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Examining the financial stability of UK military families

Supporting information

Linda Slapakova, Kristin Thue and Luke Huxtable

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Preface

This document provides supporting information for the report 'Examining the Financial Stability of Military Families: An Exploratory Analysis'.[1] It is part of a study funded by the Forces in Mind Trust (FiMT) that explores a) the prevalence and drivers of military families' financial instability in the United Kingdom (UK), b) what support exists for military families who experience financial instability, c) what the strengths and limitations of this support landscape are, and d) what opportunities exist to improve policy and service provision.

The document includes two technical annexes:

- **Annex A** discusses the findings of a literature review to reflect on existing knowledge and evidence relating to the study research questions.

- **Annex B** provides further detail on the study's research approach, including its data collection and analysis methods.

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For further information about this study, please contact:

Luke Huxtable
Associate Director, Defence and Security
RAND Europe
Westbrook Centre, Milton Road
Cambridge, CB4 1YG, UK
e. lhuxtable@randeurope.org

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1   Slapakova et al. (2023).

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Abbreviations

AFF	Army Families Federation
AFPRB	Armed Forces Pay Review Body
FINCAP	Financial Capability survey
FiMT	The Forces in Mind Trust
MOD	Ministry of Defence
PTSD	Post-traumatic stress disorder
RAF	Royal Air Force
RN	Royal Navy
RQ	Research question
SSAFA	Soldiers', Sailors' & Airmen's Families Association
TA	Thematic analysis
UK	United Kingdom
US	United States
WAC	Wraparound childcare
FAMCAS	Families Continuous Attitude Survey

Annex A. **Literature review**

This chapter discusses findings from existing literature concerning the study research questions (RQs). Given the scarcity of UK-focused research, it focuses particularly on insights from international research relating to the following questions:

- What is the prevalence of financial instability among current and former Service personnel and military partners?

- Which factors impact the financial stability of current and former Service personnel and military partners?

- How does military Service affect the financial stability of current and former personnel and military partners?

As described in the main study report, the literature review informed the study's design and supported the development of data collection conducted by the research team.

A.1. Prevalence of financial instability among civilian and military families in the UK

Chapter 1 of the main study report defined financial stability as a function of two key factors: a stable income and adequate financial resources.[2] The former encompasses a regular salary, benefit or subsidy; the latter encompasses savings and assets, such as housing, and the ability to respond to unpredicted expenses without negatively impacting other aspects of an individual's financial outlook.[3]

Existing research offers mixed insights into how stable military personnel and their families' incomes and financial resources are, particularly compared to civilian families. Comparisons of military and civilian income levels are challenging due to the heterogeneity of military roles; however, military personnel are generally considered to have higher incomes than civilian employees with the same education levels.[4] Apart from the base pay value, this perception stems from a recognition that military personnel receive various benefits as part of the military employment offer (i.e. 'the Offer'[5]) that have a financial value and thus improve their overall financial standing.[6] Though these benefits vary significantly across different national contexts,

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2   United Way (2023).

3   Cebr (2018).

4   Hosek & Wadsworth (2013) and Skomorovsky et al. (2019).

5   The Offer is understood as 'the set of financial and non-financial elements that Defence offers and provides in return for the services rendered by the employee (whether military or civilian) as part of their employment with the UK MOD' (Hall et al. 2015).

6   Skomorovsky et al. (2019).

they generally include non-contributory pension schemes, child education benefits, tax benefits, free or discounted healthcare provisions and subsidised housing.[7]

Evidence on the relative income levels of military and civilian populations in the UK is inconclusive. As noted above, it is difficult to conduct direct pay comparisons between military and civilian populations due to differences in qualification requirements and the nature of military roles themselves. As such, few direct comparisons of military and civilian pay exist in the UK. However, a 2015 pay comparison of military and civilian occupations – the latest assessment of this kind to our knowledge – drew several conclusions on pay comparability.[8] This considered differences in annual base salary, total annual cash (i.e. base salary plus allowances) and annual total reward (i.e. annual total cash plus pension benefits):

- Armed Forces officer midpoint salaries were generally comparable with adjusted pay ranges in the civilian sector (i.e. the public and private sector combined) – just above the median compared to the public sector. Overall, incentives provided by the private sector seemed to outweigh those associated with Armed Forces rewards (comprising base pay and allowances), particularly for personnel at the rank of OF3 (i.e. Lt Commander in the Royal Navy, Major in the Army or the Royal Marines, Squadron Leader in the Air Force) and above. The comparative value of total rewards (including pensions) differed by role.

- Base salaries were above the median for personnel at other ranks compared to civilian and private sectors. Salaries and allowances for most junior roles were also above the median value compared to the public sector but were below the median compared to the private sector. The comparative value of total rewards (including pensions) among military personnel was above the median compared to the combined civilian sector for all ranks except OR9 (the highest non-commissioned rank).

In sum, the financial value of pay and allowances received by officers and personnel at other ranks appears slightly higher than in the public sector but not the private sector. Including pension benefits, military financial rewards generally appear to be of higher value than in the civilian sector, but there are variations across roles for commissioned personnel.[9] The latest insights from the Armed Forces Pay Review Body (AFPRB) on pay comparability also indicate that 'from 2010–11 the net position of the Armed Forces' pay range was either unchanged or weakened'. However, COVID-19 appeared to improve the position of military pay compared to the broader civilian sector due to its impact on the civilian economy.[10]

When assessing financial resources (the second element of financial stability), key indicators reveal more significant disparities between Armed Forces personnel and the civilian population. Just under one-in-three Service members of non-Officer ranks are homeowners, compared with two-in-three among comparable civilian populations. The proportions for those at Officer ranks and their comparable civilian group are 70 per cent versus 90 per cent, respectively.[11] However,

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7   Skomorovsky et al. (2019).

8   PwC (2015).

9   PwC (2015).

10   AFPRB (2022:11).

11   Lowe (2014).

many personnel and their families live in subsidised accommodation, which is likely to reduce their incentives for buying a home, as do high mobility levels.[12] Therefore, lower homeownership levels alone do not indicate that military families have fewer financial resources to buy a home. However, there are housing-related indicators of lower financial resource levels among the military population. For example, military families cite difficulties obtaining suitable mortgages overseas and at home due to frequent relocations.[13] These and other issues have supported the introduction of the Forces 'Help to Buy' scheme.[14]

International research reveals a mixed picture regarding other financial resource types. United States (US) research has shown that military personnel have higher financial literacy levels and more generally positive perceptions of their financial management skills. However, the military population also exhibits a higher risk of incurring financial debt than the civilian population.[15] In the early 2000s, US research recorded an increasing prevalence of financial distress among the US military population through high debt levels, credit loss and bankruptcy.[16] It is uncertain how much the UK context mirrors this trend.

As with income, comparing the military versus civilian population's financial resources is challenging due to significant variations in financial behaviours and other indicators of financial stability within the civilian population alone. Recent insights indicate that financial instability and poor financial management skills affect various population segments. For example, the 2018 UK-wide Financial Capability survey estimated that one in five people among the general population never saves.[17] Overall, the survey indicated that the general public better manages daily finances than prepares for adverse scenarios caused by common financial stressors (e.g. unanticipated large spending).

Financial-resource levels appear to vary across different demographic groups. In the US, for example, ethnic minorities – particularly African Americans and people of Hispanic origin – are shown to have low financial literacy levels across various measures.[18] Other research from the UK and Australia has also noted that ethnic minority populations are at greater risk of financial instability in economic crises or due to exposure to a greater risk of financially impactful discrimination.[19] A US study shows that parental education and urban-area residency are also positively correlated with financial literacy, indicating that financial instability is likely more prevalent among the lower-educated and those living in rural areas, notably comprising a significant proportion of the UK Armed Forces Community.[20]

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12   For example, high mobility levels mean that families may have to frequently relocate, making homeownership unsuitable for Service life.

13   Gribble et al. (2019)

14   For further information on Forces 'Help to Buy' see MOD (2014).

15   FINRA Investor Education Foundation (2010), cited in Skomorovsky et al (2019), and Griffith (2015).

16   Varcoe et al. (2003).

17   FinCap (2018).

18   Lusardi & Mitchell (2014).

19   Morrow (2008) in Salignac et al. (2019) and Parkes & Round (2020).

20   Lusardi & Mitchell (2014).

Similarly to the broader civilian population, research indicates that specific demographics within the Armed Forces Community may be at greater risk of experiencing financial hardship than others. There are indications, for example, that young people in the Armed Forces may experience higher levels of financial strain: one study of the US military in the early 2000s showed that junior ranks reported significant financial stress, with over 20 per cent struggling to 'make ends meet'.[21] One-third of the included personnel experienced financial stress, compared with 19 per cent of civilians at the time. Financial hardship was also associated with higher stress levels than other aspects of military life, such as deployments and high workloads.[22] Though this research dates back to 2002, more recent research indicates that financial stress is still pervasive among junior personnel.[23]

A.2. General factors affecting financial stability

While military families' financial stability may be shaped by factors uniquely associated with military Service, as discussed in the next section, they also face many of the same financial stressors as civilian families. Such factors vary, including significant life events such as divorce or the loss of a partner, the birth of a child, medical emergencies (including disability), substantial income changes (potentially related to retirement) or job change or loss.[24] Major consumer choices, such as purchasing a house or car, steep fluctuations in mortgage rates, student loans and other factors, can also impact financial stability. However, financial stressors may not always lead to financial strain (i.e. inability to cope with the stressors, resulting in negative emotional and behavioural responses). Individuals and families with higher resilience levels may be able to bounce back from financial stressors or weather financial hardship without long-term negative impacts on their well-being. This may include families with access to substantial support networks and financial resources, either formally through official schemes or informally through family networks.[25]

As indicated in Section 3.1, financial literacy and financial-management knowledge are important predictors of financial stability. Considering how members of the general public acquire such skills, it is apparent that access to relevant information sources or educational interventions oriented at improving financial knowledge and self-management of one's finances is a critical factor affecting financial stability. Such interventions can be formalised and oriented at informal community and social connections, providing important arenas for fostering financial literacy and increasing resilience during financial hardship.[26] Critically, low financial literacy levels tend to compound financial stress over time. For example, younger people are at particular risk of taking out high-cost loans, resulting in higher accumulated debt levels over time and potential exclusion from more beneficial schemes.[27] This finding indicates that high-risk behaviours have long- and short-term consequences for individuals' and families' financial well-being. Trends in high-risk

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21   Peach (2019).

22   Buddin (2002).

23   Wang & Pullman (2018) and Wang & Pullman (2019).

24   Joo & Grable (2004) and Skomorovsky et al. (2019).

25   Varcoe et al. (2003) and Carlson et al. (2016).

26   Salignac (2019).

27   Hosek & Wadsworth (2013), Salignac (2019) and Lusardi & Mitchell (2014).

behaviours are observable across the general population, where those utilising short-term credit or informal loan mechanisms are at higher risk of financial distress.[28]

Existing literature recommends viewing financial literacy levels in a broader societal context. There have been increasing demands on individuals' financial literacy due to the need to understand and calculate inflation effects and interest rates and assess investments and financial risk to ensure well-being.[29] Financial products such as student loans, housing mortgages and pension accounts demand increasingly sophisticated management over time and beyond an individual's active working life, highlighting the importance of financial literacy and capability.[30]

Additional factors affecting financial instability identified by the existing literature include demographics, particularly family status, gender and ethnic background. Individuals with dependents (particularly young children) are generally at an increased risk of financial stress, and research on the Canadian Armed Forces has recently affirmed this trend within the military population.[31] Ethnicity has also been found to predict the risk of financial stress and instability. In the US, African-American women are more likely to report experiencing financial stress than White women,[32] and racial and ethnic minorities are generally understood to be at higher levels of income insecurity, particularly in disadvantaged sectors in the labour market.[33] As women head the vast majority of single-parent households in the UK, they may be more likely to experience financial instability.[34] However, research on the Canadian Armed Forces indicates that female personnel may have higher financial satisfaction levels.[35] A recent population-wide UK study also revealed that while women have lower financial risk tolerance and are more likely to have a realistic financial outlook, they have lower levels of financial knowledge than men.[36] The role of gender in financial stability is, therefore, unclear.

Lastly, macroeconomic trends such as inflation, housing and consumer-goods prices, mortgage interest rates and economic growth are all likely to influence family financial well-being. However, financial resilience will likely play a role in this impact's significance. Individuals' and families' financial capabilities are evident in their financial and numeric literacy and how much these are implemented and acted upon, drawing on motivational and attitudinal factors.[37] Examples include attitudes towards consumerism and financial status factors versus setting aside higher levels of savings for future investments.

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28   FinCap (2018).

29   Lusardi & Mitchell (2014) and Joo & Grable (2004).

30   Lusardi & Mitchell (2014) and FinCap (2018).

31   Peach (2019) and Morrissey et al. (2020).

32   Valentino et al. (2014).

33   Western et al. (2012).

34   Now:Pensions (2022).

35   Peach (2019).

36   FinCap (2018).

37   FinCap (2018), McKnight (2018) and Joo & Grable (2004).

A.3. Service-related factors shaping the financial stability of personnel and their families

As discussed in Section A.1, military personnel are generally considered well-paid, receiving higher incomes than civilians with comparable education levels.[38] However, existing literature also points to various elements of the military lifestyle believed to undermine the financial stability of personnel and the wider family unit, which may take effect during a person's military Service or post-transition to civilian life. Section A.3.1 below discusses the former, while Section A.3.2 discusses post-Service factors detailed in the existing literature.

A.3.1. Factors shaping the financial stability of serving personnel and their families

Existing research points to several ways military Service can take a toll on family finances, including military-specific risk factors directly affecting the Service person and risk factors affecting their partner. These risk factors relate to all dimensions commonly discussed as the unique demands of Service life, namely mobility, frequent relocation, potential overseas postings, separation due to deployment or other Service-related activities such as training, and the differences between military and civilian employment presenting new challenges during the military-to-civilian transition.[39]

From a Service person or family's perspective, relocation can often carry unexpected costs, such as storage for family belongings or financial loss if required to sell their homes or other assets quickly.[40] Families may also be required to relocate to areas with higher living costs, for which military pay and allowances may not always account. Market actors have also reportedly denied UK Armed Forces families the opportunity to take out mortgages because they have spent insufficient time as UK residency-holders due to frequent overseas postings.[41] Lastly, frequent relocation and separation may require families to maintain dual households or assets (e.g. families may need two cars if a Service person needs to travel frequently or for longer distances to their workplace).[42]

Existing research indicates that separation may have several other consequences for family finances. US research suggests that frequent separation from the family may lead to isolation, potentially encouraging personnel to buy expensive items on credit or engage in risky financial behaviours.[43] This finding is mirrored in research from other countries, which notes that military personnel are generally more likely to engage in behaviours such as gambling and incurring credit card debt, and consequently have more trouble managing their debt burdens.[44]

Childcare presents an additional twofold challenge to military families' financial stability. Childcare costs in the UK are generally very high, with the average part-time nursery place costing £7,000

38 Hosek & Wadsworth (2013) and Skomorovsky et al. (2019).

39 See, for example, Segal (1986).

40 Varcoe et al. (2003).

41 Walker et al. (2020), Lowe (2014) and AFF (2021).

42 Varcoe et al (2003).

43 Varcoe et al (2003).

44 Skomorovsky (2019), Colishaw et al. (2020) and Pritchard & Dymond (2022).

per annum.[45] This high cost is compounded by several other factors. For families in remote locations or overseas, access to adequate childcare may be limited due to cost or availability. Military families have expressed difficulties finding adequate childcare as frequent relocations or postings mean they are often far away from family members and other informal networks that could assist with childcare.[46] The result is that military partners, usually women, often give up their employment or work part-time to meet childcare needs. This further compounds the financial burden, as the partial or complete loss of a second family income can significantly impact household finances, future financial capabilities and resilience. The UK Government introduced the Wraparound Childcare scheme for military families in the autumn of 2022, which covers 20 hours of weekly childcare during term time for children aged 4–11.[47] However, this does not cover younger children, and the scheme's impacts require ongoing assessment.

A substantial proportion of the literature reviewed in this study highlighted military partners' employment and the negative impacts military Service can have on partners' employment and long-term career growth as a significant determinant of the family units' financial stability. There are known challenges around partner employment in the UK,[48] though data provided by the MOD generally indicates comparable levels of partner employment and women's employment in the broader UK economy. Recent data from the Families Continuous Attitude Survey (FAMCAS) indicates that 81 per cent of UK military personnel's spouses are either self-employed or part-time/full-time employed.[49] This number includes 9 per cent of partners who are themselves serving in the Armed Forces (i.e. in dual-serving couples).[50] In contrast, the employment rate of women in general in the civilian sector was 72.3 per cent in 2022 (with employment comprising full-time and part-time work).[51] However, these numbers include women aged 16+, while the military sample is likely to exclude women this young.

Though military officers' partners tend to be more highly educated and earn higher incomes, US research indicates that, on average, female military partners earn one-third less than married women in the civilian population.[52] These income disparities increase with the partner's education level.[53] In addition to income disparities, military partners also report heightened stress and anxiety and lower overall life satisfaction due to the perceived negative impact of Service life on their careers – dynamics that correlate positively with the number of personnel deployments and family relocations.[54]

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45   National Childcare Trust UK (2022).

46   Caddick et al. (2018).

47   MOD (2022c).

48   See, for example, Caddick et al. (2018).

49   MOD (2022b).

50   MOD (2022b).

51   Buchanan et al. (2022).

52   Søndergaard et al. (2016).

53   Among those with a university degree, military partners earned an average of roughly $15,000 less per annum than their civilian counterparts. The income discrepancy for those with a PhD increased to $44,000 between military partners and civilians (Lyonette et al 2018).

54   Gribble (2019) and Wang & Pullman (2018a).

Recent UK data generally confirm that partner employment is a significant challenge for military families that constrains satisfaction with military life. In a recent study of UK Armed Forces families, 63 per cent of 1,491 military partners surveyed reported having had to change their chosen careers due to Service-life demands, and only 7 per cent reported desiring the change.[55] Almost 40 per cent of respondents reported a lack of career progression and underutilised skills.[56] The high demands on military partners correlate with persistent perceptions that the MOD and Armed Forces maintain a traditionalist and patriarchal view of family structures, whereby military partners (who are predominantly women) are considered the primary caregivers and, as a consequence, their careers are considered secondary to Service members'.[57]

Various factors reported in existing research explain the challenges military partners experience in securing or maintaining employment, including frequent relocations and separation. Remote postings often mean they have fewer opportunities for training, education and employment,[58] which can limit their short and long-term overall career development and employment prospects. Staying in one place for longer, particularly in urban rather than rural settings, increases military partners' chances of employment and career progression. Thus, experiencing frequent relocation may worsen military partners' long-term work outcomes and career progression.[59]

As discussed earlier in this section, military partners' employment is also intrinsically related to childcare issues.[60] Whereas the so-called 'motherhood trap', in which having children and the associated demands on time and financial resources impacts women's careers, affects working women across the general population,[61] factors unique to Service life create additional challenges for military partners in maintaining employment. Childcare access is often reported as the reason military partners are not employed,[62] with some research indicating that up to three-quarters of military spouses cite childcare as the primary reason for their unemployment.[63] No research was found on how this affects male partners of female Service members and how much childcare issues constrain their employment.

Notably, limited career opportunities and progression may affect civilian partners well beyond their Service-adjoined time. Slow early-career progression and gaps in their CV may pose a barrier to future employment once their serving partner has left the Armed Forces. The loss of income and exacerbated financial stress may have other adverse spillover effects, such as poorer physical and mental health outcomes, including marital satisfaction.[64] Additional studies have shown a correlation between financial stress and higher levels of physical and psychological

55   Lyonette et al. (2018). Of the military partners surveyed, 83 per cent were employed by the Army, 7 per cent by the RAF, 6 per cent by the Royal Navy and 1 per cent by the Royal Marines.

56   Lyonette et al. (2018).

57   Lyonette et al. (2018) and Gribble (2019).

58   Lyonette et al. (2018).

59   Wang & Pullman (2018a).

60   Gribble (2019) and Lyonette et al. (2018).

61   Van Vugt et al. (2020).

62   Caddick et al. (2018).

63   Harrell (2004) in Zellman et al. (2009).

64   Wang & Pullman (2019).

abuse among military families compared to the civilian population.[65] In cases where the civilian partner has had to renounce their employment, they may be too financially vulnerable to risk leaving their relationships.[66]

There is limited evidence, including from a financial well-being perspective, on 'non-traditional' families, such as divorcees and re-married personnel, single-parent families, households with children from previous relationships or 'binuclear' families in which one biological child connects two households.[67] However, existing research suggests potential impacts that relationship breakdown may have on serving personnel partners' financial well-being following a separation.[68] Divorcing a Service member may entail the loss of benefits associated with military life, such as housing, insurance, training and employment programs and schemes that may impact their financial situation.[69] For example, separated or divorced partners lose their exemption from having to demonstrate a local connection to a given area if applying for social housing. Whereas Armed Forces personnel, including reservists, are exempt from this rule for five years post-completion of their Service period, a former partner loses their entitlement to social housing residency within 93 days of their separation.[70] In cases where partners have children, the Armed Forces' benefits could also be withdrawn.[71]

A.3.2. Long-term impacts of military Service

While Service life's unique demands are likely to shape family finances during active Service in the Armed Forces, several factors may manifest longer-term, including post-transition to civilian life. Literature on the military population's financial well-being frequently reports that Service leavers are believed to experience a drop in income following their transition to civilian life and can therefore experience a significant change in their overall financial circumstances.[72] However, the extent to which transition to civilian life affects the income of a Service person depends on their role, rank, length of Service, and the circumstances under which they left the Armed Forces, which can affect post-Service benefits such as pensions.

Alongside changes in real wages, the military-to-civilian transition may involve several financial dimensions for Service leavers and their families, e.g. investment in professional training to increase the chances of finding well-paid employment in the civilian sector and navigating a civilian housing market that markedly differs from housing provisions in the military setting.[73] There is concern among Armed Forces organisations that military families incur high initial fees upon transition, including having to find housing that is no longer subsidised by the Armed Forces

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65   Skomorovsky et al. (2019) and Foran et al. (2014).

66   Gribble (2019).

67   Søndergaard et al. (2016).

68   Alston (2014).

69   Alston (2014).

70   Calder (2017).

71   Alston (2014).

72   Hosek & Wadsworth (2013).

73   Søndergaard et al. (2016) and MOD (2022a).

or relocate to a higher-cost area, and that public sector schemes do not adequately account for this burden.[74]

Armed Forces support (or lack thereof) during military Service and resettlement can also impact military personnel's long-term employment outcomes and, consequently, their families' long-term financial stability.[75] Evidence has highlighted insufficient support from the Armed Forces in transitioning to the civilian labour market as a challenge for female Service leavers.[76] In addition, female Service leavers are generally more likely to report difficulties securing employment in the civilian sector due to employer bias and other factors.[77]

Furthermore, UK research indicates that the conditions of Service and their impacts on military personnel's physical and mental health and well-being may have long-term implications for their financial stability. Notably, the health and well-being consequences of military Service may make it difficult for Service leavers to find initial employment after leaving the Armed Forces, and research shows that ex-Service personnel may have difficulty sustaining long-term full-time employment.[78] In addition to the long-term impacts of post-traumatic stress disorder (PTSD) and other mental health conditions, some ex-Service personnel struggle to settle down for extended periods after years of constant relocation and deployment.[79] Ex-Service personnel who were severely injured during their Service or discharged on the grounds of disability or misconduct are twice as likely as other veterans to experience difficulties transitioning to civilian life, including civilian employment.[80] Though there are no conclusive findings on the relationship between mental health and employment outcomes, the literature points to a significant correlation between socio-economic instability and serious mental health issues resulting from Service life, including PTSD.[81]

In addition to the available support and the specific challenges affecting individuals transitioning from military Service, pervasive cultural norms may affect financial stability among veterans. Self-sufficiency and strength may prove a barrier to help-seeking when ex-Service personnel or their families face financial distress. For example, research indicates that ex-Service personnel who struggle financially express feelings of humiliation at the prospect of receiving benefits or accepting assistance from charities.[82] This finding mirrors insights into help-seeking in other areas, such as mental health, with research pointing to the long-lasting impacts of a 'military culture of stoicism and self-reliance' on ex-Service personnel's ability to seek help if they experience post-Service challenges.[83]

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74   MOD (2020).

75   Fisher et al. (2021).

76   Parry et al. (2019).

77   Parry et al. (2019).

78   Scullion et al. (2019).

79   MOD (2020).

80   Brignone et al. (2017).

81   Mulligan et al. (2012) in Søndergaard et al. (2016).
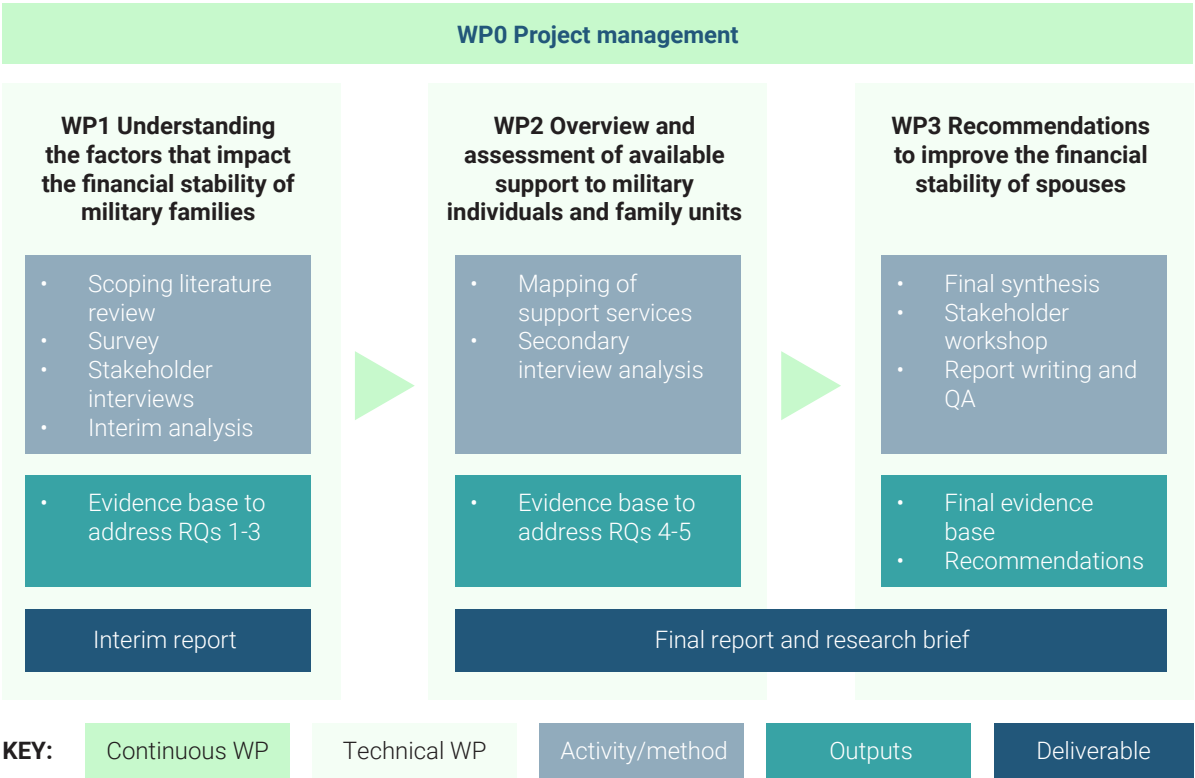
82   Scullion et al. (2019) and Buddin (2002).

83   Randles and Finnegan (2022: 99).

Annex B. **Research approach**

This Annex provides further details on the study's research approach. It focuses on the study's key data collection and analysis tasks, comprising the scoping literature review, survey, stakeholder interviews, support-landscape mapping and the stakeholder workshop. Figure B.1 summarises these tasks and the project's overarching methodology and structure.

Figure B.1 Overview of the research approach and project structure

	WP0 Project management	
WP1 Understanding the factors that impact the financial stability of military families	**WP2 Overview and assessment of available support to military individuals and family units**	**WP3 Recommendations to improve the financial stability of spouses**
• Scoping literature review • Survey • Stakeholder interviews • Interim analysis	• Mapping of support services • Secondary interview analysis	• Final synthesis • Stakeholder workshop • Report writing and QA
• Evidence base to address RQs 1-3	• Evidence base to address RQs 4-5	• Final evidence base • Recommendations
Interim report	Final report and research brief	

KEY: Continuous WP | Technical WP | Activity/method | Outputs | Deliverable

Source: RAND Europe.

B.1. Scoping literature review

We first undertook a scoping literature review to map out publicly available knowledge on issues relating to military families' financial stability, well-being or resilience and identify potential factors affecting their financial stability. The literature review also served to refine our understanding of the concept of financial stability. Our literature review built on previous reviews of the evidence base conducted in preparation for a funding application to FiMT and thus undertaken in a non-systematic targeted manner.

We identified relevant literature through a combination of search strategies. First, we reviewed an existing database collated at the funding application stage, applying a snowballing approach and identifying additional literature from the reviewed sources' reference lists. We then conducted additional targeted searches for relevant government reports and statistics (e.g. from the MOD and National Audit Office), academic literature, and grey literature (e.g. military charity reports and financial research organisations) to identify newly published material and ensure an up-to-date framing of the policy-and-practice landscape. We excluded media articles, documents without clear authorship, letters, editorials, comments, book reviews and Master's theses from the review out of quality considerations. We also limited searches to English-language articles published between 2010 and 2021 within the UK, US, Canada, Australia, New Zealand and Europe. We restricted the search to the UK, Five Eyes and European countries due to the relative similarity of the Armed Forces context in those countries to the UK and the likelihood of identifying relevant English-language research. We reviewed identified literature through a structured data-extraction template written in a narrative format, as captured in Chapter 2 of the main study report.

B.2. Survey

Building on the scoping literature review, we designed a survey targeting current and former Service personnel and their partners. The survey aimed to understand personnel's and partners' perspectives on their financial stability, the factors influencing it, key stressors for Service families (based on their first-hand experience in managing their finances), and how these stressors relate to Service life. The survey was not designed to measure vulnerability or financial stability or benchmark these against the general public, as this exceeded the sponsor and research team's study aims and scope.

B.2.1. Survey questionnaire

We developed the survey questionnaire based on the literature review. It did not gather data on individuals' specific financial situations but broadly asked participants about:

- Demographic details (e.g. gender, age, ethnicity, geographic location, accommodation type, education level, employment status and combined annual income).
- Service information about the serving member, ex-service member and (ex-) military partner (e.g. rank and Service length).
- Experiences of financial (in)stability.
- Relationship between Service life and financial (in)stability.
- Factors influencing military families' overall financial stability.
- Factors influencing spousal employment and home ownership.

Though most of the questionnaire was structured in a multiple-choice or multiple-response format, participants could add written comments under selected questions to share additional views or experiences from their life as part of the Armed Forces Community.

We submitted the draft survey questionnaire to the MOD Research Ethics Committee as part of the overall study research ethics application.[84] It was subsequently piloted and tested with a selection of ex-Service personnel and military partners and reviewed by the Army Families Federation (AFF) to ensure navigational ease and correct question interpretation across the target population.

B.2.2. Participant recruitment

We recruited survey participants through three primary channels. Firstly, the survey was distributed via the online-based SmartSurvey platform through the AFF's communication networks to their members and beneficiaries. This included distributing the survey via the AFF's website and social media channels and direct communication channels such as the AFF newsletter. Secondly, we distributed the survey through open online social media channels by RAND Europe and other organisations, including the Naval Families Federation and Royal Air Force (RAF) Families Federation, whom the research team approached to help distribute the survey to potential participants. The social media channels most used for survey distribution were LinkedIn and Facebook. Thirdly, we distributed the survey via relevant stakeholders, including those with portfolios relevant to the study topic within the single Services and Strategic Command. Upon accessing the SmartSurvey platform, potential respondents were provided with study and data-protection information and asked to provide informed consent.

B.2.3. Survey participants

We targeted survey-participant recruitment to the following categories of Armed Forces Service personnel and military partners:

- Serving UK Armed Forces members with a spouse/civil partner or long-term partner;

- Former members of the UK Armed Forces with a spouse/civil partner or long-term partner;

- Spouses or civil partners of either a current or former UK Armed Forces Service member;

- Long-term partners of either a current or former UK Armed Forces Service member;

- Partners who are separated or in a civil partnership with a current or former UK Armed Forces Service member;

- Partners divorced from/formerly in a civil partnership with a UK Armed Forces Service member;

- Widows or surviving partners from a civil partnership with a former UK Armed Forces Service member;

- Serving members or former serving members of the UK Armed Forces Service who are also divorced/widowed partners or current spouses/long-term partners of a current or former Service member (i.e. dual-serving personnel).

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84   Section 2.2.4 provides further information on data protection and research ethics safeguards implemented during the study.

We excluded the following from the survey:

- Anyone aged below 18;

- Current or former Service personnel who do not or have never had a long-term partner/civil partner/spouse or been divorced/widowed;

- Individuals who are not or have never been in a long-term relationship/married/divorced/ widowed to a current or former Service person.

While further research may be of interest to the stakeholder community to explore these groups' financial stability, we excluded them from the current study given its focus on serving and ex-Service personnel and their partners' experiences and perspectives. In consultation with the funder and relevant stakeholders, the research team identified a particular need for the study to explore Service life's impacts on the financial well-being of serving and ex-Service personnel's partners. We excluded individuals who had never been in a relationship with a service person, given the absence of a link to Service personnel.

Though the study did not intend to recruit a fully representative sample, it aimed to recruit a participant sample proportionally representative of the broader population of serving personnel, ex-Service personnel and their partners. We also sought proportional representation across the single Services (the Army, Royal Navy and Royal Air Force) and rank categories.[85]

In total, we received 436 survey responses. We excluded three participants based on age (i.e. they were aged below 18), yielding 433 valid survey responses. The SmartSurvey platform identified 105 incomplete responses, subsequently excluded from the dataset. We describe the demographic backgrounds of survey respondents who completed the survey below.

Respondent categories

The survey attracted participants from all eight specified participant categories. However, participant distribution was unbalanced across categories; the majority of respondents identified as either a serving member of the UK Armed Forces with a spouse/civil partner or a long-term partner (n=159, 36.72 per cent) or as a spouse/civil partner of either a current or former Service member of the UK Armed Forces (n=197, 45.50 per cent); 12 participants (5.15 per cent) were partners of ex-Service personnel.

Across the other respondent categories, 16 respondents (3.70 per cent) identified as an ex-Service person, 15 (3.46 per cent) as a long-term partner of a serving or ex-Service person, two (0.46 per cent) as either separated or divorced, 12 (2.77 per cent) as widows or surviving partners, a further 12 (2.77 per cent) as a current or former dual-serving partner, and 4 (0.92 per cent) identified as single parents with children. Lastly, 14 respondents (3.23 per cent) identified as 'none of the above'.

Gender

The survey asked participants to declare whether they identified as a woman, a man, a transwoman, a transman, non-binary/genderqueer/agender/genderfluid, or if they preferred

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85   Table B.2 details the Service and ranks of personnel respondents and partners.

not to declare their gender. Overall, 282 respondents (65.13 per cent) were women, and 145 were men (33.49 per cent). By population, 232 respondents within the partner population (94.3 per cent) were women, 12 were men (4.8 per cent), while 50 personnel respondents were women (26.7 per cent) and 133 were men (71.1 per cent). While the gender distribution among partner respondents broadly represents the wider partner population's gender distribution, the proportions indicate that female personnel were slightly over-represented in the sample.[86] Table B.1 (below) further details participants' genders across the partner and personnel populations.

Age

Participants represented a broad spectrum of age groups, as shown in Figure B.2. The largest age group was those aged 35–44, closely followed by those aged 25–34.

Figure B.2 Age of participants
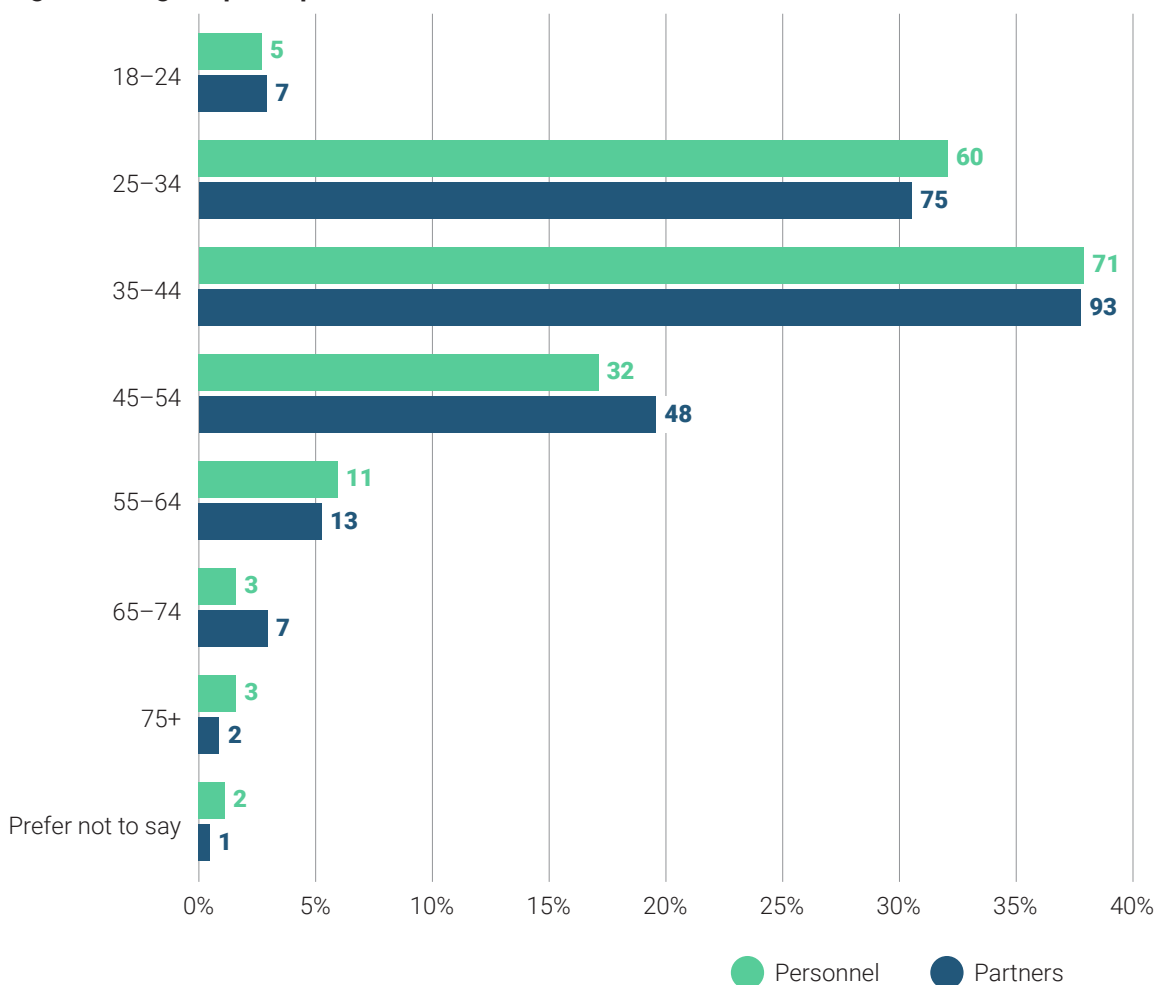
Source: RAND Europe analysis of survey data.

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[86]   According to most recent FAMCAS data, over 90 per cent of military partners identify as women (MOD 2022b). Most recent MOD diversity statistics show that 11.3 per cent of Regular personnel and 15.6 per cent of Reserve personnel identify as women (MOD 2022c).

Ethnicity

Most respondents (n=381, 87.99 per cent) identified as white. Only 20 respondents (4.62 per cent) identified as Asian/Asian British, 11 (2.54 per cent) as Black/African/Caribbean/Black British, 6 (1.39 per cent) as of mixed ethnic background, 5 as from other ethnic groups (1.15 per cent), and 10 respondents (2.32 per cent) did not disclose their ethnicity.

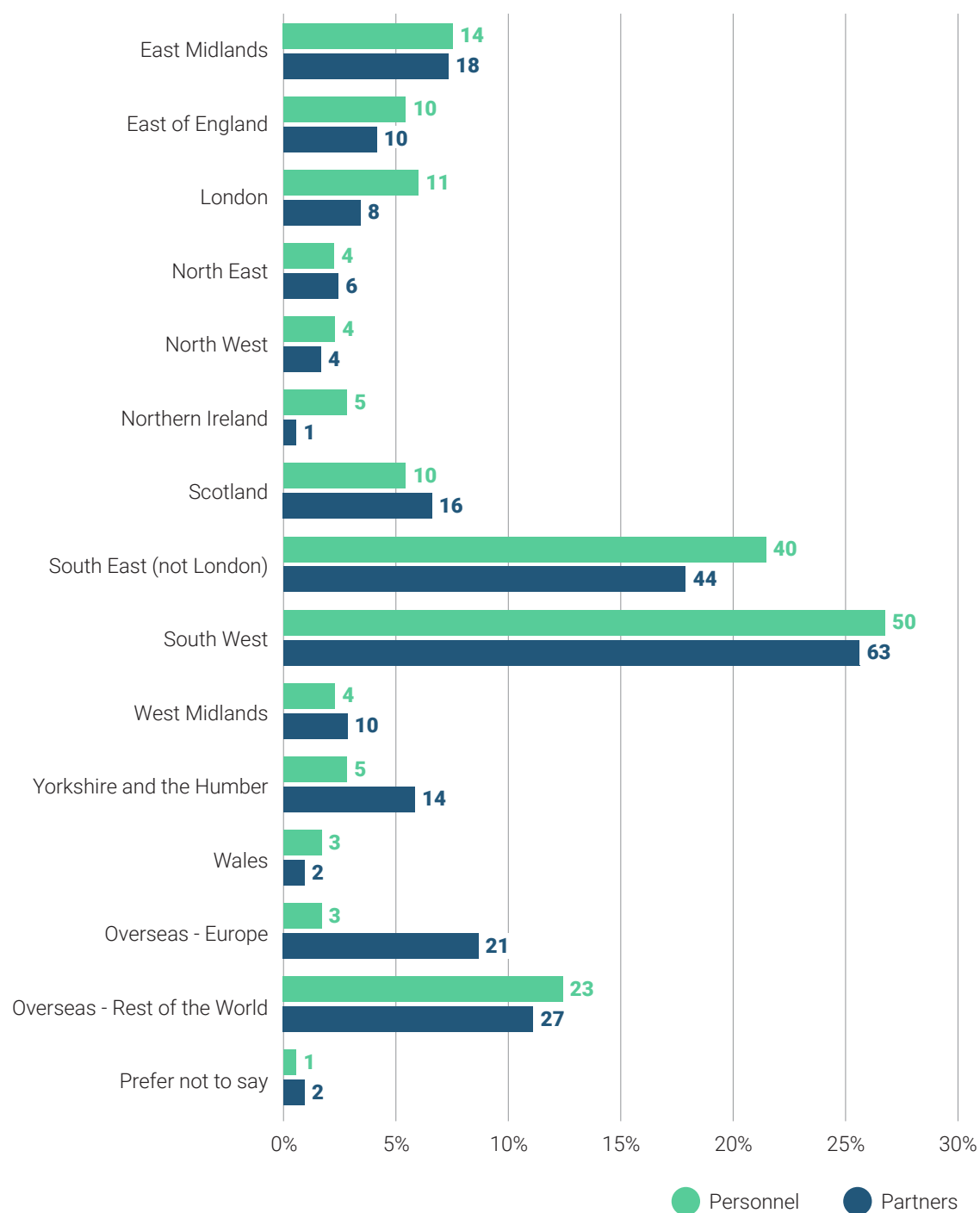**Figure B.3 Ethnicity of respondents**
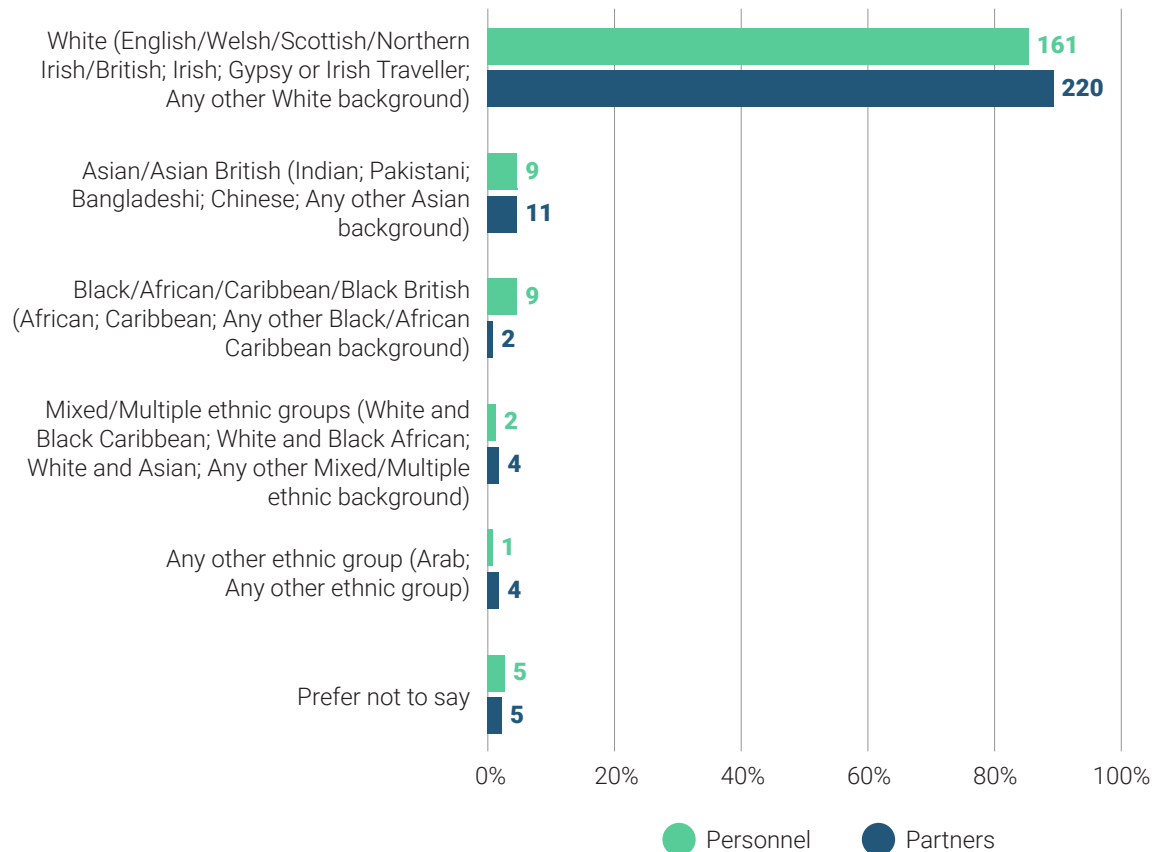
Source: RAND Europe analysis of survey data.

Location

Survey respondents were based across a wide range of UK-based locations and overseas territories where the UK Armed Forces operate, as shown in Figure B.4 below. The largest group of respondents (26.10 per cent) was located in the Southwest of the UK.

Figure B.4 Location of survey respondents

	Personnel	Partners
East Midlands	14	18
East of England	10	10
London	11	8
North East	4	6
North West	4	4
Northern Ireland	5	1
Scotland	10	16
South East (not London)	40	44
South West	50	63
West Midlands	4	10
Yorkshire and the Humber	5	14
Wales	3	2
Overseas - Europe	3	21
Overseas - Rest of the World	23	27
Prefer not to say	1	2

Source: RAND Europe analysis of survey data.

Educational attainment

A significant proportion of respondents identified as having post-graduate (27.48 per cent) or undergraduate-level education (21.48 per cent). Figure B.5 (below) shows the distribution of respondents by educational attainment level. The relatively high proportion of personnel and partners with university degrees may reflect the high representation of Officers in the sample, discussed further below.

Figure B.5 Educational attainment levels of survey respondents

Source: RAND Europe analysis of survey data.
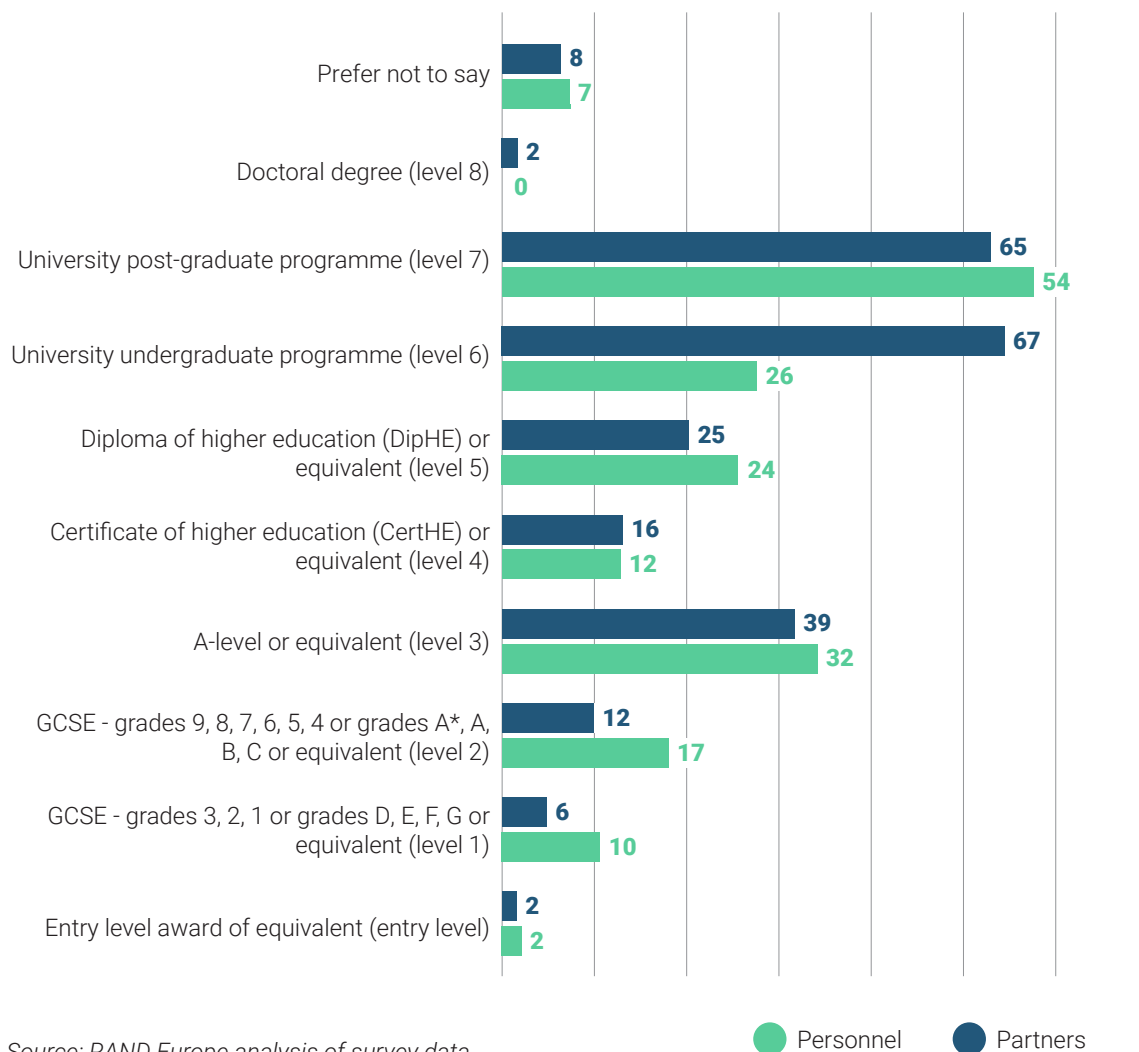
Military characteristics

Regarding Service affiliation, the personnel population broadly represented Armed Forces personnel in general, although Army personnel were over-included. The sample included 64.8 per cent Army personnel (Regular and Reserve, Serving and ex-Serving), 18.8 per cent RAF personnel

and 16.0 per cent Royal Navy (RN) personnel.[87] Among the partner population, Army partners were again slightly over-represented (66.6 per cent were partners of serving or ex-Serving Army personnel). At the same time, RAF and RN were under-represented, with 10.8 per cent identifying as RAF partners and 14.6 identifying as RN partners.

Concerning rank, the survey attracted personnel from across all rank categories, and similarly, partners reported links to serving personnel across all rank categories. The survey data shows a statistically higher proportion of Officers (31.9 per cent of serving personnel reported being Officers, in contrast to 19 per cent of the current Armed Forces).[88] A similar over-representation of Officers appears among the partner population, with 40.3 per cent of the partner population reporting being the partners of an Officer.

Table B.1 and Table B.2 (below) summarise the respondents' profiles. Further analysis of their backgrounds, including the reported income levels, is included in Chapters 4 and 5 of the main study report.

Table B.1 Summary overview of survey respondents' demographic profiles

Category	Gender	Ethnicity	Age group
Personnel	**Woman:** N=50, 26.7 per cent **Man:** N=133, 71.1 per cent **Prefer not to say:** N=4, 2.1 per cent	**Asian/Asian British**: N=9, 4.8 per cent **Black/African/Caribbean**: N=9, 4.8 per cent **Mixed ethnicity**: N=2, 1.1 per cent **Other**: N=1, 0.5 per cent **White**: N=161, 86.1 per cent **Prefer not to say**: N=5, 2.7 per cent	**18−24**: N=5, 2.7 per cent **25−34**: N=60, 32.1 per cent **35−44**: N=71, 38.0 per cent **45−54**: N=32, 17.11 per cent **55−64**: N=11, 5.9 per cent **65−74**: N=3, 6.0 per cent **75+:** N=3, 1.6 per cent **Prefer not to say**: N=2, 1.1 per cent
Partners	**Woman**: N=232, 94.3 per cent **Man**: N=12, 4.8 per cent **Prefer not to say**: N=2, 0.8 per cent	**Asian/Asian British**: N=11, 4.5 per cent **Black/African/Caribbean**: N=2, 0.81 per cent **Mixed ethnicity**: N=4, 1.6 per cent **Other**: N=4, 1.6 per cent **White**: N=220, 89.4 per cent **Prefer not to say**: N=5, 2.0 per cent	**18−24**: N=7, 2.8 per cent **25−34**: N=75, 30.5 per cent **35−44**: N=93, 37.8 per cent **45−54**: N=48, 19.5 per cent **55−64**: N=13, 5.3 per cent **65−74**: N=7, 2.8 per cent **75+:** N=2, 0.8 per cent **Prefer not to say**: N=1, 0.4 per cent

Source: RAND Europe analysis of survey data.

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87   Latest MOD personnel statistics show that 56 per cent of the Armed Forces are Army personnel, with the remainder of the Armed Forces equally split between RAF and RN (Kirk-Wade 2022).

88   Kirk-Wade (2022).

Table B.2 Summary of survey respondents' Service profiles

Category	Service affiliation (Serving)	Service affiliation (Ex-Service)	Rank (Serving)	Highest rank achieved (Ex-Service)
Personnel	**British Army Regular**: N=102, 54.5 per cent **British Army Reserve**: N=5, 2.7 per cent **RAF Regular**: N=28, 15.0 per cent **RAF Reserve**: N=2, 1.1 per cent **RN Regular**: N=21, 11.2 per cent **RN Reserve**: N=2, 1.1 per cent	**British Army Regular**: N=14, 7.5 per cent **British Army Reserve**: N/A **RAF Regular**: N=5, 2.7 per cent **RAF Reserve**: N/A **RN Regular**: N=7, 3.7 per cent **RN Reserve**: N/A	**OR1–O4**: N=47, 29.4 per cent **OR6–OR9**: N=60, 37.5 per cent **OF1–OF2**: N=11, 6.9 per cent **OF3–OF4**: N=32, 20.0 per cent **OF5+:** N=8, 5.00 per cent	**OR1–O4**: N=5, 18.5 per cent **OR6–OR9**: N=6, 22.2 per cent **OF1–OF2**: N=1, 3.7 per cent **OF3–OF4**: N=9, 33.3 per cent **OF5+:** N=2, 7.4 per cent
Partners	**British Army Regular**: N=157, 63.8 per cent **British Army Reserve**: N/A **RAF Regular**: N=24, 9.6 per cent **RAF Reserve**: N/A **RN Regular**: N=34, 13.8 per cent **RN Reserve**: N/A	**British Army Regular**: N=6, 2.4 per cent **British Army Reserve**: N=1, 0.4 per cent **RAF Regular**: N=3, 1.2 per cent **RAF Reserve**: N/A **RN Regular**: N=2, 0.8 per cent **RN Reserve**: N/A	**OR1–O4**: N=48, 22.2 per cent **OR6–OR9**: N=60, 27.8 per cent **OF1–OF2**: N=20, 9.3 per cent **OF3–OF4**: N=57, 26.4 per cent **OF5+:** N=10, 4.6 per cent	**OR1–O4**: N/A **OR6–OR9**: N=9, 75 per cent **OF1–OF2**: N=1, 8.33 per cent **OF3–OF4**: N-2, 16.7 per cent **OF5+:** N/A

Source: RAND Europe analysis of survey data.

Key – NATO rank categories

OR1–O4: Junior non-commissioned personnel – Able Rating/Leading Rating (RN), Corporal/Marine and below (RM), Corporal and below (Army), Aircraftman/Aircraftwoman/Corporal (RAF)

OR6–OR9: Senior non-commissioned personnel - Petty Officer/Chief Petty Officer/Warrant Officer (RN), Sergeant/Colour Sergeant/Warrant Officer 2/Warrant Officer (RM), Sergeant/Staff Sergeant/Warrant Officer 2/Warrant Officer Class 1 (Army), Sergeant/Flight Sergeant/Warrant Officer (RAF)

OF1–OF2: Junior Officers - Lt (RN), Capt (RM), Captain (Army), Flight Lieutenant (RAF)

OF3–OF4: Senior Officers – Lt Commander/Commander (RN), Major/Lt Colonel (RM, Army), Squadron Leader/Wing Commander (RAF)

OF5+: Very Senior Officers – Captain/Commodore/Rear Admiral/Vice Admiral/Admiral (RN), Colonel/Brigadier/Major General/Lt General/General (Army), Group Captain/Air Commodore/Air Vice-Marshal/Air Marshal/Air Chief Marshal (RAF)

B.2.4. Survey analysis

Analysis of the survey focused on generating descriptive statistics based on the following variables:

- Demographic information (e.g. gender, age, ethnicity, broad geographic location, accommodation type, education level, employment status and combined annual income);

- Service details regarding the serving member, ex-service member and (ex-) military partner (e.g. Serving status, service, rank, length of service);

- Financial stability or otherwise;

- Relationship between Service life and financial stability;

- Factors influencing military families' overall financial stability; and

- Factors influencing spousal/partner employment and home ownership.

The quantitative analysis of survey data primarily analysed whether certain financial instability factors are associated with a particular population. This approach helped us draw deeper insights into population sub-groups who may be particularly financially vulnerable, helping inform subsequent project stages developing recommendations.

After downloading the survey data from SmartSurvey, we analysed it through the statistical software package R. The data analysis focused on response frequencies and percentages to the core survey questions and variations across key categories of respondents.

We conducted the analysis using a contingency table analysis (also known as cross-tabulation analysis), which provided information about the relationship between the analysed variables (i.e. the relationship between factors influencing financial stability and the prevalence of financial stability among military families). This quantitative approach is frequently used to analyse the relationship or compare the results between two or more categorical variables and present a survey's overall results alongside those specific to particular respondent sub-groups. We removed missing information or nil responses from the dataset to facilitate the analysis.

B.3. Stakeholder interviews

To address evidence gaps identified in the scoping literature review (Task 1.1), complement the survey data (Task 1.2) and gather insights on the support landscape, we conducted qualitative semi-structured stakeholder interviews with representatives from military charities, the MOD, the single Services and other support associations (e.g. pensions advisories who work with the Armed Forces Community). These interviews examined support service providers' policy perspectives and experiences regarding financial stability in the cohorts of interest, characterising how support is provided to financially unstable families and the strengths and limitations of the support landscape.

We aimed to recruit a sample of 15–20 interviewees through purposive sampling (i.e. deliberate identification of research participants based on inclusion and exclusion criteria based on relevant expertise) and snowball sampling (participant identification through referrals from other interviewees). Our purposive sampling aimed to identify stakeholders with an in-depth

understanding of policy or the broader landscape of statutory and non-statutory support provided to military families who may be financially unstable. We facilitated our purposive sampling via the initial stakeholder mapping, whereby the research team produced a list of organisations with relevant expertise in supporting Armed Forces personnel and veterans, including military charities and governmental and independent organisations providing financial advice to current and former military personnel. We approached stakeholders if they satisfied at least two of the following three qualifications: a) personal experience of military life, b) multiple years of experience in a role supporting current/former military personnel and their families, and c) experience in several different roles working with current/former military personnel and their families. Further to this initial sample of interviewees, we undertook snowball sampling to ensure the study engaged as many relevant stakeholders as possible.

Overall, we conducted 16 interviews with stakeholders from the charity sector, the MOD and the single Services (see Table B.3). We provide information concerning interviewee names and affiliations based on the interviewees' attribution preferences collected through consent forms, as described below.

Table B.3 Overview of stakeholder interviews[89]

Interview identifier	Stakeholder category	Interviewee name	Interviewee role and/or affiliation
10 Aug. 2022	Armed Forces	Lead on RAF virtual financial resilience package	RAF financial resilience support
25 Aug. 2022	Armed Forces	Maj John Symmons	Army transition support
30 Sept. 2022	Armed Forces	Anonymous	Royal Navy Family and People Support
10 Oct. 2022	Armed Forces	Lead, RN Career Management teams	RN Deputy Director People Delivery, People & Training Directorate
18 Aug. 2022	Government – other	David Richmond	Independent Veterans Advisor to the Cabinet Office
8 Nov. 2022	Government – other	Susie Hamilton	Scottish Veterans Commissioner
30 Aug. 2022	MOD	Anonymous	MOD Life Skills
18 Nov. 2022	MOD	SO1 AF Welfare Support Policy	MOD Welfare
8 Aug. 2022	Non-government – other	Anonymous	SIIAP - Services Insurance and Investment Advisory Panel

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89   Stakeholders' names and affiliations are shown based on each interviewee's attribution preferences. Attribution preferences were collected via signed consent forms.

Interview identifier	Stakeholder category	Interviewee name	Interviewee role and/or affiliation
28 Sept. 2022	Non-government – other	Head of Pensions	The Forces Pension Society
10 Aug. 2022	Service charity	Representative	Recruit for Spouses
11 Aug. 2022	Service charity	Anonymous	ABF The Soldiers Charity
17 Aug. 2022	Service charity	Anonymous	Naval Families Federation
18 Aug. 2022	Service charity	Anonymous	RAF Benevolent Fund
31 Aug. 2022	Service charity	Maria Lyle	RAF Families Federation
19 Sept. 2022	Service charity	Anonymous	Royal British Legion

We conducted interviews in a semi-structured format, using an interview protocol to guide the discussion but allowing for follow-up or additional questions depending on the interviewee's expertise area. Each interview lasted about one hour; most were conducted remotely via MS Teams, and one interview took place in person. Participants were provided with a copy of the interview protocol in advance to prepare notes should they wish to do so, alongside a privacy notice, information sheet and consent form for research ethics and data protection purposes. A note-taker collected notes during the interview, and we audio-recorded with the interviewee's consent to enable their subsequent refinement or validation.

The interview protocol focused on the following topics:

- Financial stability within the Armed Forces Community;
- The relationship between Service life and financial stability;
- Factors affecting military families' financial stability, either positively or negatively;
- Impact of COVID-19 on military families' financial stability;
- Existing support systems and interventions for helping financially unstable military families;
- Existing support's strengths, limitations and potential priorities for improvement.

We analysed the interview data thematically using the reflexive Thematic Analysis (TA) approach,[90] deemed suitable for analysing the stakeholder interviews given the overarching research questions' orientation and the need to identify concepts and shared meaning. The TA approach was question-driven, with an initial high-level coding framework developed based on the research questions and codes reflecting high-level topics captured in the interview questionnaire (notably 'definitions of financial stability', 'prevalence of financial stability', and 'factors'. Initial themes – defined as 'patterns of shared meaning, united by a central concept or idea'[91] – were

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90   Braun & Clarke (2019, 2020).

91   Braun & Clarke (2020: 341).

subsequently identified and developed within each high-level topic. We checked candidate themes against all interview data, leading to the complete coding of the interview data and refinement of each theme. In the final phase, we developed final theme names validated through a collective discussion among research team members. We used MAXQDA data analysis software for data management.

B.4. Mapping the support landscape

To take stock of the support available to military families, we mapped the support landscape via structured desk-based research. This activity identified financial and non-financial products and services oriented at the Armed Forces Community, i.e. support mechanisms tailored or bespoke to (ex-)Service personnel or their families.

The desk-based research included targeted online searches to identify support mechanisms and gather initial information about their scope, beneficiaries and documented impact. We conducted searches using the following key words on Google and through a review of specific websites providing information about general support for the Armed Forces Community. Table B.4 and Box 1 below capture the keywords and full search strategy.

Table B.4 Desk-based research keywords

Category	Keywords
Beneficiaries	veteran* OR "ex-service personnel" OR "ex service personnel" OR "service leaver*" OR "veteran partner*" OR "veteran spouse*" OR military personnel* OR "UK military*" OR "armed forces*" OR "UK forces*" OR "service personnel*" OR "military partner*" OR "military spouse*" OR "military families*"
Financial stability	finance* OR money OR income OR salar* OR welfare OR employment OR fiscal OR monetary OR "financial well-being" OR "financial wellbeing" OR "financial planning" OR "financial instability*" OR "financial strain*" OR "financial stress*" OR "financial problem*" OR "financial stabilit*" OR "personal debt*" OR "financial insecurit*"
Support landscape	support* OR advice OR assist* OR program* OR credit* OR resilience* OR relief OR allowance OR service* OR grant* OR scheme

Box 1 Desk-based research search strategy

((veteran* OR "military veteran*" OR "armed forces veteran*" OR "UK veteran*" OR "ex-service personnel" OR "ex service personnel" OR "service leaver*") **OR** military personnel* OR "UK military*" OR "armed forces*" OR "UK forces*" OR "service personnel*" OR "serving service personnel*" OR "military partner*" OR "military partner*" OR "military spouse*" OR "military families*"

AND

(finance* OR money OR income OR salar* OR welfare OR employment OR fiscal OR monetary OR "financial well-being" OR "financial wellbeing" OR "financial planning" OR "financial instability*" OR "financial strain*" OR "financial stress*" OR "financial problem*" OR "financial stabilit*" OR "personal debt*" OR "financ* assistance" OR "financial insecurit*") **OR** (financial support* OR economic support* OR financial advice services OROR "financial program*" OR "personal financ*" OR "universal credit*" OR "financial advice*" OR "financial resilience*" OR relief OR allowance* OR "social service*" OR "mortgage advice*" OR "economic grant*" OR "help to buy*" OR "hardship grant*" OR pension) **OR** (employ* OR unemploy* OR occupation* OR "jobseeker* allowance" OR "spousal employ*" OR "partner employ*")

We systematically captured search results on an Excel-based matrix with the following parameters: service name, website link, type of support mechanism, services and support offered, intended beneficiaries, regional focus, conditions for access, evidence of impact or benefit and evidence of gaps or limitations. This information helped us develop a taxonomy of support mechanisms mapping out the support types available to the Armed Forces Community and the potential gaps.

B.5. Secondary interview analysis and stakeholder workshop

To provide further granularity and nuance to the desk-based research on the support landscape, the team conducted a secondary analysis of data collected through stakeholder interviews (see Section 2.1.1). This analysis identified themes from the interviews related to a) the support landscape's overall characteristics, b) the existing support's strengths, c) the gaps and limitations of existing policy and support, and d) opportunities and priorities for strengthening the support landscape. This followed a reflexive TA approach similar to the initial interview analysis conducted in WP1. We coded interview data through the MAXQDA qualitative analysis software, identifying themes against a high-level coding framework based on the following topics: 'characteristics of the support landscape' and 'strengths/benefits', 'challenges/limitations'. We then fully coded the data into themes.

The final research task of the study consisted of a stakeholder workshop that aimed to:

- Provide nuance and validation to emerging findings from the study, e.g. identifying where findings may align or diverge from stakeholders' experiences.

- Identify key implications from the policy-and-practice findings.

- Identify high-priority recommendations and areas meriting further exploration in future research.

- Discuss impact pathways for key implications, including enablers and barriers to adoption.

The workshop was held in a hybrid setting and followed a series of briefings from the research team, discussions in a plenary setting and break-out groups, and a participatory exercise (see Table B.5 below). Participants received a pre-reading ahead of the workshop, summarising emerging study themes and key issues/questions for discussion at the workshop.

Table B.5 Workshop agenda

Activity	Agenda point	Format
Introduction	Introductions Recap of the study's objectives and scope. Recap of the workshop's objectives and structure.	Plenary
Session 1	Presentation and discussion of themes identified around the prevalence and drivers of military families' financial (in)stability.	Briefing from the research team Break-out groups
Break	Coffee break.	N/A
Session 2	Presentation and discussion of themes around the nature of existing support.	Briefing from the research team Break-out groups
Session 3	Identifying and prioritising recommendations. Discussion on pathways to impact.	Participatory exercise and discussion in break-out groups.
Close	Closing remarks and final reflections from the workshop.	Plenary

The workshop gathered 26 participants from the MOD, single Services, the charity sector and other support organisations. Table B.6 (below) lists the organisations represented at the workshop.

Table B.6 List of participating organisations at the stakeholder workshop

Stakeholder group	Organisations
Charity sector	AFF RAF Association RAF Families Federation ABF The Soldiers Charity Naval Families Federation Soldiers', Sailors' & Airmen's Families Association (SSAFA) Royal British Legion Recruit for Spouses The Forces Employment Charity
MOD and wider government	Independent Veterans Advisory to the Cabinet Office Cabinet Office
The Armed Forces	RAF RN Army

Stakeholder group	Organisations
Other support organisations	FiMT VALO Limited Plane Saver Credit Union London Mutual Credit Union Serve & Protect Credit Union

We recorded the workshop discussion via note-taking, with non-attribution following Chatham House Rules. Notes from the workshop discussions were analysed to identify key emergent themes and subsequently integrated with findings from the desk-based research and stakeholder interviews.

Building on the workshop and the previous research tasks, the final stages of the study focused on prioritising and refining the study recommendations as well as generation and Quality Assurance of the final research report.

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