



Profile of the Ex-Service Community in the UK



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November 2005

Revised copy



Compass Partnership

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Foreword

Sue Freeth

After a few months at my desk of The Royal British Legion the time was ripe to take stock of who we were here to serve. As The Royal British Legion approaches its 85th birthday and we come to the end of the 60th anniversary of the Second World War, the time seemed right to quantify the size and scope of veterans' needs today and in the future.

In 1996 we instituted a series of reviews which showed there was a declining ex-Service constituency but paradoxically a growing welfare need. In his study for COBSEO some five years ago Sir Patrick Brown¹ confirmed the former but made no specific recommendations about the latter point other than the need for co-operation and rationalisation within the ex-Service sector to better focus services. This was already our view. Several years on the decline in the ex-Service population is clear but equally there was a strong argument to look down the needs telescope again.

The Legion provides a wide range of welfare services: including advice and support on skills assessment, pensions and benefits, small business loans, welfare grants and nursing support, home and hospital visits and Remembrance Travel to war graves. Some of these are organised centrally and some delivered through our large county and branch network across England, Wales, Northern and the Republic of Ireland. Assembling a profile of need was going to be a challenge. The objective was to gather the views of service users, those we had provided services to in the past and those eligible that we had not yet reached.

The purpose of our research was to:

- (i) build a profile of the ex-Service community
- (ii) establish the scale and scope of general welfare needs, and
- (iii) measure how well current services were performing

With this information we could start to project future needs and review our plan.

We selected Compass Partnership to help us develop the brief and manage the surveys. We decided to use a conventional omnibus face to face survey to reach people we did not know and a postal survey for people we had assisted in the last 12 months.

We also surveyed our county staff and a selection of volunteer caseworkers. We began the work with some desk research to establish what had already been published on the needs of this community. We wanted to build from this.

We could not do this work alone. I would like to thank the 6,200 people interviewed on the RSGB omnibus, especially the 1,200 people from the ex-Service community who had never had contact with us before and who shared the personal details of their lives. I would also like to thank the Legion beneficiaries who completed the postal survey, the staff and caseworkers who took part in the internal survey, and finally I would like to thank the ex-Service and other charities that helped us with the desk research.

It is noteworthy that the UK has remarkably little general research into the needs of this community, although the amount of research has increased since the creation of the Veterans Agency of the Ministry of Defence. In contrast in the last decade in the USA there has been a regular national survey of veterans' needs.

¹ Brown Sir P. Way Ahead Study Final Report, COBSEO 2002

The picture painted before we undertook this survey was of an overwhelmingly positive set of experiences enjoyed by the majority of veterans and their families and a very small percentage of people in need of help. The reasons for this picture were that the research conducted to date had been largely confined to the specific needs of minorities such as homeless people, people in prisons, and people with mental health needs (e.g. post traumatic stress disorder) reported following military Service.

Our survey of the ex-Service community shows a broader and deeper picture of need than we have had available before. Parts of what are uncovered are sobering. It serves as a useful reality check. It will also serve as a good benchmark against which to measure improvement in the future.

In terms of the types of need there are few real surprises. What is surprising is the scale of need - the numbers of people affected. The profile demonstrates that there is much more to be done to meet the needs of this community.

There appear to be some deep pockets of need, which current policies are not reaching effectively. Reaching out to these people will not be simple. Many people are too proud to ask for help.

I hope this work will set the scene for a real push towards the relevant statutory and voluntary organisations working together to meet the needs of this community. The Legion is willing to take a lead in addressing these needs but cannot do this alone. I am looking forward to examining the findings in more detail with our many partners to determine how best to focus on individuals who need our help. We want to create new partnerships to design services that will enable the majority of our community to live satisfying and fulfilling lives.

A strong principle of Service life is to care for its own people. It is a lifelong commitment. The large number of regimental associations personifies this. But we have to recognise that active membership is decreasing and membership is anyway not everyone's choice. We need to find new ways to find people and offer help.

I hope you will find this work thought provoking and that you will join us to meet the challenge. The research shows that we are just skimming the surface of need. We must acknowledge that, however embarrassing this is, there are still substantial numbers of people who played their part either in National Service or our regular and reserve forces who need our help now and will continue to do so for the foreseeable future. I look forward to meeting this challenge with you.

Sue Freeth
Director Welfare
The Royal British Legion
November 2005

Glossary

Veterans

Anyone who has previously served in any of the following ways is a veteran, eligible for welfare assistance from The Royal British Legion: the UK Armed Forces, both Regular Forces (including National Service or the Home Guard), or Reserve/Auxiliary Forces; the Mercantile Marines in hostile waters; the Allied Civil Police Forces; full-time, in uniform for a Voluntary Aid Society in direct support of the Armed Forces; or as British subject serving under British command in the forces of an allied nation.

Dependent spouses/partners

Spouses/partners living as spouses of veterans as described above, who are also eligible for welfare assistance from The Royal British Legion.

Dependent divorced or separated spouses

Spouses/partners of veterans as described above, who are divorced or separated and not remarried, and who are also eligible for welfare assistance from The Royal British Legion.

Dependent widows and widowers

Widows and widowers of veterans as described above, who are eligible for welfare assistance from The Royal British Legion.

Dependent children

Children whose natural parents are veterans are also eligible for assistance from the Legion as dependent minors, up to and including age 18 (even if the qualifying person dies before the child reaches 18 or the parents divorce or separate).

Dependants

Dependent spouses/partners, dependent divorced/separated spouses, dependent widow(er)s and dependent children as described above, make up veterans' dependants.

Adult dependants

In this research the adult dependants excluded children aged 0-15 who were out of scope of the survey. Dependent minors aged 16-18 were included within the dependent adults category.

Ex-Service Community

Veterans and their dependants, taken together, make up the whole ex-Service community. This term is used throughout the report to describe both veterans and their dependants combined.

Adult Ex-Service Community

In this research the adult ex-Service community was defined as veterans and their dependants who were aged 16 or over.

Executive Summary

This is the first of a series of reports to be published by The Royal British Legion on the ex-Service community in the UK. It sets out the most current and comprehensive estimates of the size of the ex-Service community in the UK, their demographic profile, their personal circumstances and their welfare needs.

The research involved a nationally representative sample of over 6,000 UK adults aged 16+ living in private residential households, interviewed face-to-face, of which over 1,200 respondents were in the adult ex-Service community. (Chapter 2).

Size of the ex-Service community

We estimate the size of UK ex-Service community at just over 10.5 million people, that is 18%, or one in six, of the total UK population. This includes:

- 10.17 million people living in private residential households
- 0.4 million people living in communal establishments

The 10.17 million living in private residential households is made up of:

- 4.80 million veterans (8% of the total UK population)
- 3.63 million adult dependants (6%)
- 1.74 million dependent children (3%). (*Chapter 3*)

Demographic profile of the adult ex-Service community

Gender

The adult ex-Service community is divided equally between men and women. However:

- 84% of veterans are men
- 94% of adult dependants are women. (*Section 4.1*)

Age

The average age of the adult ex-Service community is 63 years, compared with 47 years for the general adult population. The adult ex-Service community is divided approximately 40:60 working age : retirement age; whereas the general adult population is split 80:20 working age : retirement age. (*Section 4.2*)

Ethnicity

The ex-Service community is nearly all white British (98%) (*Section 4.3*)

Military service

- 83% of veterans served in the UK Regular Forces:
 - o 48% in the Army,
 - o 24% in the Royal Air Force and
 - o 11% in the Royal Navy or Royal Marines
- 16% served in the Reserve Forces.
- 7% served in other related ways which qualify for assistance from the Legion. (*Section 4.5*)

Time since discharge

Veterans typically served with the Armed Forces for 6 years and were discharged from service over 40 years ago. (*Section, 4.6*)

Social status

Associated with their older age profile, adults in the ex-Service community are more likely than all UK adults:

- to be retired
- in social grade E,
- to own their home outright (Sections 4.8, 4.9, 4.10)

Personal circumstances

Happiness

The vast majority (91%) of the adult ex-Service community are either very (43%) or fairly (48%) happy with their life in general.

Only 6% are not very happy and 2% not at all happy (equivalent to 500,000 and 170,000 people respectively). (*Section 5.1*)

Standard of living

85% of the adult ex-Service community are satisfied (31% very and 54% fairly) with their current standard of living. 5% are fairly dissatisfied and 2% are very dissatisfied (equivalent to 420,000 and 170,000 people respectively). (*Section 5.3*)

Respondents reported that their average net household income is £15,500pa but nearly half (46%) report living on a net household income of less than £10,000pa, which is equivalent to 3.88 million people. These findings should be treated with a degree of caution since detailed financial status was not collected and some respondents may have excluded income from State benefits. (*Section 5.2*)

Transport

75-84s are more likely to use public transport than their younger counterparts, whilst those aged over 85 are as likely to walk or use public transport, as they are to use a car. (*Sections 5.4*)

Social contact

Amongst those aged over 65, 93% have informal social contact with someone from outside their household (either relatives, friends or neighbours) at least once a week. However, 11% of over 65s never go out to see relatives or friends (equivalent to 570,000 people) and 4% are never visited by a relative or friend (equivalent to 180,000 people). (*Section 5.5*)

Illness and disability

Half of the adult ex-Service community have a long-term illness, disability or infirmity (equivalent to 4.42 million people) and a fifth have multiple conditions (equivalent to 1.73 million people). The most common complaints are cardio-vascular/ respiratory or musculo-skeletal conditions.

A quarter say they have not been in good health over the last 12 months: 20% are not in very good health and 5% say their health is not at all good (equivalent to 970,000 and 420,000 people respectively). (*Section 5.6*)

Caring responsibilities

7% of ex-Service adults have caring responsibilities for another adult in the household; equivalent to 570,000 people. (*Section 5.8*)

Welfare needs

Extent of need

4.63 million people in the ex-Service community report welfare needs: 55% say they have experienced at least one personal or household difficulty in the last 12 months. (*Section 6.1*)

The sub-sections of the ex-Service community who are particularly likely to have experienced any difficulties in the last year are:

- the poorest households
- those below retirement age and economically inactive but not seeking work
- those with long-term health problems or disabilities, or caring for another adult with these
- 25-34 year olds, and veterans discharged from military service in the last 10 years
- Dependent widows
- Council tenants
- Those living in London, the West Midlands or the North East (*Section 6.1*)

The ten most prevalent areas are:

- fear of violence/crime (16% 1.43m)
- difficulty with house and garden maintenance (11% 0.94m)
- difficulty getting around outside the home (11% 0.93m)
- exhaustion or pain (10% 0.81m)
- feeling depressed (9% 0.78m)
- not enough money for day to day living (9% 0.77m)
- bereavement (7% 0.57m)
- loneliness (6% 0.55m)
- difficulty getting around the home (6% 0.53m)
- lacking confidence/ low self-esteem (5% 0.39m) (*Section 6.1*)

Gender differences

Women are more likely than men to suffer from depression, low confidence or self-esteem, or with house and garden maintenance.

Men are more likely than women to cite difficulties with unemployment or fear of unemployment, lack of training/ qualifications or skills, or poor housing/ inappropriate housing for their needs (*Section 6.1*)

Age differences

- Financial, employment and psychological difficulties are more prevalent among the younger ex-Service community, aged under 45.
- Marriage or relationship break-up peaks among the 25-34s
- Difficulties coping with bereavement peak amongst 45-54s
- Loneliness is experienced to broadly the same degree across the age spectrum
- Under 55s are more likely to have difficulty with inappropriate accommodation
- Over 75s have heightened difficulty with house and garden maintenance
- Mobility and self-care are particular problems among those over the age of 85. (*Section 6.1*)

Improving quality of life

When asked the one thing that would really make a difference to their quality of life, the most common responses are for more money (17%) or for good/better health (16%). (*Section 6.13*)

Future concerns

The issues that are anticipated to give greatest concern in future include:

- poor health (22%)
- fear of violence/ crime (14%)
- increasing disability (12%)
- garden maintenance (11%)
- not having enough money for day to day living (10%)
- difficulty getting around outside the home (10%). (*Section 6.11*)

1 Introduction

This is the first of a series of reports on the ex-Service community in the UK.

Towards the end of 2004 The Royal British Legion ('the Legion') invited Compass Partnership to make an assessment of the needs of the ex-Service community. We began by conducting a review of previous studies that had been undertaken by the government and its agencies, service charities and the academic community.

We discovered that there has been little research on this important group of people in the UK. The research that had been done indicated that the majority of service personnel had happy and satisfying lives after they left the services. However, there were indications that a significant number did not. It was also clear that the overwhelming majority of the ex-Service community were elderly – as a direct result of National Service and the large military establishment required for the two World Wars.

The Legion wanted to get a much clearer understanding of the numbers of people who have significant difficulties and the types of problems these people face.

Clearly much is known by the staff and volunteers of agencies and charities that work with the ex-Service community, since they have many years of first hand experience assisting people who fall on hard times. Their views have been surveyed and will be reported separately.

However, no one has recently produced an overview of the needs of this group. So there is little robust evidence on which to base longer term strategies for assisting people in need. Interestingly, such surveys have been carried out by the Department of Veterans Affairs in the USA for several years, the 2001 report being the fifth in the series.

This UK report sets out, for the first time:

- Current and comprehensive estimates of the **size of the ex-Service community** in the UK
- Their **demographic profile**, including their age, gender, ethnic origin, household size, military service connections, length of service, working status and their social grade.
- Their **personal circumstances** including their happiness, standard of living, transport, socialising, health, disability and caring responsibilities
- Their **welfare needs** including the problems they face such as difficulties with self-care, mobility, relationships, housing, finances, employment and dealing with authorities.

This report estimates the current size of the ex-Service community, both veterans and their dependants to be just over 10.5 million people in the UK, and with a more elderly profile than the general population.

Our research has confirmed that the majority of recent veterans report that they fare well after leaving the services. A minority, 6% of the adult ex-Service community (veterans and their dependants), are currently experiencing difficulties and not receiving the help, advice or support they need. This is equivalent to around half a million people with unmet welfare needs.

Whilst they may not necessarily wish to ask for charitable welfare assistance, over half of the ex-Service community have experienced at least one personal difficulty in the last year.

The main needs of older and younger members of the ex-Service community are different. Many older veterans and their dependants are living in considerable poverty in their retirement; and sizeable proportions of them encounter difficulties with mobility and house and garden maintenance. The younger ex-Service community are more likely than their older counterparts to experience financial, employment or psychological difficulties.

In addition, there are significant numbers of people living in particularly difficult circumstances:

- Over 4 million people in the ex-Service community have a long term illness, a disability or an infirmity
- 280,000 need help with washing, dressing, toileting and preparing meals and 350,000 are incontinent
- Half a million adults report being lonely, and amongst those over 65 years old 570,000 never go out to see friends or relatives and 180,000 are never visited by a friend or a relative.
- Approaching one million people in the ex-Service community report that they live in households with net income of less than £5,000 per annum (that is less than £100 per week).

The aim of this research was to help the Legion, the other service charities and the government agencies that provide support for the ex-Service community to refine strategies and plans for maximising the assistance that can be given to people in need. In particular, the Legion wants to develop plans to ensure that the assistance which it provides reaches those in greatest need. This report provides a reliable basis for this planning.

The next report in this series will set out the findings of a separate but parallel survey of the circumstances and needs of people who currently receive assistance from the Legion.

We have been ably assisted in our task by an Advisory Group of staff and volunteers from The Legion who are listed in Appendix 1. We are most grateful for their wise counsel.

As this is the first time that such research has been done in the UK, the Legion would welcome feedback on the findings and on the methodology. This will enable improvements to be made in any similar surveys that are carried out in the future².

² Comments should be sent to Policy Manager, The Royal British Legion, 48 Pall Mall London SW1Y 5JY

2 Research methods

A nationally representative sample of 1,211 adults in the UK ex-Service community was interviewed, using the RSGB omnibus survey³. Fieldwork was conducted between 13th April to 1st May 2005. Interviews were conducted face-to-face, in-home, using CAPI⁴. A total of 6,218 adults aged 16+ were interviewed in 273 sample points across the UK. The sample was weighted by gender, age, social class and region to ensure it was representative of the UK population. The module of questions for this research was the first module within the omnibus questionnaire, thereby ensuring that other topics on the omnibus did not influence the research in any way. More details of the survey methodology are at Appendix 2.

Figure 2.1 shows the number of survey respondents for the total sample of all adult and the key sub-samples of all in the ex-Service community, veterans and their dependants. Appendix 3 has a list of the key base sizes used in the report and notes on statistical reliability of results reported for different sub-groups of respondents.

Figure 2.1 NUMBER OF RESPONDENTS SURVEYED (UK)

	All adults	All ex-Service	Veterans	Dependants
Unweighted	6218	1211	689	522
Weighted	6180	1075	612	463

2.1 Measuring the size of the ex-Service community

A key aim of this research was to estimate the size of the ex-Service community in the UK. The approach taken was to ask a representative sample of UK adults aged 16+ whether they had any current or past links to military service.

The survey asked, “Are you yourself currently serving, or have you ever served, in the UK regular or reserve Armed Forces, including National Service or the Home Guard?”

Adults who responded positively, were asked to select from a list which best described their current or previous military service. The list included Regular and Reserve and Auxiliary Armed forces, as well as other related organisations that qualify for assistance from The Royal British Legion (e.g. Mercantile Marine, Voluntary Aid Societies in direct support of the Armed Forces etc.). Adults who had served in the past in any of these ways were classified as **veterans**.

Similarly the survey asked whether the respondent was dependent on someone with current or previous military service. This included:

- their husband, wife or partner
- their husband, wife or partner from whom they were divorced, separated or widowed
- Those aged 16-18⁵, whose natural father or mother had previously served.

These people were classified as **adult dependants**. The survey then recorded the service connection of the person on whom they were dependent.

Whilst the survey did not interview children aged under 16, the questionnaire did record the number of **minor dependants** i.e. children aged 0-15 who were financially supported by veterans or their adult dependants (either living with them or elsewhere).

Taken together, veterans, their adult dependants and their minor dependants make up the total **ex-Service community**, eligible for assistance from The Royal British Legion.

³ An omnibus survey is shared by different clients, who each place questions onto one questionnaire which is asked of a nationally representative sample of adults.

⁴ Computer Assisted Personal Interviewing.

⁵ who are still considered as minor dependants in terms of eligibility for welfare assistance from RBL.

2.2 Limitations of this research

There were some limitations in the design of this research which impact on the estimates of the size of the ex-Service community, such that the resultant population projection is likely to somewhat under-estimate the true size of the ex-Service population:

- The national omnibus survey is a sample of adults living in residential dwellings so adults living in institutions were excluded i.e. those living in prisons, in residential homes or nursing homes, in hospital, in rehabilitation centres, in temporary accommodation such as hostels, or on Armed Forces bases. The homeless sleeping rough were also out of scope.
- The national omnibus survey is an in-home survey and relies upon people answering the door and agreeing to be interviewed. Those who are physically unable to open the door, or to be interviewed, or who chose not to, were therefore out of the scope of this survey.
- Screening for the ex-Service community relies upon respondents' recall of their past military connections or those of their spouse/partner, including the Regular forces, Reserve or Auxiliary forces, National Service or associated Voluntary Aid societies. Despite prompting with a full list of possible Service connections, a degree of under-reporting is likely.
- The ex-Service community sub-sample did not include any respondents aged 95 or over, yet there exists a small residential population of veterans and dependants aged 95+.

Because the resultant sub-sample of the ex-Service community excluded these eligible adults the demographic profile will be slightly inaccurate and the assessment of needs of this community will also potentially be underestimated.

A further concern was that military bases are concentrated in particular areas of the country and that veterans might be similarly concentrated in these areas. An omnibus survey which samples the UK as a whole could under-estimate the size of the ex-Service community or not accurately reflect its composition. Consultation with both the Legion and RSGB (the survey company) led to

the conclusion that this effect was unlikely to be significant.

2.3 Format of this report

Subsequent chapters report on the size of the UK ex-Service community (chapter 3), the demographic profile of UK veterans and their adult dependants (chapter 4), their personal circumstances (chapter 5) and their welfare needs (chapter 6). All data reported are from the primary research conducted through the omnibus survey unless otherwise stated. Secondary sources are referenced in the footnotes.

Tables are used to illustrate key findings from the survey. The sample sizes on which the results are based are not shown in the tables for clarity; however key base sizes are listed in Appendix 3, along with notes on the statistical reliability associated with these. Percentage figures in the tables are set out in columns, A description of the sample on which the percentages are based appears at the head of each column. Where percentages read across the table as rows this is highlighted in footnotes to the tables. Percentages presented in tables will not always add up to exactly 100%, either due to rounding or because more than one response was allowed. An asterisk signifies a percentage of less than 0.5% whilst a dash signifies zero. Where projections are made from the survey data to the whole ex-Service population in the UK, the number of people is quoted in millions.

3 Size of the UK ex-Service community

This chapter reports the prevalence of the UK ex-Service community and makes projections of the size of the ex-Service community in the general population⁶.

3.1 Size of the ex-Service community

The total size of the **UK ex-Service community – veterans, adult dependants and minor dependants is estimated from this survey to be 10.17 million**. This is equivalent to 17%, or one in six, of the total UK population of 60.02 million (fig 3.1).

9.9% of UK adults surveyed were veterans and 7.5% were adult dependants (spouses, partners, ex-spouses, ex-partners, widow(er)s and 16 – 18 year olds), giving a total of 17.4% of UK adults in the ex-Service community⁷.

Projecting to the UK adult population of 48.45 million⁸, this equates to **4.80 million veterans** and **3.63 million adult dependants**, giving a total of **8.43 million adults in the ex-Service community**.

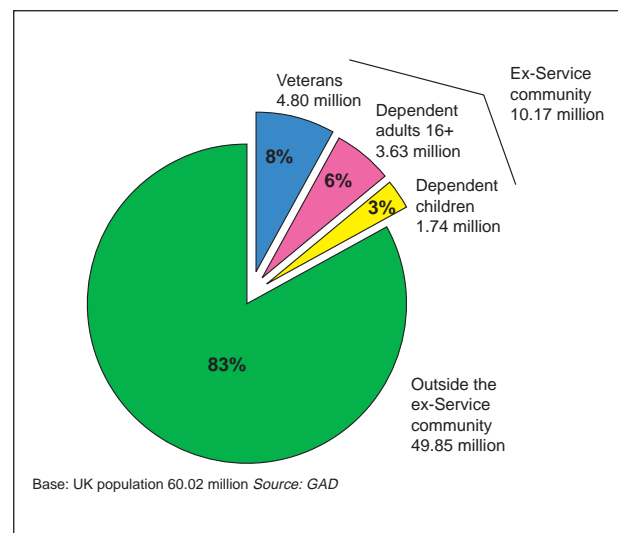
The survey found that these adults had a further **1.74 million minor dependants**, aged 0-15 (living with them or elsewhere, and financially supported by them). This is equivalent to 15% of the 11.58 million children aged 0-15 in the UK.

Figure 3.2 shows the size of the total UK ex-Service community, both adults and children.

Figure 3.1 ESTIMATES OF SIZE OF UK EX-SERVICE COMMUNITY IN 2005

	Survey estimate	Adults 16+ (48.45m) %	Children 0-15 (11.58 m) %	Total (60.02m) %
UK population				
Veterans	4.80m	10		8
Dependent adults	3.63m	7		6
Dependent children	1.74m		15	3
Total ex-Service community	10.17m			17

Figure 3.2 UK EX-SERVICE COMMUNITY IN 2005 (ADULTS AND CHILDREN)



⁶ Full details of the grossing up calculations are at Appendix 4.

⁷ The margin of error around each of these survey statistics is +/- 1% (see Appendix 3).

⁸ This chapter compares with the Government Actuary's Department 2005 published projections for the UK population: 48.45m adults, 11.58m children, 60.02m total population.

3.2 Hidden populations

This projection excludes members of the ex-Service community who were beyond the scope of this survey because they are not living in private residential dwellings; rather they are **living in institutions**. These include:

- residential homes or nursing homes
- hospital
- prison
- rehabilitation centres
- temporary accommodation such as hostels
- Armed Forces bases

The homeless sleeping rough are also excluded.

In the 2001 Census just over a million people in the UK were classified as living in 'communal establishments' which represented 1.78% of the total population (see Appendix 5 for a full typology of these). This minority are out of scope of the survey.

It is estimated that inclusion of veterans and their dependants in these hidden populations could take the total for the whole UK ex-Service community from 10.17 million to over 10.5 million people; this is equivalent to 18% of the total UK population.

There is limited published information about the size of the ex-Service communities within these hidden populations. Nevertheless the majority of the additional ex-Service community not living in private households live in residential and nursing homes. In 2004 there were estimated to be 410,000 older people (aged 65 and over) living in residential and nursing homes in the UK⁹. Their age profile is skewed to the very elderly; the average age of over 65s living in residential care is 86 years for women, and 83 years for men. The proportion of adults living in nursing and residential care homes increases rapidly with increasing age. In the higher age ranges especially, the rates for women considerably exceed those for men: 9%

of men aged 85-89 and 20% of women aged 85-89 live in care homes. 17% of men age 90+ and 37% of women aged 90+ live in care homes¹⁰. It is reported that as many as 80% of older people in residential care may be veterans or their dependants, eligible for assistance from ex-Service organisations¹¹; this is equivalent to some 328,000 people. Adding these 0.33 million people to the estimate of 10.17 million veterans and dependants in private households gives a projected 10.5 million in the ex-Service community overall.

In 2000, The Home Office surveyed a sample of prisoners and found that 5.6% were veterans¹². The Home Office projects that in 2005 the prison population in England and Wales is 73,865¹³ and so some 4,000 prisoners in England and Wales may be veterans.

The numbers of veterans and their dependants living in other settings are thought to be small and unlikely to change the overall estimate of the size of the ex-Service community.

⁹ Care Homes for older people in the UK: a market study, Office of Fair Trading (May 2005)

¹⁰ Health Survey for England 2000: Care homes and their residents, The Stationary Office (Bajekal, M. 2002)

¹¹ Review of Ex-Service Accommodation (RESA) Final Report, COBSEO, London (2002)

¹² Improving the Delivery of Cross Departmental Support and Services for Veterans, (Dandeker C, Wessely S, Iversen A, Ross J, Dept of War Studies and the Institute of Psychiatry, King's College, London, July 2003)

¹³ Prison Population Projections 2005 – 2011 England and Wales, Home Office (De Silva N., January 2005)

3.3 Composition of the ex-Service community

Veterans accounted for just under half (47%) of the total ex-Service community, with their dependants accounting for 53%.

Dependants comprise two thirds adults 16+ and one third children under 16.

Projecting from the survey, there are estimated to be:

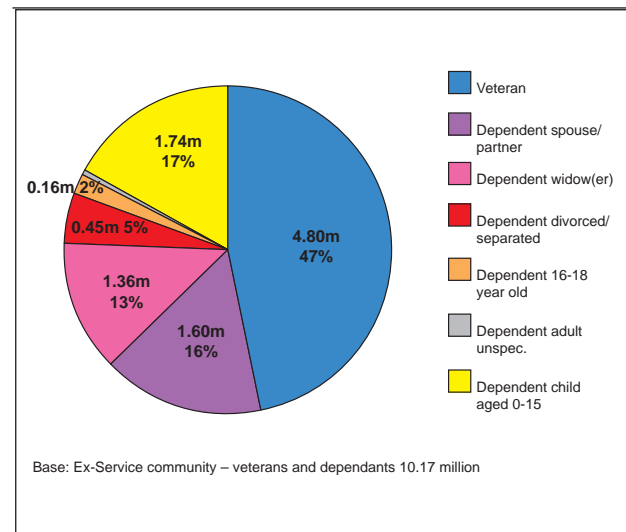
- 1.60m dependent spouses/ partners of veterans
- 1.36m dependent widow(er)s of veterans
- 0.45m spouses/ partners divorced or separated from veterans

In addition to the 1.74 million dependent children aged 0-15 there are 0.16 million 16-18 year olds whose parents have previously served. Taken together this gives **1.90 million dependent minors aged 0-18**, using The Legion's definition¹⁴.

Figure 3.3 COMPOSITION OF UK EX-SERVICE COMMUNITY IN 2005

	Survey estimate	All Ex-Service %	Dependants %
Veterans	4.80m	47	
All Dependants of which:	5.37m	53	100%
Dependent adults 16+ of which:	3.63m	36	68
Spouse/ partner	1.60m	16	30
Divorced/ separated	0.45m	5	8
Widow(er)	1.36m	13	25
Other ¹⁵	0.05m	0.5	1
16-18 year old	0.16m	1.6	3
Dependent children aged 0-15	1.74m	17	32

Figure 3.4 UK VETERANS & THEIR DEPENDANTS IN 2005



¹⁴ The Royal British Legion considers children up to and including the age of 18 and supported by parents as minor dependants (even if the qualifying parent dies or separates from their partner).

¹⁵ Respondent refused to state their relationship to veteran.

4 Demographic profile of the ex-Service community

This chapter describes the demographic profile of the adult ex-Service community – both veterans and their *adult* dependants (spouses, partners, ex-spouses, ex-partners, widow(er)s and 16 – 18 year olds). Minor dependants aged under 16 were not surveyed and so are excluded from the results presented in this chapter.

The adult ex-Service community, aged 16 or over is composed of:

- 57% veterans
- 43% dependants, of which
- 24% dependent spouses/partners, including those who were divorced or separated
- 16% dependent widow(er)s
- 2% dependent 16-18 year olds.

Where relevant the demographic profile of the adult ex-Service community (1211 survey respondents¹⁶) is compared with the profile of all adults in the UK (6218 survey respondents¹⁷). The profiles of veterans (612 respondents) and their dependants (463 respondents) are also compared where appropriate. All data presented is from the omnibus survey unless otherwise stated.

In some instances the profiles are projected onto the UK adult ex-Service population of 8.43 million, and to the populations of veterans (4.80m) and adult dependants (3.63m).

4.1 Gender

The adult ex-Service community as a whole, both veterans and dependants is divided evenly between men and women. The vast majority (84%) of veterans are men and nearly all (94%) adult dependants are women.

¹⁶ Based on the sub-sample of the adult ex-Service community: 1211 respondents unweighted, 1075 weighted, of whom 689 (612 weighted) veterans and 522 adult dependants (463 weighted).

¹⁷ Based on the total omnibus sample of UK adults aged 16+ (6218 unweighted, 6180 weighted).

98% of dependent spouses or partners (including those divorced or separated) are women. 98% of widowed dependants are widows and 2% are widowers.

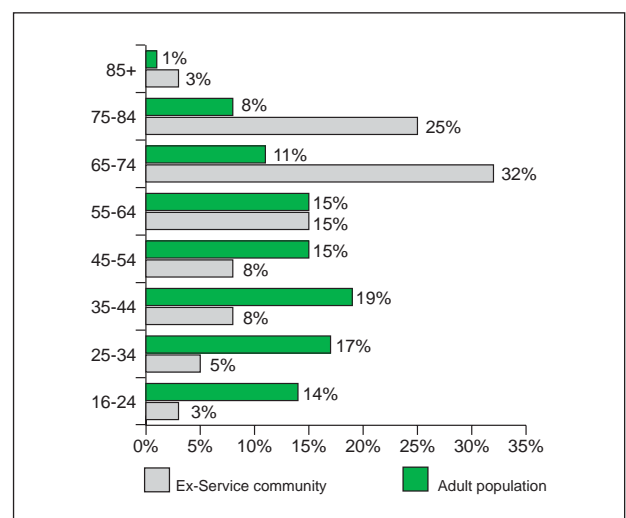
Figure 4.1 GENDER OF ADULT EX-SERVICE COMMUNITY

	Adult ex-Service Community		Veterans		Dependants	
	%	8.43m	%	4.80m	%	3.63m
Male	50	4.22m	84	4.03m	6	0.22m
Female	50	4.22m	16	0.77m	94	3.41m

4.2 Age

The average age of the adult ex-Service community is 63 years, compared with 47 years for the general adult population. The ex-Service community is heavily skewed to those of retirement age, with a third aged 65-74 and a quarter aged 75-84. Relative to the general population, those aged 65+ are over-represented by a factor of three (60% vs. 20% of all adults).

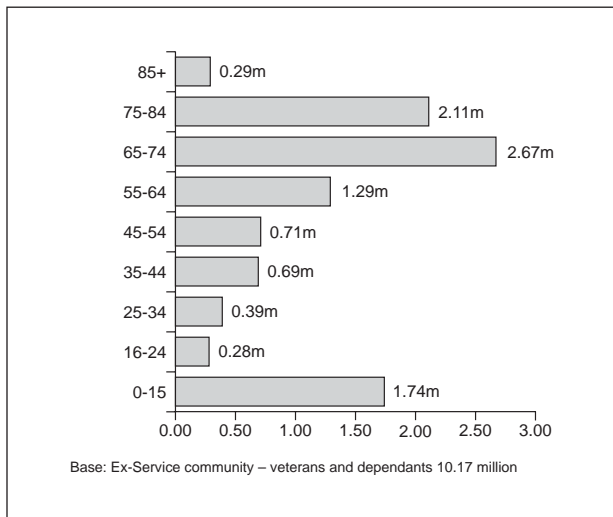
Figure 4.2 AGE PROFILE OF ADULT EX-SERVICE COMMUNITY COMPARED WITH UK ADULT POPULATION



The adult ex-Service community is divided approximately 40:60 working age : retirement age; whereas the general adult population is split 80:20 working age : retirement age.

Population projections for the size of the whole ex-Service community by age are given in figure 4.3 (children under 16 are included for completeness). Half of the whole ex-Service community (adults and children) (5.07m) are aged 65 or over and 290,000 are aged over 85. One in six of the ex-Service community (1.74m) are children aged under 16.

Figure 4.3 AGE PROFILE OF UK VETERANS & THEIR DEPENDANTS IN 2005



The age profiles of veterans and their adult dependants are similar (fig 4.4). The average age of veterans is 64 years and the average age of their adult dependants is 62 years. Dependants have a higher proportion aged 16-24 (6%) than do veterans (1%), due to dependent 16-18 year olds of ex-Service parents.

Figure 4.4 AGE PROFILE OF ADULT EX-SERVICE COMMUNITY

	Adult ex-Service community		Veterans		Dependants	
	%	Population (m)	%	Population (m)	%	Population (m)
16-24	3	0.28m	1	0.06m	6	0.22m
25-34	5	0.39m	5	0.26m	4	0.13m
35-44	8	0.69m	8	0.41m	8	0.28m
45-54	8	0.71m	9	0.42m	8	0.29m
55-64	15	1.29m	16	0.74m	15	0.54m
65-74	32	2.67m	30	1.44m	34	1.22m
75-84	25	2.11m	26	1.25m	24	0.85m
85+	3	0.29m	4	0.21m	2	0.08m
Mean	63		64		62	

Dependent spouses, partners, including those who are divorced or separated, have an average age of 59 years. They are divided 55:45 working age : retirement age. Dependent widow(er)s have an average age of 73 years and are split 10:90 working age : retirement age (fig 4.5).

Figure 4.5 AGE PROFILE OF ADULT DEPENDANTS

	Dependent (ex-) spouses/ (ex-) partners*		Dependent Widow(er)s	
	%	Population (m)	%	Population (m)
16-24	1	0.03m	*	0.01m
25-34	5	0.10m	1	0.01m
35-44	13	0.26m	1	0.02m
45-54	13	0.26m	2	0.02m
55-64	22	0.46m	6	0.09m
65-74	35	0.72m	37	0.50m
75-84	10	0.21m	47	0.64m
85+ ^	-	-	6	0.08m
Mean	59		73	

* Includes those who were divorced or separated from their spouse/partner.
 ^ The survey did not interview any dependent (ex-) spouses/ (ex-) partners aged over 85.

4.3 Ethnic group

99.3% of the adult ex-Service community are white: 98% are white British, 1% white Irish and 0.3% other white background. 0.6% are from a minority ethnic group, as compared with 7.9% of the general UK population.

Figure 4.6 ETHNIC PROFILE OF ADULT EX-SERVICE COMMUNITY COMPARED WITH UK POPULATION

	Adult ex-Service community %	UK population*
White	99.3	92.1
Minority ethnic	0.6	7.9
Mixed race	0.1	1.2
Asian or Asian British	0.1	4.0
Black or Black British	0.4	2.0
Chinese	-	0.4
Other	-	0.4
Refused	0.1	n/a

* Adults and children, Source: 2001 Census

4.4 Household composition

Just under a third (31%) of the ex-Service community live alone, compared with a fifth (19%) of UK adults. Just under half (47%) live in a two-person household, compared with a third (33%) of UK adults.

Figure 4.7 HOUSEHOLD SIZE AMONG ADULT EX-SERVICE COMMUNITY COMPARED WITH UK POPULATION

	Adult ex-Service community %	UK adults %
Household size (adults & children):		
1	31	19
2	47	33
3	11	19
4+	11	29

Just over one tenth of the adult ex-Service community have children aged 0-15 in their household, compared with a third in the general population.

11% of the adult ex-Service community have any children aged up to 15, who are financially dependent on them (either living with them or elsewhere); these adults have an average of 1.82 dependent children. Across the whole adult ex-Service community the average is 0.21 dependent children (0-15).

The proportion with dependent children varies by age, peaking at two thirds amongst adults in the 25-44 age range. The average number of children is highest among 25-34 year olds at 1.47 children (fig 4.8). Similarly, presence of child dependants varies by veterans' recency of military service, peaking among those who left the Armed Forces between 5 -19 years ago. (fig 4.9).

Figure 4.8 DEPENDENT CHILDREN (AGED 0-15) OF ADULT EX-SERVICE COMMUNITY

	Adult ex-Service Community %	16-34 %	25-34 %	35-44 %	45-54 %	55-64 %	65-74 %	75 or over %
Any Dependent children aged 0-15	11	33	64	63	13	5	1	-
Mean number of dependent children: Based only on those adults with any dependent children	1.82	1.33	2.31	1.82	1.58	1.25	1.33	n/a
Based on all adults in each age band	0.21	0.46	1.47	1.15	0.21	0.06	0.01	0.00
Projection of total number of dependant children ¹⁸	1.7m	0.1m	0.6m	0.7m	0.2m	0.1m	-	-

Figure 4.9 VETERANS' DEPENDENT CHILDREN (AGED 0-15), BY TIME SINCE DISCHARGE FROM MILITARY SERVICE

	Veterans %	< 5 yrs ago	5 - 19 yrs ago	20 -39 yrs ago	40 -49 yrs ago	50+ yrs ago
ANY Dependent children aged 0-15	11	33	43	16	-	-
Mean number of dependent children: Based only on those adults with any dependent children	1.91	1.88	2.13	1.52	n/a	n/a
Based on all adults in each category	0.22	0.62	0.94	0.25	0.00	0.00

¹⁸ (Rounded to 1 decimal place).

4.5 Service connections

Just under half of veterans have previously served in the Army, a quarter in The Royal Air Force and one in ten in the Royal Navy or Royal Marines. 83% of veterans have served in the UK Regular Forces and 16% in the Reserve Forces. 7% have served in other related ways which qualify for assistance from the Legion (Appendix 6 lists these). It is possible for veterans to have served in more than one of the ways listed at figure 4.10; therefore the percentages sum to more than 100%.

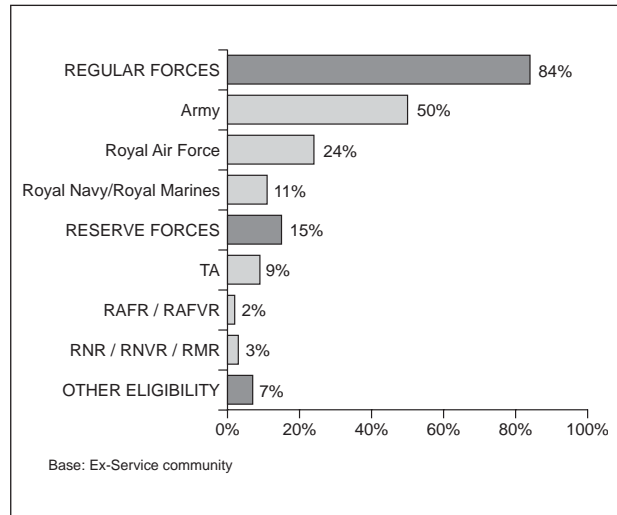
The service connections of dependants are very similar to those of veterans, although a slightly higher proportion are dependent on someone who has previously served in the Regular Forces (87%) and slightly fewer are dependent on someone who has previously served in the Reserve Forces (12%).

Figure 4.10 SERVICE CONNECTIONS OF ADULT EX-SERVICE COMMUNITY

	Adult ex-Service community		Veterans		Dependants	
	%	8.43m	%	4.80m	%	3.63m
Regular Forces	84	7.11m	83	3.96m	87	3.15m
Army	50	4.23m	48	2.32m	53	1.91m
RAF	24	2.01m	24	1.16m	23	0.85m
Royal Navy/ Marines	11	0.94m	11	0.53m	11	0.41m
Reserve Forces	15	1.22m	16	0.78m	12	0.45m
TA	9	0.78m	11	0.50m	7	0.27m
RAFR/ RAFVR	2	0.18m	2	0.12m	2	0.06m
RNR/ RNVR/ RMR	3	0.28m	3	0.16m	3	0.11m
Other	7	0.62m	7	0.36m	7	0.25m

The parents of dependant 16-18 year olds are more likely to have served in the Reserve Forces and less likely to have served in the Regular Forces than other veterans.

Figure 4.11 SERVICE CONNECTIONS OF ADULT EX-SERVICE COMMUNITY



Appendix 6 gives the full breakdown of Service connections for veterans and for different types of dependants. The relative balance between the three Armed Forces has changed over time. Among veterans who were discharged from military service pre 1965, the RAF makes up a substantially greater proportion than the Navy; and these veterans discharged over 40 years ago account for three fifths of all veterans. However post 1965 the RAF and the Navy are at more similar levels, behind the Army. Post 1965 the proportion serving in the Territorial Army has also increased (see Appendix 6).

4.6 Veterans' length of service and time since discharge

On average, veterans have served with the Armed Forces for 6 years. Around three quarters of veterans served for more than 2 years but less than 10 years. 11% served for under 2 years (fig. 4.12).

Figure 4.12 VETERANS' LENGTH OF SERVICE

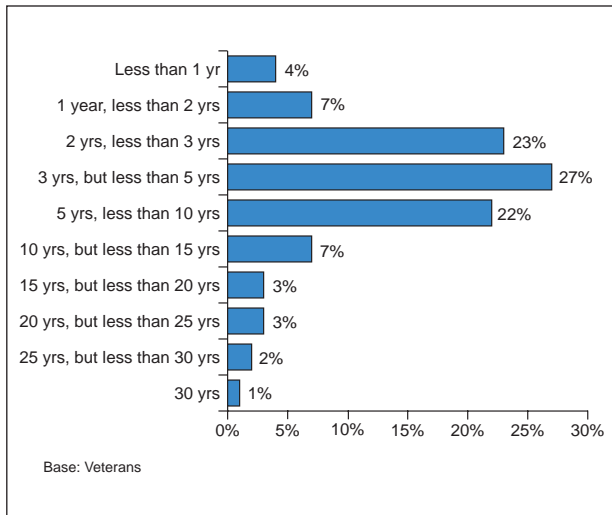
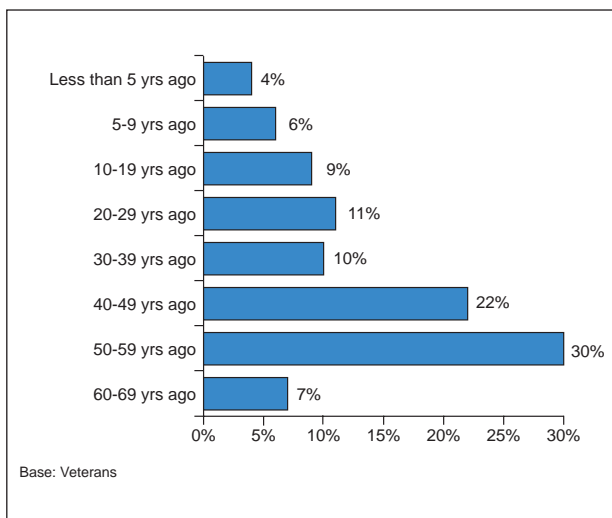


Figure 4.13 VETERANS' TIME SINCE DISCHARGE



Three fifths of veterans were discharged from military service over 40 years ago. The most common (modal) length of time since discharge was 50-59 years; that is in the post WWII period, between 1946 and 1955 (fig 4.13). However, the average (mean) length of time since discharge was 40 years.

4.7 Geographical distribution

The ex-Service community has a slightly different regional profile to the UK adult population, with a significantly lower proportion in London and the West Midlands and a significantly higher proportion in the South West of England, Yorkshire and Humberside and the North West.

Figure 4.14 REGIONAL PROFILE OF ADULT EX-SERVICE COMMUNITY COMPARED WITH UK POPULATION

	Adult ex-Service community %	UK adults %
South West	11	7
South East	11	12
London	5	11
East of England	9	9
West Midlands	8	10
East Midlands	9	8
Yorkshire & Humberside	11	9
North West	14	12
North East	5	5
Scotland	10	9
Wales	5	5
Northern Ireland	3	3

4.8 Tenure

Two thirds (68%) of the adult ex-Service community are owner occupiers, just under a quarter (23%) are Council tenants and 6% rent from private landlords. 2% have other living arrangements. Compared with the UK population, the ex-Service community has a higher proportion who own their home outright and a lower proportion with a mortgage, or who rent from a private landlord. This is related to the older age profile of the ex-Service community.

16-34 year olds in the ex-Service community are less likely than their older counterparts to own their own home (51%) and more likely to be renting privately (20%). Those aged 85 and over are also less likely to be owner occupiers (56%), and are more likely than average to rent from their local authority (40%).

Figure 4.15 TENURE OF ADULT EX-SERVICE COMMUNITY COMPARED WITH UK POPULATION

	Adult ex-Service community %	UK adults %
Owner occupiers:	68	65
Own outright	50	29
Bought with a mortgage	19	36
Rent from local authority	23	21
Rent privately	6	11
Other	2	3

4.9 Working status

Nearly two thirds (64%) of the ex-Service community are retired. A quarter (26%) are working full- or part-time. 2% are unemployed and seeking work and 7% are unemployed but not seeking work. 1% are still in education.

Figure 4.16 WORKING STATUS OF ADULT EX-SERVICE COMMUNITY COMPARED WITH UK POPULATION

	Adult ex-Service community %	UK adults %
Retired	64	25
Working full-time (30+ hrs)	19	39
Working part-time (8-29 hrs)	6	12
Working part-time (< 8 hrs)	1	1
Unemployed (seeking work)	2	4
Not seeking work	7	14
Higher education	1	5
Still at school	*	1

Among the whole UK adult population only a quarter are retired. However excluding the retired from consideration, the working status profile of the ex-Service community is very similar to that of the whole population (fig. 4.17). The ex-Service community were slightly more likely to be working (73% vs. 68% in the

population) or unemployed (25% vs. 23% in the population); as opposed to still in full-time education (3% vs. 8%).

Figure 4.17 WORKING STATUS OF ADULT EX-SERVICE COMMUNITY EXCLUDING THOSE WHO ARE RETIRED, COMPARED WITH EQUIVALENT UK POPULATION

Base: Excludes retired	Adult ex-Service Community %	UK adults %
Retired	n/a	n/a
Working full-time (30+ hrs)	53	52
Working part-time (8-29 hrs)	18	15
Working part-time (< 8 hrs)	2	1
Unemployed (seeking work)	6	5
Not seeking work	19	18
Higher education	2	6
Still at school	1	2

4.10 Social grade

Figure 4.18 summarises the social grade profile of the ex-Service community. The definitions of who falls into each social grade category are at Appendix 7.

Figure 4.18 SOCIAL GRADE OF ADULT EX-SERVICE COMMUNITY COMPARED WITH UK POPULATION

	Adult ex-Service community %	UK adults %
A	5	4
B	13	17
C1	23	27
C2	19	20
D	14	14
E	26	18

A quarter (26%) of the ex-Service community are in social grade E, 8% more than in the UK population; (concomitantly there are 8% fewer in social grades B/C1). The higher proportion in social grade E is related to the older age profile of the ex-Service community, since those entirely dependent on the State pension fall into this category.

Considering those who are *not retired*, the social grade profile of the ex-Service community has a higher proportion of skilled manual workers (C2) and a lower proportion of non-manual workers in grades B/C1 than the UK adult population (fig 4.19).

Figure 4.19 SOCIAL GRADE OF ADULT EX-SERVICE COMMUNITY, NOT RETIRED, COMPARED WITH UK POPULATION

	Adult ex-Service community	UK adults
Base: Not retired	%	%
A	4	3
B	13	17
C1	28	30
C2	25	21
D	16	15
E	14	13

4.11 Membership of The Royal British Legion

7% of adults in the ex-Service community reported that they are members of The Royal British Legion¹⁹, 10% of veterans and 4% of their adult dependants. Men were twice as likely to be members as women (10% vs. 5%). Membership of the Legion increased with increasing age.

¹⁹ Grossing up to the ex-Service population, 7% Legion membership equates to 620,000 Legion members (with margins of error giving a range of between 520,000 to 720,000 members). At the time of the survey there were actually around 470,000 members in the UK so the survey has over-represented Legion members, perhaps because some people had not realised that their membership had lapsed, or because they use a Legion Club but are not a member.

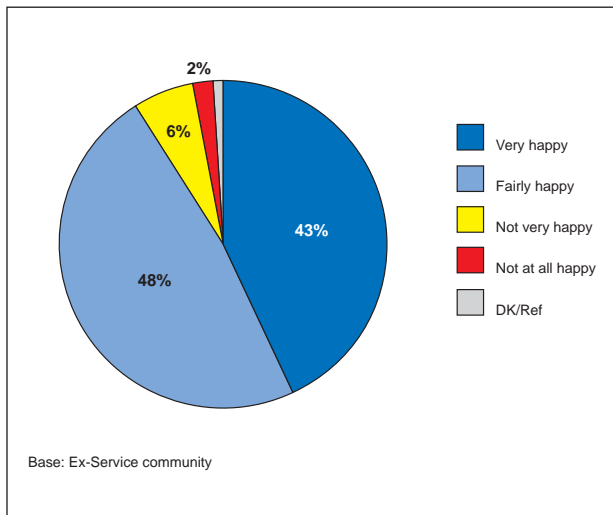
5 Personal circumstances

This chapter describes the happiness of the adult ex-Service community, their net household income and satisfaction with their standard of living. Main form of transport is reported and informal socialising by those aged over 65. It also discusses health and disability and caring responsibilities.

5.1 Happiness

The vast majority (91%) of veterans and their adult dependants are either very (43%) or fairly (48%) happy with their life in general. Only 6% are not very happy and 2% not at all happy (equivalent to 500,000 and 170,000 people respectively).

Figure 5.1 HAPPINESS WITH LIFE IN GENERAL THESE DAYS



Among all veterans and dependants 8% are not very or not at all happy. The following sub-groups have significantly²⁰ higher proportions who are not very/not at all happy:

- Unemployed and seeking work (18%)
- Private rented tenants (15%),
- Those below retirement age but not seeking work²¹ (15%)

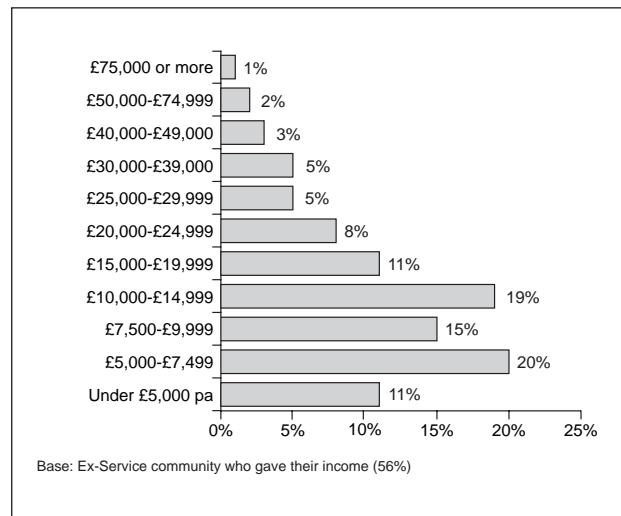
²⁰ Statistically significant at the 95% level.

- Dependent widow(er)s (14%)
- 35-44 year olds (12%)
- 75-84 year olds (12%)
- long-term ill or disabled (11%).

5.2 Net household income

The average (mean) net household income reported by respondents is £15,500pa. Figure 5.2 shows the reported profile of the income of the adult ex-Service community²².

Figure 5.2 ANNUAL REPORTED NET HOUSEHOLD INCOME OF ADULT EX-SERVICE COMMUNITY



Dependent widow(er)s have a lower household income on average than other sectors of the ex-Service community. Those above retirement age are also less affluent (fig 5.3).

11% report living on a net household income of less than £5,000 per year (less than £420 per month or £100 per week); this is equivalent to 927,000 people. In reality, it is unlikely that as many as 11% have net income this low, due to receipt of State benefits. In calculating their household income it is known that some people overlook certain benefits – for example Housing Benefit and the Mobility component of

²¹ These people are particularly likely to experience various difficulties. They are people who are below retirement age, not working but not seeking work; either through choice, because they are looking after the family or home, or because they are unable to work. (Those not working but actively seeking work are classified as 'unemployed and seeking work').

²² N.B. 44% of respondents refused to state their net household income, which is typical in an omnibus survey of this type. However there is no reason to believe this would introduce significant bias in the income profile.

Disability Living Allowance, since this is deducted before they receive their income. In this survey only four in ten (43%) of people reporting net household income of less than £5,000 per year also report household receipt of means tested benefits (Council Tax Benefit, Housing Benefit, Income Support, Job Seeker's Allowance or Pension Credit).

Figure 5.3 MEAN REPORTED ANNUAL NET HOUSEHOLD INCOME OF ADULT EX-SERVICE COMMUNITY

All ex-Service	£15,500
Veterans	£16,300
Dependants	£14,500
Dependent widow(ers)	£9,600
Dependent spouses/partners (including divorced/separated)	£17,000
Dependent 16-18 year olds	£19,100
16-24	£15,200
25-34	£22,700
35-44	£25,400
45-54	£20,800
55-64	£18,100
65-74	£12,500
75-84	£9,400
85+	£9,000

Base: All stating their income (56% of respondents)
Means quoted to 3 significant figures

Just under half (46%) of the ex-Service community, equivalent to 3.88 million people, report living on a net household income of less than £10,000pa (less than £835 per month or £190 per week). The following sub-groups have significantly above average proportions reporting net household income under £10,000pa:

- Social grade E (80%)
- Dependent widow(ers) (78%)
- Those receiving any means tested benefits (76%)
- Aged 75+ (74%)
- Council tenants (66%)
- Retired (61%)
- Unemployed and seeking work (60%)
- Those below retirement age but not seeking work (56%)
- Those with any long-term illness, disability or infirmity (54%).

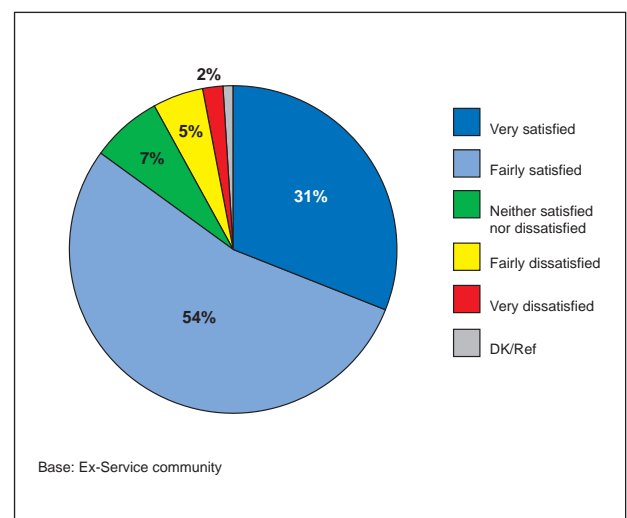
Half (49%) of those reporting net household income of less than £10,000 per year also report household receipt of means tested benefits (Council Tax Benefit 29%, Housing Benefit 29%, Pension Credit 21%, Income Support 12% or Job Seeker's Allowance 4%). Once again there is probably significant under-reporting of benefits received. Further data on receipt of State benefits is in Appendix 8.

43% of those with net household income below £10,000 per year rent their property from their local authority. However a similar proportion (40%) own their home outright – these people may therefore be therefore 'capital rich but income poor'.

5.3 Satisfaction with standard of living

85% of the adult ex-Service community are satisfied with their current standard of living. 5% are fairly dissatisfied and 2% are very dissatisfied (equivalent to 420,000 and 170,000 people respectively).

Figure 5.4 SATISFACTION WITH STANDARD OF LIVING AT PRESENT



The following sub-groups have significantly higher proportions who are very/fairly dissatisfied:

- Veterans who were discharged 5-19 years ago (17%)
- 35-44 year olds (15%)
- The most affluent, on net household income of over £40,000pa (15%)
- The least affluent, on net household income of under £5,000pa (14%)

- With any dependent children 0-15 (14%)
- Veterans of the reserve forces (13%)
- Those below retirement age but not seeking work (13%)
- On net household income of under £10,000 - £14,999 (12%)
- Divorced or separated (11%)
- With caring responsibilities (11%)
- Social grade D (10%).

5.4 Transport

Two thirds (64%) of the adult ex-Service community use a motor vehicle (car, motorcycle or moped) as their main form of transport. A fifth (19%) primarily use public transport. 11% primarily walk, 1% cycle, 1% rely on taxis and 1% use an electric wheelchair or electrically powered vehicle as their main form of transport. 1% never go out.

16-24s and over 65s are more likely to rely on public transport than are 25-64s.

Over 85s are as likely to walk or use public transport, as they are to use a car; there are also minorities reliant on taxis or electric or manual wheelchairs to get around, or who never go out.

The variations in modes of transport by age is shown in figure 5.5 (statistically significant variations above the average for all adults in the ex-Service community are highlighted in red).

Figure 5.5 MAIN FORM OF TRANSPORT OF ADULT EX-SERVICE COMMUNITY

	Adult ex-Service community %	16-24 %	25-34 %	35-44 %	45-54 %	55-64 %	65-74 %	75-84 %	85 or over %
Car/ motorcycle/ moped	64	27	82	76	77	73	69	52	28
Public transport (buses or trains)	19	24	9	6	7	12	20	31	22
Walking	11	36	6	14	10	12	8	10	27
Cycling	1	12	4	4	4	*	-	1	-
Taxi	1	-	-	-	-	1	*	3	5
Electric wheelchair or electrically powered vehicle	1	-	-	-	1	1	1	1	3
Manual wheelchair	*	-	-	-	-	-	-	*	3
Other	*	-	-	-	-	-	*	*	2
Never go out	1	-	-	-	-	*	1	2	8

5.5 Informal socialising among over 65s

Half (47%) of the ex-Service community aged over 65 have informal social contact with someone from outside their household (either relatives, friends or neighbours) every day. 93% have this type of informal social contact at least once a week. 6% have informal social contact no more than once or twice a month (equivalent to 300,000 people). The proportion who have social contact no more than once or twice a month increases with increasing age: 4% of those aged 65-74, 9% of those aged 75-84 and 12% of those aged 85-94.

18% of those aged over 65 who *live alone* have informal social contact with someone no more than once a week, and 5% no more than once or twice a month (equivalent to 380,000 and 110,000 people respectively).

Figure 5.6 ANY INFORMAL SOCIALISING BY THOSE AGED 65 OR OVER

	Adult ex-Service community aged 65+ %	Live alone aged 65+ %	2 person household aged 65+ %
Every day, or nearly	47	53	42
2-3 times a week	33	28	38
Once a week	13	12	14
Once or twice a month	3	2	4
Less than once a month	2	2	1
Don't know frequency	*	1	*
None	1	1	*
Don't know/refused	1	1	*

83% of over 65s have informal contact with neighbours at least once a week, 66% have relatives or friends call in on them at home at least once a week and 58% call in on relatives or friends at least once a week (fig 5.7). Amongst those over 65 years old, 11% never go out to see relatives or friends (equivalent to 570,000 people), whilst 4% are never visited by a relative or friend (equivalent to 180,000 people).

Figure 5.7 TYPE OF INFORMAL SOCIALISING BY THOSE AGED 65 OR OVER

	Go to see or call in on relatives or friends %	Relatives or friends see you or call in on you at home %	See neighbours to chat to %
Every day, or nearly	12	15	39
2-3 times a week	21	25	31
Once a week	25	26	13
Once or twice a month	14	15	5
Less than once a month	11	10	2
Don't know frequency	6	4	2
None	11	4	6
DK/refused	*	1	1

Over 85 year olds are much less likely to go out regularly to visit relatives or friends, and also less likely to chat to neighbours on a regular basis (fig 5.8).

Figure 5.8 INFORMAL SOCIALISING BY AGE

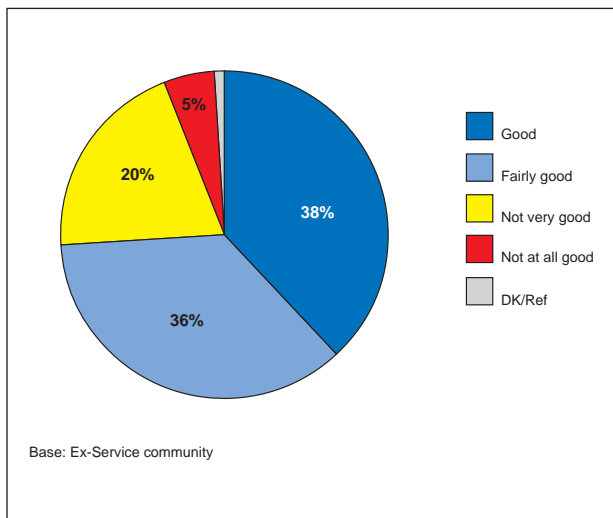
	65-74 %	75-84 %	85+ %
Go to see or call in on relatives or friends :			
No more than once or twice a month	34	45	74
Never	7	11	50
Relatives or friends see you or call in on you at home:			
No more than once or twice a month	30	34	41
Never	4	3	6
See neighbours to chat to:			
No more than once or twice a month	13	18	23
Never	4	6	16

5.6 Own health and disability

Three quarters of the adult ex-Service community say that they have been in good health over the last 12 months, whilst a quarter have not been in good health.

20% are in not very good health and 5% say their health is not at all good (equivalent to 970,000 and 420,000 people respectively).

Figure 5.9 OWN ASSESSMENT OF HEALTH OVER LAST 12 MONTHS



Among all veterans and dependants 25% report their health as not very good or not at all good. This is equivalent to 1.39 million people. The following sub-groups have significantly higher proportions in poor health:

- Those below retirement age but not seeking work (63%)
- With a long term illness or disability (41%)
- Net household income £5,000 - £7,499pa (37%)
- Private rented tenants (36%)
- Council tenants (35%).

Half (52%) of the adult ex-Service community have a long-term illness, disability or infirmity; 51% of veterans and 54% of dependants. A fifth (20%) have multiple conditions. This is equivalent to 4.42 million people with any long-term health problems and 1.73 million people with multiple conditions.

Figure 5.10 LONG-TERM ILLNESSES, DISABILITIES OR INFIRMITIES OF ADULT EX-SERVICE COMMUNITY

	%	Adult ex-Service community
		8.43m
Any	52	4.42m
Multiple conditions	20	1.73m
Any cardio-vascular	26	2.18m
Any musculo-skeletal	21	1.79m
Any digestive/ diabetes/ progressive illness	12	1.01m
Any sensory	8	0.64m
Any mental	4	0.35m
Any neurological	2	0.20m
Any other	6	0.49m

The full breakdown of conditions, by age, is shown in figure 5.11 (statistically significant variations above the average for all adults in the ex-Service community are highlighted in red).

The proportion reporting any long-term health problems increases with age, from a fifth of 16-24 year olds to two thirds of those aged over 75. Cardio-vascular/ respiratory problems, musculo-skeletal problems, sensory problems and digestive/ diabetes/ progressive illnesses are all more common among over 55s and become more prevalent with increasing age. Mental health problems are more prevalent among 25-54s and peak among 35-44s.

Figure 5.11 LONG-TERM ILLNESSES, DISABILITIES OR INFIRMITIES OF ADULT EX-SERVICE COMMUNITY

	All Ex-Service %	16-24 %	25-34 %	35-44 %	45-54 %	55-64 %	65-74 %	75-84 %	85 or over %
ANY	52	20	24	34	39	57	54	66	64[^]
MULTIPLE CONDITIONS	20	2	6	9	15	24	21	27	29
ANY CARDIO-VASCULAR/ RESPIRATORY	26	6	2	8	16	30	29	35	29
Heart, blood pressure or blood circulation problems	20	-	-	1	10	21	24	30	27
Chest or breathing problems, asthma, bronchitis	8	6	2	7	7	13	8	8	4
ANY MUSCULO-SKELETAL	21	3	8	15	13	25	22	27	31[^]
Problems or disability connected with legs or feet (including serious arthritis or rheumatism)	11	-	4	3	6	12	12	18	19 [^]
Problems or disability connected with back, hips or neck (including serious arthritis or rheumatism)	10	1	6	13	6	11	9	10	15
Problems or disability connected with arms or hands (including serious arthritis or rheumatism)	8	1	1	4	4	11	9	8	10
Osteoporosis*	*	-	-	-	-	*	*	-	-
Arthritis (unspecified)*	*	-	-	-	-	-	*	1	2
ANY DIGESTIVE/ PROGRESSIVE ILLNESS	12	5	2	5	9	18	11	16	8
Diabetes	7	-	-	2	5	7	6	11	5
Stomach, liver, kidney or digestive problems	3	3	2	3	3	6	4	2	2
Progressive illness (e.g. cancer, multiple sclerosis, spondylitis etc.)	3	1	2	-	3	7	2	3	1
ANY SENSORY	8	-	-	1	4	3	9	12	26
Difficulty seeing (even with glasses if you wear them)	4	-	-	-	2	*	5	6	14
Difficulty hearing (even with hearing aid, if you have one)	4	-	-	1	1	1	4	7	17
Speech difficulties	1	-	-	-	1	1	*	1	-
ANY MENTAL	4	4	9	12	6	2	3	3	3
Depression	3	4	3	7	4	2	2	2	1
Anxiety, phobias, panic attacks	2	-	7	3	4	1	1	1	1
Mental Illness	1	-	-	3	1	*	*	-	2
Post Traumatic Stress Disorder/ Combat Stress	*	-	-	3	*	-	*	-	-
ANY NEUROLOGICAL	2	-	2	1	6	2	2	3	4
Memory problems or finding it difficult to concentrate or understand	2	-	2	1	3	1	2	3	4
Epilepsy	*	-	-	-	3	1	-	-	-
ANY OTHER	6	4	7	6	7	4	4	7	5
Skin conditions/ allergies	1	-	1	1	3	1	1	1	1
Thyroid problems*	1	-	3	1	-	*	*	1	-
Stroke*	*	-	-	-	-	*	*	1	-
Chronic fatigue syndrome*	*	-	-	-	1	-	*	-	-
Learning disability	*	-	-	2	-	-	-	-	-
Gulf War Illness	*	-	1	-	-	-	-	-	-
Other	3	4	3	1	2	2	2	4	5

All conditions from prompted list except the asterisked items, which were mentioned spontaneously

[^] Significant only at 90% level (due to small base size). All other highlighted figures are significantly different from the total for All ex-Service at 95% level of significance

The following sub-groups have significantly above average proportions reporting any long-term illness, disability or infirmity:

- Those below retirement age but not seeking work (74%)
- Net household income under £5,000pa (68%)
- Net household income £5,000 - £7,499pa (68%)
- 75-84 year olds (66%)
- 85+ year olds (64%)
- Live alone (64%)
- Retired (62%)
- Social grade E (62%).

5.7 Health and disability of other household members

A quarter (27%) of the ex-Service adult community (2.3 million people) have another member of their household with a long-term illness, disability or infirmity. 62% of ex-Service adults are in a household where either themselves or another household member have a long-term illness, disability or infirmity.

Figure 5.12 PREVALENCE OF LONG-TERM ILLNESSES, DISABILITIES OR INFIRMITIES: SELF OR OTHER HOUSEHOLD MEMBERS

		Adult ex-Service community %	8.43m
Self only	34		2.90m
Both self and other household member(s)	18		1.52m
Other household member(s) only	9		0.78m
Any (self or other household member(s))	62		5.20m

Figure 5.13 LONG-TERM ILLNESSES, DISABILITIES OR INFIRMITIES OF OTHER HOUSEHOLD MEMBERS

	Adult ex-Service community %
Any	27
Multiple conditions	8
Any cardio-vascular	11
Any musculo-skeletal	10
Any digestive/ diabetes/ progressive illness	8
Any sensory	3
Any mental	2
Any neurological	2
Any other	2

5.8 Caring responsibilities

7% of ex-Service adults have another adult in the household who is dependent on them to care for them because of a long-term illness, disability or old age. This is equivalent to 570,000 people with caring responsibilities.

The proportion of carers is significantly higher among:

- Those below retirement age but not seeking work (13%)
- Net household income £7,500 - £9,999 (13%)
- Social grade E (12%)
- Dependant spouses/partners (12%).

The average age of carers is 65 years. 23% are aged 75 or over. This is equivalent to 133,000 people.

6 Welfare needs

This chapter reports the personal and household difficulties experienced by adults in the ex-Service community during the last 12 months, as well as any current welfare needs. It also explores anticipated future concerns.

6.1 Difficulties experienced

The survey asked adults in the ex-Service community which, if any, from a prompted list of difficulties had been experienced in the last 12 months.

55% of adults in the ex-Service community have experienced at least one of the difficulties listed at figure 6.2 in the last 12 months. This is equivalent to 4.63 million people.

The following sub-sections of the ex-Service community are significantly **more** likely to have experienced at least one of these difficulties in the last year:

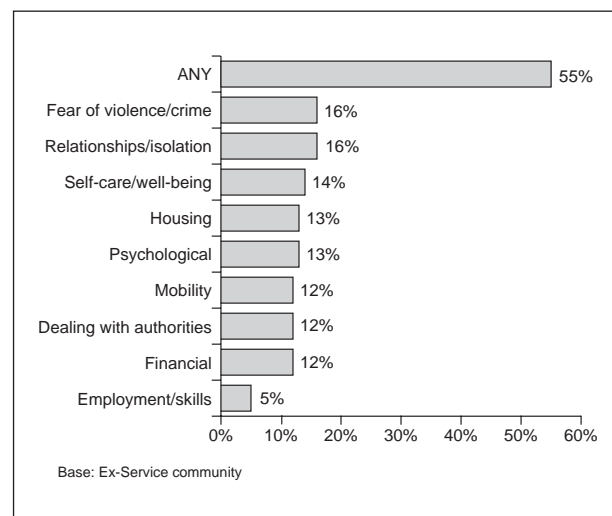
- Those below retirement age but not seeking work (83%)
- Those on the lowest net household incomes of less than £5,000pa (70%)
- Those living in London region (69%)
- Those receiving any means tested benefits (68%)
- 25 – 34 year olds (68%)
- Those on net household incomes of £5,000pa - £9,999pa (67%)
- Those with any long-term illness, disability or infirmity (67%)
- Those living in West Midlands region (67%)
- Those living in North East region (67%)
- Veterans discharged from military service less than 10 years ago (67%)
- Council tenants (66%)
- Those with caring responsibilities for another adult in the household (65%)
- Dependent widow(ers) (65%)
- Those on net household incomes of £10,000pa - £14,999pa (65%)

- Those with any dependent children aged 0 – 15 (63%)
- Social grade E (62%)
- Women (60%)

The following sub-sections of the ex-Service community are significantly **less** likely to have experienced at least one of these difficulties in the last year:

- Men (50%)
- Those who are married (50%)
- 65 – 74 year olds (49%)
- Those who own their home outright, with no mortgage (48%)
- Those living in South East region (48%)
- Veterans discharged from military service between 40 - 59 years ago (47%)
- Those living in South West region (45%)
- Those living in Wales (44%)
- Those living in Scotland (43%).

Figure 6.1 SUMMARY OF DIFFICULTIES (GROUPED BY THEME) EXPERIENCED IN LAST YEAR BY ADULT EX-SERVICE COMMUNITY



The most common difficulties, each experienced by **more** than one in ten of the ex-Service community are:

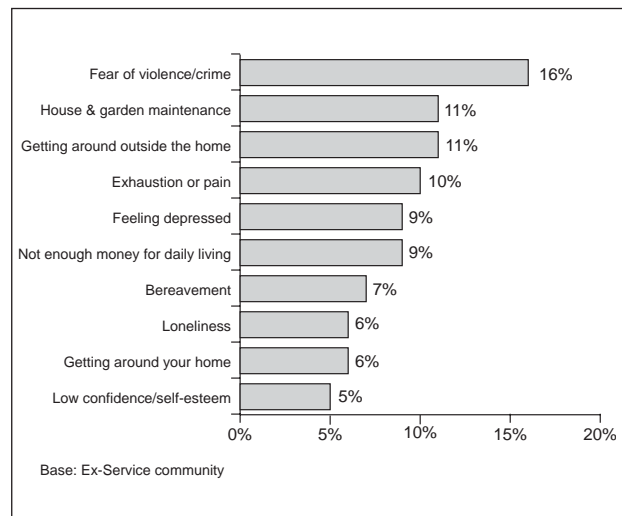
- Fear of violence/ crime (16%)
- Difficulty with house and garden maintenance (11%)
- Difficulty getting around outside the home (11%)
- Exhaustion or pain (10%).

Figure 6.2 PERSONAL OR HOUSEHOLD* DIFFICULTIES EXPERIENCED IN LAST YEAR

		Adult ex-Service community
	%	8.43m
Fear of violence/ crime*	16	1.43m
Any relationship/isolation difficulties:	16	1.31m
Bereavement	7	0.57m
Loneliness	6	0.55m
Lack of recreational facilities/social life*	3	0.27m
Marriage/relationship break-up	2	0.18m
Difficulty forming close relationships/ getting on with people	1	0.08m
Any self-care/well-being difficulties:	14	1.18m
Exhaustion or pain	10	0.81m
Poor bladder/bowel control	4	0.35m
Difficulty looking after yourself (washing, dressing, going to the toilet, preparing meals etc.)	3	0.28m
Any housing difficulties:	13	1.10m
Difficulty with house and garden maintenance*	11	0.94m
Poor housing/inappropriate for your needs*	2	0.20m
Any psychological difficulties:	13	1.08m
Feeling depressed	9	0.78m
Lacking confidence/low self-esteem	5	0.39m
Lack of hope for the future/lack of purpose or direction in your life	3	0.27m
Heavy drinking or taking drugs	1	0.09m
Any mobility difficulties:	12	1.04m
Difficulty getting around outside your home	11	0.93m
Difficulty getting around your home	6	0.53m
Any difficulties dealing with authorities:	12	1.04m
Difficulty getting medical treatment you need*	6	0.53m
Difficulty finding out about services or benefits that you are entitled to*	5	0.45m
Difficulty dealing with personal affairs (e.g. paying bills, filling in forms, writing letters)	3	0.27m
Any financial difficulties:	12	1.04m
Not having enough money for day to day living*	9	0.77m
Getting into debt*	5	0.40m
Any employment difficulties:	5	0.40m
Unemployment/fear of unemployment*	3	0.27m
Lack of training/qualifications/ skills*	2	0.16m

* Asterisked items were experienced by self or household.

Figure 6.3 TOP TEN DIFFICULTIES EXPERIENCED IN LAST YEAR BY ADULT EX-SERVICE COMMUNITY



The ten most common difficulties experienced are presented graphically in figure 6.3.

The top five problems experienced by women are:

- Fear or violence/ crime (17%)
- Difficulty with house and garden maintenance (15%)
- Difficulty getting around outside the home (12%)
- Feeling depressed (11%)
- Exhaustion or pain (11%).

The top five problems experienced by men are subtly different:

- Fear or violence/ crime (15%)
- Not having enough money for day-to-day living (10%)
- Difficulty getting around outside the home (10%)
- Exhaustion or pain (10%)
- Difficulty with house and garden maintenance (8%)

Women are significantly more likely than men to mention difficulties with:

- Depression (11% women vs. 7% men)
- Lacking confidence or low self-esteem (6% vs. 3%)
- House and garden maintenance (15% vs. 8%).

Men are significantly more likely to mention difficulties with:

- Unemployment or fear of unemployment (4% men vs. 2% women)
- Lack of training/ qualifications or skills (3% vs. 1%)
- Poor housing/ inappropriate housing for their needs (3% vs. 1%).

The prevalence of these difficulties is very similar for veterans and their dependants – the few significant differences are gender-related.

The difficulties experienced vary considerably by age as figure 6.4 shows (statistically significant differences above the average for all adults in the ex-Service community are highlighted in red). Financial, employment and psychological difficulties are most prevalent among the younger ex-Service community, aged under 45.

Marriage or relationship break-up peaks among the 25-34s whilst bereavement difficulties peak amongst 45-54s. Difficulty obtaining appropriate accommodation is most prevalent among 25-54 year olds, whilst difficulty getting medical treatment needed peaks among 45-54s.

Difficulties with mobility or with house and garden maintenance are most prevalent among over 75s; whilst self-care is a particular difficulty for over 85s.

Those who were not seeking work (but not yet retired)²³ are particularly likely to experience various personal difficulties. These people have average age 50, three quarters (74%) have a long-term illness, disability or infirmity and half are classified as social grade E (i.e. unemployed for over 6 months or long-term dependent on the state).

The following sections describe the most notable²⁴ variations in prevalence by different sub-groups of the ex-Service community. All differences reported are at least **5% higher** than the percentage among all ex-Service adults (and are statistically significant at the 95% confidence level)

²³ These people are below retirement age, not working but not seeking work; either through choice, because they are looking after the family or home, or because they are unable to work. (Those not working but actively seeking work are classified as 'unemployed and seeking work').

Figure 6.4 PERSONAL AND HOUSEHOLD DIFFICULTIES EXPERIENCED, BY AGE

	All Ex-Service %	16-24 %	25-34 %	35-44 %	45-54 %	55-64 %	65-74 %	75-84 %	85 or over %
Fear of violence/ crime*	16	8	3	13	24	17	15	19	12
Any self-care/ well-being difficulties:	14	3	10	16	13	16	12	16	22
Exhaustion or pain	10	4	9	13	11	12	7	10	11
Poor bladder/ bowel control	4	-	-	4	-	4	-	4	5
Difficulty looking after yourself ^	3	-	2	2	4	5	3	3	8
Any relationship/ isolation difficulties:	16	8	16	16	27	15	14	16	11
Bereavement	7	5	8	8	16	6	6	6	-
Loneliness	6	1	8	7	5	3	8	8	6
Lack of recreational facilities/ social life*	3	1	3	4	6	1	3	4	5
Marriage/ relationship break-up	2	-	9	7	4	3	1	*	-
Difficulty forming close relationships/ getting on with people	1	1	2	1	1	2	1	1	1
Any housing difficulties:	13	3	14	13	12	6	13	17	27
Difficulty with house and garden maintenance*	11	3	8	7	9	4	12	16	25
Poor housing/ inappropriate for your needs*	2	-	9	6	7	2	2	1	1
Any psychological difficulties:	13	17	20	25	14	12	10	12	5
Feeling depressed	9	14	17	16	8	9	7	9	3
Lacking confidence/ low self-esteem	5	-	11	8	8	5	3	4	3
Lack of hope for the future/ lack of purpose or direction in your life	3	1	2	6	5	3	3	4	1
Heavy drinking or taking drugs	1	-	4	1	1	3	*	*	-
Any mobility difficulties:	12	-	4	6	9	16	11	16	30
Difficulty getting around outside your home	11	-	3	6	7	15	10	13	24
Difficulty getting around your home	6	-	3	4	6	9	5	8	12
Any difficulties dealing with authorities:	12	11	18	14	19	16	9	11	14
Difficulty getting medical treatment you need*	6	4	7	6	14	9	4	6	8
Difficulty finding out about services or benefits that you are entitled to*	5	3	11	6	7	6	4	5	6
Difficulty dealing with personal affairs +	3	3	7	6	4	4	2	3	4
Any financial difficulties:	12	36	24	32	18	12	8	6	5
Not having enough money for day to day living*	9	21	16	27	14	5	7	5	5
Getting into debt*	5	15	11	10	8	9	2	1	1
Any employment difficulties:	5	14	22	18	10	4	1	1	-
Unemployment/ fear of unemployment*	3	8	17	14	5	3	*	*	-
Lack of training/ qualifications/ skills*	2	6	8	7	6	1	*	*	-

* Asterisked items were experienced by self or household; the remaining items by the respondent themselves.

^ washing, dressing, going to the toilet, preparing meals etc

+ e.g. paying bills, filling in forms, writing letters

Figures highlighted in red are significantly different from the total for All ex-Service (95% level significance).

6.2 Fear of violence and crime

Fear of violence and crime is the most prevalent concern of all those measured in the survey, with 16% of the ex-Service community expressing this as a concern for them or their household (equivalent to 1.43 million people).

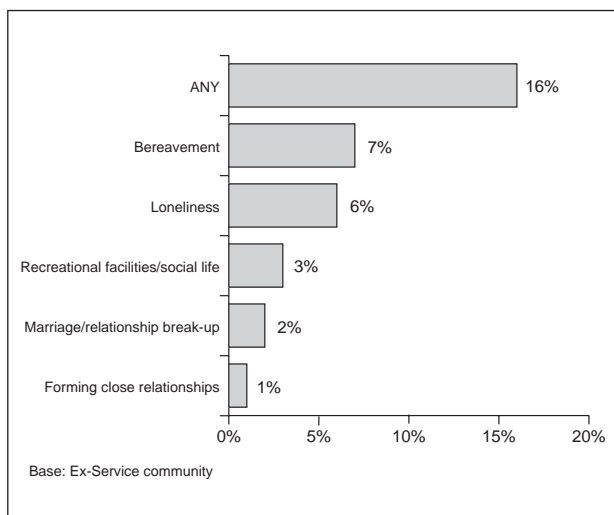
The following sub-groups are significantly more likely to cite this concern:

- Those with net household income £15,000pa - £24,999pa (29%)
- 45-54 year olds (24%)
- Council tenants (21%).

6.2 Relationships and isolation

Amongst the adult ex-Service community 16% have experienced relationship difficulties or isolation during the last 12 months.

Figure 6.5 RELATIONSHIP/ ISOLATION DIFFICULTIES EXPERIENCED IN LAST YEAR BY ADULT EX-SERVICE COMMUNITY



Loneliness is a personal difficulty for 6% of the adult ex-Service community. The proportion who have been lonely in the last 12 months is significantly higher among:

- Those with net household income under £10,000pa (13%)
- Dependent widow(ers) (12%)
- Council tenants (11%)
- Those below retirement age but not seeking work (11%).

Difficulty with lack of recreational facilities or social life is experienced by 3%, and is significantly higher among unemployed people seeking work (11%).

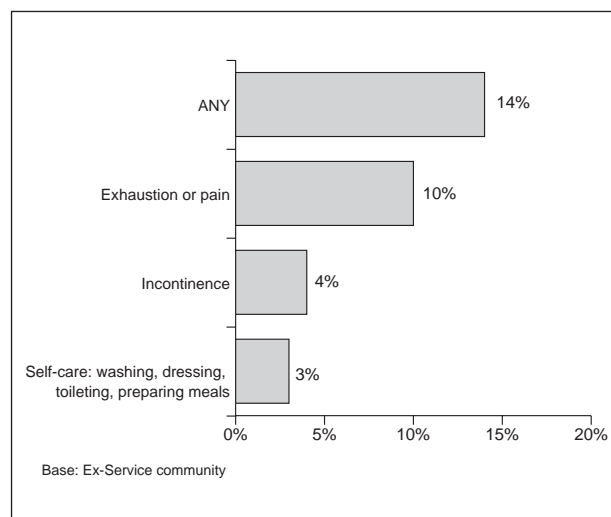
Marriage or relationship break-up has been experienced in the last 12 months by 2% of the ex-Service community, significantly among the following sub-groups:

- 25-34 year olds (9%)
- Those with dependent children 0-15 (7%)
- Private rented tenants (7%).

6.3 Self-care and well-being

14% of the adult ex-Service community have experienced difficulties with well-being or self care during the last year.

Figure 6.6 DIFFICULTIES WITH WELL-BEING OR SELF-CARE EXPERIENCED IN LAST YEAR BY ADULT EX-SERVICE COMMUNITY



10% have experienced exhaustion or pain in the last 12 months; rising significantly among the following sub-groups:

- Those below retirement age but not seeking work (30%)
- Private rented tenants (19%)
- Those with any long-term illness, disability or infirmity (16%).

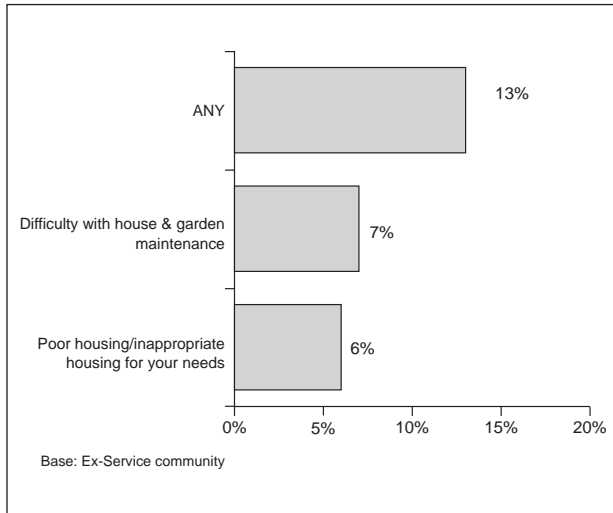
Self-care (washing, dressing, toileting, preparing meals etc.) is a personal difficulty for 3% of the whole ex-Service community, rising significantly among:

- Those below retirement age but not seeking work (11%)
- Private rented tenants (9%)
- Those were carers themselves for another adult in the household (9%)
- Aged 85 or over (8%).

6.4 Housing

Housing difficulties have been experienced by 13% of the adult ex-Service community in the last year.

Figure 6.7 HOUSING DIFFICULTIES EXPERIENCED IN LAST YEAR BY ADULT EX-SERVICE COMMUNITY



House and garden maintenance has been a difficulty for 11% of the ex-Service community in the last 12 months; the second most prevalent concern. The proportion experiencing this difficulty was significantly higher among:

- 85+ year olds (25%)
- Those with net household income under £15,000pa (20%)
- Dependent widow(er)s (19%)
- Those with caring responsibilities for another adult in the household (19%)
- Those with any long-term illness, disability or infirmity (18%)
- 75-84 year olds (16%).

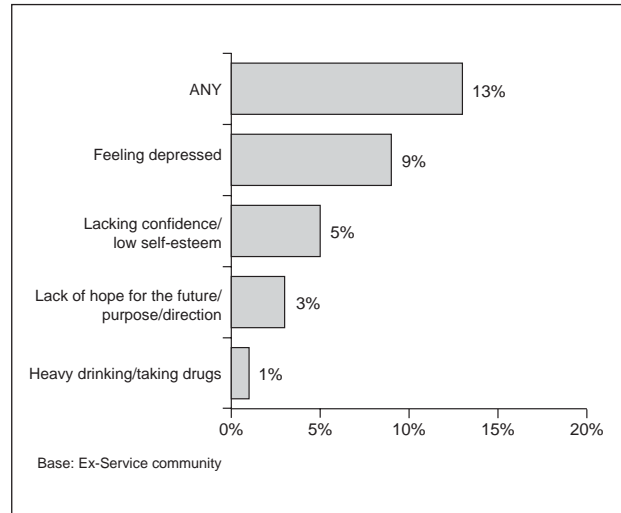
2% of the ex-Service community have experienced problems over the last year with poor housing or housing that is inappropriate for their needs. The proportion is significantly higher among:

- Those below retirement age but not seeking work (10%)
- Unemployed and seeking work (9%)
- 25-34s (9%)
- Net household income under £5,000pa (8%)
- Private rented tenants (8%)
- Council tenants (7%)
- 45-54s (7%).

6.5 Psychological difficulties

13% of the adult ex-Service community have experienced any psychological difficulties in the last year.

Figure 6.8 PSYCHOLOGICAL DIFFICULTIES EXPERIENCED IN LAST YEAR BY ADULT EX-SERVICE COMMUNITY



9% have felt depression in the last 12 months, rising significantly among:

- Those below retirement age but not seeking work (29%)
- Those on the lowest net household incomes of less than £5,000pa (16%)
- 35-44 year olds (16%)
- Those with dependent children 0-15 (16%)
- Council tenants (16%).

5% of the ex-Service community have lack of confidence or low self-esteem; rising significantly among:

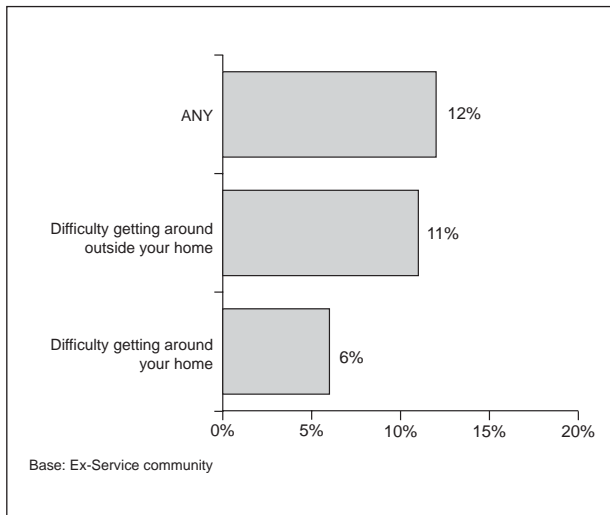
- Those below retirement age but not seeking work (17%)
- Those with net household income £10,000pa - £14,999pa (10%).

Lack of hope for the future or lack of purpose or direction in life has been experienced by 3% of the ex-Service community in the last 12 months; whilst heavy drinking or taking drugs has been a personal difficulty for 1%; both these problems are significantly more common among those who were below retirement age, economically inactive but not seeking work: 11% and 8% respectively.

6.6 Mobility

12% of the adult ex-Service community have experienced mobility problems in the last 12 months.

Figure 6.9 MOBILITY DIFFICULTIES EXPERIENCED IN LAST YEAR BY ADULT EX-SERVICE COMMUNITY



11% experienced difficulty getting around outside their home in the last 12 months; the joint 2nd most prevalent concern. This is significantly more of a problem among:

- Those below retirement age but not seeking work (27%)
- 85+ year olds (24%)
- Those with any long-term illness, disability or infirmity (20%)
- Social grade E (20%)
- Those with net household income under £15,000pa (19%)
- Private rented tenants (19%)
- Council tenants (17%)
- Dependent widow(ers) (16%).

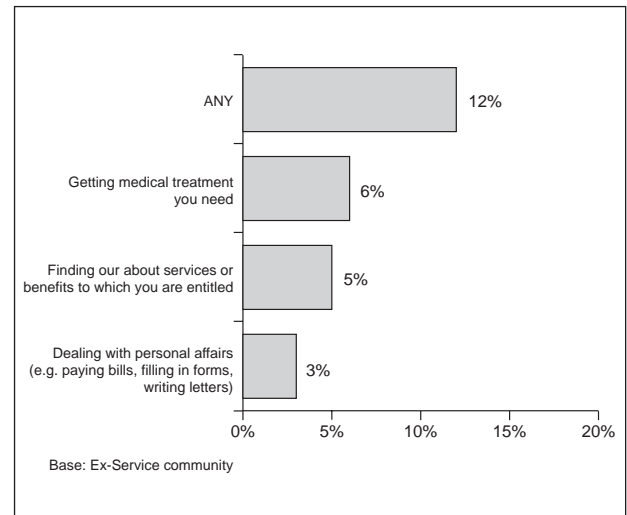
6% have experienced difficulty getting around their own home in the last 12 months. This is significantly more of a problem among:

- Those below retirement age but not seeking work (18%)
- Private rented tenants (16%)
- Dependent widow(ers) (12%)
- Those with caring responsibilities for another adult in the household (12%).

6.8 Dealing with authorities

12% of the adult ex-Service community have experienced difficulties dealing with the authorities in the last 12 months.

Figure 6.10 DIFFICULTIES DEALING WITH AUTHORITIES EXPERIENCED IN LAST YEAR BY ADULT EX-SERVICE COMMUNITY



6% cite difficulty in getting the medical treatment they, or someone in their household need. The proportion experiencing this is significantly higher among:

- Those below retirement age but not seeking work (17%)
- Those with caring responsibilities for another adult in the household (14%).

5% have experienced difficulty in finding out about services or benefits to which they, or someone in their household are entitled. The proportion experiencing this is significantly higher among:

- Those below retirement age but not seeking work (10%)
- Those with caring responsibilities for another adult in the household (10%)
- Those with net household income £15,000pa - £24,499pa (10%).

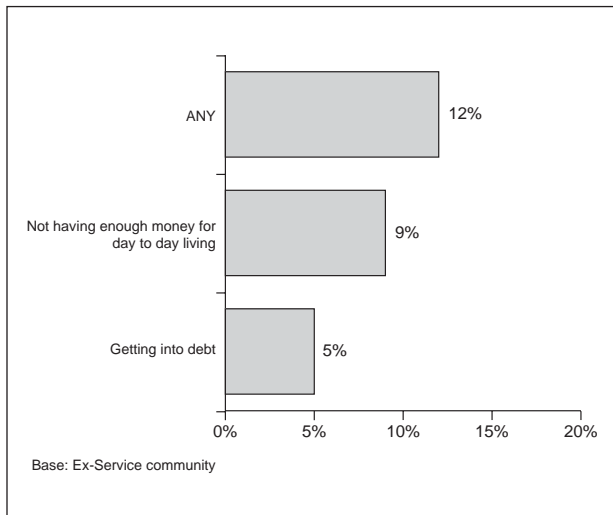
3% experience difficulty dealing with their personal affairs (e.g. paying bills, filling in forms, writing letters); particularly:

- The unemployed and seeking work (19%)
- Those on the lowest net household incomes of less than £5,000pa (10%)
- Those below retirement age but not seeking work (8%).

6.9 Financial difficulties

12% of the adult ex-Service community have experienced any financial difficulties in the last 12 months.

Figure 6.11 FINANCIAL DIFFICULTIES EXPERIENCED IN LAST YEAR BY ADULT EX-SERVICE COMMUNITY



9% of the adult ex-Service community report that during the last year they or their household have not had enough money for day to day living. This proportion rises significantly among:

- 35-44 year olds (27%)
- Those with dependent children 0-15 (26%)
- Unemployed, seeking work (23%)
- 16-24 year olds (21%)
- Those below retirement age but not seeking work (18%)
- Those on the lowest net household incomes of less than £5,000pa (17%)
- Council tenants (15%)
- Those working full-time (14%)
- Social grade E (14%).

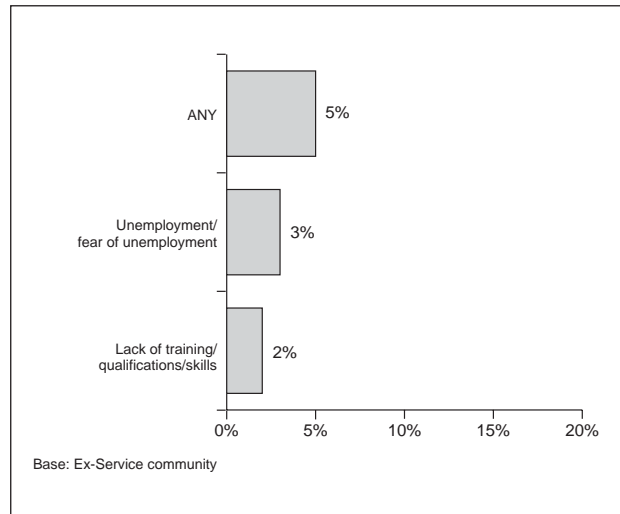
5% say they, or their household, have experienced problems getting into debt, over the last 12 months. The prevalence of debt problems is significantly higher among:

- Those below retirement age but not seeking work (16%)
- 16-24 year olds (15%)
- Those with dependent children 0-15 (13%)
- 35-44 year olds (10%)
- Net household income £10,000pa - £14,999pa (10%).

6.10 Employment

5% of the adult ex-Service community have experienced employment difficulties in the last 12 months.

Figure 6.12 DIFFICULTIES WITH EMPLOYMENT/ SKILLS EXPERIENCED IN LAST YEAR BY ADULT EX-SERVICE COMMUNITY



3% have experienced difficulty coping with unemployment or fear of unemployment in their household within the last 12 months. The proportion citing this difficulty is significantly higher among:

- 25-34 year olds (17%)
- Those who were actually unemployed and seeking work (16%)
- Those with dependent children 0-15 (15%)
- 35-44 year olds (14%)
- Those on the highest net household incomes of over £40,000pa (12%)
- Those on the lowest net household incomes of less than £5,000pa (11%)
- Those below retirement age but not seeking work (9%).

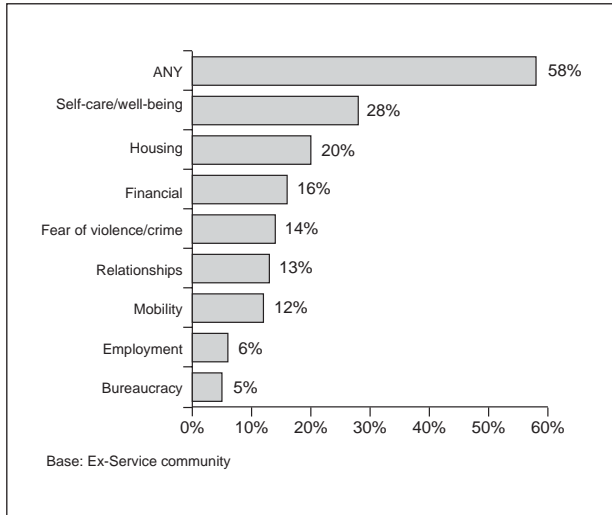
2% say they or someone in their household has experienced difficulties with lack of training, qualifications or skills; rising significantly among:

- Those with dependent children 0-15 (9%)
- 25-34 year olds (8%)
- 35-44 year olds (7%).

6.11 Anticipated future concerns

The survey asked which, if any, from a prompted list of personal or household difficulties was likely to give them concern over the next few years.

Figure 6.13 ANTICIPATED FUTURE CONCERNS OVER NEXT FEW YEARS (GROUPED BY THEME)



58% of adults in the ex-Service community anticipated at least one of the personal or household difficulties listed at figure 6.14 in the next few years. This is equivalent to 4.92 million people

The greatest concerns for the future, each mentioned by more than one in ten of the ex-Service community are:

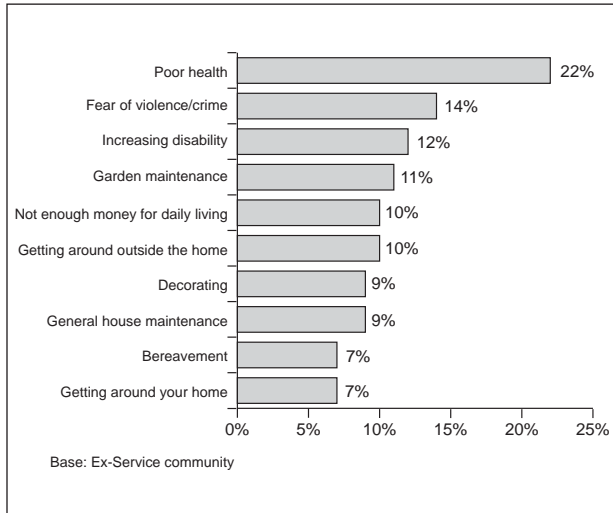
- Poor health (22%)
- Fear of violence/ crime (14%)
- Increasing disability (12%)
- Garden maintenance (11%)
- Not having enough money for day to day living (10%)
- Difficulty getting around outside the home (10%).

Figure 6.14 ANTICIPATED FUTURE CONCERNS OVER NEXT FEW YEARS

		Adult ex-Service community
	%	8.43m
Any self-care/ well-being difficulties:	28	2.38m
Poor health	22	1.84m
Increasing disability	12	0.99m
Looking after yourself (washing, dressing, going to the toilet, preparing meals etc.)	5	0.42m
Any housing difficulties:	20	1.64m
Garden maintenance	11	0.95m
Decorating	9	0.78m
General house maintenance	9	0.77m
Inappropriate housing for your needs	3	0.22m
Any financial difficulties:	16	1.31m
Not having enough money for day to day living	10	0.87m
Getting into debt*	5	0.42m
Funeral costs	4	0.36m
Fear of violence/ crime	14	1.22m
Any relationship/ isolation difficulties:	13	1.14m
Bereavement	7	0.57m
Loneliness	6	0.52m
Being able to contact someone in a crisis	3	0.26m
Marriage/ relationship break-up	1	0.09m
Any mobility difficulties:	12	1.01m
Difficulty getting around outside your home	10	0.85m
Difficulty getting around your home	7	0.55m
Any employment difficulties:	6	0.46m
Loss of employment*	6	0.46m
Any bureaucracy difficulties:	5	0.39m
Bureaucracy and form-filling	5	0.39m

The ten most common concerns for the future are presented graphically in figure 6.15.

Figure 6.15 TOP TEN ANTICIPATED FUTURE CONCERNS OVER NEXT FEW YEARS



6.12 Unmet welfare needs

In the last 12 months, 55% (4.63m) have experienced at least one of the personal or household difficulties prompted in the survey. However not all these people would necessarily want external help through State or charitable assistance with these welfare needs.

When asked directly whether they are experiencing any difficulties at the moment where they are not receiving the help, advice or support they need, 6% answered positively. This is equivalent to **530,000 people with unmet welfare needs**. The survey asked people to describe the nature of their problems in their own words.

The proportion citing any unmet welfare needs was significantly higher among the following sub-sections of the ex-Service community:

- Those on the lowest net household incomes of less than £5,000pa (15%)
- Those with caring responsibilities for another adult in the household (14%)
- Those on net household incomes of £7,500pa - £9,999pa (11%)
- Veterans and dependants with service connections to the Territorial Army (11%).

Examples of verbatim comments given by respondents are shown below and illustrate the diversity of problems experienced.

Money or pension worries:

"Financial problems, my husband is unable to work and cannot get DLA" Female, 39, dependent (ex) spouse/partner

"Finding out about benefits; getting into debt with Inland Revenue" Female, 41, dependent (ex) spouse/partner

"Cannot afford counselling service" Female, 51, dependent (ex) spouse/partner

Difficulties getting medical treatment:

"Long waiting list for appointment with consultant" Male, aged 62, Veteran

"Doctor won't come out to see me" Female, 74, dependent widow

"Medical information concerning my wife's problems" Male, 64, veteran

Home maintenance:

"I have difficulty with my garden as I cannot do it myself as I've got emphysema" Female, 65, dependent widow

"I have difficulties getting help from the social security and for repairs and maintenance" Male, 47, veteran

"Looking after the house and garden and shopping" Male, 74, veteran

Difficulty dealing with authorities:

"When I've asked for advice on council tax nobody was interested and I need help with glasses" Female, aged 72, dependent (ex) spouse/partner

"Social Services staff not helpful, when needing respite care" Female, 51, dependent widow

"Housing - applications have not been progressed, now in homeless flat, council have not done enough to help, applications have been to council since before I left the Army"
Male, 29, veteran

"Can't get attendance allowance" Male, 67, veteran

Mobility aids/ help in getting out:
"Steps to the house too steep, council won't make better, asked but refused, wife has had hip replacements" Male, aged 73, veteran

"Eyesight is very bad so I can only do shopping with friend" Female, 84, dependent widow

"No electric wheelchair can not get out"
Female, 71, veteran

Personal care:
"Lost night care assistance now have to pay for it, live in a fairly isolated village" Female, aged 89, veteran

"Can't bath myself, have to wait 8 months before they can assess me" Male, 78, veteran.

6.13 Improvement to quality of life

Finally, the survey asked people "Thinking about all aspects of your life, what is the one thing that would really make a difference to your quality of life?" A fifth say there is nothing and they are happy as they are. Over seven in ten cite something that would improve their quality of life.

The two most common responses were for more money 17% or for good/better health 16%. A sense of humour was conveyed by the third most popular answer: "winning the lottery/pools!" (8%). All other answers were mentioned by fewer than 3%. Figure 6.16 summarises the responses grouped by theme.

The following examples give a flavour of the responses:

Money:
"Job prospects and money" Male, aged 35, veteran

"More money, just money to live on, hard to go on holiday or home improvements" Female, 35, dependent (ex) spouse/ partner

"To get out of debt" Female, 57, veteran

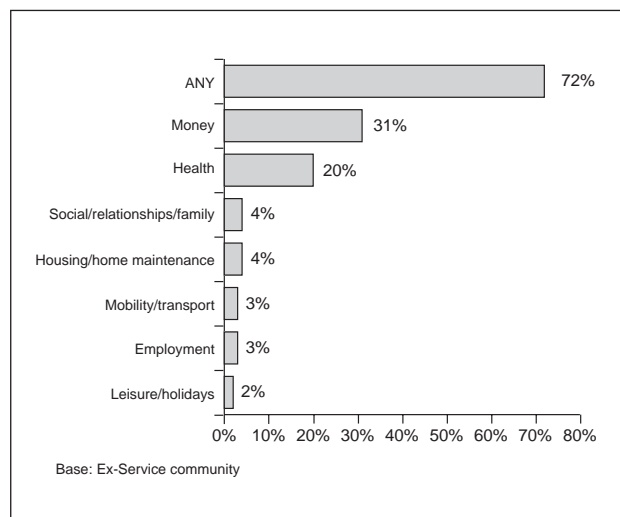
"If my finances were better and I could have a day out" Female, 69, dependent widow

"More money and hip replaced" Female, 70, dependent widow

"A bit more money (from pension) and not have to worry that my savings are dwindling away, even though I do have two sons who may be able to help" Female, 75, dependent widow

"Having bills cleared" Female, 80, dependent widow

Figure 6.16 ONE THING THAT WOULD REALLY MAKE A DIFFERENCE TO QUALITY OF LIFE (SPONTANEOUS), GROUPED BY THEME



Health:

"Being able to run and walk without falling over"
Male, aged 53, veteran

"Better hearing" Male, 69, veteran

"No more arthritis" Male, 74, veteran

"Being able to walk faster" Female, 75,
dependent (ex) spouse/partner

"Restoration of eyesight" Male 88, veteran

"Get over Parkinson's" Male, 91, veteran

Social/ Relationships:

"Finding a partner as a companion, not
necessarily to live here, someone to come here,
take me out etc. could talk to them, company in
the evening" Female, 73, dependent widow

"Regular visits from someone would really make
big difference" Female, 76, dependent widow

"Company" Male, 86, veteran

"To have my husband back, I feel lonely I go out
and keep busy but it doesn't help" Female, 69,
dependent widow

"My wife being alive" Male, 85, veteran

"Having relations a bit closer" Female, 80,
dependent widow

"Being around my daughter growing up" Male,
22, veteran

Housing/ domestic arrangements/ home
maintenance:

"Change in accommodation, more space for all
the family" Male, aged 29, veteran

"Being able to get a bungalow" Female, 71,
dependent (ex) spouse/partner

"Update my central heating from coal to gas"
Female, 72, dependent widow

"Free maintenance for my own home or help to
decorate" Female 73, dependent widow

"A walk in shower" Male, 67, veteran

"Downstairs toilet" Female, 76, dependent
widow

Mobility/ transport:

"Good local transport" Female, aged 74,
dependent widow

"Bus service" Female, 75, dependent (ex)
spouse/ partner

"An electric wheelchair for going outside"
Female, 71, veteran

"Mobility aids and getting out on trips" Female,
79, dependent widow

Employment:

"Getting a job, having my debts cleared" Male,
aged 25, veteran

"Good child care facility to start work again"
Female, 40, dependent (ex) spouse/ partner

Leisure/ holidays:

"A few days away" Female, aged 44, dependent
(ex) spouse/partner

"To be able to get out more to go on trips with
others" Female, 71, dependent widow

"It would be nice to go to the seaside
occasionally, a short drive and a local family"
Female, 84, veteran.

Appendices

Appendix 1: Acknowledgements

Our thanks go to a large number of people who have contributed to the success of this project, not least the 6,218 respondents who gave their time to participate in the RSGB omnibus survey.

At The Royal British Legion, the work benefitted from the advice and support of Sue Freeth, Director of Welfare, Alun Ryle (COBSEO) and the Advisory Group, the members of which are listed below.

Sara Kearney	Finance (Co-ordinator)
Stuart Gendall	Director of Corporate Communications
John Hardiman	County Field Officer
Lynn Hays	Senior Welfare Officer
Terry Russell	Caseworker
Mike Warren	Pensions Department
Claire Williams	County Field Officer

Ian Bruce and Jane Ritchie, external consultants to Compass, provided their research expertise in survey design and development of the questionnaire.

We are indebted to Pam Walker, Director, and Bill Blyth, Chief Statistician, at RSGB, for their technical advice on the calculations to project the size of the ex-Service community in the UK.

Appendix 2: Research methods

Questionnaire

The questionnaire was developed after desk research and consultation with the Legion Advisory Group for the project. The full questionnaire is available upon request. The module of questions for this research was the first module within the omnibus questionnaire, thereby ensuring that other topics on the omnibus did not influence the research in any way.

Sample

A nationally representative sample of 6,218 adults aged 16+ were interviewed on the RSGB omnibus in 273 sample points across the UK. The was comprised of a sample of 6006 in GB and a booster sample of 212 in Northern Ireland.

The sampling method was a form of Random Location Sampling developed by RSGB for its own use. Utilising the 1991 UK Census small area statistics and the Post Office Address File (PAF), GB south of the Caledonian Canal has been divided into 600 areas of equal population – from these 600 areas a master sampling frame of 300 sample points has been selected to reflect the country's geographical and socio-economic profile. The areas within each Standard Region were stratified into population density bands, and within band in descending order by percentage of the population in socio-economic grades I and II.

To maximise the statistical accuracy of omnibus sampling, sequential waves of fieldwork are allocated systematically across the sampling frame so as to ensure maximum geographical dispersion. The 300 primary sampling units are allocated to 12 sub-samples of 25 points each, with each sub-sample in itself being a representative drawing from the frame. For each wave of omnibus fieldwork a set of sub-samples are systematically worked, thereby reducing the clustering effects on questionnaires asked for two or more consecutive weeks.

Each primary sampling unit is divided into two geographically distinct segments, each containing as far as possible, equal populations. The segments comprise aggregations of complete postcode sectors. Within each half (known as the A and B halves) postcode sectors have been sorted by the percentage of the population in socio-economic groups I and II. One postcode sector from each primary sampling unit is selected for each omnibus, alternating on successive selections between the A and B halves of the primary sampling unit, again to reduce clustering effects. For each wave of interviewing, each interviewer is supplied with two blocks of 70 addresses, drawn from different parts of the sector. Addresses are contacted systematically with three doors being left after each successful interview. To ensure a balanced sample of adults within effective contacted addresses, a quota is set by sex (male, female housewife and female non-housewife); within female housewife: presence of children and working status, and within men: working status.

A total of 273 sample points across the UK were used in the survey fieldwork (the full list is available upon request). Fieldwork was conducted between 13th April to 1st May 2005, in three waves of interviewing: 13-17 April, 20-24 April and 27 April – 1 May 2005. Interviews were conducted face-to-face, in-home, using CAPI²⁶.

The national sample of UK adults yielded a sub-sample of 1,211 adults in the UK ex-Service community.

²⁶ Computer Assisted Personal Interviewing.

Data processing

After coding and editing the data, weights were used to correct for minor imbalances in the achieved sample profile. The sample was weighted by gender, age, social class and region to ensure it was representative of the UK population. Within men, weights were set on age (16-24, 25-44, 45-64, 65+) within social grade (ABC1, C2, DE). Within female shoppers ('housewives'), weights were set on age (16-24, 25-44, 45-64, 65+) within social grade (ABC1, C2, DE). Within other women ('non-housewives'), weights were set on age (16-24, 25-44, 45+). These target weights were set for each of three regions: South, Midlands/North and Northern Ireland. The unweighted and weighted sample profiles are available upon request.

Appendix 3: Statistical reliability

Because the survey is based on a sample of the adult ex-Service community there is a degree of sampling error in the survey results.

Confidence limits

The confidence limits around survey percentages for key bases used in the report are shown in the table below, at the 95% confidence level.

In section 3.1 it was reported that 9.9% of all UK adults surveyed were veterans and 7.5% were adult dependents (spouses, partners, ex-spouses, ex-partners, widow(er)s and 16 – 18 year olds), giving a total of 17.4% of UK adults in the ex-Service community. The margin of error around each of these survey statistics is +/- 1%.

In section 4.1 it was reported that 84% of veterans are male and 6% of dependants are male. The margin of error around these survey statistics are +/- 2% and +/- 3% respectively.

Figure 3i CONFIDENCE LIMITS FOR KEY SUB-SAMPLES (AT 95% LEVEL)

	Weighted base	Un-weighted base	Margin of error around survey percentages at or near:		
			50%	30% or 70%	10% or 90%
Total sample (all UK adults)	(6180)	(6218)	+/- 1%	+/- 1%	+/- 1%
Adult Ex-Service Community	(1075)	(1211)	+/- 3%	+/- 3%	+/- 2%
Veterans	(612)	(689)	+/- 4%	+/- 3%	+/- 2%
Dependants	(463)	(522)	+/- 4%	+/- 4%	+/- 3%
Dependent (ex) spouses/ partners	(262)	(299)	+/- 6%	+/- 5%	+/- 3%
Dependent widow(er)s	(173)	(202)	+/- 7%	+/- 6%	+/- 4%

Significant differences

There are also confidence limits when comparing the difference between two survey percentages from different sub-groups within the sample. The tables below provide the margins of error applicable when comparing the results of the adult ex-Service community with all UK adults, and for veterans against dependants; at the 95% confidence level.

For example, in section 4.7, it was reported that 11% of the adult ex-Service community lived in South West region, as compared with 7% of all UK adults. When comparing percentages at or near 10% between these two samples, the difference needed for statistical significance is +/- 2% (fig 3ii). The observed difference is 4%, which exceeds this threshold, meaning that the difference is statistically significant. Therefore the adult ex-Service community has a significantly higher proportion from South West region than do all UK adults.

Figure 3ii CONFIDENCE LIMITS WHEN COMPARING ADULT EX-SERVICE COMMUNITY VERSUS ALL UK ADULTS (AT 95% LEVEL)

	Weighted base	Un-weighted base	Margin of error around survey percentages at or near:					
			50%	40% or 60%	30% or 70%	20% or 80%	10% or 90%	5% or 95%
Total sample (UK adults)	(6180)	(6218)	+/- 3%	+/- 3%	+/- 3%	+/- 3%	+/- 2%	+/- 2%
Adult Ex-Service Community	(1075)	(1211)						

Similarly, in section 4.5 it was reported that 48% of veterans had served in the Army and 53% of dependants were dependent on someone who had served in the Army. When comparing percentages at or near 50% between these two samples, the difference needed for statistical significance is +/- 6% (fig 3iii). The observed difference is 5%, which does not exceed this threshold, meaning that the difference is not statistically significant. Therefore there is no significant difference between veterans and their dependants in the proportion with Army connections.

Figure 3iii CONFIDENCE LIMITS WHEN COMPARING KEY SUB-SAMPLES (AT 95% LEVEL)

	Weighted base	Un-weighted base	Margin of error around survey percentages at or near:					
			50%	40% or 60%	30% or 70%	20% or 80%	10% or 90%	5% or 95%
Veterans	(612)	(689)	+/- 6%	+/- 6%	+/- 6%	+/- 5%	+/- 4%	+/- 3%
Dependants	(463)	(522)						

Appendix 4: Projections of the size of the ex-Service community

Survey data

The questionnaire measured the prevalence of the following among the UK adult population:

- B) Ex-Serving or "veterans" (served in UK armed forces) - Q1b(codes 1-12)
- Ci) Dependent spouses, partners of ex- serving – Q
- Cii) Dependent (ex-)spouses, (ex-)partners, widow(er)s of ex- serving – Q2d(codes 1-12)
- D) Dependent children aged 16-18 of ex-serving– Q3d(codes 1-12).

These make up the whole adult ex-Service community (veterans and dependants) eligible for assistance from the Legion.

The survey also asked all adults at Q5a their number of dependent children aged 0-15, financially supported by them, living with them or elsewhere to provide:

- H) the number of Dependent children aged 0-15 attached to those eligible for RBL assistance

The survey also identified 3 more categories who were outside the scope of the calculation:

- A) serving personnel – Q1b(codes 1-6)
- F) parents of serving/ex-serving 16-18 yr olds – Q4c(5 -7) or Q4e(codes 5 -7)
- G) people who were not serving or ex-serving themselves but in hholds where there was another serving or ex-serving person present on whom they were not 'dependent' (i.e. not C or D above) – Q4c(codes 1-4,6,8-17) or Q4e(codes 1-4,6,8-17).

Population Statistics

UK population projection for 2005 from Government Actuary's Department (2003 projections) is as follows:

- 48,446,000= 48.45 million adults aged 16+
- 11,578,000 = 11.58 million children 0-15
- 60,024,000 = 60.02 million in total

Calculations

1) Adult ex-Service community (veterans and their adult dependants) eligible for assistance from the Legion

B,C or D

Survey proportion 17.39% (1075/6180) [margin of error +/- 1%]

UK adult population 16+ 48.45 million

Eligible adults in UK population = $0.1739 \times 48.45 = 8.43$ million adults

$1075/6180 = 17.39\% \times 48.45m = 8.43m$ adults

[taking account of margins of error, projected population lies in the range 7.97m to 8.88m]

This is composed of:

Veterans = $612/6180 = 9.90\%$ 4.80m

Dependants = $463/6180 = 7.49\%$ 3.63m

Dependent spouse/partner incl. div/separated = $262/6180 = 4.24\%$ 2.05m

Dependent spouse/partner = $204/6180 = 3.30\%$ 1.60m

Dependent div/separated = $58/6180 = 0.94\%$ 0.45m

Dependent Widow(er) = $173/6180 = 2.80\%$ 1.36m

Dependent 16-18 = $21/6180 = 0.34\%$ 0.16m

Dependent unspec = $7/6180 = 0.11\%$ 0.05m

2) Dependent children 0-15 of ex-Service community

Dependent children who were below age 16 and therefore out of scope of the survey were incorporated into the projection by taking the average number of children attached to each individual adult eligible for assistance from the Legion, as follows:

a) children aged 0-15 of one ex-Service parent

990 people eligible as either veteran only or dependant only, with a mean of 0.22 children for this sub-sample.

$990/6180 = 16.02\%$ 7.76m adults

$7.76m \times 0.22 = 1.71m$ children

b) children aged 0-15 of two ex-Service parents

85 people in the sample who are eligible veterans but who were also dependent on another ex-Serviceman or women (i.e. both parents are veterans). When factoring in their children, these respondents receive a weight of a half. Since if all adults had equal chance of selection for the survey then a child of two ex-Service parents had double the chance of selection.

85 people both veteran/dependant with mean of 0.10 children for this sub-sample.

$85/6180 = 1.38\%$ 0.67m adults

Weighting by 0.5 to correct for double chance of selecting these children:

$(0.67m \times 0.10) \times 0.5 = 0.03m$ children

c) Total children attached to adult ex-Service community

$0.03 + 1.71 = 1.74m$ children

3) Whole ex-Service community: veterans, dependent adults and dependent children

$8.43m$ adults aged 16 or over + $1.74m$ children 0-15 =
 $10.17m$ eligible for RBL assistance in ex-Service community

Appendix 5: UK population in communal establishments

The table below shows the UK population not living in private residential households but rather living in 'communal establishments' from the 2001 Census. In 2001 1.78% of the UK population were living in communal establishments. This minority population was out of scope of the omnibus survey used for this research, which samples individuals in private residential dwellings.

Figure 5i UK POPULATION IN COMMUNAL ESTABLISHMENTS (SOURCE: 2001 CENSUS)

Total UK population	58,789,194	100%	
All in communal establishments	1,046,707	1.78%	<i>100%</i>
Medical and care establishments:	512,186	0.87%	48.9%
<u>NHS</u>	46,799	0.08%	4.5%
Psychiatric hospital / home	16,570	0.03%	1.6%
Other hospital home	28,428	0.05%	2.7%
<u>Local authority</u>	51,938	0.09%	5.0%
Children's home	2,934	0.00%	0.3%
Nursing home	1,879	0.00%	0.2%
Residential care home	47,316	0.08%	4.5%
Other home	1,610	*	0.2%
<u>Housing association</u>	11,016	0.02%	1.1%
Home or hostel	11,016	0.02%	1.1%
<u>Other</u>	390,366	0.66%	37.3%
Nursing home	176,472	0.30%	16.9%
Residential care home	206,865	0.35%	19.8%
Children's home	1,840	0.00%	0.2%
Psychiatric hospital / home	8,064	0.01%	0.8%
Other hospital	731	*	0.1%
Other medical and care home	8,461	0.01%	0.8%
Other establishments:	534,521	0.91%	51.1%
Defence establishments (including ships)	56,852	0.10%	5.4%
Prison service establishments	51,567	0.09%	4.9%
Probation / bail hostel	1,406	*	0.1%
Education establishments (including halls of residence)	282,901	0.48%	27.0%
Hotel, boarding house, guest house	32,172	0.05%	3.1%
Hostel (including youth hostels, hostels for the homeless and people sleeping rough)	29,790	0.05%	2.8%
Civilian ship, boat or barge	34	*	0.0%
Other	79,799	0.14%	7.6%

Appendix 6 Service connections

The table below gives the full range of service connections of the veterans and their dependants who were identified through the survey. Responses sum to more than 100% due to multiple responses.

Figure 6i SERVICE CONNECTIONS OF ADULT EX-SERVICE COMMUNITY

	Adult ex-Service community	Vet- erans	Depend- ants	Dependent (ex)spouses/ (ex)partners	Dependent Widow(er)s	Dependent 16-18 year olds
Unweighted base:	(1211)	(689)	(522)	(299)	(202)	(15)
Weighted base:	(1075)	(612)	(463)	(262)	(173)	(21)
	%	%	%	%	%	%
Regular forces	84	83	87	86	89	76
Army	50	48	53	53	56	35
Royal Air Force	24	24	23	29	23	27
Royal Navy or Royal Marines	11	11	11	11	11	13
Reserve forces	15	16	12	14	9	20
Territorial Army	9	11	7	9	5	15
RAF Reserve or RAF Volunteer Reserve	2	2	2	2	1	-
Royal Naval Reserve or Royal Naval Volunteer Reserve or Royal Marine Reserve	3	3	3	3	3	5
Other	7	7	3	6	9	4
Served with Mercantile Marine in hostile waters	*	*	*	-	*	-
Full time member of Allied Civil Police Forces	*	*	*	*	-	4
Entitled to a campaign medal	1	1	1	1	2	-
Served full-time, in uniform, for Voluntary Aid Society, in direct support of the Armed Forces	1	1	*	1	-	-
Served in the Home Guard or in a Bomb and Mine Disposal Unit	1	1	2	2	1	-
British subject who served under British command in the forces of an Allied nation	4	4	3	2	5	-

Veterans – own previous service with the Armed Forces.

Dependants - previous service with the Armed Forces of the person on whom they were dependent.

* signifies less than 0.5% - signifies zero

Figure 6ii SERVICE CONNECTIONS OF VETERANS, BY TIME SINCE DISCHARGE

	Veterans	Time since discharge/ discharge date					
		Under 5 yrs	5-19 yrs	20-39 yrs	40-49 yrs	50-59 yrs	60-69 yrs
		(2005 – 2001)	(2000 – 1986)	(1985 – 1966)	(1965 – 1956)	(1955 – 1946)	(1945 – 1936)
Unweighted base	(692)	(21)	(78)	(126)	(171)	(235)	(53)
Weighted base	(612)	(25)	(90)	(128)	(136)	(187)	(43)
	%	%	%	%	%	%	%
Regular Forces	83						
Army	48	43	50	46	52	51	33
RAF	24	16	17	18	30	27	28
Royal Navy/ Marines	11	17	8	14	10	11	11
Reserve Forces	16						
TA	11	20	24	21	3	2	7
RAFR/ RAFVR	2	-	-	1	3	3	7
RNR/ RNVR/ RMR	3	-	9	3	3	3	-
Other*	7						
Served with Mercantile Marine in hostile waters	*				*		
Full time members of Allied Civil Police Forces	*		1		*		
Entitled to a campaign medal	1		2	1	*	3	2
Served full-time in uniform for Voluntary Aid Soc in direct support of Armed Forces	1	2		2	1	*	5
Home Guard/ Bomb and Mine Disposal Unit					1	2	7
British subject who served under British command in the forces of an allied nation	4	6	4	3	1	5	5

Appendix 7: Social grading

Respondents were assigned a social grade based on the job details of the Chief Income Earner in the household. The table below describes who falls into each of the social grading categories and compares the profile of the adult ex-Service community with that of all UK adults, from the survey.

Figure 7i SOCIAL GRADE OF ADULT EX-SERVICE COMMUNITY COMPARED WITH UK POPULATION

	Adult ex-Service community	UK adult population
Unweighted base:	(1211)	(6180)
Weighted base:	(1075)	(6218)
	%	%
A: Professionals, very senior managers in business, top civil servants. Retired people, previously grade A, and their widows.	5	4
B: Middle management executives in large organisations, with appropriate qualifications. Retired people, previously grade B, and their widows.	13	17
C1: Junior management, owners of small establishments, and all other non-manual positions.C1, and their widows.	23	27
C2: Skilled manual workers and manual workers with responsibility for other people. Retired people, previously grade C2, with pensions from their job. Widows, if receiving pensions from their late husband's job.	19	20
D: Semi-skilled and un-skilled manual workers and apprentices/trainees to skilled workers. Retired people, previously grade D, with pensions from their job. Widows, if receiving pensions from their late husband's job.	14	14
E: All those entirely dependent on the state long-term, through sickness, unemployment, old age etc. Those unemployed for a period exceeding 6 months (otherwise classified on previous occupation). Casual workers with no regular income.	26	18

Appendix 8: Receipt of benefits among ex-Service community

The survey asked, "Do you or your husband/ wife/ partner living with you, receive any of the following benefits, pensions or tax credits (in your own name or on behalf of someone else in the household?" and prompted respondents with the list shown in figure 8i.

69% reported receiving at least one of the prompted State benefits . There was evidence of under-reporting of individual benefits; therefore the proportions receiving each benefit should be treated with caution.

In particular, only three fifths of those of State retirement age (men aged 65+ and women aged 60+) reported receiving the State Retirement Pension. If all respondents of State retirement age had reported receiving at least the basic State Pension then the proportion receiving it across the whole ex-Service community would be 66%, rather than the 40% shown in fig 8i. Similarly only 29% of those of state retirement age reported receiving a private pension or pension from previous employment.

Figure 8i REPORTED RECEIPT OF PENSIONS/ BENEFITS/ TAX CREDITS (BY SELF OR PARTNER LIVING IN HOUSEHOLD)

	Adult ex-Service community %
State retirement pension	40
Private pension/ pension from former employer or spouse's former employer	20
Council Tax Benefit	13
Pension Credit	10
Housing Benefit	9
Child Benefit	8
Disability Living Allowance (Mobility component)	8
Children's Tax Credit	6
Disability Living Allowance (Care component)	5
Income Support	5
Incapacity Benefit	5
Attendance Allowance	4
Working Families Tax Credit	3
War Disablement Pension or War Widow's pension (and related allowances)	3
Carers Allowance	2
Widow's pension, Bereavement Allowance or Widowed Parents (formerly Widowed Mother's Allowance)	2
Job Seeker's Allowance	1
Severe Disablement Allowance	1
Disabled Person's Tax Credit	1
Invalid Care Allowance	*
Industrial Injuries Disablement Allowance	*
Statutory Sick pay	*
Guardian's Allowance	*
Statutory Maternity Pay/ Maternity Allowance	*
Child Support Maintenance	-

People tend to overlook certain benefits – for example Housing Benefit, since this is often deducted before they receive their income.

23% of the ex-Service community reported that they or their partner (living in same household) received any means tested State benefits (Council Tax Benefit, Housing Benefit, Income Support, Job Seeker’s Allowance or Pension Credit). The proportion receiving any means tested benefits was higher among dependent widow(er)s, those aged 75 or over and those on low incomes (fig 8ii).

Figure 8ii REPORTED HOUSEHOLD RECEIPT OF ANY MEANS TESTED STATE BENEFITS

All adults in ex-Service community	23%
Veterans	21%
Dependants	26%
Dependent widow(er)s	36%
Dependent spouses/ partners (including divorced/separated)	21%
Dependent 16-18 year olds	11%
Age:	
16-24	27%
25-34	14%
35-44	19%
45-54	14%
55-64	22%
65-74	21%
75-84	31%
85+	39%
Net household income:	
Under £5,000 pa	43%
£5,000pa - £7,499	63%
£7,500 - £9,999	36%
£10,000 - £14,999	20%

Row percentages

The Royal British Legion

The Royal British Legion is the UK's leading charity providing financial, social and emotional support to millions who have served and are currently serving in the British Armed Forces and their dependants.

We offer a wide range of services which range from grant-making to those in need to war pensions advice; from counselling and job retraining to organising pilgrimages; and from home and hospital visits to the provision of full nursing care.

The Legion was founded in 1921 as a voice for the ex-Service community and our 500,000 members continue to ensure that this voice does not go unheard. Although the needs of ex-Service people have changed over the years, the Legion is still here to safeguard their welfare, interests and memory.

Any man or woman who has served in the British Armed Forces for seven days or more and their dependants can come to us for support and advice.

For further information about the work of The Royal British Legion please:

email info@britishlegion.org.uk

or call Legionline on 08457 725725

or visit our website www.britishlegion.org.uk

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