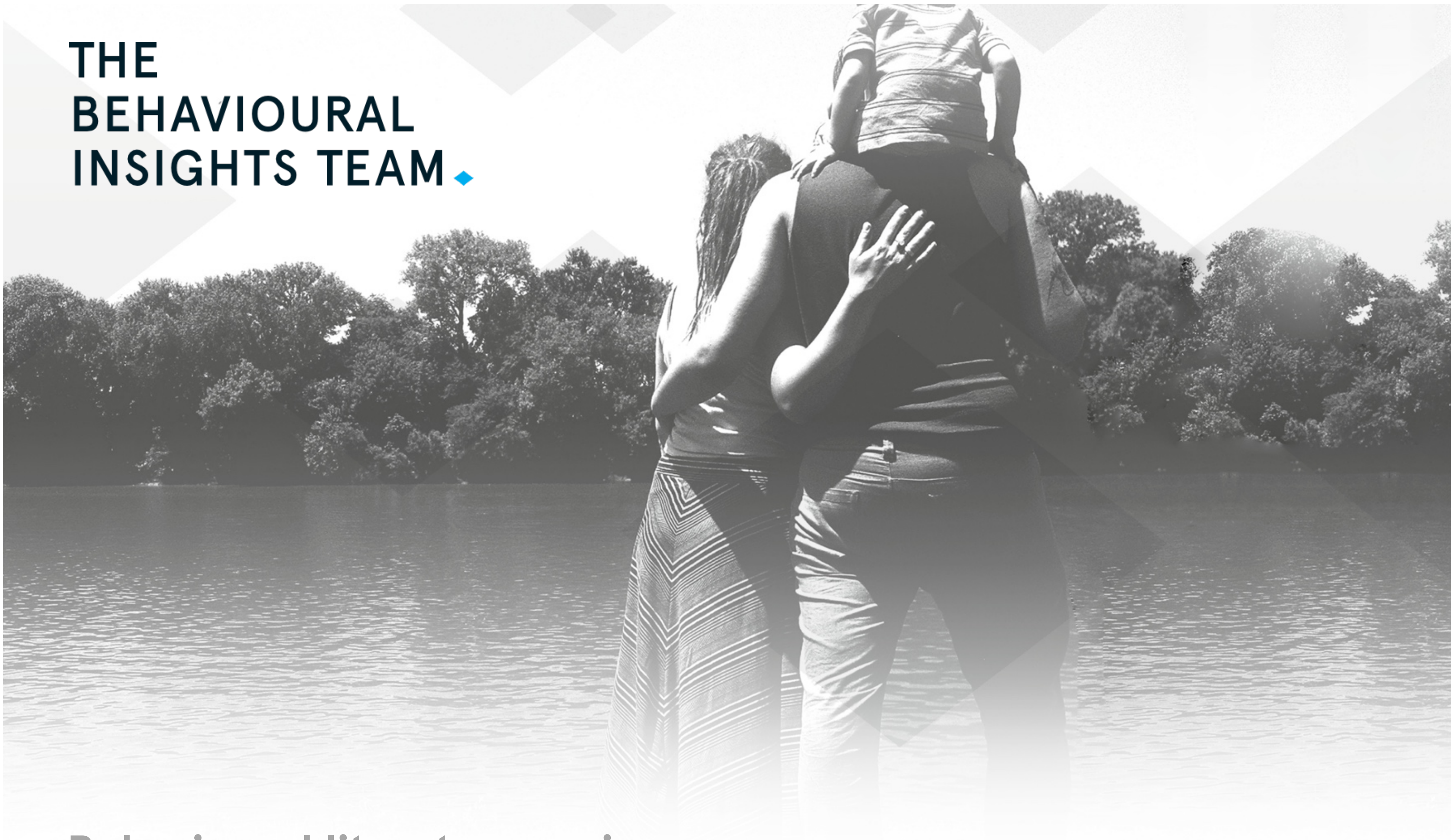
THE BEHAVIOURAL INSIGHTS TEAM



Behavioural literature review

Improving transition out of the Armed Forces: engaging families through behavioural insights

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Sara Halkiopoulos
Lucy Makinson
Jessica Heal

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I. Foreword

Improving transition out of the Armed Forces: engaging families through behavioural insights

It is a truth worth repeating that most Service personnel and their families enjoy a successful transition from military to civilian life, their time spent working and living within the serving community having been rewarding and enriching in equal measure.

For certain, civilian life presents challenges, and these have been well identified in the myriad of publications the last few years' focus on transition has spurred, many of them of course funded by Forces in Mind Trust. And there is a spectrum of success in meeting those challenges: some settle easily, a few struggle badly, and the majority succeed, but not entirely without facing up to some adversity.

From this burgeoning evidence base on transition a couple of themes persistently emerge. Firstly, there is a correlation between the likelihood of "successful" transition and the Service leaver being a member of a stable family with independent income and housing. Secondly, the support services available, whether they be pre- or post-leaving, are reasonably comprehensive and accessible, but are rarely fully accessed. So bringing these two aspects together has led us to examine how families' engagement with transition services can be improved, which in our hypothesis result in more successful transitions.

We have turned to behavioural science to try to solve this conundrum, and we expect the final report will shed some light, and perhaps raise some uncomfortable truths. For now though this literature review brings the underpinning science, and it is science, to the lay reader, but sets it in the context of military family transition. This is a unique approach, and we are grateful to the Behavioural Insights Team for applying their considerable talents to our project. The Team has a formidable reputation for enhancing public and other service delivery. This first review has, as well as provided a primer on the subject, also highlighted those areas we will be pursuing in the second stage as we look to pilot interventions.

None of this will be without risk, but it represents the type of bold approach to tackling some seemingly insurmountable problems for which the Big Lottery Fund originally founded us. No pun intended, but I commend this insightful review to all involved in supporting the Armed Forces Community, with the promise that there is more, and of much greater substance, to come.

Ray Lock
Chief Executive, Forces in Mind Trust

II. Executive Summary

Background

Each year, approximately 15,000 Service personnel transition out of the UK Armed Forces.[1] Service personnel face a number of challenges after military life - from approaching the civilian job market to managing their finances, and building new social networks and identities. Whilst most will make a successful reintegration into "Civvy Street", a small but significant number will struggle.[2]

A consistent finding is the importance of the family to a successful transition.[3] Yet, family engagement with transition support services remains low. This report draws on evidence from a variety of fields - psychology, economics and behavioural science - to better understand what factors cause families' low uptake of services and identify ways to address these.

The behavioural science approach

Public services have traditionally been designed based on the assumptions that people are able to easily process information and can carefully weigh up the relative costs and benefits of their options before selecting the option that maximizes benefits to themselves.[4] However, this kind of decision-making happens less often than economic models assume. We often use mental shortcuts or 'rules of thumb' to select options that are 'good enough', although perhaps not the optimum.[5] For example, we may follow the choice that others have made or take the option that was selected last time'. While mental shortcuts often work well, for example doing what everyone else does can be a good strategy in many situations, they can lead us to make suboptimal decisions in certain contexts.

This report identifies the cognitive biases and barriers relevant to accessing services and presents ways in which systems can be designed to be more aligned with our understanding of human behaviour. Below, we outline the key recommendations emerging from this work.

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[1] ONS (2018). *UK armed forces quarterly service personnel statistics: January 2018*. Retrieved from: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/681512/201801_-_Service PersonnelS.pdf

[2] The Centre for Social Justice (2016). *Military Families and Transition*. Retrieved from: http://www.fim-trust.org/wp-content/uploads/2016/05/MILITARY-FAMILIES.pdf

[3] Sondergaard, S., Cox, K., Silfversten, E., Anderson, B., Meads, C., Schaefer, A. G. & Larkin, J. (2016) Families Support to Transition: A Systematic Review of the Evidence. *RAND Corporation*. Retrieved from: https://www.rand.org/pubs/research_reports/RR1511.html

[4] Weimer, D.L., Vining A. (2015) Policy analysis: Concepts and practice. Oxford: Routledge

[5] Kahneman, D. (2012) Thinking, Fast and Slow, Macmillan.

Key recommendations

1. Make engaging with transition as easy as possible

The harder it is for us to undertake a behaviour, the less likely we are to do it. There are a number of reasons that may prevent families from attending transition services. For example: not receiving information about a service from their spouse/partner; perceiving the service as not relevant to themselves or only for Service personnel; practical barriers to attendance such as cost and time.

- Develop strategies to encourage Service personnel to share information about transition with their families.
- Develop explicit, personalised information on how family members can engage with the transition process.
- Review and find ways to reduce small barriers to engagement.

2. Tap into Service leavers and their families' identity

We each hold a `social identity', formed in relation to the social groups we view ourselves as belonging to. For many Serving personnel, and possibly also their families, their military role will form an important part of their identity. Military notions of `hardness' may make Service personnel less likely to recognise if and when they need help, but notions of teamwork and camaraderie may be leveraged to motivate social support.

- Make transition information relevant to themes that the individual considers important.
- Emphasise aspects of identity that foster more help-seeking behaviour
- Make help-seeking the norm to reduce the stigma that you only seek help when at crisis point.

3. Make transition a decision for today not tomorrow

We have a tendency to place a greater value on immediate costs or benefits, discounting the value of future costs or benefits. With the transition process starting two years before Service personnel leave the Armed Forces, they may delay engagement because the benefits seem too distant compared to prioritising more immediate issues.

- Prompt Service personnel and their families when they are most receptive.
- Emphasise the most immediate costs and benefits, or create incentives to engage which are realised immediately.
- Encourage Service personnel and their families to plan future actions.

4. Tap into Service leavers and their families' social networks

We often look to others for cues on how to act, particularly in unfamiliar situations when we are unsure of the appropriate course of action. We are most likely to be influenced by those we trust, consider 'similar' to us, or aspire to be like. As well as shaping behaviour, social networks are a powerful tool to disseminate information, and one of the most important sources of emotional and practical support.

- Emphasise when many are already taking a desired action, to encourage others to do the same.
- Prompt individuals to share information with their networks, and make it easy to do so.
- Encourage and foster social support networks.

Next steps

This review is the first deliverable of a one-year exploratory phase to understand how these barriers may affect families on a day-to-day basis, and how we can address these issues. It will be supplemented with a comprehensive programme of qualitative fieldwork with families of currently serving Armed Forces personnel, as well as Veteran families. We hope to provide recommendations to improve transition provision for families and test these in a field trial, in order to better understand what works for families of transitioning Serving personnel.

III. Glossary of terms

Cognitive resources	The capacity to engage in mental processes, such as using working memory, focusing attention and ignoring distraction. Cognitive resources allow us to reason, to problem-solve, to learn new ideas, to make creative leaps and to resist our immediate impulses.
Cognitive load	The amount of cognitive resources or mental effort required to complete a task.
Friction costs	Seemingly irrelevant details that impose a small amount of friction but disproportionately discourage action.
Intention-action gap	The difference between people's values, attitudes and intentions and how they actually behave.
Messenger effects	The tendency to give different weight to information depending on who is communicating it.
Present bias	The tendency to place greater value on immediate rewards and discount those in the future.
Social norms	The rules outlining what is deemed acceptable in a particular group or society.
Stereotype threat	Occurs when an individual's cognitive resources are consumed by dealing with a negative stereotype about a social group they belong to, instead of being dedicated to performing a task.
Choice overload	Occurs when an increase in the number of choices available results in making decisions more difficult, as we struggle to process all the necessary information.

IV. Introduction

Background to the project

The Behavioural Insights Team (BIT) has been awarded a grant by The Forces in Mind Trust (FiMT) to apply behavioural insights to understanding and improving engagement of Service leavers' families in accessing transition support services. "Families" primarily refers to the partners of Service leavers, although the impact on any children will also be considered where relevant. As part of this project, BIT has prepared this literature review to explore how findings from behavioural science can be used to inform changes in how, when and to whom support services are provided.

The context

Each year, approximately 15,000 Service personnel transition out of the UK Armed Forces.[6] Although Service personnel differ widely in terms of age, life circumstances, qualifications and aspirations, the adaptation from military to civilian life is a change common to all.[7] Transition experiences will vary, but for most, successful transition will require an adjustment across several domains. FiMT considers transition around six interconnected outcomes as the component parts of success: housing, employment, health and wellbeing, finance, criminal justice system and relationships.[8]

The majority of Service personnel and their families transition into civilian life successfully.[9] However, a small but significant number face difficulties.[10] Amongst other factors, there is a strong link between a stable, resilient and economically prepared family and a successful transition.[11] Negative relationships with spouses have been shown to increase the likelihood of military personnel developing mental health difficulties,[12] whilst positive relationships provide a buffer and are an effective source of support.[13] Given the link between family support, psychological well being and

[6] ONS (2018). *UK armed forces quarterly service personnel statistics: January 2018*. Retrieved from: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/681512/201801_-_Service personnelS.pdf

[7] Forces in Mind Trust (2013). *The Transition Mapping Study: Understanding the Transition Process for Service personnel Returning to Civilian Life*. London: Forces in Mind Trust Retrieved from: http://www.fim-trust.org/wp-content/uploads/2015/01/20130810-TMS-Report.pdf

[8] Ibid

[9] The Centre for Social Justice (2016). *Military Families and Transition*. Retrieved from: http://www.fim-trust.org/wp-content/uploads/2016/05/MILITARY-FAMILIES.pdf

[10] Ibid

[11] Sondergaard, S., Cox, K., Silfversten, E., Anderson, B., Meads, C., Schaefer, A. G. & Larkin, J. (2016) Families Support to Transition: A Systematic Review of the Evidence. *RAND Corporation*. Retrieved from: https://www.rand.org/pubs/research_reports/RR1511.html

[12] Huge, C. W., Castro, C. A., & Eaton, K. M. (2006). Impact of combat duty in Iraq and Afghanistan on family functioning: Findings from the Walter Reed Army Institute of research land combat study. *Walter Reed Army Institute of Research, Silver Spring MD*.

[13] Greene, T., Buckman, J., Dandeker, C., & Greenberg, N. (2010). How Communication with Families can both Help and Hinder Service Members' Mental Health and Occupational Effectiveness on Deployment. *Military Medicine,* 175, 745-749.

successful adjustment to civilian life, one of FiMT's guiding principles for transition support is to "keep the family in mind".[14]

To this end, voluntary organisations offer support services to the families of Service personnel both before and after discharge, including: training grants, transition workshops, one-to-one career guidance, housing advice and financial briefs.[15] Those who engage with these services at an early stage are less likely to experience problems and are more likely to plan for the future effectively; for example, by budgeting and deciding on their next home or job.[16]

From the available evidence, little is known about families' uptake of support. However, focusing on Service personnel alone, a review commissioned by FiMT found low levels of engagement with services.[17] For example, the Enhanced Learning Credits programme provided by MOD to support Service personnel professional development has an average uptake of 24 per cent across the three services.[18] Evidence suggests that this is not due to the system being perceived as ineffective, but rather because individuals' have low levels of motivation to plan for life after the Armed Forces. There are multiple reasons for this, ranging from an overly optimistic view of the ease of transition[19] to common biases of thinking and decision-making such as a "present bias", the tendency to place a greater value on immediate costs or benefits, discounting the value of future costs or benefits.[20] It is worth noting that registration with the Career Transition Partnership (CTP), the official MOD provision for transition services, is high - around 88 per cent of leavers registered in 2015/16.[21] However, little is known about those who chose not to register and non-registrants may still benefit from this service. Additionally, registration figures alone do not necessarily indicate actual engagement with the services provided through CTP.

Despite some understanding of patterns of Service personnel engagement with support and the potential barriers that they face, there is currently limited evidence on what works to increase engagement either in the UK or elsewhere. This lack of evidence is particularly pronounced in the case of promoting engagement from the families of

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[14] Forces in Mind Trust (2013). *The Transition Mapping Study: Understanding the Transition Process for Service personnel Returning to Civilian Life.* London: Forces in Mind Trust.

[15] Ministry of Defence (2015) The Tri-service Resettlement and Employment Support Manual. *JSP 534, Issue 14*. Retrieved from: https://www.gov.uk/government/publications/tri-service-resettlement-manual-jsp-534

[16] Forces in Mind Trust (2013). *The Transition Mapping Study: Understanding the Transition Process for Service personnel Returning to Civilian Life*. London: Forces in Mind Trust.

[17] Forces in Mind Trust (2015). *Better Understanding the Support Needs of Service leaver Families: Engagement Programme Report*. London: Forces in Mind Trust.

[18] The Centre for Social Justice (2016). *Military Families and Transition*. Retrieved from: http://www.fim-trust.org/wp-content/uploads/2016/05/MILITARY-FAMILIES.pdf

[19] The Centre for Social Justice (2016). *Military Families and Transition*. Retrieved from: http://www.fim-trust.org/wp-content/uploads/2016/05/MILITARY-FAMILIES.pdf

[20] Zauberman, G., Kim, B. K., Malkoc, S. A. & Bettman, J. R. (2009). Discounting time and time discounting: Subjective time perception and intertemporal preferences. *Journal of Marketing Research* 46(4), 543-556.

[21] A report by Kantar for The Forces in Mind Trust (2017) Continue to Work. The Transition Mapping Study Retrieved from: http://www.fim-trust.org/wp-content/uploads/2017/07/FIMT_TMS_Report_2017_FINAL_PDF.pdf

Service personnel.[22] This review will therefore draw on research surrounding engagement with support services more generally and consider its application to the specific context of Service personnel and their families. The emphasis will be on understanding how behavioural biases might influence the way Service personnel and their families interact with support services, and how interventions to increase engagement can be designed to reflect them.

Structure of the review

We begin by providing a brief overview of the dual-systems model of thinking that guides much of the behavioural science literature and EAST, the BIT framework for applying such findings in practice. Following the EAST framework, we highlight the key behavioural insights relevant to engagement with support services. Finally, we end with some concluding comments identifying the broad themes emerging from the literature and potential areas for interventions.

[22] Sondergaard, S., Cox, K., Silfversten, E., Anderson, B., Meads, C., Schaefer, A. G. & Larkin, J. (2916) Families Support to Transition: A Systematic Review of the Evidence. *RAND Corporation*. Retrieved from: https://www.rand.org/pubs/research_reports/RR1511.html

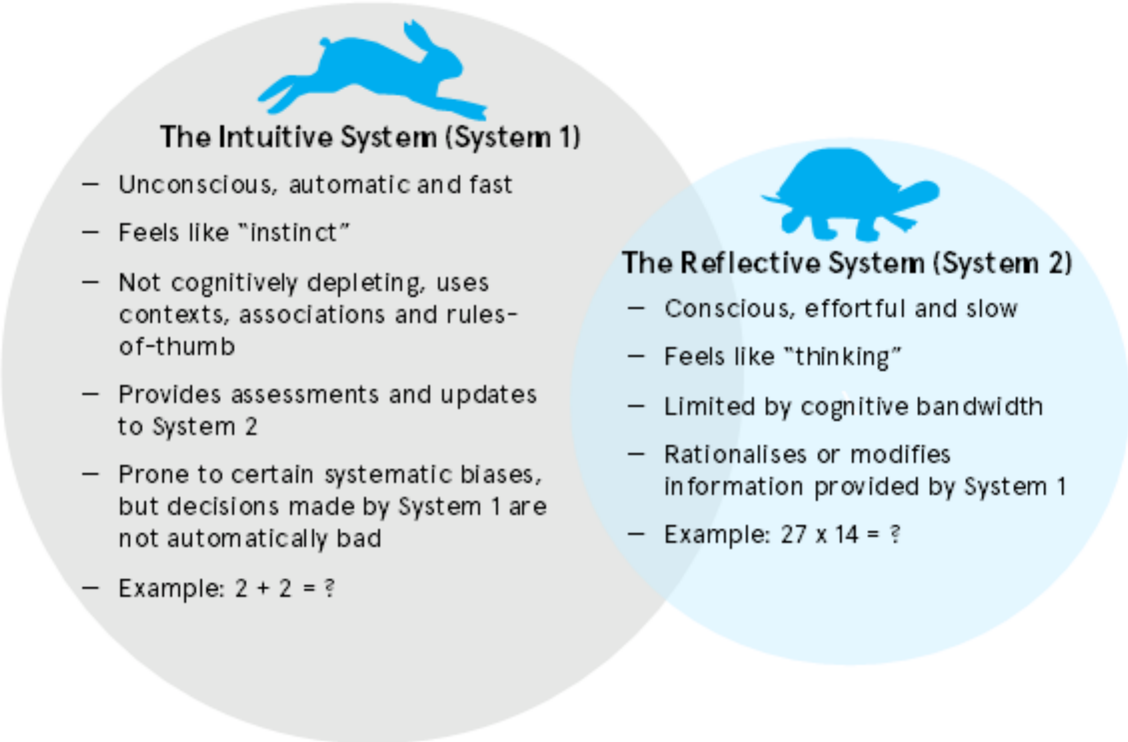
V. The Behavioural Insights approach

The dual-systems model of thinking

The psychological literature on decision-making has converged on a dual-process model of how the brain processes information and makes decisions.[23] These two systems are:

- System 1, which is characterised by fast, contextual and effortless processing of information, and
- System 2, which is characterised by logical, deliberative and effortful processing.

Figure 1: Comparison of the intuitive and reflective thinking systems (adapted from Kahneman, 2011)



When we face a choice, System 1 quickly makes a judgement about what we should do. This is instinctive, immediate, and doesn't feel like "thinking". This judgement is passed to System 2 to either endorse or override. Because using System 2 is slow and cognitively depleting, we have a preference to endorse the judgement of System 1. Designing choices so that they work with the grain of System 1 and make it easier for people to approach decisions using System 2, is the core of behavioural insights. It is worth noting that these are general tendencies more than they are universal rules. For example, System 1 judgements will not always be passed onto System 2.

Making decisions with System 1

Psychologists have documented a wide variety of characteristics of System 1 decision-making in the real world, which can be broadly categorised as heuristics or biases:

[23] Kahneman, D. (2012) Thinking, Fast and Slow, Macmillan.

- **Heuristics:** These are rules-of-thumb that System 1 uses to form judgments and make decisions. These mental shortcuts usually involve focusing on one aspect of a complex problem and ignoring others, saving time but potentially leading to suboptimal conclusions.
- **Biases:** These are patterns in behaviour that arise when the heuristics used by System 1 to simplify a decision cause it to deviate systematically from what would be considered a more objective standard of rationality or good decision-making.

Making decisions with System 2

In contrast to System 1, System 2 relies on conscious and considered analysis of a given question. Like System 1, there are particular hallmarks of decision-making with System 2:

- **Tendency to conserve cognitive resources:** System 2 has a preference to conserve mental resources where possible by endorsing the judgement of System 1, rather than starting fresh with a problem.[24]
- **Bounded rationality:** People's ability to make good decisions is limited not only by the information they have, but also by having sufficient time, cognitive and emotional capacity to consider the subject at hand.[25]

The EAST framework

Understanding the cognitive processes underpinning our behaviour, and the biases and barriers that they can present, is the starting point for designing systems and processes which remove these barriers and encourage action. Based on our work and the wider academic literature, BIT suggests that if you wish to encourage a behaviour, you should make it Easy, Attractive, Social and Timely (EAST):[26]

- **Easy:** make a behaviour easier by making it the default, reduce the hassle factor of taking the action, and by simplifying messages.
- **Attractive:** attract attention to the message or behaviour through use of images, colour, personalisation and salient messages; and design rewards and sanctions for maximum effect.
- **Social:** show that the majority perform the desired behaviour, and tap into people's social networks and social commitments.
- **Timely:** prompt people when they are most likely to be receptive, consider immediate costs and benefits, and help people plan their response to barriers to the behaviour.

[24] Kool, W., McGuire, J.T., Rozen, Z.B., and Botvinick, M. M., 2010, Decision making and the avoidance of cognitive demand, *Journal of General Experimental Psychology*, 139 (4): 665 – 682.

[25] Kaufman, B. E., Integrating Emotions into Economic Theory, in ed. Altmann, M., 2015, *Handbook of Contemporary Behavioural Economics, Routledge,* 78 – 98.

[26] Service et al. (2014). EAST: Four Simple Ways to Apply Behavioural Insights. The Behavioural Insights Team. Available at: http://www.behaviouralinsights.co.uk/wp-content/uploads/2015/07/BIT-Publication-EAST_FA_WEB.pdf.

VI. Behavioural insights relevant to engagement of families during transition

The EAST framework provides a general practitioner's guide to thinking about how to work with the grain of human behaviour to support effective decision-making. Within these four components are a number of different cognitive biases that underpin the overarching insight, and a number of approaches which can be used to address them. In the following section, we use this framework to outline behavioural insights relevant to accessing support services in the context of transition.

Make it Easy

Friction costs

Seemingly small steps in a process which require little effort but disproportionately discourage action.

Almost all tasks are made up of a sequence of smaller actions required to complete the task. Each one of these actions imposes a small "friction cost" and is a point where an individual might drop out of the process.[27] Though often small, removing these "friction costs" can have a surprisingly large impact on behaviour.[28,29,30] For example: a BIT trial run with HMRC found that directing taxpayers to a form, rather than the website with a link to the form, increased response rates by four percentage points – an increase of over 20 per cent[31] whilst a study in the U.S. found that making uptake of a subsidy scheme easier by pre-filling forms increased the number of families from deprived areas benefiting from the scheme and attending college.[32] Relatively minor barriers can also prevent people taking action; paracetamol overdoses fell by 43 per cent after the introduction of individually blister-packaged tablets and restrictions on the packet size.[33]

There are several steps that families of Service personnel may need to go through in engaging with support services. Obtaining the relevant information from the Service person is an obvious necessary first step. Family members are often unaware that support services are available to them. Communication between the Armed Forces and

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[27]Service et al. (2014). EAST: Four Simple Ways to Apply Behavioural Insights. The Behavioural Insights Team. Available at: http://www.behaviouralinsights.co.uk/wp-content/uploads/2015/07/BIT-Publication-EAST_FA_WEB.pdf.

[28] Leventhal H, Singer R and Jones S (1965), Effects of fear and specificity of recommendation upon attitudes and behavior, *Journal of Personality and Social Psychology* 2(1): 20–9

[29] McKinsey & Company (2009), The Road to Improved Compliance: A Benchmarking Study of Tax Administrations 2008–9

[30] Bettinger E, Long B, Oreopoulos P and Sanbonmatsu L (2011), The Role of Application Assistance and Information in College Decisions: Results from the H&R Block FAFSA Experiment. Retrieved from: http://economics.uwaterloo.ca/documents/OreopoulosNov25.pdf

[31] Behavioural Insights Team (2012). "Applying Behavioural Insights to Reduce Fraud, Debt and Error" Cabinet Office

[32] Bettinger, E. P., Long, B. T., Oreopoulos, P., & Sanbonmatsu, L. (2012). The role of application assistance and information in college decisions: Results from the H&R Block FArmed ForcesSA experiment. *The Quarterly Journal of Economics*, *127*(3), 1205-1242.

[33] Hawton, K., Bergen, H., Simkin, S., Dodd, S., Pocock, P., Bernal, W., ... & Kapur, N. (2013). Long term effect of reduced pack sizes of paracetamol on poisoning deaths and liver transplant activity in England and Wales: interrupted time series analyses. *British Medical Journal*, 346, f403.

the families of Service personnel relies on "individual responsibility" with the Service personnel acting as the gatekeeper and passing on information about services to families. The reliance on personnel communicating with their partner and spouses about transition services may lead to low awareness. Several factors may be driving this, ranging from the Service person not having the time to pass the information on and more pressing topics to discuss, to the leaver perceiving transition as their responsibility and not wanting to seek help. A lack of emphasis on the potential benefits of partner involvement to both the Service person and the family may enhance this. In addition, given the sensitive nature of military activities and the risk associated with sharing these, Service personnel may be less likely to speak openly about their work. This could have the unintended consequence of reducing a Service person's likelihood to share important information with their partner, including discussing transition support services.

Once the information has been received there are a number of other barriers that may impact upon the likelihood to act, such as arranging appointments, finding necessary paperwork, organising child care and travelling to support services. Each one of these steps can present an additional barrier to final engagement. As well as speaking to the families of Service personnel about the barriers they face, analysing their current behaviours - for example by observing click-through paths on websites - can help to identify drop-off points in a process. Once identified, systems should be designed to reduce these barriers wherever possible.

One of the most straightforward ways of reducing friction costs in a process is to remove small steps, for example by pre-filling forms or providing pre-addressed envelopes for papers which have to be returned. Opportunities to simplify processes in this way should always be identified, but they are not the only way of reducing friction costs. Another way of overcoming friction costs is to identify optimal opportunities for service delivery, such as existing touch points where families are also present or when the Service person is seeking other support services (such as education, health, finance). In the health setting, one study found that delivering the flu vaccination to people over the age of 75 as part of a routine home health check was more effective at increasing uptake than sending out invitation letters for an appointment.[34]

The power of defaults

A tendency to stick with the default option (the outcome that occurs if we do not choose otherwise) even when an alternative could be a better choice.[35]

We have a strong tendency to go with the default or pre-set option. At times, because it is simply easier to do so, other times because it is the recommended option, assumed to have been wisely pre-chosen by policy-makers.[36] In fact, people are so influenced by

[34] Arthur, A. J., Matthews, R. J., Jagger, C., Clarke, M., Hipkin, A., & Bennison, D. P. (2002). Improving uptake of influenza vaccination among older people: a randomised controlled trial. *British Journal of General Practice* 52(482), 717-722.

[35] Kahneman, D., 2012, Thinking, Fast and Slow, Macmillan.

[36] McKenzie, C. R., Liersch, M. J., & Finkelstein, S. R. (2006). Recommendations implicit in policy defaults. *Psychological Science*, 17(5), 414-420.

defaults that they are effective even when people are made aware of their presence.[37] Understanding the default and how it can be changed can significantly improve uptake of a service. One of the most widespread examples of harnessing defaults is the change from an opt-in to an opt-out system. For example, countries where organ donation operate under opt-out rules have significantly higher rates of organ donor registrations than countries with an opt-in approach.[38] When individuals are automatically enrolled into pension schemes but can choose to opt-out, they are much more likely to end up with a pension plan than if they have to actively opt-in.[39]

While the above defaults relate to the way that whole systems are designed and operate, many defaults are subtler in nature. Indeed, every policy area will have many default settings and options that can support a particular outcome. Examples range from the way in which information is presented in a form (information up front will draw most attention) to whether heating systems need to be turned off or automatically switch themselves off at particular points in the day.

Even subtle suggestions of a default can help encourage a behaviour. A US study showed that when paediatricians used opt-out wording for offering a vaccine (e.g. "Well, we have to do some shots today") rather than using opt-in wording (e.g. "What would you like to do about shots today?"), parents were more likely to accept a vaccination for their child. The first statement builds in an assumption that the shots are going ahead and therefore acts as a default that the parent has to "opt-out" of. While only 17 per cent of parents with the opt-in offer accepted the vaccination, 74 per cent agreed to it when paediatrician used the opt-out wording.[40]

The strategic use of defaults to encourage the various steps needed to transition out of the Armed Forces, such as attending a support service, may be effective. For example, assigning people a fixed date and time for a breast cancer screening appointment rather than inviting them to call to book significantly increased attendance to appointments (22 per cent participation in the control vs 12 per cent in the intervention).[41] In the context of families and their Service person a similar approach might be applied by providing opt-out retraining in employability skills, or pre-arranging housing advice meetings which individuals have to opt-out of attending. There is much potential in considering how transition options are currently configured, and whether the de facto default is in the Service personnel and their family's interests.

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[37] Loewenstein, G., Bryce, C., Hagmann, D., & Rajpal, S. (2015). Warning: You are about to be nudged. *Behavioral Science & Policy*, 1(1), 35-42.

[38] Johnson, E. J. & Goldstein, D. G. (2004) Defaults and Donation Decisions, Transplantation, 78(12), pp. 1713–1716.

[39] Service et al. (2014). EAST: Four Simple Ways to Apply Behavioural Insights. The Behavioural Insights Team. Available at: http://www.behaviouralinsights.co.uk/wp-content/uploads/2015/07/BIT-Publication-EAST_FA_WEB.pdf.

[40] Opel, D. J., Heritage, J., Taylor, J. A., Mangione-Smith, R., Salas, H. S., DeVere, V., ... & Robinson, J. D. (2013). The architecture of provider-parent vaccine discussions at health supervision visits. Pediatrics, peds-2013.

[41] Pritchard, D. A., Straton, J. A., & Hyndman, J. (1995). Cervical screening in general practice. *Australian journal of public health*, *19*(2), 167-172.
Segnan, N., Senore, C., Giordano, L., Ponti, A., & Ronco, G. (1997). Promoting participation in a population screening program for breast and cervical cancer: a randomized trial of different invitation strategies. *Tumori*, *84*(3), 348-353.
Wilson, A., & Leeming, A. (1987). Cervical cytology screening: a comparison of two call systems. *British Medical Journal (Clinical Research Edition))*, *295*(6591), 181-182.

Choice overload

More choice does not necessarily lead to better outcomes. Choice overload can occur when an increase in the number of choices available results in making decisions more difficult, as we struggle to process all the necessary information.

When faced with more choices and information than we can process using System 2, we are more likely to rely on System 1 and make an instinctive, rather than a considered, decision. Evidence suggests that when making a decision, increasing the number of choices increases both the desire to delay the decision and also the likelihood of choosing the default option.[42] This can lead individuals to become paralysed and not make a choice or even make worse choices.[43] One early study found that increasing the options of available jams in a shop from 6 to 24 made consumers 10 times less likely to buy a jam and more dissatisfied with the product.[44] Although it is worth noting that this finding has not been consistently replicated and the evidence supporting choice overload is mixed. A recent meta-analysis identified that time constraints, complex choice sets and a lack of expertise exacerbate "choice overload".[45]
Transition is a complex task which touches upon almost all aspects of the Service person and their family's life, including navigating the job market, integrating into new social networks as well as managing one's finances, health, education and housing. Often, these are decisions that the Service person and their family have not experienced before. In addition to this, military families report receiving large amounts of information through a variety of channels (including pre-deployment briefings, family readiness centres, brochures, ads, emails and websites) making it difficult for them to focus on and remember particular support information.[46]
A common approach in decision science is to recommend a reduction in the range of options available. However, this may not be feasible or desirable in transition decisions. Where a reduction in choice is not possible, an alternative is to break-down information and the decision-making process into more manageable micro-decisions, a process referred to as "chunking".[47] The way in which information is broken-down also affects decisions. Whilst the most common approach is probably an elimination process, in which the best choice from a set is carried-on into the next round, a tournament approach in which all "winners" from a given choice set are compared at the end is likely to lead to better decisions.[48]

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[42] Tversky, A., & Shafir, E. (1992). Choice under conflict: The dynamics of deferred decision. *Psychological science*, 3(6), 358-361.

[43] Gourville, J.T., & Soman, D. (2005). Overchoice and assortment type: When and why variety backfires. *Marketing Science*, 24, 382–395.

[44] Iyengar, S. S., & Lepper, M. R. (2000). When choice is demotivating: Can one desire too much of a good thing? *Journal of personality and social psychology*, 79(6), 995.

[45] Chernev, A., Böckenholt, U., & Goodman, J. (2015). Choice overload: A conceptual review and meta-analysis. *Journal of Consumer Psychology*, 25(2), 333-358.

[46] Huebner, A. J., Alidoosti, B., Brickel, M., & Wade, K. (2010). Summary of findings: Military family needs assessment. *Military OneSource*.

[47] Besedes, T., Deck, C. A., Sarangi, S., & Shor, M. (2014). Reducing choice overload without reducing choices. *Review of Economics and Statistics,* 97(4), 793-802.

[48] Ibid.

Many decisions do not have a discrete set of options which can be broken down in this way. However, decision making can still be simplified by ensuring that individual decisions are dealt with separately. The Individual Planning and Personal Development framework introduced by the Army, which takes the form of newsletters and data sheets to encourage Service leavers to engage with transition, provides a good opportunity for supporting structured decision making.[49] For example, it is beneficial for Service personnel and their families to consider financial planning early-on, so initial packs could focus on this single theme and set out clearly the individual decisions which have to be made, with decisions such as considering where to live and what school to send their children to could come at a later time.

Make it Attractive

Salience

The tendency to focus on information that is striking or salient, such as information which seems more relevant or stands out from its surroundings, and ignoring what is less apparent.[50]

We are more likely to respond to salient messages that attract our attention and which we perceive as relevant or important. Salience should be considered both in terms of attracting attention to information in general, but also in emphasising particularly key information. For example, although some Service leavers and their families might not attend support services because they choose not to do so, some do not attend because the information is hard to find, poorly presented and confusing[51] – the important information has not been made salient.

Several factors affect the salience of a message. Our attention will often be initially attracted through visual cues and the channel through which we receive a message, but the content of the message itself can also be a component of salience.

Visual salience

The sound, colour, or novelty of an object or stimulus all affect how salient it will be.[52] Making the message more visually attractive, and earmarking important information, can increase its effectiveness in changing behaviour.[53] Getting the attention of the recipient requires cutting through the competing distractions of other communication they are receiving.[54] Increasing salience can be accomplished by adding components to the information you are providing that seems fairly insignificant, but that make the request, message or information stand out. In a survey run by the Irish Revenue, simply putting a handwritten post-it note with a hand-written request to complete the survey on

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[49] Working paper by The Futures Company for Forces in Mind Trust (2016) Revisiting the Transition Mapping Study. Retrieved from: http://www.fim-trust.org/wp-content/uploads/2016/12/Transition-Working-Paper.pdf

[50] Schenk, D.H. (2011). Exploiting the Salience Bias in Designing Taxes. *Yale Journal on Regulation*

[51] Ashcroft, M. (2014). *The veterans' transition review*. Biteback Publishing.

[52] Dolan, P., Hallsworth, M., Halpern, D., King, D., & Vlaev, I. (2010). "MIND Service personnel ACE: Influencing behaviour through public policy" Institute for Government and Cabinet Office

[53] Service et al. (2014). EAST: Four Simple Ways to Apply Behavioural Insights. The Behavioural Insights Team. Available at: http://www.behaviouralinsights.co.uk/wp-content/uploads/2015/07/BIT-Publication-EAST_FA_WEB.pdf.

[54] Ibid

envelopes increased the response rate from 19 per cent to 36 per cent. Moreover, the speed of response from the letter was significantly quicker.[55]

Selecting appropriate delivery channels

It is harder to get someone's attention in a crowd than in an empty street, and similarly messages which are delivered through busy channels may slip through. The salience of a message can be increased by identifying delivery channels which have the recipients' attention, and are not completely saturated. For example, Service personnel are required to keep their up to date personal information on the Joint Personnel Administration (JPA) system.[56] Information about support services could be housed on this system. Other potential channels are the Personal Support Briefs video updates that Service personnel are required to watch. It is worth noting that such channels still centre around the Service person rather than the family; alternative channels more focused on the family should also be identified.

Where there is limited flexibility in the delivery channel, alternative channels can be used to alert recipients to incoming messages in the primary channel. For example, sending survey recipients a text message notifying them that a survey is coming has been shown to increase response rates for both phone-based surveys, and postal surveys.[57] The delivery channel of a message is often related to who is delivering the message, which can also have a large impact on responses to the information. This "messenger effect"[58] is addressed in detail under the "Make it Social" section below.

Using salient information

Getting people to read or listen to communication in the first place is clearly a necessary first step, however the salience of the message within the communication is just as important.[59] Salience can be achieved by relating messages to themes that the individual already considers important, or which fit with their existing narratives. A number of BIT trials have tested whether the content of messages in an SMS appointment reminder impacts their effectiveness. In the context of people turning up or not to GP appointments, A BIT study found that the most effective messaging technique was one pointing out the approximate cost of the missed appointment to the NHS, reducing non-attendance rates from 11.1 per cent to 8.4 per cent.[60] In the context of attendance to face-to-face careers advisory services, tapping into self-efficacy has been found to be particularly effective. Self-efficacy refers to an individual's belief in

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[55] Irish Revenue (2013). "Survey of Small and Medium Sized Business Customers" Retrieved from: http://www.revenue.ie/en/about/ publications/business-survey-2013.pdf

[56] Information provided by Jane Williams, Director of Operations and Families Engagement at the Naval Families Federation (2018).

[57] Dal Grande, E., Chittleborough, C. R., Campostrini, S., Dollard, M., & Taylor, A. W. (2016). Pre-survey text messages (SMS) improve participation rate in an Australian mobile telephone survey: an experimental study. *PloS one,* 11(2), e0150231.

[58] Dolan, O. P., Hallsworth, M., Halpers, D., King, D., Metcalfe, ., & Vlaev, I. (2012) Influencing behaviour: The mindspace way. Jour*nal of Economic Psychology*, 33 (1), 264-277.

[59] Service et al. (2014). EAST: Four Simple Ways to Apply Behavioural Insights. The Behavioural Insights Team. Available at: http://www.behaviouralinsights.co.uk/wp-content/uploads/2015/07/BIT-Publication-EAST_FA_WEB.pdf.

[60] Hallsworth, M., Berry, D., Sanders, M., Sallis, A, King D., et al. (2015) Correction: Stating Appointment Costs in SMS Reminders Reduces Missed Hospital Appointments: Findings from Two Randomised Controlled Trials. *PLOS ONE* 10(10).

their ability to succeed in specific situations.[61] Individuals who have had negative past experiences with learning, job searches or the world of work may have developed low self-efficacy in these areas. BIT therefore tested the impact of sending a message centred around self-efficacy (see below) compared to a simple information-only reminder:

> *"Hi [customer name], no one is born with a perfect career. Time & effort can boost your skills & CV. We'll help you get started tomorrow at [appointment time]. Tom (National Careers Service)".*

Attendance increased from 65 per cent to 70.6 per cent when customers were sent a simple reminder text compared to no text, but the effect was highest for those who received the self-efficacy text (72.2 per cent).[62] The impact of message salience has also been demonstrated beyond text message reminders. For example, BIT tested the effect on teacher recruitment of varying the content of job vacancies to either emphasise the pro-social impact of working as a teacher or the challenge of being a teacher. Click-through rates to the vacancy were significantly higher in the challenge (6.15%) than the pro-social group (3.57%).

Carefully considering and identifying the specific wording and concepts that work best in encouraging Service personnel and their families to turn up is key. For example, framing support services as key to the well-being of the whole family or the cost of such services to the Armed Forces may be more effective than solely focusing on the benefits for the Service person, or evoking people's instinct for reciprocity by letting them know that someone else has exerted effort on their behalf may also be effective.

Personalisation

The tendency to focus on information that is relevant - for example, attention is drawn to things that take on significance for us, such as our name.[63]

The positive effects of personalising communication based on preferences and characteristics is well documented.[64] Even the use of more widely available information like an individual's name can lead to greater engagement.[65] For example, texts from job centre advisors to job seekers encouraging them to attend a careers fair were found to increase attendance by 40 per cent when the text included the job seeker's name, compared to the same message with no name.[66] Working with Deutsche Bank, BIT found that when asking employees to donate a day of their salary to charity, 12 per cent of employees responded to the request and gave a day of their salary to charity when they

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[61] Bandura, A. (1994). Self-efficacy. In V. S. Ramachaudran (Ed.), Encyclopaedia of human behavior (Vol. 4, pp. 71-81). New York: Academic Press.

[62] Uskul, A. K., & Oyserman, D. (2010). When message-frame fits salient cultural-frame, messages feel more persuasive. *Psychology and Health*, 25(3), 321-337.

[63] Service et al. (2014). EAST: Four Simple Ways to Apply Behavioural Insights. The Behavioural Insights Team. Available at: http://www.behaviouralinsights.co.uk/wp-content/uploads/2015/07/BIT-Publication-EAST_FA_WEB.pdf.

[64] Postma, O. J. & Brooke, M. (2002) Personalisation in Practice: The Proven Effects of Personalisation. *Journal of Database Marketing*, 9, pp. 137-142.

[65] UK Cabinet Office (Behavioural Insights Team) (2012) Applying Behavioural Insights to Reduce Fraud, Error and Debt

[66] Sanders, M., & Kirkman, E. (2012) I've booked you a place. Good luck: a field experiment applying behavioural science to improve attendance at high-impact recruitment events (No. 13/334). *Department of Economics*, University of Bristol, UK.

received an email from the CEO with their name, compared to 5 per cent who received a more generic "Dear Colleague".[67]

Partly, personalisation acts through salience - information addressed to us, either individually or based on group characteristics, is more likely to be relevant. It can also make it easier for the recipient to imagine the costs or benefits of a particular action — in other words, "what this means for me". When a message deals with possible negative consequences, personalisation may make those consequences seem more likely.[68]

Personalisation is generally easy to incorporate with other initiatives. For example, an intervention on individuals who were motivated to stop smoking but had not yet attended NHS Stop Smoking Services in England tested the effect of a letter containing personalised risk information alongside an invitation to an introductory session, compared to a standard generic invitation solely advertising the services. Attendance within six months of the intervention was significantly higher in the intervention group than in the control group (17 per cent vs 9 per cent).[69] Although it is unknown whether the results were driven by the personalisation of the message or the opportunity to experience the local service, the results suggest that a more proactive approach can lead to greater engagement.

Personalisation could be particularly important when looking to engage family members in the transition process. Support services which are targeted at the Service person may not be perceived as relevant by their partner, and indeed may not contain content which is helpful to them. Personalisation should therefore inform both the design of support services and the communication around them.

Incentives

Encouraging individuals to undertake a particular action by offering additional reasons to do so.

The power of financial incentives to change behaviour is well established: subsidies and taxation have long been used to influence behaviour.[70] However, not all incentives are financial and, even for those that are, the design of the incentive also affects their impact. Intrinsic motivators, such as a desire to be liked or to be right, also play a role in our decision making. In some circumstances, extrinsic incentives can actually have a negative effect by undermining intrinsic motivations.[71] For example, an individual may begin to view completing an activity chiefly in relation to the reward it brings, instead of fully engaging with the activity and doing it because they want to.

[67] UK Cabinet Office (Behavioural Insights Team) (2013) Applying Behavioural Insights to charitable giving.

[68] Service et al. (2014). EAST: Four Simple Ways to Apply Behavioural Insights. The Behavioural Insights Team. Available at: http://www.behaviouralinsights.co.uk/wp-content/uploads/2015/07/BIT-Publication-EAST_FA_WEB.pdf.

[69] Gilbert, H., Sutton, S., Morris, R., Petersen, I., Galton, S., Wu, Q., ... & Nazareth, I. (2017). Effectiveness of personalised risk information and taster sessions to increase the uptake of smoking cessation services (Start2quit): a randomised controlled trial. *The Lancet*, *389*(10071), 823-833.

[70] Service et al. (2014). EAST: Four Simple Ways to Apply Behavioural Insights. The Behavioural Insights Team. Available at: http://www.behaviouralinsights.co.uk/wp-content/uploads/2015/07/BIT-Publication-EAST_FA_WEB.pdf.

[71] Gneezy, U., & Rustichini, A. (2000). A fine is a price. *The Journal of Legal Studies*, 29(1), 1-17.

Alternative financial incentive designs, which work and often cost less, include lotteries, outcome-based rewards and group-based incentives.[72] For example, in a weight loss trial, obese participants were more likely to lose weight if they were assigned a group-based incentive compared to an individual incentive, that is, when the incentive was awarded only when all members of a group met their target rather than just the individual meeting his or her target. This is likely to occur as a consequence of peer pressure and reciprocity, as well as the group incentive encouraging the sharing of best practice.[73]

Alternatives to financial incentives include social incentives, such as the opportunity to gain reputation boost (or avert reputation damage), or acquire rewards for others.[74,75] For example, informing voters that if they voted they would be added to a local newspaper increased the number of votes by 15 per cent.[76] In a BIT trial to increase breast screening attendance in Australia, booked appointments increased for women who were entered into a prize draw, with the prize either being emphasised either for themselves, or for "yourself or an inspirational woman you know". It is worth noting that the highest rate of bookings was for the latter group, the giving prize draw, but there was no statistically significant difference between this and the standard prize draw. This is an interesting finding and further research is required to establish whether inviting people to give a prize to someone rather than keep it for themselves can be a more powerful motivator for behaviour change.[77]

In the US, incentives have been used to encourage Service personnel and their families living "off base" to attend community services. The community can be an alternative go to place for services and support, in particular, for those not living "on base".[78] To help address the needs of school-aged children from military families both the YMCA and Boys and Girls Club of America provide free memberships for service members and their families.[79] These are interesting examples of how incentives can be used in the military setting, although no studies evaluating such schemes were found.

[72] Ibid.

[73] Kullgren, J. T., Troxel, A. B., Loewenstein, G., Asch, D. A., Norton, L. A., Wesby, L., ... & Volpp, K. G. (2013). Individual-Versus Group-Based Financial Incentives for Weight Loss A Randomized, Controlled Trial. *Annals of internal medicine*, 158(7), 505-514.

[74] Rogers, T., Goldstein, N. J., & Fox, C. R. (Forthcoming). Social Mobilization. *Annual Review of Psychology*.

[75] The Behavioural Insights Team Update Report 2015-16.

[76] Panagopoulos, C. (2010). Affect, social pressure and prosocial motivation: field experimental evidence of the mobilizing effects of pride, shame and publicizing voting behavior. *Political Behaviour*. 32(3):369–86

[77] The Behavioural Insights Team Update Report 2015-16

[78] Bowen, G. L., Mancini, J. A., Martin, J. A., Ware, W. B., & Nelson, J. P. (2003). Promoting the adaptation of military families: An empirical test of a community practice model. *Family Relations: An Interdisciplinary Journal of Applied Family Studies,* 52, 33–44.

[79] Hoshmand, L. T., & Hoshmand, A. L. (2007). Support for military families and communities. *Journal of Community Psychology*, 35, 171–180.

Make it Social

Messenger effects

The tendency to give different weight to information depending on who is communicating it.

Both the information contained in a message, and the messenger by whom it is delivered, have a significant impact on our response to it.[80] Organisations traditionally rely on authoritative messengers to deliver information. Authoritative messengers can be powerful - for example, health information is more likely to be acted upon when the messenger is considered an expert.[81] However, just because the messenger is considered an authority does not necessarily mean that people will view them as such, trust them or wish to take their advice. Under certain circumstances, people are more receptive to messengers that are trusted or come from sources who are demographically similar to them, even if they recognise that they are not experts.[82]

The importance of the messenger was recently demonstrated in a BIT trial in the UK energy switching market. It was identified that 9.5 million households could save over £300 a year by switching energy supplier. BIT worked with Ofgem and two energy suppliers to test whether letters showing consumers the best deals for them could encourage switching. Overall the letters increased switching rates over the following 30 days, from 1 per cent to 2.9 per cent. Interestingly, letters from the customer's existing supplier were particularly effective, increasing switching rates to 3.4 per cent, compared with 2.4 per cent when the letters came from Ofgem – possibly as a result of increased familiarity.[83]

Hierarchy and formality within the Armed Forces may magnify the power of messenger effects and families may be reluctant to engage with messengers perceived as part of the chain of command.[84] The Recruit for Spouses social enterprise is a good example in the military setting of an intervention with the messenger in mind. The programme is run by military spouses with first-hand experience of the needs of the service user and some soft evidence suggests that this has encouraged military spouses to attend.[85]

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[80] Dolan, P., Hallsworth, M., Halpern, D., King, D., Metcalfe, R., & Vlaev, I. (2012). Influencing behaviour: The mindspace way. Journal of Economic Psychology, 33(1), 264-277.

[81] Webb, T.L., & Sheeran, P. (2006). Does changing behavioural intentions engender behaviour change? A meta-analysis of the experimental evidence. Psychological bulletin, 132(2), 249.

[82] Greenbank, P. (2011). 'I'd rather talk to someone I know than somebody who knows'–the role of networks in undergraduate career decision-making. Research in Post-Compulsory Education, 16(1), 31-45.

[83] The Behavioural Insights Team Update Report 2016-17.

[84] Forces in Mind Trust (2015) Better Understanding the Support Needs of Service Leavers Families: Engagement Programme Report: *Brian Parry Associates (BPA)*

[85] The Centre for Social Justice (2016). Military Families and Transition. Retrieved from: http://www.fim-trust.org/wp-content/uploads/2016/05/MILITARY-FAMILIES.pdf

Social identity

We identify ourselves in relation to the social groups to which we belong, and form a social identity based on the goals and achievements of such groups. This social identity contributes to our understanding of who we are, and can have a strong impact on our self-esteem and behaviour.[86]

Identity-driven behaviour

Any one person holds multiple identities, and each can act as a guide for how to behave in a given situation.[87] For example, a Service person may be a member of the Armed Forces, British Citizen, father, son, husband, vegetarian and a moral person. Depending on the context in which they find themselves, one such identity may be more relevant than another and affect their behaviour accordingly. Making a particular social identity more salient might make a person more likely to behave in support of the values, attitudes, beliefs accompanied with that identity and that of the group's interest.[88] For example, the night before an election, potential voters were invited to answer a survey of election-related questions. Subsequent voter turnout was higher when the questions activated the identity of being a "voter" by using noun-identity language ("be a voter") compared to a verb-action language ("to vote").[89] In a separate study, American Red Cross donors were more likely to donate again when they were reminded of the date of their last donation in solicitation mailings (priming their identity as a donor) or when the funding drive mentioned their community and local area (priming their community identity).[90] Whilst other mechanisms (such as a desire to act consistently with past actions) may be partly driving these effects, the consistency across the two findings and the fact that community messages were more effective in smaller communities (where community identity is generally higher) supports the role of identity in driving the effect.
It is worth noting the collectivist culture of the military, which focuses on recruits putting the needs of the military before their own.[91] This can create conflict with other domains of life and with non-military partners. Scholars have coined the term "greedy institutions" to refer to the conflicting demands placed by the military and the family on Service personnel, in terms of commitment, loyalty, time and energy.[92]
Mobilisation efforts should address the close connection between personal identities and behaviour. Service personnels' likelihood to seek transition support could be increased by either activating their military identity (by promoting the goal of supporting fellow Armed Forces leavers once they are no longer serving together) or by tapping into

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86 Ibid

87 Swann, W.B. & Bosson, J.K. (2010). Self and identity. *In Handbook of Social Psychology*, ed. DT Gilbert, ST Fiske, G Lindzey, pp. 589–628. Hoboken, NJ: Wiley

88 Turner, J. C., & Tajfel, H. (1986). The social identity theory of intergroup behavior. *Psychology of intergroup relations*, 7-24.

89 Bryan, C.J., Walton, G.M., Rogers, T., Dweck, C.S. (2011). Motivating voter turnout by invoking the self. *PNAS* 108(31):12653–56.

90 Kessler, J.B,, Milkman, K.L. (2017) Identity in charitable giving. *Management Science* (In press)

91 Christian, J. R., Stivers, J. R., & Sammons, M. T. (2009). Training to the warrior ethos: implications for clinicians treating military members and their families. *In A. Freeman, S. M. Freeman, & B. A. Moore (Eds.), Living and surviving in harm's way: A psychological treatment handbook for pre- and post-deployment of military personnel.* New York, NY: Routledge.

92 Segal, M. W. (1986). The military and the family as greedy institutions. *Armed Forces & Society*, *13*(1), 9-38.

a family identity (by highlighting values such as kindness, humility and caring). Finally, shaping transition as an opportunity for the Service person and their family to become "themselves" again - an aspect of their life for which they have more control over compared to military life - may increase engagement. In general, highlighting specific identities should be used cautiously as the impact is particularly likely to be context-specific and the existing evidence base is not developed.

Loss of identity

Humans are driven by a desire to increase their self-esteem. Part of forming this sense of self, or our "identity", comes through our belonging to social groups and, as a result, individuals will often strive to achieve or maintain a positive social identity.[93] Service leavers tend to have a strong identification with, and a sense of belonging to, the Armed Forces. This, combined with the substantial differences in culture and lifestyle between the Armed Forces world and civilian life, means that the journey out of the Armed Forces is often accompanied with a sense of loss. Military culture is characterised by a strict code of discipline and values of loyalty to comrade's unit and nation, courage and determination.[94] Notions of "hardness" - physical and emotional toughness - are often fostered by Service personnel.[95] Proficiency in military capabilities (such as weapons handling) are highly valued and convey social status within the individual's network.[96] When Service personnel leave this environment, they may experience a loss of in-group identity and status. Indeed, transition is most successful when leavers are able to develop post-military identities, identify positively with civilian social groups, and update their sense of self.[97]

Over the past decade or so, interventions have been developed that are designed to protect individuals against threats to their identity. One such intervention is called values affirmation (VA), or self-affirmation. VA exercises involve asking individuals to reflect on their own core values – the things that matter most to them in their lives and that give their lives meaning. By spending some time thinking about what makes them who they are, and what they care about, that person might then have an increased ability to take on challenges. There is evidence that this is an effective method of reducing stereotype threat among African-American learners in academic settings[98], and improving the grades of female university learners studying engineering and physics.[99,100] A BIT trial found that a written exercise asking Functional Skills (FS)

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93 Turner, J. C., & Tajfel, H. (1986). The social identity theory of intergroup behavior. *Psychology of intergroup relations*, 7-24.

94 Bergman, B. P., Burdett, H. J., & Greenberg, N. (2014). Service life and beyond–institution or culture?. *The RUSI Journal*, *159*(5), 60-68.

95 Bulmer, S. (2013). Patriarchal confusion? *International Feminist Journal of Politics*, 15, 137–156.

96 Cooper, L., Caddick, N., Godier, L., Cooper, A., & Fossey, M. (2016). Transition From the Military Into Civilian Life. *Armed Forces & Society*.

97 A report by Kantar for The Forces in Mind Trust. (2017) Continue to Work. The Transition Mapping Study. Retrieved from: http://www.fim-trust.org/wp-content/uploads/2017/07/FIMT_TMS_Report_2017_FINAL_PDF.pdf

98 Cohen, G. L., Garcia, J., Apfel, N., & Master, A. (2006). Reducing the Racial Achievement Gap: A Social-Psychological Intervention. Science, 313(5791), 1307–1310.

99 Miyake, A., Kost-Smith, L. E., Finkelstein, N. D., Pollock, S. J., Cohen, G. L., & Ito, T. A. (2010). Reducing the gender achievement gap in college science: A classroom study of values affirmation. *Science*, 330(July), 1234–1237.

students to reflect on their personal values and to write about times when these values were important to them improved their achievement in maths and English exams by 25 percent, a statistically significant improvement. Students completed the exercise four times throughout the academic year in their regular English or maths classes.[101] Such exercises could be considered for members of the Armed Forces, perhaps by tapping into the family identity and values, in order to reduce the stigma of seeking help and increase engagement with support services.

Stigma and concerns surrounding help-seeking

The military identity may also reduce a Service person's likelihood to seek help or to speak with their families about services, both whilst still in the forces and in a civilian context, as this may be perceived as weak. There is substantial evidence for this in the context of mental health services, where reasons for avoiding engagement include the stigma of seeking help[102] and a concern for their employers reaction.[103] Studies in the US indicate that service members express real and perceived fears that their use of mental health services will be reported in their military records and that this would in turn impact their deployment and promotion outcomes.[104] However, it is worth noting that rates for seeking help are broadly similar in both the UK Armed Forces and the general UK population.[105] Family members and Service personnel may be more likely to seek help if they are offered significant reassurance from support service providers regarding their concerns about the consequences of help-seeking, if they can remain anonymous or if the organisation is external.[106] In addition to this, the military notion of "hardness" may lead to failures from the Service person to identify if and when they need help. Transition support services must shift the belief that you only seek help when you reach crisis point.

Social norms

There are two main forms of social norms—descriptive and injunctive. descriptive norms are as those that "characterise the perception of what most people do" (p.203), and injunctive norms as those that "characterise the perception of what most people

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100 Walton, G. M., Logel, C., Peach, J. M., Spencer, S. J., & Zanna, M. P. (2015). Two brief interventions to mitigate a "chilly climate" transform women's experience, relationships, and achievement in engineering. *Journal of Educational Psychology,* 107(2), 468–485.

101 Hume, S., O'Reilly, F., Groot, B., Kozman, E., Barnes, J., Soon, Xian-Zhi, Chande, R., Sanders, M. (2018) Retention and Success in Maths and English A Practitioner Guide to Applying Behavioural Insights. A report by the Behavioural Research Centre for Adult Skills & Knowledge. Retrieved from: http://38r8om2xjhhl25mw24492dir.wpengine.netdna-cdn.com/wp-content/uploads/2018/03/ASK-guide-27-Feb-2.pdf

102 Langston V, Greenberg N, Fear N et al (2010) Stigma and mental health in the Royal Navy: A mixed methods paper. *Journal of Mental Health*, 19:8-16.

103 Iversen AC, van Staden L, Hughes JH, Greenberg N et al (2011) The stigma of mental health problems and other barriers to care in the UK Armed Forces. B*MC Health Services Research*, 11:31.

104 Pietrzak, R., Johnson, D., Goldstein, M. et al (2009): Perceived stigma and barriers to mental health care utilization among OEF-OIF veterans. *Psychiatric Services* 60:1118– 1122.

105 Mental Health Foundation on behalf of the Forces in Mind Trust (2013) The mental health of service and ex-Service personnel. A review of evidence and perspectives of key stakeholders. Retrieved from: http://www.fim-trust.org/wp-content/uploads/2015/01/20130729-FiMT-MHF-Final.pdf

106 Jones, N., Twardzicki, M., Fertout, M., Jackson, T., & Greenberg, N. (2013). Mental health, stigmatising beliefs, barriers to care and help-seeking in a non-deployed sample of UK army personnel. *Journal of Psychology & Psychotherapy*, 3(5), 1.

approve or disapprove [of]" (p.203)[107].

We often look to others to decide how to behave, either out of a willingness to conform or because it provides information when we are unsure about the correct course of action. Numerous studies, across a variety of fields ranging from health to taxation, have used social norms to promote behavioural change, describing what most people do in a particular situation to encourage others to do the same.[108]

A trial that BIT ran in collaboration with HMRC used social norm messaging to increase rates of tax payment.[109] The messaging highlighted that non-payment of taxes went against the social norm and put the offender in a small minority. This study found that as the social norm became more geographically specific the effectiveness increased. That is, telling people that *'9 out of 10 people in [the person's local community] pay their taxes on time'* was more effective than *'9 out of 10 people in the UK pay their taxes on time'*. The targeted social norm message increased the proportion of recipients paying their tax on time by 16 per cent compared to the standard reminder letter.

One of the challenges for the use of social norms to engage families of Service personnel is that the underlying rate of positive behaviour may not be that high, so a descriptive social norm which merely reports the current rate of the behaviour may backfire. However, descriptive social norms can still have positive effects in such a context if they act relative to our perceptions, which may be even lower. For example, a trial to increase tax payments in Guatemala found that including a social norm increased the proportion declaring income by over 30 per cent - even though the statement only said 64.5 per cent of Guatemalans pay on time.[110] Alternatively injunctive norms, which describe desirable behaviour rather than actual behaviour, or descriptions of positive trends in behaviour (e.g. "each year, we are seeing more partners come to transition meetings")[111] may be an effective alternative.

Social networks

We are embedded in a network of social relationships, and those we come into contact with both shape our actions and enable the spreading of information.

Social networks serve two functions of particular importance to the transition journey. Firstly, they disseminate information, which could include information about transition services or the experience and benefits of using them, and information about job

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107 Cialdini, R. B., Reno, R. R., & Kallgren, C. A. (1990). A focus theory of normative conduct: Recycling the concept of norms to reduce littering in public places. Journal of personality and social psychology, 58(6), 1015.

108 Service et al. (2014). EAST: Four Simple Ways to Apply Behavioural Insights. The Behavioural Insights Team. Available at: http://www.behaviouralinsights.co.uk/wp-content/uploads/2015/07/BIT-Publication-EAST_FA_WEB.pdf.

109 Hallsworth, M., List, J., Metcalfe, R., & Vlaev, I. (2014). The behavioralist as tax collector: Using natural field experiments to enhance tax compliance (No. w20007). *National Bureau of Economic Research.*

110 Kettle, S., Hernandez, M., Ruda, S., & Sanderson, M. A. (2016). Behavioral interventions in tax compliance: evidence from Guatemala.

111 Note: statements used must always be true.

opportunities or practical connections after transition.[112] Indeed, we see that people with large social networks use informal sources of information more often, shifting their attention away from formal sources.[113] Secondly, social networks can provide both emotional and practical support, which may be particularly valuable for Service personnel and their families during transition.

A number of BIT trials have demonstrated the effect of our social networks on our behaviour. A trial encouraging staff in an investment bank to donate to charity found that instead of asking people to give directly, getting managers in the bank who had given in the past and asking them to ask their colleagues to donate increased the proportion of people donating from 6.1 per cent to 38.8 per cent.

This 'network nudge' provides a good example of how a simple tool can be used to tap into someone's social network. Perhaps though, when seeking to change more complex behaviours, such as studying for one's re-sit exams, more can be done to maximise the positive influence of those around us. A BIT trial in Further Education (FE) Colleges in the UK did exactly this. Learners in FE colleges nominated two individuals who they felt were well placed to help them learn. These 'Study Supporters' then received weekly text message updates, which provided information about the kinds of things that they might be able to help the learner with, such as upcoming exams. The texts were designed to facilitate conversations between learners and those people in their lives who cared about them and their situations, but did not always know exactly what they could do to help. This intervention led to a 27 per cent increase in maths or English pass rates at GCSE level.

In the military context we see numerous examples of social support initiatives. These range from formal programmes such as peer-based 'buddy' programmes for children frequently moving between schools[114] to the widespread use of more informal networks such as Facebook groups. In a qualitative study, online social networking and social groups were mentioned by most respondents as providing good support, in particular those groups going through similar experiences to them.[115]

As such, there appears to be significant potential for community or peer-based systems to encourage Service personnel and their families to engage with transition. This could take the form of a network nudge of ex-Service personnel and their families helping future leavers, as those with shared experiences are more likely to be trusted. Buddy relationships (for example between ex-Service personnel and future leavers, or between the Service person and their partner or a peer), either face-to-face or via messaging

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112 Greenbank, P. (2011). 'I'd rather talk to someone I know than somebody who knows'–the role of networks in undergraduate career decision-making. *Research in Post-Compulsory Education*, *16*(1), 31-45.

113 Ibid

114 Esposito-Smythers, C., Wolff, J., Lemmon, K. M., Bodzy, M., Swenson, R. R., & Spirito, A. (2011). Military youth and the deployment cycle: Emotional health consequences and recommendations for intervention. Journal of Family Psychology, 25, 497–507.

115 Borah, E., & Fina, B. (2017). Military spouses speak up: A qualitative study of military and Veteran spouses' perspectives. *Journal of Family Social Work*, *20*(2), 144-161.

platforms, can be effective tools of providing information and support to the right people at the right time[116] Beyond the benefits of information sharing they may provide opportunities for story-telling and narrow the civilian-military cultural gap. In turn, this may lead to a more welcoming civilian environment and reduce the belief that those outside of the military context "don't get you".[117]

It is worth noting that for a variety of reasons, such as familiarity with military culture, communities are not always well-equipped to respond to the difficulties faced by those in transition.[118] Interventions tapping into social networks should ensure that these have the necessary knowledge and tools to be effective messengers. Furthermore, relying on network-based dissemination has its limitations, in particular, it risks leaving more vulnerable groups untouched. In such cases interventions should carefully consider which networks to use and how to foster new relationships.

Make it Timely

Intention-action Gap

The difference between people's values, attitudes and intentions and how they actually behave.

Most of us have been in situations in which we have had every intention of doing something, but never quite got around to doing it. For example, 68 per cent of smokers want to quit, but only 26 per cent attempt to do so in any year.[119] This intention-action gap has been shown to be enhanced by a failure to support one's intentions with concrete plans.[120] For Service personnel and their families, the intention-action gap may be partly driving non-attendance and low engagement with support services. Particularly for those under a lot of pressure in their lives, possibly if the Service person is on deployment, high levels of cognitive load could result in poor planning or a lack of prioritisation of activities that have a longer term benefit but an immediate time cost. One of the most widely used and well-evidenced solutions to intention-action gaps is an approach called "Implementation Intentions" (II) in which individuals are encouraged to form clear "if-then" plans for a given action.[121] Advance planning helps people respond 'in the moment' in a way that moves them closer to their goal, rather than away from it.

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[116] Increasing post-16 English and maths pass rates through mobilising social support (2017) The Behavioural Insights Team Update Report 2016-17.

[117] Forces In Mind Trust (2015) Better Understanding the Support Needs of Service leaver Families. Engagement Programme Report. Retrieved from: http://www.fim-trust.org/wp-content/uploads/2015/03/20150225-FiMT-Overall-Report-Final.pdf

[118] Terri, T., Farris, C., Batka, C., Farmer, C.M., Robinson, E., Engel, C.C., Robbins, M., & Jaycox L.H. (2014) Ready to Serve: Community-Based Provider Capacity to Deliver Culturally Competent, Quality Mental Health Care to Veterans and Their Families. *RAND Corporation,* Retrieved from: https://www.rand.org/pubs/research_reports/RR806.html.

[119] Office for National Statistics (2008/09). 'Opinions Survey Report No.40. Smoking-related Behaviour and Attitudes' Retrieved from:http://webarchive.nationalarchives.gov.uk/20160109212138/http://www.ons.gov.uk/ons/rel/lifestyles/smoking-related-behaviour-and-attitudes/2008-09/index.html

[120] Sheeran, P., Milne, S., Webb, T. L., & Gollwitzer, P. M. (2005). Implementation intentions. In M. Conner and P. Norman (Eds.), Predicting Health Behaviour: *Research and Practice with Social Cognition Models*, 2nd edition (pp. 276-323): Buckingham: Open University Press.

[121] Gollwitzer, P. M. (1999). Implementation intentions: Strong effects of simple plans. *American Psychologis*t, 54(7), 493.

II approaches have been shown to decrease the intention-action gap across a wide range of settings including diet plans,[122] continuing in education,[123] and attending cervical cancer screenings.[124] In the most comprehensive interventions, individuals first visualise what they want to achieve and the potential barriers they might face (this process is termed "mental contrasting") before forming detailed implementation intention plans.[125] However, much lighter-touch approaches have also been shown to be effective. For example, in the context of encouraging attendance at cancer screenings, incorporating the following two lines in a letter increase attendance from 69 per cent to 92 per cent:

"You are more likely to go for a cervical smear if you decide when and where you will go. Please write in below when, where, and how you will make an appointment".[126]

An alternative approach to reducing intention-action gaps is the use of commitment devices. Individuals will often voluntarily "lock" themselves into doing something in advance - perhaps by increasing the costs of failure, like choosing a savings account with a penalty for early withdrawal, or through public commitments of intentions. Both "hard" commitments (those with economic penalties) and "soft" commitments (those with primarily psychological costs) have been shown to be effective at increasing behaviours in line with intentions.[127]

Commitment devices and II approaches can also be used as complements. A BIT study with Job Centres across Essex encouraged jobseekers to form clear if-then plans for their job search over a two-week period, and then make a commitment to their Job Advisor in relation to the action.[128] The approach significantly increased off-flow rates from benefits, with commitment devices now being used across Job Centres nationally.

Present bias and discounting

The tendency to place a greater value on immediate costs or benefits, discounting the value of future costs or benefits. This leads people to make decisions which are inconsistent over time.[129]

People will prefer £10 today to £11 tomorrow since today's gain is immediate; but they will prefer £11 in 366 days to £10 365 days - since all future payoffs are discounted, waiting one extra day for another pound is worthwhile. However, it does not make sense

[122] Verplanken, B., & Faes, S. (1999). Good intentions, bad habits, and effects of forming implementation intentions on healthy eating. *European Journal of Social Psychology*, 29(56), 591-604.

[123] Brandstätter, V., Heimbeck, D., Malzacher, J., & Frese, M. (2003). Goals need implementation intentions: The model of action phases tested in the applied setting of continuing education. *European Journal of Work and Organizational Psychology*, 12(1), 37-59.

[124] Sheeran, P., & Orbell, S. (2000). Using implementation intentions to increase attendance for cervical cancer screening. *Health Psychology,* 19(3), 283.

[125] For example, Duckworth, A. L., Grant, H., Loew, B., Oettingen, G., & Gollwitzer, P. M. (2011). Self-regulation strategies improve self-discipline in adolescents: Benefits of mental contrasting and implementation intentions. *Educational Psychology*, 31(1), 17-26.

[126] Sheeran, P., & Orbell, S. (2000). Using implementation intentions to increase attendance for cervical cancer screening. *Health Psychology*, 19(3), 283.

[127] Bryan, G., Karlan, D., & Nelson, S. (2010). Commitment devices. *Annual Review of Economics*, 2(1), 671-698.

[128] Behavioural Insights Team (2015) "Behavioural Insights Team annual update 2013–15." Cabinet Office: London, UK.

[129] Frederick, S., Loewenstein, G., & O'Donoghue, T. (2002). Time discounting and time preference: A critical review. *Journal of Economic Literature*, 40(2), 351-401.

to be willing to wait when both times are in the future, but not when one of them is immediate. This "present bias" can prevent people from taking actions that have upfront costs today but long term benefits; for example, exercising. A present bias implies that the timing of a choice is relevant. Studies have shown that people who are presented with the same set of choices in two different time periods often change their preferences.[130] Moreover, people committing to get a task done at a future time are shown to change their mind once they reach that future period, opting to delay those tasks further into the future.[131]

One result of present bias is procrastination, which is often a barrier to help-seeking behaviour.[132] Those committing to long-term rational decisions are more likely to give in to the short-term emotional responses and the short-term rewards that accompany it.[133] In the context of Service personnel and their families in transition, the hassle of going to a meeting about the transition process can loom larger than the long-term gains in the present moment - after all, you can always go tomorrow.

Procrastination is often particularly pronounced when the task required is a cause for anxiety, or one they are averse to, where the immediate costs are greater.[134] [135] Service personnel may be particularly averse to talking about emotional distress, anxiety and other feelings affecting their mental health if they are not accustomed to doing so. There is also an established association between procrastination and negative mood states.[136] Service personnel suffering from poor mental health may thus be less likely to commit to long-term decisions in seeking out support.

More broadly, present bias implies that Service personnel will make different choices given the same set of outcomes in different time periods. Incorporating a commitment device at an early stage could convince Service personnel and their families to seek support at the right time[137]. Early engagement in a transition plan, encouraging Service personnel and their families to consider and identify their needs and building a plan that meets those needs may prove effective in increasing uptake of the mental health support that is made available to them.

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[130] Read, D., & Van Leeuwen, B. (1998). Predicting hunger: The effects of appetite and delay on choice. *Organizational behavior and human decision processes*, *76*(2), 189-205.

[131] Augenblick, N., Niederle, M., & Sprenger, C. (2015). Working over time: Dynamic inconsistency in real effort tasks. *The Quarterly Journal of Economics*, 130(3), 1067-1115.

[132] Sirois, F.M., Melia-Gordon, M.L. and Pychyl, T.A. (2003). I'll look after my health, later: An investigation of procrastination and health. *Personality and Individual Differences*, 35 (5). 1167 - 1184

[133] Gray, J. R. (1999). A bias toward short-term thinking in threat-related negative emotional states. *Personality and Social Psychology Bulletin*, 25(1), 65-75.

[134] Ferrari, J. R., Johnson, J. L., & McCown, W. G. (1995). Procrastination and task avoidance: Theory, research and treatment. New York: Plenum.

[135] Lavoie, J. A. A., & Pychyl, T. A. (2001). Cyberslacking and the procrastination superhighway: A web-based survey of online procrastination, attitudes, and emotion. *Social Science Computer Review*, 19(4), 431-444.

[136] Sirois, F.M., Melia-Gordon, M.L. and Pychyl, T.A. (2003). I'll look after my health, later: An investigation of procrastination and health. *Personality and Individual Differences*, 35 (5). 1167 - 1184

[137] Ariely, D., & Wertenbroch, D (2002). Procrastination, deadlines, and performance: Self-control by precommitment. Psychological science 13.3: 219-224.

Identifying key moments

Timing is an often overlooked and underused consideration when developing interventions. There is substantial evidence in the behavioural science literature that the same offer made at different times can have drastically different levels of success. Understanding when people are more likely to be receptive to a particular ask can improve engagement. For example, we find that people are more likely to change their habits and behaviours during periods of transition, which disrupt and reshape our existing patterns. These may include having a child, going to school or University, moving home, and experiencing bereavement.[138] However, whilst transition points are often a good moment to change long-term habits, when it comes to sharing information or asking an individual to make complicated decisions during quieter times are likely to be better. Individuals who are stressed or busy are less likely to retain information and make good decisions.[139]

Timeliness also interacts with other behavioural biases and interventions. For example, asking people to leave a legacy gift in their wills at the moment that they are writing their wills is a highly effective way of increasing charitable donations[140] - likely driven in part by the reduction in friction costs.

In the context of transition, it should be carefully considered at what moments Service personnel and their families are most likely to interact with services and to respond to particular themes of transition. In addition to this, understanding the context in which Service personnel interact with their families could help determine when and how to provide information to Service personnel to maximise the likelihood of the information being passed on.

Using EAST to improve existing practices

Many of the insights identified above work best in conjunction with one another, and most interventions will make use of more than one component. After Deployment Adaptive Parenting Tools (ADAPT) is an example of such an intervention and highlights how behavioural insights can be used to improve existing practices. ADAPT is a 14-week group-based training program that sought to teach positive parenting practices to families reintegrating after transition. The programme targeted friction costs through a variety of means: the programme was delivered in easily accessible, community locations; it could be followed online; and parents received a call prior to the first session outlining the program and to problem-solve any barriers to attendance. An evaluation of the programme found high attendance, with 79 per cent of families attending at least 50 per cent of the 2-hour sessions.[141] The researchers attribute this to ADAPT being perceived as a community-based program and as an opportunity to receive

[138] Thompson, S., Michaelson, J., Abdallah, S., Johnson, V., Morris, D., Riley, K., & Simms, A. (2011). 'Moments of change' as opportunities for influencing behaviour: A report to the Department for Environment, Food and Rural Affairs. Defra, London.

[139] Mather, M., & Lighthall, N. R. (2012). Risk and reward are processed differently in decisions made under stress. Current directions in psychological science, 21(1), 36-41.

[140] Behavioural Insights Team (2013). "Applying Behavioural Insights to Charitable Giving" Cabinet Office.

[141] Gewirtz, A. H., Pinna, K. L., Hanson, S. K., & Brockberg, D. (2014). Promoting parenting to support reintegrating military families: After deployment, adaptive parenting tools. *Psychological services*, *11*(1), 31.

peer social support, as opposed to, for example, a mental health service. The researchers speculate that male Service personnel, often regarded as hard to reach, attend support services when they are aimed at strengthening their family relationships. Although the relative effects of the framing of the programme, the reminder call or the community location had on attendance rates cannot be disentangled, the study offers an insight into how seemingly small changes can make attending support services easier.

VII. Concluding comments

Family plays a critical role in ensuring the Serving person leaves the military successfully and smoothly. Increasing their engagement with the transition process is important when designing systems to improve outcomes of Service personnel leaving the Armed Forces. In this report we have highlighted a range of directions for thinking about how structures and processes in the Armed Forces can increase engagement with support services. For example, by simplifying processes where possible, considering how options are configured and recognising the importance of the military identity. However, we have also stressed that contextual influences on people's behaviour are significant and often difficult to predict. Service personnel will differ on a number of dimensions ranging from demographics, rank, experience and skills. We therefore stress the importance of robust evaluations to help establish what the most effective interventions are to support families in the process of transition and how these can be tailored to reflect the unique experiences of each family.