changed but I did recognise it would be a shock to the system and I just took it little by little [...] it was almost like going to a foreign country... you don't know the culture, you are not sure of some of the language and you are having to muddle along until you eventually find your feet [...] I have known a few more senior Army people who seem to think that everything has to adapt to them, and I never had that illusion..." (female#5, Regular, positive change)

Military-civilian workplace cultural differences were anticipated by some participants, who reported that translating and adjusting technical and life skills acquired while serving in their future civilian job could potentially be a complex task. Remaining proactive during the transition period was considered important in achieving a well-planned transfer to the civilian workplace.

"I wanted to be sure that I was prepared for civilian street. You can't go into a civilian job and say yes, I'm great at firing a weapon, they might turn you away. I did a project management course...a diploma in logistics and transport...some health and safety qualifications, interview techniques, CV writing... I was also very proactive in what I wanted to achieve I suppose" (female#3, Regular, positive change)

It was also argued that the age of joining and rank achieved before leaving were considered as factors that shape one's mindset and attitude towards life and thus indirectly forming the management of their socioeconomic transition. The younger someone joins, the less civilian experience they may have and the more passive they might remain (while serving) about life after Service. This in turn, may hinder the process of readjustment in civilian life while the challenges faced may be magnified.

"...you are looking at different levels of academic ability and

motivation so if you were to find a young soldier who'd struggled through school and didn't have a huge amount of confidence, their experience of leaving will be no doubt quite different from my experience because I had a plan, I had enough get up and go, enough academic ability to be able to find a job…" (female#8, Regular, negative change)

Many participants perceived continuous personal development while serving as a pathway to a smoother socioeconomic transition. On the other hand, remaining close-minded and not taking personal responsibility to find ways to prepare themselves for civilian life were viewed as hidden barriers that could inhibit the transition and limit not only occupational potentials, but overall life satisfaction in the long-term.

"These men and women in the Army are taught about independence, they're taught about being decision makers, why should that stop when they leave… I would sit there on these transition workshops and literally say the first thing you have to understand, the world does not owe you anything…" (male#5, Regular, positive change)

Ill health

When leaving the military was unexpected due to health issues, participants reported being forced into a new and unexpected reality, having to manage both the sudden changes to their health and the unplanned termination of their military career. Those who suffered physical injuries described being satisfied with the medical care offered to them yet noted the lack of tangible support and time to prepare or plan their next steps during the resettlement process.

"It should be a longer transition and mine was short and sharp… three months is not enough time to do your career transition workshop and get your family moved and settled into a new house. I was lucky because I thought ahead, and I bought my own house… The honest truth is they did look after me when I was serving…but once you are discharged from the Army no one gives a **** about you…" (male#13, Regular, negative change)

Participants who left due to medical reasons also reported a lack of peer support during the period of rehabilitation and transition. They suggested that the incorporation of such support into the resettlement and

rehabilitation process would make it less chaotic. It could help personnel to achieve emotional balance and effectively manage the transition process, such as through information about approaching relevant charities or companies who hire ex-Service personnel.

> *"...in reality it is the green family* [military comrades] *that supports mentally... that same camaraderie and team work that you use throughout your Army career is also the way in which you heal that person when he's either injured to the point where he suffers mental or physical injury - when you get hurt it's these very items that will help you through the mental issues and torture that you will have in these injuries. It's the very people around you in the green* [military comrades] *not in civilian kit... That's what they've* [the military] *failed to understand time and time again".* (male#19, Regular, negative change)

In addition, many participants who had served as regulars or as reservists also argued that there is a need for more organised communication with Service leavers, at least for a few years after leaving. This was suggested as an indication of interest for ex-Service personnel's wellbeing in the long-term, especially when medically discharged. This could also be a way to identify those who are struggling in silence, either financially or mentally, and point them to the right direction for guidance and support (e.g., Armed Forces charities).

> *"I think it's wrong as a duty of care... there should be somebody phoning soldiers up who have been injured, who they've discharged and say look how are you doing... Just a general chat because you can pick up a lot from a conversation on the phone, you can flag someone up..."* (male#13, Regular, negative change)

> *"I think one of the best things that they could do is have periodic contact... have a keep in touch welfare officer contact maybe quarterly for the first year and then maybe annually afterwards... I think that would be beneficial for both the veterans and for the Army as well because it would make the Army a lot more compassionate and favourable..."* (male#3, Ex-reservist, positive change)

Key Summary Points

The key findings from this sub-section suggest:

- A planned decision to leave was perceived as facilitating the transition process by allowing time to prepare mentally and practically, especially in terms of looking for and securing adequate employment.

- Unexpected termination of the military career due to physical or mental ill-health, and in particular permanent physical injuries or development of mental health conditions, was considered a barrier as it reduced the time for preparation and limited civilian employment options. Those who had unplanned discharges were less likely to experience positive change.

- Overall, resettlement support was described as useful with various opportunities which could potentially enhance employment transition. Nevertheless, it was also described as chaotic for individuals who did not have a firm plan for their future civilian employment and thus could not identify the most appropriate courses (especially pertinent where career terminated due to health issues).

Part 3: Socioeconomic Reintegration & Cultural Adaptation

This sub-section will explore perceived socioeconomic facilitators and barriers related to employment, housing and finances along with participants' subjective experiences of socioeconomic cultural adaptation.

Perceived socioeconomic facilitators

a. *Facilitators for finding civilian employment*

Overall, personal preparation, planning ahead and remaining organised were identified by many participants as the key steps that facilitated employment transition. It was noted that even during the resettlement process, looking for employment, and in particular targeting jobs they have the necessary technical skills for, or researching the company culture, resulted in effective skills translation and better performance during job interviews.

"I didn't sit around waiting for that year [resettlement] *to tick away I start job hunting straight away… I spent a lot of time when I was preparing for interviews… I prepared stories of what I'd done in the military but I prepared how I would explain them in a civilian language and I rehearsed […] The interviewer loved it, I was just telling war stories and they couldn't get enough of it but I was able to articulate it in a language that they understood".* (male#12, Regular, negative change)

More specifically, remaining proactive including networking with fellow military/ex-Service personnel or civilians or targeting jobs in companies that support and hire ex-Service personnel were reported as increasing their chances in getting a job of their choice and working in a military-friendly environment. Such participants considered these actions as facilitators for securing a job straight after or in many cases even before leaving the military. These opportunities were described as increasing participants' confidence and flexibility to plan their next steps, while reducing their worries regarding finances or transitioning into civilian job market.

"...an employer like [international company] *actually really like ex-military people because it's not only qualifications but they're used to thinking on their feet, being in certain situations and things that you don't get so much just from civilian jobs... I know a lot of employers actively want to recruit ex-Forces people..."* (male#8, Regular, positive change)

Participants who were offered or secured civilian jobs closely linked to the military reported that this helped them to quickly establish themselves and alleviated the potential strain of employment transition into a purely civilian workplace. The familiar work environment and continuing working with like-minded colleagues who were often fellow ex-Service personnel were reported to help participants feel comfortable and adapt more quickly to civilian employment.

"...the old boss of mine that phoned me up and said, 'look there's a position here the company', it's only a small company... there were lots of ex-forces staff working in that company. So, everybody knows the Forces sense of humour can be quite warped and twisted... you'd realise you'd have to tone

down or you couldn't say certain things. So again, I think I was quite lucky I had a gentle introduction into the corporate world..." (male#4, Regular, positive change)

Following the same or similar professional routes, such as medicine, created stability and minimised insecurities as participants felt confident with their skills and technical knowledge. Knowing the career path they would follow after leaving helped to plan ahead by targeting their preferred jobs.

"I had my one interview, I was successful and I started work one month later [...] it was the same job functions I was doing in the military...but as a civilian. All the things that I'd learnt in the UK military, I was able to translate and move to [new job]. *Very similar environment, which is why the transition wasn't really a transition I just took one uniform off and put a suit on. It was the same job. But no weapons".* (male#6, Regular, positive change)

Pre-military civilian work experience was perceived as a great advantage, enabling participants to draw from and use this prior knowledge to actively re-enter the civilian workplaces,

while maintaining a flexible approach. Participants noted that it increased their confidence and made the practical aspect of civilian job hunting and skills translation less complex and more manageable.

> *"I didn't really have any concerns about it* [securing employment] *for two reasons. One is that I'd worked for ten years in civilian life before I joined up, so I had plenty of experience about what the world of work was like. And also, a number of my tours were in liaison jobs, I was working on my own…so you are very much working in that kind of environment anyway".* (male#1, Regular, positive change)

b. *Factors leading to job satisfaction in the civilian workplace*

Financial stability in terms of salaries was discussed as important yet not a principal factor in civilian career choices. A '*good*' civilian job, or career progression overall, was judged based on the levels of job satisfaction achieved. Some participants explained that they were not driven by '*fancy corporate jobs*' but rather jobs that would offer them the opportunity to support other people or

their communities. Feeling that they can continue making a difference through their civilian employment, as they did while serving, was considered a greater benefit compared to their income alone.

> *"The difference was that I ceased to be an Army officer and became a middle grade civil servant. But notwithstanding that, the post I was in was particularly influential… We were basically spending about* [amount] *on* [group of people] *in need whether it was rent arrears, medical support... And then basically being responsible for modernising and upgrading and improving the* [organisation]*…"* (male#14, Regular, negative change)

Participants stated that specific characteristics of the civilian workplace environment had a positive impact on their employment reintegration experiences, regardless of the type of the job, such as manual jobs. They noted that similarities with the military culture benefited them by allowing them to feel more comfortable among their civilian colleagues and thus resolve any potential issues that would have made employment transition more challenging.

> *"Difference is I work with civilians which I've never done before. I*

think because I work in a small team as well, there's only six of us we get on really well so that's very similar to how it was in the military although we don't really have any social time outside work" (male#17, Regular, negative change)

Additionally, participants who started working in companies which support and hire ex-Service personnel reported many practical and emotional benefits. Some of them included working with both ex-Service personnel and civilians, appreciation of their military skills and experience and tolerance of specific military attitudes or behaviours. Such situations made them feel more comfortable, confident and motivated, especially at the beginning of their employment transition.

"They waited for me [in civilian job]*... so there was a knowledge of what you were coming from and that helped. I found that therefore my language, my expectations, the way I dealt with things and people - yes it had to soften in some areas, and in other areas it was pretty much spot on, because people are people and they need to know what the organisation is trying to do and what their part is in it..."* (male#3, Regular, positive change)

Some participants with longer military careers (sometimes more than 25 years), which involved high levels of responsibility, reported that they made a conscious decision to not acquire highly demanding civilian jobs. More specifically, they chose to follow a different civilian professional path, prioritising low-stress civilian jobs that would keep them busy but at the same time offer enjoyment and opportunities for socialising.

"The job I'm in now it's kind of... your dream job in the fact that you've got no responsibility... with [this] *job plus my pension I'm probably earning as much as I was* [in service]*... I think everyone yearns to have a better salary but generally with a better salary comes more responsibility, more stress... this is the way I quite like living..."* (male#17, regular, negative change)

Self-employment was an option for a few participants. For some this was a solution when they could not secure a permanent preferred job but managed to identify a lack of services in their local area. For others it was a goal, as they wanted to remain independent and organise their schedule to accommodate

their personal needs or parenting obligations.

> "*I very much like being in control of my own life. I like the fact that I can call my own timetable, I'm not expected to be anywhere 9am-5pm. If I want to take holiday I take holiday. Running your own company, it's very varied and I like the variety and there's always different challenges*" (female#4, regular, positive change)

c. Housing & financial planning

It was acknowledged that having achieved financial stability, for example from their military pension, spouses' salary or no further financial responsibilities (e.g., debt), was what allowed ex-Service personnel to be more flexible with their approach towards their socioeconomic transition. It was noted that in turn this allowed them to make career decisions with no restrictions, such as taking a long break before seeking civilian employment or being able to make choices for their civilian careers.

> "*I thought to myself you need a little bit of a break after 24 years because I obviously get an immediate pension as well so it wasn't that I had to get a job to pay my bills or anything I was in*

a good position" (female#3, Regular, positive change)

Planning for housing and finances post-Service was considered a fundamental part of a less challenging socioeconomic transition. The decision to buy property early on in their military career was made by participants who were married or single and was considered not only a financial but also a personal investment. It was argued that buying property increased a sense of security and independence but also helped to maintain financial stability (e.g., debt free) while serving and after leaving the military.

> "*When I joined the Army that was one of my prime objectives for joining to be able to get a mortgage and I did. I bought one of the cheapest houses going but I thought it gets me on the housing ladder... So, although it was only a very small house and not in a brilliant part of town it was somewhere to call mine. Then I used my gratuity to more or less pay off the mortgage, I kept it purely for that because to me having accommodation that's paid for was a priority...*" (female#5, Regular, positive change)

Buying a house[23] was also viewed as a way to maintain personal connections, such as a circle of civilian friends, and develop an understanding of civilian financial or bureaucratic procedures. As a result, regular exposure to civilian life was considered particularly useful for facilitating socioeconomic transition, as it was easier for participants to find and maintain a civilian routine and balance any challenges or stressors in their new life.

"I do genuinely think that one of the things that helped me was the fact that, if you like, once I bought my first house and in one sense stepped outside the military bubble it made the big wide world less of an unknown quantity..." (female#10, Regular, negative change)

Perceived socioeconomic barriers

a. Barriers in finding meaningful civilian employment

After leaving the military, most participants returned either to where they had bought a house or back to their hometown. Residing in rural areas was described by participants as reducing their options for securing satisfactory employment due to lack of job availability. Such participants had to broaden their job search, either in terms of location, meaning that they had to travel longer distances on a daily basis, or compromise with a less preferential job that they did not enjoy or did not match their skill set.

"I did apply for jobs within a 15-mile radius of where I'm living, and it was quite tricky. I mean there weren't the jobs but I just kept thinking well if I can't find a nursing job I don't care if I'm stacking shelves at Asda or whatever I will get a job somehow and I'll do it". (female#5, Regular, positive change)

When the early period of transition was combined with other stressful life circumstances, particularly greater financial obligations, participants reported feeling more pressured, both emotionally and practically, to find work. In such cases, securing a job shortly after leaving the military was a necessity to support

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[23] The interview data covered buying but not renting a house.

their family and cover monthly financial responsibilities. Consequently, this was described as limiting their time for planning ahead or targeting preferred jobs and overall was viewed as restricting professional development.

> *"…it became a point of managing your own expectations and not punching above your weight if you like […] my circumstances drastically changed pretty much as I left the Army in that my wife decided to leave at the same time. So, I ended up with a mortgage, [x] teenagers and [x] dogs to look after and therefore getting a job, any job, became my main priority. In terms of being anything else it pretty much went out the window"* (male#18, Regular, negative change)

Married female or single-parent female participants who decided to end their military career due to family responsibilities perceived this as a challenge to their employment transition. Some argued that, especially at the early stages, it was difficult to find their balance in the new reality, whereas others made the choice to only target jobs that could be combined with their children's schedule. Overall, they reported having limited

options, such as choosing a part-time or less preferential job or in some cases not work at all, as opposed to their highly demanding military job.

> *"I think really at that time being a reservist with a young family as well and a fulltime job I didn't feel that worked […] unless you had a really supportive husband I didn't think you could do weekends away and a fulltime job and family life…I realised I couldn't do it all…"* (female#8, Ex-reservist, negative change)

> *"I'd always said that I will leave the Army before [child] starts school even though I'd been offered extra years… I had made the decision that I wanted to go and work within a school really because that would work out with* [child's schedule]." (female#6, Regular, negative change)

The minority of participants who were medically discharged perceived themselves as unable to remain productive or demonstrate high levels of performance, thinking that their career options were significantly reduced. This was especially true where participants had permanent physical injuries or functional limitations.

"...the job that I did in the Army was an engineer post so I couldn't do any engineering task because my back wouldn't be able to lift anything heavy [...] when they said have you got any injuries or anything in the CV and I had to say 'I had a broken back' and as soon as you say a broken back the liabilities for the company are such that they don't want to take any more liabilities... I was at the lowest ebb because I had nothing... After the resettlement I didn't get a job for a year. Nobody would have me" (male#19, Regular, negative change)

b. Factors preventing job satisfaction in the civilian workplace

The military-civilian workplace cultural clash was acknowledged by all participants, yet, for some, bridging this gap was more challenging than others. Such participants reported the differences in the ethos, communication styles and business goals of civilian workplace culture, which are often profit-driven rather than purpose-driven as in the military. The individualistic civilian culture was identified as a major difference that challenged them, compared with the collective spirit and team ethos that are integral features of military life.

"...but I suppose this is the line of what the profit-making is, and in the military it's not a case of profit-making, whereas in a factory it's very much work harder, faster, harder, faster, it's all about profits. Whereas the military is making a very good job..." (female#7, Regular, negative change)

"...the way she [line manager] *operated was very different to what I'd been taught in the military in terms of people management skills... integrity, honesty, leading by example, respect for others... the core values that the Army drills into you. She was pretty much the opposite, a very self-centred person who was literally firing people just to protect her own job..."* (male#12, Regular, positive change)

Participants who experienced lack of honesty, appreciation and respect or inequalities, such as promotion criteria, in the workplace found it challenging to form healthy relationships with their civilian colleagues and employers. They perceived similar situations to increase the sense of isolation and reduce their productivity, efforts and willingness to be part of the civilian workplace culture.

"I mainly found that when I was in the office, I found it quite a hostile environment... There wasn't much cohesion, everybody seemed to be working against each other… As a troop you are always trying to work as one collective towards one main goal… there was no camaraderie… you are almost in a group but very much on your own" (male#18, Regular, negative change)

Similarly, an increased sense of frustration was also reported by participants who were collaborating with civilian clients or were responsible for a team of people. The lack of structure and discipline in the way of working was sometimes difficult to be understood and accepted by participants. This made reintegration into the civilian workplace chaotic and unmanageable, especially at the beginning of their civilian career.

"…what I find more challenging is lack of attention to detail, lack of a sense of urgency, integrity… I think the main things for me is old-fashioned stuff from the military, punctuality, integrity, loyalty, diligence, all those kind of things that you just feel everyone else should do and then it quite annoys you when they don't" (male#17, Regular, negative change)

Some participants had career aspirations and enjoyed the challenges of their civilian job yet the realisation that the concept of increased workload in a civilian environment was of a completely different nature than in the military, contributed to low job satisfaction. They admitted that the responsibility and stress, which increased as they climbed the ladder, were overwhelming. The long or unscheduled working hours, the limited personal free time, but mainly the focus on profit rather than purpose, led them to reconsider their decisions. They chose to either change roles in the company for which they had been working or look for a less stressful job to achieve flexibility and enjoyment.

"…It really got to the point where being promoted was not worthwhile having and certainly in the military you were encouraged to go for promotion, and it brought different things. Within the organisation that I am now that it just meant more and more trouble to be honest and what I did was I actually stepped back and said no I really don't want to do this anymore because this is unhealthy and it's not enjoyable" (male#1, Regular, positive change)

In some cases, participants argued that they could not identify potential positive

aspects of civilian working environments, despite having a range of jobs, which led to insurmountable dissatisfaction with the '*standards*' in the civilian workplace. This increased the sense of alienation with participants feeling constantly dissatisfied with any civilian job and unable to relate to civilian colleagues or shape healthy relationships. This also had practical implications including inability to secure or maintain a job, being underemployed or unemployed for long periods of time.

> *"I have struggled with employment to be honest with you. I've never done anything wrong, but I've been frequently dissatisfied with employers' attitudes. There are two occasions where I've been dismissed where I've pursued a case of unfair dismissal and won because it was quite bluntly on totally unfair grounds being blamed for other people's errors and things like that. But I think it's a standards thing, you expect things to be done to a decent standard and I struggle to find that to be honest with you"* (male#7, EL, negative change)

Participants did not experience any negative public perceptions in their civilian communities or civilian workplace yet recognised lack of public awareness of the military and the impact it can have on

the socioeconomic transition, especially employment prospects. It was argued that, because military deployments are on the news during periods of conflict or war, public perceptions can be manipulated by the media. When the focus is shifted only on the negative aspects of the military or the more vulnerable groups of ex-Service personnel (i.e., those who are psychologically or physically traumatised, homeless or incarcerated), then all the positive and empowering work the military personnel offers, such as peacekeeping, humanitarian aid, and combatting the international drugs trade across the globe, remains unknown.

> *"I think that there's a lot of negative press about people leaving the military... I think that the military needs to understand that civilians know so little about them... there's still a lot of people who think that the military is all about shouting at people and it's not. It's moved a long way... in the same way it was institutionally racist when I joined it. It's not anymore...the Army, the Air Force and the Navy as well they have to reflect society... the military understand the general public better than the general public understand the military".* (male#11, Regular, negative change)

c. Lack of housing & financial awareness

The majority of participants noted that securing accommodation, either renting or buying, when leaving the military can be a time-consuming process that requires financial planning. They reported that such lack of financial awareness along with potential logistical barriers of the civilian housing market can have a direct negative impact on socioeconomic transition. The time-consuming aspect could impact the time left to seek civilian employment, and taken together, could lead to long-term issues, such as debt. For a well-planned socioeconomic transition, participants suggested the development of schemes that could inform and raise awareness on effective money management or property investment while in Service.

"You can't rely on being in the military and living in Service accommodation until the day you leave… they've [the military] *done a few schemes through my career where it's 'oh you should think about buying a house' but I think it should be more structured and more prevalent… because you can quite easily slide into a comfort zone... It's a damn sight cheaper than getting a mortgage but in the long run it's a short-sighted approach to long-sighted problem... The main thing I want to see would be more housing structure for buying"* (male#17, Regular, negative change)

Overall, participants noted the continuous efforts and changes that occurred over the years to better support Service leavers during their transition to civilian life. Despite having different experiences in terms of years of service or resettlement support they expressed their concerns regarding the military's approach on some key topics that impact the quality of transition. The concept of institutionalisation was identified by participants as a barrier that could lead to ignorance of necessary aspects of civilian life, even for the well-prepared. As military personnel, they are trained to tackle extreme scenarios and war, but they also live under 'a security blanket' provided by the military.

"...the military makes a rod for its own back… in the round they create an environment which can cause some people to try and cling on to it and therefore when it's no longer there those people find the transition to be quite difficult […] the fact that most military people tend to live

behind the wire, in the camp, I don't think that helps... they [the military] *raise expectations too high and when people join civilian lives they are more prone to compare... and therefore be very critical"* (female#10, Regular, negative change)

Re-defining self-identity during and after the socioeconomic transition

With the benefit of hindsight, participants, regardless of their gender or years of service, highlighted the value of serving in the military and the importance of acquiring key skills at a personal and professional level. They acknowledged that becoming open-minded, flexible and adaptable to change increased their confidence and self-esteem, while the sense of responsibility and reliability, which are often developed in the military, also remained a major part of their skillset when pursuing civilian employment. This combination of skills and competencies was perceived as something that, in the long-term, gave them perspective, made them emotionally stronger and more capable of coping with difficulties presented in life.

"...now I'm in this job, if something doesn't work with this particular client right well, I can try something else and see if that works... this adaptability is what I've learnt with the military. It's helping me in my life and my job now. It's the adaptability and the willingness to try something new... it matured me a lot, it made me more confident about making decisions..." (female#5, Regular, positive change)

On the other hand, participants acknowledged that the balance between the existing military identity and the need to form a new civilian identity can be delicate for some individuals, but a sense of entitlement can limit the ability to see the bigger picture and everything that could be achieved in civilian life. In addition, those who were medically discharged, argued that defining who they were purely through their military service proved challenging after leaving. It was noted that when they left, their routine and sense of identity were lost, resulting in feeling unable to restore their civilian life balance and redefining who they were and could become for a long time.

"it's not the mental issues for me... I was looking after guys day in/day out and then that was whipped

from under me and before I knew it, I was living in a house with no responsibility…That was a difficult transition. It's the routine more than anything… now it's totally fine because I've now got responsibility and I think I've also

got a title because people say, 'oh what do you do' and I said, I'm a [job title]. Whereas before I used to say, 'oh I'm a soldier'…"
(male#13, Regular, negative change)

Key Summary Points

The key findings from this sub-section indicate:

- Overall, personal preparation, planning ahead and remaining organised were identified by many participants as the key steps that facilitated socioeconomic transition.

- More specifically, perceived facilitators of a smoother employment transition include networking, targeting jobs in companies that hire ex-Service personnel, securing jobs closely linked to the military, following the same or similar professional routes as well as pre-military civilian work experience.

- Planning for housing and finances was also considered a fundamental part of a less challenging socioeconomic transition and in particular having achieved financial stability or having bought a property in advance - all factors that increased a sense of security and independence.

- Military-civilian workplace cultural differences were acknowledged by all participants yet for some bridging this gap was more challenging than others. Specific characteristics of the civilian workplace environment were perceived as having a positive impact on employment reintegration experiences. These include (a) the collaborative atmosphere, (b) opportunities to effectively use prior knowledge and skills while playing a key role in decision-making and (c) working with ex-Service personnel. In contrast, differences in the ethos and communication styles, the profit-driven business goals of (private sector)

civilian workplace culture, or the lack of honesty and discipline experienced by some participants, were perceived as increasing the sense of isolation and reducing work productivity.

- Forming a new civilian identity was identified by participants as a delicate process. Defining who they were purely through their military service was described as a hidden barrier of socioeconomic reintegration. On the other hand, remaining open-minded, flexible and adaptable to change increased confidence and self-esteem, allowing them to effectively apply past knowledge and skills and in turn enhance their employment transition.

Ex-reservists' perceptions of their permanent socioeconomic transition

Due to the small sample of ex-reservists (five individuals) a concise summary of the key findings is presented in this sub-section. Although firm conclusions cannot be drawn for this group, these key findings allow for recommendations to be made regarding future research specifically targeting this group.

Key Summary Points

- Serving as a reservist was considered as a way to combine elements from both civilian and military cultures and use them flexibly when necessary. Nevertheless, military service was highly regarded and perceived as a lifestyle choice rather than 'a second job'.

- Managing civilian and military responsibilities while maintaining a balance in personal life could became challenging over the years; for example, when demanding civilian jobs or family/parenting obligations became a priority. In such cases, the relationship with the civilian employer and the arrangements that each reservist had made while serving had an impact on their future professional decisions.

- It was acknowledged that balancing the fundamental cultural differences of civilian and military worlds could sometimes become mentally challenging and increase emotional conflicts or identity confusion.

- Reservist participants reported differences between the support offered to regular personnel and that offered to reservists during permanent transition (i.e. permanently leaving the military and transitioning to civilian life). In particular, adjustment to permanent civilian life entailed a range of emotional rather than practical challenges for some participants.

- Investing in a civilian career was perceived as facilitating the permanent transition to civilian life as it offered a sense of security and continuation. In addition, it was reported that when the civilian job was in a similar sector that shared similar values, such as the police (or in general part of the public sector) it reduced the strain of having to completely change their mindset to a profit-driven private sector approach.
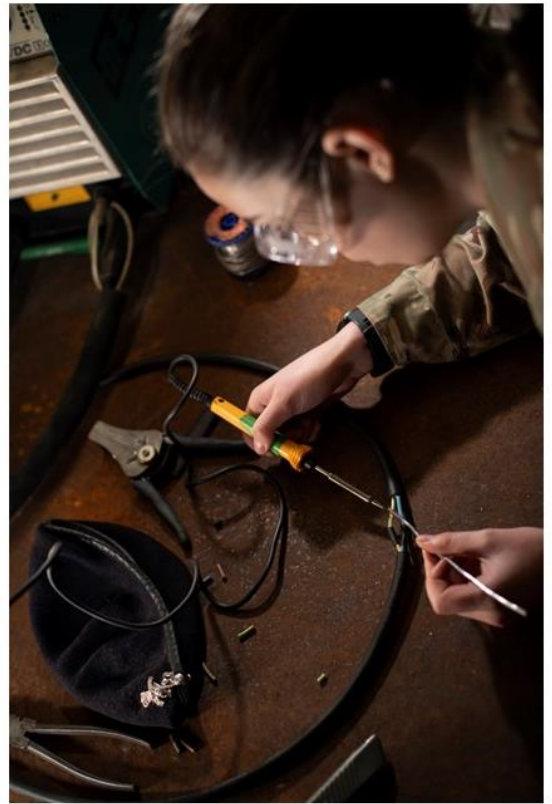
Discussion

Negative & Positive Socioeconomic Change for Ex-Service Personnel

This discussion presents an overview of the findings of both the statistical analysis and the interviews. The statistical analysis identified factors associated with positive and negative socioeconomic change for ex-Service personnel, as well as financial difficulties and post-service occupation. Our findings show that the majority of ex-Service personnel experience positive change after leaving service, however there were also a significant minority who experienced negative change. The interview findings contribute to the results of the statistical analysis regarding the socioeconomic transition of ex-Service personnel. In particular, interview findings show the way personnel viewed and experienced their socioeconomic reintegration and cultural adaptation is an inner process, which can be influenced by individuals' personal perspectives and attitudes, but also their personal life circumstances and various external factors, such as health status (Castro, Kintzle, Hassan, & Chicas, 2014; Thompson et al., 2016).

The negative and positive socioeconomic changes from in-service to post-service are presented in two sub-sections and include factors which have been identified to challenge or facilitate the socioeconomic transition of all sub-groups. Additional factors which only apply to specific sub-groups are presented separately.

1. Negative Change

Both results from the statistical analysis and the interviews indicate that some UK ex-Service personnel face problems during their socioeconomic transition including a downgrade in job status, loss of status, financial or housing difficulties. Similar problems have been identified in previous studies (Iversen et al., 2005; Walker, 2010).

1.1 Pre-enlistment experiences

Childhood adversity increases the likelihood of being in 'routine and manual' occupations and experiencing financial hardship. The impact of more adverse early experiences on socioeconomic change, experience of financial difficulties and socioeconomic status could be related to lower socioeconomic status in earlier life, which persist in later life. This is supported by prior research showing that later adverse outcomes in adult life are mediated by low social support, low socioeconomic backgrounds and social inequalities (Kan, Kawakami & Umeda, 2015). These factors may also be interconnected and, when compounded, can negatively affect the outcomes of economic development and contributions, including in employment (Metzler et al., 2017). Research suggests it is important that the military have the right support in place for those with pre-existing vulnerabilities (Iversen et al., 2007), as the effects of childhood adversity may also be compounded by mental health issues (Murphy & Turgoose, 2019), which could in turn predispose an individual to occupational challenges such as

employment (Hatch et al., 2013; Iversen et al., 2005; Iversen & Greenberg, 2009). Childhood adversity potentially acts as a barrier for employment transition as problems with interpersonal skills may reduce the ability to maintain healthy relationships with employers (Kendall-Tackett, 2002). Interestingly, those with a moderately adverse childhood (having 4 or 5 experiences) were less likely to experience a negative change than those who had little to no experience of childhood adversity; thus conversely, experiences of childhood adversity may also contribute to important aspects of psychological development and emotional resilience, which may help to positively facilitate the transition process as they have better coping strategies to deal with challenging (in-service) experiences.

1.2 In service factors

After controlling for potentially confounding variables[24], the experience of deployments in-service was found to be statistically significantly associated with socioeconomic transition. Our findings showed ex-Service personnel who deployed to Iraq and/or Afghanistan or

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[24] A confounding variable is a factor that can impact both the independent and dependent variables being studied. If not controlled for in statistical analyses, this

can cause a spurious association to be seen between the independent and dependent variable.

other deployment operations were less likely to experience positive change. Post deployment adjustment challenges (such as additional factors from unique in-service experiences or stressors), potentially together with post-service mental health difficulties, could create barriers to successful civilian work reintegration (Horton et al., 2013). The finding that there was no statistically significant association between service branch (Army, RAF and Naval services) and socioeconomic change was surprising as the three Services provide different opportunities for learning and development, and hence those in technical and specialist branches would generally imply greater transferrable skills.

Nonetheless, those who served in the Naval services were less likely to experience financial difficulties. Furthermore, even though the difference found in this study between services and NS-SEC grade were not statistically significant, there were proportionally more ex-Service participants who had served in the Naval services who went on to secure higher managerial roles and fewer who

went on to work in routine and manual occupations, compared to those who had served in the Army (a finding which may also be related to higher earnings potential).

1.2.1 Type of discharge & time since discharge

Statistical findings confirm unplanned discharges were statistically significantly associated with reduced likelihood of experiencing a positive change. Whilst there are many ways of leaving service unplanned, this result in lack of time to prepare and less resettlement provision, especially for those who were dismissed, which may add variability in the transition experience (Castro & Kintzle., 2017). These can act as barriers to positive socioeconomic change. Our findings indicate that those who were discharged less than five years prior to the time of survey[25] were more likely to experience a negative change. This suggests that some ex-Service personnel may take more time to re-adjust to civilian life, which may impact how long it takes to find and secure jobs in higher classifications.

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[25] Details on data collection can be found in both the Quantitative Methods and Appendix

1.2.2 Perceptions of resettlement support

Interview findings are in line with previous UK research indicating that the effective use of resettlement support plays a significant role in the quality of transition. Although CTP courses and guidance offered during this process were perceived as useful by many participants, a number of frequently cited challenges were highlighted (Lyonette et al., 2020; Rolfe, 2020). These included: (a) the need for tailored courses based on the age, education, interests or seniority, (b) the need for these courses to be delivered by individuals who have experiences of both serving and transitioning to civilian employment so that the quality of advice and guidance offered is relatable and realistic, (c) the lack of peer support and guidance from ex-Service personnel with similar experiences, (d) the lack of time to resettle due to responsibilities prior to leaving, (e) the inequal experiences of resettlement support due to unsupportive Chain of Command, and (f) the lack of direct exposure to certain civilian jobs (e.g., a civilian placement) or networking with employers. These challenges were perceived as limiting the understanding of the contemporary labour market and individuals' ability to match their skills and experience to civilian employment.

1.3 Post-Service factors

1.3.1 Mental health

Our findings suggest post-service mental health issues are related to poorer economic change, specifically being more likely to be in routine and manual occupations. This finding may be explained by existing literature in that perhaps the burden of experiencing mental health issues could preclude or make more challenging the transition into employment (Kukla et al., 2015; Fear, Wood & Wessely, 2009; Iversen et al., 2005; Carolan, 2015), potentially resulting in a desire to carry out less demanding work after leaving Service. Of those who did experience mental health issues there was a smaller proportion of men compared to women who experienced a positive change. This suggests perhaps men's experiences of socioeconomic transitions are more adversely impacted by mental health difficulties. The finding that those with mental health difficulties are also more likely to report financial hardship may be linked with low income from jobs with lower NS-SEC grades or that they elect to work in occupations of lower NS-

SEC. Similarly, health outcomes found to be associated with financial difficulties included those with experience of self-harm, probable PTSD, hazardous drinking and poorer perceived health. Consistent with existing military and civilian research, our findings suggest that financial wellbeing is related to a catalogue of health determinants (Bialowolski et al, 2021; Stevelink et al, 2018, Oster et al, 2017).

1.3.2 Finances & life circumstances

Statistical analysis indicates that not being in a relationship was statistically significantly associated with experience of a negative change and being more likely to have jobs of lower NS-SEC grades. The finding that those not in a relationship are also more likely to experience financial difficulties may be expected if they are also less likely to be in occupations which may not be as financially rewarding as higher NS-SEC positions, which accords with other findings on ex-Service personnel (RBL, 2014). Additionally, ex-Service personnel who did not own their own property were more likely to experience financial difficulties, suggesting stable housing is fundamental to financial stability or that owning a

property is indicative of good financial management.

Likewise, interview findings suggest that unpreparedness for socioeconomic transition and having to make significant life decisions regarding employment, finance or housing, in a short period of time, can become problematic for both male and female ex-Service personnel. Similar evidence has been demonstrated in other similar UK studies (Lyonette et al., 2020). More specifically, our results indicate that the lack of financial awareness regarding all aspects of civilian society (from paying bills to financial arrangements to rent or buy a property) created negative socioeconomic cyclical patterns of connected challenges. Poor financial management, sometimes due to the military mentality regarding subsidised services, and issues such as debt or inability to secure permanent housing, were perceived to limit professional development options due to the lack of opportunities to target preferred or full-time jobs. Moreover, the combination of greater financial and parenting obligations has also been identified as an additional factor, which feeds this cycle by increasing stress or straining relationships among family

members. Prior research has also shown that major financial stressors are linked with more interpersonal stressors, greater psychological distress and lower levels of psychological wellbeing (Sturgeon et al., 2016). Similar financial cyclical patterns have been described in other studies suggesting that (a) adjustment problems, such as ill health or inability to secure civilian employment, can lead to additional financial problems or even homelessness, while (b) civilian unemployment can lead to poor finances and increased adjustment problems in civilian life (Elbogen, Johnson, Wagner, Newton, & Beckham, 2012).

In addition, ex-Service personnel who live in rural locations were found in this study to be more likely to experience negative change. This suggests job options may have been more limited due to distance to places of employment, especially if businesses choose to employ more locally (Deloitte/FiMT, 2016). Similarly, interview findings also suggest that residing in rural areas can create practical problems in securing adequate employment due to the lack of jobs that match ex-serving personnel's abilities, needs and preferences but also pay a living wage, something that has been found in

similar studies for both male and female ex-Service personnel (Kukla et al., 2016; Szelwach, Steinkogler, Badger, & Muttakumaru, 2011).

1.3.3 Challenging cultural adaptation

Additional negative cultural adaptation patterns were identified in the interview findings. The ways in which ex-Service personnel can be exposed to civilian culture, and challenges navigating this complex transition (e.g. securing another job, finding a civilian home, moving to a new area and/or school), can have profound consequences on their overall socioeconomic reintegration (Bergman, Burdett, & Greenberg, 2014). Moving from a structured military life to what can be seen as the greater ambiguity and freedom of civilian society was viewed as potentially overwhelming (Cooper, Caddick, Godier, Cooper, & Fossey, 2016). Current findings indicate that military-civilian cultural differences were perceived as a major barrier to socioeconomic transition and it was considered an alienating experience. Poor cultural adaptation and inaccurate expectations were also perceived as creating additional hidden barriers, such as

lack of motivation, self-confidence or initiative. Loss of purpose or opportunities to be part of a common effort, either as part of their civilian job or the overall lack of contentedness with the civilian community, were also identified by participants as practical and emotional barriers. Cultural differences caused emotional distress, identity conflict or challenges in connecting with others, which in turn led to feelings of isolation and loss or lack of motivation. These results are supported by other studies which explore transition challenges and approaches to reconnection (Ahern et al., 2015; Keeling, Kintzle, & Castro, 2018).

In addition, interview findings suggest that serving in the military was perceived as a unique experience, which could alter the individuals' worldview and have a lasting effect upon their self-concept and identity. Maintaining a strong military identity and lacking flexibility and willingness to adjust to the new circumstances was found to inhibit the ability to translate military experience and skills to civilian jobs, making it challenging to navigate the civilian work environment and progress. More specifically, in the hindsight of the participants, the sense of entitlement, in combination with the lack of a routine and a defining job title (e.g. 'I am a soldier'), were perceived as limiting their power to visualise their future and formulate a new life plan. Research in the UK and the US also suggests that starting over while navigating the ambiguity of civilian life can be viewed as a loss of status and in turn challenge the re-establishment of who someone is in civilian life (Binks & Cambridge, 2018; Greene, Buckman, Dandeker, & Greenberg, 2010; Keeling, 2018). Our findings suggest that for some individuals letting go of the military identity can be perceived as a threat, while difficulties re-establishing identity post-service can lead to feelings of emptiness and in some cases to an existential crisis of 'who am I?'. In some cases, facing great identity problems was experienced as a lack of trust or a deep sense of abandonment. Such evidence has been also found in other studies (Harrod, Miller, Henry, & Zivin, 2017; Keeling, 2018; Orazem et al., 2017).

The perceived unbridged gap between military and civilian cultures was found to be a key source of frustration, giving rise to negative attitudes and behaviours towards securing a civilian job. These negative attitudes and behaviours

reported by participants included the profit-driven versus purpose-driven workplace culture that could be seen to result in a more demanding and stressful working life (compared to the military), unfairness in selection or promotion processes, lack of military discipline, ethos and team-spirit and led to low job satisfaction. In turn, this continuous dissatisfaction with civilian employment or unrealistic job expectations fed the negative cycle of cultural adaptation, leaving ex-Service personnel feeling lost and disadvantaged in having to start over as civilians after dedicating their lives to military service. Similar evidence has been found in prior research (Harrod et al., 2017; Lyonette et al., 2020).
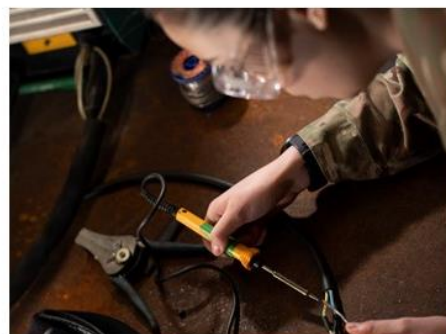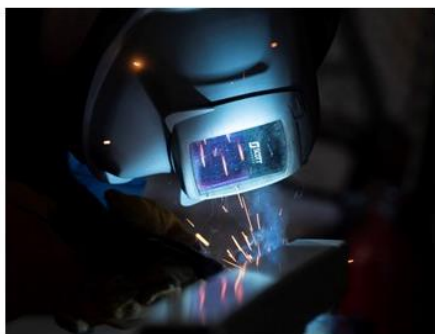
2. Positive Change

Despite the issues described above, it is widely accepted that the majority of the UK ex-Service personnel do well after leaving (FiMT, 2013; Iversen & Greenberg, 2009), with only a minority experiencing difficulties in transitioning from military to civilian life (Samele, 2013). A range of factors which have facilitated the socioeconomic transition have been identified in both statistical and interview findings.

2.1 Purposeful decisions

Interview findings suggest that when individuals joined the military with a firm plan for personal and professional development, then they were able to maximise their skills gained; this was the case for both genders, regulars and reservists. Some examples include visualising how military skills and experiences could be transferred into civilian workplaces, acquiring qualifications recognised by civilian society, effective financial management, and investing in civilian property. Finally, when the decision to leave was planned, either because of family obligations or the need to change jobs, they set aside an appropriate length of time for mental and practical preparation to leave the military. Consequently, effective navigation of resettlement support was reported by those who were already well-prepared and able to choose the courses that would be most useful for their employment transition. Such decisions have been made by both male and female ex-Service personnel.

Interview findings suggest that practical and mental individual preparedness was one of the core facilitators under which a balanced socioeconomic transition, especially regarding job planning, accommodation and financial arrangements, was achieved. What was perceived as a balanced socioeconomic transition by participants was being content with their situation, enjoying their civilian employment, having no financial problems and overall a good life balance. Similar perceptions have been also reported by participants in other UK studies, such as having financial security, self-belief, confidence, and training (Lyonette et al., 2020). Such perceptions indicate the importance of ex-Service personnel's diverse experiences and points

of view during the transition process. Socioeconomic stability when leaving Service was seen to afford ex-Service personnel more options around their choice of civilian employment in order to achieve greater job satisfaction/work-life balance in the long-term. For example, by having the option and potentially time (both enabled by socioeconomic stability) to select a particular post-service job/career, and even level of seniority within that, based on their interests or desire for less stressful positions rather than pressing need for (a particular) salary. Prior theoretical approaches support this evidence, suggesting that high levels of preparation and planning (months or years in advance of one's discharge), could help navigate the complexities of the cultural shift towards civilian life and allow personnel to use military experience to their advantage (Cooper et al., 2017; Cooper et al., 2018).

2.2 Education

Education appeared to impact on all socioeconomic outcomes for respondents in most subgroups. The findings suggest that degree-level education was beneficial in attaining jobs at a more senior level, in experiencing a positive change, and in decreasing risk of experiencing financial hardship at the time of the survey, while the inverse is true for those with GCSEs or no qualifications. This supports existing research that those with fewer or lower educational qualifications are limited in terms of the kinds of occupations they can go into, compared to those with degree qualifications (FiMT, 2013). In particular, SNCOs with higher educational qualifications are more likely to be in work than those with lower or no qualifications (full-time employment also declines in line with a decline in qualifications, and inactivity is highest for those with poorer qualifications) (Lyonette et al., 2020). Even though qualifications can be obtained whilst in Service, many in-service qualifications are not recognised by employers and can be difficult to translate for civilian jobs (Pike, 2016). Recent research resonates with this finding, in particular 36% of employers admitted having difficulty understanding the value of skills from ex-Service personnel (Fellows, Hunt, & Tyrie, 2020). However, employers also note they are open to a future recruitment model that would help them to collaborate with relevant services and Armed Forces charities in order to

engage with, and potentially employ, appropriately skilled ex-Service personnel (Fellows, Hunt, & Tyrie, 2020). Additionally, those with lack of transferable skills may opt for lower grade jobs regardless of military experience (SSAFA, 2016).

2.3 Age

Our findings show that there are identifiable factors which contribute to positive socioeconomic transitions of ex-Service personnel and their adjustment to civilian work. The findings suggest there is definitive impact of age for most subgroups on socioeconomic change regardless of gender or service background.

Younger ex-Service personnel (aged 35-44 years old) were significantly more likely to experience positive change. There could be several reasons for this. Firstly, it could be a generational effect in that younger people may use the military as a stepping-stone to gain more experience before moving on to a post-service career. Earnings may also increase in an upward trend generally with earnings peaking by the age of 55 (Turner, Cross & Murphy, 2020). It may also be the case that older ex-Service personnel are

more likely to retire from service and/or by choice may not desire to continue to progress into more senior managerial roles compared to those who are younger, the latter of whom still have some way up the career ladder to progress (which aligns with findings by Horton et al., 2013). The alternative explanation could be that older ex-service personnel face perceived age-related barriers in securing higher-paid work or occupations (a point also suggested by Flynn & Ball, 2020), and as such would be more likely to decline in their NS-SEC occupations post Service than younger ex-Service personnel Indeed, those who were aged 24-35 years of age at the time of survey were less likely to be in 'higher managerial' roles, which also aligns with similar findings from recent statistics on ex-Service personnel (MoD, 2016). Despite younger Service leavers being more likely to experience upward change, they were also more likely to experience financial hardship than older Service leavers, mirroring findings that young and single ex-Service personnel were more likely to take on debt (Ashworth et al., 2014). This could however be explained by a number of reasons, such as being less likely to secure the more senior higher pay-grade jobs,

together with having had less time to pay off debts such as mortgages or children's school or university fees).

2.4 Finances & life circumstances

Positive socioeconomic cyclical patterns have been identified in the interview findings. Factors perceived as increasing the opportunities to find civilian employment, in some cases even before leaving, included: (a) networking with ex-Service personnel or civilians, (b) following a similar professional route (e.g., doctors), (c) planning ahead to gain a greater knowledge of local labour markets in the area the area in which they want to live after leaving, and finally (d) applying for jobs early on in the transition process or targeting jobs in companies that hire ex-Service personnel. Some of these factors have been identified in prior research (Lyonette et al., 2020; Rolfe, 2020).

Acquiring civilian employment straight after leaving was viewed as a major facilitator, which helped balance other potential socioeconomic challenges, such as financial obligations or not owning a property. In cases where personnel left without securing a civilian job, having their own house and financial support from family and, in particular, from spouses or from their own military pension were perceived as easing the strain and maintaining a financial balance until a civilian job was secured. Other studies also support this evidence indicating that being married or in a relationship and having already made housing arrangements can increase the sense of stability (Johnsen, Jones, & Rugg, 2008) helping ex-Service personnel to perceive reintegration as less challenging (Hawkins & Crowe, 2018).

2.5 Smooth cultural adaptation

Positive cultural adaptation patterns have also been identified in the interview findings. Overall, in contrast to the negative cultural adaptation patterns (sub-section 1.3.3), being able to distinguish the practical differences between military and civilian culture and remain flexible and proactive led to a smoother cultural adaptation. In line with other studies (Keeling, 2018; Rolfe, 2020), this was found to increase self-esteem and confidence in translating and utilising military skills to benefit future career prospects. In addition, remaining flexible and proactive helped ex-Service personnel to identify the positive aspects of civilian workplace environments regardless of the

job status, such as good relationships with employer/colleagues (Hawkins & Crowe, 2018), the freedom to express their opinion or learn new skills. Pre-Service civilian experience was perceived as another important facilitator, as it allowed personnel to draw upon past civilian knowledge and experiences and thus increase the perceived readiness for cultural adaptation. Working with ex-Service personnel led to a perceived positive cultural reintegration as it promoted mutual understanding, the ability to share their experiences and 'stay in touch' with like-minded individuals. In addition, working in civilian workplaces that were perceived to be in alignment with military culture and generally tolerate military attitudes and behaviours were found to be a stronger fit for ex-Service personnel. Similar findings have been also found in other US studies (Higate, 2000; Kukla et al., 2015).

Readiness and willingness to see life through a 'civilian lens' were related to realistic expectations and an effective management of inevitable shifts to self-identity. More specifically, in line with other studies (Binks & Cambridge, 2018; Lyonette et al., 2020; Shields et al., 2016), interview findings suggest that when self is not purely defined through military service, this appeared to lead to a smoother and more enjoyable employment transition, helping to bridge the gap between old and new social roles while re-establishing an identity. In turn, this increased the sense of control and autonomy at a working and personal level and also allowed ex-Service personnel to find a new meaning in their civilian employment. Our findings can be explained based on prior research, which has shown that personal beliefs and personality traits, such as self-determination, patience and optimism, were described as positively influencing ex-Service personnel's attitudes and perceptions regarding their transition by keeping them motivated and goal-oriented (Hawkins & Crowe, 2018; Rolfe, 2020).

3. Women

Our results suggested women participants with fewer adverse childhood experiences were less likely to experience a negative change. Although childhood adversity can increase heightened sensitivity to stressful life events in later life (McLaughlin et al., 2010), the military may provide more of an opportunity for overcoming the disadvantage of early adverse experiences in life. In addition, our interview findings suggest that experiencing discrimination or abuse (including rape), was not perceived as challenging women's socioeconomic change. In contrast, women were found to defend themselves (e.g., by reporting the events and the perpetrator).

Some challenging experiences were also considered opportunities to learn and become stronger. This evidence is not typically reported in research investigating US veteran populations, which shows that women who face adverse experiences, such as sexual harassment/assault, can be at particular risk in developing vulnerabilities later in life (Hamilton, Poza, Hines, & Washington, 2012; Smith, 2014).

In terms of employment, female participants were generally less likely to be in 'routine and manual' occupations compared to males, supporting the findings of recent Ministry of Defence statistics and literature (MoD, 2020). This is perhaps because women may better tailor their skills for higher jobs in the civilian job market and may be choosing to be in jobs of higher socioeconomic grade. For example, women are slightly more likely to report that they had the skills to cope with more demanding duties than men (38% compared with 36% respectively), with other research suggesting that women are often over-skilled but under-promoted and under-paid in non-military settings (CIPD, 2018). The new Military Women Programme will provide dedicated support to women aiming to tackle challenges, such as women becoming economically inactive and generally facing more barriers to employment that men (CIPD, 2020; Parry & Battista, 2019).

Interview findings indicate that pregnancy or being the primary parent were perceived by participants as life changing events, yet women experienced it

differently. More specifically, such responsibilities reportedly limited women's full occupational potential in civilian life, having to work part-time or maintain less preferred jobs for financial reasons. These findings are in line with other UK research, which suggest that female ex-Service personnel may face gender-specific challenges similar to those reported by civilian women, including difficulty balancing work and family roles or gender discrimination (Parry & Battista, 2019). Despite the demanding parenting obligations, interview findings suggest some women manage to find solutions and maintain their work-life balance by choosing to become self-employed in order to manage their finances and daily schedule. Such evidence is not typically reported in the literature.

4. Early leavers

ELs were less likely to be in 'routine and manual' occupations compared to those who served 4 or more years in service. Furthermore, ELs between ages 35-44 at the time of survey were more likely to experience negative change resonating with existing research findings (Caddick et al., 2017). Even though existing research suggests ELs are at more risk of poorer health outcomes than non-ELs (Buckman et al.,2013; Bergman et al., 2016)[26], our findings did not find significant differences between health outcomes and employment to suggest ELs specifically have greater difficulties with transition (Carolan, 2016; Fear et al, 2009). However, it could also be the case that they are underrepresented on statistics for health outcomes as they are less likely to report and seek help for health difficulties (Woodhead, 2011). ELs who access resettlement provision, for example the Future Horizons Programme, may be achieving more successful outcomes as it meets a broader range of needs to achieve a successful transition into employment (Caddick et al., 2017).

5. Ex-reservists

Whilst higher education was an important factor for a positive change for most subgroups, ex-reservists with a degree were more likely to experience a negative change by comparison with their military status (though not necessarily a negative change compared to their civilian career during service). The reasons for this are unclear but may include differences in motivations after leaving service or the nature of jobs they had in their civilian roles. Specifically, ex-reservists with degree level education may opt for lower grade jobs perhaps because they have already worked at a faster pace in both civilian and military roles, and hence prefer a slower pace after they leave reserve service. Indeed, our findings showed that older ex-reservists (aged 55-64) were significantly more likely to experience a negative change than those in the lower age bracket, suggesting that they may have opted to step down

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[26] Please note that the literature cites ESLs, which combines people who left for disciplinary reasons and those who left before completing their first term. We have opted to treat these groups differently in this study, but as relatively few people leave for disciplinary reasons, this does not undermine the comparisons being made in this section.

from responsibilities after leaving reserve service. The employment experiences or existing occupations outside of service life for ex-reservist participants had already been aligned with a lower NS-SEC band than their equivalent reservist role while serving, which may help explain why a seeming decline post-service was found despite having entered reservist service with higher educational qualifications and having served in higher ranks.

More specifically, interview findings (albeit with a small sample) suggest that the type of civilian job and relationship with the civilian employer were found to impact quality of life during and after transition to civilian life. Working in the public sector or in military-like jobs (e.g., police) were found to be more helpful in maintaining the balance during their permanent transition to civilian life. The limited resettlement support described by reservist participants, but mainly the lack of other intangible sources of support from the military during the transition period, was found to be psychologically challenging for those who permanently left after a deployment. Future research should investigate the unique needs and challenges ex-reservists face during the permanent transition to civilian life to identify ways to effectively support this group.

Strengths & Limitations

This study employed two different methods: quantitative survey data and qualitative interviews. Using a mixed methods approach allowed the study to draw on the strengths of both methodologies to elaborate on the statistical findings and explore diverse perspectives by comparing and contrasting findings from both approaches.

Quantitative Findings:

The strengths of the quantitative component of this study includes utilising a large sample of data from ex-Service personnel which enabled us to consider the socio-demographic, military and health factors associated with socioeconomic change following transition to civilian life. In addition, using three different datasets with different methods of data collection meant there was diversity in the data collected, covering several veteran populations who had previously been identified and sampled in different ways. However, a limitation of this diversity is that data collection differed geographically, whereby KCMHR and RBL data was collected from respondents in the UK whereas APMS was restricted to England only. Analyses were also based on self-reported data from all datasets, which may present potential for inaccuracies in recall of specific information. There were small sample sizes for the sub-groups (ELs, women and reservists) in both statistical analysis and interviews, and in particular the ELs group. This may have contributed to higher variability, and some of our analyses on the ELs sub-group in particular may have been underpowered. These limitations mean that caution should be taken when considering the interview findings in terms of generalisability to the wider ex-Service population of women, reservists or ELs. Furthermore, as stated above, the civilian careers of reservists while they were serving were not taken account, as the focus of this study was transition of military socioeconomic status to civilian status. Finally, findings from cross-sectional studies cannot infer causality between post Service financial difficulties and transition problems.

Interview Findings

Our interview findings can reflect valid descriptions of sufficient depth and contribute to a better understanding of socioeconomic transition. A particular strength of the interviews was the holistic exploration of diverse experiences and opinions, both negative and positive, among ex-Service personnel. This, in turn, provided a more comprehensive picture regarding a wide range of aspects of the socioeconomic transition, indicating perceived facilitators and barriers along with the perceived importance of personal preparedness during the early period of socioeconomic transition. The research interest of most UK studies lies in the groups of ex-Service personnel with increased vulnerability (Ashcroft, 2014) including those with mental or physical ill-health. Such research is necessary to identify and address key military-to-civilian transition barriers, yet positive subjective experiences of socioeconomic and cultural reintegration are equally important for finding ways to enhance this process. Although this in-depth exploration provided a more sophisticated understanding of ex-Service personnel's subjective experiences, we make no claim of generalisability and the limitations due to the small sample sizes with some sub-groups are acknowledged. Conclusions should therefore be interpreted with caution when considering these findings in terms of specific groups of the wider ex-Service population (e.g., specific age groups or ranks).

Targeting sub-groups of interest, specifically ELs and ex-reservists proved challenging, with interviews being cut short during data collection due to COVID-19. Future research is needed to explicitly investigate the unique needs of such groups, while active collaboration with Armed Forces charities or other relevant organisations could be valuable in improving recruitment strategies.

Recommendations

The implications of our findings were discussed in two virtual stakeholder workshops in April 2021 (see Acknowledgements on page 6) but are also informed from participants' valuable recommendations for improvements in the transition process. These discussions indicated the importance of holistic preparation and support, not only during the resettlement process and post Service transition (MoD, 2021b), but from the beginning of Service career. Similar recommendations have been proposed by recent reports, with a broadly representative sample of Senior Non-Commissioned and Commissioned Officers (Fellows, Hunt, & Tyrie, 2020; Lyonette et al., 2020). Furthermore, our findings and recommendations in this report are concordant with those recently reported by QinetiQ (QinetiQ, 2021), suggesting that whilst efforts may have been made, cultural shifts within the communities responsible for socioeconomic transition are still required. Such similarities strengthen our findings and highlight the need for an integrated and consistent action plan. Our recommendations are presented in two sub-sections (Figure 12)[27]:

- **During Service**: The first subsection outlines the areas that the **MoD** should target in order to make long-term improvements and to develop a more integrated plan for regular personnel and reservists. It also describes the significant role of **individual preparedness** which can lead personnel to take advantage of opportunities to upskill and reskill while still serving and to develop a realistic view about employment and life beyond the Service. Finally, three key types of **support** and their potentially beneficial role in a smoother transition are discussed.

- **After leaving Service**: The second sub-section outlines the importance of establishing a form of a long-term **communication** with ex-Service personnel including not only those who go through a more challenging transition but also those who may face emotional,

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[27] A note regarding ex-reservists: the limitations of this study have been acknowledged and the need for future research targeting the challenges ex-reservists face during their permanent transition to civilian life has been highlighted. Nevertheless, in this section we propose some recommendations based on our key findings which could generate ideas for improvement.

personal, financial or professional challenges in the first years after transition. The Armed Forces charities in collaboration and consultation with the MoD should work together to identify effective ways to provide transparent and long-term communication during service and beyond.

During Service

1. Integrated, long-term preparation

- a. Financial awareness & effective management of finances
- b. Housing
- c. Encouragement of continued personal development

2. Individual preparedness

- a. Personal aspect
- b. Socioeconomic aspect

3. Types of support

- a. Resettlement support
- b. Peer support
- c. Method of communication

After leaving Service

1. Follow-up communication
- Maintain more frequent communication with those who were medically discharged
- Identify individuals who face challenges after their transition
- Show recognition and appreciation of Service

2. Method of communication
- Ensure Service leavers are aware and are making use of a single point of contact and consultation services (e.g. Veterans' Gateway) to ensure that appropriate referrals are made.

Figure 12: Overview of recommendations

During Service

1. Integrated, long-term preparation

Achieving integrated, long-term transition preparation for all personnel (regulars and reservists) while serving. This could be a continuous process throughout their time in Service, focusing on significant aspects of civilian life and culture, which will facilitate the transition. The main focus should be in increasing individual responsibility including:

a. Financial awareness and effective management of finances:

This could include establishing a programme to encourage saving money or financial investments of long-term benefit, beyond that currently offered as part of formal transition programmes. This could benefit those who joined as regulars as it will allow them to develop an effective financial plan, but also for those who joined as reservists who can better manage the different types of income streams.

b. Housing:

Improve understanding of responsibilities surrounding housing issues including property investment, such as buying a house, or renting responsibilities, such as deposits and monthly instalments. Although reservists can remain independent and make their own civilian housing arrangements, structured guidance regarding property investment could be considered useful and should be made available to them.

c. Encouragement of continued personal development:

This could include extending learning opportunities for new or enhanced trade qualifications or higher education opportunities in-service, both of which could prove useful after transition to civilian life (beyond that which is currently offered).

A similar model – the *five-step Transition Model* - has been established by the Canadian military to help personnel understand the different phases of transition and the various actions they should take during their military career, to plan their transition and ensure they are

ready when the time comes[28]. Such preparation can be valuable to all Service leavers, and particularly those who leave the military unexpectedly due to personal or health reasons.

2. Individual preparedness

Service leavers should increase their sense of control by planning ahead and by taking ownership of their own transition:

a. Personal aspect:

Regular personnel

→ Recognise that there are going to be changes in all aspects of life.

→ Remain flexible and open-minded, without comparing military with civilian life and daily routines, and consider this a new chapter with a wide range of different opportunities.

→ Stay in touch with military and ex-military networks and support groups, yet actively engage with the civilian community and social networks where a shared interest is likely to spark new friendships and contacts. This can potentially facilitate the reintegration process

and decrease feelings of loneliness and isolation.

Reservists

For reservists who perceive military Service as a fundamental part of their lives, a planned or an unexpected decision to leave can potentially increase emotional imbalance. Staying in touch with military and ex-military networks and support groups can decrease feelings of loneliness and isolation. Maintaining such connections could also increase the sense of stability, especially during the preparations to permanently leave the military.

b. Socioeconomic aspect:

Regular personnel

→ Engage fully with the resettlement support and take advantage of opportunities to upgrade your skills.

→ Take time to research contemporary challenges in the labour markets and, where relevant, potential locations where more job opportunities exist. For ex-Service personnel who have a family and a

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[28] Government of Canada, *Transition Model* (2019): https://www.canada.ca/en/department-national-defence/corporate/reports-publications/transition-guide/transition-model.html

permanent civilian home, research on the local job opportunities is important. Changes in the ways of working following the COVID-19 pandemic, may result in new opportunities for remote working. This could be helpful for ex-Service personnel who live in rural areas and areas with less job opportunities. Post pandemic changes of the employment transition experience should be monitored to identify new facilitators and barriers.

→ Take time to research the civilian labour market and start applying for jobs early in the transition process, potentially targeting companies which are known to support and hire ex-Service personnel (e.g. those listed on the Employer Recognition Scheme).

→ Take time to research the civilian housing market and make financial and housing arrangements as early as possible in the transition process.

→ Take advantage of military or civilian networks to assist with basic employment, financial or housing advice as well as the

support offered by Armed forces charities (e.g., mental and physical health, finances, housing, or employment).

Reservists

Establish a firm support system where reservists can access the information and guidance they need. This should be developed based on the practical and logistical needs reservists may face during transition to civilian life. For example, some reservists may not have established a strong civilian career that would allow them to permanently transition to civilian life without facing some form of potentially disruptive or negative socioeconomic challenge (e.g. professional or financial). Such a support system tailored for reservists would allow them to manage their transition more effectively and target areas they want to be better prepared for before leaving.

3. *Types of support*

a. Resettlement support

Regular personnel

Despite the continuous improvements of support available during the resettlement process (MoD, 2021b), such as CTP support and Future Horizons for early service leavers, there is a need for such support to be more targeted. ELs who have served for a long time or have been medically discharged are likely to need additional support to understand the civilian financial or housing responsibilities and how to negotiate civilian recruitment and assessment processes. The key factors identified in this study suggest the resettlement support could be tailored around factors such as age, education, and individual future aspirations. Improving support by using a person-centred approach could better facilitate the understanding and translation of skills into post-service civilian roles.

Reservists

Similarly, the permanent transition of reservists can also entail difficulties for some. An unexpected and/or unplanned departure from reserve service (e.g. leaving straight after a deployment or due to ill health) is a factor which can challenge even those who have a stable

and organised civilian life. A tailored resettlement support programme based on a person-centred approach could better facilitate the practical and emotional needs of reservists, and in particular those who leave the military being more vulnerable or unprepared.

b. Peer support

Establishing peer support as an official option can be useful for both regular personnel and reservists. This could act as a safety net of communication for personnel in addition to the resettlement support available. This will help maintain the sense of belonging and alleviate the potential, practical and emotional, complexities of the transition process. This option could be available for all personnel (regulars and reservists) who are preparing to leave the military, but especially for those who are medically discharged due to physical injuries or development of mental health conditions. Military personnel and ex-Service personnel who are aware of and have experienced all aspects of socioeconomic transition to civilian life, such as searching for civilian employment, looking for accommodation or managing finances, could participate. In addition, peer support could involve communication between regular personnel and reservists.

For example, reservists/ex-reservists could provide guidance and support to regular personnel during their transition based on their own experiences of working and living in the civilian society. For regular personnel this could allow a more honest discussion between individuals who have similar experiences and mindsets, while for reservists/ex-reservists this could be an opportunity to remain engaged in the military community and actively support fellow Service personnel.

c. Regimental, station, ship or base level support

Our findings suggest that in some cases there is a varying amount of support and guidance at the regimental, station, ship or base level in particular during the transition process. Since the Chain of Command could be the initial point of providing guidance and advice on next steps, there should be standardised training to maintain consistency in the quality of support and guidance offered. This should form part of their KPIs to ensure commitment and consistency to this important aspect of their role.

After leaving Service

1. Follow-up communication

Despite the current CTP follow up period of two years post-transition, our findings indicate the need of establishing organised continuous communication with ex-Service personnel for a longer-term period. This is because different challenges can occur at different points in time, for example a few years after transition. In particular:

→ More frequent communication with those who were medically discharged to determine if further guidance is necessary.

→ Identify individuals who may not have experienced transition-related issues in the immediate-to-short-term post-service, but who may well encounter transition-related issues a little later (e.g. issues with employment, finances or health).

→ Showing appreciation of Service to the Armed Forces was perceived as important by ex-Service personnel, regardless of manner of leaving (i.e. even if they were discharged early for disciplinary reasons) or whether or not they faced difficulties during transition. Such continuous communication would be helpful for this recognition.

2. Method of communication

Although there is a range of support services in place targeting many issues specific to ex-Service personnel, such as employment and mental health, our findings suggest this may be perceived as overwhelming and undirected. Raising awareness of a single point of contact and consultation service, such as the Veterans' Gateway, could help identify specific issues being faced and making a referral to the most appropriate service(s) and associations that can provide statutory support for veterans and their families (e.g. Op COURAGE NHS service).

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Appendices

Appendix 1 – Quantitative Component

1.1 Data sources

KCMHR - The first phase of the study collected data between 2004 and 2006, the second phase between 2007 and 2009 and the final and most recent phase 3 collecting data between 2014 and 2016. The data were collected via self-report paper (and digital) questionnaires covering questions on socio-demographics, service history, physical and mental health and alcohol consumption.

RBL - Of a nationally representative sample of 20,698 individuals, in the ex-Service community 2,121 veterans were identified through screening questions, which also included their adult dependents. The survey was conducted through face-to-face CAPI (computer assisted personal interviewing) in their homes and respondents were required to be over 16 years of age. It is noteworthy that this cohort did not include veterans who were not formally housed.

APMS - The survey consisted of household data on civilians as well as those who had experience in the UK Armed Forces. The survey was conducted through face-to-face CAPI (computer assisted personal interviewing) in their homes. Like the RBL Household Survey, this cohort only captured those who were housed and excluded those who were not.

The disparity in the size of ex-Service population may be attributed to the method of data collection, specifically, the KCMHR method of data collection was able to be distributed more widely and having exclusive access to an ex-Service population through the Ministry of Defence. In addition to this, the APMS survey was purposefully designed to be distributed to the general population. Of the ex-Service population in the RBL household survey, there was a large proportion of older ex-Service personnel who were served during the time of national service and were excluded for the study.

1.2 Sampling methods

The aim of sampling for each dataset was to draw out respondents who declared having served in the armed forces and at the time of survey, had left the armed forces. In the KCMHR data only those who completed Phase 3 were selected, however data from previous phases of the KCMHR cohort data (phases 1 and 2) were used to substitute empty fields in questions which were not answered or missing at Phase 3 to maximise the amount of data for analysis from each respondent. In the APMS and RBL datasets respondents' age was used to verify whether they had served during national service era, subsequently only those who served post national service and had left service were selected.

1.3 Full table of descriptive data on KCMHR, RBL and APMS datasets for all factors

The samples of ex-serving personnel were drawn from three large databases KCMHR cohort data (n=3,453), RBL household survey (n=523), and APMS survey (n=218).

FACTORS	DATASET		
	KCMHR n (%)	**RBL n (%)**	**APMS n (%)**
DEMOGRAPHICS			
Gender			
Men	3030 (87.7)	432 (82.6)	177 (81.2)
Women	423 (12.3)	91 (17.4)	41 (18.8)

Age			
18 - 24	29 (0.8)	15 (2.9)	0 (0.0)
25 - 34	502 (14.5)	38 (7.3)	17 (7.8)
35 - 44	979 (28.3)	80 (15.3)	29 (13.3)
45 - 54	1266 (36.7)	132 (25.2)	57 (26.1)
55 - 64	574 (16.6)	136 (26.0)	63 (28.9)
65+	103 (3.0)	122 (23.3)	52 (23.8)
Median age	46	54	55
Relationship status			
In a relationship	2964 (85.9)	334 (63.9)	120 (55.1)
Not in a relationship	487 (14.1)	189 (36.1)	98 (44.9)
Ethnicity			
White	-[29]	211 (97.2)	504 (96.6)
Non-white	-[22]	6 (2.8)	18 (3.4)
Education			
Degree	1337 (38.8)	165 (32.0)	67 (35.3)
A levels	1175 (34.1)	127 (24.7)	63 (33.2)
GCSE/None	936 (27.1)	223 (43.3)	60 (31.6)
Employment status			
Employed	2950 (87.2)	250 (47.8)	134 (61.5)
Unemployed	102 (3.0)	48 (9.2)	5 (2.3)
Economically inactive	331 (9.8)	225 (43.0)	79 (36.2)
NS-SEC (of those who are employed)			
Higher managerial, professional and administrative occupations	1227 (44.4)	53 (21.2)	56 (42.4)

[29] Insufficient data

Intermediate occupations	735 (26.6)	159 (63.6)	44 (33.3)
Routine and manual occupations	800 (29.0)	38 (15.2)	32 (24.2)
Housing			
Own property	1035 (81.0)	298 (57.3)	150 (69.1)
Not own property	243 (19.0)	222 (42.7)	67 (30.9)
Type of locality			
Urban	2080 (70.1)	393 (75.1)	188 (86.2)
Rural	885 (29.9)	130 (24.9)	30 (13.8)
Financial difficulties			
Yes	230 (6.9)	89 (17.0)	18 (8.3)
No	3093 (93.1)	434 (83.0)	200 (91.7)
Childhood adversity			
0/1	981 (28.8)	141 (28.2)	191 (87.6)
02-Mar	689 (20.2)	167 (33.4)	26 (11.9)
04-May	1081 (31.7)	85 (17.0)	1 (0.5)
6+	658 (19.3)	107 (21.4)	0 (0.0)
MILITARY VARIABLES			
Time since discharge			
Less than 5 years ago	877 (30.5)	62 (11.9)	11 (5.1)
5 or more years ago	1998 (69.5)	460 (88.1)	207 (94.9)
Service branch			
Army	2133 (61.8)	264 (58.4)	-
RAF	736 (21.3)	86 (19.0)	-
Naval services	584 (16.9)	102 (22.6)	-
Ranks			
Commissioned Officer	844 (24.4)	32 (6.3)	-
Senior NCO	1322 (38.3)	73 (14.5)	-
Junior NCO	765 (22.2)	148 (29.3)	-

Other ranks	522 (15.1)	252 (49.9)	-
Regular or Reserve			
Regular	2883 (83.5)	443 (84.7)	163 (76.5)
Reserve	570 (16.5)	80 (15.3)	50 (23.5)
Length of service			
Less than 4 years	163 (4.7)	175 (34.1)	87 (39.9)
4 years or more	3287 (95.3)	339 (65.9)	131 (60.1)
Deployment			
No deployment	1081 (31.3)	214 (40.9)	137 (63.4)
Iraq /Afghanistan	2163 (62.6)	56 (10.7)	12 (5.6)
Other	209 (6.1)	253 (48.4)	67 (31.0)
HEALTH VARIABLES			
Perceived health			
Excellent/very good/ good	2710 (78.5)	-	161 (73.9)
Fair/ poor	741 (21.5)	-	57 (26.1)
Alcohol misuse (AUDIT 16+)			
Under 16	320 (9.3)	16 (3.1)	6 (2.8)
16 or more	3133 (90.7)	507 (96.9)	212 (97.2)
Alcohol misuse (AUDIT 8+)			
Under 8	1532 (44.4)	86 (16.4)	47 (21.6)
8 or more	1921 (55.6)	437 (83.6)	171 (78.4)
Mental health			
Mental health difficulties	725 (24.8)	33 (6.3)	101 (46.3)
No mental health difficulties	2194 (75.2)	490 (93.7)	117 (53.7)
Self-harm			
Yes	189 (5.5)	-	7 (3.2)
No	3260 (94.5)	-	210 (96.8)
PTSD (PCL 50+)			
Less than 50	3221 (93.3)	-	210 (96.3)

	50 or more	230 (6.7)	-	8 (3.7)

1.4 Full table of descriptive data on combined sample for all factors

FACTORS	n (%)
DEMOGRAPHICS	
Gender	
Men	3,639 (86.8)
Women	555 (13.2)
Age	
18 - 24	44 (1.1)
25 - 34	557 (13.3)
35 - 44	1088 (25.9)
45 - 54	1455 (34.7)
55 - 64	773 (18.4)
65+	277 (6.6)
Relationship status	
In a relationship	3418 (81.5)
Not in a relationship	774 (18.5)
Ethnicity	
White	715 (96.7)
Non-white	24 (3.2)
Education	
Degree	1569 (37.8)
A levels	1365 (32.9)
GCSE/None	1219 (29.4)
Employment status	
Employed	3334 (80.8)

Unemployed	155 (3.8)
Economically inactive	635 (15.4)
NS-SEC (of those who are employed)	
Higher managerial, professional and administrative occupations	1336 (42.5)
Intermediate occupations	938 (29.8)
Routine and manual occupations	870 (27.7)
Housing	
Own property	1482 (73.6)
Not own property	532 (26.4)
Tye of locality	
Urban	2661 (71.8)
Rural	1045 (28.2)
Financial difficulties	
Yes	337 (8.3)
No	3727 (91.7)
Childhood adversity	
0/1	1313 (31.8)
2/3	882 (21.4)
4/5	1167 (28.3)
6+	765 (18.5)
MILITARY VARIABLES	
Time since discharge	
Less than 5 years ago	950 (26.3)
5 or more years ago	2665 (73.7)
Service branch	
Army	2397 (61.4)
RAF	822 (21.1)
Naval services	686 (17.6)

Ranks	
Commissioned Officer	876 (22.1)
Senior NCO	1395 (35.3)
Junior NCO	913 (23.1)
Other ranks	774 (19.6)
Regular or Reserve	
Regular	3489 (83.3)
Reserve	700 (16.7)
Length of service	
Less than 4 years	425 (10.2)
4 years or more	3757 (89.8)
Deployment	
No deployment	1432 (34.2)
Iraq /Afghanistan	2231 (53.2)
Other	529 (12.6)
Type of discharge	
Planned	2654 (90.0)
Unplanned	294 (10.0)
Role	
Combat role	2514 (72.8)
Other	939 (27.2)
HEALTH VARIABLES	
Perceived health	
Excellent/very good/ good	2871 (78.3)
Fair/ poor	798 (21.8)
Alcohol misuse (AUDIT 16+)	
Under 16	342 (8.2)
16 or more	3852 (91.9)
Alcohol misuse (AUDIT 8+)	

Under 8	1665 (39.7)
8 or more	2529 (60.3)
Mental health	
Mental health issues	859 (23.5)
No mental health issues	2801 (76.5)
Self-harm	
Yes	196 (5.4)
No	3470 (94.7)
PTSD (PCL 50+)	
Less than 50	3431 (93.5)
50 or more	238 (6.5)

1.5 Full table of results including multinomial logistic regressions on the combined full sample and NS-SEC as the main outcome

	DESCRIPTIVE STATISTICS			Results of multinomial logistic regression			
Characteristic	Higher managerial & admin n (%)	Intermediate occupations n (%)	Routine & manual occupations n (%)	HIGHER MANAGERIAL & ADMINISTRATIVE		ROUTINE & MANUAL	
				OR (95% CI)	p value	OR (95% CI)	p value
DEMOGRAPHICS							
Gender							
Male	1139 (85.2)	799 (85.2)	807 (92.8)	base	base	base	base
Female	197 (14.7)	139 (14.8)	63 (7.2)	0.92 (0.70-1.21)	0.554	0.45 (0.32-0.64)	**0.000****
Age							
18 - 24	3 (0.2)	13 (1.4)	14 (1.6)	0.23 (0.05-1.07)	0.061	1.46 (0.59-3.61)	0.414
25 - 34	141 (10.5)	161 (17.2)	162 (18.6)	0.59 (0.43-1.79)	**0.001****	1.05 (0.78-1.42)	0.759
35 - 44	407 (30.5)	272 (29.0)	228 (26.2)	1.00 (0.79-1.26)	0.997	0.97 (0.74-1.26)	0.803
45 - 54	540 (40.4)	349 (37.2)	322 (37.0)	base group	base group	base group	base group
55 - 64	218 (16.3)	128 (13.6)	135 (15.5)	1.14 (0.86-1.53)	0.363	1.37 (1.00-1.89)	0.053
65+	27 (2.0)	15 (1.6)	9 (1.0)	1.89(0.89-4.03)	0.098	0.95 (0.36-2.48)	0.915
Relationship status							
In a relationship	1184 (88.6)	782 (83.5)	704 (81.0)	base group	base group	base group	base group
Not in a relationship	152 (11.4)	155 (16.5)	165 (19.0)	0.78 (0.58-1.03)	0.084	1.53 (1.15-2.03)	**0.004***
Education							
Degree	770 (57.7)	293 (31.5)	150 (17.3)	2.65 (2.12-3.31)	**0.000****	0.63 (0.48-0.83)	**0.001****
A levels	359 (26.9)	383 (41.1)	328 (37.9)	base group	base group	base group	base group
GCSE/None	206 (15.4)	255 (27.4)	388 (44.8)	0.89 (0.69-.15)	0.370	1.78 (1.40-2.26)	**0.000****
Housing							

Own property	462 (82.5)	375 (76.7)	276 (74.2)	base group	base group	base group	base group
Not own property	98 (17.5)	114 (23.3)	96 (25.8)	1.36 (0.92-2.00)	0.123	1.01 (0.70-1.47)	0.944
Type of locality							
Urban	797 (68.6)	624 (74.6)	578 (75.2)	base group	base group	base group	base group
Rural	365 (31.4)	212 (25.4)	191 (24.8)	1.17 (0.94-1.45)	0.154	0.93 (0.73-1.19)	0.577
Childhood adversity							
0/1	451 (34.2)	292 (31,6)	218 (25.3)	base group	base group	base group	base group
2/3	282 (21.5)	193 (20.9)	187 (21.7)	1.12 (0.85-1.46)	0.432	1.34 (0.99-1.82)	0.059
4/5	385 (29.3)	277 (29.9)	248 (28.8)	0.90 (0.70-1.16)	0.432	0.95 (0.72-1.27)	0.768
6+	196 (14.9)	163 (17.6)	209 (24.2)	0.98 (0.73-1.32)	0.907	1.58 (1.16-2.17)	**0.004****
MILITARY VARIABLES							
Service branch							
Army	763 (60.0)	530 (60.6)	563 (67.6)	base group	base group	base group	base group
RAF	259 (20.4)	196 (22.4)	158 (19.0)	0.79 (0.62-1.02)	0.073	0.80 (0.61-1.06)	0.122
Naval services	249 (19.6)	149 (17.0)	112 (13.4)	1.09 (0.83-1.43)	0.543	0.81 (0.60-1.11)	0.192
Deployment							
No deployment	466 (34.9)	306 (32.6)	227 (26.1)	base group	base group	base group	base group
Iraq and/or Afghanistan	746 (55.9)	502 (53.5)	566 (65.1)	0.85 (0.68-1.06)	0.161	1.26 (0.98-1.61)	0.071
Other	123 (9.2)	130 (13.9)	77 (8.9)	0.87 (0.62-1.23)	0.438	1.16 (0.78-1.71)	0.469
HEALTH VARIABLES							
Perceived health							
Excellent/very good/ good	126 (22.5)	158 (23.9)	250 (16.9)	base group	base group	base group	base group
Fair/ poor	433 (77.5)	503 (76.1)	1232 (83.1)	0.89 (0.68-1.51)	0.364	1.13 (0.86-1.49)	0.376
Alcohol use							

	No change n (%)	Positive n (%)	Negative n (%)	OR (95% CI)	p value	OR (95% CI)	p value
16 or over	63 (10.4)	67 (9.4)	142 (8.6)	1.18 (0.82-1.70)	0.369	1.12 (0.76-1.64)	0.570
Less than 16	546 (89.6)	649 (90.6)	1514 (91.4)	base group	base group	base group	base group
Mental health							
Mental health difficulties	267 (23.1)	154 (18.9)	207 (27.8)	1.14 (0.86-1.44)	0.404	1.46 (1.41-3.51)	**0.007***
No mental health difficulties	888 (76.9)	660 (81.1)	539 (72.2)	base group	base group	base group	base group
Self harm							
Yes	24 (4.3)	39 (5.9)	74 (5.0)	1.17 (0.72-1.90)	0.533	1.06 (0.64-1.74)	0.831
No	535 (95.7)	622 (94.1)	1406 (95.0)	base group	base group	base group	base group
PTSD							
Less than 50	527 (94.3)	622 (94.1)	1394 (94.1)	base group	base group	base group	base group
50 or more	32 (5.7)	39 (5.9)	88 (5.9)	0.79 (0.51-1.24)	0.310	0.85 (0.54-1.33)	0.479

1.6 Full table of results including multinomial logistic regressions on the combined full sample and socioeconomic change as the main outcome

DESCRIPTIVE STATISTICS				Results of multinomial logistic regression			
Characteristic	No change n (%)	Positive n (%)	Negative n (%)	POSITIVE		NEGATIVE	
				OR (95% CI)	p value	OR (95% CI)	p value
DEMOGRAPHICS							
Gender							
Male	643 (89.8)	1421 (85.8)	558 (91.8)	*base group*	*base group*	*base group*	*base group*
Female	73 (10.2)	235 (14.2)	50 (8.2)	1.17 (0.85-1.60)	0.340	0.66 (0.43-1.03)	0.067
Age							
18 - 24	13 (1.8)	14 (0.8)	5 (0.8)	0.55 (0.23-1.33)	0.184	0.30 (0.09-0.98)	**0.045***
25 - 34	150 (20.9)	260 (15.7)	32 (5.3)	0.96 (0.72-1.27)	0.773	0.17 (0.11-0.28)	**0.000****

35 - 44	198 (27.6)	553 (33.4)	135 (22.2)	1.31 (1.02-1.68)	**0.031***	0.59 (0.44-0.81)	**0.001****
45 - 54	272)28.0)	586 (35.4)	287 (47.2)	*base group*	*base group*	*base group*	*base group*
55 - 64	76 (10.6)	225 (13.6)	143 (23.5)	1.09 (0.78-1.52)	0.605	1.70 (1.19-2.42)	**0.003****
65+	7 (1.0)	18 (1.1)	6 (1.0)	0.84 (0.20-2.38)	0.748	0.96 (0.30-3.08)	0.946
Relationship status							
In a relationship	605 (84.6)	1453 (87.8)	484 (79.6)	*base group*	*base group*	*base group*	*base group*
Not in a relationship	110 (15.4)	202 (12.2)	124 (20.4)	0.80 (0.60-1.06)	0.117	1.48 (1.06-2.06)	**0.021***
Education							
Degree	141 (19.7)	798 (48.3)	199 (32.9)	2.83 (2.20-3.65)	**0.000****	1.65 (1.21-2.25)	**0.002***
A levels	288 (40.2)	532 (32.2)	213 (35.2)	*base group*	*base group*	*base group*	*base group*
GCSE/None	287 (40.1)	323 (19.5)	193 (31.9)	0.64 (0.50-0.81)	**0.000****	0.87 (0.65-1.15)	0.327
Housing							
Own property	239 (75.6)	581 (77.4)	186 (76.9)	*base group*	*base group*	*base group*	*base group*
Not own property	77 (24.4)	170 (22.6)	56 (23.0)	1.01 (0.69-1.49)	0.957	0.82 (0.49-1.37)	0.446
Type of locality							
Urban	475 (75.4)	1,009 (69.6)	359 (68.2)	*base group*	*base group*	*base group*	*base group*
Rural	155 (24.6)	441 (30.4)	167 (31.7)	1.24 (0.99-1.56)	0.065	1.38 (1.05-1.81)	**0.020***
Childhood adversity							
0/1	164 (23.1)	490 (30.1)	170 (28.3)	*base group*	*base group*	*base group*	*base group*
2/3	146 (20.6)	371 (22.8)	124 (20.7)	1.00 (0.74-1.33)	0.976	0.87 (0.61-1.25)	0.457
4/5	235 (33.1)	501 (30.8)	164 (27.3)	0.85 (0.65-1.11)	0.236	0.72 (0.52-0.99)	**0.046***
6+	164 (23.1)	267 (16.4)	142 (23.7)	0.77 (0.57-1.04)	0.085	0.99 (0.69-1.41)	0.952
MILITARY VARIABLES							
Service branch							
Army	459 (64.6)	949 (58.3)	394 (65.3)	*base group*	*base group*	*base group*	*base group*

RAF	140 (19.7)	365 (22.4)	114 (18.9)	1.17 (0.91-1.52)	0.226	0.79 (0.58-1.10)	0.161
Naval services	111 (15.6)	315 (19.3)	95 (15.7)	1.09 (0.82-1.43)	0.554	0.82 (0.58-1.15)	0.246
Deployment							
No deployment	185 (25.8)	556 (33.6)	173 (28.4)	*base group*	*base group*	*base group*	*base group*
Iraq /Afghanistan	460 (64.2)	925 (55.9)	381 (62.7)	0.69 (0.54-0.88)	**0.002***	0.94 (0.70-1.27)	0.705
Other	71 (9.9)	175 (10.6)	54 (8.9)	0.68 (0.46-1.00)	**0.048***	0.65 (0.40-1.06)	0.084
				HEALTH VARIABLES			
Alcohol use							
16 or over	67 (9.4)	142 (8.6)	63 (10.4)	0.95 (0.67-1.34)	0.769	1.09 (0.72-1.65)	0.285
Less than 16	649 (90.6)	1514 (91.4)	545 (89.6)	*base group*	*base group*	*base group*	*base group*
Mental health							
Mental health difficulties	153 (25.0)	286 (20.5)	143 (26.1)	0.75(0.58-0.97)	**0.028***	1.05 (0.77-1.42)	0.774
No mental health difficulties	460 (75.0)	1112 (79.5)	405 (73.9)	*base group*	*base group*	*base group*	*base group*

1.7 Full table of results including multinomial logistic regressions on the Early Leaver subgroup and socioeconomic change as the main outcome

DESCRIPTIVE STATISTICS				Results of multinomial logistic regression			
Characteristic				**POSITIVE**		**NEGATIVE**	
	No change n (%)	**Positive n (%)**	**Negative n (%)**	**OR (95% CI)**	**p value**	**OR (95% CI)**	**p value**
				DEMOGRAPHICS			
Gender							
Male	19 (73.1)	57 (76.0)	21 (91.3)	*base group*	*base group*	*base group*	*base group*
Female	7 (26.9)	18 (24.0)	2 (8.7)	0.87 (0.20-3.76)	0.853	0.57 (0.06-5.35)	0.622
Age							
18 - 24	2 (7.7)	4 (5.3)	2 (8.7)	2.11 (0.19-23.63)	0.545	9.35 (0.40 (220.26)	0.166
25 - 34	9 (34.6)	9 (12.0)	2 (8.7)	0.66 (0.11-3.88)	0.650	1.19 (0.06-25.41)	0.914

35 - 44	2 (7.7)	24 (32.0)	8 (34.8)	5.21 (0.66-41.20)	0.118	45.34 (3.02-681.74)	**0.006***
45 - 54	8 (30.8)	20 (26.7)	5 (21.7)	base group	base group	base group	base group
55 - 64	3 (11.5)	16 (21.3)	6 (26.1)	1.86 (0.34-10.12)	0.474	9.58 (0.90-101.82)	0.061
65+	2 (7.7)	2 (2.7)	0	0.27 (0.15-4.72)	0.366	1.32e-06 (missing)	0.991
Relationship status							
In a relationship	10 (38.5)	22 (29.3)	12 (52.2)	base group	base group	base group	base group
Not in a relationship	16 (61.5)	53 (70.7)	11 (47.8)	0.56 (0.15-2.15)	0.398	1.43 (0.24-8.46)	0.693
Education							
Degree	2 (7.7)	32 (42.7)	6 (26.1)	6.07 (0.90-40.94)	0.064	5.92 (0.52-67.75)	0.153
A levels	10 (38.5)	25 (33.3)	8 (24.8)	base group	base group	base group	base group
GCSE/None	14 (53.8)	18 (24.0)	9 (39.1)	0.54 (0.15-1.97)	0.349	0.75 (0.11-5.21)	0.775
Housing							
Own property	5 (35.7)	34 (65.4)	4 (22.2)	base group	base group	base group	base group
Not own property	9 (64.3)	18 (34.6	14 (77.8)	0.21 (0.03-1.60)	0.132	4.33 (0.35-53.67)	0.254
Type of locality							
Urban	19 (79.2)	57 (78.1)	15 (75.0)	base group	base group	base group	base group
Rural	5 (20.8)	16 (21.9)	5 (25.0)	0.77 (0.12-4.81)	0.783	0.97 (0.08-11.15)	0.977
Chilhood adversity							
0/1	8 (32.0)	20 (27.0)	2 (9.5)	base group	base group	base group	base group
2/3	6 (24.0)	25 (33.8)	7 (33.3)	1.49 (0.28-8.08)	0.642	4.30 (0.34-54.07)	0.259
4/5	4 (16.0)	16 (21.6)	6 (28.6)	1.46 (0.25-8.40)	0.672	6.96 (0.59-82.08)	0.124
6+	7 (28.0)	13 (17.6)	6 (28.6)	0.84 (0.13-5.20)	0.849	2.04 (0.15-27.49)	0.592
MILITARY VARIABLES							
Service branch							
Army	19 (73.1)	47 (62.7)	19 (82.6)	base group	base group	base group	base group
RAF	4 (15.4)	14 (18.7)	2 (8.7)	1.34 (0.25-7.34)	0.733	0.20 (0.01-3.92)	0.286

Naval services	3 (11.5)	14 (18.7)	2 (8.7)	2.35 (0.32-17.38)	0.404	0.91 (0.07-12.47)	0.945
Deployment							
No deployment	14 (15.8)	32 (42.7)	14 (60.9)	*base group*	*base group*	*base group*	*base group*
Iraq /Afghanistan	9 (34.6)	28 (37.3)	7 (30.4)	2.20 (0.41-11.70)	0.356	1.84 (0.14-24.52)	0.646
Other	3 (11.5)	15 (20.0)	2 (8.7)	1.48 (0.23-9.49)	0.678	0.47 (0.04-5.46)	0.549
HEALTH VARIABLES							
Alcohol use							
Less than 16	2 (7.7)	8 (10.7)	3 (13.0)	*base group*	*base group*	*base group*	*base group*
16 or more	24 (92.3)	67 (89.3)	20 (87.0)	1.31 (0.10-16.35)	0.836	1.57 (0.06-41.82)	0.788
Mental health							
Mental health issues	4 (21.0)	8 (12.07)	3 (13.6)	0.27 (0.04-2.04)	0.203	0.37 (0.03-5.08)	0.460
No mental health issues	15 (78.9)	55 (87.3)	19 (86.4)	*base group*	*base group*	*base group*	*base group*

1.8 Full table of results including multinomial logistic regressions on the Ex-reservists subgroup and socioeconomic change as the main outcome

DESCRIPTIVE STATISTICS				Results of multinomial logistic regression			
Characteristic	**No change n (%)**	**Positive n (%)**	**Negative n (%)**	**POSITIVE**		**NEGATIVE**	
				OR (95% CI)	**p value**	**OR (95% CI)**	**p value**
DEMOGRAPHICS							
Gender							
Male	43 (81.1)	104 (68.0)	29 (90.6)	*base group*	*base group*	*base group*	*base group*
Female	10 18.9)	49 (32.0)	3 (9.4)	1.22 (0.40-3.73)	0.725	0.19 (0.02-1.41)	0.104
Age							
18 - 24	2 (3.8)	1 (0.6)	0	3.30e-15 (missing)	0.994	8.09e-15 (missing)	0.997
25 - 34	6 (11.3)	16 (10.5)	2 (6.2)	0.43 (0.10-1.89)	0.266	0.24 (0.02-2.93)	0.262
35 - 44	16 (30.2)	59 (38.6)	6 (18.7)	1.12 (0.39-3.15)	0.836	0.65 (0.13-3.26)	0.604

45 - 54	22 (41.5)	46 (30.1)	10 (31.2)	*base group*	*base group*	*base group*	*base group*
55 - 64	7 (13.2)	28 (18.3)	13 (40.6)	1.71 (0.47-6.28)	0.419	5.86 (1.29-26.65)	**0.022***
65+	0	3 (2.0)	1 (3.1)	1.13e+07 (missing)	0.998	1.00e-08 (missing)	0.997
Relationship status							
In a relationship	10 (18.9)	21 (13.8)	9 (28.1)	*base group*	*base group*	*base group*	*base group*
Not in a relationship	43 (81.1)	131 (86.2)	23 (71.9)	0.77 (0.23-2.54)	0.666	0.66 (0.12-3.65)	0.635
Education							
Degree	10 (18.9)	86 (56.6)	11 (34.4)	3.34 (1.10-10.16)	**0.034***	8.51 (1.61-44.92)	**0.012***
A levels	21 (39.6)	54 (35.5)	8 (25.0)	*base group*	*base group*	*base group*	*base group*
GCSE/None	22 (41.5)	12 (7.9)	13 (40.6)	0.17 (0.06-0.52)	**0.002***	1.14 (0.25-5.12)	0.867
Housing							
Own property	1 (14.3)	1 (4.5)	2 (50.0)	*base group*	*base group*	*base group*	*base group*
Not own property	6 (85.7)	21 (95.4)	2 (50.0)	0.25 (0.10-5.75)	0.383	10.59 (0.34-329.22)	0.178
Type of locality							
Urban	34 (77.3)	104 (80.6)	20 (74.1)	*base group*	*base group*	*base group*	*base group*
Rural	10 (22.7)	25 (19.4)	7 (25.9)	0.77 (0.26-2.27)	0.640	1.29 (0.33-5.11)	0.714
Childhood adversity							
0/1	15 (28.8)	39 (26.2)	8 (27.6)	*base group*	*base group*	*base group*	*base group*
2/3	8 (15.4)	34 (22.8)	7 (24.1)	2.11 (0.49-9.17)	0.318	1.66 (0.26-10.57)	0.591
4/5	16 (30.8)	52 (34.9)	8 (27.6)	2.00 (0.65-6.19)	0.227	0.62 (0.13-3.05)	0.555
6+	13 (25.0)	24 (16.1)	6 (20.7)	1.72 (0.47-6.27)	0.414	0.73 (0.13-4.16)	0.720
MILITARY VARIABLES							
Service branch							
Army	40 (78.4)	107 (74.8)	25 (83.3)	*base group*	*base group*	*base group*	*base group*
RAF	10 (19.6)	23 (16.1)	4 (13.3)	1.41 (0.44-4.47)	0.562	0.58 (0.12-2.95)	0.514
Naval services	1 (2.0)	13 (9.1)	1 (3.3)	2831842 (missing)	0.991	735994 (missing)	0.992

				POSITIVE		NEGATIVE	
Deployment							
No deployment	20 (37.7)	81 (52.9)	10 (31.2)	*base group*	*base group*	*base group*	*base group*
Iraq /Afghanistan	30 (50.6)	67 (43.8)	21 (65.6)	0.51 (0.20-1.30)	0.160	1.99 (0.51-7.74)	0.323
Other	3 (5.7)	5 (3.3)	1 (3.1)	0.11 (0.01-1.20)	0.071	3.71e-08 (missing)	0.995
HEALTH VARIABLES							
Alcohol use							
Less than 16	5 (9.4)	14 (9.1)	7 (21.9)	*base group*	*base group*	*base group*	*base group*
16 or more	48 (90.6)	139 (90.8)	25 (78.1)	0.98 (0.22-4.37)	0.977	1.93 (0.27-13.75)	0.511
Mental health							
Mental health issues	5 (9.4)	14 (9.1)	7 (21.9)	0.34 (0.10-1.14)	0.081	1.01 (0.22-4.57)	0.985
No mental health issues	48 (90.6)	139 (90.8)	25 (78.1)	*base group*	*base group*	*base group*	*base group*

1.9 Full table of results including multinomial logistic regressions on the Women subgroup and socioeconomic change as the main outcome

DESCRIPTIVE STATISTICS				Results of multinomial logistic regression			
Characteristic	**No change n (%)**	**Positive n (%)**	**Negative n (%)**	**POSITIVE**		**NEGATIVE**	
				OR (95% CI)	**p value**	**OR (95% CI)**	**p value**
DEMOGRAPHICS							
Age							
18 - 24	1 (2.27)	0	0	5.02e-07 (missing)	0.994	1.34e-07 (missing)	0.997
25 - 34	4 (9.1)	32 (28.6)	2 (5.9)	9.48 (2.44-36.89)	**0.001****	0.18 (0.01-2.29)	0.186
35 - 44	18 (40.9)	56 (50.0)	13 (38.2)	3.11 (1.13-8.59)	**0.028***	0.30 (0.07-1.21)	0.090
45 - 54	18 (40.9)	17 (15.2)	16 (47.1)	*base group*	*base group*	*base group*	*base group*
55 - 64	3 (6.8)	5 (4.5)	3 (8.8)	0.83 (0.11-6.34)	0.857	0.91 (0.09-8.80)	0.933
65+	0	2 (1.8)	0	423009 (missing)	0.992	0.06 (missing)	0.999
Relationship status							

In a relationship	12 (27.3)	22 (19.6)	10 (29.4)	*base group*	*base group*	*base group*	*base group*
Not in a relationship	32 (72.7)	90 (80.4)	24 (70.6)	0.72 (0.25-2.06)	0.538	0.64 (0.14-2.82)	0.552
Education							
Degree	10 (22.7)	61 (54.5)	14 (41.2)	2.70 (0.98-7.44)	0.054	0.536 (1.53-0.40-5.83)	0.536
A levels	23 (52.3)	33 (29.5)	13 (38.2)	*base group*	*base group*	*base group*	*base group*
GCSE/None	11 (25.0)	18 (16.1)	7 (20.6)	0.96 (0.31-2.96)	0.940	0.54 (0.10-2.81)	0.461
Housing							
Own property	3 (15.0)	19 (39.6)	5 (31.2)	*base group*	*base group*	*base group*	*base group*
Not own property	17 (85.0)	29 (60.4)	1 (68.7)	1.67 (0.30-9.27)	0.556	2.04 (0.22-19.30)	0.534
Type of locality							
Urban	28 (66.7)	70 (66.7)	13 (52.0)	*base group*	*base group*	*base group*	*base group*
Rural	14 (33.3)	35 (33.3)	12 (48.0)	0.99 (0.39-2.47)	0.977	2.68 (0.80-8.96)	0.109
Childhood adversity							
0/1	11 (25.0)	47 (42.3)	17 (50.0)	*base group*	*base group*	*base group*	*base group*
2/3	12 (27.3)	26 (23.4)	6 (17.6)	0.51 (0.16-1.62)	0.255	0.14 (0.03-0.76)	**0.023***
4/5	14 (31.8)	26 (23.4)	4 (11.8)	0.67 (0.21-2.18)	0.507	0.06 (0.01-0.44)	**0.005***
6+	7 (15.9)	12 (10.8)	7 (20.6)	0.54 (0.12-2.39)	0.417	0.62 (0.11-3.57)	0.591
			MILITARY VARIABLES				
Service branch							
Army	27 (61.4)	51 (45.5)	21 (61.8)	*base group*	*base group*	*base group*	*base group*
RAF	12 (27.3)	38 (33.9)	8 (23.5)	2.01 (0.75-5.36)	0.164	0.62 (0.16-2.44)	0.498
Naval services	5 (11.4)	23 (20.5)	5 (14.7)	1.99 (0.58-6.90)	0.276	0.52 (0.08-3.14)	0.472
Deployment							
No deployment	14 (31.8)	40 (35.7)	14 (41.2)	*base group*	*base group*	*base group*	*base group*
Iraq /Afghanistan	24 (54.5)	64 (57.1)	16 (47.1)	1.07 (0.40-2.84)	0.893	1.12 (0.29-4.27)	0.871
Other	6 (13.6)	8 (7.1)	4 (11.8)	0.33 (0.07-1.65)	0.178	0.43 (0.06-3.07)	0.401

HEALTH VARIABLES							
Alcohol use							
Less than 16	1 (2.3)	4 (3.6)	2 (5.9)	*base group*	*base group*	*base group*	*base group*
16 or more	43 (97.7)	108 (96.4)	32 (94.1)	8.21 (0.36-188.21)	0.188	3.64 (0.13-104.16)	0.451
Mental health							
Mental health issues	13 (34.2)	25 (26.3)	13 (40.6)	0.38 (0.14-1.09)	0.071	1.36 (0.41-4.51)	0.619
No mental health issues	25 (65.8)	70 (73.7)	19 (59.4)	*base group*	*base group*	*base group*	*base group*

1.10 Full table of results including multinomial logistic regressions on Males and socioeconomic change as the main outcome

DESCRIPTIVE STATISTICS				Results of multinomial logistic regression			
				POSITIVE		NEGATIVE	
Characteristic				**OR (95% CI)**	**p value**	**OR (95% CI)**	**p value**
DEMOGRAPHICS							
Age	**No change n (%)**	**Positive n (%)**	**Negative n (%)**				
18 - 24	7 (1.6)	6 (0.6)	0	0.60 (0.17-2.12)	0.426	6.78e-07 (missing)	0.977
25 - 34	98 (22.9)	144 (14.6)	15 (3.7)	0.76 (0.53-1.09)	0.130	0.12 (0.06-0.22)	**0.000****
35 - 44	115 (26.9)	288 (29.2)	95 (23.7)	1.08 (0.78-1.48)	0.651	0.56 (0.38-0.81)	**0.003****
45 - 54	167 (39.1)	403 (40.9)	199 (49.7)	*base group*	*base group*	*base group*	*base group*
55 - 64	36 (8.4)	139 (14.1)	88 (22.0)	1.26 (0.81-1.97)	0.310	2.15 (1.33-3.47)	**0.002****
65+	4 (0.9)	6 (0.6)	3 (0.7)	0.30 (0.07-1.32)	0.112	0.87 (0.18-4.13)	0.856
Relationship status							
In a relationship	50 (11.7)	94 (9.5)	64 (16.0)	*base group*	*base group*	*base group*	*base group*
Not in a relationship	376 (88.3)	892 (90.5)	336 (84.0)	0.87 (0.58-1.31)	0.505	1.68 (1.06-2.56)	**0.028***
Education							

Degree	91 (21.3)	461 (46.8)	131 (32.7)	2.56 (1.85-3.54)	**0.000****	1.32 (0.89-1.95)	0.166
A levels	174 (40.7)	313 (31.8)	146 (36.5)	*base group*	*base group*	*base group*	*base group*
GCSE/None	162 (37.9)	210 (21.3)	123 (30.7)	0.69 (0.51-0.93)	**0.015***	0.88 (0.61-1.27)	0.499
Housing							
Own property	153 (77.7)	347 (76.9)	124 (81.0)	*base group*	*base group*	*base group*	*base group*
Not own property	44 (22.3)	104 (23.1)	29 (18.9)	0.60 (0.11-3.31)	0.556	0.49 (0.05-4.63)	0.534
Type of locality							
Urban	279 (74.8)	587 (68.1)	233 (66.0)	*base group*	*base group*	*base group*	*base group*
Rural	94 (25.2)	275 (31.9)	120 (34.0)	1.24 (0.93-1.66)	0.140	1.35 (0.96-1.89)	0.084
Childhood adversity							
0/1	102 (24.0)	296 (30.4)	105 (26.4)	*base group*	*base group*	*base group*	*base group*
2/3	88 (20.7)	213 (21.9)	85 (21.4)	0.92 (0.63-1.33)	0.639	0.98 (0.62-1.54)	0.927
4/5	135 (31.8)	312 (32.1)	116 (29.2)	0.96 (0.69-1.35)	0.822	0.96 (0.63-1.45)	0.843
6+	100 (23.53	152 (15.6)	91 (22.9)	0.67 (0.46-0.98)	**0.038***	1.03 (0.66-1.61)	0.903
MILITARY VARIABLES							
Service branch							
Army	255 (9.7)	530 (53.7)	248 (62.0)	*base group*	*base group*	*base group*	*base group*
RAF	94 (22.0)	245 (24.8)	83 (20.7)	1.08 (0.78-1.49)	0.661	0.64 (0.43-0.95)	**0.027***
Naval services	78 18.3)	211 (21.4)	69 (17.2)	1.03 (0.73-1.45)	0.866	0.69 (0.45-1.05)	0.087
Deployment							
No deployment	100 (23.4)	298 (30.2)	97 (24.2)	*base group*	*base group*	*base group*	*base group*
Iraq /Afghanistan	276 (64.6)	569 (57.7)	260 (65.0)	0.76 (0.56-1.49)	0.087	1.19 (0.81-1.74)	0.384
Other deployment	51 (11.9)	119 (12.1)	43 (10.7)	1.03 (0.73-1.45)	0.057	0.84 (0.46-1.53)	0.566
HEALTH VARIABLES							
Alcohol use							

Less than 16	41 (9.6)	82 (8.3)	40 (10.0)	*base group*	*base group*	*base group*	*base group*
16 or more	387 (90.4)	905 (91.7)	361 (90.0)	0.78 (0.50-1.21)	0.266	0.96 (0.58-1.61)	0.887
Mental health							
Mental health issues	83 (22.4)	161 (19.0)	92 (25.1)	0.84 (0.59-1.18)	0.312	1.12 (0.75-1.66)	0.577
No mental health issues	288 (77.6)	684 (80.9)	274 (74.9)	*base group*	*base group*	*base group*	*base group*

Appendix 2- Qualitative Component

2.1 Recruitment

After potential participants with positive and negative socioeconomic change (as defined by the quantitative component) were identified, they were contacted via email. All individuals who were contacted received an *Invitation Pack* including the Participant Information Sheet, a Consent Form and a Signposting Information Booklet with general information on support services for ex-Serving personnel in the UK. In total, 33 ex-Service personnel were interviewed. One interview was not recorded due to a technical issue and thus 32 interviews were included in the data analysis.

2.2 Interview Schedule

1. Pre-military experience	**2. Military Experiences**
Briefly discuss pre-military experiences (e.g., socio-economic background, career ambitions and reasons for joining the military): **Q:** "*Please, could you tell me a few things about your childhood and teenage years? What did you think about the military when you were young? Why did you decide to join?*	Briefly discuss military experiences/background: **Q:** "*Would you like to tell me a few things about your life during service, for example things you have enjoyed and things you haven't?*"
3. Approaching the military transition 3a. Nature of the transition: **Q:** "*Why did you leave the military?*", "*Was the decision to leave the military unexpected?*"/ "*Why did you decide to leave the military?*" 3b. Perceptions of transition: **Q:** "*What was leaving Service like for you? /How did you feel about this?*", "*What challenges did you face?*"/ "*What things helped?*", "*Who supported you during this time?* Expand discussion: a) ELs, b) Reservists, c) Female	**4. Military Transition Management** 4a. Perceptions of resettlement: **Q:** "*What support did you receive from the Army/Navy/Marines/RAF?*" (as appropriate), "*Did you access the resettlement programmes or CTP (*The Career Transition Partnership)*? What did you think about this service/why didn't you access it?*" 4b. If mental/physical ill health was the reason for leaving **Q:** "*Overall, what do you think about the support/guidance that was offered to you for your mental health problem/physical injury?*" 4c. Expand discussion: a) ELs, b) Reservists, c) Female **Q:** "*Was there a particular service that you found beneficial/not helpful and why?*", for example, "*Did you receive any additional support or information to help you with your transition?*", "*Did you access CTP Future Horizons?*" What did you think about this service/why didn't you access it?*"

5. Civilian Services	6. Perceptions and experiences after transition

5a. Discuss the support received in civilian life (e.g., NHS, armed forces charities, other relevant services)
 Q: *"What support did you receive when you left the military?", "Did you approach any armed forces charities for support?"*
 Q: Covid-19 - *"Have you contacted any charities/armed forces charities for information, guidance or support during this period?"* (problems related to personal life, health, finances and employment)
 5b. Satisfaction/dissatisfaction with the available services and reasons why
 Q: *"Was there a particular service that you found beneficial/not helpful and why?"*
 5c. If suffer from ill mental/physical health
 Q: *"What do you think about the support you received on how to better manage or cope with* [mental health problem/physical disability]?"
 Q: Covid-19 - *"Was there a particular service that you found beneficial/not helpful and why?"* (specify, e.g., regarding health, employment, finances etc)
	6a. Explore their experiences in chronological order:
	 Q: "*Could you tell me a few things about how you experienced your transition when you returned back home?*"
	   - Socioeconomic status, financial hardship (e.g., owing a house, renting, relocate): *"What happened after you left the military?", "Where did you decide to go and why?"*
	   - Social support from family/friends: *"Who supported you during this time?"*
	   - Positive outcomes: *"Where there any positive things during this time?"*
	   - Challenges: *"What challenges did you face after you transition?", "How did you manage to overcome these challenges?"*
	 6b. Current living situation & Covid-19:
	 Q: "*Were there any changes in your living situation due to the COVID-19 pandemic*?"

7. Employment

Q: *"Would you like to tell me a few things about your work after your transition?", "What is your current working situation?"*

7a. Explore the situation in chronological order:

7a-1. Expectations vs reality

Q: *"What were your perceptions/expectations for civilian employment?"*

"What types of job did you look for?", "Could you please tell me more about your experiences?" (e.g., easy or difficult to find a job), *"In what ways did civilian employment match your job in the military/in what ways did they differ?"*

7a2. Career aspirations → if unemployed/economically inactive explore further e.g. steps they take to improve the current situation]

Q: *"When looking for jobs did you think of the future for example, opportunities to progress, current/future salary, pension etc.*

7a3. Skills and abilities

Q: *"Do you think the skills/qualifications you have gained in the military have helped you when applying for jobs/during an interview/to find a civilian job? Could you tell me more about this?"*

7a4. family responsibilities, ill health → if unemployed/economically inactive explore further, e.g. if this situation hinders their development]

Q: *"Were there any specific factors that made it difficult for you to apply for jobs/attend interviews/maintain jobs?"*

7a5. elaborate more on social support → if unemployed/economically inactive explore further e.g., who supports - tangible/intangible support]

Q: *"Who supported you during this period, for example helped write your CV or prepare for an interview?"*

7b. Job Satisfaction

7b1. if they are or are not satisfied happy with their job

Q: *"Why do you enjoy this job/previous jobs? - are there institutional values that are perceived as similar to the Armed Forces?"*

Q: *"What are the aspects of the job/company that you don't like – do you have any particular career aspirations – do you have any future plans to help you progress?"*

7b2. If unemployed/economically inactive → elaborate more on future aspirations/type of jobs/action to improve current situation for things that were not covered in the previous section.

7b3. Current working situation & Covid-19

Explore the impact of Covid-19 on participants' current working situation (e.g., employed/unemployed)

Q: *"Were there any changes in your life/work due to the COVID-19 pandemic?"*

7c. Support/Relationships in the workplace

7c1. Importance of supportive industries/employers

Q: *"How do you think civilian employers viewed your military experience?", "What about any support/guidance from your employer/colleagues to help you adjust in the new environment?" Could you tell me more about this?"*

Q: *"Could you describe your relationships with your employer/colleagues?"*

7c2. Family responsibilities/ill health

Q: *"Did you feel comfortable discussing your mental health statues/physical problem/family responsibilities with your employer?", "Did you receive any specific support to help you manage family responsibilities/health issues but also be effective at work?"*

8. Public/employers' perceptions	9. Identity	10. Overall perceptions of transition	11. Recommendations
Q: *"How did you experience your reintegration to the community and the workplace?"*	**Q:** *"How does the culture in the Armed Forces compare to civilian culture/society? What do you miss about being in the Armed Forces/what do you enjoy in civilian society?"*	**Q:** "Overall, what do you think about your transition?", "Do you think you could have done some things differently to better manage your transition?"	**Q:** "What do you think the military could improve to better support Service leavers?"