

# LIFTING THE LID ON TRANSITION

*The families' experience and the support they need*



Naval Families  
FEDERATION

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families  
federation

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# Foreword



Air Vice-Marshal Ray Lock CBE  
Chief Executive, Forces in Mind Trust

Within this important report there are many findings and recommendations that will be familiar to anyone with an interest in transition from military to civilian life. Taking a holistic approach, beginning planning as early as possible, involving the whole family. These are all aspects that have been identified as key to successful transition in a variety of other research projects, and we should therefore not be surprised. However, this is the first time such evidence has been collated from serving families themselves.

Support for the Service leaver, the 'resettlement package', has improved steadily in recent years. The challenge today is as much about ensuring that Service leavers access that support, and in good time, as it is about providing it in the first place. This report rightly calls for 'resettlement' both to consider and to include the family. We know at Forces in Mind Trust that a stable family, adequately settled, employed and educated, is more likely to result in a more successful transition for the Service leaver. And the reverse will also be true. Where this project does recommend additional resources, often these are through a slight broadening of the eligibility criteria for existing support services and should be viewed as a saving to wider society, rather than a tax upon an over-taut Defence budget.

I would like to congratulate all three families federations for inspiring this project, and specifically the Transition Liaisons for their tireless work, which has delivered both immediate and longer-term benefit to families within the three Services.

The report concludes with a call for cultural change. To the great credit of many, especially the MOD, we have seen a shift in approach since 'transition' properly entered the vocabulary around 2012. There has been a good deal of policy setting the conditions, but (as this report confirms) the delivery of cultural change at the grass roots, or on the front line, is more sporadic. These are slightly uncomfortable findings that are almost impossible to pin down, and by the very nature of such research, will be historic in nature to some degree. Concerted and continuing efforts by all involved will ultimately make this happen throughout the whole Force.

There is an old adage that you recruit the individual and retain the family. Perhaps it is time to add a third clause – that we should transition them both, each with their distinct needs, but as a holistic whole.

A handwritten signature in black ink that reads "Ray Lock". The signature is written in a cursive style with a long, sweeping underline that extends to the right.

Air Vice-Marshal Ray Lock CBE  
Chief Executive, Forces in Mind Trust

# Acknowledgements

This research is about families. Without families' willingness to engage in the project, there would be no evidence and we would not be able to make the recommendations we have. Many of those who took part in the online survey are no longer part of the serving Armed Forces community and as such, answered our questions purely for the benefit of others.

It has been a privilege to work with our case study families, getting to know them and hearing their stories. Their willingness to share their experiences and reflect on their decisions has been humbling. The insights they have provided and the lessons they have learned have been invaluable. We thank all those who have engaged with this research for the vital contribution they have made.

Our thanks go to all those who have offered their knowledge and expertise, helping us to build an accurate picture of current policy and provision.

We are grateful to the organisations that lent us meeting facilities throughout the course of the research, in particular HMS President, The White Ensign Association, the RAF Benevolent Fund and FiMT.

Finally, we'd like to thank Ian Nockolds of Cognisant Research, whose wise counsel has been so gratefully received by us all.

**Lucy Heaver (NFF), Kate McCullough (AFF) and Louise Briggs (RAF FF)**

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# Executive summary

The Service families of today are the Service leavers' families of tomorrow and the veteran families of the future. As such, 'transition' is the common denominator between the Armed Forces Covenant, the Families' Strategy and the Veterans' Strategy. Helping families make more successful transitions, based on genuine options, may help them avoid making sub-optimal choices, which can re-emerge as problems later.

This report adds the families' voice to an existing transition evidence base and proposes a vision for families in transition: families that are equipped with accurate information and have realistic expectations for life after the Armed Forces; who are empowered to play an active role in their Service leaver's transition and are able to realise their aspirations for civilian family life. This report is presented in a retention-positive light, seeking to influence policy and service delivery *where appropriate*.

The majority of Service leavers transition successfully (although we argue that the definition of 'successful' should be broadened considerably beyond Service leaver employment) and so, by continuation, the same can be said of families. However, when transition goes wrong, the risk is that it could go catastrophically wrong.

Within an ever-changing Defence landscape where flux and uncertainty can be part of everyday life for military families, transition is the only definite of Service family life. The recommendations proposed in this report could make a real difference to families as their Service leaver leaves the Armed Forces.

As the first of its kind, this research provides an insight into families' lived experiences from their unique point of view and paints a picture of the holistic and complex nature of transition, which extends beyond the widely accepted definition centred around Service leavers' employment. It affirms six 'elements' of transition: housing, health, education and children, employment, finances and wellbeing.

Several overarching conclusions can be drawn from across the data gathered via an evaluation of services, an online survey and case study interviews:

- Families in transition can be positioned along a continuum of vulnerability.
- It's never too early to plan for leaving the Armed Forces: unexpected doesn't have to mean unplanned.
- Families want to be involved in their Service leaver's transition.
- Existing in-Service resettlement support could be utilised to support families.
- New transition support could be developed specifically for families.
- Further research needs to be done to better understand specific cohorts of families, such as Foreign & Commonwealth families and those whose Service leaver is being medically discharged.
- The language of 'transition' and 'resettlement' is important and affects attitudes to leaving the Armed Forces.
- The impact of support interventions needs to be measured.

In addition to the overarching conclusions, the six elements of transition afford their own findings, which are detailed later in the report.

The two sets of conclusions combine to produce a set of recommendations, presented as a catalyst for a change in attitude that more proactively recognises the critical role that a Service leaver's family plays in successful transition. The recommendations are presented in full within the report and followed by a table. A number of themes emerge:

- Transition requires a shift in culture (for policy makers, service deliverers, Service leavers and families themselves), which better appreciates the breadth of transition and the need to engage with it from an earlier point in a Service leaver's career.
- Families' awareness of the importance of advance planning needs to be raised.
- There is a need for an education piece to cover transition entitlement and processes.

- The 'softer' aspects of transition need to be better recognised; their impact cannot be overestimated.
- The marketing of support services needs to be reviewed to make them more accessible.
- The Armed Forces Covenant should be leveraged to support families in transition.
- Support to families must be tailored to their specific needs.
- Families must embrace their own personal responsibility for successful transition.

# Glossary of terms

|        |  |
|--------|--|
| AFF    | The Army Families Federation                 |
| BFBS   | British Forces Broadcasting Service          |
| BIT    | Behavioural Insights Team                    |
| CRG    | Covenant Reference Group                     |
| CTP    | Career Transition Partnership                |
| CTW    | Career Transition Workshop                   |
| EoS    | Evaluation of services                       |
| ESL    | Early Service leaver                         |
| F&C    | Foreign & Commonwealth                       |
| FAM    | Future Accommodation Model                   |
| FAR    | Financial Aspects of Resettlement            |
| FiMT   | The Forces in Mind Trust                     |
| IPPD   | Individual Personal Planning and Development |
| JSHAO  | Joint Service Housing Advice Office          |
| JSP    | Joint Service publication                    |
| KPI    | Key Performance Indicator                    |
| MOD    | Ministry of Defence                          |
| NFF    | The Naval Families Federation                |
| PRO    | Personnel Recovery Officer                   |
| PTSD   | Post-traumatic stress disorder               |
| RAB    | Resettlement Advisory Brief                  |
| RAF FF | The RAF Families Federation                  |
| RNRM   | Royal Navy and Royal Marines                 |
| SFA    | Service Family Accommodation                 |
| SL     | Service leaver                               |
| SLG    | Service Leavers' Guide                       |
| SP     | Service personnel                            |
| SPP    | Service Pupil Premium                        |
| SRA    | Service Resettlement Advisor                 |
| TL     | Transition Liaison                           |
| UWO    | Unit Welfare Officer                         |
| WIS    | Wounded, injured or sick                     |

# 1. Introduction

Aware of the growing dialogue about transition and the lack of specific research into the impact of transition on *family members*, the Naval Families Federation (NFF), Army Families Federation (AFF) and RAF Families Federation (RAF FF) came together in October 2016 to leverage their unique relationship with Service families and embarked on a two-year, fixed-term project funded by the Forces in Mind Trust (FiMT).

The backing from FiMT enabled the creation of a Transition Liaison (TL) in each of the families federations. Working in collaboration across the three Services, the TLs worked to build a robust understanding of the impact of transition from the point of view of the family of a Service leaver (SL). The Tri-Service Families' Transition project was designed to build an evidence base of families' experiences of transition that could be used to evaluate and influence current and future policy and service provision, and effect change to ensure families are appropriately supported as their SL leaves the Armed Forces.

## 2. Context

At the beginning of the Tri-Service Families' Transition project, the latest available figures for outflow from the Armed Forces showed that 14,927 personnel left in the 12 months to July 2017, with 9,644 of these coming from the Army, 2,941 from the Royal Navy and Royal Marines (RNRM) and 2,342 from the Royal Air Force<sup>1</sup> (RAF). This is fewer than in the immediate wake of redundancy-heavy Strategic Defence & Security Reviews, which took place in previous years and is thought to be higher than the projected figures for 2020, which are forecast to stabilise at approximately 14,500 per year<sup>2</sup>.

At the start of the project, 52% of Service personnel (SP) were married or in a civil partnership<sup>3</sup>, making 'family' a considerable element of transition. It is well documented that the extent to which a family engages with their SL's transition, the expectations they have, the challenges they face and the support they receive are crucial to transition success<sup>4</sup>. The cost of not addressing this critical element of a SL's transition is high, both in social and monetary terms<sup>5</sup>. However, evidence to date suggests that families, for various reasons, do not engage with the transition process, nor do they access information that could help them<sup>6</sup>.

Contrary to the relative abundance of UK literature on transition into civilian life for the SL, the experiences of SLs' *family members* – their roles, experiences and needs - are poorly reflected<sup>7</sup>.

The published literature regarding transition, to date, identifies a handful of key themes, which are explored in more detail in appendix 6.1.

- Family plays a key role in an SL's successful transition.
- Family members transition too and have their own, sometimes unique challenges.
- Families would benefit from engaging earlier with their SL's transition and more fully.
- Support and information for families improves the likelihood of successful transition.
- Tailored support offered through a range of channels and media may increase engagement: one size does not fit all.
- The support that is given to families should include help with the less tangible elements of transition to help them envisage a realistic future for themselves and to help them manage the potential emotional impact of transition.
- Families could be encouraged by a more positive narrative of successful transition.
- Spousal employment, SL employment and accommodation are key elements of transition affecting the whole family.
- There is a lack of ongoing support for, and tracking of, those who have left the Services.

1 <https://www.gov.uk/government/statistics/uk-armed-forces-monthly-service-personnel-statistics-2017>

2 FiMT/Arkenford (2017), *Transition Mapping Study Evaluation Report*.

3 Tri-Service Armed Forces Continuous Attitudes Survey (AFCAS), 2017.

4 FiMT/Arkenford (2017), *Transition Mapping Study Evaluation Report*.

5 Ibid.

6 Ibid.

7 Rand Europe (2016), *Families Support to Transition – A Systematic Review of the Evidence*.

## 3. Methodology

### Definitions

For the purposes of this report, and in keeping with the generally accepted definitions in previous FiMT reports, various terms throughout this report have been defined as follows:

**'Family'** is defined as married or cohabiting couples and their children/dependent relatives (rather than extended family), unless a family specifically identifies other relationships, which it considers within the definition.

**'Transition'** is used to describe the period of reintegration into civilian life from the Armed Forces. The time frame attached to this definition is fluid but is generally accepted as the point that the SP starts their resettlement process.

**'Resettlement'** describes the formal processes and procedures by which a SL's transition is managed by the Armed Forces, and the formal support provided to leavers as catalysed by Joint Service Publication (JSP) 534<sup>1</sup>. It starts up to two years before the individual is due to leave the Armed Forces, depending on their reason for leaving, and continues until the end of resettlement provision (up to two years after discharge for those who have served for six years or more). For wounded, injured, and sick (WIS) personnel, resettlement provision can be adapted, depending on the nature of their condition. Specific pathways exist to support them to manage their medical conditions.

**'Spouse'** and **'partner'** have both been used throughout this report to refer to the long term, cohabiting partner of a SL, whether married or not.

As discussed later in this report, the language of 'transition' and 'resettlement' is relevant and plays a significant role in attitudes towards leaving the Armed Forces.

### Scope

No particular cohort of families in transition were placed out of scope for this research. The nuances associated with Foreign & Commonwealth (F&C) SLs, WIS and Early Service Leavers (ESL), and the specific transition pathways available to them, have been acknowledged. It was recognised from the outset that these pathways would not be explored in detail, but family members of F&C, WIS and ESL were welcome to respond to the survey and take part in the case studies, as some did indeed do. However, in the main, the families that engaged with the research are not representative of these particular groups; instead they largely, with a few exceptions of medical discharge, fall within the middle (amber) section of the continuum described in the conclusions chapter below.

During the early phase of the project, the Behavioural Insights Team (BIT) was commissioned by FiMT to conduct a separate research project that looked solely at families' engagement with 'transition' as a subject area<sup>2</sup>. As such, engagement as a specific research theme fell out of scope for this project. In the spirit of openness and collaboration, the two projects have continued to liaise with one another, sharing insights and supporting each other's work.

<sup>1</sup> <https://www.ctp.org.uk/assets/x/52802>

<sup>2</sup> The BIT project literature review can be found at [http://www.fim-trust.org/wp-content/uploads/2018/07/FiMT-Lit-review\\_final.pdf](http://www.fim-trust.org/wp-content/uploads/2018/07/FiMT-Lit-review_final.pdf)

## Sources of data

The Tri-Service Families' Transition research was carried out in three key parts.

### 1. An Evaluation of Services (EoS)

Through the EoS, over 70 information, advice or support services were reviewed. Due to a potentially endless supply, the criteria of those which would feature were agreed in advance. Services had to be a) readily known to the project partners or cited in the literature reviewed, or b) easily found via a lay person's online search.

Via web-based desk research, a brief evaluation of each service was conducted assuming the point of view of a Service family to determine its accessibility and usefulness. The following questions were answered.

- How family-friendly was the information in the way it was presented?
- Did it assume a prior knowledge of transition?
- Was the information tailored specifically for families?
- Was this an example of best practice<sup>3</sup>?
- How accessible/easy to find was the information?

### 2. Online surveys

Accessible via the internet to SLs, ex-SP and their respective families throughout September and October 2017, the surveys captured qualitative and quantitative information about the experiences of family members whose SP was either due to leave (the *Leaving* survey), or had recently left (the *Left* survey) the Armed Forces within two years.

Marketing of the survey led to a Facebook reach in excess of 35,000, nearly 1,000 webpage hits and over 22,500 Twitter impressions across the three families federations. In total, 74 people responded to the *Left* survey and 94 to the *Leaving* survey. This is the only study currently focussing specifically on families in transition and as such, valuable qualitative data is presented in the findings.

A list of the survey questions is available in appendix 6.2 and a copy of the infographic that was produced to illustrate the headline findings from the survey can be found in appendix 6.3.

### 3. Case studies

To gather longitudinal data about families' experiences of transition, case study families were recruited via a marketing campaign that included British Forces Broadcasting Service (BFBS) television and radio interviews, social media, printed literature and the families federations' networks.

Case study families came from the three Services from a wide range of ranks, some of whom lived in Service Family Accommodation (SFA) and some of whom didn't. SLs were leaving the Armed Forces for a variety of reasons and had served for differing lengths of time. 21 families in total were recruited, with eight coming from the RNRM, seven from the Army and six from the RAF.

Families were interviewed on a minimum of three occasions. Spouses/partners were given the choice as to whether the SL joined the interviews with them. In most cases, the SL took part in at least the initial interview. Interviews were conducted in-person, over Skype or over the phone as was practicable and in line with each family's preference.

<sup>3</sup> Is the service available directly to family members, does it include reference to transition and is it marketed in an accessible, family-friendly way?

## Analysis of data

The analysis and presentation of the research across each part of the project focused on a number of 'elements' of transition:

- Housing
- Healthcare
- Education and children
- Employment (SL and spouse/partner)
- Finances
- Wellbeing.

The executive summaries and the conclusions and recommendations from the three interim reports can be found in appendix 6.4.

Alongside the research elements of the project, the TLs also sought to affect real-time change by influencing policy and services in relevant areas, for example by working with the MOD to ensure that families of SLs are explicitly included in the emerging tri-Service transition policy. Please see appendix 6.5 for full details of the influence of the project as demonstrated by the meetings, presentations and conferences attended.

# 4. Findings, conclusions, recommendations

This report presents a body of evidence that provides an insight into the impact of transition on the family members of SLs from the family members' point of view. With this evidence it is possible to draw conclusions about the challenges that families face and make recommendations about the necessary support provision to counter these. Some findings are overarching, drawn from data from across the project; others are specific to a particular element of transition. Findings have been illustrated with quotes taken directly from family members.

The recommendations are largely designed to support those families who sit within the middle section of the continuum as described in figure A below; families with more nuanced, specific needs will require more bespoke, tailored support in line with those at the left end of the continuum.

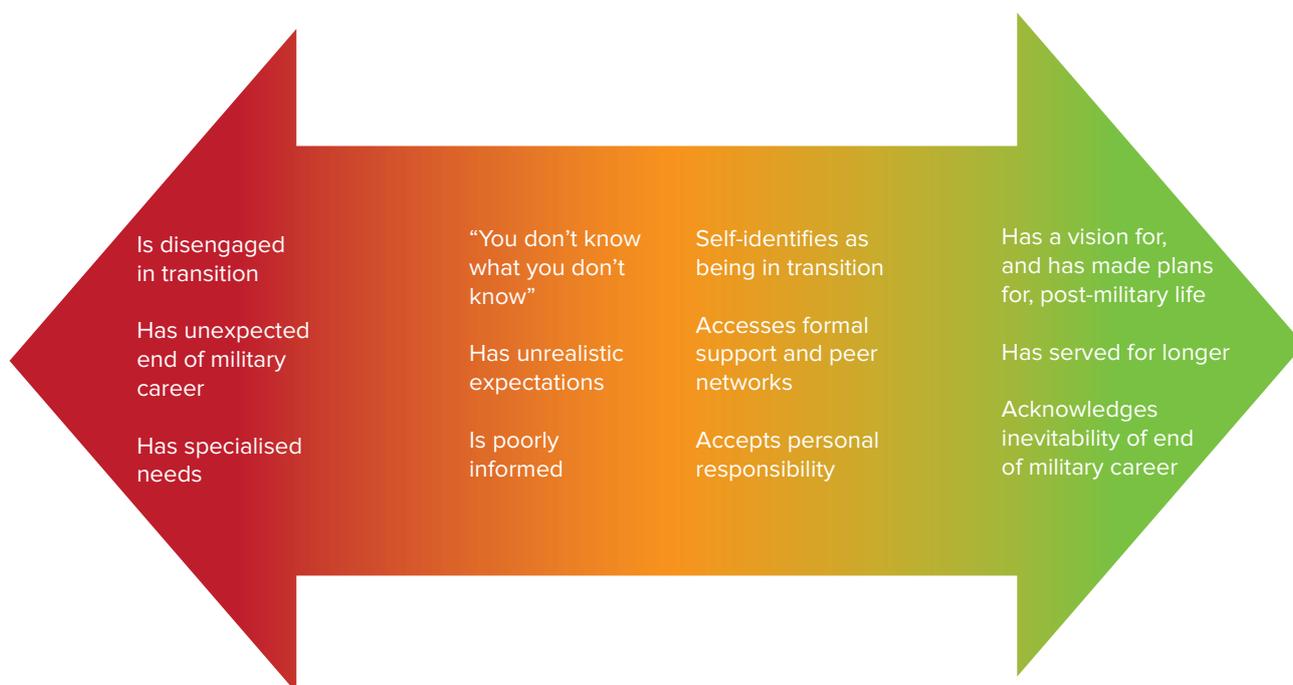
A full table of recommendations can be found at the end of this chapter on page 34.

## 4.1 Overarching conclusions

### 4.1.1 Families in transition can be positioned along a continuum according to the level of challenge they experience during transition.

Those at the left end of the continuum are most at risk of a challenging transition and the opposite is true of those at the right end, as illustrated in figure A below.

Figure A: the characteristics of families in transition



Families at the left end of the continuum include those whose SL is medically or administratively discharged. In such cases, a family may have less time to prepare due to the unexpected nature of the SL's discharge and/or they may be coming to terms with discharge being sooner than they anticipated. Such families can experience a heightened level of uncertainty or distress, which may not be conducive to forward planning. The challenges they encounter may be compounded by the needs associated with physical or mental ill-health. F&C families with

detailed immigration requirements that may take significant time or expertise to resolve are also likely to be at this end of the continuum.

Also at the more vulnerable end of the continuum are those who are not engaged with information, advice and support services, either because they don't recognise they have a support need or because they focus little attention beyond the SL's 'day job' or their day-to-day family life: they do not self-identify as being in transition, or worse still, may be in denial.

*Figure B: a 'typical' family in transition from the left end of the spectrum - most vulnerable.*

Service leaver X has been serving in the military for 12 years. He has a wife and three children. The family lives in SFA, their fifth since Service leaver X and his wife married 13 years ago. Service leaver X has been medically discharged and has deferred his resettlement, feeling he hasn't got the capacity to make the most of the opportunities presented by the Career Transition Partnership at the moment.

Mrs X has moved to a less-demanding, part time role in her own job so that she is at home more to care for Service leaver X. The family has agreed to relocate to a different part of the UK in order to live closer to their wider family.

Since leaving the Armed Forces, Service leaver X has registered with a local GP, but is concerned that the family's imminent relocation will mean he has to transfer to a new practice and the trust and rapport he has finally built with his current clinicians will be lost.

The family has no savings and has been refused a mortgage. Mrs X looked into joining the social housing register, but they have too much cash to qualify for a place on the list. Mrs X doesn't think her husband's Armed Forces Compensation Scheme pay out should be counted as part of their assets.

Mr and Mrs X don't know many people who've left the military. They thought it would be much easier to get a mortgage than they've experienced and assumed the Armed Forces Covenant would help them.

At the right end of the continuum are those most predisposed to the least challenging experience of transition. Such families have acknowledged the inevitability of end of Service, have begun to visualise post-military family life and started to plan for it. Their SL is likely to have served for longer than those of more vulnerable families.

*Figure C: a 'typical' family in transition from the right end of the spectrum - least vulnerable.*

Service leaver Y has been in the military for 34 years and will be retiring shortly. She and her husband have very much enjoyed their time in the Armed Forces. Their two children are grown up, live elsewhere and are settled in their own careers.

A few years ago they decided that they wanted to settle in a particular part of the UK and so Service leaver Y has spent the last two postings married unaccompanied while her husband lives in their own home. She travelled home as often as she could and used her time in the evenings to research her future career options and take part in some e-learning courses. She reinvigorated her LinkedIn profile to be able to network with former colleagues, many of whom are now working in civilian jobs.

About nine months before the end of her Service, Service leaver Y accepted a part time role in preparation for leaving the Armed Forces and is looking forward to a slower pace of life in her new job.

Mr Y has run his own business for three years. He enjoys his work and brings in a contribution to the household income. Mr and Mrs Y plan to use a large proportion of Service leaver Y's pension gratuity to help their children get onto the property ladder.

Many of the families in the centre of the continuum self-identify as being in transition. Those within this range who experience the least amount of challenge tend to do so at an early stage and can lay the foundations for post-

military life well in advance of their SL's resettlement period. They take personal responsibility for their future and know people who are experiencing or have experienced transition and have learned from their peers' stories, good and bad.

This cohort will also have a degree of realism with regards to their expectations for life after the Armed Forces. They may be poorly informed about the component parts of transition: at the lower end of this category, families simply "don't know what they don't know"; at the upper end, they are aware of the gaps in their own knowledge and importantly, will seek out ways to fill these gaps. They are likely to know where to look for help and what questions to ask.

*Figure D: a 'typical' family in transition from the middle of the spectrum.*

This cohort of families in transition are likely to benefit the most from mainstream, non-specialised support.

Service leaver Z has served a long and fulfilling career in the military. His family is excited about spending more time together. He is a little less enthusiastic about leaving, but accepts his time with the military has come to an end.

Service leaver Z has quite a few friends who have left the military in the last two years or so and all seem to be doing well. Mr and Mrs Z took their advice and are looking to buy a house that they'll move into when they leave their SFA. Despite having saved for a house deposit for some time, they were very surprised by how expensive houses are and how little they will get for their money in the area they want to live in.

Mrs Z has a part time job and is apprehensive about finding a role for herself once the family moves. She has signed up for a few courses that she'll do before Service leaver Z leaves to help her write her CV. She is keen to secure a full time role for herself as soon as possible to be sure that the family has at least one secure income before her husband leaves to minimise the pressure on him to find the perfect job straight away.

Mr and Mrs Z are not looking forward to finding school places for their children in a new area and the children are anxious about settling in to another school and a new neighbourhood.

The literature review conducted for this project showed that the majority of SLs experience a successful transition from the Armed Forces. The families who engaged with this study demonstrated a similar pattern. It is of note that even for those families whose transitions can ultimately be classed as 'successful', they still experienced challenges and in some cases utilised some form of support, whether via formal channels of recognised provision or by drawing on informal, peer-led support. Many families planned well for transition in advance of their SL's end of Service and overcame the challenges they faced.

### Recommendations 4.1.1

- Families must engage in the concept of 'transition' from an earlier point in their SL's career.
- A singular approach to supporting families in transition is unlikely to be effective. Support should be offered in line with the continuum and over an extended timescale, so that families can access the most appropriate support for their specific circumstances in a timely manner.
- 'Successful transition' needs to be thought of as going beyond the SL and their employment to a more robust definition, which addresses its holistic, complex nature. Without such a definition, it is impossible to evaluate how successfully families are transitioning from military to civilian life and therefore what support they need.
- Support for families in transition should be more overt. Where SLs have access to a broad range of in-Service provision, this is not the case for family members. If families were better equipped with information and guidance, the inevitable challenges presented by such a significant life change may be lessened: prevention is better than cure.

#### 4.1.2 It's never too early to plan for leaving the Armed Forces: unexpected doesn't have to mean unplanned.

Helping more families to have less-challenging transitions requires a shift away from the prevalent view that transition is a finite event, which involves only the SP and starts only in the very latter stages of their career - this is effectively 'resettlement' not 'transition'. Instead, a shift is needed towards a culture that embraces transition as a long-term activity, regardless of when a SP will leave the Armed Forces, and very much involving the SL's family.

Some SLs and their families don't self-identify as being in transition, despite the inevitability of the end of a military career at some point. All members of the family need to appreciate that even with careful career planning, a SP may end up leaving the Armed Forces sooner than anticipated and that the family needs to consider their options and make provision for their future 'just in case'.

To a degree, this 'ignorance' is perpetuated by the Services themselves through the limited delivery of transition support throughout a SP's career, until they reach the point at which they can access resettlement entitlement<sup>1</sup>. A wholesale change in attitude towards transition – its definition, purpose and value, as well as how it is delivered by the MOD and the three single Services – must be embedded and extended beyond SPs to their families, so that transition becomes a long-term planning activity that families feel part of, take responsibility for, and have control over. This is notwithstanding the sensitivities surrounding some important transition information, such as a SL's pension forecast and confidential employer/employee information that cannot be shared more widely than with the SL themselves.

*"Get to grips with the reality of life outside the Army so that nothing is a shock."*

*"Start early, plan early, before resettlement starts if you can."*

Families have the potential to play an important, active role in their SL's transition, away from that of a passive bystander, towards fulfilling their sense of self-efficacy and taking a share of personal responsibility, thereby adding value to the resources already available to SP and SLs.

Uncertainty during transition leads to anxiety and while some SLs' end of Service may be unexpected, for example when it is the result of medical discharge, 'unexpected' doesn't have to mean 'unplanned'. The least challenging transitions are those where families have planned well in advance and in many cases, without knowing when their SP will leave the military, but instead accepting that at some point, that day will come. Many of the families who engaged in the research, irrespective of the level of challenge and uncertainty during transition, highlighted the need to plan for transition as early as possible and prepare for civilian life.

#### Recommendations 4.1.2

- The MOD should invest in an education piece across the Services to raise families' awareness of the inevitability of transition and the importance of early preparation. This needs to be done in a suitably engaging way, directly to families.
- Units need to embrace their role as deliverers of transition support and think creatively about how best to perform this function. Families need to be empowered and equipped by their SP's unit and chain of command to take on the most appropriate, pro-active role they can.
- The MOD's approach to the emerging transition policy that uses the HARDFACTS<sup>2</sup> model is positive. The model is currently used across the Services within Personnel Recovery Units (PRU) and by the Army more widely, to help SP and SLs evaluate their lives and identify where they might be most vulnerable when leaving the Services. SP and SLs across all three Services should be encouraged to use the model in discussion with their families throughout their careers as part of the process of planning for life after the military.
- Consideration of family members and the impact that leaving the Services has on them needs to be a more explicit part of transition support for SLs. The HARDFACTS model could be enhanced to better achieve this objective.

<sup>1</sup> This point of view is challenged by the Army's approach whereby transition is considered a through-career activity where, in principle at least, soldiers prepare for life after the Army, whilst still very much in the throes of being a soldier. Although the prevalence of this approach varies in practice, it has been adopted by the MOD more widely at a policy level and looks likely to feature as a cornerstone of the emerging transition policy currently in development.

<sup>2</sup> HARDFACTS = Health, Accommodation, Relocation, Drugs & Alcohol, Finance, Attitude, Children & family, Training, Support Agencies.

### 4.1.3 Families want to be involved in their Service leaver's transition.

The evidence showed that families want to be actively involved in their SL's transition, but many of their experiences would suggest that to assume information that's given to a SL about their discharge, resettlement and life after the military will be shared with family members, is naïve. This may be because of poor communication within a family, for whatever reason, or due to frequent extended periods spent apart while the SL is away on duties.

Family members often simply 'don't know what they don't know'. For the vast majority, transition is an unprecedented experience and until in the throes of moving from military life to civvy street, most people aren't fully aware of the full range of things they should be thinking about. Many are surprised by just how much there is to consider.

*"What should we do first? Is [transition] a linear process? What do you prioritise..."*

Even when a family member knows what questions to ask, they don't necessarily know where to look for the answers. Many of the services identified through the EoS that are relevant to family members in transition aren't clearly marketed as such. It is difficult to identify such services from amongst the plethora of information, advice and support in the marketplace.

Moreover, in some cases, the organisations themselves are not clear as to whom their services are targeted at and who they are able to support. This can make locating such information, advice or support difficult and can lead to families incorrectly believing they are not 'entitled' to access a particular service when in fact they are.

Physical access to support can also be an issue. Where support services are 'behind the wire', those without an entitled family member's pass face difficulty in making use of such services. The same is true of families living apart from the SP, where dispersed family members may live a considerable distance from unit welfare provision and so access is difficult or not practicable.

Also worthy of consideration are those family members who are employed during normal working hours, for whom visiting a support service's office is unfeasible.

The nature of these considerations is particularly noteworthy with the emergence of the Future Accommodation Model (FAM) and the impact this will have on where Service families live, and consequently how they are able to access support provision.

*"As spouses, we need to be better prepared."*

The Veterans Gateway<sup>3</sup> website is designed to be a first point of contact for advice, information and support for those with a military connection. Through conversations with Veterans Gateway and a number of the service providers represented on the site, it was confirmed that family members are able to use a broad range of the services available. However, this is not always obvious.

*"I thought that the Veterans Gateway was just for veterans and not family members – we can't access it, can we?"*

Similarly, the SSAFA mentoring scheme<sup>4</sup>, which is in fact available to family members and to those who aren't based in Catterick and/or being medically discharged, contrary to what much of its marketing material suggests.

As part of a broader communications' strategy, AFF assigned a theme to each month of 2018 and used this as a vehicle for intensively engaging with families on a particular subject. July 2018 was transition month. It is interesting to note the increase in visits to the transition pages of the AFF website during this time. In the six months prior to transition month, transition webpage hits ranged from 109 per month (March 2018) to 150 per month (June 2018), averaging out at 133 hits per month. During July 2018, the transition pages of the AFF website received 549 hits.

Average social media engagement levels for the NFF are between 1,000 and 3,000 reaches. A Facebook post in July 2018, which shared the latest edition of the MOD's Service Leaver's Guide and included a link to the NFF's

<sup>3</sup> <https://www.veteransgateway.org.uk/>

<sup>4</sup> <https://www.ssafa.org.uk/help-you/currently-serving/mentoring>

Families' Transition Guide generated 8,113 reaches, 15 shares and 1,126 click throughs. 113 viewers went on to access the link to the NFF's Families' Transition Guide.

These figures suggest that with concerted engagement with families about transition, they can be encouraged to seek out information.

### Recommendations 4.1.3

- A change in marketing is required to ensure families know what support exists and how to access it. This includes Veterans Gateway and the SSAFA mentoring service. We advocate this approach rather than the creation of a new, families' own resource, which would only add to the plethora of support services already in existence.
- The addition of a simple, front page diagnostic to the Veterans Gateway website would enable users to receive a filtered list of signposting options relevant to their status as a family member.
- The MOD, the single Services and other providers of support for family members need to recognise all modern forms of family and ensure that what they provide and how, is fit for purpose.
- Consideration should be given as to how key transition messaging and support to families can be communicated and by whom, to ensure families receive information from a trusted, credible source. The findings from the current BIT study will help inform an approach.
- This report should be made available to families, such that the conclusions and recommendations increase their engagement with transition and support them in their own transition. Its style, tone and format should be adapted so as to be as helpful as possible to this audience. Lessons should be learned from the BIT research to determine the best ways of doing this.

#### 4.1.4 Existing in-Service resettlement provision could be utilised to support families.

The current tri-Service resettlement pathway is designed for SLs and presents a limited number of opportunities for families to receive information and advice. This is namely via the Joint Service Housing Advice Office (JSHAO) Civilian Housing brief and the Financial Aspects of Resettlement (FAR) brief, as shown on figure E below. Both briefings are aimed primarily at SP and/or SLs, but spouses are welcome to attend. Take up is low and evidence from families suggests this is primarily due to a low level of awareness that the briefings exist and/or that spouses may attend.

*"I wish I could have gone to [the FAR Briefing] but I was unaware that I could [as a spouse]."*

Service Resettlement Advisors (SRAs) and other resettlement staff within the three single Services have no mandatory, direct contact with family members. The same is true of Personnel Recovery Officers (PROs) supporting SLs who are being medically discharged, although many will seek to include family members on a case-by-case basis.

Analysis of the resettlement pathway shows that beyond the JSHAO and FAR briefings, spouses and family members could also choose to access the resources that can be found on the Career Transition Partnership (CTP) website<sup>5</sup>, much of which could be beneficial to a spouse seeking employment. Service life<sup>6</sup> is a barrier to spousal employment and has been recognised in this report and others<sup>7</sup> as being a key factor in transition success. Facilitating spouses' access to "training opportunities that are available to their serving partner, or a mechanism for joint access to learning credits" was also presented as a recommendation in the recently published *Spousal Employment Support Trial Evaluation*<sup>8</sup>.

The Army website<sup>9</sup> offers a suite of information under the IPPD<sup>10</sup> banner via factsheets, newsletters and HARDFACTS resources on its website. The range of information is comprehensive and covers many things worthy of consideration by families in transition, regardless of which Service they are leaving.

5 <https://www.ctp.org.uk/>

6 For example, 57% of spouses say Service life has had a negative impact on their career; of those who had moved in the last year, 68% stated that it had had a negative impact on their own career in comparison to those who didn't move, of whom 55% still claimed it had impacted their career negatively. Of the 4 out of 10 spouses who had looked for work in the last 12 months, 26% found it difficult to gain employment. MOD (2018), *Families Continuous Attitudes Survey (FAMCAS)*.

7 See appendix 1, Literature review.

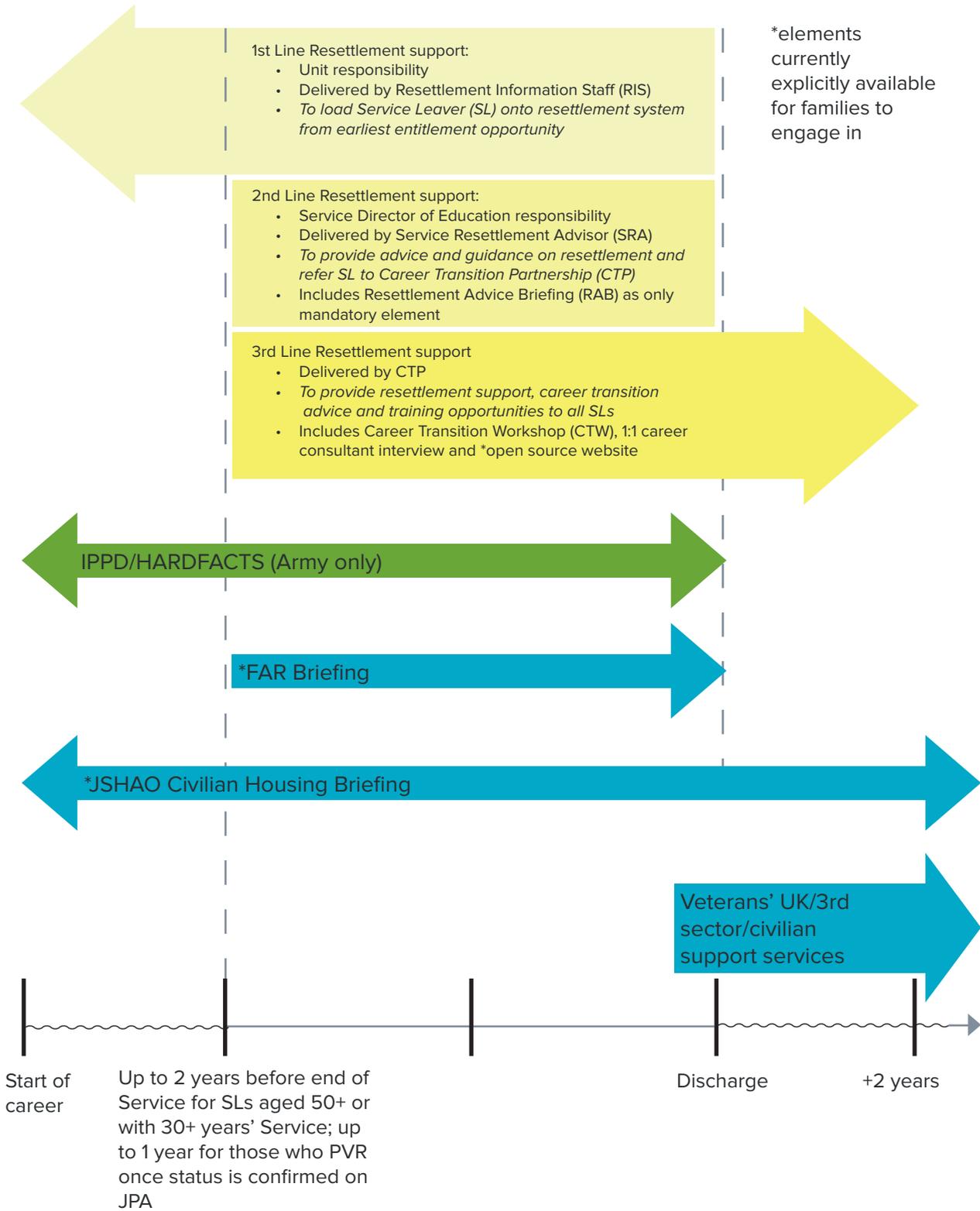
8 FiMT/Anglia Ruskin University (2018), *Evaluation of the Ministry of Defence Spouse Employment Support Trial Final Report*.

9 <https://www.army.mod.uk/personnel-and-welfare/service-leavers-veterans/transition-to-civilian-life/>

10 Individual Planning & Personal Development: <https://www.army.mod.uk/personnel-and-welfare/service-leavers-veterans/transition-to-civilian-life/>

Figure E: tri-Service resettlement pathway summary.

For more information about each element of the resettlement pathway, please see appendix 6.6.



## Recommendations 4.1.4

- The current resettlement pathway should be opened to family members: not supporting family members via these existing means is to fail to realise the potential of the current resources. It is recommended that this be done as follows.
  - 1st Line support: units should present transition-related briefings to SP and families and find ways to promote relevant third-party events, such as transition fairs, to family members. Where such events already exist, they should be evaluated to ensure they are relevant to families too.
  - 2nd Line support: SROs across the three Services should develop a families' version of the Resettlement Advice Briefing (RAB) in face-to-face and/or e-learning format, to help families equip themselves with the same information that their SLs have access to. The content should be adapted to ensure it is relevant to family members. SROs should work with the families federations and use the findings of the current BIT engagement research to develop the most effective engagement tool. The existing RAB aimed at SLs should be made available online as a supplement to the face-to-face briefing.
  - 3rd Line support could be enhanced by offering places on the Career Transition Workshop (CTW)<sup>11</sup> to spouses, and by making all couples eligible to transfer learning credits to the non-serving partner.
  - The existing FAR and JSHAO briefings should be made available online and, unlike the existing JSHAO e-briefing, on open source format, so that a Defence Gateway log in isn't required as is currently the case.
  - The MOD should consider funding spouses' expenses to attend transition briefings and courses.
- The Royal Navy and RAF, or the MOD on behalf of the two Services, should produce Service-specific versions of the Army's IPPD factsheets, newsletters and HARDFACTS resources. All Services should raise the profile of these resources to make them more visible and accessible to SLs and their families.

### 4.1.5 New transition support should be developed specifically for families.

Families want to be involved in their SL's transition and direct communication with them without the need to go via the SL as a 'gatekeeper' would be hugely valuable. The Royal British Legion recognises the need to involve families in the transition process and facilitate better access to transition support<sup>12</sup>. An AFF survey of over 50 Unit Welfare Officers (UWO) highlights poor communication between SLs and their family as the biggest transition issue affecting family members<sup>13</sup>. Existing information can be useful if it reaches the family, but families' access to it is limited and the content and style may be unhelpful as it is predominantly designed for those who are conversant in military speak.

*"There is often good support, but it needs to get to where it is needed."*

*"Please stop relying on SP to channel information to families."*

*"There is no support for families. The [RN] need to involve the whole family and send transition information directly to them."*

*"There should be better support for families and spouses. I really loved the support that [the TL] gave us. It was invaluable and her depth of knowledge on transition was so helpful."*

*"If anything could come out of this, please let it be help and preparation for the whole family..."*

When asked how families could be better supported through transition, survey respondents suggested webpages or a Facebook group for families. They also suggested a booklet designed specifically for families and a blog to chart families' journeys. There was broad support for the use of social media and use of a variety of methods was popular. A few families supported more bespoke support with the suggestion of a "transition workshop for families" or "meetings for families with the chain of command".

<sup>11</sup> <https://www.ctp.org.uk/workshops>

<sup>12</sup> The Royal British Legion (2018), *Symposium on Loneliness and social isolation in the Armed Forces community*.

<sup>13</sup> AFF (2018), online survey of Army Unit Welfare Officers (worldwide).

Case study families were asked to evaluate some of these ideas. The majority rated the concept of a families' version of the MOD's Service Leavers' Guide (i.e. "a booklet designed specifically for families") as 'essential' or 'useful'. The majority felt the same about the idea of a specific transition/resettlement section on the families federations' websites<sup>14</sup> and the creation of a specific transition/resettlement role at each of the families federations.

*"A pack for dependants and/or spouses so they can support [the SL] and not feel they are heading blindly into transition."*

*"I wish I'd met you sooner. You know so much about transition that would have saved us a lot of heartache."*

Families' awareness of support services available to them is low. With regards to housing, 72% of survey respondents were unaware of organisations that offered advice; for healthcare and wellbeing this figure was 51%; for education and children the majority of RAF and RNRM families didn't know where to go for help and advice. With regards to support to help spouses/partners find employment, 72% of those who responded to the *Leaving* survey and 74% to the *Left* survey were unaware of such support.

Further research is required to determine whether there is a difference between a general lack of awareness regardless of personal circumstance, versus a lack of awareness in times of need. If a family is not in need of support, it could be argued that it's irrelevant whether they know where to turn for help or not. For example, the *Left* and *Leaving* surveys suggested that 40% of RAF respondents did not know where to go for help and advice with housing. This may not reflect their being unable to access help, but instead be a reflection of the high incidence of home ownership within those RAF families and, therefore, those RAF respondents not needing the advice in the same way that those who do not already own property might. Issues arise when a family is in need of information, advice or support and doesn't know where to access it. This is of particular note for those families who are used to living within a military community where dedicated welfare support is provided via a clear point of contact. Such issues may be exacerbated by FAM where dispersed living arrangements may become more common.

Informal, unofficial support is important to families in transition and is often a primary source of information and advice, sometimes exclusively so.

*"Friends who have already experienced [transition] are really important."*

*"Speaking to other families who have left was our main source of help."*

Often catalysed by their signing of the Armed Forces Covenant, some local authorities<sup>15</sup> and Devolved Administrations<sup>16</sup> have created pages on their websites and other resources to provide information and advice to military families moving into their area, either due to relocation on assignment, or when leaving the Services.

## Recommendations 4.1.5

- The MOD and the single Services need to find suitably creative ways of engaging directly with family members about transition. This could be done via a dedicated website page or through a social media campaign at a tri-Service level, and through local events at unit-level. The research findings of BIT's ongoing work into engagement should provide an innovative insight as to how this is taken forward.
- The MOD should work with the families federations to create bespoke transition resources for families, including a parallel guide to the current Service Leaver's Guide – a single repository of information that details transition in non-military terms to help families identify all they need to consider and incorporates different/additional information that is specific to non-serving family members. It would need to be written in a language, tone and style that is more appropriate to non-military people and be well-publicised via a supporting media campaign and via the families federations' existing communication channels with families. This could be complimented by an online e-course for family members, which takes families through the elements of transition, encourages them to plan for the various decisions that will need to be made and suggests sources of further information and support.

<sup>14</sup> Such pages have now been established on all three Families Federations' websites.

<sup>15</sup> For example, <https://www.warwickshire.gov.uk/armedforces>

<sup>16</sup> For example, <https://www.gov.scot/Publications/2018/06/2813>

- The MOD, the single Services and the families federations should harness the experiences of those who have already transitioned out of the military for the benefit of those who are yet to leave, and communicate the key lessons learned.
- Local authorities, via the Armed Forces Champions' network, are encouraged to learn from their counterparts who already pro-actively provide information and support to families choosing to settle in the local area, to design similar webpages. Units are encouraged to identify such pages for their own local areas and advertise them to families.
- The MOD should champion the creation of a network for transition policy and support stakeholders to encourage shared learning, collaborative working and to continue to build a body of evidence of families' experiences and needs. This could be done in partnership with Anglia Ruskin University's Veterans and Families Institute<sup>17</sup> or the Confederation of Service Charities (Cobseo)<sup>18</sup>, for example.

#### 4.1.6 Further research needs to be done to better understand specific cohorts of families in transition.

The literature review for this project concurs with RAND Europe's 2016 analysis of evidence gaps that highlighted a limited level of evidence around 'non-traditional families', spousal employment and the impact of transition on the husbands of female SLs<sup>19</sup>. Other work has highlighted the need to analyse elements of transition for family members in more detail, including children's transitions and mental health<sup>20</sup>.

We would add to this a lack of evidence around the challenges faced by children more broadly, by F&C families in transition and the families of those being medically or administratively discharged. In such scenarios, immigration law, a compressed time frame or the potential for additional vulnerabilities may increase the level of challenge a family experiences during transition and the support that's required to counter this. The same could be said of families who experience transition out of the Armed Forces due to divorce.

#### Recommendation 4.1.6

- Further research into the challenges faced by less-well researched cohorts should be commissioned. With regards to F&C families, this is particularly relevant in light of the recent decisions to reinstate a pro-active F&C recruitment campaign.

#### 4.1.7 Language is important.

The vocabulary of 'transition' and 'resettlement' is often used interchangeably, which has the potential to cause confusion at both a policy and service delivery level, as well as amongst SP and their families. More significantly, the lack of a specific definition between the two terms within common parlance (and in some cases, within the Armed Forces and MOD) can perpetuate the unhelpful notion that the process of leaving the Armed Forces starts and ends with SLs' employment.

A clearer distinction between a SL's employment-focussed resettlement entitlement and the more holistic elements of leaving the Services would be more helpful to better reflect the needs, roles and responsibilities that impact wider family. This is the very difference between 'resettlement' and 'transition', i.e. resettlement is just one part of transition.

There exists an intrinsic link between language and culture: to affect a change to language is to start to affect the much-needed change in culture away from a finite, SL-centric process to a longer-term, family-wide approach.

It is generally accepted and indeed reinforced by the scope of much of the work in this area, this work included, that 'family' consists of a cohabiting couple and their children. Of course, transition can affect more members of the family, including the parents and siblings of SLs and SLs' spouses, particularly for those who are single or divorced.

Despite more recent efforts to bust the myths that surround the 'mad, bad and sad' status of veterans, a lack of positive rhetoric around transition still exists, particularly that which recognises family and illustrates a successful exit from the Armed Forces for the family unit as a whole.

<sup>17</sup> <https://www.anglia.ac.uk/health-social-care-and-education/research/research-groups/veterans-and-families-institute>

<sup>18</sup> [www.cobseo.org.uk](http://www.cobseo.org.uk)

<sup>19</sup> FiMT/Rand Europe (2016), *Supporting UK Service leavers and their families in the transition to civilian life*.

<sup>20</sup> FiMT/Arkenford (2017), *Transition Mapping Study Evaluation Report*.

## Recommendations 4.1.7

- The MOD should embrace the opportunity catalysed by the inaugural transition policy, which is currently in development, to more formally distinguish between 'transition' and 'resettlement', with the aim of encouraging SP and their families to appreciate the importance of long term, through-career planning and the responsibilities of family members, beyond the SL, to ensure a successful transition.
- There needs to be a more overt dialogue about transition to encourage families' engagement that communicates a visible, positive narrative for families to relate to and learn from. This should manifest in case studies and feedback (lessons learned) marketed by the MOD, the single Services and other relevant organisations, such as the families federations<sup>21</sup>.

### 4.1.8 The impact of support interventions needs to be measured.

Each of the three Services interprets the current resettlement JSP differently, and a SL's experience of resettlement provision can vary from unit to unit; ultimately families may suffer because of this. There appears to be little to no routine monitoring or evaluation of the effectiveness or impact of support services.

## Recommendations 4.1.8

- Transition and resettlement provision should be more robustly measured to ensure its impact is understood: services should be tested to ensure they are fit for purpose.
- Transition support to SLs and their families should not be a 'postcode lottery'. All unit staff with a responsibility for transition and resettlement (arguably, this includes the entire chain of command) should be accountable to a set of Key Performance Indicators (KPIs), which include pro-active recognition of the important role that families play in successful transition. Training should also be standardised, perhaps in the form of e-learning, which captures the depth and breadth of transition as informed by genuine families' experiences and provides examples of best practice as to how best to engage with families.
- The Covenant Reference Group (CRG), which sets the annual priorities for the Covenant Fund Trust, should include transition as a priority at the earliest opportunity. By doing so, the CRG will raise the profile of transition and facilitate access to funding for organisations who have the potential to make a real difference to families planning for their life after the military. This move has the potential to elevate the standing of transition within the broader range of support to the Armed Forces community and may help Armed Forces Covenant signatories, both within the public and private sectors, consider how they can direct their support towards this particular cohort in practical and meaningful ways.

### 4.1.9 The elements of transition

The elements that make up a family's move from military life to civilian life, as listed below, are largely universal. However, the level of challenge that each element presents will vary depending on a family's own particular circumstances.

- Housing
- Wellbeing
- Spousal employment
- Service leaver employment
- Finances
- Health
- Education and children

<sup>21</sup> The three families federations have begun work in this area and will be publishing families' case studies on their respective websites as well as running features on transition in the Spring 2019 editions of their respective magazines. The aim of this is to share positive experiences of families' transition and inspire families to think ahead and plan for transition.



## 4.2 Housing<sup>1</sup>

For those families who relocated on transition, the top four reasons for moving to or staying in, a particular area were ‘already owned a property in that location’, ‘Service leaver employment’, ‘spousal employment’ and ‘near to family’. 56% of respondents to our surveys did not intend to/did not move to a new area on transition.

Of those who responded to the surveys, over half owned their own property, although not all always lived in it. The prevalence of home ownership amongst the families who responded to the surveys varies across the three Armed Services, with 100% of RAF respondents to the *Left* survey moving to, or staying in, their own home on transition. Although many RNRM respondents owned their own home before they left, not as many moved into the property on transition, with 29% choosing to rent and 6% living with wider family. Amongst Army respondents, 44% moved to, or stayed in, their own home and a further 28% bought a house on discharge. 16% rented a property to live in once they left. None of the survey respondents moved into social housing.

From within the 21 case studies, 15 families owned a property before their SL left the Armed Forces, 10 of which were living in it before end of Service and continued to live in it afterwards. The remaining 5 had been living in SFA but moved into their own home during transition (before or after the SL’s last day of Service). A further 4 who were living in SFA moved into rented accommodation and the remaining 2 families moved from SFA into their parents’ homes as part of a move abroad after leaving the military.

*“...very glad to have been able to organise a sale and purchase of home ahead of actual leaving, otherwise it would have been so much more stressful.”*

*“[deciding where to settle] and buying a house in advance really lessens feelings of insecurity.”*

The case study families who had purchased a property in advance of their SL’s end of Service rated housing as a less challenging aspect of transition than those who had not, notwithstanding the innate stress of the house buying process. The benefits of buying a house in advance were further magnified for families who were already

<sup>1</sup> The authors recognise the implications that FAM will have on housing as an element of transition and the effect it will subsequently have on our recommendations. We recognise both the potential benefits of FAM to families in transition, such as how, through FAM, some families will already have experience of residing in a civilian community and meeting civilian living costs by the time their SL leaves the Armed Forces; and also the risks it could present, such as how communication with, and provision of support to, families who do not live in traditional military arrangements may become less straightforward and may demand a more creative, dynamic approach by the MOD and the single Services.

living in their property too. While in some cases this meant the SL had to serve their last assignment married unaccompanied, the certainty of post-military living arrangements proved to be an important factor in less challenging transition for families.

*"I have found settling in our own home several years prior to departure date takes a lot of worry out of the transition."*

The exception to this rule was the family whose advance property purchase proved incompatible with the SL's new commute, resulting in a second house purchase in a short space of time, illustrating the complex nature of transition when trying to make multiple, non-linear decisions. Some families suggested renting as a way to counter this potential risk.

*"...consider renting for a while if you can make it work for you. It means two house moves but allows for adjustments to civilian life and expenses and staggers the stresses."*

Other housing-related factors that led to a more challenging transition included difficulties in finding information regarding the vacation of SFA. This left families unsure of the process, timeframe and how to apply for an extension should they require one.

*"...saw documentation on process of moving out of accommodation...mostly useful but it wasn't clear how we could ask to stay [for extra time]."*

*"The information regarding the exit and retention rules of SFA have been confusing and led to last minute plans."*

Despite the JSHAO civilian housing brief being universally available to all SP and their families during any time in the SP's career, there is a poor take up of this opportunity by spouses. This is largely due to many families not knowing about the briefing and/or not appreciating that they were able to attend, believing instead that it was solely for SP.

In October 2017, JSHAO launched an e-version of its civilian housing brief to facilitate worldwide access for those who would otherwise have to attend in person. The module is available to anyone registered on the Defence Gateway. However, spouses are not able to apply for a Defence Gateway login and so are reliant on their SP accessing the e-brief for them on a home computer.

Families living in SFA whose SL's discharge from the military is less expected, due to medical discharge for example, find housing more challenging than those whose exits are more expected. Challenges finding alternative accommodation in a potentially shorter time frame, both from a practical point of view and with regards to having the necessary finances to hand, may be further compounded by the nature of medical discharge, which can hinder the SL's ability to be involved in the process.

Evidence suggests that families aren't sufficiently aware of the details relating to pension gratuity payments and the implications this can have on post-military housing. For example, some of those who had planned to use the lump sum as (part of) a deposit for a house purchase were surprised to find they had to wait up to 30 days for payment of the lump sum and in some cases, weren't confident of the amount the SL would receive until it was paid. Others applied to join a social housing register but found that the existence of the pension gratuity rendered them ineligible as they exceeded the required asset threshold to be considered for local authority housing support.

*"The local authority was unsympathetic to our housing needs and viewed our pension lump sum unhelpfully."*

Families spoke of their discontent that their final move out of SFA was not funded by the MOD. They felt this was unhelpful and unfair and many spoke about how it being funded would have made housing a significantly less challenging aspect of transition. These families were unaware of the potential to request that a final move (Disturbance Expense (DE) and Removal of Personal Effects (RPE)) is paid for in some specific circumstances via an SP's Career Manager.

*"...the cost of the final move is huge."*

*"Before signing off it was not made clear to me that the final move would not be paid for."*

*"The final move being paid for would have made a significant difference to the family's finances."*

## Recommendations 4.2

- Families need to appreciate the benefits of purchasing a property for life after the military in advance of their SL's end of Service. Families should be educated about this and any related support, such as Forces/ Help to Buy<sup>2</sup>. This, and policies such as serving married unaccompanied should be as broadly marketed as possible so that families are well informed and can make an educated decision about which options are best for them.
- The JSHAO e-learning module should be made available on the open internet, accessible without a Defence Gateway login and be better marketed to families. It should be reviewed to ensure the language and tone are family-friendly, free of jargon and with no assumption of prior knowledge of the content. Data should be collected about those who access the brief and e-learning module, so that analysis can be done to establish the Service of participants and whether a user is an SP or a family member. Such data enables efficient allocation of resources to encourage greater take up. The housing brief should be mandatory to all SP during their Service career, with updates to policy and provision made available to all those who had taken part to date to ensure the most recent changes are promulgated.
- Clearer and more-concise information detailing the actions and timelines for vacating SFA, and the rules relating to the extension application process, qualifying criteria and location-specific nuances should be made available to families living in SFA when the SL enters resettlement.
- The policies and processes that surround the application of an extension to occupy SFA and the implications of receiving a pension lump sum (with regards to applying for social housing and funding accommodation deposits), should be made more explicitly clear to SLs.
- The MOD should consider the viability of funding all families' final moves out of SFA.

<sup>2</sup> At the time of writing, the authors were aware that Forces Help to Buy may no longer exist after December 2018, but were still awaiting confirmation.



### 4.3 Wellbeing

This element of research proved to be unexpectedly prevalent, particularly during the conversations with case study families where it emerged as one of the top three challenging aspects of transition. This element of transition and the effects it can have on family members cannot be overestimated.

It is clear that families can often feel lost without the informal support networks they have established during their time in the Armed Forces, such as neighbours from ‘the patch’ and other peer groups.

*“Life off the patch has been slightly odd even though I do not consider myself to be institutionalised. It has been harder to meet neighbours.”*

Family members can often feel less resilient and isolated once living outside of the Armed Forces, compared to when they lived amongst the military community. Informal support-related issues, such as ‘making new friends and contacts’ and ‘not having military neighbours’ were cited as frequently as the practical elements of a move as causes of concern for families; issues recognised by the delegates of a Royal British Legion symposium<sup>1</sup> who identified transition as a potential trigger for loneliness and social isolation and called for support for “emotional and non-transactional” issues.

*“No one understands our previous lifestyle.”*

Families talked about feeling less safe and secure and how the support for children, was distinctly less. These feelings are often exacerbated by not knowing who they can turn to for help and advice. Family members lose something significant when they move away from a military community and don’t feel that they are necessarily gaining an equivalent or substitute<sup>2</sup>. 51% of respondents across our two surveys were unaware of welfare services for ex-Armed Forces families. Of those who were, the Royal British Legion, the respective Benevolent Funds and the families federations were most commonly cited.

*“My children often tell me they don’t feel as safe now that we do not live in a military community. We have found it difficult to make friends and integrate into the civilian community.”*

*“It was all very unsettling for my daughter. I feel as though I could have prepared her more for the change that was to come.”*

<sup>1</sup> The Royal British Legion (2018), Symposium on loneliness and social isolation in the Armed Forces community.

<sup>2</sup> FAM will inevitably have an impact on families’ resilience, their feeling safe and the value they place on informal support networks via ‘patch’ life.

66% of our *Left* survey respondents rated quality of life as better since they left the military. 11% anticipated that quality of life would be worse before they left, but 22% confirmed it was.

In addition to concerns for themselves and their children, family members felt unprepared to support their SL through the emotional journey they face when leaving the Armed Forces. Many recognised the change that the SL would experience in terms of culture, identity and status and worried about how they would cope with this.

*"...there should be some input with mental health and the impact of leaving the Service...that describes the emotional process that can occur..."*

*"[provide] help and support for the whole family...on the emotional cycle of change that happens."*

*"Transition is like a rollercoaster with lots of new adventures, lots of emotions and not knowing what to expect. With it comes a lot of pressure on couples."*

*"You will have bad days, especially when you're not used to living with each other full time, but it will get better."*

Feelings of uncertainty and a lack of control that surround transition appear to be commonplace and are exacerbated in cases of medical discharge, partly because of the often-shorter time that a family may have to prepare to leave, but also because of the psychological impact on both SL and family of a) the medical condition that prompted the medical discharge in the first place, and b) the trauma that can come with accepting one's military career has been curtailed prematurely.

Families found the process of being interviewed for this research helpful and cathartic. Interviews provided an opportunity to be signposted to sources of information or support on both practical and emotional issues and provided family members with the opportunity to simply talk about, and reflect on, their recent experiences, which in itself, clearly represented significant value for some. Some families talked about how "having someone to talk to" would have been invaluable and demonstrated with clarity that transition doesn't only impact the SL, and that there is little support provision for the wider family.

*"No one ever asks you, as the wife, if you need anything."*

*"If I could go back and say to myself 'it's going to be alright, mate', I would. It's been a bad time, but we got through it."*

*"It has been very therapeutic speaking about our experience. It has really helped being able to speak to someone who has experienced transition, who has been in 'our world' and who is not an outsider."*

### Recommendations 4.3

- Much greater attention needs to be paid to the 'softer', less practical elements of transition with support for SLs and family members to help them prepare for what they might experience during and after transition with regards to the emotional and psychological effects that can be associated with such a significant life change.
- Support for families should engender greater preparedness and help families apply the resilience they have developed during their time with the Armed Forces, as well as help families identify external sources of support and advice, especially during unplanned transition.
- SLs and their families could be offered more of an insight into the emotional journey that a SL may experience during transition, and indeed the parallel pathway that family members may experience too.



## 4.4 Employment

SL employment was cited as the most challenging aspect of transition in both of the surveys and in the case studies. Across all respondents to the *Leaving* survey, 71% indicated that the SL in their family didn't have a job to go; of these, 36% had 1-9 months still to serve and 39% had 10-18 months. From the *Left* survey, 53% of RNRM, 32% of Army and 43% of RAF respondents indicated that their SL didn't have a job to go to at the time they left the Services. This did not include the 2% of respondents who 'did not intend to work' and the 6% who 'did not need to work' once they left.

*“It was stressful for [the SL] to get a job. This is when everything started to happen. It was like a snowball, lots of smaller aspects combined and it made the main aspect much more challenging.”*

SLs who applied for an extension of Service found the employment element of transition particularly challenging when waiting for confirmation of the extension of Service, largely due to the knock-on effect that this had on other elements of transition, such as housing and finances.

*“The main challenge continues to be whether [the SL] will be extended or not. It brings with it lots of uncertainty.”*

*“Transition is like a domino effect. As soon as my husband can secure a job then everything will fall into place. We will be able to find a house, get the kids into school and finally start to settle.”*

While SL employment is relevant to the overall level of challenge that a family experiences during transition, we focus our recommendations on spousal employment, recognising that the current 3rd Line resettlement support that is provided via the CTP is comprehensive and any changes that are made to the scope of the existing CTP contract are outside the remit of this report.

Spousal employment is recognised as a key contributor to a less challenging transition. At the time of transition, most of the spouses who engaged in this research were employed. Those who weren't were either full time parents or seeking employment. The majority were unaware of services to help spouses/partners into employment. It is not clear as to whether this was because they weren't in need of such services and so hadn't sought them out, or

because they had needed them but couldn't find them. The latter would contradict this project's earlier Evaluation of Services (EoS)<sup>1</sup>, which identified a significant number of programmes aimed directly at supporting spousal employment or training, many of which can be cited as examples of best practice in terms of usefulness and accessibility. The recently published *Evaluation of the Ministry of Defence Spouse Employment Support Trial*<sup>2</sup> also recognises that there are a range of organisations offering spousal employment support and advice, but that take up of these services is not particularly high. AFF's recently published military spousal/partner employment research<sup>3</sup> also identifies low take up, with only 10% of spouses that were interviewed for the research saying that they had used employment support programmes.

Evidence suggests that a lack of suitable and/or available childcare and a local support network (which is often exacerbated as a result of time in the Armed Forces), has an impact on a spouse's ability to find work. This risk can pose a challenge to many spouses who want to work during and after their SL's resettlement. A spouse's employment plays an important role in successful transition, both in terms of contributing to household income (possibly at a time when the SL isn't in employment) and in having a positive effect on a spouse's wellbeing. A spouse's experience of securing civilian employment may prove invaluable to a SL who has only ever worked in the Armed Forces.

#### Recommendations 4.4

- Providers of services that are designed to support military spouses into work or training should consider the ways in which they market themselves to increase awareness of the services they provide. The CTP could work with SLs to encourage their family members to make use of the e-resources available via the CTP website and to attend the careers' fairs they organise.
- Spouses and partners who want/need to work once their SL is no longer in the Armed Forces are encouraged to seek suitable work before their SL's discharge in order to establish themselves in a role and generate a 'buffer' income before their SL's end of Service date. With this approach they may also make use of employment support services designed specifically for military family members before they no longer satisfy this criterion.
- We would welcome a review of the policy relating to the transfer of CTP entitlement from a SL to their spouse or partner. In some cases, families may decide that the spouse or partner is better suited or able to make use of CTP provision in order to establish a career for themselves once their SL has decided to leave the Armed Forces. Consideration of the possible tax liability of this entitlement would need to be included in this review.

<sup>1</sup> For further information about the EoS, see appendix 6.4 for the executive summary of the interim report for this part of the research.

<sup>2</sup> FiMT/Anglia Ruskin University (2018), *Evaluation of the Ministry of Defence Spouse Employment Support Trial Final Report*.

<sup>3</sup> <https://aff.org.uk/wp/wp-content/uploads/2018/06/Employment-Research-report-ONLINE-COPY.pdf>



## 4.5 Finances

Many do not leave the Armed Forces for financial gain but hope that they will reap benefits in other areas of their life, such as work/life balance. However, families and SLs can be surprised by the financial realities of life after transition. In both the *Left* and *Leaving* surveys and in the case studies, finances were rated as the second most challenging aspect of transition with pension, gratuity and mortgages being the key financial areas about which respondents sought advice.

*“We have less money than we used to have, but it’s only money. It was the right decision for us and things have worked out really well.”*

An unanticipated increase in the cost of living can lead to families being financially worse off after transition. Many families cited unexpectedly higher outgoings compared to their time in the military, including mortgage repayments, council tax, water rates and the cost of commuting. While many of the families we spoke to had experienced an increase in salary for the SL and/or spouse on transition, and/or did their own financial planning before leaving the Services, this was often negated by an increase in outgoings.

*“Our costs have gone up considerably.”*

*“Although we bring home more money, the additional cost incurred cancel out any extra that we earn. We did not envisage these additional costs being so much more and was a really big reality check.”*

*“It’s challenging to make sure you are fully informed, financially and that there are no nasty surprises. It’s hard work and complex.”*

*“We have undertaken a significant level of our own research and self-educating regarding tax and pensions, etc., but we still found [financial transition] complex and difficult.”*

The SLs who attended the FAR briefing spoke highly of it but felt it could be extended to include information about potential financial challenges, such as the tax implications of a double/higher income and how best to prepare for these so that unforeseen financial challenges become part of financial planning.

There appears to be a heavy reliance on a SL's pension lump sum, both in terms of how much it will be and when a SL receives it, as many families planned to use the money soon after discharge for things such as a house deposit. This is as equally applicable to those whose transition is unexpected as to those whose transition is expected.

*“Could part of the lump sum be paid out in advance of the end of Service to help with upfront costs such as house deposits or moving costs?”*

Financial challenges are exacerbated for those experiencing an unexpected transition, such as medical discharge. For families that choose to move abroad, they can find access to the information and advice they need in advance of emigrating difficult.

### Recommendations 4.5

- The FAR briefing could be reviewed to ensure it is as relevant as possible and more effectively marketed to family members. Excess capacity on each briefing should be opened up to those not yet in resettlement.
- Work needs to be done to ensure that SLs and their families are aware that it can take up to a month to receive the SL's pension gratuity. Families should be encouraged not to rely on the lump sum payments for time-specific expenditure, such as a rental deposit. The MOD is encouraged to consider whether an element of a SL's gratuity could be paid at an earlier point, for example during their last year of Service, to help with some of the more significant outgoings faced by families in transition.
- Financial education and advice could be offered to SP and their families throughout their careers, encouraging them to make informed financial decisions to plan for their future. This could include a tri-Service adoption of elements of the Army's HARDFACTS model.
- SP and their families should be encouraged to make use of existing financial support services such as the credit union specifically set up for Armed Forces personnel, which was launched in 2015; the MoneyForce programme, which gives financial education to SP to encourage them to save for their future and make more informed, longer term financial decisions; and the Benefits App, which helps calculate the real term value of benefits of Service to any given rank. This is currently only available on the Defence intranet, so would need to be moved to open source software to facilitate access to non-serving family members.



## 4.6 Health

As research progressed it became apparent that ‘health and wellbeing’ should be separated into two sections to better reflect the personal impact that transition has on families.

22% of respondents from the *Leaving* survey and 28% of respondents from the *Left* survey indicated that they were receiving medical treatment or were on a waiting list for treatment during the time of transition. It is not clear whether these were SLs or family members. In both cases the majority felt that transition wouldn’t have/had not had a negative impact on their treatment. When asked where they would turn to for health-related advice or support, respondents cited GPs, NHS dentists, the NHS website, Combat Stress and Help for Heroes.

Evidence from the case study families suggests that family members with a pre-existing, complex medical condition rate healthcare to be a more challenging aspect of transition. This could be expected given the stressful nature of illness and the inevitable disruption that transition can cause to living arrangements, routine and support networks. One family chose to extend their time in Service to ensure that the SL continued to receive the appropriate treatment for their medical condition. Another talked about the challenges they faced in finding a GP that they felt was well suited to support their SL, who had been medically discharged.

*“It was only when we moved to a different GP in the same surgery, who was ex-military that we started making progress. She understood us and [my husband] could speak normally to her without having to translate all the time.”*

Another family spoke about the challenges which arose when transferring their medical records from Defence Medical Services to the NHS<sup>1</sup> and the differences in experiences from one provider to the next.

*“Our medical records have been difficult to get....my husband’s arrived with parts redacted so we have had to ask for the full versions. It took three weeks to get my first civilian doctor’s appointment.”*

### Recommendation 4.6

- It is recommended that the MOD clarifies the definition of an Armed Forces family member within the scope of the Armed Forces Covenant to confirm if family members already on waiting lists, who are relocating on transition, are included. NHS Trusts and providers should be encouraged to apply the same approach to removing disadvantage to this cohort as they do to those who are relocating to a new area as part of an in-Service assignment.

<sup>1</sup> The authors are aware of Project Cortisone and hope that it will directly address this issue and have a positive impact on families’ experiences in future.



## 4.7 Education and children

The majority of families across both the surveys and the case studies had children, many of whom moved to a new school as their parent(s) left the Armed Forces. Such families can face challenges in finding suitable and available school places, which may cause significant stress for the families concerned. Families who relocate on transition, and so apply for new school places, are not currently included in the definition of an Armed Forces family under the Armed Forces Covenant, unlike those who relocate due to an in-Service assignment.

The vast majority of families were unaware that their child's school would be entitled to claim Service Pupil Premium (SPP) for their child up to six years after the parent's discharge. There appears to be little-to-no knowledge amongst families of how this can be spent to support the child once their parent(s) has left the Services.

### Recommendations 4.7

- It is recommended that the MOD reconsiders the definition of an Armed Forces family member within the scope of the Armed Forces Covenant to include family members relocating on transition. This should encourage local education authorities to apply the same approach to removing disadvantage to this cohort as they do to those who are relocating to a new area as part of an in-Service assignment, particularly when it relates to children in key educational stages where the impact of transition might be most adverse.
- More work needs to be done to promote the provision of SPP for up to six years beyond end of Service. This should be aimed at both families and schools alongside the provision of examples of best practice and guidance to inspire schools to spend SPP in a meaningful way and to help families hold their children's school to account for SPP expenditure that is most beneficial to an individual child.

## 4.8 Table of all recommendations

|   |
|---|
| <p><b>4.1 Overarching</b></p>   |
| <p><b>4.1.1 Families in transition can be positioned along a continuum according to the level of challenge they experience during transition.</b></p> <ul style="list-style-type: none"> <li>Families must engage in the concept of 'transition' from an earlier point in their SL's career.</li> <li>A singular approach to supporting families in transition is unlikely to be effective. Support should be offered in line with the continuum and over an extended timescale, so that families can access the most appropriate support for their specific circumstances in a timely manner.</li> <li>'Successful transition' needs to be thought of as going beyond the SL and their employment to a more robust definition, which addresses its holistic, complex nature. Without such a definition, it is impossible to evaluate how successfully families are transitioning from military to civilian life, and therefore what support they need.</li> <li>Support for families in transition should be more overt. Where SLs have access to a broad range of in-Service provision, this is not the case for family members. If families were better equipped with information and guidance, the inevitable challenges presented by such a significant life change may be lessened: prevention is better than cure.</li> </ul>  |
| <p><b>4.1.2 It's never too early to plan for leaving the Armed Forces: unexpected doesn't have to mean unplanned.</b></p> <ul style="list-style-type: none"> <li>The MOD should invest in an education piece across the Services to raise families' awareness of the inevitability of transition and the importance of early preparation. This needs to be done in a suitably engaging way, directly to families.</li> <li>Units need to embrace their role as deliverers of transition support and think creatively about how best to perform this function. Families need to be empowered and equipped by their SP's unit and chain of command to take on the most appropriate, pro-active role they can.</li> <li>The MOD's approach to the emerging transition policy that uses the HARDFACTS<sup>1</sup> model is positive. The model is currently used across the Services within Personnel Recovery Units (PRU) and by the Army more widely to help SP and SLs evaluate their lives and identify where they might be most vulnerable when leaving the Services. SP and SLs across all three Services should be encouraged to use the model in discussion with their families throughout their careers as part of the process of planning for life after the military.</li> <li>Consideration of family members and the impact that leaving the Services has on them needs to be a more explicit part of transition support for SLs. The HARDFACTS model could be enhanced to better achieve this objective.</li> </ul>   |
| <p><b>4.1.3 Families want to be involved in their Service leaver's transition.</b></p> <ul style="list-style-type: none"> <li>A change in marketing is required to ensure families know what support exists and how to access it. This includes key services, such as the Veterans Gateway and the SSAFA mentoring service. We advocate this approach rather than the creation of a new, 'families' own' resource, which would only add to the plethora of support services already in existence.</li> <li>The addition of a simple, front page diagnostic to the Veterans Gateway website would enable users to receive a filtered list of signposting options relevant to their status as a family member.</li> <li>The MOD, the single Services and other providers of support for family members need to recognise all modern forms of family and ensure that what they provide, and how, is fit for purpose.</li> <li>Consideration should be given as to how key transition messaging and support to families can be communicated, and by whom, to ensure families receive information from a trusted, credible source. The findings from the current BIT study will help inform an approach.</li> <li>This report should be made available to families, such that the conclusions and recommendations increase their engagement with transition and support them in their own transition. Its style, tone and format should be adapted so as to be as helpful as possible to this audience. Lessons should be learned from the BIT research to determine the best ways of doing this.</li> </ul> |

#### 4.1.4 Existing in-Service resettlement provision could be utilised to support families.

- The current resettlement pathway should be opened up to family members: not supporting family members via these existing means is to fail to realise the potential of the current resources. It is recommended that this be done in five ways.
  - 1st Line support: units should present transition-related briefings to SP and families and find ways to promote relevant third-party events, such as transition fairs, to family members. Where such events already exist, they should be evaluated to ensure they are relevant to families too.
  - 2nd Line support: SROs across the three Services should develop a families' version of the Resettlement Advice Briefing (RAB) in face-to-face and/or e-learning format, to help families equip themselves with the same information that their SLs have access to. The content should be adapted to ensure it is relevant to family members. SROs should work with the families federations and use the findings of the current BIT engagement research to develop the most effective engagement tool. The existing RAB aimed at SLs should be made available online as a supplementary service to the face-to-face briefing.
  - 3rd Line support could be enhanced by offering places on the Career Transition Workshop (CTW)<sup>2</sup> to spouses, and by making all couples eligible to transfer learning credits to the non-serving partner.
  - The existing FAR and JSHAO briefings should be made available online and, unlike the existing JSHAO e-briefing, on open source format, so that a Defence Gateway log in isn't required as is currently the case.
  - The MOD should consider funding spouses' expenses to attend transition briefings and courses.
- The Royal Navy and RAF, or the MOD on behalf of the two Services, should produce Service-specific versions of the Army's IPPD factsheets, newsletters and HARDFACTS resources. All Services should raise the profile of these resources to make them more visible and accessible to SLs and their families.

#### 4.1.5 New transition support could be developed specifically for families.

- Directly with family members on the subject of transition. This could be done via a dedicated website page or through a social media campaign at a tri-Service level, and through local events at unit-level. The research findings of BIT's ongoing work into engagement should provide an innovative insight as to how this is taken forward.
- The MOD should work with the families federations to create bespoke transition resources for families, including a parallel guide to the current Service Leaver's Guide – a single repository of information that details transition in non-military terms to help families identify all they need to consider and incorporates different/additional information that is specific to non-serving family members. It would need to be written in a language, tone and style that is more appropriate to non-military people and be well-publicised via a supporting media campaign and via the families federations' existing communication channels with families. This guide described above could be complimented by an online e-course for family members, which takes families through the elements of transition, encourages them to plan for the various decisions that will need to be made and suggests sources of further information and support.
- The MOD, the single Services and the families federations should harness the experiences of those who have already transitioned out of the military for the benefit of those who are yet to leave, and communicate the key lessons learned.
- Local authorities, via the Armed Forces Champions' network, are encouraged to learn from their counterparts who already pro-actively provide information and support to families choosing to settle in the local area, to design similar webpages. Units are encouraged to identify such pages for their own local areas and advertise them to families.
- The MOD should champion the creation of a network for transition policy and support stakeholders to encourage shared learning, collaborative working and to continue to build a body of evidence of families' experiences and needs. This could be done in partnership with Anglia Ruskin University's Veterans and Families Institute<sup>3</sup> or the Confederation of Service Charities (Cobseo)<sup>4</sup>, for example.

1. HARDFACTS = Health, Accommodation, Relocation, Drugs & Alcohol, Finance, Attitude, Children & family, Training, Support Agencies.

2. <https://www.ctp.org.uk/workshops>

3. <https://www.anglia.ac.uk/health-social-care-and-education/research/research-groups/veterans-and-families-institute>

4. [www.cobseo.org.uk](http://www.cobseo.org.uk)

**4.1.6 Further research needs to be done to better understand specific cohorts of families in transition.**

- Further research into the challenges faced by these less-well researched cohorts should be commissioned. With regards to F&C families, this is particularly relevant in light of the recent decisions to reinstate a proactive F&C recruitment campaign.

**4.1.7 Language is important.**

- The MOD should embrace the opportunity catalysed by the inaugural transition policy, which is currently in development, to more formally distinguish between 'transition' and 'resettlement' with the aim of encouraging SP and their families to appreciate the importance of long term, through-career planning and the responsibilities of family members, beyond the SL, to ensure a successful transition.
- There needs to be a more overt dialogue about transition to encourage families' engagement that communicates a visible, positive narrative for families to relate to and learn from. This should manifest in case studies and feedback (lessons learned) marketed by the MOD, the single Services and other relevant organisations, such as the families federations<sup>5</sup>.

**4.1.8 The impact of support interventions needs to be measured.**

- Transition and resettlement provision should be more robustly measured to ensure its impact is understood: services should be tested to ensure they are fit for purpose.
- Transition support to SLs and their families should not be a 'postcode lottery'. All unit staff with a responsibility for transition and resettlement (arguably this includes the entire chain of command), should be accountable to a set of Key Performance Indicators (KPIs), which include pro-active recognition of the important role that families play in successful transition. Training should also be standardised, perhaps in the form of e-learning, which captures the depth and breadth of transition as informed by genuine families' experiences and provides examples of best practice as to how best to engage with families.
- The Covenant Reference Group (CRG), which sets the annual priorities for the Covenant Fund Trust, should include transition as a priority at the earliest opportunity. By doing so, the CRG will raise the profile of transition and facilitate access to funding for organisations who have the potential to make a real difference to families planning for their life after the military. This move has the potential to elevate the standing of transition within the broader range of support to the Armed Forces community and may help Armed Forces Covenant signatories, both within the public and private sectors, consider how they can direct their support towards this particular cohort in practical and meaningful ways.

**Specific elements of transition****4.2 Housing**

- Families need to appreciate the benefits of purchasing a property for life after the military in advance of their SL's end of Service. Families should be educated about this and any related support, such as Forces/Help to Buy<sup>6</sup>. This, and policies such as serving married unaccompanied should be as broadly marketed as possible, so that families are as well informed as possible and can make an educated decision about which options are best for them.
- The JSHAO e-learning module should be made available on the open internet, accessible without a Defence Gateway login and be better marketed to families. It should be reviewed to ensure the language and tone are family-friendly, free of jargon and with no assumption of prior knowledge of the content. Data should be collected about those who access the brief and e-learning module, so that analysis can be done to establish the Service of participants and whether a user is an SP or a family member. Such data enables efficient allocation of resources to encourage greater take-up. The housing brief should be mandatory to all SP during their Service career, with updates to policy and provision made available to all those who had taken part to-date to ensure the most recent changes are promulgated.

- Clearer and more-concise information detailing the actions and timelines for vacating SFA and the rules relating to the extension application process, qualifying criteria and location-specific nuances should be made available to families living in SFA when the SL enters resettlement.
- The policies and processes that surround the application of an extension to occupy SFA and the implications of receiving a pension lump sum (with regards to applying for social housing and funding accommodation deposits), should be made more explicitly clear to SLs.
- The MOD should consider the viability of funding all families' final moves out of SFA

#### 4.3 Wellbeing

- Much greater attention needs to be paid to the 'softer', less practical elements of transition with support for SLs and family members to help them prepare for what they might experience during and after transition with regards to the emotional and psychological effects that can be associated with such a significant life change.
- Support for families should engender greater preparedness and help families apply the resilience they have developed during their time with the Armed Forces, as well as help families identify external sources of support and advice, especially during unplanned transition.
- SLs and their families could be offered more of an insight into the emotional journey that a SL may experience during transition, and indeed the parallel pathway that family members may experience too.

#### 4.4 Employment

- Providers of services that are designed to support military spouses into work or training should consider the ways in which they market themselves to increase awareness of the services they provide. The CTP could work with SLs to encourage their family members to make use of the e-resources available via the CTP website and to attend the careers' fairs they organise.
- Spouses and partners who want/need to work once their SL is no longer in the Armed Forces are encouraged to seek suitable work before their SL's discharge in order to establish themselves in a role and generate a 'buffer' income before their SL's end of Service date. With this approach they may also make use of employment support services designed specifically for military family members before they no longer satisfy this criterion.
- We would welcome a review of the policy relating to the transfer of CTP entitlement from a SL to their spouse or partner. In some cases, families may decide that the spouse or partner is better suited or able to make use of CTP provision in order to establish a career for themselves once their SL has decided to leave the Armed Forces. Consideration of the possible tax liability of this entitlement would need to be included in this review.

#### 4.5 Finances

- The FAR briefing could be reviewed to ensure it is as relevant as possible and more effectively marketed to family members. Excess capacity on each briefing should be opened up to those not yet in resettlement.
- Work needs to be done to ensure that SLs and their families are aware that it can take up to a month to receive their pension gratuity. Families should be encouraged not to rely on the lump sum payments for time-specific expenditure such as a rental deposit. The MOD is encouraged to consider whether an element of a SL's gratuity could be paid at an earlier point, for example during their last year of Service to help with some of the more significant outgoings faced by families in transition.
- Financial education and advice could be offered to SP and their families throughout their careers, encouraging them to make informed financial decisions to plan for their future. This could include a tri-Service adoption of elements of the Army's HARDFACTS model.

5. The three families federations have begun work in this area and will be publishing families' case studies on their respective websites as well as running features on transition in the Spring 2019 editions of their respective magazines. The aim of this is to share positive experiences of families' transition and inspire families to think ahead and plan for transition.

6. At the time of writing, the authors were aware that Forces help to Buy may no longer exist after December 2018 but were still awaiting confirmation.

- SP and their families should be encouraged to make use of existing financial support services such as the credit union specifically set up for Armed Forces personnel, which was launched in 2015; the MoneyForce programme, which gives financial education to SP to encourage them to save for their future and make more informed, longer term financial decisions; and the Benefits App, which helps calculate the real term value of benefits of Service to any given rank. This is currently only available on the Defence intranet, so would need to be moved to open source software to facilitate access to non-serving family members.

#### **4.6 Health**

- It is recommended that the MOD clarifies the definition of an Armed Forces family member within the scope of the Armed Forces Covenant to confirm if family members already on waiting lists, who are relocating on transition, are included. NHS Trusts and providers should be encouraged to apply the same approach to removing disadvantage to this cohort as they do to those who are relocating to a new area as part of an in-Service assignment.

#### **4.7 Education & children**

- It is recommended that the MOD reconsiders the definition of an Armed Forces family member within the scope of the Armed Forces Covenant to include family members relocating on transition. This should encourage local education authorities to apply the same approach to remove disadvantage to this cohort as they do to those who are relocating to a new area as part of an in-Service assignment, particularly when it relates to children in key educational stages where the impact of transition might be most adverse.
- More work needs to be done to promote the provision of SPP for up to six years beyond end of Service. This should be aimed at both families and schools alongside the provision of examples of best practice and guidance to inspire schools to spend SPP in a meaningful way and to help families hold their children's school to account for SPP expenditure that is most beneficial to an individual child.

## 5. About the authors



The Naval Families Federation (NFF) offers support and advocacy to the widest definition of Naval Service families. The NFF's aspiration is that all Naval Service personnel and their families feel valued and are treated with fairness and respect and are able to thrive in their communities of choice.

The NFF offers a voice for Naval Service families, representing their views and experiences to those who make the policies and decisions that affect them. The NFF meets regularly with the Royal Navy's chain of command, government ministers and departments and key stakeholders. It supports research and provides information and signposting to families.

Lucy Heaver was appointed as the Transition Liaison for the Tri-Service Families' Transition project in October 2016 following her family's own successful transition out of the Royal Marines earlier that year. It is her experience of, and passion for, transition that brought her to the role, to strive to improve transition for families in the future.

### **Lucy Heaver, Transition Liaison, Naval Families Federation**



AFF is the independent voice of all Army families. Throughout the UK and overseas, AFF provides essential links between families, the Army and government, ensuring Army families are listened to. AFF uses evidence collected from families, and from other research it is engaged in, to work with the MOD and other decision makers to push for positive changes where needed.

AFF's community presence, with representatives around the world, is a vital aspect of its work, and its unique access to families enables it to build strong relationships at a local level. AFF's work is supported by its award-winning magazine, *Army&You*, and a substantial social media presence.

AFF's Transition Liaison, Kate McCullough lives with her serving husband and two children. They are based in North Yorkshire (until the next posting at least...).

### **Kate McCullough, Transition Liaison, Army Families Federation**



Funded by the Royal Air Force and parented by the Royal Air Force Association, the RAF Families Federation provides all RAF personnel and their families with timely and professional support, assistance and an independent voice. RAF FF has its own quarterly magazine, 'Envoy', a weekly online eBULLETIN and a significant social media forum and group network.

RAF FF provides confidential support and a signposting service, and captures evidence, which is shared with senior RAF commanders, ministers, MOD staff and other government departments. It works proactively with partners across the Armed Forces

Covenant spectrum to ensure that RAF personnel and families are treated fairly and do not face disadvantage.

Louise Briggs was appointed as the RAF FF Transition Liaison in October 2016. She, her husband, two children and dog experienced their own transition out of the RAF in 2015/16, so this is a subject she is passionate about!

### **Louise Briggs, Transition Liaison, RAF Families Federation**

# 6. Appendices

## Appendix 6.1 - Literature review

Research to date focuses on two aspects of families in transition: the role and importance of family, and the needs of the family.

### The role and importance of family

Engaging with the family is widely acknowledged as a key element of positive transition and was highlighted in the 2013 FiMT *Transition Mapping Study* as such. The report highlighted the importance of ensuring the family “does not get lost during transition and gets the help it needs”.<sup>1</sup>

Within the same report, we find a useful definition of different roles for families as their Service leaver (SL) leaves the Armed Forces:

a) ‘Proxy transitioners’ – family members who also led a military life and are therefore also transitioning into the civilian world themselves. These people, such as partners and children, are likely to suffer similar disruptions to the SL and “can also suffer their own sense of loss on leaving” with military life perhaps being the only life they too have ever known<sup>2</sup>.

b) ‘Civvy street hosts’ – the family members to whom SLs are likely to return when they leave the Services. These family members are indirectly affected by transition as they already have an established civilian life. They are likely to be the first to see the signs of a difficult transition and be best equipped to provide practical guidance on civilian life skills. They are, however, likely to be less aware of what support and entitlements the SL could access<sup>3</sup>.

### The needs of the family

**1. Engagement** - There is an acknowledgement within published material on this subject that it’s not just the SL who transitions, but their whole family too and that “the family is transitioning at the same time as the SL but gets little support in this”. Families should be granted better access to advice; spouses and partners should be involved in transition conversations as early as possible in the process<sup>4</sup>.

The Behavioural Insights Team identifies personalisation as a criterion for encouraging engagement and notes in the literature review for their Improving Transition out of the Armed Forces project that “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”<sup>5</sup>, highlighting the importance of engaging with families directly and not making assumptions about the appropriateness or accessibility of information that is primarily designed for, and made available to, SLs.

Families are not a homogeneous group and so consideration should be given to more creative ways of communicating with them and encouraging them to take various courses of action, including taking advantage of what appears to be significant potential for community or peer-based systems to encourage personnel and their families to engage with transition<sup>6</sup>.

“People are more receptive to messengers that are trusted or come from sources who are demographically similar to them, even if they recognise they are not experts”<sup>7</sup>. As such, consideration needs to be given to ‘who’

<sup>1</sup> FiMT/The Futures Company (2013), *The Transition Mapping Study – Understanding the transition process for Service personnel returning to civilian life*.

<sup>2</sup> *Ibid.*

<sup>3</sup> *Ibid.*

<sup>4</sup> Lord Ashcroft KCMG PC (2014), *The Veterans' Transition Review*.

<sup>5</sup> FiMT/The Behavioural Insights Team (2018), *Improving transition out of the Armed Forces: engaging families through behavioural insights literature review*.

<sup>6</sup> *Ibid.*

<sup>7</sup> *Ibid.*

presents information, advice and support to families in transition, particularly when transition has been catalysed by a less positive course of events such as medical discharge, which may have 'forced' a decision to leave the Armed Forces and left a family with a less favourable view of it. A similar conclusion can be drawn from the insight that "hierarchy and formality with 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"<sup>8</sup>.

**2. Preparation** - Advance and timely planning is a factor in less-stressful transition. Lord Ashcroft advocates that transition planning by the SP should start as they finish Basic Training<sup>9</sup>. The 2013 Transition Mapping Study from FiMT recognises that "if families are going to be a source of transition support, they also need to be prepared for the stresses of transition"<sup>10</sup>. Being medically discharged or leaving the Services for some other unexpected reason hinders a SL's and a family's ability to plan in advance and may only serve to compound the stresses of transition and the intensity of an already complex process. Early planning may only be applicable and possible to certain types of transition and in certain circumstances<sup>11</sup>.

The importance of planning was again highlighted in the Kantar Future's Continue to Work: the Transition Tapping Study 2017 for FiMT, which included recommendations in relation to the importance of preparation, namely that the chain of command's support should "go beyond providing information and encouragement (and) ensure that this policy is applied consistently, universally, visibly and measurably" and stated that there is a need to "create, and consistently apply, an explicit right of 'permission to prepare' among transitioning personnel..."<sup>12</sup>. The same need for a cultural and attitudinal shift can be said of families in transition to allow the adequate time and 'headspace' to approach transition in the most effective way.

**3. Support** - Every SL and every family is unique. Their expectations and experiences of transition will be individual to them and will be affected by a broad range of potentially complex issues, including upbringing and home life, experience of being in the Services, reasons for leaving, values and world view, financial situation, ambitions and vision for life outside of the Services, the family members' own issues and the synergy between the two parties. Amongst other ranks within the Armed Forces, 69% come from a broken home, 50% were classified as coming from a deprived background, and 16% had been long term unemployed before joining. More than a third of Early Service Leavers (ESLs) have endured the highest levels of childhood adversity<sup>13</sup>. All of this will impact on the SL's family to a greater or lesser extent. Providing interventions that are "the right kind of interventions at the right time" is key to the uptake and impact of support.

There is a 'low awareness' of support services amongst family members<sup>14</sup>, perpetuated by the fact that "communication between the Armed Forces and the families of Service personnel (SP) relies on 'individual responsibility' with the SP acting as the gatekeeper and passing on information about services to families"<sup>15</sup>. This is enhanced by "a lack of emphasis on the potential benefits of partner involvement to both the SP and the family"<sup>16</sup>. Although some SLs 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"<sup>17</sup>.

Ex-SP may be aware of the plethora of organisations that exist to support those leaving the Services, although most are unable to cite them by name. Fewer know the details of the services that these organisations provide or who is able to utilise them. Where support organisations are often listed as a lengthy directory, it can be hard to navigate this list and know who to turn to for what<sup>18</sup>; 'cohesive access points' and 'better integrated services' were cited as ideal features by participants of the 2016 FiMT/St George's House consultation event<sup>19</sup>. No reference is made to services that are specifically aimed at families and their knowledge of such services.

<sup>8</sup> *Ibid.*

<sup>9</sup> Lord Ashcroft KCMG PC (2014), *The Veterans' Transition Review*.

<sup>10</sup> FiMT/The Futures Company (2013), *The Transition Mapping Study – Understanding the transition process for Service personnel returning to civilian life*.

<sup>11</sup> FiMT/St George's House (2016), *Life Transitions: What can be learnt across sectors to better support individuals when they undergo a life transition?*

<sup>12</sup> FiMT/Kantar Futures (2017), *Continue to Work: the Transition Tapping Study 2017*.

<sup>13</sup> Centre for Social Justice (2014), *Doing Our Duty – Improving Transitions for military leavers*.

<sup>14</sup> FiMT/The Behavioural Insights Team (2018), *Improving transition out of the Armed Forces: engaging families through behavioural insights literature review*.

<sup>15</sup> *Ibid.*

<sup>16</sup> *Ibid.*

<sup>17</sup> Lord Ashcroft KCMG PC (2014), *The Veterans' Transition Review*.

<sup>18</sup> FiMT/The Futures Company (2013), *The Transition Mapping Study – Understanding the transition process for Service personnel returning to civilian life*.

<sup>19</sup> FiMT/St George's House (2016), *Life Transitions: What can be learnt across sectors to better support individuals when they undergo a life transition?*

As well as the more immediate support that is needed to navigate transition 'in the moment', it remains difficult for families to gain access to *post-transition help*<sup>20</sup>. The work that St George's House did with FiMT on Life Transitions identifies concerns about the need for longer term help and how to monitor people once they had stopped using a support service, particularly for those with complex needs<sup>21</sup>, an approach supported by Rand Europe's work in 2015<sup>22</sup>.

In terms of specific recommendations for transition support, the Royal British Legion cites the need for the "introduction of a module on social resilience...as part of the resettlement provision, with a focus on loneliness and social isolation and preparation for transition out of the Forces" and recommends that "briefings or packs on loneliness and social isolation should be provided to family members to help them prepare for periods of separation, moves to new areas and final transition out of the Forces"<sup>23</sup>; the only family-specific recommendations with regards to support services that we found from across the literature we reviewed.

Local authorities play an important role in military family transition, particularly with regards to the provision of social housing and accommodating resettled children in local schools, but also in the ways they provide other municipal resources, such as leisure facilities that ex-Service families may not so readily have accessed when they had Service-led provision available to them. Ex-Service families may also start to pay council tax and other local rates in a way they previously didn't when living in SFA.

Some local authorities already provide broad and valuable support to families in transition and ex-Service families that choose to settle within their jurisdiction. These organisations may be an important first port of call for families who would prefer not to use, or who no longer have access to, the more 'military' sources of support. Often catalysed by their signing of the Armed Forces Covenant, many local councils already do a great deal to facilitate a smooth transition for families and help them settle into their new status as local residents. While the quality and quantity of support varies, as does much of that which is provided under the guise of the Covenant, there are some excellent examples of good practice.

**4. Information** - Sourcing relevant and current information can be difficult<sup>24</sup>. The starting point for understanding policy and entitlements for those within the military system are Joint Service Publications (JSP). These documents explain the tri-Service policy which informs single Service delivery and are used across the Armed Forces to determine if/what SP are entitled to. A handful of JSPs are available on the gov.uk website, most are less accessible. No such 'bible' of policy is available in lay terms for family members, which means understanding the baseline for who gets what can be confusing.

The MOD publishes a Service Leaver's Guide<sup>25</sup> aimed at SL's, designed to provide help and advice on a range of topics. While covering a broad range of practical considerations that SLs should make when leaving the Armed Forces, the guide is over 30 pages long and makes just 12 passing references to family. The guide offers no specific information, advice or support specifically for family members and assumes a level of military knowledge or experience as expressed by reference to things such as JSPs and JPA. The Service Leavers' Guide is no longer offered to each SL in hard copy.

**5. Complexity** - Transition is not a linear process. Multiple aspects may have to be tackled at the same time, each may not be resolvable in isolation and some elements of change will take longer than others. With regards to the support that is available to help SL through this, "what works for one person may not work for another"<sup>26</sup> and the same can be said of families. Less traditional models of engagement, such as 'virtual networks' and digital means of tracking and providing support could prove useful in increasing engagement and assuring confidentiality<sup>27</sup>.

20 FiMT/The Futures Company (2013), *The Transition Mapping Study – Understanding the transition process for Service personnel returning to civilian life*.

21 FiMT/St George's House (2016), *Life Transitions: What can be learnt across sectors to better support individuals when they undergo a life transition?*

22 FiMT/Rand Europe (2016), *Families Support to Transition – A systematic Review of the Evidence*.

23 The Royal British Legion (2018), *Loneliness and social isolation in the Armed Forces Community*.

24 FiMT/The Futures Company (2013), *The Transition Mapping Study – Understanding the transition process for Service personnel returning to civilian life*.

25 Available from [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/723867/Service\\_Leavers\\_Guide\\_July\\_2018.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/723867/Service_Leavers_Guide_July_2018.pdf)

26 FiMT/St George's House (2016), *Life Transitions: What can be learnt across sectors to better support individuals when they undergo a life transition?*

27 *Ibid*.

Transition is a multi-faceted, complex life experience through which families are faced with potentially limitless decisions. While on the surface this may be a positive thing, “more choice does not necessarily lead to better outcomes” and can “result in making decisions more difficult, as we struggle to process all of the necessary information”<sup>28</sup>.

The timing of decision making is also key, with information sharing and decision making being more successful at quieter times<sup>29</sup>. Recognising that this may not be feasible or desirable, the next option is to “break-down information and the decision-making process into more manageable micro-decisions”<sup>30</sup>. Such an approach is encapsulated in the Individual Planning & Personal Development framework, HARDFACTS, currently used by the Army and explored in other sections of this report.

**6. Expectations** - Having realistic expectations, particularly with regards to having an “awareness of financial and practical aspects of civilian life before being faced with the reality of having to deal with them in practice”<sup>31</sup> is an important part of transition planning. In evaluating and developing models of transition, Kantar Futures proposes a model that extends beyond existing models’ expectation management to include building a vision of an individual’s “post-transition self to include an important psychological element - the vision of that future self”.

Primarily in relation to SLs themselves, but also relevant to family members is the more implicit “what sort of civilian do I want to be?” and that “a greater emphasis on values” (rather than tangible tasks and goals, such as employment) would improve the transition process. A wider focus on values and purpose may help to make an individual more resilient and better able to cope with the inevitable setbacks that come with such a big life change<sup>32</sup>, and in recognising that transition is not just about entering a new world but about leaving one behind. “Those who experience poor transition can do so because they have challenges identifying the sort of civilian they wish to be in a post-military world”<sup>33</sup>. This is as applicable to family members as it is to the SL themselves.

Transition should be viewed as a bi-lateral process whereby family and friends also have individual needs and “may have difficulty adjusting to the changed individual or their new identity...there could be too many expectations on family to be a support network” and they may feel the need to prioritise their own needs<sup>34</sup>.

**7. Inspiration** - In 2014, Lord Ashcroft wrote about “the widespread public perception that veterans are likely to be physically, mentally and emotionally damaged by their time in the Armed Forces” and that this “constitutes an unnecessary extra hurdle for SL, restricting their opportunities by lowering expectations of what they can do”<sup>35</sup>. Such perceptions are likely to affect SL’s families too. A more positive attitude towards SLs (and therefore their families) could be stimulated by a more encouraging and progressive narrative captured by support service providers and relayed by them and the media<sup>36</sup>.

As identified by the Behavioural Insights Team, “we often look to others for cues on how to act, particularly in unfamiliar situations when we are unsure...”<sup>37</sup>. Where transition for families is concerned, there are few to learn from, primarily because once a family leaves their military life, there is no mechanism for sharing learning or advising those who transition at a later date, other than through informal, friendship-led networks and because, quite simply, there is no precedent for your own transition: no dress rehearsal that identifies the potential pitfalls. The first time, for the vast majority, is the only time.

**8. Accommodation** - Lord Ashcroft summarises the importance of early planning when it comes to accommodation when leaving the Services and identifies that “a significant minority of personnel and families enter their transitional period without having made provision for a home...this absence of planning, combined with a lack of awareness about civilian housing matters, is the biggest cause of accommodation problems among SL”<sup>38</sup>.

<sup>28</sup> FiMT/The Behavioural Insights Team (2018), *Improving transition out of the Armed Forces: engaging families through behavioural insights literature review*.

<sup>29</sup> *Ibid.*

<sup>30</sup> *Ibid.*

<sup>31</sup> FiMT/The Futures Company (2013), *The Transition Mapping Study – Understanding the transition process for Service personnel returning to civilian life*.

<sup>32</sup> FiMT/Arkenford (2017), *Transition Mapping Study Evaluation Report*.

<sup>33</sup> FiMT/Kantar Futures (2017), *Continue to Work: the Transition Tapping Study 2017*.

<sup>34</sup> FiMT (2016), *Life Transitions: What can be learnt across sectors to better support individuals when they undergo a life transition?*

<sup>35</sup> Lord Ashcroft KCMG PC (2014), *The Veterans' Transition Review*.

<sup>36</sup> FiMT/St George's House (2016), *Life Transitions: What can be learnt across sectors to better support individuals when they undergo a life transition?*

<sup>37</sup> FiMT/The Behavioural Insights Team (2018), *Improving transition out of the Armed Forces: engaging families through behavioural insights literature review*.

<sup>38</sup> Lord Ashcroft KCMG PC (2014), *The Veterans' Transition Review*.

**9. Spousal employment** - Lord Ashcroft also recognised that the ability of a SL's spouse to find a job is one of the main concerns<sup>39</sup> for families in transition. The critical importance of spousal employment for the spouse and the SL is captured in the FiMT 2013 Transition Mapping Study; "SLs whose spouses or partners are working in the civilian world typically have more reliable expectations" and "research suggests that ex-SP whose partners or spouses are already working in the civilian world are likely to transition better. Conversely, for some families, resettlement represents a double transition"<sup>40</sup>.

**10. Policy** - Consistent across all three Services, the MOD's responsibility for transition currently starts and ends with the SL. Partly in recognition of the differences between the Services and the unique context this provides, each of the single Services takes its own approach to transition, resulting in differences between how policy is delivered on a practical level.

For example, The RAF has developed its 'Policy for Transition (Service Leavers)'. Advice is available more widely through the RAF's Community Support website. Service leavers (and sometimes their families) can currently access personal support and advice through Chief Clerks on stations as well as Resettlement Officers.

The Royal Navy delivers tailored transition advice for each SL during their resettlement interviews with Resettlement Officers, and they provide a resettlement booklet with lots of information and advice, which although written for the SL, families can easily access.

The Army has a network of Individual Education & Resettlement Officers who provide group and 1:1 resettlement support. The Army has also developed practical mechanisms through its IPPD and HARDFACTS<sup>41</sup> models to help prepare SP for transition. This approach seeks to shift the focus of transition away from a finite 'resettlement' period to a place where SP consider their departure from the Services frequently and throughout their career, by evaluating their skills, qualifications and personal circumstances and making necessary changes with fore-thought and in good time. SP and SL are encouraged to consider their family within these models and during the formal resettlement interviews and interventions. HARDFACTS is delivered via INFORM, MONITOR and ASSESSMENT, and is supported by a portfolio of newsletters, information sheets and an Army bulletin on transition to civilian life, all of which can be downloaded from the Army website<sup>42</sup> and should be facilitated by the chain of command on an ongoing basis. It is considered a retention-positive approach due to the fact that it encourages long term planning whilst serving, and as a result of the HARDFACTS assessment process, a potential SL may decide to remain in the Army.

All SLs, regardless of the specific Service's implementation of the policy-level directive, are entitled to the same three-tier transition support. The 1st Line is unit-based with responsibility for ensuring all SLs are loaded into the resettlement pathway sitting with the Commanding Officer. The principal task of 2nd Line is to provide advice and guidance on the resettlement package that will best suit the individual SL on a single Service basis. For those entitled to Career Transition Partnership (CTP) support, this will normally be a referral to a CTP consultant and/or enrolment on a Career Transition Workshop (CTW), both of which will require the SL to be registered for CTP services. Tri-Service support at 3rd Line is provided by the CTP, which provides transition, training and employment support for all SLs to varying degrees depending on length of Service.

Specific delivery of 1st and 2nd Line support may vary from experience to experience, and we have come across some examples of good practice that pro-actively seek to engage families in the transition journey, but no such provision has been 'enshrined' in joint Service policy to date.

Throughout the course of our project, we have met with the transition and veterans policy leads within the Armed Forces Covenant team at MOD. We look forward to taking part in the ongoing consultation (incomplete at time of writing) on the inaugural Transition Policy, and to its publication.

Of note is the draft policy's recognition that transition affects the wider family beyond the individual SL. We also welcome its leaning towards a holistic approach to transition, away from a more traditional, employment-centric approach, which has previously placed the SL's future employment at the heart of 'successful transition' perhaps

<sup>39</sup> Ibid.

<sup>40</sup> FiMT/The Futures Company (2013), *The Transition Mapping Study – Understanding the transition process for Service personnel returning to civilian life*.

<sup>41</sup> HARDFACTS = Health, Accommodation, Relocation, Drugs & Alcohol, Finance, Attitude, Children & family, Training, Support Agencies.

<sup>42</sup> <https://www.army.mod.uk/personnel-and-welfare/service-leavers-veterans/transition-to-civilian-life/>

at the cost of the other, also critical elements, such as education and training, housing, finances and spousal employment. We hope that this new policy will provide helpful direction to all three Services and encourage a more universal view of transition that doesn't start and end with the SL securing a new job, and instead genuinely encourages timely, robust planning that involves the whole family.

From across the full literature review that we carried out, it is worth noting a lack of research into the impact of support services on families in transition versus those who did not engage with the same services. Such a comparison would be a helpful insight into the value of these services and help identify any further gaps in provision; a view supported by the Behavioural Insights Team that stresses "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"<sup>43</sup>.

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<sup>43</sup> FiMT/The Behavioural Insights Team (2018), *Improving transition out of the Armed Forces: engaging families through behavioural insights literature review*.

## Appendix 6.2 - Online survey questions

The following questions were used in the *Left* and *Leaving* surveys that were conducted online throughout September and October 2017.

### We are leaving the Armed Forces in the next two years

1. How long until the Service leaver has their final day of Service?
2. Which Service are you leaving?
3. If the Service leaver is leaving because THEY WANT TO
4. If the Service leaver is leaving because THEY HAVE TO
5. Was the decision to leave
6. Are you the serving person in your family?

### Housing

7. Please select the statement that best applies to you
8. Where does your family currently live?
9. After transitioning what is your plan for housing?
10. After transitioning will your family move to a new area?
11. Why did you choose to stay in or to move to this area?
12. If different from above, where will your family live after transition?

### Dual serving housing

13. Please select the statement that best applies to you as a dual serving family
14. Where does your family currently live?
15. After transitioning what is your plan for housing?
16. After transitioning will your family move to a new area?
17. Why did you choose this area to stay in or move to?
18. If different from the above, where will your family live after transition?
19. Please tell us about any particular housing needs your family might have and how these are affected by transition e.g adaptations to housing etc
20. If you need help and advice about housing issues, do you know where to go for advice?
21. If you stated YES to the previous question, please tell us where you will seek or have sought advice.  
If you stated NO to the previous question, you can contact your Families Federation for expert advice.

### Health and Wellbeing

22. Do you have any particular concerns regarding moving from a military community to a civilian community?
23. Do you know about any welfare and advice services, available to ex Armed Forces families, that you can access once your transition is complete?
24. If you answered yes to the previous question, please tell us about those that you know about.  
If you answered no, you can contact your Families Federation for expert advice.
25. How do you think transitioning will impact on the quality of your family life?
26. Is anyone in your family on a waiting list or registered with any specialist medical services (including dental/orthodontist)?
27. Will transition have an impact on this?
28. Do you know where to get help and advice on health related issues?
29. If you answered yes to the previous question, please tell us where you will seek or have sought advice.  
If you answered no, you can contact your Families Federation for advice.

### Children/Education

30. Do you have children?
31. Are your children
32. Will any of your children need to move school as a result of transition?

33. Do you know how to arrange a place at a new school?
34. Please tell us about any special educational needs and how these might be affected by transition.
35. If you need help and advice with educational issues do you know where to go for advice?
36. If you answered Yes above, please tell us where you will seek or have sought advice.  
If you answered No, you can contact your Families Federation for advice.
37. If you are in England, are you aware that children remain eligible for service pupil premium for a 6 year period after transitioning?

### **Dependant relatives**

38. Do you have any other dependants? (e.g those who may be financially or physically dependant on you.)
39. Please specify who your dependants are.
40. Do you think they will be affected by transition?
41. Please specify

### **Employment - Service leaver**

42. Does the Service leaver have a job to go to after they have left?

### **Employment - Spouse/Partner**

43. Is the Spouse/Partner currently employed?
44. If they are not currently employed is the spouse/partner:
45. Are you aware of any of the services available to help spouses/partners find employment?
46. If yes, please tell us those that you are aware of and if you have ever used/contacted them.
47. Do you know that spouses/partners are eligible to attend some Career Transition Partnership (CTP) briefings?
48. Has the spouse/partner used any CTP services?
49. If yes, please specify which

### **Financial**

50. Will you be seeking financial advice for transitioning?
51. Please specify the organisation(s) and/or people you have used or plan to use for this advice.
52. As a result of transition do you think you will be

### **General**

53. What do you think will be your main challenges for transition? Please rate each option on the scale provided.
54. Please add any comments on your ratings above
55. Please tell us about any sources of help and advice you have used, or intend to use, that you haven't already told us about.
56. As a spouse or partner, have you seen any of the documentation given to the Service leaver?
57. If you answered Yes to the previous question, what did you see and did you find it useful?
58. Did you show any documentation (e.g the service leavers guide) to your spouse/partner?
59. Do you have any ideas of how families could best be supported through the transition period? E.g a webpage, information sent to the family, Facebook groups etc.

### **The final part - personal data**

60. What rank is the Service leaver?
61. How long has the Service leaver served in the Armed Forces?
62. Please use this space to tell us anything else about your transition that has not been covered.

## We have left the Armed Forces in the last two years.

1. How long ago was the Service leaver's final day of Service?
2. Which Service did you leave?
3. If the Service leaver left because THEY WANTED TO please select one of the following reasons
4. If the Service leaver left because THEY HAD TO please select one of the following reasons
5. Was the decision to leave
6. Were you the serving person in your family?

### Housing

7. Please select the statement that best applied to you during your transition
  8. Where did your family live whilst transitioning?
  9. After transitioning what did you do for housing?
  10. After transitioning did you move to a new area?
  11. Why did you choose to stay in or to move to this area?
- If different from above, where did your family live after transition?

### Dual serving housing

13. Please select the statement that best applied to you as a dual serving family whilst transitioning
14. Where did your family live whilst transitioning?
15. After transitioning what did you do for housing?
16. After transitioning did your family move to a new area?
17. Why did you choose this area to stay in or move to?
18. If different from the above, where did your family move to after transition?
19. Please tell us about any particular housing needs your family had and how these were affected by transition e.g adaptations to housing etc
20. If you needed help and advice with housing issues, please tell us where you went for this help and advice.

### Health and Wellbeing

21. Did you have any particular concerns regarding moving from a military community to a civilian community whilst you were transitioning?
22. Did these concerns prove to be justified? Please specify.
23. Do you know about any welfare and advice services, available to ex Armed Forces families, that you can access now your transition is complete?
24. If you answered yes to the previous question, please tell us about those that you know about.  
If you answered no, you can contact your Families Federation for expert advice.
25. How did you think transitioning would impact on the quality of your family life?
26. After transitioning what would you say has been the impact on the quality of your family life?
27. Was anyone in your family on a waiting list or registered with any specialist medical services (including dental/orthodontist)?
28. Did transition have an impact on this?
29. If you needed help and advice on health related issues, please tell us where you went for this help and advice.

### Children/Education

30. Do you have children?
31. At the time of transitioning, were your children
32. Did any of your children need to move school as a result of transition?
33. Did you know how to arrange a place at a new school?
34. Please tell us about any special educational needs and how these were affected by transition, if at all.
35. If you needed help and advice with educational issues, please tell us where you went for the help and advice.
36. If you are in England, are you aware that children remain eligible for service pupil premium for a 6 year period after transitioning?

**Dependant relatives**

- 37. At the time of transitioning, did you have any other dependants? (e.g those who may be financially or physically dependant on you)
- 38. Please specify who your dependants were.
- 39. Were they affected by transition?
- 40. Please specify how they were affected.

**Employment - Service leaver**

- 41. Did the Service leaver have a job to go to after they left?

**Employment - Spouse/Partner**

- 42. At the time of transitioning, was the Spouse/Partner employed?
- 43. If they were not employed was the spouse/partner
- 44. Were you aware of any of the services available to help spouses/partners find employment?
- 45. If yes, please tell us those that you were/are aware of and if you have ever used/contacted them.
- 46. Did you know that spouses/partners are eligible to attend some Career Transition Partnership (CTP) briefings?
- 47. Has the spouse/partner used any CTP services?
- 48. If yes, please specify which

**Financial**

- 49. Did you seek financial advice for transitioning?
- 50. Please specify the organisation(s) and/or people you have used for this advice.
- 51. As a result of transition did you think you would be
- 52. Since transition has been completed would you say you have been

**General**

- 53. What do you think were the main challenges for your transition?
- 54. If you have any comments on your ratings, please place them here
- 55. Please tell us about any sources of help or advice you used during your transition (or since as an ex Armed Forces family) that you haven't already told us about.
- 56. As a spouse or partner, did you see any of the documentation given to the Service leaver?
- 57. If you answered Yes to the previous question, what did you see and did you find it useful?
- 58. Did you show any documentation (e.g the service leavers guide) to your spouse/partner?
- 59. Do you have any ideas of how families could best be supported through the transition period? E.g a webpage, information sent to the family, Facebook groups etc.

**The final part - personal data**

- 60. What rank was the Service leaver?
- 61. How long did the Service leaver serve in the Armed Forces?
- 62. Please use this space to tell us anything else about your transition that has not been covered.

## Appendix 6.3 - Survey infographic

The infographic was produced to illustrate the key findings of the online surveys.

# TRANSITION SURVEY

## from military to civilian life, the families' journey



“If anything could come out of this survey please let it be help and preparation for the whole family on what to expect and the emotional cycle of change that happens”



“everyone in the family is affected by transition ...the financial impact affected all of us”



Families want to be involved in, and to help with their Service Leaver's transition



“More preparation for us [spouses and partners]”

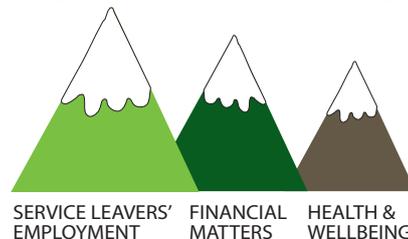
“I do miss support from military families”

“I found settling in a civilian area quite hard at first”



“I think there should be some input with mental health and the impact of leaving the Service”

### Highest rated challenges



“My children often tell me they don't feel as safe”



“Nothing prepares you for the additional expenses in civvy street”

| Leaving survey - don't know where to go for advice |     |
|--|-----|
| Welfare services for ex Armed Forces and families  | 51% |
| Housing  | 29% |
| Health   | 40% |
| Education  | 33% |
| Spousal employment                                 | 72% |

“We believe the challenges of leaving are better than staying”



thought quality of life would be better after transition

## Appendix 6.4 - Three interim reports' executive summaries

The three interim reports were produced as each of the three key phases of research were concluded.

### Tri-Service Family Transition project Evaluation of Services Interim Report September 2017

#### Executive summary

Through the EoS, the Tri-Service Family Transition project reviewed over 70 information, advice or support services. From a wealth of provision, we identified examples of good practice, looking for those services that are available for family members AND include reference to transition AND are marketed in an accessible, family-friendly way. Amongst the examples of best practice, we found that many were specialists in their field and focussed on a narrow theme of delivery. This evidence suggests that **where an organisation offers services in a narrower, more specialist field, those services are closer to best practice**, in the context of this EoS, than those who offer a broader base of services.

There is a **lack of services that are designed to support families in transition**. Few services are designed, delivered and marketed to meet the needs of this specific audience, despite widespread acknowledgement that families play a critical role in successful transition. There is, therefore, scope to develop a service which takes best practice beyond a service being available to families, to a service that is designed specifically for families, considering their unique needs, both in terms of the content of the service and the ways in which families can access it.

Either as part of this service or as a service in itself, a **single directory of transition support services** would help a family identify the sources of information, advice and support it needs. This could be developed from existing directory resources already in the marketplace and/or by an organisation with the necessary understanding of families' needs specifically.

We found **no services provided solely for Foreign & Commonwealth families in transition** or for **children in transition**, despite these being complex issues for some. Further work needs to be done to identify the specific needs of these groups.

#### Conclusions

Of the services we identified as examples of good practice, i.e. those that are available for family members AND include reference to transition AND are marketed in an accessible, family-friendly way, many were specialists in their field and focussed on a narrow theme of delivery. For example, Housing Options Scotland (housing), the Forces Pension Society (money), CEAS (education), Recruit for Spouses (spousal employment/training), Step into Health (spousal employment or training), RBLI Lifeworks (spousal employment/training), and NHS England (health and wellbeing). Exceptions included the College for Military Veterans and Emergency Services, Questionline and some local authorities, which offer services that cover a broad range of topics. This evidence suggests that where an organisation offers services in a narrower, specialist field, those services are closer to best practice, in the context of this EoS, than those who offer a broader base of services.

None of the services we evaluated are transition-specific, instead they include transition within a broader remit of in-Service and/or post-Armed Service life. There is a lack of services that are designed to specifically support those in transition.

Some services provide good information that is relevant, accurate and up-to-date, however, very few services are aimed directly at families. Few of the services are delivered and marketed in such a way that has been tailored to this audience and its unique needs. The exceptions to this are the three families federations that exist solely to

support the families of SP and those in transition up to a limited period beyond a SL's end of Service. The services provided by these organisations are family-friendly, make no assumption of prior transition knowledge and the information provided is tailored for families. However, of the three families federations, the NFF's transition-specific information was presented in the most transition-specific manner with standalone, downloadable information sheets. The RAF FF and AFF offer comprehensive information on all the key areas of transition, but only via links on a transition page to other pages on their sites, which can cause confusion as it may appear to be less transition-focussed.

We found no services provided solely for F&C families in transition, despite this being a complex issue for some.

We found very few services that provided information, advice or support for, or to the parents of, children in transition.

## Recommendations

### 1. Provision of a service that is designed *specifically for family members in transition*.

- a. Such a service should address the full range of transition-related issues.
- b. It would need to be presented in a family-friendly way that makes it easy for families with no prior knowledge of transition to understand.
- c. The service should be marketed in a creative way that helps families find it, perhaps via other services that have been identified via this EoS and without any reliance on the Service leaver.
- d. The unique differences between the Royal Navy, Army and Royal Air Force would need to be considered both in terms of the content of transition support services and the ways in which it is made available to families.
- e. This service could be part of an existing, broader service, not necessarily something brand new. There is value in building on the reputation and relationship with families that some organisations, such as the families federations, already have.
- f. Further work could be done to better understand how to improve families' engagement with transition to inform the design of this service.

2. **A single directory of *transition support services*** would help a family identify the sources of information, advice and support it needs.

- a. This does not need to be created from scratch, but could instead build on existing resources in the marketplace, such as the Veterans Gateway or Veterans Assist in Scotland.
- b. The language used in such a resource should be carefully considered: it must avoid military speak and would ideally not include 'veterans' in the title, but rather something more all-inclusive and welcoming, such as 'Armed Forces community' so that families do not feel alienated and can better relate to the service on offer.
- c. Further work could be done to better understand how to improve families' engagement with transition to inform the design of this service.

### 3. **The lack of transition support for Foreign & Commonwealth families in transition should be addressed**

- a. Further work needs to be done to identify the specific needs of this group and if/what support would be of value.

### 4. **The lack of transition support for children in transition should be addressed**

- a. Further work needs to be done to identify the specific needs of this group and if/what support would be of value.

## Tri- Service Family Transition project

### Survey interim report

### Executive summary

### January 2018

This is the interim report containing the results and findings of the Tri-Service Transition Survey. The survey was hosted on the families federations' websites and ran from 5 September 2017 until 27 October 2017.

#### Summary of key findings and conclusions

The Transition survey provides a current and live snapshot of the respondent's individual experiences of transition. The data gathered enriches and informs our understanding of the experiences of transitioning families.

- Families indicated that they **did want to be involved** in their Service leaver's (SL) transition. **They demonstrated that they too, were affected by transition.** For families to be fully and positively engaged in the transition process, information needs to be made directly available to them. Consideration needs to be given to ensuring information is presented in a way that is physically accessible via **well-marketed websites supported by social media**, and that the language, tone and style of transition information is more **relevant and understandable**.
- **Awareness of sources of support, information and advice is low amongst families.** Organisations that say they provide services for family members as well as SLs/veterans should consider adapting their approach to make their services more 'family friendly' and visible. There could be value in **a more proactive approach to informing families about the support available** so that it isn't discovered only at times of need, but as part of planned information-gathering, as families often do not know what support they need, or know where to look for it.
- Families need help with understanding the **financial realities** of transition, especially the costs involved with living outside of the Services.
- **Attention needs to be paid to the 'softer' elements of transition** and the value placed by families on informal, non-Service led support networks, such as friends and neighbours. How can these channels be utilised to best effect?
- Consideration needs to be given to **the emotional wellbeing and resilience of families during transition** and how best they can prepare for, and seek advice where necessary for what they, and the SL might experience during transition.
- Efforts to capture and **promote examples of 'successful' family transitions would help to inspire and educate** those embarking on the process and ensure that others benefit from lessons identified. This could go some way in dispelling unhelpful and often inaccurate mistruths about transition and encourage others to take a more positive and proactive approach.
- Evidence from the survey indicated that **feelings of a lack of control were exacerbated in unplanned transition cases including medical/administrative discharge.** Further work is recommended in collaboration with existing support services, looking at how to support families in these situations.

**Conclusions and Recommendations**

| Conclusion   | Recommendation   |
|--|--|
| <b>Information provision</b>   |  |
| <p>Families who responded indicated that they do want to be involved in, and to help with, their SL's transition. The whole family are affected, not just a SL.</p> <p>Existing information can be useful if it reaches the family, but families' access to it is limited and the content and/or style of it may be unhelpful. (Section 2.8)</p>   | <p>Information needs be provided directly to families: suggestions include a dedicated website and a Facebook page to ensure it is physically more accessible. Information needs to be targeted for a non-serving audience to make it more relevant and understandable; this includes consideration of the language, tone and style. It needs to deliver the advice and information that families have indicated that they need. This may include relevance to a wider family who sometimes take on the role of supporting a SL in transition.</p> |
| <p>Families' awareness of support services available to them is low, particularly around healthcare needs, education or childcare-related issues and spousal employment.</p> <p>(Section 2.3.3, 2.4, 2.6.2, 2.7)</p>   | <p>Families need help to better identify sources of support, information and advice. Such sources should consider adapting their approach to make them more family friendly and inclusive, so it is not just aimed at the SL, but at the entire family. Education and publicity needs to be proactive so that awareness is raised before the point of crisis, enabling families to plan effectively.</p>   |
| <p>Families and SLs can be surprised at the financial realities of life after Transition. (Section 2.7)</p>  | <p>Families could benefit from more advice and help in understanding the true costs of transition and the costs of living outside of the Services to help with preparation and planning.</p>   |
| <b>Expectations</b>  |  |
| <p>There is evidence among our cohort that there is, in some cases, a good level of preparedness for transition.</p> <p>(section 2.1.4, 2.2, 2.3)</p>  | <p>Efforts should be made to capture and promote examples of 'successful' family transition in order to inspire and educate those embarking on the process and ensure that others benefit from lessons learned.</p>  |
| <p>The intangible, informal support available from living amongst a military community was cited more frequently than the practical, tangible elements of a move, as causes of concern to families. Families talked about the difficulties in making friends and that the support and opportunities outside of the Service community, particularly for children, was distinctly less.</p> <p>(Section 2.2)</p> | <p>Attention needs to be paid to the 'softer' more holistic elements of transition, with some preparation for the SL and family of what they might experience during and after transition, to encourage greater resilience from our already resilient families.</p> <p>This includes guidance and preparation on the health and wellbeing implications of transition and how to find help and advice for these, especially, but not exclusively, in cases of unexpected or unplanned transition.</p>   |
| <b>Other</b>   |  |
| <p>Our evidence suggests that the uncertainty and feelings of lack of control that can surround transition are exacerbated in cases of medical/administrative discharge.</p> <p>(Section 2.3.2)</p>  | <p>Families need access to relevant information in a timely manner to be able to support their SL during transition. We would recommend further, more detailed work within these communities of Service leavers and their families, in collaboration with existing support services.</p>   |

## Tri Service Families' Transition project

### Family case study interim report

### September 2018

#### Executive summary

This interim report is a presentation of the qualitative data gathered through the family case study element of the wider Tri-Service Families' Transition project. Through previous research, the Forces in Mind Trust identified that 'the whole family is transitioning, not just the Service individual.'<sup>1</sup> This report seeks to further explore this finding.

Throughout the report there is a representation of families' lived experiences, feelings and thoughts as they move through the transition process. As a result, it takes on a different tone to the previous interim reports in order to reflect the families' voices and experiences.

The report specifically looks at seven different aspects of transition: housing, Service leaver (SL) employment, finance, education, spousal employment, healthcare and wellbeing. In each section of the report we explore the different challenges that families face and the impact that it has on them.

Families rated **SL employment, finance** and **wellbeing** as the most challenging aspects of transition.

Interlaced between the different aspects of transition are recurring themes that have arisen from the research:

- **Families want to be involved.** Transition affects the whole family, not just the SL. Spouses take on equal responsibility for the family's transition and call for family-friendly transition information and advice to be sent directly to them.
- **Plan in advance.** Those who have planned early, bought and settled in their own home, and where the SL has found a job before their final day of Service, experience fewer challenges in their transition.
- **All aspects of transition are interlinked.** Transition cannot be viewed as a linear process as all of the different aspects of transition affect each other. For instance, a housing decision affects all other aspects in a variety of ways.
- **Unexpected and unplanned transitions experience greater challenge.** Due to the nature of some transitions, families have shorter time periods or do not plan adequately for them, and as a result experience greater challenges in their transitions.
- **A level of uncertainty and anxiety is inevitable during transition.** The degree of challenge that families face directly relates to the amount of uncertainty and anxiety experienced. In reducing the level of challenge, we reduce the level of anxiety.
- **The wellbeing of families is affected by transition.** Leaving the Armed Forces impacts personally on each member of the family.

The report contains 15 recommendations, which can be seen in full below.

<sup>1</sup> 2013 Transition Mapping Study, Evaluation Report; Arkenford, January 2017.

**Conclusions and Recommendations**

| Conclusion  | Recommendation   |
|---|--|
| <b>Housing</b>  |  |
| <p>A delay in planning for future housing and difficulties in finding information regarding the vacation of Service Family Accommodation (SFA) leads to challenges in finding a suitable property when leaving the Armed Forces.</p>  | <p>Families living in SFA should consider their post SFA housing options at the earliest opportunity.</p> <p>Clearer and more concise information detailing the actions and timelines for vacating SFA could be made directly available to families.</p>   |
| <p>Those facing unplanned transition, who live in SFA, find housing more stressful than those who have planned transitions. This can be compounded by the nature of medical discharge, which may include ongoing physical or mental conditions which can hinder the Service leaver's ability to be involved in the process.</p> | <p>SLs and families facing unplanned transition could be made explicitly aware that they are able to apply for further time to stay in SFA and their entitlement to specific moving allowances.</p>  |
| <p>Evidence suggests that families are unaware of the implication that receiving a pension lump sum can have on their social housing options.</p>   | <p>More awareness could be made of the social housing implications of receiving a pension lump sum and of who to contact with any queries or concerns regarding their social housing options.</p>  |
| <b>SL employment</b>  |  |
| <p>Late notification of the granting of extension to Service leads to huge amounts of uncertainty.</p>  | <p>If a SL has applied for an extension of Service, particularly around the timeline of a normal planned exit from the AF, the Service could work to minimise delay in decision making and notification to families.</p>   |
| <b>Finance</b>  |  |
| <p>SLs spoke highly of the Financial Aspects of Resettlement (FAR) briefings and the information and advice that was already supplied, but felt that this could be extended to include information about potential financial challenges and how to best prepare for them.</p>   | <p>The FAR briefings could be tailored to include information on recognising and preparing for potential financial challenges after transition. More work could be done to promote this to families and for the brief to be made available before resettlement starts.</p>   |
| <p>There is a reliance on the accuracy and timely payment of pension lump sums for those who experience both unplanned and planned transition.</p>  | <p>Further work needs to be done to ensure that SLs and their families know that it can take up to 28 days to receive their pension gratuity.</p> <p>Families should be encouraged not to rely on the lump sum payments for time-specific expenditure, such as a rental deposit.</p> <p>More awareness could be made of who to contact with any queries or concerns regarding their pension.</p> |

|  |   |
|--|---|
| <p>Evidence suggests that financial challenges are more complex for those who chose to settle abroad, with families being unable access the support and advice they need.</p> <p>Financial challenges are inflated when the transition process is unexpected and of short duration.</p>  | <p>Generic financial advice, such as how to transfer pensions and lump sums, as well as more specific advice about how to maintain National Insurance contributions whilst living abroad, could be made available to families as they transition.</p> <p>Financial education and advice could be offered to Service personnel and their families throughout their careers, encouraging and enabling them to plan for their future. This could include a tri-Service adoption of the Army HARDFACTS model.</p> |
| <b>Education</b>   |   |
| <p>Families who are relocating to new areas during their transition can face challenges in finding suitable school places for their children. Such families are not explicitly recognised as members of the AF community during their final move out of the AF.</p>  | <p>We ask the MOD to consider a formal inclusion of families in transition within the definition of the AF community, to encourage local educational authorities to include this cohort within their schools' admissions policy.</p>  |
| <p>Evidence suggests that there is little to no awareness of the continued provision of Service Pupil Premium (SPP) beyond transition, or how this can be used to support ex-Service children.</p>   | <p>More work could be done to promote the extended provision of SPP for six years beyond transition.</p> <p>Examples of best practice could be made available to provide guidance to parents and schools on how SPP can benefit Service children post-transition.</p>   |
| <b>Spousal employment</b>  |   |
| <p>Evidence suggests that a lack of childcare and support network, often exacerbated as a result of time in the AF, has an impact and poses a serious challenge to many spouses who want to work during and after transition.</p> <p>Little awareness was demonstrated of military spousal employment organisations to help spouses navigate their transition.</p> | <p>Greater promotion of military spousal employment organisations, and civilian childcare options, could be made directly available to spouses during the transition process.</p>   |
| <b>Healthcare</b>  |   |
| <p>Evidence suggests that the impact that pre-existing, complex medical conditions has on families moving as a result of transition, has led to families making difficult choices to ensure that treatment can be completed.</p>   | <p>We ask the MOD to consider a formal inclusion of families in transition within the definition of the AF community, and to encourage NHS trusts to consider members of this cohort who are already on waiting lists if they have to transfer their care when leaving the AF.</p>  |
| <b>Wellbeing</b>   |   |
| <p>There is little support available directly for families to support them in the practical aspects of transition. Families felt unprepared to support their SL through the emotional journey that they face when leaving the AF.</p>  | <p>Transition information written specifically for families could be made directly available to them to support them in all aspects of transition.</p> <p>More awareness and preparation for the emotional pathway experienced by the SL during transition could be made available to families.</p>   |

|   |   |
|---|---|
| <p>When leaving the military community, families can often feel lost without the informal support networks that they have built. This is compounded through not knowing who they can turn to for help and advice.</p> | <p>Service organisations could improve signposting for families to charities and services in place, including mentoring programmes which support families through transition.</p> <p>Some Local Authorities (LA) have already produced AF webpages providing information and advice for serving and ex-AF families. We invite other LAs to design similar webpages.</p> |
| <p>Irrespective of the level of challenge and uncertainty faced during transition, all of our families highlighted the need to plan for transition as early as possible and prepare for civilian life.</p>            | <p>Service organisations could promote examples of good practice and guidance to encourage families to plan for a future beyond the AF. This includes identifying with and engaging in the transition process as early as possible.</p>   |

## Appendix 6.5 - Project reach

The three Transition Liaisons sought to effect real-time change by meeting with relevant stakeholders throughout the course of the research.

| Meeting/Event/Visit  | Objectives of meeting/event/visit   | Outcomes of meeting/event/visit  |
|--|---|--|
| AFF Research Symposium   | To host an interactive workshop on families in transition for delegates.  | Our sessions were well-attended with a number of conversations still ongoing.  |
| MOD Armed Forces Covenant Team   | To understand how the AFC can be leveraged to support families in transition.   | An invitation to run a transition breakout session at the 'AFC in the Community' Conference, 2018.   |
| Barclays AFTER/VETS Programme  | To understand more about how the AFTER and VETS programmes support Service leavers and explore how they could be extended to include support for families.            | VETS Programme to include much more information about the support that it can and does provide for spouses on their website. To open up their VETS Programme to include spouses giving them access to their mentoring programme and jobs' board. |
| BFRS Transition Fair, Catterick  | To understand if/what interest in such events families have and if/how useful they are to them.   | Very little interest in the event from families: scope to explore how FFs could be involved in these events and similar ones hosted by, e.g. CTP to ensure content is relevant to families and event is accessible and attractive to them.       |
| BSI Awards, Manchester   | Nominated as a finalist in the The BSI Resettlement Awards 2017 in the category of The Nationwide Award for Outstanding Contribution to Resettling Military Families. |  |
| Career Transition Partnership (North & Overseas; Central; Portsmouth)                | To clarify if/what elements of CTP family members can access and what scope there is to expand/adapt services to be more suitable to families.                        | CTP Manager North confirmed that he is happy for spouses to make use of any CTP RRC North facilities (and the CTP website) subject to that being approved by the SLs on each course.   |
| Cobseo   | To gain an understanding of the charities within the Cobseo cluster and which of them support transition.   | Cobseo were intrinsic to the publicity of the Families Transition project, the recruitment of families for the case study element and publicity of the survey.   |
| Cross-Party Group for Veterans and the Military Community at the Scottish Parliament | To inform the group of our project and how our findings can inform ongoing work within Scotland to support AF families who wish to settle in Scotland.                | An ongoing relationship with the members of the group and an invitation to present our report findings to them at the end of the project.  |
| Edinburgh Napier University  | ENU is keen to better understand our work, the needs of Army families and explore if/how any of their work could be extended to families.                             | Dr Mandy Winterton attended AFF's 2018 Research Symposium.   |

|   |  |   |
|---|--|---|
| Financial Aspects of Resettlement (FAR) Brief             | To gain an understanding of the content that is presented in the brief.  | A good understanding of the content that is delivered during the brief and an opportunity to feed back to CTP manager on how this could be improved and publicised better so that more families could attend. |
| Housing Options Scotland                                  | To understand the work of Housing Options Scotland in supporting families settling in Scotland after transition.   |   |
| HQ Air  | To discuss development of the RAF Transition Policy.   |   |
| Lifeworks   | Discuss and understand Lifeworks programme and talk about take up.   |   |
| JSHAO   | To share details of the work we are doing and the findings of our research to date, learn more about Civilian Housing Briefs and families' take up of the course; to attend a brief to experience it first hand. | An introduction to the new e-learning version of the Civilian Housing brief.  |
| Leeds Armed Forces Covenant Group                         | To brief the meeting on our project.   | Leeds to develop webpages for Armed Forces - hopefully fully inclusive for families   |
| Lincolnshire Community Voluntary Services                 | To talk about support for Armed Forces personnel/leavers from CVS and advise on interaction with Armed Forces for voluntary services.  |   |
| MOD's London Community Covenant Conference                | To attend as delegates and deliver an interactive break out workshop on families in transition.  | All three break out sessions were well attended and feedback via the MOD was very positive.   |
| Veterans and Families Institute, Anglia Ruskin University | To brief on our project and learn about ARU's work in this area.   |   |
| Military Corrective Training Centre                       | To gain an understanding of the pathways for Service leavers being discharged under this premise.<br>To understand the support that is given to these Service leavers and their families.                        | An understanding of how support extends beyond employment and into the holistic elements of transition, including involving families too.   |
| MOD AFC team  | Quarterly meetings to brief each other on the emerging Transition Policy and the progress of the Families in Transition project.   | The Transition Liaisons have been invited to take part in the formal consultation of the emerging MOD Transition policy (timeline tbc); wholly supportive of a number of our emerging recommendations.        |
| MOD TESRR   | To gain a better understanding of TESRR's remit and if/how our project sits within this area of work.  |   |
| Naval Medical Board                                       | To gain an understanding and insight into the medical discharge board and process.   | Attended the medical board to experience the medical discharge process, what support is given and how the family is supported through the process.  |

|   |  |   |
|---|--|---|
| Naval Resettlement Centre, Portsmouth                     | To understand the role of the RRO's, the different exit pathways and what information and advice is given to Service leavers during their resettlement interviews; to understand how the current resettlement policy is delivered throughout the RNRM. To give a presentation about the Family Transition project and what we are trying to achieve.           | Ongoing open dialogue with an introduction to all RNRM RRO's and publicity of our project as well as help with the recruitment of families for the Case Study element of the project. |
| North Yorkshire County Council                            | To raise awareness of family transition issues.  |   |
| Personnel Recovery Unit North (PRU N) Catterick           | To better understand what a PRU is and how it works, what process/pathway a SP experiences and if/what family 'touchpoints' this includes.   | An understanding of the WIS process and the PRU induction - confirmation of no specific touchpoints for families.   |
| Portsmouth City Council                                   | An understanding of the work that Portsmouth City Council is doing to support Service leavers and their families and to inform them of the work of our project.  | The emerging findings of our work are to inform their needs assessment.   |
| Public Policy Exchange conference                         | To attend as delegates.  | An appreciation of our position as subject matter experts in this field.  |
| RAF Community Support                                     | To brief on progress of research, discuss findings of survey and case studies and talk about future work in transition.  | Agreement to continue to work together.   |
| RAFA  | To understand work of RAFA in this area for EoS.   |   |
| Army Regional Command (Forward)                           | I met with Allison to better understand the broader retention and resettlement piece in relation to families.  | Allison introduced me to her IERO colleagues based in Catterick and suggested they talk me through the current resettlement pathway.  |
| Regional Resettlement Officers Conference                 | To understand role of RROs and deliver brief at the conference about the project   |   |
| Royal Marines Resettlement Centre                         | To understand the role of the RRO's, the different exit pathways from the RM and what information and advice is given to Service leavers during their resettlement interviews. To understand how the current resettlement policy is delivered throughout the RM. To give a presentation about the Family Transition project and what we are trying to achieve. | An understanding of the uniqueness of RM life and the exit pathways that they follow including specific tailored support to WIS. Contact made with the RNRM Medical Discharge Board.  |
| Royal Naval Association and the Royal Marines Association | To understand the support of the Shipmates and Oppos programme for RNRM Service leavers and how this support extends to families.  |   |
| Special Boat Service Association                          | To understand the support that they give to SBS Service leavers and how this extends to their families.  |   |

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| SP Support Team - Veterans Welfare        | To learn more about the tri-Service transition policy that is currently being developed and influence where possible.  | Regular meetings for the project with the team; have been invited to take part in the formal consultation of the emerging policy.   |
| SSAFA (RAF Contract staff at Wittering)   | To understand work of SSAFA under RAF contract and relevance to transition project   |   |
| SSAFA Mentoring Scheme                    | We met with the SSAFA team to understand more about the scheme and its availability to families.   | Confirmation that families are eligible for the scheme's support, both via their SL and independently, and that the current pilot looks set to continue indefinitely; potential for FFs to contribute to the three-day mentor training programme. |
| The Behavioural Insights Team (BIT)       | To gain a mutual understanding of each others projects and how they will inform each other.  | An ongoing conversation about the progress of the projects and how we can support each other  |
| York St. John University                  | To attend the Military Human course and understand the content of the course and how this is delivered.  | Further conversations with Nick allowed for us to discuss how to weave family into his presentation - an open conversation continues.   |
| The Royal Marines Charity                 | To understand the support that they give to Royal Marine Service leavers and how this support extends to their families.   |   |
| The Veterans Gateway                      | To understand how VG markets its services to families and discuss options for making the service more accessible to family members.  |   |
| The White Ensign Association              | To understand the support of the White Ensign to Service leavers and to understand the content of the 'Your Future' and Financial Awareness Briefs and how the personal interviews can support both the Service leaver and their family. |   |
| Transition conference at Regional Command | To attend the two day transition conference and brief the group on our project.  |   |
| Transition Support Flight, Brize          | To understand work of only RAF Transition support unit   |   |
| Veterans Research Hub                     | An understanding of the role of the Veterans Research Hub and we can use it to find research in similar transition areas.  |   |

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| Warwickshire County Council<br>Armed Forces Covenant Team | Phil approached us to ask if we would review parts of the e-learning package he is writing to ensure it is appropriate for families in transition. | Had part in writing, reviewing, testing and ensuring the inclusion of families in the tri-Service transition e-learning package that is to be included on the AFC website as a part of a training package for those leaving the Armed Forces. |
| Welsh Government  | Talk about support for Armed Forces in transition in Wales for EoS.  |   |

## Appendix 6.6 - Tri-Service Resettlement Pathway

### '1st Line support'

- From before and during the point at which the SP decides to leave.
- Objective: to load SL onto the resettlement pathway at the earliest opportunity and to ensure that they are aware of the next steps.
- Unit based; CO's responsibility.
- CoC to load SL onto system from earliest entitlement opportunity. In cases of medical discharge, SLs can be loaded onto the resettlement system in advance of receiving confirmation of the final date of Service, once the Unit Healthcare Committee has decided that discharge is the most likely outcome.
- Delivered via Resettlement Information Staff (RIS):
  - Royal Navy: Education & Resettlement Officers (ERO) in all units and establishments
  - Army: Unit Resettlement Officers (URO) and Unit Resettlement Clerks (URC) in all units
  - RAF: Resettlement & Education Coordinators (REC) on all stations
  - Plus ESL staff: specific, dedicated staff in each unit as designated by CO in the form of a Unit Briefing Officer (UBO) to conduct individual or group briefings and a Unit ESL Coordinator (UEC) to ensure UBO briefings are undertaken, forms are completed and referrals are made to Future Horizons.

### '2nd Line support'

- From as soon as discharge is confirmed as likely, or SP's JPA status is updated.
- Objective: to provide advice and guidance on most suitable resettlement package according to individual.
- Facilitates referral to Career Transition Partnership (CTP); by Service Resettlement Advisors (SRA):
  - Royal Navy: Naval Resettlement Information Officers (NRIO) at Base Learning Development Centres
  - Army: Individual Education & Resettlement Officers (IERO) and AGC (ETS) Officers at Army Education Centres (AEC) and Theatre Education Centres (TEC)
  - RAF: Each RRO (RRO=? ) is allocated a group of RAF stations to visit regularly.
- SRAs deliver Resettlement Advice Briefing (RAB), the only mandatory element of resettlement for a SL, which includes reference to SL's responsibilities and what they can expect from others, information about financial support/entitlements, support agencies, resettlement courses and briefings, education and training opportunities and information about CTP. This is to be delivered within one month of Notice To Terminate and is aimed at encouraging SLs to consider all their options, including staying in the military (in which case the SL is referred to the internal learning and development provision) and to refer SLs to CTP.
- Plus other discretionary services:
  - Final 1:1 interview not later than six months before discharge at the discretion of the SL
  - SRAs also maintain strong links with COs, RRCs and RTCs, RFEA and OA; advise SLs on cessation of PAX insurance.

### '3rd Line support' = Career Transition Partnership (CTP)

- From between two years before and two years after discharge.
- Objective: to provide resettlement support, career transition advice and training opportunities to all SLs.
- Across UK and Germany via network of:
  - Regional Resettlement Centres (RRC) in Rosyth, Catterick, Cottesmore, Tidworth, Aldershot
  - Resettlement Centres (RC) in Aldergrove, Sennelager, Plymouth, Portsmouth, Northolt
  - Regional Training Centre (RTC) in Aldershot
  - Employment hubs in Catterick, Pirbright, Plymouth
  - Personnel Recovery Units (PRU) in Tidworth, Catterick, Colchester, Edinburgh, Germany.
- Transition, training and employment support for all SLs via:
  - Core Resettlement Programme (6+ years' Service or MD)
  - Employment Support Programme (4-6 years' Service)
  - ESL Future Horizons programme
  - WIS CTP Assist programme.
- CTP engagement begins with three-day CTW or a 1:1 interview with a career consultant.
- Some CTP delivery subcontracted to the third sector (RFEA and RBLI).
- RRC Managers are responsible for liaison between SRA, RIS and TESRR (and CoC).
- Career Consultants support and guide SLs including working with SLs to develop a Personal Resettlement Plan (PRP) and are alert to SLs' vulnerabilities.
- Employment Advisors (EA) work with ESL and "those at risk of not achieving employment or vocational outcomes".
- Specialist Employment Consultants (SEC) work with medically discharged SLs on CTP Assist.

[nff.org.uk](http://nff.org.uk)  
[aff.org.uk](http://aff.org.uk)  
[raf-ff.org.uk](http://raf-ff.org.uk)

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