

MILITARY FAMILIES AND TRANSITION

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THE CENTRE FOR
SOCIAL
JUSTICE

Military Families and Transition
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Contents

About the Centre for Social Justice	2
Director's preface	3
Members of the CSJ Working Group	5
Special thanks	10
Foreword	11
Executive summary	12
Introduction	20
1 Family stability	23
1.1 Relationships in the military	24
1.2 Supporting relationships	29
2 Spousal employment and training	39
2.1 Context	40
2.2 Barriers to spousal and partner employment	40
2.3 Current opportunities and initiatives	45
2.4 Extending outreach	47
2.5 Improving opportunities	49
3 Children's education	55
3.1 Effects of military life on child development	55
3.2 Addressing the challenges	62
4 Mental health, alcohol and domestic abuse	71
4.1 Mental health	72
4.2 Alcohol and military families	77
4.3 Domestic violence	82
4.4 Common themes	85
5 Serious personal debt	87
5.1 Why tackling problem debt matters	87
5.2 The challenge	88
5.3 The current response for military families	89
5.4 Tackling the issues	92
Appendix: All recommendations	101

About the Centre for Social Justice

Established in 2004, the Centre for Social Justice (CSJ) is an independent think-tank that studies the root causes of Britain's social problems and addresses them through recommending practical, workable policy interventions. The CSJ's vision is to give people in the UK who are experiencing the worst multiple disadvantage and injustice, every possible opportunity to reach their full potential.

Since its inception, the CSJ has changed the landscape of our political discourse by putting social justice at the heart of British politics. This has led to a transformation in government thinking and policy. The majority of the CSJ's work is organised around five 'pathways to poverty', first identified in our groundbreaking 2007 report, *Breakthrough Britain*. These are: family breakdown; educational failure; economic dependency and worklessness; addiction to drugs and alcohol; and severe personal debt.

In March 2013, the CSJ report *It Happens Here* shone a light on the horrific reality of human trafficking and modern slavery in the UK. As a direct result of this report, the government passed the Modern Slavery Act 2015, one of the first pieces of legislation in the world to address slavery and trafficking in the 21st century.

The CSJ delivers empirical, practical, fully-funded policy solutions to address the scale of the social justice problems facing the UK. Our research is informed by expert working groups comprising prominent academics, practitioners, and policy-makers. Further, the CSJ Alliance is a unique group of charities, social enterprises, and other grass-roots organisations that have a proven track-record of reversing social breakdown across the UK.

The 11 years since the CSJ was founded has brought with it much success. But the social justice challenges facing Britain remain serious. Our response, therefore, must be equally serious. In 2016 and beyond, we will continue to advance the cause of social justice in this nation.

Director's preface

We all recognise that we owe a huge debt of gratitude to our armed forces for the service they provide to our country. In recent years, there have been encouraging moves from the Government to support veterans when they return to civilian life. The landmark Armed Forces Covenant has added support in areas such as school funding via the Service Pupil Premium and home-ownership through the Forces Help to Buy Scheme.

The spotlight is less-frequently focussed on military families, who face unique challenges due to the nature of life within the armed forces: constant moving, inflexible work regimes, and the repercussions of mental illness on the whole family. The Government has made some progress to address these issues: the new Armed Forces Family Strategy directly acknowledges the contribution that military families make to UK defence and details some of the changes that could be made to make military families' lives easier. However, more can still be done.

The benefits of having a secure, stable and loving family are significant for military personnel who come under numerous pressures throughout their careers. Spouses can provide not only emotional support to their partners, but also practical advice when personnel are transitioning into civilian life.

In this report we set out a plan of action that would make a huge positive difference to the life chances of military personnel and their families. The recommendations include a call for improving relationship support, supporting spousal employment and training, securing children's education, providing more resources to assist military personnel suffering from mental health issues, and improving the mechanisms that prevent servicemen and women from falling into personal debt.

This report presents an opportunity for the government to build on the good work it has already done to improve the lives of military personnel, veterans, and their families. We urge the Government to take up the recommendations contained in this report. If implemented,

these recommendations would provide a great service to the men and women who, in turn, provide a great service to us.

In publishing this report, I would like to thank Sir Mark Mans and the project's working group for their time, expertise and dedication. I would also like to thank the Forces in Mind Trust for their generous and unwavering support.

Baroness Stroud of Fulham

Chief Executive

Members of the CSJ Working Group

The following report has been written and researched by the Centre for Social Justice. We are extremely grateful for the support of the Forces in Mind Trust and the expert working group named below. The report is the work of the CSJ and does not necessarily reflect the views of either the sponsor or the working group.



Lieutenant General Sir Mark Mans KCB CBE DL
Chairman of the Working Group

Lieutenant General Sir Mark Mans retired from the British Army three years ago having held a number of senior appointments and served on the Army Board. He is currently pursuing a portfolio career as a non-executive and independent consultant and currently holds positions with various companies. He has previously contributed to the Centre for Social Justice policy development work, most recently assisting with the 'Doing Our Duty' report into improving transitions for military leavers.

As well as being a Deputy Lieutenant of Hampshire, he now devotes much of his time to charity work in the military sector. He is a Trustee with the Nuffield Trust and a Patron of The Royal British Legion Hampshire, the Defence Medical Welfare Service, the Ulysses Trust and the Veterans in Action charities.



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

Air Vice-Marshal Ray Lock is the Chief Executive of the Forces in Mind Trust, a position he took up on retiring from the Royal Air Force in 2012. As the Trust's first Chief Executive, he has worked with the Board to develop an effective strategy that will make best use of the Trust's

£35 million endowment from the Big Lottery Fund. Through developing close contacts with policy makers, the research community and service deliverers, the Trust has become recognised as a credible and independent charity whose work warrants consideration by all.

During his time in the Royal Air Force, Ray served in a wide range of operational and educational roles, including a number of tours on the Tornado GRI, and command of the Hercules base at Royal Air Force Lyneham during Operation Telic, the UK's contribution to the invasion of Iraq in 2003. With over a decade spent in 'joint' organisations, Ray brings a thorough understanding of all three military Services to the Trust's work.



Jacquie Johnston-Lynch
Head of Service, Tom Harrison House

Jacquie Johnston-Lynch is a qualified social worker with over 30 years' experience of working in therapeutic community settings. Having created a succession of UK firsts in the field of addiction, most notably the UK's first Dry Bar "The Brink" in Liverpool, Jacquie now heads Tom Harrison House, the UK's first addiction recovery centre designed specifically for military veterans, which she was also instrumental in co-founding. Her work at Tom Harrison House ranges from striving to influence government policy and military culture around addiction and alcoholism, to more hands-on therapeutic work with the veterans and family members who access the programme.

Driven by her own family history of addiction and alcoholism, and by her brother being killed by an alcoholic drink driver, Jacquie's focus is to transform all pain into purpose.



Professor Sir Simon Wessely
Kings College London

Simon Wessely is Professor of Psychological Medicine, King's College London and the President of the Royal College of Psychiatrists. He is a Consultant Liaison Psychiatrist at King's College and the Maudsley Hospitals.

His doctorate is in epidemiology, and he has over 700 original publications, with an emphasis on the boundaries of medicine and psychiatry, unexplained symptoms and syndromes, population reactions to adversity, military health, epidemiology and others. He has co-authored books on chronic fatigue syndrome, randomised controlled trials and a history of military psychiatry.



Andy Pike
Public Policy Manager at Royal British Legion

Andy Pike is Public Policy Manager at the Royal British Legion and has worked in the Legion's Public Affairs and Public Policy team since 2014. The team's work has been instrumental in securing significant improvements in provision for the UK's Armed Forces community over recent years including the setting up of an Armed Forces Credit Union, enabling Armed Forces Widows to hold onto their pension should they remarry and the creation of a Veterans Hearing Fund.

Andy has responsibility for developing the organisation's public policy position through researching and analysing issues on a range of Armed Forces and veteran related subjects, including housing, military compensation, immigration, employment, welfare benefits and the criminal justice system.

Prior to joining the Legion he held a policy role at the Royal National Institute of Blind People and was Vice-Chair of a leading health charity coalition, Patients Involved in NICE. In addition Andy has been elected as a Camden Public Governor of the Camden and Islington NHS Foundation Trust which provides the London Veterans' Assessment and Treatment Service, and has previous experience of working in the Social Housing sector.



Air Vice-Marshal, David Murray
Chief Executive Officer/Controller at Soldiers, Sailors, Airmen and Families Association (SSAFA)

Air Vice-Marshal David Murray is the CEO/Controller of SSAFA, a leading UK Armed Forces charity which annually supports over 100 000 serving personnel, veterans and their families. SSAFA currently employs 540 paid staff, mainly health and social care professionals providing services to the serving military and their families in 14 countries overseas and also has over 7,000 volunteer caseworkers who mainly support veterans throughout the UK.

He retired from the RAF in 2012 following a 33 year career and his last tour of duty was in the MOD as the Assistant Chief of the Defence Staff (Personnel and Training). Amongst other things, he was responsible for strategic level world-wide welfare support to serving personnel and their families. In addition, he led UK government liaison with military charities and veterans' organisations. A trustee of both the RAF Charitable Trust and the Armed Forces Parliamentary Trust he is also a member of the Cabinet Office-led Armed Forces Covenant Reference Group, advising wider government.



Louise Simpson
AFF, Evidence Director, Army Families Federation

Louise Simpson is the Evidence Director for the Army Families Federation (AFF) and has worked for AFF for 8 years. The Evidence Branch is responsible for the evaluation of evidence gathered by AFF's network of staff across the world as well as dealing with specific family issues that often require multi-agency involvement to resolve. Recruited to oversee the implementation of a more evidence based approach, Louise specifically deals with analysis, identifying trends, developing the organisations public policy position and encouraging research on specific Army families issues.

In her spare time Louise is an Army spouse and has moved 12 times over 17 years.



Anna Wright
Director Naval Families Federation

Anna Wright passed out from Britannia Royal Naval College in 1990 and completed the Junior Supply Officers' Course at HMS RALEIGH in 1992, she served as a logistics officer for 8 years. Highlights of her time in the Service included an appointment as ADC to the Lord High Commissioner at the Palace of Holyrood, leading the Royal Navy's Compulsory Drug Testing Team and competing as part of the RN Women's skiing team. She particularly enjoyed her role as Command Course Officer at HMS DRYAD 1998–2000 and was proud to be part of the team to set up the NFF in 2003. She married Stuart, a naval logistics officer and barrister, in 1996 and left the Service prior to the birth of their second child in 2000.

Anna then re-trained as a Business and Economics teacher, completing her teaching qualification (PGCE) at Portsmouth University in 2008. She has since taught and managed in three Further Education Colleges and completed a Masters degree in Education at Brunel University in 2014.

As a Naval wife, and having enjoyed a Naval career herself, Anna has a deep understanding of the pressures Naval families face and has been relishing her role as Director of the Naval Families Federation (NFF). Speaking up for Royal Navy and Royal Marine families, she has already influenced significant policy changes to remove disadvantage for Service families and has led the organisation through a strategic review, re-brand and staff expansion.



Meri Mahew
Head of Policy, Forces in Mind Trust

Meri spent 14 years in the Royal Air Force as an air traffic control officer, serving at several bases in the UK and overseas. Following military service Meri became Director of Bridges – a medium-sized independent charity addressing a diverse range of charitable objectives including welfare, education, disability, and health.

Meri became the Development Manager for Forces in Mind Trust in May 2012, before becoming Head of Policy in June 2015.

Special thanks

The Centre for Social Justice would like to thank the many people and organisations that have kindly contributed their time and knowledge during the writing of this paper. Our thanks to go to the Working Group for their time and expertise, particularly to the Chair, Mark Mans, for his insight and direction. Special thanks also go to the Royal Air Force Families Federation for their substantial help.

We are extremely grateful to the Forces in Mind Trust (FiMT) for their generous support of this paper.

Special thanks to go to Dr Alex Burghart, Mark Winterburn, Rupert Oldham-Reid, Dr Samantha Callan, Lucy Atkinson, Kristian Henry, Liam Fouts, Oenone Scott and Daniel Bell for their ongoing assistance with this project.



About Forces in Mind Trust

The Forces in Mind Trust was founded in 2012, through an endowment of £35 million from the Big Lottery Fund, to promote the successful transition of Armed Forces personnel, and their families, into civilian life.

Our **Vision** is that all ex-Service personnel and their families lead successful and fulfilled civilian lives. Our **Mission** is to enable them to make a successful and sustainable transition. Our **Strategy** is to use our spend-out endowment to fund targeted, conceptually sound, evidence generation and influence activities that will cause policy makers and service delivers to support our Mission.

Full details of what we have funded, our published research, and our application process can be found on our web site www.fim-trust.org.

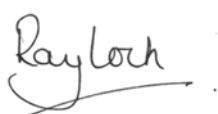
Foreword

Ray Lock, Chief Executive Forces in Mind Trust

Previous work commissioned by Forces in Mind Trust has demonstrated a clear linkage between a stable, resilient and economically prepared family, and the likelihood that the Service leaver from that family will successfully transition into civilian life after time spent in the Armed Forces. There are also many other benefits of such family resilience that contribute to the effectiveness of serving personnel, which are not within the scope of this report. So it is in everybody's interests to ensure that issues that could hinder the stability and well-being of the family are evidenced, and that the means whereby they might be addressed are credibly presented.

The seven key themes identified by the Centre for Social Justice are very familiar to all those who work with military families. What is striking is the wide range of factors that affects families, and the relatively modest cost of implementing many of the report's recommendations. I fully recognise that in some cases the evidence supporting the recommendations would not pass the most rigorous scientific test, and what works for the British Army might not work as well for the Royal Navy and Royal Air Force, where circumstances and the environment can significantly differ. It would also be fair to reflect the considerable efforts in recent years of the Ministry of Defence, who invest in families (and hope for a great deal in return) without being their employer. So in many cases this report calls for consideration of a proposed course of action, and we collectively hope that those responsible will do so.

There does remain still a lack of understanding around certain aspects – such as the causes of domestic violence, or family breakdown – and it is of course only by gaining better knowledge of such issues that we can sensibly decide what policy or service delivery should change. This justifies the time and effort Forces in Mind Trust deploys on research; but it is more important that the subsequent recommendations are energetically seized upon by those charged in any way with supporting military families as they transition into successful civilian life. For these reasons I strongly urge them to read this report with an open mind, and to support military families as they prepare for, and then go through, transition to civilian life, with both vigour and determination.



Air Vice-Marshal Ray Lock CBE is Chief Executive of Forces in Mind Trust, and a former Commandant of the Joint Services Command and Staff College at Shrivenham, and Station Commander of Royal Air Force Lyneham

Executive summary

The family unit is a powerful force in society. Families enrich the lives of their members and are the building blocks of a strong society. Couples find mutual support within committed relationships and are more resilient together than they would be alone. Further, a stable family is the best setting in which to raise and nurture children from birth to maturity.

Family relationships are particularly important for military personnel, who come under numerous pressures throughout their working life. Military spouses play a pivotal role in enabling veterans to make a successful transition from active service back to civilian life. They provide not only emotional support but also practical and financial help such as through the provision of additional income.

Yet, military families face significant challenges which can impact on the family as a unit and each individual within it. The demands of service can cause relationships to come under strain placing huge demands upon both spouses and their children. Children of military personnel often have their education disrupted by frequent moves. Health issues, such as post-traumatic stress disorder (PTSD), which affect military servicemen and women, can have knock-on negative consequences for the rest of the family.

The Government has already achieved much through its Armed Forces Covenant, which recognises the nation's obligations to service personnel, veterans, and their families. This includes:¹

- The creation of an NHS Specialist Rehabilitation Unit with £2 million grant funding;
- A Service Pupil Premium so that 60,000 Service pupils in state schools get extra support;
- Enabling spouses returning from overseas to immediately claim Jobseeker's Allowance;
- Establishing a credit union offering for military personnel, delivered by Plane Saver Credit Union, Police Credit Union and London Mutual Credit Union;
- Helping more than 5,200 Service personnel onto the property ladder through the Forces Help To Buy scheme.

However, the Government has further to go to support the service family as a unit.

¹ Ministry of Defence, *A new look for the Armed Forces Covenant*, 14 January 2016 [accessed via: <https://www.gov.uk/government/news/a-new-look-for-the-armed-forces-covenant> (13.04.16)]

Family stability

First, more must be done to support family stability to ensure couples can benefit from mutual support during their time in the military and beyond. Being in a relationship while in service is a protective factor against the development of poor mental health and alcohol misuse.² Ex-service personnel who are divorced or separated are considerably more likely to report mental illness, relationship or isolation difficulties and physical health problems than those who are not.³ Supporting couple relationships is also important to avoid the disruption that family breakdown can bring to children's lives.

However, the nature of military life places a strain on couple relationships:

- A study found that 18 per cent of UK military personnel who had been deployed for over 12 months over a period of three years reported relationship or family problems related to their deployment, as opposed 10 per cent who had been deployed for less than five months;⁴
- Evidence from the USA suggests that work/family conflict can be particularly intense because compliance with work demands is often non-negotiable.⁵

Evidence also suggests that the effects of combat experiences exacerbate stress symptoms and/or antisocial behaviour that cause problems within marriages.⁶

The Family Test

In 2014, the Government introduced a Family Test, which provides guidance to officials, asking them to consider how policymaking will impact upon family stability. However it is not legally binding. A response to a Parliamentary Question in June 2015 revealed that the Test had not yet been explicitly applied to MOD policy.

As the CSJ has previously argued, **the Family Test should therefore become statutory**. This would mean MOD and the Armed forces would have to think pro-actively about how policies relating to Forces life impact upon family relationships.

Communication with family members

As cited above, evidence suggests that long periods of deployment have a negative effect on family relationships. The impact of digital communication on the quality of couple relationships is ambiguous, with too much contact sometimes exacerbating problems where they arise.

2 King's College London, *UK Military Personnel and their Romantic Relationships: The Impact of the Recent Conflicts in Iraq and Afghanistan*, London: King's College London, 2014

3 The Royal British Legion, *A UK Household Survey of the Ex-service Community*, London: The Royal British Legion, 2014 [accessed via: britishlegion.org.uk/media/2275/2014householdsurveyreport.pdf (27.10.15)]

4 Rana R, Jones M, Keeling M, Hull L, Wessley S, Fear N, 'Mental health consequences of overstretch in the UK Armed Forces, 2007–09: a population-based cohort study', *The Lancet*, Nov 11 2014, Table 3 [accessed via: <http://www.kcl.ac.uk/kcmhr/publications/assetfiles/2014/Rona-2014a.pdf> Table 3 (23.04.16)]

5 Segal M, 'The Military and the Family as Greedy Institutions', *Armed Forces & Society*, 13, 1986, pp9–37

6 Gimbel C, and Booth A, 'Why Does Military Combat Experience Adversely Affect Marital Relations?' *Journal of Marriage and Family*, 56, 3, 1994, pp691–703

As new digital technology creates new opportunities for easy communication, a significant aspect of the application of the Family Test should be for **MoD to investigate what should be the appropriate arrangements to utilise this technology for the benefit of family stability.**

Family Hubs

Military couples would benefit from readily-available, easily-accessible relationship advice and support services. We have previously argued that such support could be achieved by refocusing Sure Start Children's Centres to become 'Family Hubs', nerve centres of family-strengthening activity with strong links or 'spokes' to all other family-related support in the community.⁷

As part of our plan for a national rollout of Family Hubs, we recommend that the Government pay particular attention to how they are implemented for the benefit of military families. A dedicated Hub or 'spoke facility' from an external Family Hub should be on every military base. Where possible, there should be good connections with off-base services to better enable transitions out of the military.

Spousal employment and training

Spousal employment can be a crucial part of a successful transition to civilian life for some military families. The stability provided by a second income, combined with the support of social networks that come as a part of working, give families more resilience at a time of change. This is particularly significant because working-age veterans are nearly twice as likely to be unemployed compared to the general population.⁸

However, the CSJ heard that there are significant barriers to military spouses finding and sustaining employment.

Poor qualifications

Spouses may have poor qualifications and skills, which make it difficult to find a job. A survey by the Army Families Federation (AFF) of unemployed British military spouses in Germany found that 86 per cent cited a lack of qualifications as the reason why they could not find a job.⁹

To address this problem, we recommend that MOD commit immediately to help all spouses of service personnel to achieve at least a Level 1 in GCSE English and Maths within four years of their spouse entering service, or four years after marrying a serviceman or woman. In the longer term, we believe that the MOD should commit to making a specific plan and dedicating sufficient resources to help all serving personnel and their spouses reach a Level 2 within four years of either entering service, or marrying a service man or woman.

7 The Centre for Social Justice (CSJ), *Fully Committed*, London: CSJ, 2014

8 The Royal British Legion, *A UK Household Survey of the Ex-Service Community*, London: The Royal British Legion, 2014, pviii [accessed via: <http://www.britishlegion.org.uk/media/2275/2014householdsurveyreport.pdf> (02.03.16)]

9 Percentage of registered personnel taking up ELC by Service, from scheme start to 30 Sept 2013 (source: TESRR)

We also believe that there is the potential to open up support available to military personnel to military spouses. Enhanced Learning Credits are provided by the MOD to assist service personnel in their professional development in preparation for transition to civilian life, but only 24 per cent take-up this offer.¹⁰ **We therefore recommend that MOD extend the existing Enhanced Learning Credits scheme offered to military personnel to their spouses and partners, and that registration becomes mandatory.**

Postings and discrimination

Even where spouses have excellent qualifications, however, they may struggle to find employment due to the nature of military postings. Every time the family changes location a spouse may lose their job and have to start again. Those living abroad, in particular, may struggle to access both education and employment opportunities. To deal with the former of these problems, **we recommend the Government either open up Student Finance England (SFE) support to service families living abroad, or make an alternative source of financial support available in order to assist with training and up-skilling.**

The CSJ heard that because military families are seen as transient, employers often overlook them, even when they have good skills, in favour of candidates who are perceived to be more geographically stable.

In order to ensure that military spouses are not disadvantaged by their military lives and that they have fair access to employment, **we recommend that the Government introduce legislation to make it illegal for employers to ask a job applicant whether they are married to someone serving in the Armed Forces.**

Children's education

A good education is paramount to children's life chances. It is therefore deeply concerning that the itinerant nature of life as a military family appears to have a significant impact on children's educational development and achievement.

Each year, 70 per cent of primary-age children in service families move schools, and many also move during secondary education.¹¹ About two in every five children who move schools do not make the expected progress during the year immediately following the transition.¹² This is because moving schools disrupts relationships with teachers and peers, disturbs routines, and leads to gaps in children's education due to variations in curriculum.

¹⁰ Unpublished survey conducted by AFF

¹¹ Ofsted, *Children in Service Families*, Manchester: Ofsted, 2011, No. 100227

¹² Department for Education and Employment, *The Impact of School Transitions and Transfers on Pupil Progress and Attainment*, Norwich: Her Majesty's Stationery Office, 1999, p6

Tackling the problem of educational instability

The Government does appreciate the difficulties that arise from school transitions for military children. In June 2014, it introduced a Pupil Information Profile (PIP). This provides some basic information for teachers about children from military families making the transition between schools. However, the CSJ heard that the information the PIP requires is still very basic. The PIP also requires parents to take the initiative to send it to schools and it does not meet the scale of the challenge children from military families face.

The most direct way to provide stability in education for children of service personnel is through places at boarding schools. Currently, MOD provides funding to help families meet private school fees. While set at a generous £15,243 per year or 90 per cent of the total, this falls well short of the average private boarding fees of £28,506 per year. Others may find a place at a state boarding school, but with 38 state boarding schools in England, competition is fierce.

We therefore recommend that DfE should encourage more state schools to incorporate boarding places into their provision through the Free Schools Programme; and that MOD should allow military families to claim the maximum Continuity of Education Allowance, regardless of whether it exceeds 90 per cent of total fees, provided it is for a place at a state boarding school.

We also need to see action to ensure that those children who do move schools receive sufficient support. As we have previously argued, Virtual School Heads have been highly effective in providing continuity and specialist support for looked after children. **We recommend that DfE explore the possibility of deploying Virtual School Heads for Service pupils.** They would act as a point of continuity for moving pupils, and work to ensure that service pupils have the support they need.

Mental health, alcohol and domestic abuse

Difficulties relating to mental health, alcohol dependency and domestic abuse may all disproportionately affect service personnel and their families due to the strains of military life.

Mental health

Between 2007 and 2013, up to 11,000 serving members of the military were diagnosed with mental health conditions including post-traumatic stress disorder (PTSD) and depression.¹³ Many more suffer from existing conditions, or go un-diagnosed and untreated.

This is a problem which is well-recognised, and there are excellent services to meet the challenge, including:

¹³ Defence Analytical Services and Advice, March 2013

- Mental Health First Aid;
- Veterans and Reserves Mental Health Programme;
- Big White Wall.

However, around 60 per cent of military personnel who experience mental health problems do not seek help, despite the fact that many could benefit from professional treatment.¹⁴

We therefore recommend that routine Mental Health First Aid training be introduced across the Forces. This would enable personnel to develop awareness and skills to help them and their families spot the signs of poor mental health and know how to respond. Such training should begin during basic training.

Alcohol abuse

It is well recognised that excessive drinking is a problematic part of military culture. One study found that alcohol consumption of 65 per cent of personnel is 'higher risk'.¹⁵

The CSJ heard that service families do not currently seek help because of perceived stigma and concern about the potential effects on a military career. The first port of call for those in the Army is often someone from the Army Welfare Service who is part of the military community, and who is therefore seen as 'part of the system'.

We believe that there is enormous potential to tackle this problem through peer support schemes. We were particularly impressed by the model of Recovery Champions in the Right Turn scheme run by Addaction, which is currently under evaluation.

Should the ongoing evaluation of the Right Turn programme show it to be effective, we recommend that NHS bodies across the UK fund schemes which train current and former military personnel and spouses who are in recovery as Recovery Champions. They should be made available to serving personnel as well as veterans.

Domestic abuse

There is a clear association between experience of combat operations and subsequent violent behaviour. Research suggests that 12.6 per cent of Regulars (one in eight) have physically assaulted someone in the weeks following deployment with there being a strong association with combat.¹⁶ Over a third of victims are someone in the family – ordinarily a wife or girlfriend.¹⁷ Similarly, men who have served in the UK Armed Forces are more likely to commit

14 Sharp L, Fear N, Rona R, et al. 'Stigma as a Barrier to Seeking Health Care Among Military Personnel With Mental Health Problems', *Epidemiologic Review*, 37, 2015 [accessed via: <http://www.kcl.ac.uk/kcmhr/publications/assetfiles/2015/Sharp2015.pdf> (30.10.15)]

15 Aguirre M, Greenberg N, Sharpley J, et al. 'Alcohol consumption in the UK armed forces: are we drinking too much?', *J R Army Medical Corps*, June 17 2013 [accessed via: <http://www.kcl.ac.uk/kcmhr/publications/assetfiles/2013/aguirre2013b.pdf> (06.04.16)]

16 BBC, 'One in eight' soldiers commits violence upon return, 24 July 2012, [accessed via: <http://www.bbc.co.uk/news/uk-18902195> (30.10.15)]; citing MacManus D. et al. 'Violent offending by UK military personnel deployed to Iraq and Afghanistan: a data linkage cohort study' *The Lancet* March 2013, [accessed via: [http://www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736\(13\)60354-2.pdf](http://www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736(13)60354-2.pdf) (30.10.15)]

17 Ibid

a violent offence at some point during their lives than their civilian counterparts – and those who are under 30 are considerably more likely to do so.¹⁸

It is important that service personnel and their families are aware of the links between the effects of combat, PTSD, and domestic violence. **We recommend that MOD introduce pre-deployment and post-deployment briefings for personnel and spouses on the possible effects of combat, including domestic violence, to help families understand how similar situations have affected colleagues previously.**

Serious personal debt

It appears that the incident of debt amongst military and ex-military families is lower than in the general population. Both Government and the voluntary sector have also provided an array of services to help families achieve financial resilience, such as Benefits and Money Advice run by the Royal British Legion, and MoneyForce, which is supported by both Royal British Legion and MOD.

However, military families face very specific challenges on this issue, which would still be better tackled through a more targeted response.

Access to credit

Current methods of pricing risk used by Credit Reference Agencies (CRAs) are blunt instruments. This means that service personnel and their families are often lumped together with those of no-fixed-abode, itinerant lifestyle and histories of poorer credit.

We therefore recommend that MOD commission research into alternative credit ratings options for members of the Armed Forces and their families. If such services would be useful, MOD should fund their development and promote the product to service families.

Gambling

The CSJ heard concerns about the level of gambling in the armed forces, and the indebtedness that results. Indeed, there is growing evidence that there may be a link between PTSD and problem gambling.¹⁹ In one Australian study, 28 per cent of veterans with PTSD showed signs of problem gambling.²⁰

We recommend that MOD commission new research into the prevalence and drivers of problem gambling within the UK Armed Forces and veterans community.

18 MacManus D. et al. 'Violent offending by UK military personnel deployed to Iraq and Afghanistan: a data linkage cohort study' *The Lancet* March 2013, [accessed via: [http://www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736\(13\)60354-2.pdf](http://www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736(13)60354-2.pdf) (30.10.15)]

19 Soberay A, Faragher JM, Barbash M, Brookover A, Grimsley P, 'Pathological gambling, co-occurring disorders, clinical presentation, and treatment outcomes at a university-based counseling clinic', *Journal of Gambling Studies*, 30, March 2014, pp61–69

20 Biddle D, Hawthorne G, Forbes D, Coman G, 'Problem Gambling in Australian PTSD treatment-seeking veterans', *Journal of Traumatic Stress*, 18, 2005 Dec, pp759–67

We recommend that MOD mount a campaign to raise the awareness of problem gambling amongst service personnel and their families.

NHS bodies should also work to ensure that those treating veterans for alcohol and mental health problems are better informed about the prevalence of problem gambling in the Forces.

Introduction

A small but significant minority of Service personnel find life difficult after they leave the Forces. Some struggle to find work, others battle alcohol addiction, or suffer from mental health problems. Whilst the magnitude of these problems has often been exaggerated, the problems when they arise are real and impact upon lives. In recent years, a good deal of work has been done to offer greater support to those transitioning out of the Armed Forces. A story less told is that of the people who stand beside them – their families. Like those in uniform, they have also served their country. Like those in uniform, transition and preparation for it, is sometimes difficult.

Families are self-reinforcing units – what is good for one member very often is good for all. Making sure that family members are equipped to support and sustain each other gives them a better chance in segueing into civilian life.

This report looks at the potential barriers families face to a smooth transition to civilian life and future employment. Often the root causes of problems lie not in service, but before it. Some Service personnel and their spouses have come from difficult, even traumatic backgrounds, and some go back there after good years in the Armed Forces. Some leave school with poor qualifications or enter military life having had very little or no work experience. These are problems that individuals need to start to overcome whilst they are in the Armed Forces if they are not to be held back by them when they leave.

Other difficulties arise as a result of the demands of a military life. Deployment can require families to spend long periods apart. Postings can mean that spouses have to stop work or accept work far below their qualifications and experience. For those who live 'behind the wire', there can be similar challenges with spouses situated far from centres of employment or having to face the prejudice of employers who are concerned that they will move on. This can make it harder to find employment when families leave, reducing family income and resilience. Some children are asked to move school frequently, disrupting their education and potentially undermining their future lives. For this reason, we look at how spouses can be helped to maintain and develop their skills and CVs, and how more Service children can be given a stable education.

As some impressive academic research has started to show, there is an emerging link between poor mental health derived from combat and other problems, including alcohol, gambling and domestic abuse. The more families are helped to prepare and understand these problems in

advance, and are offered appropriate and timely support when it is needed, the more they can be supported through the difficult times.

The family can be the most stabilising force during transition due to the support of a timely second income and career, and due to the provisioning of a loving home when things get tough. For this reason couples deserve the support they need to stay together. Strong families are the bedrock of society – they offer sustenance like no other. Our society generally has levels of family breakdown which are far too high, and so offering timely relationship support can make all the difference – this is something Service and ex-Service couples should benefit from too.

Many of the challenges described here particularly affect Army families. Army recruits have, on average, fewer qualifications, are more likely to come from troubled backgrounds, more likely to live on base, and in contemporary warfare, more likely to acquire post-traumatic stress disorder (PTSD).

The draw down from Germany, the New Employment Model and the Armed Forces Families Strategy have the potential to improve the family lives of Service personnel – offering greater stability, more opportunities for families to live in the community, and greater consideration of family life. However, there will still be families who face challenges before and as a result of service and there will still be those who face great disruption both before and after these reforms are implemented.

Whilst the Ministry of Defence (MOD) has a decisive role to play in supporting families, the recommendations in this report are not solely directed at that department. In offering access to education and training for adults and young people, both the Department for Education and the Department for Business, Innovation and Skills also have a role. The Treasury has released a huge amount of funding to support veterans in recent years and will have an important part to play in ensuring that sufficient resources are available. In helping spouses and veterans into work, the Department for Work and Pensions, likewise, has its function to perform. Military families have a responsibility to prepare themselves for civilian life – but all of government has a duty to help them in that preparation.

Our Service personnel do some of the most remarkable jobs in our country. They place their lives at the service of their fellow citizens and they deserve the support of those citizens in return. The enormous contribution that their spouses and families make cannot and must not be forgotten. They too deserve recognition, they too deserve to know that they will not be disadvantaged by having married into the military. If we want the best for our Service and ex-Service personnel, we have to see them as being part of a family and support them and their family as such.

Armed Forces Jointery

Over the last two decades, the UK's Armed Forces have increasingly operated jointly and the number of permanent UK and overseas joint units has increased. However, the bedrock upon which joint forces are founded has remained the single Services; it is into these Services that personnel are recruited, and it is the Royal Navy, British Army and Royal Air Force who largely shape conditions of service and deliver support to personnel and their families.

It is important to recognise that the environments within which the families from each Service live can be very different, but stereotyping can be equally unhelpful. Moreover, different Services recruit different types of personnel from different backgrounds. This has led to a paucity of evidence in certain areas, perhaps because there is no obvious need for research, and an abundance elsewhere. In this report, the majority of evidence cited relates to Army personnel and their families. However, many of the recommendations, although often derived from an Army environment, are applicable across all three Services; they certainly warrant the careful consideration of all.

Services for 'transitioning personnel's families'

It should be recognised that the transition to civilian life can be a protracted one for some military families as they settle to a new way of life. Moreover, while everything should be done to prepare military families for life after the Services, it is likely to be the case that some families will underestimate the challenges they will face in civilian life.

The transitional support that we call for throughout this report should therefore be open for at least a two year window so to provide a service that genuinely covers the whole of the journey to civilian life.

chapter one

Family stability

For a small but significant minority of families, transition can be a difficult time that places stress on employment, health and relationships. The CSJ has long pointed to the importance of strong and stable families in helping couples and children through difficult times. Our research for this paper shows that the Armed Forces need to make a stronger commitment to supporting Service families to stay together both throughout service and as they transition into civilian life.

We applaud the Government's commitment to 'do more on spousal employment, healthcare and children's education'. The recent 'Family Strategy paper' by MOD is a groundbreaking publication, as it openly acknowledges the importance and contributions of service families to Defence.²¹ However there is still more to be done to recognise that family stability issues will have an impact on a military organisations' overarching goals. If the families strategy is to be truly comprehensive, it cannot ignore the high breakdown rates in forces families during and after service and difficulties with transition.^{22,23} MOD and the Armed Forces should include treatment of personal and family issues as part of their overarching goals (rather than as 'weakness').²⁴

What this will mean in practice is a greater willingness to provide support for relationships and ensuring family members know where to access support in the community. There is much to be said for ensuring military families become accustomed to accessing the same kind of support many civilian families receive.

Outside of military life, help for families typically includes universal services such as early years and family healthcare. The CSJ has written extensively about the need for better

21 Ministry of Defence, *UK Armed Forces Families' Strategy*, 14 January 2016 [accessed via: <https://www.gov.uk/government/publications/ukarmed-forces-families-strategy> (24.03.16)]

22 HM Government, *National Security Strategy and Strategic Defence and Security Review 2015: A Secure and Prosperous United Kingdom*, London: Somets, 2015, p33

23 Ministry of Defence, *UK Armed Forces Families' Strategy*, 14 January 2016 [accessed via: <https://www.gov.uk/government/publications/ukarmed-forces-families-strategy> (24.03.16)]

24 Forces in Mind Trust, *Better Understanding the Support Needs of Service Leavers Families: Engagement Programme Report*, London: Brian Parry Associates (BPA), 2015, p14

access to a much broader range of family support, particularly for families facing significant additional challenges such as coming from disadvantaged backgrounds with high levels of family breakdown.

While help for families in the early years can make an enormous difference in getting them off to a good start, other provision is needed.²⁵ This includes support for parents of older children and teenagers particularly when there are long periods when one parent is away on deployment, as well as for couples experiencing difficulties in their own relationship or who fear they might if they do not receive any help.

Military families should be given opportunities to develop skills that will benefit their relationships as partners and parents and help them as they transition out of the Forces. Not only will these skills help to protect against many of the challenging aspects of transition which can destabilise families, but they are also transferable into employment and other areas of life.

A recent report from the Forces in Mind Trust Engagement Programme, focusing on building a better understanding of the support needs of Service families, emphasised a call from participants in the Programme to MOD and the Armed Forces to shift their approach.²⁶ Participants also highlighted the need for family members (not just the service leaver) to be significantly involved in preparing for transition. We argue here that this needs to go beyond the practical issues of accommodation, employment, education and healthcare and include preparation for the emotional and relational changes entailed in moving into civilian life.

Burland and Lundquist describe a 'common sense' presumption that the marriages and partnerships of military personnel will be detrimentally affected by military service, but this does not do justice to the many factors at play which need to be better understood.²⁷

This chapter focuses on what can and must be done to prevent relationship and family breakdown both during service and while families are transitioning out of the military, to help ensure they flourish at every stage.

1.1 Relationships in the military

In contrast with the US there has been very little UK research comparing the marital status of those in all three military services with the general population. According to Dr Keeling, a higher proportion of those serving in the military are married, and marry at a younger age compared

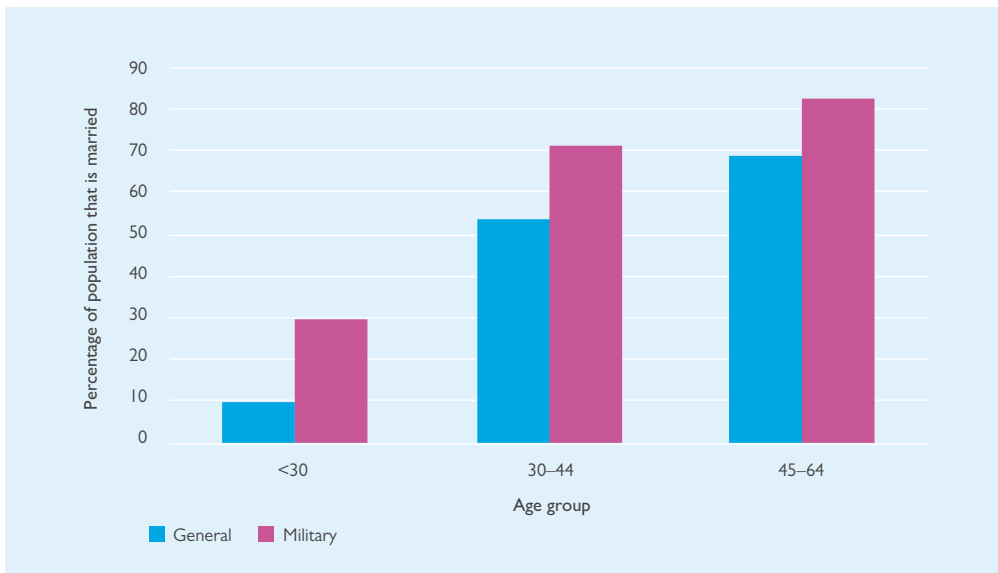
25 Centre for Social Justice (CSJ), *The Next Generation: A policy report from the Early Years Commission*, London: CSJ, 2008

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

27 Burland D, and Lundquist J, 'The best years of our lives: military service and family relationships – a life course perspective', in A A (ed.s) *Wilmoth J and London, Life-course perspectives on military service*, New York: Routledge 2013

with the general population.²⁸ Her representative sample of serving personnel found, as can be seen in the figure below, that almost 30 per cent of those under 30 in the military are married, compared with just under ten per cent in the general population.

Figure 1.1 General population and military marital status by age group (%)²⁹



When she looked at those who were divorced, separated or widowed, Keeling found they were more likely to be older, female, to have experienced two or more childhood adversities specifically due to family relationships and to be a non-commissioned officer (NCO) rather than a commissioned officer.³⁰ Military personnel are also almost three times more likely to be separated or divorced under the age of 30 years, but divorce or separation appears to be markedly less prevalent over the age of 30 compared to the general population.³¹

Although divorce patterns of the UK military are consistent with existing literature from the US, Pollard et al's findings that veterans had higher divorce rates than comparable civilians, cannot be assumed to be the case in this country.³²

28 King's College London, *UK Military Personnel and their Romantic Relationships: The Impact of the Recent Conflicts in Iraq and Afghanistan*, London: King's College London, 2014, p106

29 Ibid

30 Childhood relationship adversity reflects the home environment personnel came from such as whether or not they came from a close family, felt valued by their family, were regularly hit or hurt by a parent or care giver and had someone at home they could talk to.

31 King's College London, *UK Military Personnel and their Romantic Relationships: The Impact of the Recent Conflicts in Iraq and Afghanistan*, London: King's College London, 2014, p106 [accessed via: https://kclpure.kcl.ac.uk/portal/files/12790551/Studentthesis-Mary_Keeling_2014.pdf (02.03.16)]

32 Cadigan J, *Family Status of Enlisted Personnel*, Technical Paper Series Series No. 2000-6, Washington, DC: Congressional Budget Office; Adler-Baeder F, Pittman J, and Taylor L, 'The Prevalence of Marital Transitions in Military Families', *Journal of Divorce and Remarriage*, 44

1.1.1 Why are younger service members and veterans divorcing?

In many ways the higher levels of divorce in this cohort is unsurprising, given the greater prevalence of marriage. However, there are additional factors which can be illuminated by US research as, in common with the US, the UK military could be perceived as providing incentives and support for getting and staying married. Military service can provide the financial and job stability factors/incentives that makes marriage more attainable and the prevailing culture is more explicitly pro-marriage than in civilian life, particularly on base given that Forces accommodation is dependent on couples being married and not cohabiting.^{33,34} Forces life can also provide a generally supportive environment that can be missed when people leave.

Some US research has suggested that military service can act as a buffer against marital stress due to the infrastructures and support it offers. Once these are gone, marriages may be negatively affected.³⁵ For example, it has been suggested that the loss of financial security and subsidised housing and education may have a negative impact on relationships. Other research supports the concept that military service also buffers fragile and 'accelerated marriage'.^{36,37}

This implies that in the absence of a pro-marriage culture some marriages would not have been formed and may be inherently unstable as a result of immaturity or fundamental incompatibilities that might have otherwise led to the relationship breaking up before marriage was even considered. The higher prevalence of divorce in the Army than other Services, which recruits large numbers from lower socio-economic backgrounds, who face greater challenges and therefore are more likely to have other risk factors for instability, is also relevant.³⁸ After leaving the Service these vulnerabilities become exposed and relationship dissolution can follow.

If cultural and other encouragements to marry are leading to less stable marriages, it could be argued that the military should give greater recognition to cohabitation, and treat cohabiting couples the same as married couples, particularly in terms of access to housing. However we do not accept this argument as it ignores the markedly more unstable nature of cohabitation.³⁹

1.1.2 Military life and relationship stability

Those who leave the Forces may do so if they or their spouse consider any relationship issues to be rooted in life on base or other military issues. For example, work/family conflict can be particularly intense, whether personnel are deployed or not, because unlike in many civilian

33 Kelty R, and Segal D, *The Military as a Transforming Influence: Integration into or Isolation from Normal Adult Roles?*, in Wilmoth J. M., and London A. S., *Life-Course Perspectives on Military Service*, New York: Routledge, 2013

34 Smock P, Manning W, and Porter M, "Everything's There Except the Money": How Money Shapes Decisions to Marry Among Cohabitators', *Journal of Marriage and Family* 67, 16, 2005

35 Kelty R, and Segal D, *The Military as a Transforming Influence: Integration into or Isolation from Normal Adult Roles?*, in Wilmoth J. M., and London A. S., *Life-Course Perspectives on Military Service*, New York: Routledge, 2013

36 Pollard M, Karney B, and Loughran D, *Comparing Rates of Marriage and Divorce in Civilian, Military and Veteran Populations* (presented at the Population Association of America), 2008

37 Hogan P, and Seifert R, *Marriage and the Military: Evidence that those who Serve Marry Earlier and Divorce Earlier*, *Armed Forces & Society*, April 2010 pp420–438

38 National Defense Research Institute, *Families under stress: An assessment of data, theory, and research on marriage and divorce in the military*, Santa Monica: RAND, 2007

39 Centre for Social Justice (CSJ), *Fractured Families: Why Stability Matters*, London: CSJ, 2013

jobs, compliance with work demands is often non-negotiable for military personnel.⁴⁰ This can mean people's roles as parents and spouses/partners are downplayed in importance and the sense that they are letting family down is intensified by them feeling they have no choice in the matter.⁴¹

US research suggests female military personnel may, in common with other career women, experience greater role conflict between marriage and work than male personnel. One hypothesis to explain this is that military service is more compatible with the husband/father role than it is with the wife/mother role. Therefore getting and staying married may present greater challenges for female military personnel.^{42, 43, 44} The evidence base in the UK on military women's relationship experiences is particularly in need of strengthening as the most in-depth recent study on the pressures on Service relationships only included a small number of women, making it problematic to apply the findings to all serving females.⁴⁵

Both the military and the family have been described as 'greedy institutions' – groups who seek undivided loyalty.⁴⁶ These organisations may be thought to pressurise group members into having either weak or no ties with any other person or other organisation that may impede their ability to meet the group's own needs and demands.⁴⁷ Military organisations require much personal sacrifice in terms of high levels of commitment, time and energy (and sometimes the absolute laying down of life) to function effectively, so there will be inevitable clashes with the similar demands of family. If the non-military spouse does not understand or respect the 'collectivist culture' of the armed forces underpinning the demands they make, this can lead to conflict in couple relationships.⁴⁸

Periods of separation, which are often a regular feature of military life, would place significant strain on any relationship, particularly when one parent is left alone to handle all the needs of their children, along with any domestic challenges that might arise. However when long periods apart are due to deployment, these tensions can be greatly exacerbated by the very real risk of serious injury or death to the absent partner.⁴⁹ While deployed US personnel are asked about their perceptions of deployment almost half report a mixture of negative and positive experiences but married personnel are more likely than those who are single to report negative consequences. Married personnel commonly report a worsening of their couple relationships after time away from family that lead to missing important events.⁵⁰

40 Segal M, 'The Military and the Family as Greedy Institutions', *Armed Forces & Society*, 13, 1986, pp9–37

41 Greenhaus J, and Beutell N, 'Source of Conflict Between Work and Family Roles', *The Academy of Management Review*, 10, 1, 1985, pp76–88

42 McCone D, O'Donnell K, 'Marriage and divorce trends for graduates of the U.S. Air Force Academy', *Military Psychology*, Vol 18(1), 2006, pp61–75

43 Adler-Baeder F, Pittman J, and Taylor L, 'The prevalence of marital transitions among military families', *Journal of Divorce and Remarriage*, Vol 44(1), 2006, pp91–10

44 Segal D and Segal M, 'America's Military Population', *Population Bulletin*, 59(4), 2004

45 London King's College, *UK Military Personnel and their Romantic Relationships: The Impact of the Recent Conflicts in Iraq and Afghanistan*, London: King's College London, 2014

46 Segal M, 'The Military and the Family as Greedy Institutions', *Armed Forces & Society*, 13, 1986, pp9–37

47 Ibid

48 Ibid

49 Busuttill W and Busuttill A, 'Psychological Effects on Families Subjected to Enforced and Prolonged Separations Generated Under Life Threatening Situations', *Sexual and Relationship Therapy*, 16, 3, 2001, pp207–228

50 Newby J, McCarroll J, Ursano R, Fan Z, Shigemura J, and Tucker-Harris Y, 'Positive and Negative Consequences of a Military Deployment', *Military Medicine*, 170, 2005, pp815–819

Mirroring this finding, UK research found that half of wives thought deployment was bad for their relationships due to the long separations and their husbands' absence from special family occasions.⁵¹ Reunions after deployment can also be fraught with difficulties as both partners have to readjust.⁵² Yet many are willing to tolerate prolonged separation: they value the financial security and are unwilling to put pressure on their partners.⁵³

The US evidence on the effects of combat on relationships presents a nuanced picture. Combat experience appears to exacerbate stress symptoms and/or anti-social behaviour which causes problems within marriages, particularly for those who came into the military with emotional problems. There is a direct link between anti-social behaviour and pronounced relationship problems but not between these and the partner having been in combat.⁵⁴

Only a handful of papers investigating the romantic relationships of UK military personnel have been published, two of which were focused narrowly on the impact of deployment one on relationship stability and the other on spouses of military personnel.^{55, 56} Dr Keeling's ground breaking PhD thesis from which we have drawn extensively in this chapter because of the new ground that it broke, studied relationship difficulties by looking across military life more broadly.⁵⁷ It investigated the perspective of serving military personnel (but not their spouses) and concluded that main predictors of relationship problems are childhood adversity and not being married.

Otherwise there has been very little UK research on the causes of relationship difficulties (as opposed to relationship breakdown) in the military and the contribution made by combat and deployment. Although relationships may not end as a result of deployment, Keeling found that deployment can alter perceptions of the stability and quality of relationships – but not necessarily on a permanent basis.⁵⁸ Only longitudinal studies, which have not been carried out, can adequately investigate the long-term relational impact of being separated during deployment. Studies should aim to update our understanding of the interaction of military service with family life. The extent to which the UK military is a demanding institution, and the

51 Dandeker C, French C, Birtles C and Wessely S, 'Deployment Experiences of British Army Wives Before, During and After Deployment: Satisfaction with Military Life and Use of Support Networks', *Human Dimensions in Military Operations – Military Leader's Strategies for Addressing Stress and Psychological Support* (paper 38), 2006

52 Rosen L, Durand D, Westhuis D and Teitelbaum J, 'Marital Adjustment of Army Spouses One Year After Operation Desert Storm', *Journal of Applied Social Psychology*, 25, 8, 1995, pp677–691; Wood S, Scarville J, and Gravino K, 'Waiting Wives: Separation and Reunion Among Army Wives', *Armed Forces & Society*, 21, 1995; Bowling U, and Sherman M, 'Welcoming Them Home: Supporting Service Members and their Families in Navigating the Tasks of Reintegration', *Professional Psychology: Research and Practice*, 39, 4, 2008; Faber A, Willerton E, Clymer S, MacDermid S, and Weiss H, 'Ambiguous Absence, Ambiguous Presence: A Qualitative Study of Military Reserve Families in Wartime', *Journal of Family Psychology*, 22, 8, 2008, pp222–229; Reger G, and Moore B, 'Challenges and Threats of Deployment', in Freeman S, Moore B, and Freeman A, *Living in Harm's Way: A Psychological Treatment Handbook for Pre- and Post-deployment of Military Personnel*, New York: Routledge, 2009

53 Dandeker C, French C, Birtles C and Wessely S, 'Deployment Experiences of British Army Wives Before, During and After Deployment: Satisfaction with Military Life and Use of Support Networks', *Human Dimensions in Military Operations – Military Leader's Strategies for Addressing Stress and Psychological Support* (paper 38), 2006

54 Gimbel C, and Booth A, 'Why Does Military Combat Experience Adversely Affect Marital Relations?', *Journal of Marriage and Family*, 56, 3, 1994, pp691–703

55 Rowe M, Murphy D, Wessely S, and Fear N, 'Exploring the Impact of Deployment to Iraq on Relationships', *Military Behavioural Health*, 1, 8, 2012

56 Dandeker C, Eversden C, Birtles C, and Wessely S, 'The British Military Family: The Experiences of British Army Wives Before, During and After Deployment, Their Satisfaction with Military Life and Use of Support Networks', in Bowen G, Moelker R, and Manigart P, *Military Families on Mission: Comparative Perspectives*, London: Routledge, 2013

57 Ibid

58 King's College London, *UK Military Personnel and their Romantic Relationships: The Impact of the Recent Conflicts in Iraq and Afghanistan*, London: King's College London, 2014

effects of its demands, especially when compared with other employers, is an important theme to revisit.

In conclusion, while there is a significant body of US literature on the drivers of relationship instability and conflict in their Armed Forces, some of which has been drawn on here, the same cannot be said for the UK. More specifically, the most recent review of research on the strains on relationships directly attributable to military service, conclude that its long term effects require more investigation.

MOD has a vested interest in ensuring such research is conducted. Robust studies indicate factors which strengthen and undermine the relationship stability of service personnel, that would enable the Department to carry out targeted programmes and interventions to strengthen families.

As less is known about female service members, particular consideration should be given to them, especially as existing studies suggest they may be considerably more likely to divorce than male personnel.⁵⁹

We recommend that MOD fund a robust research programme to examine both the stresses placed on military marriages and relationships, and how they can be mitigated.

1.2 Supporting relationships

The government should do whatever is possible to prevent family breakdown.^{60,61} It is important to highlight the potential for the Government's Family Test to strengthen families and have a pro-stability impact on the policy-making process in all government departments, and not least within MOD.

1.2.1 Application of the Family Test

Since 2007 the CSJ has been calling for a cross-departmental approach to families within government, and for mechanisms that will ensure policy making is mindful of how the decisions that are reached will affect not only individuals but also families and the relationships within them. To some extent MOD has been ahead of the curve in having the Armed Forces Covenant which explicitly states that the whole nation has a moral obligation to members of the Armed Forces *and their families* (our emphasis), and lays out how they should expect to be treated.

59 US data shows that women across all ranks and services have rates of marital dissolution that are several times higher than those of men (Karney and Crown 2007) and King's College London (2014) similarly found that women were more likely to be divorced than men

60 Centre for Social Justice (CSJ), *Fully Committed? How Government could Reverse Family Breakdown*, London: CSJ, 2014

61 BBC News, *Fourth highest in the Organisation for Economic Co-operation and Development (OECD)*, 29 December 2012 [accessed via: <http://www.bbc.co.uk/news/uk-20863917> (03.03.16)]

The Armed Forces Act 2011 requires the Secretary of State to report to Parliament every year on the progress that has been made in honouring this covenant. Every year the report points to important actions that have been taken to mitigate the disadvantages those in the Armed Forces may face, and to acknowledge sacrifices that have been made, some of which will involve their families. However, that is not quite the same thing as ensuring *all* MOD policy decisions have been scrutinised for their effect on the families involved.

In August 2014 the Prime Minister announced that all new policy made anywhere in the Government would be subject to an assessment of how it impacted families. The Family Test requires that a documented process is carried out which assesses the policy under review according to five questions about *impacts* on:

1. Family formation
2. Families going through key transitions such as getting married, becoming parents, and bereavement; obviously leaving the service is a highly relevant MOD transition
3. All family members' ability to play a full role in family life, including caring
4. Families before, during and after couple separation
5. Families most at risk of deterioration of relationship quality and breakdown

Almost a year later, in June 2015, a Parliamentary Question (PQ) was asked of the Secretary of State for Defence, with reference to the Prime Minister's announcement, about the steps he was taking to assess the impact of his Department's policies on the family: if and how he had applied the Family Test.⁶²

The reply to the PQ, the most relevant aspects of which are quoted below, was a summary of actions taken to fulfil the Armed Forces covenant that will have likely benefited families, but it did not spell out if and how the Family Test had been applied:

'Armed Forces families are an integral and valued part of the Armed Forces community. We ask a great deal of our Service personnel and, in return, they deserve to have confidence that their families are appropriately supported.'

'Over the last five years this Government has achieved significant successes in this area; we amended the schools admissions code to allow schools in England to allocate a place in advance of a Service family arriving in the area, and enabled infant schools in England to admit Service children over the class size of 30. In addition, we allocated £20 million in LIBOR money in Financial Year 2014–15 to support childcare infrastructure for Service families.'

'One of the key tools we use to understand how Armed Forces families feel about the policies which affect them is the annual Families Continuous Attitude Survey (FAMCAS) ... the results of the survey are used to help develop and track military personnel policies.'

62 Hansard, Written Questions and Answers, 16 June 2015. [accessed via: <http://www.parliament.uk/business/publications/written-questions-answers-statements/written-questions-answers/?page=1&max=50&questiontype=AllQuestions&house=commons percent2Clords&member=1518> (27.10.15)]

In excess of 7,000 people completed the 2014 FAMCAS survey, with the responses showing improvements in areas such as full-time employment rates for spouses which increased from 33 per cent in 2010 to 40 per cent in 2014 and the numbers owning their own home, which increased from 55 per cent to 58 per cent in the same period.

'In addition to the use of FAMCAS, officials work closely with each Service, the Service Families Federations and Armed Forces charities to understand and respond to family issues.'

The question aimed to identify the extent to which new MOD policies had been looked at through a relational lens and a family perspective in policy adopted, which considered how strong and stable relationships can be supported.⁶³ The annual Families Continuous Attitude Survey (FAMCAS) mentioned above, which helps 'develop and track military personnel policies', is an important foundation to build on but it is not a substitute for applying the Family Test.

Other departments were asked similar PQs at the same time and the range of responses indicated that, even after almost a year, the Family Test was being patchily applied at best. One Minister's response was that the Department of Health 'is working to raise awareness of the Family Test among its policy staff, so that the impact of policy on the family is considered as a matter of course'.⁶⁴

While this is a step in the right direction, such a response indicates the non-statutory nature of the Family Test.

Consistent application of the Government's Family Test would ensure that the impact on military families (current and former) of MOD and other government policy is acknowledged. As the CSJ has set out in a recent paper on the Family Test, there is also a need for government departments to develop a body of evidence showing how improved family stability can help them achieve their departmental goals.⁶⁵ The CSJ has recommended that government departments collect and publish:

- Evidence of how greater family stability would advance their own agenda, encouraging external experts to submit evidence for consideration;
- How their departmental policy is supporting families and family stability;
- What further steps they are planning to take to support family stability.

Then, in the formation of policy, departments would be asked to:

- Apply the Test where relevant against this evidence base;
- Publish their assessment of the Test;
- Explain why the Test has not been applied where this is the case.

63 Department for Work and Pensions (DWP), *The Family Test: Guidance for Government Departments*, London: DWP, 2014 [accessed via: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/368894/family-test-guidance.pdf (27.10.15)]

64 Hansard, Written Questions and Answers, 4 June 2015 [accessed via: <http://www.parliament.uk/business/publications/written-questions-answers-statements/written-questions-answers/?page=1&max=50&questiontype=AllQuestions&house=commons%2clouds&se-dates=True&answered-from=2015-06-01&answered-to=2015-06-30&member=1518&dept=17&keywords=%22family+test%22> (03/03/15)]

65 Centre for Social Justice (CSJ), *Where next for the Family Test*, London: CSJ, March 2016

This information would then be shared amongst government departments and the Cabinet Committee on Social Justice, so as to allow the co-ordination of family stability work across government and would form part of the Cabinet write round process.

Such an approach would further strengthen the Government's UK Armed Forces Families' Strategy and help to drive positive interventions for family stability across government departments.

We recommend that:

The Government take steps to make the Family Test statutory. Government departments collect and publish:

- Evidence of how greater family stability would advance their own agenda, encouraging external experts to submit evidence for consideration;
- How their departmental policy is supporting families and family stability;
- What further steps they are planning to take to support family stability.

Then, in the formation of policy, departments would be asked to:

- Apply the Test where relevant against this evidence base;
- Publish their assessment of the Test;
- Explain why the Test has not been applied where this is the case;
- Share the above information amongst government departments and the Cabinet Committee on Social Justice, so as to allow the co-ordination of family stability work across government and would form part of the Cabinet write round process.

1.2.2 A relational approach to support for military families

The Family Test is trying to embed a relational approach in policy-making and ensure policies will support strong and stable families, it is not simply a tick box exercise. So MOD and the Armed Forces also need to think proactively about aspects of Forces life that could be adjusted to reduce pressures on relationships.

Although we heard that MOD does try to enable good communications with home whenever possible, the anecdotal and other evidence we heard during this review was mixed on this subject, and different Forces personnel report different experiences. For example, where security and digital infrastructure permitted it, one soldier returning from deployment described how he and colleagues propped up their iPads at the end of the dining table while they were eating so they could have dinner, virtually, with their families.

Greene et al found contradicting evidence on the implications of increased communication between military members and their spouses.⁶⁶ They found that increased communication with home increases morale and occupational effectiveness and a lack of communication increases the risk of service personnel developing mental health problems. However, they also reported that too much contact with home could be detrimental and result in reduced occupational effectiveness.⁶⁷

⁶⁶ Green G, Emslie C, O'Neill D, Hunt K, and Walker S, 'Exploring the Ambiguities of Masculinity in Accounts of Emotional Distress in the Military Among Young Ex-servicemen', *Social Science and Medicine*, 71, 8, 2010

⁶⁷ Ibid

Communication with home tends to have strong positive effects when things are going well but strong negative effects when problems arise.⁶⁸ Easy access increases the immediacy and proximity to negative events at home for deployed personnel, while highlighting their limited ability to problem solve or provide effective support because of their physical distance from home. They concluded that this issue is likely exacerbated amongst married personnel.

It is clearly important that partners and co-parents are able to keep in touch with each other. However, given the potential negative impacts of easy communication in certain circumstances, it is important that the appropriate balance is struck. Greater clarity is therefore urgently required on this issue.

As part of MOD-funded research programme we called for above, we recommend that an investigation be made into the appropriate level of contact between service personnel on active service and their families. This would enable the Forces to make appropriate arrangements whilst using the advantages of modern technology.

MOD and Armed Forces also need to think about how Forces families can prepare themselves for the additional challenges their marriages, partnerships and parenting will face as a result of military life, and how they can get the help they need if difficulties arise. However, because emotional strength and resilience are essential qualities for those in the military, it is likely that significant stigma would be attached to accessing relationship services because it could appear to throw into doubt their suitability for Forces life.^{69, 70}

There are many voluntary sector organisations which provide information to Forces families, and may signpost couples to relationship support (for example, Relate) or even help with costs. Seeking such help tends to be very hard for anyone, but it can be particularly challenging in the goldfish bowl of a military base where there are pressures to appear as if everything in the family is as under control as it is in the disciplined military culture.

As such, military families should be seen as a 'hard to reach/engage' population and lessons learned from other, non-military policy initiatives aimed at helping families. The FiMT Engagement Programme Report suggested that plans for developing family support could be informed by learning from Sure Start Children's Centres.⁷¹ The original aim of these Centres was to give children the best possible start in life through health and family support, emphasising outreach and community development with a particular focus on parents who might struggle most. Initially they struggled to draw in the more vulnerable families they had been set up to help so, as the FiMT Report suggests, much can be gleaned from published evaluations of this major central government programme.

68 Green G, Emslie C, O'Neill D, Hunt K, and Walker S, 'Exploring the Ambiguities of Masculinity in Accounts of Emotional Distress in the Military Among Young Ex-servicemen', *Social Science and Medicine*, 71, 8, 2010

69 Christian J, Stivers J, and Sammons M, 'Training to the Warrior Ethos: Implications for Clinicians Treating Military Members and their Families' in Freeman S M, Moore B. A, and Freeman A, *Living in Harm's Way: A Psychological Treatment Handbook for Pre- and Post-Deployment of Military Personnel*, New York: Routledge, 2009

70 Green G, Emslie C, O'Neill D, Hunt K, and Walker S, 'Exploring the Ambiguities of Masculinity in Accounts of Emotional Distress in the Military Among Young Ex-servicemen', *Social Science and Medicine*, 71, 8, 2010

71 Forces in Mind Trust, *Better Understanding the Support Needs of Service Leaver Families. Engagement Programme Report*: London: Brian Parry Associates (BPA), February 2015

However, looking to the future, the evaluation of Children's Centres in 2013 showed that the original model of Sure Start centres as standalone units has already begun to change towards a wider model of service delivery and a new approach to supporting military families should build on this trend.⁷² As such, we would point to important hallmarks of the Family Hub model proposed by the CSJ in 2007, expanded upon in our work in 2014, and which is slowly beginning to proliferate across the country.^{73, 74} Particularly key are the relational approach and focus on the whole family.

This means that help does not cease to be available once the youngest child goes to primary school, and it is not just restricted to parenting support but also ensures couples who need it get help in their relationships. Also, Hubs are not simply about dispensing information: not only would this duplicate the work already done by HIVEs ('Help Information Volunteer Exchange' – information networks available to all members of the Service community) but there is already deemed to be a 'plethora of leaflets' available to help families and service leavers and a sense among organisations which help the military that 'information alone is not the key [to successful support and transition]'.^{75, 76}

This Family Hub model is outlined in the box below, after which we will go on to explain how it could not only transform the level of help available to Forces families, but also help greatly in their transition into civilian life.

Family Hubs

In our recent report outlining a strategy to reverse this country's current high levels of relationship breakdown, we wrote extensively about the need for local, easily accessible support for families and relationships based in or connected to existing but substantially refocused Sure Start Children's Centres (or other sites where families already access support).⁷⁷

We suggested renaming these centres 'Family Hubs' in recognition that they are to be nerve centres of family strengthening activity with strong links or 'spokes' to all other family-related support in the community, making the most of what is happening nearby, instead of trying to draw everyone into the centre. However we emphasised that local health and public health commissioners should ensure key statutory activities such as antenatal care and birth registration are based on-site. This was to ensure that as many parents as possible know what is on offer from a Family Hub and are connected to other statutory, voluntary and private sector support either there or elsewhere in the community.

72 Goff J et al, *Evaluation of Children's Centres in England, Strand 3: Delivery of Family Services by Children's Centres*, Oxford: Department for Education and University of Oxford, 2013, p88

73 Centre for Social Justice (CSJ), *Breakthrough Britain: Family Breakdown*, London: CSJ, 2007

74 Centre for Social Justice (CSJ), *Fully Committed? How Government could Reverse Family Breakdown*, London: CSJ, 2014

75 RAF Hive Information Service [accessed via: <https://www.raf.mod.uk/community/support/raf-hive-information-service/> (03.03.15)]; Army Hives Information Service [accessed via: <http://www.army.mod.uk/welfare-support/23438.aspx> (03.03.16)]

76 Forces in Mind Trust, *Better Understanding the Support Needs of Service Leavers Families: Engagement Programme Report* London: Brian Parry Associates (BPA), 2015, p16

77 Centre for Social Justice (CSJ), *Fully Committed? How Government could Reverse Family Breakdown*, London: CSJ, 2014

Hubs would provide a coordinating role ensuring those who need it can access, for example:

- Help for their relationships as parents, grandparents or couples;
- Marriage preparation;
- Support in their capacity as carers for elderly relatives or disabled children;
- Services that aim to strengthen father involvement.

1.2.3 Family Hubs and Military Families

Earlier in the chapter we mentioned the need for a shift of emphasis so family members become more involved in planning for a good transition out of military life and at the earliest possible stages, instead of transition being seen as something that should be left to the Service member. Keeling's (2014) research highlighted that relationships of UK military personnel can become more resilient if spouses receive support.⁷⁸ Given the strains on all family relationships that can be associated with military service (even in the midst of what can be a very supportive culture) there needs to be a place family members can go where they can access the necessary information and advice both for the practicalities of life after service and also for their family's strengthening and future stability.

The New Employment Model and Future Accommodation Project will make it easier for serving personnel to live off-base where they will be able to access the universal family support we recommend becomes standard in every local authority area.⁷⁹ For those living on-base, there should be a dedicated Family Hub (based on the model outlined in the box above) or a 'spoke' from an external Family Hub, in every military base providing advice to prospective parents and couples on how they can prepare for the distinct challenges of forging a partnership and raising a family together while one or both are serving in the military.

Good communication and coordination between on-base and off-base provision should help ensure service families in the wider community receive support that is tailored to their particular needs.

Hubs should also provide ready access to relationship support for couples and help for parents at different stages, so they in turn can support their children and young people through deployment, life on base and the transition period at the end of service. This would be an ideal place from which to provide a broad range of information about transition.

If such provision was linked as a 'spoke' from an external Family Hub into the military base, this would help to forge links with civilian life that would ease their later transitions out of the military. Attending a civilian Hub for birth registration, ante- and post-natal services and early year's health checks would raise awareness among families on base about other local but off-base services.

⁷⁸ King's College London, *UK Military Personnel and their Romantic Relationships: The Impact of the Recent Conflicts in Iraq and Afghanistan*, London: King's College London, 2014

⁷⁹ Ministry of Defence, *New Employment Model*, 16 February 2016, [accessed via: <https://www.gov.uk/guidance/new-employment-model> (02.03.16)]

FiMT's Engagement Programme Report emphasised the need for a single point of contact for access to specific (rather than generic) information and support about finance, training, employment and housing, that is about particular schools, medical services and housing estates.⁸⁰ It also raised the possibility that peer support could be provided by people who have already gone through transition from the military. Again, these elements could be made more easily available if the Family Hub is well-connected to surrounding neighbourhoods and communities through links to other facilities.

Each base will need to decide the most appropriate form provision should take, depending on what else is nearby and the role of the Forces welfare services, the Unit Welfare Officers and other uniformed welfare services would need to be resolved. While Welfare Officers would, in all probability, play an important liaison role between the Hub and the base command, there would be advantages to this being run by people with professional expertise in family support and not Forces personnel who are perceived to be part of the chain of command, so families are not concerned that by using these facilities they are deemed to be failing.

Indeed, to prevent these much-needed Hubs from being under-used by military families (whether they are on- or off-base) the military would have to be very purposeful about changing the culture around seeking help for family issues. It has been pointed out that they could learn from their own experience in running 'hearts and minds' campaigns in operations overseas.⁸¹ Given that Forces Padres are not seen as being part of the chain of command, unlike Welfare Officers, it would likely be important to draw on their expertise and their existing relationships with families on the base, as they already provide important support to personnel facing challenging family issues.

As part of the CSJ's plan for a national rollout of Family Hubs, we recommend that the Government pay particular attention to how they are implemented for the benefit of military families. A dedicated Hub or 'spoke facility' from an external Family Hub should be on every military base. Where possible, there should be good connections with off-base services to better enable transitions out of the military.

1.2.4 'Bespoke' marriage preparation and relationship support

Action to prevent couple relationship breakdown could make a significant difference to Forces members' health, wellbeing, and ability to make a good transition. Being in a relationship while in service is a protective factor against the development of poor mental health and alcohol

80 Forces in Mind Trust, *Better Understanding the Support Needs of Service Leaver Families: Engagement Programme Report*: London: Brian Parry Associates (BPA), February 2015

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

misuse and the recent Royal British Legion survey of the ex-Service community found that, compared to the sample as a whole, those who were divorced or separated were considerably more likely to report mental illness, relationship or isolation difficulties and physical health problems.^{82, 83}

If Family Hubs linked to or on military bases are to help couples and parents effectively then the people who work there must have an understanding of the particular pressures they are coping with, and the way these pressures tend to play out in their relationships. The previous section gives some detail of the prevalence of relationship dissolution in military families and the main factors associated with relationship difficulties. However, as we have already stated, there is no point waiting for problems to emerge when some of these can be predicted and are encountered by many military couples given their shared experiences. We should do more to make it easier and more culturally acceptable for individuals who are marrying into military service to go through a course that helps them prepare for the challenges they will face – only some of which are associated with military service.

We have previously recommended waiving the registry office fee (£70 per couple) for couples intending to marry who take part in an accredited Marriage Preparation course.⁸⁴ Relate have estimated that the cost of this scheme across England and Wales would be in the region of £3.5 million per annum (based on an estimate of five per cent of couples accessing accredited marriage preparation).⁸⁵ These costs assume fees are waived in their entirety and disregard resultant savings: a recent evaluation of Marriage Care's FOCCUS marriage preparation course indicated that for every £1 spent delivering marriage preparation, benefits of £11.50 were realised from the reduced costs of family breakdown.^{86, 87}

A policy linking a marriage fee waiver with participation in a marriage preparation course has the potential to help normalise relationship education and make it easier for couples to access support if they hit difficulties at a later stage. It would also send a clear signal that the Government does not consider relationship breakdown to be inevitable, is willing to back measures to prevent it where possible and understands there are huge cost savings to be made. A course should also be made part of induction for couples who are already together (whether married or not) when one or both join the military.

82 King's College London, *UK Military Personnel and their Romantic Relationships: The Impact of the Recent Conflicts in Iraq and Afghanistan*, London: King's College London, 2014

83 Royal British Legion, *A UK Household Survey of the Ex-Service Community*, London: Royal British Legion, 2014 [accessed via: <http://www.britishlegion.org.uk/media/2275/2014householdsurveyreport.pdf> (02/03/16)]

84 Centre for Social Justice (CSJ), *Fully Committed? How Government could Reverse Family Breakdown*, London: CSJ, 2014

85 Private correspondence with Relate about their submission to the DWP's Family Stability Review

86 There is no separate registry fee to get married in the Church of England (which accounts for 74 per cent of religious weddings in England) or in other religious settings where registrars are not required. However, as the Church of England, for example, sets a charge nationally of £451, couples who have undergone accredited relationship education could receive the same level of subsidy as those going through registry offices. (*Church of England, Church wedding fees in 2013/14*)

87 Spielhofer T et al, *Relationship Support Interventions Evaluation*, Research Report RR315, London: Department for Education, 2014, p133. The evaluation estimated the cost-benefit ratio by measuring rates of relationship breakdown, and using the Relationships Foundation's estimated cost of relationship breakdown (only including tax, welfare and Housing Benefits that result directly from relationship breakdown, and adjusted for inflation and family trends) as a basis. They then worked out this cost per separated couple, and measured the cost of the interventions per couple and the savings in terms of reduced relationship breakdown rate. This gave a rough cost-benefit ratio.

Given the pressures on the public finances this policy could be implemented first with Forces families, in recognition of the ethos of the military covenant that their families and marriages are very important to the nation and also come under fire in the line of duty. This would enable research to be carried out on the impact of marriage preparation on the quality and stability of subsequent military marriages which, while not fully applicable to the wider population, would still provide important learning points for national implementation of the policy.

As the CSJ has previously recommended, the Government should waive the registry office fee for couples intending to marry who take part in an accredited Marriage Preparation course to help foster strong and healthy relationships. This could be implemented first where one or both partners are already in the Forces or are actively considering joining the military.

chapter two

Spousal employment and training

Spousal employment can be a crucial part of a successful transition to civilian life for some military families. The stability provided by a second income, combined with the support of social networks that come as a part of working, gives families more resilience at a time of change.

Although there is no official data on the employment levels and prospects of military spouses, the CSJ has repeatedly heard in consultation with individual families and organisations who work with them that there are significant barriers to employment faced by some Service families, particularly those that live 'behind the wire', on-base. While the Army most keenly feels these issues, they are felt in all branches of the Armed Forces. Although 49 per cent of naval spouses are in work (compared with 37 per cent in the Army), many of those are in jobs that do not fully utilise their skill set and a fifth would like to work longer hours than they currently do.⁸⁸ Frequent moves, gaps in CVs, poor or unsuitable qualifications and prejudice amongst employers can all make it difficult for military spouses to find work and to prepare for civilian life when employment may be sorely needed.

Whilst this situation has been recognised by MOD and important developments have taken place, such as reform to the Career Transition Partnership and progress of the Corporate Covenant, more work is needed. This chapter looks at how, by doing more to support spousal and partner employment, we can do more to support military families into civilian life.

88 Ministry of Defence (MOD), *Tri-Service Families Continuous Attitude Survey 2015*, London: MOD, July 2015 [accessed via: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/449607/Tri-Service_families_continuous_attitude_survey_2015_main_report.pdf (24.03.16)]

2.1 Context

It is well known that whilst most Armed Forces' service leavers transition successfully from the military into civilian life, there is a small but significant minority who struggle. Working-age ex-Service personnel are noticeably more likely to be unemployed than the general population – 8 per cent vs 5 per cent – bringing hardship to families and reducing their resilience.⁸⁹

It is in this context that spousal and partner employment becomes extremely important. The CSJ has heard that spousal employment can be key to ensuring a successful and sustainable transition for the veteran and the wider family. From providing stability through a second income, to supporting their partner in seeking work, the role of the spouse can be essential. As previous research has shown, 'ex-Service personnel whose partners or spouses are already working in the civilian world are likely to transition better.'⁹⁰

Similarly we have been told that as transitioning personnel can face a dramatic career shock, having a spouse in employment can assist in providing continuity and support. A second income provided by a spouse in employment can be of huge help at a time when the cost of living increases as the family moves off base.

Likewise having a spouse already in employment provides a ready-made career coach and the informal networks that come with working. This assistance can be important in helping a new veteran seek and gain employment.

'My wife's a receptionist in a solicitors in the Town near base. She knew about CVs and knew people who were hiring. Got to say without her it would have been much harder finding something.'

Dom, 28, in evidence to the CSJ

2.2 Barriers to spousal and partner employment

The CSJ has seen that military spouses often face numerous barriers to employment before, during, and on exiting military life. These include:

- Poor qualifications and skills;
- Limited opportunities;
- Frequent posting;
- Childcare;
- Attitudes of businesses and employers.

89 Royal British Legion, *A UK Household Survey of the Ex-Service Community*, London: The Royal British Legion, 2014, pviii, [accessed via: <http://www.britishlegion.org.uk/media/2275/2014householdsurveyreport.pdf> (02.03.16)]

90 Forces in Mind Trust (FiMT), *The Transition Mapping Study Understanding the transition process for Service personnel returning to civilian life*, London: FiMT, August 2013 [accessed via: <http://www.fim-trust.org/wp-content/uploads/2015/01/20130810-TMS-Report.pdf> (10.03.16)]

2.2.1 Poor qualifications and skills

The CSJ has heard that a noticeable minority of military couples marry young and with poor qualifications. Whilst there are no official figures on the skills levels of military spouses and partners, the low qualification levels of recruits of some service personnel are well known. This is acknowledged to be a particular problem in the Army where:

- About 80 per cent of new recruits have a reading age of a 14-year-old or below;⁹¹
- 39 per cent of serving members have the reading ability of an 11-year-old or lower;⁹²
- 38 per cent can only do maths aimed at pupils in their last year of primary school;⁹³
- 61 per cent do not have five A* to C grades at GCSE including English and mathematics.⁹⁴

The Army Families Federation (AFF) has told the CSJ that it has often noticed a lack of suitable qualifications amongst Army spouses which prevents them from gaining employment. In a 2012 survey of British Forces in Germany, for example, 86 per cent of the respondents cited a lack of qualifications – in the form of both work experience and education – as a reason why they had not found a job.⁹⁵

Poor qualifications can act as a major barrier to entering employment and career progression in civilian life. Whilst people who lack basic qualifications can find work, they are substantially less likely to progress in work: about two-thirds of people with very low literacy have never received a promotion.⁹⁶

'Limited educational attainment can be a contributory factor for many to escape into the military and achieve outside of the academic system. Sadly we tend to have to start again when they are discharged and all their previous difficulties manifest.'

Kevin Loughlin, Finchale Training College in Durham in evidence to the CSJ

Several charities and organisations raised concerns with us that in the last few years military spouses have found it difficult to pursue further education (FE) and educational training and that this has had direct repercussions on the future employment opportunities available to them.

Currently, for those serving in the military, the Enhanced Learning Credits (ELC) scheme provided by the Government offers military personnel the chance to get learning credits. The ELC scheme provides a 'single payment in three separate financial years towards the cost of a nationally recognised qualification at Level 3 (A level), or above.'⁹⁷ For those who join the scheme in the first 12 months after enlisting, or after 8 years of serving, ELCs provides the opportunity for military personnel to complete valuable educational courses.

91 Freedom of Information Reply 04-11-2013-135613-020, Ministry of Defence, 26 November 2013

92 House of Commons Defence Committee, *The Armed Forces Covenant in Action? Part 4: Education of Service Personnel*, London: House of Commons, 2013 [accessed via: <http://www.publications.parliament.uk/pa/cm201314/cmselect/cmdfence/185/185.pdf> (10.03.16)]

93 Ibid

94 Ibid

95 Unpublished survey conducted by AFF

96 Dugdale G and Clark C, *Literacy changes lives: An advocacy resource*, London: National Literacy Trust, 2008

97 MoneyForce, *Learning Credits*, [accessed via: <http://www.moneyforce.org.uk/Your-career/During-Service/Bounties-bonuses-and-learning-credits/Learning-credits> (10.03.16)]

2.2.2 Limited opportunities

The CSJ has been told that spouses face shrinking opportunities for 'on base' employment as services are increasingly contracted out. Our focus groups showed that this could be a serious problem for families who wanted a second income:

'... before, you could always find a job as a cleaner or something on base. It wasn't great but it was better than nothing.'

Tina, Army spouse for 13 years

Work for military spouses off-base is also often difficult to come by. Although MOD has encouraged spouses to find work off-base, the remote location of some installations can make this extremely difficult.

The CSJ has heard of cases where spouses have found the isolation of an Army base, and the lack of employment resources available onsite, hard to overcome. For example, we met and interviewed Army wives who struggled to afford to pay for the bus ride from their bases to the nearest available job centre to complete job applications.⁹⁸

2.2.3 Postings

Just as poor opportunities on base can harm spouses' chances of employment, so too can postings. Not only does this limit training opportunities for those with poor qualifications it also severely limits career opportunities for those with developed skills.

'I never envisaged that I would be an 'army wife' and would have to put my career on hold to follow my husband around the country in pursuit of his career. With a University degree and law school behind me, I embarked on a promising legal career. However, as it does, life pulls you in different directions and I left the law when I married my husband and assumed my new identity as an army wife. I was not prepared for what was to follow – countless job applications, the frustration of being out of work and the feeling of desperation that my talents were not being recognised.'

LS, military spouse

Each time military families are uprooted and deployed to another location, military spouses invariably have to deal with losing their local network of support, local knowledge, and qualifications. This is particularly true of jobs that rely on local knowledge, experience and reputation to build up a viable clientele of customers.

'It's not just military wives, my wife is in the military and I am a bricklayer by trade. I am quite lucky that I can find work but as I have to keep starting at the bottom every time we move the pay is always worse.'

BD, military spouse

98 Heledd Kendrick, given in evidence to the CSJ, 14 October 2015

For military families living abroad, we have heard that there are even more obstacles to overcome when applying for jobs. When abroad, spouses face employment barriers such as language, short-term residence and lack of access to training. As one spouse based in Cyprus told the CSJ:

'It's not just the language, they [local employers] know you're not going to be around for that long.'

One military spouse, who eventually contacted Recruit for Spouses for support, was a qualified, practising radiographer before her husband was deployed abroad with the Army. The move to Germany meant that she lost her credits and was unable to return to the same field of employment, upon returning to the UK. She now works at a call centre, working night shifts.

AFF has told us that there are often significant barriers to spouses working when their partners are posted to foreign countries. An AFF survey has recently shown that over 25 per cent of spouses whose partners had been posted abroad could not find employment, and less than 15 per cent could find suitable employment.⁹⁹ Although the Local Overseas Allowance partially compensates families for the additional local costs of living in a particular country, it does not help with the loss of a second income brought about by foreign postings which deprives them of money and inhibits their ability to save. The same survey heard how families had sometimes experienced a significant drop in family income. This is due to the Memoranda of Understanding (MOUs) that the UK has with some nations, such as Kenya, which exist in order to protect local employment opportunities.

Case study: Rachel, a forces spouse of a Royal Marine for 23 years

'I come from a background where people worked, I've always wanted to work.' Despite this strong positive attitude, Rachel has struggled to find employment in the two decades she's been a Service spouse. In 23 years as a forces spouse, Rachel's lived in 13 houses.

'I've hit the usual barriers – they recognise the military quarters address, the gaps in my CV must have made it look like I was the most unreliable person. I was self-employed for some time but it can get demoralising – having to rebuild your client base with every move.'

On the employment opportunities at various overseas postings, Rachel was scathing.

'For all the spouses around, there are three part-time jobs. What makes it worse is that you have to be here for more than one year before you can work in the local economy.'

Furthermore, Rachel described how childcare costs and 12-week school summer holidays made maintaining a full-time (and even part-time) job difficult.

Unable to find employment, Rachel dedicated her time to voluntary work and put her skills to successful use in raising thousands of pounds for a local forces charity. But not all people have been so lucky. Rachel told us of the impact on those not able to find employment:

'On this posting I've seen three couples divorce – the highest rate I've seen – and you've got to say it's the boredom and frustration of not being able to work. People aren't prepared to sit at home like they were.'

⁹⁹ Army Families Federation (AFF), *The Overseas Experience Survey*, UK: AFF, 2015, p4

2.2.4 Employers and Businesses

Spouses report that businesses have frequently overlooked them, even when they have good skills, in favour of candidates who are perceived to be more geographically stable.

With regular moves and relocations, the CVs of military spouses inevitably become increasingly fractured. These 'CV gaps', caused by reduced employment opportunities, add to the barriers that spouses face when seeking work upon transition.

'[After my husband left the Army] I just couldn't get an interview. People see gaps and think you're a flake who won't turn up.'

Jane, Army spouse for seven years

Alarming, charities and social enterprises working with military families have noticed that this frequently leads spouses to resort to applying to jobs that are low-skilled, far lower than non-military women and men with equivalent qualifications would apply for, in order to get work. However, even applying for lower-skilled work has proved unsuccessful for many spouses who, we have heard, are often rejected by employers for being overqualified.

Equally some charities have noticed that too often businesses stereotype military spouses as people who have little ability to commit to demanding roles and a propensity for leaving at short (or no) notice due to the ever changing and moving nature of military service.

According to the founder of Recruit for Spouses, who was herself a military spouse, 'businesses see military spouses as too transient because we may move in a couple of years. They say to us, "Why would we only employ someone if they are here for 2–3 years?"'¹⁰⁰

According to Recruit for Spouses:

'Employers and recruitment agencies know where the military patches are in their area. So the first hurdle when you apply for a job is being asked "What's your address?". And then the question "So your husband's in the RAF or Army or Navy – how long are you going to be here and is your husband going to go away?"'

We have heard that military spouses are frequently told by recruiters and job advisers to either lie on their CVs, or give an incomplete address, so that employers are less likely to notice they are affiliated with the military.

'Last week I received a formal offer for a really exciting, high profile Exec Assistant role for a CEO/entrepreneur. Today I was told that due to restructuring they wouldn't be able to proceed with the "job". At my fourth interview last week I was told I was the last candidate left, that I'd been the preferred choice and strongest candidate. They then went on to say that their main/only concern had been my husband being in the RAF. My heart sank a little,

¹⁰⁰ Talented Ladies Club, Recruit for Spouses founder Heledd Kendrick, [accessed via: <http://www.talentedladiesclub.com/all-inspiration/recruit-spouses-founder-heledd-kendrick/>] (10.03.16)]

as did my husband's when I told him! I know that technically employers aren't supposed to ask questions about your personal circumstances/age etc. but this being a hands on/ personal job I didn't want to lie and why should I? I had explained that my husband is currently doing his HND through the RAF locally and we're also hoping to buy and settle in the area as we currently rent our house out in Colchester. We managed four years long distance out of the 10 we've been together and we don't know what the future holds and it might be an option for us again in the future. They concluded that of course any person could change their situation. It was all just a little frustrating to hear, even more so when he's an ex-serving Army officer having started as a private and finished as a Major.'

CW, military spouse

2.2.5 Childcare

Non-serving parents are normally responsible for childcare whilst the service person is deployed. Like non-military families they need to find work that fits around the school day or is lucrative enough to cover childcare costs. The current Government's move to offer 30 hours of free childcare a week, due to be available by September 2017, will undoubtedly make life easier for many families. However, parents who live on-base still face barriers to accessible childcare.¹⁰¹

The CSJ has learnt that being able to get adequate childcare is one of the key factors preventing military spouses from working and taking training.¹⁰² Moving and relocation can lead to the loss of the network of family, friends, and neighbours that most mothers and fathers occasionally rely on for childcare arrangements. Spouses have frequently complained that the lack of this network of support and lack of flexibility means that there is no one to rely on in an emergency – for example, if a child is taken ill – and thus, the spouse is unable to take on work in case such situations were to arise.

Current childcare rules mean that military spouses who want to utilise informal childcare cannot do so in the way that non-serving families can. Being based away from family and friends means that the informal networks that often allow people to seize opportunities and return to work (or assist those who want to remain at home as child carers), are not available to the same extent.

2.3 Current opportunities and initiatives

There are already a number of very good training opportunities available to military families. Whilst more organisations and social enterprising initiatives have been set up in recent years, keen to address the inadequacy of employment opportunities and advice available to both military personnel and their spouses, more still needs to be done to ensure military spouses are equipped with the best possible skills and advice.

¹⁰¹ Department for Education (DfE), *Childcare Bill: Policy Statement*, London: DfE, December 2015

¹⁰² Forces in Mind Trust, *Better Understanding the Support Needs of Service Leaver Families*, London: Brian Parry Associated (BPA) 2015 [accessed via: <http://www.fim-trust.org/wp-content/uploads/2015/03/Families-Engagement-Programme-Report.pdf> (10.03.16)]

Career Transition Partnership (CTP)

The Career Transition Partnership (CTP) was introduced by the Ministry of Defence as a scheme to help 'eligible personnel leaving the Armed Forces to make a successful transition to civilian employment in a suitable second career'. It is specifically designed for those serving in the military and available from two years prior to discharge up until two years after discharge.

MOD works with Right Management – global career development and outplacement specialists – to offer military personnel advice, training, and employment opportunities. The CTP works as a free recruitment service for employers. The scheme includes an online vacancy database, nationwide employment fairs, and specially-trained employment consultants are included in the scheme, all of which assist both military personnel and prospective employers.

The CTP incorporates nine regional resettlement centres in the UK, one in Germany and one in Nepal, as well as a resettlement centre based at Aldershot. These offices are all linked to a central database of service leavers, employers, and jobs.¹⁰³

A different initiative that is open to veterans and their spouses is The Royal British Legion Industry's Families LifeWorks.¹⁰⁴

Families LifeWorks

LifeWorks is a free support service offered by the Royal British Legion Industries set up to help military spouses and partners get the jobs they want. It is available to all spouses and partners of any serving (or recently discharged) members of the Armed Forces, included Reserves.¹⁰⁵

LifeWorks has been providing intensive courses for veterans and their families to enable them to transition to civilian employment for a number of years. The focus of the courses is on breaking down the barriers to employment: through job-search skills and interview techniques, but also the psychological barriers to getting into employment.

One of their courses is specifically tailored for military spouses. They visit the military bases to deliver the course, and condense it into three days to help with childcare. The coaches are a veteran and a military spouse who are able to provide a level of empathy and understanding that would be difficult to achieve in mainstream education, employment and training support.

Once the course is over, they periodically call the spouses to check up and see how their job hunt is going, and are available on an informal basis in follow up.

Statistical feedback from the LifeWorks courses indicates that these courses have so far been highly successful. Between May 2011 and March 2015, 392 delegates attended the LifeWorks Course and 62 per cent were in full or part-time employment by the end of the 26-week

103 Ministry of Defence, *Defence and Armed Forces – Guidance, Career Transition Partnership*, 19 October 2015 [accessed via: <https://www.gov.uk/guidance/career-transition-partnership>] (10.03.16)]

104 Royal British Legion Industries, *LifeWorks Families*, [accessed via: http://www.rbli.co.uk/employment_solutions/lifeworks/107/] (16.03.16)]

105 Civvy Street, *Employment Support for Service Families*, [accessed via: <https://www.civvystreet.org/en-gb/servicefamilies/employmentsupportforservicefamilies.aspx>] (10.03.16)]

reachback stage after the course.¹⁰⁶ However, as these figures show, the initiative is still fairly small scale next to the number of serving personnel across the Forces.

A similar initiative that has recently become available to military spouses is the Spousal Employment Support Trial which appears to have significant potential. At present they are only being used by the RAF in the UK and Joint Forces Command in Cyprus but they have the potential to be extended throughout the Services if the pilot proves that the concept works.

Spousal Employment Support Trials

In June 2015 the Government announced that they were introducing a new trial to help military spouses to optimise access to employment, and to support them in finding employment at a level that matches their skills, knowledge and experience.

Beginning in October of this year, the trials are running in Cyprus and across selected UK RAF locations.

Military spouses will have an initial interview to develop a Personal Employment Plan. Depending on the needs of the individual this may include:

- A career consultancy and job finding service;
- Access to job readiness support such as CV writing, networking and interview skills;
- Self employment and business start up support;
- Career options advice;
- Career change advice.

As part of the programme, spouses will have access to a Skills and Knowledge Acquisition taxable training grant. No additional personal financial contribution is necessary unless the overall cost of the training option exceeds the maximum grant available.

Job finding support is available to assist spouses to achieve timely employment, including self-employment, reflecting the range of skills and abilities of Service spouses and enable them to realise their full potential.

2.4 Extending outreach

These new programmes have considerable potential to help spouses train and prepare for work. The statistical data and qualitative feedback from individuals indicate that charities and institutions which provide help, support, and guidance schemes for military spouses are often very successful and help spouses find employment.

However, there is still a way to go, if we are to ensure that these services are available to all military spouses, and sufficiently advertised. The initiatives that currently exist, whilst valuable, are not accessible to all military spouses.

¹⁰⁶ Data given to the CSJ provided by RBLI Memorandum, LifeWorks, 14 October 2015

Equally some existing programmes remain undersubscribed. For example, the Enhanced Learning Credits provided by MOD to assist service personnel in their professional development in preparation for transition has an average take-up of less the one quarter:¹⁰⁷

Service	Take up (per cent)
RAF	28
Royal Navy	23
British Army	22
Average	24

The CSJ heard that this is not due to the credit system being ineffective, but rather there are other reasons why service personnel are not using them, such as unwillingness to plan for leaving the military. As Abbie, an Army spouse of seven years, told the CSJ:

'It's like he didn't want to think about life or about what he, let alone me, was going to do after leaving.'

Anne, three years after her husband left the Army after 15 years' service

It was reported to the CSJ that there is often little motivation to train and develop skills in advance of leaving, perhaps, amongst some families, because they are overly optimistic about their chances of finding employment or of being able to maintain the same standard of living once they have left the forces.

One organisation which has been successful in providing much-needed advice and support for spouses looking for employment is Recruit for Spouses.

Recruit for spouses

Recruit for Spouses is an independent social enterprise which seeks to break down some of the barriers between military spouses and employment. Stereotypes about military spouses can prevent even the best qualified women and men from gaining employment, and the traditional recruitment agencies are not sympathetic.

Recruit for Spouses provides support for military spouses in the form of CV writing, help with interview techniques, and introductions with businesses who support the military community. The organisation also encourages military spouses looking for employment advice and openings to sign up on their website for job alerts.

Recruit for Spouses also works with businesses and companies, encouraging more businesses to work with military families in the hope of providing military spouses with more employment opportunities.

One of the advantages of Recruit for Spouses is that it is run by military spouses who have first-hand experience of the needs of those people they are trying to help and this has both encouraged spouses to approach them and helped them to deliver their service.

¹⁰⁷ Percentage of registered personnel taking up ELC by Service, from scheme start to 30 September 2013 (source: TESRR)

2.5 Improving opportunities

Whilst there is a lot of good work already being done in this space, there is an obvious need to help more spouses and partners into work, both whilst their partners are serving in the Armed Forces and once they have left. In order to do this it is clear that a number of issues need to be addressed at each stage in the military family's journey.

As discussed in the previous chapter, military families are self-reinforcing units – what benefits for one member is often good for the whole family, both in service and when they transition. This in turn good for the Armed Forces. For this reason alone, more should be done to support and promote the needs of military spouses and partners in order to help them overcome barriers to employment and training so as to give them greater resilience in the long term.

2.5.1 Protecting military spouses

As discussed some military spouses feel that they are discriminated against when applying for jobs. There is no excuse for such discrimination. The Government should examine what legal protections could be afforded to them in order to ensure that they are not disadvantaged by their military lives.

We recommend that the Government introduce legislation to make it illegal for employers to ask a job applicant whether they are married to or in a civil partnership with someone serving in the Armed Forces.

Such an arrangement would, of course, not prevent someone from declaring that they are married to or in a civil partnership with someone in the military. Spouses will still probably want to identify themselves to those companies who have signed up to the Corporate Covenant and made it clear that they want to support those married to or in a civil partnership with service personnel.

2.5.2 Training and skills

Although there is no official data on the skills levels of military spouses, anecdotal evidence suggests that those of many spouses, particularly Army spouses, are poor and do not substantially improve whilst their partner is in service. As part of a new commitment to military spouses it would make sense for there to be a drive to ensure that everyone achieves the basic skills which are often essential for success and progression in the workplace.

We recommend that MOD offer new military spouses (either when their partner enters the Forces or when they marry or enter into a civil partnership) employment assessments to gauge their qualification levels and work history. The assessments would be followed up by signposting the spouses towards appropriate services, learning and work opportunities.

The CSJ has previously argued that all Service personnel should be helped to achieve basic qualifications in English and mathematics during their time in service so as to help them find employment when they transition. There should be an aspiration to help their spouses do the same thing to improve their employment opportunities.

Currently, the Army has a goal of assisting all serving members to getting a Level 1 (D–G at GCSE) qualification in English and maths within three years of active service. In the first instance, it would be appropriate for these expectations, and the resources to help achieve them, to be extended to all spouses, to better qualify them for work after their spouse no longer serves in the Armed Forces.

However, we also believe that ambitions should extend further. Outside the armed forces, many jobs require at least a Level 2 (A*–C at GCSE) in English and maths to be considered for employment. Therefore, in order to ensure that all serving personnel and their families are best equipped for leaving the Armed Forces, we call on the government to raise the expectations until all serving personnel have the target of achieving a Level 2 in both English and maths after 4 years of entering service, and their spouses have the same target either four years after their spouse joins the military, or they become married to or enter into a civil partnership with somebody already serving.

We recommend MOD commit immediately to help all spouses of service personnel to achieve at least a Level 1 in GCSE English and maths within four years of their spouse entering service, or four years after marrying or entering into a civil partnership with a serviceman or woman.

In the longer term, we believe that the MOD should commit to making a specific plan and dedicating sufficient resources to help all serving personnel and their spouses reach a Level 2 within four years of either entering service, or marrying, or entering into a civil partnership with a service man or woman.

It is also evident that there is a need to strengthen the availability of childcare to military spouses who, due to deployment and transfer, do not have the informal childcare arrangements that those who are not in the Forces are likely to have. This is a clear case of families being disadvantaged by their service.

We recommend that MOD explore better ways to ensure wraparound childcare on-base. This would enable spouses to better take up training and employment opportunities.

The CSJ's investigation has shown that there are already some good opportunities for training on offer; however, in order to ensure that they are as readily available to spouses as they could be, there should be more direct communication with spouses. Similarly, families should be able

to use the offers available to them as they see fit. For this reason, some offers of support – notably the Enhanced Learning Credits scheme – should be extended to all military spouses.¹⁰⁸

As we recommended in our 2014 paper, *Doing our Duty?*, to rectify the low up-take of ECL schemes, registration should become mandatory for all service personnel.¹⁰⁹ We repeat that recommendation here.

We recommend that MOD extend the existing Enhanced Learning Credits scheme offered to military personnel to their spouses and partners, and that registration become mandatory for military personnel.

There are also obvious advantages to helping and encouraging spouses to take advantage of online learning and job searching. However, we have been told that often internet speeds on base and in Service Family Accommodation are slow, which limits its usefulness.

We recommend that MOD ensure that all homes on base and in Service Family Accommodation can access effective broadband to enable remote working, training and job searching.

2.5.3 Encouraging forward thinking

Because concerns have been raised about how some couples do not plan adequately for their transition to civilian life and do not take advantage of the opportunities to extend their skills base, it seems sensible to offer families encouragement to use, and signposting towards, the services available.

The Spousal Employment Trials piloted by the RAF in the UK and Joint Forces Command in Cyprus, mentioned in section 2.3, also appear to have considerable potential but are currently being evaluated.

Should the evaluation of the Spousal Employment Support Trials show that they a good model for helping spouses employment, we recommend that MOD roll this out across the Forces.

2.5.4 Removing barriers to work brought about by posting

As the Armed Forces return from Germany and become more settled, it is likely than many barriers that arise from postings may fall away. However, it makes sense for there to be a review of the disadvantages personnel and their spouses are likely to face due to posting in the new environment.

¹⁰⁸ ELC are already transferable in the case of the serving partner dying or acquiring a medical condition so severe that it prevents them from taking advantage of the educational support.

¹⁰⁹ The Centre for Social Justice (CSJ), *Doing our Duty? Improving transitions for military leavers*, London: CSJ, April 2014, p111

We recommend that the Government commission a review of the employment disadvantages faced by military spouses in being posted to different parts of the UK, and how they can be overcome.

Whilst it is likely to be difficult to redraft MOUs with destination countries to allow spousal employment, it is extremely important that spouses posted to these areas are able to use the time to up-skill. A major barrier to this happening currently is that Student Finance England (SFE) have strict residency requirements. This should be immediately re-examined so either SFE makes an exception for posted spouses, or an alternative source of funding is made available.

We recommend that the Government either open up Student Finance England (SFE) support to service families living abroad, or make an alternative source of financial support available in order to assist with training and up-skilling.

2.5.5 Smoothing transition

Whilst the above recommendations will help to improve the skills base and experience of military families whilst they are in service, it is still likely that some will require additional support on exiting the Forces.

MOD provides Individual Resettlement Training Costs (IRTC) grants to Service leavers with six or more years' service and all Medical Discharges to cover training costs to help them make a successful transition to other forms of employment after leaving the Forces.¹¹⁰

However, as the CSJ highlighted in *Doing Our Duty*, the level of grant has been frozen at £534 for over 20 years, which represents a substantial real-terms cut.¹¹¹ We recommended in that report that the grant be up-rated to account for inflation. If that were to happen, the grant would be £926.01.¹¹² We estimate that this would raise the maximum liability for MOD from £10.7 million to £18.5 million.¹¹³

It would also be beneficial to extend the support to military spouses. This would further raise the liability for MOD to £27.8 million.¹¹⁴

Due to the significant extra cost, we suggest that MOD may want to slowly phase in this change. They could first make IRTC grants eligible to spouses (increasing the liability to £16 million per year), and then increase the grant at above inflation each year until it has recovered its former value.

110 Career Transition Partnership, *Allowances and Grants*, 2016 [accessed via: <https://www.ctp.org.uk/allowances-grants> (10.03.16)]

111 Centre for Social Justice (CSJ), *Doing Our Duty? Improving Transitions for Military Leavers*, London: CSJ, April 2014, p40

112 Hatch S et al. 'Life in and after the Armed Forces: social networks and mental health in the UK military', *Sociology of Health and Illness*, 35, 2013, pp1045–1064 [accessed via: <https://www.kcl.ac.uk/kcmhr/publications/assetfiles/2013/Hatch2013a.pdf> (10.03.16)]

113 Ibid

114 Ibid

We recommend that MOD enable military spouses to access IRTC grants. To ensure that the grant adequately meets training costs, we recommend that it be increased at above inflation each year to restore it to its former value.

JobCentre Plus (JCP) provides a more intensive form of back-to-work support for its customers from six months of making their claim.¹¹⁵ Certain groups that are at high risk of long-term unemployment, such as care leavers, are fast-tracked to this support. It would seem sensible for those personnel and spouses who are transitioning and who have low skills, particularly in numeracy and literacy, to be given the same priority access.

Currently spouses can be considered for early access to the Work Programme from three months into their claim for Jobseeker's Allowance, but that scheme is being phased out during this Parliament. It seems unlikely that its replacement, the Work and Health Programme will be suitable for many military spouses.¹¹⁶

When the Work Programme comes to an end, we recommend that DWP allow transitioning service personnel and spouses who are found to have low skills, particularly in numeracy and literacy, to immediately access the highest level of support from Jobcentre Plus.

Provision for veterans in JobCentre Plus has been improved with the creation of 'Armed Forces Champions' who are trained to understand the particular barriers that veterans and their families can face in finding work. However, it is still possible for spouses to go unidentified when they present to JCP. For this reason we suggest changing the obligatory question asked by JCP advisers.

We recommend that JCP advisers and work coaches should ask the question 'Have you or your spouse served in the UK Armed Forces?' as when they register all new claimants at JCP.

¹¹⁵ Centre for Social Justice (CSJ), *Up to the Job? How reforming Jobcentre Plus will help tackle worklessness*, London: CSJ, July 2013 [accessed via: <http://www.centreforsocialjustice.org.uk/UserStorage/pdf/Pdf%20reports/Up-to-the-Job.pdf> (10.03.16)] p8, figure 1

¹¹⁶ Department for Work and Pensions and Ministry of Defence, *Armed forces enhanced access to JobCentre Plus services and armed forces champions*, 29 January 2014 [accessed via: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/275968/jobcentre-plus-services-for-armed-forces.pdf (10.03.16)]

chapter three

Children's education

Education is one of the most important factors that will help military children after their family leaves the Armed Forces. However, military families are often forced to cope with the long absence of a parent, and many children have to move from school to school, each time losing the support and familiarity of friends and teachers. As one of our working group said, 'every time a child moves school, they are transitioning.'

While some children thrive from coming into contact with other cultures and the independence fostered by a mobile lifestyle, for others moving schools comes at a price, undermining friendships, and impeding academic performance and personal development. Difficulties with children's education can also cause significant worry for parents and, in some cases, lead families to leave the military prematurely in search of greater stability. It is essential that more effort is made to provide Service children with suitable and stable alternatives to changing schools and better support for those who do. This will help to improve their education, their opportunities, and their future lives beyond their family's service.

3.1 Effects of military life on child development

As much research by the CSJ and others has shown – and as is increasingly recognised in public policy – the early years are crucial to a child's development.¹¹⁷ Child development during the early years (nought to five) is rapid. Children at that age are especially attuned to the adults around them and are particularly affected by parental absence, which can cause them distress.¹¹⁸ Children look to adults (their parents and guardians specifically) for emotional security and stability.

During childhood, the brain is more susceptible to high levels of stress and a child's cognitive development can be harmed where multiple, simultaneous and prolonged stress factors build

¹¹⁷ Centre for Social Justice (CSJ), *Closing the Divide: Tackling Educational Inequality in England*, London: Centre for Social Justice, 2014 [accessed via: <http://www.centreforsocialjustice.org.uk/UserStorage/pdf/Pdf%20reports/Closing-the-Divide.pdf> (30.10.15)]; Department for Work and Pensions and Cabinet Office, *Early Intervention: The Next Steps: An Independent Report to Her Majesty's Government*, London: Allen, 2011

¹¹⁸ Murphey, D, 'Research Brief: Military families, home front alert: the risks facing young people in military families', *Child Trends*, 22 July 2013

up.¹¹⁹ Changes which alter regular routines are thus detrimental and can take between one month and one year to resolve – and it is acknowledged that sometimes the emotional trauma is never resolved.¹²⁰ These stress factors are exacerbated where a parent is depressed, anxious or angry, due to by deployment or mental health issues such as PTSD.¹²¹

The effects on child development of being in a military family are evidenced by multiple studies. Medical reports have indicated a greater number of behavioral, emotional and disciplinary problems where none were shown prior to deployment.¹²² Compared to their civilian counterparts, studies have shown that military children in Canada have double the rate of medical issues, including stress, sleeping problems and repeatedly becoming ill during a parent's deployment.¹²³ Similarly, an Australian study has indicated that military children generally fare poorly in terms of physical, mental and behavioral health compared to their peers.¹²⁴

3.1.1 Growing up too early

The absence of one parent for long periods of time can result in a child assuming more responsibility within the family home than would otherwise be the case, particularly regarding siblings, households and even support for the at-home parent.¹²⁵ This strain may then be intensified by the worry of operational deployments, where some personnel go into combat. For some, this can hold back their education and emotional development and can put pressure on the whole family.

3.1.2 Academic attainment

Being part of a military family has been found to have a noticeable impact on academic attainment. Recent research has shown that attainment in English at Years 10 and 11 is lower among Army pupils (pupils with at least one parent in the British Army) than their civilian peers.¹²⁶ This is not just the case in Britain – studies conducted abroad have noted a similar educational disparity between Army and civilian children. Canadian research has shown that attainment for Army children is substantially lower than civilian children across a wide breadth of subjects.¹²⁷

Interviews conducted with Canadian Army pupils have also revealed that many Army children have substantially lower expectations of their overall academic ability non-Army children. This

119 Murphey, D, 'Research Brief: Military families, home front alert: the risks facing young people in military families', *Child Trends*, 22 July 2013

120 Ibid

121 Ibid

122 National Defence and Canadian Forces (NDCF), Ombudsman, *On the home front: assessing the wellbeing of Canada's military families in the new millennium*, Canada: NDCF, 2013

123 Ibid

124 Siebler, P and Goddard, C, 'Parents' perspectives of their children's reactions to an Australian military deployment', *Children Australia*, 39, 1, Mar 2014, pp17–24

125 National Defence and Canadian Forces (NDCF), Ombudsman, *On the home front: assessing the wellbeing of Canada's military families in the new millennium*, Canada: NDCF, 2013

126 Unit for Child and Youth Studies, *The Educational Attainment of Army Children*, York: York St John University, 2014

127 National Defence and Canadian Forces (NDCF), Ombudsman, *On the home front: assessing the wellbeing of Canada's military families in the new millennium*, Canada: NDCF, 2013

was evident as, when asked, a higher proportion of Army children felt they were reaching their potential, despite being behind in their school work.¹²⁸

3.1.3 Welfare and wellbeing

In a recent study comprised of interviews with 140 Army parents in Britain, 67.5 per cent of Army parents believed that Army children have additional needs.¹²⁹ Despite these concerns, 56 per cent of the same Army parents reported that their child's current school did not have any activities specific to Army children.¹³⁰

Over the past few years, reports have found increased levels of emotional and behavioural difficulties in adolescents, such as child depression and poor behaviour – including verbal and physical aggression. These studies indicate that military children are at a greater risk of psychosocial problems than civilian children.¹³¹ This has been linked to stress and instability, which can bring about the release of hormones that block cognitive and memory processes.¹³² Feelings of anxiety, alienation and anger have also been shown to impede communication.¹³³

Furthermore, research has highlighted that when a parent is away from home for long periods, the family may struggle to find its routine and education may suffer disproportionately.¹³⁴ Academic performances become less of a priority particularly when there is an awareness of the threat of death or injury.¹³⁵ This is not limited to cases where the parent has been deployed as military preparations and training exercises can also entail such a risk.¹³⁶ On top of this, when a parent struggles with distress, it becomes very hard for them to cope and respond in a supportive way for their child.¹³⁷

Studies have also shown that the longer a child is subject to conditions of parental absence and heightened stress within the family home, the more a child's 'resilience' decreases.¹³⁸ Children are less likely to be able to develop friendships and refrain from taking ownership of school, often referring to it as 'the school', rather than 'my school'.¹³⁹

128 National Defence and Canadian Forces (NDCF), Ombudsman, *On the home front: assessing the wellbeing of Canada's military families in the new millennium*, Canada: NDCF, 2013

129 Unit for Child and Youth Studies, *The Educational Attainment of Army Children*, York: York St John University, 2014

130 Ibid

131 Mental Health Foundation, *The mental health of serving and ex-Service personnel: A review of the evidence and perspectives of key stakeholders*, London: Mental Health Foundation, Forces in Mind Trust, 2013; Barker L, and Berry K, 'Developmental issues impacting military families within young children during single and multiple deployments', *Military Medicine*, 174, 2009, pp 1033–1040; White, DeBurgh, et al, 'The impact of deployment to Iraq or Afghanistan on military children: a review of the literature', *International Review of Psychiatry*, 2011, pp210–217

132 O'Neill J, "'It's hard for me, I move a lot': Designing and implementing a one-year Pilot Project to Support Service Children at Halton School during periods of Mobility and Parental Deployment', 2008

133 Ibid

134 Clifton, G, 'The Experience of Education of the Army Child', PhD thesis, Oxford: Oxford Brookes University, 2007; Defence R&D Canada, *The impact of deployment on the well-being of military children: a preliminary review*, Canada: Defence R&D Canada, 2011

135 RAND, *Effects of Soldiers' Deployment on Children's Academic Performance and Behavioural Health*, Santa Monica, CA: RAND Corporation, 2011

136 National Defence and Canadian Forces (NDCF), Ombudsman, 'On the home front: assessing the wellbeing of Canada's military families in the new millennium', Canada: NDCF, 2013

137 Murphy, D, 'Research Brief: Military families, home front alert: the risks facing young people in military families', *Child Trends*, 22 July 2013

138 US Department of Labor, *Strengthening our military families: Meeting America's commitments*, Washington: Department of Labor, 2011

139 Clifton G, 'The Experience of Education of the Army Child', PhD thesis, Oxford: Oxford Brookes University, 2007

3.1.4 Mobility

'My 10-year-old son has been to three schools already. Each term start means making new friends ... he doesn't hit the ground running like others.'

Vikki, military spouse in evidence to the CSJ

Some service children may, in extreme cases, be relocated up to 14 times before they reach secondary school.¹⁴⁰ Cases of frequent relocation are not uncommon – in a recent study of 140 military families, 18.6 per cent of military parents reported that their child had moved school more than five times.¹⁴¹

The effects of frequently moving school are well-known. Pupils have little chance to develop relationships with teachers or peers, struggle to settle into a routine, and are faced with constant changes of curriculum. As a result, service children may face difficulties maintaining consistent academic performance.

It is estimated that about two out of every five children who move schools do not make the expected progress during the following year, often leading them to become de-motivated.¹⁴² If a Service child moves every two years, dependent on their parent's Service branch, rank and role, they are likely to lose academic ground in both the lead up to moving, and in the year after they have arrived at their new school. In some cases their academic performance might suffer for 15 to 18 months out of every two years.¹⁴³

3.1.5 Educational attainment

'My husband is serving in the armed forces and we have two children. Four years ago, having watched our eldest son struggle with different curriculum and teaching methods in schools both in the UK and in Germany, we decided that he had endured as many changes in schools as he could cope with. He was missing vital steps in learning and was coping with different teaching methods guided by different Local Authorities. An example of this was when he learnt cursive writing in Year R in Kent and then this did not follow on in Germany in the same way, and again was different when we returned to the UK. We also had concerns about his progress. Over the past two years not only have my son's grades dipped quite dramatically but his self-esteem seems to have been affected too. I believe this is due to the frequent school moves and lack of stability.'

Military spouse¹⁴⁴

¹⁴⁰ Ofsted, *Children in Service Families*, Manchester: Ofsted, 2011, No. 100227; House of Commons, Defence Committee, *The Armed Forces Covenant in Action? Part 3: Educating the Children of Service Personnel*, Fourth Report of Session 2013–14, London: House of Commons 2013 [accessed via: http://www.raf-ff.org.uk/images/library/files/HCDC_-_AFC_Part_3_Report_The_Education_of_Service_Children.pdf (30.10.15)]

¹⁴¹ Ofsted, *Children in Service Families*, Manchester: Ofsted, 2011, No. 100227, p24

¹⁴² Department for Education and Employment, *The Impact of School Transitions and Transfers on Pupil Progress and Attainment*, Norwich: Her Majesty's Stationery Office, 1999, p6

¹⁴³ Ibid

¹⁴⁴ National Audit Office, *The education of Service children: findings of an National Audit Office consultation*, London: National Audit Office, April 2013, [accessed via: www.publications.parliament.uk/pa/cm201314/cmselect/cmdfence/writev/941/naopart3.pdf (30.10.15)]

Moving schools at important times is especially harmful – particularly in Key Stage 4 – and the number of children affected by mobility is sizable. The average mobility for service children in primary schools is around 70 per cent every year.¹⁴⁵ At one school in Buckinghamshire, 70 per cent of the children are from a military family and 50 per cent of the school population changes every year.¹⁴⁶

A study carried out by Ofsted on military families and education has indicated that many service children who move frequently do not perform as well as their peers across all key stages and are less likely to achieve higher grades if they miss or repeat parts of the curriculum.¹⁴⁷ More generally, continual moves appear to hamper learning and development, as rates of children's learning are slowed and gradually recede.¹⁴⁸

In a recent study comparing school experiences of Army children and non-Army children, 52.4 per cent of Year 6 pupils and 33.3 per cent of Year 10 and 11 Army Pupils reported having studied aspects of the curriculum more than once.¹⁴⁹ This was particularly noticeable in the core subjects of Maths, Science, and History.

'We moved around a lot. My daughter studied the Vikings three times but never did the Tudors.'

Military parent in evidence to the CSJ

3.1.6 Friendships and emotional development

Interviews conducted by the CSJ have revealed that military parents often feel that their children's classmates and teachers do not understand their circumstances. Other studies in this area have supported these conclusions. One US report noted that 34 per cent of military parents feel that their child's school is unresponsive to the unique aspects of military life.¹⁵⁰ Serving personnel are rarely able to attend school events, whilst mothers also tend to have less communication with the school than civilian families due to mobility and absence.¹⁵¹

The comparative youth and inexperience of some military parents can also impact on a child's education and the family's ability to cope.¹⁵² Parental well being and adaptability to new circumstances is important in how a child is able to cope with the change – and younger parents

145 Ofsted, *Children in Service Families*, Manchester: Ofsted, 2011, No. 100227

146 O'Neill J, "'It's hard for me, I move a lot': Designing and implementing a one-year Pilot Project to Support Service Children at Halton School during periods of Mobility and Parental Deployment', 2008

147 Ofsted, *Children in Service Families*, Manchester: Ofsted, 2011, No. 100227

148 Ibid

149 Ibid

150 US Department of Labor, *Strengthening our military families: Meeting America's commitments*, Washington: Department of Labor, 2011

151 Clifton G, 'The Experience of Education of the Army Child', PhD thesis, Oxford: Oxford Brookes University, 2007

152 Coulthard J, *The impact of deployment on the well-being of military children: a preliminary review*, Canada: Defence R&D Canada, 2011

can be less equipped to meet such challenges.¹⁵³ Sometimes the effect can be that children tend to neutralise mobility, refusing to speak about the pain of moving and remaining detached and suffering academically as a result.¹⁵⁴

Academic difficulty and disruption are not the only things that children struggle with. It is recognised that military children often find it hard to make friends as they feel isolated, ostracised and misunderstood by their educators and peers.¹⁵⁵ Ofsted has noted that continual moves impact upon children and young people's social and emotional development, especially friendships.¹⁵⁶

'Before kids just played with anyone. Now I'm in Year 7 it's different – everyone has their group and they stick to it. It's hard to walk up to people in the playground.'

George, 12 (not real name) in evidence to the CSJ

3.1.7 Transfer of information

The CSJ has heard that when Service children move, their new schools are often not passed enough information regarding their educational experiences. Ofsted has stated that the uncoordinated nature of important information transfer between schools is unacceptable as such information is fundamental to the integration and support of a child's educational needs, but is often delayed if it arrives at all.¹⁵⁷ Without sufficient information, the receiving school cannot prepare to meet a child's needs immediately upon arrival. This delay has an impact upon the learning of a child, which is already suffering from regular relocation.

Teachers admit to struggling with gaps and absences, as well as non-continuity of syllabi which military children may have to catch up on.¹⁵⁸ Staff often do not know whether a child belongs to a military family, limited or no communication with the military and when they do know, struggle to find the correct resources and appropriate assistance to cater to the child's experiences.¹⁵⁹ Teachers can also find it difficult to create academic targets for a child whose education has been so disrupted.¹⁶⁰

153 O'Neill, J, "It's hard for me, I move a lot": Designing and implementing a one-year Pilot Project to Support Service Children at Halton School during periods of Mobility and Parental Deployment', 2008; Chartrand M, Frank D, White L, and Shope T, 'Effect of parents' wartime deployment on the behavior of young children in military families', *Archives of Pediatrics and Adolescent Medicine*, 162, 2008, pp1009–1014; Lester P, Peterson K, Reeves J, Knauss, et al, 'The long war and parental combat deployment: Effects on military children and at-home spouses', *Journal of the American Academy of Child and Adolescent Psychiatry*, 49, 2010, pp310–320; White, DeBurgh, et al, 'The impact of deployment to Iraq or Afghanistan on military children: a review of the literature', *International Review of Psychiatry*, 2011, pp210–217

154 Clifton G, 'The Experience of Education of the Army Child', PhD thesis, Oxford: Oxford Brookes University, 2007

155 National Defence and Canadian Forces (NDCF), Ombudsman, *On the home front: assessing the wellbeing of Canada's military families in the new millennium*, Canada: NDCF, 2013

156 Ofsted, *Children in Service Families*, Manchester: Ofsted, 2011, No. 100227

157 Ibid

158 Clifton G, 'The Experience of Education of the Army Child', PhD thesis, Oxford: Oxford Brookes University, 2007

159 Chartrand M, Frank D, White L, and Shope T, 'Effect of parents' wartime deployment on the behavior of young children in military families', *Archives of Pediatrics and Adolescent Medicine*, 162, 2008, pp1009–1014; Lester P, Peterson K, Reeves J, Knauss, et al, 'The long war and parental combat deployment: Effects on military children and at-home spouses', *Journal of the American Academy of Child and Adolescent Psychiatry*, 49, 2010, pp310–320; White, DeBurgh, et al, 'The impact of deployment to Iraq or Afghanistan on military children: a review of the literature', *International Review of Psychiatry*, 2011, pp210–217

160 Ofsted, *Children in Service Families*, Manchester: Ofsted, 2011, No. 100227

In order to alleviate some of these problems, the Government has introduced various measures to ensure that core information on a military child's background and educational attainments is transferred between schools. Pupil Information Profile (PIP) forms and Moving Schools Children's Activity Packs – filled in by the child and sent to the school – have gone some way to addressing the alarming lack of communication between schools.¹⁶¹

Pupil Information Profile (PIP)

Introduced in June 2014 by the Ministry of Defence, PIP is designed for Service children who are moving school. It provides the child's new teacher with immediate relevant online information about the child. It informs schools, merges different educational languages and current systems and has guidance to assist teachers.¹⁶²

PIP is a transfer document that is available for parents to download and present to their child's existing school to fill in, before sending it to the next school ahead of their arrival. It asks for basic details on the pupil's background and learning, with comments on 'achievements/out-of-school interests' and 'key strengths & development needs'.¹⁶³ There is also a learning profile, for teachers and parents to consider whether the child is 'motivated and enthusiastic to learn' (on a scale of always/mostly/sometimes) and whether they 'work co-operatively with others.'

The PIP is intended to support continuous learning by identifying the pupil's current and future learning needs.¹⁶⁴

Moving Schools Activity Packs

The Children's Education Advisory Service has produced the Moving Schools Pack: Service Family Guide to help Service parents to support their children when moving schools by providing additional information for the child's new school. The Moving Schools Packs have been designed to 'supplement the information that schools must transfer by law,' so that the new school might get to know the child before their arrival.¹⁶⁵

The Pack includes:

A guide for parents

This guide asks parents to note previous schools attended, and to include information about their child's school history and achievements. There is also a section which asks for specific examples of the child's work.

¹⁶¹ Ministry of Defence (MoD), *Moving School Supporting Children as they Move Schools*, London: MoD [accessed via: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/347078/Moving_schools_childrens_activity_book_86586_BOOK_2.pdf (30.10.15)]

¹⁶² Ministry of Defence (MoD), *Pupil information profile for military service children*, 29 August 2014 [accessed via: <https://www.gov.uk/government/publications/pupil-information-profile-for-military-service-children> (30.10.15)]

¹⁶³ Ministry of Defence (MoD), *Pupil information profile for military service children*, 29 August 2014 [accessed via: <https://www.gov.uk/government/publications/pupil-information-profile-for-military-service-children> (30.10.15)]

¹⁶⁴ Ofsted, *Pupil Information Profile*, HMCI: Ofsted, 2011 [accessed via: <http://www.devon.gov.uk/pupil-information-profile.pdf> (30.10.15)]

¹⁶⁵ Naval Families Federation, *Moving Schools Pack: Service Family Guide*, 27 August 2015 [accessed via: <https://www.gov.uk/government/publications/moving-school-packs> (05/04/16)]

Children's activity packs

The children's activity pack is aimed at primary school children to fill in. The pack is a child-friendly activity book, which provides activities, quizzes, and tasks for the child to complete at home. It asks the child to consider questions including 'what do you enjoy doing at school?', 'what will you miss?' and 'what will you be pleased to be leaving behind?'

Schooling history

The Schooling History pack is where parents and school teachers can present as much information on the child's educational background and specific 'school achievements' as possible.

Parents are encouraged to personalise the templates, using sheets they find most useful and appropriate. Parents are also advised to include extra information that they think will help the school know more about their child.

In order to complete the packs, parents have to find the template online, download it, or send off for a copy by post, before printing off the completed packs to give to the new school.

However, despite these efforts, the CSJ has heard that poor transfer of information between schools remains a problem. Although PIP provides basic information on a child's school background, the form is neither comprehensive nor extensive in scope. There is no section on Special Educational Needs and Disability (SEND) and teachers and parents are not required to provide details on specific exam results, modules, or grades. There is also no section that deals with topics and modules that the child has studied. This is acknowledged in the Government's official statement, which admits that PIP 'does not attempt to offer more than this core information as the danger is that it would become unwieldy and not helpful to the receiving school.'¹⁶⁶

Both the PIP form and the Moving Schools Activity Packs rely on parents' and teachers' awareness of its existence, and then taking the initiative to send them off to the new school themselves.

3.2 Addressing the challenges

Given these findings, it is clear that there are a number of areas in which more could be done to support Service pupils and their families.

3.2.1 Improving the stability of schooling

Previous work by the CSJ has highlighted the important role of boarding schools in helping disadvantaged children who are or who have previously been subject to great instability.¹⁶⁷ Boarding schools can provide an excellent source of permanence to balance out disruption at home.

¹⁶⁶ Ofsted, *Pupil Information Profile*, HMCI: Ofsted, 2011 [accessed via: <http://www.devon.gov.uk/pupil-information-profile.pdf> (30.10.15)]

¹⁶⁷ Centre for Social Justice (CSJ), *Closing the Divide: Tackling Educational Inequality in England*, London: CSJ, 2014

Case study from Ofsted

One lower sixth boarder had previously attended five different primary schools. He said that he had been unsuccessful in his educational studies prior to starting at boarding school. The various school moves, while offering a 'fresh start' each time, had left him with poor literacy skills. He found that the stability offered by boarding provision, including supervised evening prep, had helped him to re-engage with learning. This enabled him to progress in writing and catch up with his peers, which he had been unable to do prior to this.¹⁶⁸

*'By the age of six, my eldest son was on his third school. He took almost a year to settle in and refused to participate in team activities and got easily frustrated in lessons if he did not pick it up quickly enough. In the meantime I found moving, struggling for an address and then fighting for entries into schools that could meet his needs, unbearably stressful. At eight he started at a prep school – again it took him a year to settle in, to accept that he could form relationships without fear of loss, and to catch up where frequent moves and differing curriculum had affected his attainment. Two years later [and now at boarding school] he is in the A stream and participates fully in team activities and has a circle of friends. As for me, knowing that his education is secure, I face each new move (three since starting at prep school) with equanimity.'*¹⁶⁹

Military spouse, in evidence to AFF

There is already a long and on-going tradition of military children attending boarding schools. Parents of service children can attend boarding school with up to 90 per cent of the fees paid for by MOD.¹⁷⁰ Financial support for Service people sending their children to schools is offered in the form of:

- Continuity of Education Allowance: CEA supports accompanied, mobile personnel with fees for boarding school to allow a continuous education;
- Armed Forces Bursary: sibling discount, scholarship;
- Armed Forces Childcare Vouchers;
- Special Educational Needs Assistance: SENA contributes to the extra costs involved when you have a child with special educational needs.¹⁷¹

¹⁶⁸ Ofsted, *Children in Service Families*, Manchester: Ofsted, 2011, No. 100227, p17

¹⁶⁹ House of Commons, Defence Committee, *The Armed Forces Covenant in Action? Part 3: Educating the Children of Service Personnel. Written Evidence from AFF*. London: House of Commons 2013 [accessed via: <http://www.publications.parliament.uk/pa/cm201314/cmselect/cmdfence/writetv/941/m1.htm> (30.10.15)]

¹⁷⁰ Dependent upon educational institution: as of 1 August 2015, a junior boarder can have £5,124 paid for them, with a senior rate of up to £6,794, whilst a junior day schooler can receive £3,029 and senior day schooler an amount of £4,055. Army Families Federation, *MOD Education Allowances*, 11 August 2015 [accessed via: http://www.aff.org.uk/army_family_life/education_childcare/modeducationalallowances.htm (30.10.15)]

¹⁷¹ Ibid

Continuity of Education Allowance (CEA)¹⁷²

The MOD offers the CEA to all service families with children aged eight and over. This helps provide continuity of education for a child, and enable the spouse of a Service person to accompany their partner on a posting.¹⁷³ Boarding schools offer stability and familiarity for children who could otherwise be faced with moving schools several times during their primary and secondary education. The CEA requires military parents to pay a minimum contribution of ten per cent of school fees, and is capped at an upper limit, with a separate junior and senior rate.^{174, 175}

Despite the education allowance offered by the CEA, the cost of private education in the UK and the upper limit on allowances means that boarding schools are not a viable option for many lower paid Service personnel. With private secondary school boarding fees averaging £28,506 a year, the maximum annual subsidy of £15,243 would still leave a Lance Corporal on a post-tax income of about £18,000 with over £13,000 a year to find.^{176, 177}

An excellent alternative to private boarding schools is state boarding, which is already used by approximately 500 Service children.¹⁷⁸ Charges are generally less than half those of independent schools and state boarding schools compare favourably when it comes to standards of care, education and facilities.¹⁷⁹ The amount of funding available is significantly higher than the cost of boarding at any state boarding school, which typically charges around £4,000 per term. As with any boarding school, MOD expects the Service family to pay 10 per cent of charges. Therefore, for a state boarding school charging £4,000 per term, the contribution would be £400 per term.¹⁸⁰

However, there are limited numbers of state boarding schools in England so there are only a few places for which military families are competing. The State Boarding Schools' Association census in 2013/14 showed a maximum boarding capacity of 4,716 places nationally across the 38 state boarding schools currently running in England. Around 11 per cent of those places go to Service children.¹⁸¹

172 Service Parents' Guide To Boarding Schools, *Continuity of Education Allowance (CEA)*, [accessed via: http://www.serviceschools.co.uk/cms/continuity_of_education_allowance_march_2015/ (30.10.15)]

173 Ibid

174 Army Families Federation, *Boarding*, 11 August 2015 [accessed via: http://www.aff.org.uk/army_family_life/education_childcare/boarding.htm (30.10.15)]

175 CEA termly rates at 1 August 2015 are: Junior Board, £5,142; Senior Board, £6,749; Junior Day, £3,029; Senior Day, £4,055, Army Families Federation, *MOD Education Allowances*, 11 August 2015 [accessed via: http://www.aff.org.uk/army_family_life/education_childcare/modeducationallowances.htm (10.03.16)]

176 UK Boarding Schools, *Planning the Fees*, 30 September 2014 [accessed via: <http://www.ukboardingschools.com/advice/planning-fees/#.VgvYT7Qn2JU> (30.10.15)]; UK Boarding Schools, *Boarding School Fees*, 11th September 2013 [accessed via: <http://www.ukboardingschools.com/advice/fees-and-funding/#.Vg0-g9jViko> (30.10.15)]

177 Armed Forces, *Army Pay Scales (April 1 2015–March 31 2016)* [accessed via: <http://www.armedforces.co.uk/armypayscales.php#.VgvULQn2JU> (30.10.15)]

178 Army Families Federation (AFF), *State boarding schools survey result*, UK: AFF, 2015 [accessed via: http://www.aff.org.uk/linkedfiles/aff/aff_in_action/aff_surveys/stateboardingschoolssurvey.pdf (30.10.15)]

179 State Boarding Schools' Association, *Why choose an SBSA school?*, 2016 [accessed via: <http://www.sbsa.org.uk/why-choose-an-sbsa-school> (10.03.16)]

180 State Boarding Schools' Association, *Armed Forces*, 2016 [accessed via: <http://www.sbsa.org.uk/armed-forces> (30.10.15)]

181 Army Families Federation (AFF), *State boarding schools survey result*, UK: AFF, 2015 [accessed via: http://www.aff.org.uk/linkedfiles/aff/aff_in_action/aff_surveys/stateboardingschoolssurvey.pdf (30.10.15)]

An obvious means of state boarding expansion is through the Free Schools programme. The Government has committed to open an additional 500 Free Schools in the next five years.¹⁸² Free School applicants who are able and willing to offer boarding provision should be supported to do so. Free Schools already come with investment from the Department for Education and with assigned building space – therefore, it is right that suitable schools that are to offer boarding are given priority. Existing schools that want to develop as boarding schools – particularly those with a long history of serving military pupils – could be found capital funding to help them do so.

In order to increase stability of education for Service children we recommend that:

- The DfE should encourage Free Schools to incorporate boarding places into their provision;
- MOD should allow military families to claim 100% of total school fees provided it is for a place at a state boarding school and they are not above the CEA cap;
- Once these reforms have been implemented, MOD should undertake a publicity campaign amongst military families to make them aware of the advantages of offering their children stable boarding school places.

3.2.2 Better support for transitory pupils

A recurring theme in our investigation has been that pupils and their families do not feel sufficiently supported when they move to new schools. Whilst there are new systems in place to ensure that academic records are passed on, there is a bigger question about how a close eye can be kept on the particular needs of Service children in schools.

The CSJ's previous work has shown that where children experience a good deal of disruption in their education, Virtual School Heads are an excellent means of supporting them.¹⁸³ Already established to improve the treatment of looked after children in schools, the Virtual Heads scheme could be extended to children of military personnel as a means of ensuring they receive the necessary amount of care and support.

Virtual School Heads

The Virtual School Head (VSH) initiative was introduced as a way of improving attainment and provision for looked after children. A VSH is someone who has been appointed by the local authority to promote the educational achievement of all the children looked after by that council. These children are on a 'virtual' school roll, although physically spread out across schools in the borough and beyond.¹⁸⁴

¹⁸² The Conservative Party, *The Conservative Party Manifesto 2015*, London: Conservative Party [accessed via: <https://s3-eu-west-1.amazonaws.com/manifesto2015/ConservativeManifesto2015.pdf> (30.10.15)]

¹⁸³ Centre for Social Justice (CSJ), *Requires Improvement: The cause for educational failure*, London: CSJ, 2013 p49

¹⁸⁴ The Who Cares Trust, *Virtual headteachers*, 2016 [accessed via: <http://www.thewhocarestrust.org.uk/pages/virtual-headteachers.html> (30.10.15)]

The VSH will have specialist knowledge and experience, which they can then use to support headteachers. They can also liaise with the local authority and with all schools in the area on how they can promote the learning and education available to these children.¹⁸⁵

The VSH's role is to:

- Know how the looked after children are doing;
- Help school staff and social workers to find out about the extra needs of these children and any additional support available to them.¹⁸⁶

Looked after children in local authorities with strong VSH arrangements have achieved improved results. The Government has announced that all local authorities must have a virtual school head 'in charge of promoting the educational achievement of the children looked after by the authority that appoints them.'¹⁸⁷

Since children from service families can suffer from comparable difficulties for reasons similar to looked after children due to frequent moves, we believe a similar system would be beneficial for children from service families.

We recommend that DfE explore the possibility of deploying Virtual School Heads for Service pupils to offer greater support to them in the administration of their education and to:

- Act as a point of continuity for moving pupils;
- Be responsible for helping pupils transition and informing new schools of pupils' educational history and needs;
- Provide information to schools on the particular needs of service pupils;
- Offer advice to military parents on how to continue to support their children's education;
- Work with and between schools to ensure that the Service Pupil Premium is being spent effectively.

Such a system could be funded in part by the Service Pupil Premium (see below).

3.2.3 Support for the Service Pupil Premium

Governmental bodies and other researchers have claimed vastly different numbers of military children in the UK system:¹⁸⁸

- The MOD's Children and Young People's Plan 2010–2013 estimated that over 120,000 children and young people belonged to the Service community;¹⁸⁹

185 Department for Education (DfE), *2010 to 2015 government policy: looked-after children and adoption*, London: DfE [accessed via: <https://www.gov.uk/government/publications/2010-to-2015-government-policy-looked-after-children-and-adoption/2010-to-2015-government-policy-looked-after-children-and-adoption> (10.03.15)]

186 Department for Education (DfE), *2010 to 2015 government policy: looked-after children and adoption, Appendix: Virtual School Heads*, London: DfE [accessed via: [https://www.gov.uk/government/publications/2010-to-2015-government-policy-looked-after-children-and-adoption#appendix-4-virtual-school-heads-vsh](https://www.gov.uk/government/publications/2010-to-2015-government-policy-looked-after-children-and-adoption/2010-to-2015-government-policy-looked-after-children-and-adoption#appendix-4-virtual-school-heads-vsh) (10.03.15)]

187 Ibid

188 House of Commons, Defence Committee, *The Armed Forces Covenant in Action? Part 3: Educating the Children of Service Personnel*, Fourth Report of Session 2013–14, London: House of Commons 2013 [accessed via: http://www.raf-ff.org.uk/images/library/files/HCDC_-_AFC_Part_3_Report_The_Education_of_Service_Children.pdf (30.10.15)]

189 Ministry of Defence (MOD), *Children and Young People's Strategy and Improvement Plan 2012–2013*, Hampshire: Directorate Children & Young People, 2012 p13 [accessed via: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/28288/dcyp_strat_imp_plan_12.pdf (30.10.15)]

- A review of MOD personnel records in November 2010 showed a total of 90,450 dependants aged 18 and under of military personnel.¹⁹⁰ However, this figure is likely to be underestimation as not all children are entered onto the personal military record of serving Service personnel. For example, there is no definitive number of pre-school Service children. Further, there are no known numbers for serving reservists, so neither are there known numbers of how many children are in their families;
- The Royal Navy and Royal Marine Children's Fund calculated in November 2009 that there were 174,341 Service children;¹⁹¹
- In 2006, a House of Commons Committee gave an estimate of between 90,000 and 186,000, while another figure suggests the figure to be towards the higher estimation, at approximately 175,000.¹⁹²

The lack of data impedes efforts to tackle disadvantages faced by Service children. The welcome introduction of the Service Pupil Premium in England acknowledged that Service children need more assistance.

Service Pupil Premium in England

Since 2011, all schools in England have been paid a premium (the Pupil Premium) for all pupils on their roll who are eligible for free school meals (or who have been eligible at any time in the past six years).

Since 2013, the Government has also offered a Service Pupil Premium of £300 a year per child of service personnel on roll.

In order for schools to receive the SPP, parents need to inform their child's school that one of them is in service. Without an accurate figure of the number of children in need, however, it is impossible to say whether children and schools are receiving the extra assistance required. This contrasts with the United States, which has kept much more detailed records of children from military families.¹⁹³

US data collection on military-connected children

The Military Child Education Coalition and other advocates for military families in America have long pushed for the best possible means of collecting and reporting data 'to promote transparency around the performance of military-connected children.'¹⁹⁴

The US Government has prioritised the data collection of military-connected children, with promising results. The US Department of Education holds detailed statistics on the number of children of those on

¹⁹⁰ Ofsted, *Children in Service Families*, Manchester: Ofsted, 2011, No. 100227, p9

¹⁹¹ The Royal Navy and Royal Marine Children's Fund (RNRMF), *The overlooked casualties of conflict survey*, Portsmouth: RNRMF, 2009; [accessed via: www.rnmchildrensfund.org.uk/research (30.10.15)]

¹⁹² House of Commons, Defence Committee, *The Armed Forces Covenant in Action? Part 3: Educating the Children of Service Personnel*, Fourth Report of Session 2013–14, London: House of Commons, 2013 [accessed via: http://www.raf-ff.org.uk/images/library/files/HCDC_-_AFC_Part_3_Report_The_Education_of_Service_Children.pdf (30.10.15)]

¹⁹³ US Department of Labor, *Strengthening our military families: Meeting America's commitments*, Washington: Department of Labor, 2011

¹⁹⁴ *Ibid*, p13

active duty, those attending a Department of Defense school, those whose parents have been deployed multiple times, and the percentage of service members with children.

For example, in 2011 there were 1.9 million children with a parent serving in the military in the USA, 220,000 of which had a parent currently deployed.¹⁹⁵

Furthermore, provision for a military child data identifier was included in a bill in the USA in July of last year. The proposed system will trace the academic health and educational outcomes of military students, looking at 'how they're performing, whether they graduate, and whether they choose higher education or enter the workforce.'¹⁹⁶

Department for Education data would suggest that the top-up it grants schools with Service Children may be being under-allocated. In response to a Freedom of Information request submitted by the CSJ, the Government revealed that 69,005 allocations were made for the SPP in 2015–16.¹⁹⁷ This is under half of some of the estimated numbers of Service Children (see above). Given this disparity, it is surprising that the Department for Education, 'has made no estimate of the number of children eligible for the Service Child Pupil Premium', as it confirmed in its response to the CSJ request.

This lack of data impedes wider efforts to analyse the school performance of Service children and to address the barriers they face. Better information would allow a more detailed evaluation both of how far behind some pupils are, and of opportunities to develop interventions which would help overcome the disadvantages they face.

The most straightforward way to improve national data on the number of service children would be to oblige Service personnel to declare their children to MOD. In order to ensure that schools access the extra funding from the SPP, schools should be encouraged to ask all families if existing and incoming students are service children as part of a standard procedure. Schools could then report information to the DfE in the annual school census.

To encourage schools to include the above questions in their standard procedure, it would be useful to highlight repeatedly the availability of the SPP to all military personnel with children.

We recommend that the Department for Education issue new guidance to schools, requiring them to ask parents on entry whether their child is entitled to the Service Pupil Premium and then report this in the annual school census.

Lastly, the SPP is currently only available in England. In Northern Ireland a similar scheme is operated in which qualifying schools receive an additional sum (approximately £405) per

195 US Department of Labor, *Strengthening our military families: Meeting America's commitments*, Washington: Department of Labor, 2011, p13

196 Military Times, *Tracking military kids' performance*, 11 July 2015, (accessed via: <http://www.militarytimes.com/story/military/benefits/education/2015/07/11/tracking-military-kids-performance-is-more-likely/29917201/> (30.10.15))

197 Education Funding Agency, *Pupil Premium: funding allocations 2015 to 2016*, 20 March 2015 (accessed via: <https://www.gov.uk/government/publications/pupil-premium-2015-to-2016-allocations> (04.04.16))

child for each full-time pupil from a Service family.¹⁹⁸ Wales does not have an SPP as support is available to all children through the School Effectiveness Grant and the Pupil Deprivation Grant.¹⁹⁹ Support funds specifically for Service children can currently be applied for through the MOD's Education Support fund, although this is due to end in 2018.²⁰⁰ Scotland has no equivalent scheme.²⁰¹ We therefore recommend that a scheme along the same lines as the Service Pupil Premium be adopted by the Scottish and Welsh administration.

We recommend that the Scottish and Welsh Governments introduce a Service Pupil Premium.

3.3.3 Better support for teachers of service children

The current dearth of detailed information on the number of service children and their outcomes has left school staff lacking sufficient teaching resources. The Department for Education has invested significantly through the Education Endowment Foundation to ensure that there are tried and tested interventions available for schools to spend the pupil premium on. This has resulted in the creation of the Teaching and Learning Toolkit and the Families of Schools Database, which can help schools find out what works and what is likely to be the most cost effective means of spending the pupil premium.

Teaching and Learning Toolkit

Initially developed as 'the Pupil Premium Toolkit' in 2011, the Teaching and Learning Toolkit is 'an independent resource which provides guidance for teachers and schools on how to use their resources to improve the attainment of disadvantaged pupils'.²⁰²

'The Toolkit provides an accessible summary of educational research which provides guidance for teachers and schools on how to use their resources to improve the attainment of disadvantaged pupils. The Toolkit currently covers 34 topics, each summarised in terms of their average impact on attainment, the strength of the evidence supporting them and their cost.'²⁰³

'The Toolkit is a live resource that is updated on a regular basis as findings from EEF-funded projects and other research projects become available.'²⁰⁴

198 House of Commons, Defence Committee, *The Armed Forces Covenant in Action? Part 3: Educating the Children of Service Personnel*, Defence Committee Contents, 4: Financial Support Schemes, London: House of Commons, July 2013 [accessed via: <http://www.publications.parliament.uk/pa/cm201314/cmselect/cmdfence/586/58607.htm> (10.03.16)]

199 Ibid

200 The Royal British Legion, *Building a Better Future for The Armed Forces Community in Wales: Wales Manifesto 2016*, England: The Royal British Legion, 2016 [accessed via: <http://www.britishlegion.org.uk/media/3639/wales-manifesto-2016.pdf> (24.03.16)]

201 Ibid

202 Higgins S, Katsipatakis M, Kokotsaki D, Coleman R, Major L, and Coe R, *The Sutton Trust-Education Endowment Foundation Teaching and Learning Toolkit*. London: Education Endowment Foundation, 2014 [accessed via: <http://www.suttontrust.com/about-us/education-endowment-foundation/teaching-learning-toolkit/> (10.03.16)]

203 Education Endowment Foundation, *About the Toolkits*, 2016 [accessed via: <https://educationendowmentfoundation.org.uk/toolkit/toolkit-a-z/about-the-toolkit/> (30.10.15)]

204 Ibid

Education Endowment Foundation Families of Schools Database

The Families database is designed to do two things: Provide manageable targets on the way to closing the national attainment gap, and identify schools that have similar challenges that can provide support and guidance.

The interactive tool puts schools into families of fifty based on factors including prior attainment, percentage of pupils eligible for free school meals and the number of children with English as an additional language. The attainment of pupils on a range of measures can then be compared with similar schools. It allows schools to understand the size and nature of their attainment gap in relation to other similar institutions and provides a wealth of new information to help schools learn from the best performing institution in each family.²⁰⁵

Taken together this approach provides a structure for schools to be challenged by the performance of similar schools and supported by them to improve.²⁰⁶

A number of interactive features allow users to change attainment measures and reorder data to explore in detail how different schools compare.²⁰⁷

The College of Teaching and schools with strong experience of teaching service pupils could submit ideas on how to get the most out of the Service Pupil Premium to EEF who could evaluate them and include them in a Service Pupil Premium Toolkit.

We recommend the DfE create a Service Pupil Premium Toolkit to help schools spend their Service Pupil Premium to maximum effect.

205 Education Endowment Foundation, *EEF Blog: Introducing the EEF Families of Schools database*, 7 January 2015 [accessed via: <https://educationendowmentfoundation.org.uk/news/eef-blog-introducing-the-eef-families-of-schools-database/> (30.10.15)]

206 Ibid

207 Ibid

chapter four

Mental health, alcohol and domestic abuse

Mental Health problems can be a significant problem for a minority of Military Families. These can be brought on by experiences endured either prior to or during service and can have a profound impact on the lives of current and former service personnel and their families.

As the CSJ's previous work has shown, poor mental health can undermine personal happiness, people's ability to work and their family lives. It can also lead to an over dependence on drugs and alcohol which, in turn, can increase the likelihood of domestic abuse.²⁰⁸ These three issues also appear independently of one another – as they do in the civilian population – for a huge range of personal and social reasons.

Similarly, some spouses feel the strains of service. Prolonged single parenthood, worry about one's partner, or having to support a spouse who has developed mental health problems can all take their toll. Each of these issues can undermine family stability which, in turn, can make it harder for families and individuals to recover. But just as these are problems that affect families so they can be reduced with the support of families.

As is well recognised, all of these problems are best dealt with through early intervention. This means that the work to prevent and treat them needs to begin whilst families are still in uniform or even during recruitment. In this chapter we ask how existing responses can be strengthened so as to better help those families who face difficulty early on.

208 Centre for Social Justice, *Completing the Revolution: Transforming mental health and tackling poverty*, London: CSJ, 2011 [accessed via: <http://www.centreforsocialjustice.org.uk/UserStorage/pdf/Pdf%20reports/CompletingtheRevolution.pdf> (30.10.15)]

4.1 Mental health

Mental health problems are increasingly prevalent in the UK; nearly a quarter of all people in Britain experience a mental health problem at some point in their lives.²⁰⁹ Although research has shown that UK military regular personnel have remained resilient in spite of prolonged combat missions in Iraq and Afghanistan, a significant number of members and former members of the British Armed Forces suffer from poor mental health.²¹⁰

- Between 2007 and 2013, up to 11,000 serving members of the military were diagnosed with mental health conditions including post-traumatic stress disorder (PTSD) and depression;²¹¹
- In 2012, 2,550 soldiers, sailors, airmen and marines were treated for mental health issues whilst in uniform, of which 11 per cent were reports of PTSD but 21 per cent related to mood disorders such as depression;²¹²
- 13,550 UK service personnel who had deployed to Iraq and/or Afghanistan had at least one episode of care for a mental health disorder between 1 January 2007 and 30 June 2013.²¹³

Ex-service personnel who develop mental health problems during their careers are at higher risk of suffering social exclusion, becoming unemployed, and are more likely to get divorced or separated.^{214, 215}

The strains of service also affect military families. Depression, anxiety and stress are common problems. Unfortunately, as FiMT has previously highlighted, there has been very little UK academic study of the experiences and impact on families and children of deployed and post-deployed UK personnel and the support they need.²¹⁶ The international evidence – largely from the US and Australia – suggests that most families adapt well to deployment but that a small minority are affected by a number of problems including marital breakdown, stress, anxiety and mental health problems in children.²¹⁷

US studies appear to show that disruption, frequent moves and long periods of separation are associated with marital problems – and that these are particular pressures on military families.²¹⁸ Emerging evidence, again from the US, also suggests that there are higher levels of depression

209 Department of Health, Press Release, *No Health Without Mental Health: a cross government outcomes strategy for people of all ages*, London: Department of Health, 2011

210 MacManus D, Jones N, et al, 'The mental health of the UK Armed Forces in the 21st Century: resilience in the face of adversity', *British Medical Journal*, 2014 [accessed via: <http://www.kcl.ac.uk/kcmhr/publications/assetfiles/2014/resilience-paper.pdf> (30.10.15)]

211 Defence Analytical Services and Advice, *Annual Mental Health report 2014/15*, [accessed via: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/338212/20140729_Annual_Mental_Health_report_2013_14.pdf]

212 Ibid

213 Freedom of Information Reply (Reference Redacted), Ministry of Defence, 22 October 2013 [accessed via: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/261193/PUBLIC_1383052345.pdf (30.10.15)]

214 Iversen A et al., 'What happens to British veterans when they leave the Armed Forces?', *European Journal of Public Health*, 15, 2005

215 Iversen A et al., 'Goodbye and good luck: the mental health needs and treatment experiences of British ex-service personnel', *British Journal of Psychiatry*, 186, 2005

216 Forces in Mind Trust (FiMT), *The Transition Mapping Study*, London: FiMT, 2013 [accessed via: <http://www.fim-trust.org/wp-content/uploads/2015/01/20130810-TMS-Report.pdf> (30.10.15)]

217 Wiens, W et al., 'Maintaining family resilience before, during, and after military separation', in C.A. Castro, A.B. Adler, & T.W. Britt (Eds), *The Military Family*, Westport, CT: Praeger Security International, 2006, pp13–38

218 Asbury, E and Martin, D., 'Military Deployment and the Spouse Left Behind', *The Family Journal*, 20, 2012, pp45–50

and anxiety amongst partners of serving personnel.²¹⁹ It has been recognised that good spousal mental health can be vital. When spouses or partners have mental health problems they may find it difficult to provide the supportive role needed to ensure a smooth transition into civilian life.²²⁰

We recommend that MOD fund a new programme of research into the mental health of service personnel and their families. This would enable the Department to improve the provision of early intervention information and therapy services.

4.1.1 The current response

Specialist mental health services for serving personnel (but not their families) are primarily delivered through military Departments of Community Mental Health (DCMHs) located across the UK and overseas. Ex-Service personnel predominantly receive support from NHS services although the DCMH teams also have a remit to provide ongoing mental healthcare for service leavers and veterans with service-attributable mental health problems. Veterans who believe that active service may have affected their mental health may also refer themselves to the Veterans and Reserves Mental Health Programme (VRMHP) – formerly the Medical Assessment Programme (MAP). The service is primarily available by referral from a health professional, though the VRMHP does accept some self-referrals.

A number of important investments have been made recently to help service personnel with mental health problems, including new research and new strategies for both early intervention and post-service treatment. In the 2015 Budget the Government announced it would provide £8.4 million over the next five years to expand mental health services for veterans in England.²²¹ This builds on the £7 million investment in mental health services in the 2010–15 Parliament and over £13 million of LIBOR funds awarded to support mental health programmes in the Armed Forces Community.²²² This has included funding for 6,400 ex-service personnel and their families to be given training to help veterans experiencing mental health problems through the Community Interest Company Mental Health First Aid (MHFA).²²³ This is an initiative which has huge potential and which could prove a ‘game changer’ in working with both families and service personnel.

219 Williamson, E., *Pilot Project: 'Domestic abuse and military families'*, Bristol: University of Bristol, 2009 [accessed via: <http://www.nehantsdvf.co.uk/Domestic%20violence%20and%20military%20families%20research.Pdf> (30.10.15)]

220 Verdelli, H et al., 'The case for treating depression in military spouses', *Journal of Family Psychology*, 25(4), 2011, pp488–496

221 HM Treasury, *Budget 2015*, March 2015, p60 [accessed via: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/416330/47881_Budget_2015_Web_Accessible.pdf (16.03.16)]

222 Hansard, *Written Questions*, 10 September 2015 [accessed via: <http://www.parliament.uk/business/publications/written-questions-answers-statements/written-question/Commons/2015-09-10/9865/> (30.10.15)]

223 Department of Health, Press Release, *No Health Without Mental Health: a cross government outcomes strategy for people of all ages*, London: Department of Health, 2011

Mental Health First Aid (MHFA) for the Armed Forces Community

Mental Health First Aid is an educational course funded by Mental Health First Aid England, Community Interest Company (CIC). The course enables participants to:

- recognise the signs and symptoms of common mental health issues;
- provide help on a first aid basis;
- effectively signpost towards support services.²²⁴

MHFA for the Armed Forces Community is a specially designed programme which provides the basis for increased mental health resilience amongst veterans and the families both of veterans and serving personnel through the UK. Places on the MHFA for the Armed Forces instructor training programme have been open to:

- veterans;
- serving personnel;
- family members of serving or ex-Service personnel;
- health and social care working with the Armed Forces Community;
- charitable organisations working with the Armed Forces Community.

The Armed Forces MHFA programme is currently being reviewed, following the successful training of 185 Armed Forces MHFA instructors.²²⁵

In addition to this, the Coalition Government also invested in:²²⁶

- An increase in the number of mental healthcare professionals;
- A dedicated 24-hour helpline in partnership with Combat Stress;
- An on-line mental health support and advice website provided by the Big White Wall available to personnel and their families;
- Structured mental health assessment as part of routine and discharge medicals;
- A Veterans Information Service which contacts recent Service leavers to make them aware of mental health and other support available in the community.

Big White Wall

Big White Wall is a digital support and recovery service for people who are stressed, anxious, down or not coping. Available online and 24/7, Big White Wall is a safe, anonymous community of people who can support and help each other by sharing what's troubling them, guided by trained professionals.²²⁷

224 Mental Health First Aid England, *What is MHFA?*, 06 April 2016 [accessed via: <http://mhfaengland.org/>] (06.04.16)]

225 Mental Health First Aid England, *Armed Forces- Especially Designed for the Armed Forces Community*, 06 April 2016 [accessed via: <http://mhfaengland.org/instructor-training/instructor-armed-forces/>] (06.04.16)]

226 Hansard, Ministry of Defence Written Questions, 3 February 2015 [accessed via: <http://www.theyworkforyou.com/wrans/?id=2015-01-29.222704.h&s=veterans+griffiths#g222704.q0>] (30.10.15)]

227 Big White Wall, *About Big White Wall*, [accessed via: <https://www.bigwhitewall.com/landing-pages/landingv3.aspx?ReturnUrl=%2f#.Vh-CVexVikp>] (30.10.15)]

The service offers the first online pathway for wellbeing and mental health, placing people at the centre of their own care, thus enabling members to access much-needed advice and support from the safety and comfort of their own home.

Through a variety of interactive services – called 'Bricks', 'Talkabouts' and 'Wordclouds' – members can use images, drawings, videos, art, and writing techniques to share their thoughts and issues, and encourage others to take up practical tips to improve wellbeing.

Significantly, Big White Wall is available free to all UK serving personnel, veterans and their families.

Again this is a service that has enormous potential – not least because it is provided independently of the military. However, some research has previously suggested that awareness of this initiative is said to be very low among family members of personnel and, if this remains the case, more will need to be done to ensure that spouses and others know the service is out there.²²⁸

A number of other charities are well established in mental health work for veterans and their families, notably Combat Stress who provide intensive in-patient treatment of varying levels, operate a 24-hour helpline and will signpost families to services. These include Veterans UK who have their own helpline, and Help for Heroes Hidden Wounds who offer support from all around the country.

4.1.2 Improving response

These current interventions are all extremely welcome. In particular if the Mental Health First Aid for the Armed Forces Community programme is shown to be effective there will be a very strong case for incorporating a version of it into basic training. We would recommend that the course also be offered to all spouses to likewise undergo a degree of training to help prepare them for the worst.

Using basic and ongoing training as an opportunity to prepare families would continue to break down the stigma attached to mental health problems within the Armed Forces and, ultimately, the ex-Service community. Around 60 per cent of military personnel who experience mental health problems do not seek help, despite the fact that many could benefit from professional treatment.²²⁹ Although recent research has shown that the effect of stigma may not be as pronounced as previously thought, it is clear that there are still barriers to the take up of services.²³⁰

228 McCafferty 2012.

229 Sharp L, Fear N, Rona R, et al. 'Stigma as a Barrier to Seeking Health Care Among Military Personnel With Mental Health Problems', *Epidemiologic Review*, 37, 2015 [accessed via: <http://www.kcl.ac.uk/kcmhr/publications/assetfiles/2015/Sharp2015.pdf> (30.10.15)]

230 Ibid

It is clear that there would be benefits from routine engagement with service personnel on mental health issues. Ideally mental health should be treated in a similar way to physical health and understood as a personal attribute that needs to be monitored and sharpened in order to protect and improve performance.

We recommend that routine Mental Health First Aid training be introduced across the Forces. This would enable personnel to develop awareness and skills to help them and their families spot the signs of poor mental health and know how to respond. Such training should begin during basic training.

Recent reports have suggested that the VRMHP is underused. This being so, MOD should consider advertising the service's availability more prominently in the Transition Pack in order to improve take up and make spouses more aware of it so that they could encourage referrals if needed.²³¹ It would also be worthwhile investigating GPs' awareness of the service so that they have the best possible sense of what is on offer.

It would also be constructive to offer spouses whose partners have recently been deployed regular consultations on 'warning signs' and 'what to do'. The CSJ has been told that the services currently available too often require spouses to take the initiative to ask for help – something they normally only do after problems have escalated. Mental Health First Aid for spouses could make discussion of these issues and engagement with appropriate services more routine and approachable. All such work would build towards what has been appropriately termed 'mental health first aid training' which would help prepare both personnel and their families in advance of mental health deteriorating.²³²

When mental health problems do arise, we have heard that spouses often find it extremely helpful to talk to others in their situation with lived experience. Consequently, it is important that services are encouraged to develop 'buddy systems' which allow the experience of and expertise of current and former military families to be used to help those who are currently suffering from problems. These are discussed below.

As far as providing better services for children living in military families, in addition to those reforms suggested in Chapter Three on education, it is clear that more needs to be done. We heard that there are very limited mental health services available specifically for children of deployed parents. Research has suggested that there is still not a set of approved best practices for supporting children from military families.²³³ To help build that experience it will be necessary to build better links between Child Adolescent and Mental Health Services (CAMHS), schools and bases.

231 Lord Ashcroft, 'The Veterans' Transition Review', London: KCMG PC, 2014 [accessed via: <http://www.veteranstransition.co.uk/vtrreport.pdf> (30.10.15)]

232 Forces in Mind Trust, *Better Understanding the Support Needs of Service Leaver Families*, London: Brian Parry Associates BPA, 2015 [accessed via: <http://www.fim-trust.org/wp-content/uploads/2015/03/20150225-FIMT-Overall-Report-Final.pdf> (30.10.15)]

233 The British Psychological Society, *Helping the Children of Military Families*, 28 May 2014 [accessed via: <http://www.bps.org.uk/news/helping-children-military-families> (30.10.15)]

Each NHS Board has an Armed Forces Champion.²³⁴ Those in this role should be driving a new effort to provide a comprehensive, joined-up approach to provide military families with adequate mental health services.

We recommend that NHS Armed Forces Champions make a new effort to build better links between CAMHS, schools and military bases.

4.2 Alcohol and military families

Alcohol abuse within the Armed Forces can have a terrible effect on personnel and on their dependants. The CSJ has heard that despite the harm it causes, there is a lack of take-up of services on offer and in some quarters, a reluctance to accept the size of the problem.

Whilst average alcohol consumption among veterans falls below national averages, for a minority of families transitioning, alcohol abuse can become destabilising; leading to family breakdown, educational failure, debt and even homelessness.²³⁵ As the structure of Armed Forces life, which often holds patterns of alcohol abuse in check, is lost, drinking amongst some veterans can spiral. Without adequate intervention, this can prove devastating for families.

4.2.1 The challenge

It is well acknowledged that there is a culture of excessive alcohol consumption in the military. A 2007 study suggested that 67 per cent of men and 49 per cent of women in the British military engage in hazardous drinking, far higher rates than those found in their civilian counterparts of 38 and 16 per cent for men and women respectively.²³⁶ More recently a 2013 study by the King's Centre for Military Health Research suggested that alcohol consumption of 65 per cent of the 325 personnel sampled was 'higher risk'.²³⁷

Professor Sir Simon Wessely told the CSJ that alcohol dependency rates amongst those currently serving in the Army, particularly those who are deployed, are extremely low. This is because, for the past decade British troops have been deployed regularly on six-month tours of Afghanistan and Iraq. Alcohol is strictly prohibited on these tours, and as such alcohol dependency cannot exist; the ability to go six months without consuming proves a lack of dependency. However, binge drinking for those troops not on operational deployment, particularly at weekends, is extensive and a substantial problem that is insufficiently addressed.

Surprisingly, alcohol misuse has not been linked with return from deployment to Iraq and Afghanistan; a recent study has shown that mental health and life events play a much larger role

234 NHS Information, *NHS Champions*, 19 August 2015 [accessed via: <http://www.nhsinform.co.uk/veteranshealth/useful-documents/nhs-champions/> (06.04.16)]

235 The Royal British Legion, *A UK household survey of the ex-service community*, London: The Royal British Legion, 2014 [accessed via: <http://www.britishlegion.org.uk/media/2275/2014householdsurveyreport.pdf> (09.03.16)]

236 Centre for Social Justice (CSJ), *No Quick Fix*, London: CSJ, 2013; Fear N et al, 'Patterns of drinking in the UK Armed Forces', *Addiction*, Vol. 102, 2007, pp1749–1759

237 Aguirre M, Greenberg N, Sharpley J, et al, 'Alcohol consumption in the UK armed forces: are we drinking too much?', *J R Army Medical Corps*, June 17 2013 [accessed via: <http://www.kcl.ac.uk/kcmhr/publications/assetfiles/2013/aguirre2013b.pdf> (06.04.16)]

in determining changes in Service members' drinking habits, as measured through alcohol use disorders identification test (AUDIT) scores.^{238, 239} Given the length and intensity of deployment in the 14 years since the invasion of Afghanistan, the number of people potentially affected means this cannot be ignored. One therapist based in Catterick told the CSJ:

'I've seen a lot of young men in the last 10 years or so, they come back and the drinking hits family life ... not straight away but eventually.'

Despite this prevalence and the wide acceptance that alcohol abuse and mental health challenges affect some of those entering civilian life, many lack an awareness of their own problem. A recent survey showed that fewer than one in a hundred Scottish veterans self-report a problem with alcohol, yet one in ten Scottish veterans exhibit problematic alcohol behaviour (approximately 25,000 veterans) – a rate similar to UK veterans more broadly.²⁴⁰

In the course of this research the CSJ has been told stories about an aggressive and pervasive drinking culture which, for example, sees some people drinking throughout the day starting in the morning. Whilst alcohol undoubtedly plays a part in creating a cohesive atmosphere within the Armed Forces it is also, in extreme cases, capable of creating on-going problems which are exacerbated once the structure of military life is removed.

The 'in-Service drinking culture' also means that these issues may only become more apparent on return to civilian life. Problems can be revealed by the removal of a culture which hitherto had masked alcohol abuse and/or the loss of structure means high levels of alcohol consumption can develop into problem drinking.

4.2.2 Current response

As recently as October 2014 the Commons Defence Committee stated 'urgent action is needed to reduce the harm caused by the abuse of alcohol to Armed Forces personnel and their families'.²⁴¹ In its response to the Committee, the Government stated that its response to the problem would remain in 'providing Service personnel with the information they need to make informed decisions'.²⁴²

Although MOD has a review 'to look at the research outcomes and identify key policy or behavioural changes to support the reduction in alcohol misuse', its remit is largely limited to education and prevention work.²⁴³

238 Table of deployment status vs mental health disorders from: Fear N et al., 'What are the consequences of deployment to Iraq and Afghanistan on the mental health of the UK armed forces? A cohort study', *The Lancet*, 375, No. 9728, p1783–1797, 22 May 2010

239 Thandi G et al., 'Alcohol misuse in the United Kingdom Armed Forces: A longitudinal study', *Drug and Alcohol Dependence*, 24 August 2015, pp1–6

240 PoppyScotland, *Health and welfare of the ex-Service community in Scotland 2014*, Bucks: Compass Partnership, 2014

241 House of Commons, Defence Select Committee, *The Armed Forces Covenant in Action Part 5: Military Casualties, a review of progress*, London: House of Commons, 2014 [accessed via: <http://www.publications.parliament.uk/pa/cm201415/cmselect/cmdfence/527/527.pdf> (30.10.15)]

242 House of Commons, Defence Select Committee, *The Armed Forces Covenant in Action Part 5: Military Casualties, a review of progress: Government Response to the Committee's Fourth Report of Session 2014–15* London: House of Commons, 2015 [accessed via: <http://www.publications.parliament.uk/pa/cm201415/cmselect/cmdfence/953/953.pdf> (30.10.15)]

243 House of Commons, Defence Select Committee: *11th Special Report – The Armed Forces Covenant in Action Part 5: Military Casualties, a review of progress: Government Response to the Committee's Fourth Report of Session 2014–15 – Defence Committee*, London: House of Commons, 2015 [accessed via: <http://www.publications.parliament.uk/pa/cm201415/cmselect/cmdfence/953/95304.htm> (30.10.15)]

A barrier to seeking help for alcohol problems amongst families is the perceived stigma and concern about the potential effects on a spouse's career. Many fear that if they come forward, either on behalf of themselves or a serving spouse they will damage their future. This is because the first port of call for those in the Army is often someone from the Army Welfare Service who is part of the military community.

Army Welfare Service

The Army Welfare Service (AWS) is a professional, confidential welfare support service for servicemen and women and their families. The AWS is often the first port of call for military personnel, offering much of the support available to military families. The service focuses on delivering community support, personal support and HIVE information services.²⁴⁴

Personal support

The Personal Support teams consist of trained army welfare workers who are there to support and advise personnel and their families in a confidential, professional environment. Army Welfare Workers deal with a variety of issues including relationship problems, alcohol and drug abuse, and mental health concerns.

Community support

Army families are given a range of different programmes, activities and learning resources through the community support system, which are intended to be 'social, recreational, educational and responsive to local needs'. Through these locally-accessible programmes the Army Welfare Service aims to listen to the needs of military families and, where possible, facilitate a programme that addresses any concerns.

As one spouse told the CSJ:

'... even if they wear civvies [civilian clothing] you just know they [Welfare Service personnel] are a part of the system.'

A lack of take-up of existing services, together with cultural attitudes which reinforce certain behaviours, has been frequently cited to the CSJ as explaining the challenges families experience upon transition.

Over the past few years a number of post-deployment initiatives such as Third Location Decompression (TLD), which gives troops a window to 'unwind' immediately following deployment, and Battlemind, a psycho-educational intervention, have been shown to have a small impact on alcohol abuse.²⁴⁵ More research will need to be done to show whether these benefits continue to be felt in the long term.

²⁴⁴ Army.mod.uk home, *Welfare and Support*, [accessed via: <http://www.army.mod.uk/welfare-support/welfare-support.aspx> (30.10.15)]

²⁴⁵ Jones et al (2013); Mulligan K et al, 'Postdeployment Battlemind training for the U.K. armed forces: a cluster randomized controlled trial', *Consult Clin Psychol*. 80, June 2012 pp331–41, [accessed via: <http://www.ncbi.nlm.nih.gov/pubmed/22409642> (06.04.16)]

As of Autumn 2014 a new trial service is underway which will provide AUDIT-C alcohol screening alongside the annual dental checks that service personnel receive.²⁴⁶ This has enormous potential to highlight the extent of problem drinking in the Armed Forces and to offer better interventions to stem problems before they get out of control.

4.2.3 Meeting the challenge

Many families and professionals the CSJ spoke to felt there was a need for more training to help Service leavers and their families identify problem drinking more effectively.

As discussed below, we have been impressed by the potential of peer support schemes. For some years Addaction has been training Recovery Champions – service users who are on the road to recovery and who wish to support others to take the recovery route. This programme has been adapted to work with veterans in their programme Right Turn which is currently under evaluation by Sheffield Hallam following a grant by FiMT.²⁴⁷

Right Turn

The Right Turn programme has been set up by Addaction – a national charity which focuses on transforming the lives of those affected by alcohol and drug addiction – to assist ex-Service personnel as they leave the military.

The programme offers advice, information, referrals to specialist services and access to treatment, as well as one-to-one support sessions with trained professionals.^{248, 249} Right Turn also utilises a peer-support system. Ex-Service personnel who have personally overcome drug or alcohol problems are trained as Recovery Champions, who in turn provide support and guidance to other veterans.²⁵⁰

Originally piloted in Sheffield, the scheme has now been introduced in 10 locations across the UK. The programme is currently available to all veteran and ex-Service personnel over 18 years of age, who have served more than seven days in the UK Armed Forces and are seeking help with drug or alcohol-related problems.²⁵¹

246 Information provided to the review by the MOD

247 Addaction, *Right Turn* [accessed via: <http://www.addaction.org.uk/help-and-support/adult-drug-and-alcohol-services/right-turn> (07.04.16)]

248 The Royal British Legion, *Addaction Right Turn Programme – Support for Drug and Alcohol Problems*, 14 September 2015 [accessed via: http://support.britishlegion.org.uk/app/answers/detail/a_id/1570/~/-addaction-right-turn-programme---support-for-drug-and-alcohol-problems (30.10.15)]

249 Addaction, *Help and Support*, [accessed via: <http://www.addaction.org.uk/help-and-support> (07.04.16)]

250 Addaction, *About Us*, [accessed via: <http://www.addaction.org.uk/about-us> (07.04.16)]

251 The Royal British Legion, *Addaction Right Turn Programme – Support for Drug and Alcohol Problems*, 14 September 2015 [accessed via: http://support.britishlegion.org.uk/app/answers/detail/a_id/1570/~/-addaction-right-turn-programme---support-for-drug-and-alcohol-problems (30.10.15)]

This is an exceptionally promising programme and subject to a successful evaluation, should continue to be extended. One obvious extension would be to use Recovery Champions to give advice to current service personnel who are drinking excessively. This early intervention may help reduce the number of service people taking their problematic drinking into civilian life. This service should be advertised to spouses as well as personnel, allowing them to refer their partners for confidential conversations about the consequences of problematic drinking.

Should the ongoing evaluation of the Right Turn programme show it to be effective, we recommend that NHS bodies across the UK fund schemes which train current and former military personnel and spouses who are in recovery as Recovery Champions. They should be made available to serving personnel as well as veterans.

There are currently very few specialist addiction rehab services that provide addiction treatment exclusively to military veterans, reservists, emergency personnel and their families. In visiting Tom Harrison House the CSJ was impressed by the potential of such a service to offer tailored support that met the particular needs of veterans and their families.

Tom Harrison House

Tom Harrison House is a charity which provides trauma-informed treatment, support and housing for ex-Service men and women who are suffering from substance misuse issues. The charity offers counselling, support and advice from trained professionals, encouraging veterans to return to society and work after deployment.

It offers ex-Service men and women personalised treatment through a structured programme that runs over seven days each week with a range of recovery-focused therapeutic groups, workshops, and activities.

The charity also offers 'regular outward bounds activities and themed weekend workshops several times each year' and access to work placements and training for future employment opportunities.^{252, 253}

The CSJ has previously called for a Treatment Tax of 1p on all units of alcohol sold off-licence to pay for effective residential rehab services – it is clear that money from this revenue should be set aside for veteran-specific rehab.²⁵⁴

As we have previously argued, there should be a Treatment Tax of 1p on all units of alcohol sold off-licence to fund rehabilitation services. We recommend that some of this new source of funding be used to fund new and existing veteran-specific rehabs such as Tom Harrison House.

252 Tom Harrison House, *Home*, [accessed via: <http://tomharrisonhouse.org.uk/> (30.10.15)]

253 Liverpool Veterans, *Tom Harrison House*, [accessed via: <http://www.liverpoolveterans.co.uk/services/tom-harrison-house/> (30.10.15)]

254 The Centre for Social Justice (CSJ), *Ambitious for recovery*, London: CSJ, August 2014, pp61–62.

Veteran-specific rehab is, however, still a new area of work and in order to reveal and extend its potential we believe there should be an audit of such programmes so as to aid future commissioning.

We recommend that NHS bodies across the UK carry out an audit of veteran-specific rehab programmes. This would aid decisions made in the future commissioning of rehabilitation services.

Because of the anecdotal evidence we have heard about heavy drinking on base and in military life, there may be a need for the Armed Forces to do more to identify personnel who may be developing a problematic relationship with alcohol. Previously the CSJ has recommended that hospitals reduce readmissions for alcohol-related conditions by performing alcohol screening in all Accident and Emergency departments and referring patients with a problem to appropriate services.²⁵⁵ This has subsequently been adopted by Public Health England – it would be useful to ensure that a similar process was taking place at medical centres on base.

We recommend that MOD introduce alcohol screening in on-base medical services to identify those who have reported more than once to medical services with alcohol-related problems.

4.3 Domestic violence

The CSJ's work on domestic abuse has shown how it wrecks lives and families. Domestic abuse accounts for approximately eight per cent of the total burden of disease in women aged between 18 and 44 and is a greater contributor to ill health than high blood pressure, smoking and weight. Even after the violence is over, victims are more likely to suffer from coronary heart disease, gastrointestinal problems and chronic pain whilst mental scars can lead to PTSD, depression, anxiety and substance misuse.²⁵⁶

Nationally, about a quarter of women and one in seven men in the UK experience some form of domestic violence in their lifetimes, yet relatively little is known about domestic violence amongst military families.^{257, 258} Whilst this may be about the same level of domestic violence among military personnel as among the general population, there is some evidence to suggest that military families experience more serious and severe violence.²⁵⁹

255 The Centre for Social Justice (CSJ), *Ambitious for recovery*, London: CSJ, August 2014, pp61–62

256 Devries K et al, 'Violence against women is strongly associated with suicide attempts: evidence from the WHO multi-country study on women's health and domestic violence against women', *Social Science and Medicine*, 73, 2011, pp79–86

257 Trevillion K, Williamson E, Thandi G, et al., 'A systematic review of mental disorders and perpetration of domestic violence among military populations' *Social Psychiatry and Psychiatric Epidemiology*, 2015 [accessed via: <http://www.kcl.ac.uk/kmhr/publications/assetfiles/2015/Trevillion2015.pdf> (30.10.15)]

258 Williamson E, 'Domestic abuse and military families: the problem of reintegration and control', *British Journal of Social Work*, 45, 7, 2011 [accessed via: <http://bjsw.oxfordjournals.org/content/early/2011/10/04/bjsw.bcr138> (30.10.15)]

259 Ministry of Defence, *Armed forces domestic abuse: a handbook for civilian support services*, 2 March 2015 [accessed via: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/408308/Practitioners_Handbook_final.pdf (30.10.15)]

Although it is in a small minority of cases, there is a clear association between experience of combat operations and subsequent violent behaviour: Research by KCMHR has suggested that 12.6 per cent of Regulars (one in eight) reported having physically assaulted someone in the weeks following deployment with there being a strong association with combat.²⁶⁰ Over a third of victims are someone in the family – ordinarily a wife or girlfriend.²⁶¹ Similarly, men who have served in the UK Armed Forces are more likely to commit a violent offence at some point during their lives than their civilian counterparts – and those who are under 30 being considerably more likely to do so.²⁶²

Worryingly, one US study suggested a link between domestic violence and PTSD.²⁶³ As between 15 and 20 per cent of military personnel report symptoms of PTSD, anxiety or depression following deployment,²⁶⁴ there is a concern that in the aftermath of deployments to Afghanistan and Iraq, levels of domestic abuse amongst military families and former military families may have risen or will rise.²⁶⁵

Case study

Ex-Royal Engineer Lewis Mackay believes screening for PTSD after a tour would solve the problem of troops not wanting to admit they were not coping with the stress.

“You don’t want to admit it to yourself that you have got something wrong with you,” he said.

“The Army says ‘come and see us if you have something wrong’. Guys aren’t going to do it.”

In Afghanistan he saw an IED search team commander lose both legs after stepping on an improvised explosive device.

Mr Mackay said that when he went home to his wife Emma, he came close to hitting her.

“I had flashbacks. If I was watching telly and there was loud bang on screen, I hit the deck,” he said.

“I had a very short temper. I was punching doors and walls. I was very, very aggressive.

“If Emma was doing something that I didn’t think was right I wanted to lash out. I had to try my hardest not to – by sitting on my hands or biting my fist.”²⁶⁶

260 BBC, ‘One in eight’ soldiers commits violence upon return, 24 July 2012, [accessed via: <http://www.bbc.co.uk/news/uk-18902195>] (30.10.15)];

citing MacManus D. et al. ‘Violent offending by UK military personnel deployed to Iraq and Afghanistan: a data linkage cohort study’ *The Lancet* March 2013, [accessed via: [http://www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736\(13\)60354-2.pdf](http://www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736(13)60354-2.pdf)] (30.10.15)]

261 Ibid

262 MacManus D. et al. ‘Violent offending by UK military personnel deployed to Iraq and Afghanistan: a data linkage cohort study’ *The Lancet* March 2013, [accessed via: [http://www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736\(13\)60354-2.pdf](http://www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736(13)60354-2.pdf)] (30.10.15)]

263 Taft C, Kaloupek D, Schumm J, et al. ‘Posttraumatic stress disorder symptoms, physiological reactivity, alcohol problems, and aggression among military veterans’, *Journal of Abnormal Psychology*, 2007, pp20–23

264 MacManus D, Ronus R, et al, ‘Aggressive and Violent Behavior Among Military Personnel Deployed to Iraq and Afghanistan: Prevalence and Link With Deployment and Combat Exposure’, *Epidemiologic Reviews*, 37, 2015 [accessed via: <http://www.kcl.ac.uk/kcmhr/publications/assetfiles/2015/macmanus2015.pdf>] (30.10.15)]

265 Trevillion K, Williamson E, Thandi G, et al, ‘A systematic review of mental disorders and perpetration of domestic violence among military populations’ *Social Psychiatry and Psychiatric Epidemiology*, 2015 [accessed via: <http://www.kcl.ac.uk/kcmhr/publications/assetfiles/2015/Trevillion2015.pdf>] (30.10.15)]

266 BBC, ‘One in eight’ soldiers commits violence upon return, 24 July 2012, [accessed via: <http://www.bbc.co.uk/news/uk-18902195>] (30.10.15)]; citing MacManus D. et al. ‘Violent offending by UK military personnel deployed to Iraq and Afghanistan: a data linkage cohort study’ *The Lancet* March 2013, [accessed via: [http://www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736\(13\)60354-2.pdf](http://www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736(13)60354-2.pdf)] (30.10.15)]

4.3.1 The current response

MOD has worked to raise the awareness of domestic abuse in the Armed Forces following its commitment to the Government's Violence Against Women and Girls (VAWG) agenda and signposts families to a wealth of civilian and military organisations for support in the event of domestic violence. It has also published Tri-Service policy on domestic abuse to help both Forces and families respond more effectively to the issue.²⁶⁷

Each service has its own specialist welfare organisation on which families can call. There is also a confidential helpline, Forcesline (run by Soldiers, Sailors, Airmen and Families Association (SSAFA)), chaplaincy support, the three Families Federations, the HIVE Information Centres, an MOD information website, and access to the excellent charity support provided by, for example, SSAFA, the Royal British Legion (RBL) and non-military charities such as Relate.²⁶⁸

4.3.2 Meeting the challenge

There is an obvious need for more detailed research in this area, particularly to understand more closely any correlation between PTSD and domestic violence. This would build on the work already undertaken at KCL.²⁶⁹

We recommend that MOD fund new research into the prevalence of domestic abuse within the Armed Forces community, reserves and amongst veterans, its drivers, and the most effective means of prevention and treatment.

The apparent connection between PTSD and domestic abuse should, however, be taken seriously. The services we identified and came into contact with during this study focus on dealing with domestic abuse after it has occurred. We would, therefore, urge greater activity to make both partners aware that there is a possibility, however small, that PTSD could increase the likelihood of domestic violence. Before and after deployment both spouses should be given briefings to discuss potential consequences of operations, issues to watch out for, and services that may be helpful. This early intervention will undoubtedly make it easier for people to engage with services before and if problems arise – both whilst they are still in the Armed Forces and after they have transitioned into civilian life.

We recommend that MOD introduce pre-deployment and post-deployment briefings for personnel and spouses on the possible effects of combat, including domestic violence, to help families understand how similar situations have affected colleagues previously.

267 Ministry of Defence, *Tri-service policy to tackle domestic and sexual violence*, London: Ministry of Defence, *Joint Service Publication*, 913, 2012

268 Ministry of Defence, *Domestic abuse: guidance and support for the armed forces community*, 23 February 2015 [accessed via: <https://www.gov.uk/government/collections/domestic-abuse-guidance-and-support-for-the-armed-forces-community> (30.10.15)]

269 An example of KCL research: Trevillion K, Williamson E, Thandi G, Borschmann R, Oram S and Howard L, 'A systematic review of mental disorders and perpetration of domestic violence among military populations', *The International Journal for Research in Social and Genetic Epidemiology and Mental Health Services*, 10 June 2015 [accessed via: <http://www.kcl.ac.uk/kcmhr/publications/assetfiles/2015/Trevillion2015.pdf> (06.04.16)]

4.4 Common themes

There are a number of recurring themes that touch on each of the issues discussed in this chapter. The first, and perhaps most important issue, is that of early intervention and preparation. Whilst there are some excellent services out there to support families with mental health, alcohol and domestic abuse, issues are largely dealt with reactively. There is consequently a strong case to be made for not waiting for the moment of crisis to first engage.

For this reason we recommend that MOD looks into ways of structuring preparation and support for families in which a partner is about to be deployed or has recently returned from deployment and detachment. This would offer time to both partners – together and separately – to discuss the possible association with deployment and mental health, alcohol and domestic violence, answer questions and provide signposting. Building on the findings of Chapter One, this engagement could be conducted through Family Hubs (or potentially GPs as families tend to have confidence in the confidentiality of such meetings).

We recommend that MOD ensure that there is structured support and preparation for families expecting the departure or the return of a partner from deployment and detachment, covering mental health, alcohol and domestic abuse. This could be provided through Family Hubs or GPs.

Similarly, because poor mental health often drives problematic alcohol use, and because both can be associated with domestic violence, it is important that those providing services to current and former military families ensure that a referral for one problem begins a conversation about all.

We recommend that MOD explore ways in which family mental health, alcohol and domestic abuse services could be better integrated for service personnel and their partners. The services should work under the principle that provision of one service offers advice on all.

There are some excellent services available to families but it is important to raise awareness at crucial junctures – on joining the military and/or on marrying, and on transitioning. In particular existing mental health, alcohol and domestic abuse services should be promoted through the Transition Pack. At present this Pack is only sent to service personnel, rather than their spouses, and so misses an opportunity to engage directly with one of the people who will be experiencing the transition.

We recommend that MOD promote existing mental health, alcohol and domestic abuse services through the Transition Pack to improve awareness of what is already available. This pack should be sent separately to service personnel and their spouses.

Last, we repeatedly heard that current and former military families valued the opportunity to talk to people who had had similar experiences to themselves and who had come out the other side. This is reinforced by the fact that some families are reluctant to engage with military

associated organisations for fear of being identified and this damaging careers or pride. Within the Armed Forces community there is little to separate professional and personal lives. For example, individuals who work together will often also be neighbours. Military personnel may also fulfil the role of medical staff and welfare support workers. With such close links within the Armed Forces community the worry of unwanted repercussions is often a significant concern to victims. Of even greater concern is the threat that the perpetrator may lose their job if the victim reports the abuse, with a family potentially facing significant loss of earnings as well as military benefits such as housing.²⁷⁰ On top of these concerns we heard families voice concerns that military welfare services were sometimes thought to be ineffective – as has been reported in previous studies which have suggested that families would rather go to SSAFA, Combat Stress services, private counselling or Relate counselling.²⁷¹

There is consequently a strong case for MOD and military charities to work together to develop more peer-support networks of military families buddies who will inspire confidence and offer empathetic support. We have seen a number of excellent examples of this style of working, including the Recovery Champions model discussed above.²⁷²

We recommend that MOD work with the voluntary sector to provide a greater number of services which use peer support networks or buddies with a military family background.

270 Ministry of Defence, *Armed forces domestic abuse: a handbook for civilian support services*, 2 March 2015 [accessed via: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/408308/Practitioners_Handbook_final.pdf (30.10.15)]

271 Williamson E and Price N. 'Pilot Project: Domestic abuse and military families', Research commissioned by the North East Hampshire Domestic Violence Forum. Bristol: University of Bristol, 2009, p19 [accessed via: <http://www.nehantsdvf.co.uk/Domestic%20violence%20and%20military%20families%20research.pdf> (30.10.15)]

272 King's Centre for Military Health Research, *A fifteen year report. What has been achieved by fifteen years of research into the health of the UK Armed Forces?*, London: King's College London, 2010

chapter five

Serious personal debt

The Centre for Social Justice's work on serious problem debt has consistently showed how it can cripple families' lives.²⁷³ Across the country personal debt has almost doubled in the past decade and has risen steeply in recent years – there are now 2.2 million more people in need of debt advice than in 2011.²⁷⁴ Serious debt can undermine mental and physical health, take its toll on family relationships and, ultimately, inhibit people's ability to work and pay back their debts. Whilst it appears that the incidence of debt amongst military families is lower than in the general population, our research has confirmed that where this is an issue for military families the consequences can be severe. In this chapter we look at the financial problems that face some military families and address what can be done to provide them with greater resilience.

5.1 Why tackling problem debt matters

Problem debt is rarely an isolated problem without additional consequences. The stress of managing tight finances and dealing with creditors, as well as the stigma associated with problem debt, can lead to mental health conditions, family breakdown, addiction, worklessness and crime.²⁷⁵ Many of those negative outcomes are interrelated and can also propel problem debt, trapping people in a vicious cycle.

Problem debt can increase anxiety, stress and depression, all of which undermine people's ability to work and maintain relationships – in the most extreme cases, these mental strains can lead people to commit suicide. Tellingly, people with no history of mental health problems are 33 per cent more likely to develop a mental health issue if they find themselves struggling with unmanageable debt.²⁷⁶ One report has noted that the effect of severe debt on veteran's health:

273 Centre for Social Justice (CSJ), *Restoring the Balance: Tackling Problem Debt*, London: CSJ, 2014

274 *Ibid.*, p7

275 Centre for Social Justice (CSJ), *Breakthrough Britain 2015*, London: CSJ, 2015

276 Skapinakis P, Weich S, et al., 'Socio-economic position and common mental disorders. Longitudinal study in the general population in the UK', *British Journal of Psychiatry*, 18, 2006, pp09–117

‘... in some cases, the veteran’s mental health can make unravelling and resolving their issues more difficult for the adviser.’²⁷⁷

The added stresses and pressures associated with problem debt can impact on a person’s relationships with friends, partners and family. This can lead to family breakdown that can also drive or worsen problem debt due to disagreements over finances, debts incurred during separation and additional costs accrued when living alone. In 2012, three out of four debt advice clients said that their relationship had been negatively affected by debt, and one in four had seen their relationship end as a result of it.²⁷⁸

Case study

‘It was very stressful. At one point I had a debt collector who knocked at the door, and I didn’t owe him as much as I owed a lot of other people. He frightened the living daylights out of me.

‘He threatened to take the things that we needed like the washing machine, fridge, freezer. I was so worried, I didn’t know how I was going to cope with it all!’²⁷⁹

Military Spouse, Benefits and Money Advice beneficiary

The burden and stress caused by problem debt can have a significant negative impact on people’s ability to be productive at work and can prevent those who are unemployed from finding work. Being unable to work or find work can exacerbate debt problems, keeping people trapped, as it becomes harder to finance their living costs or repay their debts. One in ten of those in trouble report giving up their job as a result of their debt problems.²⁸⁰ Additionally, the weight of debt on people’s well being can lead people to become dependent on alcohol and drugs and potentially become addicted – thereby further undermining their ability to recover from their debt problem.²⁸¹

5.2 The challenge

Problem debt affects many in society and the military is no different. The main support offered to the service community reveals the scale of the problem: The Royal British Legion’s Benefits and Money Advice (BMA) estimates that it provided support to some 35,000 former and serving personnel between 2007 and 2012.²⁸²

277 Citizens Advice Scotland, *Civvy Street: The New Frontline. Meeting the advice needs of the Armed Forces community in Scotland*, Scotland: Citizens Advice Scotland, 2012, p22 [accessed via: http://www.cas.org.uk/system/files/publications/ASAP_Report%28low%20res%29.pdf (09.03.16)]

278 Marriage Week, Press Release, For Richer for Poorer – How Money Stress Wrecks Marriages, Feb 7–14 2013 [accessed via: <https://capuk.org/files/server/downloads/press/marriageweek2013.pdf> (09.03.16)]

279 The Royal British Legion, Debt Advice, [accessed via: <http://www.britishlegion.org.uk/get-support/finances/debt-advice/> (09.03.16)]

280 Legal Services Research Centre, *Helping Hand: The Impact of Debt Advice on People’s Lives*, London: Legal Services Research Centre, 2007 [accessed via: <http://webarchive.nationalarchives.gov.uk/20110216140603/http://src.org.uk/publications/bmrb.pdf> (07.04.16)]

281 Adfam, *Adfam Discussion Paper: Family Support in Times of Economic Hardship*, London: Adfam, 2011

282 The Guardian, *Royal British Legion helps ex-servicemen in debt*, 9 November 2012, [accessed via: <http://www.theguardian.com/money/2012/nov/09/royal-british-legion-debt-armed-forces> (09.03.16)]

Ten per cent of ex-Service community households – equivalent to 430,000 people – report having one of three key financial difficulties:²⁸³

- Not having enough money for day-to-day living;
- Not having enough savings to buy or replace the items they need;
- Getting into debt.

Interestingly, the ex-Service community is less likely to be indebted than the general public and some research has suggested that veterans are, for example, ‘noticeably more likely to seek advice on an unsecured personal loan debt’.^{284, 285} However, many still report financial strains.

Those most likely to be in arrears are the families of younger veterans (those under 35), and research by the Royal British Legion has suggested that those higher risk groups are young singles and larger families, particularly single-parent families.²⁸⁶ Of those ex-Service families who have dependent children, about one in five report experiencing financial difficulties.

The CSJ, however, has heard that where problems exist they are often severe and that they originate from the difficulties families face in managing their personal finances. As one provider of support has put it:

‘This is not so much a problem of lack of income, but rather lack of control in budgeting, naivety in financial dealings, ignorance about financial products and where to find information, and sometimes a reckless attitude towards spending.’²⁸⁷

We have encountered military families who, both prior to and following transition, have struggled to manage their money and so have fallen on hard times.

Military personnel and their families face disadvantage through their mobile lifestyle which often relegates them to a lower credit rating than their employment history and earnings would normally confer.

5.3 The current response for military families

There is currently a wealth of services to help personnel and their families by alleviating the financial disadvantages they face, both in service and upon transition. Notable amongst these is the Benefits and Money Advice Service (BMA) run by the Royal British Legion which offers free, impartial and confidential advice in the form of a benefits and money advice service. Since the

283 The Royal British Legion, *A UK household survey of the ex-service community*, London: The Royal British Legion, 2014 [accessed via: <http://www.britishlegion.org.uk/media/2275/2014householdsurveyreport.pdf> (09.03.16)]

284 Ibid

285 Citizens Advice Scotland, *Civvy Street: The New Frontline. Meeting the advice needs of the Armed Forces community in Scotland*, Scotland: Citizens Advice Scotland, 2012, p22 [accessed via: http://www.cas.org.uk/system/files/publications/ASAP_Report%28low%20res%29.pdf (09.03.16)]

286 The Royal British Legion, *A UK household survey of the ex-service community*, London: The Royal British Legion, 2014 [accessed via: <http://www.britishlegion.org.uk/media/2275/2014householdsurveyreport.pdf> (09.03.16)]

287 Homeport, *The Armed Forces Finance Capability Project – Moneyforce*, Summer 2012

BMA was established it has helped put £70 million back into the beneficiary's pockets, with the average financial gain per person being £2,800.²⁸⁸ This is laudable work and vital to its recipients.

Benefits and Money Advice, Royal British Legion

The Benefits and Money Advice (BMA) scheme was set up by the Royal British Legion to provide military personnel and their families with impartial and non-judgmental advice on any financial concerns and problems they may be faced with, particularly upon return from combat.

Professionally-trained monetary advisers offer guidance on areas like War Pensions, the Armed Forces Compensation Scheme, and disability claims and tribunals. They are at hand to inform military families about the benefits and tax credits available to military families.

The BMA also works with other organizations which provide detailed debt advice and information, specifically MoneyForce and Turn2us; charities which encourage those in debt to use the online benefits calculator, grants search database, and other online information and resources.²⁸⁹

Similarly, Soldiers, Sailors, Airmen and Families Association (SSAFA) directs veterans to specialist debt advice and offers help with priority debts.

Soldiers, Sailors, Airmen and Families Association (SSAFA)

SSAFA is the UK's oldest military charity, which provides support and advice for military personnel currently serving, veterans, and their families in a variety of different areas.

SSAFA works in partnership with other organisations to deliver services for Armed Forces families. In particular, it works with the debt advice charity StepChange and Payplan, acting as a mediator, putting veterans and their families in contact with specialist, qualified debt advisors.²⁹⁰

Both Stepchange and Payplan offer free debt management plans, calculators, and advice online, over the phone, and in person. There is also the opportunity to create a personalised action plan, and online tools to manage debt-related stress and the possible mental health repercussions of financial mismanagement.²⁹¹ Once veterans have been in touch with these organisations, SSAFA guides them through the next steps, with the hope of ensuring that beneficiaries will find solutions to their financial problems.

Another excellent example of relief work is The Soldiers' Charity, which works alongside similar Royal Navy and RAF charities to provide financial assistance to families in need.²⁹²

288 The Royal British Legion, *Finances*, [accessed via: <http://www.britishlegion.org.uk/can-we-help/financial-assistance> (09.03.16)]

289 The Royal British Legion, *MoneyForce – Money information for the military* [accessed via: http://support.britishlegion.org.uk/app/answers/detail/a_id/1457/session/L2F2LzEvdGltZS8xNDQ0MzgyNjY0L3NpZC9xZDlQOHZ5bQ%3D%3D (09.03.16)]

290 SSAFA, *Get Debt Advice*, [accessed via: <https://www.ssafa.org.uk/help-you/veterans/debt-advice> (09.03.16)]

291 Step Change, *Free Debt Advice*, [accessed via: <http://www.stepchange.org/> (09.03.16)]; Pay Plan, *Free Debt Advice and Management Plans*, [accessed via: <https://www.payplan.com/> (09.03.16)]

292 ABF: The Soldier's Charity, *How we Help* (accessed via: <http://www.soldierscharity.org/need-our-help/how-we-help> (09.03.16)]

The Soldiers' Charity

The Soldiers' Charity was first established as the Army Benevolent Fund in 1944, and has been providing support to serving and retired soldiers and their families for the last seventy years. The charity provides financial assistance to individuals experiencing problems in variety of different areas.²⁹³ Half of the money raised by the charity is given directly to the individuals who require immediate support, while the remaining money is given as grants to other charities which provide support and advice services to the Armed Forces.

The Soldiers' Charity currently supports over 6,000 individuals.²⁹⁴ Alongside financial support given through annuities, bursaries are provided for education and training, and care home fees, the Soldiers' Charity provides money to those in need of immediate debt relief.²⁹⁵

These excellent initiatives, however, focus on dealing with problems once they have arisen, rather than seeking to prevent them arising. A relatively new programme which provides more upstream support is MoneyForce which is supported by MOD and RBL. This provides online support for Service personnel and their families, to assist with financial decisions and plan their finances, both while they are in Service and once they leave the Armed Forces.

MoneyForce

MoneyForce was launched in March 2013, as a joint initiative between Standard Life Charitable Trust, the Royal British Legion and the Ministry of Defence. The MoneyForce website assists all UK Service personnel and their families to manage their financial affairs effectively, focusing specifically on careers, family, and overcoming debt. The website offers a selection of detailed and informative advice, providing military personnel with everything they need to know, before, during, and after their military careers.

The website's 'managing money' section demonstrates how successful financial management can improve all aspects of military families' lives. It contains information on borrowing, saving, budgeting and spending. Interactive videos and case studies of former military beneficiaries explain how servicemen and women can find the most suitable bank accounts and savings accounts for them. Significantly, there is an emphasis on preventative measures to help families plan ahead, budget effectively, and prevent debt from occurring.

The 'managing crisis' section offers advice for those struggling to keep on top of their finances. Information on how to deal with creditors, bailiffs, stressful situations such as overdue council tax arrears, is aimed at helping people through tougher times.

The website offers an array of interactive tools and quizzes, including a budget planner, a car cost calculator and a credit card calculator, helping members of the Armed Forces to make informed decisions and plan for the future.²⁹⁶

This is an immensely valuable tool which provides guidance for many personnel and their families. However, the CSJ has heard that there are concerns that the current services still

²⁹³ ABF: The Soldier's Charity, *About Us* [accessed via: <http://www.soldierscharity.org/about-us/what-we-do> (09.03.16)]

²⁹⁴ Ibid

²⁹⁵ ABF: The Soldier's Charity, *Individual Grants*, [accessed via: <http://www.soldierscharity.org/need-our-help/individual-grants/> (09.03.16)]

²⁹⁶ MoneyForce, *About us* [accessed via: <https://www.moneyforce.org.uk/About-us> (09.03.16)]

largely require the initiative of the service person and their families. This means that too many families who have not prioritised their financial affairs will still fall into debt and need to be supported, rather than being prevented from getting into debt in the first place.

5.4 Tackling the issues

5.4.1 Preventative work

As discussed, the majority of the help currently on offer is in the form of advice to both Service personnel planning to leave and those families who have already left. The family federations offer advice for planning for the future when leaving the service, and then direct people to other more general advice centres to help a family to deal with debt.

Although extremely useful, this approach relies on individuals being pro-active and their families, and experts have told the CSJ that more outreach is needed to get ahead of the problem. As Lynsey Dalton, Royal British Legion Lead (South) Benefits and Money Advice told the CSJ:

'MoneyForce is great but we could do more upstream. The Forces do lectures but more could be done.'

Case study: Citizen's Advice Bureau in a garrison town

'We're reactive here. We sit and wait and eventually they come with their problems, normally about money'. This was the view of a CAB adviser who spoke to the CSJ about their work with serving personnel, veterans and military families.

Based in an English garrison town, this particular branch of the CAB regularly helps clients with a service background and the largest single issue with which they face is debt. In the opinion of the adviser, the problem was payday loans, often hampered by gambling.

The best means of tackling these problems would be to try to do more to prevent them arising in the first place so that families do not enter civilian life with a mountain of debt at a time when life often becomes less stable and more confused. Likewise, entering civilian life financially unprepared increases the risk of things going wrong following transition.

Learning from the US example, it seems that there would be merit in having financial advisers with a more physical presence on base. This would enable more servicemen and women to access professional help and guidance, offering it to those who might otherwise be missed by online services and those who have not been engaged by education modules. In America, the Navy Federal Credit Union takes this approach through its network of branches. It would seem necessary to encourage those providing financial services to the British military personnel to have the same physical presence.

Navy Federal Credit Union (NFCU)

The NFCU is the largest non-profit credit union in the world, catering for American members of the Armed Forces and their families. As well as providing a range of online resources (financial calculators, credit and debit calculators), downloadable and printable forms and brochures (including a monthly budget chart and personal money management quiz), the NFCU offers services in both military and civilian contexts.

The NFCU offers free financial seminars on a range of different issues, including financial planning basics, social security benefits, saving for college, home buying, and debt management.²⁹⁷ These seminars take place nationwide, across America, to ensure that all members are able to attend in person, and benefit from having physical contact with professionally-trained financial advisors.

As part of the Union's 'we serve where you serve' ethic, the NFCU facilitates free access to over 55,000 ATM machines for members, as well as machines and branches overseas for those on deployment.²⁹⁸ Significantly, the NFCU also has 34 branches serving on or near Army posts, which enable members to access free financial advice in person.²⁹⁹ The combination of both online, over the phone, and in person support offers those in the Armed Forces much-needed flexibility, particularly for those who are mobile and constantly moving.

At the core of this is ensuring that service personnel have access to reliable financial services which support and promote their financial wellbeing. One obvious route is through the greater use of credit unions which could potentially offer them credit at lower rates of interest and with more sympathetic debt restructuring plans.

Armed Forces Credit Union

In our report *Doing Our Duty?*, the CSJ argued that there was a case to create an Armed Forces Credit Union which could offer financial products specifically tailored to the needs of current and former Service personnel. Modelled on the US Navy Federal Credit Union and the UK Police Credit Union, this could have offset the difficulty in finding credit from civilian banks or worse, being drawn into unsustainable debts with high-cost payday lenders. In addition, such an institution could have offered mortgage, business or professional development loans to help those leaving the forces develop.

Over the last year, the Government has introduced several measures to provide military personnel with financial support. In March 2015 the Government committed to providing £500,000 from non-MOD LIBOR funds to 'set up payroll deduction systems' which will allow military personnel 'to save with and pay off loans from a credit union directly from their salary or pension.'

It has since been announced that a new credit union has been launched offering service personnel access to 'safe and affordable finance'. Three credit unions – PlaneSaver Credit Union, Police Credit Union and London Mutual Credit Union – will work together to provide the new service.

297 Navy Federal Credit Union, *Free Navy Federal Events* [accessed via: <https://www.navyfederal.org/products-services/investments-insurance/events.php> (09.03.16)]

298 Navy Federal Credit Union, *Getting Out of Debt*, United States of America: Navy Federal Credit Union, [accessed via: <https://www.navyfederal.org/pdf/publications/personal-finance/getting-out-of-debt.pdf> (09.03.16)]; Navy Federal Credit Union, *Branches and ATMs*, [accessed via: <https://www.navyfederal.org/branches-atms/djibouti.php> (24.03.16)]

299 Navy Federal Credit Union, *Navy Federal Branches Serving the Army* [accessed via: <https://www.navyfederal.org/branches-atms/locations-by-service.php?branch=Army> (09.03.16)]

This will hopefully help in widening the access of services, support and guidance to military and former military personnel. It would, however, be advantageous to extend this access to current and former military spouses to allow them to also take advantage of being part of the credit union, to save and access credit on better terms than those otherwise available. Just as it is essential to help spouses move into work, it is important that they are allowed access to a stable means of investing in their families' future.

We recommend that access to the new credit union for service personnel be opened up to military spouses and former military spouses. This would help them and their families build up greater savings and better access to low cost credit.

The viability of this initiative will be greatly strengthened if uptake of the opportunity is high. For this reason it will be necessary to aggressively promote the opportunity to current and former military families and explain the advantages of the scheme to them.

We recommend that MOD carry out a recruitment drive to sign up personnel, spouses, former personnel and former military spouses to the designated credit unions.

The new initiative will involve three designated credit unions: Plane Saver Credit Union, London Mutual Credit Union and the Police Credit Union. This will offer personnel and their spouses better opportunities than before. However, there is still a case to be made for the establishment of a service specifically for the needs of military families. In our report *Future Finance*, the CSJ made the case for a new generation of socially responsible Alternative Financial Institutions specifically tailored for low-income and irregular-income families who currently struggle to make standard financial products work for them. This often happens because low and/or irregular incomes leave families at risk of being subject to bank fines and penalties which leave them worse off – consequently many avoid mainstream banking. This lack of access to basic financial products has several negative consequences, including:

- A 'poverty premium' when paying bills and for essential goods;³⁰⁰
- Difficulties in dealing with a drop in income following unemployment or an unexpected increase in expenditure due to an emergency;³⁰¹
- Problems matching up irregular income cycles with bills and other fixed expenditures.³⁰²

Over the past 25 years, Government efforts to address financial inclusion for low-income groups have focused on trying to improve access to mainstream financial services, but this has overlooked the reason why so many have avoided these services in the first place. Instead, we believe that there is an opportunity to create a new generation of socially responsible FinTech (financial technology) services that can be designed around the needs of specific user groups – for example, military families. These services – delivered simply over the internet and

300 Save the Children, *The poverty premium: How poor households pay more for essential goods and services*. London: Save the Children and the Family Welfare Association, 2007

301 StepChange, *Life on the edge: Towards more resilient family finances*. London: StepChange, 2014

302 Financial Inclusion Commission, *Financial Inclusion: Improving the financial health of the nation*. London: Financial Inclusion Commission, 2015

smartphones – have the potential to help people budget, avoid debt and the need for high-cost credit, access timely debt advice, and save. The Government could help to develop this FinTech sector by creating an innovation fund and accelerator programme to enable the development of products specifically designed for low-income households.

We recommend that the Cabinet Office, in partnership with Big Society Capital, HM Treasury and the Financial Conduct Authority create an innovation fund and social FinTech accelerator programme (SoFinTech) with the aim to support firms designing products specifically for low-income households.³⁰³

5.4.2 Access to credit

For families, accessing credit can be essential to achieving life's milestones. The impact of service life, however, can result in service people and their families failing to build a credit rating that reflects their financial circumstances and so oblige them to take higher cost credit when they require lending. Consequently, families face disadvantage compared to their civilian counterparts when it comes to accessing financial services.

In building a successful credit rating, it is important that families ensure their 'entry on the electoral register or stable address history'.³⁰⁴ Yet the mobile lifestyle of many service families mean they often fail to meet these criteria.³⁰⁵ 85 per cent of the general population are on the electoral roll whereas in the lower ranks of the Army enrolment is reported at 60 per cent. Although they perform better, the other services also struggle with registration with the Navy at 75 per cent and RAF at 74 per cent.³⁰⁶

It is to be acknowledged that the Coalition Government encouraged registration on the electoral roll in advance of the 2015 General Election, making £500,000 available to the Armed Forces to encourage personnel to register.³⁰⁷ Although the results of this investment are not yet known, it is to be hoped that the current Government will continue to pursue higher rates of registration amongst serving personnel. This combined with the New Employment Model (NEM) will reduce the number of troops being moved, and so put them in a better position to improve their credit rating.³⁰⁸ More can be done, however, to explore alternative finance options to better reflect service personnel circumstances.

303 Centre for Social Justice (CSJ), *Future Finance: A new approach to financial capability*, London:CSJ, June 2015

304 Centre for Responsible Credit, *Does increased credit data sharing really benefit low-income consumers?*, London: Centre for Responsible Credit, 2013 [accessed via: <http://www.responsible-credit.org.uk/uimages/File/Does%20Increased%20Credit%20Data%20Sharing%20Benefit%20Low%20Income%20Consumers%20final.pdf> (07.04.16)]

305 The Electoral Commission, *Never registered to vote? Recently changed address? Register Now*, London: The Electoral Commission 2014, (accessed via: http://www.electoralcommission.org.uk/_data/assets/pdf_file/0006/1165435/Services-booklet-1213.pdf (09.03.16))

306 Gov.uk, *Campaign launch to boost Armed Forces' voter registration*, 5 February 2015 [accessed via: <https://www.gov.uk/government/news/campaign-launched-to-boost-armed-forces-voter-registration> (09.03.16)]

307 Ibid

308 Ibid

As the CSJ has previously argued, current methods of pricing risk used by Credit Reference Agencies (CRAs) are not able to assess accurately the relative credit worthiness of people on low incomes.³⁰⁹ The blunt systems used mean they will typically all have low credit ratings, regardless of any intention and/or ability to repay a loan.³¹⁰ Service personnel and their families, as a result, are often lumped together with those of no-fixed-abode, itinerant lifestyles and histories of poor credit – subsequently they cannot access the credit at the levels of their civilian peers and face comparatively expensive credit.

More sophisticated, nuanced credit rating systems are being developed and were featured in the recent CSJ report *Future Finance*.³¹¹ Several new products have been developed which use real-time data and income information to generate a more accurate idea of an individual's credit worthiness. This is an emerging industry but one by which the mobile forces community could stand to benefit from significantly.

Pariti

Recently selected as one of the winners at London's Inn Tribe tech competition, Pariti is an app aimed at helping people pay off existing debts and improving their credit ratings. Using proprietary technology, the app connects the user's bank accounts, credit cards, and other financial accounts, and sets out this information in a helpful, user-friendly way.

By connecting the user's credit cards and loans, it is hoped that Pariti 'takes the stress out of managing debt.' It allows users to see all of their finances in one place, provides advice on how best to manage finances, and offers personalized debt reduction plans.

The app uses innovative and creative ways to encourage users to save. The 'build credit worthiness' scheme allows users to 'build up a pariti score by completing challenges to unlock access to lower rates.'³¹² It also provides free educational resources, to help users improve their financial knowledge.

Pariti aims to dissuade users from taking out costly short-term loans by showing them how to manage their finances more effectively, and how much they can really afford to spend without running the risk of getting into debt.³¹³

As such, MOD should explore how the technology and service provided by organisations like Pariti can be extended to remove the disadvantage faced by personnel and their families.

We recommend that MOD commission research into alternative credit ratings options for members of the Armed Forces and their families. If such services would be useful, MOD should fund their development and promote the product to service families.

309 Centre for Social Justice (CSJ), *Future Finance: A new approach to financial capability*, London: CSJ, June 2015

310 Centre for Responsible Credit, *Does increased credit data sharing really benefit low-income consumers?*, London: Centre for Responsible Credit, 2013 [accessed via: <http://www.responsible-credit.org.uk/uimages/File/Does%20Increased%20Credit%20Data%20Sharing%20Benefit%20Low%20Income%20Consumers%20final.pdf> (07.04.16)]

311 Centre for Social Justice (CSJ), *Future Finance: A new approach to financial capability*, London: CSJ, June 2015

312 Pariti, *How Pariti Works* [accessed via: <https://pariti.co.uk/how-it-works>] [accessed via: (09.03.16)]

313 Ibid

5.4.3 Financial literacy

The CSJ has repeatedly heard that a lack of financial literacy is a challenge faced by forces families. The Institute for Chartered Accountants of England and Wales has noted that:

*'Those serving in the Armed Forces have been identified as particularly vulnerable to low levels of financial literacy.'*³¹⁴

Such a lack of capability can lead to problems managing finances, particularly when overseas or otherwise away from home. Even when back in the UK, remote bases can mean face-to-face banking and financial advice can be hard to access. As Lyndsey Dalton, Royal British Legion Lead (South) Benefits and Money Advice told the CSJ:

'They [HM Armed Forces] are removed from the everyday world of financial services and advice, coupled with limited financial literacy, this can lead to self-isolation from managing their finances.'

To address this issue, and build on the work of MoneyForce, MOD should explore the promotion of alternative providers of banking services which increasingly contain budgeting tools to help build financial literacy.

'Monese', for example, provides a current bank account with no monthly fees that can be opened in fewer than three minutes using a smartphone and an EU driver's licence.³¹⁵ Crucially, this account provides integrated budgeting and remittance capabilities which would help personnel, particularly when deployed, to manage their finances and avoid missed payments and fines that might affect them and their families.

We recommend that welfare services provided by MOD and Family Hubs signpost military personnel and their families with low financial literacy towards financial services that offer in-account budgeting tools. We recommend that this should be alongside continued promotion of MoneyForce by MOD.

5.4.4 Gambling

The CSJ has heard concerns about the levels of gambling in the Armed Forces, particularly amongst those living on base. As one advice centre told us:

'Some of the lads get bored and play in their rooms for hours on the internet sites. They need some extra cash and that's only a few clicks away too. I've even had the odd wife come in who's run-up debts online, again, it's boredom. It's a shame there isn't more on-base help to prevent this stuff in the first place.'

314 ICAEW, *Parliamentary Briefing: Commons Debate on Financial Education*, London: ICAEW, 2011 [accessed via: <http://www.icaew.com/~media/corporate/archive/files/about%20icaew/what%20we%20do/policy/financial%20capability%20and%20social%20mobility/icaew%20mps%20brief%20commons%20debate%20financial%20education.ashx> (09.03.16)]

315 Centre for Social Justice (CSJ), *Future Finance: A new approach to financial capability*, London: CSJ, June 2015

It is possible that this simply mirrors the recent sizeable increase in online gambling across the UK. Between 2008 and 2014, the proportion of British adults involved in online gambling increased by nearly 60 per cent.³¹⁶ In the same period the turnover on remote gambling rose by nearly 150 per cent to £25.4 billion.³¹⁷

Gambling addiction contributes to family breakdown, with one treatment centre estimating that 90 per cent of their patients have seen their marriages collapse. Similarly, the children of those with a gambling addiction experience higher rates of behavioural, emotional and drug and alcohol problems.³¹⁸ More broadly, society suffers from increases in criminality, absenteeism from work and lost economic productivity.³¹⁹

Case study

I was in denial. It all started off as a bit of fun: horses, football and so on. I was playing cards at the base for a few quid – we all did it. Once I started gambling online, though, that made it so much easier. After a few years, I owed £20,000. I put off getting help for a long time, because I didn't want to admit that I had a problem.

Navy Lieutenant, talking about gambling on base and at home³²⁰

In particular, we were told that single room barracks combined with mobile technology may be responsible for an increase in the amount of habitual gambling taking place within the Armed Forces. Advances in technology have created new opportunities for military personnel to gamble on base. The gambling machines, provided on military bases as forms of entertainment, Fixed Odds Betting Terminals (FOBT) and remote gambling on TVs, laptops, tablets, and smartphones encourage military servicemen and women to gamble in their free time whilst on deployment.

It is unsurprising, then, that during the often difficult transition period from military to civilian life, some veterans use gambling to 'replicate the adrenaline of combat.'³²¹ Charities working with veterans have also suggested that those 'who suffer from PTSD and other mental health issues are considered 'vulnerable' and more at risk to developing a problem with gambling.'³²²

316 From 9.7 per cent to 15.4 per cent; UK Gambling Commission, *Trends in Gambling Behaviour 2008–2015*, Birmingham: Databuild Ltd., 2015 [accessed via: <http://www.gamblingcommission.gov.uk/pdf/Trends-in-gambling-participation-2008-2014.pdf> (09.03.16)]

317 Casino.org, *Online Gambling Revenues Rise in UK*, 30 November 2014 [accessed via: <http://www.casino.org/news/online-gambling-revenue-rises-uk> (09.03.16)]

318 Jacobs JR and Goodman CS, 'Embryonic development of axon pathways in the *Drosophila* CNS. I. A glial scaffold appears before the first growth cones', *The Journal of Neuroscience*, 9(7), 1 July 1989, pp2402–2411; Shaw M, Forbush K, Schlinder J, Rosenman E, Black DW, 'The Effect of Pathological Gambling on Families, Marriages, and Children', *CNS Spectrum*, 12, 8, 2007, pp615–22

319 Orford J, 'Addiction as excessive appetite', *Addiction*, 96, 1 January 2001, pp15–31

320 MoneyForce, *Video Case Studies: Ash* [accessed via: <http://www.moneyforce.org.uk/Video-case-studies/Ash> (09/03.16)]

321 EPIC, *Problem Gambling in the Armed Forces* [accessed via: <http://epicpgc.com/problem-gambling-in-the-armed-forces/> (09.03.16)]

322 Ibid

Education, Prevention, Identification & Control (EPIC)

EPIC is a leading gambling consultancy in the UK and Ireland, which advises organisations on the risks associated with problematic gambling behaviour amongst their employees. EPIC specialises in providing risk assessment and consultancy work, to ensure that organisations are aware of the impact of 'problematic gambling behaviours' which could have adverse consequences to their organisations. In the past, this has included cases of theft, fraud, relationship breakdown, bankruptcy, productivity reduction, and suicide.³²³

EPIC is one of the few organisations offering advice on gambling in the Armed Forces, at both corporate and individual levels. It works with current and ex-military personnel to tackle problems associated with debt and gambling through education and awareness campaigns, in its efforts to ensure that 'fit for purpose pathways of support are available for this already suffering with gambling addiction'.³²⁴ Although EPIC predominately works with larger organisations and firms, it offers advice at an individual level, in the form of a list of online and over-the-phone resources and supporting networks available for serving and veteran military personnel to contact.³²⁵

Perhaps unsurprisingly, there is a strong link between problem gambling and some of the issues raised in this report. There is growing evidence that there may be a link between Post-Traumatic Stress Disorder (PTSD) and problem gambling.³²⁶ In one Australian study, 28 per cent of veterans with PTSD showed signs of problem gambling.³²⁷ Similarly, a study of a group from Massachusetts suggested that of those struggling with problem gambling some 12 to 29 per cent were also suffering from PTSD.³²⁸ American research has pointed to a strong link between alcohol abuse and problem gambling in the US Army, with some 15 per cent of heavy drinkers also showing signs of problem gambling.³²⁹

Although further research will need to be done in the UK to explore the link between these two conditions, it seems essential that those responsible for monitoring and treating PTSD and alcohol problems should be aware of the apparent connection between the conditions.

As discussed in previous chapters, because this is a problem which ultimately involves and envelops the whole family, it is essential to involve the family in its prevention and treatment. In informing military families about PTSD and alcohol problems, services should also seek to make them aware of the warning signs and consequences of problem gambling.

323 EPIC, *Problem Gambling – a RISK issue*, 26 May 2015 [accessed via: <http://epicpgc.com/problem-gambling-a-risk-issue/> (09.03.16)]

324 EPIC, *Problem Gambling in the Armed Forces* [accessed via: <http://epicpgc.com/problem-gambling-in-the-armed-forces/> (09.03.16)]

325 EPIC, *Individual Support* [accessed via: <http://epicpgc.com/individual-support/> (09.03.16)]

326 Soberay A, Faragher JM, Barbash M, Brookover A, Grimsley P, 'Pathological gambling, co-occurring disorders, clinical presentation, and treatment outcomes at a university-based counseling clinic.', *Journal of Gambling Studies*, 30, March 2014, pp61–69

327 Biddle D, Hawthorne G, Forbes D, Coman G., 'Problem Gambling in Australian PTSD treatment-seeking veterans', *Journal of Traumatic Stress*, 18, 2005 Dec, pp759–67

328 Najavits L, Smylie D, Johnson K, Lung J, Gallop R, Classen C, 'Seeking Safety Therapy for Pathological Gambling and PTSD: A Pilot Outcome Study', *Journal of Psychoactive Drugs*, 45, 2013, pp10–16; Ledgerwood D, Petry N, 'Posttraumatic stress disorder symptoms in treatment-seeking pathological gamblers.', *Journal of Traumatic Stress*, 19 (3), 2006 pp411–16

329 Research Triangle Institute, Highlights: 1998 *Department of Defense Survey of Health Related Behaviors Among Military Personnel*, March 1999

We recommend that MOD commission new research into the prevalence and drivers of problem gambling within the UK Armed Forces and veterans community.

We recommend that MOD mount a campaign to raise the awareness of problem gambling amongst service personnel and their families.

NHS bodies should also work to ensure that those treating veterans for alcohol and mental health problems are better informed about the prevalence of problem gambling in the Forces.

Appendix

All recommendations

The transitional support that we call for throughout this report should therefore be open for at least a two year window so to provide a service that genuinely covers the whole of the journey to civilian life.

Family stability

1. We recommend that MOD fund a robust research programme to examine both the stresses placed on military marriages and relationships, and how they can be mitigated.
2. As the CSJ has previously recommended the Government should make the Family Test statutory. This would require MOD (along with other Government departments) to collect and publish evidence of how greater family stability would advance their own agenda, encouraging external experts to submit evidence for consideration. MOD (and other Government departments) would then:
 - Apply the Test where relevant against this evidence base;
 - Publish their assessment of the Test;
 - Explain why the Test has not been applied where this is the case;
 - Share the above information amongst government departments and the Cabinet Committee on Social Justice, so as to allow the co-ordination of family stability to work.
3. We recommend that an investigation be made into the appropriate level of contact between service personnel on active service and their families. This would enable the Forces to make appropriate arrangements whilst using the advantages of modern technology.
4. As part of the CSJ's plan for a national rollout of Family Hubs, we recommend that the Government pay particular attention to how they are implemented for the benefit of military families. A dedicated Hub or 'spoke facility' from an external Family Hub should be on every military base. Where possible, there should be good connections with off-base services to better enable transitions out of the military.

5. As the CSJ has previously recommended, the Government should waive the registry office fee for couples intending to marry who take part in an accredited Marriage Preparation course to help foster strong and healthy relationships. This could be implemented first where one or both partners are already in the Forces or are actively considering joining the military.

Spousal employment and training

6. We recommend that the Government should introduce legislation to make it illegal for employers to ask a job applicant whether they are married to or in a civil partnership with someone serving in the Armed Forces.
7. We recommend MOD should offer new military spouses (either when their partner enters the Forces or when they marry or enter into a civil partnership) employment assessments to gauge their qualification levels and work history. The assessments would be followed up by signposting the spouses towards appropriate services, learning and work opportunities.
8. We recommend MOD commit immediately to help all spouses of service personnel to achieve at least a Level 1 in GCSE English and Maths within four years of their spouse entering service, or four years after marrying or entering into a civil partnership with a serviceman or woman. In the longer term, we believe that the MOD should commit to making a specific plan and dedicating sufficient resources to help all serving personnel and their spouses reach a Level 2 within four years of either entering service, or marrying or entering into a civil partnership with a service man or woman.
9. We recommend MOD should explore better ways to ensure wraparound childcare on-base. This would enable spouses to better take up training and employment opportunities.
10. We recommend that MOD extend the existing Enhanced Learning Credits scheme offered to military personnel to their spouses and partners, and that registration become mandatory for military personnel.
11. We recommend MOD should ensure that all homes on base and in Service Family Accommodation can access effective broadband to enable remote working, training and job searching.
12. Should the evaluation of the Spousal Employment Support Trials show that they a good model for helping spouses employment, we recommend that MOD should roll this out across the Forces.
13. We recommend that the Government commission a review of the employment disadvantages faced by military spouses in being posted to different parts of the UK, and how they can be overcome.

14. We recommend that the Government either open up Student Finance England (SFE) support to service families living abroad, or make an alternative source of financial support available in order to assist with training and up-skilling.
15. We recommend that MOD enable military spouses to access IRTC grants. To ensure that the grant adequately meets training costs, we recommend that it be increased at above inflation each year to restore it to its former value.
16. When the Work Programme comes to an end, we recommend that DWP allow transitioning service personnel and spouses who are found to have low skills, particularly in numeracy and literacy, to immediately access the highest level of support from Jobcentre Plus.
17. We recommend that JCP advisers and work coaches should ask the question 'Have you or your spouse served in the UK Armed Forces?' when they register all new claimants at JCP.

Children's education

18. In order to increase stability of education for Service children we recommend that:
 - DfE should encourage Free Schools to incorporate boarding places into their provision;
 - MOD should allow military families to claim 100% of total school fees provided it is for a place at a state boarding school and they are not above the CEA cap;
 - Once these reforms have been implemented, MOD should undertake a publicity campaign amongst military families to make them aware of the advantages of offering their children stable boarding school places.
19. We recommend that DfE explore the possibility of deploying Virtual School Heads for Service pupils to offer greater support to them in the administration of their education and to:
 - Act as a point of continuity for moving pupils;
 - Be responsible for helping pupils transition and informing new schools of pupils' educational history and needs;
 - Provide information to schools on the particular needs of service pupils;
 - Offer advice to military parents on how to continue to support their children's education;
 - Work with and between schools to ensure that the Service Pupil Premium is being spent effectively.
20. We recommend that the Department for Education issue new guidance to schools, requiring them to ask parents on entry whether their child is entitled to the Service Pupil Premium and then report this in the annual school census.

21. We recommend that the Scottish and Welsh Governments introduce a Service Pupil Premium.
22. We recommend the DfE create a Service Pupil Premium Toolkit to help schools spend their Service Pupil Premium to maximum effect.

Mental health, alcohol and domestic abuse

23. We recommend that MOD fund a new programme of research into the mental health of service personnel and their families. This would enable the Department to improve the provision of early intervention information and therapy services.
24. We recommend that routine Mental Health First Aid training be introduced across the Forces. This would enable personnel to develop awareness and skills to help them and their families spot the signs of poor mental health and know how to respond. Such training should begin during basic training.
25. We recommend that NHS Armed Forces Champions make a new effort to build better links between CAMHS, schools and military bases.
26. Should the ongoing evaluation of the Right Turn programme show it to be effective, we recommend that NHS bodies across the UK fund schemes which train current and former military personnel and spouses who are in recovery as Recovery Champions. They should be made available to serving personnel as well as veterans.
27. As we have previously argued, there should be a Treatment Tax of 1p on all units of alcohol sold off-licence to fund rehabilitation services. We recommend that some of this new source of funding be used to fund new and existing veteran-specific rehabs such as Tom Harrison House.
28. We recommend that NHS bodies across the UK carry out an audit of veteran-specific rehab programmes. This would aid decisions made in the future commissioning of rehabilitation services.
29. We recommend that MOD introduce alcohol screening in on-base medical services to identify those who have reported more than once to medical services with alcohol-related problems.
30. We recommend that MOD fund new research into the prevalence of domestic abuse within the Armed Forces community, reserves and amongst veterans, its drivers, and the most effective means of prevention and treatment.
31. We recommend that MOD introduce pre-deployment and post-deployment briefings for personnel and spouses on the possible effects of combat, including domestic violence, to help families understand how similar situations have affected colleagues previously.

32. We recommend that MOD ensure that there is structured support and preparation for families expecting the departure or the return of a partner from deployment and detachment, covering mental health, alcohol and domestic abuse. This could be provided through Family Hubs or GPs.
33. We recommend that MOD explore ways in which family mental health, alcohol and domestic abuse services could be better integrated for service personnel and their partners. The services should work under the principle that provision of one service offers advice on all.
34. We recommend MOD promote existing mental health, alcohol and domestic abuse services through the Transition Pack to improve awareness of what is already available. This pack should be sent separately to service personnel and their spouses.
35. We recommend that MOD work with the voluntary sector to provide a greater number of services which use of peer support networks or buddies with a military family background.

Serious personal debt

36. We recommend that access to the new credit union for service personnel be opened up to military spouses and former military spouses. This would help them and their families build up greater savings and better access to low cost credit.
37. We recommend that MOD carry out a recruitment drive to sign up personnel, spouses, former personnel and former military spouses to the designated credit unions.
38. We recommend that the Cabinet Office, in partnership with Big Society Capital, HM Treasury and the Financial Conduct Authority create an innovation fund and social FinTech accelerator programme (SoFinTech) with the aim to support firms designing products specifically for low-income households.
39. We recommend that MOD commission research into alternative credit ratings options for members of the Armed Forces and their families. If such services would be useful, MOD should fund their development and promote the product to service families.
40. We recommend that welfare services provided by MOD and Family Hubs signpost military personnel and their families with low financial literacy towards financial services that offer in-account budgeting tools. We recommend that this should be alongside continued promotion of MoneyForce by MOD.

Addressing gambling issues

41. We recommend that MOD commission new research into the prevalence and drivers of problem gambling within the UK Armed Forces and veterans community.

42. We recommend that MOD mount a campaign to raise the awareness of problem gambling amongst service personnel and their families.
43. We recommend that NHS bodies should also work to ensure that those treating veterans for alcohol and mental health problems are better informed about the prevalence of problem gambling in the Forces.

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