Profile and Needs of the Ex-Service Community 2005-2020

Summary and Conclusions of the Welfare Needs Research Programme

September 2006
Foreword

This report summaries the current and future scale, demographic profile and welfare needs of the ex-Service community up to 2020, from research conducted in 2005. As one of the major ex-Service charities, this piece of work has been instrumental in helping the Legion define its welfare priorities for the short and medium term and we are confident that it will be useful in assisting others working across this community.

The ex-Service community is still large and often overlooked by many in public life today. The decreasing number of people with Service experience taking office in public life further isolates veterans and their families. Expectations are also changing – hence the importance of this work.

The context for this report is important. The UK now has a modern package of support for those leaving the Armed Forces but there are still sizable numbers of people who leave today, or have already left, who do not find the return to civilian life straightforward. Our research shows that there are still deep pockets of need amongst veterans and their families which will be with us for the next 15 years at least.

Veterans in the UK, unlike their counterparts in other nations, receive no special treatment from the State in recognition of their contribution to defending their country. Whilst the Veterans Minister, his policy staff and the Veterans Agency provide services to War Disablement Pensioners and war widows, and good information sign-posting, the Legion and other ex-Service charities continue to play a crucial role in meeting the wider social and welfare needs of the serving and ex-Service community and are well placed to continue to monitor changing needs.

The needs of disabled and older veterans are set against the general growth in older and disabled people in the UK which is already putting unprecedented pressure on State health and social care services.

Some changes are as yet difficult to quantify but are worth mentioning. One such issue is the impact of the switch from the War Pensions Scheme to the Armed Forces Compensation Scheme. The new Scheme is designed to reduce the number of people who receive a continuous payment for their disablement and will force injured and ill Service leavers to return to full-time employment. The impact of this scheme will not emerge for at least the next five years.

The landscape of the Military is also changing. The global war on terrorism and the use of the UK Armed Forces in peacekeeping roles is putting different pressures on serving personnel and their families. With the overall Force at full stretch, deployments are longer and can be more intense. Only now is the UK Government beginning to recognise the growing impact of peacekeeping deployments on the mental health of serving personnel and their families. Additionally, the Reserve Forces are deployed alongside Regular Forces more than ever before. The needs of this group and their dependants are expected to increase.

Sue Freeth
Director Welfare
The Royal British Legion
September 2006
Executive Summary

This report summarises twelve months of research into the welfare needs of the ex-Service community. The findings of the Legion's Welfare Needs Research Programme have been detailed in a series of five reports; these have been published and are available on our website www.britishlegion.org.uk.

The size of the ex-Service community in the UK is estimated at around 10.5 million people – 10.17m living in private residential households and around 0.4m in communal establishments. Just under half or 4.8 million people in the ex-Service community are veterans and 5.37 million are dependants. The size of the ex-Service community is expected to reduce over the next 15 years to an estimated 7.55 million people in 2020.

The average age of the adult ex-Service community is 63 years, compared with 47 years for the general adult population. 60% of the adult ex-Service community are aged over 65 years, compared with 20% of the national population. By 2020 there will be significant reductions in all ages from 35–75 years. In contrast, a small increase in the 16–24 year old group is forecast over this period, and a tripling of people aged over 85, to nearly 1 million.

Since the ex-Service community are characterised as elderly, a greater proportion own their own home outright, and fewer have a mortgage, than in the general population. Nevertheless the proportion of the ex-Service community who are renting from their local authority is similar to that among the general population.

The unemployment rate among the ex-Service community of working age is comparable to the general working age population. However, higher rates of employment among relatively older members of the ex-Service community mask an unemployment rate twice the national average among 18–49 year olds in the ex-Service community.

The average net reported household income of the adult ex-Service community is £15,000 per annum. The number of people reporting a net household income of less than £5,000 per annum is 927,000 and the number of people reporting a net household income of less than £10,000 per annum is 3.88 million.

Over half (52%) of the ex-Service community have a long-term illness or disability, and over one fifth (20%) have multiple conditions. This rate is much higher than that of the general population, 35% of whom report a long-term health problem. The younger ex-Service community, aged 25–64 years, are much more likely to report poor health than their peers.

The extent of mental health problems among the younger ex-Service community is much higher when compared to their peers. In the 16–44 age group, the number of mental health disorders is three times that of the UK population of the same age.

When considering the health of older ex-Service people, those aged 65–74 tend to be healthier than their peers in the general population, whilst those aged 75+ have similar health to their peers nationally. However, while this older group report being in better or similar health generally, they are much more likely than their peers nationally to cite mental or sensory disorders.

Within the ex-Service community, 7% of adults have another adult in the household who is dependent on them for care because of a long-term illness, disability or old age. This is equivalent to over half a million carers. The average age of carers is 65 and 23% are aged over 75 years.
Over half (55%) of the adults in the ex-Service community have experienced at least one personal or household difficulty in the 12 months preceding the survey. The greatest needs include mobility; house and garden maintenance; depression, loneliness or bereavement; financial difficulty; and unemployment or low skills.

With regard to multiple problems, in the 12 months prior to the survey, almost 1.5 million people reported three or more personal or household difficulties and over half a million reported five or more difficulties.

Among the younger ex-Service community, below retirement age, the greatest needs include financial difficulty (both lack of money and debt), unemployment or lack of skills and training, depression, mobility, bereavement and mental health problems. The greatest needs among the older ex-Service community include house and garden maintenance, mobility (at home and in the community) and low incomes, followed by loneliness and depression.

Around 80% of the adult ex-Service community are aware (when prompted) of services or sources of help or advice that are particularly for ex-Service people and their families. 72% of the adult ex-Service community are aware of the Legion – the highest ranked organisation, but only 33% are aware of Legion welfare services.

Over half (52%) of the adult ex-Service community received help or advice in the last 12 months from general sources of State or charitable assistance. Some 7% of the adult ex-Service community reported that they received support from an ex-Service organisation in the preceding year, whilst 15% expressed demand for Legion welfare now or in the near future (equivalent to 1.29 million people).

In 2005 the Legion provided or funded welfare services for over 60,000 people. 70% of Legion beneficiaries surveyed say that the assistance received made a lot of or a little improvement to their quality of life.

Around 6% (530,000) people in the adult ex-Service community are experiencing difficulties but are not receiving the help, advice or support they need – these are the people with unmet needs.

People in the greatest need typically have no greater awareness of ex-Service organisations offering assistance than members of the wider ex-Service community do. Overall, there is a large gap between the needs of the ex-Service community and the current services provided by ex-Service organisations.
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Annex 1 – Glossary
1. Introduction

1.1 Overview of the research

This report summaries twelve months of research into the welfare needs of the ex-Service community in the UK.

We began by undertaking a review of existing research, which concluded that there was little hard data about the size, demographics or needs of this large group of people. We then undertook a series of linked studies that led to the following reports:

1. Profile of the ex-Service community in the UK – a face-to-face omnibus survey of 6,000 UK adults which identified the size, demographics and welfare needs of the ex-Service community.

2. Comparisons between the ex-Service community and the UK population – desk research which pinpointed the key differences between veterans, their dependants and the UK population.

3. The Legion at work – a postal self-completion survey of over 1,200 beneficiaries of Legion welfare services, asking their opinions of Legion assistance, compared with awareness and use of other welfare services.

4. Greatest welfare needs of the ex-Service community – secondary analysis of the research findings which identified groups with the greatest welfare needs and their characteristics.

5. Future profile and welfare needs of the ex-Service community – a model forecasting changes in the community over the next 15 years (developed by the Future Foundation), which identified how the needs of the whole ex-Service community will transform as veterans and dependants from the Second World War and National Service come towards the end of their lives.

This research was corroborated by an internal survey of Legion field staff and volunteers who reported on welfare needs as viewed from the front line of service delivery.

This report summarises the key findings of the reports (numbered one to five above) and draws some conclusions for the Legion, voluntary organisations, government and policy makers.

The purpose of all this research is to provide good quality evidence to inform both the development of Legion welfare services and external support for the serving and ex-Service community.

1.2 Limitations of the research

There are some limitations to the research that readers should note. All surveys are subject to potential bias and although we achieved good response rates we do not know the views of non-responders.

The omnibus survey was representative of the UK adult population living in private residential households and so members of the ex-Service community living in institutions were excluded i.e. those living in prisons, residential homes or nursing homes, hospitals, rehabilitation centres, temporary accommodation such as hostels, or on Armed Forces bases. The homeless sleeping rough were also out of scope.

The beneficiary survey excluded one significant category of beneficiary: 400 residents of the Legion’s nursing Care Homes, due to potential difficulties in completing the survey.

The proportions of people experiencing different welfare needs have been grossed up to population projections to give a sense of the scale of the greatest problems. However, these projections should be treated as indicative of the relative scale of different needs only, rather than the absolute number of people affected.

1.3 Next steps

We are now working on the Legion’s strategic plans for welfare. Our plans aim to realign our welfare services with the greatest needs. Specifically, we are aiming to help more people; focus on the greatest needs; provide a holistic response to need; and to work in partnership, where appropriate.
2. Profile

2.1 Size of the community

The size of the ex-Service community in the UK is estimated to be just over 10.5 million people, made up of:

- 10.17 million people living in private residential households
- 0.4 million people living in communal establishments such as residential and nursing homes, hospitals, prisons, rehabilitation centres, hostels and a small number sleeping rough.

The ex-Service community represents 18% of the UK population.

The forecast predicts that there will be 1.7 million fewer veterans in 2020 than in 2005; the veteran sub-group within the ex-Service community is expected to see the fastest decline. Dependent adults (aged over 18) are predicted to decline by about 0.9 million.

The resulting community of 5.8 million ex-Service adults in 2020 will constitute 3.1 million veterans and 2.7 million dependants over 18.

Base: UK population 60.02 million  Source: GAD

The 4.8 million veterans account for just under half of the ex-Service community (47%) and the 5.37 million dependants account for just over half (53%).

3.63 million dependants are adults (66%) and 1.74 million are children aged under 16 years (33%).

Of the dependent adults:

- 1.60 million are dependent spouses/partners of veterans
- 1.36 million are dependent widows or widowers
- 0.45 million are spouses/partners divorced or separated from veterans.

Looking to the future, our forecasting work predicts that the total size of the ex-Service community (adults and children) living in private residential households is set to decrease from 10.17 million to 7.55 million in 2020.
2.2 Age

The average age of the adult ex-Service community is 63 years, compared with 47 years for the general adult population.

60% of the adult ex-Service community are aged over 65, compared to 20% nationally.

This age profile drives other significant differences in the profile and needs of the ex-Service community – these are discussed later.

The age profile of veterans will change dramatically by 2020. Significant reductions in all ages from 35–75 years will be offset by increases amongst the youngest and oldest groups. Those aged 16–24 will increase from just under 300,000 to 375,000 (up by 26%) and the 85+ age group will increase from 290,000 to 920,000 (up by almost 220%).
The number of dependants aged under 16 is predicted to remain broadly unchanged over the forecast period at around the 1.7 million mark. Therefore, child dependants will comprise an increased share of the total ex-Service community. (Also see Figure 2.3)

Overall, the ex-Service community is forecast to remain characterised as elderly, and particularly very elderly, but families will become an increasingly significant minority.

2.3 Gender
The adult ex-Service community is evenly divided between men and women. However, the vast majority of veterans are men (84%) and dependants are overwhelmingly women (94%).

Figure 2.9 Gender of adult ex-Service community

<table>
<thead>
<tr>
<th>Adult ex-Service community</th>
<th>Veterans</th>
<th>Dependants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>50</td>
<td>84</td>
</tr>
<tr>
<td>Female</td>
<td>50</td>
<td>4.22m</td>
</tr>
</tbody>
</table>

Our modelling shows that even with more women joining the services, the small numbers leaving in coming years will mean that the male to female ratio among veterans will only change marginally: to 83% men and 17% women by 2020.

2.4 Ethnicity
The UK ex-Service community has fewer members from non-white minority ethnic groups than in the general population. The figures are 0.6% within the ex-Service community compared to 8% of the general population.

2.5 Service connections
Around 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 Legion1.

Figure 2.10 Service connections of adult ex-Service community

1 It is possible for people to serve in more than one way so figures add up to more than 100%.

2.6 Length of service and time since discharge
On average, veterans served with the Armed Forces for six years. Around three quarters of veterans served for more than two years but less than 10 years. 16% served for more than 10 years.

Figure 2.11 Veterans’ length of service

Base: Adult ex-Service community
This large group of veterans, who served more than 2 years but less than 10 years, are predominantly National Service veterans. This is better demonstrated when considering length of service together with time since discharge. National Service in the UK operated between 1939 and 1960 (1939–1949 service normally referred to as “war service” but officially National Service). Three fifths (59%) of veterans were discharged from military service over 40 years ago, and most commonly between 50–59 years ago, that is between 1946 and 1955.

*Figure 2.12 Veterans’ time since discharge*

2.7 Geographic distribution

In comparison to the UK population, a significantly higher proportion of the ex-Service community live in the South West, Yorkshire and Humberside and the North West. A significantly lower proportion live in London and the West Midlands.

Younger members of ex-Service community (16–44) are slightly skewed toward the North East, North West, East Midlands and Northern Ireland. The higher unemployment rates in the north of England may offer a partial explanation for this i.e. the Armed Forces being an attractive employment option for younger people. The North East and North West of England are traditionally strong recruiting areas for the Armed Forces.

Middle-aged ex-Service people (aged 45–64) are slightly skewed towards the South West. This may be explained by them serving for longer and staying in the region within which they served.
3. Personal Circumstances

3.1 Household composition

Just under a third (31%) of the ex-Service community live alone. Just under half live in a two-person household.

*Figure 3.1 Household size among adult ex-Service community compared with the UK population*

<table>
<thead>
<tr>
<th>Household size (adults &amp; children):</th>
<th>Adult ex-Service community</th>
<th>UK adults</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>31%</td>
<td>19%</td>
</tr>
<tr>
<td>2</td>
<td>47%</td>
<td>33%</td>
</tr>
<tr>
<td>3</td>
<td>11%</td>
<td>19%</td>
</tr>
<tr>
<td>4+</td>
<td>11%</td>
<td>29%</td>
</tr>
</tbody>
</table>

The comparatively higher number of one and two person households in the ex-Service community is more than likely explained by the relatively high average age of the community when compared with the UK population.

Just over one tenth of the adult ex-Service community have children aged 0–15 in their households, compared with a third in the general population. Again, this is probably associated with the older age profile of the ex-Service community.

3.2 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.

*Figure 3.2 Tenure of adult ex-Service community compared with UK population*

<table>
<thead>
<tr>
<th>Tenure</th>
<th>Adult ex-Service community</th>
<th>UK adults</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner occupiers</td>
<td>68%</td>
<td>65%</td>
</tr>
<tr>
<td>Own outright</td>
<td>50%</td>
<td>29%</td>
</tr>
<tr>
<td>Bought with a mortgage</td>
<td>19%</td>
<td>36%</td>
</tr>
<tr>
<td>Rent from local authority</td>
<td>23%</td>
<td>21%</td>
</tr>
<tr>
<td>Rent privately</td>
<td>6%</td>
<td>11%</td>
</tr>
<tr>
<td>Other</td>
<td>2%</td>
<td>3%</td>
</tr>
</tbody>
</table>

The average age of the ex-Service community is the most likely driver for the high number of people that own their own home outright, 50% compared with 29% of UK adults.

Within the ex-Service community there are comparative numbers of people renting from local authorities and significantly fewer from private landlords.

3.3 Working status

Nearly two thirds (64%) of the adult ex-Service community are retired. Among the whole UK adult population only a quarter are retired.

*Figure 3.3 Working status of adult ex-Service community compared with UK population*

<table>
<thead>
<tr>
<th></th>
<th>Adult ex-Service community</th>
<th>UK adults</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working full- or part-time</td>
<td>26%</td>
<td>52%</td>
</tr>
<tr>
<td>Retired</td>
<td>64%</td>
<td>25%</td>
</tr>
<tr>
<td>Other economically inactive</td>
<td>10%</td>
<td>24%</td>
</tr>
</tbody>
</table>

However, when considering people of working age, the working status profile of the ex-Service community is very similar to that of the whole population.

*Figure 3.4 Working status of adult ex-Service community below retirement age, compared with equivalent UK population*

<table>
<thead>
<tr>
<th></th>
<th>Adult ex-Service Community</th>
<th>UK adults</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base: People of working age (men 16–64, women 16–59)</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Employed</td>
<td>64%</td>
<td>65%</td>
</tr>
<tr>
<td>Working full-time (30+ hrs)</td>
<td>51%</td>
<td>51%</td>
</tr>
<tr>
<td>Working part-time (8–29 hrs)</td>
<td>12%</td>
<td>14%</td>
</tr>
<tr>
<td>Working part-time (&lt; 8 hrs)</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Unemployed</td>
<td>6%</td>
<td>5%</td>
</tr>
<tr>
<td>Economically inactive</td>
<td>31%</td>
<td>30%</td>
</tr>
<tr>
<td>Not seeking work</td>
<td>18%</td>
<td>17%</td>
</tr>
<tr>
<td>Higher education</td>
<td>2%</td>
<td>6%</td>
</tr>
<tr>
<td>Still at school</td>
<td>1%</td>
<td>2%</td>
</tr>
<tr>
<td>Retired</td>
<td>10%</td>
<td>5%</td>
</tr>
</tbody>
</table>

The unemployment rate among adults of working age in the ex-Service community is 6%, compared with 5% in the general working age population. However, this hides an unemployment rate twice the national average among 18–49 year olds in the ex-Service community.
In the 25–34 cohort, veterans and their dependants have similar unemployment rates, whereas among 35–49s, veterans have higher rates of unemployment than dependants (8% compared to 2%). This may indicate a lack of transferable skills coupled with an unwillingness to re-train later in life.

### 3.4 Social grade

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.

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2 Assigned on the basis of the job details of the Chief Income Earner in the household.

A: Professionals, very senior managers in business, top civil servants. Retired people, previously grade A, and their widows.

B: Middle management executives in large organisations, with appropriate qualifications. Retired people, previously grade B, and their widows.

C1: Junior management, owners of small establishments, and all other non-manual positions. C1, and their widows.

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.

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.

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.

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3 N.B. 44% of respondents declined to state their net household income, which is typical in an omnibus survey of this type. However, there is no reason to believe that this would introduce significant bias in the income profile.
Figure 3.7 Annual reported net household income of adult ex-Service community

A breakdown of net household income by age cohort is in Figure 3.8 below. Those aged over 75 have the lowest incomes.

Figure 3.8 Mean reported annual net household income of the adult ex-Service community

| All ex-Service | £15,500 |
| Veterans      | £16,300 |
| Dependents    | £14,500 |
| 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: Ex-Service community who gave their income (56%)

The following sub-groups had over 70% of people reporting a net household income of less than £10,000 per year:

- Those in social grade E (80%);
- Dependent widows or widowers (78%);
- Those receiving means tested benefits (76%); and
- Those aged over 75 (74%).

4 There is probably substantial under-reporting of benefits received since people tend to overlook benefits deducted before they receive their income and those on multiple benefits are often unaware what particular components they are receiving (e.g. DLA mobility component, Housing Benefit etc.).
4. Health and Care Needs

This chapter focuses on welfare needs relating to ill health and caring responsibilities. Other needs are considered in Chapter 5.

4.1 Overall health

Three quarters (74%) of the adult ex-Service community say that they have been in good health over the last 12 months, whilst a quarter (25%) have not been in good health. However, members of the ex-Service community are much less likely to say they are in good health. 20% of the ex-Service community say they 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).

Figure 4.1 Self reported health over the last 12 months

Sub-groups with significantly higher proportions in poor health include people:
- Below retirement age but not seeking work (63%)
- With a long-term illness or disability (41%)
- Reporting a net household income between £5,000-£7,499 (37%)
- Living as private tenants (36%) or council tenants (35%).

The survey of UK adults assessed the scale of various health-related difficulties within the ex-Service community. The following were deemed to be the greatest health needs within the adult ex-Service community:
- 810,000 people suffer from exhaustion or pain
- 530,000 people have difficulty getting the medical treatment needed for themselves or another household member
- 280,000 people have difficulty with self-care tasks (washing, dressing, going to the toilet, preparing meals etc.)
- 90,000 people report heavy drinking or drug-taking.

Looking to the future, our forecast model predicts that health difficulties and reported poor health are to remain among the most common welfare needs. However, due to the decrease in overall size of the ex-Service community the number of people reporting poor health is predicted to decrease from 2.1 million people in 2005 to 1.5 million people in 2020.

Figure 4.2 Forecast health and long-term illness or disability in 2005–2020

*Source for GB adults: General Household Survey 2003 (directly comparable question)

Base: Adult ex-Service community

5 Defined as greatest needs because they either affect the most people within the adult ex-Service community or because of their severity.
4.2 Long-term illness or disability

Significantly, just over half (52%) of the adult ex-Service community have a long-term illness, disability or infirmity, and 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.

Expectedly, the proportion reporting any long-term health problems increases with age, from one fifth of 16–24 year olds to two thirds of those aged over 75.

The scale of need also increases with age:
- 0.38 million people aged 16–44
- 1.01 million people aged 45–64
- 1.44 million people aged 65–74
- 1.59 million people aged 75+

Figure 4.3 Any long-term illnesses, disabilities or infirmities, by age and gender

As demonstrated in Figure 4.3, overall incidence of any long-term illness, disability or infirmity is much higher amongst the ex-Service community (52%) than in the UK adult population (35%).

Younger members of the ex-Service community (under 65 years) are significantly more likely to suffer from a long-term illness, disability or infirmity than under 65 year olds nationally. Those over 75 also have a slightly higher prevalence than their peers nationally.

In contrast, 65–74s in the ex-Service community have significantly fewer incidences of long-term illness, disability or infirmity than 65–74s nationally.

Prevalence of the following conditions is significantly higher in the adult ex-Service community than the general adult GB population:
- Musculoskeletal (21% vs. 15%)
- Cardio-vascular (21% vs. 15%)
- Respiratory (8% vs. 6%)
- Mental health (4% vs. 3%)
- Sight (4% vs. 2%)
- Hearing (4% vs. 1%).

In 2020, long-term illnesses, disabilities or infirmities are set to remain the most common source of welfare need.

6 Source for the general population figures here is the General Household Survey 2003 (similar question wording) and based on GB adults. Incidence rates per thousand have been converted to percentages. Figures quoted here for the adult ex-Service community are also based on GB for direct comparison.
However, the number of people affected within the ex-Service community is forecast to fall by over a million adults, from 4.4 million in 2005 to 2.9 million in 2020 (Figure 4.2). This is due to the shrinking size of the ex-Service community over the next 15 years.

4.3 Health of the younger ex-Service community: under 65 years

As demonstrated by Figure 4.5, younger members of the ex-Service community (those aged between 25–64) are significantly more likely to report poor health than their peers in the general population; in some age cohorts, more than double reporting poor health.

Figure 4.5 Self reported poor health compared with the adult population by age

![Chart showing self-reported poor health by age group for ex-Service community and adult population.]

Source for GB adults: General Household Survey 2003 (identical wording).

Within the ex-Service community, relative to their peers nationally:

- 16–44 year olds are more prone to mental health problems
- 16–44 year old veterans have higher prevalence of musculoskeletal complaints
- 45–64 year olds are more prone to cardio-vascular or respiratory conditions
- men aged 45–64 who are economically inactive are significantly more likely to have any long-term health problems in the ex-Service community (82%) than in the general population (68%)
- Likewise, women who are economically inactive and aged under 65 are significantly more likely to report ill health in the ex-Service community than in the general population; particularly among the 16–44s, 45% of whom report ill health compared with 27% of the same age in the wider population.

Of note are the number of mental health problems reported among the younger ex-Service community. In the 16–44 age cohort the proportion reporting long-term mental health disorders is more than triple that in the UK population of the same age (over 9% compared with just under 3% nationally). The reported prevalence is higher among 16–44 year old veterans (who are mainly men) at 11%, vis-à-vis their dependants (who are mainly women) at 7%.

In the general population, women are more at risk of mental health problems than men, across the age spectrum. In the ex-Service community men appear to be as vulnerable as women, and younger veterans appear to be particularly at risk.

For those in the ex-Service community aged between 45–64 years, their greatest welfare needs are related to poor health. Musculoskeletal conditions are their most common complaint but they are also at greater risk of cardio-vascular and respiratory conditions than their peers nationally.

Cardio-vascular/respiratory problems, musculo-skeletal problems, sensory problems and digestive/diabetes/progressive illnesses are all more common among the over 55s and become more prevalent with increasing age.

For those aged 16–64, long-term illness or disability, poor health and mental health issues will remain among the most common welfare needs in 2020. The overall numbers of 16–64s experiencing these health difficulties is forecast to decline over the next 15 years with the decreasing size of the ex-Service community, albeit at a slightly slower rate than among those aged over 65.

Figure 4.6 Forecast welfare needs 16–64 years 2005–2020

![Chart showing forecast welfare needs for 16–64 year olds in 2005 and 2020.]

Base: Adult ex-Service community aged 16–64
4.4 Health of the older ex-Service community: over 65 years

As shown in Figures 4.3 and 4.5, older ex-Service people, aged 65–74, tend to be healthier than their peers in the general population. However the oldest, aged 75 and above, are in similar health to their peers nationally.

However, these broad figures mask some significant differences when considering the type of health condition:

- 65–74 year olds in the ex-Service community are less likely than their peers nationally to be afflicted with the most common conditions i.e. musculoskeletal or heart and circulatory problems. In contrast, they are more likely than their peers to cite mental or sensory disorders (sight, hearing or speech).

- Those aged 75 or over in the ex-Service community are more likely than their peers nationally to cite mental health problems or difficulty hearing.

However, while the over 65s report being in better or similar health to their peers, illness, disability, and self-reported poor health are, nevertheless, the most common welfare needs among the over 65 age group.

Similar to the younger ex-Service community, the hierarchy of need among the over 65s is set to remain static over the coming years. In 2020, health and related problems are predicted to remain the greatest welfare needs among this age group.

4.5 Caring responsibilities

Within the adult ex-Service community, 7% have another adult in their household who is dependent on them because of a long-term illness, disability or old age – equivalent to 570,000 carers. The proportion of carers is significantly higher among:

- Those of working age but not seeking work (13%)
- Those reporting a net household income of between £7,500–£9,999pa (13%)
- Those in social grade E (12%).

Caring responsibilities are concentrated among those aged between 45–74. The average age of carers is 65 years, whilst 23% are aged over 75 (equivalent to 133,000 people). They are typically married, retired home owners who are on relatively low incomes.

4.6 Future care needs

Among those aged 45–74, caring responsibilities ranked as one of the key difficulties they face. In the context of a retired ex-Service community that is predicted to decline in size, practical needs of over 65s, relating to mobility, self-care and household maintenance are forecast to become relatively more important.

In this smaller ex-Service community, the percentage of people with caring responsibilities in 2020 is forecast to remain quite static at 6%, or 348,000 people. However, as with the whole of the ex-Service community their age profile will be slightly older.

Also worth noting is the growing size of the over 85 age group and their future care needs. As noted earlier, this group is forecast to triple in size over the next 15 years. Additionally, this group, compared to their slightly younger counterparts, have particular difficulty with house and garden maintenance, mobility in and outside the home and self-care (see section 5.10). This will have implications for future care provision.
5. Additional Welfare Needs

This chapter considers the additional welfare needs of the ex-Service community, i.e. needs other than health and care needs, which were covered in the previous chapter.

5.1 Overall welfare

Our survey of UK adults asked those in the ex-Service community, which, if any, from a prompted list of 24 difficulties had they experienced in the last 12 months.

The top ten difficulties include fear of violence and crime, house and garden maintenance and getting around outside the home. The full ranking is at Figure 5.1.

Figure 5.1 Top ten difficulties experienced in the last year by adult ex-Service community

Over half (55%) of adults in the ex-Service community experienced at least one of the difficulties listed at Figure 5.2 in the last 12 months. This is equivalent to 4.63 million people.

Figure 5.2 Personal or household* difficulties experienced in the last year

<table>
<thead>
<tr>
<th>Difficulty</th>
<th>%</th>
<th>Number (m)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any relationship/isolation difficulties:</td>
<td>16</td>
<td>1.31m</td>
</tr>
<tr>
<td>Bereavement</td>
<td>7</td>
<td>0.57m</td>
</tr>
<tr>
<td>Loneliness</td>
<td>6</td>
<td>0.55m</td>
</tr>
<tr>
<td>Lack of recreational facilities/social life*:</td>
<td>3</td>
<td>0.27m</td>
</tr>
<tr>
<td>Marriage/relationship break-up</td>
<td>2</td>
<td>0.18m</td>
</tr>
<tr>
<td>Difficulty forming close relationships/</td>
<td>1</td>
<td>0.08m</td>
</tr>
<tr>
<td>getting on with people</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any self-care/well-being difficulties:</td>
<td>14</td>
<td>1.18m</td>
</tr>
<tr>
<td>Exhaustion or pain</td>
<td>10</td>
<td>0.81m</td>
</tr>
<tr>
<td>Poor bladder/bowel control</td>
<td>4</td>
<td>0.35m</td>
</tr>
<tr>
<td>Difficulty looking after yourself (washing, dressing,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>going to the toilet, preparing meals etc.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any housing difficulties:</td>
<td>13</td>
<td>1.03m</td>
</tr>
<tr>
<td>Difficulty with house and garden maintenance*:</td>
<td>11</td>
<td>0.94m</td>
</tr>
<tr>
<td>Poor housing/inappropriate for your needs*:</td>
<td>2</td>
<td>0.20m</td>
</tr>
<tr>
<td>Any psychological difficulties:</td>
<td>13</td>
<td>1.08m</td>
</tr>
<tr>
<td>Feeling depressed</td>
<td>9</td>
<td>0.78m</td>
</tr>
<tr>
<td>Lacking confidence/low self-esteem*</td>
<td>5</td>
<td>0.39m</td>
</tr>
<tr>
<td>Lack of hope for the future/lack of purpose or direction</td>
<td>3</td>
<td>0.27m</td>
</tr>
<tr>
<td>in your life</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Heavy drinking or taking drugs</td>
<td>1</td>
<td>0.09m</td>
</tr>
<tr>
<td>Any mobility difficulties:</td>
<td>12</td>
<td>1.04m</td>
</tr>
<tr>
<td>Difficulty getting around your home</td>
<td>11</td>
<td>0.93m</td>
</tr>
<tr>
<td>Difficulty getting around your home</td>
<td>6</td>
<td>0.53m</td>
</tr>
<tr>
<td>Any difficulties dealing with authorities:</td>
<td>12</td>
<td>1.04m</td>
</tr>
<tr>
<td>Difficulty getting medical treatment you need*:</td>
<td>6</td>
<td>0.53m</td>
</tr>
<tr>
<td>Difficulty finding out about services or benefits that</td>
<td>5</td>
<td>0.45m</td>
</tr>
<tr>
<td>you are entitled to*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Difficulty dealing with personal affairs (e.g. paying</td>
<td>3</td>
<td>0.27m</td>
</tr>
<tr>
<td>bills, filling in forms, writing letters)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any financial difficulties:</td>
<td>12</td>
<td>1.04m</td>
</tr>
<tr>
<td>Not having enough money for day to day living*:</td>
<td>9</td>
<td>0.77m</td>
</tr>
<tr>
<td>Getting into debt*</td>
<td>5</td>
<td>0.40m</td>
</tr>
<tr>
<td>Any employment difficulties:</td>
<td>5</td>
<td>0.40m</td>
</tr>
<tr>
<td>Unemployment/fear of unemployment*:</td>
<td>3</td>
<td>0.27m</td>
</tr>
<tr>
<td>Lack of training/qualifications/skills*:</td>
<td>2</td>
<td>0.16m</td>
</tr>
</tbody>
</table>

* Asterisked items were experienced by self or household.
Most welfare needs are forecast to decline in scale between 2005 and 2020, as a result of the decrease in size of the ex-Service community.

The needs that are forecast to decline in scale most slowly are those that are reported by younger adults and by the most elderly ex-Service community members (see section 5.9 and 5.10).

The overall hierarchy of welfare needs within the ex-Service community as a whole is forecast to remain relatively unchanged by 2020.

The greatest needs include those affecting the largest numbers of people and problems of greatest severity. On this basis the greatest welfare needs (apart from health and care needs) are:

- Mobility
- House and garden maintenance
- Depression, loneliness and bereavement
- Financial difficulty
- Unemployment or low skills.

The scale of each of these areas of greatest need is highlighted in the following sections.

5.2 Mobility

During the 12 months prior to the survey, 930,000 adults in the ex-Service community had difficulty getting around outside their home; two thirds of whom are aged 65 or over.

A more extreme mobility problem is difficulty getting around one’s own home; this affects 530,000 people.

5.3 House and garden maintenance

House and garden maintenance can be a major concern, particularly for older people where even a small problem such as a leaking tap or a broken lock can cause them major difficulties.

Around 950,000 adults (11%) in the ex-Service community have difficulty with house and garden maintenance. They are typically women aged over 75 who own their own home outright and are on relatively low income.

5.4 Depression, loneliness and bereavement

Around 780,000 people (9%) in the ex-Service community have suffered with depression in the last 12 months. They are typically retired women, aged over 55 years.

Some 550,000 people (6%) in the ex-Service community have suffered with loneliness in the last 12 months. They are typically aged 65 plus, widowed and living alone.

Lastly, 570,000 people (7%) experienced difficulty coping with bereavement. These people are typically aged over 55 and retired.

5.5 Financial difficulty

The ex-Service community below pensionable age reports an average net household income of £420 per week; in contrast to an average of £216 per week above pensionable age. Allowing for margins of error, this is similar to the national average for pensioners of £223 per week net after housing costs. Nationally, and in the ex-Service community, risk of low income among pensioners increases with age. Lone female pensioners have a higher risk of low income than their male counterparts.

In the last 12 months, 770,000 adults in the ex-Service community (9%) have experienced lack of money for daily living and 400,000 (5%) have experienced difficulty, getting into debt; the majority of whom are below retirement age.

5.6 Unemployment and low skills

At the time of the survey 180,000 adults (2%) in the ex-Service community were unemployed job seekers. These are typically male veterans, aged 16–44, who are married/cohabitating.

A similar number, 160,000 (2%), cited lack of training, qualifications or skills.

5.8 Future concerns

Turning to future welfare needs, over half (58%) of the ex-Service community anticipated any of the future difficulties listed at Figure 5.3 for them or their household in the next few years. Their greatest concerns for the future were their ability to look after themselves, their houses or gardens.

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5.9 Welfare needs and the younger ex-Service community: under 65 years

The greatest needs (excluding health and care needs) of 16–44 year olds are financial difficulty (both lack of money and debt), unemployment, job insecurity and lack of skills or training. Depression and mental health problems also rank highly.

* Asterisked items were experienced by self or household.

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**Figure 5.3 Anticipated concerns over the next few years**

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

---

**Figure 5.4 Greatest needs of 16–44 year olds in 2005**

- Not enough money for daily living: 22%
- Feeding depressed: 16%
- Unemployment/fear of unemployment: 14%
- Reported net h'old income <£5,000 pa: 11%
- Getting into debt: 11%
- Unemployed and seeking work: 10%
- Exhaustion or pain: 10%
- Long-term mental health problem: 10%
- Bereavement: 7%
- Lack of training/qualifications or skills: 7%

Base: Adult ex-Service community aged 16–44

Among 45–64 year olds, the greatest needs (apart from health and care needs) include mobility, bereavement, depression and financial difficulty.

**Figure 5.5 Greatest needs of 45–64 year olds in 2005**

- Difficulty getting around outside: 12%
- Exhaustion or pain: 12%
- Difficulty getting medical treatment: 11%
- Caring responsibilities: 10%
- Bereavement: 10%
- Getting into debt: 9%
- Feeling depressed: 9%
- Not enough money for daily living: 8%

Base: Adult ex-Service community aged 45–64
Over the next 15 years, welfare needs of 16–64s are set to decline in scale (see Figure 4.6 earlier). However, the decline will be at a slower rate than the decline in needs for the ex-Service community as a whole.

The needs that are forecast to decline most slowly are: psychological difficulties, lack of money for daily living, lack of training/skills and unemployment (see Figure 5.6).

**Figure 5.6 Needs of the 16–64 age group that are forecast to decline slowly**

There will continue to be far fewer ex-Service adults aged under 65 with welfare needs than those aged over 65.

Over the next 15 years, financial, employment and training needs, difficulties dealing with authorities and psychological problems will all continue to affect a larger number of adults aged under 65 than aged over 65.

The balance of the ex-Service community’s needs are likely to remain characterised by those of the elderly (and, increasingly, very elderly) but with the pressures felt during the family life-stage gradually becoming more important.

**5.10 Welfare needs and the older ex-Service community: over 65 years**

The greatest needs of the 65–74 year olds (apart from health and care needs) are related to house and garden maintenance, mobility and low income; followed by loneliness and depression.

Broadly, the type of problems faced by over 75s are similar to those affecting 65–74s, yet larger in scale. Mobility problems obviously become more severe with age, and therefore, the over 75s greatest needs encompass difficulty getting around their own home as well as out into the community.

**Figure 5.7 Greatest needs of 65–74 year olds in 2005**

Base: Adults in ex-Service community aged under 65

Base: Adult ex-Service community aged 65–74
We have seen earlier how the number of adults in the ex-Service community aged over 85 is anticipated to grow rapidly over the next 5 years. These most elderly members of the community have considerably greater difficulty than 75–84 year olds with both house and garden maintenance (25% vs. 16%) and getting around outside their home (24% vs. 13%). These are their two greatest welfare needs.

Over 85 year olds are also particularly likely, relative to their younger counterparts, to experience severe daily restrictions, in terms of:

- Getting around their own home (12% affected vs. 8% of 75–84s and 5% of 65–74s)
- Performing self-care tasks such as washing, dressing, toileting and preparing meals (8% affected vs. 3% of 75–84s).

Among over 65s as a whole, welfare needs are forecast to decline in scale over the next 15 years (see Figure 4.7 earlier). However practical needs, which particularly affect the most elderly members aged 85 and over, such as mobility, self-care, and household maintenance are predicted to decline most slowly over this period; therefore assuming relatively greater importance.
6. Use of Support Services

6.1 Support from any source

Over half (52%) of the adult ex-Service community have received help or advice in the last 12 months from general sources of State or charitable assistance, including health professionals, Citizens Advice, social workers, housing departments and job centres.

6.2 Awareness of ex-Service organisations

Around 80% of the adult ex-Service community are aware (when prompted) of any services or sources of help or advice that are particularly for ex-Service people and their families.

72% of the adult ex-Service community are aware of the Legion – equivalent to 6.07 million people – the highest ranked of any ex-Service organisation. However, awareness of Legion welfare is considerably lower: only a third (33%) are aware of generic Legion welfare, which is equivalent to 2.78 million people.

Awareness of the Legion is significantly lower among younger members of the ex-Service community: 40% among 16–24 year olds and 58% among 25–34 year olds. 16–24 year olds also have significantly below average awareness of Legion welfare services (10%).

Awareness of Legion welfare is higher among veterans (37%) than among dependent (ex-)spouses/partners (31%) or dependent widows or widowers (26%).

Each specific welfare service is known to fewer than a quarter of adults in the ex-Service community, and most services are known to fewer than one in six.

6.3 Support from ex-Service organisations

Some 7% of the adult ex-Service community reported that they had received some kind of welfare support from any ex-Service organisation(s) in the last 12 months, equivalent to 590,000 people.

6.4 Legion support

In 2005, the Legion provided direct welfare services to some 42,000 people8. In addition, 18,000 people benefited indirectly through the funding provided to other organisations; so a total of around 60,000 people benefited from Legion welfare.

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8 This was across the following Legion welfare departments: Benevolence, Pensions and Compensation, Careers Advice, Small Business Advice, Welfare Breaks, Residential Care Homes and Remembrance Travel.
The majority (57%) of people that received assistance from the Legion also received help from another ex-Service organisation, the most common being SSAFA Forces Help, the Veterans Agency, the War Pensioners’ Welfare Service, the Regimental Association and the Army Benevolent Fund.

6.5 Impact of Legion support

Of the people receiving Legion support, 84% rate the overall quality of the service received from the Legion as excellent (57%) or very good (28%).

Beneficiaries typically report that the assistance that they receive makes a big difference to their lives, with 70% saying it helped improve their quality of life a lot or a little.
7. The Needs Gap

7.1 Demand for Legion welfare

On prompting with the full range of specific welfare services offered by the Legion, 15% of the adult ex-Service community say that at least one of these services could help them or their household, either now or in the near future; this is equivalent to 1.29 million people expressing demand for Legion welfare. 4% are interested in three or more different Legion services (equivalent to 350,000 people). Figure 7.1 shows the scale of demand for different Legion welfare services.

Figure 7.1 Demand for Legion support services

7.2 Multiple Needs

One measure to calculate those in the greatest need is people who report that they have experienced either three or more or five or more personal or household difficulties in the last 12 months. Almost 1.5 million people (17%) report three or more difficulties and 570,000 (7%) have experienced five or more difficulties.

7.3 Unmet needs

One of the most demanding measures of need is “unmet welfare need”, defined as people “currently experiencing difficulties where they are not receiving the help, advice or support they need”. On this basis 6% or 530,000 people in the adult ex-Service community have unmet needs.

The number of people with multiple needs and unmet needs are displayed in Figure 7.2.

Figure 7.2 Extent of welfare need in the adult ex-Service community (2005)
Those in the greatest need were also reticent to express interest in assistance, with only a minority (5% – 10% experiencing each greatest need) expressing demand for the most relevant of Legion support services. This may be a reflection of the ex-Service community’s reluctance to receive charitable assistance.

People in greatest need typically have no higher awareness than the wider ex-Service community of Legion welfare, nor any other ex-Service bodies offering assistance.

Typically fewer than one in ten people experiencing each area of greatest need have received assistance from any ex-Service organisation in the last 12 months.

Overall, there is a large gap between the needs of the ex-Service community and the current services provided by ex-Service bodies.

7.4 Unmet needs by age

The number of people citing unmet welfare needs is fairly evenly spread across the age spectrum:

- 90,000 people aged 16–44 (7%)
- 150,000 people aged 45–64 (8%)
- 130,000 people aged 65–74 (5%)
- 150,000 people aged 75 or over (6%).

The age breakdown of multiple needs and unmet needs are shown in Figure 7.3 below.

**Figure 7.3 Extent of welfare need by age (2005)**

![Figure 7.3 Extent of welfare need by age (2005)](image)

Base: ex-Service community (8,430,000)

7.5 Circumstances of those with unmet needs

The 6% of people reporting unmet needs, significantly more than average tend to be:

- With any long-term illness, disability or infirmity (72% compared with 52% of the ex-Service community)
- From the poorest households, with reported net incomes of less than £10,000pa (63% compared with 46% of the ex-Service community)
- Council tenants (38% compared with 23% of the ex-Service community)
- With caring responsibilities for another dependent adult in their household (15% compared with 7% of the ex-Service community).

Additionally, among those in the greatest needs (i.e. the needs affecting the largest numbers of people and problems of greatest severity), the proportion citing unmet needs ranged from 14% – 32%, compared with 6% of the ex-Service community as a whole.
8. Conclusions

There are a number of conclusions that can be drawn from the findings of this research that will have implications for the provision of health and community care and the voluntary sector.

8.1 Scale of welfare needs

There are large unmet welfare needs among the ex-Service community. Almost 1.5 million people are experiencing three or more difficulties and 570,000 are experiencing five or more difficulties. Over half a million – 530,000 people – report that they are experiencing difficulties where they are not receiving the help they need. This presents an immediate challenge to the State and the ex-Service voluntary sector.

Typically fewer than one in ten people facing each of the greatest needs have received assistance from any ex-Service organisation in the last 12 months. This leads us to conclude that there is much work to be done to address the needs of many people, and in particular, those expressing the greatest needs.

8.2 Growth of the over 85s age group

The demand for welfare support will change significantly over the coming years. The most dramatic change will be the growth in the size of the over 85s age group. This growth has already begun and will be at its steepest from now until 2010. This cohort will grow by just over half a million people by 2010.

The challenge will be to meet their many and varied needs, in particular for mobility aids, home adaptations, lifeline alarms, support to look after themselves and assistance with house and garden maintenance. We will need to ensure that further investment is made to support people in their communities. This will require additional support from local authorities, Primary Care Trusts and the voluntary sector.

8.3 Growing importance of dependants

At present, the 4.8 million veterans are the predominant adult group in the ex-Service community, compared to the 3.6 million adult dependants. However, by 2020 the numbers of each group will be similar.

This will present new issues as dependants are less aware of the ex-Service organisations and are predominately women.

Women are significantly more likely to mention difficulties with depression, lacking confidence or low self-esteem and house and garden maintenance, whereas men are significantly more likely to mention difficulties with employment, training, qualifications and poor or inappropriate housing.

The nature of services required and the way that they are promoted and delivered will therefore need to change to reflect the different requirements of men and women.

8.4 Health and the younger ex-Service community

Those aged 25–64 years in the ex-Service community are considerably more likely to report poor health than their peers in the wider UK population.

This age group are also more likely to have served for longer periods in the Armed Forces (the National Service reducing the overall average time served).

This has implications for health and safety, health monitoring and ongoing welfare support delivered by the Ministry of Defence.
8.5 Mental health

The higher rates of mental health difficulties reported across the age spectrum, most particularly among veterans in the 16-44 age group (for whom self-reported mental health disorders are more than three times the national average), are of concern although not unexpected.

However, while there are specialist services available to ex-Service people, funding and provision levels are low and further investment is needed. The lack of services available to Reserve Forces is also problematic. The Government has recently recognised this and has extended mental health treatment from the Defence Medical Services (DMS) to Reservists who have been operational deployed since 2003 and have been assessed with Post-Traumatic Stress Disorder (PTSD) or a related traumatic adjustment disorder.

However, much more needs to be done to ensure improvements in this area. The sometimes late onset of these disorders means that long-term ongoing support is required.

8.6 Preventative approaches

A continuing concern will be to identify Service leavers, at the point of transition, who are at risk of not coping with civilian life for whatever reason.

The high unemployment rates among younger ex-Service people, at twice the national average, and the high prevalence of debt related difficulties, indicate a spiral of related problems.

Working with the Armed Forces prior to discharge and then providing an integrated menu of support will be required. This will help to prevent more complex and costly cases arising in the future.

There is also more that can be done while people are still serving to ensure that when individuals do decide to leave the Armed Forces there is not an immediate need to re-train and lift basic skills. Regular basic skills assessments, ongoing training and continuous personal development could be introduced.

8.7 Importance of raising awareness

A quarter of the adult ex-Service community have not heard of the Legion and two thirds are unaware of Legion welfare.

Crucially, people in the greatest need typically have no higher awareness than the wider ex-Service community of any Legion support services, nor other ex-Service organisation offering assistance. The vast majority of these people are also reluctant to approach organisations for welfare assistance.

Making these “hard to reach” groups aware of the services that are available for them, and removing the perception of stigma attached to receiving charitable welfare support, will have to be a priority for the ex-Service voluntary sector.

8.8 Immediate challenges for the voluntary sector

The findings from this research present some broader challenges for the voluntary sector, specifically ex-Service organisations. The five reports in the research series, which set out the results in detail, will enable organisations to test the extent to which they are:

- Focussing on needs expressed by members of the ex-Service community
- Meeting the scale of needs presented in their areas of work
- Prioritising people with greatest needs.

8.9 Longer term challenges for the voluntary sector

The pressing current needs of the ex-Service community, combined with the significant decline in its overall size over the next 15 years, and beyond, will present additional challenges for the sector as a whole.

Charities are renowned for innovation but once established tend to be slow to react or change. This is because they normally work in “muted” markets, where donors are not generally aware how efficiently their funding is used.

However, the predicted reduction in size of the ex-Service community by 2.6 million people over the next 15 years will inevitably lead to increased pressure for changes in the structure of the sector. Additionally, the public perception of veterans being people who served during First and Second World Wars only, and the passing of these generations, may have implications for voluntary funding in the sector.

Such a significant decline (26% of the current total) will have implications for the number of charities operating, the services each provides and the extent of co-operation between charities. There will no doubt be calls for greater integration and reduction of overhead costs.
Annex 1

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 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  
- As a British subject serving under British Command in the forces of an allied nation.

Dependent spouses or partners – spouses/partners living as spouses of veterans as described above, who are also eligible for welfare assistance from the Legion.

Dependent divorced or separated spouses – spouses/partners of veteran as described above, who are divorced or separated and not remarried, and who are also eligible for welfare assistance from the Legion.

Dependent widows and widowers – widows and widowers of veterans as described above, who are eligible for welfare assistance from the Legion.

Dependent children – children whose natural parents 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 widows/widowers and dependent children as described above, make up veterans’ dependants.

Adult dependants – adult dependants aged 16 and over (i.e. including dependent minors aged 16–18).

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.

Beneficiaries – people who have received welfare assistance from the Legion.

The omnibus survey – the face-to-face survey of 6,000 UK adults, aged 16+, living in private residential households is referred to as the survey of UK adults; of whom over 1,200 respondents were in the adult ex-Service community.

The beneficiaries survey – the postal self-completion survey of over 1,200 beneficiaries of Legion welfare is referred to as the beneficiaries survey. In 2004, the Legion provided direct assistance to around 25,000 beneficiaries across the six welfare departments covered by this research, namely: Benevolence, Pensions and Compensation, Welfare Breaks, Careers Advice, Small Business Advice and the Women’s Section.

Unmet welfare needs – people who are currently experiencing difficulties where they are not receiving the help, advice or support they need.
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 450,000 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

Compass Partnership

Compass Partnership is a management consultancy specialising in the management and development of independent non-profit-seeking organisations. Founded in 1982, we have worked with over 800 not-for-profit clients and have built up a body of knowledge on management in this field and a tried and tested range of approaches to consultancy.

We specialise in working in complex organisations with complex problems. Our particular area of skill and expertise is in combining rigorous intellectual analysis with an understanding of how organisations work and how to achieve change.

Our aim is always to help our clients take a major step forward. In order to achieve this we usually work in teams to offer a range of perspectives, provide supervision and support to all consultants and continually review and improve our methodologies.

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