



# Supporting those who Serve Us

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Royal British Legion Manifesto 2024

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## Foreword

Jason Coward,  
National Chair

At the last General Election in December 2019, we could not have foreseen what the next five years would bring. There is no doubt that the last few years have been immensely difficult for many people and the Armed Forces community have felt the strain along with the rest of society. We know from our experience of running care homes what a frightening and dangerous threat COVID posed to us all, but especially to older people and their families. We are aware from our work with young service personnel, some isolated in single living accommodation, how they missed the usual support and camaraderie that is so vital.

We are hugely grateful to the Armed Forces for their invaluable contribution to the COVID response, stepping up as they always do to help, building hospitals, driving fuel tankers and ambulances, and distributing and administering vaccines.

We know too that the Armed Forces community have felt the hit from the cost-of-living crisis keenly. Our grants team noted a 20% increase in requests for support with urgent needs, such as food and household costs, over the 12 months from October 2021. Over the past year we have provided direct grants totalling almost £8 million to thousands of members of the Armed Forces community.

RBL and Poppyscotland work to understand the range of needs across the Armed Forces community and to help people find support, directly through our own services, working with partners from local and national governments. We also research and campaign to improve policies and practice. This manifesto provides a programme for the next government to better support those men and women who serve us.

One of the key calls in our last manifesto in 2019 was the inclusion of a question concerning previous service in the UK Armed Forces in the 2021 Census. I am delighted that we were successful, and that question was included. As a result, we now know how many veterans are living in England and Wales (1.85 million) with the results of the Scottish Census expected in early 2024. This data has allowed RBL to find out about where veterans and their families live, as well as important features about their lives. This provides vital insights, enabling governments at all levels, RBL, Poppyscotland and other charities to focus services to meet the needs of those we serve more efficiently and effectively.

A crucial call in our 2024 manifesto is to ask the next government to truly commit to delivering on the promise of the Armed Forces Covenant.

RBL and Poppyscotland were proud to have played a leading role in the development of the Covenant over a decade ago. The Covenant is a promise from the nation that those who serve or have served in the Armed Forces, and their families, are treated fairly. The Covenant contains two key principles – that no one who serves in the Armed Forces should face *disadvantage* in the provision of public and commercial services, and that *special consideration* might be appropriate for those who have

given the most, such as the injured and bereaved. However, the Covenant is not legally binding. RBL and Poppyscotland believe *all* government departments across all policy areas should be legally bound by the Covenant. Making this change would have a fundamental impact for those who have served and would honour the Covenant.

This manifesto has been put together through an extensive and robust process of consultation with RBL and Poppyscotland's

stakeholders in the Armed Forces community, our beneficiaries, our partners in the military charity sector, our members, volunteers, and staff. We present a series of practical ideas which we know will significantly improve the lives of the Armed Forces community. We look forward to working with the next government to deliver these advances.

**Jason Coward**  
National Chair





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# Summary of recommendations

Our Manifesto calls on the next UK Government to:

- Strengthen the Armed Forces Covenant Duty to include UK and devolved governments and cover all policy matters.
- Ensure all public bodies ask individuals whether they or an immediate family member has served in HM Armed Forces. This must be recorded and published to understand needs and provide appropriate support.
- Ensure that military compensation is never treated as an income source by means tests for welfare benefits.
- Introduce a national protocol to provide consistent access to public services for Armed Forces families, and increase SEND support funding for service children.
- Remove barriers for families of non-UK service personnel to stay in the UK, waiving fees for Indefinite Leave to Remain and the Minimum Income Requirement.

## Keep the Covenant promise

The Armed Forces Covenant was introduced as part of the Armed Forces Act 2011 after a successful campaign led by the Royal British Legion. The Covenant is a promise that members of the Armed Forces, veterans and their families should not face any disadvantage due to their service, and provides special consideration in certain circumstances, such as for those who have been injured or bereaved.

The Armed Forces Act 2021 introduced a legal duty to give 'due regard' to the promise of the Covenant for organisations responsible for providing local healthcare, education, and housing services, such as local authorities, governing bodies of schools, and NHS bodies.

However, it did not extend this duty to wider policy areas, central government, or devolved nations. The lack of a wider legal obligation has resulted in an inconsistent approach to policy and services.

There are persistent issues within the Armed Forces community that could be better addressed by a wider legal obligation. These include immigration issues faced by Non-UK service families and the provision of high-quality in-service accommodation. These are issues where being a member of the Armed Forces leaves you worse off – but the bodies responsible for them are not covered by the Covenant promise.

Expanding the Covenant Duty to cover all policy matters throughout the UK and devolved governments would enable a more comprehensive and consistent approach to supporting the Armed Forces community. Members of the Armed Forces community rely on public services provided by national, devolved, regional, and local bodies. They need all layers of government to plan policy and service delivery using the Covenant principles.

### Census Data\*

- In Census 2021, 1.85 million people in England and Wales reported that they had previously served in the UK Armed Forces.
- This represents 3.8% (almost 1 in 25) of the total population aged 16 or over. In some areas, more than 1 in 10 of the population are veterans.
- 7% of households (1.75 million) in England and Wales included one or more veteran. 1.21m spouses and partners, and over 750,000 children and step-children live in a household with a veteran.



\*Data is reflective of England and Wales only. Scottish Census Data will be published in early 2024. There was no veteran question in the Northern Ireland 2021 Census. Northern Ireland Statistics and Research Agency (NISRA) will use alternative sources of data to build a picture of their resident Armed Forces community.

### RECOMMENDATION:

The government must strengthen the Armed Forces Covenant Duty to include UK and devolved governments and cover all policy matters.



## Widening the Covenant



Prominent examples of topics of where the Covenant does not apply include employment, pensions, social care, criminal justice, and immigration. Data from Veterans Gateway – an online and telephone helpline for veterans - indicate that employment and finance feature prominently alongside health and housing queries.

When someone has a long-term health condition and/or disability, which may arise from service, they may require both healthcare and social care. They might move between health and social care, and policy and delivery is often integrated, but social care is excluded from the Armed Forces Covenant.

This may cause confusion for veterans and families – for example, being asked to identify themselves as a veteran in health services and receiving tailored support to address needs relating to their service, but not in social care.

Including social care in the Covenant could ensure the Armed Forces community are able to access it with equal consideration to their service as occurs in healthcare, and without disadvantage that may arise from additional needs or circumstances (such as mobility) relating to their service.

## Ask the question

Meeting the needs of the Armed Forces community depends on knowing who and where they are, and how they access services and support. The government's *Strategy for Our Veterans (2018)* emphasised the importance of data to effectively understand the veteran community and the *Veteran's Strategy Action Plan for 2022-2024* reaffirmed this commitment.

RBL and Poppyscotland successfully campaigned for improved data on veterans and the 2021 Census included a question on service in the Armed Forces, providing valuable demographic information about the Armed Forces community. However, there is still little understanding of how the armed forces community use and experience public services.

One of the ways that all public services could meet their obligations under the Covenant is to regularly identify the specific needs of veterans and family members, which would allow them to tailor services accordingly, and potentially remove barriers to access. For example

RBL and Poppyscotland found that some veterans trying to access services had to repeat their stories to multiple agencies and found it distressing, especially for veterans who may have to recount traumatic experiences repeatedly.

Currently, only a few government services 'ask the question' and collect data on veteran status, family status is rarely considered, and there is no consistent approach across different agencies. For instance, although the Employment and Support Allowance form asks whether a claimant has served, this data is not collated or published.

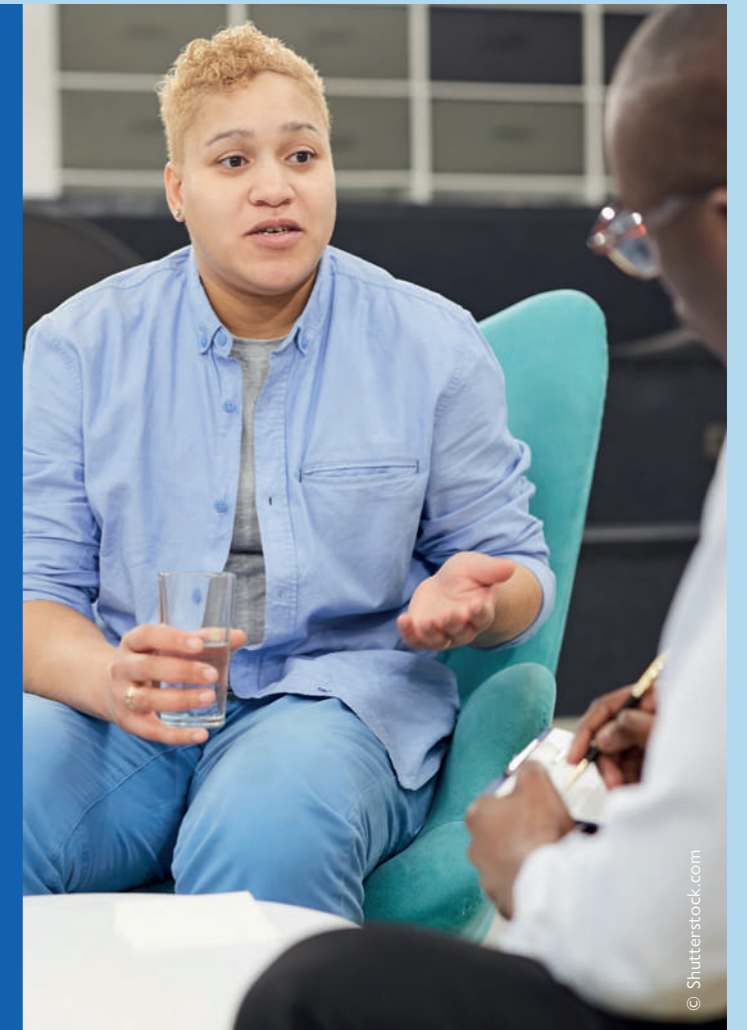
Data on the Armed Forces community, including spouses, partners and children must be systematically collected, used in practice (for example to refer veterans to additional services) and routinely published. Further work to establish data-sharing across agencies and nations, where consent is given, will enable government services to identify and support the Armed Forces Community more effectively and help prevent the repetition of sensitive information.

### RECOMMENDATION:

**All public bodies should ask individuals whether they or an immediate family member has served in HM Armed Forces. This must be recorded and published to understand needs and provide appropriate support.**



## The Importance of 'Asking the Question'



In 2022, the Office for Veterans' Affairs committed to 'understanding the veteran community' through better 'data and research to ensure policy across government is rooted in robust evidence'. The Department for Work and Pensions (DWP) have gone some way to meeting this aim, by including a 'marker' on the Universal Credit form to identify those who have served in HM Armed Forces. This allows claimants to identify themselves as a veteran, should they wish to do so.

As a result of this, data is now collected and recorded to demonstrate the number of veterans who access Universal Credit. The most recent figures from Feb 2023 indicate that 48,300 veterans, (based on 61% of the overall claimant caseload) are in receipt of Universal Credit.

This data has allowed the DWP to further develop

their existing Armed Forces Champion network of 11 Armed Forces Champion Leads across the JobCentre Plus districts. The network has been able to deliver more tailored support to the Armed Forces community, particularly in more complex cases, and build stronger relationships with the tri-service and veterans support landscape to deliver more effective signposting, especially for veterans who are being medically discharged and looking to make a claim for Universal Credit.

Additionally, this data has allowed RBL to better understand how veterans use Universal Credit and adapt services appropriately. For example the data was used to support the management of RBL's Cost of Living Grant scheme as it allowed us to plan for demand on the scheme and other support services particularly Benefits, Debt and Money Advice.

## Improve access to services for families

Life in the Armed Forces often involves frequent relocation and deployment, within the UK and overseas. This has long presented challenges for families, especially when accessing healthcare and education. Families often lose their places on waiting lists when moving, creating a barrier to essential services such as dentistry and GPs. Families with children who have Special Educational Needs and Disability (SEND) struggle to obtain assessments and necessary educational support due to the unpredictable nature of their moves.

Approximately 121,600<sup>1</sup> children<sup>2</sup> have a parent serving in the Armed Forces. Service children encounter unique educational challenges, facing difficulties with school allocations, making friends, and coping with fragmented syllabuses far more frequently than their civilian peers. By the age of 16, a service child may have experienced eight or more relocations, along with extended periods of parental absence or bereavement, exacerbating the challenges they face.<sup>3</sup>

**“It took us six years to have both our children diagnosed due to constant change and postings, when we moved, we had to start from the bottom of the pile and, were not able to get our children the correct support and help.”<sup>4</sup> - FANDF respondent - Forces and Additional Needs (FANDF) Disability Forum Member**

Children with SEND are particularly affected by moving because it affects their access to specialised support. Obtaining an Education, Health and Care Plan (EHCP) should take 20 weeks but often takes much longer. Some families feel mobile service children are not prioritised. Crossing borders between UK nations or travelling overseas introduces additional barriers, as definitions and criteria for SEND vary. This disparity in support can negatively impact a child's academic progress and wellbeing.

Frequent relocation can have similar adverse effects on the health and well-being of serving families in need of primary care. Barriers encountered include challenges in registering with local dentists due to lengthy waiting lists, GP practices being unable to accommodate new patients, and delays in

accessing vital services, leading to late diagnoses, worsening health outcomes, and increased health-related anxiety.

Personnel leaving service can face similar challenges, having to wait until they have left to register in the area they will live in, despite many other transition preparations being underway long before this.

The Armed Forces Covenant aims to address these disparities, ensuring people in the Armed Forces community are not disadvantaged in health and education, regardless of their location. Initiatives such as 'Op Community'<sup>5</sup> have been developed with the aim to connect families to health services faster and reduce waiting times for appointments and treatments in England. It is essential that evaluations from Op Community inform a nationwide protocol that commits to improving access to services and ensures continuity of care for all members of the Armed Forces community so that they are not disadvantaged by mobility.

### UK Tri-Service Families Continuous Attitude Survey Results (FamCAS) 2023

- Only 47% of service families who moved while undergoing treatment reported being able to continue GP services, and 25% dental treatment, without difficulty.
- 14% reported being unable to access GP services, and 49% unable to access dental treatment at all following a move.
- The proportion of service families feeling disadvantaged about healthcare in comparison to the general public is now nearly three in ten (30%) - the highest level since this question was first asked in 2015.

### RECOMMENDATION:

**The government should introduce a national protocol to provide consistent access to public services for Armed Forces families, and increase SEND support funding for service children.**

## Angela's Story



Angela has been part of a military family since 2004 when she married her husband, who has recently left service after 24 years in the Royal Electrical Mechanical Engineers (REME). They have three children and over the last 19 years have lived in 6 different homes.

As a parent and a teacher Angela has faced challenges with education and healthcare for her family; ensuring her children do well at school and professionally supporting children and families with additional needs. Her son needed open heart surgery as a toddler but as the family needed to move house 3 times by the time he was 5 years old there were delays in him receiving the procedure. Her son attended six different schools by the time he was in Year 6 and nursery places and wrap around childcare were extremely hard to get. Angela could not rely on her husband to help with childcare due to the unpredictability of his role.

**“My husband's postings tended to be every 2 years, the shortest being an 18-month posting for a training course. Whenever we were based in Catterick it was easy to access high-quality care at the Garrison Medical Centre, but we struggled to access good GP surgeries when posted elsewhere.**

**As for dental care, well that has been a huge issue. We spent many years without a dentist due to waiting lists but finally found one for myself and the children but, when my husband completed his army career and needed to register with a civilian dental surgery this has been impossible. Local dentists are not taking on patients, not even veterans.”**

## Credit their service

Welfare benefits are a vital source of financial support for some veterans and their families, who have experienced injury or bereavement due to service. However, as some means-tested benefits treat all or some of a military compensation award as income, those entitled to compensation may lose out on essential financial support.

Depending on the date of their injury, personnel injured in service, or surviving spouses and dependents, can access several military compensation schemes. Though these compensation schemes vary, fundamentally they all recognise the pain and loss of quality of life owing to an injury or bereavement in service.

Whilst the welfare benefit landscape is difficult to navigate for many of those accessing it, the interaction between welfare benefits and military compensation creates an additional level of complexity for the Armed Forces community.

For example, Universal Credit does not treat military compensation as income; whilst Pension Credit and Employment and Support Allowance (ESA) consider all but the first £10 of military compensation as income in means tests.

Other benefits managed by local authorities in England and Wales such as Housing Benefit and Council Tax Reduction have discretion about whether or not to means test compensation. Additionally, the discretionary rules throughout the UK differ between the nations. Throughout the UK Housing Benefit treats the first £10 of compensation as income. Council Tax Reduction is fully disregarded by the Scottish Government but in England and Wales it follows the same rules as Housing Benefit. Research undertaken by RBL identified that only 20% of British councils do not treat military compensation as income in any benefits that they administer.<sup>6</sup>

The treatment of military compensation as income results in the additional costs of disability or bereavement being entirely met by the veteran or their family, as their benefits are reduced or cut entirely. This does not happen to benefit claimants who receive compensation as a result of civilian injuries or illness.

### Service Data\*

The average weekly compensation award is **£99**

**£89** of this is treated as income, and so their Pension Credit is reduced by that amount, whilst some are denied any support.



- Ministry of Defence (2023), *War Pension Scheme Annual Statistics, 1 April 2013 to 31 March 2023*, p. 14



MoD Compensation figures show that **150,000** veterans and their families receive military compensation.

*Compensation and Pension System; War Pension Computer System.*

### RECOMMENDATION:

**The government must ensure that military compensation is never treated as an income source by mean tests, including those administered by local authorities in the UK.**

## Graham's Story



Graham is a 67 year old Army veteran living in South Wales. He served in the Junior Leader's Regiment (Royal Armoured Corps) and the Royal Hussars (Prince of Wales Own) between 1971 and 1977, resulting in severe PTSD.

In 2006, Graham's PTSD resulted in him being unable to work and in need of support. The Royal British Legion has supported Graham through several hard times since he left the Army.

In March 2022, Graham received a letter from his Council telling him that his War Pension would now be classified as income. This meant that he could no longer receive support to pay his Council Tax bill.

Graham and his partner Eva spent the next six months trying to make sense of the situation and have the change reversed, which involved countless emails, endless phone calls, and a lot of stress.

**“You can't get a person to speak to you. It's like being a number and being completely dehumanised. You ring people up and get no explanation because they don't understand it themselves.”**

After several taxing months, Graham's decision was reversed. However, he fears that this will happen again. Graham told us that this entire experience had a devastating impact on his mental health.

## Stop the service charge

Personnel from the Commonwealth and other overseas nations have played a crucial role in the UK Armed Forces throughout the 20th and 21st centuries. Presently, approximately 6,000 personnel from Commonwealth nations are serving in the UK Armed Forces, often with partners and children who play a vital role in supporting them.

Following the successful 'Stop the Service Charge' campaign by RBL and Poppyscotland, non-UK service personnel who have served for at least six years or have been medically discharged (if they served under six years) are no longer required to pay £2,404 to obtain Indefinite Leave to Remain (ILR) in the UK.

However, barriers persist for families to settle in the UK, notably the Minimum Income Requirement and Indefinite Leave to Remain (ILR) fees for families.

The Minimum Income Requirement requires serving personnel to meet specific financial thresholds to bring their immediate family to the UK. These thresholds, based on salary, have led to difficult decisions for personnel deciding whether and when to bring some, all, or none of their family members to the UK.

Once families are in the UK and have resided for five years, they can apply for ILR, however, the visa fees are substantial, amounting to £2,404 per person. For a spouse and two children, this can exceed £7,212, and the entire process, including settling in the UK, can cost almost £12,000. During the waiting period for settlement status, families are unable to seek employment or access welfare benefits, which can compromise their financial security and wellbeing.

Removing these fees would recognise the sacrifices and unique challenges faced by this group. It would also enable the government to fulfil its obligations under the Covenant, reducing the disadvantages faced by non-UK families who serve our nation and removing barriers to family life.

### Adding it up:

#### Income thresholds

- **£18,600** for partner of serving person
- **£3,800** for the first child
- **£2,400** for each subsequent child



#### Visa fees to join serving person. 1 spouse and two children:

- **£1,538** visa fee to come to the UK per person x3 = **£4,605**
- Visa fees for a partner or spouse and two children to settle in the UK permanently- **£2,404 x3 = £7,212**
- Total cost of visa fees alone **£11,817**

### RECOMMENDATION:

**The government must remove barriers for families of non-UK service personnel to stay in the UK, waiving fees for Indefinite Leave to Remain and the Minimum Income Requirement.**

## A Soldier's Story



'Soldier A' is originally from Fiji and enlisted in the British Army in 2017. At the time of enlisting he had a wife and 3 children back home in Fiji and on a private's salary of about £18,600 he did not earn enough from to bring all of his family to the UK.

In January 2020, his wife took the difficult decision to leave the children in the care of their grandmother in Fiji in order to come to the UK to get a job to help meet the financial requirements to bring the rest of the family to the UK. The family were reunited in December 2022. The children were separated from their mother for 2 years and from their father for far longer. The children were able to join their parents with the support of the Army Families Federation who assisted with the visa applications, and with a grant from RBL to cover the

cost of the visas, which came to nearly £5,000.

The children's applications were only issued up to the visa expiry of the parent on limited leave, giving the family 2 years to try to save approximately £10,000 for their indefinite leave to remain applications.

**"It is heart-breaking that our family will have paid more than £20,000 for the right to enter and remain in the UK permanently. There should be more consideration given to service families. But we are indeed thankful to the Royal British Legion for giving a huge helping hand with my children's visas and airfares, we are truly grateful."**

### Endnotes

1. Ministry of Defence (2022) UK Armed Forces Families Strategy 2022-2032 p.7 available at: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1048269/UK\\_Armed\\_Forces\\_Families\\_Strategy\\_2022\\_to\\_2032.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1048269/UK_Armed_Forces_Families_Strategy_2022_to_2032.pdf) p.7
2. The MoD defines a service child as 'A Service child is deemed to be below the age of majority (18 years). If over that age, a son or daughter must be 24 years or under, unmarried or not in a civil partnership and in receipt of full-time education at a school, college or university (studying for a first degree only) or be out of full-time education for up to one year between secondary education and further education.'
3. Service Children's Progression Alliance (2021) Young People from Armed Forces Families: post 16 Education and training p.7 available at: <https://www.scipalliance.org/assets/files/SCIP-Alliance-Post-16-report-November-2021-FINAL-screen.pdf> (accessed 18 July 2023)
4. Forces Additional Needs and Disability Forum (2020) Families Fighting On p.19
5. Armed Forces families and Armed Forces community care coordination support framework system and single point of contact (SPOC), which offers support and guidance to Armed Forces families to navigate the NHS.
6. RBL conducted Freedom of Information (FOI) requests in August 2022, of all Local Authorities across England, Wales and Scotland, to determine how they treat military compensation within means tests for locally-administered benefits; Council Tax Reduction, Housing Benefit; Discretionary Housing Payment and Disabled Facilities Grants.





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Registered charity number: 219279

September 2023