

# WHITHER WELFARE?

Structuring Welfare in the Military Community



RUSI  
www.rusi.org



Royal United Services Institute

OCCASIONAL PAPER





Occasional Paper, April 2010

# **Whither Welfare?**

## **Structuring Welfare in the Military Community**

The views expressed in this paper are the authors' own, and do not necessarily reflect those of RUSI or any other institutions with which the authors are associated.

---

Comments pertaining to this report are invited and should be forwarded to: Elizabeth Quintana, Head, Technology and Acquisition Programme, Royal United Services Institute, Whitehall, London, SW1A 2ET, United Kingdom, or via email to [elizabethq@rusi.org](mailto:elizabethq@rusi.org)

## Summary

The catalyst for this paper is the evidence of individuals who have recent experience of dealing with the UK's armed forces welfare system. Whilst there are numerous bodies within the public and third sector that currently offer invaluable help and support to serving personnel and their families, there are a number of reoccurring issues that need addressing.

A lack of co-ordination between various bodies has been highlighted. This leaves organisations hampered in their ability to share information, leading to service personnel and their relatives having to repeat stressful stories each time they meet with a new welfare service provider.

The lack of a clear central source of welfare is regularly cited as a problem, as it makes the search for assistance a daunting prospect. Many have now advocated the need for a simpler and more efficient system of welfare support that will span both the public and private sectors and offer maximum support with the minimum of distress.

This paper explores the issues facing beneficiaries of the welfare sector, and examines options to

restructure the sector including rationalisation of welfare services (both within the public and third sectors), outsourcing of public services and better co-ordination of welfare services through IT services such as signposting and a sector-wide customer relations management system.

This paper is to be followed up by a workshop on 16 June 2010 bringing together Ministry of Defence Welfare Services, other public bodies, leading charities and those who have benefited from the existing welfare provision to discuss the findings of this occasional paper. The workshop will debate key topics such as the need for better co-ordination, rationalisation of the sector and possible outsourcing of some public services.

The research for this paper and the subsequent workshop are kindly supported by HP.

RUSI would like to thank all those who contributed to this paper, especially: the MoD's Veterans Policy Unit, the MoD's Service Personnel and Veterans Agency, The Royal British Legion, St Dunstan's, the Army Benevolent Fund, Soldiers, Sailors and Airmen and Families Association, COBSEO and HP.

## The Armed Forces Welfare Landscape

The 'welfare landscape' for current and former armed forces personnel and their families is complex. Military service is a unique working environment. Few organisations draw their workforces from such a wide range of ages, regions, races, educational levels or social backgrounds. No other organisation is compelled to undertake tasks that can be realistically compared to what the UK's armed forces are expected to do on a regular basis. Personnel have to sacrifice certain personal liberties and conveniences so that the three services can deliver military forces in support of the government's foreign policy objectives.<sup>1</sup> This challenging work environment can have serious physical and mental consequences; for example, 1,582 people were medically discharged from the three services in 2007.<sup>2</sup> In addition, the nature of military life can be extremely unsettling for families and damaging to relationships. Dependants can be subjected to relatively frequent upheavals in their lives, as well as having to deal with strange environments and long periods of separation. Furthermore, the effects of long-term injuries to service personnel clearly have an impact on families as well as the individual. The additional 'X-Factor' payment in (military) salaries is intended to reflect the risks and inconveniences to which service personnel are subjected. But this increment does not absolve government and the wider community of the responsibility to support military employees, veterans and their dependants in times of distress.

The ethos and attitude of Britain's armed forces are also unique in modern society. Service personnel are accustomed to planning for an uncertain future and having to make do with resources considered by many observers as inadequate. Resilience and resourcefulness are common virtues of the average soldier, sailor or airman. This attitude, and the concomitant reticence to complain, can make it hard to identify cases where intervention is required to provide additional support to service personnel. Furthermore, the corporate language, behavioural modes and traditions of the armed forces can be at odds with modern norms and would often be deemed inappropriate or anachronistic in

civilian life. Whilst these aspects of military service certainly help to build an *esprit de corps*, for some individuals they can make life demanding.

In a national or even global comparison, not many organisations have such a clear duty of care to their former employees as the armed forces. There are estimated to be around 4.5 million service veterans in the UK, of whom 173,850 were disabled pensioners in 2007. From January 2008 to March 2009 a further 22,280 people left the armed forces.<sup>3</sup> Keeping track of these individuals and being able to assess who is in need of help is a daunting challenge. Whilst the vast majority of personnel have a rich and rewarding time in service, and leave well-equipped for civilian life, a significant minority are, for a number of reasons, ill-prepared for the transition and struggle to find a niche outside the armed forces. An integral part of ongoing operations, reserve forces also feature in the complex armed forces welfare landscape. Over the past decade they have increasingly been exposed to the same dangers as their regular service companions. However, they occupy a position between the civilian and military worlds and so in some respects may require a different welfare response.

Although the total number of former service personnel is in steady decline, the nature of the UK's extant military operations could mean that the next decade and beyond will be an important time for the armed forces welfare sector. If the current operational tempo and intensity of deployments to Afghanistan persists, there will inevitably continue to be a steady stream of fatalities and serious injuries. It is reassuring to see that many of the seriously injured are able to continue their military careers in non-front-line roles, but many are still obliged to leave. The increases to the armed forces compensation scheme will assist these individuals in their transition to civilian life but there are increasing numbers of young individuals facing a lifetime of physical challenges resulting from their military service. If the health service and other public-sector agencies cannot cope with their long-

term special requirements, it may fall on the service and ex-service organisations to take up the slack, or at the very least to act in the role of facilitator or mentor.

The array of agencies and organisations involved in delivering welfare support to serving and ex-service personnel introduces an additional layer of complexity to the situation. In-service welfare is, on the whole, dealt with by the relevant services within the Ministry of Defence (MoD), each funding separate organisations such as Army Welfare Services, and sponsoring others such as the HIVE.<sup>4</sup> However, after an individual retires from the armed forces the MoD relies heavily on interventions by other bodies to deal with any welfare issues arising. The Service Personnel and Veterans Agency (SPVA) and the MoD Pensions, Compensation and Veterans directorate do provide some co-ordination and direction, but the needs of veterans are actually looked after externally by the relevant government agencies, government departments and the plethora of service and ex-service charities. Political horse-trading between departments and the drive to protect limited resources throughout Whitehall can have a negative impact on the provision of welfare support to serving personnel, veterans and their dependants.

That is not to say that the MoD is not engaged in these issues. The moral debt owed to Britain's service personnel has been highlighted by initiatives such as The Royal British Legion's 'Honour the Covenant' campaign and the MoD has responded with the 2008 command paper 'The Nation's Commitment: Cross-Governmental Support to our Armed Forces, their Families and Veterans' and the recent independent review of the Defence Medical Service. There is clearly a determination in government to respond to public criticism, and the situation for veterans has improved since the appointment of a dedicated veterans minister to oversee the Veterans Programme in 2000/01. Arguably though, the end result still falls short of the work in other countries – such as the USA and Australia – that have dedicated government departments for veterans' issues and extremely vocal and influential armed forces lobbies. The work

of the service and ex-service charities is crucial and there is a concerted effort in the UK's third sector to improve the provision of welfare support to the armed forces community. This paper aims to contribute to the efforts of both government and charities by identifying areas that could be improved in the near term, with a particular focus on how to improve co-ordination, interaction and information sharing between the various agencies involved.

### **The Third Sector**

As outlined above, the armed forces welfare sector is very complex, and perhaps unnecessarily so. Interviews with practitioners involved in the sector identified this as an obstacle for those seeking help. On the whole, veterans are aware that there are organisations established with the specific aim of looking after their welfare requirements. However, those currently serving are perhaps less aware of this, as they rely upon other public employees such as families officers and chaplains to act as facilitators. However, the sheer range of charitable organisations on offer can be overwhelming for some individuals and to facilitators/gatekeepers. The charities have different philosophies, different eligibility requirements such as unit or disability based conditions, different focal areas for their philanthropic endeavours and different partnership arrangements. Some provide financial assistance whilst others deliver specialist services, and some provide only advice. There are three main categories: general military charities such as The Royal British Legion, Soldiers, Sailors, Airmen and Families Association (SSAFA), and Help for Heroes; charities which are organisation or event-centric such as the Army Benevolent Fund, Regimental Associations or atomic bomb testing charities; lastly, charities such as Combat Stress or St Dunstan's whose *raison d'être* is to relieve the suffering of those with specific conditions. In addition, many unit and organisationally based charities employ civil servants, are administered from MoD sites and use MoD communication and information systems.

Today, the growth areas for armed forces charities are Post Traumatic Stress Disorder and housing. Whilst the increased attention to these issues is welcome, the welfare community should not run

the risk of discouraging those looking for assistance on other issues by failing to provide simple and clear routes to the appropriate charitable or advisory sources. Indeed, there are some initiatives already underway to simplify the process for people.

In the past, the intricate composition of the armed forces charity sector was compounded by inter-charity rivalry and the lack of a collaborative spirit. Rivalry will always be present in any sector, even in one with philanthropic objectives. Charities will always have different strategic objectives and a different vision of what their clients require. Furthermore, survival and financial health will inevitably be the principal motivation for any specific charity, bringing it into competition with other charities operating in the same sector, particularly in times of economic downturn. However, notwithstanding the current economic situation, the prevailing atmosphere in the armed forces charity sector appears to be more harmonious and collegiate than in the past. Many of the interviewees attributed this change in atmosphere to the work of the Confederation of British Service and ex-Service Organisations (COBSEO). Under the stewardship of Air Vice-Marshal Tony Stables, COBSEO has been transformed from what was – perhaps unfairly – described as an ‘old boys’ lunch club into a dynamic lobbying group with genuine political influence and a strong co-ordinating function. COBSEO seems to have embraced most of the principal charities and convinced them that their interests and those of their clients are firmly aligned, and that success is to be achieved through greater integration and collaboration rather than competition. It is also worth noting that whilst the armed forces diminish in size, the number of associated charities continues to increase.

### **Public Sector Welfare Support**

Seeking help from the public sector can also be daunting for veterans and their dependants. This has not been helped by the MoD’s perceived abrogation of responsibility in the past. Historically there has been a Veterans Agency, but it was previously based in the Department for Work and Pensions. This arrangement gave the impression, albeit unintentionally, that veterans were not a priority.

It also undoubtedly limited the opportunity to tap into the vast pool of knowledge and experience within the MoD. In the past veterans may have felt that they were dealing with public sector agencies that had little or no appreciation of the specific problems arising from military service. The MoD has now established a dedicated unit reporting directly to the Minister for Veterans, and has strategic oversight of all projects and policies that either directly or indirectly affect the UK’s veterans. This model represents a huge improvement on the past and a far more sensible and joined-up approach to veterans’ affairs. In addition, with the establishment of the Service Personnel and Veterans Agency in 2007, an individual’s needs are now catered for by one agency from the moment they enlist until they cease to draw an armed forces pension. There is now a clear single point of contact for those seeking advice on pay, pension, compensation and service records, and welfare issues through the Veterans Welfare Service (VWS), a department of SPVA. Notably though, the VWS is only really aimed at veterans in receipt of, or eligible for, a war pension or money from the Armed Forces Compensation Scheme.

Given that the SPVA’s areas of responsibility overlap so clearly with the service and ex-service charities, there could perhaps be a greater level of interaction and co-ordination between these organisations. For example, the SPVA has set up a ‘Knowledge Map’ on the Veterans-UK website and claims that it is ‘the UK’s first directory of contact information for veterans’. This is clearly an eminently sensible solution for engaging with younger, more IT-savvy veterans who are searching for assistance. But, in its concept and functionality it closely resembles a charity-led initiative. This is just one niche example of where improved interaction between the two sectors could produce a more effective welfare package.

Thankfully it seems that other public sector agencies are now more sensitive towards veterans’ issues and are no longer content to allow the MoD to bear the brunt of the criticism for lapses in the government’s provision of support to veterans. For example, the NHS is currently managing a network

of community mental health pilot programmes for veterans. So, there is clear evidence of improvements within both charities and relevant government departments. The aim should now be to knit these improvements together.

Within this category also fall the aforementioned individuals who are embedded in the services, such as families officers, who provide welfare services to the serving community and are facilitators and gatekeepers to all aspects of welfare support.

### **Current Initiatives**

#### *Casework Management System*

The Casework Management System (CMS) is a good example of the work being done to improve co-ordination between the various service and ex-service charities. The origins of the CMS lie in the Form A that was developed by SSAFA. The form's main objective was to enable SSAFA caseworkers to approach each client's needs in a consistent and comprehensive fashion. The form collected data and information including: the basic details of the client and any dependants; service details; employment details; benefit entitlements; income and expenditure details; savings; debts; previous claim details and, crucially, a declaration that allows the caseworker to share the information with other relevant agencies. The first electronic iteration of the form was a CD-ROM based version that soon became obsolete, after which SSAFA sought to develop a web-based version. COBSEO were quick to identify the broader potential of the system and the opportunity to use the CMS as a springboard to increase inter-charity collaboration. Consequently, the web-based system has been developed to encompass not only SSAFA caseworkers but caseworkers from a wide range of other charities and regimental associations. The MoD has also been financially engaged in providing an initial start-up grant of £50,000 drawn from the Veterans' Challenge Fund, with a view to further payments on the basis of regular positive monitoring reports from SSAFA, which continues to be the main co-ordinating body for the scheme.

At the time of writing SSAFA has carried out training for twenty-four regimental organisations, about twenty SSAFA branches and several major charities and benevolent funds. The aim was to have trained 150 organisations by the end of 2009. There was a fear in some quarters that the new electronic system could prove too complicated for many caseworkers who may be more mature in years and may not have much experience with IT applications. However, the evidence so far suggests that caseworkers are adapting to the new system with few problems. The potential success of the CMS stems from its simplicity. Caseworkers only need internet access to use the system. If they were required to download software and regular update packages, that could prove too much of a challenge for some, particularly those from organisations with limited resources and support. The CMS appears to be a powerful but simple and, at the moment, appropriate solution. At any rate the most important criterion for caseworkers is that they know how to do casework and how to interact with clients. Computer literacy is secondary and far easier to teach. However some charities are less optimistic about the ability of caseworkers to adapt to the new system. The Royal British Legion estimates that around 50 per cent of caseworkers do not have access to an internet connection and, therefore, the web-based system increases the complexity of their day-to-day work rather than offering a simplified process.

At present the CMS is essentially just an electronic version of the original Form A. This is by no means a revolution in the way casework is being done, but it should deliver some obvious efficiency in the way data and information is collected, shared and stored. Previously everyone involved in a case would have required a copy of the form, involving a clear administrative burden. Now the relevant people can access the information with ease online. The key improvement here is 'increased visibility'. The right people can now see the details of the client and the specifics of the case, and they can ascertain which organisations have been approached already and which organisations have given funding. It is clearly a more transparent process and should facilitate more balanced interaction and contributions from the various charities and benevolent funds.

There were some initial data protection concerns about the online version. But, the initial caseworker will still retain a hard copy with a signed declaration from the client to allay this concern. The CMS is still in its nascent stages so it is too early to judge its efficacy or utility. Some may question the ambition of the CMS in its current form, but those responsible for the system did not want to introduce unnecessary complexity into the first iteration of the system.

Future improvements could include the capability to add attachments such as doctors' reports or other relevant correspondence. The actual client might be able to play a more active role in his or her case by accessing the form and filling in some appropriate details. People could perhaps start their own cases in the future, where at present clients do not own cases. The greatest potential may lie in the ability to draw in other organisations. For instance, it would prove extremely beneficial to clients if charities with a civilian focus were to embrace the CMS. Although in many cases the service and ex-service charities do have good links to civilian charities, there are at present no efficient and safe mechanisms for sharing information. The CMS could remedy this. In an environment where many clients have spent the vast majority of their life outside of the military it makes sense to draw in as many civilian bodies as possible.

SSAFA are, of course, aware of the array of possible improvements and have an excellent network in place to evaluate the appropriate evolutionary path that the CMS should take. There is a working group of volunteers from various bodies who can collate feedback from practitioners operating on the casework and pass it on to the Project Board or the Casework Steering Group, who can then make the appropriate strategic decisions regarding alterations to the form, training needs, potential areas for expansion and other aspects of the CMS.

Although the CMS is designed to promote inter-charity collaboration, it does not and will not encompass all the service and ex-service charities. Charities that focus more on expert service delivery rather than signposting and individual

casework do not intend to participate in the CMS. Their caseworkers are trained social workers and occupational therapists, whereas caseworkers from SSAFA and other bodies are volunteers with limited training. Service delivery caseworkers are more self-sufficient and will act as the principal point of contact on all matters relating to their clients' cases rather than referring their clients on to other experts. Participation in the system would seem to offer the advantage of facilitating swifter inter-charity client referrals or allowing the service delivery experts easier interaction. Perhaps the greatest hidden benefit would be the decrease in demands on clients and beneficiaries to repeat provision of information with often harrowing and distressing details.

A possible way forward – but perhaps a more complicated step – would be to use the CMS to develop better lines of communication with public sector organisations. Indeed, involving the Department for Work and Pensions, the NHS and other agencies would open up a direct route to repositories of data that are vital for casework. The SPVA would be an obvious starting point for this networking opportunity, as its purpose is to provide service personnel with a clear single point of contact for welfare, pay, pension and compensation issues throughout their service and post-service life. Remaining outside of the CMS would seem to introduce an obstacle to providing this continuity of service. Furthermore, an important part of casework is service verification. The SPVA deals with these enquiries, so if it was involved in the CMS this step could be dealt with far more efficiently, thus limiting the impact of bureaucracy on people's urgent welfare claims. However, officials from the SPVA have some genuine concerns about the system. As stated previously, caseworkers from charities such as SSAFA and the regimental associations are usually volunteers. Whilst no one is questioning the quality of their work, there are doubts as to whether they are qualified data handlers, and they are responsible for managing some very sensitive personal information. There is also a view that the structure of the original Form A is too rigid and requires caseworkers to collect superfluous information that presents unnecessary

data management dangers. In addition, there are strong doubts as to whether the ultimate goal of linking the system into government agencies will ever become a reality due to the high cost of co-ordinating IT systems and the prohibitive data protection challenges that this proposed endeavour would present.

Indeed, it is possible that the lack of interaction by the SPVA on this and perhaps other initiatives is leading to unnecessary duplication of effort and an unclear division of responsibilities in the service and ex-service welfare sector. Signposting has been identified in the MoD's 'Welfare Pathway' as a key challenge in this arena. It is hard enough for proud service and ex-service people to admit that they need help. So, once they are at that key stage, it must be as easy as possible for them to find the relevant help. A critical step towards achieving this is to have a well-publicised initial point of contact, a proposition no one would dispute. Where there seems to be disagreement or confusion is in the issue of which organisation should provide that initial point of contact. The SPVA considers itself to be the foremost authority on benefits claims, so this symbiosis with the Department for Work and Pensions would suggest that the SPVA is best placed to deal with issues relating to benefits, pensions and employment. They are also able to provide an independent assessment of which charities an individual should approach for further assistance. Some people from the public and third sectors consider the SPVA to be the most appropriate body to act as the initial point of contact and advisory body for former service personnel.

However, to a certain degree the SSAFA seems to be structured to provide a similar function to SPVA. The SSAFA provides the initial assessment of a client's case in much the same way as SPVA. A SSAFA caseworker will verify that the client is receiving all the available benefits from statutory sources. The caseworker will also advise clients on housing, employment and other issues. Furthermore, the SSAFA can provide information on service and ex-service benevolent funds

that might be able to offer financial assistance. However, unlike the SPVA which has to maintain a position of official distance, the SSAFA benefits from close links with these charitable bodies and can give guidance on which charities to approach, and can actually approach the charities on behalf of the client. The position the SSAFA occupies in the charity sector would appear to offer clients a far more efficient and direct service than the SPVA is able to provide in respect of the benevolent funds. There is also a feeling in some quarters that the SSAFA's independence from the chain of command – or for that matter any form of officialdom – is a unique benefit. Whilst an individual with a long and happy military career behind them will probably be comfortable contacting the SPVA, an early service leaver might be put off by the SPVA's direct association with the MoD. The independent status of the SSAFA may well be reassuring for these individuals.

Undoubtedly the SPVA and the VWS are far more constrained in terms of the constituent groups they can target and the services they can provide. To a certain extent charities can choose their client base, and so can choose to help the less needy. The state cannot be discriminatory and has to offer assistance to everyone. The VWS has only around 120 staff members, a figure that is unlikely to increase. So their task is clearly very challenging and it is unlikely that they will be able to act as a portal service. They will continue to provide what one interviewee described as a 'triage' service for the most vulnerable.

So both organisations present advantages and disadvantages. The main trade-off appears to be the SPVA's expertise on benefits and direct links with other government bodies, versus the SSAFA's aura of independence, its larger pool of manpower and its more direct links with the service and ex-service charities. At present there does not appear to be strong interaction between the two organisations, even though greater collaboration would seem to offer such obvious benefits. If the CMS is to reach anywhere near its full potential, SPVA involvement would seem to be very important.

### *Development Options for CMS*

The service and ex-service welfare sector is clearly not the only environment in which client casework involves input from multiple agencies, organisations and individuals. So, it seems likely that lessons can be learnt from other areas with a welfare or pastoral focus.

For example, the Common Assessment Framework (CAF), which is used in the education sector, is a model with obvious relevance to armed forces welfare issues. In ways that are similar to the web-based Form A that forms the bedrock of the CMS, the CAF is a standardised format for evaluating if and where a child has additional needs, and then developing a plan to meet those needs. It is used by practitioners from any agency involved in delivering support to vulnerable children and young people in the UK. A series of CAF tools have been developed including practitioners' and managers' guides, CAF forms, pre-assessment checklists, training documents and other supporting tools.

In July 2007, the government began the second stage of this process by establishing a single national IT system in support of the CAF. The national e-CAF system will provide all practitioners with a secure means to create, store and share a CAF electronically. Once a practitioner is trained to use e-CAF and has the requisite approval from the child and/or (where appropriate) the parent or guardian, they will be able to access all the information that is relevant to the case. This eliminates the need for repeat assessments by each agency involved in the process. The e-CAF will also increase transparency between agencies and will therefore facilitate a more co-ordinated and cohesive multi-agency cross border approach to casework. It is relevant to the issue of funding greater armed forces welfare coherence that the Department for Schools, Children and Families is funding all stages of the design, implementation and maintenance of e-CAF and advocates that as many organisations as possible sign up to the system so as to maximise its nationwide potential.

This national e-CAF system seems to provide a vision of what the CMS could deliver if it were to

reach its full potential and, crucially, if it were to receive direct investment and involvement from the MoD and other government departments. The key benefit to the client would be the provision of a more comprehensive, efficient and expert appraisal of their needs as well as quick and co-ordinated access to all the organisations whose input is needed to answer their needs. The process would be less intrusive and painful for clients, with no need for multiple visits to collect data and sensitive information. Organisations would have excellent visibility of each other's input, which would in turn facilitate a more even and co-ordinated delivery of services. Any data protection concerns would also be answered by this more official and secure system. The multiple levels of security would give caseworkers access only to information that they are qualified or authorised to handle. This would make the system appealing to a wider range of organisations. The potential for easier communication with public sector healthcare officials, social workers and other experts would also be attractive.

Of course, the system could be taken even further and perhaps be linked into records kept by the Defence Medical Services (DMS). The recent healthcare review of the DMS by the Healthcare Commission highlighted information management and governance as areas where improvement was needed. The DMS is expected to keep all personal and confidential medical information securely in paper or, ideally, electronic formats. This requirement was not being fulfilled in some units within the DMS. There was also a lack of consistency in the way in which the three services collected statistics and reported information, and this resulted in 'an inability to capture and provide a clear corporate overview of how well the DMS, as a whole, was achieving standards or meeting required levels of performance (in information management)'.<sup>5</sup> The DMS has responded to these criticisms and is in the process of implementing the Defence Medical Information Capability Programme (DMICP). This system will impose a consistent approach to information gathering across the three services. It will also provide electronic patient records and a central database with comprehensive health

information. If a casework system could be linked into the DMICP it would give excellent visibility of an individual's case history, and would facilitate a more holistic appraisal of their needs. But, of course potential access to health records would also introduce some complex data protection challenges.

Another new initiative that could be exploited is the imminent introduction of so-called smart ID cards<sup>6</sup> for veterans. There are obvious efficiencies to be gained if caseworkers or other welfare organisations such as the NHS could immediately identify an individual using a smart ID card. However, an ID card is only useful if the information it accesses is correct. Furthermore, checks would be needed to mitigate against the risk of identity fraud, and this would entail serious financial costs. At present the main objective for ID cards is merely to identify individuals both electronically and physically, and thus allow them access to systems and services. The question of storage of personal data on cards continues to be researched and discussed.

These last two options would obviously require significant upgrades to the current system, and thus a fair amount of investment. They may be regarded as unrealistic 'silver bullet' solutions but they could help to tackle two of the more difficult challenges faced in armed forces welfare. First, in some cases, particularly where mental disorders with a long gestation period are involved, it is hard for caseworkers or welfare officers to ascertain if the problems presented are directly service-related. The armed forces continue to attract people looking to escape from difficult social environments. Undoubtedly some of these individuals will enter their service of choice with pre-existing problems. Having access to the DMICP should help the relevant mental health charities by providing a detailed insight into an individual's case history.

The tracking of ex-service members, most of whom would have left with some reserve liability, is the second prominent challenge. In particular, tracking early service leavers is the most difficult and perhaps most important challenge. It is these

individuals, many of whom leave the services with little formal training and few qualifications, that are most at risk of developing future problems. Naturally many of these early service leavers may feel resentful towards the armed forces immediately after their discharge, and this will make them hard to track. But it is clear that the current discharge process is doing little to solve this problem. Service leavers receive an information pack in the post that outlines the support network that is available. However this seems like an ineffective way to engage with service leavers; a folder of papers is likely to be disregarded or thrown away. A more thorough oral briefing on discharge would help. Some people view the smart ID cards for veterans as a useful means of tracking veterans, or at least making them aware of the support network that is available to them. However, any formal ID card will, as mentioned earlier, introduce some undeniably complex challenges. Realistically one has to ask if 'tracking' is a viable, or even an appropriate, objective. The sheer number of veterans in the UK makes tracking a burdensome and expensive process, and in any event people leaving the military are often simply looking to get on with their lives in the civilian world, and do not want to be tracked. On the occasions when individuals want to maintain links to the military, they will choose to do so themselves.

In summary, the CMS in its present format is clearly a step in the right direction and will improve working practices. If improvements are to be made to the system, they must, of course, be made with due account of practicality, utility and viability. Whilst there are a large number of former service personnel in the UK, the constituent group of people that will actually need help from public sector agencies or the service and ex-service charities is actually very small. One has to ask whether the size of the group of potential 'clients' warrants a more sophisticated, and consequently more expensive, caseworking system. The financial challenges of any improvements to the system need to be scrutinised carefully. Ideally, a rigorous and independent business case should be drawn up to outline and analyse the various developmental paths that could

be pursued with the CMS. Obviously, the increased operational tempo is swelling the ranks of those needing 'joined-up' welfare, and thus the business case needs to be examined urgently.

Lastly, the potential of the CMS is not limited to post-service cases. The system could also be a useful tool for in-service welfare issues which would of course greatly expand the constituent group that benefits from the system. Families of service personnel could, for instance, be tied into the system. They often have needs that are not dissimilar to those of the veterans who are covered by the CMS, and would be grateful of the network of support that is offered by the CMS and the caseworking charities. A comprehensive system that was linked into medical records and other 'in confidence' information would be particularly useful for identifying abnormal behaviour amongst new recruits in the armed forces. The Deepcut Review led by Nicholas Blake QC called for improved information sharing of the backgrounds of new recruits. The review's fourth recommendation advocated that the Army should 'routinely seek confirmation from others of self-declared medical and social histories, including access to medical or other confidential records. Such data is necessary to make a full assessment of the applicant's suitability and enable training centres to be aware of any particular vulnerability that may need addressing.'<sup>7</sup> This recommendation does not appear to have been acted on. The CMS would seem to provide a potential opportunity to monitor the welfare needs of this particularly vulnerable group as well as other in-service groups, but this is clearly a major step beyond the current intentions for the system.

### **Signposting**

If, as seems true, the MoD sees signposting as the key to improving welfare support then it is crucial that the MoD, in conjunction with service and ex-service charities, creates a unified signposting site. As mentioned previously, at present there are a few commendable, but disjointed, efforts to provide an interactive directory of the services and support organisations that are available to service personnel, veterans and their dependants. StartHere is a national charity that helps socially disadvantaged

people to gain access to information relating to the support services that are available to them. Led by The Royal British Legion, it has collaborated with a number of mainstream military charities and MoD, to create a 'technology-based information service' for service personnel and veterans. The system provides information on issues including health, caring, education, families, employment benefits, well-being and welfare rights. It also provides links to organisations that work in these particular fields.

The SPVA has a very similar system, the 'Knowledge Map' mentioned earlier. On the basis of an individual's service background and geographical location this system gives lists of suitable organisations that can help with accommodation, finances or employment. In this respect the scope of welfare issues it deals with is more limited than the StartHere model. Furthermore, unlike the StartHere system, it does not provide general information on the range of welfare issues that a veteran may have to contend with. This information provided by StartHere could in fact be quite valuable to an individual in enabling them to tackle a problem without the intervention of external agents.

Thirdly, a similar service is provided by an independent charity called Turn2us. The Turn2us website provides advice and information on benefits claims, so individuals can check that they are claiming all the available statutory benefits. It also provides information on grant-giving charities and how to apply for financial assistance from these organisations. It allows people to search for appropriate sources of support according to various criteria including profession, type of illness or disability and geographical location. Many of the service and ex-service charities are affiliated to the site, and people can access their websites through the Turn2us website. In fact, one can even send a grant enquiry to some of the larger charities directly through Turn2us. People do have to sign up to the site to be able to exploit its full potential, but it is a free service.

Some organisations might consider it useful to be marketed by several different initiatives. However, the goal must surely be to simplify what is clearly

a very complicated milieu and to offer a consistent 'data set' to clients. The ideal situation is to have one portal through which service personnel, veterans and their dependants can gain information and advice on any potential challenge they may be facing. These three separate schemes, each with their limitations, would appear not to provide an adequate response to the challenge. Indeed it is understood that the military StartHere project has agreed a working arrangement with Turn2us to ensure coherence. The StartHere model is adding a 'military' element to its existing signposting index structure, thus allowing access to the index by means of sites and communication. This unified model could then be drawn to the attention of all service leavers. A factor to consider in this question is how to engage the families of armed forces personnel. It seems that service and ex-service charities are taking an increasing number of enquiries from estranged spouses. Such individuals may not think that an official MoD source can offer them much assistance. They may therefore be more likely to approach a charity with its wealth of service knowledge but obvious sense of detachment from the military. In this case, in order to engage effectively with this group, it might be best to pursue a charity-led signposting site. However, this is just one of many factors to consider in the decision. There does seem to be a move within the MoD to adopt the StartHere model as the single all-encompassing directory, although it remains to be seen where it will be housed.

### **Cultural Engagement**

Signposting is not just about trying to engage with service personnel, veterans and their families. It is also about local service delivery and making agencies aware of the rights and sources of assistance that are available to the armed forces community. Local 'welfare practitioners' from organisations such as the Citizens' Advice Bureau and Jobcentres need to ask the right questions of their clients to establish whether they have any connection to the armed forces. Once the questions have been asked they also need to have the requisite knowledge to offer clients the full range of additional benefits to which service personnel, veterans and their families are entitled. A lot of good work is currently in progress

to maximise the array of services that are already available. There are also pilot schemes underway to explore the use of local 'armed forces advocates' to reach out to the relevant constituent groups and give them a voice. For instance, Wigan Council has established a veterans' council to empower the ex-service community in the borough.

The charities have a role to play in this marketing and education process, and need to show that they are able to offer meaningful support to serving personnel as well as veterans. Some charities, such as Combat Stress, already participate in unit briefings and this undoubtedly helps to raise the profile of the armed forces charities amongst their potential future clients. This initiative could be extended to resettlement and discharge briefings in which the involvement of a neutral voice from the third sector would be a welcome counterpoint to the voice of military officialdom. Charities have to help to promote the support network in order to increase the likelihood of a veteran making a reconnection when they need help years or even decades down the line. It is also necessary to move away from the traditional, paternalistic quasi-military approach that charities may have adopted in the past. 'Self-help' is a crucial part of the welfare jigsaw. The services are beginning to look at how to foster a more pervasive in-service self-help environment as demonstrated by the fact that self-service personal administration is now the norm, with the implementation of the Joint Personnel Administration system. Many of the charities are also realising that individual empowerment and improved basic life skills are vital tools for a veteran to thrive in the civilian world; the safety net of paternalism should be the last resort. Veterans are not defined by their military service and do not necessarily require 'special' treatment or services. They are citizens like everyone else and just require the necessary information to make the decisions that are appropriate to their circumstances.

### **The Case for Change**

The vast array of bodies involved presents the most obvious argument for the need for change. Notwithstanding the work of COBSEO, there is a certain degree of duplication of effort and

certainly much duplication of administration and governance. The knock-on effects of this duplication are financial wastage, diluted influence and missed opportunities. Greater co-ordination would improve the lobbying influence of the armed forces third sector. It would also simplify processes for beneficiaries and potential beneficiaries such as bereaved parents who often find the search for assistance confusing and burdensome.

Data and information on cases and individuals is often dispersed and duplicated and therefore at risk because no central governance exists. The CMS is helping with this issue but the system needs tighter regulation and further improvements to remedy all the data protection concerns that exist at present.

In general, there is a marked lack of coherence in the workflow in welfare provision. The sector relies on bilateral relationships and organisations are constrained in their ability to share official resources across budget or service boundaries.

In conclusion it seems that there are some obvious options for possible near term improvements to the armed forces welfare sector. These options include:

### *Customer Relations Management (CRM) System*

The CMS, or a similar system, could be developed to provide an official centralised CRM, with workflow and data management run by a central organisation on behalf of all other organisations, including other government departments, third sector and MoD organisations. The key challenges are training, culture, security and governance. It is essential that any future iteration of the CMS should aim to encompass serving personnel and their families as well as the veteran community.

### *Better Signposting*

A single signposting service, that was officially hosted but which linked in all welfare organisations as well as to the larger 'civilian' support community, would represent a marked improvement on the current disparate efforts.

### *Third Sector Rationalisation*

There is obvious potential for rationalisation in the third sector, not least amongst caseworking charities. Many people consider there to be too many caseworking charities, and indeed many charities share a great number of caseworkers. This only serves to demonstrate the obvious scope for streamlining. A radical proposal, and one that would no doubt be resisted, would be to merge The Royal British Legion and SSAFA into a single entity to oversee casework nationwide. The role of regimental associations needs to be reassessed as well. One has to ask whether the niche expertise they provide is an adequate trade-off for the complexities imposed by such an unwieldy network of welfare organisations. The benefits of amalgamating all such associations under one 'super charity' would seem to offer significant advantages. One lead caseworking organisation would surely in time deliver more consistent and effective caseworking practices. Almost every charity recognises that the environment they operate in is overly complex and therefore confusing for those that they are seeking to help. The solution to this must surely be rationalisation implemented by an appropriate body. COBSEO seems to be the obvious candidate. At a time when the charities' sphere of activity looks set to expand due to streamlining within the MoD, and when achieving previous levels of income is far from certain, a more efficient charity sector with a clear division of labour and responsibilities is crucial.

### *The Role of Help for Heroes in Rationalisation*

Since its establishment in 2007 Help for Heroes has had huge success in raising both money and awareness for armed forces welfare causes. After initial concern and scepticism established charities now seem to have more respect for Help for Heroes, and what it has managed to achieve in a short period of time. Other charities have conceded that they need to emulate what Help for Heroes has done in terms of establishing a prominent public profile and a strong political lobbying position. This rapprochement has been formally recognised with Help for Heroes being elected a 'co-opted Member in attendance' with COBSEO. There are opinions

among stakeholders of some residual problems:

- There is a danger that the public will focus their attention too heavily on the large-scale projects that Help for Heroes likes to fund<sup>8</sup> at the expense of essential individual casework.
- There are doubts about the charity's understanding of how welfare services need to be delivered and of how best to use the revenue they generate.
- At times Help for Heroes does not seem to understand that a narrow focus on building new facilities can actually impose additional sustainability challenges in terms of how to staff and maintain these facilities.

Help for Heroes could reposition itself as a revenue-raising face of the armed forces charity sector and distribute finances to the charities that are better versed in project and service delivery. This would resolve some of the branding issues that currently exist and help to maintain a healthy balance between funding new facilities, supporting existing resources and promoting casework-based charitable work.

### *Rationalising of MoD Welfare Provision*

Somewhat like the third sector, there are numerous welfare organisations inside the MoD based on each service, veterans' issues and medical provision. There is obvious crossover and duplication of welfare effort and administration producing a sub-optimised overall solution. Radical restructuring is needed to gain efficiencies. This could be further reinforced if services provided by

these organisations were outsourced in part or as a whole.

### **Outsourcing**

The RAF has taken the interesting option of outsourcing welfare services to the third sector. This business model should be assessed to ascertain whether it could be adopted across the entire welfare sector. Having the military dispensing welfare would appear to be a misallocation of resources. The service and ex-service charities provide a useful pool of dedicated military welfare experts who are potentially well-placed to deal with all in-service and post-service welfare issues for service personnel, veterans and their families. Outsourcing could provide a single more approachable point of contact for all potential beneficiaries and would ensure that welfare issues are not neglected in times of 'operational overstretch'.

These conclusions are by no means a panacea for the welfare sector, but an attempt to open discussion on possible routes forward. Clearly there are many other feasible options and each would undoubtedly require in-depth examination and a credible business case. It is, however, obvious that the military welfare function is in need of reform and strategic direction. The current organic initiatives are very welcome and should be harnessed in any future strategy. It remains to be seen if the drivers for change can dislodge the legacy structures, and meet the welfare needs of the future military environment with efficiency and effectiveness for all beneficiaries and benefactors.

### **Notes**

- 1 Examples of the liabilities and legal exemptions that apply to service personnel are succinctly stated in the COBSEO briefing note 'The unique nature of military service'.
- 2 <[www.dasa.mod.uk](http://www.dasa.mod.uk)>, accessed 14 April 2010.
- 3 *Ibid.*
- 4 Forces Information Centre.

5 Healthcare Commission Review of the DMS, p. 12.

6 Identity cards.

7 Nicholas Blake QC, *The Deepcut Review*, (London: The Stationery Office), p. 389.

8 Such as the new rehabilitation facilities at Hedley Court.

## **About RUSI**

The Royal United Services Institute (RUSI) is an independent think tank engaged in cutting edge defence and security research. A unique institution, founded in 1831 by the Duke of Wellington, RUSI embodies nearly two centuries of forward thinking, free discussion and careful reflection on defence and security matters. For more information, please visit: [www.rusi.org](http://www.rusi.org)

## **The Armed Forces and Society Programme**

This programme studies the relationship between armed forces and the societies they serve. Themes include defence policy; military strategy; government war powers; the 'military covenant'; military ethos; armed forces in domestic security; and military history.

## **About HP Enterprise Services**

HP Enterprise Services is the services business of Hewlett-Packard, representing around one third of HP's revenues globally. We are at the heart of UK government modernisation and welfare reform, including the Department of Work and Pensions, (including Jobcentre Plus), the National Offender Management Service and the Court Service.

In the defence sector, HP Enterprise Services brings together more than three decades of experience in providing in-depth support to the Ministry of Defence.

In the personnel support area, most of the pay, pension and personnel administration services provided for the armed forces by the Service Personnel and Veterans Agency (SPVA), using systems such as JPA, are delivered by HP through a partnering relationship that started in November 1997. Today, the HP SPVA team administers more than 300,000 live pay records, maintains more than 500,000 master personnel records and nearly 800,000 pension records. On a monthly basis, the team makes more than 310,000 individual and 345,000 pension payments; and typically deals with 2,500 calls a day covering pay, pensions and IT inquiries. The Agency is responsible for handling around £12.5 billion in payments per year and the associated reconciliation of the accounts, and has a customer base of over 900,000 service personnel and veterans.

In addition HP also provide recruiting and training support to the armed forces.

The Defence Information Infrastructure (DII) project, which is transforming the IT Infrastructure across the entire MoD enterprise, is led by HP. Other areas in which HP Defence and Security business is assisting the MoD are from base locations, where army logistic systems are supplied and maintained, to supporting operational functions via Joint Operations Command System (JOCS); Enhanced Interim ACE Rapid Reaction Corps Information System (E-IARCISS), and the Advanced Mission Planning Aid (AMPA).

HP simplifies the technology experience for consumers and businesses with a portfolio that spans printing, personal computing, software, services and IT infrastructure. HP is one of the world's leading companies – No. 9 on the Fortune 500.