

# 2014

## ARMY FAMILIES' CONCERNS

### A MESSAGE FROM OUR CHIEF EXECUTIVE, CATHERINE SPENCER



2014 saw the end of four torrid years of redundancy tranches. Housing continues to be a priority, not only as we deal with the challenges of the new CarillionAmey contract but as organisations like AFF and the Army better understand how they can serve those living in their own homes.

Of course, rebasing may well draw us into further issues as the Army strives to build enough houses to accommodate units returning from Germany, and

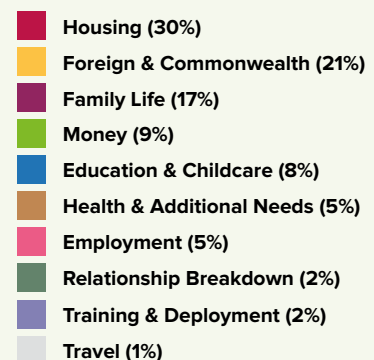
ensure that there is sufficient health provision, educational establishments and employment opportunities in those areas.

Decreased disposable income and the need to save for home ownership has meant that a decent second salary is essential for families to be financially solvent.

Partner employment remains problematic due to childcare and mobility but AFF has been heartened by the significant progress in this area with organisations such as the University of Wolverhampton and RBLI's Lifeworks Families which have encouraged employment and X-Forces, for those looking to start up a business.

Families based overseas have engaged with our new Overseas Branch painting a fairly bleak picture of the realities of living abroad - AFF has already raised a wide range of issues to command and will continue to press the point.

#### WORLDWIDE ISSUES



*This is the annual report from the Army Families Federation which highlights the issues that Army families have brought to our attention. Families contact AFF through our local co-ordinators, our central office team, our specialists and online via our social media assistant and virtual co-ordinator. Evidence is gathered from Army families worldwide, providing an accurate reflection of matters affecting the global British Army community. AFF works at a local level with families and command to resolve individual problems, and at a strategic level to highlight issues that need further attention and policy revision. We also work with the third, public and corporate sector. All issues included in this report have been raised with the appropriate agency or Army command for resolution.*

## Housing is once again at the top of the list, with **2,808** issues raised – a **23 per cent** increase on 2013.

AFF is seeing an increase in enquiries from families living in their own homes. This has encouraged us to further engage with local authorities and help families understand the financial processes of buying a house.

### REPAIRS AND MAINTENANCE



The last two months of 2014 saw a rise in repairs and maintenance problems. Issues varied from boiler and heating problems to contractors failing to turn up for appointments. The transfer of the contract from MHS to CarillionAmey appears to be at the root of the problem.

#### AFF'S RESPONSE

AFF met with the head of DIO to discuss the problems and to seek assurance that DIO and CarillionAmey were working hard to resolve the issues. Our Housing Specialist continues to monitor the new contract and has regular communication with DIO and CarillionAmey.

### MOVE-IN/MOVE-OUT



AFF received a record-breaking 96 per cent increase in enquiries this year. A key concern was the cancellation of the pre-move-out appointments over the busy summer period, leaving families unsupported and ill-prepared for move-outs which can carry significant financial penalties. Families reported problems with the outgoing cleaning contract held by Ideal Cleaning Company, with concerns at cost and quality of the clean.

#### AFF'S RESPONSE

AFF raised these concerns with DIO and we were asked for feedback on the new CarillionAmey cleaning contract.

### MOVING INTO OWN HOME

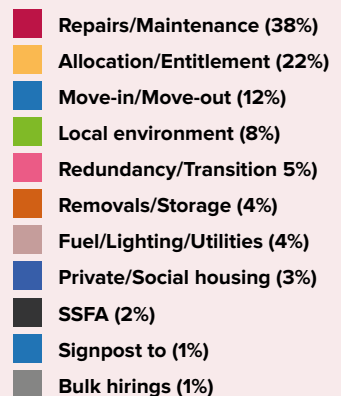
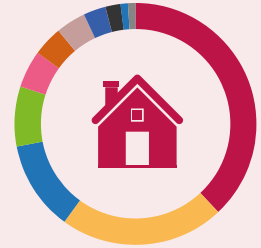


Families are frustrated that they continued to be penalised when seeking to live in their own home. Existing policy requires Service Personnel (SP) to pay for their own removals if moving into their own home mid-assignment. This conflicts with the MOD's aspiration to encourage home ownership amongst SP aimed at reducing reliance on SFA.

#### AFF'S RESPONSE

AFF is campaigning for removals to be funded for mid-tour own home moves to support families.

### MAIN ISSUES



### AFF'S 2015 PRIORITIES

- 1 Monitor the CarillionAmey contract
- 2 Assess the rebasing process and ensure DIO provides adequate housing in a timely manner
- 3 Continue to build on our relationships with local authorities to help them understand potential housing problems for Army families



**2,808**  
ISSUES RAISED

**↑**  
**23%**  
ON 2013

“Contractor didn't show up again – another work day lost for my wife”



Enquiries from Foreign & Commonwealth families fell during 2014, but we were still contacted **1,974** times.

With the ban on recruitment of new Foreign & Commonwealth personnel, combined with the new, simpler immigration rules for F&C families, AFF fully expected to see a decline in the number of families approaching us.

## MINIMUM INCOME THRESHOLD



The minimum income threshold rule is having a detrimental effect on some of the junior F&C soldiers wishing to bring their families to the UK. AFF was contacted by a padre and a doctor both concerned about soldiers who were suffering from stress, depression and low morale – all things which would impact on operational effectiveness.

### AFF'S RESPONSE

We are continuing to campaign on this issue to the MOD and the Home Office. We are also asking for clarification on what allowances can count towards the soldier's income. For example Longer Separation Allowance (LSA) is currently not exempt from assessing annual income, but other allowances are.

## COST OF CITIZENSHIP FOR CHILDREN BORN ON OVERSEAS ASSIGNMENTS

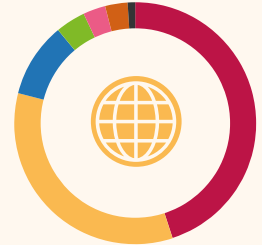


Children born on overseas assignments are not automatically born British unless one of the parents is British. Families have to spend £673 to register the child as a British Citizen. Children born in the UK are automatically born British; therefore this expense is not incurred. Families are frustrated that being posted overseas is not a choice and therefore they are being penalised.

### AFF'S RESPONSE

If a family choose not to pay for citizenship for their child then under the MOD's own rules the MOD must pay for a visa for the child (JSP 752). A visa is more expensive than an application for citizenship. Parity needs to be achieved between those F&C families serving in the UK and overseas. AFF is working with the MOD and the Home Office to highlight this issue.

## MAIN ISSUES



- Visa extensions/ Settlement (45%)
- Citizenship/Life in the UK test (34%)
- Visa to enter the UK (10%)
- Signpost to (4%)
- Education/Benefits/Work (3%)
- Overseas posting (3%)
- DA/Estrangement (1%)

## AFF'S 2015 PRIORITIES

- 1 Indefinite Leave to Remain and Long Residence rules
- 2 Overseas assignments and NI numbers
- 3 One-year passports
- 4 Minimum income threshold
- 5 Cost of citizenship for children born on overseas assignments



# 1,974

F&C FAMILIES' ENQUIRIES



6%

ON 2013

*Thank you so much for the service that you provide. Without having you to call, I would have spent loads of money on an English test that my wife did not need*

**794 families contacted AFF about money and allowances – an increase of 53 per cent from 2013.**

We had record levels of enquiries on military allowances – up **120 per cent** since 2013. Families queried Disturbance Expense, Long Service Advance of Pay, Local Overseas Allowance and Continuity of Education Allowance.

**MINIMUM DRAWING RATE**



The Minimum Drawing Rate is the minimum percentage of a soldier's salary they must receive. Its purpose is to protect soldiers when compulsory deductions from their pay are made for fines, compensation for damage, loss to public or Service property and reclaims for overpayment. The Minimum Drawing Rate is set at 50% of pay.

However, this does not take into account whether a Service Person is already paying a debt or has other outgoings such as mortgage repayments. It also disproportionately affects those low income soldiers whose household budgets are extremely tight.

**AFF'S RESPONSE**

We are dealing with a number of cases where Service Personnel have suffered financial difficulty due to compulsory deductions.

We have asked that this policy is reviewed to ensure it doesn't push soldiers into debt.

**OVER 37s PROVISION**



The rigid criteria of the Over 37s provision does not fit in with the New Employment Model's (NEM's) aspiration to increase home ownership and stability for families. AFF has received a number of enquiries from families whose soldier has applied for the Over 37s package who have failed to meet the strict criteria.

**AFF'S RESPONSE**

Over 37s provision is linked to assignment notice as opposed to the life events that it actually supports, eg house purchase and spousal employment opportunities. This is unhelpful and it needs to be reviewed against a soldier's needs.

**MAIN ISSUES**



- **Military allowances (63%)**
- **State benefits (11%)**
- **Debt/Credit problems (10%)**
- **Travel allowances/Warrants (8%)**
- **Pay (5%)**
- **Signpost to (2%)**
- **Pensions (1%)**

**AFF'S 2015 PRIORITIES**

- 1 Campaign for SCV entitlement to be widened to include divorced Service Personnel**
- 2 Look at how subsidised SFA sits alongside home-ownership**
- 3 Support families leaving BFG who find a return to UK financially challenging**



**794**  
 MONEY-RELATED CONCERNS

**↑**  
**53%**  
 ON 2013

*“We are really worried about how we will manage our finances if we move into a grade 1 quarter”*

**AFF had a record level of education and childcare enquiries in 2014 with 758 families raising concerns.**

Amongst many issues, families contacted us about Service Premium and Scottish university education.

## AUTHORISED ABSENCES



The Government has asked schools to tighten up on absences during term time stating that leave can only be taken under exceptional circumstances. Families have contacted us to say that they have had difficulty getting permission to take their children out of school during R&R and POTL periods and in some cases have been fined.

### AFF'S RESPONSE

When making decisions on authorised leave, head teachers will benefit from more information on the importance of family time after a soldier's absence. This issue was raised at the AFF Big Debate 2014 directly to Minister of Defence Personnel Welfare and Veterans, Anna Soubry. She has personally taken this issue on with the Department for Education (DfE).

## SPECIAL EDUCATIONAL NEEDS



In September 2014, statements for children and young people under 16 and learning difficulty assessments for young people over 16 were replaced by a single integrated education, health and care plan (EHCP) from 0-to-25 years. Children who receive a diagnosis whilst living overseas do not have access to an EHCP.

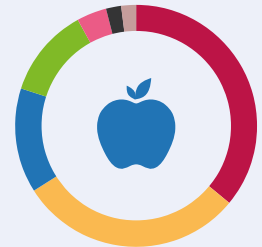
The Directorate of Children and Young People (DCYP) has generated their own assessment for these families. This is called Service Children's Assessment of Need however, there is no formal agreement that this will be accepted by local authorities in England. One family had to wait five months for an initial assessment just to see if an EHCP was required.

"The delay he has suffered has, in my opinion, constituted a disadvantage to Service life which could have been mitigated by action at local government level but was not."

### AFF'S RESPONSE

AFF continues to work with DCYP and liaise with DfE to ensure that no child is penalised by their soldier's service.

## MAIN ISSUES



- Admissions/Appeals (36%)
- UK education system (30%)
- Schooling overseas (14%)
- Childcare (12%)
- Pre-school education (4%)
- Signpost to (2%)
- Redundancy/Transition to civilian life (2%)

## AFF'S 2015 PRIORITIES

- 1 **AFF Service Premium Award 2015**
- 2 **Rebasing – adequate and timely provision of school places**
- 3 **Continuity of education – state and independent boarding schools**



**758**  
EDUCATION ENQUIRIES

**↑**  
**29%**  
ON 2013

*My child was refused a place on class size.  
I was expected to catch eight buses  
to get to the offered school*

**485 families raised health and additional needs matters.**

## ADAPTATIONS



In last year's report we expressed disappointment at the length of time adaptations to SFA were taking. Adaptions are made when any member of the entitled family require changes to accommodate and support disabilities. There is a need for greater clarification since the new contract with CarillionAmey. There is no information in their booklet or website regarding a specific point of contact in the occupancy services team, just a generic email address.

### AFF'S RESPONSE

AFF is creating a guide to help families through the complicated process of adaptations. Our Housing and Heath & Additional Needs Specialists help families but clear direction from CarillionAmey and DIO and well informed staff is essential to make this service accessible.

## NHS WAITING TIMES IN WALES



Some specialist NHS waiting lists in Wales can be as long as 40 weeks and families moving from England would not be expected to wait more than 18 weeks from referral for any consultant-led NHS treatment. It is unclear how the AFC commitment of time accrued on a waiting list is being interpreted by NHS Wales.

### AFF'S RESPONSE

AFF has highlighted this issue through the Welsh Assembly Armed Forces expert group and Welsh health department representative.

## NHS ORTHODONTIC PROVISION



This year we saw a small increase in NHS dentist/doctors enquiries due to families reporting problems accessing NHS orthodontic treatment:

- In some areas the waiting times for treatment are unacceptably long and families are finding themselves posted before starting treatment
- Families are being told they will have to start again once they move and go to the bottom of the waiting list.
- Families are finding it difficult to transfer treatment being told that their child might need to be reassessed for NHS treatment
- Families assigned overseas are often advised to wait for their children to have treatment in the UK. When they are posted back to the UK they then may have a long wait for assessment and/or treatment.

### AFF'S RESPONSE

AFF is working with the appropriate NHS England area teams to see if there can be local resolution to individual cases.

## MAIN ISSUES



- Additional needs (housing) (29%)
- NHS provision/Waiting lists (15%)
- Additional needs (general) (14%)
- Overseas dental/medical (12%)
- NHS dentists/doctors (10%)
- Additional needs (education) (9%)
- Military medical provision (6%)
- Mental health (family) (4%)
- Signpost to (1%)

## AFF'S 2015 PRIORITIES

- 1 Adaptations process
- 2 Mid-tour moves on welfare/medical grounds
- 3 Influencing the AGAI 108 policy



**485**  
 FAMILIES IN CONTACT

**↑**  
 22%  
 ON 2013

*The suitable property has almost come too late. If I don't get the extra support, I can't work effectively [and] I can't stay in the Army. If I have to leave we will have nothing...*  
**Service person**



# EMPLOYMENT & TRAINING

Caroline Mayne  
Tel: 07799 045 955  
Email: etam@aff.org.uk

**A record 470 families contacted us about employment and training issues – a 49 per cent increase on 2013.**

Families expressed concerns about finding employment and accessing training and education whether in the UK or overseas.

## BARRIERS TO EMPLOYMENT



Families tell us that living overseas at a BFPO address presents issues for getting timely security clearances for public sector and defence jobs when they arrive back in the UK.

The Defence Business Services National Security Vetting (DBS NSV) now requires a residency waiver, police check and proof of utility bills (which is hard for the spouse to obtain because they are deducted from source from the Service person's wages when in BFG). DBS NSV requires a Good Conduct Certificate from the country where the spouse lived which can take 6-8 weeks.

This long timeframe means that some spouses lose out on pay and can put their offer of employment in jeopardy.

### AFF'S RESPONSE

With hundreds of families returning from BFG it is important that everyone understands the potential effect these policies could have. AFF is working with the Employment Disclosure and Safeguarding Branch in BFG and DBS NSV to see if this process can be sped up and we are encouraging spouses returning from overseas to engage with the process at the earliest opportunity.

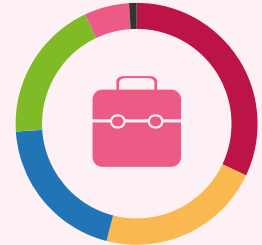
## EMPLOYMENT PORTAL



AFF's Jobs&You microsite provides links to job opportunities and allows Armed Forces-friendly employers to recruit spouses. We currently have 17 companies offering positions and more than 3,500 people have visited the portal since its launch in 2014.

Visit [www.armyandyou.co.uk/jobs](http://www.armyandyou.co.uk/jobs) to see the microsite.

## MAIN ISSUES



- Access to training/ Adult education (32%)
- Job-seeking/ Employment (UK) (22%)
- Job-seeking/Employment (Overseas) (20%)
- Barriers to employment/ Discrimination (19%)
- Redundancy/Transition to civilian life (6%)
- Signpost to (1%)

## AFF'S 2015 PRIORITIES

- 1 Consider whether to run another AFF Employer of the Year award
- 2 Try and get student finance to extend loans to families living overseas
- 3 Work with Corporate Covenant signatories to focus on spousal employment



**470**  
FAMILIES IN CONTACT

**↑**  
49%  
ON 2013

*I haven't worked since I had our first child 13 years ago. We have had many postings, but I have really struggled with getting back to work now that I'm settled. My husband is a weekend dad and I can't rely on family so I'm limited to the hours I can do. My main problem is the considerable gaps on my CV.*



# ARMED FORCES COVENANT

Kate McCullough  
Tel: 07833 448 352  
Email: covenant@aff.org.uk

**580** of the total enquiries we received this year related to the Armed Forces Covenant.

The Covenant is based on the principle that personnel and their families should not be disadvantaged by their Service, but disadvantage continues to occur due to mobility and the inability to access consistent services.

## COVENANT-RELATED ISSUES



### TRAINING

A spouse had her NHS bursary application initially rejected on the basis that she did not appear to have been ordinarily resident in the UK throughout the three years preceding the first day of the first academic year of the course.

### EMPLOYMENT SUCCESSES

An employer who refused to grant leave for a spouse whose husband was taking R&R grudgingly consented to give 3 days' unpaid leave after the spouse showed them details of the Covenant.

Department of Work and Pensions (DWP) has agreed that military spouses returning from an overseas posting will not have to meet the Habitual Residency test criteria. AFF awaits a more formal legal decision.

### MONEY

A family were refused permission by a high street building society to open a children's saving account because they lived in British Forces Germany.

### HOUSING

AFF commends Cheshire West and Chester LA who agreed to alter their policy to give newly divorced spouses the same rights as leaving Service Personnel.

### VOTING IN THE SCOTTISH REFERENDUM

"I appear to have been stripped of my Scottish nationality because I am married to a soldier."

### FOREIGN & COMMONWEALTH

F&C children born in the UK are considered British but are not born British if born whilst their family are posted overseas.

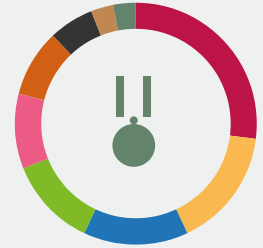
### EDUCATION & CHILDCARE

SEN children diagnosed overseas with no statement recognised in England face long and involved process for EHCP assessment.

### AFF'S RESPONSE

Using the mechanisms of the Armed Forces Covenant (as well as the Community and Corporate Covenant) AFF raises all of these issues with appropriate organisations such as government departments including the Department for Education, Scottish Government, local authorities and private companies.

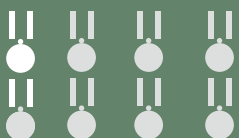
## MAIN ISSUES



- Education & Childcare (27%)
- Money (16%)
- Foreign & Commonwealth (14%)
- Family life (12%)
- Housing (10%)
- Health/Additional needs (9%)
- Employment (6%)
- Relationship breakdown (3%)
- Travel (3%)

## AFF'S 2015 PRIORITIES

- 1 Establish ex-spouses as part of the Armed Forces family for covenant purposes
- 2 Influence the pledges for corporate covenants
- 3 Include families posted overseas in covenant work



**580**  
COVENANT ENQUIRIES

**↑**  
**291%**  
ON 2013



*What we need is timely new commitments to remove disadvantage*



The overseas branch has existed for one year, and AFF has engaged with **2,021** families living overseas

Many of the issues families experience can deter them from volunteering for an overseas assignment. AFF is engaged with the MOD and this year we employed two new co-ordinators to work in Kenya and Canada.

## EMPLOYMENT & TRAINING



Currently the only training available to spouses overseas is spouse/partner language training. Spouses based overseas are not eligible for funding from Student Finance England.

There are a number of locations where a spouse cannot work due to visa restrictions, memorandums of understanding between MOD and the country (eg Kenya) and cultural restrictions. A second income is not a luxury – it is a necessity.

### AFF'S RESPONSE

AFF believes there should be recognition by the MOD that a second income is impossible to achieve in many places. Training would benefit the spouses' ability to re-enter their career when they return to the UK.

The FCOs Diplomatic Service Families Association provides training grants and courses for spouses. AFF has asked that training grants and professional courses are established for Army families and during 2015 we will be approaching organisations such as Student Finance and academic institutions to see what can be put in place to make access to training whilst overseas more affordable.

## ALLOWANCES



Army families serving overseas are universal in their agreement of the inadequacy of the overseas allowance package. It is out of step with modern life. In response, AFF ran a Disturbance Expense Survey. Disturbance Expense (DE) is intended to compensate families for the costs associated with moving. 90 per cent of respondents to our survey did not believe that the DE adequately compensated them for the costs incurred moving overseas. The results are available on our website.

### AFF'S RESPONSE

AFF has used these results to feed into Joint Forces Command and PS10 to try and influence a more realistic package for families overseas.

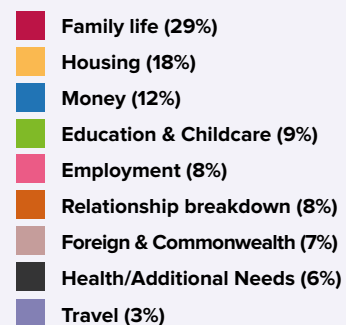
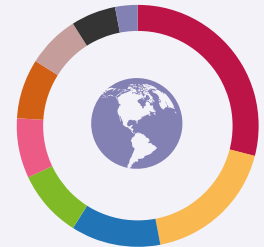
## SERVICES & INFRASTRUCTURE



Access to affordable reliable broadband, mobile phone contracts, leisure facilities are all concerns that families have raised this year.

Families continue to talk about the problems with companies refusing to use BFPO addresses which make them feel isolated. Kenya has succeeded in getting BFBS to broadcast some English-speaking channels.

## MAIN ISSUES



## AFF'S 2015 PRIORITIES

- 1 Ensure overseas offer is financially sufficient
- 2 Improve clarity of pre-assignment information
- 3 Investigate welfare provision



**2,021**  
FAMILIES IN CONTACT

**2**  
CO-ORDINATORS  
HIRED – ONE IN  
KENYA AND ONE  
IN CANADA

*If the Army offer another NATO or similar job overseas, the SCV issue (as part of collective LOA/allowances package) will probably be the deciding factor*

Once an issue has been identified, AFF will often survey families to look at how widespread the issue is and then, where appropriate, will write a brief to highlight the issue to an appropriate audience. All of our briefs and survey results can be found at [www.aff.org.uk](http://www.aff.org.uk)

## AFF SURVEYS IN 2014



### **DISTURBANCE EXPENSE OVERSEAS**

Do families feel the current entitlement to DE for those posted overseas is enough? What changes need to be made?

### **DOMESTIC ABUSE**

Run with the North East Hampshire Domestic Abuse Forum to help identify the most helpful information needed for their new webpage aimed at Service families

### **DUAL SERVING**

Designed to highlight the issues unique to dual serving families

### **CYPRUS ASSIGNMENT & ALLOCATION**

Looking at the processes relating to the assignment of the Resident Infantry Battalion to Cyprus both pre and post arrival in the country

### **FOSTERING IN A SERVICE FAMILY**

Investigating the difficulties Service families may face when trying to adopt and foster

### **FURTHER EDUCATION AND TRAINING FOR ARMY SPOUSES**

Investigating what types of training and support Army spouses want

### **HOUSING SELF PREFERENCE FEEDBACK**

Investigating the successes and problems with the new self preference scheme

### **NEW BUILD SURVEY**

Investigating the issues with the new build on the Canadian Estate at Bulford

### **ELM HILL SURVEY**

Investigating the successes and problems with the extensive work carried out on SFA at Warminster

### **BIG SURVEY 2014**

A state-of-the-nation review of life as an Army family

## AFF SURVEYS IN 2015



### **THE BIG SURVEY**

Our annual state of the nation/test the temperature-type survey. Theme TBC, but likely to be "What keeps you in the Army?"

### **SCHOOL CHILDREN'S VISIT OVERSEAS**

Do families feel the current entitlement to SCV for those posted overseas is enough? What changes need to be made?

### **DIVORCE**

Investigating the issues and potential disadvantages for divorced Service personnel and their former spouses

### **STATE BOARDING SCHOOL SURVEY**

Working with DCYP to look at Service families views on state boarding

## IN FOCUS: DISTURBANCE EXPENSE (DE) SURVEY

1,018 families who had recently been posted overseas took our Disturbance Expense survey at the end of last year. AFF wanted to determine whether or not families thought DE compensated them sufficiently for the costs incurred when moving overseas. Unsurprisingly, 90 per cent of you reported that it didn't.

### **WHAT COSTS SHOULD DE COVER?**

AFF knows how difficult it is to account for individual costs within the total DE amount and has recommended to the MOD that a breakdown of DE is provided. Key costs you cited:

- Extra cost incurred with phone companies and postage costs
- Loss of purchased guarantees/warranties
- Additional furniture costs

### **WHAT DID YOUR RESPONSES TELL AFF?**

Your overall moving costs in the most common posting locations were:

- £2,000 to £5,000 (Cyprus)
- £5,000 to 10,000 (Kenya)
- £9,500 (Canada)
- £2,500 (Germany)

### **HOW DO FAMILIES FEEL ABOUT DE?**

You told us that DE:

- Should be higher than the UK allowance if moving overseas, it should be tiered depending on location
- Is insufficient and out-of-date for modern living
- Should be paid immediately as per other JPA expenses, rather than in the monthly pay run

Taken as a whole, the current package is clearly inadequate.



# 1,018

FAMILIES TOOK OUR DE SURVEY

**48**  
COUNTRIES  
REPRESENTED  
ACROSS SIX  
CONTINENTS

*“We shouldn't have to take a month's advance of pay to help cover the cost of a move abroad. That in itself says that we are underpaid with DE”*

## OUR ONLINE PRESENCE

### REACH

**Army&You magazine:** 47,000 copies distributed  
**Website:** 28,718 unique views (December)  
**Constant contact:** 3,185 (December)  
**Twitter:** 4,469 (December)  
**Facebook:** 53,212 (December)

### MOST POPULAR FACEBOOK POSTS

SFA grading/rent changes  
**Service Premium registration reminder**  
Big Debate Report

### MOST POPULAR BITLY CLICKS

CarillionAmey  
Walk Away Scheme  
**Forces Help To Buy Q&As**  
Assisted Conception

## AFF: REPRESENTING AND CONTACT WITH FAMILIES

### MEETINGS AND ONE-TO-ONE OFFICE CALLS WITH:

Adjutant General  
Commander Land Forces  
Defence Infrastructure Organisation  
Support Command  
Director Manning Army  
Chief of General Staff Briefing Team  
Army Dependant's Trust  
Naval Families Federation  
RAF Families Federation  
Directorate of Children & Young People  
Covenant Reference Group  
Service, Veterans, Welfare department  
Forces in Mind Trust  
NHS England  
Hampshire Civil Military Partnership Board  
NSPCC  
Young Minds  
SSAFA Families Additional Needs and Disability Forum

Brigade meetings across the UK  
Salisbury Plain Welfare meeting  
Local Authority Conference  
Kings Centre for Military Health Research  
X-Forces  
PS4  
York St John University  
The Royal British Legion  
Army Benevolent Fund  
Armed Forces Pay Review Board  
Department of Work and Pensions  
Department of Health  
Minister of Defence Personnel Welfare and Veterans, Anna Soubry  
Annington Homes  
Service Children Education  
Garrison drawdown teams  
Labour Support Unit (BFG)

School Governance Council (BFG)  
Mothers at Home Matter  
Dyslexia Action  
Anglia Ruskin Veterans and Families Institute  
PS10  
Rebasing Team  
MoneyForce  
TRBL Civvy Street  
Wiltshire Council  
Defence Relationship Management  
Welsh National Assembly  
Scottish Assembly  
NI Assembly  
JSHAO  
DInfra  
CarillionAmey  
Department for Education  
Family Lives  
OFSTED  
Fischer Family Trust

*The voice of Army families, we influence and challenge policy to aid understanding and improve the lives of serving and resettling British Army families across the world.*