Navigating the external environment for military-to-civilian transition

Findings from the Transition Mapping Study 3

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Abbreviations

FiMT	Forces in Mind Trust
LGBTQ+	Lesbian, gay, bisexual, transgender, queer/questioning, and other gender identities
ONS	Office for National Statistics
MOD	Ministry of Defence
OVA	Office for Veterans Affairs
UK	United Kingdom

Acknowledgements

Chapter 1. **Introduction**

1.1. Context and research objectives

People who serve in the United Kingdom's (UK) Armed Forces and their families are, at some point in their lives, expected to undergo a transition from military to civilian life. Many Service leavers and their families have positive experiences of this process, although the transition can also be complex and challenging given the unique circumstances of military service.[1] Whilst it is evident that significant progress has been made over the last decade to support Service leavers and their families to transition into civilian life, research shows that challenges remain.[2]

The Forces in Mind Trust (FiMT) therefore identified a need to better understand the contemporary transition process, to determine its reach and impact, and to identify what else could be done to fully support ex-Service personnel and their families in achieving a successful transition. To address this requirement, QinetiQ and RAND Europe are conducting a study of the contemporary transition process and experiences thereof (see Box 1 for the full study objectives).

Box 1. Transition Mapping Study 3 objectives

Transition Mapping Study 3 seeks to understand:

- How the transition process currently works across each of the three Service branches (the British Army, Royal Air Force and Royal Navy).

- How the transition process is communicated to Service leavers and their families.

- How the transition process is viewed by stakeholders, recent Service leavers and their families.

- What progress has been made over the last ten years with respect to the transition support available.

- What challenges remain and the potential impact or cost of not addressing them.

- The value to the Armed Forces community and society of improving the transition process, enabling a successful and sustainable transition for all ex-Service personnel and their families.

- Where support could be improved, or resources invested, and how this might be achieved.

- The current UK external environment and its impact on transition.

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1   These unique circumstances can include, among other factors, geographic mobility, oversees relocation, unique occupational risks including risk of injury and death, and accommodation on or in close proximity to military bases.

2   This includes, for example, challenges relating to homelessness, imprisonment and poor mental health, and challenges with finding long-term and adequate employment (see for example Brewer & Herron 2022).

This short report discusses the study's interim findings about the current UK external environment and its impact on transition. Specifically, in relation to this topic, the study aimed to:

- Identify key trends in the external environment that relate to different dimensions of military-to-civilian transition.

- Characterise the implications of these trends for transition experiences and the support provided to Service personnel and their families.

- Understand how these trends may exacerbate or help mitigate unsuccessful transition outcomes and associated societal costs.

The external environment was defined as including all factors that may affect a Service leaver's or a family member's transition outcomes and experiences but which do not relate to either (a) the Service person's characteristics, skills, behaviours or capabilities or (b) the nature of the military environment, military culture and in-Service experiences. We examined the transition environment by looking at different elements of transition. Although there is currently no holistic framework which captures all potential transition outcomes (particularly in terms of what are considered 'successful' and 'unsuccessful' transitions), these elements are generally understood as:

- Education (i.e. the ability to access educational and training opportunities).

- Employment (i.e. finding suitable and sustainable civilian employment).

- Housing (i.e. accessing appropriate housing).

- Social relationships (i.e. maintaining and building relationships with others, including family and community).

- Finance (i.e. maintaining financial wellbeing and resilience).

- Health (i.e. maintaining mental and physical health and wellbeing).

While the focus of the study was on understanding the current external environment, anticipated future changes in the external environment were also noted. In addition, while the external environment may include changes in transition- and veterans-related policy from the Ministry of Defence (MOD), the Office for Veterans Affairs (OVA) or other government departments, this report does not examine these potential changes as they are the focus of other work packages of the Transition Mapping Study.

With regard to military-to-civilian transition, we adopted a broad definition of transition as 'a period of preparation, reintegration and adaptation that all military personnel enter as they approach [and undergo] release from service'.[3] This definition understands transition as a development in a Service person's life-course rather than, more strictly, as the formal process of discharge and resettlement from military service. We also examined the external environment and its impacts on both transition outcomes (e.g. employment status) and transition as an experience of reintegration into civilian society.

1.2. Research approach

To address the research objectives outlined above, we conducted a literature review and an analytical workshop to identify a broad range of trends associated with the current and future environment for transition, and to assess their potential implications.

Initially, we identified and categorised relevant aspects of the external environment that relate to transition. This provided a provisional

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3   Pedlar et al. 2019.

framework, identifying different elements of the external environment and informing a narrative literature review which identified both current and anticipated future trends and aspects of the external environment. Sources for inclusion in the literature review were identified through targeted online searches using key words reflecting the different aspects of the external environment.[4] The literature review prioritised government and non-government reports focused on sectoral trends (e.g. education, healthcare, the labour market) and recent UK publications on different aspects of military-to-civilian transition. Insights from relevant sources were extracted using a structured Excel-based matrix to identify relevant trends and their potential impact on transition.

Following the literature review, we organised a two-part workshop involving 16 stakeholders from government and the service charity sector, as well as selected subject matter experts, to refine, validate and expand the literature review findings. Participants included representatives from the MOD, various Service charities, and other organisations from the Armed Forces sector (e.g. the Service Children's Progression Alliance and the Armed Forces Covenant Fund Trust). Participants included practitioners and experts with specific thematic expertise (e.g. housing, healthcare, Service children), as well as organisations working with different segments of the Armed Forces community. The first part of the workshop focused on reviewing and validating the trends and factors identified by the research team, as well as identifying additional (particularly future) trends and factors that may shape the external environment. The second part of the workshop discussed key implications of the changing external environment for (a) transition outcomes and (b) transition support, in addition to identifying potential responses.

It is important to note several caveats and limitations of the research methodology. Firstly, this report was informed by a narrative literature review. The non-systematic nature of the review means that the findings relating to trends in the external environment and its impacts may not be exhaustive, and the research team did not conduct a critical appraisal of the evidence described in each source. Secondly, the workshop gathered a diverse but relatively small group of experts and stakeholders. Their perspectives, which informed this report, may not be fully representative of the wider community of experts and practitioners working with Armed Forces populations. Thirdly, it is important to note that the report points to some potential implications of the external environment which are based on expert judgement rather than empirical observations. Where future trends are discussed, it is also important to note that the future is inherently uncertain and the report should not be interpreted as a prediction, but rather a broad assessment of potential future changes in the external environment.

1.3. Structure of this report

In addition to this introductory chapter, this report is structured in two chapters:

- **Chapter 2 – Current and future trends in the external environment** discusses the key trends in the external environment and how it is expected to evolve.

- **Chapter 3 – Implications of the external environment for transition** summarises how key trends in the external environment are understood to positively or negatively impact transition experiences and outcomes.

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4   The key words 'education, social relationships and community, employment, housing, finance, health and wellbeing' were searched in combination with 'UK sector landscape', 'UK veterans' and 'UK trends'. The research team also reviewed recent reports from the Forces in Mind Trust.

Chapter 2. Current and future trends in the external environment

This chapter discusses the current and future trends that characterise the external environment for the transition of Service leavers and their families. Each section discusses the key external developments affecting different elements of transition, or those that may do so in the future, drawing on existing literature and stakeholder workshop discussions. Many of the trends discussed here are not unique to the Armed Forces community and simply reflect wider developments in the UK economy, socio-cultural and political environment, although some have specific implications for Service leavers and their families compared to the general population.

2.1. Education

In the study workshop, experts and stakeholders highlighted education and training as particularly important aspects of transition for current cohorts of Service personnel. As more Service personnel are leaving the Armed Forces at working age, education and training may be of increasing importance to Service leavers' transition outcomes.[5] To secure suitable civilian employment, it is important for Service leavers to understand how skills gained in military employment may be transferred and applied in civilian workplaces, and where they may have gaps in their professional profiles

and thus need to seek out further education or training. For Service children, educational continuity also continues to be an important indicator of successful transition.

In this context, there may be both opportunities and challenges for Service leavers and their families stemming from the external education environment. On the one hand, **record high levels of educational attainment in the UK** indicate improved access to education opportunities and quality of school-age education, including for those from disadvantaged areas and backgrounds.[6] England in particular has had strong performance in average school-age educational attainment levels compared to other high-income countries, with literacy and numeracy skills improving significantly in the last 10 to 15 years.[7] Though COVID-19 caused significant disruption to children's education, subsequent actions by schools are thought to have made up a significant amount of the 'lost learning' resulting from the pandemic.[8]

In higher education, the improved accessibility of higher-education programmes has at least in part followed the **proliferation of online or hybrid learning**, which has mirrored developments in the labour market accelerated by the COVID-19 pandemic.[9] In combination with recent developments in educational attainment, this indicates that Service leavers,

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5   RAND Europe research workshop, 12 June 2024.

6   Bolton & Lewis 2024.

7   Farquharson et al. 2024.

8   Farquharson et al. 2024.

9   Salama & Hinton 2023.

partners and children may have better access to education and training opportunities through distance learning, or by combining studying with part- and full-time employment. However, research also indicates that increasing levels of educational attainment have led to a high saturation of (over)-qualified workers in the labour market,[10] meaning that Service leavers and partners may face increased competition in job searching and be more likely to experience under-employment.

There are also concerns that increasing levels of educational attainment obscure **persisting and, in some cases, increasing inequities in education**.[11] These inequalities exist across all segments of the education sector and significantly impact the qualifications that children reach into adulthood.[12] Figure 1, for example, shows that at the age of 26, people from socio-economically deprived backgrounds are significantly less likely to achieve a Level 6+ qualification (i.e. qualifications including and above advanced-level, such as Bachelor of Arts or Bachelor of Science[13]) than those from least deprived backgrounds or independent schools. As well as disparities in educational outcomes among students from different socio-economic backgrounds, there are persisting concerns about demographic inequalities (e.g. women are more likely to enter higher education and complete undergraduate studies) as well as the impacts of a 'digital divide' on educational

outcomes (i.e. unequal access to technology-enabled education).[14] In relation to the Armed Forces community, the long-term impact of educational inequalities on younger cohorts of Service children is a significant concern in the sector (in part due to the slow pace of change to address systemic inequities in the sector).[15]

Lastly, education outcomes and experiences among the Armed Forces community may be affected by **systemic pressures on the education workforce**, especially those resulting from budget pressures and increasing teacher workloads.[16] Growing teacher workloads particularly reflect a shortage in the number of teachers in state-funded schools matched against the increasing pupil numbers, and thus an increasing pupil-to-teacher ratio (number of pupils per teacher).[17] Although these issues have chiefly affected primary and secondary education, universities have also faced funding challenges and a decline in government funding (real-term and as a share of national income).[18] This has sparked concerns about a reduction in the quality of educational provision and learning experiences, secondary services such as counselling, and careers support for university students.[19] Overall, these trends may make it challenging for schools to adequately address issues such as a sharp increase in the number of children with special educational needs, rising absenteeism, and increasing prevalence of emotional and behavioural

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10   CIPD 2022.

11   Bolton & Lewis 2024, Farquharson et al. 2024.

12   RAND Europe research workshop, 12 June 2024.

13   For further information on qualification levels in the UK, see 'What qualification levels mean [Gov.uk]'.

14   Bolton & Lewis 2024, Farquharson et al. 2022, Pearson 2023.
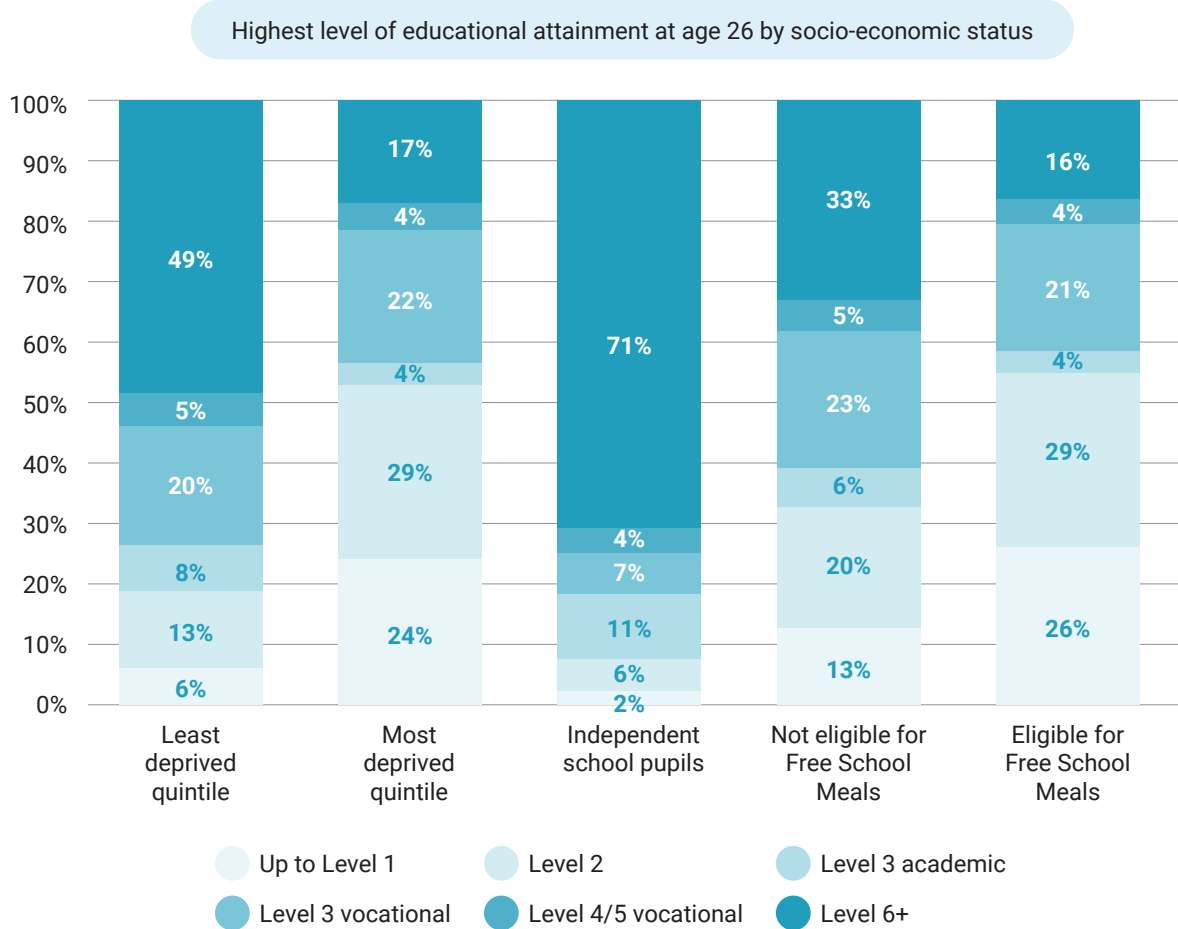
15   RAND Europe research workshop, 12 June 2024.

16   Andrews 2022, Pearson 2023.

17   Maisuria et al. 2023:5.

18   QAA 2024, Farquharson et al. 2022.

19   QAA 2024.

Figure 1. Socio-economic disparities in educational attainment

Highest level of educational attainment at age 26 by socio-economic status

	Least deprived quintile	Most deprived quintile	Independent school pupils	Not eligible for Free School Meals	Eligible for Free School Meals
Level 6+	49%	17%	71%	33%	16%
Level 4/5 vocational	5%	4%		5%	4%
Level 3 vocational	20%	22%		23%	21%
Level 3 academic	8%	4%	4%	6%	4%
Level 2	13%	29%	7%	20%	29%
Up to Level 1	6%	24%	11%	13%	26%
			6%		
			2%		

Legend: Up to Level 1 · Level 2 · Level 3 academic · Level 3 vocational · Level 4/5 vocational · Level 6+

Source: RAND Europe visualisation of data from Espinoza et al. 2013.
Note: Percentages may not add up to 100 percent due to rounding.

difficulties among school-age children,[20] with implications for the support available to Service and ex-Service children.

2.2. Employment

As well as education and training, employment is also a key aspect of military-to-civilian transition for Service leavers and their partners. Existing research and stakeholder insight points to several changes in the external environment which could impact Service leavers' and their partners' employment outcomes and experiences. These include the **changing nature of work and the workplace, changing skills supply and demand in the civilian economy, and demographic trends affecting the dynamics of the labour market.**

The **rise of flexible working** – including remote and hybrid working, as well as part-time, condensed hours, job-sharing, self-employment and the 'gig economy' – continues to redefine the nature of work and contemporary

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20   Farquharson et al. 2024.

workplaces. Flexible working saw a significant increase during and in the aftermath of the COVID-19 pandemic, and there continues to be high demand for workplace flexibility. A recent change in employment law, for example, granted workers the right to request flexible working from the first day in a new job, underscoring the fact that remote and hybrid working has become embedded in the nature of employment.[21] However, some research and data has shown that there is an 'unmet demand for varying types of flexible working' and employers are scaling back on flexible employment offers.[22] As Figure 2 below shows, it is challenging to estimate labour market-wide trends in flexible working, as available data uses different measures and definitions of flexible working, resulting in contrasting estimates of how the availability of flexible working is evolving across the UK. Additionally, the availability of flexible and hybrid working differs across industries (Figure 3). In relation to transition, it is therefore unclear whether the evolution of remote and hybrid working may have a positive, negative or neutral effect on Service leavers' and their partners' employment outcomes.

Figure 2. Trends in flexible and hybrid working across different data sources

Proportion of flexible and hybrid working in the labour market

- Flexible jobs in the labour market [Timewise]
- Flexible (advertised) roles [Wave-rs.co.uk]
- Hybrid workers [ONS]
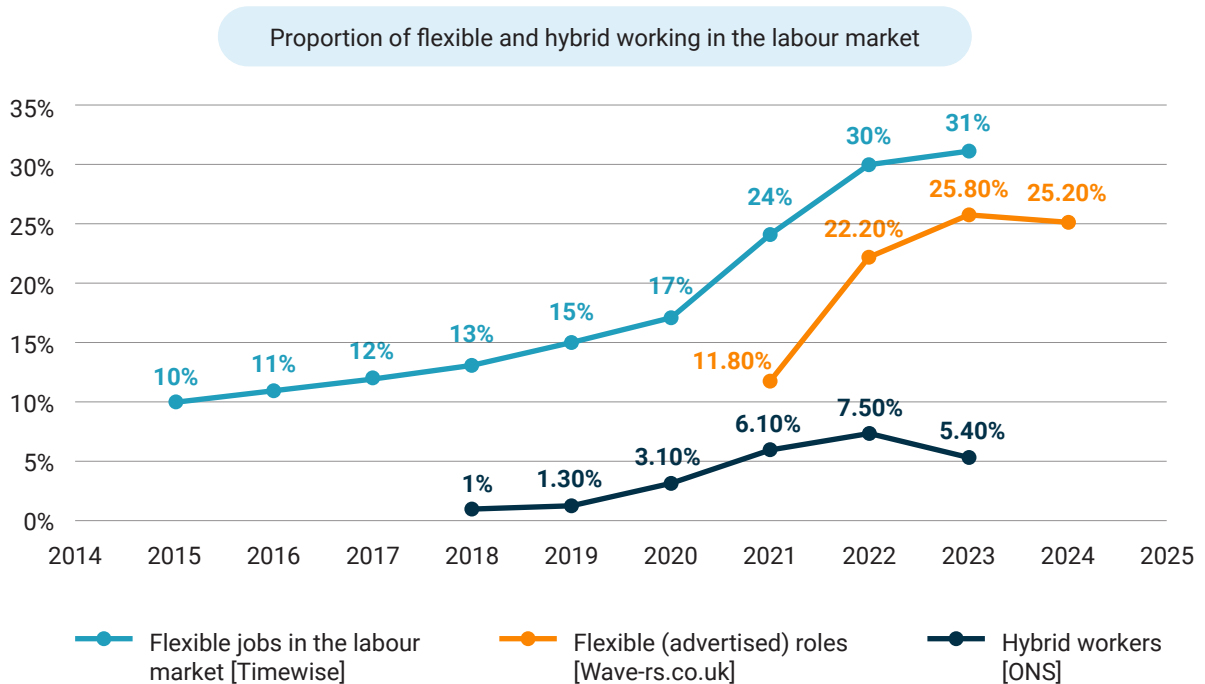
Source: RAND Europe visualisation of data from Timewise 2023, Wave-rs.co.uk 2024 and ONS 2024.

21   Butterworth 2024.

22   CIPD 2023, Butterworth 2024.

Figure 3. Availability of hybrid and remote working across industries

Working location of workers across UK industries

Industry	
All businesses	
Information and communication	
Professional, scientific and technical activities	
Education	
Real estate activities	
Administrative and support service activities	
Arts, entertainment and recreation	
Wholesale and retail trade; repair of motor vehicles and motorcycles	
Human health and social work activities	
Manufacturing	
Construction	
Transportation and storage	
Other service activities	
Accommodation and food service activities	

0%   10%   20%   30%   40%   50%   60%   70%   80%   90%   100%

● Using a hybrid model of working   ● Working from home

● Working from a designated workspace   ○ Other

Source: RAND Europe visualisation of data from the ONS Business Insights and Conditions Survey.

Further to the changing nature of work and the workplace, there are also **changes in skills supply and demand, resulting in job growth and decline in different parts of the economy**. Technological innovation, climate change and other macro-trends are reshaping which skills are in high demand across different sectors, driving job growth in roles linked to technology, digitisation and sustainability, among others. Correspondingly, digital and data skills are likely to increase in importance in many sectors.[23] Alongside macro-trends such as technological change, future job growth and decline may also reflect UK economy-specific developments. This includes expected growth in the services industry, underpinned by a growing emphasis on

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high-skilled labour and a decreasing reliance on low- and middle-skilled employment.[24]

Workshop participants highlighted the fact that future developments in skills demand may open up new opportunities for Service leavers and their partners to pursue jobs in fast-growing sectors where skills in the civilian labour market are scarce. There are, however, additional considerations and risks, and it is anticipated that job growth in some areas will be reflected in a decline in others (e.g. clerical and secretarial roles, low- and middle-skilled manufacturing).[25] Soft skills, such as communications and critical thinking, are expected to increase in importance as the labour market faces **increased risk of disruption due to rapid changes in skills demand**.[26] This means that transferrable soft skills will increase in importance for Service leavers and their partners looking for civilian employment, as will the ability and readiness to re- or up-skill.

From a demographic perspective, labour-market conditions for Service leavers and their partners continue to be affected by **demographic changes in the UK workforce**. Population ageing, growing ethnic diversity and a growing proportion of workers with caring responsibilities are all expected to affect UK labour-market dynamics and employer policies. For example, some sectors may face pressures to invest in the recruitment and development of young talent due to population ageing, offering opportunities for Service leavers and partners in the earlier stages of their careers.[27] The emphasis placed on

adopting inclusive workplace practices may also increase as a result of growing workforce diversity. This could benefit Service leavers and their partners moving into new civilian employment, particularly those with special needs or caring responsibilities.

As in the education sector, however, there are **persistent inequalities** in the labour market which point to potential disadvantages among some demographic groups. For example, recent analysis from the House of Commons showed the following[28]:

- While women are more likely to complete higher education, men are more likely to be in 'highly skilled' employment and have higher average earnings after completing undergraduate studies.

- While white students are under-represented in higher education in comparison to other broad ethnic groups, white graduates have higher employment rates than other groups.

- Students with reported disabilities, particularly social and communication disabilities (e.g. students on the Autistic Spectrum Disorder), are less likely to go into 'highly skilled' employment after undergraduate studies.

As these inequalities may vary in different sectors, they may not have a clear-cut impact on Service leavers' and their partners' employment outcomes and experiences. However, they point to persistent potential barriers to employment which some groups of Service leavers and their partners may experience in the civilian labour market.

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24   CIPD 2015.

25   WEF 2023, Skills and Productivity Board 2022.

26   Skills and Productivity Board 2022.

27   CIPD 2015.

28   Bolton & Lewis 2024.

2.3. Social relationships and identity

From a social perspective, military-to-civilian transition involves significant changes in a Service person's social identity, networks and relationships. Due to the nature of the military as a 'total institution with high levels of social integration, regimentation and social control',[29] joining and leaving the Armed Forces can involve intense cultural and social adaptation. From a social identity perspective, major life-course transitions conventionally challenge a transitioner's sense of self, creating opportunities as well as risks of poor outcomes associated with identity crises (e.g. elevated stress, increased risk of adverse health outcomes and suicidality).[30] Transition from the military also involves both the loss and gaining of new social relationships as Service personnel move from military to civilian employment and change their place of residence.

Recognising this, it is clear that **the social environment into which Service personnel transition is evolving**: an increasing number and proportion of individuals in the UK have caring responsibilities; the participation of women in the labour market continues to increase, with a corresponding growth in dual-earner households; and a greater proportion of young adults live alone compared to previous generations. Overall, according to the National Centre for Social Research, these and other demographic trends have contributed to a gradual change in the UK's social climate, with the UK population becoming increasingly liberal with regard to social issues over the last few decades.[31] This indicates that Service leavers and families may face a more liberal and inclusive community environment.

Increasing concerns over loneliness and social isolation is another notable societal trend already affecting the Armed Forces community. While existing research and government statistics show that the number of adults experiencing loneliness has remained consistent at about six per cent over the past five years, there is some evidence that the prevalence of loneliness is increasing over time, and is markedly higher for those in younger age groups (see Figure 4) and people with disabilities.[32] Though the COVID-19 pandemic has had a recorded negative impact on social connectedness, longer-term trends including digitisation of communications and technology-enabled connectivity have also played a role. Emerging research has, for example, shown that while digital connectivity can support social connections, there can also be negative impacts due to digital exclusion.[33]

Finally, there is a sense among experts and stakeholders that the UK is seeing a **growing distancing between military and civilian communities**, with larger segments of the general population lacking familial links to, and therefore understanding of, the Armed Forces community.[34] Together with the long-term trend of national service models being replaced by professional militaries and skewed portrayals of military communities in the media, this is seen to have contributed to a growing disconnect between military and civilian

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29   Smith & True 2014.

30   Jetten et al. 2012, Keeling 2024, Kroger 2007.

31   Curtice 2023.

32   Department for Culture, Media and Sport 2023, Emerson et al. 2023, Ipsos 2022, Mansfield et al. 2024.

33   BPS Communications 2024, Tahmaseb-McConatha 2022.

34   Strachan & Harris 2020, RAND Europe research workshop, 12 June 2024.

Figure 4. Reported prevalence of loneliness among adults in England

Reported frequency of loneliness by age group

Legend: 16−24, 25−34, 35−44, 45−54, 55−34, 65−74, 75+
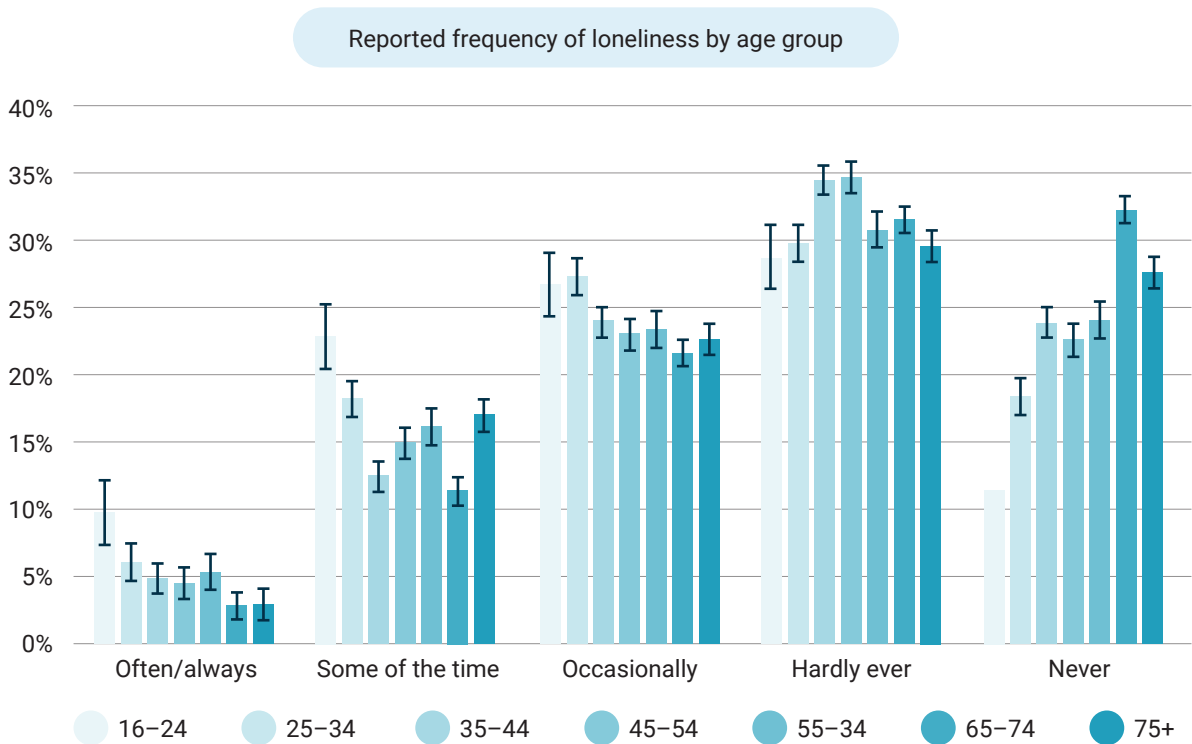
Source: Community Life Survey, ONS 2018.

identities.[35] This separation and associated lack of understanding may have various direct and indirect impacts on Service leavers' and families' experiences, including their sense of belonging in a community, workplace inclusion and the formation of a veteran/civilian identity. The changing geopolitical landscape may reinforce or mitigate this trend in the future, as national security and defence – and, as a result, the Armed Forces – become more central to public discourse.[36] Veterans' own evolving perceptions of identity could further play a role in this context. Workshop participants, for example, noted that many former Service personnel (particularly minority groups, such as women and LGBTQ+[37]) may not self-identify as 'veterans', and that some communities act as identity 'gatekeepers' by defining who is – and, by implication, who is not – a 'veteran'.[38]

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35   RAND Europe research workshop, 12 June 2024.

36   RAND Europe research workshop, 12 June 2024.

37   Lesbian, gay, bisexual, transgender, queer/questioning, and other gender identities.

38   RAND Europe research workshop, 12 June 2024.

2.4. Finance

The UK's **ongoing cost-of-living crisis**[39] represents the single most defining trend affecting financial wellbeing and outcomes among the Armed Forces community. Though some indicators of the cost-of-living crisis have decreased recently (e.g. inflation rates), the UK population continues to navigate four key issues which have underpinned the crisis[40]:

- A rapid increase in energy costs, including the price of fuel for domestic heating and transport.

- Increasing cost of household services, including gas, electricity, mortgage and private rental costs.

- Increasing food and beverage prices, driven by increasing costs of energy and transport.

- Increasing prices of consumer goods, underpinned by a supply–demand imbalance and supply-chain disruptions from the COVID-19 pandemic.

The impact of the cost-of-living crisis and subsequent rates of recovery have been highly uneven across the UK, accentuating socio-economic disparities and different levels of economic vulnerability.[41] At the micro-economic level, research indicates that many UK families' saw their savings decrease due to the persistent effects of rising inflation and a decline in real-term wages.[42] As a result, it is estimated that there has been a **decline in financial resilience among the UK population** due to a reduction in disposable income and growing resource constraints across key support services.[43]

While the long-term impacts of the cost-of-living crisis are uncertain, they are likely to differ across demographic groups and, correspondingly, different parts of the Armed Forces community. For example, young professionals are more likely to be affected by higher housing costs and may suffer greater mental-health challenges due to associated reductions in financial security. Meanwhile, families and mid-career professionals have seen their financial resilience more severely affected by the crisis overall due to the combined effects of increasing prices, interest rates and mortgage costs.[44] Financial vulnerability is also unequal across different socio-economic groups, household types, and households with various ethnicities, occupations and disabilities.[45] Table 1 captures ONS statistics regarding the financial vulnerability of households with different characteristics in these areas, identifying lone parents with dependent children, renters, Black, African, Caribbean and Black British households, and those with a limiting disability or long-standing illness, as being particularly financially vulnerable.

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39   The cost-of-living crisis has been defined as 'the fall in real disposable incomes (that is, adjusted for inflation and after taxes and benefits) that the UK has experienced since late 2021'. Source: Hourston 2022.

40   Pugh 2023.

41   Pugh 2023.

42   FCA 2022, Pennels 2024, Pugh 2023.

43   Pennels 2024.

44   Pennels 2024.

45   ONS 2023.

Table 1. Disparities in financial resilience and household characteristics

Household characteristics	Proportion of households that can afford a 25% fall in household employment income over a three-month period	Proportion of households that cannot afford a 25% fall in household employment income over a three-month period
All households	**73%**	**27%**
Comparison of household types		
Lone parent and dependent children	45%	55%
Lone parent and non-dependent children	65%	35%
Couple and dependent children	69%	31%
One-person household	72%	28%
More than one family and other household types	75%	25%
Couple and non-dependent children	83%	17%
Couple only	85%	15%
Household tenure		
Renting	52%	48%
Other	72%	28%
Buying with a mortgage	78%	22%
Owner occupier	93%	7%
Ethnicity of household head		
Black, African, Caribbean and Black British	47%	53%
Other ethnic groups	54%	46%
Mixed or multiple ethnic groups	66%	34%
White	74%	26%
Limiting disability or longstanding illness of household head		
Limiting disability or longstanding illness	66%	34%
No limiting disability or longstanding illness	74%	26%

Source: Wealth and Assets Survey (WAS), ONS 2023.

From a public-policy perspective, the financial wellbeing of Service leavers and their families can, in the context of transition, be significantly affected by two issues: the **social security and benefits system** and **childcare benefits**. With regard to the former, recent research with Armed Forces veterans has shown that the benefits system is complex and difficult to navigate, potentially increasing the vulnerability of those who are already likely to be at risk financially.[46] This and future developments of the welfare system will therefore have a significant impact on the financial wellbeing of some segments of Service leavers and their families. With regard to the latter, childcare accessibility and availability have been continuously identified as a significant concern for military families and (in interaction with partner employment challenges) a key determinant of financial resilience.[47] Recent changes in policy have led to increases in childcare support for working parents, though challenges remain due to gaps in the availability of places and the fact that government funding has not caught up with increasing childcare costs.[48]

2.5. Housing

As mentioned in the previous section, **increasing housing costs** have been a significant factor underpinning the cost-of-living crisis. Despite a recent improvement in housing affordability compared to previous years, the long-term trend is one of decreasing affordability of housing across the UK, both in the private property and rentals markets.[49] Figure 5, for example, shows how average housing prices have increased across England, Wales, Scotland and Northern Ireland, while average disposable household incomes have been relatively stagnant. The trend of decreasing housing affordability has resulted, in part, from a lack of supply-side housing interventions and the slow pace of current and planned housing construction, exacerbating the mismatch between the limited supply of housing and the growing demand for it.[50] This situation varies across the UK, with England being identified as presenting the most challenges in terms of housing accessibility and affordability, whereas housing supply more closely matches demand in the devolved nations.[51]

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46   Scullion et al. 2019.

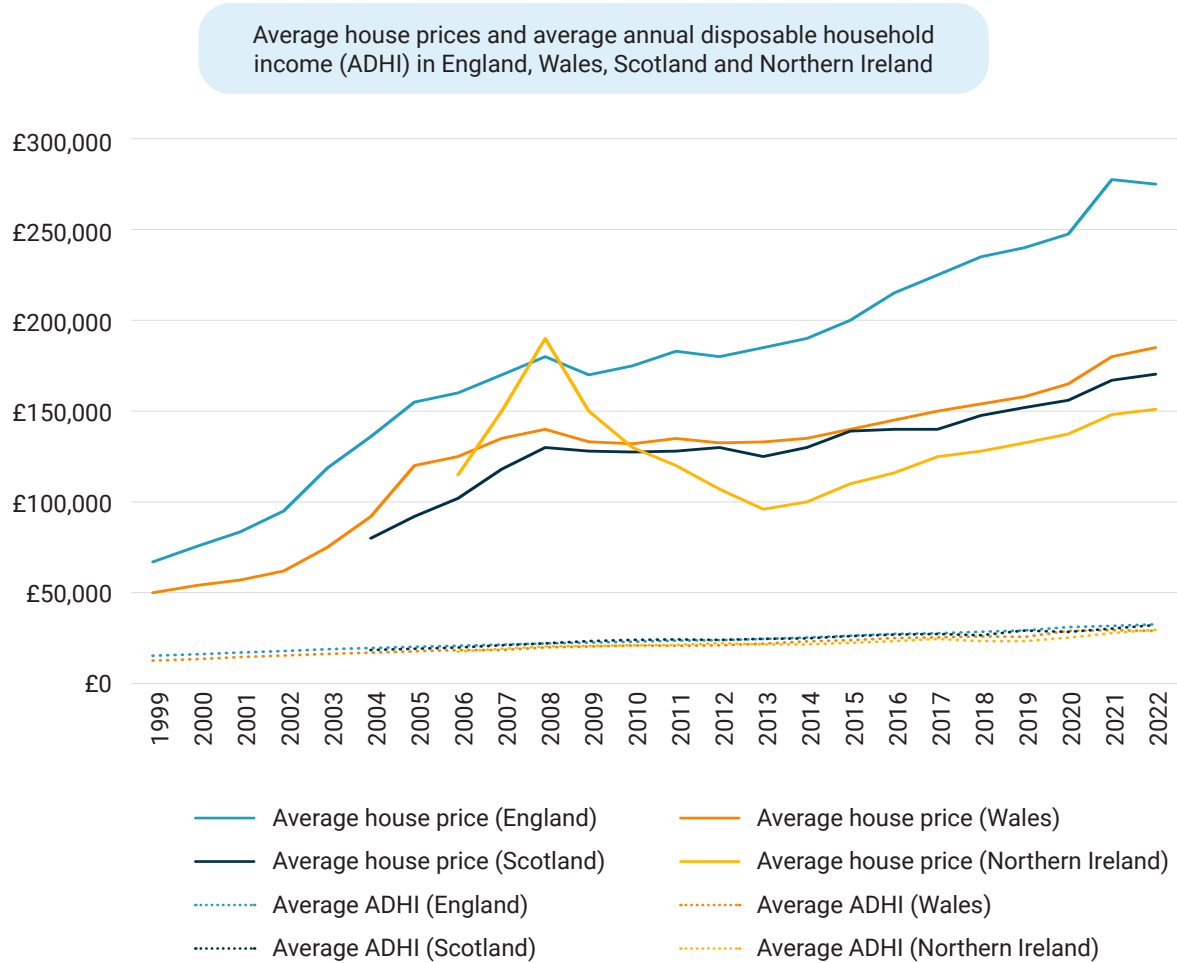47   RAND Europe research workshop, 12 June 2024.

48   BBC 2024.

49   Reiter 2024, RICS 2024.

50   Oliver 2024, Stephens et al. 2022.

51   Stephens et al. 2022.

Figure 5. Increase in housing costs in comparison to household incomes in the UK

Average house prices and average annual disposable household income (ADHI) in England, Wales, Scotland and Northern Ireland

Legend:
— Average house price (England)
— Average house price (Scotland)
····· Average ADHI (England)
·-·-· Average ADHI (Scotland)
— Average house price (Wales)
— Average house price (Northern Ireland)
····· Average ADHI (Wales)
····· Average ADHI (Northern Ireland)

Source: RAND Europe visualisation of data from the ONS Housing purchase affordability dataset.

Note: ADHI = Annual disposable household income. Averages refer to median house prices and household incomes.

As a result of developments in housing costs, the UK has seen a **significant decline in home ownership** in the last 20 years.[52] This decline has been most pronounced among younger age groups, who often face greater barriers with respect to meeting deposit thresholds and who rely more heavily on family support.[53]

Though the Forces Help To Buy scheme supports serving personnel into home-ownership, challenges such as increasing housing prices and barriers to finance-access for first-time buyers may still negatively affect military families.[54]

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52   Wilson et al. 2021.

53   Wilson et al. 2021.

54   Stephens et al. 2022.

As well as private rentals and home ownership, **the housing market has been constrained with regard to social housing**.[55] In 2022 the UK Housing Review concluded that spending cuts and tougher sanctions have negatively affected access to social housing, noting that 'the "safety-net" of social rented housing has been maintained in Scotland, Wales and Northern Ireland, while in England it risks becoming simply an "ambulance service".'[56] Pressures on the social-housing system have also redefined the role of social housing itself, with it now being considered a service for those with the highest need rather than an affordable option for a cross-section of UK society.[57] This indicates that accessing social housing may become more difficult for transitioning families in the future, with only those with considerable housing need gaining access. Even for this group, however, recent research indicates that ex-Service personnel can face challenges and long waiting times in accessing social housing.[58]

2.6. Mental and physical health and wellbeing

As with housing, the UK has been navigating **pressures on the healthcare sector resulting from growing demand for services coupled with diminished capacity**. Growth in demand for healthcare services has been particularly driven by population ageing, healthcare needs becoming more complex (e.g. resulting from long-term and multiple conditions), and rising treatment costs.[59] Issues with sectoral capacity have, meanwhile, resulted from workforce supply challenges and low government spending increases, which have stifled the recruitment and retention of healthcare workers.[60] The resulting demand–supply mismatch has led to a worsening performance of the UK public-health sector, including longer waiting lists for treatment, extended ambulance response times, and the limited availability of general practitioner and dental appointments.[61] Similar challenges with sectoral capacity have been identified in adult care.

Systemic challenges in the health and care sector have also raised concerns over the quality and accessibility of care, particularly for those with protected characteristics.[62] In mental healthcare, for example, inequitable access to services among ethnic minority groups and older demographics has persisted despite efforts to address this phenomenon by the relevant authorities. Among the leading factors that have been identified as contributing to such uneven accessibility are stigma, discrimination, perceived appropriateness and availability of support, difficulties in recognising mental-health problems, and limited trust in service providers.[63]

Despite these persisting concerns, **recent innovation in the health- and social-care sector promises significant improvements in care delivery**. The COVID-19 pandemic has accelerated changes in the delivery of care, with healthcare adapting to new

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55   Cromarty & Barton 2024.

56   Stephens et al. 2022.

57   Stephens et al. 2022.

58   O'Malley et al. 2024.

59   Hoddinott 2023, NHS England 2021.

60   Hoddinott 2023.

61   Care Quality Commission 2023.

62   Care Quality Commission 2023.

63   Lowther-Payne et al. 2023.

ways of working (e.g. telehealth and online consultations).[64] The integration of emerging technologies, particularly artificial intelligence, also presents opportunities for improving diagnosis, enhancing service quality and efficiency, as well as enabling more personalised and holistic care.[65]

As well as the technological nature of care provision, societal attitudes are evolving and shaping how society approaches and accesses healthcare. For example, **decreasing social stigma around mental health** is understood to have improved the social acceptability of mental-health conditions and reduced barriers to those seeking help.[66] Though positive, this has, among other factors, driven an increased demand for mental-health services, amplified by the deterioration of mental health since the COVID-19 pandemic.[67] As the negative impacts of the pandemic are expected to be felt over a longer period of time, it is likely that capacity within public mental-health services will remain low.

2.7. Cross-cutting trends

In addition to thematic trends relating to the distinct elements of transition detailed above, there are also aspects of the external environment which may affect transition experiences more broadly. These cross-cutting trends include:

- **The long-term impact of COVID-19 on Service leavers and their families, as**

well as on government and the Service charity sector.** The effects of COVID-19 have persisted across multiple sectors and domains, including employment (with rising levels of hybrid and remote working), healthcare and social connectivity. Long-term effects from the pandemic are also being felt in the Service charity sector, with members facing a growing complexity of user needs, staffing problems, retention issues and workforce wellbeing challenges.[68]

- **The process of devolution and pressures on local government.** The UK is undergoing a process of continuous devolution and decentralisation, albeit at different speeds across national, regional and local levels of government. This trend may make the external environment more heterogeneous for Service leavers and families as regions and localities gain more control over policies and service delivery.[69] There are also increasing concerns over the capacity and long-term resilience of local government, as many local councils already face severe resource constraints.[70]

- **The long-term impact of Brexit and geopolitical developments.** In addition to Brexit and its long-term impacts on the UK economy and labour market, geopolitical trends such as great power competition and the UK's engagement on the world stage may affect the life-course trajectories and experiences of Service leavers and families. In particular, as the economy is

64   NHS England 2021.
65   Lake 2019, Miller & Polson 2019.
66   BACP 2021.
67   Daly et al. 2020.
68   RAND Europe research workshop, 12 June 2024.
69   Future Agenda 2020.
70   RAND Europe research workshop, 12 June 2024.

closely intertwined with national security and geopolitics, potential future conflicts could have significant implications for their employment and financial wellbeing, together with how they are perceived by members of the public.

- **The changing information environment.** As emerging technologies further change how people consume and exchange information, it is expected that risks of misinformation, disinformation and mistrust in traditional information sources will increase. While this trend affects the population at large, there may be unique challenges for the Armed Forces community. Workshop participants noted that in comparison to the wider population, Service leavers and families frequently require more and better access to information about transition processes and support.[71] It will therefore be crucial for public and private service providers to adapt to the changing information environment and improve communications to ensure information for Service leavers and families is both accurate and consistent.

- **Demographic changes in UK society.** Trends such as population growth, population ageing and the increasing diversity of UK society in terms of ethnicity and nationality are anticipated to have various impacts on public sectors and sociocultural dynamics. At a minimum, population ageing in combination with a shrinking working-age population is expected to put increased pressure on labour markets, workplaces and economic growth. As the demand for health and social care increases, public health and social care and welfare services will be increasingly strained.[72]

- **Climate change-related developments.** As governments including the UK work towards adapting to climate change through energy transitions and the adoption of renewable technologies, it is expected that resilience and climate adaptation will be increasingly central to economic activity and the labour market.[73] These developments could significantly shape socio-economic activity in different regions and localities, potentially creating new opportunities for families as well as increasing costs (e.g. energy and consumer goods). Changes to the global climate are also expected to increase the risk of public-health emergencies, with greater emphasis on preparedness and societal resilience required in return.

- **Technological change, including improved digital connectivity and the wider adoption of new technologies.** The impacts of technological change are wide-ranging and could have varying implications with respect to military-to-civilian transition. On the one hand, developments in technology may create opportunities for employment in corresponding sectors and contribute to improvements in service provision (e.g. in health and social care).[74] On the other hand, however, risks may arise from the increased likelihood of labour-market disruption and rapid changes in demand for skills.

The next chapter discusses how these and the thematic trends discussed earlier in this report may affect transition outcomes and experiences among the UK Armed Forces community.

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71   RAND Europe research workshop, 12 June 2024.

72   D'Ambrogio 2023.

73   Future Agenda 2020.

74   Future Agenda 2020.

Chapter 3. Implications of the external environment for transition

Building on the discussion of key trends in the external transition environment in Chapter 2, this chapter reflects on the implications of the changing environment for transition experiences and support. It begins by summarising what the changing external environment means for Service leavers' and their families' experiences of transition, how these trends may exacerbate or help mitigate unsuccessful transition outcomes and costs, and what this implies for transition support. It then discusses additional considerations for understanding how the external environment may affect transition experiences in practice.

3.1. Key issues for the contemporary military-to-civilian transition process

Overall, workshop participants assessed that **the external environment for transition is becoming increasingly complex**, with the individual exposed to a greater number of pressures and stress factors. In this complexity, 'polycrisis' – the accumulation of compounding crises, where concurrent shocks and interconnected risks combine to create a crisis worse than the sum of its parts – is becoming a more prominent feature of many families' experiences, amplifying anxieties about the future.[75] This presents challenges but also opportunities for Service leavers and families to have positive transition experiences and become more resilient against various

shocks and stressors. As the majority of Service personnel and families have positive transition experiences, **challenges in the external environment are still likely to only affect a disproportionately small segment of the Armed Forces community**. As such, while several developments described in the previous chapter imply that the external environment is increasingly demanding for Service leavers and families, it is likely that most transition experiences will remain positive.[76]

Several opportunities for improving transition outcomes among Service leavers and their partners relate to employment. The changing nature of work and the proliferation of flexible working may make it easier for Service leavers and their partners to access and maintain suitable jobs, while changes in skills demand and supply may open up new opportunities for employment in rapidly growing sectors. In addition, an increased focus on inclusivity in the labour market may make many workplaces more inclusive towards the Armed Forces community. Technological innovation also presents opportunities to improve services and support for the community in the health- and social-care sector, as well as in education and training delivery.

In contrast, there appear to be key challenges relating to the persistent impacts of the cost-of-living crisis, the housing landscape, deepening inequalities, the quality and capacity of the health- and social-care sectors, and the increasing complexity of the information

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75   RAND Europe research workshop, 12 June 2024.

76   RAND Europe research workshop, 12 June 2024.

environment. These trends may exacerbate risks and costs of unsuccessful transition in various ways:

- **The persistent impacts of the cost-of-living crisis indicate that, overall, Service leavers and families may face more risk of financial instability.** Increasing housing, energy and childcare costs are particularly common causes of decreasing financial resilience among the UK population, albeit financial risks differ across socio-economic and demographic groups. As a confounding factor, workshop participants noted that upstream interventions to support the financial resilience of military families have thus far not caught up with the changing economic environment. Improving upstream interventions should therefore be prioritised to mitigate increased financial vulnerability among the community.

- **The long-term trend of increasing housing costs across the property and rental markets is likely to amplify housing-related vulnerabilities among Service leavers and families.** The declining availability of social housing may particularly exacerbate the risk of homelessness for vulnerable Service leavers and family members. Addressing gaps and limitations in the housing support landscape could help mitigate this risk, as the current landscape is complex and can be difficult for beneficiaries to navigate.[77]

- **There are indications of deepening inequality across several areas including education, healthcare and social connectivity.** This implies that some segments of the Armed Forces community may face greater disadvantages in the future. These disadvantages may amplify the risks of poor educational outcomes

for Service children, undermine access to quality care, and amplify loneliness and social isolation due to digital exclusion.

- **In the context of health and care, the combination of increased demand and capacity constraints in the public-health sector are decreasing care quality and accessibility.** These challenges may increase challenges and barriers for Service leavers and family members to access quality care, with those living in disadvantaged and socio-economically deprived communities more likely to face barriers in accessing care.
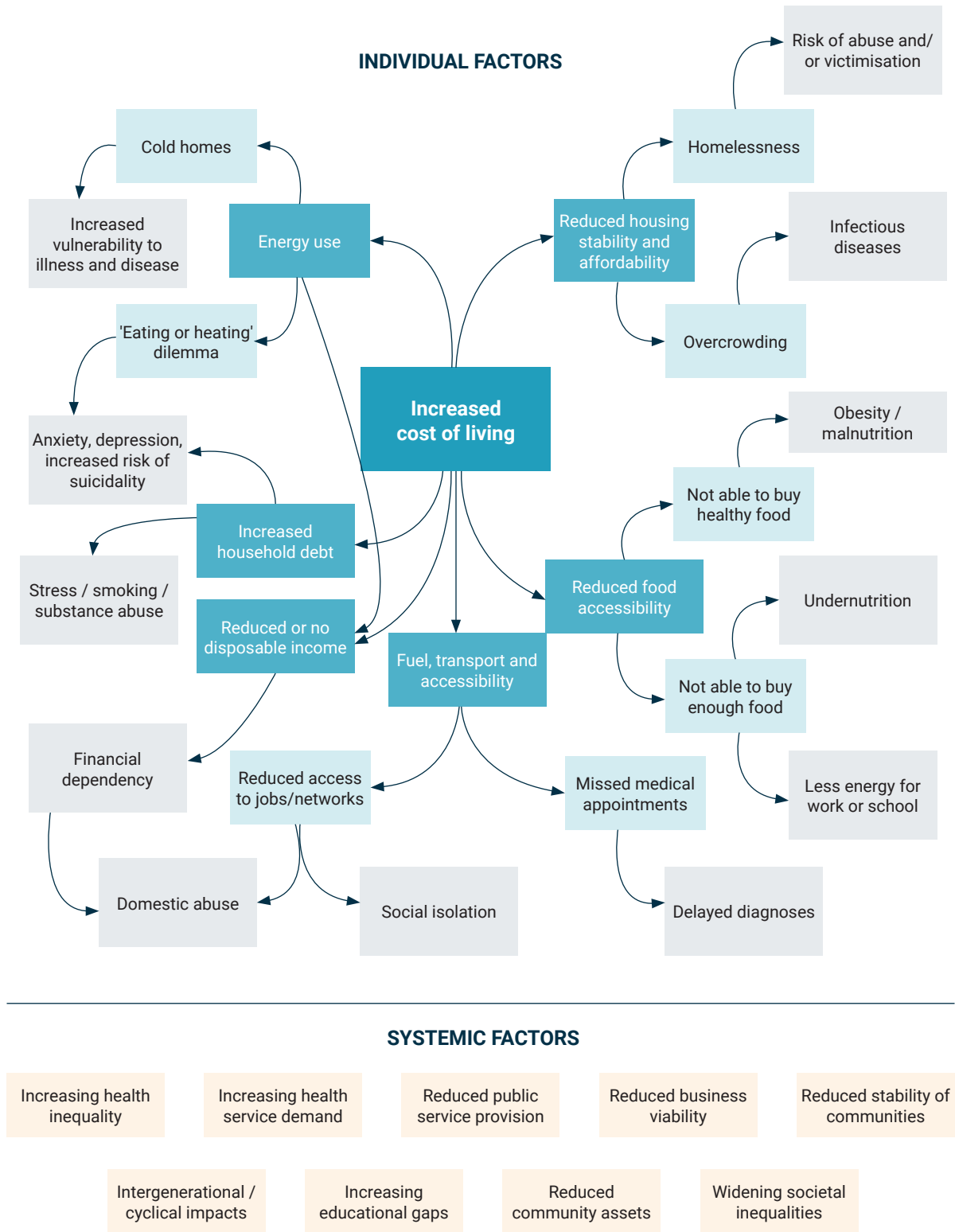
3.2. Linkages and other determinants of transition outcomes

A key point highlighted by workshop participants was that different aspects of the external environment are likely to interact and be inter-related in various ways. This means that the impact of developments in the external environment on transition should be assessed holistically rather than in isolation. Existing research has illustrated how increasing cost of living and decreasing financial wellbeing can affect other wellbeing outcomes, including housing stability, food safety and employment outcomes (Figure 6). The importance of understanding links and interactions between factors also highlights how adopting a systems perspective may be useful in future research on military-to-civilian transition.

Additionally, while it is important to understand the external environment that Service leavers and families are transitioning into, transition outcomes are also affected by other factors such as the characteristics of the Service person, previous life-course developments (e.g.

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77   O'Malley et al. 2024.

Figure 6. Illustration of how the cost-of-living crisis is affecting health

INDIVIDUAL FACTORS

Cold homes

Increased vulnerability to illness and disease

Energy use

'Eating or heating' dilemma

Anxiety, depression, increased risk of suicidality

Increased household debt

Stress / smoking / substance abuse

Reduced or no disposable income

Financial dependency

Reduced access to jobs/networks

Domestic abuse

Social isolation

Increased cost of living

Fuel, transport and accessibility

Missed medical appointments

Delayed diagnoses

Reduced housing stability and affordability

Risk of abuse and/ or victimisation

Homelessness

Infectious diseases

Overcrowding

Obesity / malnutrition

Not able to buy healthy food

Undernutrition

Reduced food accessibility

Not able to buy enough food

Less energy for work or school

SYSTEMIC FACTORS

Increasing health inequality

Increasing health service demand

Reduced public service provision

Reduced business viability

Reduced stability of communities

Intergenerational / cyclical impacts

Increasing educational gaps

Reduced community assets

Widening societal inequalities

Source: Adapted from Public Health Wales 2022.

childhood and adolescence) and conditions of discharge from the military.[78] **It is therefore vital not to look at the external environment in isolation, and to appreciate how broader, macro-level trends can interact with unique personal circumstances and characteristics.**

Drawing on work conducted in the Transition Mapping Study and existing transition research, we therefore developed a conceptual framework to show the external environment in the broader context of the factors affecting military-to-civilian transition. The framework, captured in Figure 6, includes the following:

- **Transition elements.** Though there is no holistic framework which captures all potential transition outcomes (i.e. what is considered 'successful' and 'unsuccessful' transition), we generally understand transition to have the following objective dimensions:

  » Education (i.e. ability to access educational and training opportunities).

  » Employment (i.e. finding suitable and sustainable civilian employment).

  » Housing (i.e. accessing appropriate housing).

  » Social relationships (i.e. relationships with others, including family and community).

  » Finance (i.e. maintaining financial wellbeing and resilience).

  » Health (i.e. maintaining mental and physical health and wellbeing).

In addition to these objective, observable transition dimensions, it should be recognised that there are also subjective aspects of transition as experienced by Service leavers. These include psychological and social adjustments to civilian life and changes in identity.[79]

- **The veteran life-course.** The framework articulates military-to-civilian transition within the context of a veteran's broader life-course, which includes pre-Service experiences and life during Service. This view of transition reflects life-course theories of wellbeing, which emphasise the fact that biological, physical, psychological and socio-economic factors experienced earlier in life affect a person's wellbeing in later stages.[80] In the context of the in-service part of a veteran's life-course, it is also important to consider a person's service characteristics, such as branch, occupation and length of service, given the influence these characteristics can have on a person's transition experience.

- **Life-course influences.** The framework points to three key life-course influences: (1) the characteristics of the Service person or veteran and their family (with family recognised as an important element of a Service person's transition journey); (2) the policy and social and economic systems that shape a person's political, socio-economic and information environment; and (3) services from the Armed Forces/ MOD and veterans' organisations (statutory and non-statutory).

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78   Pedlar et al. 2019.

79   Keeling 2024.

80   See for example Hertzman & Power 2003.

Figure 7. Conceptual framework: External environment and other determinants of transition
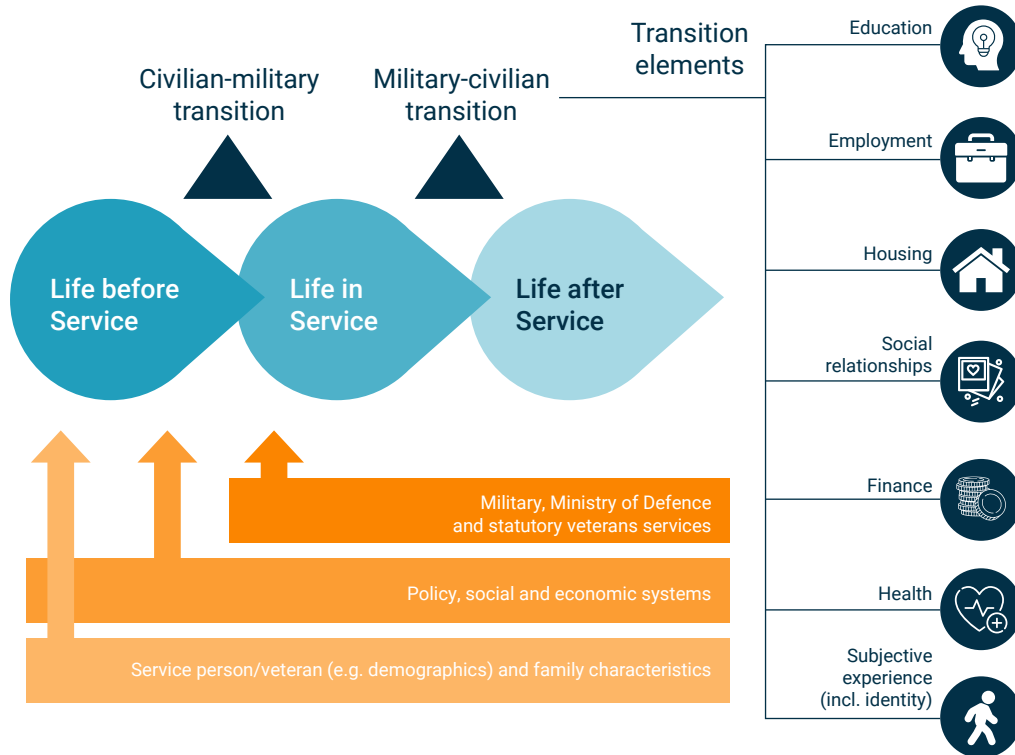
Source: RAND Europe analysis, adapted from Pedlar 2019.

Placing the external environment in this wider context of transition determinants allowed us to point to several wider trends and factors which stakeholders believed are important to consider in contemporary transition experiences:

- **Changing nature of military Service.** There is a general consensus that patterns of military Service are changing, with most personnel serving for shorter periods and transitioning earlier in their careers. This trend is likely to be amplified in the future, particularly if the Armed Forces adopt a more flexible model of military Service with a spectrum of commitments which allow personnel to move between military and civilian employment. As the life-course trajectories of most Service leavers change, the concept of 'transition' itself may gain new meanings and become more transient; Service leavers and families may in the future undergo multiple military-to-civilian and civilian-to-military transitions, 'blurring the landscape of transition'.[81]

- **Agency of the Service person.** Workshop participants stressed that narratives of transition need to recognise the agency of Service leavers (or lack thereof) in addition to the environment in which they operate and their inherent characteristics. It was noted that while pre-transition support has significantly evolved to help Service leavers

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81   RAND Europe research workshop, 12 June 2024.

to prepare for transition, there remains a tendency for unrealistic expectations that 'set people up for failure'.[82] Ensuring Service personnel have adequate information about the differences between military and civilian environments is therefore key, especially with regard to transitioning into civilian employment and a civilian workplace culture.

- **Family life and the influence of families on transition.** It is essential to recognise how family life affects transition outcomes, with the presence of a partner and/or children heavily influencing a Service person's needs and priorities in relation to finance, housing, health and education. According to stakeholders, the agency of military partners in shaping Service leavers' transition experiences should also be better recognised, with improvements needed in communication and information-provision to partners beyond those facilitated via the Service person. As the nature of family relationships continues to evolve (e.g. with projecting increases in the number of Service personnel in long-term relationships and same-sex partnerships), the support landscape for families will need to further adapt accordingly.

- **Military culture and discourse.** Workshop participants observed that military culture and discourse about military Service and transition can influence Service leavers' expectations and behaviours. For example, it was noted that the military community has a tendency to define 'appropriate' civilian roles for Service leavers, thereby restricting Service leavers' views of what jobs and professions they could access

after leaving the Armed Forces.[83] This may be leading to unmet potential in sectors such as tech and sustainability, which are experiencing substantial growth but are not necessarily understood as 'conventional' sources of employment for former members of the Armed Forces. As such, changing the discourse on post-Service employment and addressing potential misconceptions about suitable and unsuitable roles for veterans could help to expand participation of Service leavers in diverse sectors and improve long-term employment outcomes.[84]

- **Differences across devolved nations.** Though there are significant gaps in our understanding of the role of geographic factors in transition outcomes, it is clear that the external environment for transition may differ across the UK's devolved nations. This is especially significant with regard to the healthcare, housing, social care and education landscape, where nations have devolved powers and hence transition environments may evolve in different directions. The Northern Irish context presents additional challenges due to unique historical and political issues affecting policy and support for the Armed Forces community.

Lastly, workshop participants highlighted that the concept of military-to-civilian transition itself is often unclear and varied, challenging our ability to understand how the external environment may impact transition experiences. There is a lack of consensus around when transition starts and ends, and the circumstances of transition can vary dramatically depending on whether transition

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82   RAND Europe research workshop, 12 June 2024.

83   RAND Europe research workshop, 12 June 2024.

84   RAND Europe research workshop, 12 June 2024.

is voluntary or non-voluntary (e.g. due to medical discharge). The external environment is therefore likely to have varied impacts in different stages of transition, with some opportunities and risks emerging at different times.

3.3. Evidence gaps and priorities for policy and practice

Despite significant progress in understanding transition outcomes and experiences among the UK Armed Forces community, this research uncovered several broad gaps in evidence and understanding of how Service leavers and families can achieve positive transition outcomes. The workshop discussions indicated that most significant gaps exist in **understanding the relationships of various transition determinants**, as captured in Figure 6 in the previous section. There are, for example, significant gaps in understanding how socio-economic background, demographic factors and geographic factors affect transition outcomes distinctly from in-Service experiences. This implies a need to better understand pre-Service vulnerabilities and the importance of identifying populations which may be at a higher risk of poor transition experiences and more vulnerable to the challenges presented by the external environment. Workshop participants also highlighted the fact that while poor transition experiences are often attributed to Service life, there is a lack of recognition of the advantages gained from military service.[85]

Additional gaps in evidence and analysis that should be addressed to support future practice and policy-making include the following:

- Firstly, there is **a need for better understanding of 'successful' and 'unsuccessful' transition outcomes** and what indicators could be used to measure transition 'success' at different points of the transition process. Developing more comprehensive frameworks to understand objective and subjective transition outcomes would help build a more holistic picture of the effectiveness of different support practices and interventions, and also enable challenges in transition to be predicted by identifying at-risk Service leavers.

- Secondly, **evidence around how Service leavers and families experience the external environment remains largely anecdotal.** For example, there is limited insight into whether increases in flexible working lead to better employment outcomes among Service leavers and their partners, the career trajectories of Service leavers, the impact of pre-Service experiences and socio-economic factors on transition outcomes, and geographic variations in experiences of transition and the support landscape.

Finally, workshop participants highlighted that improving policy and practice in the changing external environment requires **better use of existing data** in order to help the sector understand the changing needs landscape and provide appropriate support. Improving the use of existing datasets and identifying pathways to pool or integrate data across the sector could help develop more evidence-based best practice in transition-related support.

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85   RAND Europe research workshop, 12 June 2024.

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