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"Homes for Heroes? Assessing the Impact of the UK's Military Covenant"

The military operations the British Armed Forces have been engaged in on a largely continuous basis for more than 20 years have placed considerable strains upon the military, the families of those serving, the British defence budget, and the fighting morale of the British public. This article examines a (perhaps) surprising component underpinning morale and how serving personnel benchmark the esteem in which they are held by the government and senior Armed Forces, which is the issue and provision of armed forces accommodation. Whilst a long-standing feature of military life – accommodation has come to the fore in part due to the operational pressures on the Armed Forces during the period from 1997 onwards. Another consequence of this level of operational activity – as described later in this paper – is that pressure grew for the British government to ensure an adequate recognition of the special roles and sacrifices of Armed Forces personnel and their families: this paper will make an assessment of whether there is a capabilities and expectations gap in this area of policy. This pressure resulted in the *Military Covenant* being codified in the *2011 Armed Forces Act*, which said: “the principle that it is desirable to remove disadvantages arising for service people from membership, or former membership, of the armed forces; and (c) the principle that special provision for service people may be justified by the effects on such people of membership, or former membership, of the armed forces (UK Parliament, 2011).”

In an earlier research study, we provided public policy advice around the future development of the UK Defence Estates. Our task was to advise on how to achieve the twin aims of enhancing the utility of the estates holding, whilst reducing the long-term financial outlay made by government (Dover, Gearson, & McDonald, 2011). This research was conducted during the political debate concerning the *2011 Act*. It became apparent to us during

that research process that the future of the defence estates, and the provision of service accommodation had become connected in the minds of those working through the transition from the *Defence Estates* to its successor body, the *Defence Infrastructure Organisation*. As a consequence, this is an interesting case of public policy making related to the Armed Forces. In particular, it helps to illuminate the nature and quality of public policy making in the defence sphere and how policy aspirations are operationalised in the UK. The Defence Estate and military accommodation are also interesting objects of study precisely because they fit within a curious niche of an area of defence studies that has wide Parliamentary, media and third sector exposure, whilst being under-explored in the extant academic literature. We concluded that we were almost uniquely placed to make such a contribution to the literature.

In the course of this article we examine the origins and evolution of the covenant, with particular reference to how it has given rise to a wide perception of certain types of testable obligations regarding military accommodation; we examine the impact of cuts in defence spending, against increased operational activities; and we examine the implications of the covenant, spending cuts and public policy making upon military housing. In doing so, we test whether: a) the issue of housing and associated facilities and costs is core to the notion of the Military Covenant, and b) to what extent the Covenant has become a strong and salient factor towards the management of the defence estate by the UK government. We do so by examining what the UK government has done (be it through policy, through Parliamentary activity, statements, and so on), by examining the Parliamentary record, and reports by external bodies such as the National Audit Office and research institutes, and through having interviewed officials within the Ministry of Defence, as well as serving and retired military personnel. We have – therefore – adopted a broadly positivist method based around triangulation to form ‘best truths’ achievable from available evidence (Roskies, 2013). And where we had interviewed officials during the first research process during 2010 and 2011, we have re-interviewed them

to provide longitudinal perspective and to bring the findings up to the time of current writing in early 2016. Those officials and officers have largely chosen to offer their interview evidence anonymously. This is because, during the first research process, officials did not want to be seen endorsing the position of an independent research paper that had received industry sponsorship. We also interpreted the desire to remain anonymous as being consistent with the desire to place in the public realm views that could not be publicly acknowledged.¹

The Development of the Military Covenant

The United Kingdom's last major deployment of armed forces to Afghanistan ended in November 2014, and consequently the government faces a near-term future without major military operations abroad, even if the prospects for resolution of on-going disputes in Ukraine and the Middle East remain bleak. In the case of the Syrian civil war and an on-going insurgency in Iraq there are additional sources of insecurity via the transmission of a refugee crisis and international terrorism to the UK specifically and the EU more generally as we move into later stages of 2016. Recent deployments to attack the insurgent terrorist group ISIS/ISIL in Iraq and Syria from the air including with the use of UK air assets, as well as the use of ground forces for training activities and possibly other duties, do not involve anything like the same number of service personnel as either the war in Afghanistan or Iraq did in the 2000s. This is partly due to the assessment of military need, but also because of the absence of public and political will that large-scale armed responses require, and that simply were not available to the government (Kaarbo, 2016). As a result, the military and defence civil servants are adjusting to the reductions in defence spending and personnel numbers that were set in train by the 2010 Strategic Defence and Security Review (UK Ministry of Defence, 2010).

The adjustments in available resource has provided for a reduction in the regular army to 82,000 armed personnel from just over 102,000 and by £496million (\$777million)² over the

2013-15 period, and whilst the further expenditure cuts that were expected in the 2015 Strategic Defence and Security Review did not materialise, with the exception of a suggested £11bn saving appearing in section 7.6 of the report but remaining unreported, the British armed forces are working from a much reduced financial platform (Chalmers, 2013) (HM Government, 2015, p. 86). It should be noted, however, that while the UK government did finally pledge itself to maintaining the NATO standard of 2% GDP under the 2015 SDSR, the decision became controversial when it emerged that the government had taken to including a large number of non-defence items in the 2% figure which had previously not been included, such as civilian pensions in the UK MoD, and non-military homeland security, which became subject to a Parliamentary inquiry in 2016 (The Economist, 2015) (Prime Minister's Office, 2015) (HM Government, 2015) (House of Commons Select Committee on Defence, 2016).

The Ministry of Defence has been grappling with the issues of providing care for the service personnel who bore the brunt of two major ground wars, with helping to transition a large number of their military to civilian life, all within the context of a need to rationalise the estates holding, to generate receipts where appropriate and reduce costs where possible. In recent years, many academics have drawn attention to the numerous issues associated with this transition and the way in which the state recognises, rewards and supports members of the armed forces (and their families) during and after their military service and much of this has been located in a debate around the Military Covenant (Forster, 2006) (Edmunds & Forster, 2007) (Tipping, 2008) (Ingram, 2014). In the United States these issues are vested within the Department of Veterans Affairs (which covers ex-service personnel and those who have fought in military conflict), which is responsible for administering veterans' benefits, and providing post-service support and therefore the US equivalent to the covenant has a strong, formalised platform. In contrast, the UK's relationship with its ex-service men and women and veterans have only recently been formalised in military doctrine (from 2000) and on a statutory basis in

the Armed Forces Act, since 2011 (UK Parliament, 2011). This article adopts the British descriptors.

It is notable that the covenant – both as a term and a concept – only came into common currency during the Iraq and Afghanistan wars, during times of operational stress and in fact had essentially been an Army doctrinal concept until then. The Royal Navy and Royal Air Force did not use the term "military covenant", and no such obligation was codified, - the MoD only noted that they "share the same understanding" (Ingram, 2014, pp. 87-88). According to the most recent armed forces attitude survey nearly half of UK armed forces personnel state that they know little or nothing about the Covenant, which poses some stark questions about the purposes the Covenant serves and who it serves (Ministry of Defence, 2015). Noticeably, those who hold officer rank are far more likely to understand the Covenant (some 89% do) compared to non-commissioned officers and enlisted ranks. One might therefore be able to argue that the Covenant, as a conceptual wrapper, is indeed of considerable importance to the British public, the political-military class (which includes high-ranking military officials) and the media, but that the practical consequences of the Covenant (which includes the standard of housing provided) is the day to day reality and priority for British military personnel.

The moral basis of a 'duty of care' being owed to UK service personnel stretches back many hundreds of years long before any serious delivery of such effect, whilst the 2005 covenant document states that it is the cornerstone of operational effectiveness (UK Ministry of Defence, 2005). The recent history of continuous deployment has resulted in considerable public attention on issues affecting service personnel and veterans alike, and it is this implied duty of care that has been captured in the popular imagination as the 'the military covenant'. As will be noted later, however, duty of care and the covenant are two distinct concepts and it is the duty of care to which most armed forces personnel associate the issue of housing.

The UK's Ministry of Defence, responsible for the care of service personnel, has not had its budget ring-fenced or protected since the start of the government's 'austerity' cuts in 2010. Whilst this unprotected status has only formally existed since the May 2010 election, there is evidence going back to 1996 that housing is a significant financial issue in the MoD's relationship with central Government. In 1996 it could be argued that the sale of the service family accommodation to the private sector was used to generate the government finance required for a pre-election cut to personal taxation, which is described later in this paper. It is - though - the hitherto underexplored area of military housing and its link to the Covenant that this paper devotes its main attention. Given the institutional differences between the US and UK approach to the care of service personnel, our research suggests that the specificity of the UK example is worthy of exploration in its own right due to the strength and pervasiveness of the narratives attached to the concept of the Military Covenant and the tension between the public's understanding, military expectation and government fulfilment of the concepts through the provision and maintenance of service housing.

The Sources of the Military Covenant

The Military Covenant is a novelty for the United Kingdom, as Anthony Forster points out, 'The United Kingdom has no history of a single codified document establishing the mutual obligations between members of the armed forces, government, and society' (Forster, 2012). In rather idealistic terms, the British Army's publication in 2000 of the Military Covenant articulated the hitherto informal (or from some perspectives non-existent) commitments between the military, State and civil society as 'a bond of identity, loyalty and responsibility that has sustained the Army throughout its history' (UK Ministry of Defence, 2000).

A decade later, the foreword to the *Strategic Defence and Security Review*, signed by the British Prime Minister and Deputy Prime Minister in October 2010 explicitly mentions the

Covenant as a motivating factor for the reform of government defence and security policy (UK Ministry of Defence, 2010). The adoption of the military covenant as part of delivering a Family Forces Manifesto had been a key recommendation of the Conservative Party's National and International Security Policy Group review in 1997.

the 'military covenant'³⁰ should be updated and extended to cover, in writing, all three services and should:

- specify continuation of the provision of facilities to veterans after retirement;
- modern in their approach in such matters as health, education and housing (this last is an increasing bugbear, as service families cannot afford to get onto the housing ladder. They could be declared 'key workers'); and
- give the Service Chiefs direct responsibility and accountability for service terms and conditions as the 'stake holders' for these. Currently there is no centralised oversight for the standards of all aspects of service terms and conditions, particularly for privatised accommodation.

(*An Unquiet World*, Submission to the Shadow Cabinet, National and International Security Policy Group, Chairman, Pauline Neville-Jones, July 2007, p.201.)³

According to the 2010 SDSR, the Covenant is a 'vital contract between the Armed Forces, their families, our veterans and the country' (UK Ministry of Defence, 2010). As with much contemporary mention of the Military Covenant, David Cameron and Nick Clegg's foreword frames the concept as having been breached by the country as a whole and they

pledged to ‘renew’ it (UK Ministry of Defence, 2010). In February 2011, the Ministry of Defence published the *Armed Forces Covenant*, explicitly outlining and codifying the renewed Covenant (UK Ministry of Defence, 2011). Later, in November 2011 the *Armed Forces Act* received royal assent, and so the requirement for the Secretary of State for Defence to produce an ‘Armed forces covenant report’ each year for Parliament came into force (UK Parliament, 2011). Such reports are to consist of ‘(the) effects of membership, or former membership, of the armed forces on service people... in the fields of healthcare, education and housing... and in such other fields as the Secretary of State may determine.’ (UK Parliament, 2006). The military covenant’s statutory definition as “An enduring Covenant Between The People of the United Kingdom, Her Majesty’s Government – and – All those who serve or have served in the Armed Forces of the Crown And their Families” draws upon terms that reflect the UK’s core constitutional and political character, and thus traversing the line between convention and black-letter law (UK Parliament, 2011). Historically, the covenant had been delivered via charity and voluntarism: the big shift through the 2000s was – therefore – to place more formal obligations on the government to formally act and account for those actions.

The three principles outlined in the 2011 *Armed Forces Act* contain a tension between the concepts of broad sacrifice and disadvantage. On one hand, it recognises that service personnel have unique obligations that cause them to make sacrifices over and above those of ordinary citizens. However, it also refers to ‘the principle that it is desirable to remove these disadvantages’ arising from service (UK Parliament, 2006). In other words, even though service personnel volunteer to join the armed forces, and this commitment is presented as a sacrifice (be it material, or in terms of the ultimate forms of sacrifice), any disadvantages arising from this are to be ameliorated by the government by ‘special provisions’ to counteract ‘the effects ...of membership...of the armed forces’. (UK Parliament, 2006) The idea that service personnel (and their families) should not be impeded by service to their country is in

tune with the normative ideals of contemporary British society, but places large obligations upon government and civil society.

The formal articulation of the Military Covenant by the British military and government occurred in the context of an awakened public understanding of the difficult position of the armed forces engaged in complicated operations in the Balkans and in the government's positioning of the armed forces as a tool in an 'ethical' and interventionist foreign policy, as per the 1999 Blair or Chicago Doctrine (PBS Newshour, 1999). Alongside the development of the Blair Doctrine was the New Labour government's activism on common European defence, as well as the 1998 Strategic Defence Review which was lauded as being the most open and reflective defence review in living memory (McInnes, 1998). The codification of the Covenant also arrives at the culmination point of the UK's efforts to forge a common EU defence stance, having successfully courted the French government between 1998-2000 and then helped to lead negotiations towards the EU's intergovernmental conference in Nice in December 2000 (Dover, 2007).

The Covenant appears, therefore, at a moment when the British government had been innovating around defence as a public policy area – both in high-level strategic terms and also in bringing the defence realm closer to being a tool of a new and emergent form of foreign policy. Indeed, speaking in 2006 the Chief of the General Staff, Richard Dannatt, described the army as 'running hot', and suffering from over stretch in the face of the imminent upsurge in troop numbers in Afghanistan at the time (Norton-Taylor, 2006) (Gribble, et al., 2015). The public's concern around the duty of care, correlates closely to the perceived progress of the British military in the operational theatres of Afghanistan and Iraq and of course the actuality of casualties and injuries sustained.

By 2007 the Conservative Party opposition (who would then become the most significant part of the 2010 coalition government) was already preparing their Forces Families Manifesto idea and so was already well embedded into the future government's plans by the time the concept had migrated to civil society and had been taken up by the media, Opposition MPs and Forces' Charities, with the Royal British Legion launching an '*Honour the Covenant*' campaign.⁴ The Covenant then became a popular shorthand to cover all aspects of frontline fighting to defence procurement, to care for bereaved families and some commentators described it as being 'broken almost beyond repair' (Edmunds & Forster, 2007, p. 19). It is this understanding of the Covenant that has generated expectations of action by serving officers and the public. The connection of the Covenant to housing has come largely from media coverage of inadequate housing provision rather than via an understanding within the Armed Forces that the issues are linked. This can be demonstrated by the government's survey data, by interview evidence and by the publications of various Forces Federations. This is important because it raises important questions about whether the obligation to 'good' standards of living accommodation and not being disadvantaged by service life exist in covenant terms – relating to the black-letter of law, and how all parties to the Covenant understand these obligations, the extent to which these obligations exist or whether they have been utilised by various interest groups, including those seeking to secure facilities management contracts, at opportune moments.

The issues surrounding housing provision for service personnel had existed long before the codification of the Covenant. Other issues that became germane to the covenant debate arose with the particular vulnerabilities of military personnel in Afghanistan and Iraq. Thus, it is easy to see how the Military Covenant became a short-hand and a tool in political debate, and also came to encapsulate and exclude factors as seen fit by the person or institution seeking to evoke the term. The wider question is what impact and effects the concept and its multi-fold

uses have had both on the public understanding of civil-military relations and on the experience of service personnel.

The importance of military accommodation to the Covenant Commitments

The purpose of the covenant – from those who benefit from it, and have campaigned for it - is whether it has improved, or will improve the life circumstances of the Armed Forces and their families. In other words, has the government fulfilled its side of the bargain? This can be assessed in various ways, be it from a formulaic legal benchmarking response, which is Parliament's role, to one which examines a social and political contract. In this latter mode, the transition of individuals from military service to the civilian world have been highlighted in the literature (Higate, 2001). The Military Covenant, however, promises to remove 'through life' disadvantages associated with military service, not just to improve these transitions. One such 'through life' issue – due to long-term financial implications and opportunity costs - is housing.

The provision of housing for service personnel is a fundamental aspect of the care provided to service personnel and their families by the state on behalf of the country, since – as five of our interviewees, who were serving middle to high ranking officers, were keen to point out, military service is relatively low paid, and requires frequent (and obligatory) relocation to suit the needs of the three armed services. While the Covenant's language implies sacrifice, the idea that the state, and the Ministry of Defence, should offset the negative effects specific to military service reflects the transformation of public service in the UK. Work performed for public authorities usually pays less than equivalent work for the private sector (Office for National Statistics, 2014). Measures that offset this, such as a perception of certainty of tenure, increased numbers of holidays, flexible working arrangements and relatively high pension arrangements, are depicted in a hostile way by media groups and in the main do not

represent reality (Barrow, 2013). The degree to which the public service aspect of work 'counts' in debates over pay for public service is frequently tied to public perceptions of organisations and specific classes of role. Low pay for NHS nurses and soldiers is viewed as a somewhat graver issue than for administrators working for local authorities. Against this, the Covenant implies that service personnel are a special category of person, something – as previously noted – that has been politically useful to governments facing criticism for the way they have treated Armed Forces personnel. The Covenant therefore contains an inherent tension of simultaneous normalisation whilst pedestalling service personnel: the idea that service personnel are people who should not be penalised for public service, as well as the idea that servicemen are a class apart from normal society. Refracted through the issue of housing for service personnel this tension looks stark. Housing is now one of the three specific areas that the Secretary of State must include in the Armed Forces Covenant Report and thus one might reasonably expect the presence of the Covenant to drive a part of the decision-making process about service housing, but the research presented here strongly suggests that it does not.

Housing is a key political, social and economic issue in the UK, where all governments promote the ideal of home ownership, and where the ability to purchase a property (usually leveraged via a mortgage) is a common and increasingly distant aspiration for most people in the country. The continued electoral success of Margaret Thatcher's governments in the 1980s were premised on selling local authority owned social housing to their tenants and thus creating a new class and generation of homeowners and social and economic climbers (Jones & Murie, 2008). This new generation of homeowners then used the equity they were essentially gifted by the housing boom to spur a consumer driven economic boom from 1998 to 2007. Owner occupation in the UK consequently rose from 51% in 1981 to around 64% according to the latest statistics available (2013) and may increase in the short-term with the government's plan to discount and sell social housing (Office for National Statistics, 2013) (The Conservative

Party, 2015). It is already clear at the time of writing that before sufficient houses can be built to introduce supply to meet demand, most of the housing stock in the UK will be beyond the means of the so-called 'millennials' born after 1980⁵. For non-officer ranks, this poses a twin problem of low pay and therefore low leverage for a house purchase and the issue of being moved through postings. The MoD argues, however, that the cost to service personnel of provided accommodation is some 20-30% cheaper, in terms of percentage of take home pay spent, than for the civilian population (Ministry of Defence, 2015). This offers the shrewd soldier, sailor or airman the opportunity to create substantial saved deposits and mitigates some of the perceived disadvantage of service.

The reality is that saving for such a large deposit requires significant time and discipline, thus rendering it unlikely. If service personnel were able to buy their own homes this would relieve the MoD of a sizeable financial burden and thus makes it an attractive policy option for government. As part of the *New Employment Model*, published in 2012, the government is pursuing two options: 1) a three-year pilot (2014-17) home purchase initiative, known as the *Forces Help to Buy* scheme to assist service personnel to purchase their own homes by issuing loans of up to 50% of their salary⁶. This proposal was received overwhelming support from respondents to the New Employment Model consultation, as one might expect (Ministry of Defence, 2014, p. 11). The recent civilian '*Help to Buy*' schemes, where the Government provides guarantees on mortgages up to £600,000 with only a 5% deposit has been criticised by a number of analysts for contributing to general house price inflation (The Economist , 2013)⁷; and, 2) a subsidy model, whereby the overall discount of Service Family Accommodation (SFA) is benchmarked, and then a subsidy would be provided to personnel renting from private landlords. This process has been underway for some time in the Royal Navy and Royal Air Force, with a focus on key regions, but is still in relatively early stages for families of Army personnel.

Service personnel have difficulty affording housing in general, independent of the specific constraints associated with military service. A new entrant into the British armed forces would only be able to leverage a mortgage worth £64750 (circa \$93,758) (assuming they had a deposit worth 10%) in a market where the average house prices are estimated to have reached £250,000 (circa \$362,000) (BBC News, 2014). More senior military officials – such as those we were able to interview – recognised that not only had they benefited from comparatively higher salaries, they had also benefited from lower house prices when they had bought properties before the boom in the early 2000s. A recent report by the Armed Forces' Pay Review Body found that while enlisted ranks' pay was largely in line with civilian pay, officers could expect to earn significantly less until they attained the rank of Lieutenant-Colonel (OF-4). This pay review only compared military pay with public salaries and there also exists a significant differential between public and private sector employees' pay (Ministry of Defence, 2014).

The main barrier problem is not salary, but supply, and supply in areas where armed forces personnel are expected to reside. In the UK, the demand for housing has outstripped supply to the extent that housing in many key locations is now unaffordable for even affluent first time buyers. In response to this, a number of initiatives, such as the previous government's *Key Worker Scheme*, subsidise or spread the cost of buying a house. A typical scheme for low-income households is to buy part of the leasehold from the developer, while paying rent on the fraction that is not owned. This allows individuals and families to invest in property that they would be otherwise unable to afford outright. Given an apparent lack of successive Governments interest in (or ability to the) building large numbers of new homes, policy options are limited. For example, both schemes are open to service personnel, but the requirements of roles in the armed forces mean that these schemes, intended to enable a large section of society earning similar amounts to many service personnel to own their own home, do not fit with the

professional requirements of military life, nor the more recent restrictions on porting mortgages (moving them from one house to another) (Blackmore, 2014). Despite these and other past efforts to encourage home ownership, an average of 60% of entitled service personnel exercise their entitlement to SFA, a number which is far higher amongst the Army families (Strachan, 2010, p. 15). As such, the financially driven problems affecting the Ministry of Defence around housing are likely to remain the most significant issue for in-service personnel and their families in the near future.

The underlying question here is whether the exceptionalism of a military career – and the formal and informal obligations owed to military personnel are such that the state should go further to ensure that service personnel should be placed in an advantageous position both within their service, and after it. Subsidised accommodation will continue to be the norm within a military career, but for those not progressing speedily up the ranks, the opportunity cost of not owning private housing will potentially see them locked out of the housing market permanently when their service ends. This may well have happened to these individuals had they remained in the civilian population and the underlying question is whether the extra obligations placed upon military personnel has given rise to an obligation to provide a privileged position. So long as the subsidised accommodation (particularly the SFA) is of good and well maintained quality it seems unlikely that there would be the same political mobilisation for anything extra.

One of the tensions in military housing, as told to us by a defence policy planner is the problematic rationality of clustering a decreasing number of forces personnel into a smaller number of locations, with the perceived need to maintain a footprint across the whole country for recruitment, retention and historical reasons, and thus a large number of locations (MoD, 2010). This is not just a question of rationality vs. footprint but also one of integration: consolidation into ‘super-garrisons’ makes the armed forces distinct, separate and potentially

'other', something that our interview evidence told us that the government wishes to avoid (MoD, 2010) (DIO-Official, 2011). A full nation footprint brings the normality of service and the support structures of community to the fore, both key elements of the social compact around this type of activity and work. This is especially important as for the first time in many generations, the vast majority of UK service personnel are going to be based at home following the final return from Germany of the remaining elements of the British Army of the Rhine (the RAF withdrew some years ago.)

The purchase of housing is one pillar of the military accommodation issue. The other is the standard and maintenance of that accommodation. Accommodation for members of the Armed Forces has often been seen to be substandard, and was the subject of a Parliamentary inquiry in 2012 (House of Commons Select Committee on Defence, 2012). According to those in the construction industry engaged with the government on the new generation of service accommodation, if the codification of the Military Covenant was to mean anything, then one should expect to see a demonstrable effect on government policy towards military housing, to include investment in new stock, repair of existing stock and alternative approaches to the subject (MorganSindall-Official, 2011). In reality, however, reform has been slow and as described elsewhere in this paper, the amelioration of the disadvantages of military service which might be seen in personnel being able to maintain their own home while serving, has been temporarily put back by some issues that are being reported about the maintenance contract, which has been confirmed in Parliament.

In the context of the government's current austerity drive one can see that the amounts spent on accommodation are not insignificant and nor are they rising, which is contrary to the trend in the general economy, as it demonstrated by figures provided in an answer to a Parliamentary question in July 2015 (UK Parliament, 2015):

Figure 1: UK Government Spending on Armed Forces Accommodation

Financial Year	2010-11	2011-12	2012-13	2013-14	2014-15
Capital Works (£ million)	27.422	25.992	32.496	75.641	38.469
Repairs (£ million)	55.631	46.831	43.018	45.153	44.680

The quality of both Service Family Accommodation (SFA) and Single Living Accommodation (SLA) has been identified as inadequate by all parties to the Military Covenant. The standard of housing is a primary issue, with SLA being somewhat worse than SFA. Single service personnel accommodation rates (based on an extrapolation of figures from Parliamentary documents) runs to 42% of the total accommodation demand (House of Commons Select Committee on Defence, 2012). While in 2013 94% of SFA was graded at Standard 1 or 2 in a four-point scale (4 being the worst, 2 being classed as good), the standards in SLA lagged behind these (House of Commons Select Committee on Defence, 2012). The Royal British Legion's evidence to the Parliament Select Committee on Defence in 2013 stated that 45% (60,000 units) of SLA provision was graded at standard 4 (Select Committee on Defence, 2012). This was exacerbated by a three-year pause in upgrades and maintenance from 2013-14 due to budgetary constraints generated by the government's austerity measures. Furthermore, unmarried service personnel with dependents face unique pressures, since they also do not automatically qualify for SFA due to the licensing referring to 'spouses and civil partners' only which suggests that the military is yet to align with these commonplace living arrangements in the wider society (Ministry of Defence, 2016).

Service families are not expected to manage or maintain (in a significant way) housing provided as SFA, and there are no incentives for doing so as is common in private renting

circumstances largely due to the same insecurity of tenure. In February 2016, an investigation by *The Sun* newspaper reported that the principle maintenance contractor for SFA – *CarillionAmey* – was receiving over a thousand complaints a week from service families living in what the report described as ‘squalid’ conditions (Pollard & Willetts, 2016). A written question in Parliament on 8 April 2016 about *CarillionAmey*’s performance had a ministerial reply that the company had failed to meet its ‘key performance indicators’ in respect of the maintenance contract, but that the MoD would not be making the detail of this publicly available (Trevelyan, 2016). *The Sun* newspaper also reported that in 2014 the *Army Families Federation* was contacted 2,808 times over accommodation issues — a 23 per cent increase on 2013. However, during the first half of 2015 some 2,552 families had contacted the AFF to complain about their housing, suggesting that the rate had doubled and that the situation was deteriorating (Pollard & Willetts, 2016). The report and accompanying quote makes reference to service personnel being ‘let down’ but does not make reference to the obligations created by the Covenant. Whilst the *Army Families Federation* is involved as an external representative on the Cabinet Office’s *Covenant Reference Group*, which reviews the terms of the Covenant, its implementation and allocates monies from the LIBOR fines fund to good causes, it also does not tie the issue of standards and maintenance in housing to the Covenant (Army Families Federation, 2015) (Treanor, 2015)

Furthermore, the standard of the homes themselves, which often falls below the standards expected by civilians, is a documented source of discontent in the armed forces. However, in the *New Employment Model*’s initial consultation with serving members, the respondents’ emphasis was on ‘domestic stability’, which did not necessarily correlate to remaining in the same location or property for a sustained number of years (Ministry of Defence, 2014, p. 7). There is a case for reframing the perception that exists of a military requirement for stability of location (which is a norm within the civilian population), as being

something that those outside of the military are imposing. There is currently little evidence to suggest that these norms are wanted by serving personnel, and so the MoD cannot be seen to be failing in this regard.

From the tone of the 2013 Parliament Select Committee report into accommodation, it is clear from both the committee and the DIO (in terms of their contribution and their interviews with us) that the values of the Military Covenant are held in high regard by all those in a position to do something about service accommodation (House of Commons Select Committee on Defence, 2012). Nonetheless, resources provide an ultimate limiting factor on the upgrade, maintenance and provision of suitable accommodation for service personnel. The DIO faces a cut in funding to SLA between 2013-14 and 2015-16 of “some £65 million each year” which amounts to an overall shortfall of 3000-4000 bed spaces (House of Commons Select Committee on Defence, 2012). Furthermore, since the SLAM contract (for building and maintaining single living accommodation) ended in 2013, and no further funding has been allocated, no further SLA provision is envisaged, and any new SLA provision will incur the start-up costs associated with a new capital investment project. Even innovative proposals to have dual-use buildings close to the wire (e.g. property that could be re-tasked into a hotel, by moving the wire) still require upfront investment and complex legal arrangements, which were certainly being pushed by construction companies in the period between 2010 and 2014 (MorganSindall-Official, 2011). The DIO itself faced the quite daunting challenge of reducing its staffing from 7000 to 2000 at the same time. All of which occurred within the overall context of the 2010 SDSR’s planning assumptions about the defence estate reducing its costs by £350 million per year (UK Ministry of Defence, 2010, p. 33) for 5 years.

Although conscious of the demands from service personnel for suitable accommodation, overall provision in the context of such rationalisation will continue to fall short of the goals derived from the Military Covenant. Even novel approaches towards service

delivery, for example the recently awarded *National Housing Prime* contract to provide planned and reactive maintenance to SFA to *CarillionAmey* in 2014 (as noted above) also includes the capability to deliver low value capital works and capital projects up to £3.93m. This flexibility is likely to deliver benefits with regards to provision, but given the scale of cuts to maintenance and accommodation provision, capital works up to £3.93m are insignificant.

In the context of a national housing shortage, the option of subsidising UK service personnel to rent from private landlords as a more regular arrangement than the substitute SFA appears likely to prove expensive, even as a short-term measure. It would also serve to further stoke an overheating housing market starved of supply and in the New Employment Model consultation it received an overwhelmingly negative response from respondents, whose synthesised response noted that the civilian and military rental sectors were very different (Ministry of Defence, 2014, p. 13). Also, the benchmarking and assurance of quality would be a bureaucratic task beyond the means of the institutions currently in place.

Recent government attempts to reign in the rental bills accrued by state provision, for example the ‘bedroom tax’ (officially called the *Under-Occupancy Charge*) which forces those receiving state benefits to either find smaller accommodation or face a penalty does not appear to have affected property prices. Landlords, quite conscious of the acute housing shortage, are more than willing to let tenants go and get in those other tenants who can afford above-inflation rent increases. This is perhaps in theory one area where the Military Covenant’s call to the country and the third sector to provide for services personnel could have a marked effect. But the likelihood that private landlords will collectively drop the rates at which they rent property to service personnel, is small. Indeed, the fact that the idea of government subsidy is being floated means that it makes no sense for landlords to do this. Affordable housing for services personnel also flies in the face of commercial sensibility. Profit for house builders lies in the sale of larger homes, not the provision of affordable housing. The Homes and Communities

Agency currently funds the provision of affordable rent and affordable home ownership homes through the *Affordable Homes Programme*. Increasing provision of affordable rental homes for service personnel would therefore require the government to pay twice: once to the home builder to subsidise the building of the home, and second in terms of rent subsidy since affordable home rates are much higher than SFA and SLA. The same would be true of the shared ownership schemes targeted at key workers, including service personnel. The government has little money available for either option.

Funding is – therefore – a primary problem, but both the DIO and local authorities could, in theory, unlock (or re-task) funds to provide housing. The role of local authorities in the provision of accommodation is again constrained by the general constraints on local authority budgets because of the government’s austerity programme. Many local authorities would like to invest more in housing provision, but have been unable to do so due to caps on borrowing (Local Government Association, 2013). There are – however – signs in 2016 that the current Conservative government are willing to allow local authorities to borrow to invest in housing (Hammond, 2016) . One way in which local authorities could alleviate the problem of accommodation for service personnel would be to borrow money against the future rents accrued from service accommodation in order to construct it. This would have many benefits, including that councils could work directly with the MoD in order to ensure satisfactory and sustainable provision of housing in the new ‘super garrisons’. However, it would expand public borrowing, and if PFI vehicles were used it would establish considerable future obligations, and is therefore unlikely to occur.

The second option is for the MoD to fund the provision of further housing as part of a greater reorganisation of the defence estate and selling off unused land. The MoD is already obliged, as are all government departments, to dispose of land that is surplus to requirements, or for which there is not a planned future use (HM Treasury, 2014). The disposal of MoD land

is therefore currently guided by a set of narrow external rules. Although the DIO has conducted a review to determine what assets can be disposed of – classifying holdings as *Core*, *Retained* or *For Disposal* - that review did not take into account ‘cost per head/capitation’, e.g. how much each asset is worth per user, or by population: a measure which is becoming core to government assessments. While the DIO’s vision of an ‘estate of the right size’, is a movable feast, it appears it is likely to want to retain as much of its asset portfolio as possible, on the basis of maximising future flexibility (Former DIO Official, 2010). Straight disposals are not the only way of achieving capital receipts, so-called ‘land swaps’ and ‘release to re-provide’ (R2R) schemes are possible with a key current example being where London based units (such as RAF Uxbridge, Mill Hill, Bentley Priory etc) have been being relocated to RAF Northolt under Project MoDEL (Doran, 2010). It may be advantageous in value terms to release sites that are still operational where they have a high private sector value and move operations to other lesser value sites, e.g. an operational site in a high value residential area could be released and the MoD function transferred to a site with no obvious commercial value. But the issue of disposal is often highly contentious and always attracts the strong attention of local communities and politicians with local interests. A centralised process in which the rationale for such decisions remains clear and defensible best manages such pressures, but has been absent from many of the past re-organisations. As it stands, funding SFA and SLA provision via land swaps and sell offs is likely to be a slow and cumbersome process.

Military Accommodation and the context of Whitehall

Housing provision for service personnel is an important issue in the context of the Military Covenant, but this issue must be seen in light of wider issues relating to the Ministry of Defence’s wider estate, which is – as referred to above - now managed by the *Defence Infrastructure Organisation* (DIO). (Defence Infrastructure Organisation, 2015) The DIO was created as part of the budgetary cuts made by the incoming coalition government in 2010,

which presented an opportunity to reframe the remit of the old *Defence Estates* department, which had itself been formed to provide some homogeneity to the provision across all three single services who each had interpreted their obligations to provide accommodation very differently since the Second World War.

The Ministry of Defence is a significant landholder in its own right, as it owns around 240,000 hectares and has rights of access to a further 130,000 hectares in the United Kingdom, which amounts to approximately 1.6% of the total landmass of the UK. The estate, which is valued at between £20-31 billion depending on various actuarial calculations (with the DIO's stated estimate at £25bn), is diverse, with some 4,000 sites including airfields, naval bases and barracks. An estimated £2.9 billion per year is spent on running the estate (UK Ministry of Defence, 2014). The estate is emblematic of a wider problem that has blighted British defence policy since the late 1980s, which is a failure to adequately plan and deliver a reduction in the defence budget from 5% GDP, to 2% GDP today in a smooth line: cuts and indeed investments have occurred in a piecemeal and lumpy manner. With widening military commitments abroad, and a tendency to 'binge' spending on equipment, successive UK governments have not managed the process of post-Cold War force reductions well (Dover, 2011) (Cornish & Dorman, 2013). Thus, there is considerable pressure to rationalise and consolidate estate holdings as one of the British Government's largest collection of assets.

A 2010 report by the National Audit Office highlighted that the Ministry of Defence did not possess the metrics or data with which it could judge the utility of its own assets (National Audit Office, 2010). The estate therefore represents something of an anathema that was rightly identified as being suitable for reform post-2010. Yet the estate is also the primary means of delivering housing to service personnel, by providing subsidised single and family accommodation. So while housing lies at the core of the defence estate rationalisation, the contemporary history of rationalisation is not positive. One of the first attempts to rationalise

the defence estate after the end of the Cold War, the *Annington Homes* deal of 1995, involved selling off the majority⁸ of the MoD's provision for service families, the Married Quarter Estate (MQE) to *Annington Homes* (via a Japanese wealth fund) for £1.6 billion, whilst still giving rise to large government obligations. The Treasury retained £1.5 billion, for a pre-election tax relief of a penny off the basic rate of income tax from 25% to 24%, while the MoD was given £100million for repairs and an obligation to maintain the standard of accommodation that it no longer owned: in hindsight, this was a poorly framed deal (UK Government , 1997). The National Audit Office has continued to be critical of the government's ability to frame such deals (which have subsequently been outside of defence) and so one must continue to view such rationalisations as potentially problematic, likely to provide poor value for money, and consequently liable to contribute to the perception of the government falling short on its Covenant obligations.

Conclusion

This paper has explored the issue of military housing as it relates to the UK's Military Covenant. Our research strongly suggests that the Covenant emerged in the UK from a mix of motivations that sprung from the British experience in the Balkans campaign, the context of Tony Blair's New Labour government's desire to introduce policy innovations, which was welcomed by the UK MoD and which quickly saw the *Strategic Defence Review* (1998), the '*Blair Doctrine*' (1999) and efforts to Europeanise defence (1999/2000) taking prominent positions in the government's early agenda. Set, then, in the context of 2000, the Military Covenant was partly a positioning piece from the Labour government to demonstrate its pro-defence credentials, partly a recognition of the service delivered by armed forces personnel in conflict in the Balkans, and partly as setting the scene for the future military interventions that would characterise UK foreign and defence policy in the first half of the 2000s.

The aspirational quality of the Labour government's policy innovations led to an observably uneven pattern of delivery during its time in office and devices such as the Covenant set the scene for 'providing camouflage to obscure defence cuts and redundancies' (Ingram, 2014, p. 197). Ingram might have added that the Covenant also obscured having to take immediate responsibility for leaving troops in vulnerable situations with inadequate or inappropriate equipment in Afghanistan and Iraq, whilst dampening down public disquiet about this: it thus bought the government more time to address the problems in the equipment chain.

The concept of the Covenant has been used by British governments of all colour since 2000, it was used extensively by the media between 2006 and 2010, and continues to be used by the Armed Forces Federations. It has been evoked by industry interests seeking to reshape the military accommodation offer, as a means by which to sell in services that resonate with what they see as an unmet political need. The groups which seem unaffected by the Covenant are non-commissioned officers and enlisted ranks, which the continuous attitude surveys conducted by the UK MoD suggest have a very poor understanding of the Covenant, with only very recently the numbers saying they understand the Covenant breaking above the 50% mark. The most important stakeholder community for military accommodation sees this issue in terms of a general duty of care, and – if we understand the media reports to be accurate – as a means by which to gauge how the government, and therefore the country, values their efforts. In civil-military relations terms the example of military accommodation demonstrates a certain unease between civilian government – who have sought to 1) produce a values-led public policy over duty of care, which has included the issue of accommodation, 2) impose civilian understandings of *value for money* and estate husbandry over the military estate, without placing it within a military cultural framework. The government's policy approach has been to focus on the meta and micro-levels whilst the relevant civilian and military authorities who represent the meso level have attempted to interpret the cues they have received from

government. If Janowitz's seminal understanding of civil-military relations was followed, and we understand civilian politics to be fluid whilst military organisations to be slower to change and follow societal leads, this might also provide some explanatory traction as to why reform of military accommodation has been somewhat fitfully discharged in the last ten years (Janowitz, 1960). Burk further describes the tension between civilian and military branches in terms of the conflict between 'functional' and 'societal imperatives', and whilst military accommodation was not his focus, it is recognisable in this context and draws the underexplored area of military accommodation into the mainstream of the study of civil-military relations (Burk, 2002).

The balance of whether a military career advantages or disadvantages an individual or their family seems finely balanced. The continuing evidence, from both media outlets and the armed forces Federations, of poorly maintained accommodation are one issue in which it is clear there is a comparative disadvantage to civilian life, but only because such issues are reported upon for the military. The MoD correctly notes, however, that whilst the civilian population typically spends 30-40% of its monthly income on rent or mortgage, armed forces personnel spend around 10%. Similarly, the pilot *Forces Help To Buy* scheme was very generous and afforded as good an opportunity to buy than anything in the civilian population. This innovation – through the 2012 *New Employment Model* – seems more effective than the initiatives taken with direct reference to the Covenant. One should, therefore, separate off the issue of routine maintenance, from the through-life equation of whether a military career hinders a family's ability to engage in normal economic activity, such as buying a house.

The UK's Armed Forces do, however, face employee retention problems because of the strain, both mental and financial, that the current arrangements (and SFA-related problems) put on service families. The 2010 *SDSR*, subsequent *Future Army 2020* (published in 2014) and

2015 SDSR Reserve plans set in train a process towards a smaller standing military, with the majority of the armed forces consolidated into larger bases, commonly termed "super garrisons" and a significant reserve component taking the place of some full time professionals (UK Ministry of Defence, 2009, p. 2). Further reform to the estate and to accommodation have been recently signalled by the UK Government. In its November 2016 paper, A Better Defence Estate, it promises a £4bn investment over the next period to 2027¹, to reduce the size of the estate by 30% by 2040 and as part of that to dispose of 91 of the most expensive sites it currently owns, with a view to freeing up land to help support the government's homebuilding targets and to contribute to making a more efficient estate to support military activities (Ministry of Defence, 2016, p. 8). As the UK Armed Forces shift towards a greater use of reserves and reservists, housing issues could still significantly impact on the ability of the armed forces to recruit, notwithstanding current issues of reservist under-recruitment (Hunter, 2016). Problems of community integration further exacerbate such problems. Many service families benefit from a strong culture of mutual aid between service families, but their links to the wider community can be weaker. The need to constantly move has further repercussions on those members of service families who are least equipped to deal with them: children. A Conservative party report before the last election on the Military Covenant found that the need to move was detrimental to the education of the children of service personnel, and this can be assumed to be the reason behind the inclusion of education in the annual covenant report to Parliament (Military Covenant Commission, 2008). Furthermore, the 2013 *Armed Forces Continuous Attitudes Survey* noted that 37% of Officers were dissatisfied with the way in which their service obligations were affecting their child's education and this will have been compounded by the further cuts to educational allowances in 2016 (UK Ministry of Defence, 2013, p. 7). This has a direct effect on service personnel morale (driven by the morale of their

partners and children), and therefore affects the UK Armed Forces' fighting potential. This problem is further highlighted by the results from *The King's Centre for Military Health Research*, which found that some soldiers serving in Iraq overestimated the impact of their deployment on their partners and families at home (Hatch, et al., 2013).

The Military Covenant, as a policy tool or device, does not naturally align with the policy machinery of government. It provides a set of values, and guiding expectations, but there is no clear means of balancing these with the hard realities of a resource-constrained government. Such complexities have been identified within the civil-military relations literatures, by people such as Benjamin Fordham who examined them in the context of lower rates of veterans in politics and the general population, and a corresponding failure to understand the unique contexts in which Armed Forces operate (Fordham, 2001). Such an observation chimes with many popular observations made about the Blair administration, in particular, that its willingness to intervene militarily was due to a lack of military knowledge and experience (Kampfner, 2003). A different type of elite interview would be required to examine this point in greater detail. The emotive aspects of the Covenant, which are powerful motivators for linking the population and charities to the UK's service personnel cannot easily be synthesised into resource allocations. Therefore, while the Military Covenant provides a good framework for thinking about social and cultural issues facing service personnel, and foregrounding welfare issues, it does not provide for policy translation. The elision of the two is perhaps more due to loose usage of the term than by a specific set of failures of under performance by officials.

The ultimate role of the Covenant has to some extent appeared to have become something that provides a set of thematic criteria that the armed forces and concerned charities

can use when bargaining for the deployment of government resources. The primary value of this to the armed forces is that it allows them to keep a broad spectrum of issues related to the welfare of service personnel and their families on the table. As such the real impact of the Covenant thus far is to have provided a divisive lingua franca for those wishing to engage in discussing the relative fortunes of UK military personnel: only a substantive turn towards policy outcomes will see a change towards better meeting expectations with capabilities. Without it, the expectations gap that has developed will, therefore, continue to be a source of frustration to those who are responsible for discharging it, and those who seek to evoke it.

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¹ All errors of interpretation of course remain with the authors.

² Converted using the currency converting site 'xe.com' on 4 December 2014.

³ The review described the covenant as follows: The Army uses the term "military covenant" to describe the mutual obligation between the nation, the Army and each individual soldier: an expectation of personal sacrifice and the forgoing of some personal rights and freedoms on the one hand, and of fairness, respect and appropriate terms and conditions on the other. This mutual obligation is codified in the Army's doctrine publications. p.201 .

⁴ The terms is used in Sarah Ingram's book 'The Military Covenant: Its impact on civil-military relations in Britain, Ashgate, 2014, and she in turn attributes it to her PhD supervisor, Christopher Dandeker.

⁵ The homelessness charity 'Shelter' estimates that over 80% of homes on the open market are beyond the means of first time buyers.

http://england.shelter.org.uk/news/june_2014/over_80_of_homes_on_the_market_unaffordable_for_first_time_buyers accessed 1 June 2015

⁶ Please see: <https://www.gov.uk/guidance/forces-help-to-buy> accessed 1 March 2016.

⁷ For details of the overarching scheme see: <http://www.helptobuy.org.uk/> accessed 5 December 2014.

⁸ The MoD retains around 6630 homes or 13% of the total, *Report of the Task Force on the Military Covenant*, p. 13, quoting 2008 NAO report into Service Accommodation.