SECTOR INSIGHT

Armed Forces Charities

An overview and analysis

2020

Stuart Cole
Anthony Robson
Rhiannon Doherty

dsc
directory of social change

In association with
Cobseo
The Confederation of Service Charities

Funded by
FiMT
forces in mind trust
SUCCESSFUL SUSTAINABLE TRANSITION
COMMUNITY FUND

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Contents

List of figures v
List of tables viii
Foreword by General Sir John McColl ix
Preface by Ray Lock x
About the authors xi
Acknowledgements xii
About the Directory of Social Change xiii
Executive summary xiv
Introduction xxi
Chapter 1: Context 1
1.1 Introduction 1
1.2 A brief history of armed forces charities 2
1.3 Beneficiary population 3
1.4 Beneficiaries by geographical location 8
1.5 The role of legislation and other government action 10
1.6 The role of the Ministry of Defence 18
1.7 Charitable provision for the armed forces community 23
1.8 Welfare needs of the armed forces community 27
1.9 Public perception and challenges 40
1.10 Why this report is timely and necessary 41
Chapter 2: An overview of the UK's armed forces charity sector 45
2.1 Introduction 45
2.2 Size of the armed forces charity sector 45
2.3 Financial overview 51
2.4 Financial analysis of charities by type 60
2.5 Chapter summary 97

Chapter 3: Armed forces charities by beneficiary group 99
3.1 Introduction 99
3.2 Armed forces charities by Service affiliation 99
3.3 Armed forces charities by topic of support 127
3.4 Armed forces charities by geographical location 135
3.5 Chapter summary 140

Chapter 4: Grant-making practices 143
4.1 Introduction 143
4.2 Grant-making in the armed forces charity sector 143
4.3 Grant distribution networks and application processes 154
4.4 Key insights from grant-makers 158
4.5 Chapter summary 160

Chapter 5: Collaboration, evaluation and insights 161
5.1 Introduction 161
5.2 Collaboration and partnership 162
5.3 Evaluation and impact 169
5.4 Perspectives on challenges and opportunities 172
5.5 Chapter summary 175

Chapter 6: The last word: key insights from the research 177
6.1 Introduction 177
6.2 Are perceptions of the armed forces charity sector grounded in evidence 177
6.3 The current health of the armed forces charity sector 181
6.4 Armed forces charities in the context of the wider charitable sector 183
6.5 Future challenges facing the sector 185

References 187

Appendix 214

FIGURES

Figure 1	Charity inclusion and exclusion process between the 2014 *Sector Insight* report and this report	xxv
Figure 2	UK charity registration	xxvii
Figure 1.1	Percentages of ex-Service personnel versus the general population by age group	6
Figure 1.2	Percentages of current ex-Service personnel against predictions of the percentages of ex-Service personnel in 2028 by age group	7
Figure 2.1	Number of armed forces charities operating as of April 2019	47
Figure 2.2	Number of UK armed forces charities in operation: 2012–2019	48
Figure 2.3	Openings and closures by type of charity: 2012–2019	49
Figure 2.4	Total sector income and expenditure by type of charity	52
Figure 2.5	Total and average income of all armed forces charities: 2012–2017	53
Figure 2.6	Percentage of charities and income by charity size bracket	55
Figure 2.7	Top ten armed forces welfare charities' total and cash reserves, annual income and annual expenditure	58
Figure 2.8	Openings and closures of welfare charities: 2012–2019	65
Figure 2.9	Welfare charities by income bracket	66
Figure 2.10	Income and expenditure of welfare charities compared to all armed forces charity types	67
Figure 2.11	Total and average income of welfare charities: 2012–2017	68
Figure 2.12	Total and average expenditure of welfare charities: 2012–2017	69
Figure 2.13	Income by type for welfare charities with incomes over £500,000	70
Figure 2.14	Expenditure by type for welfare charities with incomes over £500,000	70
Figure 2.15	Asset base of welfare charities with incomes over £500,000	71
Figure 2.16a	Current asset base of welfare charities with incomes over £500,000 (£ million)	72

Figure 2.16b	Fixed asset base of welfare charities with incomes over £500,000 (£ million)	72
Figure 2.17	Reserves (cash, non-cash, total) and expenditure of welfare charities with incomes over £500,000	73
Figure 2.18	Service funds by income bracket	76
Figure 2.19	Income and expenditure of Service funds compared to all armed forces charity types	77
Figure 2.20	Total and average income of Service funds: 2012–2017	78
Figure 2.21	Total and average expenditure for Service funds	79
Figure 2.22	Income by type for Service funds with incomes over £500,000	80
Figure 2.23	Expenditure by type for Service funds with incomes over £500,000	80
Figure 2.24	Asset base of Service funds with incomes over £500,000	81
Figure 2.25	Income by type for associations with incomes over £500,000	84
Figure 2.26	Expenditure by type for associations with incomes over £500,000	84
Figure 2.27	Openings and closures of association branches: 2012–2019	88
Figure 2.28	Total and average income of associations	89
Figure 2.29	Total and average income of heritage charities	93
Figure 2.30	Income by type for heritage charities with incomes over £500,000	94
Figure 2.31	Expenditure by type for heritage charities with incomes over £500,000	94
Figure 2.32	Asset base of heritage charities with incomes over £500,000	95
Figure 3.1	Breakdown of charities by Service affiliation	99
Figure 3.2	Charities' income and expenditure by Service affiliation	101
Figure 3.3	Number of charities by Service affiliation	103
Figure 3.4	British Army charities by type of charity	105
Figure 3.5	Number of British Army charities by type across beneficiary groups	107
Figure 3.6	Army regimental and corps charities (number of charities)	108

Figure 3.7	Income and expenditure of British Army charities by beneficiary group	110
Figure 3.8	Royal Air Force charities by type of charity	112
Figure 3.9	Number of Royal Air Force charities across beneficiary groups	114
Figure 3.10	Income and expenditure of Royal Air Force charities by beneficiary group	115
Figure 3.11	Royal Navy charities by type of charity	118
Figure 3.12	Number of Royal Navy charities by type across beneficiary groups	120
Figure 3.13	Income and expenditure of Royal Navy charities by beneficiary group	122
Figure 3.14	Tri-Service charities by type of charity	126
Figure 3.15	Number of charities by registration location	135
Figure 3.16	Geographical location (main headquarters) of all UK armed forces charities (N=1,843)	138
Figure 3.17	Income and expenditure of charities by registration location	139
Figure 4.1	Percentages of charities that award grants to individuals by type of charity	143
Figure 4.2	Percentage breakdown of charities that award grants to individuals by their Service affiliation	146
Figure 4.3	Percentage breakdown of charities that award grants to organisations by type of charity	147
Figure 4.4	Percentage breakdown of charities that award grants to organisations by their Service affiliation	148
Figure 4.5	Total amounts awarded in grants to organisations by type of charity	149
Figure 4.6	Percentage breakdown of charities that award grants to both individuals and organisations by type of charity	151
Figure 4.7	Percentage breakdown of charities that award grants to both individuals and organisations by their Service affiliation	152
Figure 4.8	Flowchart of the grant-making system for individuals	157
Figure 5.1	Charity partnerships with other organisations	163
Figure 5.2	Types of evaluation carried out by charities	170

Figure 5.3 Types of organisation which had carried out evaluations of the surveyed charities over the past five years 171
Figure 5.4 Challenges charities expected to face over the next five years 173

TABLES

Table 1.1 Armed forces personnel against 2020 baseline 4
Table 1.2 Legislation and reports with recommendations 11
Table 2.1 Charities by income bracket 54
Table 2.2 Definition and characteristics of welfare charities 61
Table 2.3 Top ten welfare charities (England, Wales, Scotland and Northern Ireland) 62
Table 2.4 Definition and characteristics of Service funds 74
Table 2.5 Definition and characteristics of associations 82
Table 2.6 Definition and characteristics of association branches 85
Table 2.7 Definition and characteristics of heritage charities 90
Table 2.8 The top five heritage charities by income 91
Table 2.9 Definition and characteristics of mixed-type charities 96
Table 3.1 Charities by income bracket 102
Table 3.2 British Army beneficiary groups 106
Table 3.3 British Army charities by income bracket 109
Table 3.4 Royal Air Force beneficiary groups 112
Table 3.5 Royal Air Force charities by income bracket 115
Table 3.6 Royal Navy beneficiary groups 119
Table 3.7 Royal Navy charities by income bracket 121
Table 3.8 Tri-Service charities by income bracket 126
Table 4.1 Total amounts each case-working charity collected and paid out through the almonisation process in 2016/17 156
Table A.1 Keywords used to identify armed forces charities 214

Foreword

Over the last century, the armed forces charity sector has evolved in response to conflict, governmental response to those in need of support, and the National mood. The mosaic of charities that has emerged is complex, difficult to understand, and constantly changing. As a consequence, misunderstanding and myths abound – both within the sector and among those observing it from the outside. In partnership with the Forces in Mind Trust (FiMT), the Directory of Social Change (DSC) began examination of the armed forces charity sector in 2014 with its seminal *Sector Insight* report. It has developed its expertise through subsequent reports in the *Focus On* series, which provide detailed analysis of specific areas, including housing, employment and criminal justice. This latest *Sector Insight* report updates the initial 2014 study with fresh objective investigation, while benefitting from all the work that has preceded it.

The Covid-19 pandemic has delayed the publication of this report, but highlighted its importance. The charity sector as a whole has been significantly affected by the pandemic, although the full impact on the armed forces charity sector will not become clear until 2021 and beyond. However, there is no doubt that the sector will undergo significant and potentially radical change over the coming months and years. The hard decisions that will necessarily have to be made will be informed by detailed and thorough analysis of the sector provided by DSC. To move forward we will need clarity on our start point, and this DSC report provides such an overview, while also adding breadth and depth.

As this *Sector Insight* report highlights, the armed forces charity sector is remarkable for its levels of co-operation and collaboration, and good progress has been made in delivering efficiency and rationalisation. However, we need to do more and we need to pick up the pace of change if we are to stay ahead of the challenges of a difficult environment. This was true before the Covid-19 pandemic and is even more so now. How each individual charity evolves is a matter for its trustees; however, Cobseo will continue to provide encouragement and support.

I commend this excellent DSC report to all who are involved in our sector and are seeking to address the challenges that lie ahead. The objective and thorough research conducted by DSC will support evidence-based policy development and decision-making, and will benefit the armed forces community we are all here to serve.

General Sir John McColl KCB CBE DSO
Chair of Cobseo

Preface

For nearly seven years, Forces in Mind Trust (FiMT) has funded the Directory of Social Change (DSC) to produce a series of reports and a website, both of which aim to present independent evidence on the state and disposition of the armed forces charity sector. Thousands of copies of the reports have been downloaded or handed out, often to the most senior policy makers, media commentators and service providers in the country. In 2016, we conducted and published an evaluation of the impact of the project thus far and were not disappointed.

Since then, working in close partnership with DSC and Cobseo – the Confederation of Service Charities, whose distinguished Chair has kindly provided the foreword to this report, we have improved accessibility, both deepened and broadened our understanding of the sector, and become more confident in articulating its strengths and working collaboratively to overcome its weaknesses. This *Sector Insight* report was intended to be the culmination of this stage of our project. Then, Coronavirus – Covid-19 – emerged as the most disruptive event for our society to occur in the majority of our lives.

Publishing this report, drafted in early 2020 and evidenced by a snapshot from April 2019, during the initial stages of the global pandemic made no sense. Attention was elsewhere and, in any case, civil society's tectonic plates were visibly moving, and they continue to do so. Quite where they will settle has yet to be foretold, and, inevitably, therefore this *Sector Insight* report describes a world that no longer exists.

It is, though, not just an historical footnote. As the impact of the enforced 'lockdown' became felt across the armed forces charity sector, FiMT was able to draw upon this body of evidence and swiftly commission further research where needed – to present a true, contemporary picture of the sector and, in particular, its resources and how it was reacting to the crisis. This story, which is still unfolding, does not feature in the latest *Sector Insight* report; but it would simply not have occurred without the foundational expertise and knowledge of the armed forces charities project.

Perhaps in a further decade we will look back at this report as a reference point in the continuing development of the sector, and reflect on what was good, what was bad, and how the intervening years have been used to bridge the gap between them. There is value in understanding where we were in 2019 so that, as we try to make sense of what the sector needs to become in the coming months and years, we can at least agree our point of departure. And, by knowing that, our destination and the route we must travel will become much clearer.

Ray Lock CBE
Chief Executive, Forces in Mind Trust

About the authors

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Stuart is Research Manager for DSC's Armed Forces Charities research project, on which he has co-authored many of DSC's sector-leading reports, including the *Focus On: Armed Forces Charities* series.

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Before joining DSC, Rhiannon volunteered for a range of charities including NDCS and Oxfam.

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Additional research support by Amanda Kaye.

About the Directory of Social Change

At the Directory of Social Change (DSC), we believe that the world is made better by people coming together to serve their communities and each other. For us, an independent voluntary sector is at the heart of that social change and we exist to support charities, voluntary organisations and community groups in the work they do. Our role is to:

- **provide practical information** on a range of topics from fundraising to project management in both our printed publications and e-books;
- **offer training** through public courses, events and in-house services;
- **research funders** and maintain a subscription database, *Funds Online*, with details on funding from grant-making charities, companies and government sources;
- **offer bespoke research** to voluntary sector organisations in order to evaluate projects, identify new opportunities and help make sense of existing data;
- **stimulate debate and campaign** on key issues that affect the voluntary sector, particularly to champion the concerns of smaller charities.

Since 2014, DSC has been commissioned by Forces in Mind Trust (FiMT) to produce research aimed at illuminating the armed forces charity sector. Now in its sixth year, the project has grown to include two *Sector Insight* (2014, 2016) reports and a searchable online database of armed forces charities, which exists as a free resource for members of the public.

DSC's has also published six *Focus On* reports, which are intended as short, easily digestible reports on individual areas of charitable provision. All of DSC's reports on armed forces charities are intended to inform those who work within the charity sector, policymakers, media professionals and members of the public with an interest in the work of armed forces charities.

Visit our website **www.dsc.org.uk** to see how we can help you to help others and have a look at **www.fundsonline.org.uk** to see how DSC could improve your fundraising. Alternatively, call our friendly team at **020 7697 4200** to chat about your needs or drop us a line at **cs@dsc.org.uk**.

For more information on DSC's Armed Forces Charities research project, or to download the reports, visit **armedforcescharities.org.uk**.

Executive summary

ABOUT THIS REPORT

In November 2014, the Directory of Social Change (DSC) published *Sector Insight: UK armed forces charities – An overview and analysis* (Pozo and Walker, 2014). Funded by Forces in Mind Trust (FiMT), this was the first detailed analysis of armed forces charities in the UK. Since then, DSC has published *Sector Insight: Armed forces charities in Scotland – An overview and analysis* (Cole and Traynor, 2016) and six *Focus On* reports detailing specific topics of provision from armed forces charities (Cole et al., 2017; Doherty et al., 2017, 2018a, 2018b, 2019; Robson et al., 2019). Now, six years on, this report provides a new and definitive analysis of armed forces charities.[1]

Why now?

The charity sector is neither static nor homogeneous. Charities come and go as beneficiary needs change, economic and social pressures shift, and public support peaks and dwindles. Charities which serve the armed forces community are just as subject as other charities to the changing face of the charity sector. In such a changing climate, it is important to generate knowledge and evidence, and it is vital to keep that knowledge up to date.

This report is designed as a tool to help readers understand not just the current size and shape of the sector but also its characteristics and changing topography. It also provides insights on where the sector is now and where it may be heading in the future.

BACKGROUND

Armed forces charities cater for the needs of a potential beneficiary population comprising approximately 6.3 million people. This includes 191,600 serving UK armed forces personnel with around 261,000 dependants (MOD, 2019a; Royal British Legion and Compass Partnership, 2014), 2.5 million ex-Service personnel (MOD, 2019b) with 3.1 million dependants, and a 'hidden' population of 190,000 to 290,000 ex-Service members in places such as care homes (Royal British Legion and Compass Partnership, 2014).

Responsibility for the health, wellbeing and welfare of serving members of the armed forces falls to the Ministry of Defence (MOD), as does support for Service leavers as they transition into civilian life. Initiatives such as the Defence Transition Services and the Career Transition Partnership provide initial support up to two years post-service (or later in the case of some wounded, injured and sick personnel); however, typically, after that period this responsibility is picked up by mainstream services such as the NHS.

Charities are not set up to supplement or replace statutory provision; they exist as independent support for those whom they were founded to serve. The majority of Service leavers transition to civilian life without issue, but some individuals and their families find

[1] Data collection was finalised on 1 April 2019. All data presented in the report is accurate to this date.

themselves in need of additional or specialist support, which charities provide throughout their lives when appropriate.

KEY FINDINGS

Beneficiaries of armed forces charities

Armed forces charities serve approximately 6.3 million people across the UK, including serving and ex-Service personnel. This includes:

- 191,600 serving personnel and 261,000 dependants of serving personnel
- 2.5 million ex-Service personnel and 3.1 million dependants of ex-Service personnel
- A 'hidden population' estimated to be between 190,000 and 290,000 ex-Service personnel in places such as care homes

Number and types of armed forces charities

There are currently 1,843 armed forces charities. Of these:

- 1,533 are registered in England and Wales (83.2%)
- 244 are registered in Scotland (13.2%)
- 26 are registered in Northern Ireland (1.4%)
- 40 are 'cross-border' – registered in both England and Wales and in Scotland (2.2%)

There are several types of armed forces charities that support the armed forces community:

- 601 association branches (32.6%)
- 479 welfare charities (26.0%)
- 303 Service funds (16.4%)
- 48 mixed-type charities (2.6%)
- 2 common investment funds (0.1%)

Many heritage charities directly relate to the armed forces and are made up of:

- 160 museums (8.7%)
- 30 preservation charities (1.6%)
- 143 other charities, related to memorials and historic societies (7.7%)

Nearly a third (32.6%) of armed forces charities are local association branches, which are regional charity branches providing social membership activities.

- There are hundreds of these charities in the UK (601) and they have significantly declined in the period since 2012, with 173 branch closures and only 23 openings.

Over a quarter (26.0%) of armed forces charities provide welfare support in the form of services, through grants to individuals in need, and/or through grants to fund the work of other organisations in support of the armed forces community.

- Between 2012 and 2019, there was significant turnover among welfare charities, with 185 opening and 157 closing during that period.

Financial features of the armed forces charity sector

The sector's total annual income was £1.1 billion, and the sector's total annual expenditure was £985 million (as of 1 April 2019). As with the wider charity sector, financial resources are highly concentrated in a small number of organisations.

- A tiny minority (2.4%) of charities with annual incomes of £5 million to over £100 million accounted for three-quarters of sector income.
- The vast majority (73.7%) of armed forces charities had annual incomes of less than £100,000 and accounted for only 1.9% of all sector income.
- Welfare charities comprise just over a quarter of armed forces charities, but account for 70.5% of the sector's income and 69.7% of the sector's expenditure.
- All charities need reserves to remain financially viable in a changing and uncertain environment and to support future programmes and commitments. In total, 60.0% of armed forces charities with annual incomes above £500,000 were capable of covering 12 months' expenditure from their reserves.

Grant-making by armed forces charities

Armed forces charities show a well-considered and collaborative approach to grant-making. Precise data on grant-making is only available for charities with incomes over £500,000.

- Armed forces charities awarded at least £63.8 million in grants to organisations according to the latest available data.[2]
- Of this total, welfare charities awarded £45.2 million in grants, which accounted for 70.8% of grant-making to organisations by the sector.
- DSC identified 892 armed forces charities (48.4%) which state in their charitable objects that they make grants to individuals.
- The process by which armed forces charities source and distribute funds to support individuals is highly coordinated and the level of collaboration between charities continues to evolve and develop.

[2] Awarded in the previous year, according to the latest accounts available as of 1 April 2019.

How the armed forces charity sector is changing

The population of armed forces charities is contracting, not growing.

- In total, 490 charities closed between 2012 and 2019, while 380 opened. Since 2016, the sector has lost on average 44.3 charities each year.
- 196 association branches closed between 2012 and 2019, accounting for 40.0% of all closures.
- Charities registered in Scotland are closing at double the rate they are opening.
- Although 28 more welfare charities opened than closed between 2012 and 2019, significantly more welfare charities closed than opened during 2018.

The contraction of the sector is predominantly driven by a rapid rate of closures of association branches and volatility of the population of welfare charities, as well as some mergers:

- There were 34 charity mergers between 2012 and 2019; over 61.8% of these newly merged charities were welfare charities.

Challenges facing the armed forces charity sector

A combined 38.6% of charities that responded to a survey question about future challenges expected financial issues and funding would be a challenge going forward.

- Welfare charities are largely dependent on public donations as a source of income (42.0% of total income comes from voluntary income and 12.7% comes from legacy income). This challenge may be reflected in the increasing number of welfare charity closures. In 2018, welfare charities saw more closures (45) than openings (17) for the first time in recent years.
- Association branches (N=601), which serve local membership groups, are the most common type of charity, but they are in decline, with more charities closing than opening each year between 2012 and 2019.

PERCEPTIONS OF THE ARMED FORCES CHARITY SECTOR

A number of perceived notions surround the armed forces charity sector. These include:

- There are too many armed forces charities.
- New entrants to the sector have created unwarranted competition and have taken income away from more established charities.
- There is little or no co-ordination in the sector.
- Charities are hoarding huge sums of reserves at the expense of delivering support.

The following sections summarise the findings relating to these statements.

Perception: too many armed forces charities

Claims that there are too many armed forces charities show a lack of understanding of the diversity of armed forces charities. When the sector is explored by type of charity, smaller, distinct subsets of charities can be seen. When it is viewed by topic of support, far smaller cohorts of typically less than 100 charities delivering specialist topical support emerge.

The financially largest charities (incomes over £5 million), which are typically well known by the public, account for only 43 charities (2.4%), yet they generate 74.5% of all sector income. Therefore, it could be argued that the sector is far more modest than figures on the total number of charities would suggest. The majority of financially micro charities (incomes up to £10,000), which are more numerous, are local association branches (N=485, 59.3%), which serve a specific community. While consolidation in the form of mergers can be advantageous to both charities and beneficiaries, mergers should be encouraged in the context of development and finding genuine efficiencies, rather than in response to the perception that there are too many charities overall.

To place this sector in a wider context, armed forces charities represent only 0.95% of all charities currently registered in the UK.[3] Available data on other subsectors from NCVO shows that, for example, health is estimated to comprise 6,524 charities (3.9%) and education is estimated to comprise 7,471 charities (4.5%) (NCVO, 2019a). Although NCVO's data only includes charities registered with the Charity Commission for England and Wales (CCEW) and excludes those registered with the Office of the Scottish Charity Regulator (OSCR) and the Charity Commission for Northern Ireland (CCNI), it gives a good indication that the armed forces charity sector is relatively small.

Perception: unwarranted competition and dispersed income

The suggestion that new charities have created unwarranted competition and have taken income away from more established charities belies the fact that the churn of charities closing and new charities emerging is generally positive in terms of generating a diverse and evolving sector.

[3] Based on data taken from the websites of the charity regulators (the Charity Commission for England and Wales, the Office of the Scottish Charity Regulator and the Charity Commission for Northern Ireland) on 3 July 2019 (N=194,000).

The majority of charities which are closing are association branches, which serve local communities. However, heritage charities and Service funds have seen particular growth since 2012, and both of these types tend to be financially small and focused on a particular community or group. They are therefore unlikely to compete with established charities.

Charity mergers can result in shared expertise and resources between charities. A total of 34 charity mergers occurred between 2012 and 2019, and over three-fifths (61.8%) of the newly merged charities were welfare charities. Opening, closing and merging charities help maintain an evolving and diverse charity sector.

Perception: little or no co-ordination

Claims that there is little or no co-ordination in the sector are easily met with examples of collaborative approaches to serving beneficiaries, and Cobseo is a major factor in facilitating co-operative working. Cobseo's clusters deliver award-winning examples of collaborative success, and Cobseo is committed to helping members develop their governance and facilitating communication between charities, wider organisations, the MOD and government departments. Cobseo's new Casework Management System is an online means of co-ordinating grant-making between charities. Additionally, examples of corroboration, such as the Glasgow Helping Heroes partnership between SSAFA and Glasgow City Council, show partnership extending beyond just the charity sector.

Survey results showed partnerships between armed forces charities to be relatively common (67.0% of the surveyed charities' partnerships were with other armed forces charities). Partnerships with the MOD (37.7%), mainstream charities (34.0%),[4] or community or welfare organisations (31.1%) were less common but still well represented. Additionally, 28.3% of charities reported partnering with signatories of the Armed Forces Covenant.

Perception: hoarding of reserves

The suggestion that charities are hoarding huge sums of reserves at the expense of delivering support shows a lack of understanding of both charity accounting and governance. CCEW suggests that there is not 'one size fits all' level of reserves to which charities should adhere. Instead, charities should set their reserves at a justifiable and relevant level, which must be reported in their annual report (CCEW, 2016). DSC's findings suggest that the armed forces charity sector does not have excessive levels of reserves, with close to two-thirds (60%) of charities (with incomes over £500,000) being capable of covering approximately 12 months' expenditure through their total reserves.

Additionally, on face value, figures do not show the purpose for which funds have been reserved. When the topic was examined in more detail, charities showed a forward-thinking and strategic approach to safeguarding their continued support of their beneficiaries.

[4] For the purposes of this report, 'mainstream charities' are considered to be charities that do not meet DSC's definition of an armed forces charity (see page xxii) but provide support to the armed forces community either through their general charitable support or through dedicated programmes.

RECOMMENDATIONS AND FURTHER RESEARCH

Encouraging more public understanding of how charities operate

Both public surveys and media reports on charities' reserves or the sector's size suggest a lack of understanding on the public and media's part but perhaps also a need for better communication on the charity sector's part.

More clarity on the purpose and function of charities along with facts pertaining to charities' finances and governance would help to educate both the media and the public. This would hopefully have the effect of avoiding charity-related presuppositions from being perpetuated before they enter the public consciousness. While there is a professional responsibility of the media to report representative stories, there is also a responsibility of individual charities and regulatory bodies alike to provide accessible facts on how and why charities operate as they do.

DSC recently published *Charity Facts*,[5] a document which is designed to inform the public with key information about charities. It is recommended that charities and related bodies adopt this straightforward approach to sharing information about charities and how they operate in the future and also consider sharing this document with the media as a starting point for better communication about the sector.

Impact of Covid-19 on armed forces charities

The impact of Covid-19 on the armed forces charity sector has not yet been fully realised. While some charities will be able to weather the storm, it can be predicted that welfare charities will be hit the hardest. Not only are these charities largely dependent on income from the public but also beneficiary demand for welfare support is unlikely to diminish in the wake of the Covid-19 pandemic.

With public gatherings halted during the summer of 2020, many welfare charities will be unable to hold their annual fundraising events. The likely result of this situation is that charities will be dealing with increasing beneficiary demand at the time of diminishing financial resources. Welfare charities are currently facing their highest levels of closures in recent years and the effect of increased closures will impact on the beneficiaries who rely on welfare support from charities.

DSC recommends that research is focused on understanding how welfare charities are affected by Covid-19 in terms of the impact on beneficiaries. Research should evaluate the effectiveness of successful and unsuccessful recovery strategies, and provide evidence-based recommendations on ongoing and future strategy, policy and practice.

[5] DSC's *Charity Facts* is available at www.dsc.org.uk/CharityFacts.

Introduction

This introductory chapter establishes the scope of the research, provides background information and outlines the methodology used. It is divided into the following sections:

- Focus of the report
- DSC's classification of armed forces charities
- Terminology
- Methodology

FOCUS OF THE REPORT

Since 2014, DSC's research – funded by Forces in Mind Trust (FiMT) – has been the premier source of information on armed forces charities. DSC has published six topical *Focus On* reports and three overview-level *Sector Insight* reports, of which this report is the third.

DSC's 2014 *Sector Insight* report provided an overview and analysis of the armed forces charity sector (Pozo and Walker, 2014). This report provides a timely update to the 2014 report and investigates the number of armed forces charities operating in the UK as of 1 April 2019.[6]

The charity sector is neither static nor homogeneous. Charities come and go as beneficiary needs change, economic and social pressures shift, and public support peaks and dwindles. This report investigates the number of armed forces charities operating in the UK and provides a broad overview of the different types of armed forces charities. It provides a comprehensive analysis of charities' financial accounts as of 1 April 2019 and examines the sector's financial topography over the past six years. Charities are examined by income, expenditure, area of provision and Service affiliation, with detailed analysis of charities that receive incomes of over £500,000.

It is beyond the scope of this report to comprehensively analyse the many contextual factors underpinning the findings observed in the sector; however, certain contextual factors are discussed in chapter 1. Furthermore, this report does not make comments or value judgements on the effectiveness of armed forces charities. Instead, its purpose is to hold up an objective mirror to the armed forces charity sector and provide a snapshot of it.

Undoubtedly, members of the armed forces community seek additional support elsewhere, for instance from the wider charity sector, community interest companies and local authorities. However, this report focuses exclusively on charities whose main purpose is to serve the armed forces community and that, therefore, meet DSC's definition of an armed forces charity, as outlined in the following section.

[6] Data collection was finalised on 1 April 2019. All data presented in the report is accurate to this date.

DSC'S CLASSIFICATION OF ARMED FORCES CHARITIES

This report follows the definition of an armed forces charity originally developed for DSC's 2016 *Sector Insight* report:

> [Armed forces charities are] charities that are established specifically to support past and present members of the armed forces and their families (the armed forces community). In this context, an armed forces charity must be able to apply this definition to their beneficiaries.
>
> **(Cole and Traynor, 2016, p. 24)**

When DSC published its first report on armed forces charities (Pozo and Walker, 2014), the number of UK armed forces charities was reported to be 2,237. In undertaking this 2014 *Sector Insight* report, DSC's researchers adopted a wide interpretation of what constituted an 'armed forces charity' in an attempt to quantify what level of charitable provision existed, a question which had never before been answered.

Since then, the focus of DSC's research has been refined to look more closely at those charities directly serving the armed forces community. The current total excludes all cadet organisations, which accounted for 500 charities in the 2014 *Sector Insight* report (Pozo and Walker, 2014). Cadet organisations have been excluded from all of DSC's armed forces reports since 2016 on the basis that they are – by their own admission – not firmly affiliated with the armed forces, and their beneficiaries (the cadets themselves) are not necessarily members of the armed forces community.

Notably, association branches were excluded from the *Focus On* series, due to the fact that their charitable activities do not align with topics covered in the *Focus On* series, which include mental health, education and employment, and housing. DSC's analysis found that association branches typically concentrate on social activities and comradeship rather than welfare provision. Moreover, when these charities deliver welfare activities, they are typically limited to making small benevolent grants. Throughout the *Focus On* reports, association branches are therefore represented by their centralised corporate bodies. They are, however, all included in this report in order to provide a complete picture of the sector.

It is appreciated that certain heritage and memorial charities may not directly serve the armed forces community. Therefore, a small number of heritage and memorial charities have been excluded, with each being considered for inclusion on a case-by-case basis.

As indicated in the previous section, other organisations do of course deliver support for the armed forces community. Many mainstream charities[7] now operate veteran-specific programmes, with notable examples including Alabaré, Amicus Trust, Canine Partners, the Royal Foundation of the Duke and Duchess of Cambridge, and Venture Trust. Nevertheless, they do not meet DSC's definition of an armed forces charity as established in the 2016 *Sector Insight* report, given that their primary charitable purpose is not helping the armed forces community. As such, they are not featured in this report.

[7] For the purposes of this report, 'mainstream charities' are considered to be charities that do not meet DSC's definition of an armed forces charity but provide support to the armed forces community either through their general charitable support or through dedicated programmes.

TERMINOLOGY

For the purposes of this report, and in keeping with the language used in DSC's 2014 and 2016 *Sector Insight* reports (Pozo and Walker, 2014; Cole and Traynor, 2016), the term 'ex-Service personnel' refers to individuals who have served in the UK armed forces (for at least one day). The term 'serving personnel' refers to individuals who are currently employed in the armed forces.

The term 'spouses and partners' refers to the partners of serving and ex-Service personnel; it also includes divorced and separated spouses as well as widows and widowers. The term 'dependants' refers to the children of serving and ex-Service personnel. The term 'armed forces community' is employed to refer to all of these people (ex-Service personnel, serving personnel and their families).

For the purposes of this report, and in keeping with the language used in DSC's 2014 and 2016 *Sector Insight* reports, the terms 'association', 'association branch', 'heritage', 'mixed-type', 'Service fund' and 'welfare' are used to categorise UK armed forces charities. For definitions of each charity type, see page xxii.

METHODOLOGY

Identifying armed forces charities

This report explores a snapshot of the UK charity sector as of 1 April 2019. It is important to note that only charities which were active on this date are featured in this report.

DSC maintains an online database which currently contains information on 1,843 armed forces charities. At the outset of this report, the researchers undertook a rigorous search of the three UK charity regulator databases – the Charity Commission for England and Wales (CCEW), the Office of the Scottish Charity Regulator (OSCR) and the Charity Commission for Northern Ireland (CCNI) – in order to identify charities which were not already contained in DSC's database.

Identifying armed forces charities is a complex process, largely because there is no pre-formulated method of easily finding such charities via regulators' sites. Some regulators do have limited systems in place for identifying forces charities. For example, CCEW provides an 'Armed Forces/Emergency Services Efficiency' tag. However, this category also incorporates charities that support blue-light services, such as the police, the fire service and the ambulance service.

Moreover, not all armed forces charities use the 'Armed Forces/Emergency Services Efficiency' tag or define themselves as such. In fact, many of the largest, most well-known forces charities (such as Help for Heroes, The Royal British Legion and SSAFA – The Armed Forces Charity) do not use the tag. As such, this search method cannot be relied upon to return an accurate list of armed forces charities.

Therefore, in order to identify UK armed forces charities, DSC undertook a comprehensive keyword search across the three UK charity regulator databases. The researchers used the

keyword list developed for *Focus On: Armed forces charities – Sector trends* (Doherty et al., 2019) to undertake a search for armed forces charities and thereby update DSC's database. This list included 37 search terms (see the appendix on page 214), in comparison with the list of 15 terms used in the 2014 *Sector Insight* report (Pozo and Walker, 2014).

The researchers analysed the charities in DSC's existing data set to hone and refine the keyword selection. Examples of new keywords include 'ex-Service', 'PRI' (President of the Regimental Institute) and 'wounded'. New terms were also added to reflect the socio-political context of different search areas; for example, 'security forces' was added to aid the search for Northern Irish charities.

The researchers downloaded exportable versions of CCEW's data extract files and OSCR's and CCNI's regulatory databases in April 2019. Keyword searches on both charity name and charitable objective(s) were then conducted to identify charities of relevance to this report.

CCEW's records can only be accessed via an SQL (structured query language) database; therefore, Microsoft SQL Server software was used to access and interrogate the data. The researchers designed multiple keyword queries to identify armed forces charities, using wildcard searches to help return the maximum possible number of search results.

In order to be included in this report, all charities returned in the keyword search had to meet DSC's definition of an armed forces charity (see page xxii). To ensure that they met this criterion, DSC looked for specific evidence of charities carrying out activities which support the armed forces community beyond their names and regulator classifications.

The keyword search results returned a large volume of charities which were not relevant to this report. For example, the Salvation Army's branches (and a number of affiliated charities) do not serve the armed forces, despite containing the keyword 'army'. Each charity returned via keyword search was individually assessed by the researchers to ensure that it was valid for inclusion.

A number of charities appeared to meet DSC's definition of an armed forces charity on face value but on closer inspection failed to meet the criteria and were excluded from the report. For example, war memorial halls were initially established to commemorate Service personnel but now exist to provide social spaces for the inhabitants of their local areas and have no connection to the armed forces community, beyond their name.

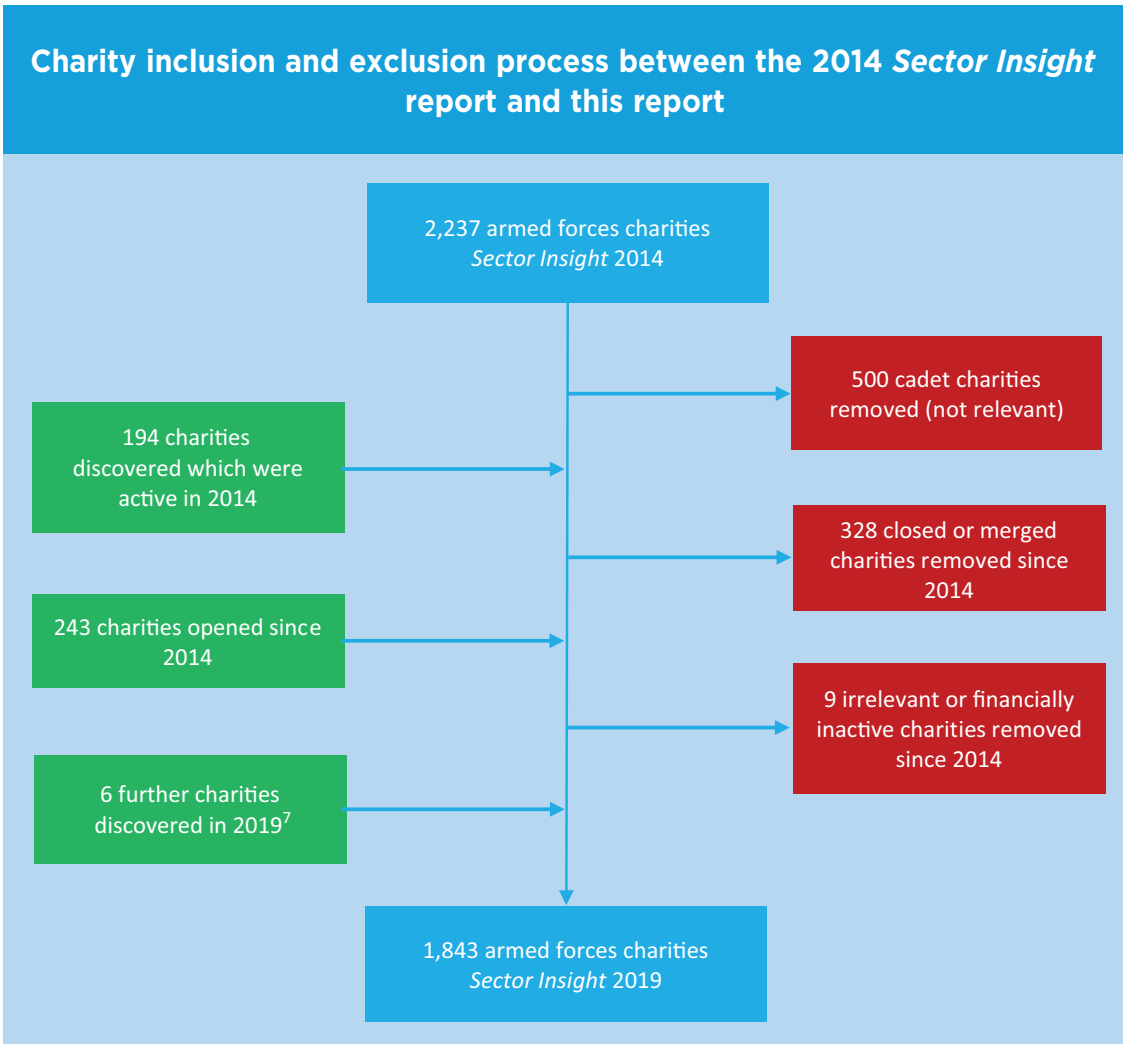
All charities found in the regulators' databases that met DSC's definition of an armed forces charity were placed into a Microsoft Excel file along with the charities in DSC's existing database. A search was then performed on charity registration numbers to identify and remove any duplicate entries. Further searches were conducted on the membership lists of Cobseo (The Confederation of Service Charities) and Veterans Scotland. Finally, the researchers undertook a systematic keyword search using the Google and Bing search engines. The results of these additional searches were amalgamated into the Excel file.

As mentioned previously, DSC's methodology for finding armed forces charities has evolved considerably since 2014, enabling the researchers to carry out more comprehensive searches. Improvements to the accessibility of OSCR's and CCNI's data have also allowed for much more in-depth analysis of Scottish and Northern Irish charities to be carried out than

was previously possible. These improvements in search techniques and the accessibility of data enabled DSC to discover 194 charities that were registered prior to 2014 but not identified during the data collection for the 2014 *Sector Insight* report.

Figure 1 shows a step-by-step account of how the initial cohort of 2,237 charities found for the 2014 *Sector Insight* report was updated and refined to form the cohort of 1,843 armed forces charities included in this report.

Figure 1



Analysing financial data

All available charity financial accounts submitted between 2012 and 2019 were included within the data set. The financial data used in this report was taken from financial accounts and annual reports which were submitted to the UK charity regulators before the cut-off

[8] Continuous improvements in methodology allow identification of charities which may not have been discovered in previous research.

date of 1 April 2019. Data from the financial accounts was gathered using Microsoft SQL Server queries and through regulators' websites.

Of the most recent financial accounts available, 0.1% related to 2018/19, 1.8% related to 2018, 36.7% related to 2017/18, 39.7% related to 2017, 19.5% related to 2016/17, 0.8% related to 2016, 1.1% related to 2015/16 and 0.3% related to 2015. In total, 4.9% charities had no available accounts. Of these, 3.8% were not yet required to submit accounts due to their newly registered status whereas the remaining 1.1% had late or overdue accounts.

Armed forces charities are highly collaborative, frequently make grants to fellow armed forces charities and often have complex referral pathways. This means that, inevitably, there is some recycling of funds within the sector. Current financial reporting requirements mean that it is not possible to reliably track expenditure from one charity to another through to its end beneficiaries across multiple charities. Therefore, there is likely to have been an element of double counting when income and expenditure figures were calculated. Although it was not possible to control for this element of double counting in the analysis, the use of averages and broad financial trends gives an indication of relative income and expenditure changes.

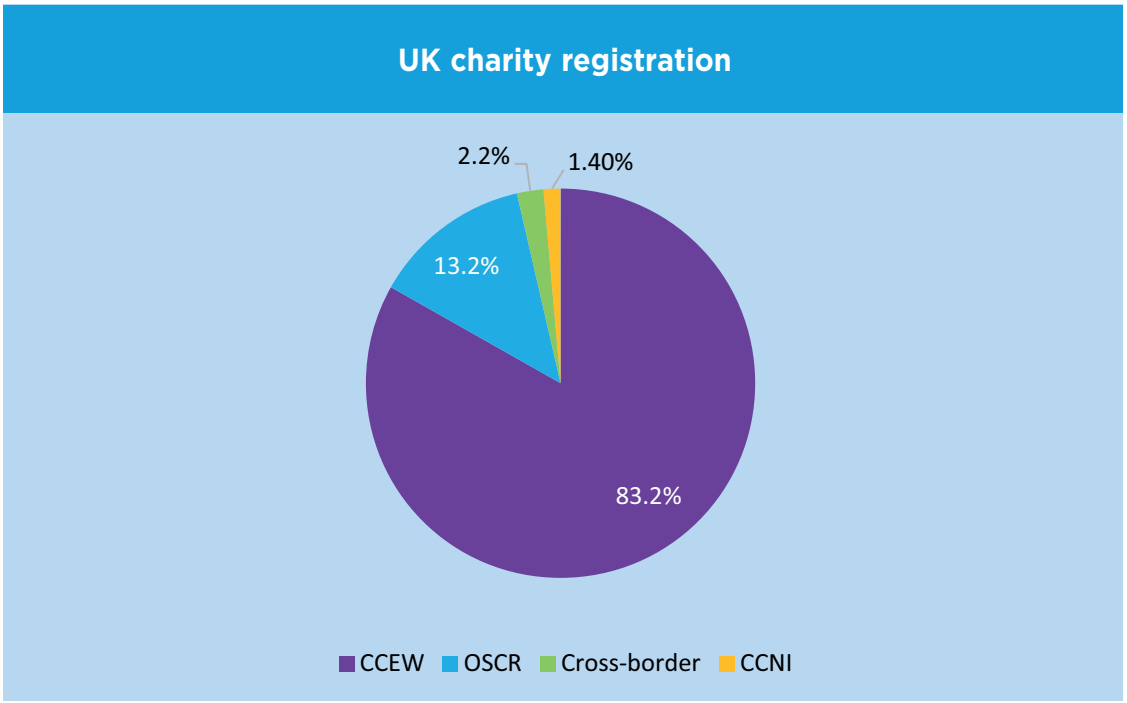
In terms of accessing financial data on removed (closed) charities, DSC was reliant on the information provided by the charity regulators, which is inconsistent. While OSCR provides financial accounts for removed charities dating back to 2012, CCEW and CCNI do not. Therefore, financial data for removed charities is omitted from the longitudinal financial analysis, in keeping with the methodology established in DSC's 2019 *Sector Trends* report (Doherty et al., 2019).

This report largely presents data based on a snapshot in time. Where long-term trends are analysed, financial data is presented across a six-year period. The total number of financial records available for analysis changes each year, as charities come and go or cross the reporting threshold for providing additional data on the previous financial year, which is unique to those charities with incomes over £500,000 (see e.g. page 67). Therefore, the researchers also calculated averages for the available data to mitigate against the possibility of trends being skewed by the varying number of financial records available each year.

Charities by registration location

DSC examined the split of charities by registration location. Figure 2 shows the percentages of charities registered with each national regulatory body. The data points presented in figure 2 are given as percentages of all armed forces charities (N=1,843).

Figure 2



The key findings on charity registration were as follows:

- Charities registered exclusively with CCEW accounted for 83.2% (N=1,533) of all charities.
- Charities registered exclusively with OSCR accounted for 13.2% (N=244) of all charities.
- Cross-border charities (those registered with both CCEW and OSCR) accounted for 2.2% (N=40) of all charities.
- Charities registered with CCNI accounted for 1.4% (N=26) of all charities.

DSC is confident that the data on charities presented in this report is as comprehensive as possible using current methods of identifying charities, and accurate as of the final data-collection date of 1 April 2019.

CHAPTER ONE

Context

1.1 INTRODUCTION

This report follows on from *Sector Insight: UK Armed Forces Charities* (Pozo and Walker, 2014), which provided an overview and analysis of the armed forces charity sector in 2014. This new *Sector Insight* report provides an updated overview and analysis of the sector in 2019.

When *Sector Insight* (2014) was published, the level of publicly available information on Scottish charities was not the same as that for England and Wales. Furthermore, as the Charity Commission for Northern Ireland (CCNI) had only just started the process of registering charities located in Northern Ireland, limited data was available on the extent of armed forces charities' operations in Northern Ireland. Although *Sector Insight* (2014) provided the most comprehensive account of the UK armed forces charity sector to date, the data was unable to give detailed accounts of either Scottish or Northern Irish charities.

This new report provides an updated overview and analysis of the armed forces charity sector, six years on from the original *Sector Insight* (2014) report. It incorporates data publicly available on charities operating in both Scotland and Northern Ireland to provide a definitive account of the whole of the UK armed forces charity sector.

This chapter provides an overview of the UK armed forces charity sector. It gives an insight into the origins of the sector, the various needs of the armed forces community, and how different organisations – including the government, the Ministry of Defence (MOD), the NHS and armed forces charities – provide support to the armed forces community.

This chapter is divided into the following sections:

- A brief history of armed forces charities
- Beneficiary population
- Beneficiaries by geographical location
- The role of legislation and other government action
- The role of the MOD
- Charitable provision for the armed forces community
- Welfare needs of the armed forces community
- Public perception and challenges
- Why this project is timely and necessary

1.2 A BRIEF HISTORY OF ARMED FORCES CHARITIES

The origins of armed forced charities can be traced as far back as the nineteenth century or even earlier. In 1803, the Lloyd's Patriotic Fund was set up at Lloyd's Coffee House to fund aid for casualties of the Napoleonic Wars. Subsequently, the armed forces charity sector grew, supporting the Service personnel and ex-Service personnel of successive military campaigns.

The UK's oldest tri-Service armed forces charity still in operation is SSAFA – The Armed Forces Charity, which was founded as the Soldiers' and Sailors' Families Association in 1885 (SSAFA, 2019a). As the Second Expeditionary Force set sail for Egypt during Britain's 1885 Sudan campaign, Major James Gildea appealed for funds and volunteers to look after the families left behind. By the end of the first year, the campaign had received funds totalling over £515, which supported 231 women and 455 children (SSAFA, 2019a). In 1919, the charity updated its name to the Soldiers', Sailors' and Airmen's Families Association following the establishment of the Royal Air Force in 1918 (SSAFA, 2019a).

In the twentieth century, the sector grew substantially because of the charitable institutions established to support those involved in the First World War. The extra help was crucial as no universal support system or welfare state existed. Between 1916 and 1920, following the introduction of the War Charities Act (1916), the number of wartime charities registered with what was then called the Charity Commission totalled 11,407 (another 6,492 were exempt from registration) (Harris, 2014). During these years, many of today's established charities were formed. A few examples are provided below:

- **Blesma, The Limbless Veterans** (formerly the British Limbless Ex-Service Men's Association) was founded in the years following the First World War, when 40,000 servicemen who had lost limbs or eyes during the war faced mass unemployment and subsequent deprivation – 90% of the nation's war limbless could not find work. During the 1920s, limbless men gathered together to discuss their problems and support one another. A group of such men in the Glasgow area banded together to form the first branch of the Limbless Ex-Service Men's Association. In 1932, branches of the Limbless Ex-Service Men's Association came together to gain national charitable status, becoming the British Limbless Ex-Service Men's Association, or Blesma for short (Blesma, 2019).
- **The Royal Air Force Benevolent Fund** was founded by Lord Trenchard in 1919, a year after he founded the Royal Air Force. It was established to provide direct welfare assistance to the 16,000 casualties, 2,600 widows and dependants, and 7,500 badly incapacitated men of the fledgling Royal Air Force, who often had little or no chance of employment for the rest of their lives (RAF Benevolent Fund, 2020).
- **The Not Forgotten Association** was founded in 1920 by Marta Cunningham, an American-born soprano singer and philanthropist, with the object of providing entertainment and recreation for the war wounded to alleviate the tedium of their lives and give them something to look forward to (The Not Forgotten Association, 2019).

- **The Royal British Legion** was formed in 1921 after the amalgamation of four national organisations of ex-Servicemen that had established themselves after the First Word War (Royal British Legion, 2019a). The charity was granted royal status in 1971, and in 1981 it extended its membership to serving members of the armed forces as well as ex-Service personnel (Royal British Legion, 2019a).

The armed forces charity sector continued to evolve and grow throughout the twentieth century. In 1944, ABF – The Soldiers' Charity was founded to support soldiers returning from the Second World War. In the years succeeding the first Gulf War, the National Gulf Veterans and Families Association was established with the aim of providing welfare support for individuals who had served as members of the armed forces or as civilians in the first Gulf War, and their families and dependants.

More recently, Help for Heroes was established in 2007 after an initial fundraising campaign for a swimming pool at the Defence Medical Rehabilitation Centre. It grew to focus on supporting wounded Service personnel returning from Iraq and Afghanistan (Thompson, 2018).

1.3 BENEFICIARY POPULATION

1.3.1 Current serving personnel

For the purpose of this report, and in keeping with the language of previous DSC research reports, the term 'ex-Service personnel' is used to refer to any person who has served in the UK armed forces (for at least one day).

The latest estimates from the MOD suggest that on 1 July 2019 there were 191,600 serving personnel in the UK armed forces (MOD, 2019a). Between 2014 and 2019, the number of serving personnel declined, but the rate of decline was much slower than between 2011 and 2014. Overall, there has been a 3.6% reduction in the number of serving personnel since 1 April 2014, when it was estimated that there were 198,810 serving personnel (MOD, 2014a, 2019a). In contrast, there was a 15.5% reduction in the number of serving personnel between 1 April 2011 and 1 April 2014 (MOD, 2014a).

Falling numbers of serving personnel between 2011 and 2014 can be viewed in the context of the planned reductions in serving personnel at the time. The coalition government's 2010 Strategic Defence and Security Review (SDSR) (HM Government, 2010) set out a reduction of 17,000 in the number of members of the armed forces, and this was later revised to 29,000 following a three-month review (HM Government, 2010).

However, the subsequent 2015 SDSR (HM Government, 2015) reversed the previous strategic approach and committed in 2015 to maintaining the size of the regular armed forces as follows: not reduce the British Army to below 82,000 personnel, and increase the size of the Royal Navy by 400 and the Royal Air Force by 300. The review also committed to spending £178 billion on equipment and equipment support between 2015 and 2025 (HM Government, 2015).

Table 1.1 shows the numbers of the UK regular armed forces personnel as of 1 July 2019 and how they compare to the workforce requirement (Service personnel required) and the 2015 SDSR's workforce targets for 2020.

Table 1.1

Armed forces personnel against 2020 baseline

Service	Actual numbers as of July 2019	Workforce requirement (MOD, 2019a)	Strategic Defence and Security Review (SDSR) workforce targets for 2020 (HM Government, 2015)	Difference between SDSR targets for 2020 and actual
British Army	74,440	82,000	82,000	–7,560 (–9.2%)
Royal Air Force	29,930	31,840	31,750	–1,820 (–5.7%)
Royal Navy and Royal Marines	29,090	30,600	30,450	–1,360 (–4.5%)

Note: actual numbers based on figures for 'Military Full Time Trained' (Royal Air Force, Royal Navy and Royal Marines) and 'Trade Trained (British Army) Strength' (MOD, 2019a).

The British Army is currently 7,560 personnel below its 2020 target, the Royal Air Force is 1,820 personnel below its target, and the Royal Navy and Royal Marines are 1,360 personnel below their target. Additionally, all three Services fall short on meeting workforce requirements, which are a forecast of the number of personnel needed to meet the commitments of the Service, uphold training levels and support bases.

The shortfall is highest within the British Army. It has been reported that there was an eight-year shortfall in recruitment between 2012 and 2018 (Hammick, 2019). Furthermore, in 2016, the British Army altered its definition of trained soldiers to include those personnel who had completed Phase 1 (entry-level training to provide basic military skills; MOD, 2016a) as opposed to Phase 2 (training including initial individual specialisation, sub-specialisation and technical training; MOD, 2016a) to help it meet its target.

1.3.2 Current volunteer reserves

Volunteer reserves play a key part in supporting the UK armed forces. They accept an annual training commitment, are liable to be mobilised to deploy on operations, and can be used on a part-time or full-time basis to provide support to the regular forces at home or overseas (MOD, 2019a). As of 1 July 2019, 19.1% of UK Service personnel were volunteer reserves (MOD, 2019a). When examined by Service affiliation, as of 1 July 2019, 29,680 volunteer

reserves were affiliated with the British Army, and 3,900 volunteer reserves supported the Royal Navy and Royal Marines (MOD, 2019a). In total, 3,100 volunteer reserves supported the Royal Air Force (MOD, 2019a).

1.3.3 Gender and ethnicity profile of serving personnel

As of 1 April 2014, the MOD reported that 10.0% of personnel in the UK regular forces were women (MOD, 2014b). This compares with 10.6% as of April 2019 (MOD, 2019c). Similarly, the percentage of women in the Future Reserves 2020 programme has remained fairly stable since 2014 at around 14.0% (MOD, 2019c). Intake of women into the armed forces stood at 12.1% in the 12 months to 31 March 2019, compared to a target of 15.0% (MOD, 2019c). Intake is defined as the sum of new entrants, re-entrants, direct trained entrants and entrants from the reserves into the UK regular forces (MOD, 2016a).

As of 1 April 2019, people from ethnic minorities (not including white minorities) made up 2.5% of officers in the UK regular armed forces (MOD, 2019c), compared with 2.4% in April 2012 (MOD, 2014b). This continues a long-term trend in which there has been a slow increase in the Black, Asian and minority ethnic (BAME) population within the armed forces. For ranks below officer, 8.8% of all armed forces personnel were from ethnic minorities according to research conducted in 2017, compared with 7.9% as of 1 April 2012, representing a 0.9% increase (MOD, 2019d). The MOD reports that the British Army has the largest percentage of people from ethnic minorities. During the 2017/18 financial year, 10.2% of British Army recruits came from the BAME population (MOD, 2018b).

1.3.4 Ex-Service personnel

Outflow from the trained and untrained UK regular forces was 14,700 in the 12 months to 30 June 2019 (MOD, 2019a). Current estimates of the size of the ex-Service community range between 2.4 million and 2.8 million. The most frequently cited figures were compiled in 2014, when The Royal British Legion with Compass Partnership published an estimate of the size of the ex-Service personnel population (Royal British Legion and Compass Partnership, 2014). This research estimated that, in total, there were between 6.1 million and 6.2 million members of the ex-Service community living in the UK. Of these, around 2.8 million were estimated to be ex-Service personnel, with around 2.1 million dependent adults (including spouses, partners and widows) and 1.0 million dependent children. A further 190,000 to 290,000 individuals were estimated to live in communal establishments such as care homes. In contrast, the MOD's 2017 Annual Population Survey (APS) estimated the number of ex-Service personnel to be in the region of 2.4 million (MOD, 2019d).

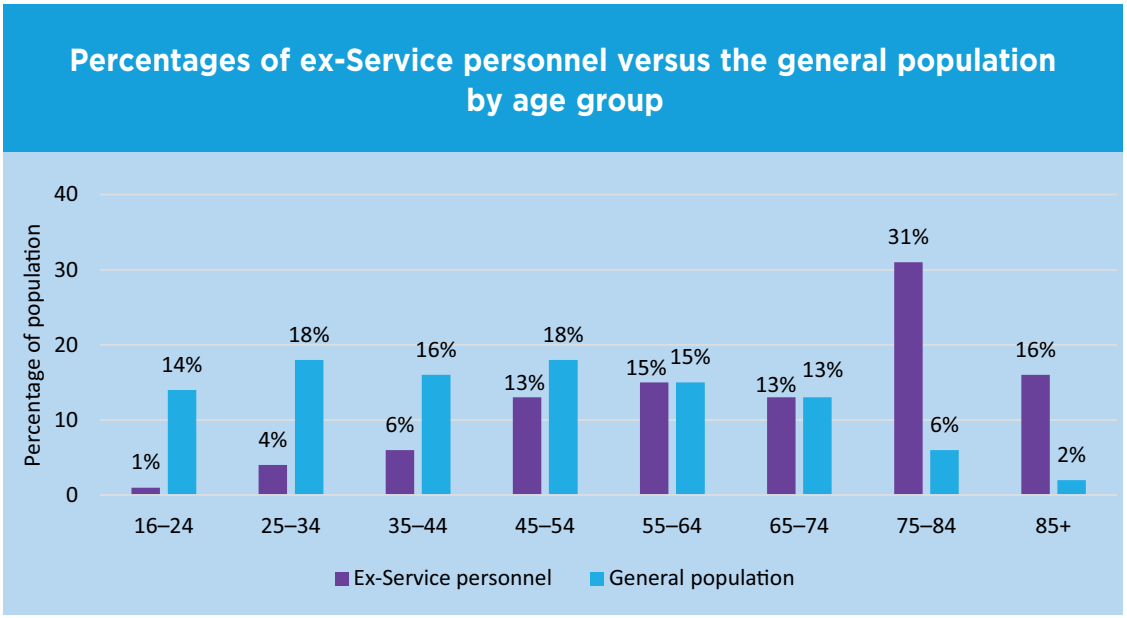
In 2016, the MOD formulated the first UK veteran projection model (MOD, 2019b). This model used a combination of baseline data from the 2016 APS, historical and projected workforce exit data, and Office for National Statistics (ONS) life tables that showed survival rates, which allowed for the projection of deaths within the veteran population. The model provides estimates of future veteran population numbers (MOD, 2019b).

The model estimated that there were 2.5 million ex-Service personnel in the UK in 2016 (MOD, 2019b). It should be noted that dependants, spouses and partners were not included in the model. If dependants were added to the data, the picture provided would change significantly.

According to the latest MOD statistics, ex-Service personnel are predominately white (99%) and male (89%) (MOD, 2019d). The BAME proportion of ex-Service personnel is significantly lower than that of current serving personnel. It is expected that, in future, the BAME population will rise proportionally as existing serving personnel leave the forces.

The age profile of the ex-Service community is very different from that of the general population. This data reflects a large cohort of ex-Service personnel who served in the Second World War and those who undertook National Service. A total of 31% of all ex-Service personnel are aged between 75 and 84, compared to 6% of the general population (MOD, 2019d). Additionally, 16% of ex-Service personnel are aged 85 or over, compared to 2% of the general population. In contrast, only 6% of ex-Service personnel are aged between 35 and 44, compared to 16% of the general population (see figure 1.1).

Figure 1.1



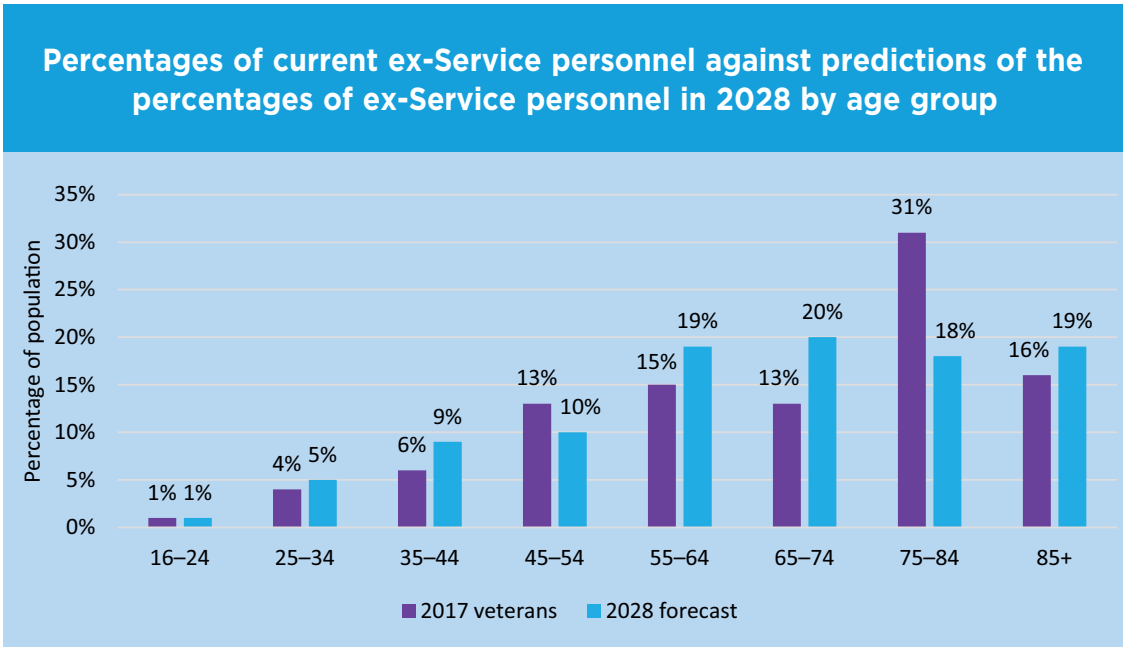
Source: MOD (2019d).

The ex-Service population is highly skewed towards older age groups, but evidence shows that this is beginning to change as the number of Second World War ex-Service personnel begins to decline.

Figure 1.2 presents figures from the 2017 APS (MOD, 2019d) and compares them to figures generated by the MOD's predictive model for 2028 (MOD, 2019b). The model predicts that only 18% of the ex-Service population will fall in the 75–84 age group in 2028 whereas currently it is estimated that 31% of the overall ex-Service population falls into this age group.

In 2028, higher percentages of the ex-Service population will fall within the 55–64 and 65–74 age groups, and in the younger age groups of 25–34 and particularly 35–44, compared to the current figures.

Figure 1.2



Source: MOD (2019b, 2019d).

1.3.5 The ex-Service community in comparison to the general population

The APS provides detailed estimates of the size and socio-demographic characteristics of the UK ex-Service personnel population residing in Great Britain.[1] The APS examines how the ex-Service personnel population differs from the civilian population. Some of the findings from the APS are summarised below:

- **Gender:** the armed forces community has a larger proportion of males than the general population; 89% of ex-Service personnel were reported to be male in 2017 versus 47% of the general population (MOD, 2019d).

[1] The Annual Population Survey does not include veterans residing in Northern Ireland, due to security concerns, and so these individuals are not contained in the survey findings.

- **Families:** compared to non-veterans, ex-Service personnel are less likely to be single than the general population (11% versus 14%) and less likely to be married or in a civil partnership (62% versus 66%) but more likely to be widowed (16% versus 9%). This is likely due to the ageing profile of the ex-Service population (MOD, 2019d).
- **Education:** approximately 92% of the ex-Service population have achieved an educational qualification, which is comparable to the figure of 89% for the general population. However, ex-Service personnel are less likely to have a degree as their highest qualification. Only 21% of ex-Service personnel have a degree as their highest qualification compared to 30% of the general population (MOD, 2019d).
- **Employment:** there is little difference between the employment status of ex-Service personnel and the employment status of the general population. Employment for both groups was 79% in 2017 (MOD, 2019d). Ex-Service personnel are less likely to work in professional occupations and more likely to work in manual occupations, especially factory and manufacturing jobs (MOD, 2019d).
- **Housing:** ex-Service personnel are as likely to have bought their own home (outright or with a mortgage) (76%) as the general population (78%) (MOD, 2019d). The homeless veteran population in London has fallen significantly from above 20% of the total homeless population in the mid-to-late 1990s to the current rate of 2–3% (CHAIN, 2019; Johnsen et al., 2008).

1.4 BENEFICIARIES BY GEOGRAPHICAL LOCATION

1.4.1 England, Wales and Scotland

According to The Royal British Legion's Household Survey, in 2014 the majority (82%) of the adult ex-Service community[2] resided in England, with 9% residing in Scotland and 7% residing in Wales (Royal British Legion, 2014). The survey found that the remaining 2% of the adult ex-Service community lived in Northern Ireland (Royal British Legion, 2014) (for more information on beneficiaries in Northern Ireland, see section 1.4.2). When the geographical profile of the adult ex-Service community residing in England is examined further, there is a substantially lower proportion of the ex-Service community living in the Greater London area compared to the South East, the South West, Yorkshire and the Humber areas (Royal British Legion, 2014).

As noted in the 2014 *Sector Insight* report (Pozo and Walker, 2014), limited data exists on where members of the ex-Service community are located across the UK. However, there are some local exceptions; for example, Lewis et al. (2013, pp. 13–14) outlined the demography of Merseyside and Cheshire ex-Service personnel. Nationally, however, there is a poor level of understanding of how the armed forces community is distributed across the UK and how big the community is compared to the general population (Pozo and Walker, 2014).

[2] 'Adult ex-Service community' here refers to members of the ex-Service community who are over 16 years old (Royal British Legion, 2014).

However, ONS has recommended the inclusion of a question to the 2021 census targeted at the armed forces population, and the resulting data may help researchers to gain a better understanding of the current levels of need and highlight geographical areas which would benefit from the additional presence and support of armed forces charities. As early as 2016, DSC recommended the inclusion in the census of a question intended to quantify members of the armed forces community (Cole and Traynor, 2016), and as such the proposed questions would be most welcome.

The 'Map of Need' (commissioned in April 2017 and funded by the Armed Forces Covenant; see page 14 for more on the Covenant) will also help to expand this evidence base by providing an in-depth 'analysis of what Veterans and Armed Forces families services are being sought and where' (MOD, 2017a, p. 7). Based at Northumbria University, the Map of Need analysis is intended to provide a better understanding of where in the UK there is most need and, over time, whether veterans' needs are increasing or decreasing (Northumbria University, 2018).

1.4.2 Northern Ireland

Northern Ireland has a different history of supporting the armed forces. For social and political reasons, Northern Ireland presents a unique case. CCNI was only established in 2013 and is still in the process of setting up a register of all charities in the country. CCNI currently has 6,170 charities[3] registered with it; however, it is believed that there are between 6,000 and 10,000 charities operating in Northern Ireland, and with its current budget level it would take 21 years for CCNI to complete the register of charities (Ainsworth, 2017).

The Northern Ireland Veterans' Health and Wellbeing Study, undertaken by Queen's University Belfast and funded by Forces in Mind Trust (FiMT) and Queen's University Belfast, aims to identify the needs of ex-Service personnel and to better understand the systems and support in place within Northern Ireland (Northern Ireland Veterans' Health and Wellbeing Study, 2020). Although the Armed Forces Covenant, which is a promise that those 'who serve or have served in the armed forces, and their families, should be treated with fairness and respect' (Armed Forces Covenant, 2019a), applies within Northern Ireland, it has yet to be adopted officially. For more information on the Armed Forces Covenant, see page 14.

Additionally, the implementation of the Covenant in Northern Ireland is not the same as in the UK, for three reasons. Firstly, the equality framework defined by section 75 of the Northern Ireland Act (1998) states that there is a statutory duty for public bodies to provide equality in opportunity and access for all citizens. Therefore, there are no veteran-specific public services in Northern Ireland (Armour et al., 2017a), as this would contradict section 75 of the Northern Ireland Act (1998).

[3] As of 6 November 2019 (CCNI, 2019).

Secondly, the system in the UK operates through Veterans Champions and Armed Forces Champions, who work closely with the NHS and local councils. In Northern Ireland, most of the health and social services (including education, finance, justice and housing) operate differently in that they are generally made up of arms-length bodies that are accountable to the devolved assembly rather than local councils. As such, even where local councils have adopted the principles of the Covenant, they are unable to guarantee any jurisdiction over its implementation.

Thirdly, although the Covenant is underpinned by considerable financial investment, it is not clear whether these funds are as accessible as they could be for small support agencies and devolved regions (Armour et al., 2017b).

In Northern Ireland, the support of ex-Service personnel in the community is complicated by socio-political and practical considerations, such as laws that prevent individuals from being treated differently (e.g. section 75 of the Northern Ireland Act 1998, as mentioned above). Relations between ex-Service personnel and the civilian community can be difficult because of the many years of conflict and British military operation in the area. Instigation of legislation or policy that protects the veteran and serving community can be contentious. Additionally, ex-Service personnel may be scared to approach organisations for support for fear of discrimination or reprisal (Armour et al., 2017b; Armour et al., 2018). Organisations and institutions find these socio-economic and political considerations to be a barrier when attempting to ascertain the extent of need and demand among ex-Service personnel in Northern Ireland (Armour et al., 2017b).

While a lack of evidence has made it difficult to fully understand the scope and scale of charitable provision in Northern Ireland, recently published and ongoing research by Ulster University is starting to fill this gap. For example, in 2018 the council of Northern Ireland Reserve Forces and Cadets Association (NI RFCA) established the Northern Ireland Veterans Support Office (NIVSO), which was subsequently endorsed by Ulster University (Armour et al., 2017b). Cobseo (The Confederation of Service Charities), working together with the NI RFCA, has secured Covenant funds to develop the NIVSO with the aim of improving the delivery of the Covenant across Northern Ireland.

1.5 THE ROLE OF LEGISLATION AND OTHER GOVERNMENT ACTION

Through legislation and policies, governments have tried to ensure that the armed forces community does not face any disadvantages in comparison to other social groups in the UK. Policy has often focused on helping serving personnel to transition back into the civilian population and supporting serving personnel returning from combat with physical or psychological injuries. Table 1.2 lists some of the more recent relevant legislative and policy reports, announced since the publication of *Sector Insight* (2014).

Table 1.2

Legislation and reports with recommendations	
Introduction of the Scottish Veterans Commissioner	The role of the Scottish Veterans Commissioner (SVC) was established in 2014 and remains the only such appointment in the UK (Brown, 2018). The SVC works to improve the lives of ex-Service personnel in Scotland and enhance the opportunities available to them by engaging with members of the ex-Service community. The role also engages with the public, private and voluntary organisations that represent ex-Service personnel (Mygov.scot, 2019). The SVC is independent from the Scottish government and gives impartial advice on how to improve support for the ex-Service community (Mygov.scot, 2019). The role provides advice to both government and other public sector organisations, and it gives help to public services and others on how ex-Service personnel experience services (Mygov.scot, 2019). Other key functions of the SVC are to ensure that ex-Service personnel's skills and attributes are recognised, ensure that they are promoted as valuable assets to their local communities, and highlight the contribution they make to the wider Scottish economy (Mygov.scot, 2019). In 2018 Charlie Wallace became the new SVC, succeeding Eric Fraser, who had held the position since its creation in 2014 (Scottish Government, 2018).
Launch of Joining Forces	October 2015 saw the launch of Joining Forces, a credit union service for the armed forces (Armed Forces Covenant, 2019b). Backed by the MOD, Joining Forces was launched to tackle problems faced by military personnel who find themselves with limited access to financial services, leaving them potential targets for payday lenders and loan sharks (Armed Forces Covenant, 2019b). Previously, some personnel have struggled to get credit approved, partly due to moving regularly and not being able to build up a good credit rating (MOD, 2015a). The credit union is a collaborative effort of PlaneSaver Credit Union, the Police Credit Union and the London Mutual Credit Union (MOD, 2015a). It enables Service personnel to save with and pay off loans from the credit union through 'payroll deduction', whereby payment comes directly from an individual's salary or pension at source (MOD, 2015a).

Legislation and reports with recommendations

Announcement of LIBOR funding cessation	In November 2017, as part of his autumn budget, then Chancellor Philip Hammond announced that the London Inter-Bank Offered Rate (LIBOR) funding scheme was to close, with a final tranche of £36 million committed to charities over the next three years (Sharman, 2017). From its inception in 2012 through to 2017, the LIBOR funding scheme committed a total of £973 million to support armed forces and emergency services charities (Sharman, 2017).
***The Veterans' Transition Review: Third Follow-Up Report* (Ashcroft, 2017)**	Since the publication of Lord Ashcroft's *Veterans' Transition Review* (Ashcroft, 2014), there have been three follow-up reports. These have investigated the implementation of the recommendations of the 2014 review, the work done by devolved governments to support ex-Service personnel, career transitions, and disparities in provision across the UK, including in Northern Ireland. The third report recognised that, while there was a slow start, practical changes and real developments have since progressed, with a good deal of satisfactory progress towards fulfilling the recommendations.
***The Strategy for Our Veterans* (MOD, 2018a)**	The MOD's Strategy for Our Veterans set out the principles and aims required to continue to meet the needs of the veteran community over the next ten years. It also specified the conditions that will be needed for society to empower and support veterans over the next 100 years. The strategy contained five cross-cutting factors, providing a backdrop to the overall system of veterans' service provision: ■ collaboration between organisations; ■ co-ordination of veterans' services; ■ data on the veteran community; ■ public perception and understanding; ■ recognition of veterans.

Legislation and reports with recommendations

	The strategy also identified six key themes that have major influences on veterans' lives: ■ community and relationships; ■ employment, education and skills; ■ finance and debt; ■ health and wellbeing; ■ making a home in civilian society; ■ veterans and the law. As part of the strategy, each cross-cutting factor and theme had a desired outcome to be achieved by 2028.
Defence Holistic Transition Policy (MOD, 2018c)	As part of its *Strategy for Our Veterans* report, the MOD introduced a new Defence Holistic Transition Policy (DHTP). This contains life skills material, in the form of handouts and publications, to help better prepare Service personnel and their families for civilian life. The DHTP builds on work by the Career Transition Partnership (CTP) (see section 1.6.3) to support Service leavers into appropriate employment. It focuses on the holistic and significant life-changing processes that affect both Service personnel and their immediate families throughout their time connected to the armed forces, including discharge and beyond. These processes need to be appropriately addressed to ensure successful transition into civilian life.
Armed Forces (Flexible Working) Act (2018)	The Armed Forces (Flexible Working) Act (2018) allows members of the armed forces to serve part time or to restrict the amount of time they spend away from their normal place of work. The new arrangements, which came into effect in April 2019, allow Service personnel to apply to reduce their hours or to limit the amount of time they are away from their home base for a set number of days per year. This provision of flexible working, while subject to Service needs and approval, allows Service life to be more family friendly. The MOD expects that flexible working arrangements will primarily assist those who have responsibilities for caring for family members, such as pre-school children or relatives who are sick or elderly or who have a disability (Brooke-Holland, 2018).

Legislation and reports with recommendations	
Announcement of a new Office for Veterans' Affairs (Gov.uk, 2019a)	Announced in July 2019, the newly established Office for Veterans' Affairs (OVA) sits within the Cabinet Office. The creation of the OVA was part of a government commitment to ensure world-class provision of lifelong care for ex-Service personnel in the UK. Following consultations with ex-Service personnel, charities and civil society groups, the OVA was formed and is tasked with: ■ pulling together all functions of government and better co-ordinating charity sector provision in order to ensure that ex-Service personnel receive lifelong support; ■ ensuring that every veteran and their family knows where to turn to access support when required; ■ helping to generate a 'single view of the veteran' (Gov.uk, 2019a) by making better use of data to understand veterans' needs and where gaps in provision exist; ■ improving the perception of ex-Service personnel. As part of the 2019 Spending Round, it was announced that £5 million would be granted to the OVA to fund additional staff and resources, to enable the new body to act cross-governmentally in support of ex-Service personnel's welfare (Gov.uk, 2019b).

1.5.1 The Armed Forces Covenant

The Armed Forces Covenant was established in 2000, when the British Army published *Soldiering: The Military Covenant* (MOD, 2000). This report set out the obligations placed on soldiers to make personal sacrifices in the service of the nation, but also stated that the armed forces must be sustained by the nation. After much political debate, the Covenant was enshrined into law in May 2011 (MOD, 2011a). The Covenant operates through a network of organisations which, by signing up to the Covenant, agree to fairly treat ex-Service personnel and give special consideration in appropriate cases, especially for the injured and the bereaved (MOD, 2011b).

The Covenant pledge states that:

> Those who serve in the Armed Forces, whether Regular or Reserve, those who have served in the past, and their families, should face no disadvantage compared to other citizens in the provision of public and commercial services. Special consideration is appropriate in some cases, especially for those who have given most such as the injured and the bereaved.
>
> **(MOD, 2011b, p. 1; see also MOD, 2015b)**

This obligation involves the whole of society – including voluntary and charitable bodies, private organisations, and individuals – in supporting the armed forces. However, more work needs to be done in order for the delivery of the Covenant to be improved. Research by FiMT and the Local Government Association identified a mismatch between expectations relating to the Covenant and the wording of the Covenant, particularly highlighting the inclusion of the concept of 'fairness' as a cause of this mismatch (FiMT, 2017a). The research recommended that there should be a clearer statement of expectations flowing from the Covenant, including examples of what the Covenant is unable to deliver (FiMT, 2017a).

Organisations can voluntarily pledge their support by signing up to the Covenant. In January 2019, the Ministry of Housing, Communities and Local Government undertook a consultation to improve access to social housing among members of the armed forces community (Armed Forces Covenant, 2019c). In another example of the Covenant in action, the Welsh government has established an expert group on the needs of the armed forces community in Wales (Welsh Government, 2019). This expert group advises on how public services can meet the needs of current and former members of the armed forces and is represented by officers from the tri-Services; spokespeople from the Army Families Federation, Naval Families Federation and Royal Air Force Families Federation; and charities which support the armed forces community (Armed Forces Covenant, 2019d; Welsh Government, 2019).

The Covenant Fund is delivered by the Armed Forces Covenant Fund Trust, which allocates approximately £10 million per year to fund projects that support the armed forces community. Examples of Covenant work include the following (Armed Forces Covenant Fund Trust, 2019):

- Walking With The Wounded was awarded £689,000 for its Northern Care Coordination Partnership, which aims to deliver a co-ordinated care pathway for ex-Service personnel with complex needs, and their carers and families, in Great Manchester and the Tyne and Wear region.
- SSAFA was awarded £111,000 for its Veterans in the Criminal Justice System support service.
- Cardiff City FC Community Foundation was allocated £19,800 for its Veterans Employment Hub, which aims to support 40 unemployed or economically inactive ex-Service personnel living across South Wales who are facing barriers to integrating into civilian life and gaining employment.
- The Northern Ireland Reserve Forces and Cadets Association was awarded £3,000 to lay a plaque in memory of the 6th Battalion Connaught Rangers.

In a 2019 survey of 548 organisations,[4] FiMT reported that only 24% of organisations had heard of the Covenant (FiMT, 2019a). A lack of awareness of the Covenant was a significant barrier to organisations signing up to its pledges. Smaller organisations were less aware of the Covenant than larger ones. Additionally, Latter et al. (2018) conducted a survey of the general public and found that almost 64% of people had not heard of the Covenant. Lack of awareness is apparent at an operational level too. FiMT (2017a) reported that over a third of all councils (39%) in England, Wales and Scotland have no mechanism in place for briefing

[4] 'Organisations' in the context of the research consisted of organisations from the public sector, including health services, the emergency services and higher education organisations, as well as a range of businesses and charitable organisations (FiMT, 2019a).

staff on the Covenant. As a result, FiMT (2019a) recommended that action is taken to raise awareness of the Covenant.

Part of the funding for armed forces charities' work has been raised through London Inter-Bank Offered Rate (LIBOR) funds. To back up the Covenant, in 2013 the government allocated an initial £35 million to the Covenant Reference Group to form the Armed Forces Community Covenant (LIBOR) Fund, from fines levied on those banks and financial institutions found to have manipulated or attempted to manipulate the LIBOR for their own gain. Since 2012, LIBOR funds have provided a major source of income to charities, totalling £973 million (Armed Forces Covenant Fund Trust, 2018), and armed forces charities have received a large proportion of the money. The MOD reported in 2017 that around 71% (£666 million) of the £933 million fund committed at the time had been set aside for armed forces projects (Defence Committee, 2018a).

1.5.2 The role of local authorities

To date, 407 local authorities in Great Britain and four Northern Ireland councils have pledged to uphold the Covenant (Armed Forces Covenant, 2019e).

Across the UK, examples have been reported of positive implementations of the Covenant. For instance, collaboration has enabled a project which embeds the Covenant in Charnwood, Melton and Rushcliffe (East Midlands RFCA, 2019). This partnership specifically works towards reaching out to what it calls 'hidden' armed forces personnel and reservists. The scheme also provides training to councils and organisations (East Midlands RFCA, 2019). Other examples of good practice have emerged from projects aimed at providing a consistent approach to delivery of the Covenant, from Wrexham council offering veterans free access to swimming pools (Odunaiya, 2017) to a rent deposit scheme for ex-Service personnel in Wolverhampton.

Despite these improvements, in 2017 Lord Ashcroft reported that in some cases council staff were unaware of the Armed Forces Covenant commitments even though their local authority had pledged to work with the Covenant (Ashcroft, 2017). More recently, however, FiMT (2019a) found that 48% of local authority chief executives stated that they had a good understanding and 39% stated that they had a moderate understanding of the Covenant. Additionally, around 55% of chief executives stated that they had mechanisms in place to inform staff about the Covenant. There was a clear relationship found between understanding of the Covenant and briefing staff about the Covenant; those councils with more limited understanding of the Covenant and its expectations were less likely to brief staff. Consequently, FiMT (2019a) recommended providing councils with clearer expectations of what the Covenant means and how they should implement these expectations.

Progress has been reported in London's local authorities (Kirton-Darling and Carr, 2019). For example, the local authority for the Royal Borough of Greenwich signposts clear advice for homeless ex-Service personnel on its homelessness webpage. Another example is the No Homeless Veterans campaign, which aims to ensure that ex-Service personnel are identified as such at their point of need and are quickly and effectively signposted to the enhanced support services available to them (Stoll, 2019). The campaign (led by the Cobseo Housing Cluster and co-ordinated by Stoll) is founded on the idea that homelessness among ex-

Service personnel can be reduced to close to zero, as long as local authorities, homelessness charities, Citizens' Advice and other advice agencies 'think veteran' and direct ex-Service personnel to the best possible support (Stoll, 2019). However, despite progress across a number of London local authorities, there are still many authorities without a Veterans Champion (Kirton-Darling and Carr, 2019).

Interestingly, FiMT (2019a) identified that local authority partnerships tend to work most successfully in areas with a known moderate-to-large presence of armed forces personnel or a large presence of ex-Service personnel. Areas with high numbers of ex-Service personnel, such as Glasgow, are also areas from which the armed forces typically recruit high numbers. Less successful areas include those with a small representation of currently serving personnel or no existing serving personnel.

1.5.3 The role of the NHS

The NHS treats ex-Service personnel once they have transitioned out of service. As such, it is a vital contact point for veterans who require physical and/or mental health treatment. The Armed Forces Covenant currently outlines that ex-Service personnel should receive priority treatment where it relates to a condition which resulted from their service in the armed forces, subject to clinical need (MOD, 2011b; NHS, 2018).

A few of the current notable developments are:

- **Veterans' Mental Health Transition, Intervention and Liaison Service:** launched in 2017 and provided across England, this mental health service is available to people living in England and is offered to both ex-Service personnel and personnel approaching transition. It provides a range of treatment, such as recognising the early signs of mental health problems and enabling access to early support, and therapeutic treatment for complex mental health difficulties and psychological trauma (Veterans' Gateway, 2019a).
- **Veterans' Mental Health Complex Treatment Service:** launched in 2018, this service caters to the individual needs of veterans at the community level and consists of services covering (among other areas) drug and alcohol misuse, physical health, employment, housing, relationships, finances, and occupational and trauma-focused therapies (NHS, 2017).
- **Armed Forces Champions:** Armed Forces Champions act as points of reference for medical staff working with members of the ex-Service community. Champions can be located in clinical commissioning groups (CCGs) or NHS health boards in England, Wales or Scotland (Health Education England, 2019).
- **NHS Healthcare for the Armed Forces:** this e-learning programme is designed to allow health-care personnel to understand both the context of military life and how to respond appropriately to veterans in the health service (Health Education England, 2019).

- **Armed Forces Mental Health High Impact Service:** undertaken in partnership with the charity sector, the service aims to ensure that mechanisms are in place to help refer patients with significant and highly complex mental health conditions to appropriate support services (NHS, 2020).

Looking to the future, NHS England and NHS Improvement, working in partnership with the Royal College of General Practitioners, have launched the Veteran Friendly GP Practices accreditation scheme to help improve care and treatment of UK ex-Service personnel (NHS, 2019). The scheme, which is committed to be rolled out across England by 2020, means an accredited GP practice can better identify and treat veterans, and refer them (where appropriate) to dedicated NHS services such as the Veterans' Mental Health Transition, Intervention and Liaison Service, the Veterans' Mental Health Complex Treatment Service (CTS) and the Veterans Trauma Network (NHS, 2019). The scheme will also facilitate the capture of better epidemiological data to improve future health provision (NHS, 2019).

More extensive collaborative working has led to improvements in mental health services across the UK. In England, the Veterans' Mental Health CTS and the Transition, Intervention and Liaison service both strive to identify people with mental health problems and increase access to treatment. Similarly, there is evidence of collaborative health initiatives across Scotland and Wales, including the following:

- **Veterans First Point Scotland** is a tailored outpatient service for ex-Service personnel. It was established in 2009 and consists of a network of six regional teams that provide co-ordinated care relating to mental health.
- **Veterans NHS Wales** is a specialist priority service for anyone who has served in the armed forces. Each local health board appoints a veteran therapist with an interest in or experience of military-related mental health problems.

Additionally, since 2010/11 the Scottish government has ensured that all serving personnel and their families based in Scotland have a Community Health Index number to facilitate access to the full range of NHS treatment and services whenever they are required (Scottish Government, 2017).

In Wales, guidance has been issued to GPs and health-care professionals on priority treatment for veterans, while Northern Ireland's health and social care authorities continue to monitor NHS waiting times for military families (Doherty et al., 2018a).

Despite this progress, there remain significant areas for improvement. McGill et al. (2019) found inconsistencies in the adoption and implementation of the Covenant both within NHS trusts and within CCGs. They also found variability among trusts in appointing armed forces veteran leads or an Armed Forces Champion. At CCG level, some services were found to be lacking in their implementation of veteran policy guidelines.

1.6 THE ROLE OF THE MINISTRY OF DEFENCE

Founded in 1946 under the Ministry of Defence Act, the MOD works to secure the UK's national interests, global reach and influence (MOD, 2019b). In 2017/18, the defence budget stood at £36.6 billion. Around £0.8 billion of this money was allocated to military operations

and peace-keeping, approximately £8.9 billion was allocated to Service personnel and approximately £1.36 billion was allocated to civilian personnel (MOD, 2018b). In addition, the MOD supports the armed forces charity sector through grants and funds.

The MOD is at the heart of the government's provision for serving personnel in the armed forces, through the supply of housing, on-site family services (i.e. in military barracks, Royal Air Force stations, etc.), health care, pensions and transitioning services, including re-employment programmes. In addition, the MOD facilitates other organisations that provide support to the armed forces community. The provision of welfare support for ex-Service personnel is a cross-government responsibility. By adhering to the principles of the Covenant, the MOD works closely with other government departments, local authorities, devolved administrations and the charitable sector to ensure these organisations receive appropriate support (MOD, 2018b).

1.6.1 Housing

Housing is one of the key services the MOD offers to existing Service personnel. The latest MOD statistics state that, as of 2019, over three-quarters (78%) of serving personnel live in Service accommodation[5] during the working week (MOD, 2019e). There are around 126,000 Single Living Accommodation (SLA) units and nearly 50,000 Service Family Accommodation (SFA) units in the UK, with the majority in England (Brooke-Holland, 2017). In April 2016, the MOD determined that 87% of SFA properties met or exceeded the Decent Homes Standard (Brooke-Holland, 2017).[6] According to MOD statistics, 39% of Service personnel live in SLA and under a third (32%) live in SFA during the working week (MOD, 2019e).[7] In 2018 the MOD announced it planned to deliver more than 1,200 new SLA bedspaces across eight sites during the financial year to 31 March 2019, and in line with the current spending plans more than 3,000 over the following three financial years (Parliament, 2018).

The MOD provides a range of housing advice services, such as the Joint Service Housing Advice Office (JSHAO), which helps members of the armed forces to find civilian housing (during their service or while transitioning to civilian life after service). This is in addition to the MOD Referral Scheme, which is co-ordinated by the JSHAO, to assist some Service leavers to get accommodation via housing associations (MOD, 2019f).

Despite providing extensive accommodation, the MOD has come under criticism in recent years concerning the management of the housing stock and the stock's poor condition. More than £68 million was allocated to improvements during 2017/18 (MOD, 2018d), and between 2010/11 and 2015/16 the MOD had an average annual expenditure of £307 million on SFA (National Audit Office, 2017).

Notable MOD-funded housing initiatives include the Forces Help to Buy scheme, which has lent over £280 million to help over 18,000 armed forces applicants since its introduction in 2014 (MOD, 2019g). The Forces Help to Buy scheme allows Service personnel to borrow an interest-free deposit of up to half of their annual salary to contribute towards buying a home, building an extension on their current property or moving to a new home (MOD,

[5] Service accommodation refers to Single Living Accommodation (SLA), Service Family Accommodation (SFA), Substitute SLA, Substitute SFA and on board ship/submarine (MOD, 2019e).
[6] The Decent Homes Standard is the government's minimum standard for all homes in the public sector.
[7] The report does not specify the arrangements for the other 7% (MOD, 2019e).

2019g). Another notable scheme is SPACES (Single Person Accommodation Centre for the ex-Services), which is a housing advice and placement centre for ex-Service personnel. It helps the most vulnerable of Service leavers, regardless of rank, length of service or reason for discharge, to reduce the risk of homelessness and rough sleeping (Riverside, 2019).

More recently, the MOD has introduced the Future Accommodation Model, which aims to improve accommodation and offer a more flexible and fairer housing system. Under the model, armed forces personnel can elect to live in private rental accommodation with rental subsidies, which are based on need and provided by the MOD. Serving personnel can also be supported towards the purchase of their own home. The first phase of the pilot scheme commenced in September 2019 and the Future Accommodation Model will be tested at a number of locations during the next three to five years (MOD, 2019h).

1.6.2 Health care and mental health

The uniformed medical and dental personnel from all three Services are collectively known as the Defence Medical Services (DMS), which comprises the Royal Navy Medical Service, the Army Medical Services, the Royal Air Force Medical Services and the Joint Medical Group (JMG). The DMS ensures that all Service personnel are ready and medically fit for service, and is staffed by around 11,200 Service personnel (7,600 regular and 3,600 reserve) and 2,200 civilian personnel (Gov.uk, 2019c).

The annual budget of the JMG is approximately £500 million and encompasses a broad range of services including mental health, primary medical care, dental care, occupational health, public health, rehabilitation and primary health care. Civilians work alongside serving personnel to provide these services. The NHS provides secondary health care while the JMG provides input into the NHS commissioning process to ensure the service meets defence requirements. See section 1.5.3 for more information on the NHS.

The mental health strategy for England (HM Government, 2011) provides a framework for optimising levels of mental health in the armed forces. It includes a duty to ensure that Service families and ex-Service personnel who are in need are appropriately cared for by the NHS (in partnership with others). The MOD provides outpatient mental health care for serving personnel through 16 regional departments of community mental health and centres overseas, with inpatient care provided by specialist psychiatric units under contract from the NHS. Since the publication of the Armed Forces Mental Health Strategy, there has been much attention paid to the mental health and wellbeing of serving and ex-Service personnel. Subsequently, the MOD published a document outlining its strategy for the years 2018 to 2028 (MOD, 2018a).

The MOD provides rehabilitation services, which operate through a tiered network of primary care rehabilitation facilities (PCRF) and regional rehabilitation units (RRUs) across the UK and Germany. The PCRFs are unit- or station-based outpatient departments that provide exercise rehabilitation therapy and access to rapid imaging services. Where patients have conditions that are not suitable or too complex to be treated at PCRFs, personnel are referred to RRUs for quicker treatment. The Defence Medical Rehabilitation Centre at Stanford Hall, known as DMRC Stanford Hall, offers higher-level and more complex treatment than the RRUs. The Defence Medical Rehabilitation Centre Benevolent Fund has been

supporting the injured Service personnel during their rehabilitation for the last 70 years. The fund started in 1949 at Headley Court for the rehabilitation of injured pilots and aircrew from the Second World War. The charity now supports a weekly cohort of 120 patients as they undergo rehabilitation at DMRC Stanford Hall.

For serving and ex-Service personnel who have been injured as a result of their service in the armed forces, Veterans UK administers a number of compensation schemes on behalf of the MOD. Eligibility for the various schemes depends on when and where the individual served. The Armed Forces Compensation Scheme (AFCS) provides compensation for any injury, illness or death which occurred in service on or after 6 April 2005 (MOD, 2019i). For any injury, illness or death which occurred prior to this date, the War Pension Scheme compensates individuals (MOD, 2019i).

The AFCS is open to all current and former members of the Services, including reservists, with individuals having seven years to make a claim. However, ex-Service personnel can claim for a late-onset illness at any time after the event it relates to as long as it occurs within three years of first diagnosis (MOD, 2019i). As part of the AFCS, a claim can be made for any injury or illness which was sustained as a result of service, such as minor fractures and amputations (MOD, 2019i). Furthermore, the AFCS allows claims to be made for any injury or illness which occurs while participating in a Service-related activity, such as adventurous training or inter-Service athletics (MOD, 2019i).

1.6.3 Transitioning

The MOD provides help to bridge the gap when armed forces personnel transition back to civilian life. Several programmes aim to mitigate the potential negative consequences of transitioning, including in partnership with a number of organisations and services:

- **The Career Transition Partnership (CTP)** is the official programme of resettlement support for personnel leaving the armed forces. The CTP publishes a wide range of resettlement guides on topics such as business start-up, finance, housing, pensions, health and education, and career management. It makes available a comprehensive range of training courses, from project management to logistics and transport. A separate series of courses focuses on job-seeking and includes transferable skills, developing an effective CV, learning how to enhance an individual's personal brand and online profile, developing tactics for approaching the job market, and tips on successful interview techniques. Courses are provided free in some cases (based on length of service) and are available up to two years before and two years after leaving the armed forces. At present, take-up of the CTP is voluntary. During 2017/18, 87.5% of eligible personnel accessed support from the CTP (MOD, 2019j). To date, the CTP has assisted 235,000 Service leavers. During 2018/19, overall employment rates of those using the CTP stood at 86% up to six months after leaving Service (MOD, 2020).
- **CTP Future Horizons** was developed specifically for early Service leavers and is open to all personnel regardless of length of service. The scheme offers employment advice, career and CV guidance, and transition support (CTP, 2015). CTP Future Horizons was an initiative developed by RFEA – The Forces Employment Charity before being taken on by the CTP.

- **The MOD Referral Scheme** exists because the MOD recognises that some serving personnel struggle with transitioning out of service. The JSHAO manages the Joint Referral Scheme. The aim is, where individuals meet the relevant criteria, to support Service leavers and their families by providing information and guidance regarding their social housing applications following a discharge notification from the armed forces. In certain situations, housing associations support Service leavers who are having problems and prioritise their housing need (MOD, 2019f).

- **The Veterans Welfare Service** aims to provide a seamless transition to civilian life. It also assists bereaved families, and responds to life events that present welfare needs. Its main focus is on facilitating access to support. Under Veterans UK, the Veterans Welfare Service works in partnerships with the British Army, the Royal Navy, the Royal Air Force, ex-Service charities, statutory and non-statutory bodies, local community service providers and the Veterans Advisory and Pensions Committees to provide a high-quality welfare service that promotes independence, maintains dignity and provides continuous support through life (Gov.uk, 2019d).

- **The Defence Holistic Transition Policy**, which came into effect in November 2019, is a new transition policy from the MOD that provides support for Service personnel and their families. It brings together all the support that the MOD offers to Service leavers and their families, to aid their successful transition into civilian life (MOD, 2018c).

- **Introduction of veteran ID cards** is another initiative intended to support transition. In February 2019, it was announced that any personnel who have left the Services since December 2018 will automatically be given a new ID card. The new ID card will easily verify an ex-Service personnel's military service with the NHS, their local authority and charities, helping them to access support and services where needed (MOD, 2019k).

- **The Defence Transition Service**, which was announced in November 2019, will provide Service leavers and their families with enhanced support from the MOD as they re-join civilian life (MOD, 2019l). It will provide comprehensive support, with dedicated MOD staff across the country (MOD, 2019l). Furthermore, additional responsibility will be placed on commanders to identify individuals who are likely to face difficulties in making a successful transition (MOD, 2019l).

In addition to central MOD support, ex-Service personnel and their families can receive support from their own Service funds and benevolent funds. For British Army personnel and their families, corps and regimental charities are often the first point of contact for welfare assistance. For more information on grant-making to individuals, see chapter 4. Charities associated with regiments and corps are located at corps and regimental headquarters, which are often situated at MOD establishments – and, to a large extent, staffed by MOD employees. The income generated by these charities often comes from donations from existing staff in the regiments or corps. To a degree, there is an element of public funding in this process in that the money comes through voluntary donations, although the money is effectively self-generated, as it is almost entirely raised through members of the regiment or corps. In contrast, the larger charities (such as The Royal British Legion) raise money through public appeals and are reliant on the actions of the wider general public.

1.7 CHARITABLE PROVISION FOR THE ARMED FORCES COMMUNITY

1.7.1 Armed forces charities

Although the members of the armed forces community share a common employer, they represent a highly diverse group with differing socio-demographic identities. To an extent, the armed forces charity sector mirrors this diverse population. DSC's series of *Focus On* reports have explored charitable provision through topical lenses and found that small groups of charities serve large beneficiary populations and quite often deliver niche or highly directed services (Cole et al., 2017; Doherty et al., 2017, 2018a, 2018b; Robson et al., 2019).

As discussed in section 1.2, within the armed forces charity sector there is a long history of charitable provision which predates the welfare state. In fact, many of the larger charities, such as the Royal Air Force Benevolent Fund and The Royal British Legion, were formed as a result of hardship following the First World War. The expertise of armed forces charities plays an important role in co-ordinating, signposting and providing support. This expertise appears to be highly valued by the government given that a number of armed forces charities deliver publicly funded services on the government's behalf or in partnership with it; two examples are the Defence Medical Rehabilitation Centre and the Services Sound and Vision Corporation (known as British Forces Broadcasting Service) (see the case study on page 75). In this way, armed forces charities' support and expertise are intertwined within the infrastructure of support that ex-Service personnel receive.

Research undertaken for DSC's *Focus On* reports has frequently found that relatively few charities support large numbers of beneficiaries across multiple areas of need. For example, *Focus On: Armed forces charities' education and employment provision* (Doherty et al., 2017) identified only 79 armed forces charities supporting at least 35,800 beneficiaries with educational services, and 59 charities supporting at least 28,100 beneficiaries with employment needs.

Newspaper articles and reports sometimes claim that there are too many armed forces charities within the sector (Ashcroft, 2014; Haynes, 2017). However, DSC's research has highlighted the diverse and specialised services provided by armed forces charities (Cole et al., 2017; Doherty et al., 2018a). DSC has also found that charities regularly collaborate with other organisations to provide services which are not available through any other provider. Niche services tend to be funded through charitable grants, which enable charities to employ leading experts and to invest in training materials and specialist equipment (Doherty et al., 2018a). DSC's *Focus On* reports consistently show that when the armed forces charity sector is analysed by topic of support, a relatively small number of charities are found to be supporting large numbers of beneficiaries across each area of provision.

DSC's previous research has also identified that the armed forces charity sector has many long-established charities (Pozo and Walker, 2014). Close to 60% of the registered charities in 2014 which provided welfare services and/or grants were benevolent grant-makers, and most of these were reported to be long-established charities (Pozo and Walker, 2014).

Additionally, DSC has reported a high turnover of welfare charities between 2012 and 2018 (Doherty et al., 2019). Close to a third (32.9%) of all welfare charities that closed between 2012 and 2018 had spanned an operational lifespan of less than ten years. Some of these charities were set up for a particular purpose and had a limited lifespan once that purpose had been met. This finding goes against the stereotype that many charities simply perpetuate their existence when their charitable objective or aim is no longer applicable. An example of a charity which closed once its charitable objective was met is the Welsh Warrior Foundation, which closed after eight years of operation when it came to its 'natural end' in 2017 (Heaney, 2017).

DSC has reported that the armed forces charity sector contracted between 2012 and 2018 (Doherty et al., 2019). Although DSC found that the sector contracted by 425 charities in this period, the research also identified that 360 charities opened (Doherty et al., 2019). The contraction of the sector can partly be attributed to the closure of association branches, which are local or regional branches of parent associations (for more information on association branches, see section 2.4.4). Association branches accounted for over two-fifths (40.7%) of the charities which closed between 2012 and 2018 (Doherty et al., 2019). As the number of beneficiaries falls, it is possible that the sector will face further pressure to contract, and there may be further closures or reorganisations of association branches.

As is the case throughout the charity sector, there is concern in the armed forces charity sector about competition for limited resources. While clearly there are limited resources available, concerns regarding public donations are perhaps less well founded. DSC's most recent report identified 489 welfare charities in the sector (Doherty et al., 2019). These charities are heavily reliant on public donations, but other charities (such as Service funds, associations, and association branches) do not rely on public fundraising as a primary source of income; it is important to keep this distinction in mind when considering competition for publicly generated resources (Doherty et al., 2019). Furthermore, previous research by DSC has shown that new armed forces charities do not necessarily introduce unwarranted competition for funds and donations, and in fact boost the profile and overall levels of funds and donations to the sector (Pozo and Walker, 2014).

For some charities, collaboration and co-ordination (either through a merger or via joint working) may be the most appropriate way forward to best serve their beneficiaries in the future. Further information about collaboration and co-operative working is provided in chapter 5 of this report. Since 2014, there have been major developments which have consolidated and combined resources and information into a more accessible format. For example, the Veterans' Gateway was established in 2017 by a consortium of organisations and armed forces charities including The Royal British Legion, SSAFA, Combat Stress and

Connect Assist. The Veterans' Gateway helps ex-Service personnel and their families by putting them in touch with organisations that can provide appropriate advice and support (Veterans' Gateway, 2019b). Doherty et al. (2019) reported that the greatest consolidation of resources and information in the armed forces charity sector has come in the form of increased partnership and collaboration.

While competition for limited resources remains a topical issue, there has been some pressure within the policy arena for charities to merge. A report by New Philanthropy Capital (2018) identified significant opportunities for mergers within the armed forces sector, particularly among charities in the 'squeezed middle', where the 22 large and four major charities (as identified by New Philanthropy Capital) annually bring in over £100 million collectively.

A piece of research which involved 2,849 interviews with members of the public across the UK found that the public believed government had responsibility for supporting ex-Service personnel but also recognised the important role charities play in ex-Service personnel's reintegration (Latter et al., 2018). In the face of financial cuts and austerity, charities supply functions and specialist services that would not otherwise be possible. For instance, there is a shortage of suitably experienced mental health specialists and a competitive recruitment environment between the MOD, the NHS and the private sector (Defence Committee, 2019). Furthermore, armed forces charities often fund services which were previously provided by statutory bodies. For example, Help for Heroes raises funds and operates four state-owned Personnel Recovery Centres (PRCs) for the MOD (Herman and Yarwood, 2015), while The Royal British Legion contributes to the annual running costs of Brydon House PRC in Sennelager, Germany (Royal British Legion, 2019b). However, by providing functions and specialist services that have traditionally been provided by statutory finances, charities are stretching their resources in order to meet the demand of increased users.

1.7.2 Mainstream charities which support the armed forces community

Many mainstream charities now operate veteran-specific programmes. These charities do not meet DSC's definition of an armed forces charity (see page xxii), given that their primary charitable purpose is not to support the armed forces community. Instead, they offer a wide range of services, one or more of which is geared towards helping the armed forces community.

A notable example of a mainstream charity that provides support to the armed forces community is Housing Options Scotland, highlighted in the case study below.

CASE STUDY

Example of a mainstream charity providing support: Housing Options Scotland

Housing Options Scotland is a housing advice charity for people with disabilities, ex-Service personnel and older people. Established in 1997, the charity provides advice on social and private renting as well as home ownership. It supports its beneficiaries through the complex financial and legal processes involved in buying or renting a property.

Housing Options Scotland has helped over 600 veterans in the past eight years through its Military Matters Project. This project addresses housing issues affecting Service personnel stationed in Scotland, personnel transitioning to civilian life, veterans and their families.

Alongside providing tailored support and advice to Scotland's military community, the charity conducts research into housing pathways for Service leavers and veterans, recently supporting a UK-wide study conducted by the University of Stirling. The Housing Options Scotland team regularly visits military bases across Scotland, delivering information and advice sessions, and working in conjunction with the military chain of command and Service families associations to attend relevant briefings and events. In total, Housing Options Scotland has provided information and advice sessions to more than 1,500 serving personnel and their families during these visits (Housing Options Scotland, 2019; Scottish Housing News, 2019).

The charity also works directly alongside many Service organisations, receiving funding from ABF – The Soldiers' Charity, the Armed Forces Covenant Fund Trust, the Scottish Veterans Fund, the Lt Dougie Dalzell MC Memorial Trust and Poppy Scotland. Thanks to the current generous support of the Veterans' Foundation, the Military Matters project has a dedicated Housing Options Broker able to provide expert support for those in need of advice and guidance.

Despite the fact that Housing Options Scotland provides dedicated veterans' services, it does not fit DSC's definition of an armed forces charity, as its primary purpose is not to support serving or ex-Service personnel, and its beneficiary reach extends beyond the armed forces community.

The provision of mainstream charities has been highlighted as a worthy topic for further research (Doherty et al., 2019). Several areas of interest have been identified:

- the extent to which mainstream charities support the armed forces community;
- how well mainstream charities are equipped to support veterans;

- whether ex-Service personnel prefer to approach mainstream charities rather than armed forces charities for help;
- how well mainstream charities are placed to deliver services to ex-Service personnel.

Future research into these areas would be welcomed.

1.8 WELFARE NEEDS OF THE ARMED FORCES COMMUNITY

Armed forces personnel face a range of factors, both during and following service, that may have an impact on their needs; these factors include where the person was posted, for how long and in what capacity, and whether they were regular or reserve troops. There are also differences between those who leave the forces early and those who stay on and complete their planned time in active service. Differences may also be encountered across Service affiliations. For example, a report from the Naval Families Federation (2019) found that Royal Navy personnel face particular challenges as they have long deployments of up to nine months.

The needs of ex-Service personnel can also be shaped by their circumstances before joining the armed forces: their socio-economic background, educational attainment, pre-existing mental or physical health conditions, and family situations and relationships. The British Army is known to recruit from areas of comparatively high social deprivation, and economic disadvantage and low educational attainment are both independently associated with lower life expectancy and poor health (Lewis et al., 2013, pp. 13–14). This is important to note as ex-Service personnel may return to areas of relatively high deprivation. There is also evidence that British Army recruits are more likely to have low levels of education than recruits in the other two Services (Burdett et al., 2018), and excessive drinking has been found to be common among British Army and Royal Navy personnel, including Royal Marines (Fear et al., 2007).

The Royal British Legion's Household Survey found that 42% of the armed forces community reported some difficulty over the previous 12 months. These difficulties varied by age group; for example, the oldest age groups had more difficulty with self-care (15% of respondents aged 75 or over) and mobility (14%), and the younger population (aged 16 to 44) experienced more difficulties with employment (6%) and fear of violence or crime (4%) (Royal British Legion, 2014).

DSC has previously identified a lack of research regarding the needs of this diverse community (Doherty et al., 2018a; Pozo and Walker, 2014). It is not the purpose of this report to provide a full literature review of need, although a brief outline of some of the needs of ex-Service personnel is provided in the sections below.

1.8.1 Physical health

According to research from The Royal British Legion and Compass Partnership, four in ten of the adult ex-Service community, which is equivalent to almost 2.1 million individuals, have some difficulty with their health or wellbeing (Royal British Legion and Compass Partnership,

2014). Annual MOD statistics on medical discharge and pension claims provide a rough indication of how many Service personnel suffer from injury and illness. In total, 1,869 Service personnel were medically discharged within the year to 31 March 2019, with the most common reason being musculoskeletal disorders (MOD, 2019m). However, it remains largely unknown what proportion of the ex-Service community suffers from non-Service-related health problems, or how many people suffer from Service-related injuries which present later in life, beyond their military careers.

Research carried out by academics and charities has shed some light on the prevalence and types of injury and illness suffered by ex-Service personnel. For instance, The Royal British Legion's 2014 UK Household Survey of the ex-Service community found veterans to be almost twice as likely to have a long-term illness that limits their activity, compared to the general population (24% versus 13% respectively) (Royal British Legion, 2014). On the other hand, findings from the MOD's 2015 Continuous Attitude Survey found no differences between the health conditions reported by veteran and non-veteran populations in the UK.

At present, a definitive list of common health issues faced by the Service community does not exist. This is largely due to the fact that academic studies on wounded, injured and sick Service personnel tend to focus on specialist areas, such as musculoskeletal injury (Briggs, 2014), traumatic amputation (Fossey and Hughes, 2014; Murrison, 2011) or visual impairment (Malcolm et al., 2014). Studies which examine the health needs of the armed forces community more broadly, although insightful, have typically been limited to small sample groups. For example, the groups may cover the beneficiaries of one specific charity, veterans of a particular conflict or those serving within a limited time frame (Fear et al., 2010; Greenberg et al., 2016; Royal British Legion, 2014). Therefore, as occupational dangers and hazards vary enormously from one conflict to another, existing academic studies are limited in their representation.

DSC gathered data on the types of illness and injury for which charities provided support, which were as follows: limited mobility, wounds, limb loss, sight loss, neurological disorders, musculoskeletal disorders, hearing loss, cardiovascular problems, respiratory problems, neurodegenerative disorders and chemical exposure (Doherty et al., 2018a). Limited mobility (63.6% of a sample of 121 armed forces charities) and wounds (60.3%) were the two most commonly supported conditions (Doherty et al., 2018a). It should be noted that this sample included provision for dependants and family members in addition to Service members (Doherty et al., 2018a).

Occupational hazards vary considerably depending on service experience; however, personnel who are currently serving may be particularly vulnerable to combat-related injuries, such as musculoskeletal problems, wounds and limb loss. As with all members of society, ex-Service personnel may experience sight decline, hearing loss and neurogenerative diseases later in life as such illnesses are typically associated with old age. Furthermore, injuries initially sustained during service, such as hearing loss, can be compounded by old age.

1.8.2 Mental health

Mental health is an important issue for the armed forces community because it is associated with poor life outcomes in many areas. For instance, ex-Service personnel may find it difficult to gain employment if they have a mental health problem (Biggar and Simpson, 2015).

Ex-Service personnel show comparable mental health patterns to the general population (Iversen et al., 2005). However, those leaving the Services with psychiatric problems are at increased risk of social exclusion, ongoing poor health and higher rates of unemployment compared with the general population (Flynn, 2019). Mental health can cover a wide range of conditions, including anxiety, depression, suicidal thoughts, post-traumatic stress disorder (PTSD) and self-harm. Mental health disorders may also be related to risk-taking behaviours and substance and alcohol abuse.

Problems associated with mental health in the armed forces community are well recognised. For example, a study by Jenkins et al. (2017), which included serving and ex-Service personnel, found that poor self-rated health was significantly associated with common mental disorders and PTSD.

The latest available figures show that 500 Service personnel were discharged due to mental and behavioural disorders in the year to 31 March 2019 (MOD, 2019m). The number of Service personnel medically discharged on the basis of such disorders has risen since 2013/14, when it stood at 344 (MOD, 2015c). It is possible anti-stigma campaigns, run by the MOD, have led to an increase in awareness surrounding mental health issues among Service personnel, commanding officers and clinicians, and resulted in higher detection rates (MOD, 2019m).

While ex-Service personnel report having increased resilience to their experiences (FiMT, 2013), they may also be at greater risk of mental health problems than the general population (Stevelink et al., 2019). Furthermore, ex-Service personnel are particularly susceptible at times of life change stress and when they are coping with physical health conditions (Scullion et al., 2019).

One recent study found that 68.2% of veterans seeking mental health treatment were over 45 years old (Murphy and Busuttil, 2019), suggesting that mental health issues extend well beyond transition. Similarly, Murphy et al. (2015) found that the time taken for ex-Service personnel to seek help for mental health and wellbeing difficulties from Combat Stress (a charity that provides mental health support for ex-Service personnel) is approximately 11.8 years after leaving the armed forces. Encouragingly, there appears to be evidence of a cohort effect, with veterans from more recent deployments seeking support more quickly than individuals deployed on previous operations (e.g. two years for those who went to Afghanistan versus 13 years for those deployed to Northern Ireland) (Murphy and Busuttil, 2019).

Ex-Service personnel originating from deprived areas and those who experienced adverse childhood events have been found to be more vulnerable (Murphy et al., 2019). As mentioned above, the army is well known for recruiting from poorer socio-demographic areas, and research has found evidence that ex-Service personnel seeking mental health support have encountered more deprivation than the average member of the English public (Murphy et al., 2016). A recent study also found that there may be differences across the four nations in terms of alcohol consumption and recommended further analysis of such regional variations (Murphy and Turgoose, 2019).

Ex-Service personnel have been described as a 'potentially hard to engage group' (Palmer et al., 2017, p. 2; see also Kiernan et al., 2017). Despite these difficulties, research has shown that

the majority of military personnel (80%) who perceived that they had a mental health problem sought some kind of help, although this was often not medical, and the rates at which military personnel seek help are broadly similar to those of the general population (Mental Health Foundation, 2013).

A recent study of stigma relating to mental health pathways identified various barriers to help-seeking for veterans: attitudes towards health care, not recognising mental health difficulties and practical issues (Melotte et al., 2017). Another less-cited reason for not seeking help was the fear of being seen as a malingerer.

In 2013, Combat Stress stated that it received 358 new referrals of ex-Service personnel who had served in Afghanistan, an increase of 57% on the 228 new referrals in 2012 (Hopkins, 2014). Furthermore, the charity reported that the number of ex-Service personnel who had served in Iraq and were then seeking help had risen by nearly 20%, even though combat operations in Iraq had ended five years previously (Hopkins, 2014). Murphy and Busuttil (2019) found that veterans who had been in combat roles had higher levels of PTSD than non-combat veterans. Other groups susceptible to mental health problems have been reported to consist of:

- those who served in Iraq and Afghanistan;
- early Service leavers;
- younger recruits;
- those who have suffered physical injury;
- female personnel (Defence Committee, 2018b).

The role of family has been an important theme of recent research, and studies continue to look at family and support systems. Family support and social connections have been found to be important mitigating factors in the development of mental health issues (Williamson et al., 2019), and research shows that an ex-Service member's diagnosis of PTSD may be a predictor of 'psychological distress' for their partner (Murphy et al., 2016).

It should be noted that little is understood about the psychological impact of deployment on the families and children of UK Service personnel (Fossey, 2012). Fossey (2012) stated that very little attention has been paid to the needs of the families or children of returning Service or ex-Service personnel in the context of the UK armed forces. Fossey concluded that more research is required to ensure that the correct services are developed to meet the specific needs of Service families. Since 2012, no further significant research has been undertaken in this area.

1.8.3 Employment and education

The overall number of ex-Service personnel residing across the UK is projected to decrease over the next ten years (Royal British Legion, 2014). In contrast, the percentage of veterans of working age is projected to increase from 37% in 2016 to 44% by 2028 (MOD, 2019b), and is therefore likely to make support for employment and training all the more sought after over the next decade. This trend may be compounded by changing demographics, which will

see more ex-Service personnel fall into the 55–65 age group – a social group particularly vulnerable to unemployment (Palmer, 2019).

The armed forces comprise a huge range of individuals with varying skill sets, academic achievements and professional backgrounds. Service personnel who lack formal qualifications or transferrable skills may find it difficult to transition to civilian life. For instance, low literacy rates within the army have been found to exist at double the rate of that in civilian society. Over 80% of new recruits to the British Army during the year ending June 2013 had a reading age of 14, compared to 43% of the general population (Centre for Social Justice, 2014). Furthermore, a study of 1,000 male infantry recruits reported that most recruits had achieved GCSE grade C or below in the majority of the subjects they took, with 15% not taking any examinations (Kiernan et al., 2016). Although veterans are as likely as the working-age population to hold a qualification, they remain less likely to be educated to degree level (21% versus 30%) (MOD, 2019a).

However, it must be noted that while progressing in their military careers Service personnel are required to obtain Level 1 (GCSE grades D–G) and Level 2 (GCSE grades A*–C) qualifications in literacy and numeracy, with all Service personnel required to meet Level 1 in literacy and numeracy within the first three years of recruitment to the Services (Ashcroft, 2014). Additionally, Service personnel seeking promotion to the rank of corporal or equivalent must have minimum qualifications of Level 1 in English and Maths, while Service personnel seeking promotion to sergeant or equivalent, must hold the minimum of Level 2 in English and Maths (Ashcroft, 2014).

Veteran employment statistics vary considerably according to the source and method of data collection. The 2018 Armed Forces Covenant annual report indicated no significant difference between the rates of veteran and non-veteran employment (78% versus 79%) (MOD, 2018d). Conversely, The Royal British Legion's Household Survey of the ex-Service community found working-age veterans to be twice as likely to be unemployed as the general population (11% versus 6% respectively) (Royal British Legion, 2014). Ex-Service personnel are also significantly more likely than the general population to be employed in manual occupations (18% versus 8% respectively) (MOD, 2019a). However, a recent report put the ex-Service employment rate at 81% compared to the national average of 76% (Deloitte, 2018).

The MOD has taken significant steps to improve learning pathways and resettlement services for Service personnel. An extension of the CTP contract has served to improve access to resettlement services for vulnerable groups such as early Service leavers as well as wounded, injured and sick personnel (see page 21 for information on the CTP). Notably, the MOD is the single biggest provider of apprenticeships in the UK, offering around 20,000 apprenticeships at any one time in areas ranging from engineering to construction (MOD, 2019j). The Standard and Enhanced Learning Credit schemes enable serving and ex-Service personnel to access a wide range of courses across many disciplines.

Despite these measures, previous research findings have highlighted a number of potential barriers that may negatively affect ex-Service members' ability to access education and secure employment. For example:

- **Access to education and resettlement services:** according to the latest available figures, uptake for the Standard Learning Credit scheme in the financial year 2011/12 averaged only 8.3% across the three Services (Defence Committee, 2013). Similarly, CTP registration remains voluntary; 16% of serving personnel chose not to register for CTP services during the financial year 2018/19, according to the 2019 Armed Forces Covenant annual report (MOD, 2019n).
- **In-service qualifications fall short of employer expectations:** the military aims for all Service leavers to have attained Level 1 qualifications, yet three-quarters of employers require qualifications at Level 2 or above (FiMT, 2017b). The Wolf Review found that attaining Maths and English GCSEs between the grades of A* and C was fundamental to securing civilian employment (Wolf, 2011).
- **Transferability of military qualifications:** while efforts have been made to improve the transferability of military qualifications, combat roles do not have a civilian equivalent. The 2018 Covenant annual report indicated that fewer than half (47%) of regular Service personnel were satisfied with civilian accreditation opportunities (MOD, 2018d). Although 71% of employers were willing to hire ex-Service personnel, only 39% would be willing to hire someone with no industry experience (Deloitte, 2016).
- **Employer perceptions:** a survey found that 91% of employers thought it was common for ex-Service personnel to have a physical, emotional or mental health problem (Ashcroft, 2012). Contrary to some negative perceptions, ex-Service personnel have been found to perform well within civilian workplaces and tend to be promoted faster than colleagues with a non-military background (Deloitte, 2016).
- **Location:** Deloitte (2018) found that over half of ex-Service personnel (51%) would not consider relocating for work and only 23% stated that work was a reason for choosing their location. Veterans with lower skill levels, those who struggle to retrain and those who live in areas with low employment opportunities may find that their skills are underused (MOD, 2018d).

Research detailed in SSAFA's report *The Nation's Duty* (2018a) found that employers need to have much greater appreciation of what military qualifications signify, how they relate to similar civilian qualifications, and how the gaps between military and civilian qualifications can be closed. The researchers interviewed ex-Service personnel who had previously had jobs in the military with identifiable civilian equivalents, but even these individuals had found it hard to transfer their skills across to civilian life (SSAFA, 2018a). For example, an ex-Service person who had spent several years driving large vehicles in the British Army could not get a similar job as a civilian (SSAFA, 2018a, p. 15).

1.8.4 Housing

CHAIN (the Combined Homeless and Information Network) recorded that 2% of London's rough sleepers were from a UK armed forces background in 2018/19 (CHAIN, 2019). This finding was similar to that of Homeless Link's Survey of Needs and Provision (Homeless Link, 2013), which reported that veterans represented 3% of the clients of day centres and accommodation users across the country.

The majority of research on the ex-Service homeless population has been conducted on a relatively small scale and has concentrated on London. Measuring the UK's homeless community presents a challenge, as the popular methodology of counting rough sleepers does not account for 'hidden homeless' – for example, so-called sofa surfers or those in temporary or unsafe accommodation. Moreover, housing policy and legislation differ significantly in each UK country, as does responsiveness to homelessness by each local authority. London's homeless population is therefore not necessarily representative of the homeless populations of other parts of the UK.

However, in London it is clear that rates of veteran homelessness have fallen significantly – from above 20% of the total homeless population in the mid-to-late 1990s to the current rate of 2–3% (CHAIN, 2019; Jones et al., 2014). This change has been attributed to a combination of reduced numbers of personnel leaving the armed forces, improved MOD resettlement provision and better intervention from Service charities (Gunner and Knot, 1997; Johnsen et al., 2008; Royal British Legion, 2011).

While homelessness is a subject that often reaches the headlines, in reality ex-Service personnel have a wide range of housing needs. For instance, DSC's *Focus On* report on housing identified that armed forces charities provided the following services: home repairs, signposting, help with housing searches and applications, practical help with moving, outreach, financial advice, drop-in day centres, help with deposits and housing research (Doherty et al., 2018b). Examples of specific services offered include helping Service leavers to fill out social housing applications and helping transitioning families to furnish a new civilian home.

Although the majority of Service leavers manage to secure appropriate civilian housing, some approach armed forces charities for help to do so. The aforementioned *Focus On* report identified 78 armed forces charities which provide housing support; collectively, over the financial year 2016/17, they spent a minimum £40 million on housing provision, supporting at least 11,600 beneficiaries (Doherty et al., 2018b).

Previous research has identified some potential housing challenges which are unique to Service leavers. A study led by researchers at the University of Salford found that some ex-Service personnel lacked knowledge of the benefits system and welfare entitlements (Scullion et al., 2019). Older ex-Service personnel (who make up the majority of homeless ex-Service personnel) have been identified as being particularly likely to lack information about where to access help, due to the fact that they left before improved MOD resettlement services came into practice (Dandeker et al., 2005; Durkacz and Lemos, 2005; Johnsen et al., 2008; Royal British Legion, 2011).

Research undertaken by the housing charity Alabaré found that some ex-Service personnel who approached the charity for help were hindered by a 'culture of institutionalism' or 'dependency culture'. Some of the charity's beneficiaries did not engage in everyday civilian tasks (such as bill-paying or house-hunting) while serving and, as a result, were ill-prepared to adjust to civilian life (Pardoe and Ronca, 2017).

As previously mentioned, housing policy and legislation differ significantly between the regions of the UK. For example, Scotland is unique in its particular focus on renewing government commitments to meet the housing needs of the armed forces community. This has included the introduction of priority access to the LIFT (Low-cost Initiative for First Time Buyers) scheme for ex-Service personnel. The Scottish government has also made a £2.6 million contribution towards the development of Scottish Veterans Residences' Bellrock Close, which provides 30 fully furnished one-bedroom flats in addition to 21 affordable rental homes for ex-Service personnel and their families (Scottish Government, 2016; Scottish Veterans Residences, 2019). Additionally, the Homelessness Reduction Act (2017) includes a number of provisions specially for the armed forces community in England. For example, the Act encourages public bodies in England to work together to prevent and relieve homelessness through a duty to refer (Veterans' Gateway, 2017). More specifically, public bodies in England have a duty to refer an individual's case, with consent, to a housing authority they identify (Veterans' Gateway, 2017). This includes the Secretary of State for Defence, who 'is required to refer members of the regular forces in England he considers may be homeless or threatened with homelessness within 56 days to a local authority, with the individual's consent' (Ministry of Housing, Communities and Local Government, 2018, p. 180).

1.8.5 Transitioning

As evidenced by previous research, the vast majority of Service leavers transition smoothly to civilian life (Bevan et al., 2018; Durkacz and Lemos, 2005; Howard League, 2011). However, for some individuals, particularly those with a heightened sense of military identity, transition can have associated difficulties (Binks and Cambridge, 2017). Ex-Service personnel have reported that despite obtaining a job, they struggle to see how the skills they have gained through their service will relate to a new career (Centre for Social Justice, 2014). Additionally, it has been reported that veterans are vulnerable to the impacts of economic downturns in employment (Royal British Legion, 2016).

FiMT defines 'good transition' as follows:

> A good transition is one that enables ex-Service personnel to be sufficiently resilient to adapt successfully to civilian life, both now and in the future. The resilience includes financial, psychological and emotional resilience, and encompasses the ex-Service personnel and their immediate families.
>
> **(FiMT, 2017b, p. 14)**

The Transition Mapping Study calculated the cost to the UK of unsuccessful transitioning to be almost £114 million (FiMT, 2013). Subsequently, FiMT estimated the cost of unsuccessful transitioning in 2016 to be £110.9 million (FiMT, 2017b). The four main areas attributed to costs in transition were family breakdown (27.2%), common mental health disorders and/or PTSD/psychiatric treatment (23.4%),[8] harmful drinking (19%), and unemployment (14.7%).

Transition out of the Services is often complex and involves the concurrence of a number of life-changing events: new job, new location and new home. With so many changes at one time, it is not surprising that armed forces personnel may find it challenging to prepare for and adapt to civilian life. In addition, many personnel have served since leaving school, so leaving the armed forces presents a completely different way of life and involves totally new experiences, such as writing a CV, applying for a job and finding a new home.

The complexity and interconnections between these experiences should not be underestimated. DSC has previously reported that housing is not an isolated issue for ex-Service personnel transitioning out of the Services; over half (51%) of all charities that provided housing support also offered another form of support in conjunction with housing provision, most commonly physical health support (42%) or employment support (35%) (Doherty et al., 2018b).

The needs of personnel transitioning for medical reasons may be greater than those who transition for other reasons. For example, the MOD states that gaining employment within six months may not be a short-term goal for individuals discharged for medical reasons (MOD, 2019j, p. 5). This is reflected in the lower employment rates among medically discharged personnel (74%) (compared to 86% of non-medically discharged personnel), during the year ending 31 March 2018 (MOD, 2019j).

The third follow-up report to Lord Ashcroft's *Veterans' Transition Review* stated that with regard to transition for Service leavers in England, 'it is in the field of health that the most obvious progress has been made' (Ashcroft, 2017, p. 12). In particular, Lord Ashcroft praised the Veterans Trauma Network, the Veterans' Mental Health Transition, Intervention and Liaison Service and the Veterans Covenant Hospital Alliance, a network of over 20 NHS acute hospitals and health boards in England seeking to become more 'veteran friendly' (Ashcroft, 2017).

Education and employment support is another key component of a successful transition. This is evident in initiatives such as the Armed Forces Covenant (see page 14), Cobseo's clusters (see page 164) and Veterans Scotland's pillars,[9] and in fact it forms one of FiMT's six key outcomes for successful transition (Doherty et al., 2017; FiMT, 2019b). The MOD provides a resettlement programme (the aforementioned CTP; see page 21) to assist individuals into the civilian job market during their transition from military to civilian life. Eligibility for support is related to length of service in the armed forces.

The latest statistics show that 80% (N=12,062) of eligible personnel accessed support from the CTP during 2017/18 (MOD, 2019j). For eligible personnel who accessed support from the

[8] Common mental health disorders and PTSD/psychiatric treatment were combined and together accounted for 23.4% of poor transition costs. Individually, common mental health disorders accounted for 18.6% of poor transition costs and PTSD/psychiatric treatment accounted for 4.8% (FiMT, 2017b).

[9] The member organisations of Veterans Scotland are grouped according to their core activities, and each group has a committee that is charged with developing co-operation and new initiatives among the members of its group. Each committee is chaired by a representative from one of the major charities within the group (Veterans Scotland, 2011). These groups are known as pillars.

CTP and provided their employment outcome at their six-month follow-up (N=9,868), the overall employment rate stood at 84%, with 7% of personnel being unemployed and 9% being economically inactive[10] within six months of discharge (MOD, 2019j). According to the latest MOD statistics, British Army Service leavers were more likely to be unemployed (8%) than Royal Navy (6%) and Royal Air Force Service (5%) leavers (MOD, 2019j). Additionally, BAME Service leavers were more likely to be unemployed (20%) than white Service leavers (6%) (MOD, 2019j). Female Service leavers were less likely than male Service leavers to be employed (75% versus 85%) but more likely to be economically inactive (19% versus 8%) (MOD, 2019j). Other estimates indicate that, on average, Service leavers take seven months to find a job after leaving (Veterans and Families Research Hub, 2019).

The complexities ex-Service personnel face extend beyond employment, housing and health. The 2017 Transition Mapping Study update references a range of domains including finance, skills and preparedness, social integration and networks, and cultural and social environment (FiMT, 2017b). The study's authors emphasise the role of community and support.

The role of family, in particular, is a strong indicator of success in transition (FiMT, 2013) and this extends beyond spouses and partners to parents and siblings. Families tend to be the first point of contact for a person facing difficulties in transition. Family members can be important in easing the transition to work and helping individuals to prepare for transition. For instance, spouses and partners may already have experience of civilian employment or may be able to provide further advice. Lord Ashcroft (2014) called for more involvement of families at the preparation stage of transitioning, and recent research indicates that information and support often do not reach the family (Heal et al., 2019). This research recommends that families should be more involved in the transition process and that support from the Services should continue after the transition date (Heal et al., 2019).

Previously, transition support from the MOD mainly focused on ensuring that Service leavers found jobs when they left the Service through the MOD's CTP (MOD, 2019j). However, through the new Defence Transition Service (provided by the MOD), Service leavers and their families receive expanded support and guidance, including in areas such as accessing health care, housing costs, personal finance, paying council tax and personal finance (MOD, 2019b).

In 2018, SSAFA recommended extending the transition process as part of its *Nation's Duty* findings. This formed one of SSAFA's recommendations, as it had seen a significant delay between the time many ex-Service personnel started to experience problems and when they sought help (SSAFA, 2018a). Furthermore, SSAFA (2018a) stated that 'extending the transition process would ensure ex-Service personnel still have the option of military transition support and, in some cases, courses that could help them find rewarding careers' (p. 36).

1.8.6 Families

Service families form a part of the armed forces community which must not be overlooked. The spouses, partners and children of military personnel often face challenging circumstances. The need to move frequently affects employment stability and continuation of schooling for children, not to mention access to health care. Frequent separations caused

[10] 'Economically inactive' is defined as not being in paid employment and not actively seeking employment (MOD, 2019j).

by deployment place extra responsibilities on the remaining spouse or partner, who may need to balance childcare, running the home alone and living off one income.

The needs of Service personnel and their families are directly related to the challenges they face in service, which Service they work in (Fear et al., 2007; Phalguni et al., 2017), where they are posted (Fossey and Hacker Hughes, 2014), for how long (Scullion et al., 2019), in what capacity (Iversen et al., 2009) and whether they sustain injuries (Engward et al., 2018; Stevelink et al., 2015). There is, for instance, a difference between the outcomes (and therefore the welfare needs) of regular and reserve troops who leave the armed forces (Dandeker et al., 2011).

Each Service affiliation has its own 'harmony guidelines', which set out rules and guidelines about time away from base. Harmony guidelines are primarily designed to manage the competing demands on a Service person's life and avert excessive time spent away from family. Harmony guidelines suggest that British Army soldiers can be deployed for 498 days over three years (Cunningham, 2016). Royal Air Force personnel should not spend more than 468 days in every 36 months away from their normal place of duty (Cunningham, 2016). In contrast, Royal Navy personnel experience the most time away on deployment, with an upper limit of 660 days away from base within 36 months (Cunningham, 2016).

A recent research study showed that Royal Navy personnel experience additional challenges that are not routinely seen among civilian families, due to their long deployments of nine months at a time (Naval Families Federation, 2019). Furthermore, none of the available UK studies have considered the impact of maternal absence on the families of serving personnel (Naval Families Federation, 2019).

The Royal British Legion's Household Survey reported that children of serving personnel have been found to be at greater risk (compared to children with non-military parents) of emotional and behavioural problems, mental health issues and having to become a carer for another family member (Royal British Legion, 2014). The impact of frequently moving home has been well documented, with nearly half of army families stating that one or more of their children had experienced a gap in their learning due to changing schools and a third of families reporting that their children had lost a significant number of their friends through repeated relocations (AFF, 2019a). Families may have difficulty gaining information about schools in the area they are based, may find that new schools have different syllabuses and standards from previous schools, and may have difficulty finding places for their children after redeployment (McCullouch and Hall, 2016).

Anecdotal evidence also suggests that military spouses and partners are often overlooked by employers, who may favour more geographically stable candidates (Brown, 2008). The 2016 Armed Forces Continuous Attitude Survey identified that one of the most commonly recorded reasons for personnel leaving the military is unsuitable employment opportunities for spouses and partners (MOD, 2016c). More recently, research commissioned by the Army Families Federation found that military spouses and partners often choose 'portable' jobs such as nursing, teaching and childminding, which allow them to transfer more easily if their spouse or partner is posted elsewhere (Lyonette et al., 2018). This research also found that 63% of the spouses and partners surveyed had changed career path because of the military lifestyle.

On a more positive note, the MOD Spouse Employment Support Trial, introduced in 2015, aims to help the spouses and partners of Service personnel to optimise their access to employment and help them find employment at a level that is appropriate to their skills, knowledge and experience (ARU, 2019). A recent evaluation of this initiative highlighted a number of recommendations, which included that the MOD should:

- continue to provide support and assistance to help military spouses and partners enter the employment market;
- work in partnership with organisations offering employment support and advice to military spouses and partners to ensure that individuals are aware of the provision and support available (Caddick et al., 2018).

1.8.7 Criminal justice

Since 2015, as part of the Basic Custody Screening Tool (BCST), individuals entering prisons in England and Wales have been asked whether they have previously served in the armed forces. However, the wording of the question – 'Have you been a member of the armed services?' – captures those who have served in other countries' armed service organisations alongside those who have served either as a regular or as a reservist in the UK armed forces (MOJ, 2018). According to the Ministry of Justice (MOJ), when foreign nationals were accounted for, the total number of British ex-Service personnel in prison in 2018 stood at 1,832, which represented 3.6% of the prison population who had undertaken the BCST (MOJ, 2018).

Similarly, individuals entering Scottish prisons are asked whether they are ex-Service personnel. According to recent statistics, 255 prisoners had disclosed their veteran status (Scottish Parliament, 2019). This represented 3.2% of the total Scottish prison population.[11] Currently, Northern Ireland has no formal processes established to collect data on the number of ex-Service personnel who enter the criminal justice system (Armour et al., 2017b).

By combining recent figures from both the MOJ and the Scottish government, it is possible to calculate a figure of approximately 2,100 for the number of ex-Service personnel currently serving prison sentences across England, Wales and Scotland (MOJ, 2018; Scottish Parliament, 2019).

Research indicates that there are multiple reasons why ex-Service personnel enter the criminal justice system, and these reasons mirror those found in the general population. Such reasons include low socio-economic circumstances, poor educational attainment, having experienced or witnessed trauma at some point in one's life, experiencing periods in care, alcohol abuse, social exclusion and financial problems (Howard League, 2011; MacManus et al., 2013; Royal British Legion, 2014). However, research has also found that some ex-Service personnel have a history of criminal behaviour prior to joining the military (Howard League, 2011). In these cases, an individual's military service acts as a 'hiatus', preventing offending that otherwise might have occurred (Cooper et al., 2018).

Researched carried out by DSC into armed forces charities' provision for ex-Service personnel and their families in the criminal justice system found that only 31 armed forces charities deliver such support (Robson et al., 2019). Of these 31 charities, 25 worked with

[11] As of 8 March 2019, the Scottish prison population stood at 8,057 (Scottish Prison Service, 2019).

individuals as they were released from prison, with 15 charities supporting individuals as they were arrested and entered police custody. In total, 13 charities were found to deliver charitable support in prison, with 12 charities supporting the needs of families of ex-Service personnel in the criminal justice system (Robson et al., 2019). The research by DSC also found that, overall, armed forces charities spent at least £4.5 million on criminal justice support in 2018, supporting at least 3,200 beneficiaries (Robson et al., 2019).[12] Additionally, the same research found that at each stage of the criminal justice system, charities provide a range of services; education and employment support were provided by 16 charities, making them the most common types of support offered.

1.8.8 Debt and finance

Debt has been reported to account for the highest percentage of calls to the Veterans' Gateway[13] (House of Lords, 2018). A recent survey by SSAFA indicated that financial concerns are a significant problem for veterans. The survey asked questions of ex-Service personnel who use SSAFA's services and identified some of the greatest challenges facing working-age ex-Service personnel as follows:

- not enough savings to buy or replace essential items – 54%;
- not enough money for day-to-day living – 44%;
- getting into debt – 35% (SSAFA, 2016).

The average annual net household income of veterans taking part in the survey was £13,800, compared to an average annual income of £28,200 among all working-age veterans in the community. Three in ten of the households that sought help from SSAFA had a household income below £7,500 per annum (SSAFA, 2016).

More recent research by SSAFA (based on 1,121 respondents aged 18–49) found that 87% of the veterans it supported had experienced financial problems since leaving the armed forces (SSAFA, 2018a). Furthermore, the research discovered that many of the ex-Service personnel who were interviewed had joined the armed forces in their late teens, moving straight from their family home into military accommodation. Therefore, they had never learned how to live on a budget, and found the costs of utilities, council tax and rent were a shock (SSAFA, 2018a).

The Royal British Legion's Household Survey found that one in ten of the adult ex-Service community have at least one of three key financial difficulties: not having enough money from day to day, not having savings to replace items needed, and getting into debt (Royal British Legion, 2014). The survey also reported that arrears were more likely to be reported by 16- to 34-year-olds (one in four were in arrears), suggesting that two groups are at high risk: young singles and larger families, particularly single-parent families (Royal British Legion, 2014).

[12] The figure for beneficiaries receiving support is likely to be indicative of the relatively small number of charities delivering this support, combined with potential difficulties for charities in accessing beneficiaries and delivering services.

[13] The Veterans' Gateway is a consortium of organisations and armed forces charities (such as Combat Stress, SSAFA and The Royal British Legion) and assists individuals by connecting them with the right support as soon as possible (Veterans' Gateway, 2019b).

1.9 PUBLIC PERCEPTION AND CHALLENGES

The armed forces charity sector has faced criticism that it is bloated, with the sheer number of charities meaning that it is not always clear which charity does what (Ashcroft, 2014; Haynes, 2017). Additionally, Lord Ashcroft called for consolidation of the sector in light of 'the maze of welfare organisations and services' (Ashcroft, 2014, p. 130). However, research carried out as part of DSC's *Focus On* reports has shown that when the armed forces charity sector is analysed by topic of support, for example housing (Doherty et al., 2018b) or veterans in the criminal justice system (Robson et al., 2019), a relatively small number of charities are found to be supporting large numbers of beneficiaries across each area of provision (Robson et al., 2019).

The findings regarding public perceptions of the armed forced community are mixed. The National Centre for Social Research (NatCen) found that 83% of the population have a high or very high opinion of the armed forces (NatCen, 2012). A poll by ICM Research for the MOD found that 89% of the British public believe the UK needs strong armed forces (MOD, 2017b). However, young generations have an opinion which is less supportive of the armed forces than their predecessors (NatCen, 2012). A more recent survey, conducted by YouGov on behalf of SSAFA, found that 53% of a sample of 1,620 members of the general public believed that British ex-Service personnel were less highly regarded than US ex-Service personnel (SSAFA, 2018a). Most recently, YouGov and FiMT surveyed a representative UK population sample of 2,849 individuals. The results of the survey showed that the public held largely positive attitudes towards ex-Service personnel. Of these attitudes, self discipline and loyalty were most commonly associated with the veteran community. However, the perception that Service personnel are more likely to experience mental, physical or emotional problems compared to the average person was relatively high (64%) (Latter et al., 2018).

According to research conducted by nfpSynergy, when the general population were asked 'When you think about your favourite charities, which category do they fall into?', armed forces charities came sixth, with 19% considering these to be their favourite charities (nfpSynergy, 2016). This saw armed forces charities, as a category, come ahead of overseas aid and development (7%), but they were less popular than charities which support children and young people (29%) (nfpSynergy, 2016). Similarly, in Scotland, support for military and ex-Service charities increased between 2014 (when 19% of people picked them as their favourite type of charity) and 2018 (when they were picked by 21%) (OSCR, 2018). However, it has been noted that having a popular cause does not necessarily translate into being the recipient of charitable giving, and there is no guarantee that as the memory of previous conflicts fades, donations will not fall.

In recent years, the charitable sector has faced a number of challenges that could be damaging both to charities' reputations and to their income. There has been an increase in public scrutiny following a few major scandals, one of which involved Oxfam, which faced criticism following reports of inappropriate behaviour by its staff in Haiti. Not surprisingly, there have been concerns that high levels of negative media attention may result in an overall reduction in charitable giving. Charities Aid Foundation (CAF) reported a 4% decline in people giving to charities between 2016 and 2018 (CAF, 2019a). However, NCVO's *Civil Society Almanac* suggests that charitable giving tends to dip slightly when the economy is

struggling but recovers when the economy grows stronger again (Weakley, 2019). Despite CAF's findings, in financial terms the amount of charitable giving increased between 2016 and 2017 and remained the same between 2017 and 2018 (CAF, 2019a).

Armed forces charities have faced their own challenges. They have been reported by the Charity Commission for England and Wales (CCEW) to be particularly vulnerable in two areas: safeguarding and oversight of fundraising activity (Gov.uk, 2017). In response, Cobseo (2019a) issued its Governance Practices Aide Memoire and supporting Information Note, designed to cover governance topics found in the CCEW's non-statutory Charity Governance Code for England and Wales (and in similar codes in devolved nations). Following the release of these documents, Cobseo also created a self-reporting tool for member charities to self-assess the consistency of their governance practices in line with the Governance Practices Aide Memoire (Cobseo, 2019a; Cobseo, 2020a).

Additionally, increased regulation, such as the introduction of the General Data Protection Regulation (GDPR), has placed further demands on the charitable sector. It has been reported that one year after the introduction of the GDPR, 57% of fundraisers agreed that it was 'a drain on resources' (Hargrave, 2019). However, the Institute of Fundraising (2019) has reported that while acquisition of new direct debit donations dropped by almost a third as charities pulled back on donor recruitment campaigns to adjust to the new data protection requirements, there was subsequent growth in the number of donors signing up to make direct debit donations online, with a 55% increase over the course of a year.

1.10 WHY THIS REPORT IS TIMELY AND NECESSARY

This report provides an update to DSC's *Sector Insight: UK Armed Forces Charities* (Pozo and Walker, 2014). It charts how the armed forces charity sector has changed and provides an overview of its development to date.

The following subsections (1.10.1 to 1.10.4) give more specific reasons on why this report is both timely and necessary.

1.10.1 Changes within the armed forces charity sector

The charity sector is constantly changing. Charities come and go as beneficiary needs change, economic and social pressures shift, and public support peaks and dwindles. Charities which serve the armed forces community are no exception in the changing face of the charity sector. The sector has changed since 2014 and this report provides a timely update.

Focus On: Armed Forces Charities – Sector Trends (Doherty et al., 2019) reported an overall fall in forces charity numbers since 2012. As demand for regulation has increased, charities have come to face new pressures on both time and resources. The high turnover of charities (in terms of opening and closing) reported by Doherty et al. (2019) is interesting and highlights volatility within the market. Five years on from the original *Sector Insight* report, this update provides a snapshot of how these changes have affected the sector.

1.10.2 Capitalising on public donations and goodwill

Section 1.9 outlines recent research on public perceptions of the charity sector and public support for the armed forces. Despite the UK currently having no prominent conflicts or wars (in contrast to preceding decades, which were dominated by the wars in Iraq and Afghanistan), support for the armed forces sector remains high. Analysis of research suggests that support and public opinion remain as high relating to armed forces charities as they were in 2014. Nevertheless, despite this high level of support, *Sector Insight* (2014) discovered that in the period from 2008 to 2012, there was a decrease in the level of income for the vast majority of charities (Pozo and Walker, 2014).

While support does not necessarily translate into charitable giving, it is important for charities to capitalise on favourable public opinion. This report updates the information presented in *Sector Insight* (2014) alongside the findings from *Focus On: Armed Forces Charities – Sector Trends* (Doherty et al., 2019), which examined trends in average and total income over time between 2012 and 2017.

1.10.3 Inclusion of Scottish data

When this project was initially commissioned in 2014, there was little data available from regulators about Scottish charities. As a consequence, the 2014 report only presented limited data for Scottish charities. DSC and FiMT concluded that further research was necessary and that the Scottish armed forces charity sector should have its own dedicated report. *Sector Insight: Armed Forces Charities in Scotland – An overview and analysis* (Cole and Traynor, 2016) was the first analytical report covering the 320 charities registered with the Office of the Scottish Charity Regulator (OSCR) at the time of writing. Since 2016, the number of Scottish charities has fallen to 251 (Doherty et al., 2019). DSC's research has acknowledged that the charity sector is contracting (Doherty et al., 2019) and that the Scottish charity sector is contracting faster than the English and Welsh charity sector. This report provides a timely update on the Scottish charity sector.

1.10.4 Northern Ireland

When this project was initially commissioned in 2014, CCNI was still at a very early stage of development and charities had not yet begun to register with the regulator. The list of charities used for *Sector Insight* (2014) was extrapolated from an existing provisional list of charities thought to have charitable status (called the 'deemed list'). Since then, the registration of charities with CCNI has progressed, although today it is still a work in progress (FiMT, 2018).

Focus On: Armed Forces Charities – Sector Trends (Doherty et al., 2019) identified 22 armed forces charities operating in Northern Ireland plus eight additional charities which were either solely registered with CCEW or registered with both CCEW and OSCR and provided services in Northern Ireland (Doherty et al., 2019). Therefore, this brings the total number of charities serving Northern Ireland's armed forces community to 30 (Doherty et al., 2019). This includes well-known charities such as Blesma and Help for Heroes.

The information in this report provides an update on the charity sector within Northern Ireland with the caveat that there are likely more charities that have yet to register with CCNI, so the data presented in this report will probably underestimate the current number of armed forces charities in Northern Ireland.

CHAPTER TWO

An overview of the UK's armed forces charity sector

2.1 INTRODUCTION

This chapter outlines the size of the UK's armed forces charity sector and the various ways in which charities can be classified. It includes the following sections:

- Size of the armed forces charity sector
- Financial overview
- Analysis of charities by type

2.2 SIZE OF THE ARMED FORCES CHARITY SECTOR

2.2.1 Number of armed forces charities

In total, DSC identified 1,843 armed forces charities registered in the UK and operating as of 1 April 2019.[1] The armed forces charity sector is diverse in its characteristics and provision. The sector comprises a wide range of organisations with different charitable objects, activities, operating models and beneficiary groups.

Broadly speaking, armed forces charities can be divided into two distinct groups. The first consists of those charities that cater to the needs of Service and ex-Service personnel and their families, which account for over four-fifths (N=1,510, 81.9%) of charities. The second consists of those categorised as armed forces heritage charities (N=333, 18.1%), which arguably do not directly serve the needs of the armed forces community but instead commemorate those who served through memorials, or curate and educate through museums and historical societies.

In order to provide a definitive insight into the diversity of the armed forces charity sector, DSC further divided armed forces charities into six distinct categories, each representing a specific type of charity. This method of categorisation was first introduced in DSC's 2014 *Sector Insight* report (Pozo and Walker, 2014). The six types of charity and their defining features are as follows:

- **Welfare charities** deliver relief in need through services or grants across many areas of support, such as housing, health care, education and employment.

[1] 1 April 2019 was the cut-off date for all data featured in this report.

- **Service funds** provide facilities, services and/or grants to improve the morale and wellbeing of Service personnel and their families. For example, they might provide adventure training.
- **Associations** organise social gatherings and membership activities to maintain and foster comradeship. Some associations also deliver welfare activities and benevolent grants.
- **Association branches** are localised branches attached to an association corporate body. There are hundreds of these in the UK. Like associations, they organise social gatherings and membership activities.
- **Heritage charities** preserve armed forces history (e.g. via memorials and museums) and carry out remembrance activities.
- **Mixed-type charities** combine multiple aspects of the above categories. A more detailed examination of these charity types is presented in section 2.4.

Additionally, during the data collection for this report, the researchers identified a seventh type of charity that cannot be placed in any of the categories above. **Common investment funds** are pooled investment funds that are set up specifically for charities and that provide access to a range of assets (including equity, bonds, property and cash). As these are retained funds that are not currently being distributed to beneficiaries, common investment funds cannot be classified by type; however, they remain in the overall analysis. The researchers identified two common investment funds.

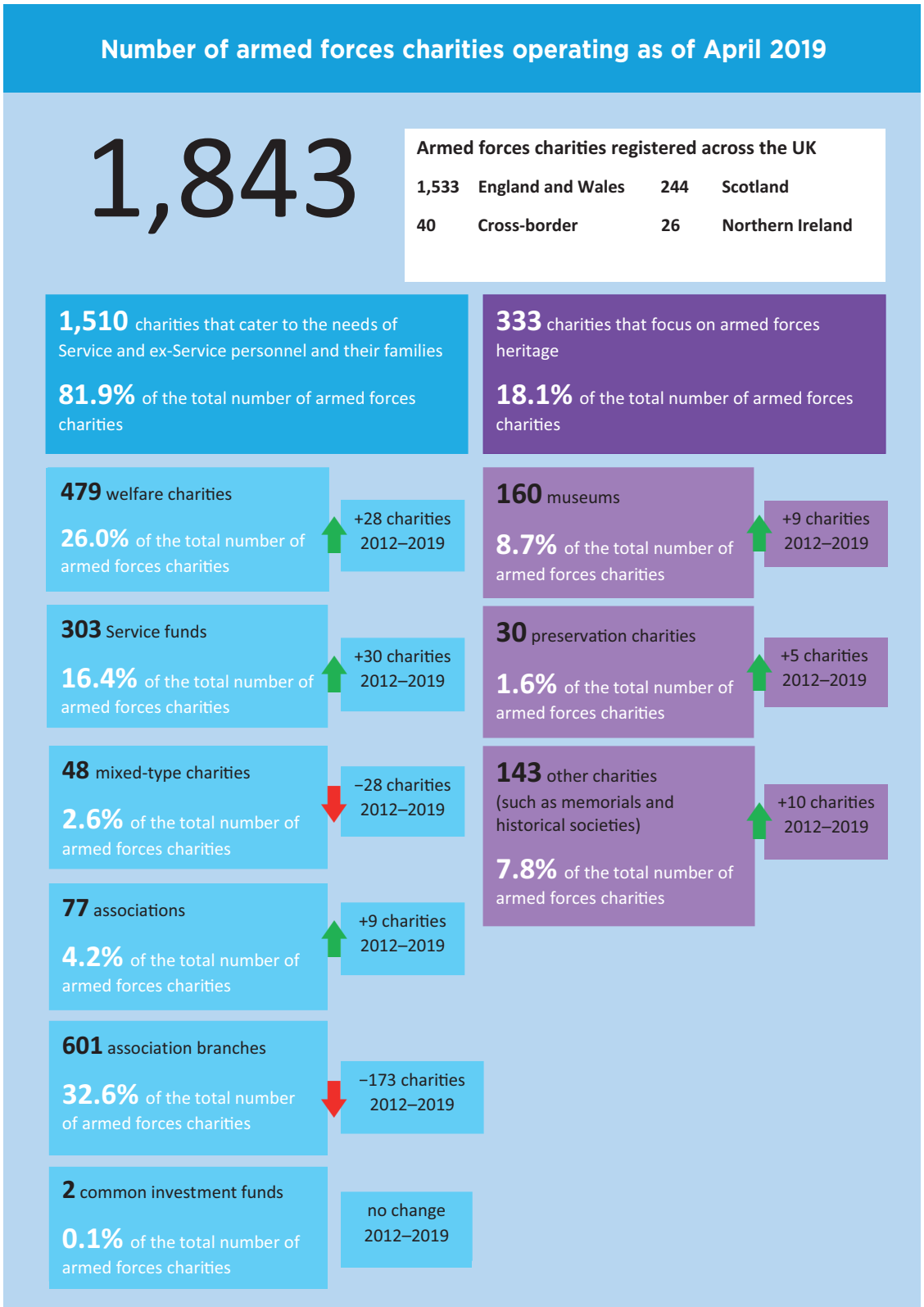
Figure 2.1 shows the total number of charities operating as of April 2019 by type of charity, as described above. Additional information presented in the figure shows the relative increases (+) or decreases (–) in the numbers of these charities over the period 2012–2019.[2]

Overall, association branches (N=601) account for the largest proportion of charities (32.6%); however, this figure decreased by 173 between 2012 and 2019. Previous research by DSC (Doherty et al., 2019) confirms that association branches were in particular decline as of 2019. Further analysis of how many association branches opened and closed during this period is presented in section 2.4.4.

Welfare charities (N=479) accounted for the second largest proportion of armed forces charities (26.0%) and showed an increase of 28 charities since 2012. Further analysis of how many welfare charities opened and closed during this period is presented in section 2.4.1.

[2] The 2012 data comes from DSC's 2014 *Sector Insight* report (Pozo and Walker, 2014). The 2014 report used financial data from 2012 as this was the most recent data available at the time of writing.

Figure 2.1


Number of armed forces charities operating as of April 2019
1,843
Armed forces charities registered across the UK
1,533 England and Wales
244 Scotland
40 Cross-border
26 Northern Ireland
1,510 charities that cater to the needs of Service and ex-Service personnel and their families
81.9% of the total number of armed forces charities
333 charities that focus on armed forces heritage
18.1% of the total number of armed forces charities
479 welfare charities
26.0% of the total number of armed forces charities
+28 charities 2012–2019
160 museums
8.7% of the total number of armed forces charities
+9 charities 2012–2019
303 Service funds
16.4% of the total number of armed forces charities
+30 charities 2012–2019
30 preservation charities
1.6% of the total number of armed forces charities
+5 charities 2012–2019
48 mixed-type charities
2.6% of the total number of armed forces charities
–28 charities 2012–2019
143 other charities (such as memorials and historical societies)
7.8% of the total number of armed forces charities
+10 charities 2012–2019
77 associations
4.2% of the total number of armed forces charities
+9 charities 2012–2019
601 association branches
32.6% of the total number of armed forces charities
–173 charities 2012–2019
2 common investment funds
0.1% of the total number of armed forces charities
no change 2012–2019

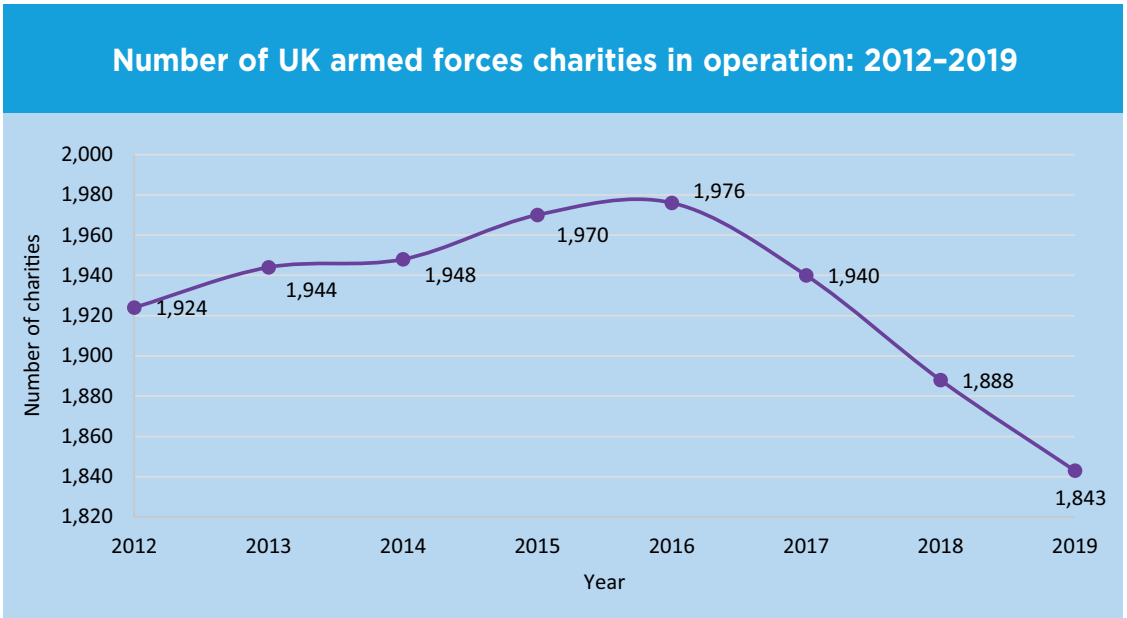
DSC cautions against drawing direct comparisons between the key findings of the 2014 *Sector Insight* report (Pozo and Walker, 2014) and this report. This is because DSC's methodology has evolved considerably since 2014, largely as a result of improvements in search techniques and further bolstered by the launch of an online database by the Charity Commission for Northern Ireland (CCNI) and improvements to the accessibility of the data of the Office of the Scottish Charity Regulator (OSCR) since 2014, which enabled the researchers to conduct more accurate searches of Northern Irish and Scottish charities. For further information, see the 'Methodology' section on page xxiii.

2.2.2 Changes in the number of armed forces charities: 2012–2019

Figure 2.2 shows the total numbers of armed forces charities each year from 2012 to 2019.

Overall, the sector grew slightly from 2012 to 2016 (growing by around 0.7% per year). However, since 2016, the number of armed forces charities has been gradually shrinking, declining by 6.7% between 2016 and April 2019.

Figure 2.2



DSC previously reported on armed forces charity openings and closures between 2012 and 2018 (Doherty et al., 2019). The researchers found that Scottish charities were in decline, with more charities closing than opening during this period. There was also a significant trend towards the closure of association branches, with these charities experiencing a year-on-year decline between 2014 and 2018 (Doherty et al., 2019).

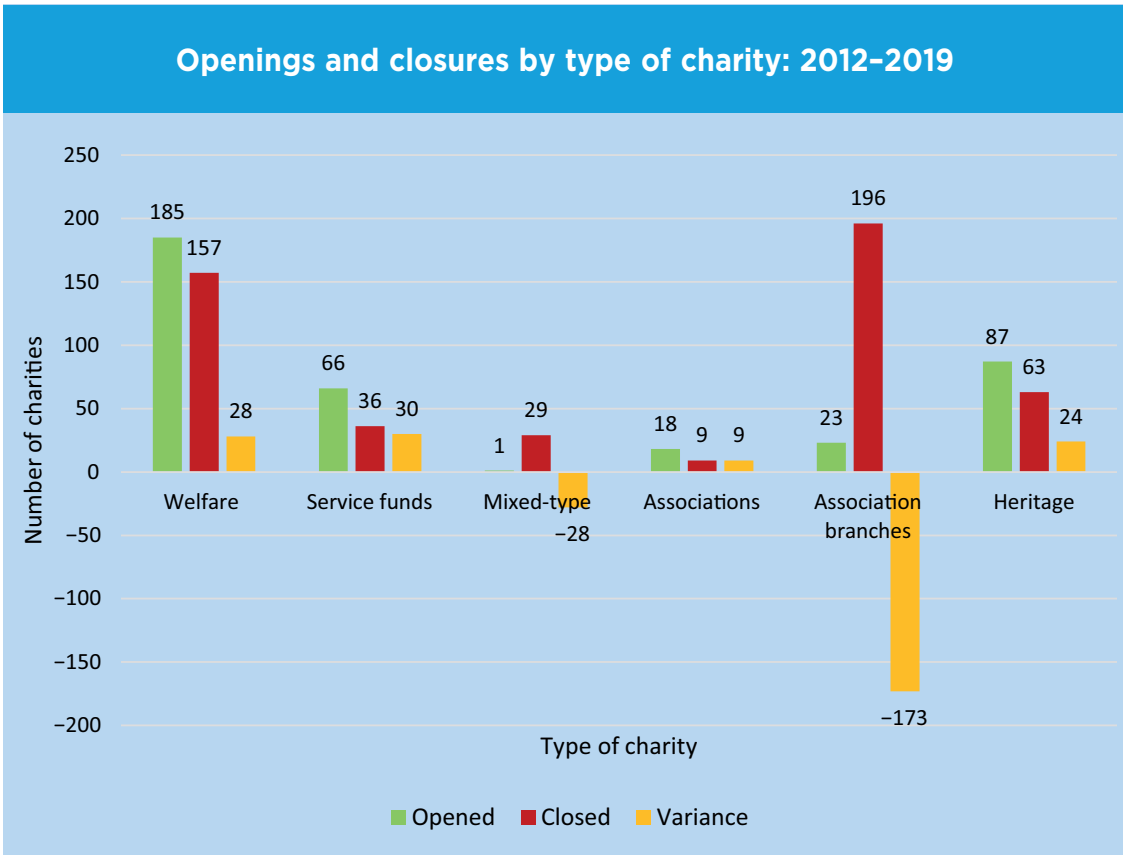
While there has been increased pressure for consolidation within the armed forces charity sector through mergers, amalgamations and co-operation, the sector is relatively small compared with other areas of the charity sector. To put the size of the UK armed forces

charity sector into context, the 1,843 armed forces charities identified by DSC represent only 0.95% of all charities currently registered in the UK.[3] Available data on other subsectors from NCVO shows that, for example, health is estimated to comprise 6,524 charities (3.9%) and education is estimated to comprise 7,471 charities (4.5%) (NCVO, 2019a).[4]

2.2.3 Charity openings and closures: 2012–2019

Figure 2.3 shows that between 2012 and 2019, a total of 380 armed forces charities opened and 490 closed, based on the available data held by the three charity regulators. The figure also shows the variances (differences) between the numbers of charities that opened and the numbers that closed.

Figure 2.3



Welfare charities (which accounted for 48.7% of openings) and heritage charities (22.9%) were the two most likely types of charity to open during the time period in question. Mixed-type charities (0.3%) were the least likely type of charity to open.

[3] Based on data taken from the websites of the charity regulators (the Charity Commission for England and Wales (CCEW), OSCR and CCNI) on 3 July 2019 (N=194,000).

[4] Note that NCVO's data does not include charities registered with OSCR or CCNI; however, it gives a good indication of the relatively small size of the armed forces charity sector. NCVO uses data from the CCEW database, citing a figure of 166,854 (NCVO, 2019b).

Welfare charities (which accounted for 32.0% of closures) and association branches (40.0%) were the two types of charity that experienced the most closures.

Further analysis of welfare charities and association branches can be found in sections 2.4.1 and 2.4.4 respectively.

2.2.4 Charity openings and closures by location: 2012–2019

Scottish charities seem to be closing at a much faster rate than those registered elsewhere in the UK. Between 2012 and April 2019, there were 125 closures and 60 openings in Scotland. In effect, charity closures occurred at twice the rate of charity openings. In contrast, in the same period in England and Wales, the discrepancy between closures (N=363) and openings (N=282) was lower.

In keeping with the overall trends in the sector, a large proportion of Scottish charities which closed between 2012 and April 2019 were association branches (62.4%). In total, 78 Scottish association branches closed during this period.

Regulator data gives a good indication of the numbers of charities that opened and closed on the national level. However, it is not currently possible to analyse charity registrations and closures on the regional level as beneficiary areas are not consistently defined.

2.2.5 Charity mergers: 2012–2019

There were 34 charity mergers between 2012 and April 2019. The vast majority (N=31, 91.2%) of these mergers took place between charities solely operating in England and Wales, whereas three of the mergers were cross-border. Almost two-thirds (N=21) of the newly merged charities were welfare charities and the remainder were heritage charities (N=7) or Service funds (N=6) (Doherty et al., 2019).

In recent years, there have been calls to identify opportunities for mergers within the sector. A report by New Philanthropy Capital (2018) examined armed forces charities' potential for collaboration, focusing mainly on grant-makers as a microcosm of the wider sector. By merging with another organisation with similar charitable objects, armed forces charities may stand to benefit from shared resources and expertise as well as greater public awareness of their cause. An example of a successful charity merger is outlined in the case study below.

CASE STUDY

Charity merger: The Royal Marines Charity and The Royal Marines Association

On 1 April 2019, The Royal Marines Association and The Royal Marines Charity announced that they had officially merged and would be known by a new name: RMA – The Royal Marines Charity. The merger was the culmination of five years of discussions. The new charity aims to be a leading example within the sector in relation to mergers and collaborative working.

The new charity stated that after the merger it would continue to serve the same beneficiaries and would retain the same staff (Cobseo, 2019b). Its aim as a merged charity is 'to be the instinctive first port of call for support for the whole Corps family', whether the charity is providing welfare support, encouraging comradeship, or promoting wellbeing through membership and participation in its events (Cobseo, 2019b).

A further objective of the merger is to reduce the perception of competition between the corps' charities. Additionally, the charity stated that the merger would increase cost-efficiency and sustainability through reduced overheads and reduced costs (RMA – The Royal Marines Charity, 2019).

The Royal Marines Charity itself was formed via a merger between two charities: The Royal Marines Charitable Trust Fund and The C Group. Additionally, in October 2018, The Royal Marines Club (registered as Commando999) became a branch of The Royal Marines Association.

The merger between The Royal Marines Charity and The Royal Marines Association provides a powerful example of multiple charities with similar objects (supporting the Royal Marines) working together to share resources and expertise.

2.3 FINANCIAL OVERVIEW

2.3.1 Income and expenditure by charity type

As of 1 April 2019, the total annual income of the armed forces charity sector, based on the most recent available accounts, was approximately £1.1 billion. Its total annual expenditure was approximately £985 million.[5]

As briefly outlined in section 2.2.1 and explored further in section 2.4, DSC categorises armed forces charities by type. The six main types are welfare charities, Service funds, associations,

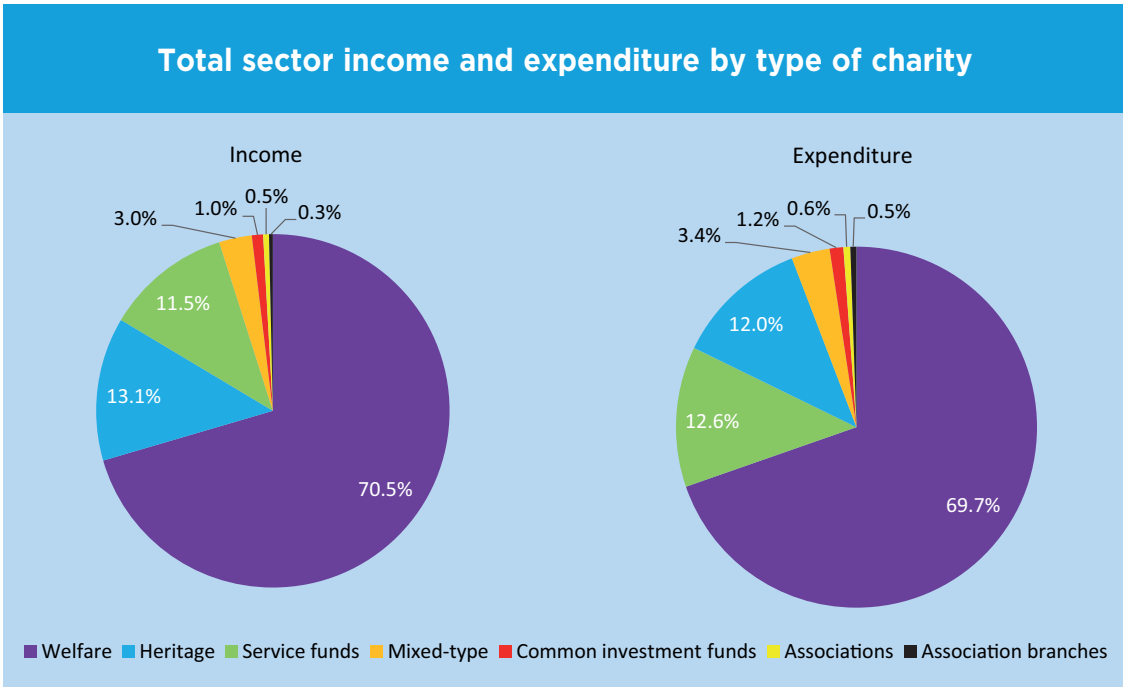
[5] Data was taken from the latest available financial accounts as of 1 April 2019, of which 0.1% related to 2018/19, 1.8% related to 2018, 36.7% related to 2017/18, 39.7% related to 2017, 19.5% related to 2016/17, 0.8% related to 2016, 1.1% related to 2015/16 and 0.3% related to 2015.

association branches, heritage charities and mixed-type charities. An additional seventh type (common investment funds) is included in the analysis but, as explained in section 2.2.1, cannot be categorised.

Figure 2.4 shows how the total income and expenditure of the armed forces charity sector are split between the various charity types.

Welfare charities accounted for the largest proportions of income (70.5%) and expenditure (69.7%). Heritage charities accounted for the second largest proportion of income (13.1%) and Service funds accounted for the second largest proportion of expenditure (12.6%).

Figure 2.4



Note: the figures are based on the latest set of accounts available at April 2019. The figures do not add up to 100% due to rounding of decimals.

Associations and association branches account for the smallest percentages of overall income and expenditure, as they typically rely on membership subscriptions as their primary source of income. Association branches may occasionally receive grants from other armed forces charities to fund activities or commemorative events, but by and large they rely on members' contributions.

Conversely, welfare charities, which account for the majorities of both income and expenditure, tend to actively pursue donations from the public through national fundraising campaigns and typically expend significant financial resources to provide welfare support to beneficiaries.

2.3.2 Income trends

The financial resources of the armed forces charity sector are highly concentrated in a relatively small number of organisations. At the time of writing, not all charities had submitted their accounts for either 2018 or 2019. Of the most recent financial accounts available, 0.1% related to 2018/19 and 1.8% related to 2018. 2017 is the most recent year for which enough data was available for valid comparison to previous years dating back to 2012; therefore, the analysis in the remainder of section 2.3 is limited to the years 2012–2017.

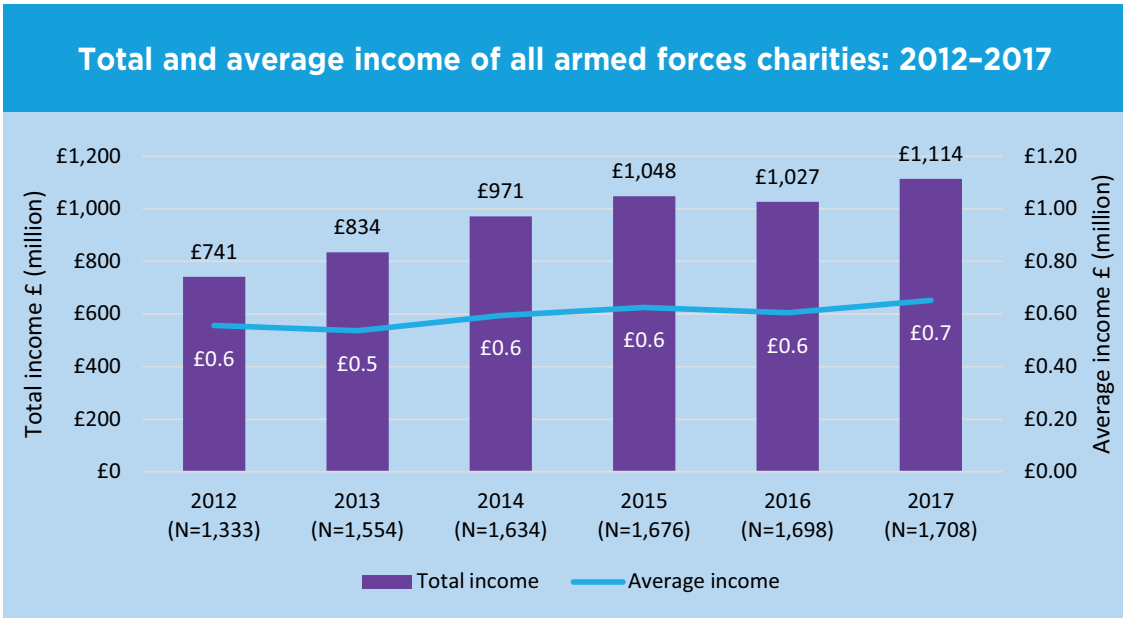
Between 2012 and 2017, the total income of the armed forces charity sector grew by £373 million from 2012 to 2017. When adjusted for inflation, this shows real-term growth of £282 million.[6]

Figure 2.5 shows the total and average income trends for all armed forces charities between 2012 and 2017. Between 2012 and 2015, armed forces charities' total income grew consistently from £741 million (2012) to almost £1.05 billion (2015). Total income remained relatively stable from 2015 to 2017 (increasing by £66 million).

As shown in figure 2.5, the number of registered charities changes each year, making direct comparisons between years unreliable. Therefore, average income figures per charity are included to mitigate this effect.

Average income fluctuated on a yearly basis, falling between around £540,000 and around £650,000 between 2012 and 2017. The largest period of growth occurred between 2013 and 2014, when average income increased by 11.1% (from around £540,000 to £600,000). From 2014 onwards, average income remained relatively steady, fluctuating between an annual decline of −4.8% and an annual growth of 8.3%.

Figure 2.5



[6] These figures are rounded to the nearest million and were calculated using the Bank of England's online inflation calculator (www.bankofengland.co.uk/monetary-policy/inflation/inflation-calculator). Annual inflation rates are based on the Bank of England's annual inflation rates.

2.3.3 Income and expenditure by income bracket

DSC split the armed forces charities into several distinct groups based on their financial size. The income brackets set out by CCEW (2018) were used to establish the initial five size categories. Additionally, NCVO's concept of a 'super major charity' was drawn upon to create a sixth category (NCVO, 2018).

Table 2.1 displays the name of each category, its income range and the number of charities within it. The most common charity size was micro (N=818), which represented 46.1% of the total number of charities but only 0.23% of total sector income. Conversely, financially large charities accounted for only 2.4% of charities but 60.2% of all sector income, illustrating how a small number of financially large charities generate the majority of all armed forces charities' income.

Table 2.1

Charities by income bracket

Income bracket	Size category	Number of charities	Combined income
£0 to £10,000	Micro	818	£2.5 million
£10,000 to £100,000	Small	490	£18.5 million
£100,000 to £500,000	Lower medium	306	£68.0 million
£500,000 to £5 million	Upper medium	116	£192.6 million
£5 million to £100 million	Large	42	£664.7 million
Over £100 million	Super major	1	£159.2 million

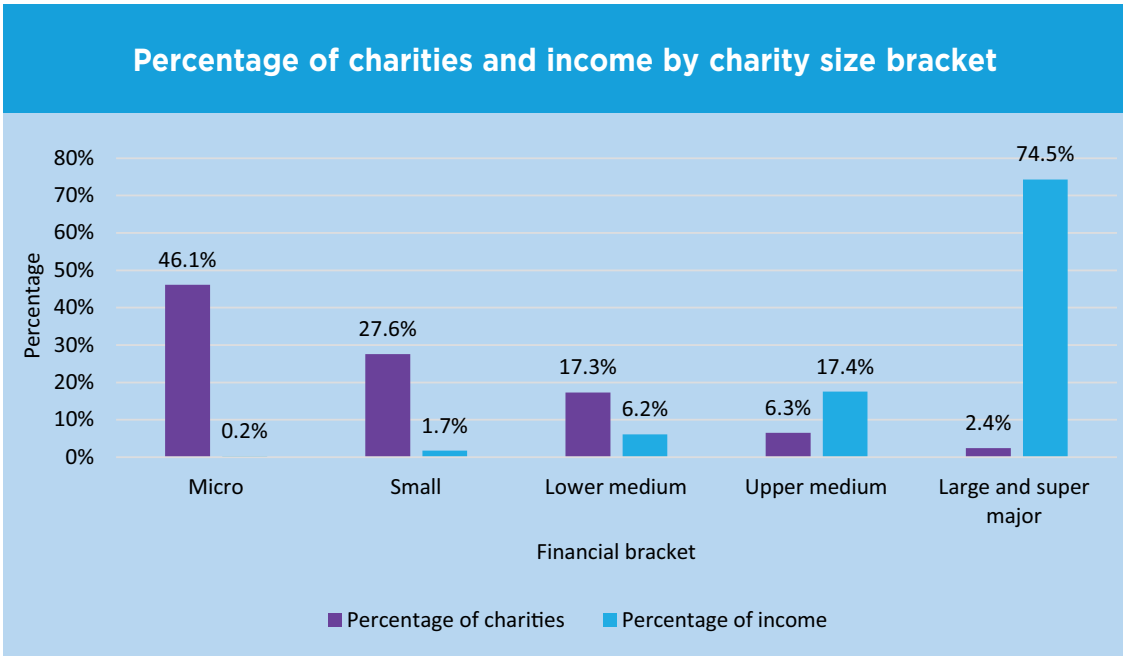
Note: the numbers exclude 70 charities for which no financial information was available (69 charities were newly registered and one charity's accounts were too old to form a reliable estimate of its current financial size).

Figure 2.6 shows the percentages of charities in each of the financial brackets outlined in table 2.1. The purple bars represent the percentages of charities that fall into each bracket and the blue bars represent the percentages of income generated by those charities.

As shown in table 2.1, only 2.4% of these charities (N=43) can be classified as large or super major charities (income over £5 million). However, these charities generate three-quarters (74.5%) of the sector's total income, which represents around £820 million in income according to the latest charity accounts.

Conversely, almost three-quarters (73.7%) of these charities are financially small or micro in nature (income under £100,000), and these two categories generated only 1.9% of the sector's total income.

Figure 2.6



Note: the percentages of charities do not add up to 100% due to rounding of decimals.

With an income of £159 million, The Royal British Legion is the largest armed forces charity in financial terms and the only charity to meet the criterion for the 'super major' category (income over £100 million). The Royal British Legion alone contributed a significant proportion (14.4%) of the sector's overall income.

These findings coincide with trends in the wider charity sector. An analysis by CCEW revealed that micro charities (income under £10,000) account for 45.2% of all charities yet contribute only 0.3% of total income (CCEW, 2018). In contrast, charities that would be classified as large or super major (income over £5 million) made up only 1.3% of all charities but contributed over two-thirds (71.5%) of income (CCEW, 2018).

Further research conducted by NCVO found that the UK charity sector's economy is dominated by larger charities. NCVO's 2018 *UK Civil Society Almanac* estimated that 82% of the UK charity sector was made up of small (income under £100,000) and micro (income under £10,000) organisations, which collectively contributed less than 5% of total income (NCVO, 2018). On the other end of the spectrum, super major charities represented just 0.03% of all charities but generated 20% of total income (NCVO, 2018).

However, it is important to note that commenting on charities' contribution to total income does not imply a value judgement relating to their impact or ability to adequately serve the armed forces community. Although financially smaller charities generate less income, their mission is often to deliver specialist or niche provision to specific beneficiary groups or local communities, which can often be achieved on a small budget.

2.3.4 Charity reserves

Nature and extent of charity reserves

Charity reserves are funds which are held back to protect a charity's future operations and commitments. A charity needs sufficient reserves to cover known liabilities and contingencies, absorb setbacks, and take advantage of change and opportunities (Sayer Vincent, 2015).

Guidance from CCEW (2016) and OSCR (2017) provides detailed advice for trustees on their duties relating to the interests of their charity in this area. It covers the importance of having a reserves policy that is suitable for the particular charity and how this should be reported to meet the requirements of the Charities Statement of Recommended Practice (CCEW, 2005). Reserves are a vital part of the financial sustainability of a charity and its commitment to its current and future beneficiaries.

The CCEW states that there is no single amount of reserves (or even range of reserves) that is right for charities; the level of reserves held should reflect the particular circumstances of each individual charity (CCEW, 2016). Analysis by NCVO in 2015 suggested that the charity sector as a whole held reserves which were the equivalent of 15 months of spending, while subsectors and charities operating in different areas (such as law and advocacy, social services, and employment and training) held on average up to 9.2 months of reserves and some charities had no reserves at all (Kane, 2015).

When examining charities' reserves, it is important to keep in mind that the figures do not necessarily equate to liquid funds. Whereas liquid reserves are available to be used as expenditure, other reserves may not be.

An example of the nature of such funds comes from The Royal British Legion's 2017 annual report, which states:

> Unrestricted funds, excluding functional fixed assets of £76.7 million and programme-related reserves of £6.1 million (both of which are backed by assets not readily convertible into cash), totalled £103.8 million (2016: £95.4 million), representing ten months' unrestricted expenditure.
>
> **(Royal British Legion, 2017, p. 41)**

The above quote illustrates how not all reserves are available to be used. It also shows that the reserves intended to maintain the delivery of The Royal British Legion's charitable work are integrated directly into its assets and equate to only ten months of continued operating expenditure.

OSCR states that 'it is important to recognise that there is no formula or one size fits all approach to reserves and you need to consider what is relevant for your charity' (OSCR, 2017). To that end, OSCR (2017) suggests that particular areas to consider include:

- Funds to allow for unforeseen emergencies or other unexpected needs (for example, an unexpected repair bill or funding for an urgent project).
- Unforeseen day-to-day operational costs, such as to cover long-term sick absence.
- Grant income that is not being renewed, and how much notice you would get if this is the case.
- Planned commitments which may need higher levels of reserves.
- Funds to allow for increased beneficiary need – external changes may mean your charity receives additional beneficiaries.
- The need to fund short-term deficits in a cash budget (for example, money may need to be spent before funding is received).

An example of such consideration and forward thinking comes from Blesma. The charity held reserves totalling £32 million in 2017; however, on closer inspection, it is evident that £19.2 million (60%) of this amount was allocated to specific programmes and services:

- £6.4 million (20%) was dedicated to increased spending on comprehensive services for Blesma members over the next five years.
- £6.4 million (20%) was allocated to the increased cost of care for the most infirm individuals and those in later life.
- £6.4 million (20%) was assigned to providing instant funds to support casualties in future conflicts and absorb the increased costs of providing services resulting from medical advances and holistic approaches.

The remaining £12.8 million (40%) represented the free reserves of Blesma, which equated to approximately two years of operating costs and was designated for ensuring reliance in the face of any unforeseen financial difficulty (Blesma, 2018). This example illustrates not only how reserves may be allocated but also how charities must employ a forward-thinking and strategic approach to safeguarding their continued support of their beneficiaries.

Therefore, when exploring reserves, it is important to consider both designated reserves (which are designated by trustees for expenditure) and cash reserves (which provide flexibility regarding the furtherance of the charity's objects in uncertain financial times).

It was not possible to analyse all armed forces charities in light of this distinction, as relevant data was not always available. However, the example above serves to illustrate how, at face value, charities may appear to have an abundance of reserves, yet, when their accounts are explored on a deeper level, those reserves may guarantee only 10–12 months of continued operation. This is the case for some of the UK's largest and most depended-upon charities (both armed forces and other charities) that deliver welfare services to those in need.

Media reports on charity reserves

The media does not always represent this state of affairs accurately. Media reports have wrongly suggested that armed forces charities, particularly the financially largest charities, were 'hoarding' reserves and claimed that such actions 'risk undermining the support of donors' and that by having such reserves charities were 'letting down veterans who rely on their support' (Fisher and Greenwood, 2019). DSC compiled a list of top ten (by income) armed forces welfare charities. Analysis of these charities reveals that in 2019 the top ten armed forces welfare charities held reserves totalling £207 million, of which 64% (£133 million) was cash reserves (see figure 2.7).

Figure 2.7 shows the extent to which these ten armed forces welfare charities rely on income in order to deliver their services. These charities' combined total expenditure is equivalent to 98% of their income. Additionally, the combined total reserves of these charities equate to only 66% of their total annual expenditure.

Figure 2.7

Top ten armed forces welfare charities' total and cash reserves, annual income and annual expenditure

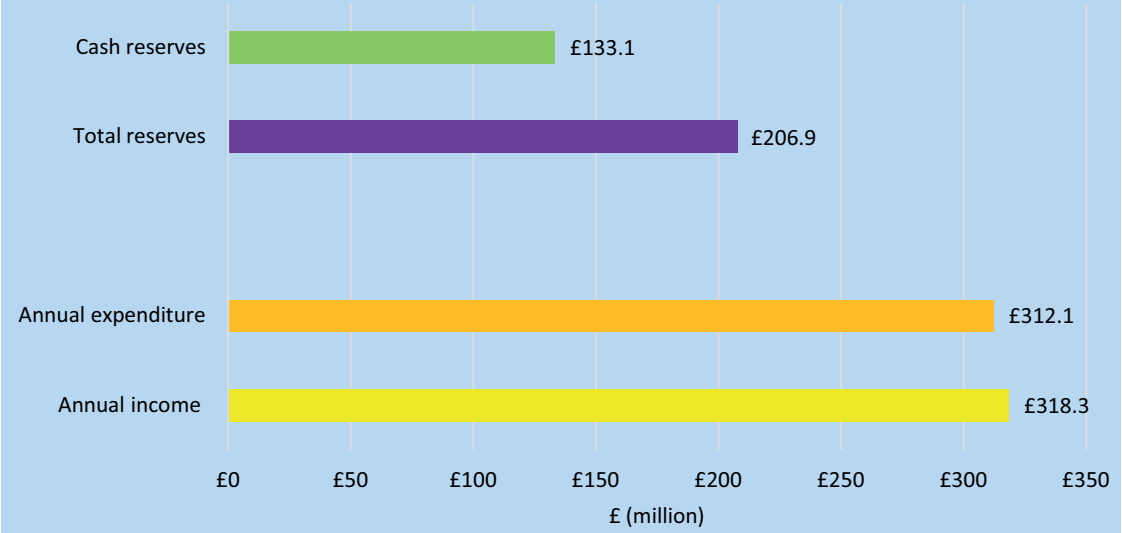


Figure 2.7, shows that only 1.9% (£6.2 million) of all income remained after expenditure. It can therefore be seen how reserves are a long-term component of charities' financial plans which help to guarantee expenditure – and therefore support for beneficiaries – in the event that income does not cover services and running costs in a given year.

DSC's findings suggest that the armed forces charity sector does not have excessive levels of reserves. Closer inspection of armed forces charities' total reserves and annual expenditure of charities with incomes over £500,000 showed that close to two-thirds (60%) were capable of covering less than 12 months' expenditure through their total reserves, which is not excessive. All three regulators (CCEW, OSCR and CCNI) require charities with greater than 12 months' expenditure in reserve to explain their reserves policy and how the level is set, and indeed all charities are encouraged to provide this information in their annual accounts.

The analysis presented in this section serves to highlight how armed forces charities are employing a well-considered strategy in order to ensure that support continues to reach those in need, even in the face of financial difficulty. Having a strategy for delivering support that does not depend on the previous year's income is not just prudent; it is essential if charities are to deliver consistent and high-quality support year on year.

Media stories and wider suggestions that charities' reserves policies create potential public trust issues fail to recognise that it would be *without* reserves that charities *would* risk 'letting down veterans', if there were no money to cover delivery of support. And it would be *without* reserves that charities would 'risk undermining the support of donors', who would likely not invest in charities without long-term operational certainty. Indeed, charities with higher levels of reserves can be seen as more financially stable, more able to withstand negative financial pressures and better equipped to provide continuity of service to beneficiaries or increase their level of support if required.

Surveys also reveal a lack of public understanding regarding reserves. Research by New Philanthropy Capital found that just 1 in 17 people think charities should maintain reserves of more than a year's expenditure (Armour, 2015), which perhaps points to a need for better education and information about the purpose and prudence of reserves. The charity sector, regulators and the media each have a role to play in accurately and responsibly informing the public about how charity finances (especially reserves) are used, to avoid public trust and confidence issues which can arise due to misinformation and inaccurate interpretation of charity data.

Media reports and lack of public understanding show a need for better communication on the charity sector's part. A charity with a robust, clear and justifiable reserves policy will inspire confidence from donors, beneficiaries and regulators alike. By providing accessible information on their websites, charities that are reliant on public donations can help to avoid future misinterpretation.

As combat operations have ceased, the public profile of the armed forces has been less prominent, yet a series of recent anniversaries, including the centenary of the First World War and D-Day's 75th anniversary, have helped keep armed forces and their charities in the public eye. The 75th anniversaries of VE Day and VJ Day in 2020, marking the end of the Second World War in Europe and Japan, will be the last major public anniversaries of combat operations for some time (with the exception of annual days of remembrance). It is therefore possible that charitable incomes may be adversely affected by this reduction in significant national anniversaries, and it is against this background that reserve policies should also be viewed, as armed forces charities have a specific need to insure against future downturn in income in order to maintain delivery of services to their many beneficiaries. This is especially true for welfare charities which (as is explored later in this chapter) are heavily reliant on public donations. Welfare charities also account for the majority of both income and expenditure and are some of the largest and most well-known charities in the sector.

2.4 FINANCIAL ANALYSIS OF CHARITIES BY TYPE

This section provides a deeper exposition of each of the charity types introduced in section 2.2.1, namely welfare charities, Service funds, associations, association branches, heritage charities and mixed-type charities.

2.4.1 Welfare charities

DSC's researchers identified a total of 479 welfare charities. Welfare charities are charities whose objectives are to provide services and/or grants that help to alleviate need, hardship and distress. This section reports on the numbers, characteristics and types of welfare charities.

'Welfare' is a broad category which encompasses a huge range of services, such as health care and rehabilitation, housing, education, employment, and other forms of advocacy and support. Grant-makers are also included in the welfare category, both those which make benevolent grants to individuals and those which issue grants to organisations that support welfare provision for the armed forces community. The types of service welfare charities provide are shown in more depth in table 2.2.

Table 2.2

Definition and characteristics of welfare charities

Objects: Relief in need.

Activities: Provision of services and/or grants to alleviate need, hardship or distress among past and present members of the armed forces and their families.

Main areas of support:

- housing and other accommodation services for Service leavers, ex-Service personnel and their families who are in need;
- care homes for ex-Service personnel who are elderly or have a disability, and for their families;
- health-care and rehabilitation services for injured Service and ex-Service personnel;
- disability support services for ex-Service personnel;
- mental health support services (including for post-traumatic stress disorder) for Service and ex-Service personnel, and their families;
- education and training for Service leavers and ex-Service personnel to help them with their transition and adaptation to civilian life;
- employment and career services for Service leavers, ex-Service personnel and their families;
- provision of respite breaks, adaptive sports and other recreational activities for individuals with particular needs, such as ex-Service personnel who are injured or have a disability, and bereaved families;
- general advice, advocacy and support services for the armed forces community.

Grant-making:

- Grants may be provided directly to individuals in need (i.e. benevolent grants) or may be awarded to other organisations to contribute towards the cost of providing welfare services (such as housing and care homes).

Examples:
Irish Guards Benevolent Fund, The Not Forgotten Association, The Royal British Legion and SSAFA.

A single charity can provide a wide range of welfare services and types of support. One charity that does this is Poppyscotland, which provides a variety of support including welfare centres, employment advice, housing, respite breaks and mental health services. Poppyscotland also offers tailored support packages through its grants scheme.

The largest armed forces charities tend to be welfare charities; examples include Help for Heroes, SSAFA and The Royal British Legion. Table 2.3 displays the largest income-generating welfare charities at the time of writing, based on the latest available accounts.

Table 2.3

Top ten welfare charities (England, Wales, Scotland and Northern Ireland)

Charity name	Income	Service provision(s)	Grants made to
The Royal British Legion	£159 million	General charitable purposes Education/training The advancement of health or saving of lives Disability The prevention or relief of poverty Accommodation/housing Economic/community development/employment	Individuals Organisations
SSAFA	£47 million	The advancement of health or saving of lives The prevention or relief of poverty Accommodation/housing	Individuals
King Edward VII's Hospital Sister Agnes	£42.5 million	The advancement of health or saving of lives	Individuals
Help for Heroes	£30.8 million	Education/training The advancement of health or saving of lives Disability Accommodation/housing Other charitable purposes	Individuals

Top ten welfare charities (England, Wales, Scotland and Northern Ireland)			
Blind Veterans UK	£29.8 million	Education/training The advancement of health or saving of lives Disability Accommodation/housing Amateur sport	Individuals Organisations
Erskine Hospital	£28.8 million	The advancement of health The relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage	None
Royal Air Force Benevolent Fund	£27.2 million	Education/training Disability The prevention or relief of poverty Accommodation/housing Arts/culture/heritage/science Armed forces/emergency service efficiency Other charitable purposes	Individuals Organisations
Gurkha Welfare Trust	£21.1 million	Education/training The advancement of health or saving of lives The prevention or relief of poverty Overseas aid/famine relief Accommodation/housing	Individuals
ABF – The Soldiers' Charity	£20.4 million	Armed forces/emergency service efficiency	Individuals Organisations
Royal Star & Garter	£18 million	The advancement of health or saving of lives	None

Note: the 'top ten' charities are selected according to their income. The information on service provision and grants is taken from CCEW's and OSCR's website tags. It is worth noting that the classifications show what each charity is able to do but not necessarily what it does on a daily basis.

Welfare charities are the model of charity perhaps most familiar to the British public. These charities primarily raise funds from public donations to help individuals in need. Blind Veterans UK is an example of a well-known armed forces welfare charity.

CASE STUDY

Welfare charity: Blind Veterans UK

Blind Veterans UK was founded in 1915 to provide training, rehabilitation and lifelong support to personnel who experienced some form of sight loss following the First World War (Blind Veterans UK, 2019a). Established by Sir Arthur Pearson, initially the charity was known as the Blinded Soldiers' and Sailors' Care Committee. In 1923 it adopted the name by which it had generally been known since its early days – St Dunstan's. In 2012, the charity changed its name to Blind Veterans UK to more clearly reflect the work it undertakes.

Blind Veterans UK is a good example of a welfare charity that provides a variety of support, including education and training, accommodation, physical health services, disability services and amateur sport. Blind Veterans UK assists ex-Service personnel after sight loss, helping them to rebuild their confidence and their ability to live independently.

The charity operates across a network of community support teams all over the UK that provide blind veterans with the rehabilitation and training they need closer to them, either in their own home or in their local area. These 19 community teams organise activities and events such as lunches, reunions and clubs, which offer veterans the opportunity to be part of a community with a shared experience. Blind Veterans UK also has two rehabilitation centres in England and Wales: one in Llandudno and the other in Brighton. At each centre, rehabilitation officers help people gain the simple skills and strategies that will support them into independent living. At the centres, blind veterans have an opportunity to take part in sports and recreational activities including arts and crafts (Blind Veterans UK, 2019b).

Additionally, Blind Veterans UK offers both nursing care and social care services at its centres. The care services are typically accessible to ex-Service personnel who have other injuries or disabilities alongside their sight loss, who are without family support, who need care in old age or who might benefit from a temporary stay (either to recover from an illness or to give a family member or carer a break). Permanent care facilities are only available at the Brighton centre, while respite is available at both centres.

The charity operates a network of clubs and societies, some of which provide opportunities to take part in amateur sports, such as archery, golf or skiing. As an example, members of the golf club play at various UK locations with a sighted guide to take them around the course (Blind Veterans UK, 2019c).

Recent research from Blind Veterans UK found that there are approximately 50,000 ex-Service personnel who are eligible for support in the UK. The charity reported that it had supported 14,000 blind veterans during its first 100 years and has an ambitious target to help 20,000 ex-Service personnel between 2018 and 2033 (Blind Veterans UK, 2018).

The charity has worked alongside RNIB (Royal National Institute of Blind People) since 1935, when the two organisations worked together to set up the Talking Book

Library. In 1965 the charity collaborated with RNIB and institutions in the USA on the development of the 'long cane' for those with restricted or no vision. More recently, Blind Veterans UK teamed up with the Association of Directors of Adult Social Services, Guide Dogs, RNIB, the Royal College of Ophthalmologists, VISION 2020 UK and Visionary to produce a guide for those newly diagnosed with sight loss.

Openings and closures of welfare charities: 2012–2019

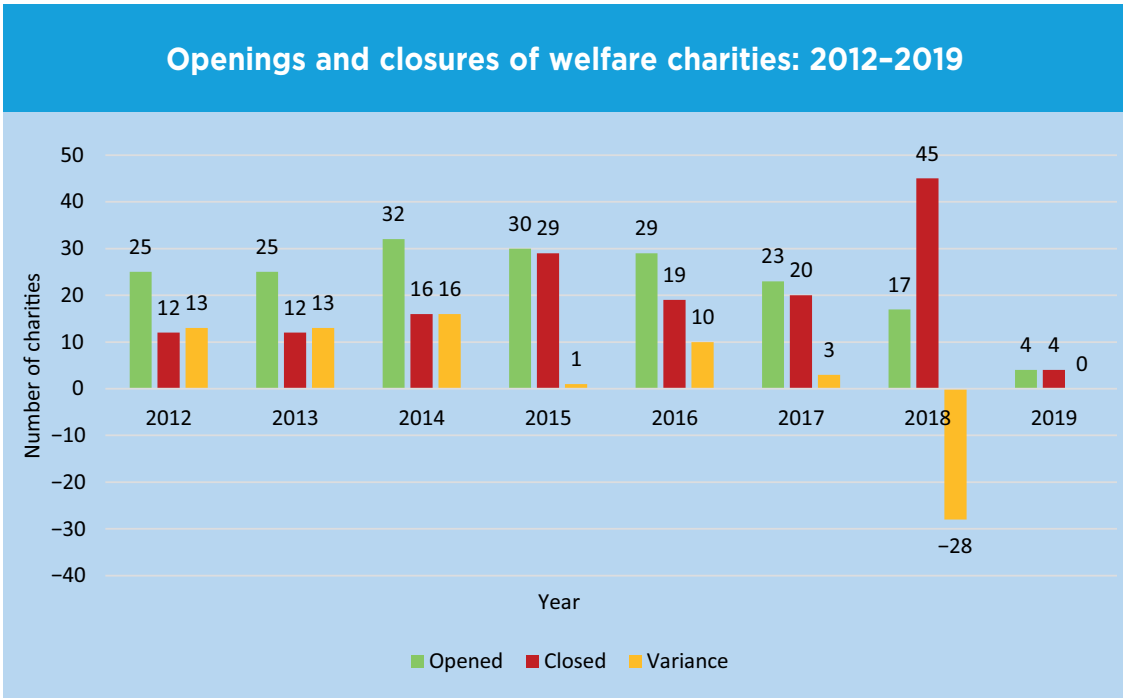
DSC previously reported that welfare charities appear to be particularly volatile, with a high turnover rate consisting of many openings and closures (Doherty et al., 2019).

Figure 2.8 shows the numbers of welfare charities that opened and closed between 2012 and 2019, along with the variances between these numbers. Between 2012 and 2014, the variance remained fairly constant, with charities opening at around twice the closure rate. Between 2015 and 2017, there were still more openings than closures, but the variance was markedly less.

Between 2012 and 2019 there was a large turnover of welfare charities, with 185 opening and 157 closing. As a result, the cohort of welfare charities operating in 2019 is considerably different from the one operating in 2012.

As can be seen in figure 2.8, in 2018 the variance changed dramatically. The number of charities that closed was over two and a half times higher than the number of charities that opened.

Figure 2.8



Welfare charities are largely dependent on donations from the public to generate funds. Charities Aid Foundation (CAF) has reported that during 2018 the number of people who

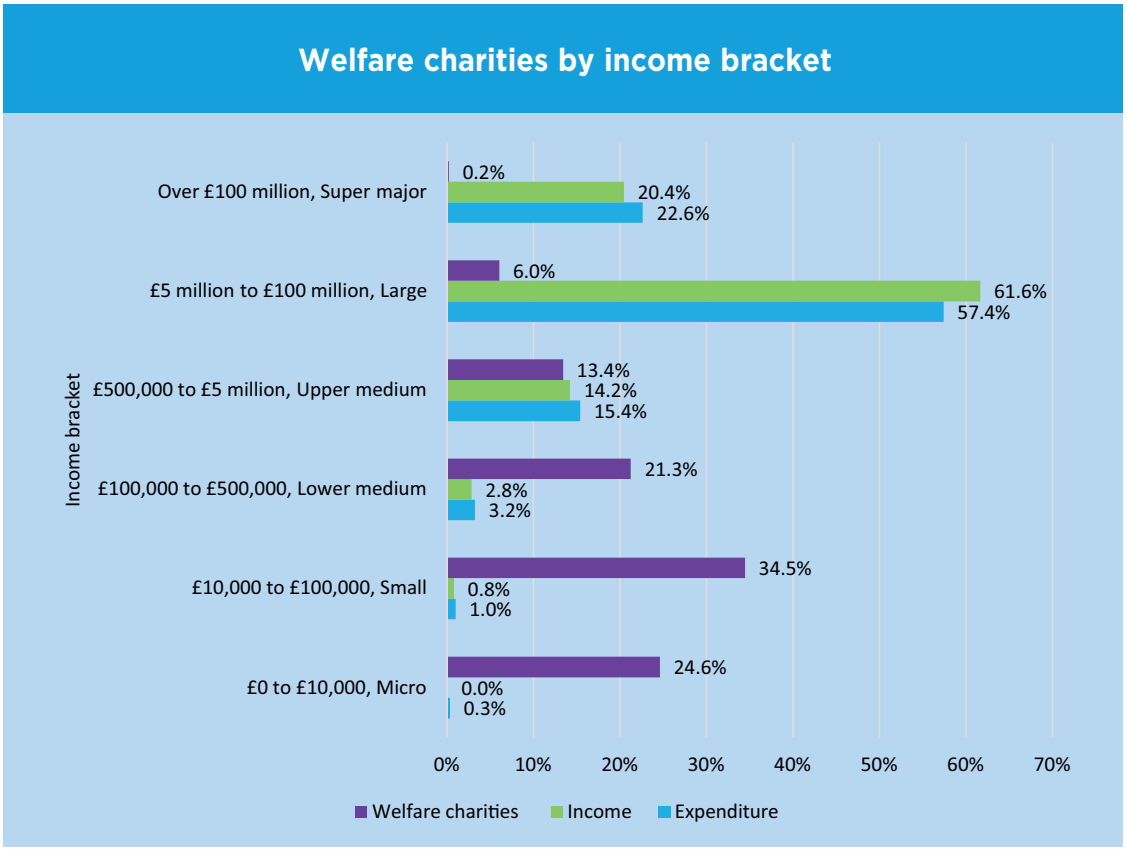
regularly gave money to charity declined for the third year running (CAF, 2019a). For example, CAF reported that the percentage of the British public who either gave directly to charity or sponsored a family member or friend fell from 69% in 2016 to 65% in 2018. Furthermore, the percentage of those who gave directly to charity fell from 61% in 2016 to 57% in 2018. However, although the numbers of people who give to charity have fallen, those who donate money now tend to give more (CAF, 2019a).

Financial analysis of welfare charities

In total, DSC's researchers identified 479 welfare charities, which represent over a quarter (26.0%) of all armed forces charities (see figure 2.1). They account for 70.5% of all sector income (£779 million) and 69.7% of all sector expenditure (£686 million) (see figure 2.4).

Figure 2.9 shows welfare charities' overall share of income and expenditure, relative to the number (expressed as a percentage) of charities in each financial bracket. The figure illustrates how the financially largest welfare charities (with incomes of £5 million to over £100 million) represent the smallest number of all welfare charities, but account for the largest amount of income and expenditure. In total, the top 88 (income over £500,000) (19.6%) welfare charities account for 96.2% of all welfare charities' income and 95.4% of their expenditure. By comparison, smaller welfare charities (with incomes under £500,000) represent the majority of welfare charities, but the smallest levels of overall welfare charities' income and expenditure.

Figure 2.9



Note: the percentages do not always add up to 100% due to rounding of decimals.

Financial analysis of welfare charities with incomes over £500,000

Charities with incomes of more than £500,000 are required by the charity regulators to provide additional financial information in their annual accounts, beyond that of simple income and expenditure.[7] Therefore, it is possible to provide an enhanced financial analysis of this group of charities (N=159), of which 88 are welfare charities.

Figure 2.10 shows income and expenditure for both welfare charities and all armed forces charities (inclusive of welfare charities). For comparison, it also provides the equivalent figures for charities with incomes above £500,000.

As stated previously, welfare charities account for 70.5% of all sector income (£779 million), and 69.7% of all expenditure (£686 million). Figure 2.10 illustrates the financial weight of welfare charities with incomes above £500,000 (N=88) in comparison to all welfare charities (N=479).

Figure 2.10 also allows welfare charities with incomes over £500,000 to be compared to all armed forces charities within the same income bracket. Welfare charities represent 55% of all charities with incomes over £500,000, yet they account for 73.8% each of all income and expenditure in this group.[8]

Figure 2.10

[7] £500,000 is the figure set by CCEW for submitting additional financial information. OSCR sets this figure at £250,000. In order to ensure parity of data, all analyses in this report of charities which submit additional financial information relate to charities with incomes of over £500,000 in their most recently submitted financial accounts.

[8] The fact that the percentages for income and expenditure are the same is a coincidence. To a lesser degree of rounding, the percentages are 73.82% for income and 73.76% for expenditure.

Welfare charities' income and expenditure: 2012–2017

Figure 2.11 shows the total and average income trends for all welfare charities between 2012 and 2017. A steady increase in total welfare charity income can be observed between 2012 and 2015. Thereafter, income dropped by £22 million in 2016 and then increased by £14 million in 2017 to reach £741 million.

As shown in figure 2.11, the number of registered charities changes each year, affecting overall income totals and making direct comparisons between years unreliable. Therefore, average income figures are presented to mitigate this effect.

Figure 2.11

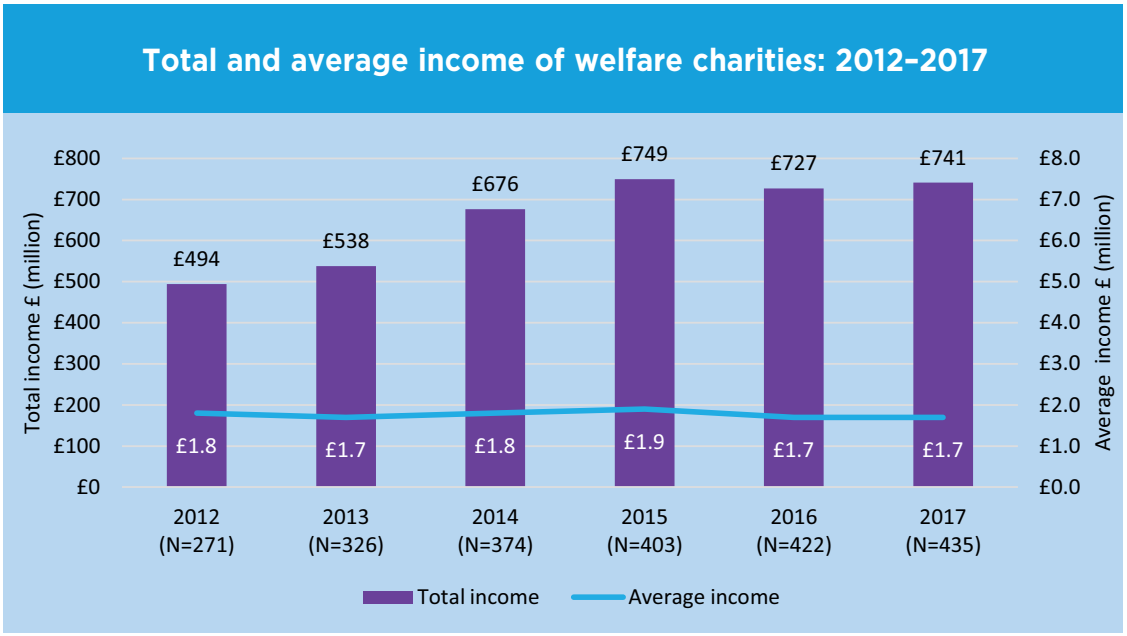
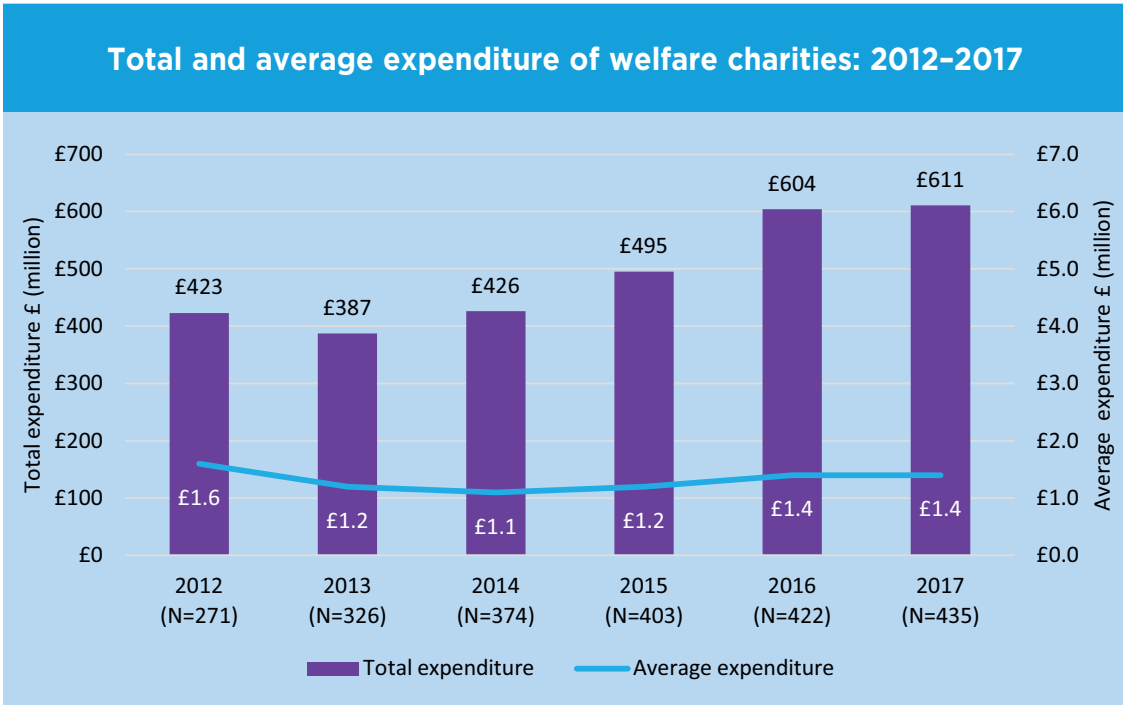


Figure 2.12 shows the total and average expenditure trends for all welfare charities between 2012 and 2017. From 2013 to 2017, total expenditure grew by £224 million, with the biggest increase (£109 million) occurring between 2015 and 2016. Although total expenditure grew each year between 2013 and 2017, average expenditure remained relatively static, varying by around £0.3 million between 2013 and 2017.

Figure 2.12

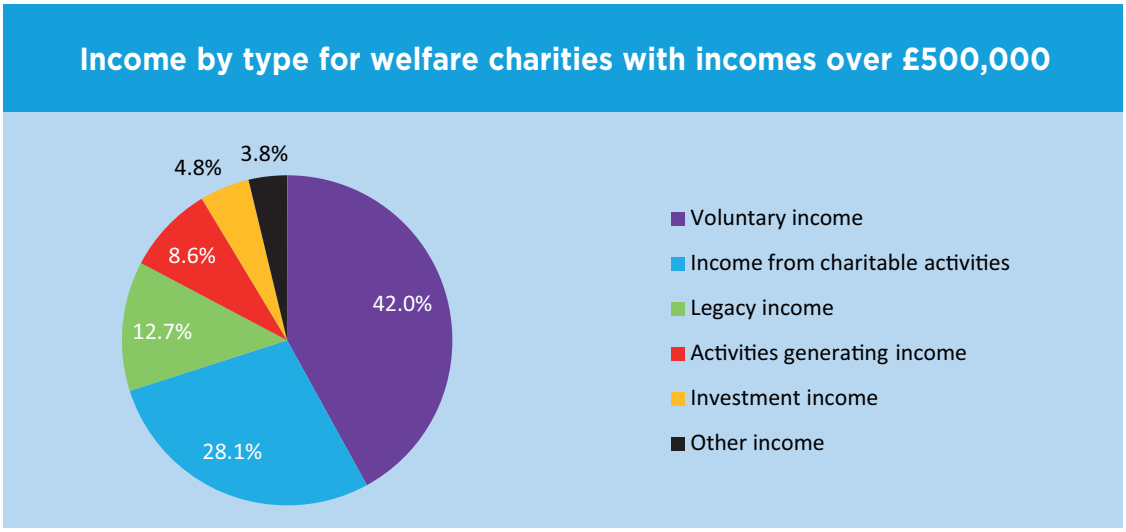


Types of income and expenditure for welfare charities with incomes over £500,000

As stated earlier in this section, detailed financial information is only available for charities with incomes greater than £500,000, of which there are 88 welfare charities. Figures 2.13 to 2.17 relate to welfare charities that fall into this bracket. Note that the data in the remainder of section 2.4.1 is taken from these charities' most recent accounts as these were the most complete set available while being relatively recent.

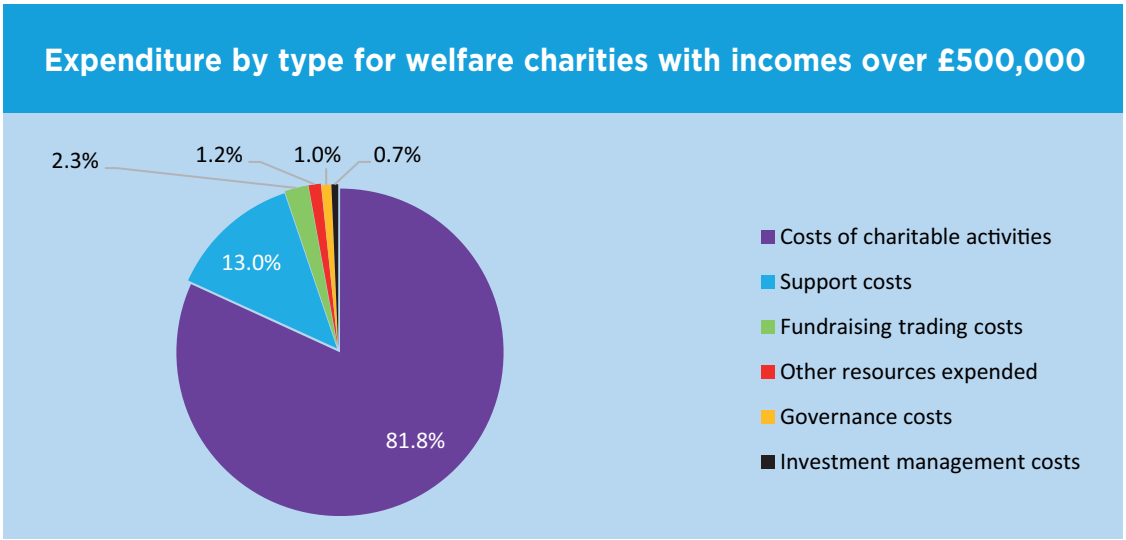
As shown in figure 2.13, voluntary income (42.0%) was the main type of income among welfare charities with incomes over £500,000, followed by income from charitable activities (28.1%) and legacy income (12.7%). Activities generating income accounted for 8.6% of income, followed by investment (4.8%) and other income (3.8%).

Figure 2.13



As shown in figure 2.14, of welfare charities' total expenditure, 81.8% was made up of charitable activities, followed by support costs (13.0%), fundraising trading costs (2.3%), governance costs (1.0%) and investment management costs (0.7%). Other resources expended accounted for 1.2% of expenditure.

Figure 2.14

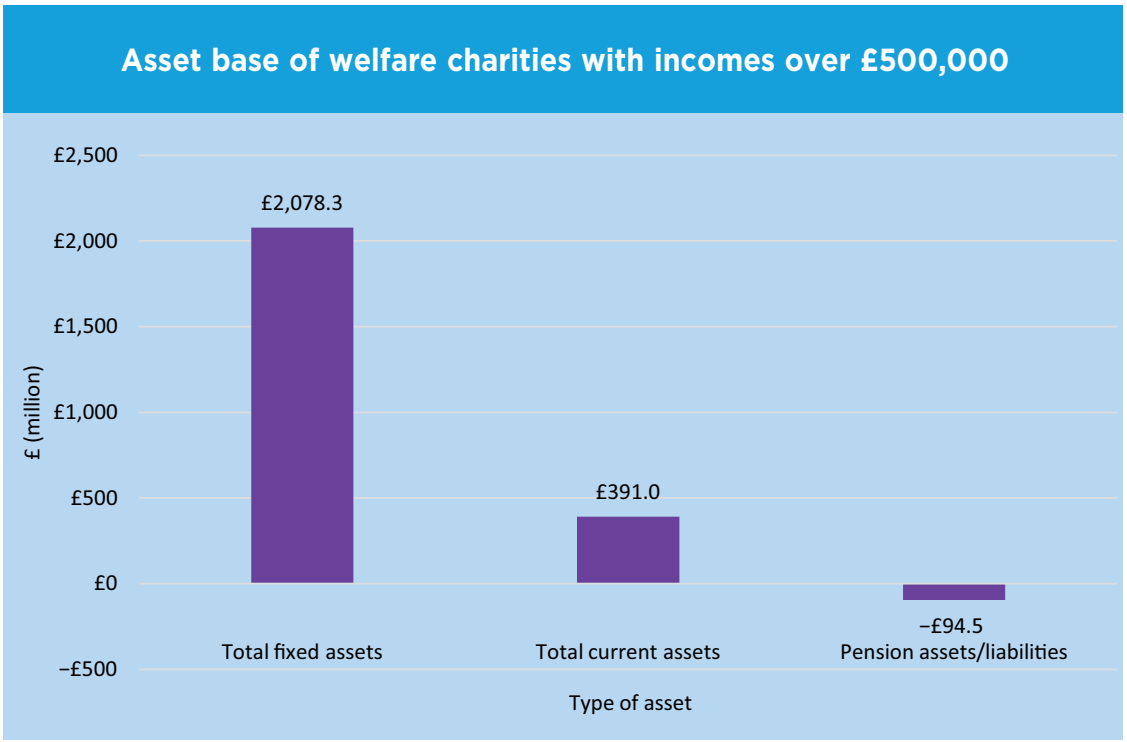


Grants (which form part of the costs of charitable activities) awarded to organisations accounted for 6.9% (£45.2 million) of total charitable spending (£655 million) for welfare charities with incomes over £500,000. Charities are only required to provide figures on grants to organisations (and not individuals) in their financial accounts; therefore, further breakdown of grant-making is not available due to a lack of data reliability.

Assets of welfare charities with incomes over £500,000

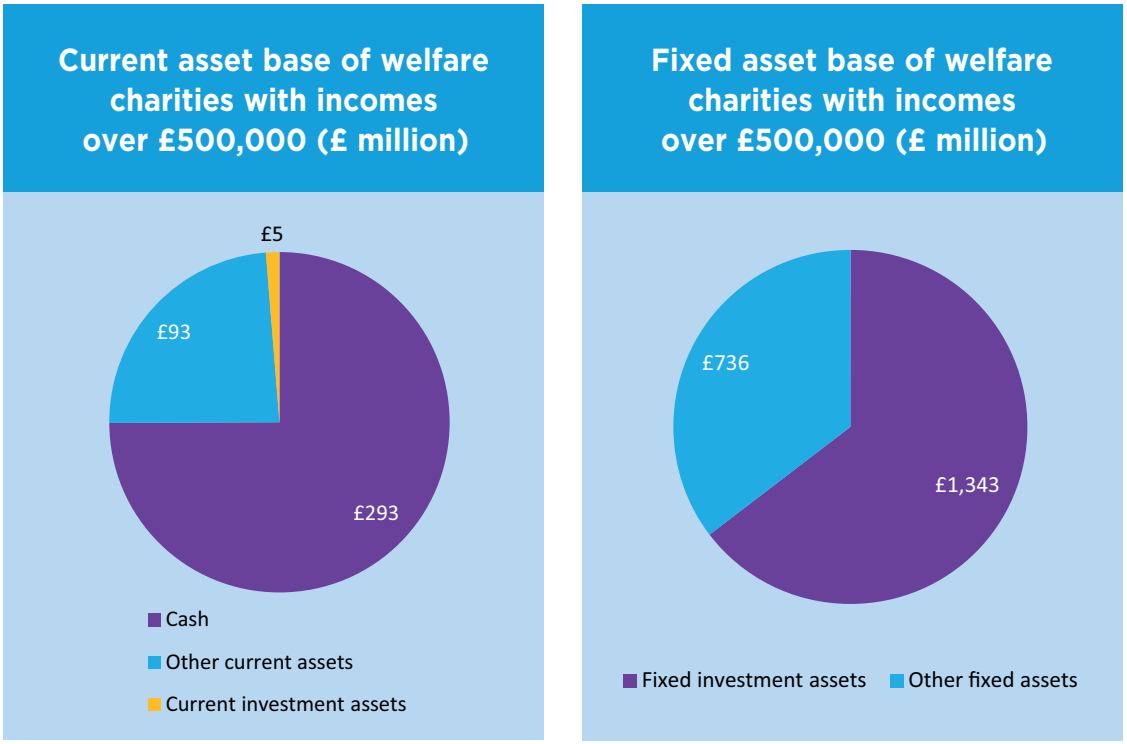
Welfare charities with incomes over £500,000 held total net assets worth £2.37 billion. Total fixed assets stood at just over £2 billion. Total current assets amounted to £391 million, and pension assets and liabilities accounted for −£94.5 million (see figure 2.15).

Figure 2.15



The total current assets for welfare charities with incomes over £500,000 were £391 million. Figure 2.16 provides a breakdown of current assets between current investment assets and cash, alongside a breakdown of fixed assets. The figure shows that welfare charities' current assets are predominantly cash based (74.9%), while 64.6% of their fixed assets are investment based (just over £1.3 billion).

Figure 2.16



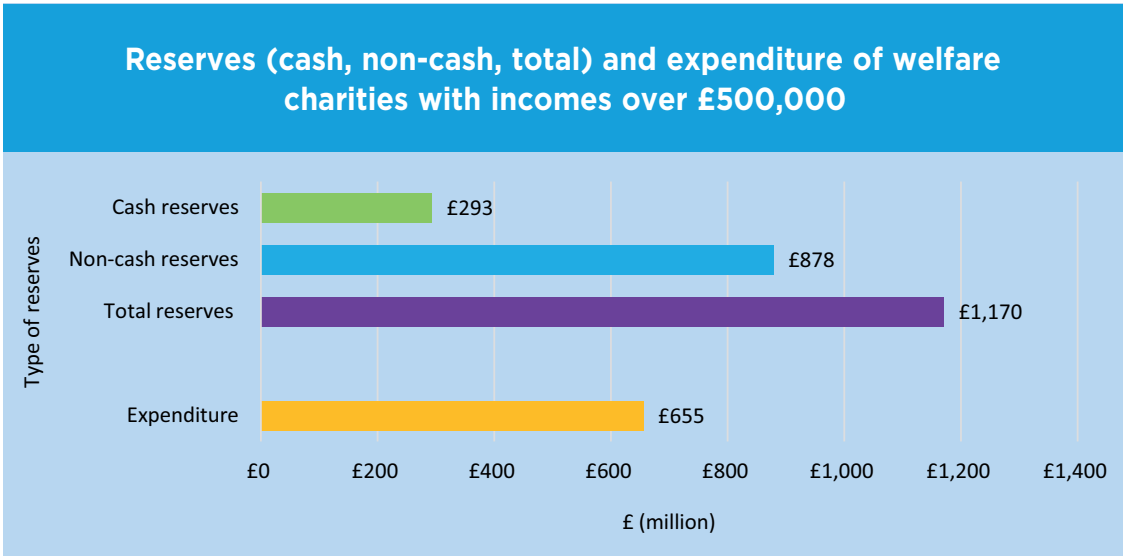
Reserves of welfare charities with incomes over £500,000

These welfare charities' total annual expenditure would account for 56.0% of their total reserves, suggesting that these welfare charities had almost two years' expenditure covered by their reserves.

However, as discussed in section 2.3.4, not all reserves are available for use. Therefore, figure 2.17 considers welfare charities' cash reserves, which are more reliable. The cash reserves of welfare charities with incomes over £500,000[9] accounted for only 25% (£293 million) of their reserves. Cash reserves held by these charities would therefore only cover five months of overall expenditure.

[9] Data on reserves was available for 83 (94%) welfare charities with income over £500,000 and 151 (95%) of all charities with income over £500,000 (including welfare charities). Only charities with data on reserves data were included in the analysis to allow reliable comparisons to be made.

Figure 2.17



2.4.2 Service funds

DSC identified a total of 303 Service funds registered across the UK, which exist to raise the morale and the social and physical wellbeing of Service personnel and often their immediate families. This type of charity supports current serving personnel and provides a range of services, as outlined in table 2.4.

The needs of Service personnel and their families are to an extent met by Ministry of Defence (MOD) support. Service funds therefore exist to supplement existing sources of public funds. For example, a Service fund may provide services that the MOD does not fund, such as adventure training.

Service funds are often situated within British Army bases, Royal Air Force messes or other similar establishments. They may also fill gaps in existing provision – for example, by delivering temporary accommodation in an area where there is a shortage of MOD housing stock or providing day-care facilities in a base where existing childcare provision is stretched.

Other Service funds serve a wider community. For instance, the Services Sound and Vision Corporation (known as British Forces Broadcasting Service) provides entertainment and broadcasting to the wider armed forces community (see the case study on page 75).

Service funds adhere to separate CCEW regulations. Until 2016, Service funds were exempt from registering with CCEW providing that they existed wholly or mainly for the promotion of armed forces efficiency. Service funds are required to register with CCEW if they have incomes over £100,000 per year (a £5,000 threshold exists for other charities) or if any of the following apply: they own land, they benefit people other than the armed forces community, or they carry out the exhibition and/or preservation of historical artefacts.

In 2014 it was estimated that there were thousands of Service funds operating below the £100,000 income threshold (Pozo and Walker, 2014), which could boost the current estimate of 303. The majority of those unaccounted for are likely to be small funds connected to an armed forces base.

Table 2.4

Definition and characteristics of Service funds

Objects: Promotion of the efficiency of the armed forces and fostering *esprit de corps*.

Activities: Provision of facilities, services and grants to improve the morale and the social and physical wellbeing of active Service personnel and their families.

Main areas of support:

- adventure training, sports, and social and recreational activities for active Service personnel and their families;
- education and vocational training services for active Service personnel;
- religious activities and pastoral support for active Service personnel and their families;
- services and support for the families of active Service personnel (such as childcare and community facilities in or near duty stations).

Grant-making:
Grants may be awarded to other organisations to contribute towards the cost of providing welfare services.

Examples: National Rifle Association, Royal Air Force Club, Royal Caledonian Education Trust, and Services Sound and Vision Corporation (known as British Forces Broadcasting Service).

CASE STUDY

Service fund: Services Sound and Vision Corporation

The Services Sound and Vision Corporation (SSVC) (known as British Forces Broadcasting Service) is a tri-Service charity which broadcasts radio and television programmes to the Service community, both abroad and at home. The charity was formed in 1982 from the merger of the Services Kinema Corporation and the British Forces Broadcasting Service (BFBS). BFBS was launched in 1943 by the former British War Office (now the MOD). Originally, programmes were broadcast to forces serving in the Middle East.

SSVC's aims are 'to promote the efficiency of HM Armed Forces … through the provision of services related to entertainment, information, education, welfare and training' (SSVC, 2018, p. 1). SSVC is a good example of a Service fund whose activities provide a crucial role in the maintenance of the morale of Service personnel and their families.

The charity's main activities involve broadcasting radio and television programmes. Additionally, SSVC supports services including cinema, live entertainment and media training. In March 2018, SSVC opened a new overseas radio station, BFBS Middle East, which is based in the new UK Naval Support Facility in Bahrain. BFBS Middle East provides a service for operational personnel throughout the Middle East region (Cobseo, 2018a).

SSVC works in close collaboration with the MOD. The charity fund holds contracted services with the MOD to run the BFBS. Most of the charity's income is funded by the MOD; for example, in 2018, 91% of SSVC income consisted of MOD funding. During 2018, SSVC's total income was over £26 million (SSVC, 2018).

SSVC also provides an extensive range of grants, which support the following:

- digitisation of armed forces cinemas;
- children's play centres and welfare centres attached to bases, messes and other Service personnel establishments;
- expenditure on adventure training and expeditions as extracurricular training;
- equipment and technology to help families keep in touch with Service personnel while they are away from home on operations;
- television and audio equipment on ships and submarines.

Financial analysis of Service funds

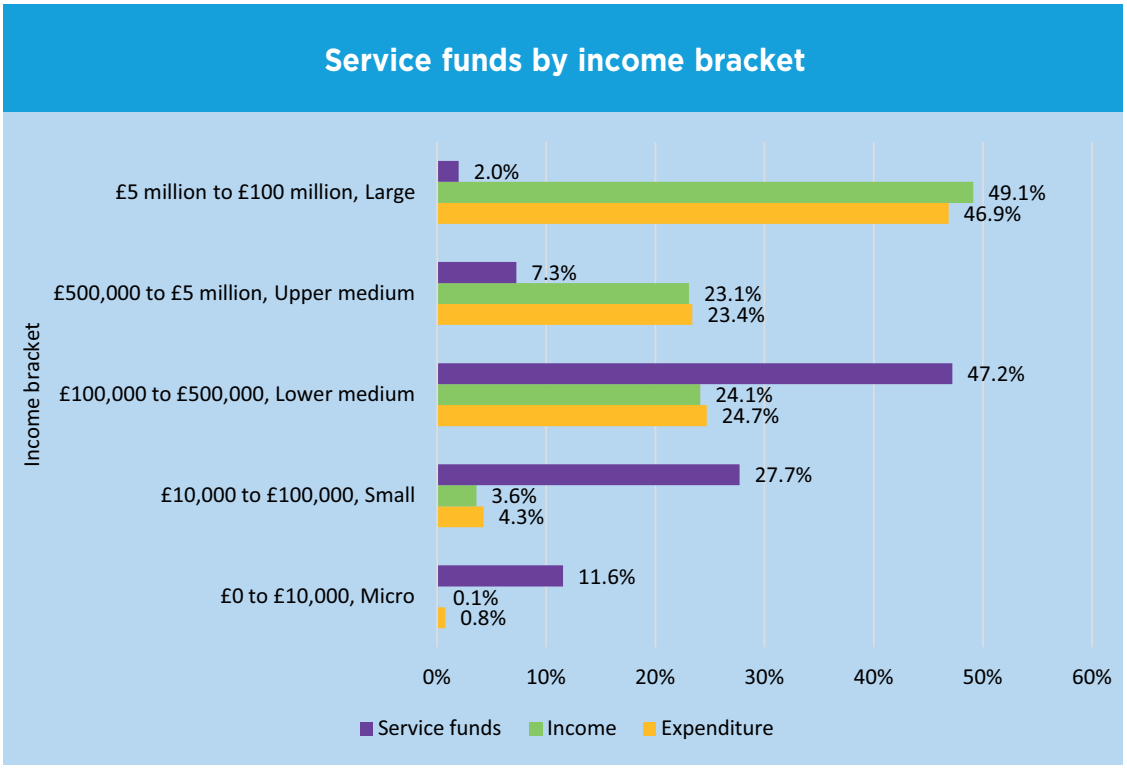
In total, DSC identified 303 Service funds, which represent 16.4% of all armed forces charities. They account for 11.5% of all sector income (£127 million) and 12.5% of all sector expenditure (£123 million). This section provides a financial analysis of Service funds.

Figure 2.18 shows Service funds' overall percentage share of income and expenditure, relative to the number (expressed as a percentage) of charities in each financial bracket.

There are 28 Service funds with incomes over £500,000 (9.2%). These account for 72.2% of all Service funds income and 70.3% of all Service funds expenditure.

Further analysis of the data on Service funds reveals that the 28 Service funds with incomes over £500,000 account for 8.4% (£92 million) of all income and 8.8% (£87 million) of all expenditure across the armed forces charity sector. Although small in comparison to the equivalent numbers for welfare charities, these are still significant amounts of money.

Figure 2.18



Note: the percentages do not always add up to 100% due to rounding of decimals. Additionally, 4.3% of Service funds had no accounts available.

Financial analysis of Service funds with incomes over £500,000

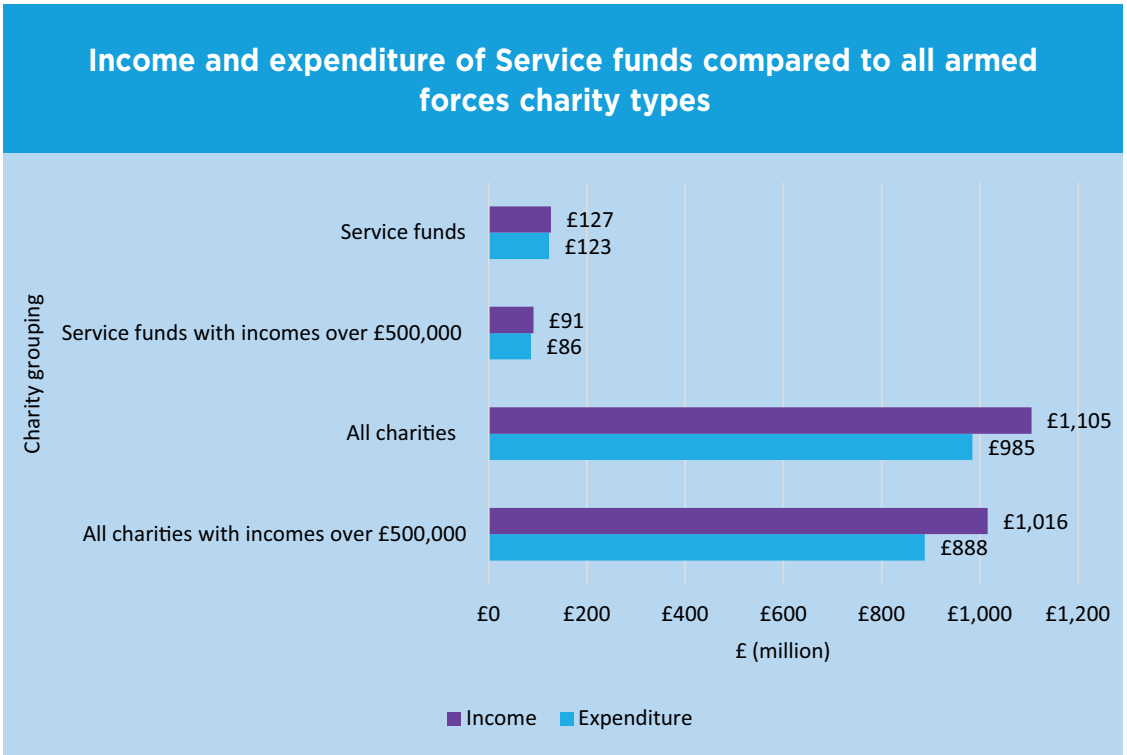
As explained in section 2.4.1, charities with incomes of more than £500,000 are required to provide additional financial information in their annual accounts, beyond that of simple income and expenditure.[10] Therefore, it is possible to provide an enhanced financial analysis of this group of charities (N=159), of which 28 are Service funds.

Figure 2.19 shows income and expenditure for both Service funds and all armed forces charities (inclusive of Service funds). For comparison, it also provides the equivalent figures for charities with incomes above £500,000.

As stated previously, Service funds account for 11.5% of all sector income (£127 million) and 12.5% of all expenditure (£123 million). Figure 2.19 illustrates the financial weight of Service funds with incomes above £500,000 (N=28) in comparison to all Service funds (N=303).

Figure 2.19 also allows Service funds with incomes over £500,000 to be compared to all armed forces charities within the same income bracket. Service funds represent 17.6% of all charities with incomes over £500,000, whereas they account for only 9.0% of all income and 9.7% of all expenditure in this financial group.

Figure 2.19



[10] £500,000 is the figure set by CCEW for submitting additional financial information. OSCR sets this figure at £250,000. In order to ensure parity of data, all analyses in this report of charities which submit additional financial information relate to charities with incomes of over £500,000 in their most recently submitted financial accounts.

Service funds' income and expenditure: 2012–2017

Figure 2.20 shows the total and average income trends for all Service funds between 2012 and 2017.

As shown in figure 2.20, the number of registered charities changes each year, affecting overall income totals and making direct comparisons between years unreliable. Therefore, average income figures are presented to mitigate this effect.

Figure 2.20

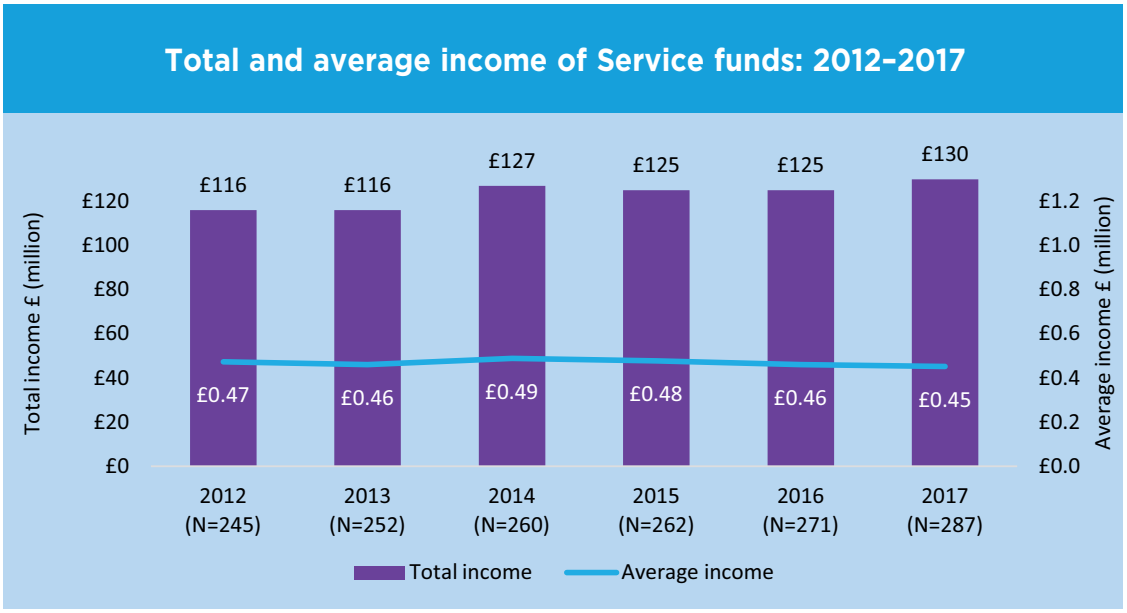
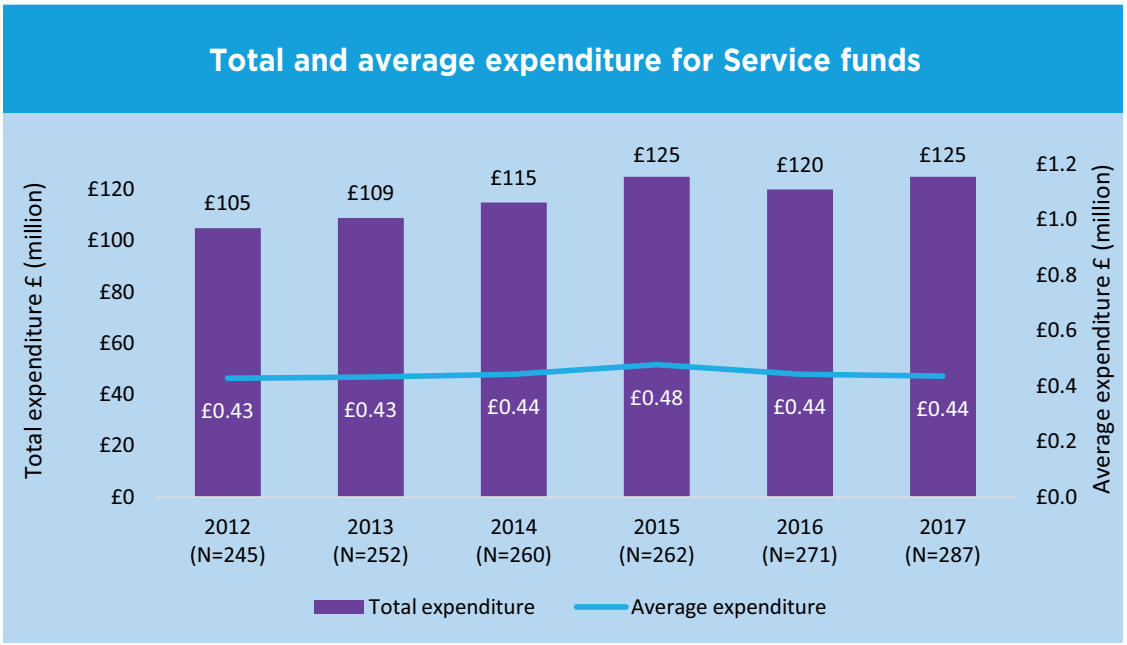


Figure 2.21 shows the total and average expenditure trends for all Service funds. Total expenditure between 2015 and 2017 remained fairly steady, ranging between £120 million and £125 million. Overall, between 2012 and 2017, total Service funds expenditure stayed within a range of approximately £20 million.

Average expenditure fluctuated within a range of £50,000 over the six-year period. Average expenditure reached a notable peak in 2015 (£480,000) but thereafter dropped over 2016 and 2017 to a level previously seen in 2014 (approximate average of £440,000).

Figure 2.21

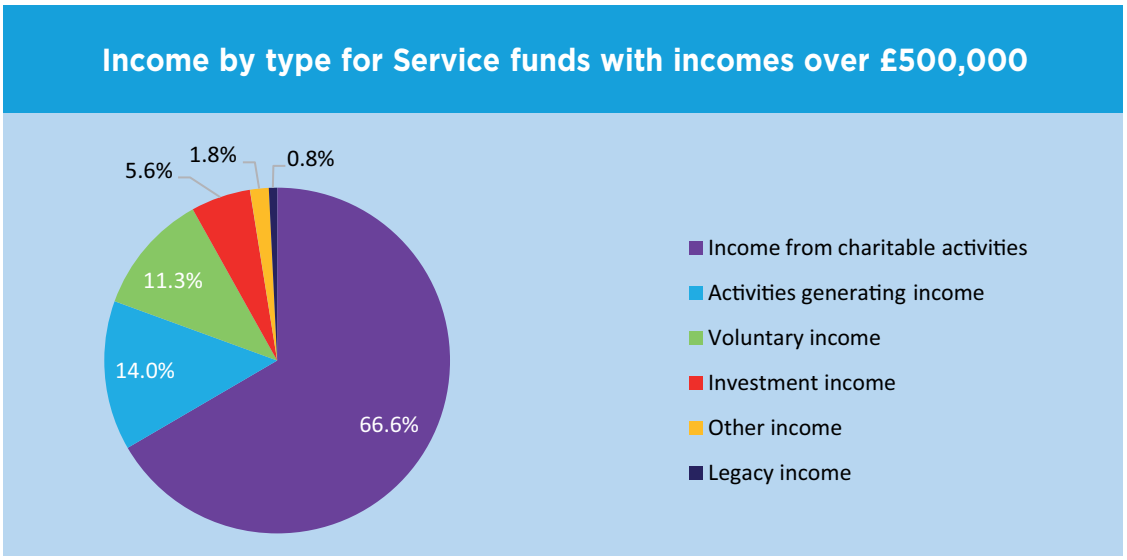


Types of income and expenditure for Service funds with incomes over £500,000

As stated in section 2.4.1, detailed financial information is only available for charities with incomes greater than £500,000, of which there are 28 Service funds. Figures 2.22 and 2.23 show the types of income and expenditure of Service funds.

As shown in figure 2.22, income from charitable activities was the main type of income among Service funds (66.6%), followed by activities generating income (14.0%) and voluntary income (11.3%). Investment income accounted for 5.6%, followed by other income (1.8%) and legacy income (0.8%).

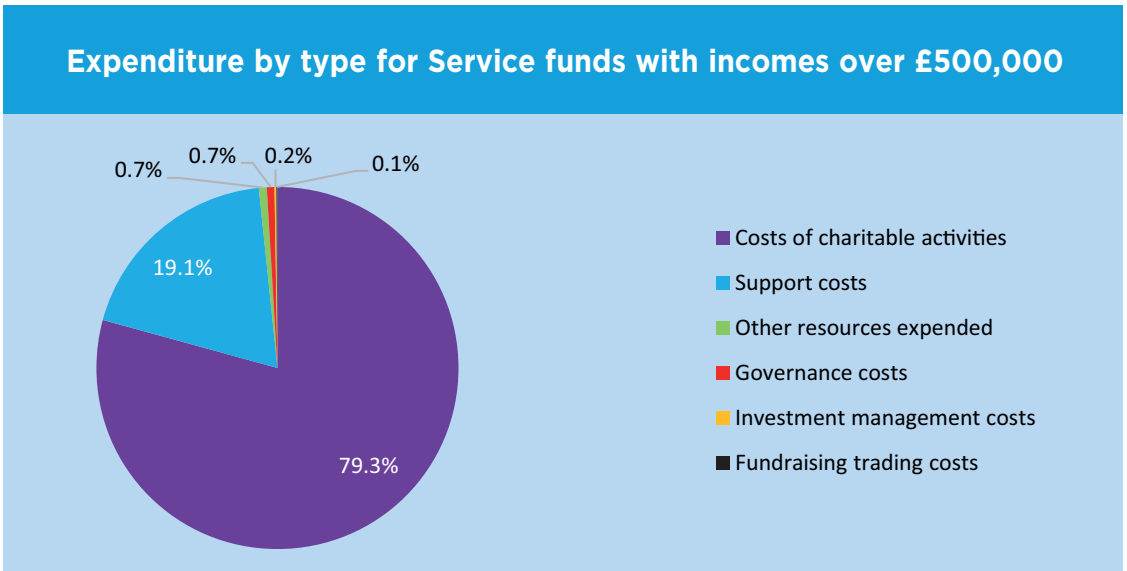
Figure 2.22



Note: the percentages do not always add up to 100% due to rounding of decimals.

As shown in figure 2.23, almost four-fifths (79.3%) of Service funds' total expenditure related to the costs of charitable activities, followed by support costs (19.1%). Other expenditure, governance costs, investment management costs and fundraising costs each accounted for less than 1%.

Figure 2.23



Note: the percentages do not always add up to 100% due to rounding of decimals.

Grants (which form part of the costs of charitable activities) awarded to organisations accounted for 7.4% (£6.4 million) of total charitable spending (£87 million) for Service funds

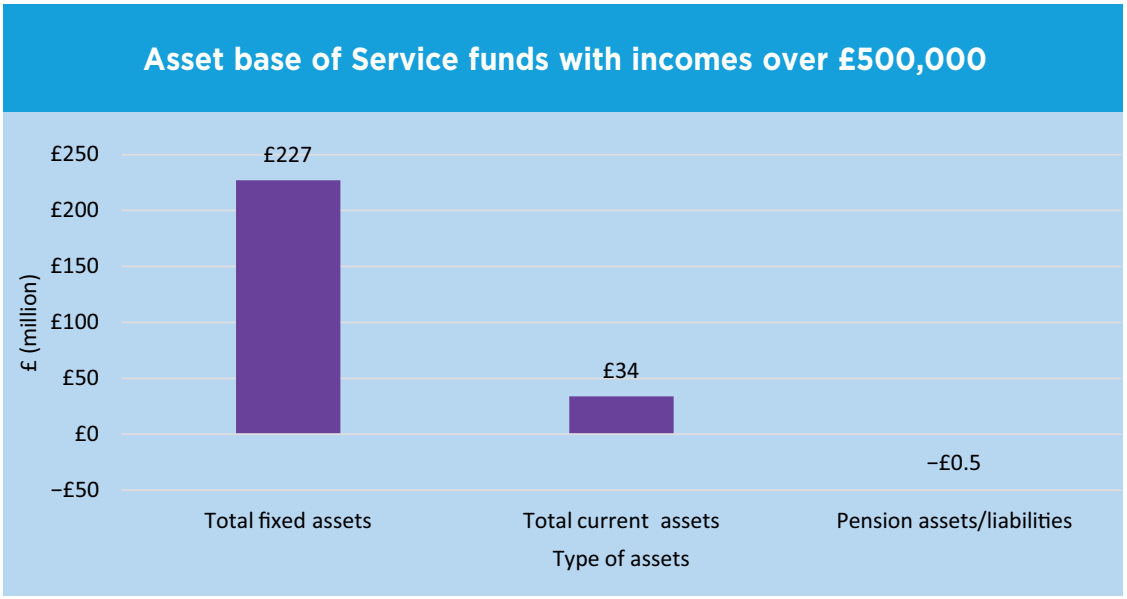
with incomes over £500,000. Charities are only required to provide figures on grants to organisations (and not individuals) in their financial accounts; therefore, a more detailed breakdown of grant-making is not available due to a lack of data reliability.

Assets of Service funds with incomes over £500,000

The 28 armed forces Service funds with incomes over £500,000 held total net assets worth £261 million. This represented 0.9% of the combined net assets of all charities registered with CCEW at the end of the same period (based on the most recent accounts).

As shown in figure 2.24, these 28 charities' total fixed assets stood at £227 million and their current assets amounted to £34 million.

Figure 2.24



2.4.3 Associations

DSC's researchers identified 77 associations currently operating in the UK. Associations are membership organisations open to eligible Service and ex-Service personnel as well as their families. They exist to maintain the bonds of camaraderie forged in the Service. Associations promote and facilitate social gatherings, annual reunions, remembrance events, trips and other membership activities. They commonly have widespread networks of branches through which their work is carried out at a local level. Table 2.5 outlines the objects and activities of this type of charity in further detail.

Table 2.5

Definition and characteristics of associations

Objects: Fostering *esprit de corps* and comradeship.

Activities: Social gatherings and other membership activities.

Main areas of support:

- provision of facilities and support to encourage meetings, gatherings and connection between members;
- provision of welfare support (see table 2.2);
- provision of advice, advocacy and support to members (including signposting to and co-ordination with other welfare and benevolent charities);
- management of their own benevolent funds and distribution of grants for relief in need to eligible individuals (in the vast majority of cases, eligible beneficiaries do not need to be members of the association as long as they meet eligibility criteria connected to serving in the armed forces).

Grant-making:

- Grants are award to individuals directly through benevolent grants. They are also made to organisations that contribute to the cost of providing welfare services (such as housing and care homes). Associations collaborate with welfare charities to provide grants (more information on grant-making practices can be found in chapter 4).

Examples: The Parachute Regimental Association, The Royal Engineers Association, and The Royal Marines Association.

Historically, associations have acted as a safety net for their members, partly because these charities originated long before the existence of the welfare state and in the past stepped in to provide welfare assistance where none was available.

The Royal Air Forces Association provides a good example of an association (see case study on next page).

CASE STUDY

Association: The Royal Air Forces Association

The Royal Air Forces Association (RAFA) originated in 1929 when Vernon Goodhand, Jon Pearce and Warrant Officer Bartlett met to initiate an organisation which would provide welfare for past and present Royal Air Force personnel. Following these discussions, an organisation called Comrades of the Royal Air Forces Association was formed in 1930. In 1943 the charity's name was changed to the Royal Air Forces Association, the name the charity is known by today (RAFA, 2019a).

RAFA's network of 4,000 branches extends worldwide and is the system through which the charity supports its 74,000 members. Volunteers are pivotal to supporting RAFA's welfare work. RAFA reports that in a typical year its 540 welfare volunteers conduct almost 13,000 welfare visits annually and 115,000 visits and calls (RAFA, 2019a).

RAFA works in collaboration with Alabaré and ABF – The Soldiers' Charity to help homeless ex-military personnel to rebuild their lives. It also typically distributes more than £1.9 million in welfare grants each year to both serving and ex-Service personnel (RAFA, 2019b).

RAFA supports children through its Storybook Wings initiative. The association gives recording equipment to parents who are away from home on operations. The parents then use this equipment to record stories, which are played back to their children. So far, the RAFA website reports that Story Wings is available at 32 stations and that 2,300 families have used the programme (RAFA, 2019c).

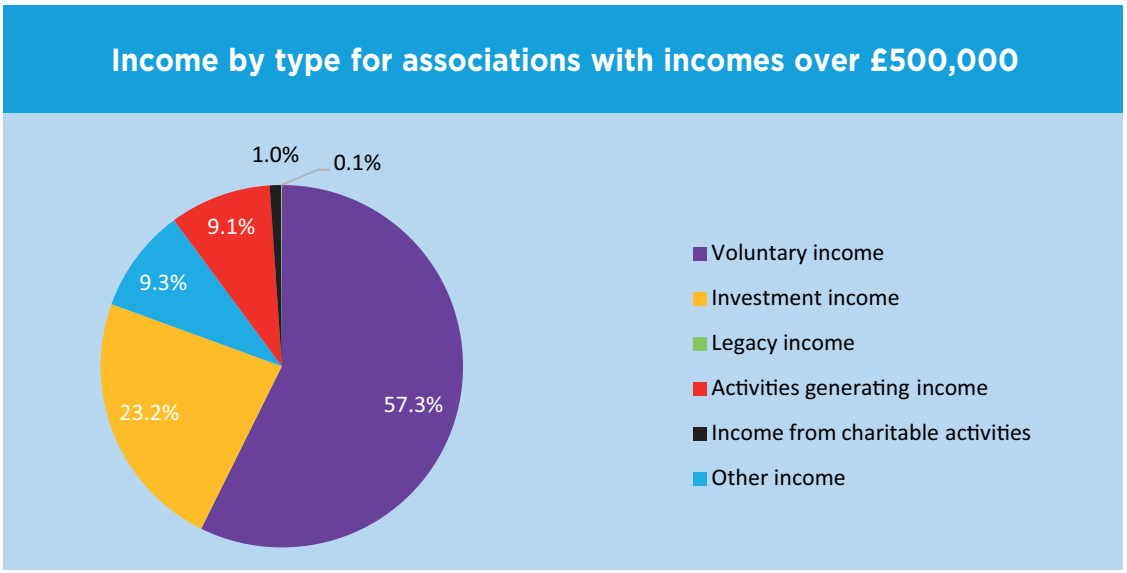
See page 88 for a financial analysis that includes both associations and association branches.

Types of income and expenditure for associations with incomes over £500,000

As stated in section 2.4.1, detailed financial information is only available for charities with incomes greater than £500,000, of which there are two associations. Figures 2.25 and 2.26 show the types of income and expenditure that are relevant to associations.

As shown in figure 2.25, voluntary income was the most common type of income among the two associations (57.3%), followed by investment income (23.2%) and legacy income (9.3%). Activities generating income accounted for 9.1%, followed by income from charitable activities and other income, each of which accounted for 1%.

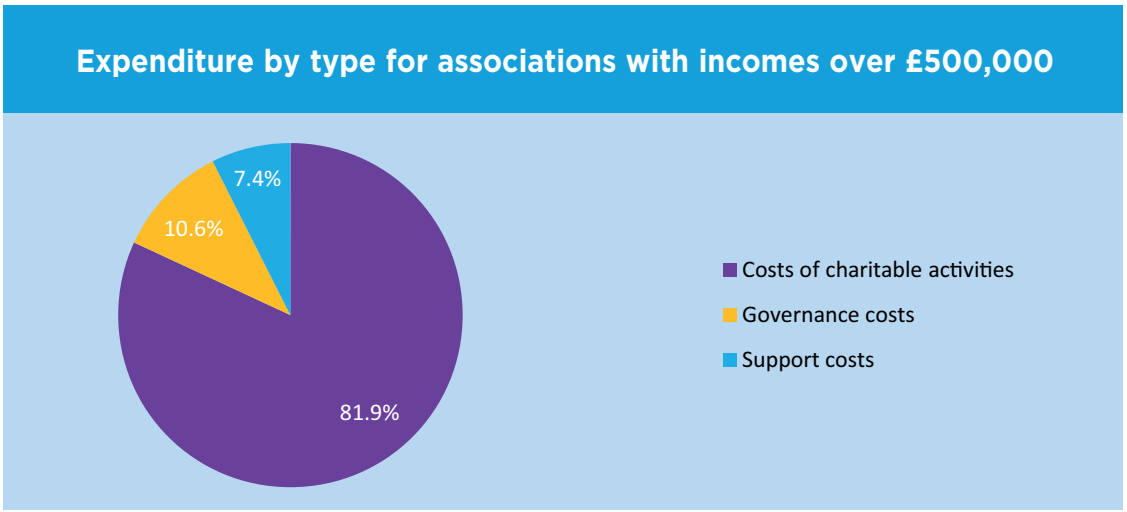
Figure 2.25



As shown in figure 2.26, over four-fifths (81.9%) of these associations' total expenditure related to the costs of charitable activities, followed by governance costs (10.6%) and support costs (7.4%).

Grants (which form part of the costs of charitable activities) awarded to organisations accounted for 16.7% (£0.4 million) of total charitable spending (£2.4 million) for associations with incomes over £500,000. Charities are only required to provide figures on grants to organisations (and not individuals) in their financial accounts; therefore, a more detailed breakdown of grant-making is not available due to a lack of data reliability.

Figure 2.26



Note: the percentages do not always add up to 100% due to rounding of decimals.

2.4.4 Association branches

As mentioned in section 2.4.3, most armed forces associations have local and/or regional branches. In some instances, these branches operate independently. In such cases, they are registered separately as their own entities with the relevant regulator (CCEW, OSCR or CCNI).

In total, DSC identified 601 association branches. Table 2.6 outlines the characteristics of this type of charity.

Table 2.6

Definition and characteristics of association branches
Objects: Fostering *esprit de corps* and comradeship. **Activities**: Social gatherings and other membership activities.
Main areas of support: ■ provision of facilities to encourage meetings, gatherings and connection between members; ■ provision of welfare support (see table 2.2).
Grant-making: ■ Some association branches state that they make grants (more information on grant-making practices can be found in chapter 4).
Examples: The Parachute Regimental Association – Bradford Branch, the Royal Air Forces Association – Wisbech Branch, The Royal British Legion Scotland – Cumbernauld Branch, and the Royal Naval Association – Watford and District Branch.

Overall, 76.7% of all association branches are located in England and Wales, and 23.1% are located in Scotland. Only one association branch is based in Northern Ireland. The numbers of association branches affiliated with each parental branch are as follows:

- Royal Air Forces Association (N=276);
- Royal Naval Association (N=131);
- Royal British Legion Scotland (N=118);
- Parachute Regimental Association (N=73);
- other (N=3).[11]

[11] 'Other' consists of Hinckley Combined Ex Services Association, the Royal Highland Fusiliers Regimental Benevolent Association and the White Ensign Association.

It should be noted that this information is presented with the caveat that there may be more charities that are not accounted for due to a lack of registration. Small association branches may go unregistered because their income falls below CCEW's registration threshold of £5,000 (CCEW, 2015). Branches which are not financially separate from their parent organisation are also unlikely to register as separate entities (Pozo and Walker, 2014).

An example of a parent organisation with association branches is highlighted in the case study below, which looks at Legion Scotland.

CASE STUDY

Association branch: Legion Scotland

Legion Scotland can trace its origins back to June 1921, when Field Marshall Earl Haig merged several charities established to assist Scottish residents who served in the First World War (Legion Scotland, 2019a). The merged charity, originally referred to as The Royal British Legion, changed its name to The British Legion (Scotland) in August 1921. It received the Royal Charter in 1971 to then be referred to as The Royal British Legion Scotland. The trading name Legion Scotland was adopted in 2014.

Since its inception, Legion Scotland has provided support to ex-Service personnel and their families through comradeship, befriending and leading as the custodian of remembrance in Scotland (Legion Scotland, 2019b). The charity also supports socially isolated ex-Service personnel through an extensive network of support volunteers who make up the Veterans Community Support service. Furthermore, the charity offers a free pension and advocacy service to ex-Service personnel and serving personnel who have been injured, to assist them to make claims under the right pension scheme. It also helps beneficiaries to apply for an increase if their condition deteriorates.

As part of its charitable activities, Legion Scotland partners with other armed forces charities and mainstream charities to help deliver support to its beneficiaries, often referring beneficiaries to many other charities, including Action on Hearing Loss Scotland, Combat Stress, Fares4Free and Poppyscotland for more specialist support. Since 2017, Legion Scotland has partnered with a consortium of armed forces charities and mainstream charities as part of the Unforgotten Forces initiative, to support ex-Service personnel over 65 years old in Scotland (Legion Scotland, 2019c).

Legion Scotland's work is supported by its branches; the charity has over 140 branches and 60 clubs across Scotland (Legion Scotland, 2019d). Each branch is run by volunteers to improve the circumstances of ex-Service personnel across Scotland (Legion Scotland, 2019d). Additionally, ex-Service personnel with an interest in motorcycles can join Legion Scotland's Riders Branch (Legion Scotland, 2019d).

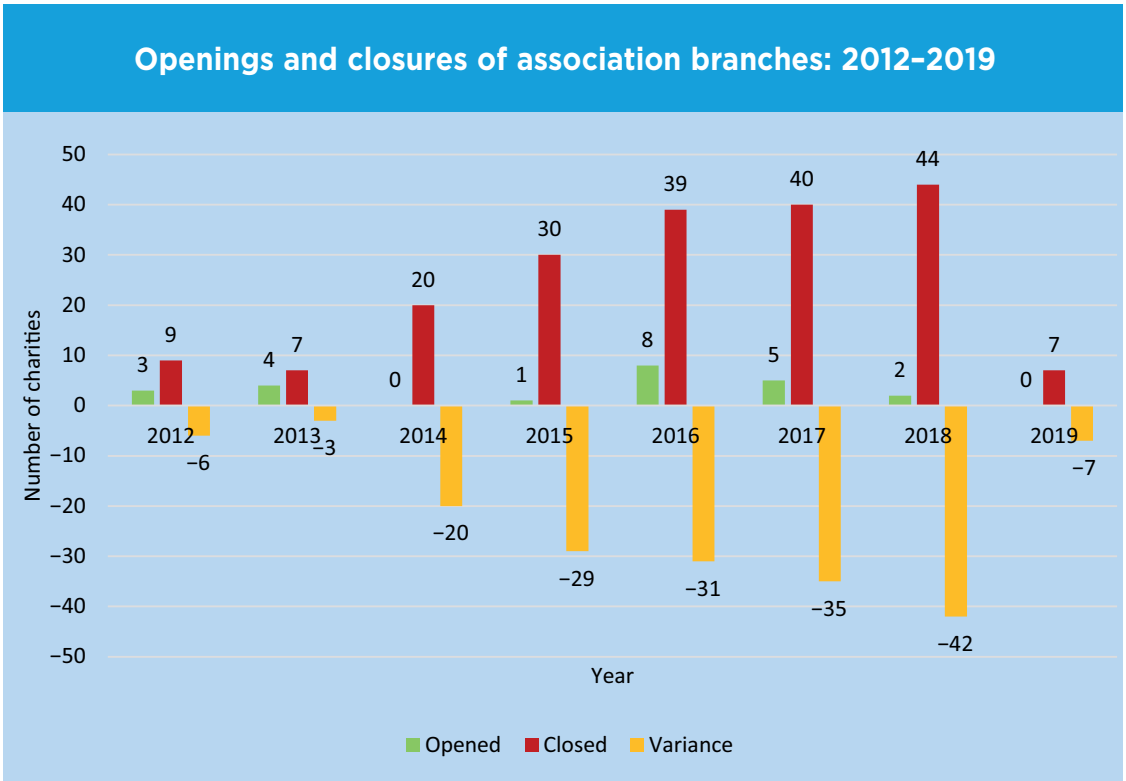
Legion Scotland is able to promote its work through its fully supported and efficient branches, which operate as a network throughout Scotland (Legion Scotland, 2014). This system of operation allows Legion Scotland to provide services focused on comradeship and to tackle isolation and loneliness in the ex-Service community, while becoming more attractive to potential donors and being able to fundraise through the charity's members and supporters (Legion Scotland, 2014). This allows Legion Scotland to have a bigger voice to campaign for issues affecting the ex-Service community in Scotland (Legion Scotland, 2014).

Openings and closures of association branches: 2012–2019

DSC previously reported that association branches were in rapid decline (Doherty et al., 2019). Interestingly, association branches were among the types of charity least likely to open between 2012 and 2019, representing only 6.1% of all newly registered charities during this period (N=23). Figure 2.27 shows the numbers of association branches that opened and closed between 2012 and 2019.

Between 2012 and 2019, a total of 196 association branches closed, while only 23 new association branches opened. Overall, there are now fewer association branches than were seen in 2012 or 2013. However, it should be noted that not all recent data is accounted for here, as not all charities have submitted annual accounts for 2018 or 2019. Nevertheless, based on the previous years' trends, the number of branch openings is likely to be significantly outweighed by the number of branch closures.

Figure 2.27



Large proportions of the charities affiliated with either the Royal Navy or the Royal Air Force consist of association branches. Although association branches remain one of the most common charity types, they are declining in number. This is a trend to monitor going forward and is an important finding that may warrant further research.

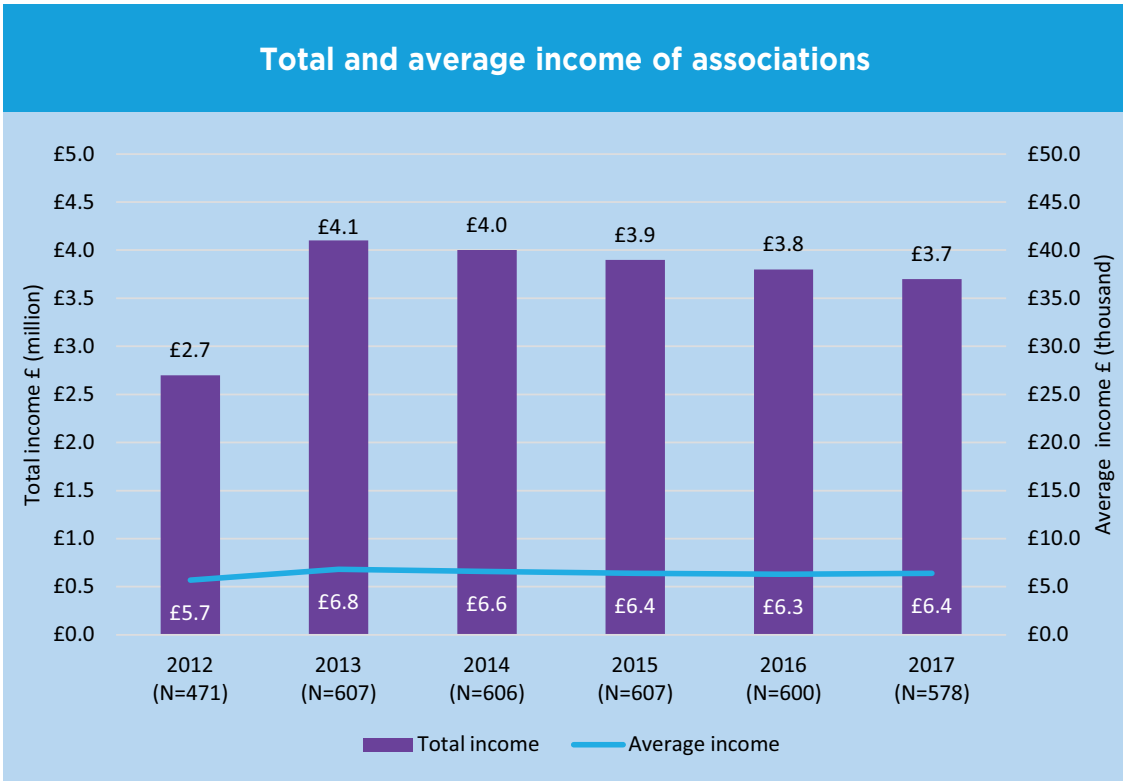
Financial analysis of associations and association branches

For the purpose of this analysis, associations and association branches were analysed together, owing to the small number of associations for which data was available.

Figure 2.28 shows the total annual income generated by all associations (including association branches) from 2012 to 2017. Between 2013 and 2017, total income dropped steadily by around £100,000 per year, from £4.1 million to £3.7 million.

As shown in figure 2.27, the number of registered charities changes each year, affecting overall income totals and making direct comparisons between years unreliable. Therefore, average income figures are presented in figure 2.28 to mitigate this effect. Average income remained steady at between £5,700 and £6,800 per year.

Figure 2.28



2.4.5 Heritage charities

DSC's researchers identified a total of 333 heritage charities. Heritage charities' core charitable objects are to promote the efficiency of the armed forces, provide education and raise public awareness. These charities have been included in this report to provide a comprehensive picture of the armed forces charity sector. Table 2.7 outlines this type of charity in more depth.

Table 2.7

Definition and characteristics of heritage charities

Objects: Advancement of education and knowledge through the curation and conservation of artefacts, memorials, knowledge and the traditions of the armed forces.

Activities: Provision and preservation of armed forces museums, public memorials and historical societies.

Main areas of support:

- creation and maintenance of armed forces memorials;
- support of museums in the curation and conservation of artefacts;
- provision of historical societies;
- support of heritage and memorial events;
- promotion of research and education in various aspects of the history of the UK's armed forces;
- support of museum friends' societies and armed forces heritage preservation trusts;
- provision for armed forces chapels and umbrella bodies that give support and funding to other armed forces heritage organisations.

Grant-making:
Grants may be awarded to other organisations to contribute towards the cost of heritage-related activities.

Examples: National Memorial Arboretum, National Museum of the Royal Navy and The Tank Museum.

DSC followed a rationale in which heritage charities were included or excluded on a case-by-case basis. Any charity which was not deemed to directly serve the armed forces community was removed. For example, war memorial halls, which were initially established to commemorate Service personnel but now solely exist to provide social spaces for the inhabitants of their local areas, were excluded.

The five largest heritage charities (according to total income received) are listed in table 2.8 together with the incomes they received based on the latest set of accounts available at the time of data collection.

Table 2.8

The top five heritage charities by income

Charity name	Latest reported annual income
National Museum of the Royal Navy	£24.4 million
NMRN (National Museum of the Royal Navy) Operations	£22.6 million
Royal Air Force Museum	£22.3 million
Chatham Historic Dockyard Trust	£9.5 million
National Army Museum	£8.2 million

All five of the charities listed in table 2.8 are museums connected with one of the three Service branches. The following case study provides an example of a heritage charity: the National Army Museum.

CASE STUDY

Heritage charity: National Army Museum

The National Army Museum (NAM) was established by Royal Charter in 1960 to collect, preserve, and exhibit objects and records relating to the regular and auxiliary forces of the British Army and of the Commonwealth, and to encourage research into their history and traditions (NAM, 2019a).

The NAM is the leading authority on the British Army and its impact on society past and present (NAM, 2019b). The NAM examines the army's role from the various civil wars that have taken place on British soil to the modern day. It preserves and shares stories about individuals who had extraordinary responsibilities, and it explores the role of the army and its relevance today (NAM, 2019b).

In 2017, the NAM reopened following a three-year, £23.75 million redevelopment (NAM, 2017). The redevelopment of the museum maximised access and engagement with its collection, with new permanent galleries – Soldier, Army, Battle, Society and Insight – displaying 2,500 exhibits, two-thirds of which were put on public display for the first time (NAM, 2017).

In collecting, preserving and exhibiting objects and records relating to the regular and auxiliary forces of the British Army and of the Commonwealth, the NAM actively expands the museum's collection (NAM, 2019a). In preparation for its 'Special Forces: In the Shadows' exhibition, the museum undertook a variety of

oral history interviews with members of the special forces but also with others associated with their operations, such as former BBC Chief News Correspondent Kate Adie, who covered the Iranian Embassy siege in 1980 (NAM, 2019a). The museum has also held acclaimed exhibitions on the First World War paintings of Alfred Munnings and the Second World War army posters of the graphic artist Abram Games.

In addition to collecting items related to the special forces, the NAM conducted fieldwork visits to locations in Germany to record the drawdown of the British forces there. The NAM also collected a transcript copy of one of three journals of Lieutenant General George Cookson of the Royal Artillery, covering the period 1767–1819. Additionally, it acquired a collection of images of the Cape Coloured Labour Corps (NAM, 2019a).

The NAM also partners with other organisations in order to tell the story of the British Army. In 2017/18, the NAM helped 39 regimental and corps museums by giving direct support through training, an advisory service and project development guidance for the Military Museum Networks (NAM, 2019a). It also worked in partnership with the Department for Digital, Culture, Media and Sport and the Commonwealth War Graves Commission on the official First World War commemorations, producing several travelling displays viewed by over 16,000 visitors in England and Flanders (NAM, 2019a).

The NAM also works with heritage institutions of other nations where there is a shared military history and heritage. Since reopening, it has worked, most notably, with Canada, France, Hungary, India and Poland. The NAM conducted curatorial training in Delhi in 2019 for a network of Indian regimental museums.

Financial analysis of heritage charities

Figure 2.29 shows the total and average income trends for all heritage charities between 2012 and 2017. As shown in figure 2.29, the number of registered charities changes each year, affecting overall income totals and making direct comparisons between years unreliable. Therefore, average income figures are presented to mitigate this effect.

Between 2016 and 2017, total income increased by £70 million. DSC investigated this rise in income and found that a large part of the increase can be attributed to income received from three charities: NMRN (National Museum of the Royal Navy) Operations, the Royal Navy Submarine Museum Trust and the Fleet Air Arm Museum Trust.

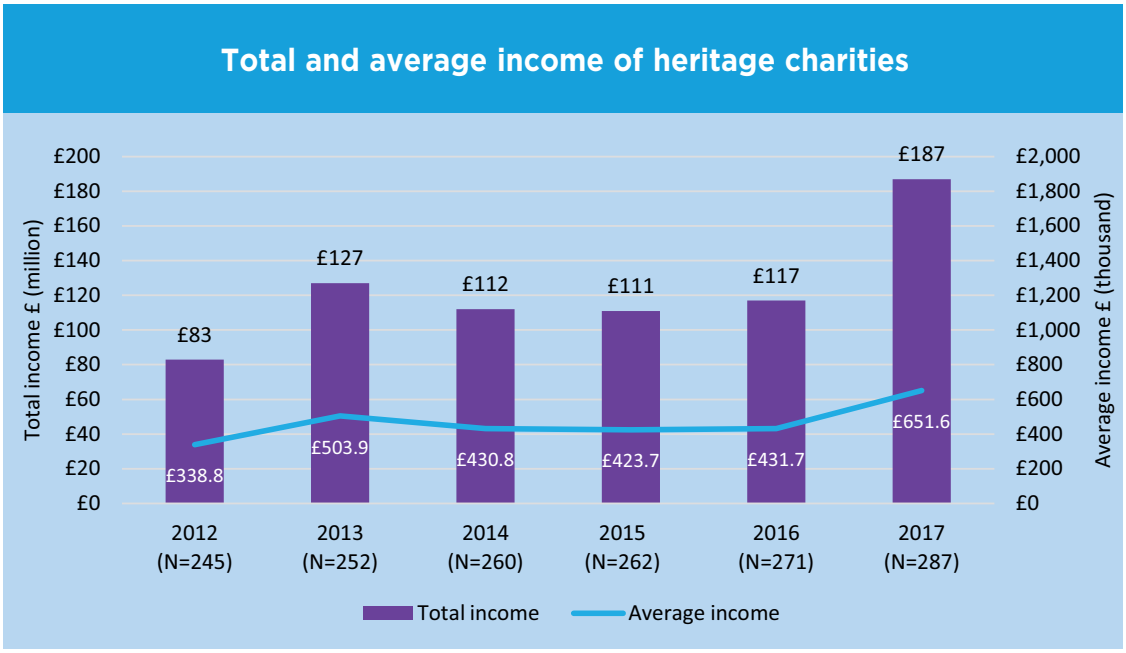
NMRN Operations is a relatively new charity formed to support the work of the NMRN. NMRN Operations submitted its first set of accounts in 2017 and reported a total income of approximately £22.5 million (NMRN Operations, 2017). The next year, it reported a similar income of approximately £22.5 million (NMRN Operations, 2018).

During 2016/17, the Fleet Air Arm Museum Trust placed its operations under the newly formed entity of NMRN Operations. As part of this process, in 2017, the Fleet Air Arm

Museum CLG Ltd gave £9.17 million to its charitable entity – the Fleet Air Arm Museum Trust – and these funds consequently became part of NMRN Operations. The 2017 payment was a one-off sum of money.

Similarly, the Royal Navy Submarine Museum Trust was placed under the newly formed entity of NMRN Operations in 2016/17. As a result, the total incoming resources for the Royal Navy Submarine Museum Trust in 2016/17 were £18.9 million in the form of a gift from its similarly named predecessor charity: the Royal Navy Submarine Museum. Again, this sum of money represented a one-off payment during 2017 and the funds were ultimately consolidated within NMRN Operations.

Figure 2.29

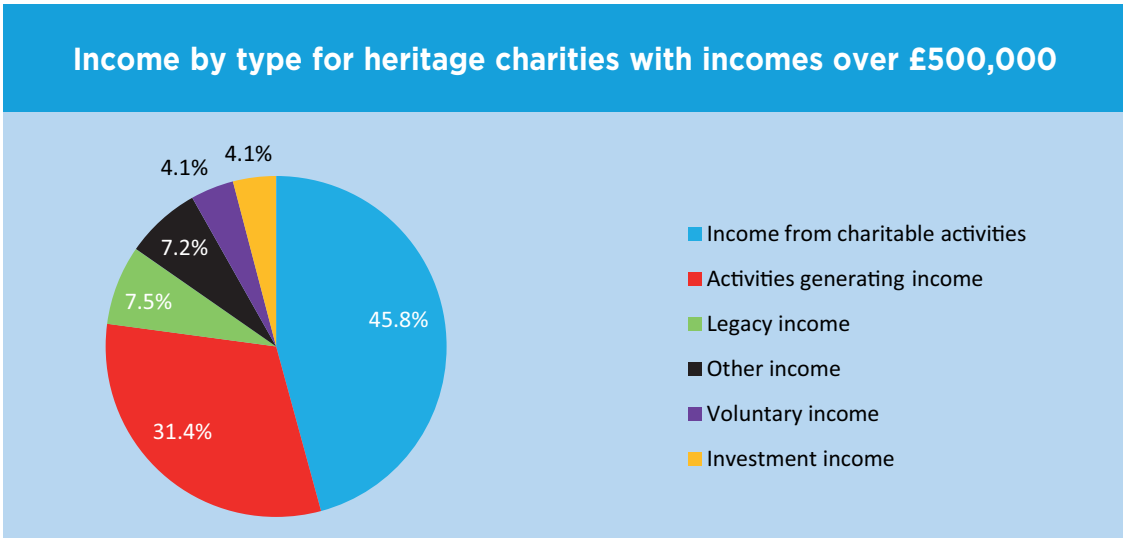


Types of income and expenditure for heritage charities with incomes over £500,000

As stated in section 2.4.1, detailed financial information is only available for charities with incomes greater than £500,000, of which there are 27 heritage charities. Figures 2.30 and 2.31 show the types of income and expenditure that are relevant to heritage charities.

As shown in figure 2.30, income from charitable activities was the most common form of income among heritage charities (45.8%), followed by activities generating income (31.4%) and legacy income (7.5%). Other income accounted for 7.2%, with voluntary income and investment income accounting for 4.1% each.

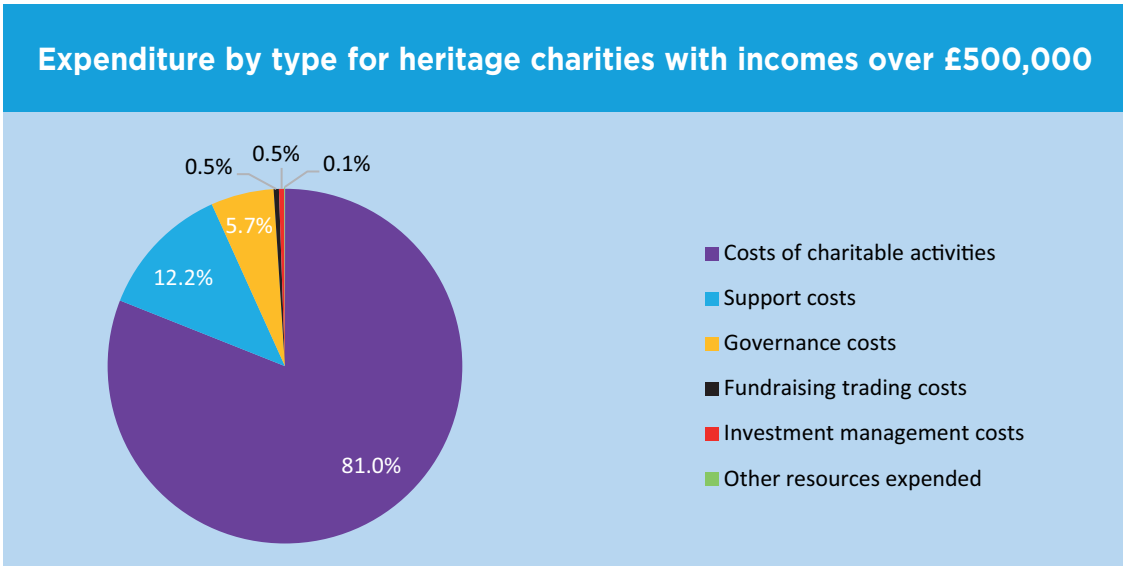
Figure 2.30



Note: the percentages do not always add up to 100% due to rounding of decimals.

As shown in figure 2.31, over four-fifths (81.0%) of heritage charities' total expenditure related to the costs of charitable activities, followed by support costs (12.2%). Governance costs accounted for 5.7% of expenditure, followed by fundraising costs, investment management costs and other resources expended, which each accounted for less than 1%.

Figure 2.31



Grants (which form part of the costs of charitable activities) awarded to organisations accounted for 1.9% (£1.9 million) of total charitable spending (£102 million) by heritage charities with incomes over £500,000. Charities are only required to provide figures on

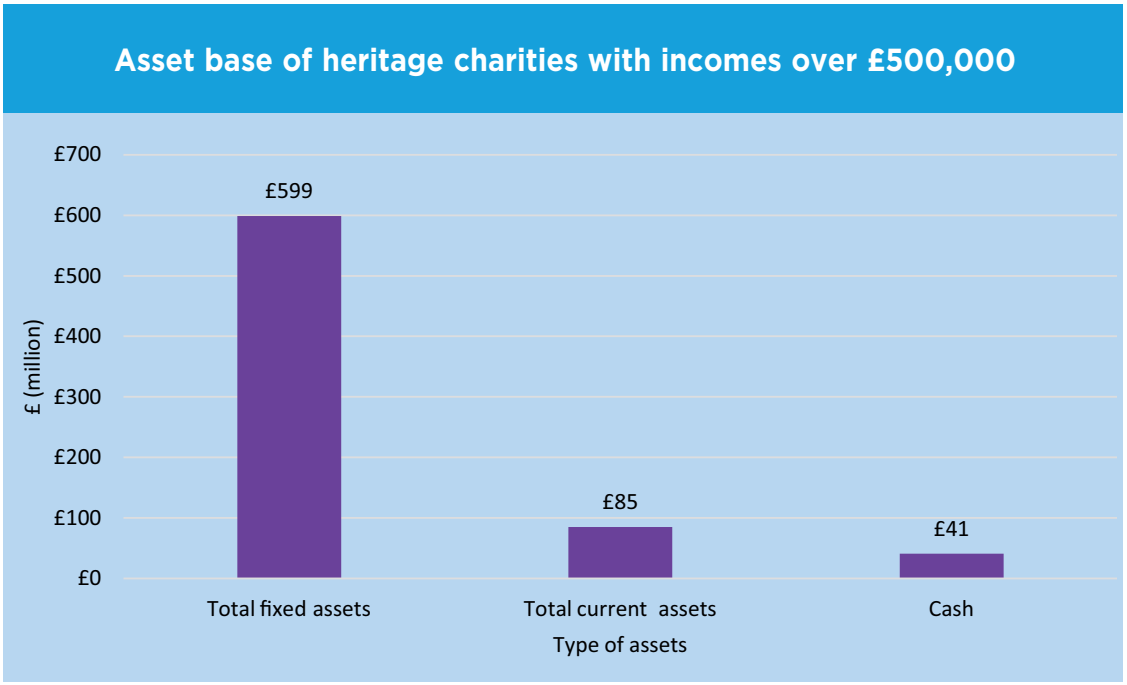
grants to organisations (and not individuals) in their financial accounts; therefore, a more detailed breakdown of grant-making is not available due to a lack of data reliability.

Assets of heritage charities with incomes over £500,000

The total net assets of heritage charities with incomes over £500,000 stood at £725 million. This represents 0.9% of the combined net assets of all charities registered with CCEW in 2017.

Total fixed assets stood at £599 million. Current assets amounted to £85 million and £41 million was held in cash (see figure 2.32).

Figure 2.32



2.4.6 Mixed-type charities

The boundaries between charity types can often be blurry. Mixed-type charities deliver a range of services and cannot be neatly categorised into one distinct type of charity. More detail is provided in table 2.9.

Table 2.9

Definition and characteristics of mixed-type charities
Objects: Promotion of the efficiency of the armed forces, relief in need and fostering *esprit de corps*.
Activities: Mixed-type charities combine elements of welfare charities, Service funds and heritage charities.
Main areas of support: Welfare, Service fund and heritage activities (see tables 2.2, 2.4 and 2.7).
Examples: The Royal Corps of Signals Benevolent Fund and The Royal Irish Regiment Charity.

In 2019, there were 48 mixed-type charities in the UK, over half (N=25) of which were a combination of welfare charities and Service funds in terms of the provision and/or support they delivered. Additionally, over two-fifths (N=21) of these charities provided a combination of welfare and heritage activities. The remaining charities (N=2) delivered a mixture of Service fund and heritage activities.

CASE STUDY

Mixed-type charities: Corps of Army Music Trust and 6th Queen Elizabeth's Own Gurkha Rifles Regimental Trust

The Corps of Army Music Trust is a mixed-type charity that provides both Service funds and welfare support. Through its Service funds capacity, the trust encourages participation in sporting and fitness to promote morale and *esprit de corps*. Grants for training and adventure sports accounted for the majority of the charity's expenditure in 2017/18. The charity also produces a magazine, *Fanfare*, which is published annually and is available free to all members and at a small cost to non-members (Corps of Army Music Trust, 2018).

With regard to its welfare services, the trust awards benevolent grants to support individuals with disability, illness or other personal conditions, and also to support the family members of Service personnel. The charity works with SSAFA – The Armed Forces Charity, The Royal British Legion and the Army Benevolent Fund to determine who should receive these grants (Corps of Army Music Trust, 2018).

The 6th Queen Elizabeth's Own Gurkha Rifles Regimental Trust is a mixed-type (welfare and heritage) charity which first registered in 1970. The trust supports the Gurkha Welfare Trust and the Gurkha Museum along with all branches of the Gurkha Rifles Regimental Association. In terms of welfare support, the trust

provides financial, medical and development aid to Gurkha veterans and hence has aspects of a welfare charity.

With regard to heritage activities, the 6th Queen Elizabeth's Own Gurkha Rifles Regimental Trust supports the Gurkha Museum with the maintenance of historical items formerly in the ownership of the trust (6th Queen Elizabeth's Own Gurkha Rifles Regimental Trust, 2017).

2.5 CHAPTER SUMMARY

2.5.1 Number of armed forces charities

In total, DSC identified 1,843 armed forces charities registered across the UK. They are broadly divided into two types: charities that support the armed forces community (N=1,510, 81.9%) and heritage charities, including museums, memorials and preservation charities (N=333, 18.1%).

However, the sector is more diverse than the above figures show. The charities that support the armed forces community (N=1,510) can be further divided into five smaller groups of charities, based on their shared characteristics. These categories are welfare charities (26.0%), Service funds (16.4%), associations (4.2%), association branches (32.6%) and mixed-type charities (2.6%).

2.5.2 Longitudinal trends

In total, 490 charities closed between 2012 and 2019 while 380 opened. Since 2016, the armed forces charity sector has been contracting by an average of 44.3 charities per year.

The data presented in this chapter shows that association branches were particularly vulnerable to closure during this period, with 173 more closures than openings occurring between 2012 and 2019.

Additionally, welfare charities experienced high rates of both closures (N=157) and openings (N=185), with only 28 more charities opening than closed between 2012 and 2019. Further investigation of welfare charities reveals that 2018 was a particularly challenging time, with 17 charities opening but 45 closing.

Overall, between 2012 and 2019, the total number of welfare charities increased by 28. However, this number belies the volatile levels of openings and closures; in particular, 2015 saw only one more opening (N=30) than there were closures (N=29)

A total of 34 charity mergers were identified between 2012 and 2019. Almost two-thirds (61.8%) of the newly merged charities were welfare charities (N=21).

2.5.3 Income and expenditure

As of 1 April 2019, the armed forces charity sector had a total annual income of £1.1 billion and a total annual expenditure of £985 million.

The majority (46.1%) of the charities were 'micro' in financial size (£0 to £10,000 income). Overall, 91.0% of armed forces charities fell within the three smallest income ranges (micro, small and lower medium; £0 to £500,000).[12]

The financial resources of the armed forces charity sector are highly concentrated in a relatively small number of organisations. As of 1 April 2019, the armed forces charities with incomes over £500,000 (N=159) accounted for 92% of all armed forces charities' income.

Welfare charities with incomes over £500,000 (N=88, 18.4% of all welfare charities) accounted for 96.2% of all welfare charities' income and 95.4% of their expenditure. Further analysis of the 88 welfare charities with incomes over £500,000 reveals that as little as 4.7% of all charities command 69.7% (£750 million) of all income and 66.5% (£655 million) of all expenditure across the armed forces charity sector.

It is important to note that current financial reporting requirements mean that it is not possible to reliably track expenditure from one charity to another, through to its end beneficiaries across multiple charities. Therefore, there is likely to have been an element of double counting in these figures.

2.5.4 Charities' financial reserves

DSC's findings suggest that the armed forces charity sector does not have excessive levels of reserves. Close to two-thirds (60.0%) of charities with incomes over £500,000 were capable of covering less than 12 months' expenditure through their total reserves, which is not excessive.

The analysis presented in this chapter serves to highlight how armed forces charities are employing a well-considered strategy in order to ensure that support continues to reach those in need, even in the face of financial difficulty.

The charity sector, regulators and the media each have roles to play in accurately and responsibly informing the public about how charity finances (especially reserves) are used, to avoid public trust and confidence issues which can arise due to misinformation and inaccurate interpretation of charity data.

[12] As explained in table 2.1, these numbers exclude 70 charities for which no financial information was available (69 charities were newly registered and one charity's accounts were too old to form a reliable estimate of its current financial size).

CHAPTER THREE

Armed forces charities by beneficiary group

3.1 INTRODUCTION

This chapter provides an analysis of armed forces charities' beneficiary groups. The chapter contains the following sections:

- Armed forces charities by Service affiliation
- Armed forces charities by topic of support
- Armed forces charities by geographical location

3.2 ARMED FORCES CHARITIES BY SERVICE AFFILIATION

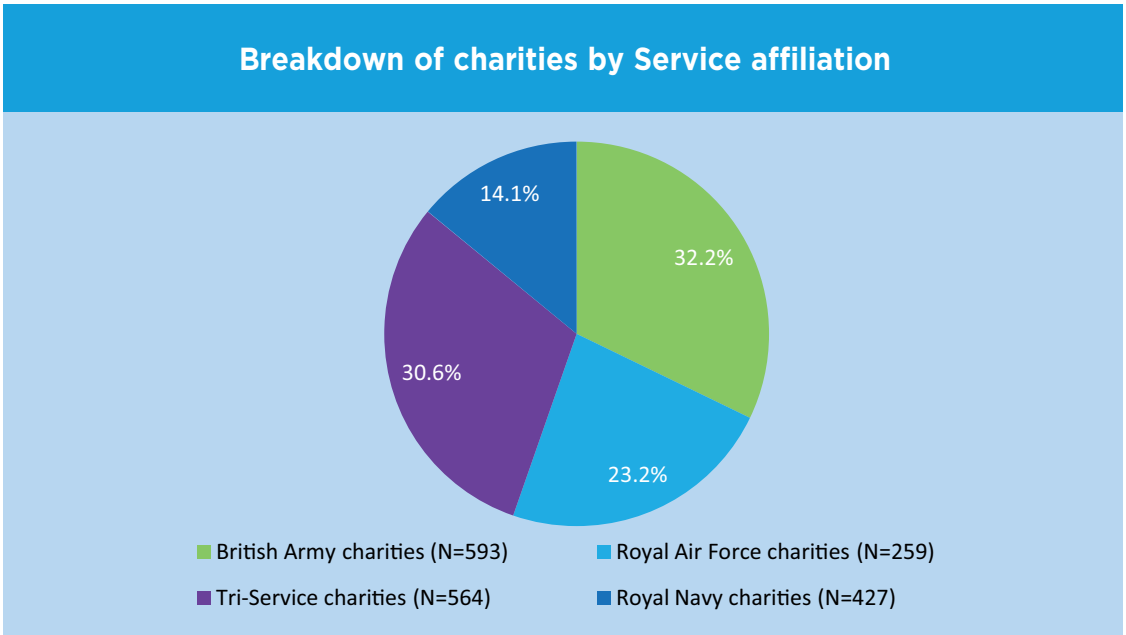
The UK armed forces are structured into three Service branches: the Royal Navy (which includes the Royal Marines), the British Army, and the Royal Air Force (RAF). This structure tends to be mirrored in the support provided by charities, which often solely support individuals affiliated with a specific Service branch. In contrast, tri-Service charities support beneficiaries from across all three Services, irrespective of individuals' affiliation to any particular Service branch.

3.2.1 Breakdown of charities by Service affiliation

Figure 3.1 shows a breakdown of the UK's armed forces charities by Service affiliation.[1] British Army charities (N=593) accounted for close to a third (32.2%) of armed forces charities. Tri-Service charities (N=564) accounted for 30.6% of all charities. Both RAF- and Royal Navy-affiliated charities had smaller sector shares: 23.2% (N=427) and 14.1% (N=259) respectively.

[1] As of 1 April 2019, which was the cut-off date for all data featured in this report.

Figure 3.1



Note: the percentages do not add up to 100% due to rounding of decimals.

According to quarterly personnel statistics, in July 2019 there were approximately three times more people in the British Army than in either the Royal Navy or the RAF. The British Army represented 60.5% of all Service personnel whereas the RAF (19.5%) and the Royal Navy (20.0%) each represented around one-fifth of Service personnel (MOD, 2019a).

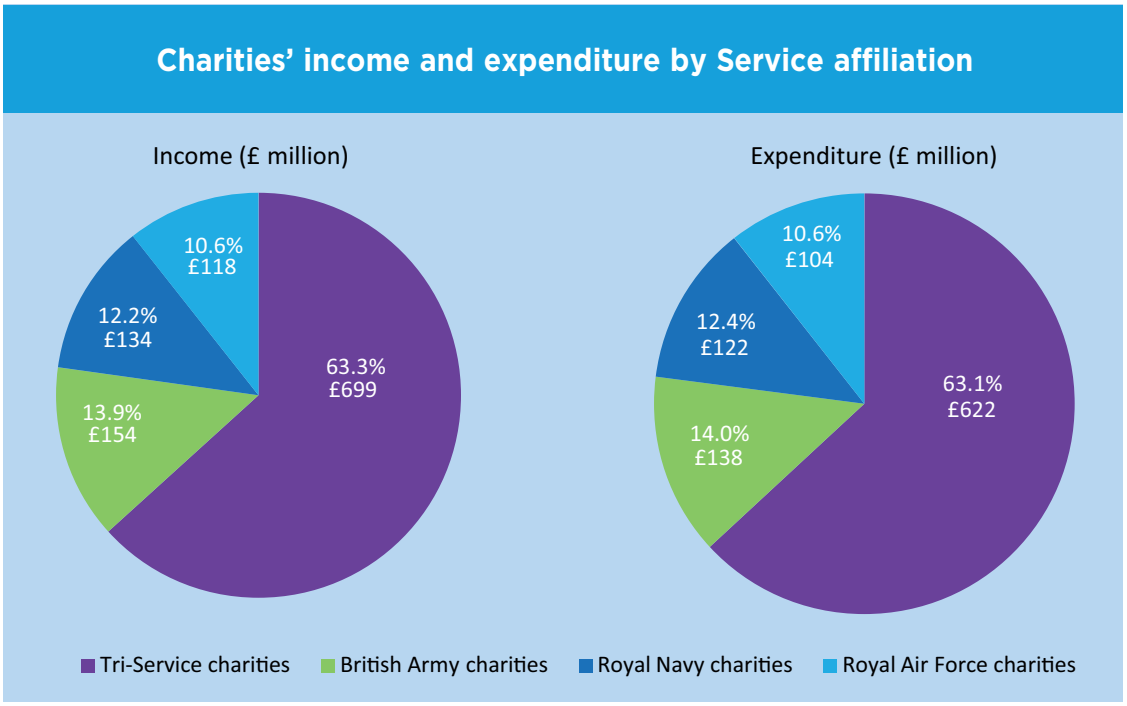
3.2.2 Income and expenditure by Service affiliation

Figure 3.2 shows the UK armed forces charity sector's total income and expenditure by Service affiliation.

Some of the UK's largest charities are tri-Service charities. They include Blesma, Combat Stress, Help for Heroes, SSAFA – The Armed Forces Charity and The Royal British Legion. Tri-Service charities accounted for the largest shares (just under two-thirds) of both income and expenditure. Tri-Service charities' combined income was approximately £699 million.

British Army charities accounted for the second largest shares of income and expenditure (13.9% and 14.0% respectively). Royal Navy charities accounted for 12.2% of income and 12.4% of expenditure. Finally, RAF charities accounted for the lowest proportions (10.6% each) of both income and expenditure.

Figure 3.2



Note: the percentages do not add up to 100% due to rounding of decimals.

3.2.3 Service affiliation by financial bracket

DSC's researchers split the armed forces charities into several distinct groups based on their financial size. Income brackets set out by the Charity Commission for England and Wales (CCEW) (2018) were used to establish the initial five size categories. Additionally, NCVO's concept of a 'super major charity' was drawn upon to create a sixth category (NCVO, 2018).

Table 3.1 displays the name of each category, its income range and the number of charities within it. As mentioned in chapter 2.1, this table illustrates how a small number of financially large and super major charities (N=43) together generate the majority (74.5%) of all armed forces charities' income, whereas a large number of financially micro and small charities (N=1,308) generate a far smaller proportion of all sector income (1.9%).

Table 3.1

Charities by income bracket

Income bracket	Size category	Number of charities	Combined income
£0 to £10,000	Micro	818	£2.5 million
£10,000 to £100,000	Small	490	£18.5 million
£100,000 to £500,000	Lower medium	306	£68.0 million
£500,000 to £5 million	Upper medium	116	£192.6 million
£5 million to £100 million	Large	42	£664.7 million
Over £100 million	Super major	1	£159.2 million

Note: the numbers exclude 70 charities for which no financial information was available (69 charities were newly registered and one charity's accounts were too old to form a reliable estimate of its current financial size).

Figure 3.3 shows a breakdown of the numbers of charities of each size associated with each Service and those with no particular association (tri-Service).

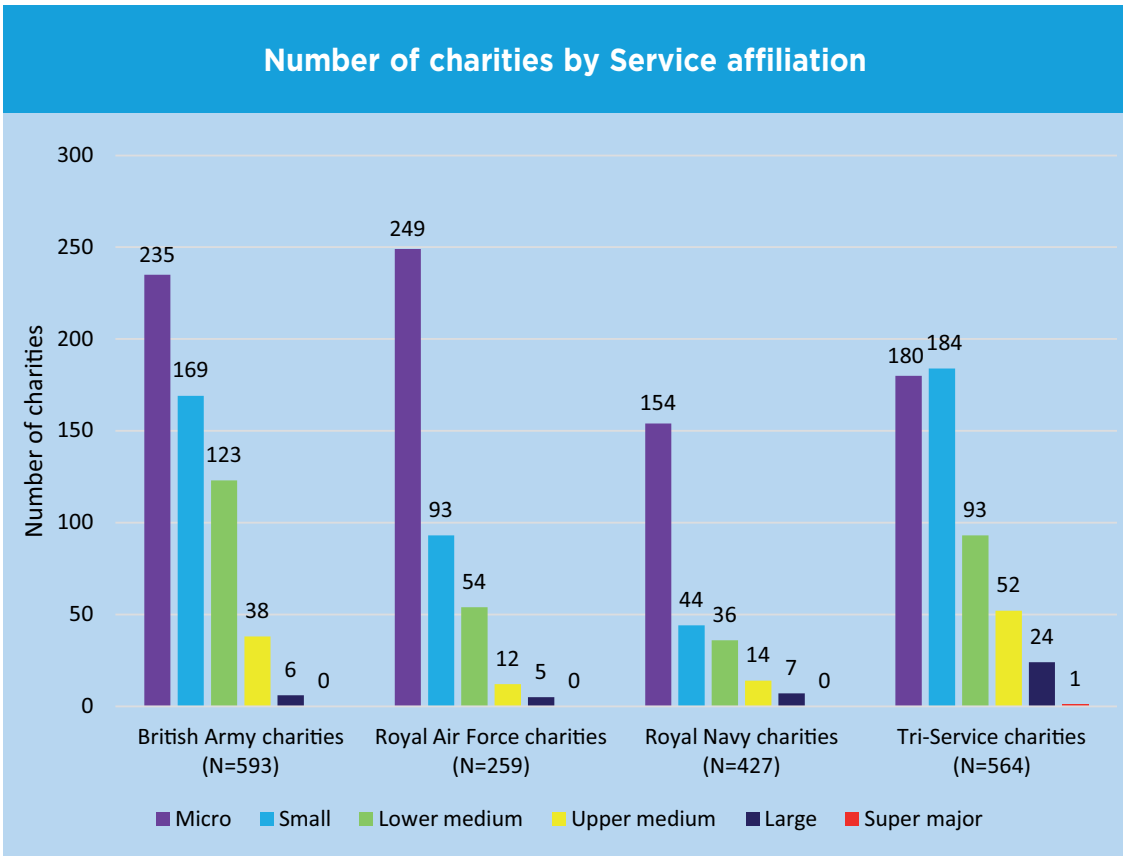
Overall, charities affiliated with the British Army made up the highest number of micro to lower medium size charities (N=527) followed by tri-Service (N=457), RAF (N=396) and Royal Navy (N=234) charities. Conversely, tri-Service charities had the highest number of upper medium to super major charities (N=77) followed by British Army (N=44), Royal Navy (N=21) and RAF (N=17) charities.

It is not surprising that those Service branches with the most charities overall (British Army and tri-Service) also had the largest numbers of charities in each financial bracket. Additionally, as shown in figure 3.3, small charities dominate the landscapes of the RAF and the Royal Navy. As seen in figures 3.8 and 3.11, the majority of the charities affiliated with these Service branches are association branches.

Association branches (N=132; see section 3.2.6) accounted for 51.0% of all Royal Navy charities but only 0.5% (£642,148) of all Royal Navy charities' income. Similarly, RAF association branches (N=276; see section 3.2.5) account for 64.6% of all RAF charities but only 1.4% (£1.69 million) of all RAF charities' income.

The following sections explore Service affiliation in more detail.

Figure 3.3



Note: the numbers exclude 70 charities for which no financial information was available (69 charities were newly registered and one charity's accounts were too old to form a reliable estimate of its current financial size).

3.2.4 British Army charities

As of 1 April 2019, there were 593 charities dedicated exclusively to supporting serving and ex-Service members of the armed forces and their families in the British Army. The Army Families Federation (AFF) provides a good example of such a charity.

CASE STUDY

Army charity: Army Families Federation

Army Families Federation (AFF) is a charity that focuses on supporting army families. The charity provides a wide range of support and also acts as an advocate and voice for army families' concerns (AFF, 2019b).

AFF was founded in 1982 as the Federation of Army Wives Club, which later became the Federation of Army Wives and evolved to include branches in Northern Ireland, Cyprus and Germany. The charity was renamed as the Army Families Federation in 1996 and became a worldwide organisation (AFF, 2019c).

AFF's main function is to support families across a broad range of aspects of army life. AFF provides comprehensive information and advice to assist families with the nature and impact of Service life. It also advocates their needs to key decision makers, such as the chain of command and government.

Army families face unique challenges, due to the nature of Service life. These include issues such as the impact of mobility of spousal employment, housing, waiting lists and education.

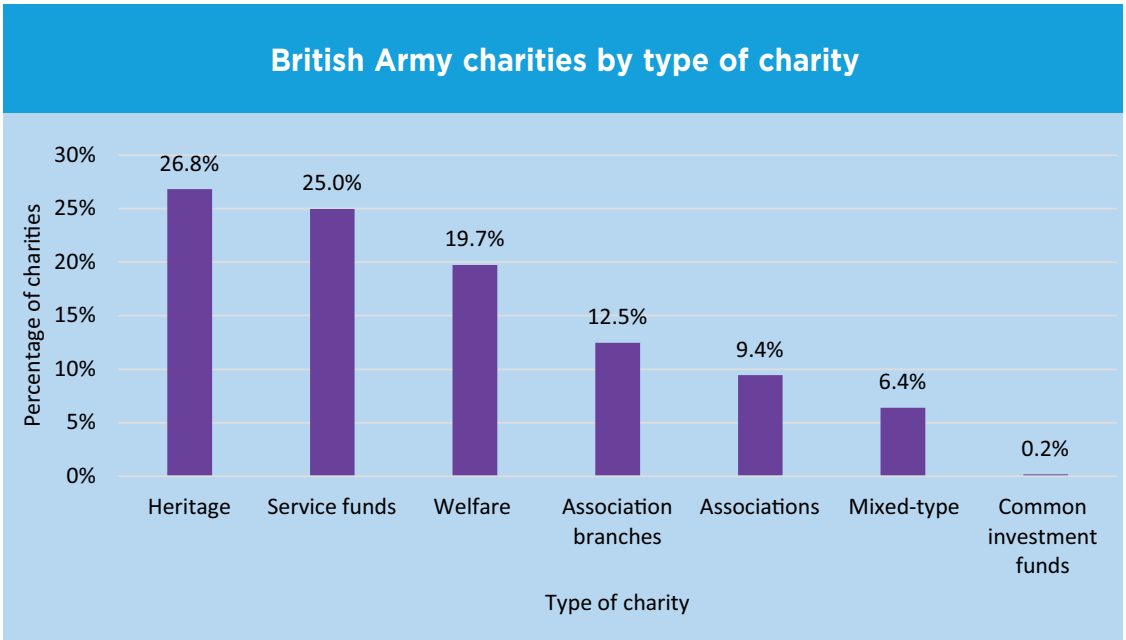
AFF has a wide outreach and supports families face to face in the community, as well as through co-ordinators, specialist advice from the policy and research team and social media. It dealt with 12,563 enquiries throughout 2018 and received 22,342 website views during April 2018 (AFF, 2018).

Areas of support include education and childcare, spousal employment and training, housing, money and allowances, health and additional needs, and foreign and Commonwealth support.

Forces Families Jobs website was launched in September 2019, as an employment and training platform, designed to support Service families into employment and provide opportunities for training and development. This was delivered in co-operation with the Naval Families Federation and the RAF Families Federation.

Figure 3.4 shows a breakdown of British Army charities by type. Half of all charities affiliated with the British Army were either heritage charities (26.8%) or Service funds (25.0%). Welfare charities accounted for one-fifth (19.7%) of British Army charities.

Figure 3.4



British Army charities can be further categorised according to the beneficiary groups they serve. Table 3.2 provides a breakdown and definitions of the three beneficiary groups served by British Army charities.

The majority of British Army charities served regiments and corps (N=436). These charities included (but were not limited to) associations (N=128) and heritage charities (N=125).

A total of 59 charities delivered army-wide support. Such charities serve all beneficiaries regardless of regiment. These charities were Service funds (N=20), welfare charities (N=18), heritage charities (N=17), associations (N=2) and mixed-type charities (N=2).

Examples of army-wide charities include the ABF – The Soldiers' Charity, AFF and the Army Records Society. Examples of army-wide heritage charities include the National Army Museum, the National Army Museum Development Trust and the National Army Museum Foundation.

Table 3.2

British Army beneficiary groups

Beneficiary group	Charity description	Charity example	Number of charities
Army regiments and corps	Regimental charities are connected to a specific regiment; corps charities are connected to a particular type of work or category of personnel.	The Coldstream Guards Charitable Fund.	436 charities 73.5% of British Army charities
Army establishment	Charities that are connected to a particular location – e.g. an officers' mess, a children's playschool or a President of the Regimental Institute (PRI) organisations. PRI organisations stock forces equipment, such as sporting equipment, specialist clothing and motor vehicles. They can also sell items, and PRI shops are classified as charities.	The Chetwynd Little Troopers Nursery and Pre School provides early years education for babies and children aged 0–5. It is based at the Chetwynd Barracks in Chilwell, Nottinghamshire, and provides education services for staff at this barracks location.	82 charities 13.8% of British Army charities
Army-wide	Charities that serve all beneficiaries regardless of job, role, demographics or location.	ABF – The Soldiers' Charity.	59 charities 9.9% of British Army charities
Commemorative or other	Charities that do not fit any of the descriptions above. These include heritage charities that commemorate battles or individuals.	The Western Front Way is a charity that maps a route through France along the line of what was the Western Front during the First World War.	16 charities 2.7% of British Army charities

Note: the percentages do not add up to 100% due to rounding of decimals.

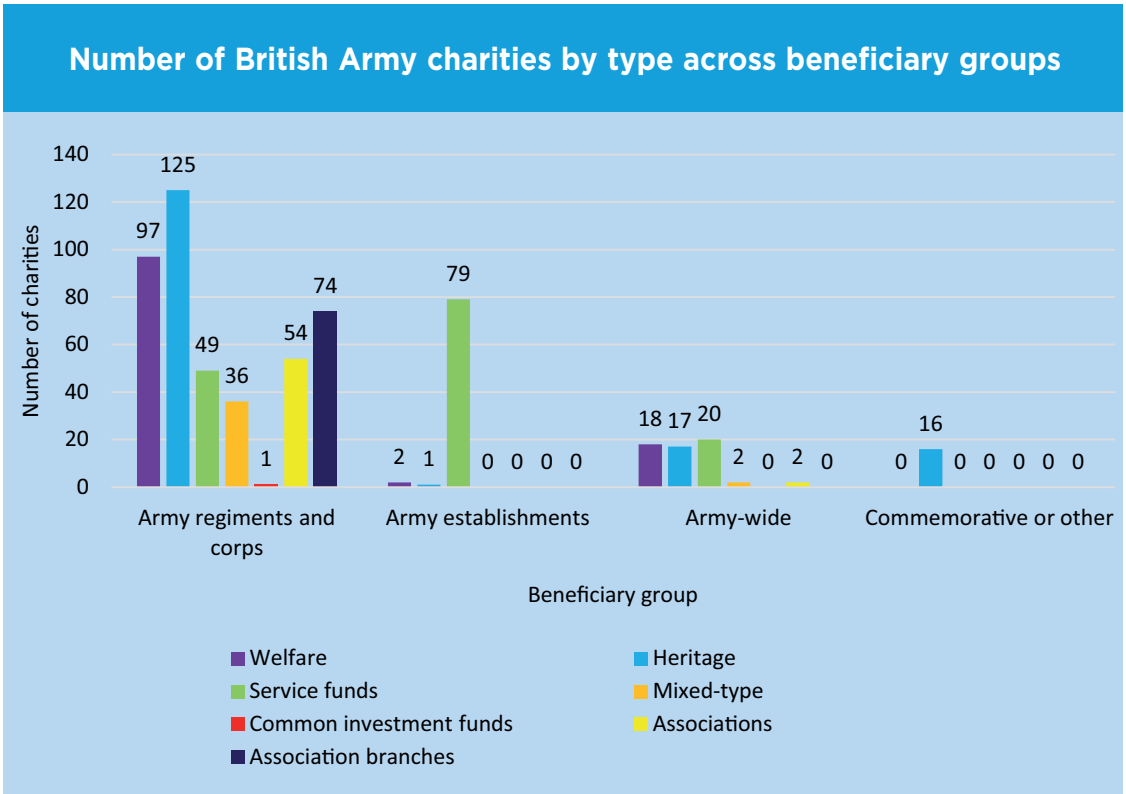
Figure 3.5 shows a breakdown of British Army charities by beneficiary group in terms of the number of charities by type in each group.

As can be seen, British Army charities serving regiments and corps included a variety of charity types, most notably heritage charities (N=125) and welfare charities (N=97). Association branches (N=74) and associations (N=54) also commonly served this beneficiary group, and there were 36 mixed-type charities. Finally, the only investment fund was affiliated with the British Army.

Charities supporting army establishments were almost exclusively Service funds, with only one heritage and two welfare charities in this group.

Army-wide charities were relatively evenly distributed between heritage, welfare, and Service funds (17, 18, and 20 charities respectively), with two associations and two mixed-type charities also serving army-wide beneficiaries. Finally, 16 heritage charities supported other beneficiaries.

Figure 3.5



Regimental and corps charities

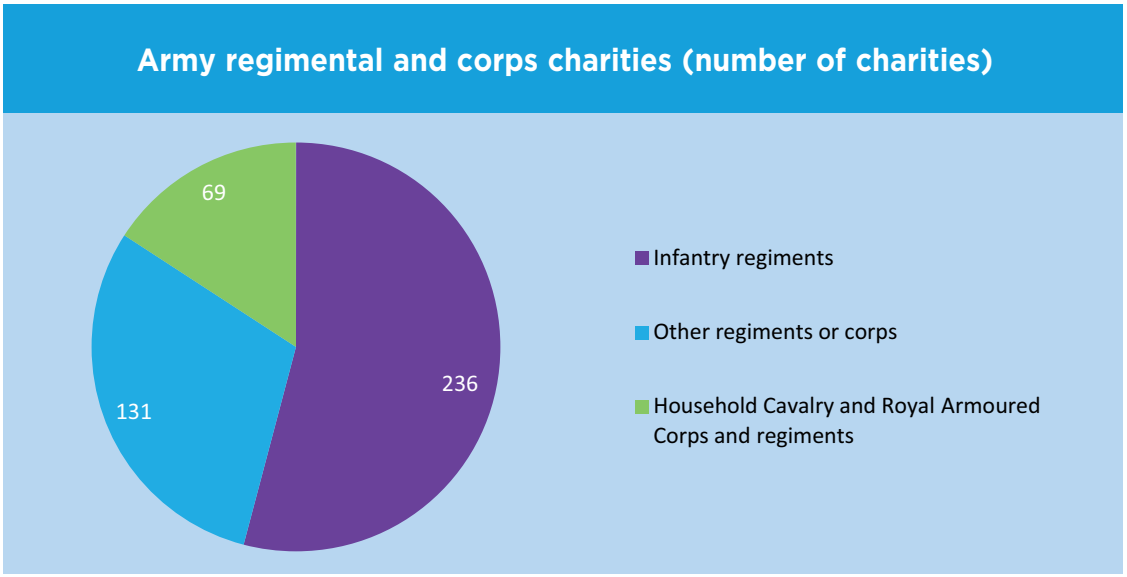
Owing to the number of regimental and corps charities serving the British Army (N=436), further analysis is provided here to better explore this group.

Regiments are units in the British Army and can vary in size. Regiments are often formed for specific areas of military combat (e.g. the Royal Engineers) but they can also be solely administrative in function (e.g. the Royal Army Chaplains' Department).

A corps is a branch of the British Army dedicated to a specific role. For example, the Royal Army Medical Corps originated in 1898 and has been responsible for maintaining the health of Service personnel for over 100 years.

Figure 3.6 breaks down British Army regimental and corps charities further. A total of 236 regimental and corps charities were connected to an infantry or former infantry regiment. A total of 131 charities were connected to other regiments or corps, and a total of 69 charities were related to Household Cavalry and Royal Armoured Corps and regiments.

Figure 3.6



Financial analysis of British Army charities

Table 3.3 breaks down British Army charities according to income bracket. The majority of these charities were micro or small (N=404 combined). As noted earlier in this chapter, a minority of financially large charities (N=6) account for the majority of combined income (42.7%).

Heritage charities (N=118) were the most common type (27.2%) of financially micro and small British Army charities, generating a combined income of £1.95 million. Service fund charities (N=63) were the most common type of financially medium-sized charity (upper and lower combined), generating a combined income of £25.4 million. Welfare charities (N=3) were the

most common type of financially large charity, generating a total of £47.1 million in combined income.

Table 3.3

British Army charities by income bracket

Income bracket	Size category	Number of charities	Combined income
£0 to £10,000	Micro	235	£0.7 million
£10,000 to £100,000	Small	169	£7.3 million
£100,000 to £500,000	Lower medium	123	£28.4 million
£500,000 to £5 million	Upper medium	38	£51.9 million
£5 million to £100 million	Large	6	£65.8 million
Over £100 million	Super major	0	£0 million

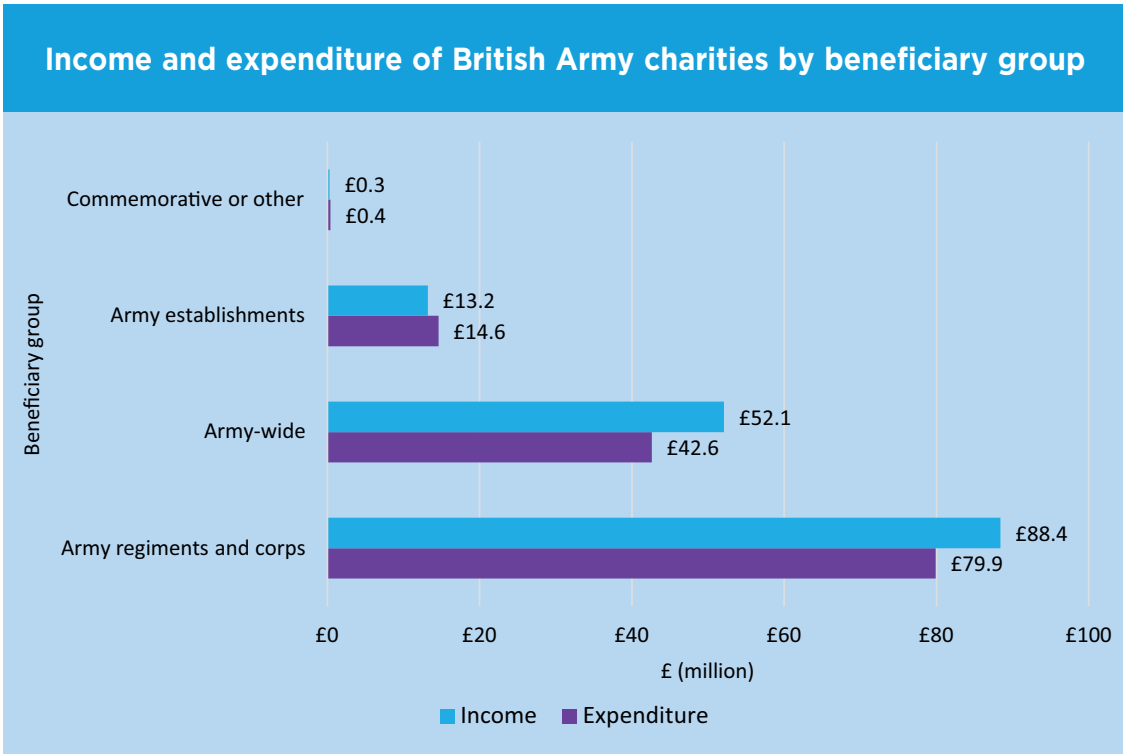
Note: the numbers exclude 22 charities for which no financial information was available (21 charities were newly registered and one charity's accounts were too old to form a reliable estimate of its current financial size).

Altogether, the charities affiliated with the army received an income of £154.1 million. This income was distributed across the various beneficiary types as shown in figure 3.7.

The British Army is unique in its charity framework with hundreds of charities linked to current or former regiments and corps. Regiments and corps charities (N=436) accounted for the highest percentage of income, receiving £88.4 million and representing 57.4% of all army charities' income.

Army-wide charities (N=59) received income totalling approximately £52.1 million, representing approximately 33.8% of all army income. Army establishments (N=82) accounted for £13.2 million in income, and unlike regimental and corps charities and army-wide charities, their expenditure was higher than their income.

Figure 3.7



3.2.5 Royal Air Force charities

The RAF was founded in 1918, shortly after the First World War, following a merger of the Royal Flying Corps and the Royal Naval Air Service. The RAF was the first national air force to be established totally independent of either of the other Services (the Royal Navy and the British Army).

RAF charities date back to the time when the RAF was founded. The Royal Air Force Benevolent Fund, the RAF's leading welfare charity, was founded in 1919 to support RAF members who had served in the First World War. Its services included the offer of money to fund a night's lodgings to help recipients seek work. The RAF Sports Federation traces its origins back to 1921.

In total, DSC found 427 RAF charities in operation as of 1 April 2019.

CASE STUDY

Royal Air Force charity: RAF Sports Federation

The Royal Air Force (RAF) has a long history of providing sports opportunities. The Royal Air Force Sports Federation (RAFSF) originated in 1921 as the Royal Air Forces Sports Board, which was formed following the disbandment of the RAF Central Sports Fund and the RAF Officers' Sports Funds.

The RAFSF is a charitable incorporated organisation and is one of three organisations that support the 49 sports associations of the RAF. The RAFSF aims to empower the associations through the provision of professional services including governance and legal support, financial services, sponsorship procurement and management, and the provision of grants to deliver their objectives (RAFSF, 2020). Associations and individuals can apply for funds to support their sporting activities through the RAF Central Fund.

The RAFSF and its partners, the RAF Central Fund and the Directorate of RAF Sport, promote sporting activities among RAF personnel under the brand of RAF Sport, guided by three core values: participate, compete, win. In this way, the associations foster *esprit de corps* and boost morale within the Service. Additionally, the RAF encourages these activities as a means of promoting a range of skills and attributes which help personnel to face the challenges of military service.

Each of the 49 sports associations is an independent entity, within a range of legal structures including excepted charities, charitable incorporated organisations and companies limited by guarantee. In a manner similar to community sports organisations, the majority of the administration and activities of the associations are delivered by volunteers (RAFSF, 2019).

The sports activities, equipment, facilities and clubs provided by sports associations are extracurricular and are not provided or directly funded by the Ministry of Defence (MOD). Any funding that the MOD provides comes in the form of grant-in-aid, grants, or the provision of services by a charity or voluntary organisation.[2] In 2017/18 the RAFSF received a grant-in-aid which accounted for approximately 40% of the charity's total income. The RAFSF received a further 26% of its income for the same period through the RAF Central Fund (RAFSF, 2018).

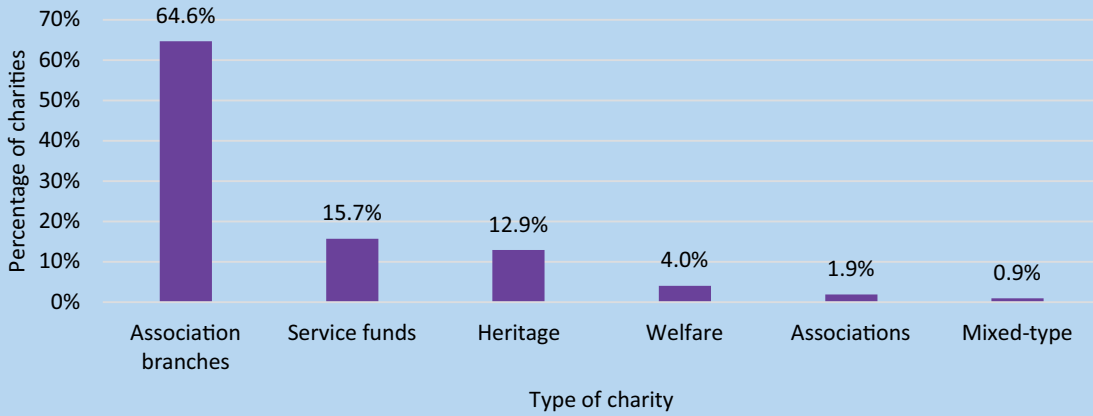
Figure 3.8 shows a breakdown of RAF charities by type. RAF charities were predominantly made up of association branches (64.6%, N=276). Service funds (15.7%, N=67) and heritage charities (12.9%, N=55) were the next most common charity types.

[2] When services are provided by the government they are contracted out to the charity under a commercial contract (procurement).

Charities which were purely welfare providers accounted for only 4.0% of RAF charities (N=17). Three of these had incomes over £10 million. By comparison, association branches, although numerous, had a combined income of less than £2 million.

Figure 3.8

Royal Air Force charities by type of charity



DSC categorised RAF charities into groups based on the types of beneficiaries these charities serve (see table 3.4).

RAF establishment charities are connected with a base or specific location, often an RAF mess. DSC identified 75 RAF establishment charities, of which 52 were Service funds. The majority of Service funds are based within messes, and they function to maintain and promote the efficiency of the serving armed forces. Where a Service fund is linked to a location, it typically supports the Service personnel linked to the base mess or establishment, and their families.

Table 3.4

Royal Air Force beneficiary groups

Beneficiary group	Charity description	Charity example	Number of charities
RAF-wide	These charities serve all beneficiaries regardless of unit, job, role, demographics or location and include RAF association branches (N=276).	The Royal Air Force Historical Society is an example of an RAF-wide charity which operates to promote the role and history of the RAF.	319 charities 74.7% of RAF charities

Royal Air Force beneficiary groups			
RAF establishment	These charities are connected to a location, such as an officers' mess or a children's playschool.	The RAF High Wycombe Warrant Officers' and Senior Non-commissioned Officers' Mess provides social, sporting and other facilities for the efficiency and wellbeing of Service personnel based at RAF High Wycombe.	75 charities 17.6% of RAF charities
RAF unit	Charities connected to a particular RAF unit, or a type of occupation or working unit.	The Royal Observer Corps Museum Trust is a charity which collects and displays artefacts, videos, audio and books related to the corps.	23 charities 5.4% of RAF charities
Commemorative or other	Charities that do not fit any of the descriptions above. These include heritage charities that commemorate battles or individuals.	The Battle of Britain Memorial Trust maintains a national memorial to the aircrews who served in the Battle of Britain.	10 charities 2.3% of RAF charities

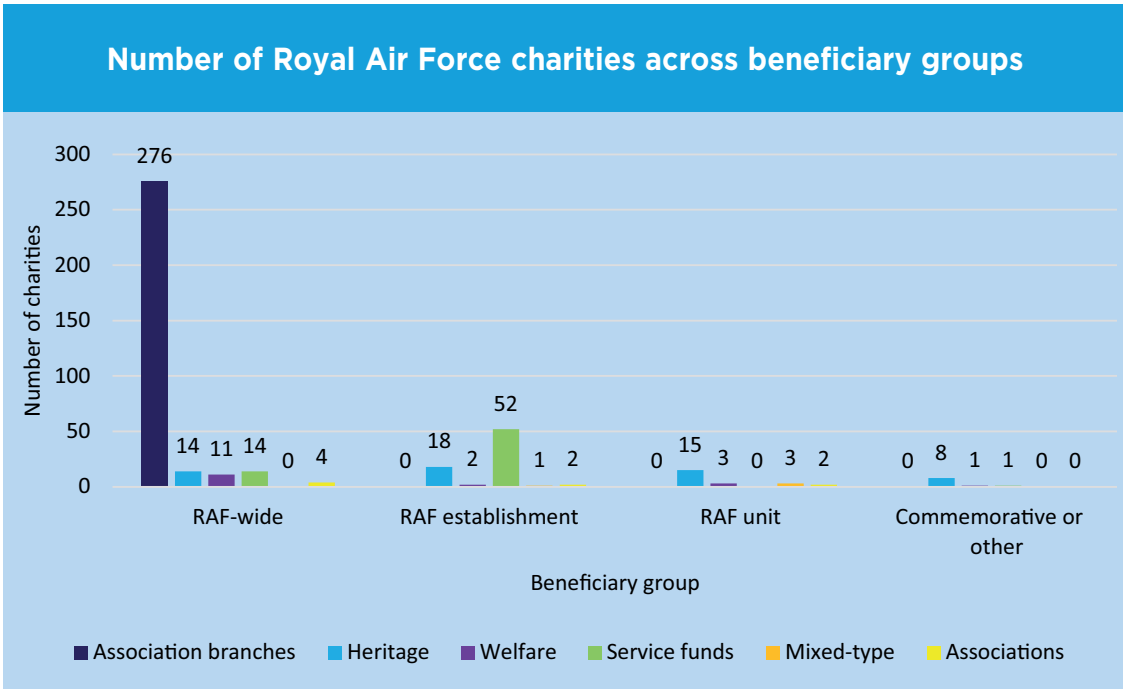
Figure 3.9 shows a breakdown of RAF charities by beneficiary group in terms of the number of charities by type in each group.

Additional analysis by charity type found that RAF-wide charities were most typically association branches (276 charities). However, although numerous, they only accounted for approximately £1.7 million in income and £1.5 million in expenditure.

Charities supporting RAF establishments were predominantly Service funds and heritage charities (52 and 18 charities respectively). This group of beneficiaries was also served by two associations, two welfare charities and one mixed-type charity.

RAF units were most commonly served by heritage charities (N=15). They were also supported by three welfare charities, three mixed-type charities and two associations. Other beneficiaries were served by eight heritage charities, one welfare charity and one Service fund.

Figure 3.9



Financial analysis of Royal Air Force charities

Table 3.5 breaks down RAF charities according to income bracket. The majority of charities were micro (N=249). The majority of financially micro and small RAF charities were association branches (N=272), which had a combined total income of £1.7 million. Service funds (N=49) were the most common type of medium-sized charity (upper and lower combined), generating a combined £12.4 million. Welfare charities (N=3) were the most common type of financially large charity, generating a total of £53.9 million in combined income.

Altogether, the charities affiliated with the RAF received a total income of £117.5 million. This income was distributed across the various beneficiary types as shown in figure 3.10.

The vast majority (86.3%) of this income (£101.4 million) was received by RAF-wide charities. These charities were responsible for 85.1% (£88.9 million) of all RAF charities' expenditure in the same period.

Charities supporting RAF establishments generated 10.2% (£11.9 million) of all RAF income and 10.9% (£11.3 million) of all RAF expenditure in the same period.

Charities supporting RAF units and other beneficiaries received 2.7% (£3.2 million), and 0.8% (£925,000) of all RAF income respectively.

Table 3.5

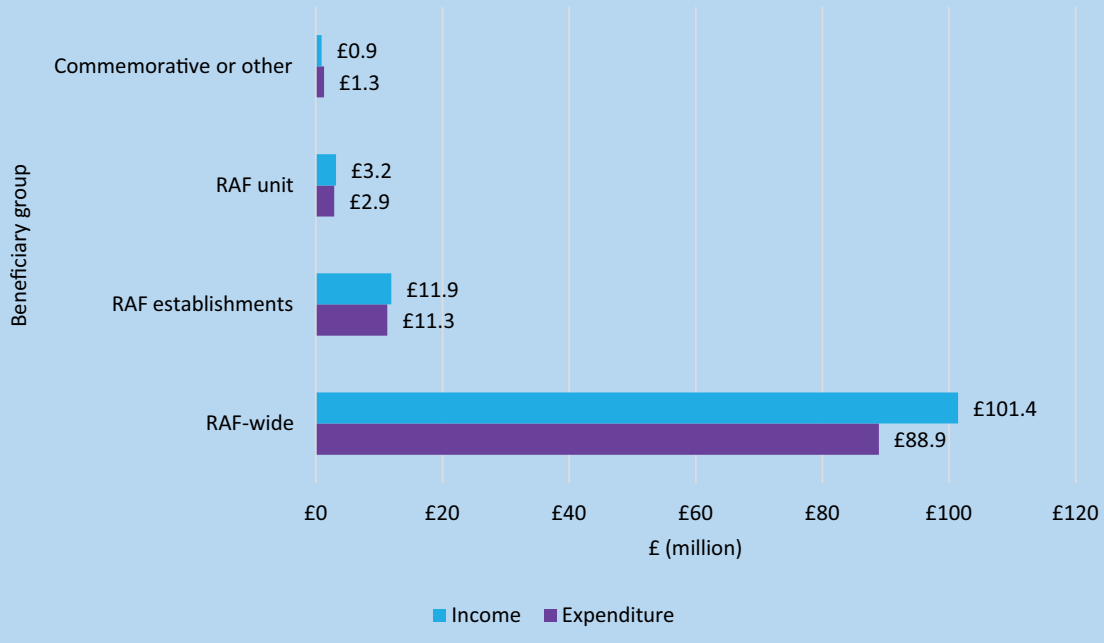
Royal Air Force charities by income bracket

Income bracket	Size category	Number of charities	Combined income
£0 to £10,000	Micro	249	£0.8 million
£10,000 to £100,000	Small	93	£2.6 million
£100,000 to £500,000	Lower medium	54	£11.2 million
£500,000 to £5 million	Upper medium	12	£18.6 million
£5 million to £100 million	Large	5	£84.3 million
Over £100 million	Super major	0	£0 million

Note: the numbers exclude 14 charities that were newly registered and thus had no financial information available.

Figure 3.10

Income and expenditure of Royal Air Force charities by beneficiary group



The following case study relates to one of only three association branches which provide RAF-wide support.

CASE STUDY

Royal Air Force-wide association branch: Royal Air Forces Association

The Royal Air Forces Association (RAFA) can trace its origins back to the establishment of the Comrades of the Royal Air Forces Association at Queen's Hotel, London, in 1930 (RAFA, 2019a). With around 74,000 members and over 350 branches around the world, including in Hong Kong, Johannesburg, Kingston (Jamaica) and Sydney, the RAFA supports tens of thousands of serving and ex-Service members of the RAF family each year. (RAFA, 2019a).

The RAFA is committed to providing confidential, professional and fair services to members of the wider RAF family from the youngest recruits to the oldest veterans and their families (RAFA, 2019b). The RAFA provides advice and support in addition to signposting individuals and families to other armed forces charities, such as Combat Stress, the Royal Air Force Benevolent Fund and SSAFA. Additionally, the RAFA provides sheltered accommodation for ex-Service personnel and their spouses or partners (including for spouses or partners of deceased Service members) at one of its four retirement centres, situated across England and Scotland.

The RAFA also provides the Storybook Wings initiative, to support any child of RAF Service personnel who struggles when a parent is not at home – whether on deployment or working away during the week (RAFA, 2018a). This free initiative allows parents to record a story to be played back to their children at home. It has been used by over 2,300 families and the RAFA now supports 32 RAF stations in this way (RAFA, 2019c).

Furthermore, the RAFA can help members of the RAF family through grants, including assistance in the home and respite breaks. Members of the RAF family in need of financial assistance are supported by welfare officers who, where appropriate, can not only signpost individuals to the benefits they are entitled to but also support them in accessing those benefits (RAFA, 2020).

3.2.6 Royal Navy charities

DSC identified 259 charities which serve the Royal Navy and Royal Marines.

The modern-day Royal Navy encompasses a broad range of services that incorporate operations at sea, on land and in the air. The Royal Navy conducts its operations through multifaceted fighting arms: the Surface Fleet, the Fleet Air Arm, the Submarine Service, the Royal Marines and the Royal Fleet Auxiliary.

Royal Navy charities originated as far back as the sixteenth century. The Hospital of Sir John Hawkins in Chatham is said to be the oldest Royal Navy charity, founded by grant of Royal Charter by Queen Elizabeth I in 1593.

The Royal Naval Benevolent Trust provides a good example of a mixed-type charity which makes welfare provision and supports serving Royal Navy personnel and their families through its Service fund activities.

CASE STUDY

Royal Navy charity: the Royal Naval Benevolent Trust

The origins of the Royal Naval Benevolent Trust lie in the Grand Fleet Fund, established by Admiral Sir John Jellicoe in 1916. At that time, Lord Jellicoe (as he later became) was commander-in-chief of the Grand Fleet and was concerned that there was insufficient provision for his sailors and marines and their families who were in need or distress. As a consequence, he developed the idea of the Grand Fleet Fund – a benevolent fund to be administered to a large extent by representatives from the 'lower deck' (i.e. lower ranks). This was a major departure from the normal practice, wherein the trustees of benevolent funds were generally made up of people of rank or social influence.

The Grand Fleet Fund was formed, with the first donation (£50) coming from Lord Jellicoe himself. Six years later, the fund's monies were running down. The Admiralty saw that there was a need to expand the fund to cover the whole navy and to provide a secure income stream. The result was the creation of the Royal Naval Benevolent Trust on 2 May 1922. It was incorporated under Royal Charter, with a steady income provided by a percentage of the money expended in naval canteens along with donations and legacies from supporters. The new trust combined the Grand Fleet Fund with a number of other similar funds, and the full title of this combined body (which remains today) is the Royal Naval Benevolent Trust (Grand Fleet and Kindred Funds).

Lord Jellicoe's original idea that the administration of the Grand Fleet Fund should be substantially in the hands of current or past members of the 'lower deck' was carried through in the creation of the Royal Naval Benevolent Trust and has remained the bedrock of the trust's governance ever since. The principle of sailors and Royal Marines, serving and retired, helping their peers creates a unique sense of identity within the trust and provides reassurance that income, from whatever source, will be channelled to those in need.

The trust was originally organised around area committees based on the Royal Navy's port areas, with the trust's work localised to those areas with high-density naval populations. Today, the trust has moved on from the area structure, given the national and indeed worldwide nature of its work. Additionally, the trust operates its own 55-bed care and nursing home (Pembroke House in Gillingham, Kent) and is also the sole trustee of a six-unit almshouse (the John Cornwell Victoria Cross National Memorial in Hornchurch, Essex) (Royal Naval Benevolent Trust, 2020a). It also has plans to build a new Care Home, to be known as Admiral Jellicoe House, in Portsmouth (Royal Naval Benevolent Trust, 2020b).

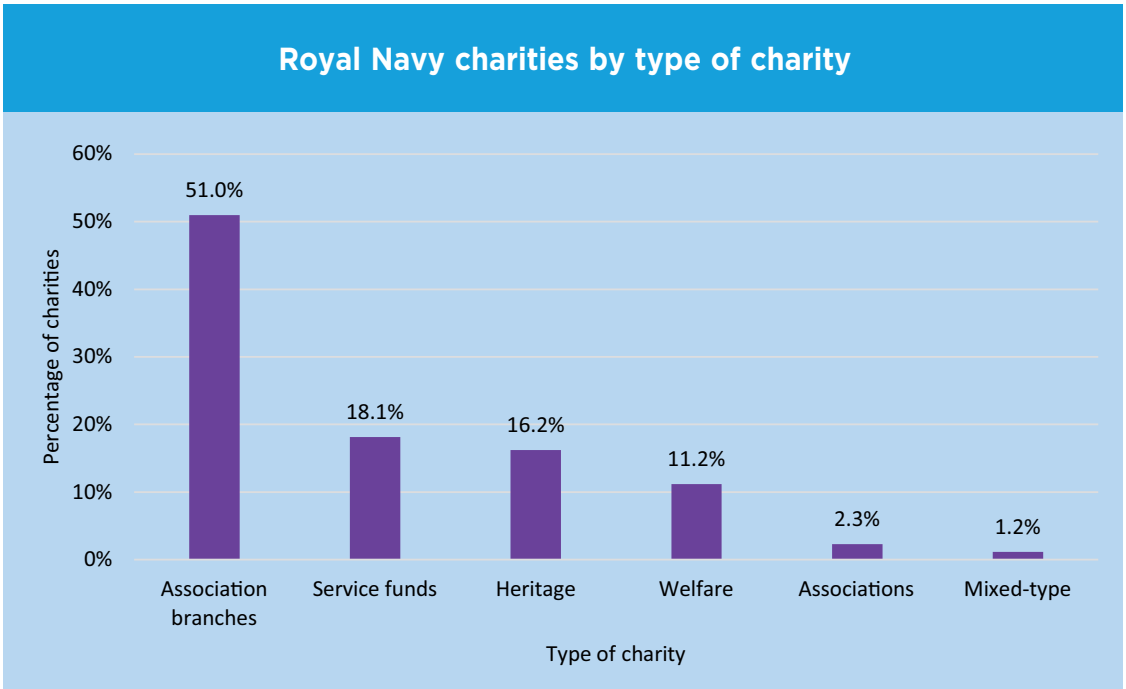
In the financial year ending March 2019, the trust dealt with nearly 2,300 individual requests for assistance, many of which were new cases. In addition, the trust continued to administer almost 500 regular charitable payments (RCPs), the bulk of which are funded by Greenwich Hospital. The total amount spent on benevolence through individual grants (including RCPs) was £2.7 million, with almost £79,000 expended on 113 cases involving serving personnel and their dependants (Royal Naval Benevolent Trust, 2019).

The trust collaborates with other armed forces charities to provide office spaces as well as both domestic and operational support at its head office, Castaway House in Portsmouth. Various other armed forces charities (such as the Naval Children's Charity, the Women's Royal Naval Service Benevolent Trust and Aggie Weston's) also operate out of the trust's head office (Royal Naval Benevolent Trust, 2019). By sharing its office with other armed forces charities, the trust benefits from low overhead costs and the advantages of synergy and camaraderie (Royal Naval Benevolent Trust, 2019), but without replication or duplication of effort. This co-location of like-minded organisations is an excellent example of the cost-effective delivery of charitable benefit.

Figure 3.11 shows a breakdown of Royal Navy charities by type. Over half (51.0%) of all Royal Navy charities were association branches. All but one of these association branches were registered in England with the remaining charity registered in Northern Ireland.

There were 47 Service funds (18.1% of all Royal Navy charities) and 42 heritage charities (16.2% of all Royal Navy charities).

Figure 3.11



DSC categorised Royal Navy charities into groups based on the types of beneficiaries these charities serve (see table 3.6).

Table 3.6

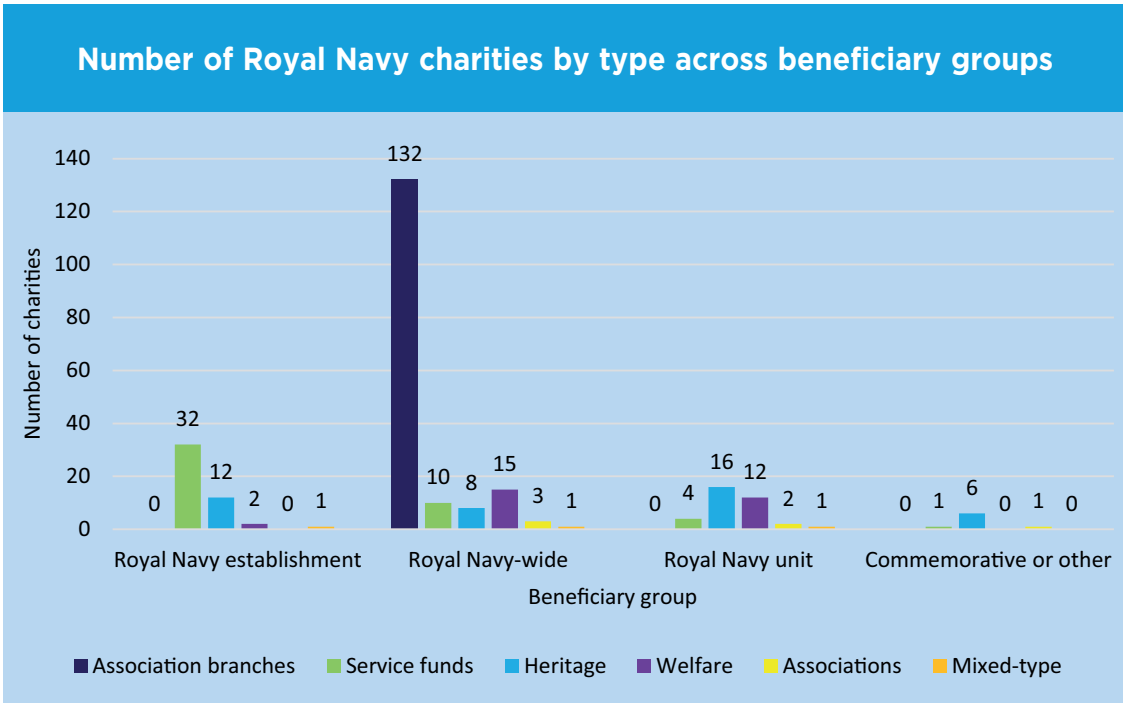
Royal Navy beneficiary groups

Beneficiary group	Charity description	Charity example	Number of charities
Royal Navy-wide	Charities that serve all beneficiaries regardless of unit (marines, air force or navy), type of work or location. Such charities also include Royal Navy associations (N=132).	The Royal Navy and Royal Marines Children's Fund is a Royal Navy-wide charity that supports children whose parents have served or are serving in the Royal Navy or Royal Marines.	169 charities 65.3% of Royal Navy charities
Royal Navy establishment	Charities that are connected to a location, such as an officers' mess, a base or a children's playschool.	The HMS *Nelson* Leisure and Amenities Fund provides leisure and social activities for serving personnel connected to HMS *Nelson*.	47 charities 18.1% of Royal Navy charities
Royal Navy unit	Charities that are related to a particular unit or connected to personnel involved with a certain type of work.	The Royal Fleet Auxiliary is one of the five fighting arms of the Royal Navy. It supports and maintains operations around the world. The Royal Fleet Auxiliary Association supports ex-Service and serving personnel from this arm of the Royal Navy.	35 charities 13.5% of Royal Navy charities
Commemorative or other	Charities that do not fit any of the descriptions above. These include heritage charities that commemorate battles or individuals.	The Channel Dash Memorial Trust is a charity that sets up memorials in Kent to commemorate Operation Fuller (a Second World War naval operation).	8 charities 3.1% of Royal Navy charities

Figure 3.12 shows a breakdown of Royal Navy charities by beneficiary group in terms of the number of charities by type in each group.

Royal Navy-wide charities included small numbers of welfare charities (N=15), Service funds (N=10) and heritage charities (N=8). However, the majority of Royal Navy-wide charities were association branches (N=132).

Figure 3.12



DSC identified 47 Royal Navy establishment charities. The majority (N=32) were Service funds. This was to be expected, as Service funds are frequently located at bases and typically serve the armed forces community at that location.

A smaller proportion of Royal Navy establishments charities (N=12) were heritage charities, of which eight were related to a particular ship. For instance, the HMS *Caroline* Preservation Company allows the public to access the HMS *Caroline*, which is stationed at Alexandra Dock in Belfast.

A total of 35 charities served Royal Navy units, being affiliated with a specific Royal Navy function. An example is the Royal Naval Patrol Service Association, which is a charity for individuals who served in the Royal Naval Patrol Service between 1939 and 1946 and their families. Additionally, some Royal Navy unit charities support ex-Service personnel who previously worked in a specific vocation; for example, the Queen Alexandra's Royal Naval Nursing Service Trust Fund supports serving and ex-Service nurses in the Royal Navy.

The charities linked with Royal Navy units were most commonly heritage charities (N=16). In fact, charities linked with Royal Navy units accounted for 38.1% of all Royal Navy heritage charities. This is likely due to the number of museums that are linked to the various fighting arms of the Royal Navy. Examples include the National Museum of the Royal Navy, the Royal Navy Submarine Museum Trust, the Society of Friends of the Fleet Air Arm Museum and the Fleet Air Arm Museum.

Financial analysis of Royal Navy charities

Table 3.7 breaks down Royal Navy charities according to income bracket. The majority of the charities were micro (N=154). The majority of financially micro and small Royal Navy charities were association branches (N=130), which had a combined total income of £0.6 million. Service funds (N=33) were the most common type of medium-sized charity (upper and lower combined), generating a combined £15.2 million. Welfare (N=3) and heritage (N=3) charities were the most common types of financially large charity, generating £26.7 million and £56.5 million (respectively) in combined income.

Table 3.7

Royal Navy charities by income bracket

Income bracket	Size category	Number of charities	Combined income
£0 to £10,000	Micro	154	£0.5 million
£10,000 to £100,000	Small	44	£1.7 million
£100,000 to £500,000	Lower medium	36	£8.4 million
£500,000 to £5 million	Upper medium	14	£27.7 million
£5 million to £100 million	Large	7	£96.2 million
Over £100 million	Super major	0	£0 million

Note: the numbers exclude four charities that were newly registered and thus had no financial information available.

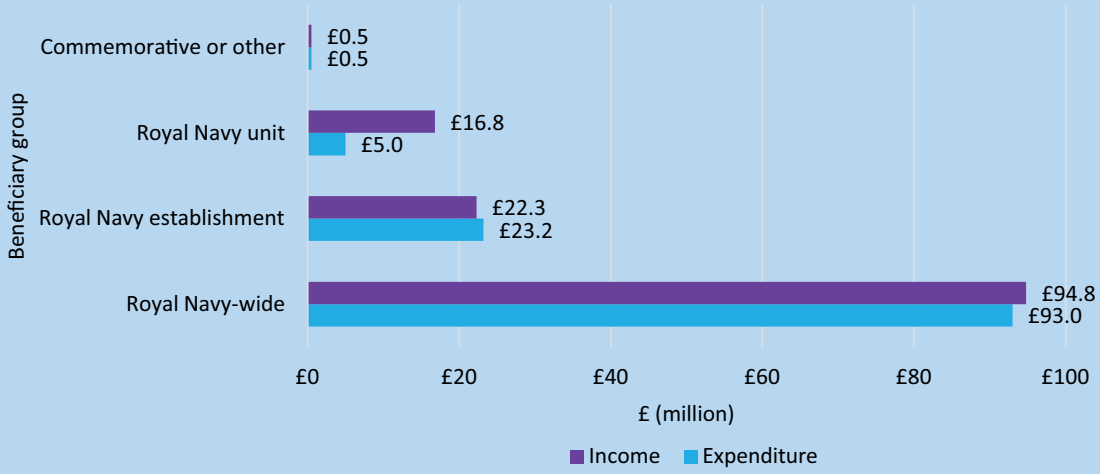
Altogether, the charities affiliated with the Royal Navy received a total income of £134.5 million and had a total expenditure of £121.7 million. This income was distributed across the various beneficiary types as shown in figure 3.13.

The majority (70.5%) of this income (£94.8 million) was received by Royal Navy-wide charities. These charities were also responsible for 76.4% (£93.0 million) of Royal Navy charities' total expenditure in the same period.

Charities supporting Royal Navy establishments generated 16.6% of all Royal Navy income (£22.3 million) and 19.1% of all Royal Navy expenditure (£23.2 million) in the same period.

Figure 3.13

Income and expenditure of Royal Navy charities by beneficiary group



There are eight heritage charities which provide Royal Navy-wide support. The following case study provides an example of such a charity.

CASE STUDY

Royal Navy-wide heritage charity: the National Museum of the Royal Navy

The National Museum of the Royal Navy (NMRN) was established in 2008 with the intent to bring the then four naval museums together into a single organisation (MOD, 2017c). Since then, the NMRN has carried out significant rationalisation of its management structure and established the new collective NMRN structure (MOD, 2017c).

This collective structure saw the creation of a holding company for the National Museum of the Royal Navy Group, which includes the Royal Naval Museum, the Fleet Air Arm Museum, the Royal Navy Submarine Museum, the Royal Marines Museum, HMS *Victory* and HMS *Caroline* (NMRN, 2018). The NMRN's vision is to

become the world's most respected naval museum and it operates with the goal of promoting the public understanding of the Royal Navy's past, present and future (NMRN, 2018). In order to achieve this vision, the NMRN undertakes the following activities:

- collects, studies and interprets objects, images and records which document the continuing story of the Royal Navy and the people serving in it from the earliest times to the present day;
- offers stimulating and engaging learning opportunities for people of all ages, enabling them to explore the museum's rich collections and learn from its expertise;
- provides visitors with the opportunity to experience and absorb the ethos and spirit of the Royal Navy;
- makes the museum collections as widely accessible as possible through displays and special exhibitions and through developing a virtual presence (NMRN, 2018).

As part of its commitment to promoting public understanding of the Royal Navy, the NMRN makes continual efforts to build its collections for the future. Significant acquisitions include papers of Admiral Edward Hawke relating to his service in the War of the Austrian Succession and the Seven Years' War; material relating to Admiral Sir Ralph Crooke, the first commanding officer of HMS *Caroline*; and a portrait of Admiral Lord John Fieldhouse (NMRN, 2018).

The NMRN receives grant-in-aid funding from the Ministry of Defence as a contribution towards the operating cost of the charity and the individual naval museums. It received over £3.3 million from this source in the year to 31 March 2017 (NMRN, 2018). These funds are then distributed across the NMRN structure and, among other things, contribute to wage costs (NMRN, 2018).

3.2.7 Tri-Service charities

As of 1 April 2019, there were a total of 564 tri-Service charities registered in the UK.

Tri-Service charities often provide a broad range of services. For example, SSAFA offers welfare advice and support, health and social care, mentoring for families leaving the Services, and accommodation support, among other forms of support. The Officers' Association, which appears in the case study below, is an example of a tri-Service charity that offers a wide range of provision.

CASE STUDY

Tri-Service charity: Officers' Association

The Officers' Association (OA) was founded following the First World War when thousands of former officers found themselves living in hardship, often suffering with injuries and mental health issues. Earl Haig, together with Admiral of the Fleet Earl Betty, Marshal of the RAF Viscount Trenchard and the City of London, created a successful public subscription service for these officers. Following implementation of the subscription service and a fruitful fundraising campaign, the OA was founded in 1920 (OA, 2019a).

The charity's vision is to ensure that ex-Service personnel lead their lives with dignity and independence. The OA's mission is to 'promote the welfare of those who have held a commission, in HM Armed Services, and their dependants' (OA, 2020a).

Throughout its history, the charity has worked closely with The Royal British Legion (TRBL). Collaboration between the two charities resulted in an early agreement that the OA would raise funds in a different way to TRBL and other charities; consequently, in 1922, the OA transferred its fundraising function to TRBL and only raised money through the annual Poppy Appeal (OA, 2019a). Under the agreement, the OA received 7.5% of the Poppy Appeal funds per year. During the financial year 2017/18, the income received from the Poppy Appeal amounted to 60% of the charity's total income (OA, 2019b). However, this agreement has now changed and the OA will receive a gradual reduction in Poppy Appeal funds from 2019 until 2024, after which no further funds will be shared with the OA. In tandem with this, the OA will increase its profile as a fundraising charity and seek donations from the public to help fund its activities (OA, 2020b).

For the financial year 2017/18, the OA had 5,425 registered users, whom it helped through 1,125 one-to-one career consultations and CV reviews. It also posted 1,100 jobs on its Officers' Association Board. Through an extensive network of employment contacts, the charity matches former officers with specialists who can provide employment advice (OA, 2019b).

Additionally, the charity's grants and welfare team offers financial assistance and handles benefits and accommodation queries. The benevolence team offers welfare advice and signposts individuals to other organisations and means of accessing financial support. For former officers experiencing financial difficulties, the OA considers applications for grants assistance based on a means-tested system. Examples of financial help include:

- an annual allowance to cover food and clothing;
- help towards disability aids;

- one-off help towards brown or white goods;
- care home top-up payments.

During 2017/18, the OA awarded almost £1.4 million in grants (OA, 2019c). The charity reported that 57% of its grants were awarded as standard allowances, which are regular payments targeted at people who cannot afford an adequate standard of living. Other payments covered repairs and maintenance (18%), care home fees (9%), mobility and disability (6%), general expenses (4%), other areas (4%), and arrears and debt (2%) (OA, 2019b).

The OA offers help and guidance on a broad range of topics:

- **Money:** the OA advises ex-Service personnel regarding debt, benefits and pensions. A wide range of financial help is available (see above).
- **Housing:** the OA provides advice on finding suitable accommodation, sheltered accommodation, or accommodation provided by associations or other organisations.
- **General activity:** support includes employment advice and advice for older beneficiaries on how to remain physically active.
- **Social:** the OA supports beneficiaries with self-esteem issues and loneliness by building social relationships and independence.
- **Health:** the OA provides advice on how to improve physical and mental health. Support is available for older beneficiaries, individuals with addictions, and those needing help with general wellbeing, exercise and diet.

The OA works in conjunction with Cobseo (The Confederation of Service Charities), ABF – The Soldiers' Charity and Haig Housing, to name a few. In 2005 the OA formed a partnership with RFEA – The Forces Employment Charity under the Joint Employment Scheme – an initiative designed to maximise employment for Service leavers.[3]

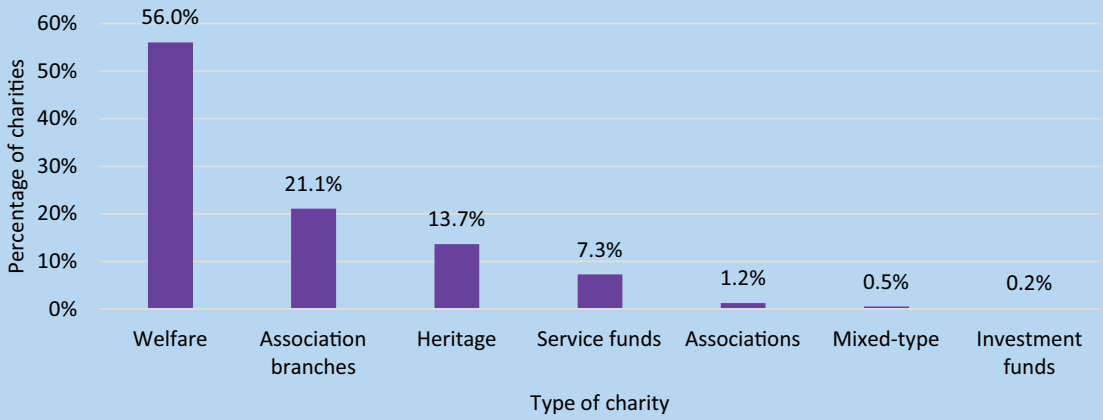
Figure 3.14 shows a breakdown of charity types for charities classified as tri-Service. Over half of all tri-Service charities (56.0%) were classified as welfare charities, with 21.1% classified as association branches and 7.3% as Service funds.

All but one of the tri-Service association branches were The Royal British Legion Scotland branches registered with the Office of the Scottish Charity Regulator (OSCR). Heritage charities accounted for 13.7% of all tri-Service charities.

[3] The Career Transition Partnership, the Early Leavers Scheme, Employment Engagement and the Central Support Team all come under the umbrella of the Joint Employment Scheme.

Figure 3.14

Tri-Service charities by type of charity



Financial analysis of tri-Service charities

Table 3.8 breaks down tri-Service charities according to income bracket. The majority of charities were micro or small (N=364 combined). The majority of financially micro and small tri-Service charities were welfare charities (N=165), which had a combined total income of £4.4 million. Welfare charities (N=108) were also the most common type of medium-sized charity (upper and lower combined), generating a combined £95.1 million. Finally, welfare charities (N=19) were the most common type of financially large and super major charity too, generating a total of £511.7 million in combined income.

Table 3.8

Tri-Service charities by income bracket

Income bracket	Size category	Number of charities	Combined income
£0 to £10,000	Micro	180	£0.5 million
£10,000 to £100,000	Small	184	£7.0 million
£100,000 to £500,000	Lower medium	93	£20.0 million
£500,000 to £5 million	Upper medium	52	£94.4 million
£5 million to £100 million	Large	24	£418.4 million
Over £100 million	Super major	1	£159.2 million

Note: the numbers exclude 30 charities that were newly registered and thus had no financial information available.

3.3 ARMED FORCES CHARITIES BY TOPIC OF SUPPORT

DSC's previous *Focus On* reports explored provision for the armed forces community across various areas, including: mental health (Cole et al., 2017), education and employment (Doherty et al., 2017), physical health (Doherty et al., 2018a), housing (Doherty et al., 2018b) and criminal justice (Robson et al., 2019). This section both draws and expands upon the data collected in these previous reports to investigate how armed forces charities' support for these five key topics has evolved since 2014.

This section frequently includes percentages relating to the types of support that charities provide. It should be noted that some charities provide multiple types of support, so the percentages do not always sum to 100%.

3.3.1 Mental health support

DSC previously identified 76 armed forces charities which provided mental health services. (Cole et al., 2017).

Three-quarters (75.0%) of the armed forces charities that provided mental health services treated beneficiaries for post-traumatic stress disorder (PTSD), over half (56.6%) provided services for depression and anxiety, and 43.4% provided services for substance misuse. In terms of service delivery for these and other mental health issues, counselling was the most common method of delivering support (provided by 44.7% of the armed forces charities).

CASE STUDY

Example of a charity that provides mental health support: Combat Stress

For some former Service personnel, the mental impact of the battlefield can be hard to leave behind. Since 1919, Combat Stress has been the UK's leading charity for veterans' mental health, providing life-changing treatment to the veteran community. Combat Stress supports veterans from every conflict, its services constantly evolving to best meet the needs of those it treats. It is the only organisation that specialises in veterans with complex mental health needs – those who have several severe mental health conditions that often hugely impact on their lives (Combat Stress, 2019a).

Anxiety, anger, depression, isolation, alcohol and drug abuse, and in some cases suicide – all can tear families apart, destroy relationships and devastate lives. Many veterans hit rock bottom before seeking help from Combat Stress. The charity's unique services work to transform lives, helping veterans to tackle the past and take on the future. Veterans with complex mental health conditions require a specialist team made up of different types of mental health professionals to treat them. Combat Stress delivers this through online services, telephone, in the community and at its treatment hubs across the UK (Combat Stress 2019b; Combat Stress 2019c).

During the Covid-19 pandemic, the charity has adapted and enhanced its phone and digital services to provide one-to-one therapy sessions, introduced a range of self-help online resources and provided access to the peer support community online.

Alongside all of this, the charity has an in-house research team. Led by Dr Dominic Murphy, who works closely with the King's Centre for Military Health Research at King's College London, this team has an established record of producing high-quality research. The aims of the team are to evaluate existing and develop new treatment programmes, and to better understand the needs of former Service personnel, nationally and internationally. These aims combine to help the charity develop its services and lead best practice in the field of veteran mental health.

During the financial year ending 31 March 2020, the charity received almost 2,000 new veteran referrals and reported that demand for its services remained high. Its 24-hour helpline received almost 15,000 calls from former Service personnel.

In 2020, Combat Stress faced a critical turning point. The charity saw a significant drop in statutory income combined with a challenging fundraising environment across the third sector. As a result, it was forced to scale back its services and workforce nationwide, reducing the number of veterans it can treat (Combat Stress 2020). Combat Stress receives support from the government and the NHS but is 75% reliant on public donations, meaning the charity needs to raise £10 million per year from voluntary donations to provide its unique services. By the end of 2020, the charity will have restructured itself under a new service model to ensure those veterans with complex mental health problem can receive the specialist support they need to rebuild their lives (Combat Stress 2020).

3.3.2 Education and employment

DSC previously identified 78 charities that provided education support. It reported that, according to charity figures, at least 35,800 beneficiaries accessed education services in the year prior to data collection in 2017 (Doherty et al., 2017).

Ex-Service personnel were the most common type of beneficiary (86.0%). In regard to support delivered, around two-fifths (43.6%) of charities provided vocational learning support. Charities also supported individuals to gain qualifications, of which higher education (29.5%) and vocational awards (18.0%) were the most common types (Doherty et al., 2017).

CASE STUDY

Example of a charity that provides educational support: Royal Artillery Centre for Personal Development

Established in 1998, the Royal Artillery Centre for Personal Development (RACPD) provides apprenticeships and nationally recognised qualifications for members of the Royal Artillery and the wider armed forces community, including dependants and ex-Service personnel.

It offers civilian, vocational and professional qualifications ranging from teacher training to door supervisor courses and provides a wide variety of apprenticeship programmes including logistics, horse care, aviation and telecommunications (RACPD, 2019a).

In addition, and as part of its wider charitable remit of enabling better life opportunities for soldiers, RACPD employs a member of staff in every regimental location to provide information, advice and guidance on educational courses and training opportunities available to Royal Artillery and other Service personnel. This is offered to all personnel as part of in-Service career development as well as to those who have decided to leave the army. Dependants and veterans may also benefit from RACPD support. All learners are encouraged to make the most of the Ministry of Defence's contribution to regular and reservist Service personnel for certain training courses. There are two main types of assistance available (RACPD, 2019b):

- **Standard Learning credits** (available to regular and reserve personnel and can be claimed every year for certain personal development courses and some exams): it is possible to claim 80% of the course fee or a £175 discount (whichever is the greater) in any year. The allowance runs from 1 April to 31 March the following year. Allowances cannot be carried forward or used retrospectively.
- **Enhanced Learning credits** (available to regular personnel only): for higher-level courses (level 3 and above) or longer courses. Single one-off payments of between £1,000 and £3,000 can be awarded depending on the course level and number of years in service.

DSC previously identified 59 charities which provided employment support and found that at least 28,100 individuals had accessed employment services in the year prior to data collection in 2017 (Doherty et al., 2017).

The most common service delivered via charities themselves was employment advice, offered by over three-fifths of charities (61.0%). Around two-fifths offered recruitment services, such as recruitment consultancy or job-seeking support (39.0%). Over one-fifth

offered either paid or voluntary job positions within their organisation (20.3% and 28.8% respectively) (Doherty et al., 2017).

A significant number of charities outsourced employment provision or collaborated with other organisations in order to support their beneficiaries who were seeking employment. Over three-fifths (64.4%) signposted beneficiaries to other organisations while one-third (33.9%) offered paid or voluntary employment opportunities with external organisations (Doherty et al., 2017).

With regard to grant-making, less than one-sixth (15.3%) of charities offered employment grants to individuals, while 16.9% made grants to both organisations and individuals. In total, 11.8% of charities provided other forms of employment support, such as mentoring, apprenticeships and work experience schemes.

3.3.3 Physical health

Physical health is the largest subsector of support, not only in terms of the number of charities that deliver it but also in terms of the number of beneficiaries served and the amount of resources expended. DSC previously found that 121 charities delivered physical health support to over 250,000 beneficiaries and spent at least £103 million on provision per year (Doherty et al., 2018a). These numbers were based on a survey carried out in 2018 of charities that provided physical health support.

The large number of beneficiaries served per year may in part be due to the broad definition of 'physical health' and the huge variety of subtopics the term encompasses. For instance, charities frequently deliver novel and innovative methods of physical rehabilitation and recovery, such as adapted scuba diving. The inclusion of a wide range of holistic, non-clinical services along with the scope of potential health issues experienced by the whole population (whether ex-Service or not) makes this category hugely diverse in comparison to other topics of support. Furthermore, many beneficiaries are older people who increasingly rely on health services, just like older people in the general population.

The most common physical health services delivered by charities were recreational activities (41.3%), adapted housing (38.0%) and respite centres (37.2%). The vast majority (86.1%) of these charities at least partially delivered such services themselves. Approximately one-third (31.1%) offered grants to individuals for the use of respite and break centres (Doherty et al., 2018a). It should be noted that charities can both provide grants and deliver services themselves. Respite care is an example of a service which can be delivered in either a clinical or a non-clinical setting, and it can take many forms. It can involve anything from holidays for the families of wounded, injured and sick Service personnel to short-term stays for elderly veterans in nursing homes in order to temporarily relieve carers. Almost two-fifths (37.2%) of charities provided respite breaks.

DSC identified 31 charities (25.6%) which provided residential care homes. Over three-fifths (61.3%) of charities that made provision for nursing or care homes delivered the services themselves. A significant number also made grants to fund nursing care: approximately one-third (32.3%) delivered grants to organisations and slightly less (29.0%) delivered grants to individual beneficiaries (Doherty et al., 2018a).

Nursing homes provided countless services, incorporating multiple areas of provision. For example, they offered residential facilities, social activities and 24-hour nursing care delivered by health-care professionals. DSC also reported that five nursing homes frequently provided on-site specialist clinical care, such as orthopaedics, chiropody, speech and language therapy, occupational therapy and palliative care (Doherty et al., 2018a). Royal Star & Garter, details of which appear below, is a good example of a charity that provides specialist nursing, as it is a leading provider of dementia care.

CASE STUDY

Example of a charity that provides physical health support: Royal Star & Garter

Royal Star & Garter is a charity that provides loving, compassionate care to veterans and their partners living with disability or dementia. Staff and residents at Royal Star & Garter live and work as one family in homes in Solihull, Surbiton and High Wycombe. The charity also supports younger veterans and provides day-care services.

The award-winning charity's specialist nursing and dementia care was rated outstanding at the Solihull Home in all five categories by the Care Quality Commission (CQC) and has a level 1 accreditation from Dementia Care Matters. The Surbiton Home was rated by CQC as outstanding for caring.

Specialist nursing care supports residents who live with disabilities as well as health issues associated with ageing. There is a high ratio of nurses and health care assistants to residents, and nurses are on hand to help 24 hours a day. A short-break service allows veterans more choice.

The average age of residents is 89 but Royal Star & Garter also offers long-term or short-break care to younger veterans who live with disabilities and severe injuries. The charity is planning to open a younger veterans' home, which will meet the same high standards but also encourage independence and promote education and training (Royal Star & Garter, 2020a).

The day-care service welcomes veterans who do not require full-time care but would benefit from activities and social interaction as well as physical support through group physiotherapy sessions and health checks. Day-care guests join in with residents' activities, including quizzes, outings, live entertainment, yoga, art therapy and movement to music. They share mealtimes with residents and staff, developing great friendships. During 2019, residents were offered over 5,800 opportunities to go on outings or take part in activities (Royal Star & Garter, 2020b).

Therapies are an integral part of life in the homes. The in-house physiotherapy team devises individual programmes to improve and maintain each resident's health, mobility and independence, with over 9,500 sessions in 2019. Group

physiotherapy creates an opportunity to keep fit and to socialise. Residents are also offered speech and language therapies (Royal Star & Garter, 2020b).

Royal Star & Garter shares its work and over 100 years of experience with universities and health organisations to provide training, support research and demonstrate its model of care.

By 2025, the charity will provide over a third of the dedicated residential places for veterans living with dementia in England. It is committed to doubling the number of veterans supported by 2025 through expanding day-care and developing home-care and younger veterans' facilities (Royal Star & Garter, 2020c).

3.3.4 Housing

DSC previously identified 78 charities that provided support related to housing (Doherty et al., 2018b). Over three-fifths (60.3%) of these charities delivered accommodation, which included multiple types of property and various levels of housing support to suit a range of needs.

The most common types of accommodation scheme provided by charities were adapted (57.4%) and subsidised (55.3%) housing. Over two-fifths (42.6%) of charities provided accommodation for beneficiaries who had a disability or were wounded, injured or sick, and over one-third (34.0%) provided accommodation for homeless beneficiaries. DSC estimated that the accommodation owned or managed by armed forces charities across the UK had the capacity to house over 10,200 people. However, an initial analysis also suggested that the geographical spread of this accommodation is uneven, with the majority of accommodation providers (and 73.0% of the total beds) located in England (Doherty et al., 2018b).

CASE STUDY

Example of a charity that provides housing support: Launchpad (AF&V Launchpad)

Set up in 2013, Launchpad (officially AF&V Launchpad) is a charity that provides ex-Service personnel (and their families) with secure temporary housing. The charity has two centres: Speke House in Liverpool, which has 50 flats, and Avondale House in Newcastle upon Tyne, which has 31 flats (Launchpad, 2019a). It is estimated that approximately 70–80 veterans live in Launchpad houses or gain support from Launchpad at any one time (Launchpad, 2019b).

Launchpad reported that 88% of its beneficiaries have been homeless (Launchpad, 2018). Additionally, ex-Service personnel who are not homeless prior to coming to Launchpad may have found themselves facing one of the following

life challenges: poverty, unemployment, divorce or separation from a partner, mental health issues (including post-traumatic stress disorder, alcohol dependency or other drug dependency), or experience in the criminal justice system (Launchpad, 2020a).

Launchpad provides safe, secure accommodation to ex-Service personnel for up to two years. It also offers recreational, training and IT facilities at each housing site (Speke House and Avondale House). The charity offers tailored guidance and advice, helping ex-Service personnel to progress. In particular, the charity helps its residents to ensure they receive the benefits to which they are entitled. Each veteran receives an individual assessment on arrival and is provided with a personal action plan, linked to the Outcomes Star methodology (Launchpad, 2020b).

One of the charity's aims is to assist people into employment. This is achieved by placing ex-Service personnel with other providers that offer skills and apprentice training. Most of the courses are free. Launchpad also works with a number of organisations to help ex-Service personnel find a job, and it offers help with CV writing, interview techniques and searching for jobs. The charity also forges links in the community so that residents can be involved in communal activities that promote confidence-boosting, character-building and social development activities (Launchpad, 2020b).

Another goal of the charity is to help ex-Service personnel to find permanent housing. Launchpad states that it has excellent contacts with other organisations and that those contacts help it to achieve this goal. According to Launchpad's most recent evaluation of its services and funding, 98% of the ex-Service personnel it helped stated that they were better able to find long-term accommodation, 96% reported having increased self-confidence and 94% reported feeling better supported (Launchpad, 2020c).

DSC found that relatively few charities offered front-line homelessness support (Doherty et al., 2018b). However, more data collection by charities on how provision is directed to front-line homelessness could provide a better indication of the need for support for homeless ex-Service personnel. Some such work has already been carried out by CHAIN (the Combined Homelessness and Information Network) (Doherty et al., 2018b).

It is important that future research in this area is conducted on a regional scale. Existing research on homelessness in the ex-Service population has been conducted on a relatively small scale and has focused on London (CHAIN, 2019; Homeless Link, 2013; Johnsen et al., 2008; National Audit Office, 2007). The scale of homelessness is therefore likely to vary significantly across the regions of the UK, as responsiveness to homelessness differs between local authorities.

DSC's previous research indicated that housing is a topic that cannot be explored in isolation (Doherty et al., 2018b). Individuals may face other issues that compound their housing problems, such as difficulties relating to their transition out of the armed forces or difficulties

relating to health later in life. Over half of the charities included in DSC's previous research on housing provided an additional type of service in conjunction with housing support, most commonly physical health support (42.3%) or employment support (35.9%).

3.3.5 Ex-Service personnel in the criminal justice system

DSC previously conducted research into the experiences of ex-Service personnel within the criminal justice system and estimated that at least 3,200 beneficiaries received support from charities in this area during the year prior to data collection in 2019 (Robson et al., 2019). DSC identified 31 charities which potentially supported ex-Service personnel in the criminal justice system. These charities collectively spent a total of £4.5 million per year supporting ex-Service personnel in the criminal justice system.

Out of the charities that responded to the survey (Robson et al., 2019), 16 provided education and employment support, 12 assisted with accommodation for veterans who were leaving prison, and 10 charities set up peer support systems. Other common services included mental health support, support with alcohol and drug misuse, and finance and debt support.

Project Nova provides an example of a collaboration project that supports ex-Service personnel after a referral has been made following arrest.

CASE STUDY

Example of a charity that provides criminal justice support: Project Nova

Project Nova is delivered as a partnership between RFEA – The Forces Employment Charity and Walking With The Wounded (WWTW). It works to identify and support ex-Service personnel who have been arrested or are at risk of arrest. Its aim is to prevent further downward spirals and continued offending by helping individuals to reintegrate into society (WWTW, 2019). The initial pilot project ran from July 2014 to July 2015 in Norfolk and Suffolk.

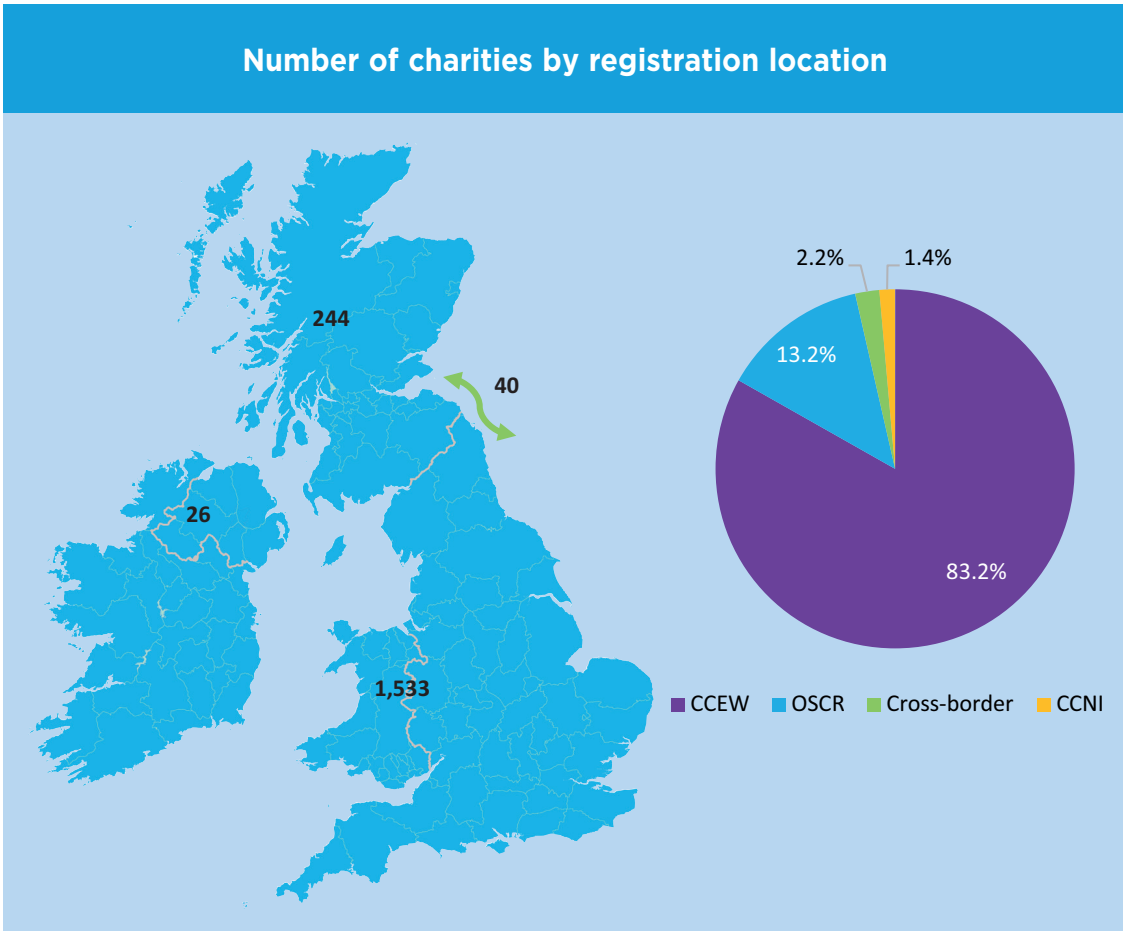
Following the pilot stage, Project Nova expanded and now operates across the East, North West and North East of England, as well as in South Yorkshire and Humberside. There are plans to extend the project on a nationwide scale (WWTW, 2019).

Project Nova staff have combined experience of the armed forces, the criminal justice system and the charity sector. They also engage with ex-Service personnel in an attempt to understand their military service, their lives before they joined the armed forces and their lives since their transition back into civilian life. In this way, they are able to develop a holistic support programme underpinned by a network of armed forces charities and wider organisations. Staff at Project Nova keep in touch with beneficiaries once they have left the prison in order to maintain their already established connection and help to resolve any issues that arise (WWTW, 2019).

3.4 ARMED FORCES CHARITIES BY GEOGRAPHICAL LOCATION

Figure 3.15 shows the number of armed forces charities by registration location. Over four-fifths (83.2%) of UK armed forces charities were registered in England and Wales (N=1,533) and 13.2% were registered in Scotland with OSCR (N=244). Cross-border charities made up 2.2% (N=40). Only 1.4% of charities were registered with the Charity Commission for Northern Ireland (CCNI) (N=26).

Figure 3.15



Note: the data in the pie chart is given as percentages of all armed forces charities (N=1,843).

3.4.1 England and Wales

There were 1,573 armed forces charities operating in England and Wales as of 1 April 2019, including 40 cross-border charities. It is difficult to accurately determine how many charities operate in Wales, as many charities broadly define their 'area of benefit' as being 'throughout England and Wales', despite only operating in one country. DSC identified 55 charities which had registered a Welsh postal address with CCEW.

3.4.2 Scotland

There were 284 armed forces charities in Scotland, 244 of which operated solely in Scotland and 40 of which were cross-border charities, operating in Scotland as well as in England and Wales.

3.4.3 Northern Ireland

There were 26 armed forces charities registered with CCNI. At present, charities registered with CCEW and/or OSCR and which operate on a national scale are not legally required to register separately with CCNI in order to carry out charitable activities in Northern Ireland.

DSC identified eight charities which were registered with either CCEW or OSCR but operated in Northern Ireland, bringing the total number of charities serving Northern Ireland's armed forces community to 34. These included well-known charities such as The Royal British Legion and SSAFA.

The following case study provides an example of a charity which is registered in Northern Ireland.

CASE STUDY

Example of a Northern Irish charity: AA Veterans Support

AA Veterans Support is a relatively new Northern Irish charity which was established in 2011 and registered with the Charity Commission for Northern Ireland in 2014. It is a tri-Service charity that supports serving and ex-Service personnel and their dependants, reservists and their dependants, and personnel who were in National Service and are now living in Northern Ireland.

The charity's objective is to support the 'welfare and well-being of all serving and ex-service men and women from or living in Northern Ireland' (AA Veterans Support, 2018, p. 3). The charity emphasises the benefits of reducing stress and anxiety and enabling a smooth transition to civilian life. It supports a diverse range of services, including:

- **Employability:** the charity offers services such as forklift truck training, CV writing and editing, job searches and training grants.
- **Counselling:** the charity provided 440 hours of counselling in 2017. It offers a range of counselling services, including cognitive–behavioural therapy, talking therapy and EMDR (eye movement desensitisation and reprocessing) (AA Veterans Support, 2018).
- **Mental health first aid training:** the charity can deliver mental health first aid training to ex-Service personnel, serving personnel and their dependants. This training teaches individuals to spot signs and symptoms of mental health problems.

- **Respite:** the charity offers free-of-charge breaks for beneficiaries through a welfare assistance programme.
- **Support groups:** the charity supports ex-Service personnel through activities which include art, metal detecting and photography.
- **Complementary therapies:** these are provided through the charity's drop-in centre.

Local support is available at the charity's drop-in and training centre in Belfast. Its outreach and welfare services have a wider geographical reach, operating across the whole of Northern Ireland.

AA Veterans Support is run by volunteers. The charity typically receives all of its income through donations and grants (AA Veterans Support, 2018).

3.4.4 Geographical distribution of charity headquarters

Figure 3.16 shows the geographical distribution of the headquarters of all UK armed forces charities (N=1,843). These figures are presented with the caveat that headquarters locations may not directly relate to locations of service provision. For instance, a charity may site its headquarters in London but serve a much broader area across the UK. It may even serve beneficiaries living abroad – for example, Haig Housing operates across England and Wales, Scotland, Northern Ireland and Jersey.

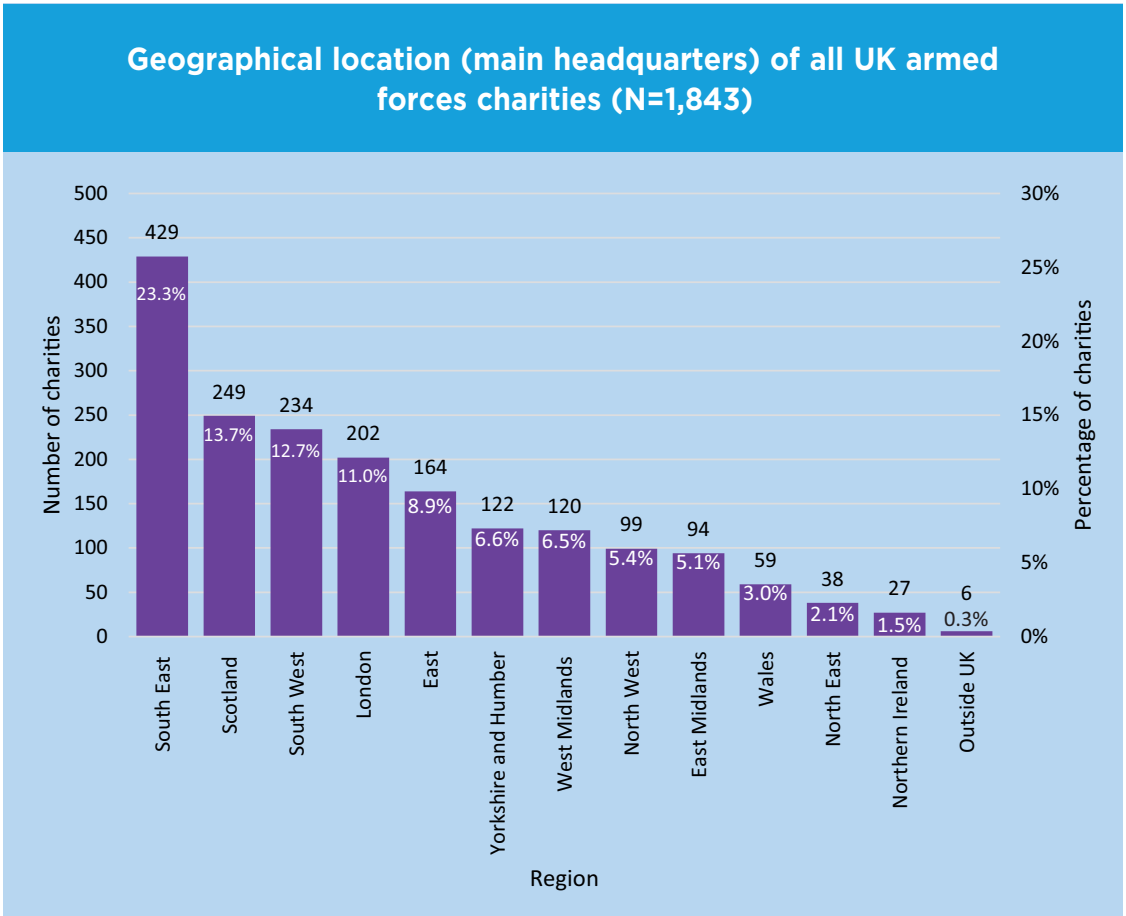
It is acknowledged that some charities break down their beneficiaries and expenditure by geographical location, but this information is not consistently, comprehensively or reliably reported across all armed forces charities. Therefore, presenting an aggregated analysis of charities' geographical reach is not possible with the data that is currently available.

The majority (81.5%) of charities were headquartered in England (N=1,502), with Scotland (including cross-border charities) accounting for 13.5% charities (N=249), Wales accounting for 59 (3.2%), and Northern Ireland accounting for 27 (1.5%). A total of six charities were headquartered outside the UK.

The highest number of charity headquarters (N=429) was found in the South East of England (23.3%). London had a total of 202 charity headquarters (11.0%). Recent data from NCVO shows that just over half of all English voluntary organisations are based in the South of England, with 67,252 out of 133,884 organisations registered in London or Greater London, the South East or the South West (NCVO, 2019c). DSC's data confirms that this is in keeping with the pattern for armed forces charities, as 47.0% of those charities' headquarters were located in the South of England (N=865).

The armed forces charities headquartered in Scotland (13.5%) were most commonly headquartered in Edinburgh (N=36), Aberdeenshire (N=30) and the Highlands (N=28). Those charities which were headquartered in Wales were most commonly located in Cardiff (N=9) and Wrexham (N=6). Of the charities headquartered in Northern Ireland, the most common location was Belfast (N=6).

Figure 3.16



The figures do not add up to 100% due to rounding of decimals.

3.4.5 Income and expenditure by registration location

Figure 3.17 shows the income and expenditure of armed forces charities by registration location.

Over two-thirds (68.5%) of the armed forces sector's income was generated by charities registered in England and Wales (£757.1 million). Cross-border charities (registered with both OSCR and CCEW) generated the second highest income: £267.8 million, accounting for just under a quarter (24.2%) of all armed forces income. A total of £76.5 million (6.9%) was generated by charities registered in Scotland.

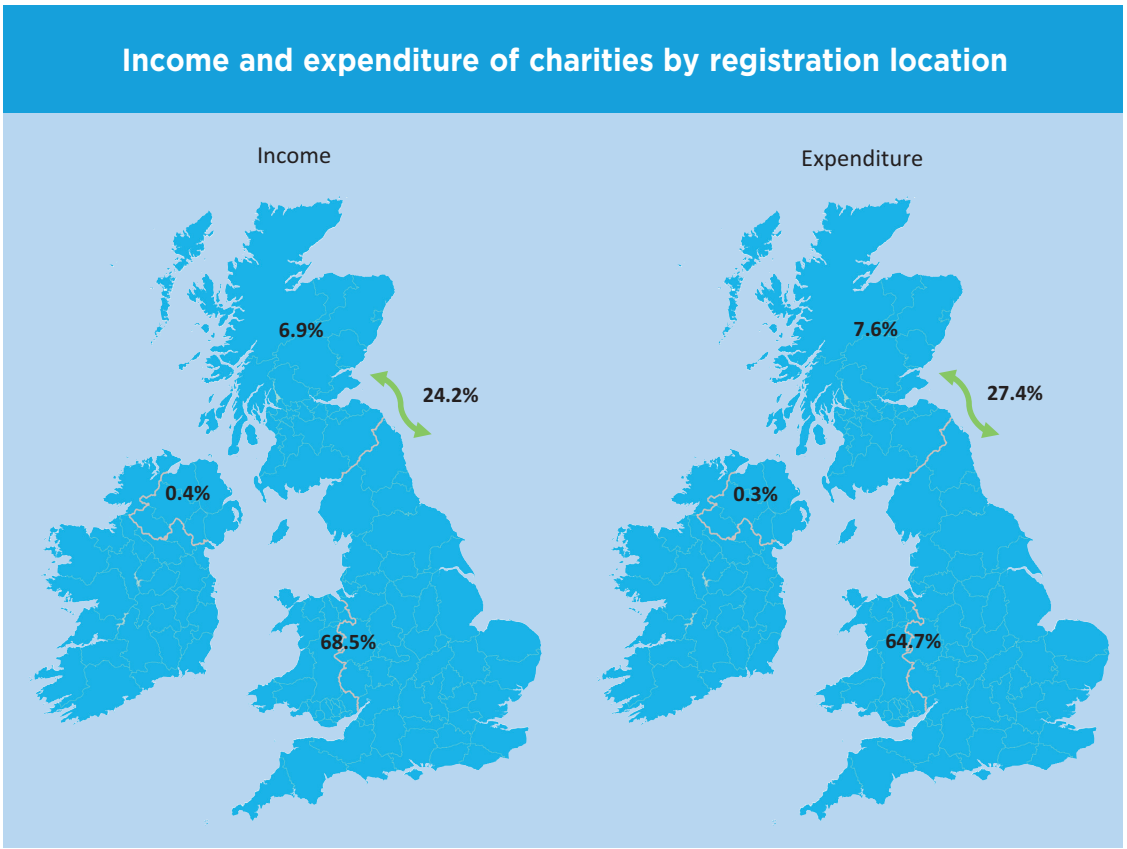
Only 0.4% of income was generated by charities registered with CCNI. This reflects the small number of charities (N=26) registered with CCNI.

Cross-border charities present a challenge as it is difficult to ascertain where their income is generated or spent geographically. However, cross-border charities are not required to produce separate sets of accounts for their multiple regions of operation. Therefore, it was

not possible to determine the percentages of cross-border income which were generated or expended in specific regions of the UK.

Furthermore, expenditure may not be confined to the UK, as certain charities provide support elsewhere. For example, the Royal Naval Association is registered with CCEW but states that it operates across 11 countries, including England and Wales, Cyprus, Ireland, Japan, Malta, Scotland and South Africa (Royal Naval Association, 2007). Additionally, the Royal Commonwealth Ex-Services League distributes grants paid by other charities (such as SSAFA and The Royal British Legion) to the armed forces community across the Commonwealth.

Figure 3.17



The Map of Need

In March 2017, the Ministry of Defence's (MOD) Covenant Grants Team, now known as the Armed Forces Covenant Fund Trust, commissioned the Northern Hub for Veterans and Military Families Research to produce a map of ex-Service personnel and their families' welfare needs across the whole of the UK (Northumbria University, 2018). The research, known as the Map of Need, aims to act as a public health observatory to help the MOD to make informed funding decisions based on evidence and data (Northumbria University, 2018).

As part of this project, the team developed the Veterans and Families' Directory of Services (VFDS) alongside Northumbria University and Ripplenami Inc. (Northumbria University, 2018; Ripplenami, 2019). The VFDS allows health and social work professionals, in addition to individuals working for charities, to access a directory of all quality-assured services available to ex-Service personnel across the UK (Northumbria University, 2018; Ripplenami, 2019).

Accessible through the Veterans' Gateway (VFDS, 2019), the VFDS allows users to locate services that are available in their area and to view them grouped into categories, such as education and training, employment, and finance (Armed Forces Covenant, 2018). The VFDS carries out an information-gathering function: health and social care staff using the VFDS are asked to provide details such as the age of the client, their postcode and the branch of service they are accessing (Northumbria University, 2018).

The Map of Need is reliant on individuals populating it with data and is therefore not comprehensive in nature. Additionally, the VFDS contains information and the locations of non-armed-forces charities which support and provide services to the armed forces community across the UK. This makes it tricky to determine the number of armed forces charities in a particular area, as the presence of non-armed-forces charities makes the sector appear larger than it actually is (Haynes, 2017).

The VFDS is therefore a developing measure of where provision is being accessed, but it also highlights the challenges of producing a reliable indication of the geography of charitable provision.

3.5 CHAPTER SUMMARY

3.5.1 Armed forces charities by Service affiliation

The most common Service affiliation among armed forces charities was the British Army (N=593 charities, 32.2%), followed by the RAF (N=427, 23.2%) and the Royal Navy (N=259, 14.1%). Tri-Service charities (N=564), which support the armed forces community regardless of Service affiliation, accounted for 30.6% of all charities.

Overall, tri-Service charities accounted for the highest shares of both income and expenditure (63.3% and 63.1% respectively). Charities affiliated with specific Service branches accounted for smaller shares of both income and expenditure: British Army (13.9% and 14.0%), Royal Navy (12.2% and 12.4%) and RAF (10.6% of both income and expenditure).

3.5.2 Financial size of charities by Service affiliation

As of 1 April 2019, the armed forces charity sector had a total income of £1.1 billion and a total expenditure of £985 million. Chapter 2 showed that the majority (94.0%) of armed forces charities fell within the micro to 'lower medium' income range (£0 to £500,000).

Across all Service affiliations (including tri-Service), British Army-affiliated charities had the highest number of charities with incomes under £500,000 (N=527). Tri-Service charities had the highest number of charities with incomes over £500,000 (N=77).

3.5.3 Service affiliation by type of charity

A total of 593 charities supported the British Army. The most common beneficiaries of these charities were army regimental and corps charities (N=436, 73.5%).

A total of 427 charities supported the RAF. These charities most commonly supported RAF-wide charities (N=319, 74.7%). RAF charities were most commonly association branches (64.6%).

A total of 259 charities supported the Royal Navy. These charities most commonly supported navy-wide charities (N=169, 65.3%). Association branches (51.0%) were the most common type of navy charity.

Tri-Service charities accounted for a total of 564 charities. They were most commonly welfare charities (56.0%).

3.5.4 Armed forces charities by topic of support

DSC's *Focus On* research showed that there were 76 armed forces charities providing mental health support in 2017. Three-quarters (75.0%) provided support for PTSD, with over half (56.6%) providing services for depression and anxiety, and 43.4% for substance misuse (Cole et al., 2017).

DSC previously discovered that 78 charities provided education support as of 2017, and at least 35,800 beneficiaries accessed education services per year. Additionally, DSC identified 59 charities which provided employment support, and at least 28,100 beneficiaries accessed employment services per year (Doherty et al., 2017).

DSC also previously found that, as of 2018, 121 charities delivered physical health support to over 250,000 beneficiaries per year, spending at least £103 million per year on provision. Over a quarter (25.6%) of charities provided residential care homes, and 37.2 provided respite breaks (Doherty et al., 2018a).

In 2018, DSC discovered 78 charities that provided housing support and the researchers estimated that armed forces charities had the capacity to house over 10,200 beneficiaries. The majority of accommodation providers (73.0% of total beds) are located in England. DSC also found that relatively few charities offer front-line homelessness support (Doherty et al., 2018b).

Finally, in 2019 DSC found 31 armed forces charities supporting ex-Service personnel in the criminal justice system. DSC estimated that, at that time, at least 3,200 beneficiaries accessed criminal-justice-related support from charities per year (Robson et al., 2019).

3.5.5 Armed forces charities by geographical location

In total, there were 1,533 armed forces charities registered with CCEW, which represented over four-fifths (83.2%) of all UK armed forces charities. A further 244 (13.2%) charities were registered with OSCR and 26 (1.4%) were registered with CCNI.

DSC identified 40 cross-border charities, dually registered and operating in England and Wales and Scotland. An additional eight charities were allowed to operate in Northern Ireland despite not being registered with CCNI as they were registered with either CCEW or OSCR.

Data on the operating locations of charities is not reliably available; therefore, the location-based analysis was limited to headquarters locations. The majority of charity headquarters were located in the South East of England (23.3%). Charities headquartered in Scotland accounted for 13.7%, charities headquartered in Wales accounted for 3.0% and those headquartered in Northern Ireland accounted for 1.5%.

CHAPTER FOUR

Grant-making practices

4.1 INTRODUCTION

This chapter provides information and analysis relating to the nature and characteristics of grant-making by armed forces charities. Grant-making plays an important role in supporting other charities to deliver services to large sections of society (Traynor and Walker, 2015). A grant is a gift which is freely given by a donor, with the timing and amount at the donor's discretion, and is awarded by an institution, usually for a specific purpose (Sayer Vincent, 2018). All data in this chapter is based on the most recent accounts and annual reports of armed forces charities as of 1 April 2019.

The chapter is divided into the following sections:

- Grant-making in the armed forces charity sector
- Grant distribution networks and application processes
- Key insights from grant-makers

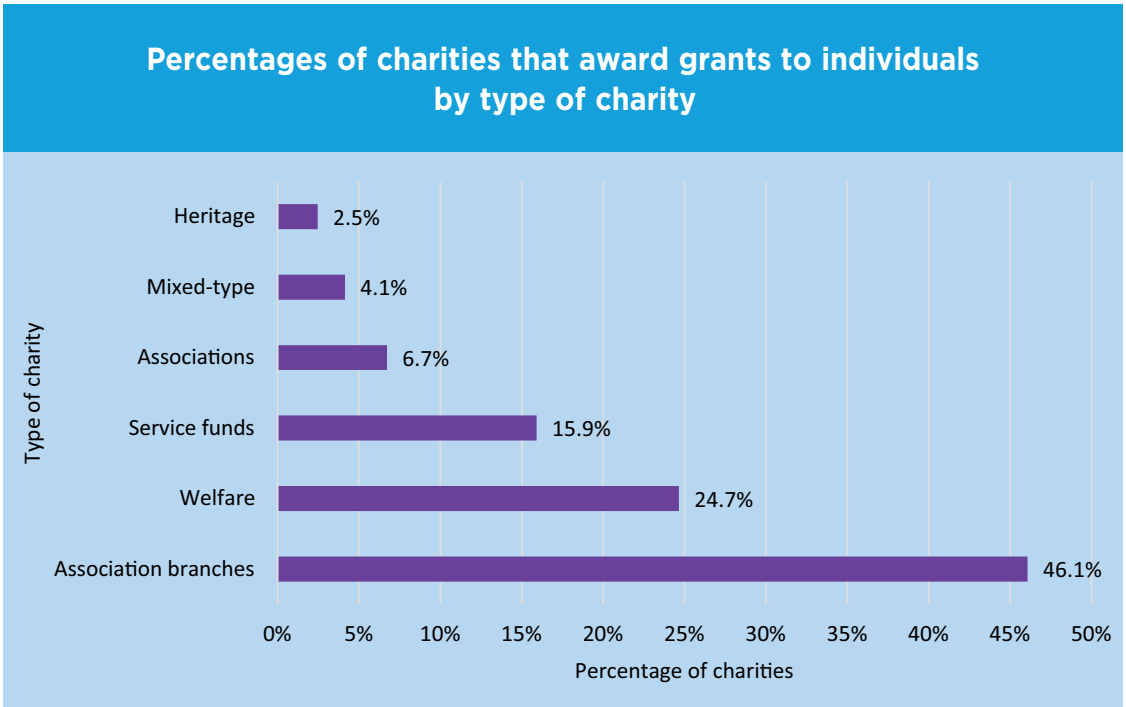
4.2 GRANT-MAKING IN THE ARMED FORCES CHARITY SECTOR

4.2.1 Grants to individuals

In total, DSC identified 892 charities which state in their charitable objects that they make grants to individuals. This equates to 48.4% of the total armed forces charity sector (N=1,843). Figure 4.1 shows the percentages of charities that award grants to individuals by DSC's charity classification (see page xxii).

Almost half (46.1%) of association branches state that they award grants to individuals, with nearly a quarter (24.7%) of welfare charities also making such grants. Almost one-sixth (15.9%) of Service funds state that they award grants to individuals, with 6.7% of associations, 4.1% of mixed-type charities and 2.5% of heritage charities specifying that they too make grants to individuals.

Figure 4.1



Note: the figures are presented as percentages of all charities which state that they make grants to individuals (N=892).

It must be noted that the figure of 892 charities which provide grants to individuals is taken from the charities' classifications on UK charity regulator databases. However, previous research by DSC suggests that there are many more charities that state they make grants than actually do so in practice (Traynor and Walker, 2015).[1] Therefore, it may be the case that not all of the charities (N=892) which state that they make grants to individuals consistently do so.

The case study below highlights how one charity, the Gurkha Welfare Trust, supports individuals through its grant-making programmes.

CASE STUDY

Grants to individuals: Gurkha Welfare Trust

The Gurkha Welfare Trust (GWT) has been supporting Gurkhas in Nepal and the UK since the late 1960s, when Field Marshal Montgomery and others realised that many Gurkha soldiers and their dependants or widows in Nepal faced destitution in their old age (GWT, 2019a). The GWT operates to ensure that Gurkha veterans, their widows and their wider communities are able to live with dignity, and it achieves this primarily through the provision of financial, medical and community aid in Nepal.

[1] This situation is not specific to the armed forces charity sector.

Furthermore, in conjunction with other armed forces charities and government bodies, the GWT offers advice and support to help thousands of Gurkha veterans and their families who have decided to live in the UK (GWT, 2019a).

In Nepal, the GWT operates four grant schemes (outside of the welfare pension, which is paid by the charity to thousands of veterans and widows ineligible for the British Army pension): the Disability Support Grant (DSG), Home Carer's Allowance (HCA), Emergency Hardship Grant (EHG) and Winter Allowance. The details of the four grant schemes are as follows:

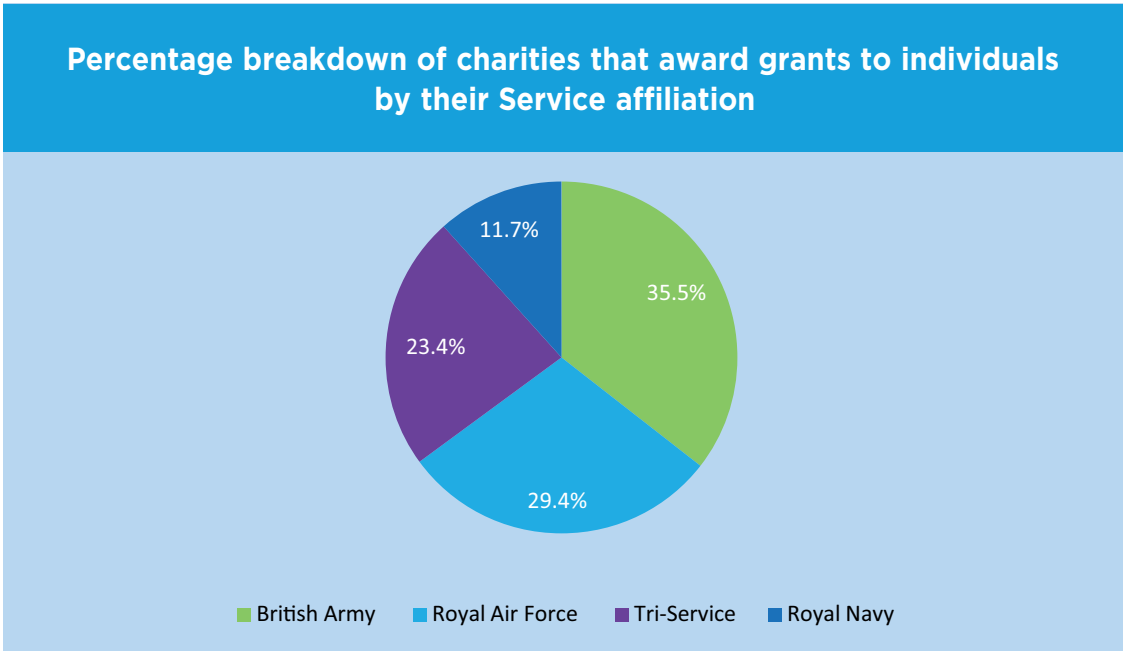
- **The DSG** was established in 2008 to support children with disabilities of Gurkha veterans in Nepal; these individuals' military parents are ineligible for a British Army Pension, but the children receive a welfare pension from the charity. The DSG allows the amount of welfare support provided to be directly tailored to the needs of the individual. In the financial year 2018/19, the GWT supported 227 DSG recipients with grants totalling £232,000 (GWT, 2019b).
- **The HCA** is awarded to family members who care for the GWT's pensioners on a full-time basis and therefore are unable to work. In the financial year 2018/19, the GWT supported 406 people with a HCA at a total cost of £89,000.
- **The Winter Allowance** is the GWT's additional annual gift distributed to all of its pensioners to ensure that they are equipped to endure the colder months of winter. In the past, this has been given out as cash for extra fuel; however, in 2018/19, it was used to distribute warm winter clothing. The clothing included waterproof jackets, scarves and hats, at a total cost of £118,000.
- **The EHG** provides immediate relief in the event of a natural or other disaster that affects an individual's ability to sustain themselves and their family. The purpose of the grant is to allow the beneficiary to quickly recover and become self-sufficient as soon as possible, with each application being thoroughly assessed on a needs basis. The overwhelming majority of applications are for the immediate relief of hardship, with the remainder relating to damage resulting from fire, flooding or landslides. During the financial year 2018/19, the GWT awarded 1,000 grants at a total cost of £599,000.

The GWT is an example of a charity which supports ex-Service personnel and their dependants by awarding grants to help them meet their individual needs.

DSC examined the Service affiliations of charities which state that they make grants to individuals. Figure 4.2 shows a percentage breakdown of charities that award grants to individuals by their Service affiliation.

Over a third (35.5%) of charities which state that they award grants to individuals are affiliated with the British Army, 29.4% with the Royal Air Force and 11.7% with the Royal Navy. Additionally, 23.4% of charities which state that they make grants to individuals are affiliated with all three Services.

Figure 4.2



Note: the figures are presented as percentages of all charities which state that they make grants to individuals (N=892).

Figure 4.2 shows that the most common affiliation of charities which state that they provide grants to individuals is with the British Army. This finding is expected; as discussed in chapter 2, British Army charities account for 32.2% (N=593) of all armed forces charities. Furthermore, as the British Army accounts for 60.5% of serving personnel (N=115,750),[2] and subsequently the largest number of ex-Service personnel, it can be assumed that army-affiliated charities which award grants to individuals are responding to the needs of British Army serving personnel and ex-Service personnel through their grant-making programmes.

Previous research conducted by DSC for *The Guide to Grants for Individuals in Need* featured 54 armed forces charities which met the guide's inclusion criteria.[3] Further analysis revealed that the 54 charities featured in the guide made in excess of 29,600 grants, awarding over £52.4 million to individuals in need (Turner and Bailie, 2018).[4]

4.2.2 Grants to organisations

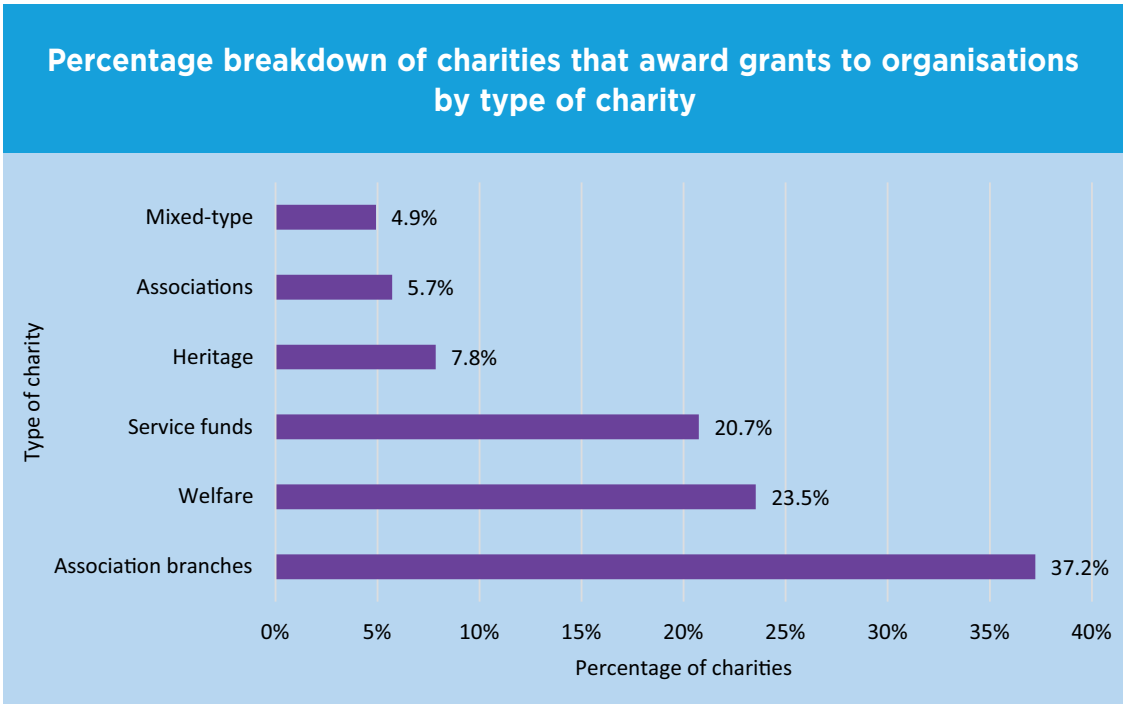
DSC also investigated the three UK charity regulators' databases to see how many armed forces charities specify making grants to organisations as part of their charitable support. In total, DSC identified 752 armed forces charities which state on their charity regulator record that they award grants to organisations, which represents 40.8% of the total armed forces

[2] Figure as of 1 July 2019 (MOD, 2019a).
[3] These criteria were that the charities had to be registered with the appropriate regulator and had to give at least £500 a year to individuals in need. However, the guide excluded organisations which gave grants solely for educational purposes; organisations which gave grants to members only and not to dependants; individual employers and company welfare funds; friendly societies; local branches of national charities, although they may raise money locally for cases of need; and organisations which only provided services (such as home visits) rather than cash or in-kind grants (Turner and Bailie, 2018).
[4] Based on charities' accounts from financial years falling between January 2015 and March 2017.

charity sector (N=1,843). Figure 4.3 shows the percentages of charities that award grants to organisations by DSC's charity classification.

Close to two-fifths (37.2%) of association branches state that they award grants to organisations, with 23.5% of welfare charities and 20.7% of Service funds specifying the same. Under a tenth (7.8%) of heritage charities award grants to organisations, with 5.7% of associations and 4.9% of mixed-type charities also making such grants.

Figure 4.3



Note: the figures are presented as percentages of all charities which state that they make grants to organisations (N=752). The figures do not add up to 100% due to rounding of decimals.

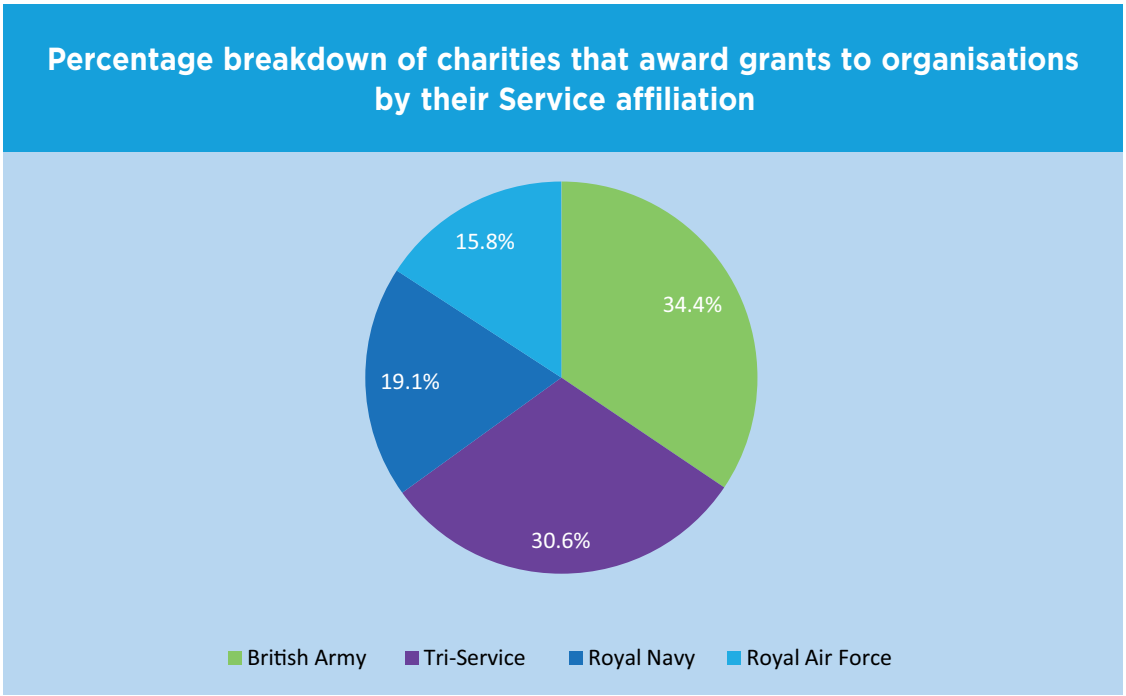
It must be noted that the figure of 752 charities that provide grants to organisations is taken from the charities' classifications across the UK charity regulators. However, as already mentioned, previous research by DSC suggests that there are many more charities that state they make grants than actually do so in practice (Traynor and Walker, 2015).[5] Therefore, it may be the case that not all of the charities (N=752) which state that they make grants actually do so on a consistent basis.

DSC examined the Service affiliations of charities which state that they make grants to organisations. Figure 4.4 shows a percentage breakdown of charities that award grants to organisations by their Service affiliation.

Over a third (34.4%) of charities which award grants to organisations are affiliated with the British Army, with 19.1% associated with the Royal Navy and 15.8% linked to the Royal Air Force. Additionally, 30.6% of charities which state that they make grants to organisations are tri-Service charities and thus support each one of the Services.

[5] This situation is not specific to the armed forces charity sector.

Figure 4.4



Note: the figures are presented as percentages of all charities which state that they make grants to organisations (N=752). The figures do not add up to 100% due to rounding of decimals.

DSC analysed the latest accounts of all armed forces charities with incomes over £500,000 (N=159),[6] which represent 8.6% of the armed forces charity sector. Association branches do not feature in this analysis, as their annual incomes are well below the threshold (over £500,000) for enhanced data to be submitted to the Charity Commission for England and Wales (CCEW). Furthermore, as association branches provide small amounts in grants, analysing charities with incomes over £500,000 is likely to capture the vast majority of grant expenditure made by charities.

Moreover, by examining the accounts of charities with incomes of over £500,000, it is possible to identify how many of these charities reported making grants in their financial accounts. 56 armed forces charities can be identified as awarding grants to organisations across financial years 2016/17 and 2017/18.

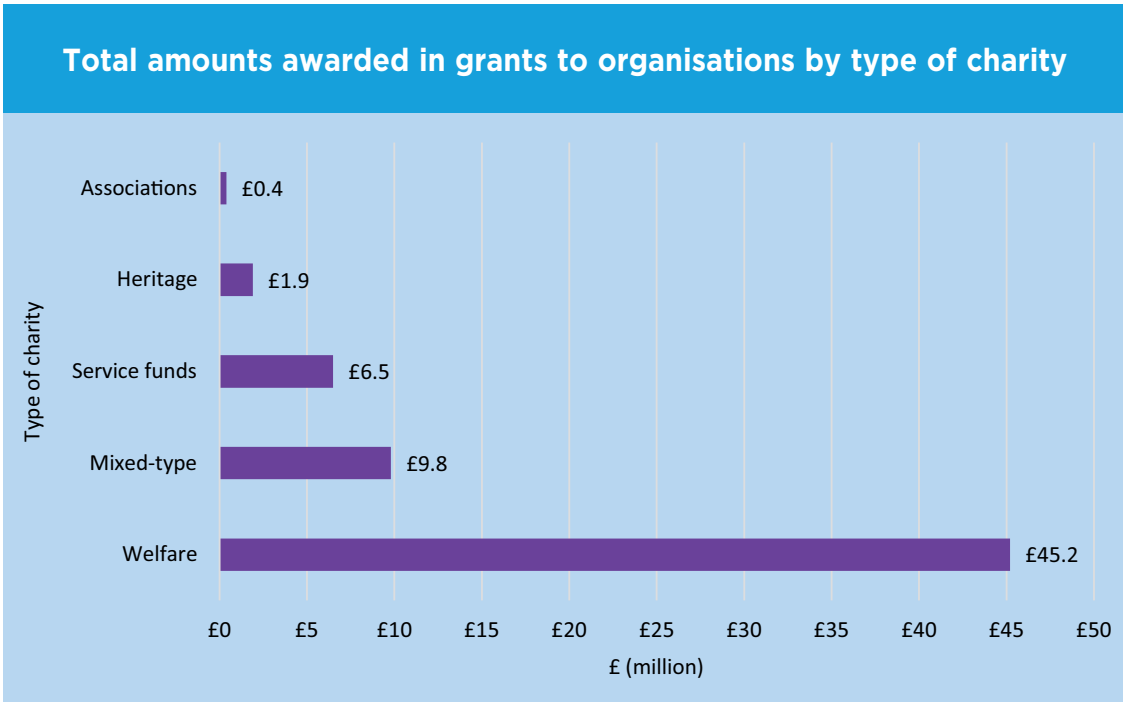
DSC calculated that armed forces charities with incomes over £500,000 had awarded £63.8 million in grants to organisations in the preceding year, based on the latest accounts available as of 1 April 2019. Figure 4.5 shows the total amounts awarded in grants to organisations by type of charity.

As shown in figure 4.5, welfare charities awarded £45.2 million in grants to organisations (which accounted for 70.8% of all grant-making to organisations), with mixed-type charities awarding a further £9.8 million. Service funds allocated funds totalling £6.5 million in grants

[6] CCEW requires all charities with incomes of over £500,000 to submit enhanced data on their financial activities. This includes data on how much the charity awarded in grants to organisations. The breakdown of charities with incomes over £500,000 by registration location is as follows: Charity Commission for England and Wales = 120, Office of the Scottish Charity Regulator = 12, Charity Commission for Northern Ireland = 3 and cross-border = 24.

to organisations, with heritage charities awarding £1.9 million. Associations awarded a total of £400,000 in grants to organisations.

Figure 4.5



Note: the figures are based on the latest set of accounts available as of 1 April 2019 and relate only to charities which had incomes over £500,000.

The grant-making totals shown in figure 4.5 are based on a relatively small sample size, as relevant data was only available for charities with incomes over £500,000 (N=159). However, the data shows that the largest grant-makers matched DSC's classification of a welfare charity. Examples of grants made by welfare charities to organisations include:

- The Royal Navy and Royal Marines Charity awarded £40,000 to Combat Stress (RNRMC, 2018).
- The Royal Air Force Benevolent Fund awarded £10,665 to the National Gulf Veterans and Families Association (RAF Benevolent Fund, 2018).
- ABF – The Soldiers' Charity awarded £5,000 to Tom Harrison House (ABF – The Soldiers' Charity, 2018).

The following case study, on Queen Mary's Roehampton Trust, provides an example of how a charity supports other organisations through its grant-making practice.

CASE STUDY

Grants to organisations: Queen Mary's Roehampton Trust

Queen Mary's Roehampton Trust (QMRT) is a grant-making charity which makes grants to any charitable institutions or organisations whose objects include the reception, accommodation, treatment or after-care of individuals who previously served in the armed forces (and former members of the merchant navy) and who have acquired a disability through their service, and their dependants (QMRT, 2018).

QMRT's policy specifies no minimum or maximum size of grant, and the amount awarded is decided on a case-by-case basis (QMRT, 2018). Additionally, QMRT's trustees publicise the work of the trust, and each year they invite relevant organisations to apply for assistance (QMRT, 2018). QMRT awards grants which cover the costs of routine expenditure and relief work, capital plans and projects, maintenance and upgrading of facilities, and welfare support for eligible pensioners.

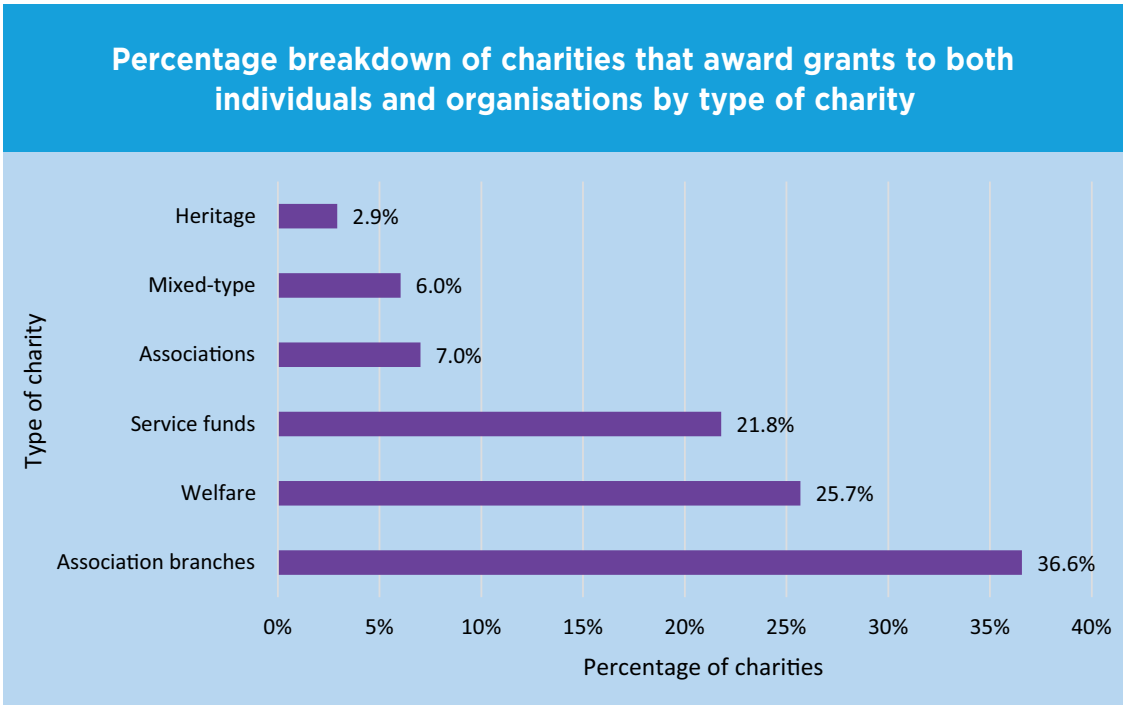
During the 2017/18 financial year, grants payable to organisations totalled £461,500. Examples of charities which received grants to deliver support to ex-Service personnel with disabilities include Blesma (£40,000), Combat Stress (£30,000), Stoll (£30,000), Scottish Veterans Residences (£17,000), the Gurkha Welfare Trust (£15,000) and Holidays for Heroes Jersey (£5,000) (QMRT, 2018).

QMRT is an example of a charity whose grant-making practices support organisations and institutions that provide services to the armed forces community.

4.2.3 Grants to both individuals and organisations

DSC also examined the extent to which armed forces charities award grants to both individuals and organisations. In total, 514 charities were identified as awarding grants to both individuals and organisations. Figure 4.6 shows a percentage breakdown of charities that award grants to both individuals and organisations by DSC's charity classification.

Figure 4.6



Note: the figures are presented as percentages of all charities which state that they make grants to organisations (N=514).

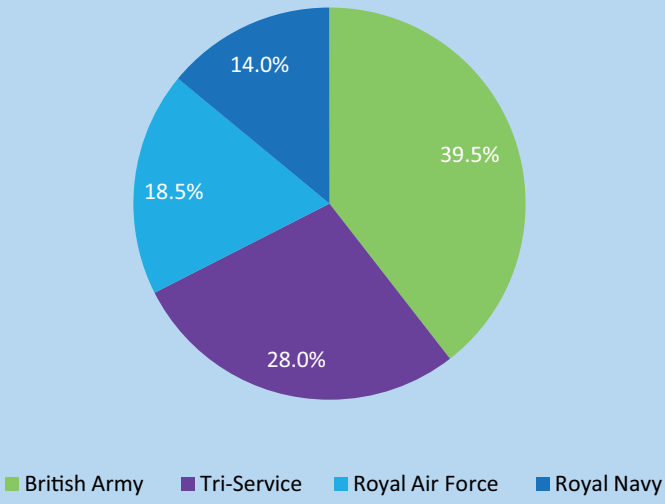
It must be noted that the figure of 514 charities that provide grants to both individuals and organisations is taken from the charities' classifications across the UK charity regulators. This represents 27.9% of the total number of armed forces charities.

DSC also analysed the Service affiliations of charities which state that they make grants to both individuals and organisations. Figure 4.7 shows a percentage breakdown of charities that award grants to both individuals and organisations by their Service affiliation.

Close to two-fifths (39.5%) of charities which state that they award grants to both individuals and organisations are affiliated with the British Army, with 18.5% of charities linked to the Royal Air Force and 14.0% with the Royal Navy. Over a quarter of charities (28.0%) that award grants to both individuals and organisations are affiliated with all three Services.

Figure 4.7

Percentage breakdown of charities that award grants to both individuals and organisations by their Service affiliation



Note: the figures are presented as percentages of all charities which state that they make grants to organisations (N=514).

The Royal Navy and Royal Marines Charity (highlighted in the case study below) is an example of a charity which awards grants to both individuals and organisations.

CASE STUDY

Grants to both individuals and organisations: The Royal Navy and Royal Marines Charity

The Royal Navy and Royal Marines Charity (RNRMC) is the principal charity of the Royal Navy and exists to support sailors, marines and their families throughout their lives (RNRMC, 2019a). Since the charity's establishment in 2007, beneficiaries have been at the heart of its purpose, with the charity funding projects and facilities to boost morale for those who are currently serving. Furthermore, the RNRMC distributes millions of pounds annually to armed forces charities which provide support for veterans as well as the families and children of members of the Royal Navy and Royal Marines (RNRMC, 2019a).

The RNRMC allocates grants to both individuals and organisations, and it provides support through four funding pathways:

- **Through Life** focuses on giving help throughout life, with funds channelled to where need is identified at whatever stage of life.
- **Fit for Life** delivers sporting capability through the RNRMC's Naval Service Sports Charity.
- **Quality of Life** focuses on the serving community, with outcomes including improvements in the lives of those serving and their families.
- **End of Life** provides immediate and unquestioning financial assistance to the families of individuals who die in service.

The RNRMC supports a shift towards a stronger focus on understanding need, achieving value for money and clear outcomes for beneficiaries. Prevention and early intervention are key drivers to ensure needs can be addressed at the earliest opportunity (RNRMC, 2019b). This is being taken forward with a new funding strategy which takes a commissioned approach to the design and delivery of services, when and where they are needed.

For its grants to organisations programme, the RNRMC has produced a 'Framework of Funding' (RNRMC, 2019b), which includes principles that set out the future funding ambitions of the charity. The main objective of the framework is to allow armed forces charities and civilian organisations to play pivotal roles in delivering innovative, diverse and responsive services for all of the RNRMC's beneficiaries. Furthermore, the framework is underpinned by specific themes as well as the outcomes the RNRMC wishes to achieve for its beneficiaries.

During 2017, the RNRMC made grants to organisations in excess of £7.9 million. Examples of charities which received grants to deliver support to the Royal Navy and Royal Marines community include the Royal Navy and Royal Marines Children's Fund (£685,250), The Poppy Factory (£85,000), Alabaré (£40,000) and the Royal Naval Association (£10,000) (RNRMC, 2018).

In supporting individuals, the RNRMC works closely with other charities in order to assess the validity of grant applications. It also closely monitors the impact and value of each grant. During 2017, the RNRMC awarded in excess of £1.7 million to help support individuals in need (RNRMC, 2018).

4.3 GRANT DISTRIBUTION NETWORKS AND APPLICATION PROCESSES

Although a total of 892 armed forces charities state that they provide grants specifically to individuals, the grant distribution network and application processes are highly co-ordinated, flexible and responsive to the particular needs of every individual. Relatively few grant-making charities deal directly with the formal assessment of need – or casework, as it is commonly known – and ultimately an individual is likely to receive a grant in a one-off payment that has been partially funded by a number of different charities. Further research which explores the grant-making procedures of armed forces charities is needed to evaluate, for instance, how long it takes for applications to be processed and which causes charities are most likely to fund.

The process by which armed forces charities source and combine funds from different benevolent organisations to pay them as a single grant to a beneficiary is called 'almonisation'.

When an individual or family is in need, there are multiple entry points for them to use in order to start the support process. They may seek assistance through their association (if they belong to one), their regimental secretary, or (in the case of British Army personnel) their welfare officer. If individuals are still serving, they and their families may also seek support through their chain of command or unit welfare officer. Additionally, alongside armed forces charities, non-armed-forces charities and public bodies may support individuals and families seeking help.

Regardless of how the individual or their family member accesses their grant application, the application is referred to a caseworker agency, which conducts an assessment of need. Caseworkers from The Royal British Legion and SSAFA – The Armed Forces Charity form a key pillar in the grant distribution network, through directly interacting with the individual and/or their family by visiting them and assessing the nature and scale of their need. Furthermore, other armed forces charities, such as the Officers' Association and the Royal Commonwealth Ex-Services League, also carry out casework for their respective beneficiaries (i.e. officers of the armed forces and ex-Service personnel from Commonwealth countries other than the UK). For example, SSAFA oversees 50% of the Royal Air Force Benevolent Fund's cases, and the Royal Air Forces Association oversees around a further 33% (RAF Benevolent Fund, 2018).

During the 2016/17 financial year, the Officers' Association received 403 new cases through various channels. The charity reported that:

> Forty-two percent came via the Casework Management System (CMS), a computer-based system that enables details of cases to be exchanged between 115 military charities. The remainder came either from self-referrals or directly from other charities; the majority of the latter came from SSAFA with a significant proportion also coming from the Royal Air Forces Association, The Royal British Legion and the Royal Commonwealth Ex-Services League.
>
> **(OA, 2018, p. 9)**

Furthermore, ABF – The Soldiers' Charity describes in its 2017/18 annual report and accounts how its grants programme for individuals is supported by regimental charities and case-working charities:

> Our eyes and ears on the ground as far as our grant-making to individuals activity is concerned are always Regimental and Corps charities, ably supported by case-working organisations such as SSAFA, which train people to visit soldiers, veterans and their families and report on the need as they see it.
>
> **(ABF – The Soldiers' Charity, 2018, p. 22)**

Additionally, in its 2018 impact report, SSAFA stated that 5,655 of its volunteers supported armed forces personnel around the world, completing 35,818 cases and visits (SSAFA, 2018b).

Once the nature and scale of need have been assessed, caseworkers help beneficiaries to access the most appropriate form of assistance, which may or may not include financial support in the form of a benevolent grant funded by various organisations (including, in some circumstances, funds from the case-working agency's own resources).

The Royal Commonwealth Ex-Services League explains in its 2018 annual report how it supports individuals in need of relief by distributing its own funds alongside funds from other armed forces charities:

> In addition to distributing its own funds, the Charity acts for over 40 UK-based Service and Regimental charities in channelling funds overseas to appropriate beneficiaries. The key Service charities are The Royal Navy and Royal Marines Charity, The ABF The Soldiers' Charity [sic], The Royal Air Force Benevolent Fund, The Royal British Legion and The Officers' Association.
>
> **(Royal Commonwealth Ex-Services League, 2019, p. 3)**

The charity which conducts the casework, whether this be SSAFA or the Royal Commonwealth Ex-Services League, acts as a 'sponsoring organisation'. The sponsoring organisation is the charity which receives funds from other charities and organisations as part of almonisation, before making the final payment to the individual.

Further research would be required to assess the effectiveness of the almonisation process. This would involve gathering data on how long it takes applications to be processed and which causes are most likely to be awarded grants.

Table 4.1 shows how much each case-working charity received as part of almonisation in the 2016/17 financial year and how much each one paid out to individuals in need. It should be noted that 'Funds paid out', as seen in table 4.1, includes the total amount the charity paid out from almonisation (the sourcing and collecting of funds from other charities), in addition to funds paid out by the charity itself.

Table 4.1

Total amounts each case-working charity collected and paid out through the almonisation process in 2016/17

Case-working charity	Funds received	Funds paid out
SSAFA – The Armed Forces Charity	£13,063,000	£22,308,000
The Royal British Legion	£2,571,000	£9,751,000
Royal Commonwealth Ex-Services League	£859,743	£2,523,516
Officers' Association	£404,000	£1,369,000

Note: data taken from the latest financial accounts as of 1 April 2019.

Additionally, in the financial year ending 31 December 2017, the Royal Air Forces Association sourced and paid out £1.97 million to Royal Air Force personnel and their families in need of support, with the majority of money provided by the Royal Air Force Benevolent Fund (RAFA, 2018b).

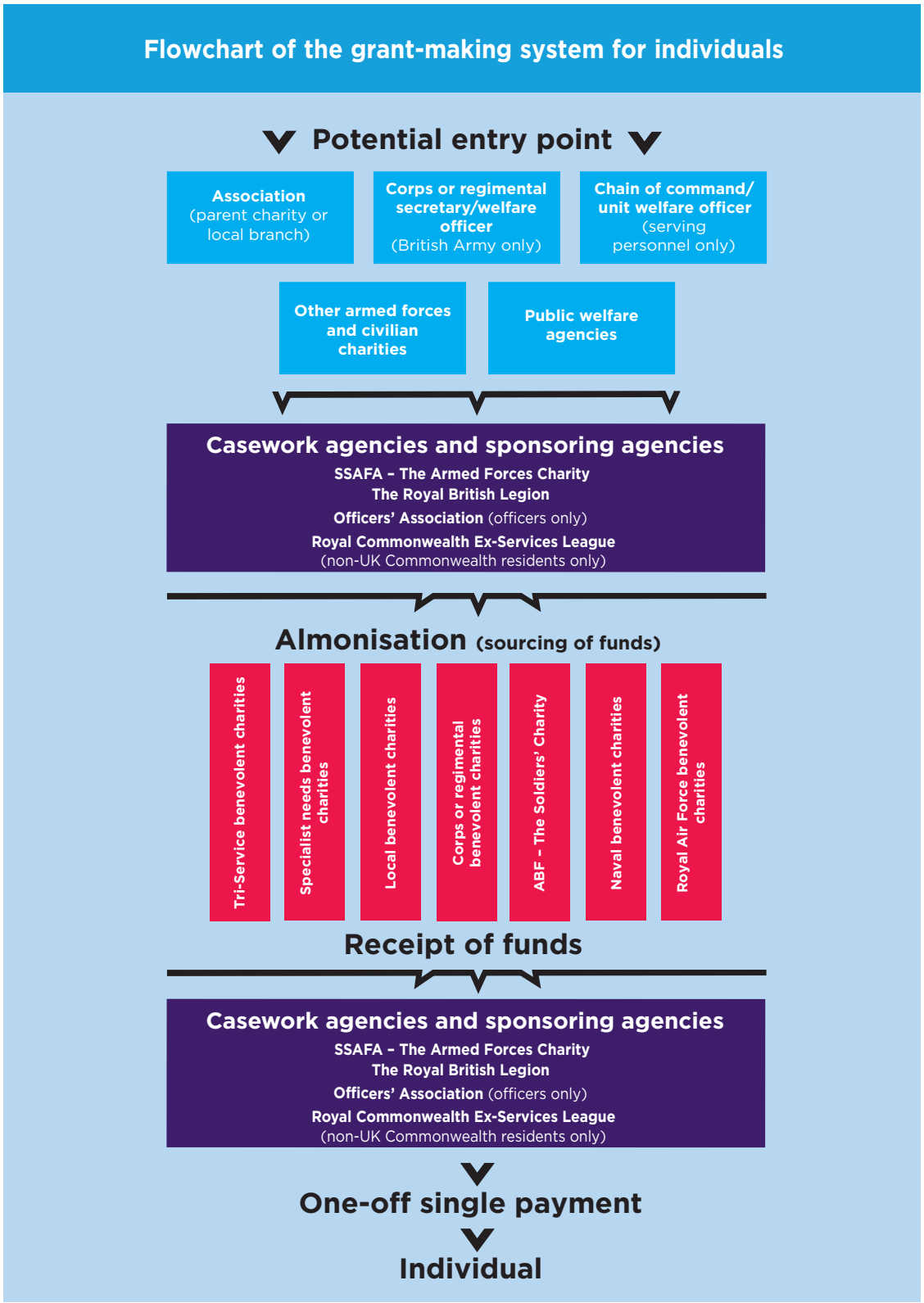
The almonisation process has evolved over the past two years, since the establishment of SSAFA CMS Ltd. This subsidiary undertaking of SSAFA was formed in January 2018 to 'develop and maintain ''CMS'' [Casework Management System] a software tool for use by the majority of military charities for managing casework within the military charity sector' (SSAFA, 2019b, p. 11).[7]

Working on behalf of the Confederation of Service Charities (Cobseo) and the armed forces charity sector, SSAFA CMS Ltd owns and runs the CMS. It planned to launch a new CMS application, based on the Mosaic software from Servelec, in late 2020 (Cobseo, 2020b). Cobseo has informed us that the new CMS will help to support the existing 128 welfare organisations that use it to manage some 30,000 cases per annum, bringing financial support to serving personnel, ex-Service personnel and their families. The capital costs for the new CMS are being met by grants from LIBOR, the Ministry of Defence (MoD) and Cobseo, and the running costs will be paid by the nine Cobseo members, who paid for the old CMS.

Figure 4.8 provides an overview of the almonisation process and how individuals in need are able to access grants.

[7] Note that the term 'military charities' here refers to the armed forces charity sector as a whole.

Figure 4.8


Flowchart of the grant-making system for individuals
Potential entry point
Association (parent charity or local branch)
Corps or regimental secretary/welfare officer (British Army only)
Chain of command/ unit welfare officer (serving personnel only)
Other armed forces and civilian charities
Public welfare agencies
Casework agencies and sponsoring agencies
SSAFA – The Armed Forces Charity
The Royal British Legion
Officers' Association (officers only)
Royal Commonwealth Ex-Services League (non-UK Commonwealth residents only)
Almonisation (sourcing of funds)
Tri-Service benevolent charities
Specialist needs benevolent charities
Local benevolent charities
Corps or regimental benevolent charities
ABF – The Soldiers' Charity
Naval benevolent charities
Royal Air Force benevolent charities
Receipt of funds
Casework agencies and sponsoring agencies
SSAFA – The Armed Forces Charity
The Royal British Legion
Officers' Association (officers only)
Royal Commonwealth Ex-Services League (non-UK Commonwealth residents only)
One-off single payment
Individual

4.4 KEY INSIGHTS FROM GRANT-MAKERS

DSC carried out email and telephone interviews with key stakeholders of charities which award grants as part of their charitable provision. These interviews aimed to source an account of the collaborative process of grant-making, insights from grant-makers and information on the challenges grant-makers face. In total, only three charities responded to the invitation to take part in the interviews about their grant-making practice. Two charities took part in email interviews, with one charity taking part in a telephone interview.

DSC asked the charities how they collaborate with other organisations as part of their grant-making practices. Each charity responded by stating that collaboration is an essential part of its grant-making practice. A selection of responses on how charities collaborate with other organisations as part of their grant-making practice is reproduced below.

How does your charity collaborate with other organisations as part of its grant-making practice?

'We collaborate with the three armed forces and another charity called [charity name], which grants money to reserve forces for adventurous training.'

'While we have our own case-working capacity, the majority of the applications for financial assistance we receive are completed by caseworkers from [charity name]. We would not be able to deliver our grants programme without their support. The almonisation process that we use sees us collaborate across the armed forces sector as well as with civilian benevolent organisations.'

'[We engage in] regular communications with the equivalent Service benevolent funds, in particular to look at tri-Service applications, for serving personnel, veterans and their families. We also collaborate through the Veterans [and Families] Research Hub, so we can see what research is available to us, to inform our service design.'

(Survey respondents)

Charities which took part in either the email interview or the telephone interview were asked whether, based on their grant-making practice, they described themselves as proactive (focusing on a specific set of goals) or responsive (focusing on broad-based support) grant-makers. Two charities stated that they were responsive grant-makers, while the other charity stated that it was a proactive charity and had developed a funding model to help those who are in hardship and distress.

The charities were also asked whether, at the time of awarding grants, they asked the receiving organisations to evaluate the outcome of the grants. Of the two charities that responded to the question, one stated that it 'seek[s] feedback from the unit's granted funds as to the impact of the project supported'. The other charity stated that it currently monitors grants awarded through an 'outcome framework', which charities must match. However, the

charity also specified that it was about to implement a grant management system, which would allow it to become more sophisticated in how it monitors its grants programme.

DSC's interviews gathered insights into how charities see their grant-making programme changing over the next five years. Responses varied from mentioning minimal change and evolving with the needs of beneficiaries, to developing a new model. A selection of responses is reproduced below.

How do you see your charity's grant-making programme changing over the next five years?

'We will continue to evolve with the changing needs of the armed forces community.'

'[We aim] to develop a model which allows us to slide programmes into play as priorities emerge.'

'Minimal change – the objectives and methodology of [the charity] have changed very little since the foundation of [the charity]. We review the levels of funding allocation each year, based on the performance of our investments, the demand from the Services and inflation, etc.'

(Survey respondents)

DSC also asked the grant-making charities which took part in the interviews about the main challenges their charity faces as a grant-maker. Opinions varied significantly from charity to charity. A selection of responses is reproduced below.

What are the main challenges your charity faces as a grant-maker?

'Reaching beneficiaries; understanding the size of our beneficiary population; and where [our beneficiaries are].'

'Getting the Services to spend all the funds we allocate to them on an annual basis. They often end up with underspends against their annual allocations.'

'Gathering the necessary evidence needed to support our decision-making process and form a robust audit trail can be challenging at times.'

(Survey respondents)

4.5 CHAPTER SUMMARY

4.5.1 Grant-making in the armed forces charity sector

In total, DSC identified 892 charities which state on their CCEW records that they make grants to individuals, which equates to 48.4% of the total armed forces charity sector (N=1,843). As the enhanced data download from CCEW only provides details on the amount charities award to organisations, it is not possible to determine how many charities awarded grants to individuals through their charitable accounts.

Additionally, DSC identified 752 armed forces charities which stated that they award grants to organisations, which represents 40.8% of the total armed forces charity sector (N=1,843). It also identified 514 charities which state that they award grants to both individuals and organisations as part of their charitable objectives. This represents 27.9% of the total number of armed forces charities.

Previous research from DSC suggests that there are many more charities that state they make grants than actually do so in practice (Traynor and Walker, 2015). Further research is needed to paint a more definitive picture of the total number of armed forces charities which award grants to individuals and/or organisations.

4.5.2 Grant distribution networks and application processes

The almonisation process, which allows charities to source and gather funds for individuals in need, is a highly co-ordinated and flexible process which responds to the particular needs of individuals. Charities which conduct assessments examine the needs of individuals and source relevant funding to help beneficiaries access the most appropriate form of assistance. Additionally, case-working charities act as 'sponsoring organisations' in order to receive funds from various charities before sending the money on to the individual in need.

The collaborative efforts also extend to the funding of the CMS system, a new version of which was planned to come out in 2020. Cobseo has informed us that the new CMS will help to support the existing 128 welfare organisations that use it to manage some 30,000 cases per annum, bringing financial support to serving personnel, ex-Service personnel and their families. The capital costs for the new CMS are being met by grants from LIBOR, MOD and Cobseo, and the running costs will be paid by the nine Cobseo members, who paid for the old CMS. Such collaboration shows the highly developed nature of the grant-making process in the armed forces charity sector.

4.5.3 Key insights from grant-makers

The responses provided by grant-makers offer a valuable insight into the grant-making practices of armed forces charities. However, due to the limited number of respondents, they are not truly reflective of the whole sphere of grant-makers in the armed forces charity sector and it would be misleading to draw any conclusions.

CHAPTER FIVE

Collaboration, evaluation and insights

5.1 INTRODUCTION

This chapter takes a mainly qualitative approach, drawing upon survey responses and short interviews with charity representatives to provide insights into the following topics:

- Collaboration and partnership
- Evaluation and impact
- Perspectives on challenges and opportunities

Collaboration and partnership, and evaluation and impact, are key themes of debate among armed forces charities and public policy makers. As part of his recommendations, Lord Ashcroft (2014) stated that through Cobseo (The Confederation of Service Charities), greater co-operation, collaboration and consolidation should be encouraged in the armed forces charity sector. In 2014, Cobseo's executive committee endorsed the importance of its 'clusters' as a critical component of collective delivery and one of the main mechanisms by which Cobseo conducts its work (Cobseo, 2019d). The cluster system, which has been in operation since 2009, implemented Cobseo's collective desire to enhance collaborative working and to ensure issues could be raised, solutions identified and subsequent actions taken or recommended (Cobseo, 2019d). Some of the clusters operated by Cobseo cover areas of support, such as care,[1] employment, housing, and veterans in the criminal justice system.

In 2017, the House of Lords' *Stronger Charities for a Stronger Society* (Select Committee on Charities, 2017) found that there was widespread agreement among the individuals and charities it consulted that charities should be accountable and be able to demonstrate the outcomes of their work. Additionally, while DSC has investigated whether charities evaluate their services across areas of provision, such as education and employment support (Doherty et al., 2017), this report allows an opportunity to see whether charities from across the armed forces charity sector have carried out evaluations and, if so, what types of evaluation they have conducted.

[1] The Care Cluster at Cobseo looks at common issues facing members of Cobseo that provide residential and care home services (Cobseo, 2019c).

In September 2019, DSC sent emails to 1,107 armed forces charities inviting them to take part in a survey to gain first-hand information on the levels of collaboration and evaluation found within the armed forces charity sector and to gather perspectives on the challenges and opportunities facing the sector. Ultimately, 9.6% (N=106) of the emailed charities responded to the survey.

5.2 COLLABORATION AND PARTNERSHIP

To see how far collaboration has come since Lord Ashcroft's (2014) recommendations, DSC undertook a survey to gain first-hand information on the levels of collaboration undertaken by armed forces charities in support of their charitable provision. Figure 5.1 shows the types of partnership and collaboration that exist between armed forces charities and organisations which provide support to the armed forces community.

Almost all of the charities that completed the survey (N=106) reported undertaking some form of partnership or collaboration (97.2%). The most common form of partnership was with other armed forces charities (67.0%). More than a third (37.7%) of charities reported partnerships with the Ministry of Defence (MOD), and 34.0% of charities partnered with mainstream charities.[2]

Close to a third (31.1%) of charities partnered with community or welfare organisations, such as village halls or community groups. Over a quarter of charities reported partnering with Armed Forces Covenant signatory organisations (28.3%), and around the same proportions partnered with local authorities (27.4%) or membership organisations (26.4%).

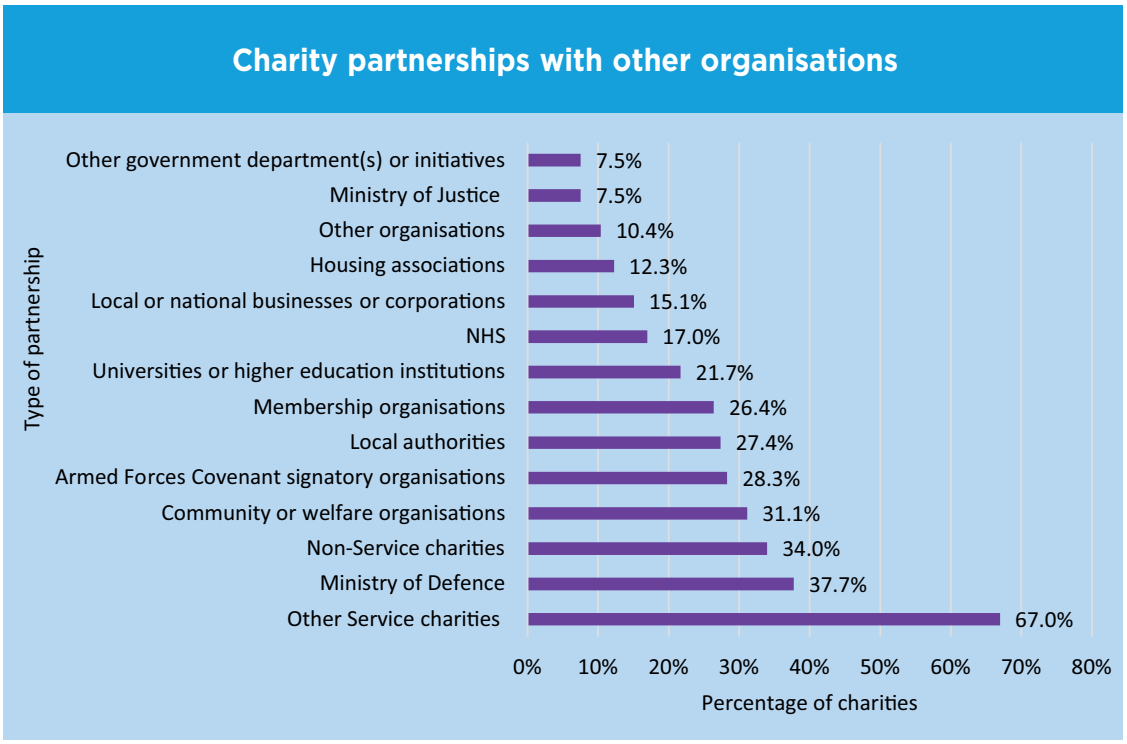
Over a fifth (21.7%) of charities reported collaborating with universities or higher education institutions, and a further 17.0% with the NHS, 15.1% with local or national businesses or corporations, 12.3% with housing associations, and 7.5% each with the Ministry of Justice or other government departments or initiatives.

Charities also specified collaborating with 'other organisations' in support of their charitable provision for the armed forces community (10.4%).[3] Of these, two charities reported collaborating with schools and one charity reported collaborating with the local army reserve unit. Charities also reported partnering with a local air training corps squadron, a local museum, the tourism industry, an insurance company and an international expert.

[2] For the purposes of this report, 'mainstream charities' are considered to be charities that do not meet DSC's definition of an armed forces charity (see page xxii) but provide support to the armed forces community either through their general charitable support or through dedicated programmes.

[3] Charities which stated in their survey response that they partnered with 'other organisations' were asked to specify which organisations they collaborated with.

Figure 5.1



Note: the categories are not mutually exclusive, and the percentages therefore do not sum to 100%. The figures are presented as percentages of all charities that completed the survey (N=106).

The high prevalence of partnerships with other Service charities (67.0%) corresponds with previous research by DSC on partnerships by armed forces charities. This research identified high levels of collaboration between armed forces charities when delivering housing support (62.8% of charities surveyed delivered this form of support collaboratively) and criminal justice support (84.4%) (Doherty et al., 2018b; Robson et al., 2019).

The charities were also asked whether they had experienced any benefits of partnership. This question received 81 responses (76.4% of survey respondents), all of which reported benefits through collaboration and partnership. The reported benefits included sharing information and best practice, referrals, and sourcing and combining funds from different sources to support a single beneficiary (termed 'almonisation'; for more information see chapter 4). Insights from survey respondents on the perceived advantages of collaboration are provided in a selection of quotes below.

How does your charity benefit from collaboration?

'Collaboration with fellow members of [the Council of Voluntary Welfare Work] facilitates working with the Ministry of Defence and the armed forces to provide support to serving personnel. Working with the Cobseo Housing Cluster and local housing associations improves the service offered to the ex-Service community.'

'We work together and exchange information which may be beneficial to our [beneficiaries].'

'We rely on SSAFA and other Service charities to visit our clients to present a case for financial need. We have no caseworkers of our own.'

'Collaboration aids communication [and] service development; planning to an agreed model in line with [the Armed Forces Covenant] saves duplication.'

'We can help provide a better service for the beneficiaries. We receive referrals from other partner organisations and therefore we are able to reach out, further utilising their caseworkers, thereby extending our reach into the community. We are also able to share good practice and some back-office services.'

'It enables veterans to get the support they need in the best way possible – different organisations have different strengths in different areas (regionally as well as nationally and locally) so we get to use the best there is wherever we have a hub [a meeting in a specific regional location]. There is no point in reinventing the wheel. On the whole we tend to work with statutory services the most.'

(Survey respondents)

Note: certain details have been omitted to protect the anonymity of the charities that took part in the survey.

The following case study on Cobseo provides an example of an organisation which works to encourage multi-agency collaboration.

CASE STUDY

Collaboration: Cobseo

Established in 1984, Cobseo (The Confederation of Service Charities) provides a direct interface (on behalf of its membership) with government (including local government and the devolved administrations), statutory bodies, other third-sector organisations, businesses demonstratively supportive of the armed forces community and the Royal Household (Cobseo, 2019e).

Cobseo's objectives are to represent, promote and further the interests of the armed forces community by (Cobseo, 2019f):

- exchanging and co-ordinating information internally;
- identifying issues of common concern and co-ordinating any necessary and appropriate action;
- acting as a single point of contact between external agencies and Cobseo members;
- representing and supporting the needs and opinions of its member organisations individually and collectively at central and local government levels, and with other national and international agencies.

There are over 290 full and associate members of Cobseo, including armed forces charities, a variety of mainstream charities, and other organisations that provide welfare and other support to the armed forces community (Cobseo, 2019g). Cobseo's Member Directory is publicly available at www.cobseo.org.uk/members/directory and its reach also extends to over 700 individual affiliates, comprising associations and branches of closely related members, such as The Parachute Regimental Association, the Royal Naval Association, the Royal Air Forces Association and The Royal British Legion Scotland.

Cobseo's Annual Business Plan sets out objectives for collaboration to be achieved throughout the year (Cobseo, 2019g, p. 2), as follows:

- encourage and support capacity building initiatives in [the Cobseo] Clusters and Action groups;
- support engagement with the private sector including the development of a Cobseo ERS [employer recognition scheme] partnership;
- support closer collaboration and co-operation at a regional level;
- support the development of consistent case management across the UK, particularly in regard to those facing mental health problems;
- further develop, in conjunction with the Reserve Forces and Cadet Association Northern Ireland, the Northern Ireland Veterans Support Office to improve Armed Forces Covenant capacity building;
- continue to encourage the formation of Action Groups within the cluster structure to deliver identified outcomes.

In addition, the 2019 Annual Business Plan states:

> 'Cobseo will discourage and reduce duplication of effort through actively encouraging and promoting collaborative effort between like-minded members. Examples of good practice will be identified and promulgated, and Cobseo will make itself available to act as a broker if required.'
>
> **(Cobseo, 2019g, p. 2)**

Since 2009, Cobseo has operated a working group system based on 'clusters'. These were formed to implement Cobseo's collective desire to enhance collaborative working and to ensure that issues could be raised, solutions proposed, and subsequent actions taken or recommended across the membership (Cobseo, 2019d). In 2014, Cobseo's executive committee endorsed the importance of the clusters as a critical component of delivery and one of the main mechanisms by which Cobseo will conduct its work (Cobseo, 2019h). Cobseo convenes clusters on the topics of employment, housing, care, mental health (through the Contact Group), research, casework, serving personnel, foreign and Commonwealth personnel, and veterans in the criminal justice system.

The Cobseo Housing Cluster brings over 30 organisations and key armed forces charities with a focus on veterans' housing together with mainstream housing charities and housing associations to ensure that members of the armed forces community have access to all housing services that could be needed. The cluster is joint-chaired by Stoll and Haig Housing, two armed forces charities specialising in housing. Members meet quarterly, taking it in turns to host each meeting and alternating between locations across the UK, which reinforces the importance of all members within the cluster and encourages attendance. Members of the Housing Cluster regularly undertake joint projects, such as the Veterans' Housing Advice Office and the Housing Directory. All members of the cluster also commit to a mutual collaboration clause, in which they are bound to help one another in the event of disasters that may threaten the future of operations, such as fire or flood. The work of the cluster was recognised nationally in 2018 when it won the Forces in Mind Trust's Working Together Award at the Soldiering On Awards, where it was praised for successfully 'working across sectors to achieve a common goal' and in doing so 'providing a home for many of those within the Armed Forces Community' (Cobseo, 2018b).

Another example of how Cobseo facilitates greater co-operation across the sector is the Casework Management System (CMS). The CMS was launched in 2009 and provides an internet-based, paperless method of casework management for assistance providers and grant-makers, enabling them to share data and almonise grants using a secure online system. It is run on a day-to-day basis by SSAFA on behalf of Cobseo and the sector, and its running costs are met by nine Cobseo members which have collectively shaped and guided its development. In 2019, recognising that the existing system lacked the capacity to adapt to new technology, SSAFA CMS Ltd was established with Cobseo's support to develop a new tool which will replace the original CMS. Capital funding for the new system totalling £2 million was provided by Cobseo through a combination of its funds and successful bids to LIBOR and the Ministry of Defence. SSAFA CMS Ltd is project-managing the procurement and Cobseo has informed us that the new CMS will support the 128 welfare organisations and many individual caseworkers who use the existing system, helping them to continue to bring financial and welfare support to serving personnel, ex-Service personnel and their families.

To further enable collaboration between organisations that support the armed forces community, Cobseo also publishes a weekly newsletter to keep its members informed of developing news, initiatives and programmes across the sector. In addition, Cobseo has published a range of aide memoires and information notes to encourage members to consider the benefits of collaborative working. The information note on efficiency and rationalisation encourages trustees to consider how their charities could improve their efficiency by working with other charities, and to consider the merits of more collaborative ways of working in the future (Cobseo, 2019h). Furthermore, the note touches on the uncertainties around collaboration, such as perceived loss of identity as well as incompatibility and complexity, and suggests addressing them positively and sympathetically within each organisation from the start of any exploration into working more efficiently in order to avoid any detrimental impact on beneficiaries (Cobseo, 2019h).

Unforgotten Forces is an example of a consortium of armed forces charities and mainstream charities working in partnership. It delivers support to Scottish ex-Service personnel aged over 65. This charity is featured in the following case study as an example of collaboration.

CASE STUDY

Collaboration: Unforgotten Forces

Unforgotten Forces is a consortium of 16 organisations of which nine are armed forces charities, six are charities whose client groups include older people, and one is an academic partner. The mix of partners gives Unforgotten Forces a unique depth of experience around improving health, wellbeing and quality of life for veterans aged 65 and older who are resident in Scotland. The armed forces partners enhance their support by drawing on civilian charity specialisms: from arts engagement to hearing loss support to later life advice to empowering older people to have a say in policies and decisions affecting them. Conversely, the civilian charities can identify older military veterans in the community and help them to access specialist support.

The consortium of organisations was awarded £4 million by the Aged Veterans Fund in 2017 to undertake a three-year programme of support for veterans aged 65 years and above in Scotland. The funding is being used to improve the co-ordination of existing provision between members of the consortium and to introduce new services aimed at supporting older veterans (Poppyscotland, 2019a).

For Unforgotten Forces, the priority is meaningful collaboration and working together among both management and staff on the ground. Referral to one partner is a gateway for the provision of the services of other partners, depending on need. The partners are well connected with each other and routinely make cross-referrals among themselves. This ensures that older veterans receive tailored packages of support from across the partnership, without them having to retell their story to each partner. Intelligence sharing and collaborative problem-solving takes place nationally at consortium meetings and also locally at practitioner forums for the east, west and north of Scotland and at joint training days for staff and volunteers.

This collaborative approach is boosting the health and wellbeing of large numbers of older veterans in five areas of service provision: practical support, information and advice, countering loneliness and social isolation, support related to health and wellbeing, and arts engagement. These areas are not mutually exclusive; for instance, practical support with transport can allow an isolated older veteran to benefit from comradeship; arts participation can boost their health; and access to the right information and advice is often vital for a smooth transition from hospital to home. The five areas of service provision and the partners working together to deliver them are as follows:

- **Practical support:** Fares4Free provides and co-ordinates free taxi journeys for older veterans with essential travel needs, such as to and from hospital appointments (Unforgotten Forces, 2018). SSAFA co-ordinates financial support where required and assists older veterans to acquire household goods and equipment to maintain mobility and independent living (Unforgotten Forces, 2018). Poppyscotland's Break Away service provides free holidays for older veterans who have significant welfare needs (Poppyscotland, 2019b). The Royal Air Forces Association assesses the needs of older RAF veterans in their homes and provides a range of welfare and financial support (Unforgotten Forces, 2019a). The ILM Highland's Veterans Handyperson Service provides practical help to veterans who are older and have disabilities; the service helps with safety-related work and modifications, small repairs and odd jobs around veterans' homes (Unforgotten Forces, 2019b).
- **Advice and information:** the Armed Services Advice Project offers free advice for older veterans and their families (Armed Services Advice Project, 2020). By the end of 2018, as a result of advice provided, 148 clients had benefited financially, with a total client financial gain of almost £415,000. The Age Scotland helpline is a free, confidential phone service for older people, their carers and families in Scotland (Age Scotland, 2019). It provides information, friendship and advice and has identified almost £85,000 in unclaimed entitlements for its callers (Unforgotten Forces, 2019b). Partnership working has also enabled the charity to publish a suite of tailored advice guides for older veterans.

- **Countering loneliness and isolation:** Erskine's Reid Macewen Activity Centre gives veterans an opportunity to socialise with their peers, learn new skills, explore interests and access support services (Erskine, 2019). Reducing isolation among visually impaired veterans is key for Scottish War Blinded. Legion Scotland deploys community support volunteers to visit socially isolated older veterans. These volunteers provide friendship, support and encouragement for veterans to encourage them to connect with the wider community and make the most of comradeship opportunities (Legion Scotland, 2019c). Age Scotland's Community Connecting service supports older people who wish to benefit from local clubs and activities matching their interests (Age Scotland, 2020).
- **Health and wellbeing:** the Defence Medical Welfare Service provides practical and emotional support to older veterans receiving medical treatment via the NHS (Defence Medical Welfare Service, 2019). Scottish War Blinded supports visually impaired veterans. Action on Hearing Loss Scotland supports veterans with mild to severe hearing loss or tinnitus.
- **Arts engagement:** Luminate works in partnership with Erskine on an artist-in-residence programme (Luminate, 2017). Music in Hospitals & Care Scotland brings interactive live music sessions to people receiving care or treatment in health-care settings and at veterans' clubs and groups across Scotland (Music in Hospitals & Care Scotland, 2017).

Having commenced the provision of services in July 2017, the consortium has delivered 9,700 instances of support for older veterans across Scotland in just over two years – around 400 per month (Unforgotten Forces, 2019b).

In April 2019, Unforgotten Forces was announced as the winner of the Working Together category at the 2019 Soldiering On Awards, which recognise the outstanding achievements of those who have served their country, and the diverse people and groups who work together in support of the armed forces community (Soldiering On, 2019). Additionally, the consortium was nominated for the Pioneering Project award at the Scottish Charity Awards 2019 (SCVO, 2019).

5.3 EVALUATION AND IMPACT

Evaluation can help charities to demonstrate their impact and, in doing so, earn the confidence of funders, donors, stakeholders and beneficiaries. It also enables charities to assess whether their current range of services is effective and, if not, to adapt them accordingly.

DSC asked charities (through a survey question) whether any of their services or charitable provision had been evaluated over the past five years. This question resulted in 94 responses (88.7% of survey respondents).

Of the charities that responded to this question, over two-thirds (68.1%; N=64) stated that there had been an evaluation of their services in the past five years, whereas 31.9% stated that they had not been subject to an evaluation in that time.

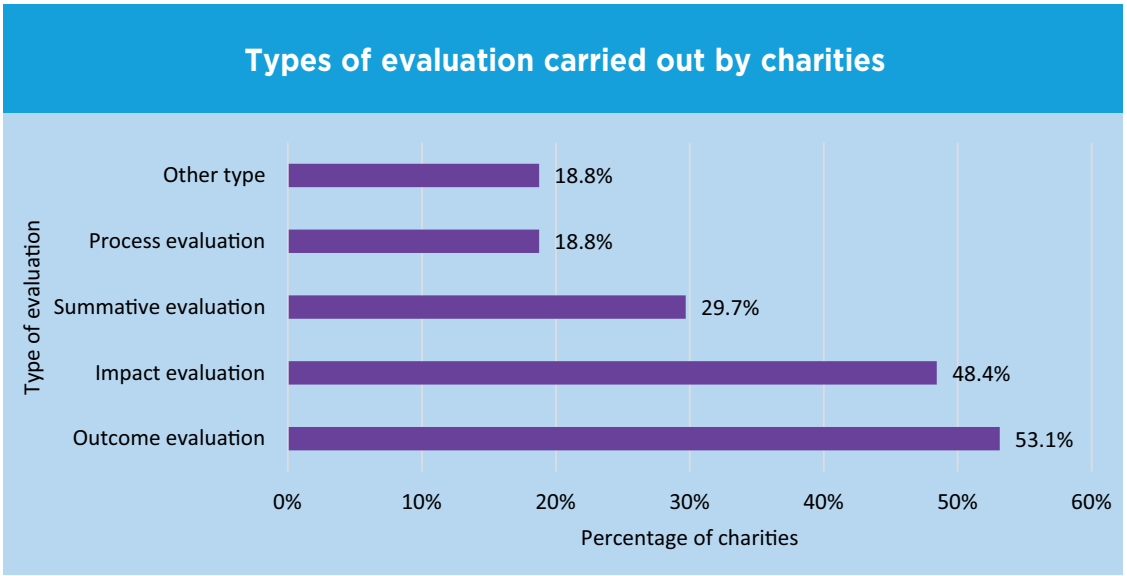
DSC also asked about the types of evaluation that had been conducted and provided definitions to ensure respondents had consistent understandings of the different types of evaluation. Figure 5.2 shows the types of evaluation that were carried out on charities' services. The responses were divided into the following categories:

- **Outcome evaluations** examine the effectiveness of an intervention by asking, 'Did it work?' and 'How well did it work?'.
- **Impact evaluations** provide information about the impacts produced by an intervention – positive and negative, intended and unintended, and direct and indirect.
- **Summative evaluations** aim to identify possible problems, assess the performance of the groups involved, seek resolutions to problems found, and appropriately adjust the strategic planning process to meet current needs and future expectations.
- **Process evaluations** aim to explain how complex interventions work. They are useful for interventions that include a number of interacting components operating in different ways and also when interventions address complex problems or seek to generate multiple outcomes.

Over half (53.1%) of the charities which had conducted an evaluation reported that this had included an outcome evaluation, 48.4% stated that their services had been assessed through an impact evaluation, 29.7% reported being subject to a summative evaluation, and 18.8% reported that their services had been assessed through a process evaluation.

Twelve respondents (18.8%) stated that they had been subject to another form of evaluation. These included beneficiary evaluations, which are systematic inquiries into people's values and behaviour in relation to a planned or ongoing intervention that aims to deliver social and economic change; formative evaluations, which measure the impact of an activity while it is taking place, allowing for improvements to occur; and general satisfaction questionnaires.

Figure 5.2

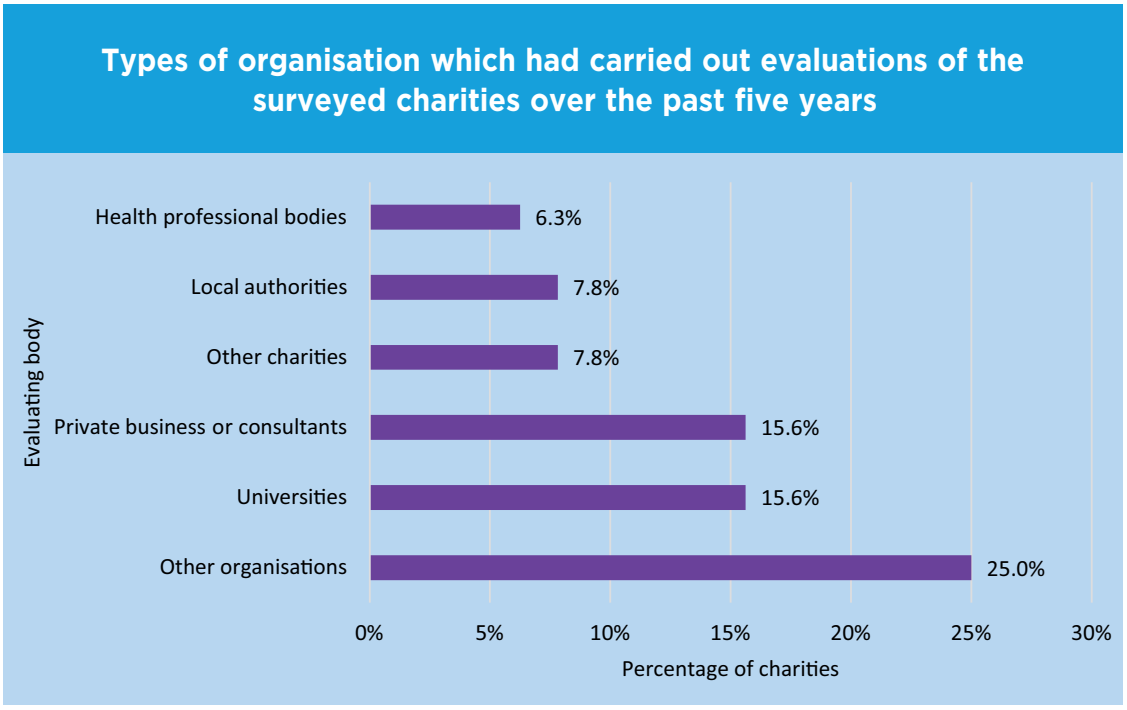


Note: the categories are not mutually exclusive, and the percentages therefore do not sum to 100%. The figures are presented as percentages of all charities which stated that they had carried out an evaluation (N=64).

DSC also gathered data on the types of organisation which had carried out charities' evaluations over the past five years (see figure 5.3). Under a sixth (15.6%) of charities had had their evaluation carried out by a university, with the same percentage reporting that their evaluation had been conducted by either a private business or a consultant. A further 7.8% of charities had been evaluated by a local authority, with an additional 7.8% of charities having had their evaluation carried out by another charity. Additionally, 6.3% of charities reported being evaluated by health professional bodies, such as the Care Quality Commission.

In total, 16 (25.0%) charities stated that their evaluation had been conducted by 'other organisations'. Of these, eight charities reported that their evaluation had been completed by the charity itself, by means of an internal audit. Charities also reported evaluations having been carried out by the Royal Marines' welfare office, the Royal Air Force and British Army chaplains' department and the Office of the Scottish Charity Regulator (OSCR).

Figure 5.3



Note: the categories are not mutually exclusive, and the percentages therefore do not sum to 100%. The figures are presented as percentages of all charities which stated that they had carried out an evaluation (N=64).

For charities which stated that their charitable services had *not* been evaluated in the past five years (N=30), DSC asked a follow-up question to find out why this was the case. In total, 26 charities responded to this question.

Common themes which emerged from responses included evaluations not being applicable, lack of resources in terms of both finances and personnel, and evaluations not having been considered before. A selection of responses is reproduced below.

Why has your charity not evaluated its services or charitable provision?

'Not applicable to a museum.'

'Lack of will. Not deemed appropriate.'

'Pressures of time. Low staff numbers.'

'We are a very small [charity] with an income of under £10,000, most of which is raised at an annual [event].'

'Not thought about it, until now.'

'Would not know where to begin.'

(Survey respondents)

Note: charity details have been omitted to protect the anonymity of the charities that took part in the survey.

5.4 PERSPECTIVES ON CHALLENGES AND OPPORTUNITIES

5.4.1 Perspectives on challenges in delivering charitable support

DSC also gathered insights via the survey on the challenges charities expected to face over the next five years in delivering their charitable support. In total, 73 charities responded to this question, which represented 68.9% of all survey respondents.

Opinions varied, but common themes included funding, declining membership, access to beneficiaries and lack of awareness among corporate donors. Figure 5.4 shows the main challenges charities expected to face over the next five years.

Over a fifth (22.6%) of charities reported that they expected funding to be a challenge; 16.0% stated that they anticipated other financial issues around investment management and keeping their finances healthy; and membership issues (9.4%) and maintaining public interest (8.5%) were also expected to be challenges.

Increased demand, provision of services and access to beneficiaries were each expected to present challenges by 4.7% of respondents, while 3.8% each of charities indicated that visibility to beneficiaries, changes to legislation or staffing issues (such as the recruitment and training of both employees and volunteers) were expected to be challenges for them.

Just 2.8% each of respondents stated that increased costs or competition were expected to be challenges for them in the future. Further themes included antagonism (towards religious charities and charities' staff), lack of awareness among corporate donors, modernisation (of

the charity and its services), reduction of Service numbers and trustee issues, each of which were expected to present challenges by 1.9% of charities over the next five years. Just 0.9% of charities specified that governance, rogue charities (charities which bring negative media attention to the charity sector) or social media challenges were anticipated to be issues for them in the future.

Two charities (1.9%) stated that they were not expecting to face any issues regarding their charitable services over the next five years.

Figure 5.4

Note: the categories are not mutually exclusive, and the percentages therefore do not sum to 100%. The figures are presented as percentages of all charities that completed the survey (N=106).

In October 2017, the Charity Commission for England and Wales (CCEW) issued a regulatory alert to 187 recently registered armed forces charities after a review found most of them had weaknesses in the areas of fundraising and safeguarding of beneficiaries. CCEW found that these charities had a lack of safeguarding policies and practices, and in 18 charities the trustees had not taken appropriate responsibility for overseeing their charities' fundraising (CCEW, 2017).

A selection of responses from survey respondents on the challenges their charities are expecting to face over the next five years is reproduced below.

What are the main challenges your charity expects to face over the next five years?

'Diminishing membership as [Service] numbers deplete.'

'Potential reduction in volunteer caseworkers across the UK, impacting how beneficiaries are reached and therefore given help.'

'Increasing difficulty in identifying potential beneficiaries – work [is] needed to improve our outreach and awareness of the support available to families in our sector.'

'Increase in funding constraints, with funders receiving more and more requests for funds and families requiring more support as they face challenges around finances, debt and the impact of other factors on their lives.'

'Lack of awareness among our corporate donor base and therefore funding challenges. Being able to communicate effectively back to donors about the range of programmes and services we have funded coherently with a consistent message.'

'Making potential beneficiaries aware of the charity.'

'Sustainability, funding [and] time pressures.'

'Finding trustees. Investment trends.'

(Survey respondents)

Note: charity and Service details have been omitted to protect the anonymity of the charities that took part in the survey.

The fact that the charities commonly reported funding to be an anticipated issue mirrors findings in the wider charity sector. Research by Philanthropy Impact found that 84% of charities surveyed stated that funding was one of biggest risks facing them in the future (Britton, 2018).

Research by Charities Aid Foundation (CAF) (2019d) found that generating income was reported to be the top challenge for 59% of charity leaders. The research also found that charity leaders faced challenges relating to reductions in both public and government funding.

5.4.2 Perspectives on opportunities in delivering charitable support

DSC also asked the charities about the opportunities they expected to see over the next five years. In total, 70 charities responded to this survey question (66.0% of all survey respondents). Common themes included collaborating with more organisations, attracting funds from new sources, and the expansion and development of the charities. A selection of responses is reproduced below.

What opportunities do you see for your charity and its charitable provision over the next five years?

'Depends on the outcome of Brexit, investment returns and levels of government funding.'

'Building our new care home.'

'Attracting funds from business and high-net-worth sources.'

'Reducing [Service] manpower strength, fewer barrack locations and, generally, improved Ministry of Defence infrastructure should reduce the requirement for our support to facilities and could allow us to address wider welfare needs.'

'We hope to expand our regions and seek more volunteers to help collect funds. We are also expanding our use of online services.'

'More collaboration with other Service-related organisations, associations and charities.'

(Survey respondents)

Note: charity and Service details have been omitted to protect the anonymity of the charities that took part in the survey.

5.5 CHAPTER SUMMARY

5.5.1 Collaboration and partnership

The most common form of partnership was with other armed forces charities (67.0%). Partnerships with other organisations were less common: 37.7% of charities partnered with the MOD, 34.0% partnered with mainstream charities, 31.1% collaborated with community or welfare organisations, and 28.3% partnered with signatories of the Armed Forces Covenant.

Partnerships were cited as an important aspect of charitable provision, with survey respondents highlighting the benefits of collaboration.

5.5.2 Evaluation and impact

Over two-thirds (68.1%) of charities stated that their charitable services had been evaluated in the past five years, and over half of these evaluations used an outcome method. Impact evaluations were the next most commonly used method.

Under a sixth (15.6%) of charities had had their evaluation conducted by a university, with the same percentage reporting that their evaluation had been conducted by either a private business or a consultant. Eight charities reported that their evaluation had been completed internally.

5.5.3 Perspectives on challenges and opportunities

Over a fifth (22.6%) of the charities that responded to a survey question about future challenges expected that funding would be a challenge for them over the next five years. Charities also expected that declining membership, access to beneficiaries and increased demand for services would be challenges for them in the future.

Perspectives on opportunities for charities over the next five years varied significantly. However, collaboration, attracting funds from new sources, and the expansion and development of the charity were common. The top two challenges reported by charities were funding and other financial issues.

CHAPTER SIX

The last word: key insights from the research

6.1 INTRODUCTION

This chapter analyses a number of perceived notions about the UK armed forces charity sector, examines the size of the sector, looks at its distinctiveness in the context of the UK charity sector as a whole, and investigates the challenges that armed forces charities may face in the future. It contains the following sections:

- Are perceptions of the armed forces charity sector grounded in evidence?
- The current health of the armed forces charity sector
- Armed forces charities in the context of the wider charitable sector
- Future challenges facing the sector

6.2 ARE PERCEPTIONS OF THE ARMED FORCES CHARITY SECTOR GROUNDED IN EVIDENCE?

A number of perceived notions surround the armed forces charity sector. These include:

- There are too many armed forces charities.
- New entrants to the sector have created unwarranted competition and have taken income away from more established charities.
- There is little or no co-ordination in the sector.
- Charities are hoarding huge sums of reserves at the expense of delivering support.

The following sections summarise the findings relating to these statements.

6.2.1 Perception: too many armed forces charities

As of April 2019, the UK armed forces charity sector stood at 1,843 charities, of which 1,533 were registered in England and Wales, 244 were registered in Scotland, 40 were cross-border (registered across England, Wales and Scotland) and 26 were registered in Northern Ireland. While the total number of armed forces charities may seem high, the assertion that there are too many armed forces charities operating throughout the UK fails to consider the

fact that the sector is composed of a variety of organisations which cater for the diverse and specific needs of individuals in the armed forces community.

DSC found that there were 1,510 (81.9%) armed forces charities that catered for the needs of Service and ex-Service personnel and their families. The remaining 333 charities (18.1%) were categorised as armed forces heritage charities, which commemorate those who have served through memorials, or curate and educate through museums and historical societies.

Further breakdown of those charities that support the armed forces community and analysis of their areas of provision revealed that relatively small groups of charities provide a range of diverse and specialised services. For example, only 121 of all armed forces charities provide physical health support, 78 deliver education and employment support, 78 provide housing support, 76 deliver mental health support and 31 deliver support to ex-Service personnel in the criminal justice system (Cole et al., 2017; Doherty et al., 2017; Doherty et al., 2018a; Doherty et al., 2018b; Robson et al., 2019).

The armed forces charity sector has faced criticism from newspaper articles and reports for containing 'too many charities' (Ashcroft, 2014; Haynes, 2017). This has led to the perception that the sector is larger than it actually is, and in fact DSC has found that the armed forces charity sector is gradually contracting.

While 380 armed forces charities were newly registered with the UK charity regulators between 1 January 2012 and 1 April 2019, this increase was countered by a larger number of charity closures (N=490) during the same period. Overall, during this period, the armed forces charity sector contracted by 110 charities. There was an initial period of growth between 2012 and 2016 (by about 0.7% per year), but between 2016 and 2019 the number of armed forces charities gradually shrank, declining by 6.7%.

Therefore, claims that there are too many armed forces charities show a lack of understanding of the diversity of the sector. When the sector is explored by type of charity, smaller, distinct subsets of charities can be seen. When it is viewed by topic of support, far smaller cohorts of typically less than 100 charities delivering specialist topical support emerge.

Furthermore, the financially largest charities (incomes over £5 million), which are typically well known by the public, account for only 43 charities (2.4%), yet they generate 74.5% of all sector income. Therefore, it could be argued that the sector is far more modest than certain assumptions suggest. The majority of financially micro charities (incomes up to £10,000), which are more numerous, are local association branches (N=485, 59.3%), which serve a specific community and are currently in decline.

Additionally, charities such as association branches typically generate their own income through membership fees or their own beneficiary group. Those who call for consolidation of the sector should be mindful that a significant percentage of charities deliver local and specifically directed services and support and are therefore not a threat to more typical welfare charities. Existence of a number of diverse charities does not necessarily suggest that there is over-provision of support nor that there should be more consolidation in the sector.

Calls for consolidation would likely fall on the 419 welfare charities with lower incomes, of which 264 have incomes under £100,000. While there may be merit in consolidation for some, it is important to remember that not all charities and those they serve would benefit from this and any calls for consolidation based on the number of charities alone must consider the diversity of the sector and have individual charities' beneficiary needs at heart.

To place this sector in a wider context, armed forces charities represent only 0.95% of all charities currently registered in the UK.[1] Available data on other subsectors from NCVO shows that, for example, health is estimated to comprise 6,524 charities (3.9%) and education is estimated to comprise 7,471 charities (4.5%) (NCVO, 2019a). Although NCVO's data does not include charities registered with OSCR or CCNI, it gives a good indication that the armed forces charity sector is relatively small.

6.2.2 Perception: unwarranted competition and dispersed income

The suggestion that new charities have created unwarranted competition and have taken income away from more established charities belies the fact that the churn of charities closing and new charities emerging is generally positive in terms of generating a diverse and evolving sector.

The majority of charities which have closed are association branches, which serve local communities. However, heritage charities and Service funds have seen particular growth since 2012, and both of these types tend to be financially small and focused on a particular community or group. They are therefore unlikely to compete with established charities.

Mergers are less common, but charities do merge, sharing their expertise and resources. A total of 34 charity mergers occurred between 2012 and 2019, and over three-fifths (61.8%) of the newly merged charities were welfare charities (N=21).

The effect of new entrants into the armed forces charity sector

As mentioned above, between 1 January 2012 and 1 April 2019, 380 armed forces charities opened and 490 closed, based on the available data held by the three charity regulators. Welfare charities accounted for 48.7% (N=185) of armed forces charity openings and 32.0% (N=157) of closures. While there was an increase in the number of charities providing welfare support (N=28), one possible view is that these new entrants replaced charities which closed after their charitable objective(s) had been achieved. Furthermore, new entrants to the armed forces charity sector may establish new services and forms of support for the armed forces community.

As is the case throughout the charity sector, there is concern in the armed forces charity sector about competition for limited resources. While clearly there are limited resources available, concerns regarding public donations are perhaps less well founded. As part of this research, DSC identified 479 charities which primarily provided welfare support. These charities are heavily reliant on public donations, whereas other armed forces charities (such

[1] Based on data taken from the websites of the charity regulators (the Charity Commission for England and Wales (CCEW), the Office of the Scottish Charity Regulator (OSCR) and the Charity Commission for Northern Ireland (CCNI)) on 3 July 2019 (N=194,000).

as Service funds, associations and association branches) do not rely on public fundraising as a primary source of income, instead usually drawing on membership subscriptions. It is important to keep this distinction in mind when considering competition for publicly generated resources (Doherty et al., 2019).

Evidence suggests that the entrance of new armed forces charities does not necessarily mean more established charities see a downturn in income. In this regard, the Charities Aid Foundation (CAF) found that a surge in income for armed forces charities between 2013 and 2017 was confined to a select few high-profile organisations, such as Blind Veterans UK and The Royal British Legion (CAF, 2019b). CAF reported that while the median income for an armed forces charity fell by 4% between 2013 and 2017, the ten largest charities saw their combined income grow by 27%, equivalent to a boost of £70 million (CAF, 2019b).

6.2.3 Perception: little or no co-ordination

Claims that there is little or no co-ordination in the sector are easily met with examples of collaborative approaches to serving beneficiaries, and Cobseo is a major factor in facilitating co-operative working. Cobseo's clusters deliver award-winning examples of collaborative success, and Cobseo is committed to helping members develop their governance and facilitating communication between charities and wider organisations, including the Ministry of Defence (MOD) and government departments. Cobseo's new Casework Management System (CMS) is an online means of directing support between charities. SSAFA – The Armed Forces Charity and The Royal British Legion also continue to be instrumental in leading a networked approach to delivering casework. The case studies on Cobseo and the Unforgotten Forces consortium provide further detail (see pages 164 and 167).

Almost all of the charities that responded to DSC's survey (N=106) reported undertaking some form of partnership or collaboration (97.2%). Partnerships between armed forces charities were relatively common (67.0% of the surveyed charities' partnerships were with other armed forces charities). Partnerships with the MOD (37.7%), mainstream charities (34.0%), or community or welfare organisations (31.1%) were less common but still well represented. Additionally, 28.3% of charities reported partnering with signatories of the Armed Forces Covenant.

Grant-making

The armed forces charity sector is highly collaborative and co-ordinated in its approach to providing financial support to other armed forces charities and mainstream charities which support the armed forces community. As part of this research, DSC calculated that armed forces charities with incomes of over £500,000 awarded £63.8 million in grants to organisations in the preceding year, based on the latest accounts available as of 1 April 2019. Welfare charities awarded the largest proportion of grants to organisations, accounting for £45.2 million of the total.

As explained in chapter 4, DSC identified 892 armed forces charities which state that they provide grants specifically to individuals. The grant distribution network and application processes are highly co-ordinated, flexible and responsive to the particular needs of each

individual. Relatively few grant-making charities deal directly with the formal assessment of need – or casework, as its commonly known – as this work is normally carried out by case-working charities such as the Officers' Association or The Royal British Legion. However, ultimately an individual is likely to receive a grant that has been partially funded by a number of different charities.

The armed forces charity sector is highly co-ordinated in its approach to grant-making to its beneficiary population as a whole. The aforementioned CMS is run on a day-to-day basis by SSAFA on behalf of Cobseo and the armed forces charity sector, with the running costs met by nine Cobseo members. Cobseo has informed us that, in total, the CMS supports 128 welfare organisations.

However, further research is needed to explore the grant-making procedures of armed forces charities to evaluate, for instance, how long it takes for applications to be processed and which causes charities are most likely to fund.

6.2.4 Perception: hoarding of reserves

The suggestion that charities are hoarding huge sums of reserves at the expense of delivering support shows a lack of understanding of both charity accounting and governance. DSC's findings suggest that the armed forces charity sector does not have excessive levels of reserves, with close to two-thirds (60%) of charities (with incomes over £500,000) being capable of covering approximately 12 months' expenditure through their total reserves.

Additionally, on face value, figures do not show the purpose for which funds have been reserved. When the topic was examined in more detail, charities showed a forward-thinking and strategic approach to safeguarding their continued support of their beneficiaries. This is evidenced in light of the Covid-19 outbreak in 2020, during which a significant number of charities were unable to undertake fundraising events to generate income and were forced to spend reserves in order to maintain service delivery.

6.3 THE CURRENT HEALTH OF THE ARMED FORCES CHARITY SECTOR

As of 1 April 2019, the UK's armed forces charity sector had a total income of approximately £1.1 billion and a total annual expenditure of approximately £985 million.[2] Welfare charities accounted for the largest proportions of income (70.5%) and expenditure (69.7%). Heritage charities accounted for the second largest proportion of income (13.1%) and the third largest proportion of expenditure (12.0%). Service funds accounted for the third largest proportion of income (11.5%) and the second largest proportion of expenditure (12.6%).

The following sections focus exclusively on armed forces charities which can be categorised as welfare charities,[3] as these are the most well-known type of armed forces charity among

[2] Data was taken from the latest available financial accounts as of 1 April 2019, of which 0.1% related to 2018/19, 1.8% related to 2018, 36.7% related to 2017/18, 39.7% related to 2017, 19.5% related to 2016/17, 0.8% related to 2016, 1.1% related to 2015/16 and 0.3% related to 2015.

[3] For a definition of a welfare charity see section 2.4.1.

the public, due to these charities' fundraising activities and their provision of services to individuals in need. The following sections summarise the report's findings in relation to:

- increased income during the period of austerity;[4]
- expenditure and savings for future charitable services;
- assets and reserves;
- public support.

6.3.1 Income

During the period 2012 and 2017, the income of armed forces welfare charities grew gradually, increasing from £494 million in 2012 to £741 million in 2017. This sustained growth in the incoming resources available to armed forces welfare charities suggests that in spite of austerity, the public and other donors have continued to give generously to charities which provide support to members of the armed forces community.

6.3.2 Expenditure

The amount of money spent by armed forces welfare charities also increased between 2012 and 2017, rising from £423 million in 2012 to £611 million in 2017.

Over the course of the period 2012 to 2017, the expenditure of welfare charities was always lower than their income. For example, in 2017 welfare charities retained £130 million for future use (17.5% of incoming resources for that year). It must be noted, however, that this does not indicate an operating surplus across welfare charities. Instead, these charities retained some of their income for designated purposes and for future projects that would enhance the network of charitable support available to the armed forces community over the forthcoming years.

6.3.3 Assets and reserves

Financial information on assets and reserves is only available for charities with incomes over £500,000 (N=88 welfare charities). As of 1 April 2019, armed forces welfare charities had net assets totalling £2.37 billion and reserves totalling £1.17 billion, based on the most recent accounts available.

6.3.4 Public support

Since 2014, there has been a decline in the number of Service personnel involved in combat operations, following the withdrawal of troops from Iraq in 2011 and Afghanistan in 2014. Since then, with the exception of RAF support during Operation Shader, there have been no high-profile front-line combat operations involving UK Service personnel.

Over the past five years, the public have commemorated events such as the centenaries of the First World War and the RAF, and the 75th anniversaries of the Dunkirk evacuation and D-Day. According to research by CAF (conducted by YouGov), 47% of the surveyed people

[4] 'Austerity' refers to the period of government cuts in spending in the UK beginning in approximately 2010.

said anniversaries, such as Remembrance Sunday and D-Day, made them more likely to donate money or time to help an armed forces charity (CAF, 2019e).

However, following the 75th anniversaries of VE Day and VJ Day in 2020, there are no significant anniversaries for the UK armed forces for the foreseeable future. Additionally, with high-profile operations no longer in the media and, therefore, public consciousness, many charities that rely on public funding are likely to see a reduction in support following 2020.

6.4 ARMED FORCES CHARITIES IN THE CONTEXT OF THE WIDER CHARITABLE SECTOR

The 1,843 armed forces charities registered across the three UK charity regulators as of April 2019 represent 0.95% of all charities registered in the UK.[5] This can be compared with available data on other subsectors from NCVO, which shows that, for example, health is estimated to comprise 6,524 charities (3.9%) and education is estimated to comprise 7,471 charities (4.5%) (NCVO, 2019a).[6]

A comparison of individual charities is also informative. For example, the British Council (an educational and cultural charity) had an income of £1.1 billion in the financial year 2017/18 (British Council, 2019). This is roughly the same as the annual income of the whole armed forces charity sector. Similarly, CAF had an income of £598 million in the financial year 2017/18 (CAF, 2019c), which is around half of all armed forces charities' income.

Therefore, in the context of the wider UK charity sector, the armed forces charity sector is not large. This can partly be attributed to the fact that it serves a much more niche beneficiary group than many other charitable sectors.

6.4.1 Developments since 2014

In the years since the 2014 *Sector Insight* report was published, both the armed forces and the armed forces charity sector have seen a considerable amount of change. The key developments are briefly outlined below.

In 2014, Lord Ashcroft's *Veterans' Transition Review* made a number of recommendations for improving support available to Service leavers. Some of the key recommendations included the creation of a directory of armed forces charities, and the establishment of a single 24/7 contact centre for serving and ex-Service personnel to access support (Ashcroft, 2014). Five years on, both recommendations have been established. DSC's online directory of armed forces charities launched in 2014, and a single-contact centre, the Veterans' Gateway, was established in 2017 to help signpost individuals to support (Veterans' Gateway, 2019b).

There have long been calls to establish the needs of the UK veteran community. In 2017, the Armed Forces Covenant Fund Trust commissioned the Northern Hub for Military Veterans and Families Research (Northumbria University) to produce a map of welfare needs of ex-Service personnel and their families across the whole of the UK. The data contained within the Map of Need continues to grow, with the aim of providing information to inform evidence-based funding decisions (Northumbria University, 2018).

[5] Based on data taken from the websites of the charity regulators (CCEW, OSCR and CCNI) on 3 July 2019 (N=194,000).
[6] Note that NCVO's data does not include charities registered with OSCR or CCNI; however, it gives a good indication of the relatively small size of the armed forces charity sector. NCVO uses data from the CCEW database, citing a figure of 166,854 (NCVO, 2019b).

For a long time the extent of UK armed forces veteran population has been unclear. More data about those who have been in Service would provide an estimate of the size and geographic distribution of the UK's ex-Service community, alongside offering insights into housing situation, general health indicators, and activity in the labour market (Gov.uk, 2018). Such data could also be used to analyse wider socio-economic factors affecting the armed forces community and would provide evidence for more targeted distribution of regional support. Additionally, it would help chart the number of spouses and dependants who are typically eligible for charitable support. To address this gap in data, the Office for National Statistics has recommended the inclusion of a question on whether a person has served in the UK armed forces to the 2021 census (ONS, 2020). The addition of this question may help charities, the government and other support organisations to better direct assistance to ex-Service personnel (Gov.uk, 2018).

6.4.2 Service personnel

To understand the future size and needs of ex-Service personnel, the MOD formulated the first UK ex-Service personnel projection model. The model showed the predicted demographic course of the ex-Service population, which is projected to decrease year-on-year to approximately 1.6 million ex-Service personnel in 2028 (MOD, 2019b).

In 2018, the then Secretary of State for Defence, Gavin Williamson MP, announced that female Service personnel could serve in front-line infantry units, including in the Royal Marines and both the Special Air Service and the Special Boat Service (Morris, 2018). The MOD's projection model predicts that the percentage of female ex-Service personnel will increase to 13% by 2028. Additionally, the percentage of working-aged (16–64) ex-Service members is predicted to increase from 37% to 44%. (MOD, 2019b).

Looking to the near future, statutory and charitable support may change in line with these evolving demographics, particularly around support for education, training and employment for an increasing number of working-age veterans looking to adapt their skills and retrain for another career.

6.4.3 The changing face of charities

As highlighted in this report, there is a decline in the number of association branches registered across the UK. While association branches remain the most prominent type of charity (601 branches overall), they are closing at an increasingly high rate. Notably, the number of Legion Scotland association branches that relinquish their individual charitable status and come under the umbrella of Legion Scotland is growing. A 33% increase from previous year was reported in the organisation's annual report for 2017/18. Moreover, Legion Scotland is planning to promote and encourage more branches to follow suit (Legion Scotland, 2019e).

This reduction in membership and membership fees could be a result of the declining population of older members and a lack of new, younger members who wish to avail themselves of this type of social camaraderie. More research on the decline of the local membership branches is recommended.

6.5 FUTURE CHALLENGES FACING THE SECTOR

As discussed in chapter 5, DSC sent an email survey to 1,107 armed forces charities in September 2019. One of the questions aimed to gather their perspectives on the challenges they expected to face over the next five years in delivering their support. In total, 73 charities responded to this question, which represented 68.9% of all survey respondents (N=106).

The top three challenges mentioned by charities were funding (22.6%), financial issues surrounding investment management and keeping finances healthy (16.0%), and membership issues (9.4%). The responses coincide with findings from the wider charity sector showing that funding is one of the biggest risks facing charities in the future and that generating income is a top challenge for charity leaders (Britton, 2018; CAF, 2019d).

Additionally, the top two challenges reported by charities (funding and other financial issues) are consistent with DSC's previous findings on challenges facing armed forces charities. As part of the research for its 2014 *Sector Insight* report, DSC surveyed 400 welfare charities and found that maintaining or increasing income (30% of charities) and other financial challenges (10%) were the top challenges welfare charities were expecting to face in the future (Pozo and Walker, 2014). It is interesting that these findings remained consistent despite the fact that this report surveyed a wider range of armed forces charities, though with a smaller response rate, than the 2014 report.

The operational tempo of the UK's armed forces has now greatly reduced from the peaks of deployment in Iraq and Afghanistan. In addition, following the last of the major anniversaries (the 75th anniversaries of VE Day and VJ Day), there will be no significant combat celebrations for some time. As the armed forces community recedes in the public's consciousness, the major challenge for charities will be to sustain fundraising income. With so many charities reliant on public donations, a fall in income levels is expected following 2020. This financial challenge is likely to result in more charity closures and mergers in the coming years, especially for welfare charities. Thanks to ongoing co-operation and co-ordination efforts, armed forces charities will be more prepared for this challenging time; however, it does not diminish the existential threat that charities face in the coming years without high-profile public events and support.

6.5.1 Impact of Covid-19 on armed forces charities

The impact of Covid-19 on the armed forces charity sector has not yet been fully realised. While some charities will be able to weather the storm, it can be predicted that welfare charities will be hit the hardest. Not only are these charities largely dependent on income from the public but also beneficiary demand for welfare support is unlikely to diminish in the wake of the Covid-19 pandemic.

With public gatherings halted during the summer of 2020, many welfare charities will be unable to hold their annual fundraising events. The likely result of this situation is that charities will be dealing with increasing beneficiary demand at the time of diminishing financial resources. Welfare charities are currently facing their highest levels of closures in

recent years and the effect of increased closures will impact on the beneficiaries who rely on welfare support from charities.

DSC recommends that research is focused on understanding how welfare charities are affected by Covid-19 in terms of the impact on beneficiaries. Research should evaluate the effectiveness of successful and unsuccessful recovery strategies, and provide evidence-based recommendations on ongoing and future strategy, policy and practice.

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Appendix

Table A.1 shows they keywords used to identify armed forces charities registered with the three UK charity regulators. The search process included some of the keywords that were previously used by DSC to identify charities in *Sector Insight* (2014) and additional keywords employed in the *Focus On* series to broaden the search parameters (these additional keywords are listed in bold).

The character '*' indicates that a 'wildcard' was used in the search process. The asterisk symbol is used to represent one or more 'missing' characters, allowing for multiple variations of a keyword to be searched. For example, the keyword 'Nav' returned results for 'Naval' and Navy'.

Table A.1

Keywords used to identify armed forces charities			
Airborne	**Aircrew***	**Airmen***	Air Force*
Armed	Army	**Battalion***	**Combat**
Conflict*	**Corps**	**Discharge**	**Enlisted**
Ex-Service	**Force***	**Her Majest***	**Hero***
Highlander*	**Infantry**	Marine*	Military
Nav*	**Officer***	**Pilot***	**PRI**[1]
RAF	Regiment*	**Reserve***	**Rifles**
Royal	**Sailor***	**Security forces**	**Security personnel**
Servi*	**Soldier***	Veteran*	**War**
Warrior*	**Wounded**	**Yeomanry**	

[1] President of the Regimental Institute (PRI).

SECTOR INSIGHT

Armed Forces Charities 2020

An overview and analysis

Since 2014, the Directory of Social Change (DSC) has provided an unrivalled depth of analysis of charities that support the UK armed forces community. This report builds upon DSC's growing body of research, which includes two *Sector Insight* reports, six *Focus* On reports and DSC's www.armedforcescharities.org.uk website, to provide a detailed account of armed forces charities as a distinct sector.

This latest report offers insightful analysis and exposition of armed forces charities, including:

- Total numbers and types of charity
- Financial size and characteristics of the sector
- Longitudinal trends in opening and closing of charities
- An overview of charities by beneficiary groups supported
- Examples of collaboration between armed forces charities
- Grant-making practices

This report provides a body of evidence to inform policy, practice and research. This is a unique resource for charities, the government, policymakers and researchers to understand the topography and nature of the UK armed forces charities.

'I commend this excellent DSC report to all who are involved in our sector and are seeking to address the challenges that lie ahead. The objective and thorough research conducted by DSC will support evidence-based policy development and decision-making, and will benefit the armed forces community we are all here to serve.'

General Sir John McColl KCB CBE DSO, Chair of Cobseo

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This report is part of a wider project for and about armed forces charities, which includes the website
www.armedforcescharities.org.uk