

FORCES IN MIND TRUST

Better Understanding the Support Needs of
Service Leaver Families

Engagement Programme Report

24 February 2015

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1. Introduction

Forces in Mind Trust (FiMT) has always considered the family to be an integral component of successful transition for Service leavers moving back to civilian life. The Transition Mapping Study¹ from 2013 included two specific recommendations in relation to families, and the 2014-16 FiMT Grants and Commissions Strategy makes specific reference to the need for better family support both during and after transition in terms of achieving the longer term goal of ex-Service personnel and their families being able to lead successful civilian lives.

The recent introduction by Government of The Family Test² as part of policy development also underlines the importance and topical nature of supporting strong and stable families.

We hope that findings of this engagement programme will provide FiMT and all involved in our discussions with a stronger insight in to the issues facing families of Service leavers, and the ways in which such families can be better supported to make a successful transition to civilian life.

1.1 Background

Whilst the importance of considering the needs and role of families as part of transition has been acknowledged, FiMT is keen to ensure that any future strategy and commissioning plan on family support activities is designed around a strong understanding of the issues faced by Service families and priority support needs.

To meet this requirement, FiMT commissioned Brian Parry Associates (BPA) to undertake a programme of stakeholder engagement during October 2014 to January 2015. The engagement programme consisted of a stakeholder roundtable meeting, a series of seven stakeholder engagement workshops held across the UK (covering England, Wales, Scotland and Northern Ireland), and an online response mechanism, designed to enable written responses to be submitted from stakeholders who could either not attend the meetings or who wished to make a more detailed response to any of the questions posed.

This report analyses the main findings and strategic themes that have emerged from across the engagement programme. It should be stressed that this engagement was designed to be qualitative in nature, and as such this report has been prepared as an independent summary of the main views, priorities and concerns that were raised by the individuals who attended the events and submitted views through the online mechanism. As a result, there may be some assertions and views in this report which do not accurately reflect current policy or the support frameworks available to families of Service leavers. In such instances, we feel it is still important to report such views and situations, as although such assertions may be factually inaccurate they do nonetheless represent the views expressed to us by participants, and may therefore indicate the need for additional communication and explanation of the policy or support services that are available.

¹ Transition Mapping Study, Forces in Mind Trust, August 2013

² The Family Test, Guidance by DWP, October 2014

1.2 Objectives and approach

The objective for the engagement programme was to provide FiMT with greater insight into the issues faced by families of Service leavers and the priority areas of support that are can help to ensure a successful transition to civilian life. We understand that this feedback will then form part of the evidence base that will inform FiMT's Families Strategy and Commissioning Plan for its future work in this area.

The overall engagement programme consisted of three elements: an initial **Stakeholder Roundtable** meeting held with a selected group of 11 organisations from across the public, voluntary and academic sectors; a series of seven deliberative style **Stakeholder Events** held in London, Leeds, Cardiff, Edinburgh and Belfast and open to any interested parties; and an **Online Response Form** designed to enable written submissions to be made on the same questions and topic areas covered at the stakeholder events.

The stakeholder events were structured around exploring three broad areas of family support in relation to:

- economic well-being
- health and well-being
- practical support

The topics areas in each category were reviewed and validated through the Stakeholder roundtable, and used as prompts for our detailed discussions at the stakeholder events. The three London stakeholder events each focused on one of the support categories, whilst the four regional events were designed to enable all three categories to be covered at a single meeting.

The stakeholder events were facilitated using a deliberative format, with participants working in small groups, with the opportunity for discussion, review and comment on the work of other groups at different stages during the agenda. In the final section of each meeting participants were asked to give an indication of priority issues by placing coloured dots against those issues which they felt were most important in moving forwards. Copies of the topic guides, agendas and other materials are available in a separate downloadable appendix to this report.

Feedback was collected by table facilitators and through notes of the plenary discussions. A summary note was prepared and circulated to participants after each meeting as a summary of the main views, priorities and concerns identified at each meeting. In total, we received input from 159 individuals representing 67 different organisations; a list of organisations that have contributed to the engagement programme is available at the end of this report.

1.3 Definition of family

Together with FiMT we developed a proposed definition of the term 'family' for use in this engagement programme. The definition was made deliberately broad to enable our discussions to explore a wide range of different family settings and situations.

The definition of the term 'family' which was introduced at each meeting was as follows:

The social unit that is defined by the Service leaver themselves as their 'Family'.

As a starting point, we introduced this definition to participants as meaning any situation that might include the Service leaver and any combination of: spouse, partner (of either sex), children, parents, siblings, carers, separated or estranged families, and/or a close groups of friends.

Despite taking this broad approach to defining the term 'family', participants chose to focus primarily on the more traditional definition of: spouse (to include those individuals in a civil partnership), partner (unmarried), children (if present) and separated/estranged families. Issues relating to parents, siblings and close friends were not identified by participants as being within the scope of our discussions.

In addition to defining what is meant by the term 'family' we also asked participants to consider a number of different family situations, and to consider if these may give rise to specific issues for the family as part of the transition process. A range of specific family situations were identified as having particular issues and support needs – these are primarily driven by socio-economic factors, length of Service, levels of educational attainment prior to enlistment and family background. Further detail on any issues affecting specific family situations will be highlighted in the relevant section of the report.

One specific family situation that we feel should be highlighted at this stage is that of co-habiting partners, who are not married or in a civil partnership with a Service leaver. Such individuals are not eligible for any specific Service related family benefits, so were not considered when discussing family support offered by the Military. There is evidence from our discussions that this situation places pressure on Service personnel to marry sooner than might otherwise be the case, especially if there are children in the relationship. The key driver behind this need to marry is eligibility for Service Families Accommodation, which co-habiting partners would not otherwise be eligible for. Such pressure to marry earlier than might otherwise be the case can lead to relationship difficulties and separation/divorce at a later date.

2. Economic well-being

In this section we shall consider the key issues identified by participants in relation to the economic well-being of families during transition from Service to civilian life. In particular we shall consider issues in relation to:

- financial and debt management
- adult training and skills
- spousal employment

Key perceptions and priorities identified by participants in terms of economic well-being are listed in the table below, in no particular order of priority.

- *Obtain a better understanding of the **barriers to engagement** for Service families around issues relating to finance and economic well-being. In particular, a need to understand the reasons behind poor take up by Service families of a range of support events and services which are focused on employment, adult education, housing and other transition issues, and provided by both the MOD and voluntary organisations.*
- *Related to this issue of participation by service families is a need for **greater co-ordination** of support services and events between organisations MOD and voluntary sector), to provide a more joined-up approach to the support available when preparing for and during transition.*
- *Limited understanding of **what leads to poor financial and debt management and the impact** which this can have on Service families but in particular the children of Service leavers.*
- *Greater focus is needed on identifying and preparing **the most economically vulnerable Service families** for transition, and to start this process as early as possible. Priority groups identified include families from low socio-economic backgrounds, Early Service Leavers, Foreign and Commonwealth families and single parents.*
- *Recognition that **housing** is the greatest financial management issue facing many families moving back into civilian life, particularly if they have been housed in Service accommodation.*
- *The existence of **low levels of financial literacy** within Service families, especially amongst those within the most vulnerable groups, which results in poor debt management and a lack of financial preparation for civilian life.*
- *A lack of **motivation and of access** to adult education and skills training amongst spouses of Service families, especially amongst those living 'behind the wire'.*
- *Address the **low employment rate reported amongst spouses of Service leavers**, in comparison with the civilian population. When Service families move back into civilian life, the need for a second income earner becomes a necessity and a significant number are not prepared for this change.*

2.1 Barriers to engagement and greater co-ordination

A common thread throughout our discussions was the disappointing response from Service families to engage and participate with the events and services provided by the MOD and voluntary organisations, many of which are designed to inform and advise families on the different issues they need to consider when *'transiting back into civvy street.'*

Attendance numbers across the country were reported as very low and, in some instances, *'embarrassing' when a number of organisations representing employment, housing and adult education turn up [for a transition fair] to provide information and advice and the number of spouses attending is in single figures'.*

Reasons for such poor participation rates are unverified, but suggestions from participants include:

- Promotion of the events and services: there is too much reliance on Service leavers to communicate with their spouse about such events. While events are promoted through other channels, such as newsletters and the Hive network, dependence on Service leavers *'to encourage their spouses to attend'* these events is considered as unreliable. Many Service leavers often feel *"it is their role as head of the family to manage successfully their transition into civilian life, and seeking help and/or involving their spouses [in the process] is considered a sign of weakness."*
- A lack of childcare: many participants felt that the provision of childcare free of charge could significantly increase the attendance of spouses to information and advice events and services.
- A lack of understanding of the degree of change: the financial changes that transition to civilian life involves are significant and often not well understood, and this in turn can lead *'to a lack of value being placed on preparation'*, much of which would help families to cope more successfully.
- Information overload: transition results in a lot of information being communicated all at once, especially when notice of discharge is short. Families can be confused about the order of their priorities in such situations, for instance *'does housing come first, or employment?'* Families can also be ambivalent about accessing specific services, information and advice until it is directly relevant to their situation, and this often leads a more reactive approach, *'agencies picking up the pieces when things have gone wrong'*, rather than a more planned preparation for transition.

At the same time as lack of participation, there also appears to be a lack of co-ordination between organisations providing support. It was striking, especially at the London events, how much participants representing voluntary organisations and the MOD welcomed the opportunity simply to be able to network, and find out more about the range of services they each offer to Service families. Generally, it was recognised that the MOD and organisations offering support *'don't know enough about what each other are doing'* to provide *'a joined up menu of support for families'* and to help them prepare for and navigate transition successfully. Better *'timing and sequencing'* of support, together with greater use of online *'information and advice in one place'* were advocated by participants.

The issue of improved networking and co-ordination was far less pronounced amongst organisations working in the devolved Nations where linkages are particularly strong. This is

not perhaps surprising given the more localised nature that such organisations operate within, and the frequency with which representatives from such organisations meet together. Ideas and lessons for improved networking and co-ordination amongst national and England-based organisations could perhaps therefore be drawn from the experience and practice of similar organisations in the devolved Nations.

2.2 Focus on the most vulnerable families

Currently, preparation for transition is a universal process available to all Service leavers and their families. Many participants felt that attitudes towards debt and financial management amongst Service families is no different to that found in families amongst the general population, however others argued that there is limited research into the main causes poor debt and financial management amongst Service families, and more specifically the impact that this has on the children of Service leavers.

A number of family groups were consistently identified by participants as most likely to experience difficulties in transition, including:

- **Families from low socio-economic backgrounds:** These are predominantly families of lower ranking Service personnel in the Army, often recruited from areas where unemployment is high and educational achievement low. A significant number of recruits may have been in care or come from families that are dependent on State welfare. There is likelihood that they have joined the Army *'as a way out of poverty.'* Both they and their spouse do not come from a culture of financial, or for that matter, life planning. While in Service, especially if housed on a Military base, they do not have to take on the same level of personal responsibility as in civilian life; for example, their rent is deducted at source and is often significantly lower than that charged commercially in a civilian setting.
- **Families of Early Service Leavers:** There are many reasons for early discharge from the Services, but a common characteristic to all early Service leavers is the speed with which families have to adjust to civilian life. *'Very quickly they need to find employment and, if housed on a military base, they need to find housing.'* For early Service leavers their exit from the Services can preclude any opportunity to plan for transition especially in terms of support for the family. And when support is available many early Service leavers can often *'be so stressed in juggling priorities they can't take in the advice being given.'*
- **Foreign and Commonwealth Families:** There appears to be a perception amongst a notable number of Service leavers in this group that *'they and their families are automatically entitled to reside in the UK. They fail to complete the necessary paperwork in time, save for the costs of obtaining leave to stay and citizenship and have the expectation of entitlement to social housing.'* Although Foreign and Commonwealth Service Leavers are briefed on the steps that they need to take if they wish to settle with their families in the UK, some neither inform their families nor act upon the information received. Anecdotally, participants also reported that this lack of planning for transition, coupled with Service leavers having financial responsibilities to extended family members and, sometimes, *'different cultural values with regard to money and risk taking'* all contribute to financial difficulties when foreign and commonwealth families attempt to move into civilian UK life. Gambling was cited by a number of participants as

a specific issue for this group, driven primarily by cultural differences but which can lead to particular financial difficulties.

- **Single parents:** Spouses with children who separate either before or during transition often experience difficult financial challenges, especially with regard to finding affordable housing. Participants reported that separation often leads to financial challenges and *'occurs across all Services and ranks'*. Some voluntary sector organisations, providing financial and housing assistance, identified *'separated spouses with children as the most challenging group to help, as they do not have access to the same entitlements as Service leavers'*, and this can be a particular problem in England, Wales and Scotland, where many commitments operate through the Armed Forces Covenant.

While it was stressed that care is needed *'not to stigmatise or label these groups during their time as Service families'*, these groups do appear to require greater advice and support in preparing for transition to civilian life, and would benefit from greater focus in terms of the support available.

2.3 Housing

Without exception, participants identified *'housing as the greatest challenge for families' financial management'* when moving back into civilian life, especially when they have been living on military bases and/or are members of one of the vulnerable economic groups identified above. A number of factors contribute to the challenge faced:

- There is a significant differential in the cost of civilian rents compared with the cost of rents charged by the Military. In Northern Ireland the difference is even greater compared to other parts of the UK, where *'the weekly rent on a property can be as much as five times higher than that charged by the Army'*. This means that Service families can enjoy a standard of living, often on a single salary, that they are unable to replicate on transition to civilian life. It was reported that a significant number of financially vulnerable Service families *'do not save part of their income for a mortgage or as a rent deposit'* ahead of transition, and consideration should be given to establishing an auto-enrolment mechanism for such saving.
- On Military bases, rents are deducted at source from salaries. Although this deduction is shown on payslips, there is no need for financial management on the part of the family to set aside the rent or budget accordingly. Similarly, rented property maintenance and repair on Military bases is not charged to families. Participants felt that this approach, although administratively efficient for the MOD, does not help develop the financial literacy of families, nor prepare them for the realities of budgeting and managing family finances in civilian life.
- Newsletters distributed by the MOD through the Hive information centres and other engagement points provide updated information on housing costs in various parts of the country. However, participants felt that this approach was failing *'to reach and raise awareness'* of a significant number of Service families.
- Some Service families erroneously believe that they will have priority to social housing when they return to civilian life. While the Armed Forces Covenant ensures that Service

families are not placed at a disadvantage in applying to Local Authorities for housing, demand from the population as a whole means that they are unlikely to be housed immediately, *‘especially in geographical areas where demand is particularly heavy’*.

2.4 Low levels of financial literacy

There is anecdotal evidence of low levels of financial literacy and understanding of money management amongst specific family groups. This appears to be particularly prevalent amongst families from lower socio-economic groups and poor academic attainment, but further more detailed research and analysis is required before such a conclusion can be validated. Many participants identified that there are significant numbers of such Service families amongst the Infantry, and that this *“is not surprising given the high incidence of financial deprivation in the geographic areas where the Army focuses its recruitment for such personnel”*.

It was also reported that *‘the average age range on Army bases is between 18 – 40 years’*, and this would indicate that most Service families transition back into civilian life at a relatively early working age. Participants also identified a degree of voluntary social segregation between Army families according to rank, so *‘the opportunity for learning financial literacy skills informally, from better educated families is generally limited’*.

Many felt it is not within the remit of the MOD to develop the financial literacy of the Armed Forces, nor the families of Service personnel, however it is recognised that this is a valuable life skill. Initiatives such as *MoneyForce* (a partnership between Royal British Legion, Standard Chartered Charitable Trust and MOD) which offers training and tools to Service personnel and families to manage debt and finance issues are helpful and importantly independent of the Armed Forces.

More however needs to be done to change the attitudes and culture of Service families, many of whom during service find themselves with more disposable income than they, and often their wider family, have ever previously experienced. When combined with subsidised accommodation costs and a lack of a savings culture, such families develop an unrealistic expectation of the financial realities of civilian life. This needs to be addressed much earlier in the Service person’s career so that more realistic expectations can be developed.

Lack of financial literacy was also seen as contributing to the debt that some families incur whilst a family member is part of the Services. There is anecdotal evidence that Service families are *‘specifically targeted by Pay Day Loan Companies, and by ‘loan sharks’ who are known to approach Service parents outside of school gates’*. Such families are in danger of being tempted to take on debt that they are unable to manage, and then ultimately take this debt burden into civilian life after transition. Examples were given of partners/spouses taking out loans for the family in their own name when a Service member is away on deployment. If the marriage subsequently fails, the spouse is solely responsible for the repayment of such loans, and this responsibility is not generally considered or understood when such loans are taken out.

Many participants felt that more effective communication is needed to warn Service families of the dangers of taking out Pay Day and other unregulated loans, and to highlight the availability of alternative sources of finance. Examples were given of work having started to create alternative forms of credit, such as a Credit Union for Service families, and many

participants felt the further development and promotion of such '*safer credit options*' should be a priority.

2.5 Adult education and skills

There are a number of barriers identified for spouses and partners of Service personnel in terms of the acquisition of education and skills. These are particularly acute for those who are living '*behind the wire*' in Service Family Accommodation (SFA), either in the UK or overseas.

In common with many civilians, childcare was considered a particular problem, and for those Service families who experience frequent moves, opportunities to access adult education was also considered limited. The Community Covenant was mentioned as one possible mechanism for supporting Service family members to gain access to Local Authority sponsored adult education, and lessons could be learned from models such as Glasgow Caledonian University and the HM Forces Career Zone model.

On-line learning was identified as a potential solution, however for spouses and partners with low educational skills this approach can feel '*isolated and challenging*'. One approach being considered in the West Country is to introduce 'Family Learning' in to schools where there are significant numbers of Service children being educated. The concept of Family Learning is to offer classes to the parents of children in the school setting, and is often promoted as a way to help the children with their learning, whilst also building the confidence and skills of the parent. Under this guise, such classes are being designed to help parents attain the basic skills they may have failed to gain during their own formal education. Participants felt that such an approach was worth exploring in more detail and would benefit from greater joined up policy between MOD and the Department for Business, Innovation and Skills.

Take up of adult education which is delivered through the Hive network was reported as poor, however participants were unable to identify why this is the case. Some suggested it could be because of poor promotion, others felt it was because of lack of affordable childcare, and yet others felt it was due to little interest from spouses/partners to participate in the learning opportunities on offer. It also appears that the educational options on offer are not demand-led from the spouses and partners, rather policy driven and therefore not sufficiently attractive to encourage take-up. For example, it was reported in Northern Ireland that there '*is a big push on learning for self-employment*', although '*interest and ideas [amongst spouses and partners] about setting up their own businesses had not been researched*'. Further research was suggested to understand the reasons why adult education opportunities have not seen greater participation

The issues around lack of take up of learning are clearly not limited to issues of access. It appears that a significant number of spouses and partners are simply not motivated to further their education. Participants explained that for many spouses and partners their family has a satisfactory standard of living on a single Service income and for many they may not have had a good experience at school, so there is little interest or need in acquiring new knowledge and skills. Participants identified the need to overcome this '*disinterest in*

learning’ and felt it was *‘a key indicator for the lack of financial planning and preparation within Service families’*. This will help to address the unrealistic expectations of spouses and partners, who in all probability will have to work when the family returns to civilian life because of higher living costs and, in some instances, the low level of skills of the Service leaver

2.6 Spousal Employment

As with adult education, for a significant number of Service families spousal employment is not considered an issue whilst a member of the family is part of the Services. As explained earlier, this is because for many they can enjoy a good standard of living on one wage, although this may not be the case when they move back into civilian life.

For others securing employment is an issue: barriers often include a lack of childcare or lack of opportunity to find employment, particularly if they need to move frequently. In Northern Ireland an additional barrier is personal security, where spouses, partners and children who are working are unwilling to reveal that they are part of a Service family. This requires them to *‘invent a family history’* that is capable of explaining Service relocations, and education and employment history.

There is some evidence of successful practice in raising aspirations and increasing the confidence of spouses and partners with regard to education and employment through the use of peer mentoring. Service family members who have successfully utilised education and employment opportunities, such as the learning programme offered through Wolverhampton University, act as very effective champions and mentors to others in local Service communities, and can encourage others to take advantage of learning opportunities to both to enrich their lives and prepare them for the move into civilian life.

There is also a need to create much greater awareness about skills shortages, employment opportunities and average salaries in civilian life as a way of motivating spouses and partners to become more ‘job-ready’ ahead of transition. The difficulty appears to be in identifying where responsibility lies for creating this awareness, and how it can be achieved successfully.

Specific factors relating to the difficult employment situation and job market in Northern Ireland, which can make it particularly difficult for spouses of Service leavers to gain employment within this area of the UK. Safety concerns, driven by the need to hide any family connection with the Armed Forces, and the need to explain frequent location moves, together with the general skills issues faced by spouses in general, all limit the employment opportunities for spouses in Northern Ireland.

3. Health and well-being

We shall now focus on identifying the key issues concerning health and well-being for families of Service leavers during the transition process. In particular we shall consider issues around:

- family health (mental and physical) and well-being
- accessing health services in the civilian community
- the impact of transition on different family members, including children and young people
- relationship and family breakdown arising from transition

Key perceptions and priorities identified by participants in terms of health and well-being are listed in the table below, in no particular order of priority.

- *There is a **need for a stronger evidence base** that quantifies more clearly the issues for the health and well-being of Service leavers' families during the transition period. Any research should ensure that findings can be specifically linked to the experience of being in military service.*
- *Family members, including children and young people, can experience **loss of identity and significant change in their roles and relationships** during the process of transition. Support to develop effective relationship and family communication skills could help individuals to manage relationship/role change and reduce the likelihood of breakdown.*
- ***Take up of current services and information** by families in respect of health and well-being is poor and there is a need to understand more clearly the barriers to take up. Non-disclosure of abuse is a particular safeguarding issue.*
- ***Mental health issues and excessive alcohol consumption** by Service personnel and family members during service and on transition have an impact on the health and well-being of families. There is a need for earlier recognition of and intervention to tackle these issues.*
- ***Reservists and their families often face a different transition** to regular Service members, and lack the network of support that many families of regular Service personnel have.*
- *There is a range of existing services for families going through transition, but they require sequencing and joining up into **pathways of support** in order to be more effective. Service development should draw on successful civilian examples.*
- ***Accessing NHS services** can be challenging, particularly when Service leavers and their families need to move from one geographical area to another, with care packages differing between NHS trusts.*

3.1 Need for a stronger evidence base

Participants felt that whilst there is some research and data on aspects of the health and well-being of Service leavers' families, it can be patchy and in some cases anecdotal in nature. There is a need for a stronger evidence base to understand in more detail issues that are 'critical for a good transition', particularly given the importance of the role of that Service leavers' families play in supporting a successful transition.

Specific areas for potential research suggested by participants include:

- identifying the reasons for the current poor take up of existing information and support provided for families at transition
- exploring the scale and nature of relationship breakdown in the Services, including the anecdotal evidence of family break up two years after transition, the impact of active service and long overseas postings on relationship breakdown, any differences in relationship success/failure between couples where both are Service personnel and couples where only one individual is in the military
- assessing the impact of Service leavers' health issues (particularly mental health and alcohol abuse) on their families
- the nature and levels of mental health need for Service leavers and their families in Northern Ireland

Any new research should take into account factors relating to the Service leaver and their family, including socio-economic status, type and length of Service, notice of leave and reason for leaving, and should reference comparative civilian populations to ascertain where outcomes and findings can be specifically related to the experience of being part of the Armed Forces.

3.2 Loss of identity and role change

Participants identified that family members, along with Service leavers, can experience a significant loss of, or change in identity and status on transition. For example, a spouse or partner who strongly identifies as *'the Sergeant's wife'* and then loses this status, or a child who feels that *'Dad's not a hero any more'*. Where roles and relationships are no longer clearly defined and understood, or where the Service leaver and/or family members feel a loss of identity or status, these changes can have a negative impact on self-esteem and on family relationships.

Service leavers and family members may lack the communication and *'change management'* skills to deal with these challenges. Participants felt that providing them with stronger change management and communication skills as part of the preparation for transition would help, as well as enabling them *'to make much better use of the range of information that they can already access – information without the skills to use it isn't much use'*.

Spouses who have spent significant periods of time apart are often not used to the type of joint decision-making that is frequently required during transition, and may also have *'different sets of priorities'*. The idea of offering mediation support was mentioned by a number of participants as something which can help with communication and joint decision making issues, and an additional idea raised by participants was for couples to be encouraged to plan jointly in advance for *'pinch and crunch'* decisions, which may need to be taken whilst the Serving individual is away on a tour of duty.

There is anecdotal evidence of a *'spike'* of relationship breakdowns at transition. Family and relationship problems *'can often exist for a long time before transition'*, with transition acting as a catalyst that *'brings things to a head'*. It is not clear if breakdown is more likely where only one partner in the relationship is part of the military, and further research was

suggested by many participants to determine the scale and cause of relationship breakdown, and how this compares to the civilian population.

Some participants felt that pre-marriage counselling might help to prevent relationship issues from arising, particularly where *'a civilian is marrying into the Service and doesn't really know what to expect'*. As mentioned earlier, a number of participants reported that eligibility rules for Service Family Accommodation place pressure on Service personnel to marry sooner than might otherwise be the case, especially if there are children in the relationship. Such pressure to marry earlier than might otherwise be the case can lead to relationship difficulties and separation/divorce when pressures arise at a later stage and during the transition process.

Our discussions also highlighted an issue with regards to who offers family support and concerns were raised about confidentiality. Families Officers and Welfare Officers are available to help with family and relationship issues, however, many participants stressed that *'it can be really difficult to ask for help because you know that it'll be all round the base and it might affect the husband's (or wife's) career'*. Independent relationship support services such as Relate, or mediation were identified as useful sources of support and more likely to be taken up and used by Service families.

Service children who have to move schools on transition can also find this challenging. Some will have developed *'resilience to change because they've had to move schools a lot, but others can find making new friends really hard'*. Whilst this might be reflected in the wider civilian population, participants felt that where children had attended schools primarily or wholly for Service children, *'it can be really difficult for service kids to integrate into civvy schools'*. Children of Service leavers in Northern Ireland experience particularly difficult transition issues because of the security issues for military personnel and their families. Children are under pressure to hide their association with the military for fear of reprisals.

Although there is funding to support Service children in schools, it is not clear what support is available outside of school. In addition, there is also a need to recognise that older children in the family group may have relationships of their own and may require specific support with issues this might pose. There is no support or advice for parents to help deal with the transition issues of their children or teenagers, and parents may not be aware of these issues. Participants felt it would be helpful to include this in unit briefings that involved spouses and partners.

For Foreign & Commonwealth Service Leavers and families, end of service regulations means that they have to return to their country of origin unless they apply for citizenship. This is likely to be very hard for children brought up or born in the UK. Where there is relationship breakdown, spouses are in a particularly vulnerable position.

Participants in Northern Ireland felt *'wider family networks are stronger here – where there are family problems, there's often support from within the family to help with them'*. Seeking help outside of the military or family is difficult because of the security issues related to being part of the Services. There is a general fear of potential harm from being identified as such.

3.3 Mental health and alcohol issues

In addition to affecting pre-existing relationship issues, transition is also seen by participants as a '*cliff edge*' that can exacerbate personal issues that Service personnel and/or family members have carried with them into the Armed Forces, or that may have developed during the service period. Mental health was often raised by participants as one of the most important issues in relation to the health and well-being of Service leavers and their families. The issue is however complex and there is a need for greater analysis to understand the impact of mental health issues on the family and how families can be better supported to manage such issues.

Three inter-related issues were identified: alcohol misuse, mental health and incidents of domestic violence and abuse. The importance of Service leavers' mental health and the impact this can have on the family was recognised: '*dysfunctional veterans mean dysfunctional families*', in addition to issues with alcohol which were also mentioned as significant, and tend to be linked with, or underlie personal and relationship problems. The prevalent '*in-Service drinking culture*' means that these issues may only become more apparent on return to civilian life.

Earlier intervention during the service period could reduce the potential for a range of health and wellbeing issues to '*spiral*' during transition. Suggestions include broadening the existing, compulsory Military Annual Training Tests (MATTs) to include training on mental health, relationships and practical '*civilian life skills*', requiring Service personnel to develop these skills as '*part of being an effective soldier*' (and beginning such training during basic training).

Initiatives such as *Big White Wall* offer an early intervention and confidential opportunity for individuals experiencing mental health problems, but participants felt there was a need for more training to help Service leavers and their families identify and manage mental health issues (including but not limited to post traumatic stress disorder) more effectively. This will require a stronger understanding of the causes of mental health problems and supporting families to be better informed and supported in terms of how to manage such situations should they arise. To be effective, however, this will also require '*a paradigm shift on the part of MOD*' and a change in terms of how personal and family issues are seen, with a move away from them being viewed as '*weakness*' towards these issues having an '*impact on the overarching goals of the military organisations*' and therefore something which should be addressed.

Another suggestion to support early intervention for mental health issues was the concept of '*mental health first aid training*' as something which could be undertaken by selected families, who could then help to identify and offer peer support to others who may be having to cope with mental health issues within the family.

More generally, it was felt that peer support should be provided by 'buddies' who '*understand what it's like to be in the Services or married to them and how it feels when you leave*'. There are services offering this type of support but it is not clear if there is sufficient volume or whether or not there is enough provision for the families of Service leavers.

The specific issue of Reservists and their families was raised by a minority of participants, particularly in terms of a different transition process and the need to better understand the impact which this can have on the family, especially given the limited support networks which may be available to a family compared to that of a regular Service person.

Participants identified recent research in to the impact of transition for Reservists which has been undertaken by The Kings Centre of Mental Health.

In Northern Ireland, the *'ongoing level of threat'* posed by being a former member of the Armed Forces or a family member, was identified by participants with specific experience of this locality, and identified as a major cause of higher levels of mental distress and illness within families of Service leavers who live in this part of the UK. More research is however required to identify if this is the case.

3.4 Take up of current services and information

The need to improve the take up of existing services and information relating to health and well-being was frequently raised during discussions.

Information is generally provided to the Service leaver *'so there's no guarantee it'll get through to the spouse'*. Whilst efforts are being made to include spouses in relevant information briefings, barriers such as childcare responsibilities are not being factored in. This is reported as a significant barrier to spousal attendance.

As mentioned earlier, there is lack of take up of Military-based services by family members because of anxieties about confidentiality and the fear that disclosure of issues *'might affect their (Service personnel's) job'*. Whilst further research is needed, participants felt that services offered by external organisations are more likely to be accessed by Service leavers and their family members because of the greater confidentiality and independence offered.

Non-disclosure can present a safeguarding issue for those affected by domestic/child abuse, during the service period, at transition and beyond. This is reported to be not only due to fears of lack of confidentiality, but also because of a culture amongst some groups of Service personnel where high alcohol consumption and domestic violence/abuse appears less unacceptable. This can result in a lack of awareness of their being an issue and/or a further barrier to disclosure.

Where abuse or violence has been disclosed, the need for effective handover of information to third sector organisations on transition was highlighted as a critical factor for safeguarding of vulnerable adults and children.

3.5 Importance of pathways in service design and delivery

Participants highlighted that health and well-being issues often cannot be considered in isolation from other aspects of transition, and there is a need to consider the sequencing and personalised nature of support which can be required. We discussed the need to consider the nature and timing of the different inputs, and the linkages between them, which could be illustrated through a set of *'pathways'* for different groups and family circumstances.

The development of new support services should also *'learn from what works'* in different parts of the wider civilian community, for example, reviewing case studies relating to programmes and initiatives such as Surestart, Community Learning Champions and Union Learning Representatives to ensure that best practice and lessons learned can be incorporated into service design.

At the same time there appears to be a *'plethora of leaflets'* available to help families and Service leavers, but no centralised way of accessing them and *'information alone is not the key [to successful support and transition]'*. Suggestions to address this included putting together a directory of information and services, helping families to *'develop the skills they need to make use of the information'* and devising a simple *'toolkit'* to help families navigate the range of services. The toolkit could, for example, cover a range of transition issues and include case studies of situations with which families can identify.

A key process necessary to underpin the toolkit should be for relevant agencies to *'join up'* and *'sequence'* the information and support that they each provide at different stages of transition. Information-sharing by welfare and resettlement officers (with families' agreement) would then inform the sequencing and enable more personalised approaches to be developed for issues such as family relationship problems (for example children of parents with mental health problems; adolescents moving between different educational systems).

3.6 Accessing NHS services

Participants felt that families of Service leavers, unlike Service leavers themselves, are neither identified nor prioritised by the NHS. Some reported a lack of understanding within the NHS of the Armed Forces Covenant and the obligations which this provides for Service families, and that in many cases health and social care budget realities often override many of the commitments in the Armed Forces Covenant, such as *'to be treated sympathetically'*.

In situations where the Service leaver is wounded, injured or sick (WIS), or has health needs that impact on the family, or the family has been bereaved, this result in family members not being able to access easily the support that they may need.

Families that are moving to a new geographical area as part of transition and who have members requiring care packages have the challenge of dealing with the *'postcode lottery'* where *'the care varies from one NHS trust to another'* as well as *'getting onto another waiting list and a different consultant'* and/or *'finding a GP practice to register with'*. Whilst these issues are not peculiar to Service leavers and their families, they do create additional stress during the transition process. Participants felt that specific steps should be taken to maintain waiting list positions when moving to a new area, and to give more effective support to families during lengthy medical discharge processes.

Where the Service leaver and/or family members have mental health issues that *'do not meet the criteria'* for a recognised diagnosis and NHS treatment, support is often provided by third sector organisations as the NHS will not recognise the need for immediate support. Participants did agree that this situation reflects the experience of the wider civilian population, however when combined with the lack of knowledge (see Section 3.3) this creates additional stress for the family.

A specific issue was raised during this engagement programme regarding the ability of Service leavers classified as WIS to have a family. This issue is specific to male personnel who have suffered lower limb injuries, and as a result of their injuries they find it difficult or impossible to have a family. At present the NHS will not fund sperm preservation except under strict circumstances, and MOD has decided not to support sperm preservation. This has led to a number of Service personnel and their families facing additional emotional

trauma at a time when they are already trying to cope with the Service leaver being classified as WIS. Further research is required to quantify the scale of this issue and how the situation could be better supported.

In addition to WIS and bereaved families, participants identified a number of family types that can face particular challenges in respect of accessing health services. Families transitioning from overseas postings will not have been registered with UK GP practices and will not have the proof of local residence required to register. For the significant number of Army Service leavers and families returning from postings in Germany, this is a particular issue. Foreign & Commonwealth families may experience cultural differences and English language barriers when trying to access services. In addition, if they do not have permission to remain in the UK, they will have very limited access to health services ahead of repatriation.

In Northern Ireland, participants highlighted that *'security issues'* are a serious barrier to accessing NHS and other public services because *'you don't know who you might be talking to and it's dangerous to disclose that you're in the services or your spouse is'*. Significantly, the Armed Forces Covenant does not operate in Northern Ireland. Voluntary sector organisations with good local knowledge play a significant role as advocates and mentors enabling families to know what it is *'safe to disclose and to whom'* when using public services.

4. Practical support

In this third section of our findings we shall consider the key issues identified by participants in relation to practical support that is available to families during transition. In particular we shall consider issues in relation to:

- practical support in terms of housing and schooling
- the role of the Service leaver and their families in achieving a successful transition

Not surprisingly, there are emerging themes and overlaps with issues identified in the previous two sections of our report, including:

- the need to consider housing, schooling and employment as a combined set of decisions during transition
- the importance of effective information transfer, particularly with regards to schools and the movement of children

Key perceptions and priorities identified by participants in terms of practical support are listed in the table below, in no particular order of priority.

- *The **greatest issue identified with schooling is information**. This includes information for families about their children's educational entitlements, better information for recipient schools about a child's prior progress and more information for schools on what support is available for children of Service families.*
- *Early provision of information and support on housing is considered essential, together with **the need to raise awareness about civilian housing realities**. Awareness raising (covering housing, finances, employment and schooling) should start as early as possible, leading to active and early transition planning.*
- *The Armed Forces should consider making a much **stronger commitment to supporting Service families** with transition, and this is likely to need a **culture change within MOD** and the Armed Forces if they are to become a more modern family-centred employer, where support in relation to personal and family issues is seen as an important element of employee management.*
- *An essential foundation to providing practical support is the need for higher levels of **engagement by Service family members**. There should be less reliance on the Service leaver for communication: novel ways of engaging families more directly should be developed or piloted in consultation with Service families.*
- *Improved **coordination is required between agencies** to achieve more effective practical support. This includes developing linkages between the Military and Local Authorities, and better coordination of support delivery by different agencies (Military and civilian) with such organisations working together to develop 'joined up pathways' of support.*
- *Consideration should be given to developing **more specific forms of support** for Service families, including: a transition 'toolkit' for families, piloting a new 'family leaver helper' role, with a specific remit to work with families as a bridge between the Military to civilian worlds.*

4.1 Information about schooling

The biggest issue raised with regard to schooling was information provision and transfer. Participants felt strongly that parents and families needed to have a better knowledge of their children's entitlements. *'Information about entitlements needs to be expressed clearly and simply'* so that families from all social backgrounds can understand the information, know their rights and be aware of the options in the Local Authority area to which they are moving.

At the same time, schools themselves were said to need more information and help to understand both *'the psycho-educational issues'* experienced by Service children and the support initiatives and funding that is available to support such children (for example the Service Pupil Funding Premium). Participants suggested that more could be done to share good practice between different Local Authorities and schools, including schools which are located *'behind the wire'* who are likely to have useful knowledge and experience to share with mainstream schools in civilian locations.

Information transfer between current and future schools was described as *'patchy and in need of improvement'*, and there is a need for more consistent use of *'pupil information packs'*, which should be reviewed to ensure they cover all relevant information. At present the onus to ensure that pupil information is transferred accurately between schools rests with the Service family themselves and this means, particularly where there are safeguarding issues, that critical information may not always be passed on. In Northern Ireland, a further complicating factor can be the families' reluctance to reveal their Military background.

There were differences expressed about the extent to which data protection requirements might be a barrier to information sharing between different schools and agencies, and this was seen as an issue which needs to be further investigated and clarified across the country.

Arrangements for post-transition school placement were described by many participants as a *'post-code lottery'*, with varying Local Authority understanding of the obligations placed in them under the Community Covenant and varying commitment to achieving a smooth transition for many Service families. Particular challenges were identified for families whose children have special educational needs and disabilities (SEND), where the considerable challenge of getting a suitable placement, often needs to be repeated in successive Local Authority areas as a family relocates on transition. Many felt that linkages between the Military and Local Authorities (currently strongest in areas where there are military bases) needs to be further developed, building on the commitments contained in the Community Covenant.

Linked to the issue of new school placements is the critical interaction with housing, which is best described as *'housing is the key – without an address you simply can't apply for schools'*. Participants explained that, while some Local Authorities will take action when contracts are exchanged or a rental agreement is signed, *'sometimes they won't until the family has actually moved into their new home'*, and this can lead to delays and considerable additional stress for a Service family.

A specific issue which was raised with regards to schooling in Northern Ireland relates to security issues and a need to keep any connection to the Armed Forces hidden. Participants felt that the psychological strain of not being transparent about your past and having to

fabricate a family history may have a lasting impact on children of Service leavers living in this part of the UK.

4.2 Awareness raising about civilian housing realities

The most important housing issue was seen as a lack of awareness by Service families of the differences between Service and civilian accommodation. Participants focused strongly on the ignorance of Service families with regards to military and civilian rent levels, and the false expectations in terms of the availability of, and entitlement to, social housing when they return to civilian life.

Many participants noted that the prevalence of housing issues varied by the housing status of the family prior to transition, with families in SFA more likely to experience challenges in terms of housing than those who are already living in a civilian setting. Anecdotal evidence from participants suggests that Army leavers, and in particular the vulnerable groups identified in Section 2.2, are more likely to face issues in this area. Further analysis is however required to validate this assumption.

As well as needing a stronger understanding of how much 'civvy street' housing costs compared to military housing, there is a need to communicate a clear message to Service families that *'social housing is a last resort, not the first'* in terms of civilian accommodation options. There is a need to manage expectations more effectively by *'bringing civvy street in'* i.e. drawing on civilian agencies and the knowledge of individuals who have previously transitioned into civilian life, rather than the current process of relying on briefings run by Service personnel.

Throughout the engagement events, there was a consistent message that awareness raising about housing and other key transition issues should start as early as possible and involve the *'home manager'* (a role which is most often performed by spouses during Service life) in terms of any briefings, which should clearly focus on the pro's and con's of buying and renting accommodation.

Some recommended that messages on housing should form part of the Service person's basic training to encourage active and early planning - not just allowing Service personnel to say *'I know I ought to be doing something about it'*. Suggestions included incorporating such discussions and reviews in to the Military Annual Training Tests (MATTs) and/or drawing on the HARDFACTs approach to assessing people's critical needs, possibly by developing a similar self-assessment tool for use during transition.

Participants pointed out that many charities and agencies could support and contribute to the awareness raising process in terms of housing (alongside other aspects of transition), but that such efforts need to be planned and coordinated. The Joint Service Housing Advice Office (JSHAO) was described by many participants as *'helpful but hopelessly under-resourced'*, and it was suggested that JSHAO should be geared up to play a more strategic leadership role, with local activity coordinated at brigade level through the Military Civilian Integration (MCI) partnerships (which are partnerships between the Army, Local Authorities, statutory bodies and other civil organisations).

A specific need for more tailored housing support was identified in two family situations:

- Spouses who are separated or bereaved and not in paid employment with limited or no entitlement to remain in Service Families Accommodation
- Foreign & Commonwealth spouses for whom there may be additional issues including English language needs, citizenship requirements and cultural issues

4.3 Armed forces commitment to family support

A number of participants questioned the nature and extent of the Armed Forces commitment to supporting families of Service leavers. Some felt that the case for offering support was self-evident, and led to calls for:

- *'a paradigm shift on the part of MOD'* to change the view of personal and family issues being seen as *'a weakness'* to instead being viewed as an important aspect of managing a modern organisation and something which can have a positive *'impact on the overarching goals of the military organisations'*
- the Armed Forces needs to demonstrate more clearly that they value families – and that this could start by *'not calling them dependants'*!

Others felt that the case for family support was less clear, and needs to be better articulated, together with the benefits that such support might provide for the Armed Forces, including:

- improved retention rates: *'happy families mean happy soldiers'*
- the potential for family members to take a stronger lead role as *'the transition organiser'* saving the Service member valuable time and distraction from their primary role during this period
- reduced costs to the taxpayer in the long-run and wider societal benefits

4.4 Increasing family member engagement

At present most information and awareness raising with regards to transition is directed at the Service leaver rather than the family. There was general agreement that this approach is *'no guarantee the information will get through to the spouse/family'* and in many cases an unreasonable assumption to make! One participant described relying on Service members to cascade briefings to families as *'like teachers expecting kids to pass on school information to parents'*.

While efforts are being made to include spouses/partners in briefings and events, low attendance was seen as a problem arising from a combination of apathy, unsuitability of the briefing vehicles and the competing priorities of family life, particularly childcare responsibilities.

When combined with evidence of insufficient forward planning, this suggests that an essential element of awareness raising should be earlier and much greater levels of direct engagement by family members in the transition process. At one event, there was a call for *'a multi-stage, multi-level engagement approach'*, with information readily available at any stage; designed for different family members including children; and utilising the latest information technology and social networking capabilities.

Rather than relying largely on the Service leaver, participants suggested that novel ways of engaging family members directly should be developed or piloted. The aim should be to overcome the current passive culture and help to communicate a strong message of *'don't ask, don't get'*, something which is seen as essential aspect of modern civilian life. It was suggested that encouraging this approach earlier in the Service person's career might capitalise on the 'initial motivation of many Service members and their families to improve their lives' by joining the Armed Forces, and that by encouraging families to use external services (such as Family Centres) at an early stage might provide better links to build the resilience needed for a good transition.

There was significant support for the use of social media, and many felt that this could be imaginatively used to address the issue of poor family engagement in the transition process. At one event, participants thought that the Military and support agencies should consider using social networking, with private pages (i.e. Facebook rather than Twitter) to creatively communicate directly with different family members, rather than focus primarily on the Service leaver. Participants also suggested that any social media solution should be designed by a (non-military) social media expert and might include the following functionality:

- posing key questions e.g. 'thought where you're going to live?'
- tips e.g. 'how to access civvy street'
- points of access which families see as their own
- confidential areas clearly independent of the military
- links to civilian agency websites, including Local Authority Service leavers tabs
- developing a more broadly focused version of the Big White Wall support network (currently focused on mental health)
- holding webinar presentations or workshops over the Web

Another suggestion was the development of a low cost *'transitions app'* which could be used to support families to identify priority issues and actions that they need to consider as part of planning for transition.

Many participants felt that further research was required to better understand the poor take-up by families of existing information, advice and practical support. It was also suggested that the process of designing any family engagement solutions should include primary research, particularly by *'asking the families themselves what would work'* when creating any new solution. Although it was suggested that FiMT might take a leading role in this research (and that clear leadership and effective coordination would be essential), many participants noted that there are already plenty of existing avenues which would enable this research to be undertaken cost effectively. Such routes included:

- agencies currently working, or having previously worked, with particular families
- using military and charity websites, blogs and magazines
- piggy-backing on existing surveys such as those done by Army Families Federation
- holding focus group sessions at the local coffee mornings which are a regular feature of Service family life

4.5 Coordination between agencies

There is a need to improve coordination between agencies, both by developing better linkages between the Military and Local Authorities and through more effective coordination of effort between the different agencies – both military and civilian.

References were made to the need for more effective coordination between the Military and agencies such as the NHS, Local Authority Social Services, Jobcentre Plus and Further Education. In some cases this was considered to be about a lack of prioritisation by civilian agencies in line with the Armed Forces Covenant; in others a lack of understanding of the circumstances of the Service leaver and their family.

A particular perspective from Scotland was that the MOD devises UK transition approaches and guidance that reflect the civilian systems in England but do not reflect those of the Devolved Administrations. Housing was identified as a specific example where the policy and procedures in Scotland are different to England, and this has led to inaccurate and irrelevant information being communicated to Service leavers in Scotland.

In addition there is a need to build a stronger joint understanding of the Community Covenant and its obligation on Local Authorities. Participants felt that linkages between the Military and Local Authorities (currently strongest in areas where there are military bases) needed to be further developed, building understanding around the commitments both within Local Authorities and Service leaver families.

The *'plethora of agencies'* and solutions was seen as a challenge for both families to navigate and for the organisations to deliver. As noted earlier in this report, agencies were seen as not knowing enough about what each other are doing to provide 'a joined up menu of support' for families and it was striking how much participants representing different organisations at the events welcomed the opportunity to network and find out more about the services they offer.

However, the point was strongly made that any multi-agency solution should *'involve more than networking'* and should involve *'a different method of case management'*, starting with the needs of families and family members to design 'better timing and sequencing' of the support available. One way of approaching this, favoured by at least two groups of participants, would be for agencies to work together to *'develop sets of joined-up and sequenced pathways'* for families in different circumstances. This would also help ensure a more effective focus on the support needs of particular groups e.g. single parents; divorced and separated spouses; families with wounded, injured or sick (WIS) family members; and Foreign and Commonwealth families.

It was also felt that plans for developing support for Service families should:

- *'build on existing initiatives'* e.g. the Army HIVE information network, the Glasgow Caledonian University/HM Forces Careers Zone model and the Firm Base community engagement project
- *'learn from what works in different parts of the wider community'*, for example, looking at civilian programmes and initiatives such as Surestart, Community Learning Champions and Union Learning Reps
- learn also from military combat experience and expertise, particularly *'hearts and minds campaigns'*

4.6 Developing specific forms of practical support

Participants suggested that a single point of contact for access, information and support is needed, particularly in terms of finance, training, employment and housing. They felt that generic advice is often unhelpful and that information and briefings should focus on specific communities, including details on particular schools, doctors, and housing options.

The suggestion was made by many participants that peer support could usefully be provided by *'buddies'* who have gone through the transition experience themselves and *'understand what it's like to be in the Services or married to them, and how it feels when you leave'*.

There are examples of this type of support being offered, but it was not clear whether there is enough provision for the families of Service leavers.

There were two more specific suggestions for developing practical support for families:

- devise a simple *'toolkit'* to help families navigate the range of services covering the main transition issues and including case studies of situations that families can personally identify with
- pilot a new *'family leaver helper'* role: a paid member of staff, with a specific *'signposting plus'* remit to work with families and act as a bridge to the civilian world. These staff would be independent of the military but would have been through transition themselves. They would be notified of upcoming transitions and would be networked with one another. They would not be trained case-workers but would *'help families identify their needs and priorities and develop their resilience'*, and would signpost them to agencies able to provide more in-depth specialist support. This would be a universal entitlement for all families (so avoiding any stigma) but would enable personalised solutions to be identified to reflect actual needs

5. Strategic themes

A number of over-arching themes have emerged from this engagement programme which we have summarised in this concluding chapter of our report. We believe that these will help to inform any future strategy for supporting Service families during the transition process.

5.1 Need for a stronger evidence base

Throughout this engagement programme participants have highlighted a lack of research and the need to create a stronger evidence base of the issues faced by Service families and the impact which these create during transition. There are examples of reliable data, however these are held locally rather than in a central accessible location, and there has been no mapping undertaken of the research to date. Further research and analysis is required on many of the issues identified in this programme to quantify the scale of the issue, the level and type of support that is required and by which family groups. This evidence is needed to ensure there is no duplication of effort and that limited resources are focused at the most in need. Where further analysis is undertaken participants felt strongly that it should cover not only the needs and requirements of Service families but also the economic and social benefits of providing support, so that more comprehensive cost:benefit analyses can be developed to support the need for change.

5.2 Develop a strategic rationale and commitment

Linked to the previous theme is the lack of a strategic rationale to create an overall narrative and justification for Service family support. Throughout our discussions many participants questioned the nature and extent of the Armed Forces commitment to actively support Service families through transition, and also noted that current MOD culture does not consider management of personal or family issues as a high priority. The use of the term 'dependents' to describe family members signifies an out-dated approach and needs to change if families are to be better supported through transition, leading to both improved social outcomes and tangible benefits for the Armed Forces in terms of staff retention, staff satisfaction, improved management of the transition process (as family members can play a critical management role), and longer-term benefits to the tax payer.

At the same time having an overall narrative would help to identify specific responsibilities, and levels of investment to support the transition process covering commitments from both the Armed Forces and civilian service providers (such as the NHS, Local Authorities and the third sector). Having a clear business case and rationale would support these discussions with MOD, other Government Departments and agencies as well as the voluntary sector.

5.3 Focus on vulnerable groups

Linked to the issue of further analysis and research is the need to understand which Service families have the greatest support needs. Feedback from participants has highlighted four family groups that are considered most vulnerable to an unsuccessful transition, driven by factors such as socio-economic status, length of Service, levels of educational attainment,

and family background. Whilst only anecdotal at this stage the four groups we have identified from participant feedback as being most vulnerable to transition issues are:

- Families from low socio-economic backgrounds – with a specific focus on lower ranks in the Army (specifically the Infantry);
- Families of early Service leavers;
- Single parents (either separated or divorced from a Service leaver); and
- Foreign and Commonwealth families.

Whilst these groups require further validation, it would seem appropriate that any future family support activities focus on targeting these groups initially, as they appear most at risk of a poor transition to civilian life.

5.4 Issues are inter-related

The feedback we have received demonstrates strongly that it not possible to consider issues faced by Service families in isolation. Many are inter-related, and there is a need to consider how support can be provided in a more holistic and cohesive manner. Our analysis has identified two broad sets of inter-relationships:

- (i) Creating economic stability: requires a focus on finance and debt management, employment prospects (including spousal employment), training and skills development, and planning for civilian housing.
- (ii) Creating emotional stability: requires a focus on inter-personal, communication and relationship skills, the ability to support children through transition and schooling changes, and general health (including alcohol usage and mental health issues).

There is a need to consider the sequencing of support and level/type of support that is offered based on the specific needs of each family. Participants felt that developing a 'pathway' based approach to providing support would support better sequencing of support and allow families the opportunity to access the support they need, from the most appropriate provider, and at the most appropriate time for them, in terms their transition path. This would result in a clearer and more cohesive support offer, less duplication and more effective use of resources.

5.5 Need for a more cohesive offer

At the same time as creating pathways of support for Service families this engagement has identified the need for much stronger joining-up and coordination of support services. There is no shortage of support and information for Service families, however many service providers do not have strong relationships with each other, nor with the Armed Forces and this creates a confusing landscape for Service families and much duplication.

We have heard about inconsistencies in terms of Local Authorities and how they handle Service leaver families; NHS agencies not understanding obligations contained in the Armed Forces Covenant, and limited consistency between the three Services in terms of how families are supported during transition.

There is a need for a much greater communication between support organisations to increase knowledge and awareness of what is available and to reduce duplication. Government agencies and Local Authorities need to have stronger awareness of the Armed Forces Covenant and the obligations which this imposes on them. Having a central database of support that is available and who provides it will also help to create a more cohesive offer for the families themselves.

5.6 Earlier and more personalised intervention

There is a need to encourage transition planning amongst families much earlier in the process, and the current universal model of support requires stronger personalisation to the specific needs of each family. There is a need to develop a mechanism which allows families to consider the issues they are likely to face during transition, and to start planning much earlier in the Service person's career.

As mentioned earlier, this will require a cultural shift on the part of MOD and the Armed Forces so that the need to consider family related issues and problems are not seen as a 'weakness' rather a positive aspect of running a modern family centric organisation.

At the same time we need to encourage families to take a stronger 'entitlement' based approach to engaging with support services and agencies. Many Service families do not currently engage with civilian agencies, nor want to ask for help or support and would consider such a need as a negative behaviour. This requires a different culture shift to ensure that Service families feel confident to engage more directly with civilian organisations (eg Local Authorities, Schooling, and NHS services), and gain access to the support they need.

5.7 Importance of independence and confidentiality

The need for independence and confidentiality must not be under-estimated. Throughout our discussions this issue was raised as a significant access barrier for many Service families especially for support offered by the Armed Forces, where the fear of confidential and personal information being shared, and having a detrimental impact on their spouse's career, is seen as a significant risk. The need for independence and confidentiality should guide any future development plans.

At the same time, it is important to consider the issue of confidentiality when designing new support mechanisms. Many participants recommended the use of digital and social media (including Facebook) as mechanisms which should be better exploited in terms of engaging families more effectively, however caution may be required when designing such approaches to ensure that independence and confidentiality is maintained. Lessons can be learned from initiatives such as Big White Wall, which have strong protocols and approaches for managing such issues.

5.8 Increase family engagement

A recurring theme throughout this programme has been the issue of how to encourage more effective engagement and participation of Service families in planning for transition,

and in accessing support services. It has been suggested that lessons can be learnt from the 'hearts and minds' campaigns which have been run by the military, however a strong message from all participants is the need to ask Service families themselves what would encourage greater engagement.

Increasing engagement Increasing engagement of Service families is a key challenge that the future strategy needs to address, and will require further investigation and piloting with target audiences to understand how we can increase the current poor levels of engagement.

5.9 Information provision

How information is collated and provided to families is central to the effective provision of support. Information needs to be accessible, personalised and delivered in language which is understood by the target audience. Participants have suggested there is a need for a toolkit based approach to information provision, with information accessible by Service families throughout the transition process, from early planning through to actual departure. Any toolkit needs to bring together relevant information in a joined-up and localised manner, and most importantly, it should be written and presented in a manner that is accessible and understood by the families themselves.

Toolkits will need to recognise local changes and differences (for instance Local Authority regulations may vary), and could be delivered using digital media, although participants gave a strong recommendation that any digital/social media approach should be planned by civilian, rather than Military communications experts.

5.10 New support roles

The importance of personal interaction can not be over-stated in terms of encouraging both participation in support sessions, but also in terms of planning for transition. The value of personal contact, and the ability to discuss issues and concerns with someone who understands the issues faced, was seen by participants as an essential element of an effective support framework for Service families.

Suggestions were made to increase the level of informal (peer mentoring) as well as more formal support (through a new 'family leaver helper' role) that would engage directly with families planning undergoing transition to help them identify their needs and priorities and identify potential sources of specialist help. A key feature of both the voluntary (informal) mentors and the more formal support roles is that the individual providing the support needs to be independent of the Armed Forces, but should have personal hands-on experience of transition and the issues being faced by families.

5.11 Northern Ireland

A number of issues were identified during our discussions which were specific to Northern Ireland. Security concerns remain a key barrier to engagement with many Service families living in Northern Ireland, and whilst equivalent or greater support is available compared with that through the Armed Forces Covenant (which operates across in England, Wales and Scotland), there remains the issue of delivery and the need for support provision to be

tailored. Call centres based in the mainland for instance, staffed by individuals who do not appreciate the local context, can lead to inappropriate information being given and this only increases leads the sense of isolation. There is also a lack of data on the emotional impact of the security situation and living in Northern Ireland has on Service leaver families.

Appendices to the Report

A. Full list of recommendations by participants

This appendix contains details of all the recommendations that were received from participants during the engagement programme. For ease of analysis these have been collated by type of activity.

Further research recommendations

- Need for additional research and analysis on to quantify the scale family support issues, to confirm the specific family groups most vulnerable to poor transition, and what support is needed by each segment. (Section 2.1/5.3)
- Further investigation into what causes a lack of participation from Service families with regards to transition support services and events. *'Ask the families themselves what would work more effectively'* (Section 2.1/4.3)
- Research to identify the reasons for the current poor take up of existing information and support provided for families at transition. (Section 3.1)
- Research and analysis to confirm the assumption that amongst certain groups of Service families there are low levels of financial literacy and understanding of money management. (Section 2.4)
- Further investigation into the lack of interest and participation from spouses in skills development and training opportunities. (Section 2.5)
- Research to explore the scale and nature of relationship breakdown in the Services, including evidence of family break up during the two years after transition; the impact of active service and long overseas postings on relationship breakdown; any differences in relationship success/failure between couples where both are Service personnel and couples where only one individual is in the military. (Section 3.1)
- Further investigation in to the impact of Service leaver health issues (particularly mental health and alcohol abuse) on their families. (Section 3.1/3.3)
- Explore the nature and levels of mental health need for Service leavers and their families in Northern Ireland, and how the 'ongoing level of threat' posed by being a former member of the Armed Forces or a member of such a Service family may result in higher levels of mental distress and illness. (Section 3.3)
- Undertake a case study based research programme with regards to new support services so that they can 'learn from what works' in different parts of the wider civilian community (Section 3.5)

- Further investigation in to the issue of sperm preservation for service personnel to reduce the emotional trauma of not being able to have a family should a Service leaver be injured and classified as WIS. (Section 3.6)
- Undertake further investigation with Service families on the effectiveness of new ways of engagement and the concept of a 'multi-stage, multi-level engagement approach', with information readily available at any stage and designed for different family members including children, and utilising the latest information technology and social networking capabilities (Section 4.3)

New service (pilots)

- Explore the use of Family Learning in more detail, identify the benefits and encourage greater joined up policy between MOD and the Department for Business, innovation and Skills. (Section 2.5)
- Consider how Service families can be provided with stronger change management and communication skills as part of the preparation for transition. (Section 3.2)
- Pilot mediation support to Service families as a means of helping with communication and joint decision making issues, and encourage to jointly planning in advance of period when Serving individual may be away on a tour of duty (Section 3.2)
- Introduce 'mental health first aid training' which could be undertaken by selected Service families, who could then help to identify and offer peer support to families and provide early intervention for mental health issues. (Section 3.3)
- Introduce stronger peer support for families who may be handling issue relating to mental health and alcohol use. The service should be provided by 'buddies' who 'understand what it's like to be in the Services or married to them and how it feels when you leave' (Section 3.3)
- Pilot in a number of locations the development of a series of pathways and toolkits which can be used to sequence and personal information and support services available for Service families (Section 3.5/4.4)
- Introduce a new way of using social media imaginatively to encourage engagement in the transition process. The Armed Forces and support agencies should consider using social networking, with private pages (i.e. Facebook rather than Twitter) to creatively communicate directly with different family members, rather than primarily communicate with the Service leaver. Ensure that any social media is designed by a (non-military) social media expert. (Section 4.3)
- Development of a specific 'transitions app' to support families to identify priority issues and actions needed as part of planning for transition (Section 4.4)

- Introduce stronger peer support using ‘buddies’ who have gone through the transition experience themselves and ‘understand what it’s like to be in the Services or married to them, and how it feels when you leave’. There are examples of this type of support being offered but it was not clear whether there is enough provision for the families of Service leavers. (Section 4.5)
- Devise a simple ‘toolkit’ to help families navigate the range of services which could, for example, cover the main transition issues and include case studies of situations with which families can identify. (Section 4.5)
- Pilot a ‘family leaver helper’ role: a paid member of staff, with a specific ‘signposting plus’ remit to work with families and act as a bridge to the civilian world. These staff would be independent of the military but would have been through transition themselves. They would be notified of upcoming transitions and would be networked with one another and would not be trained case-workers but would *‘help families identify their needs and priorities and develop their resilience’*, signposting families to agencies able to provide more in-depth specialist support. This would be a universal entitlement for all families (so avoiding any stigma) but would enable personalised solutions to be identified to reflect actual needs. (Section 4.5)

Other recommendations

- Consider how to improve the networking and sharing of information between support organisations and in particular if lessons can be learnt from the devolved nations (section 2.1)
- Consideration should be given to establishing an auto-enrolment mechanism for saving money towards a mortgage or rent deposit. (Section 2.3)
- Need to consider how you can develop financial literacy within families of Service personnel, as a valuable life skill. (Section 2.4)
- Need to warn Service families of the dangers of taking out Pay Day and other unregulated loans, and to highlight the availability of alternative sources of finance, such as Credit Unions. (Section 2.4)
- Need to create greater awareness (possible toolkit) amongst spouses about skills shortages, employment opportunities and average salaries in civilian life as a way of motivating this group to become ‘job-ready’ ahead of transition. (Section 2.6)
- Include information on the issues faced by children during transition and how they be better supported as part of unit briefings that involved Service leavers and spouses. (Section 3.2)

- Broaden the existing Military Annual Training Tests (MATTs) to include training on mental health, relationships and practical 'civilian life skills', requiring Service personnel to develop these skills as 'part of being an effective soldier' (and beginning such training during basic training). (Section 3.3)
- Further investigation in to the effectiveness of information handover during transition for individuals who may be at risk of domestic/child abuse and safeguarding issues. (Section 3.4)
- Investigate what more can be done to maintain waiting list positions on moving to a new area, and to give more effective support to families during lengthy medical discharge processes. (Section 3.6)
- Understand what more can be done to share good practice between different local authorities and schools, including schools which are located 'behind the wire' in terms of the psycho-educational issues experienced by Service children so that knowledge and experience can be shared more effectively with mainstream schools in civilian locations. (Section 4.1)
- Clarify the extent to which data protection requirements might be a barrier to information sharing between different schools and agencies, and provide updated guidance to schools and other agencies dealing with safeguarding issues. (Section 4.1)
- Consider how linkages between the Military and Local Authorities (currently strongest in areas where there are military bases) can be further developed and strengthened to ensure that obligations regarding school placements are respected and build on the commitments contained in the Community Covenant. (Section 4.4)
- Consider how to generate a stronger understanding of how much 'civvy street' housing costs compared to military housing, and how to communicate the message that 'social housing is a last resort, not the first' in terms of civilian accommodation options. (Section 4.2)
- Consider incorporating housing discussions and reviews in to the Military Annual Training Tests (MATTs) and/or drawing on the Hard Fax approach to assessing people's critical needs, possibly by developing Hard Fax self-assessment tool for transition. (Section 4.1)
- Work with MOD to review JSHAO so that it can be geared up to play a more strategic leadership role, with local activity coordinated at brigade level through the Military Civilian Integration (MCI) partnerships (between the Army, local authorities, statutory bodies and other civil organisations). (Section 4.2)

- Consider how more effective coordination can be achieved between the Military and civilian agencies such as the NHS, Local Authority Social Services, Jobcentre Plus and Further Education. In some cases this was considered to be about a lack of prioritisation by civilian agencies in line with the Armed Forces Covenant; in others a lack of understanding of the circumstances of the Service leaver and their family. Review how the MOD devises UK transition approaches and guidance that reflect the civilian systems which operate in the Devolved Nations as well as in England (Section 4.4)

B. Participant organisations

We would like to express our thanks to all the organisations and participants who have taken part in this engagement programme for your valuable input and enthusiasm. The organisations who were involved in the different elements of the engagement process are listed below.

ABF - The Soldiers' Charity
Army Families Federation
Army HQ
Army Welfare Services
Army Welfare Services Wales
Big White Wall Ltd
Career Transition Partnership
City of York Council
Combat Stress
Dare to Live Trust
Defence Medical Welfare Service
Essex County Council
Explora Foundation
Family Solutions Service
Forces Support
Finchale College
Glasgow Caledonian University
Help For Heroes
Housing Options Scotland
King's Centre for Military Health Research
King's College London
Ministry of Defence
Naval Families Federation
NHS Heywood, Middleton and Rochdale Clinical Commissioning Group
NHS South Cheshire Clinical Commissioning Group and NHS Vale Royal
Clinical Commissioning Group
Office of Scottish Veterans Commissioner
Pennine Care NHS Foundations Trust
Poppy Scotland
PTSD Link
PTSD Resolution
Queen's University Belfast
RAF Benevolent Fund
RAF Families Federation
Relate
Relate Cymru
Rotherham Metropolitan Borough Council
Royal Air Forces Association
Royal British Legion Industries
Royal Naval Association
Sailors Children Society
Scottish Government
Scottish War Blinded

Sefydliad St Loyes Foundation
Shoulder to Shoulder Erskine
South East Fermanagh Foundation
SSAFA
Stoll
The Castlehill Foundation
The Ely Centre
The Futures Company
The Regimental Association of The Ulster Defence Regiment CGC
The Warrior Programme
Thistle Foundation
Ulster Defence Regiment & Irish Aftercare Service
Ulster Defence Regimental Association
University of Durham
University of Leeds
University of Ulster
University of Wolverhampton
Veterans First Point Scotland
Veterans Council
Veterans Scotland
Veterans and Families Institute, Anglia Ruskin University
Wiltshire Council
Worldwide Volunteering
X-Forces
York St John University

C. Range of issues faced by families of Service leavers

Topic Category	Specific issue	Suggested areas for discussion
Economic well-being	Financial and debt management	- How effectively are families prepared for managing the costs of civilian life after transition? In particular, how are families prepared for changes in their disposable income? - What support is currently offered, and how could this be improved? - Are families of Service leavers able to budget more or less effectively than civilian families? Why is this the case? What can be done to provide more effective support in this area? - How can we better tackle the issue of families of Service leavers obtaining credit after transition due to a lack of a credit rating? How do you believe this issue should be addressed?
	Adult training and skills	- Are spouses and partners of Service Leavers accessing appropriate education (including literacy, numeracy and language education) to enhance their skills and employability? - What barriers exist to accessing education opportunities for this group? How could these barriers be addressed? - Does transition affect or disrupt adult education for spouses and partners of Service Leavers? Could this better managed? - How can Armed Forces Learning Credits be utilised to support training and skills development for spouses and partners of Service leavers within the transition process?
	Spousal employment	- To what extent is spousal employment an issue that needs specific investigation? - What support is provided at present to encourage spousal employment as part of transition? - Are specific barriers faced (eg location, discrimination, childcare, time and resources for job search, local area knowledge)? - Could more support be offered (eg in finding employment opportunities, childcare support, etc), and who is best placed to offer this support?

Topic Category	Specific issue	Suggested areas for discussion
Health & Well-being	Health and Social Care	- What are the principal health and social care issues facing families of Service leavers as part of transition? - Is there specific research on the health and well-being of families experiencing this change? If not, how might this best be undertaken? - Is there evidence to suggest that the health issues of Service Families is significantly different from that of the UK population? - Are there specific family health issues which arise during the transition process, and which require specialist support (eg mental health services for both children and young people as well as adults), or alcohol/substance abuse, domestic abuse)? - Is transition from the care of Armed Forces Medical staff to General Practitioner services handled appropriately (where applicable)? - Are there health conditions, which may not meet the criteria to be treated by civilian health services, and which nonetheless place stress on families?
	Family relationships – includes issues relating to the health and well-being of children and young people	- How are different members of the family impacted by the transition process and having to settle in a new social environment? - What are the main relationship issues that can arise during this process? - Are there specific issues for certain groups (eg bereaved, trying to adopt, WIS, children and young people)? - What support is currently available to help overcome these issues? - What more could be done in terms of support, and who is best placed to offer this?

Topic Category	Specific issue	Suggested areas for discussion
Health & Well-being Cont'd	Family cohesion (was seen as a more appropriate descriptor than Family Breakdown)	▪ How significant an issue is family breakdown as a result of the transition to civilian life? ▪ Is there any relationship between the level of difficulties experienced by families and how well they have integrated with local work, school and social communities? ▪ Are families of Service Leavers more or less likely to experience breakdown as a result of transition compared with the general population of the UK? ▪ Are there particular issues that are more likely to lead to family breakdown for Service Leavers during transition? ▪ Are some children and young people more seriously affected by transition than others? How does this manifest itself? ▪ Can more be done to prepare or support families to reduce the level of family breakdown? ▪ Who is best placed to deliver this additional support?

Topic Category	Specific issue	Suggested areas for discussion
Practical support	Schooling	- What are the key schooling issues facing families with children as part of transition? - What support is provided at present for the parents and the children to help them cope with these issues? - How could this support be enhanced? - Who is best placed to deliver this support?
	Housing	- What are the main accommodation issues facing families when preparing to leave the Armed Forces and settle into civilian life? - What support is currently provided to support Service Leavers and their families when considering future housing options as part of the transition process? - In what ways could this support be more effective? - How effective is access social housing for Service Leavers and their families? - What more could be done to enable people to prepare for the future and manage their civilian housing situation more effectively?
	Role/Involvement of Service Leaver	- What advice and guidance is provided from the Armed Forces for Families on the impact which transition can have on families? - Do family members receive sufficient information as part of the transition process? How could this communication be made more effective? What is the role of social digital and media? - Does re-locating from overseas make the provision of information more or less effective? Are there specific issues to consider, such as obtaining British citizenship training? How could we improve this process?