army families federation



"The Army needs to play catch up with its policies and entitlements to support the modern family. Currently, divorced personnel are very much disadvantaged compared to their married counterparts."

AFF conducted a survey in March 2015 on the issues facing divorced Service personnel and former Armed Forces spouses; the survey was advertised through social media and the AFF website. 62 divorced Service personnel and 87 former Armed Forces spouses completed the survey.

For a full report, contact AFF Researcher Michelle Alston at researcher@aff.org.uk

www.aff.org.uk

Former Armed Forces spouses



of former Service spouses did not feel that their financial settlement fairly reflected the compromise they had made as an Armed Forces spouse.

I didn't receive anything and can't afford to go to court after 13 years of marriage and losing my home through him stopping paying the mortgage.





of former Armed Forces spouses who responded stated they had problems obtaining housing after separating.

I was unable to afford rent and moving costs in the area of the country where I worked, so I had to leave my job to return to another region where I jointly own a house.

I struggled as I had little savings and could not afford to rent in the area where our quarter was/where I worked, so had to move in with family and relocate. We had no children, so I wasn't entitled to anything from the council.

Divorced Service personnel

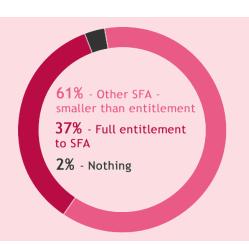


do not have accommodation appropriate for children's visits. Although not entitled, I was fortunate enough to be given a surplus SFA when I was assigned in 2013. However, I am assigned later this year and there are no guarantees that I will be allocated another surplus SFA. The lack of entitlement is stressful.

In the past, when posted closer to my son, I had him staying on a weekend with me for 2-and-a-half years. We slept in a single bed and had to eat out for every meal as cooking wasn't an option within the accommodation.

What accommodation should the MOD provide to divorced Service personnel with children?

Almost two thirds of divorced Service personnel who responded stated that they thought the MOD should provide divorced Service personnel with Service Families Accommodation (SFA), but lower than their entitlement.



What could the Army have done to make your separation and divorce a less difficult process?

- The Army being interested in the whole family not disengaging with the former spouse as soon as the couple separates.
- Former spouses to be provided with more support in recognition that being an Army spouse has been their life.
- Allow unmarried Service personnel to live in SFA to reduce the pressure to get married and give couples a chance to see if they're compatible.
- Provide more support and information about entitlements.
- Access to appropriate accommodation to enable divorced Service personnel to have their children to visit.
- The Army to be more accommodating when marriages are in trouble, including allowing postings closer to home and time off to assist with resolving the problems.
- Divorced Service personnel posted overseas being entitled to School Children's Visits to allow their children to visit their serving parent.

AFF in Action on the disadvantages of divorce

- Creation of a divorce section on the AFF website with key information for former spouses and divorced Service personnel.
- Investigate the rules behind splitting pensions.
- Talk to the MOD about which organisations they feel are best to support former spouses as they separate from their former serving spouse, and ensure they are signposted.
- Continue to lobby for divorced Service personnel posted overseas to be entitled to School Children's Visits, building on the AFF briefing.
- Advocate to the New Employment Model project that they consider allowing divorced Service personnel with children who have a custody agreement to be entitled to some form of SFA as one of their priorities.
- Further investigate and lobby on the issue of divorced Service personnel being unable to meet the Child Maintenance Service commitments due to deployments.



Chief Executive's comment

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Divorce and separation is a difficult time for any family, but can be made even more painful and complicated for Armed Forces families due to the nature of Service life. The compromises and support given by former Armed Forces spouses should be recognised by local authorities in assisting with housing, and in the financial settlements made. The MOD must consider how disadvantage can be removed for divorced Service personnel, including considering some entitlement to SFA and the impact of deployments on meeting their child maintenance commitments.

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