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# Rapid evidence and gaps review to inform the Armed Forces Covenant Fund Trust Strategy (2027–2030)

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# Chapter 1. **Introduction**

In April 2026, the Armed Forces Covenant Fund Trust ('the Trust') commissioned non-profit research institute RAND Europe to provide an overview of existing evidence on patterns, gaps and trends in the disadvantage experienced by the Armed Forces Community (AFC), and on interventions to address those issues. This overview aimed to provide the Trust with an understanding of key documented and emerging issues facing the AFC to inform the Trust's strategy for 2027–2030. As part of this project, RAND Europe conducted a qualitative synthesis of available evidence to address the following research questions:

1. What evidence is available on different areas of disadvantage among the AFC?
2. Which groups within the AFC face the greatest/most complex disadvantage and unmet need?
3. What new or emerging needs are anticipated between 2027 and 2030?
4. What are the key evidence gaps relating to disadvantage among the AFC?

The synthesis was conducted over four weeks, from April to early May 2026, based on a review of selected recent research concerning the needs and challenges faced by the AFC. This review included research summaries, robust needs assessments, annual reports and data from the Ministry of Defence (MOD) (n=27). The selection of sources aimed to prioritise recent research that provides a robust and comprehensive overview of trends in support needs among the AFC and the state of the evidence base. The selection was discussed with the Trust prior to the review commencing. Findings from the sources were summarised in narrative form, and the synthesis was reviewed through RAND Europe's Quality Assurance process. While all efforts were made to ensure this synthesis provides a robust and authoritative view of the available evidence, it was not possible to provide an exhaustive review due to the project's limited timeframe and scope.

Sections 2–4 of this document describe findings of the review relating to three priorities identified by the Trust (mental health, stress and challenges faced by families, and loneliness and social isolation). Section 5 discusses other aspects of the AFC's disadvantage and support needs. Sections 6 and 7 subsequently summarise the review's findings regarding populations facing the greatest/most complex disadvantage and unmet need, and emerging trends in support needs.

# Chapter 2. **Mental health**

A significant body of research explores the mental health of serving and ex-serving personnel in the UK, especially regarding the mental health outcomes of ex-serving personnel (Centre for Evidence for the Armed Forces Community [CEAFC] 2025). This literature focuses particularly on the mental health impacts of military deployment, including exposure to combat and wider trauma on those who deployed to Iraq and/or Afghanistan (Sharp et al. 2024). However, comparatively little research explores mental health among those who served after the Iraq-Afghanistan era.

Relatively strong evidence suggests that while most personnel do not experience any mental health challenges, some poor mental health outcomes are more prevalent among serving and ex-serving personnel than in the wider civilian population. Examples include a higher prevalence of common mental health disorders (CMD), post-traumatic stress disorder (PTSD)[1] and alcohol misuse (Juškaitė et al. 2025; Sharp et al. 2024). Longitudinal research following personnel who served in Iraq and Afghanistan has shown that these challenges can often persist for a long time after an individual's deployment, Service and transition to civilian life (Sharp et al. 2026). Adverse mental health outcomes are associated with a wide range of risk factors, including specific military Service experiences (such as deployment, combat exposure, being an Early Service Leaver and physical injury), demographic characteristics (such as gender and ethnicity) and other aspects of an individual's wider socioeconomic status and history (such as adverse childhood experiences) (CEAFC, 2025; Keeling et al. 2025).

There are also indications that military cultural factors can reinforce mental health challenges by presenting a barrier to seeking relevant support (Keeling et al. 2025; Slapakova et al. 2026a, 2026b). While these barriers have decreased in recent years, research still indicates that serving personnel are reticent to seek support while in Service due to stigma, fear of professional reprisal, stoicism and other reasons. Although such factors may lessen after transition to civilian life, they can often affect ex-serving personnel in the longer term (Slapakova et al. 2026a, 2026b).

Military personnel and future cohorts of ex-serving personnel will likely face different risk factors for mental health as the Defence environment, the character of conflict and the experience of military operations change (Slapakova et al. 2026c). For example, geopolitical volatility may require the Armed Forces to operate at higher readiness and operational tempo, placing greater mental strain on Service personnel. Changes in mental health support needs may also stem from workforce policy changes (e.g. the increased adoption of 'zig-zag' careers[2] and

1 The prevalence of PTSD is only slightly higher among veterans than the general population, but is significantly higher among those with experience of deploying in combat roles.

2 'Zig-zag' careers refer to serving personnel transitioning in and out of the Armed Forces more flexibly and frequently throughout their lifetime.

the expanded role of the Reserve forces) and wider societal trends (e.g. the increased prevalence of poor mental health among young people).[3] Finally, further attention is required to understand the unique mental health challenges faced by particular demographic groups, including LGBTQ+ personnel, ethnic minority personnel, women and neurodivergent individuals (Finnegan et al. 2025; Juškaitė et al. 2025), as the AFC will likely become more demographically diverse in the coming years (Galley & Slapakova 2026a).

Consequently, three research priorities can be highlighted in this field:

- Firstly, while the mental health of serving and ex-serving personnel has been studied in the context of Iraq and Afghanistan, further research is necessary to develop an understanding of the impact of contemporary (combat) operations.
- Secondly, there is an ongoing need for evidence around the effectiveness of different mental health interventions, including preventative efforts.
- Thirdly, it is important to address evidence gaps around the mental health of specific demographic groups, including those who are underrepresented in the Armed Forces context and may face unique mental health stressors.

3 For further discussion on anticipated trends in mental health support needs, see Slapakova et al. 2026c.

# Chapter 3. **Stress and challenges faced by families**

Over the past ten years, evidence on the challenges faced by serving and ex-serving families has grown substantially (Gribble et al. 2024; Selous et al. 2020; Slapakova et al. 2026a, 2026b; Walker & Misca 2026). This evidence has highlighted challenges faced by families, particularly partners of serving and ex-serving personnel, because of unique aspects of military life, e.g. high geographic mobility, overseas postings, deployment-related separation and 'weekending'[4] (Lee et al. 2026; Sharp et al. 2025; Slapakova et al. 2026a, 2026b):

- The nature of military life can complicate non-serving partners' ability to secure stable, adequate employment. Although most non-serving partners are employed, many face challenges related to underemployment and career continuity.
- Many serving military couples with children report challenges in finding accessible and affordable childcare (Lee et al. 2026; Slapakova et al. 2026a, 2026b). Childcare-related challenges often conflict with military Service and partner employment demands, adding pressure on families' financial well-being (Lee et al. 2026; Slapakova et al. 2026a, 2026b).
- In addition to childcare, geographic mobility can complicate access to statutory services such as general practitioners (GPs) and dentists (Lee et al. 2026). These challenges are likely not unique to Service families, as statutory services across the UK are under increasing strain. However, the high mobility of Service families makes this challenge more pronounced.
- Emerging evidence suggests that aspects of military life can contribute to loneliness among military partners (e.g. due to a loss of community upon relocation), although this varies by Service and location (Bowkett et al. 2022; Lee et al. 2026; Sharp et al. 2025; Slapakova et al. 2026a, 2026b).
- Service life, particularly deployment-related separations and frequent relocation, has also been shown to pose challenges for children in terms of educational continuity and well-being (Lee et al. 2026). Older children are also inconsistently tracked beyond age 16, making it difficult to determine the challenges they face in progressing to higher education (Spruin & Carr 2025).

In addition to the direct impacts of military life, families may have increased support needs during military-to-civilian transitions, as these transitions often involve relocation and can exert financial pressures on families (Gribble et al. 2024).

Evidence suggests that Service families can face obstacles in accessing formal support offered by the MOD and single Services. Such obstacles include a need to improve direct communication between the MOD/single Services and partners of serving personnel (Slapakova et al. 2026a, 2026b; UK MOD 2025a; Walker & Misca 2026). Research also suggests

4 'Weekending' involves the serving person working away from the family during the working week.

that families' access to support can differ by Service and posting location and be influenced by the chain of command (Slapakova et al. 2026a, 2026b).[5] In addition, non-married long-term partners of serving personnel may have more limited access to some support and services, such as in securing accommodation (Walker & Misca 2026).

Several groups are known to face greater challenges and more complex support needs. Firstly, families with children with additional support needs, such as special educational needs and disabilities (SEND), can face elevated challenges associated with military life. For example, frequent relocations can have more severe impacts because additional educational and medical support is unevenly distributed geographically (Lee et al. 2026). Secondly, families who have lost a Service person can face substantial difficulties around and after bereavement. Thirdly, families of non-UK nationals who served in the UK may face unique challenges, particularly due to immigration processes (Slapakova et al. 2024). However, evidence on the support needs of non-UK Service families is limited.

As with personnel's mental health (Section 2), families may face different challenges and pressures in the future due to the changing Defence environment and workforce policies, such as 'zig-zag careers' (Fisher et al. 2025). Additionally, support needs may be impacted by demographic trends, including the growing diversity of the Armed Forces and the changing character of modern families. For example, there is a growing number of children aged 18 or over who are not in employment, education or training in the UK – a trend that may conflict with some military policies and thus create unique challenges for military families (Spruin & Carr 2025).

Despite growing research on military families, important gaps in the evidence base remain:

- Most research conducted on this topic has adopted a 'traditional' understanding of families, based on married partners and children. As a result, only very limited evidence exists on the challenges faced by other types of families, such as unmarried couples who are in a long-term relationship and same-sex couples (Selous et al. 2020).
- From a demographic perspective, there is also a predominant focus on female partners of male serving personnel, and thus a limited understanding of male partners' experiences and needs.
- Finally, there is limited understanding of the support needs of families of individuals with other minority demographic characteristics (e.g. ethnic minority and non-UK nationality).

5 E.g. research indicates that individuals in positions of authority within the UK Armed Forces sometimes interpret military policies differently, with some families reporting that experiences of support varied significantly depending on how supportive or unsupportive managers were perceived to be.

# Chapter 4. **Loneliness and social isolation**

Evidence on loneliness and social isolation in the AFC is mixed (Bowkett et al. 2022). Emerging evidence indicates that some serving and ex-Service personnel and their partners experience loneliness and social isolation, but understanding of the underlying issues and how this compares with the civilian population is limited (Bowkett et al. 2022; Sharp et al. 2024).

Evidence indicates that separation from family while serving can lead to feelings of loneliness for both the serving person and their family. However, understanding the prevalence of loneliness among serving personnel is challenging, as military cultural factors may make them reticent to report feelings of loneliness (Bowkett et al. 2022). Among ex-serving personnel, the prevalence of self-reported loneliness has been estimated at approximately 34 per cent (Sharp et al. 2024). The Veterans Survey also found higher levels of self-reported loneliness among veterans than in the civilian population. However, this may be linked to higher levels of disability among survey participants rather than to unique, military-Service-related factors (Office for National Statistics 2024). Other research suggests that ex-Service personnel report greater social isolation and disengagement from military social contacts than serving personnel (Bowkett et al. 2022; Hatch et al. 2013).

Different dynamics contribute to loneliness and social isolation among serving and ex-serving families:

- For serving personnel and their families, extended separation due to deployment, 'weekending' and frequent relocation can contribute to feelings of loneliness and isolation (Bowkett et al. 2022). Military partners with caregiving responsibilities may face additional challenges when integrating into civilian communities (Bowkett et al. 2022). A disconnect with civilian culture can also impact Service children. For example, some children have reported feeling isolated and misunderstood in higher education because their peers are unable to relate to their experiences (Spruin & Carr 2025).
- For ex-serving personnel and their families, transition into civilian society can fracture social connections and create a sense of community loss (Bowkett et al. 2022; Guthrie-Gower & Wilson-Menzfeld 2022). When the transition is unexpected (e.g. due to bereavement or medical discharge), these challenges may be heightened (Bowkett et al. 2022; Guthrie-Gower & Wilson-Menzfeld 2022). Ex-serving personnel and families may also feel a disconnect from civilian society due to different approaches to or understandings of social and cultural norms (Guthrie-Gower & Wilson-Menzfeld 2022).

Alongside the dynamics outlined above, research indicates that military life can also contribute to protective factors, including helping personnel and family members develop strong social networks and friendships within the AFC, a strong sense of military identity and a sense of belonging (Guthrie-Gower & Wilson-Menzfeld 2022).

However, several evidence gaps persist:

- Despite the protective factors outlined above, more research is needed to understand them better and inform prevention and relevant interventions.
- There are also indications of gaps in current support relating to loneliness and social isolation due to the primary focus on the middle-aged, white and/or male populations (Bowkett et al. 2022). Such gaps include support for Early Service Leavers and those with minority demographic characteristics, such as women, LGBTQ+ and ethnic minority personnel (Bowkett et al. 2022).

# Chapter 5. **Other areas of disadvantage and support needs**

## 5.1. Physical health

Physical health outcomes for serving and ex-serving personnel are comparatively well-researched, particularly regarding the impacts of deployment and combat-related injuries (Valentine-Short 2025). Given the broad range of conditions that fall under physical health, summarising overall trends in physical health among the AFC is challenging. In some data sources, ex-serving personnel and their partners report similar levels of general health as age-matched civilians (Galley & Slapakova 2026b). In others, physical health conditions such as lower back pain, osteoarthritis, hearing loss, chronic pulmonary disease and coronary heart disease are more common among veterans than non-veterans (Almeida-Meza et al. 2025). Although physical health conditions significantly vary by age, the most prevalent reported conditions among veterans include musculoskeletal disorders, chronic pain, mobility impairment and age-related long-term illness. Data on the prevalence of physical health issues among serving personnel is more limited.

Given the close association between physical health and older age, support needs relating to physical health and disability among the veteran community will likely decline significantly in the coming years, as the number of older veterans and partners of veterans declines (Galley & Slapakova 2026b). In addition, research identifies the following important evidence gaps and trends:

- Understanding of support needs varies. For example, there is better-established evidence on challenges associated with physical combat trauma and musculoskeletal injuries than on areas such as reproductive health (Bowkett et al. 2022; Sharp et al. 2025; Valentine-Short 2025).
- Sleep health is an area of growing attention among serving and ex-serving personnel, given its association with mental and physical health (Juškaitė et al. 2025).
- There are specific physical health outcomes and challenges related to women's Service that remain poorly understood (Sharp et al. 2025; UK MOD 2026). These include the impact of Military Sexual Trauma, inadequate or ill-fitting equipment leading to stress injuries, a lack of recognition of physical health needs in civilian and military settings and bodily presentation of psychological distress (Sharp et al. 2025).

## 5.2. Employment

Research indicates that most ex-Service personnel have good employment outcomes after transition back into civilian society (Ribera Almandoz & Keeling 2024). A minority of ex-serving personnel report unemployment, underemployment and difficulties transferring their skills from their military career to civilian employment, although robust quantitative evidence on underemployment is limited. Some ex-serving personnel also report difficulties in adjusting to civilian workplace culture (Ribera Almandoz & Keeling 2024; Slapakova et al. 2026a, 2026b).

Evidence suggests that ex-serving personnel can face various barriers to employment, including stereotypes and employers' limited awareness of the Armed Forces (Fisher et al.

2025). Adverse mental health outcomes and other indicators of poor military-to-civilian transition may also contribute to employment-related challenges. For example, economically inactive ex-serving personnel report CMDs, PTSD and complex PTSD more often than economically active personnel (Fisher et al. 2025). Additionally, evidence suggests that some groups of veterans face unique challenges, including ethnic minorities (Atfield et al. 2025), female (Sharp et al. 2025) and non-UK veterans (Slapakova et al. 2024).

There are also several evidence gaps:

- While research in this area has tended to focus on barriers to employment among veterans, less attention has been paid to employment facilitators (Ribera Almandoz & Keeling 2024).
- Understanding of long-term career trajectories of ex-serving personnel, the impact of cultural and identity-related challenges, and the scale and impact of underemployment on veterans' well-being is also limited.

## 5.3. Financial well-being

Evidence on the financial well-being of serving and ex-serving personnel and their families is also limited – partly because it is a complex phenomenon that is difficult to measure, involving objective, subjective, temporal and contextual components (Kreetz & Keeling 2026).

Generally, research indicates that military Service can have both positive and negative impacts on personnel and their families' financial well-being. Serving personnel benefit from several financial protections, such as subsidised Service accommodation and allowances (Kreetz & Keeling 2026). However, the same factors may contribute to lower financial literacy among serving personnel, which can negatively impact their financial resilience upon transition into civilian society (Kreetz & Keeling 2026). Serving and ex-serving personnel are also at higher risk of engaging in harmful levels of gambling, which may negatively affect financial well-being (Kreetz & Keeling 2026). Finally, employment-related challenges among non-serving partners can also place pressure on household finances among military and veteran families (Slapakova et al. 2023).

Evidence suggests that lower financial well-being is more prevalent among younger and working-age ex-serving personnel, those who underwent an unexpected or abrupt transition into civilian society, and those in lower ranks or with lower educational attainment (Kreetz & Keeling 2026; Slapakova et al. 2023). Moreover, evidence from the Veterans' Survey 2022 indicates that female ex-serving personnel and LGBTQ+ ex-serving personnel may be at risk of lower financial well-being (Kreetz & Keeling 2026).

Service and ex-Service children entering higher education are also known to face challenges in their financial well-being, with the different devolved nations of the UK offering varying forms of support (Spruin & Carr 2025). As this also involves differences in higher education funding across the devolved nations, children may face additional barriers to affording higher education (Spruin & Carr 2025).

The evidence review suggests several enduring gaps:

- Further research is necessary to understand the financial challenges faced by serving and ex-serving personnel, particularly regarding financial literacy, and to compare serving and ex-Service families' financial well-being with that of the general population.
- Financial dependence among military and veterans' partners is another important research gap, given known and enduring challenges related to partner employment.

## 5.4. Housing

Housing-related challenges faced by serving and ex-serving personnel and families differ substantially due to the nature of military and civilian accommodation.

Among serving personnel and families, research suggests there are persistent issues with the quality and suitability of Service accommodation (Selous et al. 2020; Slapakova et al. 2026a, 2026b). While MOD initiatives have been put in place to address these issues, their impact and funding remain unclear. Challenges in accessing Service accommodation also persist for non-married couples (Walker & Misca 2026).

Among ex-serving personnel and their families, evidence suggests that most can find suitable civilian housing upon transitioning to civilian life (Sottini & Keeling 2025). However, some groups, such as those whose transition into civilian society is abrupt or unexpected, ethnic minorities, and non-UK veterans, can face barriers in securing suitable housing. Evidence also highlights structural barriers faced by ex-serving personnel and families in securing civilian housing, such as a lack of familiarity with the civilian housing market (Sottini & Keeling 2025). Despite significant concern about homelessness among ex-serving personnel, data on the number of ex-serving personnel who are homeless or lack access to stable accommodation is poor (Sottini & Keeling 2025), partly due to hidden forms of homelessness, such as short-term ad-hoc accommodation and 'sofa surfing'.

Addressing housing-related challenges among ex-serving personnel is complicated by the uneven geographical distribution of housing support, creating a 'postcode lottery' for housing services (O'Malley et al. 2024). Research has also shown that housing support can be complex and fragmented, leaving ex-serving personnel and families uncertain about how and where to access it (O'Malley et al. 2024). The impact of relationship breakdown on housing instability among veterans and families is another key housing-related evidence gap (O'Malley et al. 2024).

## 5.5. Family life and relationships

Evidence suggests that military Service can negatively impact relationship quality and satisfaction due to the demands of Service life, such as separation from partners and children during deployments or weekending. Indeed, data consistently shows that the impact that Service has on family and personal life is a leading factor in serving personnel's decision to leave the Armed Forces (UK MOD 2025a). These impacts are uneven across Services and depend on intra-Service factors, such as deployment length and frequency and resettlement patterns (Sharp et al. 2025; Slapakova et al. 2026a, 2026b). Gender again emerges as an important dynamic in this context, with female serving personnel facing extra barriers in balancing their family life and career effectively due to, for instance, pregnancy and maternity leave (House of Commons Defence Committee 2021). Moreover, the impacts of frequent separation on family and social relationships can sometimes persist after transition into civilian society. For example, some ex-serving personnel may have long-term challenges building relationships with their children (Slapakova et al. 2026a).

Some evidence gaps remain:

- Evidence suggests that the prevalence of both perpetration and victimisation of intimate partner violence and abuse is higher among serving and ex-Service personnel than the civilian population (MacManus et al. 2022; Sharp et al. 2025). However, there is only a limited understanding of broader relationship

challenges, including the prevalence of relationship breakdown, among serving and ex-serving personnel (Galley & Slapakova 2026b).

- A more extensive understanding of the dynamics of relationships among serving and ex-Service personnel and their partners is therefore necessary.

## 5.6. Access to services and systems navigation

Evidence consistently indicates that, while a variety of support is available for serving and ex-serving personnel and families, the support landscape can be complex and difficult to navigate (Walker & Misca 2026). As a result, members of the AFC may face challenges accessing support for their specific needs or may even be unaware that such support exists (Slapakova et al. 2026a, 2026b; Walker & Misca 2026). Such issues are confounded by challenges with communication and information-sharing about available support, particularly with partners of serving personnel.[6]

There is also evidence of enduring barriers to help-seeking, including stigma and a cultural emphasis on resilience and stoicism (Slapakova et al. 2026a, 2026b; Walker & Misca 2026). These barriers can persist, affecting access to services even after the transition into civilian society. Perceptions of a hierarchy of injury can also make personnel and families reticent to access support because of the belief that others are more deserving (Slapakova et al. 2026b). Gender also appears to play a role in accessing support, with evidence suggesting that some female serving personnel feel that formal support within the Service is primarily oriented towards the needs of male serving personnel (House of Commons Defence Committee 2021; Sharp et al. 2025). Ethnic minority, non-UK and ex-Service personnel may also face unique cultural challenges in accessing support, with support providers often lacking an understanding of the needs associated with different cultural and socioeconomic backgrounds (Slapakova et al. 2024).

Limited awareness and understanding of the Armed Forces Covenant may exacerbate issues around service access, as frontline service providers are not always equally aware of the challenges faced by the AFC or the commitments under the Covenant (Bryan et al. 2025). From the AFC's perspective, poor awareness and understanding of the Covenant may limit the community's understanding of available support or create false expectations about the scope of support to which the AFC is entitled.

While mounting evidence documents challenges around access to services and systems navigation, comparatively little research explores what works to address these challenges, with very few evaluations of communication or behavioural interventions to address challenges in systems navigation and help-seeking.

6 Data from the Tri-Service Families Continuous Attitude Survey (FAMCAS) indicates that only 32 per cent of spouses agree they can find information about support offered by the Services, with 30 per cent neutral and 38 per cent disagreeing (UK MOD 2025b).



# Chapter 6. **Populations experiencing the greatest or most complex disadvantages and support needs**

Several populations within the AFC are consistently found to face greater and more complex challenges and support needs:

- Those with minority demographic characteristics in the Armed Forces context, such as females, neurodivergent individuals, ethnic minorities, LGBTQ+ and non-UK personnel, all face heightened challenges, including around mental health, employment, financial outcomes, and housing. It is important to recognise that these populations do not all face the same challenges, and underlying dynamics differ. In addition, evidence on the prevalence of different support needs among these groups may be less reliable due to their small population sizes.
- Service children with SEND and their parents can face complex challenges, particularly because SEND support provision is unevenly distributed geographically, and continuity of educational and medical support conflicts with geographic mobility. Partners of serving personnel with SEND children may face additional challenges during deployments due to increased childcare demands.
- Relatedly, serving and ex-serving personnel or their partners with caring responsibilities are likely to face additional challenges. Such challenges may be particularly prevalent among female personnel or partners, who are more likely than male personnel and partners to have caring responsibilities (House of Commons Defence Committee 2021).
- Bereaved Service families face a unique set of challenges. In addition to the emotional hardship associated with bereavement, bereaved Service families also face additional challenges such as the loss of access to the military community or the need to move out of Service accommodation. Research indicates that bereaved families may need further support, including financial advice and specific support for bereaved Service children, as well as support for the longer-term effects of bereavement (Kiernan et al. 2021; Scotty's Little Soldiers 2025).
- Early Service Leavers and AFC members who experience an unexpected or abrupt transition, such as due to medical discharge, are understood to often face greater challenges after transition. When a transition occurs abruptly or unexpectedly, the transitioning person and their family may face greater difficulties in areas such as employment, housing and mental health, in addition to the sense of identity loss associated with an abrupt transition.

While these populations each face unique challenges, it is important to consider how they intersect. A single individual may fall into multiple groups with unique challenges, further complicating their challenges. For example, a serving person may have caring responsibilities *and* an ethnic minority background. Better evidence and consideration from service providers are thus needed around the implications of intersectionality.

# Chapter 7. **Emerging challenges and needs**

Several key trends and developments are likely to affect support needs among the AFC in the coming years. The following represents only those that affect multiple aspects of support need (additional trends need to be considered within specific areas, such as mental health):

- Due to geopolitical volatility and a highly uncertain Defence environment, the 'ask' associated with Service life is likely to increase, potentially also affecting ex-serving personnel such as the Strategic Reserve. For serving personnel and their families, the impacts of this are broad and complex and will likely differ across Services and professions. Some personnel may have a higher operational tempo and undertake shorter home deployments, while others may deploy for longer durations to different terrains (Slapakova et al. 2026a). Overall, the increased potential for the UK's involvement in a conflict with peer- or near-peer adversaries heightens the risk of substantial physical and mental health fallout from large-scale operations among serving and ex-serving personnel, alongside broader implications for families.
- Changes in Defence workforce policy will also affect support needs, particularly with a growing role of the Reserves and more 'zig-zag' careers across Defence and the UK's industrial base. It is unclear how these changes will affect support needs in the AFC. However, transition patterns are likely to diversify, leading to more varied support needs. Strengthening the evidence around the experiences and support needs of Reservists and their families will also be a priority.
- The growing demographic diversity of serving and ex-serving personnel and the changing character of modern families will significantly shape the profile of support needs among the AFC. In the serving community, service providers ought to consider the growing number of female, ethnic minority, non-UK and neurodivergent personnel. In the ex-serving community, a notable additional trend is the increasingly intergenerational nature of the veteran community: as older generations of veterans from the National Service era pass away, a growing proportion of younger veterans will have different support needs (Galley & Slapakova 2026b). Across both communities, the changing character of families may increase demand on services from non-married couples, single parents, same-sex couples and other family types.
- Families with children with SEND across the UK are facing increasing challenges finding the right support due to the financial strain faced by local councils. This trend may be amplified in the AFC due to their high geographic mobility, which means families may face repeated waiting periods and assessments or re-assessments for access to care.
- As the UK population ages, caring responsibilities and associated pressures will likely become more common in the AFC. Although caring responsibilities in the ex-serving community are forecast to decline, it is unclear how this will evolve as UK society undergoes demographic change (Galley & Slapakova 2026b). Serving personnel with caring responsibilities

may face heightened challenges, with Servicewomen particularly affected by gendered dynamics.

- There is a sense among support providers that AFC support needs have become more complex in recent years, particularly due to multiple co-occurring conditions (Fisher et al. 2025) and a volatile socioeconomic environment, in which vulnerable individuals may face greater pressures and stressors. Future support needs may be affected by socioeconomic trends, including risks of economic and labour-market disruption, energy crises and declining housing affordability (Fisher et al. 2025; Slapakova et al. 2026a).

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