



Keep the Covenant Promise

rbl.org.uk/covenantpromise

Registered charity number: 219279





The Armed Forces Covenant is a promise from the nation that those who serve or have served in the Armed Forces, and their families, including the bereaved, should be treated with fairness and respect in society.

Its two principles are:

- 1.** Those who serve in the Armed Forces, whether Regular or Reserve, those who have served in the past, and their families, should face **no disadvantage** compared to other citizens in the provision of public and commercial services.
- 2. Special consideration** is appropriate in some cases, especially for those who have given the most such as the injured and the bereaved.

Introduction

First written into law in 2011, following a successful campaign by the Royal British Legion, the Armed Forces Covenant is a promise from the nation to look after those in the Armed Forces community. There are about 4.5 million people in the UK Armed Forces community. This includes 2.1 million veterans and their families, as well as over 180,000 serving personnel and their families.

Who are the Armed Forces community?

Regular Personnel: This includes individuals currently serving full-time under contract in the Armed Forces, such as the The Royal Navy, Royal Marines, Army, and Royal Air Force.

Reservists: These are individuals who volunteer to serve in the Armed Forces, usually part time and often while maintaining civilian careers. They can be called upon to support military operations when needed.

Veterans: Anyone who has served in the UK Armed Forces for at least one day qualifies as a veteran.

Families and Dependents: This includes spouses and children, and includes the family members of service personnel and veterans who have died.

The Armed Forces Covenant recognises the profound sacrifices made by the UK Armed Forces, including long periods away from home as well as risks to their physical and mental health, and ultimately, their lives. Transition from military to civilian life can be practically and emotionally difficult. The families of Service personnel also face challenges - partners may have to sacrifice

their own careers, children can experience disrupted schooling, families face stress during deployments, and disrupted access to local services is common due to frequent house moves. Currently, just over half of service families are satisfied with their quality of life and the impact of service on their families is persistently cited as the main reason for personnel leaving the Armed Forces.

Despite progress over the years, the Royal British Legion continues to see members of the Armed Forces community facing disadvantage. The Armed Forces Covenant has yet to deliver the meaningful difference we believe it should. **The Royal British Legion believes that a stronger Armed Forces Covenant will ensure nobody is disadvantaged as a result of their service.**

In November 2022, the Armed Forces Covenant Duty was introduced. This meant there is a legal duty which calls on local authorities and certain local public bodies “to have due regard to the principles of the Armed Forces Covenant

when exercising certain statutory functions in the fields of healthcare, education and housing.” This means those decision-making bodies have to take into account the Armed Forces community and consider how service life affects their access to and experience of services. We know that the Duty has been a catalyst for positive change and has led to:

- greater engagement with the Armed Forces community
- improved awareness from those delivering services
- the appointment of new Covenant responsible personnel
- new training for staff.



Why do we need to strengthen the Covenant Duty?

Whilst we acknowledge and welcome the progress made, the current Duty is too narrow and approaches to the Duty vary across the country, resulting in inconsistent implementation.

An August 2025 survey conducted by YouGov for RBL found that

67%

of people in the UK had never heard of the Armed Forces Covenant.

only 15% said they had heard of it and knew something about it.*



The Covenant Duty must apply to all levels of government including UK and devolved governments. The current limitations to the Covenant Duty have resulted in inconsistencies in services across local authorities, and across different UK nations. We also know that those who move across devolved and local government boundaries frequently encounter problems accessing or transferring to services in different parts of the country.

To truly Keep the Covenant Promise, the Government must extend the Armed Forces Covenant Duty to include UK and devolved governments and cover all policy areas. The Duty must be reinforced by appropriate funding, guidance and impact measurements to drive meaningful change.

There are major gaps in the policy areas not currently covered by the Duty. For the Covenant to really make a difference, it needs to apply to policy that affects all parts of the lives of the Armed Forces community. The extended duty must cover:

- social care
- employment
- early years support and childcare
- welfare benefits
- compensation
- pensions
- further and higher education
- citizenship and immigration
- criminal justice.

* Total sample size was 2169 adults. The survey was carried out online between 16th - 23rd August 2025. Figures are weighted and are representative of all UK adults (aged 18+).



Special Educational Needs and Disabilities (SEND) Support

CASE STUDY



Cheryl

“The Armed Forces Covenant helps in some areas, but it’s not always followed.”

Cheryl lives with her husband Chris and their two children. Both children are autistic and have significant speech and language developmental delays.

“They’re amazing,” Cheryl says. “Beautiful children, inside and out. Even with their range of needs, we take the rough with the smooth and have a lovely family.”

Chris has served nearly 20 years in the British Army, with deployments to Iraq and Afghanistan (twice), and frequent periods away for training or exercises. While Cheryl is proud of his service, the

nature of Army life adds major challenges for their family.

“It’s hard to explain time to a child, especially when they’re non-verbal,” she says. “They just know Daddy’s not there. Annabelle becomes very dysregulated when he’s away - he’s her world.”

“One occasion, Michael said to his teacher ‘Daddy’s gone’ and gave her a hug. He rarely speaks, so that really stuck with me.”

Cheryl gave up paid work to be a full-time parent carer. “They need a lot of care and support from both of us. We are a very close family unit, and actively involved in the local community.” Cheryl runs a youth group in the area organising trips and

activities for other neurodivergent families, often from military backgrounds. “Finding community and places to go for additional support is not always easy, but it makes a massive difference.”

“The average wait for an autism diagnosis now is about three to four years,” Cheryl explains. “But if you’re a military family, you usually move every two or three years - you go right back to the bottom of the waiting list. That means some families are stuck in this endless cycle of starting over, and their children miss out on vital support during those early years when intervention can make the biggest difference.”

Support policies like the Armed Forces Covenant and the Army Carers’ Policy have seen some progress, but Cheryl says implementation is inconsistent.

“The Armed Forces Covenant helps in some areas, but it’s not always followed. Local authorities vary. Some have an Armed Forces champion and take it seriously, like North Yorkshire. Others don’t. We need training and awareness to be rolled out and more importantly, the time now is for those who have signed the Covenant to deliver on what is promised in it so that forces families are not left behind or left isolated.”



According to the 2021 census,

11.6% of veterans of veterans provide unpaid care in England & Wales.

In Scotland, **14%** of veterans provided unpaid care, and

5% of those provided more than 50 hours a week.

Employment

CASE STUDY



James

“I didn’t expect my biggest challenge after 24 years of Service to be with my own government.”

After 24 years of Service in the Army, James and his family are no strangers to sacrifice. With three children in tow, they’ve followed James across the globe. They’ve moved house 11 times, endured one emergency evacuation, and patched together a family life wherever the Army sent them.

Rebecca, James’s wife, often gave up jobs and opportunities to support his Service. But when James accepted a NATO posting in France in 2024, they thought they’d found a balance - a post that kept the family together, while Rebecca finally took a long-awaited job as a civil servant with the Home Office.

Rebecca planned to work remotely from France, exactly as outlined in the government’s International Remote Working policy, allowing military spouses to continue their jobs abroad. She followed every rule and her manager backed her. The policies were clear. However, when her application hit the desks at the Home Office and the Foreign Office, it was abruptly denied due to unfounded concerns over taxes and visas.

The local French authorities and tax experts said Rebecca was allowed to work remotely. And yet, despite multiple attempts, the departments stood firm.

“This isn’t about special treatment,” he said. **“It’s about fairness. About our government standing by its word. About not punishing families for serving their country.”**

“Credit Their Service”

CASE STUDY



Pauline

“Compensation in civilian cases is not treated as income, so why should my military compensation? How does this fit with the Armed Forces Covenant?”

Pauline, who served in the Royal Corps of Signals, is one of thousands of veterans impacted by the unfair treatment of military compensation as income when veterans are assessed for means-tested benefits.

In 2016, Pauline was awarded military compensation for Post Traumatic Stress Disorder and for skin cancer, both of which were linked to her service. While this compensation should have provided security for Pauline and her family, it became a source of hardship instead.

When Pauline applied for compensation for her malignant melanoma, the Ministry of Defence initially awarded her £12 a week. Following a tribunal, this was increased to £80 per week and backdated for two years.

However, this resulted in her being forced to repay the Pension Credit she had

received during that time. Pauline’s weekly Pension Credit entitlement was also slashed dramatically, dropping from £70 to just £10.42.

Since being diagnosed with further skin cancers in 2023, Pauline is due to go before another tribunal but fears if she wins further compensation, her Pension Credit will be cut further, and she’ll lose Winter Fuel Payment and other benefits.

Pauline said: “If I’m awarded more money, it will go to the Government again. They’ll likely cut my Pension Credit and I’ll lose Winter Fuel Payment, free dental care, free eye care and free prescriptions (which I need for mental health medication and more). I’m going to lose a lot if I win this case.”

“We fought for our country and got injured, and the Government takes our compensation. It’s wrong, and nobody is listening.”

As of August 2025, 65% of English councils are not fully disregarding military compensation when means testing income.



Child mental health

CASE STUDY



Anonymous

“The Armed Forces Covenant made the difference. Without it, we would still be waiting.”

In 2021, a Portsmouth military family found themselves trapped in a system that wasn't built to move with them.

After their son was referred to Child and Adolescent Mental Health Services (CAMHS), they waited six months for an appointment confirmation, only to be told they would have to wait another 18 months. The mother, often away due to Full Time Reserve Service duties, knew the family would be relocated long before that.

Fearing their son would be forced to the bottom of yet another waiting list after a move, she took action.

Following advice from a neighbour who was a doctor, she wrote to CAMHS, looping in the local Armed Forces Champion and their MP. She highlighted the Trust's Armed Forces Covenant obligations.

The response was immediate. The MP's office intervened, and CAMHS prioritised the case. Her son was assessed, diagnosed with a neurological disorder, and began receiving the care he needed.

70%
of RBL advisors
report using
the Armed
Forces Covenant
to support beneficiaries.



What needs to change?

The Government has committed to bring the Covenant “fully into law” through the upcoming Armed Forces Bill. The Government must ensure that legislation is robust and meaningful, and expands the Covenant Duty across all policy areas and levels of government.

A legally enforced Covenant would:

- **Ensure Accountability:** Public bodies and service providers would be required by law to consider how they could better support the Armed Forces community.
- **Reduce Regional Variation:** Legal enforcement would help ensure equal treatment across the UK, regardless of where service families live.
- **Protect Vulnerable Groups:** Groups including veterans suffering from mental health issues and families affected by deployment would be guaranteed greater consideration of their needs.

Those who serve and their families, those responsible for delivering the Covenant promise and those in the Armed Forces community whom it seeks to support need to understand more about it.

Currently, there is a consistently limited understanding of the Covenant amongst serving personnel - more than one quarter of personnel and over a third of spouses of serving personnel have never heard of the Armed Forces Covenant. Further, we need to know that the Covenant is having an impact and making the difference it was designed to achieve.

To ensure the success of an expanded Covenant Duty, we are calling for:

- **Funding:** Funding for training, a dedicated programme to promote the Covenant Duty, and accessible tools and resources, is essential to ensure staff in organisations covered by the Duty fully understand its purpose.
- **Clear guidance:** Guidance must include key information on the Armed Forces community and their needs, to ensure consistent standards of Covenant Duty delivery across the country.
- **Impact measurement:** Understanding the scale and scope of Covenant Duty impact is essential to achieve continual improvement of services and meet the evolving need of the Armed Forces community.

It is vital that we hold the Government to account to *Keep the Covenant Promise* to deliver meaningful, consistent and lasting support for military personnel and their families.



Support our campaign to help us to keep pressure on the government.

Get involved

To support our campaign please visit
rbl.org.uk/CovenantPromise



The Royal British Legion has a long and proud campaigning history, working to further the interests, rights and welfare of the Armed Forces community since 1921. We work closely with politicians of all parties on a range of policy issues and having successfully campaigned for the Armed Forces Covenant

to be enshrined in statute, we now seek to ensure that its principles are brought to life at all levels of government. There still remain too many areas of policy where the Armed Forces community faces disadvantage and additional or unique challenges as a result of their service.



Registered address: Royal British Legion, Haig House, 199 Borough High St, London SE1 1AA

Registered charity number: 219279

September 2025