

THE ROYAL BRITISH
LEGION



The Legion at Work



Compass Partnership

The Legion at Work

June 2006

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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, (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 a British subject serving under British command in the forces of an allied nation.

Dependants

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

Adult 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. In this research the adult ex-Service community was defined as veterans and their dependants who were aged 16 or over (children aged 0-15 were out of scope of the research). Sometimes the "adult ex-Service community" is shortened in the text to "the ex-Service community", although this still refers to data from the *adult* ex-Service community, aged 16+.

Legion beneficiaries

For the purpose of this research, Legion beneficiaries were defined as members of the ex-Service community (both veterans and their dependants) who have received Legion welfare assistance in the last 12 months, from one of six different welfare services: Benevolence, Pensions/Compensation, Welfare Breaks, Careers Advice, Small Business Advice or the Women's Section.

Foreword

Sue Freeth

This report is the third in our series of welfare needs studies, which examine the profile and needs of the ex-Service community, and how well these needs are currently being met.

The Legion at Work paints a picture of the people to whom The Royal British Legion has provided services in the ex-Service sector over a 12 month period in 2004/05.

The Legion at Work is the first report of its kind for the Legion, and it is useful and encouraging. It shows that many of our programmes are reaching those in greatest need, and the feedback given on how our services are delivered is very positive.

The report highlights where we must focus our attention in the future. We must increase the profile of our services among women in the ex-Service community, carers and the recent leaver group. One third of the people we helped are still in need. We need to find ways to encourage people to come forward again if they need further assistance.

We are also looking at how we can encourage staff to refer people across to other Legion programmes which they can benefit from and/or onto other organisations who can help them.

Many charitable organisations contribute to funding the immediate need grant work; as such parts of this report provide relevant feedback to all whom we almonise funds through. We have found the study a very useful exercise, and are happy to share the findings with others. I hope you will find it informative and this work contributes to forming a richer picture of the current needs of people who need our help.

Sue Freeth
Director of Welfare
The Royal British Legion
June 2006

Overview

- In 2005 the Legion provided direct welfare services to some 42,000 people, up from 33,000 in 2004. In addition 18,000 people benefited indirectly from Legion welfare in 2005 through the funding it provides to other organisations; this gives a total of around 60,000 people benefiting annually from Legion welfare.
- The Royal British Legion provided welfare assistance to around 25,000 beneficiaries in 2004 across the following six services: Benevolence, Pensions/Compensation, Welfare Breaks, Careers Advice, Small Business Advice and the Women's Section (a further 8,000 beneficiaries of Remembrance Travel and Residential Care Homes were not considered eligible for the survey).
- Compared with the wider ex-Service community, Legion beneficiaries are more likely to be: aged 25-54 or over 85, male, veterans, with links to the Army, recent leavers, or members of the Legion.
- Relative to the wider ex-Service community, Legion beneficiaries are more likely to be: unhappy, dissatisfied with their standard of living, socially isolated, carers, in poor health or disabled.
- 93% of Legion beneficiaries have at least one long-term illness, disability or infirmity; 77% have two or more conditions, and 35% have five or more conditions (equivalent to 8,750 beneficiaries).
- The five most common personal difficulties faced by Legion beneficiaries are:
 - Mobility difficulties outside their home (38%, equivalent to 9,500 beneficiaries)
 - Depression (35% or 8,750 beneficiaries)
 - Exhaustion or pain (34% or 8,500 beneficiaries)
 - Difficulty with house and garden maintenance (33% or 8,250 beneficiaries)
 - Difficulty finding out about services or benefits (33% or 8,250 beneficiaries).
- Legion beneficiaries' greatest concerns for the future are:
 - Increasing disability (50%, equivalent to 12,500 beneficiaries)
 - Poor health (44% or 11,000 beneficiaries)
 - Decorating/general house maintenance (39% or 9,750 beneficiaries).
- 84% of beneficiaries rate the overall quality of service they received from the Legion as excellent/very good. 8% rated the service as fair/poor (equivalent to 2,000 beneficiaries).
- The following aspects of welfare service delivery receive the highest ratings: politeness, supportiveness, sensitivity, efficiency and responsiveness. Somewhat lower ratings are given for informing clients on the progress of their case and referrals to other organisations.
- Legion welfare has a clear impact: 70% of Legion beneficiaries (equivalent to 17,500 beneficiaries) say that Legion assistance made either a lot (56%) or a little (14%) improvement to their quality of life.

- Nevertheless, there is ongoing demand from beneficiaries: 32% of Legion beneficiaries (equivalent to 8,000 beneficiaries) cite new or ongoing difficulties experienced since their contact with Legion, and 78% express further interest in any Legion services now or in the near future (equivalent to 19,500 beneficiaries).
- 57% of Legion beneficiaries (equivalent to 14,250 beneficiaries) have also received assistance in the last year from another ex-Service organisation.
- In the wider ex-Service community, 80% are aware of any ex-Service organisations offering welfare assistance and the Legion is the most well known, with 72% awareness.
- Half of the wider ex-Service community have heard of any specific Legion welfare services. There is greatest awareness of Remembrance Travel, Residential Care Homes and Welfare Breaks.
- 7% of the wider ex-Service community have received welfare assistance from any ex-Service organisation in the last year.
- 3% of the wider ex-Service community report having ever received at least one specific Legion welfare service; whilst 15% express demand for any Legion welfare service(s), either now or in the near future (equivalent to 1.29 million people).

Executive Summary

This is the summary of the third in a series of reports published by The Royal British Legion on the ex-Service community in the UK. The first report, published in November 2005, assessed the size, demographic profile and welfare needs of the ex-Service community in the UK. The second report published in January 2006 highlighted how the demographics, personal circumstances and welfare needs of the ex-Service community vary from those of the general population of equivalent age. This report considers how the welfare needs of the ex-Service community are being met by exploring:

- The profile and welfare needs of Legion welfare beneficiaries, as compared to the wider ex-Service community
- Opinions of Legion beneficiaries on the quality of welfare assistance they received from the Legion, and its impact in addressing their needs and improving their quality of life
- Awareness and use of welfare services available to the ex-Service community.

The research draws on findings from two complementary surveys: a postal self-completion survey among a representative sample of over 1,200 Legion welfare beneficiaries (in England, Wales and Northern Ireland), and a representative face-to-face survey of over 1,200 adults in the UK ex-Service community. (*Chapter 2*)

Scope of Legion welfare provision

Each year the Legion receives over 300,000 requests for information, advice or assistance. In 2005 it provided direct welfare services to some 42,000 people – a growth from 33,000 in 2004. In addition 18,000 people benefited indirectly from Legion welfare in 2005, through the funding it provides to other organisations; which gives an annual total of around 60,000 people benefiting substantially from Legion welfare. (*Introduction*)

Demographic profile of Legion beneficiaries

Welfare service type

The Legion reports assisting around 25,000 welfare cases in 2004 across the six types of welfare service covered in this research. This comprises over 10,000 Benevolence beneficiaries (42%), over 7,000 Pensions/Compensation beneficiaries (31%) and smaller proportions from Welfare Breaks (13%), Careers Advice (7%), Small Business Advice (3%) and the Women's Section (4%). A further 8,000 beneficiaries of Remembrance Travel and Residential Care Homes were not considered eligible for the survey. (*Section 3.1*)

Veterans and dependants

This survey found that 81% of Legion welfare beneficiaries are veterans and 19% are their dependants (widows and spouses/partners, including those who have divorced or separated). The proportion of veterans among Legion beneficiaries is higher than in the wider adult ex-Service community (57%). (*Section 3.2*)

Gender

70% of Legion beneficiaries are men, compared with 50% of the adult ex-Service community as a whole. (*Section 3.3*)

Age

The average age of Legion beneficiaries is 61 years, as compared with 63 years for the wider adult ex-Service community. Relative to the wider ex-Service community, Legion

beneficiaries have a higher proportion aged 25-54, or aged over 85, but fewer aged 65-74. (Section 3.4)

Ethnic group

Nearly all Legion beneficiaries are white; only 1% are from a minority ethnic group. (Section 3.5)

Military service

Legion beneficiaries vary from the wider ex-Service community in that a significantly greater proportion have served, or are dependent on someone who served in the Army (64% vs. 50%), or in the Royal Navy/Royal Marines (15% vs. 11%), whilst fewer have links to the RAF (16% vs. 24%). (Section 3.7)

Time since discharge

Veterans who are Legion beneficiaries typically served in the Armed Forces for 9 years and were discharged 30 years ago. Veterans in the wider ex-Service community were typically discharged 40 years ago, after 6 years of service.

21% of Legion beneficiaries who are veterans have been discharged from military service within the last 4 years, as compared with 4% of all veterans. (Section 3.8)

Tenure

Legion beneficiaries are less likely than the wider ex-Service community to own their home outright and more likely to be renting from their local authority or a private landlord. (Section 3.10)

Working status

- 54% of Legion beneficiaries are retired; fewer than in the wider ex-Service community (64%).
- 14% of Legion beneficiaries are economically inactive but not seeking work compared with 7% in the wider ex-Service community. (Section 3.11)

Legion membership

One third of Legion welfare beneficiaries are also members of the Legion; as compared with 7% in the ex-Service community. (Section 3.12)

Personal circumstances of Legion beneficiaries

Happiness

77% of Legion beneficiaries are either very or fairly happy with their life in general, compared with 91% of the wider ex-Service community.

22% of Legion beneficiaries are not very or not at all happy with their life (which is equivalent to 5,500 beneficiaries¹). This contrasts with 8% who are not very or not at all happy in the wider ex-Service community. (Section 4.1)

Standard of living

The average net household income reported by Legion beneficiaries is £13,400pa, slightly lower than the £15,500pa in the ex-Service community as a whole. With the exclusion of beneficiaries of Pensions/Compensation assistance, Legion beneficiaries' average net

¹ In England, Wales and Northern Ireland.

household income is somewhat lower at £10,200pa; with a significantly poorer income profile than the wider ex-Service community: 59% reporting net household income below £10,000pa compared with 46% in the wider ex-Service community. These findings should be treated with a degree of caution since detailed financial information was not collected and some respondents may have excluded income from State benefits. (*Section 4.2*)

- 62% of Legion beneficiaries are satisfied with their current standard of living, compared with 85% of the wider ex-Service community
- 17% of Legion beneficiaries are dissatisfied with their current standard of living (equivalent to 4,250 beneficiaries); compared with 6% of the wider ex-Service community. (*Section 4.4*)

Social contact

Amongst Legion beneficiaries aged over 65, 10% have informal social contact with relatives, friends or neighbours, no more than once or twice a month (equivalent to 2,500 beneficiaries): this proportion experiencing social isolation is higher than in the wider ex-Service community (6%). (*Section 4.6*)

Illness and disability

Nearly all (93%) Legion beneficiaries have a long-term illness, disability or infirmity; three quarters (77%) have two or more conditions, and one third (35% or 8,750 beneficiaries) have five or more conditions; the equivalent proportions in the wider ex-Service community are substantially lower, at 52%, 20% and 2% respectively. Legion beneficiaries' most common complaints are musculo-skeletal or cardio-vascular/respiratory conditions. 50% of Legion beneficiaries (equivalent to 12,500 beneficiaries) say they have not been in good health over the last 12 months, double the proportion among the ex-Service community generally (25%). (*Section 4.8*)

Caring responsibilities

11% of Legion beneficiaries have caring responsibilities for another adult in the household, compared with 7% of the wider ex-Service community. (*Section 4.9*)

Welfare needs of Legion beneficiaries

Extent of need

90% of Legion beneficiaries have experienced at least one personal or household difficulty in the last 12 months, which is equivalent to 22,500 beneficiaries. The proportion reporting similar needs in the wider ex-Service community is much lower at 55%.

Legion beneficiaries are also more likely than the wider ex-Service community to have experienced each of the specific difficulties measured in the survey. The ten most prevalent difficulties experienced by Legion beneficiaries are:

- Difficulty getting around outside the home (38%, equivalent to 9,500 beneficiaries)
- Feeling depressed (35% or 8,750 beneficiaries)
- Exhaustion or pain (34% or 8,500 beneficiaries)
- Difficulty with house and garden maintenance (33% or 8,250 beneficiaries)
- Difficulty finding out about services or benefits (33% or 8,250 beneficiaries)
- Not enough money for day to day living (28% or 7,000 beneficiaries)
- Difficulty dealing with personal affairs (28% or 7,000 beneficiaries)
- Difficulty getting around their home (23% or 5,750 beneficiaries)
- Lack of hope, purpose or direction in their life (23% or 5,750 beneficiaries)
- Getting into debt (22% or 5,500 beneficiaries). (*Section 5.1*)

Gender differences

Female beneficiaries are more likely than their male counterparts to experience difficulties with house and garden maintenance, loneliness or bereavement. Conversely, men are more likely than women to cite difficulties with: lack of hope for the future or lack of purpose/direction in their life; unemployment or fear of unemployment; difficulty forming close relationships/getting on with other people; lack of training/qualifications or skills: or heavy drinking or taking drugs. (*Section 5.2*)

EXTENT OF WELFARE NEED AMONG LEGION BENEFICIARIES AND THE WIDER EX-SERVICE COMMUNITY: SUMMARY

	Legion beneficiaries %	Adult ex-Service community %	Difference %
Male	70	50	+20
Veterans	81	57	+24
Aged 16-64	50	39	+11
Aged 65 - 84	44	57	-13
Aged over 85	6	3	+3
Not very or not at all happy with life in general	22	8	+14
Dissatisfied with current standard of living	17	6	+11
Any long-term illness, disability or infirmity	93	52	+41
Health not very or not at all good over last 12 months	50	25	+25
Caring responsibilities for another adult in the household	11	7	+4
Experienced any personal or household difficulties in the last 12 months	90	55	+35
<i>In the last 12 months, experienced difficulty with:</i>			
Getting around outside the home	38	11	+27
Feeling depressed	35	9	+26
Exhaustion or pain	34	10	+24
House and garden maintenance	33	11	+22
Finding out about services or benefits to which entitled	33	5	+28
Not enough money for day-to-day living	28	9	+19
Dealing with personal affairs	28	3	+25
Getting around your home	23	6	+17
Lack of hope for the future/lack of purpose or direction in life	23	3	+20
Getting into debt	22	5	+17
Currently experiencing personal difficulties, where not receiving the help, support or advice needed	23	6	+17
Received any assistance from the ex-Service organisations, other than the Legion, in the last 12 months	57	4	+53
Received any assistance from the Legion in the last 12 months	100	4	+96
Demand for any specific Legion welfare services, now or in near future	78	15	+63

Age differences

Financial, employment and psychological difficulties and problems dealing with authorities are experienced more by younger beneficiaries, aged under 65. Difficulties with mobility, housing, self-care/well-being, or fear of violence/crime increase above retirement age. (Section 5.2)

Variations by welfare service type

- Benevolence beneficiaries have experienced the widest range of problems
- The main difficulty of Pensions/Compensation beneficiaries is dealing with authorities
- Welfare Breaks beneficiaries have most difficulty with self-care/well-being
- Careers Advice and Small Business Advice clients are particularly likely to have encountered financial or employment difficulties; in addition Careers Advice clients are particularly likely to have experienced psychological problems. (Section 5.2)

Unmet welfare needs

23% of Legion beneficiaries are currently experiencing personal difficulties where they are not receiving the help, advice or support they need (equivalent to 5,750 beneficiaries). The equivalent in the wider ex-Service community is 6%. (Section 5.13)

Future concerns

Legion beneficiaries greatest concerns for the future include:

- Increasing disability (50%, equivalent to 12,500 beneficiaries)
- Poor health (44% or 11,000 beneficiaries)
- Decorating/general house maintenance (39% or 9,750 beneficiaries)
- Difficulty getting around outside the home (37% or 9,250 beneficiaries)
- Garden maintenance (32% or 8,000 beneficiaries)
- Not having enough money for daily living (31% or 7,750 beneficiaries). (Section 5.15)

Awareness and use of welfare services

Assistance from general sources

81% of Legion welfare beneficiaries have received help or advice from at least one general source of information; compared with 52% of the wider ex-Service community. Among both groups the primary source of assistance is their doctor/GP, followed by a health visitor, district nurse or other nurse visiting at home, the Department for Work and Pensions or an occupational or physiotherapist. (Section 6.1)

Awareness of ex-Service organisations

80% of the whole ex-Service community are aware (when prompted) of any ex-Service organisations offering welfare assistance (equivalent to 6.74m). The Legion is the most well known organisation with 72% aware (equivalent to 6.07m people).

Awareness of the Legion is lower among 16-34 year olds than among their older counterparts. Awareness of the Legion does not vary significantly among veterans by time since discharge. However awareness of several other ex-Service organisations besides the Legion is higher among veterans who have recently been discharged from military service.

Awareness of ex-Service organisations offering assistance is the same, or only marginally higher among various sectors of the community with greater need. (Section 6.2)

Assistance from ex-Service organisations

Whilst 80% of the adult ex-Service community are aware of any ex-Service organisation, and 55% have experienced at least one personal or household difficulty in the last year, only 8% of the ex-Service community (or 590,000 people) have received help or advice from any ex-Service organisations in the last 12 months: 4% from the Legion² and 4% from other ex-Service organisations.

57% of Legion beneficiaries (equivalent to 14,250 beneficiaries) have also received assistance in the last 12 months from another ex-Service organisation apart from the Legion; the main ones being SSAFA Forces Help, the Veterans Agency or the War Pensioners' Welfare Service. (*Section 6.3*)

Awareness of Legion welfare

Legion beneficiaries are most likely to have learnt about Legion welfare through a Legion branch, SSAFA Forces Help, the Veterans Agency or word of mouth. (*Section 6.6*)

47% of the ex-Service community (or 3.96 million people) have heard of any specific Legion welfare services. The highest awareness of the following services:

- Trips to war graves, memorials and battlefields across the world (26%)
- Practical help for widows and families to visit a relative's war grave (21%)
- Residential and nursing homes for the elderly (20%)
- Holidays at Legion Welfare Breaks Centres for the severely disabled and those recovering from illness, hospitalisation or bereavement (17%). (*Section 6.4*)

Awareness of Legion welfare services is typically no higher among sections of the community with greater need. (*Section 6.4*)

Assistance from Legion welfare

3% of the ex-Service community report having ever received at least one specific Legion welfare service (equivalent to 280,000 people); whilst 15% say that at least one of these Legion services could help them or their household, either now or in the near future (equivalent to 1.29 million people). 4% are interested in three or more different Legion services. (*Sections 6.4, 6.5*)

81% of Legion beneficiaries recalled receipt of at least one Legion welfare service in the last year; whilst 78% express further interest in any Legion services now or in the near future. (*Sections 7.1, 7.6*)

Assistance received by Legion welfare beneficiaries

Perceived quality

85% of beneficiaries rate the overall quality of service they received as either excellent (57%) or very good (28%). 8% rated the service as only fair or poor, which is equivalent to 2,000 beneficiaries having some concerns.

Various specific aspects of service delivery are also very highly rated, with over 70% rating each aspect of service as either excellent or very good. The highest ratings are given for polite and supportive staff, sensitive handling of cases and efficient and responsive service. The lowest ratings are for informing clients on the progress of their case and referrals to other organisations which could be able to offer assistance. (*Section 7.2*)

² Includes branches, clubs, welfare services, Women's Section and RBL Scotland.

Improvements

A minority (11%) of beneficiaries suggest potential improvements to the help they received from the Legion, with no particular suggestion dominating. (*Section 7.3*)

Impact

70% of Legion beneficiaries say that the help they received from the Legion made either a lot (56%) or a little (14%) improvement to their quality of life; this is equivalent to 17,500 beneficiaries whose quality of life has been improved by Legion welfare in the last year. The degree of impact varies substantially by type of beneficiary.

18% say their quality of life did not improve very much or not at all through contact with Legion welfare. The main reasons given by these beneficiaries are their request for assistance or claim being rejected or not receiving the help they wanted; slow progress or delays in receiving the assistance; or not being informed of progress. (*Section 7.4*)

77% of Legion beneficiaries (equivalent to 19,250 beneficiaries last year) say that either all (60%) or most (17%) of their needs at the time were met by Legion welfare. 11% still had some unmet needs. (*Section 7.5*)

Up to 40% of beneficiaries presenting to the Legion with each particular personal difficulty are no longer experiencing it now. (*Section 7.5*)

Ongoing demand

One third of Legion beneficiaries (equivalent to 8,000 beneficiaries) cite new or ongoing difficulties experienced since their contact with Legion.

Three quarters of beneficiaries say that at least one of these Legion services could help them or their household, either now or in the near future (this is equivalent to ongoing demand from 19,500 beneficiaries). One quarter of beneficiaries are interested in three or more Legion services (equivalent to 6,250 beneficiaries). The greatest demand is for further assistance of the type already received. (*Section 7.6*)

1 Introduction

Towards the end of 2004 The Royal British Legion (‘the Legion’) invited Compass Partnership to make an assessment of the welfare needs of the ex-Service community. This is the third in a series of reports to be published from this review.

The first report in this series, “*Profile of the ex-Service Community in the UK*”, measured the size, demographic profile and welfare needs of the ex-Service community in the UK, and reported that:

- The current size of the UK ex-Service community (both veterans and their dependants, including dependent children), is over 10.5 million people, and with a more elderly profile than the general population
- A minority 6% of the adult ex-Service community 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 adult ex-Service community (around 4.6 million people) have experienced at least one significant personal difficulty in the last year
- The problems encountered by younger and older members of the ex-Service community differ. Older members are more likely to encounter difficulties with mobility and house and garden maintenance. Younger members are more likely to experience financial, employment or psychological difficulties.

The second report, “Profile and needs: Comparisons between the ex-Service community and the UK population”, published in January 2006, highlighted how the demographics, personal circumstances and welfare needs of the adult ex-Service

community vary from those of the general population of equivalent age.

This report moves on to consider how the welfare needs of the ex-Service community are being met, by exploring:

- Awareness and use of welfare services available to the ex-Service community
- The profile and welfare needs of Legion welfare beneficiaries, as compared to the wider ex-Service community
- Opinions of Legion beneficiaries on the quality of welfare assistance they received from the Legion, and its impact in addressing their needs and improving their quality of life.

Each year the Legion receives over 300,000 requests for information, advice or assistance. In some cases the Legion answers straightforward queries or signposts people to other State or charitable organisations who could help them.

In 2004 the Legion provided direct welfare services to around **33,000** people. The welfare assistance provided is wide-ranging; in 2004 the Legion³:

- Provided £8.6 million in **Benevolence** grants to 10,300 individuals, through its Immediate Needs Scheme
- Took over 3,600 new **Pensions cases** and supported over 3,600 Pensions Appeals Tribunals
- Supported over 300 **Compensation** claims against the Ministry of Defence
- Gave over 1,800 people **Careers Advice**, and secured more than £350,000 in funding to enable people to go on vocational training courses
- Provided **Small Business Advice** to nearly 700 people wanting to start their own business, and Small Business Loans totalling £160,000 to some 35 people
- Provided a **Welfare Break** for some 3,300 people.

Beneficiaries of each of the types of assistance above totalled nearly 25,000 in 2004, and these were the beneficiaries from

³ Source: The Royal British Legion Annual Report 2004.

whom we sampled for this research. A further 8,000 were assisted through:

- **Remembrance Travel** tours for more than 6,500 new Army training recruits, over 250 school children, and at least 600⁴ pilgrims (as part of the Heroes Return programme)
- 400 places in its 7 Residential **Care Homes**, and day care services for 200 veterans and their families.

The Legion's welfare work is growing: the latest figures for 2005 show that the Legion has provided direct welfare services to some **42,000** people compared with 33,000 in the previous year. The main factor driving this increase is a 60% rise in the number of benevolence grants awarded to individuals through the Immediate Needs Scheme. In addition to providing welfare assistance to individuals, the Legion also provides funding to other organisations working with disabled and vulnerable veterans and their families. In 2005, some **18,000** people have benefited indirectly from Legion assistance in this way. This gives a total of around **60,000** people benefiting from Legion welfare.

The Legion acknowledges that despite its work, there is still much work to be done to support the ex-Service community. The aim of this research is to provide the evidence that will enable the Legion, and other charities and agencies in the field, to develop strategies and plans for maximising the assistance that can be given. In particular, the Legion seeks to develop welfare strategies to ensure that the assistance which it provides reaches those in greatest need.

This research confirms the heightened welfare needs of Legion beneficiaries, relative to the ex-Service community in general. Legion beneficiaries are less happy with their life, less satisfied with their standard of living, in poorer health and more likely to be experiencing difficult personal circumstances. Therefore the Legion is reaching more vulnerable members of the ex-Service community.

Legion beneficiaries have very high opinions of the quality of service received and report that the assistance made a positive impact in meeting their needs at the time and improving their quality of life. Nevertheless one third cite new or ongoing difficulties since their recent contact with the Legion, and three quarters would like further help or support from the Legion.

Most of the findings in this report are not unexpected. For example:

- Veterans who have just left the Services are more prevalent amongst the Legion's beneficiaries than in the ex-Service community as a whole, because the Legion pays particular attention to this group
- The age profile of Legion beneficiaries reflects the assistance provided to younger veterans and their families, and those aged over 85.

The next phase of this work will be to consider, on the basis of this research, what the Legion should be doing to ensure that it maximises the effectiveness of its welfare work, and where additional funds should be spent.

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.

⁴ At 30 September 2004.

2 Research methods

The research draws on findings from two parallel surveys: a postal survey of over 1,200 Legion welfare beneficiaries, (hereafter referred to as Beneficiary Survey) and a face-to-face survey of over 1,200 adults in the UK ex-Service community.

2.1 Postal survey of beneficiaries

A postal self-completion survey was sent to a representative sample of 2,500 Legion beneficiaries who had received assistance in 12 months prior to the end of March 2005.

The fieldwork period was 6½ weeks from 13 May – 28 June 2005. 1,220 completed questionnaires were returned, representing a net response rate of 50%, which is excellent for a survey of this type, especially given the age, infirmities and complex personal circumstances of the sample.

Six different types of welfare services were included in the sample:

- Beneficiaries of **Benevolence** grants through the Immediate Needs Scheme
- War disablement/War Widows **Pension** claimants: both new cases and appeal tribunal cases, and MoD **Compensation** claimants
- Guests of the three **Welfare Break** centres: Somerset Legion House, Bennet House and Byng House
- **Careers Advice** clients: both those who had received a training grant and those who received advice only
- **Small Business Advice** clients: both those awarded a small business loan and those who only received advice
- **Women's Section** beneficiaries: including recipients of Women's Allowances or the PIW scheme, welfare grants, the Children's Fund or President's Award.

Legion records show that in the financial year 2003/04, the Legion assisted close to 25,000 welfare cases across these six welfare categories. A further 8,000 were beneficiaries of Remembrance Travel (7,350) or the Legion's Care Homes and day care services (around 600); both of which were excluded from the survey sample⁵.

The issued sample was drawn to represent each of the six welfare categories in its correct proportion of the total.

The response rate varied by age with those aged under 34 showing below average response and those aged over 65 being more likely to respond. Related to this, the response rate varied by beneficiary type from between 67% for Welfare Break guests and 63% for Women's Section (the oldest beneficiaries), to 32% for Small Business Advice and 39% for Careers Advice clients (which have younger aged clients).

Figure 2.1 RESPONSE RATE AND ACHIEVED SAMPLE, BY WELFARE SERVICE

	Net response rate	Survey sample (unweighted)
Benevolence	51%	511
Pensions/ Compensation	43%	308
Welfare Breaks	67%	217
Careers Advice	39%	69
Small Business Advice	32%	38
Women's Section	63%	77
TOTAL	55%	1,220

Weighting was applied to correct for the lower response from younger beneficiaries and from beneficiaries of Small Business Advice, Careers Advice and Pensions/Compensation, to ensure the achieved sample profile matched the total beneficiary population profile in terms of welfare services, age and gender. Appendix 2 gives more details on sampling and weighting.

⁵ See Appendix 2 for details.

2.2 Face-to-face survey of the wider ex-Service community

The parallel survey to the Beneficiary Survey was a nationally representative sample of 1,211 adults in the UK ex-Service community using the RSGB omnibus survey⁶. Fieldwork was conducted between 13 April to 1 May 2005. Interviews were conducted face-to-face, in-home, using CAPI⁷. Many of the questions were the same as those asked on the Beneficiary Survey, to enable direct comparison between the two surveys.

Note that this omnibus survey was a sample of the UK ex-Service community, that is including Scotland; whereas the Legion Beneficiary survey excluded Scotland⁸, since welfare to Scotland is provided by RBL Scotland which is a separate organisation.

Most of the findings from this survey are in the first report in this series: *“Profile of the ex-Service Community in the UK”*. However the data reported here includes:

- Comparisons of the profile and needs of Legion beneficiaries to those of the wider ex-Service community
- Awareness and use, among the ex-Service community, of welfare services provided by the Legion and other organisations.

2.3 Limitations of this research

A slight limitation in both the beneficiary and the ex-Service community samples is that they exclude a minority of people from consideration.

The omnibus survey of the ex-Service community was representative of the UK adult population living in private residential households and so members of the ex-Service community 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

⁶ 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.

⁷ Computer Assisted Personal Interviewing.

⁸ Only 0.4% of Legion beneficiaries surveyed were currently living in Scotland.

accommodation such as hostels, or on Armed Forces' bases. The homeless sleeping rough were also out of scope.

The Beneficiary survey excluded two significant categories of beneficiaries: the 400 residents of the Legion's Care Homes, due to reservations about their ability to complete the survey; and beneficiaries of Remembrance Travel services since they are very different from other welfare beneficiaries.

As with any postal survey, the Beneficiary survey is also subject to the potential for non-response bias. As half (50%) of the issued sample responded, the views and experiences of the other half are unknown, and could possibly differ from those who took part. It is possible that those who declined to participate could be more negative about the assistance they received from the Legion, or have greater welfare needs. Conversely those who did not take part may be faring well, with fewer welfare needs, or simply too busy to complete the questionnaire.

2.4 Format of this report

Subsequent chapters report on the demographic profile of Legion welfare beneficiaries (chapter 3), their personal circumstances (chapter 4), and their welfare needs (chapter 5).

Chapter 6 reviews the place of the Legion in the broader context of welfare services available to the ex-Service community, exploring awareness and take-up of welfare services available, both from the Legion and elsewhere.

Chapter 7 looks in detail at the views of Legion beneficiaries on the Legion assistance they have received: the nature of assistance, quality of service, the impact it has made to their quality of life and their ongoing needs.

All data reported, unless otherwise stated, are from the two primary research surveys conducted, either:

- The postal survey of Legion beneficiaries (1,220 respondents), or
- The parallel omnibus survey of the adult ex-Service community (1,211 respondents).

In a few instances, projections are made from the parallel survey of the adult ex-Service community, to all UK adults in the ex-Service community, which is estimated at 8.43 million people¹⁰.

Secondary sources are referenced in the footnotes.

Where relevant the profile, personal circumstances, welfare needs and access to services among Legion beneficiaries are compared directly with those of the wider adult ex-Service community⁹.

Tables are used to illustrate key findings from the two surveys. 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 guidance 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 Beneficiaries survey data to the whole population of Legion beneficiaries, the size of this population is taken to be 25,000 beneficiaries, based on the number of annual cases in Legion financial year 2003/04 across the six types of welfare services included in the survey (see fig 3.1).

⁹ The comparative data are sometimes described in the text as “the ex-Service community”, although the comparison still refers to the **adult** ex-Service community, aged 16+.

¹⁰ Source: the first Legion report in this series, “Profile of the ex-Service community in the UK”.

3 Demographic profile of Legion welfare beneficiaries

This chapter describes the demographic profile of the Legion's welfare beneficiaries, both veterans and their adult dependants.

Where relevant the demographic profile of the Legion beneficiaries¹¹ is compared with the profile of the wider adult ex-Service community¹².

3.1 Welfare service type

In the year 2003/04, the Legion assisted close to 25,000 welfare cases across the six categories of beneficiary sampled for the survey.

Figure 3.1 PROFILE OF LEGION BENEFICIARIES: ANNUAL CASES AND SURVEY SAMPLE

	Universe: Legion records 2003 – 2004 ¹³		Survey sample (weighted)	
	No.	%	No.	%
Benevolence	10,258	42	498	41
Pensions/ Compensation	7,551	31	378	31
Welfare Breaks	3,272	13	170	14
Careers Advice	1,832	7	94	8
Small Business Advice	683	3	34	3
Women's Section	1,094	4	44	4
TOTAL	24,690	100	1,218	100

¹¹ 1,220 survey respondents to postal survey.

¹² 1,211 survey respondents to parallel face-to-face UK omnibus survey.

¹³ Number of cases in the Legion's financial year October 2003 – September 2004; except for Welfare Breaks guests to Somerset Legion House and Byng House where the time period was the 12 months prior to February 2005.

The largest beneficiaries group is recipients of a Benevolence grant, who account for 41% of Legion welfare beneficiaries; followed by Pensions/Compensation clients, who make up 31%. Welfare Breaks guests are 14% of the total. Careers Advice clients, Small Business Advice clients and Women's Section beneficiaries each account for less than 10%.

3.2 Veterans and Dependants

81% of Legion welfare beneficiaries are veterans and 19% are their dependants, either spouses/partners (3%), spouses/partners who have divorced or separated (1%), or widow(ers).

In the wider adult ex-Service community 57% are veterans and 43% are dependants.

Figure 3.2 VETERANS AND DEPENDANTS AMONG LEGION BENEFICIARIES, COMPARED WITH ADULT EX-SERVICE COMMUNITY

	Legion beneficiaries %	Adult ex-Service community %
Veterans	81	57
Dependants	19	43
Spouse/partner, including those who have divorced or separated	4	24
Widow(er)	15	16
16-18 yr olds	-	2

Over 90% beneficiaries of Pensions/Compensation, Careers Advice and Small Business Advice are veterans. Over 70% of Benevolence beneficiaries and Welfare Breaks are veterans; whilst half of Women's Section beneficiaries are veterans (fig 3.5).

3.3 Gender

70% of Legion beneficiaries are men, compared with 50% of the wider ex-Service community. The vast majority (87%) of veterans are men and nearly all (98%) adult dependants are women.

Figure 3.3 GENDER OF LEGION BENEFICIARIES

	Legion beneficiaries %	Veterans %	Dependants %
Male	70	87	2
Female	30	13	98

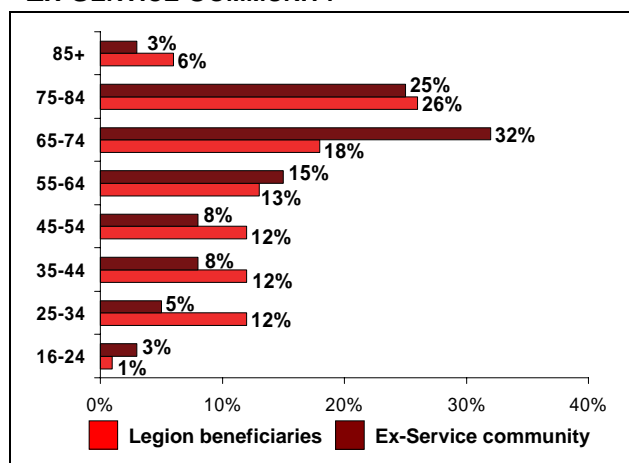
Over 80% beneficiaries of Pensions/Compensation, Careers Advice and Small Business Advice are men. Over 60% beneficiaries of Benevolence and Welfare Breaks are veterans; whilst 95% of Women's Section beneficiaries are women (fig 3.5).

3.4 Age

The average age of Legion beneficiaries is 61 years, as compared with 63 years for the whole adult ex-Service community. Relative to the wider ex-Service community, Legion beneficiaries have a higher proportion aged 25-54 (35% vs. 21%), or aged over 85 (6% vs. 3%). Consequently 65-74 year olds who are the largest cohort of the wider ex-Service community are relatively under-represented (18% vs. 32%) among Legion beneficiaries. (see figure 3.4)

This variation in age profile reflects the age profile of beneficiaries receiving the different welfare services. Beneficiaries of Benevolence, Welfare Breaks and the Women's Section are skewed towards the elderly; whilst beneficiaries of Careers Advice or Small Business Advice are typically veterans of working age.

Figure 3.4 AGE PROFILE OF LEGION BENEFICIARIES, COMPARED WITH ADULT EX-SERVICE COMMUNITY



The average ages by type of welfare service are:

- Careers Advice, 37 years
- Small Business Advice, 40 years
- Pensions/Compensation, 52 years (49 for new and ongoing cases, 57 for pension appeal cases and 34 for MoD compensation claims)
- Benevolence grants, 68 years
- Women's Section, 70 years
- Welfare Breaks, 75 years (fig. 3.5).

On average, male beneficiaries are ten years younger (58 years) than female beneficiaries (68 years).

The average age of beneficiaries is:

- Veterans 58 years
- Dependants 72 years
- Dependent spouses/partners 68 years
- Dependent ex-spouses/ex-partners 49 years
- Dependent widow(er)s 75 years.

Figure 3.5 DEMOGRAPHIC PROFILE OF LEGION BENEFICIARIES BY WELFARE SERVICE TYPE

	Legion Beneficiaries %	Benevolence %	Pensions/Compensation %	Welfare Breaks %	Careers Advice %	Small Business Advice %	Women's Section %
Veterans	81	72	93	77	97	97	49
Dependants	19	28	7	23	3	3	51
Spouse/partner	3	4	-	5	1	-	1
Ex-spouse/ex-partner	1	2	-	2	2	3	2
Widow(er)	15	22	7	17	-	-	48
Gender:							
Male	70	61	86	69	84	83	5
Female	30	39	14	31	16	17	95
Age:							
16-34	14	5	20	-	52	47	3
35-44	12	4	23	1	24	22	9
45-54	12	10	16	2	20	20	6
55-64	13	13	15	11	4	10	6
65-74	18	24	11	25	-	-	28
75-84	26	35	12	48	-	-	40
85+	6	8	3	14	-	-	7
<i>Mean age</i>	<i>61</i>	<i>68</i>	<i>52</i>	<i>75</i>	<i>37</i>	<i>40</i>	<i>70</i>

3.5 Ethnic group

97.9% of Legion beneficiaries are white and 1.4% are from a minority ethnic group; the latter proportion, whilst tiny, is significantly higher than in the wider ex-Service community (0.6%).

Figure 3.6 ETHNIC PROFILE OF LEGION BENEFICIARIES, COMPARED WITH ADULT EX-SERVICE COMMUNITY

	Legion beneficiaries %	Adult ex-Service community %
White	97.9	99.3
Minority ethnic	1.2	0.6
Mixed race	0.3	0.1
Asian or Asian British	0.2	0.1
Black or Black British	0.7	0.4
Chinese/Other	0.1	-
Not stated	0.7	0.1

3.6 Household composition

Half of Legion beneficiaries are married and one quarter are widowed. The remaining quarter are single or divorced/separated. The household composition of Legion beneficiaries is similar to that of the wider ex-Service community.

Two thirds of male beneficiaries are married or living as married. Two thirds of female beneficiaries are widowed.

One sixth of beneficiaries have children aged up to 15 in their household.

Figure 3.7 MARITAL STATUS AND PRESENCE OF CHILDREN OF LEGION BENEFICIARIES, COMPARED WITH ADULT EX-SERVICE COMMUNITY

	Legion beneficiaries %	Adult ex-Service community %
Married or living as married	51	59
Widowed	26	24
Divorced/separated	13	10
Single	10	8
Any children 0-15 in household	17	13

At least one third (33%¹⁴) of Legion beneficiaries live alone; similar to the proportion in the wider ex-Service community (31%).

3.7 Service connections

Just under two thirds of veteran beneficiaries have previously served in the Army, and one sixth of each of the Royal Air Force and Royal Navy/Royal Marines. 95% of veteran beneficiaries have served in the UK Regular Forces and 14% in the Reserve Forces. 5% have served in other related ways which qualify for assistance from the Legion. It is

¹⁴ Up to a further 10% could be living alone (these people were 'Not Stated' on household size but either single, divorced or separated, or widowed)

possible for veterans to have served in more than one of the ways listed at figure 3.8; therefore the percentages sum to more than 100%.

Figure 3.8 SERVICE CONNECTIONS OF LEGION BENEFICIARIES

	Legion beneficiaries %	Veteran beneficiaries %	Dependent beneficiaries %
Regular Forces	93	95	87
Army	64	64	61
RAF	16	16	16
Royal Navy/Marines	15	16	11
Reserve Forces	13	14	8
TA	10	11	6
RAFR/RAFVR	2	2	1
RNR/RNVR/RMR	1	2	-
Other	4	5	1
Not stated	2	*	9^

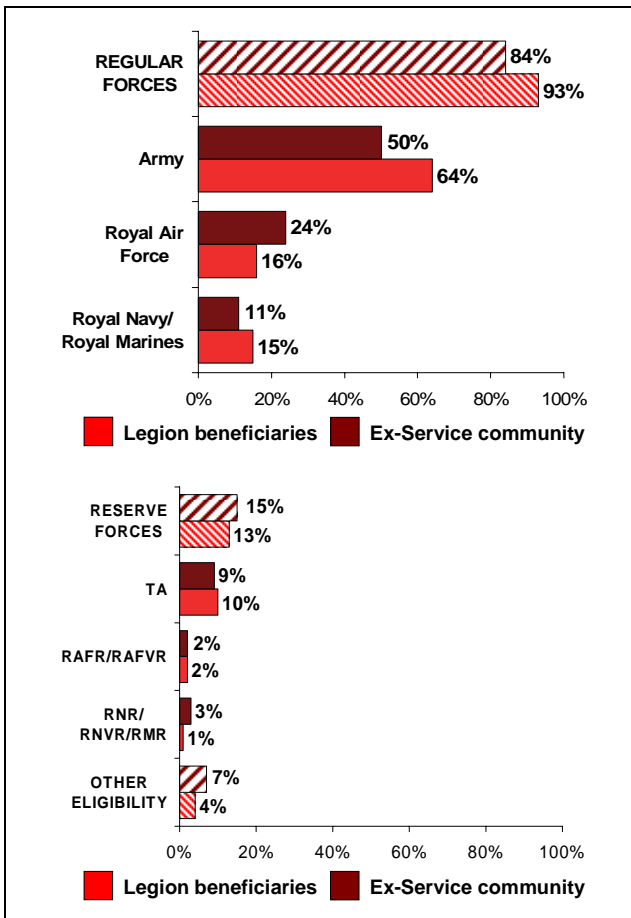
Some multiple responses, so sums to more than 100%.
^ Dependent widow(er)s who did not state Service link of deceased spouse.

The Service connections of dependent beneficiaries are broadly similar to those of veterans. A lower proportion mentioned any Regular or any Reserve Forces, due to 10% dependent widows not stating the Service connection of their deceased spouse/partner. Appendix 4 gives further details.

Legion beneficiaries vary from the wider ex-Service community in that a significantly greater proportion have previously served, or are dependent on someone who previously served in the Army (64% vs. 50%), or in the Royal Navy/Royal Marines (15% vs. 11%), whilst fewer have links to the RAF (16% vs. 24%). This difference in profile is probably related to the greater proportion of recently discharged veterans among Legion beneficiaries (see section 3.8 below). Prior to 1965 the proportion of RAF veterans was greater than the proportion of Navy veterans but in more recent times the proportion from

the RAF and Navy have become more equal¹⁵.

Figure 3.9 SERVICE CONNECTIONS OF LEGION BENEFICIARIES, COMPARED WITH ADULT EX-SERVICE COMMUNITY

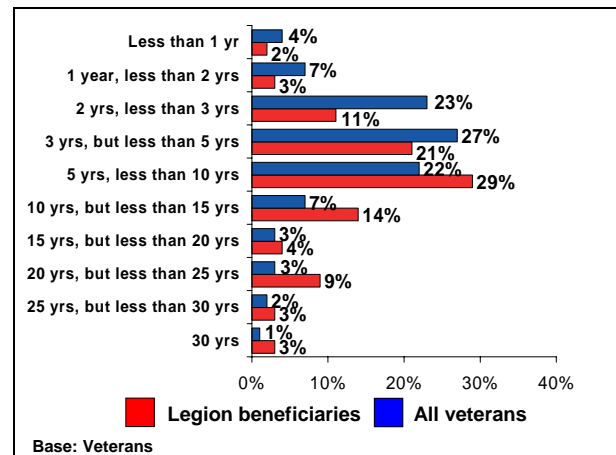


3.8 Veterans' length of service and time since discharge

On average, veterans who are Legion beneficiaries have served with the Armed Forces for longer than veterans in the wider ex-Service community (average of 9 years; as compared with 6 years for the whole community of veterans). Figure 3.10 has the full distribution.

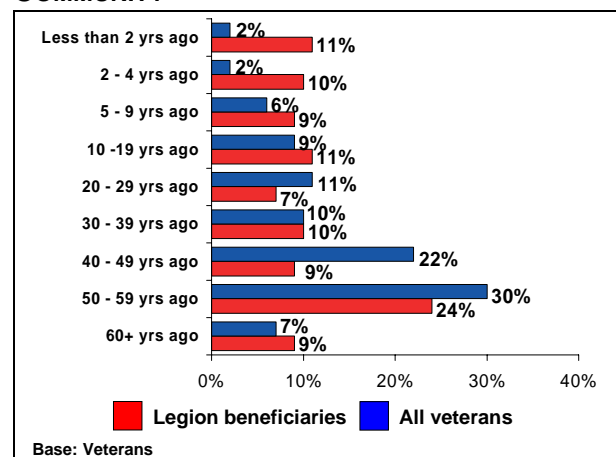
Half (52%) of veteran beneficiaries were discharged from service more than 30 years ago (in the year 1975 or earlier). This equivalent proportion among all veterans is 69%. The average is exactly 30 years ago, (in 1975); which is more recent than for the whole ex-Service community (average of 40 years ago or 1965).

Figure 3.10 VETERANS' LENGTH OF SERVICE: LEGION BENEFICIARIES, COMPARED WITH ADULT EX-SERVICE COMMUNITY



10% veteran beneficiaries have been discharged within the last 2 years; this proportion of recent leavers is substantially higher than amongst all veterans (2%). Similarly there is a higher proportion of veteran beneficiaries discharged 2 to 4 years ago than amongst all veterans. Clearly the Legion is playing an important role in assisting with the transition to civilian life (fig 3.11).

Figure 3.11 VETERANS' TIME SINCE DISCHARGE: LEGION BENEFICIARIES COMPARED WITH ADULT EX-SERVICE COMMUNITY



Welfare Services with the highest proportion of recent leavers are:

- Compensation claims – 30% discharged less than 2 years ago; 100% discharged less than 5 years ago
- Pensions: new cases - 37% discharged less than 2 years ago; 54% less than 5 years ago

¹⁵ Source: the Legion's first report in this series, "Profile of the ex-Service community in the UK".

- Small Business Advice – 24% discharged less than 2 years ago; 37% less than 5 years ago
- Careers Advice – 20% discharged less than 2 years ago; 31% less than 5 years ago.

The proportion of recent leavers is expected to be relatively low as the Armed Forces numbers have been reduced considerably over the last few decades.

3.9 Geographical distribution

Legion beneficiaries are most likely to live in the South West, South East (excluding London) or the North West.

Relative to the wider ex-Service community, the South West and South East are over-represented among Legion beneficiaries; whilst Yorkshire & Humberside and London are under-represented.

Figure 3.12 REGIONAL PROFILE OF LEGION BENEFICIARIES, COMPARED WITH ADULT EX-SERVICE COMMUNITY¹⁶

	Legion beneficiaries %	Adult ex-Service community %
South West	16	12
South East	15	12
London	3	5
East of England	9	10
West Midlands	9	9
East Midlands	10	10
Yorkshire & Humberside	7	12
North West	13	15
North East	7	6
Wales	6	6
Northern Ireland	4	3

¹⁶ Only 0.4% of Legion beneficiaries surveyed were living in Scotland; this is to be expected as RBL Scotland meets the ex-Service welfare needs of Scotland separately. A further 0.4% were living outside the UK. For the purposes of direct comparison with the geographic distribution of the ex-Service community generally, Scotland and offshore beneficiaries are omitted from fig 3.12 above.

3.10 Tenure

51% of Legion beneficiaries are owner occupiers, 32% are Council tenants and 7% rent from private landlords. 7% have other living arrangements.

Figure 3.13 TENURE OF LEGION BENEFICIARIES, COMPARED WITH ADULT EX-SERVICE COMMUNITY

	Legion beneficiaries %	Adult ex-Service community %
Owner occupiers:	51	68
Own outright	26	50
With a mortgage	25	19
Rent from local authority	32	23
Rent privately	7	6
Other ¹⁷	8	2

Compared with the wider ex-Service community, Legion beneficiaries are half as likely to own their home outright, with no mortgage (26% vs. 50%) and more likely to own with a mortgage, or be renting from their local authority.

3.11 Working status

54% of Legion beneficiaries are retired; compared with 64% in the wider ex-Service community. This difference reflects the Legion assistance focused on younger veterans of working age through Careers Advice and Small Business Advice (see Section 3.4).

23% are working full- or part-time or in self-employment; compared with 26% in the ex-Service community. 3% are unemployed and seeking work, similar to the proportion amongst the ex-Service community.

¹⁷ Other living arrangements include living with family/parents (3%), shared ownership (1%), sheltered/warden-assisted accommodation (0.5%), as well as some living in communal establishments i.e. prison (1%), Forces housing (1%), nursing/residential homes (0.5%).

3.14 WORKING STATUS OF LEGION BENEFICIARIES, COMPARED WITH ADULT EX-SERVICE COMMUNITY

	Legion beneficiaries %	Adult ex-Service community %
Retired	54	64
Working full-time (30+ hrs)	16	19
Working part-time (8-29 hrs)	2	6
Working part-time (< 8 hrs)	*	1
Self-employed	5	n/a ¹⁸
Unemployed (seeking work)	3	2
Not seeking work	14	7
Full-time education	1	1
Other	2	n/a

The proportion who are economically inactive but not seeking work is double that in the wider ex-Service community, at 14% (12% are unemployed and unable to work and 2% are looking after the family or home).

The proportion who are unemployed and seeking work rises to 9% among beneficiaries of the Careers Advice Service, 10% among beneficiaries of the Small Business Advice Service and 10% among beneficiaries of assistance with an MoD Compensation claim.

The proportion who are retired rises to 69% among beneficiaries of Benevolence grants, 82% among Women's Section beneficiaries and 89% among Welfare Break beneficiaries.

3.12 Membership of the Legion

One third (33%) of Legion beneficiaries are also members of the Legion, as compared with 7% of adults in the ex-Service community.

34% of veteran beneficiaries and 27% of dependant beneficiaries are members.

The proportion of members varies by Welfare Service category:

- Welfare Breaks 61%
- Women's Section 47%
- Pensions & Compensation 33%
- Careers Advice 29%
- Benevolence 24%
- Small Business Advice 18%.

¹⁸ Not coded separately from employed.

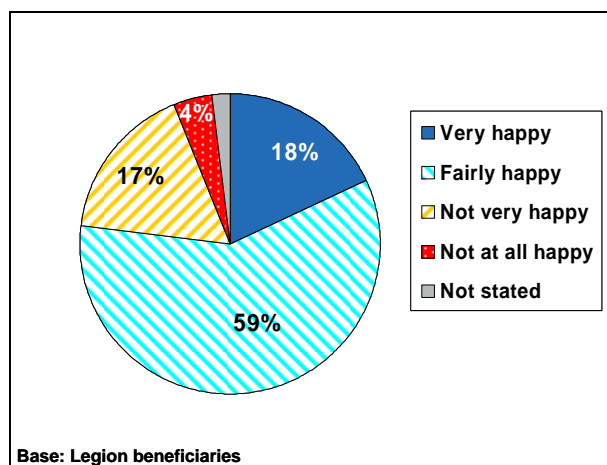
4 Personal circumstances

This chapter describes the happiness of Legion beneficiaries, their net household income and satisfaction with their standard of living. Main means of transport, informal social contact, health and disability and caring responsibilities are also reported.

4.1 Happiness

77% of Legion beneficiaries are either very or fairly happy with their life in general. Whilst 22% are not very happy or not at all happy (equivalent to 5,500 beneficiaries¹⁹).

Figure 4.1 HAPPINESS WITH LIFE IN GENERAL THESE DAYS



Legion beneficiaries are less happy than the ex-Service community, 91% of whom are happy with their life in general (fig 4.2).

The following sub-groups have significantly²⁰ higher proportions who are not very/not at all happy:

- Those who never leave their home (57%)

¹⁹ This projection, and other similar estimates in the rest of this report assume the total number of Legion beneficiaries across the six types to be around 25,000 beneficiaries in Legion financial year 2003/04.

²⁰ Statistically significant at the 95% level.

- Those who are unemployed and not able to work (48%)
- Those who are unemployed and seeking work (46%)
- Those with psychological difficulties²¹ (45%)
- Those on the lowest net household incomes of under £5,000pa (42%)
- Those who are divorced or separated (41%)
- Those who are single (40%)
- Careers Advice beneficiaries (37%).

Figure 4.2 HAPPINESS AMONG LEGION BENEFICIARIES, COMPARED WITH ADULT EX-SERVICE COMMUNITY

	Legion beneficiaries %	Adult ex-Service community %
Very happy	18	43
Fairly happy	59	48
Not very happy	17	6
Not at all happy	4	2
Not Stated	2	1

4.2 Net household income

Legion beneficiaries are only slightly less affluent than the whole ex-Service community (fig 4.3). The mean net household income reported by Legion beneficiaries is £13,400pa, compared with £15,500pa²² in the wider ex-Service community. 18% of beneficiaries report net household income over £20,000pa. However it should be borne in mind that this is beneficiaries' income *now* and when they first contacted the Legion their income may have been lower.

Legion beneficiaries of the Women's Section, Benevolence and Welfare Breaks report lower household net incomes (average below

²¹ Anxiety, phobias, panic attacks, depression, PTSD/ Combat Stress or mental illness (unspecified).

²² N.B. 7% of Legion beneficiaries declined to state their income whereas 44% of the ex-Service community declined to give their income on the omnibus survey. Therefore the direct comparison should be treated with caution.

£10,000pa) than other types of beneficiary (fig 4.5).

Beneficiaries of Careers Advice and Small Business advice have slightly higher average incomes, although this is their income *now* and when they first contacted the Legion their income may have been lower.

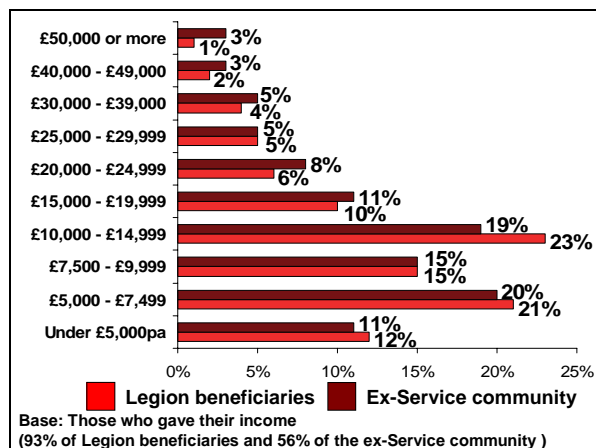
Careers Advice beneficiaries awarded a training grant report lower net incomes than those who were only given advice; the former were less likely to be working full-time (22%) than the latter (38%).

Among the Small Business Advice beneficiaries, those who had a loan awarded report higher net household incomes (65% over £15,000pa) than those who just received advice (71% below £20,000pa).

Beneficiaries of Pensions and Compensation have the highest net household incomes currently - a third over £25,000pa. If these beneficiaries are excluded, the remaining beneficiaries report a lower average net household income of £10,200pa (see fig 4.5). Excluding beneficiaries of Pensions/Compensation assistance, Legion beneficiaries have a significantly poorer household income profile than the wider ex-Service community:

- 59% below £10,000pa compared with 46% among the whole adult ex-Service community, and
- 15% below £5,000pa compared with 11%.

Figure 4.3 ANNUAL REPORTED NET HOUSEHOLD INCOME OF LEGION BENEFICIARIES, COMPARED WITH ADULT EX-SERVICE COMMUNITY



Beneficiaries who are dependent widow(er)s have a lower household income on average (£7,800pa) than other beneficiaries.

Net household income peaks among 35-44s and then declines steadily with increasing age (fig 4.4). The differential by age between Legion beneficiaries' income and that of the wider ex-Service community is largest for those aged 35-64. Above retirement age, Legion beneficiaries have similar incomes, on average, to the wider ex-Service community.

Figure 4.4 MEAN REPORTED ANNUAL NET HOUSEHOLD INCOME OF LEGION BENEFICIARIES

	Legion Beneficiaries	Adult ex-Service Community
All Legion beneficiaries	£13,600	£15,500
16-34	£18,300	£19,500
35-44	£19,500	£25,400
45-54	£16,800	£20,800
55-64	£13,600	£18,100
65-74	£10,000	£12,500
75-84	£9,500	£9,400
85+	£9,400	£9,000

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

12% of Legion beneficiaries report living on a net household income of less than £5,000pa (less than £420 per month or £100 per week). This is equivalent to 3,000 beneficiaries, and is not significantly different from the 11% in the wider ex-Service community.

Just under half (48%) report living on a net household income of less than £10,000pa (less than £835 per month or £190 per week). This is equivalent to 12,000 beneficiaries; and is not significantly different from the 46% in the wider ex-Service community.

The following sub-groups have significantly above average proportions reporting net household income under £10,000pa:

- Dependent spouses/partners who are divorced or separated (88%)
- Women's Section beneficiaries (77%)
- Dependent widow(er)s (76%)
- Unemployed and seeking work (76%)
- Council tenants (72%)

- Those receiving any means tested benefits (69%)
- Women (66%)
- Aged 75+ (62%)
- Benevolence beneficiaries (61%)
- Welfare Breaks beneficiaries (60%)
- Unemployed and not able to work (60%)
- Aged 65-74 (56%).

Figure 4.5 ANNUAL REPORTED NET HOUSEHOLD INCOME, BY TYPE OF WELFARE SERVICE

	Adult ex-service Community	Legion beneficiaries	Legion beneficiaries excluding Pension/Compensation	Benevolence	Pensions Compensation	Welfare Breaks	Careers Advice	Small Business Advice	Women's Section
		%	%	%	%	%	%	%	%
Under £5,000pa	11	12	15	16	5	10	18	16	13
£5,000pa - £7,499pa	20	21	25	28	12	15	10	6	54
£7,500pa - £9,999pa	15	15	19	18	8	20	18	9	10
£10,000pa - £14,999pa	19	23	25	27	19	22	16	13	21
£15,000pa - £19,999pa	11	10	9	8	13	5	16	22	3
£20,000pa - £24,999pa	8	6	4	3	11	3	10	19	-
£25,000pa - £29,999pa	5	5	2	1	13	1	6	9	-
£30,000pa - £39,999pa	5	4	1	*	10	1	6	2	-
£40,000pa - £49,999pa	3	2	*	-	6	-	1	4	-
£50,000pa or more	3	1	-	-	3	-	-	-	-
<i>Mean</i>	<i>£15,500pa</i>	<i>£13,400pa</i>	<i>£10,200pa</i>	<i>£9,400pa</i>	<i>£20,500</i>	<i>£9,800</i>	<i>£13,900</i>	<i>£16,600</i>	<i>£7,400</i>

Base: All stating their income in each case (93% of all beneficiaries).

4.3 Benefits

88% of Legion beneficiaries report receiving any State benefits, pensions or tax credits and 49% report receipt of any means tested benefits²³.

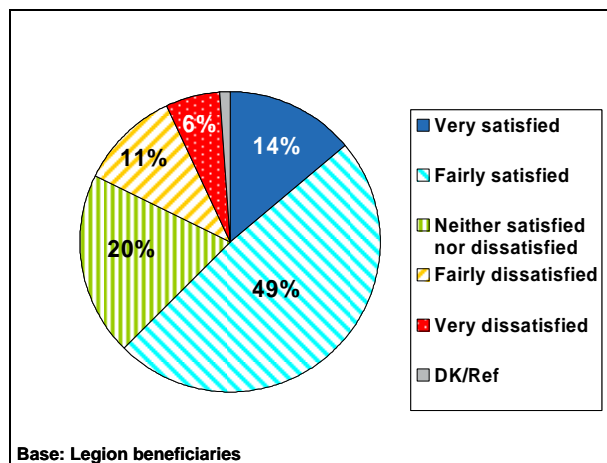
73% of those reporting net household income of less than £10,000pa also report household receipt of means tested benefits (Council Tax Benefit 48%, Housing Benefit 45%, Pension Credit 28%, Income Support 26% or Job Seeker's Allowance 2%).

Legion beneficiaries are more likely than the wider ex-Service community to receive various poverty and disability-related State benefits. (For further details, see Appendix 5).

4.4 Satisfaction with standard of living

62% of Legion beneficiaries are satisfied with their current standard of living, and 17% are either fairly or very dissatisfied; equivalent to 4,250 beneficiaries.

Figure 4.6 SATISFACTION WITH STANDARD OF LIVING AT PRESENT



Legion beneficiaries are less satisfied with their standard of living than the ex-Service community, 85% of whom are satisfied (fig 4.7).

Figure 4.7 SATISFACTION WITH STANDARD OF LIVING AMONG LEGION BENEFICIARIES, COMPARED WITH ADULT EX-SERVICE COMMUNITY

	Legion beneficiaries %	Adult ex-Service community %
Very satisfied	14	31
Fairly satisfied	49	54
Neither satisfied nor dissatisfied	20	7
Fairly dissatisfied	11	5
Very dissatisfied	6	2
Not Stated	1	1

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

- Those who are unemployed and seeking work (46%)
- Those who are single (39%)
- Those who are unemployed and not able to work (37%)
- Those who are divorced or separated (36%)
- 16-34 year olds (36%)
- Careers Advice beneficiaries (35%)
- Those with 'other'²⁴ living arrangements (30%)
- 35-54 year olds (25%).

4.5 Transport

60% of Legion beneficiaries cite a motor vehicle (car, motorcycle or moped) as their main form of transport, whilst a quarter use public transport.

4% of Legion beneficiaries never go out, rising to 9% of those aged 85 or over.

11% use an electric wheelchair or electrically powered vehicle and 4% use a manual wheelchair; among beneficiaries aged 65 or over the equivalent proportions are 19% and 7%.

²³ Council Tax Benefit, Housing Benefit, Pension Credit, Income Support or Job Seeker's Allowance.

²⁴ See Section 3.9 for description of these.

Figure 4.8 MAIN FORM OF TRANSPORT AMONG LEGION BENEFICIARIES

	Legion beneficiaries %
Car/motorcycle/moped	62
Public transport (buses or trains)	25
Walking	15
Electric wheelchair or electrically powered vehicle	11
Manual wheelchair	4
Cycling	3
Taxi	3
Family/relative takes me out	1
Council assisted or voluntary transport	1
Other	1
Never go out	4
Not stated	1

Some multiple responses, so sums to more than 100%.

4.6 Informal socialising among over 65s

41% of Legion beneficiaries aged 65 or over have informal social contact with relatives, friends or neighbours every day. 88% have this type of informal social contact at least once a week.

Figure 4.9 ANY INFORMAL SOCIALISING BY THOSE AGED 65 OR OVER

	Legion beneficiaries aged 65+ %	Adult ex-Service community aged 65+ %
Every day, or nearly	41	47
2-3 times a week	36	33
Once a week	11	13
Once or twice a month	5	3
Less than once a month	4	2
Don't know frequency	n/a	*
Never	1	1
Not stated	1	1

Legion beneficiaries aged 65 or over have slightly less frequent social contact than the ex-Service community generally (fig 4.9). 10% (equivalent to 2,500 beneficiaries) have

informal social contact no more than once or twice a month; as compared with 6% of the wider ex-Service community.

4.7 Holidays

55% of beneficiaries have not had a holiday away from home in the last 12 months; which is equivalent to 13,750 beneficiaries.

43% have had at least one holiday away from home in the last year: 30% one holiday, 9% two holidays and 4% three or more.

The following sub-groups are significantly less likely than average to have had a holiday:

- Those who are unemployed and not able to work (16%)
- Those who are unemployed and seeking work (21%)
- Those on the lowest net household incomes of under £5,000pa (22%)
- Those who are divorced or separated (23%)
- 16-34 year olds (32%)
- Council tenants (33%).

4.8 Own health and disability

Half of Legion beneficiaries say that they have been in good health over the last 12 months, and half have not been in good health. 38% say their health has not been very good and 12% say it has not been at all good; equivalent to 9,500 and 3,000 beneficiaries respectively.

Figure 4.10 OWN ASSESSMENT OF HEALTH OVER LAST 12 MONTHS

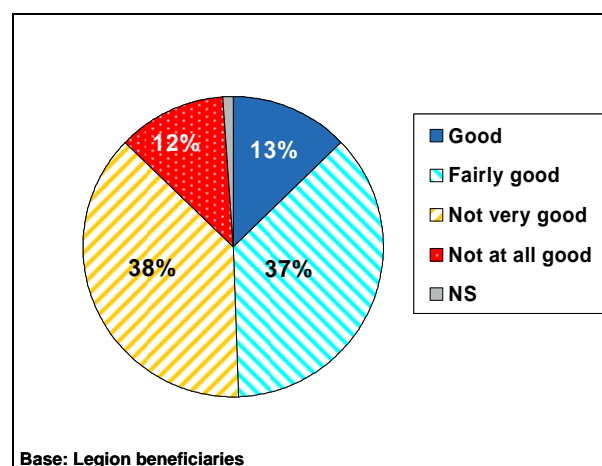


Figure 4.11 LONG-TERM ILLNESSES, DISABILITIES OR INFIRMITIES OF LEGION BENEFICIARIES, COMPARED WITH ADULT EX-SERVICE COMMUNITY

	Legion beneficiaries %	Adult ex-Service community %
ANY	93	52
2 OR MORE CONDITIONS	77	20
5 OR MORE CONDITIONS	35	2
ANY MUSCULO-SKELETAL	70	21
Problems or disability connected with legs or feet (including serious arthritis or rheumatism)	53	11
Problems or disability connected with back, hips or neck (including serious arthritis or rheumatism)	44	10
Problems or disability connected with arms or hands (including serious arthritis or rheumatism)	33	8
Osteoporosis^	*	*
Arthritis (unspecified)^	*	*
ANY CARDIO-VASCULAR/RESPIRATORY	52	26
Heart, blood pressure or blood circulation problems	43	20
Chest or breathing problems, asthma, bronchitis	26	8
ANY SENSORY	35	8
Difficulty hearing (even with hearing aid, if you have one)	25	4
Difficulty seeing (even with glasses if you wear them)	16	4
Speech difficulties	3	1
ANY MENTAL	33	4
Depression	27	3
Anxiety, phobias, panic attacks	15	2
Post Traumatic Stress Disorder/Combat Stress	7	*
Mental Illness	3	1
ANY DIGESTIVE/PROGRESSIVE ILLNESS	33	12
Stomach, liver, kidney or digestive problems	17	3
Diabetes	13	7
Progressive illness (e.g. cancer, multiple sclerosis, spondylitis etc.)	9	3
ANY NEUROLOGICAL	22	2
Memory problems or finding it difficult to concentrate or understand	21	2
Epilepsy	2	*
ANY OTHER	25	6
Skin conditions/allergies	17	1
Learning disability	1	*
Gulf War Illness	1	*
Stroke^	1	*
Sleep problems^	1	n/a
Headaches/migraines^	1	n/a
Thyroid problems^	1	1
High Cholesterol	*	n/a
Chronic fatigue syndrome^	*	*
Other	2	3

Some multiple conditions, so sums to more than 100%.

All conditions from prompted list except the items marked ^, which were mentioned spontaneously.

Legion beneficiaries are in poorer health than the wider ex-Service community, of whom three quarters have been in good health over the past year and a quarter have been in poor health (fig 4.12).

Figure 4.12 HEALTH OF LEGION BENEFICIARIES, COMPARED WITH ADULT EX-SERVICE COMMUNITY

	Legion beneficiaries %	Adult ex-Service community %
Good	13	38
Fairly good	37	36
Not very good	38	20
Not at all good	12	5
Not Stated	1	1

The vast majority - 93% of Legion - beneficiaries have any long-term illness, disability or infirmity; 92% of veterans and 95% of dependants. 77% have two or more conditions and 35% have five or more conditions (equivalent to 8,750 beneficiaries). 70% have any musculo-skeletal conditions and 52% have any cardio-vascular/respiratory conditions.

Compared with the wider ex-Service community, Legion beneficiaries are much more likely to have any long-term illness, disability or infirmity. 52% of the ex-Service community have any conditions and 20% have multiple conditions. Legion beneficiaries are particularly more likely to suffer with any musculo-skeletal conditions: 70% vs. 21% in the ex-Service community generally (fig. 4.11).

The most common conditions, each experienced by at least a quarter of beneficiaries are:

- Problems or disability connected with legs or feet (53%)
- Problems or disability connected with back, hips or neck (44%)
- Heart, blood pressure or blood circulation problems (43%)
- Problems or disability connected with arms or hands (33%)
- Depression (27%)
- Chest or breathing problems (26%)
- Difficulty hearing (25%).

The following sub-groups of Legion beneficiaries are significantly less likely to report any long-term illness, disability or infirmity:

- Those working full-time (84%)
- 16-34 year olds (77%)
- Careers Advice beneficiaries (75%)
- Small Business Advice beneficiaries (62%).

Sensory problems increase steadily with increasing age, from only 9% of 16-34 year olds to 56% of those aged 85 or over. Cardio-vascular/respiratory problems, and musculo-skeletal problems become more prevalent as beneficiaries get older, up to retirement age then levelling off. Digestive/diabetes/progressive illnesses peak among 55-74 year olds. Mental health problems are most prevalent among 35-54 year olds, peaking at half of 45-54 year olds (fig. 4.13).

9% of veteran beneficiaries report Post Traumatic Stress Disorder or Combat Stress; this rises to 19% among veterans discharged from military service 5-19 years ago and 12% of those discharged 20-39 years ago. 1% of veteran beneficiaries report Gulf War Illness: 2% of those discharged from military service less than 5 years ago and 4% of those discharged 5-19 years ago.

Figure 4.13 LONG-TERM ILLNESSES, DISABILITIES OR INFIRMITIES OF LEGION BENEFICIARIES, BY AGE

	All Legion beneficiaries %	16-34 %	35-44 %	45-54 %	55-64 %	65-74 %	75-84 %	85 or over %
Any	93	77	91	96	98	96	95	99
2 or more	77	38	71	82	81	88	88	89
5 or more conditions	35	9	25	37	40	45	41	48
Any cardio-vascular/respiratory	52	5	22	34	62	74	74	72
Any musculo-skeletal	70	56	68	69	70	71	76	74
Any sensory	35	9	23	33	36	37	46	56
Any mental	33	26	45	49	33	34	26	25
Any digestive/ diabetes/progressive illness	33	9	14	26	45	44	40	38
Any neurological	22	7	21	28	19	22	23	39
Any other	25	30	24	23	28	24	22	28

Some multiple conditions, so rows sum to more than 100%.

4.9 Caring responsibilities

11% of Legion beneficiaries 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 higher than the proportion of carers in the wider ex-Service community (7%).

The proportion of carers is significantly higher among:

- Those not seeking work and looking after the family or home (24%)
- Welfare Breaks beneficiaries (22%)
- Those who are married/living as married (18%)
- 65-84 year olds (16%).

5 Welfare needs

This chapter reports the personal and household difficulties experienced by Legion beneficiaries during the last 12 months, as well as any current welfare needs. It also explores anticipated future concerns.

5.1 Difficulties experienced

90% Legion beneficiaries have experienced at least one of the prompted difficulties listed at figure 5.3 in the last 12 months²⁵. This is equivalent to 22,500 beneficiaries. 88% were facing at least one of these difficulties when they had contact with the Legion welfare services and 80% are experiencing at least one of the difficulties now.

The ten most common difficulties experienced by Legion beneficiaries are presented in figure 5.1. The most widespread problems, each experienced by more than one third of Legion beneficiaries during the last 12 months are:

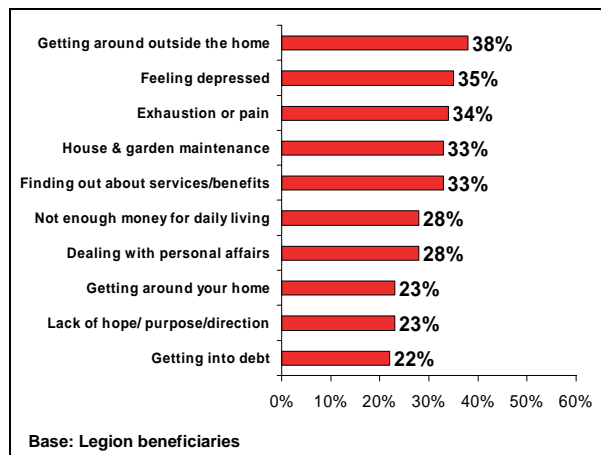
- Difficulty getting around outside the home (38%)
- Feeling depressed (35%)
- Exhaustion or pain (34%)
- Difficulty with house and garden maintenance (33%)
- Difficulty finding out about services or benefits to which entitled (33%).

The extent of need among Legion beneficiaries is much higher than among the wider ex-Service community. 55% of the ex-Service community generally have experienced any of these difficulties in the last 12 months and their top concerns are:

- Fear of violence/crime (16%)
- Difficulty with house and garden maintenance (11%)

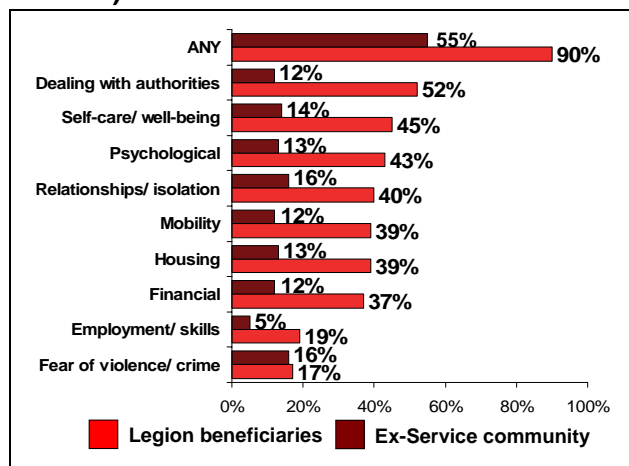
- Difficulty getting around outside the home (11%)
- Exhaustion or pain (10%).

Figure 5.1 TOP TEN DIFFICULTIES EXPERIENCED IN LAST YEAR BY LEGION BENEFICIARIES



Grouping the problems by theme (fig 5.2), Legion beneficiaries have most difficulty in dealing with authorities (52%), self-care or well-being (45%) and psychological problems (43%); whereas the wider ex-Service community express most concern about fear of violence or crime (16%), relationships or isolation (16%) and self-care or well-being (14%).

Figure 5.2 DIFFICULTIES (GROUPED BY THEME) EXPERIENCED IN LAST YEAR



²⁵ This is the combination of mentions at two questions: those experienced “when they had contact with Royal British Legion welfare services recently” and those experiencing “now”.

Figure 5.3 PERSONAL OR HOUSEHOLD* DIFFICULTIES EXPERIENCED IN LAST YEAR BY LEGION BENEFICIARIES, COMPARED WITH ADULT EX-SERVICE COMMUNITY

		Legion beneficiaries		Adult ex-Service community
	%	<u>25,000</u>	%	<u>8,430,000</u>
ANY	90	22,500	55	4,630,000
Any difficulties dealing with authorities:	52	13,000	12	1,040,000
Difficulty finding out about services or benefits to which entitled [^]	33	8,250	5	450,000
Difficulty dealing with personal affairs +	28	7,000	3	270,000
Difficulty getting medical treatment you need [^]	13	3,250	6	530,000
Any self-care/well-being difficulties:	45	11,250	14	1,180,000
Exhaustion or pain	34	8,500	10	810,000
Difficulty looking after yourself *	19	4,750	3	280,000
Poor bladder/bowel control	13	3,250	4	350,000
Any psychological difficulties:	43	10,750	13	1,080,000
Feeling depressed	35	8,750	9	780,000
Lack of hope for the future/lack of purpose or direction in your life	23	5,750	3	270,000
Lacking confidence/low self-esteem	20	5,000	5	390,000
Heavy drinking or taking drugs	6	1,500	1	90,000
Any relationship/isolation difficulties:	40	10,000	16	1,310,000
Loneliness	19	4,750	6	550,000
Lack of recreational facilities/social life [^]	14	3,500	3	270,000
Bereavement	12	3,000	7	570,000
Difficulty forming close relationships/getting on with people	12	3,000	1	80,000
Marriage/relationship break-up	8	2,000	2	180,000
Any mobility difficulties:	39	9,750	12	1,040,000
Difficulty getting around outside your home	38	9,500	11	930,000
Difficulty getting around your home	23	5,750	6	530,000
Any housing difficulties:	39	9,750	13	1,100,000
Difficulty with house and garden maintenance [^]	33	8,250	11	940,000
Poor housing/inappropriate for your needs [^]	9	2,250	2	200,000
Any financial difficulties:	37	9,250	12	1,040,000
Not having enough money for day to day living [^]	28	7,000	9	770,000
Getting into debt [^]	22	5,500	5	400,000
Any employment difficulties:	19	4,750	5	400,000
Unemployment/fear of unemployment [^]	16	4,000	3	270,000
Lack of training/qualifications/skills [^]	11	2,750	2	160,000
Fear of violence/crime[^]	17	4,250	16	1,430,000

Some multiple difficulties, so rows sum to more than the total for any difficulties.

[^] These items were experienced by self *or* household; the remaining items by the respondent themselves.

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

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

Figure 5.3 shows the proportion of Legion beneficiaries who have experienced various specific difficulties over the last 12 months, with projections to the actual number of beneficiaries this represents per annum. The equivalent data for the wider adult ex-Service community are shown for comparison.

In percentage terms, Legion beneficiaries are significantly more likely than the wider ex-Service community to have experienced each of the personal difficulties measured in the survey; (apart from fear of violence or crime).

However the absolute numbers of Legion beneficiaries experiencing each specific problem in the last year are only around 1% – 3%²⁶ of all adults in the ex-Service community encountering each problem; this suggests that the Legion is only reaching a minute fraction of potential welfare needs in the whole community.

It should be noted in mind that none of the two research surveys assessed the severity of the difficulties experienced, and it is possible that the Legion is reaching those members of the ex-Service community whose problems are more severe.

5.2 Variations by gender, age and beneficiary type

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

- Difficulty with house and garden maintenance (43% women vs. 29% men)
- Loneliness (24% vs. 17%)
- Bereavement (23% vs. 7%)

Men are significantly more likely to mention difficulties with:

- Lack of hope for the future/lack of purpose or direction in your life (25% men vs. 18% women)

- Unemployment/fear of unemployment (19% vs. 8%)
- Difficulty forming close relationships/getting on with other people (14% vs. 8%)
- Lack of training/qualifications/skills (13% vs. 5%)
- Heavy drinking or taking drugs (8% vs. 2%)

These same variations are apparent for veterans, compared with their dependants (since the majority of veterans are men and nearly all dependants are women). In addition, veterans are more likely than dependants to have experienced:

- Exhaustion or pain (35% veterans, 28% dependants)
- Difficulty finding out about services or benefits to which entitled (35% vs. 27%)
- Getting into debt (23% vs. 16%)
- Difficulty getting medical treatment needed (14% vs. 7%)
- Lack of training/qualifications/skills (13% vs. 2%)
- Marriage/relationship break-up (9% vs. 5%).

The difficulties experienced vary considerably by age as figure 5.4 shows (statistically significant differences above the average for all Legion beneficiaries are highlighted in red). Broadly speaking, financial, employment and psychological difficulties and difficulties dealing with authorities are experienced more by younger beneficiaries, aged under 65. Difficulties with mobility, housing, self-care/well-being or fear of violence/crime increase with age, peaking above retirement age.

In dealing with authorities, beneficiaries aged 35-54 have the most difficulty in finding out about service or benefits to which they are entitled (41%), and those aged under 55 have more problem getting medical treatment (21%) they need than do their older counterparts.

Psychological difficulties are experienced more by beneficiaries aged under 55, with depression and lack of hope/purpose/direction peaking among 45-54 year olds (50% and 43% respectively); and low confidence/self-

²⁶ For example, it is projected that in the last 12 months 9,500 Legion beneficiaries have experienced difficulty getting around outside their home, whilst 930,000 adults in the UK ex-Service community have experienced the same problem. Therefore in assisting these Legion beneficiaries, the Legion has assisted with 1% (9,500/930,000) of the potential need in this area.

esteem and heavy drinking or taking drugs peaking among 35-44 year olds (38% and 15% respectively).

In the area of relationships, loneliness is experienced most by beneficiaries aged 45-54 (28%) or 85 and over (24%). Marriage or relationship break-up peaks among the 35-44 year olds.

Mobility difficulties are greatest among the oldest beneficiaries aged 85 or over, 60% of whom have difficulty getting around outside their home and 32% have difficulty getting around inside their home.

In the area of housing, 65-84 year olds have most difficulty with house and garden maintenance (46%), whilst those aged 16-34 have the most difficulty suitable appropriate accommodation (14%).

Financial difficulties peak among beneficiaries aged 45-54, 45% of whom do not have enough money for day-to-day living and 37% have debt problems.

Unemployment/fear of unemployment and lack of training/qualifications/skills are of greatest concern to the youngest beneficiaries aged 16-34 (48% and 33% respectively).

There are also considerable variations in the problems encountered by different types of

Legion beneficiaries, as figure 5.5 shows (statistically significant differences above the average for all Legion beneficiaries are highlighted in red).

Benevolence beneficiaries have experienced the widest range of problems, with above average proportions citing difficulties with mobility, housing, finances, self-care/well-being or in dealing with authorities.

The top area of concern for Pensions/Compensation beneficiaries is dealing with authorities; whilst for Welfare Breaks beneficiaries it is difficulty with self-care/well-being.

Beneficiaries of Careers Advice and Small Business Advice are particularly likely to have experienced financial or employment difficulties; in addition Careers Advice clients are particularly likely to have suffered psychological problems.

Women's Section beneficiaries have heightened experience of housing or financial difficulties; also loneliness, bereavement or lack of social life.

For a full breakdown of all the problems experienced for each type of welfare services, see Appendix 6.

Figure 5.4 PERSONAL OR HOUSEHOLD DIFFICULTIES EXPERIENCED, BY AGE

	Legion beneficiaries %	16-34 %	35-44 %	45-54 %	55-64 %	65-74 %	75-84 %	85 or over %
ANY	90	88	90	93	90	90	90	92
Any difficulties dealing with authorities	52	57	64	63	53	47	44	48
Any self-care/well-being difficulties	45	28	36	45	48	52	49	57
Any psychological difficulties	43	49	56	58	45	40	29	42
Any relationship/isolation difficulties	40	44	47	48	35	37	35	40
Any mobility difficulties	39	16	22	39	40	46	50	60
Any housing difficulties	39	24	22	35	37	49	49	43
Any financial difficulties	37	49	45	58	49	35	20	14
Any employment difficulties	19	57	44	34	16	2	1	1
Fear of violence/crime	17	6	15	12	18	22	20	15

Some multiple difficulties, so rows sum to more than the total for any difficulties.

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

Figure 5.5 PERSONAL AND HOUSEHOLD DIFFICULTIES EXPERIENCED, BY TYPE OF WELFARE SERVICE

	Legion beneficiaries %	Benevolence %	Pensions/Compensation %	Welfare Breaks %	Careers Advice %	Small Business Advice %	Women's Section %
ANY	90	96	83	88	95	74	93
Any difficulties dealing with authorities	52	56	52	44	59	32	41
Any self-care/well-being difficulties	45	51	42	53	24	16	43
Any psychological difficulties	43	46	40	38	56	22	49
Any relationship/isolation difficulties	40	42	34	38	51	26	50
Any mobility difficulties	39	52	31	42	10	10	42
Any housing difficulties	39	52	27	41	16	16	53
Any financial difficulties	37	45	25	18	62	58	50
Any employment difficulties	19	9	28	3	70	46	9
Fear of violence/ crime	17	20	11	23	13	2	17

Some multiple difficulties, so rows sum to more than the total for any difficulties.

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

The following sections describe the most notable variations in prevalence of beneficiaries' top ten concerns among different sub-groups. All differences reported are at least **5% higher** than the percentage among all beneficiaries (and are statistically significant at the 95% confidence level).

5.3 Getting around outside the home

Getting around outside the home is the most prevalent difficulty of all those measured in the survey, with 38% of Legion beneficiaries experiencing it in the last 12 months. This is equivalent to 9,500 beneficiaries.

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

- Manual wheelchair users (93%)
- Electric wheelchair/electrically powered vehicle users (83%)
- Those who never leave their home (63%)
- Those aged 85 or over (60%)
- Dependent spouse/partners (57%)
- Those who are unemployed and not able to work (54%)
- Beneficiaries of benevolence grants (50%)
- Council tenants (47%)
- 75-84 year olds (47%)
- 65-74 year olds (44%).

5.4 Depression

Depression is the second most common difficulty of Legion beneficiaries, experienced by 35% in the last 12 months (equivalent to 8,750 beneficiaries), and significantly more so among:

- Those who are unemployed and not able to work (66%)
- Those who are unemployed and seeking work (60%)
- Those who are divorced or separated (58%)
- Those who never leave their home (58%)
- Those on the lowest net household incomes of under £5,000pa (52%)
- Dependent spouse/partners (51%)
- 35-54 year olds (47%)
- Council tenants (45%).

5.5 Exhaustion or pain

34% of Legion beneficiaries have experienced exhaustion or pain in the last year; this is equivalent to 8,500 beneficiaries. This proportion rises significantly among:

- Those who are unemployed and not able to work (62%)
- Manual wheelchair users (59%)
- Electric wheelchair/electrically powered vehicle users (53%).

5.6 House and garden maintenance

House and garden maintenance is a problem for 33% of Legion beneficiaries, or 8,250 beneficiaries, and significantly more so among:

- Manual wheelchair users (56%)
- Electric wheelchair/electrically powered vehicle users (54%)
- Women's Section beneficiaries (51%)
- Dependants (48%)
- Those on net household incomes of £5,000pa - £7,499pa (47%)
- 75 – 84 year olds (47%)
- Those who are widowed (45%)
- Benevolence beneficiaries (45%)
- 65 – 74 year olds (44%)
- Women (43%)
- Those receiving any means tested benefits (42%).

5.7 Information about entitlement to services or benefits

33% of Legion beneficiaries report that they or their household have had difficulty finding out about services or benefits to which they are entitled; this is equivalent to 8,250 beneficiaries. This is a significantly greater problem among:

- Those who are unemployed and not able to work (50%)
- Those who are unemployed and seeking work (48%)
- Those on the lowest net household incomes of under £5,000pa (43%)
- 35 – 54 year olds (41%)
- Those who are divorced or separated (41%)
- Those receiving assistance from the Legion about a war pension appeal (41%).

5.8 Financial hardship

28% of Legion beneficiaries have not had enough money for day-to-day living during the last 12 months; this is the sixth highest ranked problem and equivalent to 7,000 beneficiaries.

A significantly higher proportion have experienced this financial hardship among:

- Those who are not seeking work and looking after the family or home (59%)
- Dependent ex-spouses/ex-partners (58%)
- Those who are unemployed and not able to work (58%)
- Those who are unemployed and seeking work (52%)
- Those who are divorced or separated (50%)
- Those on the lowest net household incomes of under £5,000pa (47%)
- Women's Section beneficiaries (47%)
- Small Business Advice beneficiaries (46%)
- Careers Advice beneficiaries (45%)
- Private rented tenants (44%)
- Those who are single (44%)
- 35 – 54 year olds (42%)
- Those on net household incomes of £5,000pa - £7,499pa (38%)
- Those receiving any means tested benefits (37%)
- 55 – 64 year olds (37%)
- Council tenants (37%)
- Benevolence beneficiaries (35%).

5.9 Dealing with personal affairs

28% of Legion beneficiaries have experienced difficulty dealing with their personal affairs (e.g. paying bills, filling in forms, writing letters); equivalent to 7,000 beneficiaries.

This is significantly more of a problem among:

- Dependent ex-spouses/ex-partners (52%)
- Those who never leave their home (49%)
- Those who are unemployed and not able to work (47%)
- Those who are unemployed and seeking work (43%)
- Those on the lowest net household incomes of under £5,000pa (43%)
- Those who are divorced or separated (43%)

- Private rented tenants (37%)
- Council tenants (36%)
- Benevolence beneficiaries (36%)
- Those receiving any means tested benefits (34%)
- 35 – 54 year olds (34%).

5.10 Getting around the home

23% of Legion beneficiaries, or 5,750 beneficiaries, have experienced difficulty getting around their home; rising significantly among the following sub-groups:

- Manual wheelchair users (62%)
- Electric wheelchair/electrically powered vehicle users (52%)
- Those who never leave their home (47%)
- Those who are unemployed and not able to work (34%)
- Benevolence beneficiaries (34%)
- Those who are retired (31%)
- Council tenants (28%).

5.11 Lack of hope, purpose or direction

Over the last year, 23% of Legion beneficiaries have experienced lack of hope for the future, lack of purpose or lack of direction in their life; equivalent to 5,750 beneficiaries.

The proportion citing these feelings is significantly higher among:

- Those who never leave their home (52%)
- Dependent ex-spouses/ex-partners (52%)
- Those who are unemployed and not able to work (50%)
- Those who are not working, looking after the family or home (48%)
- Those who are divorced or separated (45%)
- Careers Advice beneficiaries (44%)
- Those on the lowest net household incomes of under £5,000pa (41%)
- Those who are single (40%)
- Those who are unemployed and seeking work (38%)
- 35 – 54 year olds (38%)
- 16 - 34 year olds (34%).

5.12 Debt

The tenth most prevalent difficulty among Legion beneficiaries is getting into debt, cited by 22% and equivalent to 5,500 beneficiaries.

This is significantly more of a problem among:

- Those who are unemployed and not able to work (51%)
- Dependent ex-spouses/ex-partners (51%)
- Those who are divorced or separated (43%)
- Those on the lowest net household incomes of under £5,000pa (42%)
- Careers Advice beneficiaries (42%)
- Those who are unemployed and seeking work (40%)
- Those who are single (40%)
- 35 – 54 year olds (36%)
- 16 – 34 year olds (35%)
- Small Business Advice beneficiaries (34%)
- 55 – 64 year olds (30%)
- Council tenants (30%).

5.13 Unmet welfare needs

23% of Legion beneficiaries are currently experiencing personal difficulties at the moment for which they are not receiving the help, advice or support they need (equivalent to 5,750 beneficiaries with unmet welfare needs). The equivalent in the wider ex-Service community is 6%.

The proportion citing any unmet welfare needs was significantly higher among the following sub-groups:

- Careers Advice clients, who received advice only and no training grant (55%)
- Those who are unemployed and seeking work (46%)
- Those who never leave their home (36%)
- Those who are divorced or separated (35%)
- Those with psychological difficulties²⁷ (34%)
- Those who are single (33%)
- Those on the lowest net household incomes of under £5,000pa (32%).

²⁷ Anxiety, phobias, panic attacks, depression, PTSD/ Combat Stress or mental illness (unspecified).

The survey asked people to describe the nature of their problems in their own words. Figure 5.6 shows most common themes emerging.

Figure 5.6 CURRENT PERSONAL DIFFICULTIES WHERE NOT RECEIVING ASSISTANCE NEEDED (SPONTANEOUS), GROUPED BY THEME

	Legion beneficiaries %
Any difficulties	23
Dealing with authorities	7
Financial	6
Self-care/well-being	6
Housing	4
Mobility	3
Family/relationships/isolation	3
Employment/training	2
Psychological	1
Leisure/holidays/respite	1
Crime	1

Some multiple responses, so sums to more than 100%

A whole range of answers were given, highlighting the diversity of problems experienced; these were coded into over 35 different response codes. The eight most common answers are ranked below and illustrated with example verbatim comments.

Coping with (increasing) illness, disability or pain (5%):

“I am only qualified in office work. With my condition I am not able to sit down for more than 2 hours, if I do I am not able to walk without severe pain in my pelvis and top of leg. I am very depressed and cannot look forward to being employed because I am not able to do what I am qualified in. My condition is constant and will have it for the rest of my life. I am not getting any support from anyone and live on incapacity benefit.” Female, 22, veteran

“I suffer from bad leg injuries and have had no cure in over 5 years this has limited me getting around and limited my enjoyment in life and the things I like to do.” Male, 25, veteran

“My wife has cancer and I find it hard to cope because I suffer PTSD and depression and this has made everything 10 times worse for me and my family. I also have a serious right knee injury.”
Male, 50, veteran

“Because of my continuing health problems, i.e. heart, I am restricted to the things I can do. This has now caused me to be treated for depression. I very rarely go out and have a very poor appetite resulting in loss of weight. Hardly sleeping does not help matters.” Male, 52, veteran

“I am unable to walk any distance because my back pain and disability are increasing, but I have been refused a disabled parking permit, this is very limiting.” Male, 69, veteran

“Going completely blind.” Female, 84, dependent widow

Difficulties with authorities - Council, Social Services, Housing dept. etc. (3%):

“Made enquiries to social services about help I was entitled to; about help I was to get when I came out of hospital with heart problem, but I never got any help.” Male, 67, veteran

Awaiting help and advice from social services, re needing a walk in shower - waiting time at least 3 months before initial visit can take place.”
Female, 65, dependent widow

“Have to wait 12 months for a stairlift to be installed by social services.” Female, 69, veteran

“Not being told how much housing benefit I am entitled to and how much rent etc I am to pay, therefore getting behind with rent.” Female, 69, dependent widow

“Asking the council to replace my taps as I have difficulty turning them off owing to my arthritis in my hands and replacing my shower rail which has fallen.” Female, 85, veteran

Not knowing where to go for help/who to turn to/need further advice or support (2%):

“I was having great difficulties trying to get help, advice and support. Don't want to be going

around in circles the whole time and that's exactly what I feel is happening. I want to do some courses, get off the roundabout, work toward a decent future for myself.” Female, 29, veteran

“Don't know where to turn. I need a new direction and support. Help! Sums it all up!” Male, 41, veteran

“No one notifies us of changes. It's up to me to find out not various departments pensions etc., they say it's up to you to find out, not them to tell you.” Male, 73, veteran

Mobility aids/home adaptations for disability (2%):

“Need to have bath removed, and shower unit installed. Cannot get in and out of bath. Having to wash down each day with help from my wife.” Male, 79, veteran

“Need help with walking and getting about. Have asked for wheelchair - not arrived yet. Also would like help to purchase a scooter.” Male, 79, veteran

“I have severe mobility difficulties can only get about with the aid of crutches in and out of house. Using stairs or steps is potentially dangerous, cannot use the bath have to be assisted to use shower.” Male, 83, veteran

Waiting for a hospital appointment/operation: getting medical treatment needed (2%):

“I suffer with Gulf War Syndrome though every time I visit my Doctors, I feel as though I'm hitting my head against a brick wall, they always looked bemused are totally unhelpful or are lacking information regarding it. It's not as if they even want to help. I feel so isolated and let down.”
Male, 35, veteran

“Waiting appointment to see consultant about eyes lost letter at Doctors for 1 month, delayed my appointment, still not heard from hospital; my sight is very poor, my daughter does most things for me.” Male, 75, veteran

“My wife, aged 82 years, has been diagnosed as having 2 leaking valves in the heart. It has taken one whole year (from May 2004 to May 2005) to

finally come to this finding. Also her memory is not good I am her carer.” Male, 83, veteran

Money worries (2%):

“We are having financial difficulties, which is having an effect on our marriage and self worth. I spent 9 years in the Army - since leaving we have received no help or communication from the Army.” Male, 26, veteran

“Money problems and my hearing issues which is making it difficult to get a reasonably paid job.” Male, 36, veteran

“Since moving to my flat having been homeless and the help the Legion gave me cooker, fridge and washing machine. I am still only managing to cope on £47.50 per week and this is making my life so low, having the bare minimum furniture, but day to day living, food is taking it's toll.” Male, 50, veteran

“I am still experiencing financial difficulties and increasing debt.” Female, 55, dependent ex-spouse/partner

“We have a bit of money in the bank which we pay our bills with, and we had to pay £3,075 to have the front windows changed as they were that rotten, the upstairs windows were falling out, we could not have the back ones done, we have to keep money by in case.” Male, 79, veteran

“I have put on a lot of weight with age, so none of my clothes fit. I'm really short of clothes. I could do with some help to buy clothes and I still like to go out and socialise if and when I can, thank you.” Male, 84, veteran

House or garden maintenance (2%):

“Would like to have my house redecorated but in sheltered housing community and it takes a long wait for local authorities to do or lets us know when it can be done” Female, 75, veteran

“I am finding it very difficult to do house and garden maintenance and at present cannot find anyone willing to do this for me. My daughter lives in Bristol and I have no near relatives to hand. My neighbours are very good, but I would prefer not to have to rely on them too much. I

would willingly pay for my house to be cleaned and garden maintained.” Female, 78, dependent widow

“Could do with some help keeping house clean and tidy and general household duties. I haven't got an emergency line and am worried about contacting people in an emergency. I can't afford to pay for one.” Female, 80, dependent widow

“Because of our poor income, we cannot keep the decoration of our flat in as good a state of repairs and appearance as we would like to.” Male, 82, veteran

“Having a balance problem I have great difficulty in doing gardening, ie. mowing the lawn, pruning trees. I did try to cut my grass last week and collapsed in the garden and being on my own it was rather frightening due to being 84 years of age and on my own.” Male, 84, veteran

Suitable housing (2%):

“Overcrowding - my pregnant 17 year old daughter has been registered homeless and I and my wife are worried about her future.” Male, 41, veteran

“Waiting in temporary housing to be moved on and the uncertainty this is causing me as a carer of a disabled daughter.” Male, 50, veteran

“Yes we need to be housed near our son as we've no family near by but he lives in Birmingham. We could do with his help sometimes and he's very willing for us to move near him where he can help out.” Female, 67, veteran

“My wife and I have problems with two flights of stairs. Local council tell me we have not the points. My wife has Macular Eye problems we are both 83 years.” Male, 83, veteran

“I am in sheltered accommodation this is not as good as it used to be we have a scheme manager we get a call every morning apart from that you do not get any help from them.” Female, 83, dependent widow.

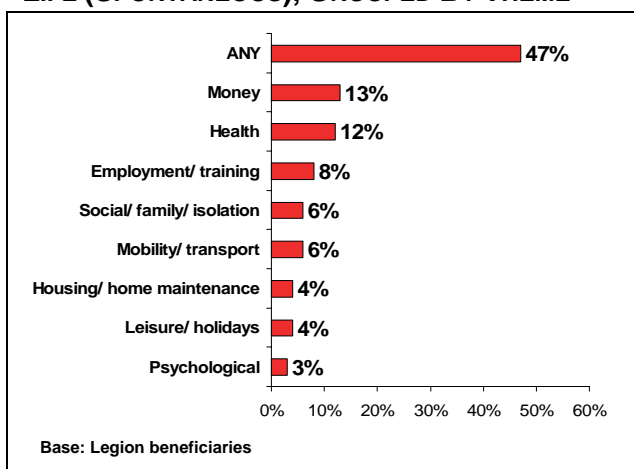
5.14 Improvement to quality of life

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?”

Figure 5.7 summaries the responses, grouped by theme. 47% cite something that would improve their quality of life. More money or better health are the factors cited most often.

The top factor that would improve quality of life varies by Welfare service. Among beneficiaries of Benevolence, Pensions/Compensation, Welfare Breaks and Women’s Section the factor mentioned most frequently is good or better health. Among Careers Advice clients it is to gain employment or training; whilst among Small Business Advice clients it is to become self-employed.

Figure 5.7 ONE THING THAT WOULD REALLY MAKE A DIFFERENCE TO QUALITY OF LIFE (SPONTANEOUS), GROUPED BY THEME



The answers were coded into over 60 different response codes, which reflects the diversity of personal circumstances. The eight most common answers are ranked overleaf and illustrated with example verbatim comments.

Good or better health (generally or of a specific condition)/less pain/recovery from illness (9%):

“Not having constant pain in both my knees and feet and being able to live life to the full.” Male, 42, veteran

“Being totally rid of stress and depression. Being able to complete forms without getting an anxiety attack.” Male, 43, veteran

“To be free from pain or at least to be compensated accordingly for the injuries I believed as a result of service.” Male, 44, veteran

“A little more of feeling well from day to day and a little less being pain all over, giving a better quality of life.” Male, 70, veteran

“To be able to be free from pain and able to walk about more.” Female, 85, dependent widow

“Full recovery from stroke. A walk-in bath/shower would be perfect as we both find it difficult to get in and out of the bath.” Male, 85, veteran

More money/financial assistance, no money worries (5%):

“Having enough money to have a decent standard of living and not going into debt each time something is needed (seem to be in poverty trap, stuck on benefits, which restrict what you can do).” Male, 41, veteran

“Being able to pay my way without having to worry having the right amount of benefits paid to me so I can pay unpaid bills and may cause stress since my husband died 2 1/2 years ago it's been one long struggle and am still suffering but under medical attention” Female, 49, dependent widow

“Just having enough money each week to live a bit more comfortably.” Female, 59, dependent ex-spouse/partner

“To know that I have enough money to live the rest of my days in modest comfort and security.” Male, 78, veteran

To gain employment/get a good or well paid job/ a job using their skills (4%):

“I have this (heart) condition for life so nothing really would increase the quality but being able to find a job I am able to do without being in pain. I cannot live on the money I am getting at

moment and just want to get on with my life."
Female, 22, veteran

"It is hard to put it down to one thing as life is multi layered, but I suppose the jobs and work to help make my landscaping business take off, then my own home and security will flow from that."
Male, 34, veteran

"A job with which I could use my new skill and qualifications." Male, 36, veteran

"To have a decent job, what I'm qualified for I can no longer do because of my disability."
Male, 44, veteran

"To get a better paid job that could put up with me having time off work for hospital visits."
Male, 46, veteran

Mobility aids e.g. electric wheelchair/scooter, manual wheelchair, walking frame (2%):

"An electric scooter and a walk-in shower."
Female, 63, dependent widow

"The one thing that I can't do anymore is get upstairs to sleep with my wife. That is more painful than anything. The rest of the house and garden is adapted accordingly to my needs but I sleep downstairs." Male, 65, veteran

"Being able to have a scooter for the independence of going out shopping and visiting the local Legion club." Male, 70, veteran

"I have had a stroke. I have an electric scooter from the Legion. I am waiting for it to be repaired without it I cannot get out. The one thing that would make a difference would be for me to get out of the house." Female, 82, dependent spouse/partner

A companion/friends (2%):

"A welcoming community. In the services we all had people around us to share our experiences or just to chat. Civilian life is so lonely by comparison." Female, 31, veteran

"Having more company so I didn't feel so isolated" Female, 34, dependent ex-spouse/partner

"Connecting with someone." Male, 39, veteran

"Someone possibly to go on holiday with as I do not have anyone to go with and am not the sort of person who can go on holidays on their own. Which is another thing which I miss since losing my wife." Male, 68, veteran

"At times I am lonely, but I must deal with this myself and intend to join clubs and do voluntary work shortly." Female, 75, dependent widow

To be able to get out more (2%):

"To be able to get out of the house. I am housebound at present and unable to give full care to my children as a result. The situation is affecting every aspect of our mental health."
Female, 28, veteran

"Being able to go out. Since my husband died I have developed phobias of getting on a bus alone - this restricts my social life. I would like to be independent." Female, 69, dependent widow

"Having transport to go to the town, cannot travel on buses, have to pay £7.50 each way for a taxi, so can't get about much." Female, 74, veteran

"Getting out of the house more, and meeting people to have a chat to. I have just bought an electric mobility scooter to go in the car to fold flat, out of my mobility allowance, but it has been a struggle to pay for it and I didn't know I could get help in buying one." Male, 79, veteran

"Having a kind person with a car to take me out. There are many days when I am not able to go out - because of health and cold weather, as a result I don't speak to anyone" Female, 84, veteran

"I do not go out at all. Cannot walk to get in a car. That is all I can say. Have not been out since February 2004." Female, 84, dependent widow

To get training/to complete their education (2%):

“Since leaving the Army I have found it is difficult to obtain training for a better career with regards to my age and training opportunities available.” Male, 28, veteran

“To get fully trained up in the plumbing industry then a full time job in this line of work and to have enough money to buy my own car to get around in.” Male, 33, veteran

“Being equipped with some qualifications to enable me to get a better job.” Male, 44, veteran

“Passing the driving instructors course and being able to go back to work.” Male, 51, veteran

Peace of mind/the ability to enjoy life/ to be happy/quality of life (2%):

“I want to make a difference with my life. I want to be happy in my chosen line of work” Female, 29, veteran

“Being able to do what I used to do in the army, being happy with life.” Male, 40, veteran

“Peace of mind on health issues. Financially secure knowing that if my health deteriorates to the extend that I cannot work, that myself and my family will be looked after.” Male, 40, veteran

“This is a hard one to answer, but I'd like to be the person I once was, a happy healthy human being.” Male, 43, veteran

“Peace of mind through financial security, i.e., employment and decent housing.” Female, 51, dependent widow

“Getting rid of my illness, being able to get out and about again, enjoy life again.” Female, 60, veteran

5.15 Anticipated future concerns

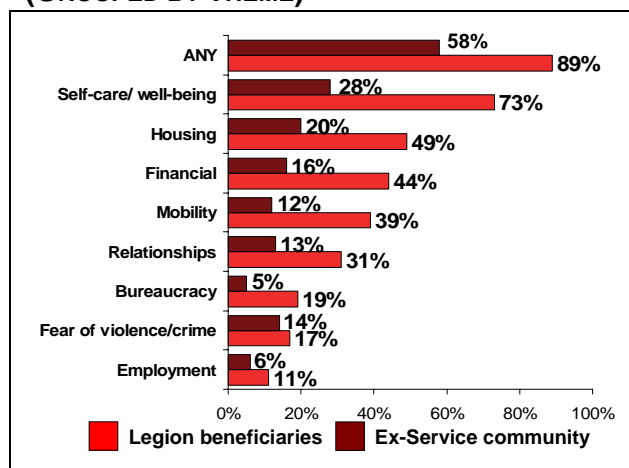
The survey asked which, if any, from a prompted list of personal or household

difficulties was likely to give them concern over the next few years.

89% Legion beneficiaries anticipate at least one of the personal or household difficulties listed at figure 5.9 in the next few years (equivalent to 22,250 beneficiaries). This compares with 58% in the wider ex-Service community.

Grouping by theme, the rank order of anticipated concerns is similar for Legion beneficiaries and the wider ex-Service community (fig 5.8).

Figure 5.8 ANTICIPATED FUTURE CONCERNS OVER NEXT FEW YEARS (GROUPED BY THEME)



The greatest concerns for the future, each mentioned by more than 30% Legion beneficiaries are around the themes of health, housing, mobility and finances:

- Increasing disability (50%, equivalent to 12,500 beneficiaries)
- Poor health (44%, equivalent to 11,000 beneficiaries)
- Decorating/general house maintenance (39%, or 9,750 beneficiaries)
- Difficulty getting around outside the home (37%, or 9,250 beneficiaries)
- Garden maintenance (32%, or 8,000 beneficiaries)
- Not having enough money for day to day living (31%, or 7,750 beneficiaries).

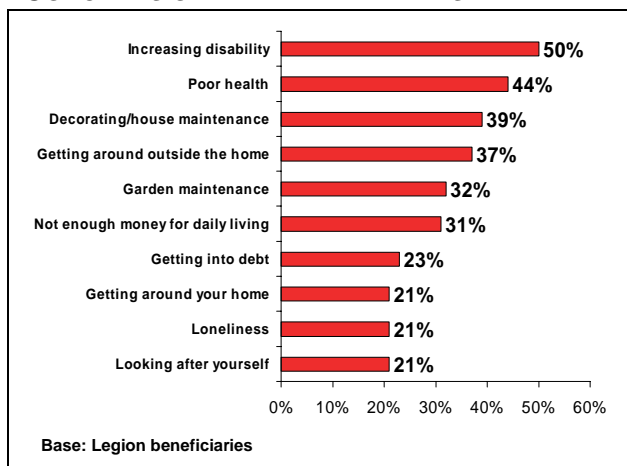
Among the wider ex-Service community, the highest ranking concerns for the future are still around the same themes, with the addition of fear of violence and crime (fig 5.9).

Figure 5.9 ANTICIPATED FUTURE CONCERNS OVER NEXT FEW YEARS

	Legion beneficiaries	Adult ex-Service community
	%	%
Any self-care/well-being difficulties:	73	28
Increasing disability	50	12
Poor health	44	22
Looking after yourself (washing, dressing, going to the toilet, preparing meals etc.)	21	5
Any housing difficulties:	49	20
Decorating/general house maintenance	39	14
Garden maintenance	32	11
Inappropriate housing for your needs	9	3
Any financial difficulties:	44	16
Not having enough money for day-to-day living	31	10
Getting into debt*	23	5
Funeral costs	18	4
Any mobility difficulties:	39	12
Difficulty getting around outside your home	37	10
Difficulty getting around your home	21	7
Any relationship/isolation difficulties:	31	13
Loneliness	21	6
Being able to contact someone in a crisis	12	3
Bereavement	9	7
Marriage/relationship break-up	5	1
Any bureaucracy difficulties:	19	5
Bureaucracy and form-filling	19	5
Fear of violence/crime	17	14
Any employment difficulties:	11	6
Loss of employment*	11	6

Some multiple responses, so rows sum to more than 100%.

Figure 5.10 TOP TEN ANTICIPATED FUTURE CONCERNS OVER NEXT FEW YEARS



The ten most common concerns for the future are presented graphically in figure 5.10.

6 Awareness and use of welfare services

This chapter explores awareness and receipt of welfare services, primarily among the wider ex-Service community but also among Legion beneficiaries where appropriate. The sources of assistance explored include the Legion, other ex-Service organisations and more general sources of help and advice.

6.1 Assistance from general sources

Half (52%) of the wider ex-Service community have received help or advice from any general sources, in the last 12 months.

In contrast, 81% of Legion beneficiaries have received help or advice from any general sources. The rank order of sources used is similar to the ex-Service community generally but with higher proportions receiving help from each source (fig 6.1).

The main sources of help or advice vary by type of Legion beneficiary, as might be expected. Figure 6.2 shows the top five sources for each Welfare Service type.

Figure 6.1 RECEIPT OF HELP OR ADVICE FROM GENERAL SOURCES, IN LAST 12 MONTHS

	Legion beneficiaries %	Adult ex-Service Community %
ANY GENERAL SOURCES	81	52
Doctor/GP	64	36
Department for Work and Pensions/ "Social Security"	23	7
Occupational Therapist or Physiotherapist	23	6
Health visitor, district nurse or other nurse visiting you at home	19	8
Citizens Advice Bureau	14	4
Social worker/Social Services	14	5
Local Council Housing department/ Housing Association	12	4
Job Centre Plus	9	3
Charities for the elderly	9	3
Home Help or home care worker/ Meals on Wheels	8	3
Local Council/ councillor	6	3
Religious leader or religious organisation	6	3
Welfare Rights Service	4	1
Lunch Club/ Day Centre for older people	4	1
Business Link/Enterprise Agency/InBiz	3	*
Hostels/night shelters for homeless people	1	*
Connexions/Young people's services	1	1

Sum of the rows is more than the total for any general sources because multiple responses were allowed.

Figure 6.2 TOP FIVE GENERAL SOURCES FROM WHICH LEGION BENEFICIARIES RECEIVED HELP OR ADVICE, BY TYPE OF WELFARE SERVICE

	Legion Beneficiaries	Benevolence	Pensions/Compensation	Welfare Breaks	Careers Advice	Small Business Advice	Women's Section
	%	%	%	%	%	%	%
Doctor/GP	64	64	67	67	59	47	59
Department for Work and Pensions/"Social Security"	23	26	18	18	34	28	32
Occupational Therapist or Physiotherapist	23	25	22	26	16	18	
Health visitor, district nurse or other kind of nurse visiting you at home	19	26		29			
Citizens Advice Bureau	14		13		15		17
Social worker/Social Services	14	21		17			19
Local Council Housing department/Housing Association	12						22
Job Centre Plus	9		11		28	35	
Business Link/Enterprise Agency/InBiz	3					64	

Only the 5 highest ranked sources for each welfare service type are shown. Where a cell is blank this indicates that this source was outside the top 5 sources.

Figure 6.3 TOP SIX EX-SERVICE ORGANISATIONS FROM WHICH BENEFICIARIES RECEIVED HELP OR ADVICE, BY TYPE OF WELFARE SERVICE

	Legion Beneficiaries	Benevolence	Pensions/Compensation	Welfare Breaks	Careers Advice	Small Business Advice	Women's Section
	%	%	%	%	%	%	%
Royal British Legion branch	50	53	38	57	55	50	61
SSAFA Forces Help	21	37		11	26	6	33
Veterans Agency	21		52	7	20	4	
War Pensioners' Welfare Service	13		25	8	14	4	
Royal British Legion club	11	10	10	16		10	8
The Regimental Association/Army Benevolent Fund	9	15		6	17		5
Career Transition Partnership	6		13		14	18	
Royal Air Force Association/Royal Air Force Benevolent Fund	5	9					5
Regular Forces Employment Association (RFEA)	5		11		15	10	
Royal Naval Association/Royal Naval Benevolent Trust	5	8					6
Legion unspecified/HQ/welfare (spontaneous)	3						8
The Officers' Association	1					4	

Only the 6 highest ranked organisations for each welfare service type are shown. Where a cell is blank this indicates that this source was outside the top 6 organisations.

6.2 Awareness of ex-Service organisations

80% of the ex-Service community are aware (when prompted) of any services or sources of help or advice that are particularly for ex-Servicemen and women and their families. The proportion aware is 82% of veterans and 78% of dependants.

72% are aware of the Legion (73% of veterans and 71% of dependants), which is equivalent to 6.07 million people in the ex-Service community²⁸. 33% are aware of Legion welfare services (37% of veterans and 28% of dependants).

63% are aware of any other ex-Service organisations (68% of veterans and 55% of dependants).

Figure 6.4 shows the prompted awareness levels for all the ex-Service organisations. Awareness of the Legion (72%) is more than twice the level of awareness for the second placed organisation, SSAFA Forces Help (30%).

Prompted awareness of the Legion does not vary significantly among veterans by time since discharge. However awareness of the Legion among the ex-Service community is significantly lower among 16-24 year olds (40%) and 25-34 year olds (58%). 16-24 year olds also have significantly below average awareness of Legion welfare services (10%).

Awareness of Legion welfare services is higher among veterans (37%) than among dependent (ex-)spouses/partners (31%) or dependent widow(er)s (26%).

Veterans who have been discharged from military service more recently have higher awareness of many of the ex-Service organisations, than veterans discharged longer ago. In particular, those discharged

from service less than 5 years ago have heightened awareness of the following:

- War Pensioners' Welfare Service (45% vs. 18% among all veterans)
- Royal Naval Benevolent Trust (44% vs. 17%)
- In-Service Welfare/Service Family Officers (33% vs. 7%)
- Career Transition Partnership (33% vs. 5%)
- RFEA (28% vs. 10%)
- Veterans Agency (26% vs. 10%)
- The Officers' Association (23% vs. 9%)
- SPACES (16% vs. 4%).

Figure 6.4 PROMPTED AWARENESS OF EX-SERVICE ORGANISATIONS, IN LAST 12 MONTHS

	Adult ex-Service community %
ANY EX-SERVICE ORGANISATIONS	80
Any Royal British Legion:	72
Branch or club	60
Welfare services	33
Women's Section	18
RBL Scotland – branch or club	12
RBL Scotland – welfare services	12
Any other ex-Service organisations:	63
SSAFA Forces Help	30
Army Benevolent Fund	29
Royal Air Force Association	28
Royal Air Force Benevolent Fund	23
Royal Naval Association	18
War Pensioners' Welfare Service	16
Royal Naval Benevolent Trust	14
The Regimental Association	12
The Officers Association	8
Veterans Agency	8
Regular Forces Employment Association (RFEA)	7
In-Service welfare/Service Family Officers	6
Combat Stress (Ex-Services Mental Welfare Society)	5
Ex-Service Homes Referral Agency (ESHRA)	4
Single Persons' Accommodation Centre for the Ex-Services (SPACES)	3
Career Transition Partnership	3
Cotswold Centre	2

Some multiple responses, so rows sum to more than 100%.

²⁸ This projection, and other similar estimates for the wider ex-service community in this report assume the total size of the adult ex-Service community (living in private households) is 8.43 million people in 2005.

Among the minority²⁹ leaving service in the last 12 months and making the transition to civilian life, there is even higher awareness of some of these organisations. For example:

- Army Benevolent Fund 86%
- War Pensioners' Welfare Service 63%
- Career Transition Partnership 57%
- In-Service Welfare/Service Family Officers 57%
- RFEA 57%
- SPACES 57%
- ESHRA 38%
- Veterans' Agency 38%
- Combat Stress 25%.

Awareness of ex-Service organisations that offer welfare assistance is not necessarily any higher among people who are more in need. People who are unhappy, dissatisfied with their standard of living, in poor health or with caring responsibilities are no more aware of any ex-Service organisations, or the Legion in particular. However those experiencing any personal or household difficulties have slightly higher awareness of the Legion or other ex-Service organisations; whilst those with a long-term illness, disability or infirmity are slightly more aware of the Legion.

Members of the Legion, as would be expected, have substantially higher awareness of both the Legion as a source of help and advice (90%); yet still only 56% of Legion members are aware of generic Legion welfare services. 71% of Legion members are aware of other ex-Service organisations that offer help and advice.

30% of people who have PTSD or Combat Stress are aware of the Ex-Services Mental Welfare Society (Combat Stress). 16% of those with long-term mental health problems are aware of Combat Stress.

Among those who have faced difficulty in the last year with poor housing or inappropriate housing for their needs, 21% have heard of SPACES and 19% have heard of ESHRA.

²⁹ However, very small base of only 6 respondents so these results should be treated with caution.

Among those who are unemployed and seeking work 16% have heard of RFEA and 12% have heard of Career Transition Partnership.

6.3 Assistance from ex-Service organisations

Whilst 80% of the ex-Service community are aware of any ex-Service organisation, and 55% have experienced any personal or household difficulties in the last year³⁰, only a small minority, 7% (equivalent to 590,000 people) have received help or advice from any ex-Service organisations in the last 12 months (fig. 6.5).

Figure 6.5 RECEIPT OF HELP OR ADVICE FROM EX-SERVICE ORGANISATIONS, IN LAST 12 MONTHS

	Legion beneficiaries	Adult ex-Service community
	%	%
ANY EX-SERVICE ORGANISATIONS	100	7
Royal British Legion	100	4[^]
ANY OTHER EX-SERVICE ORGANISATION:	57	4
SSAFA Forces Help	21	1
Veterans Agency	21	1
War Pensioners' Welfare Service	13	1
The Regimental Association/Army Benevolent Fund	9	*
Career Transition Partnership	6	*
Royal Air Force Association/ Royal Air Force Benevolent Fund	5	1
Regular Forces Employment Association (RFEA)	5	*
Royal Naval Association/Royal Naval Benevolent Trust	5	1
Combat Stress (Ex-Services Mental Welfare Society)	4	-
In-Service welfare/Service Family Officers	1	-
The Officers Association	1	*
Ex-Service Homes Referral Agency (ESHRA)	1	*
Single Persons' Accommodation Centre for the Ex-Services (SPACES)/Cotswold Centre	*	*

Multiple responses allowed. ^ includes RBL Scotland

³⁰ See Section 5.1

The proportion receiving any assistance is similar among veterans (7%) and their dependants (8%).

The Legion is the organisation from which they are most likely to have received help or advice, mentioned by 4% (this includes branches, clubs, welfare services, Women’s Section and RBL Scotland). 4% have received assistance from other ex-Service organisations apart from the Legion.

50% of Legion beneficiaries say they have received help or advice from a Legion branch and 11% from a Legion club.

Nearly 57% of Legion beneficiaries (equivalent to 14,250 beneficiaries) have also received assistance in the last 12 months from another ex-Service organisation; the main ones being SSAFA Forces Help (21%), the Veterans Agency (21%) or the War Pensioners’ Welfare Service (13%). Figure 6.5 shows the full range of organisations.

Once again, the proportion receiving help or advice from different ex-Service organisations varies by type of Legion beneficiary (fig 6.3 earlier shows the top six sources for each Welfare Service).

Among those discharged from military service less than 5 years ago, 10% have received assistance from Career Transition Partnership, 6% from the RFEA and 4% from ESHRA. Among those discharged within the last year³¹, 29% cited assistance from Career Transition Partnership, 14% from RFEA, 14% from ESHRA (there were no mentions of the Legion or the Veterans’ Agency).

Those who are unemployed and seeking work cited the following ex-Service as providing them help or advice: the Legion (7%), the Army Benevolent Fund (7%), and Career Transition Partnership (4%). No-one cited assistance from RFEA.

Among those who have faced difficulty in the last year with poor housing or inappropriate

housing for their needs, 18% have received help from SSAFA Forces Help, 4% from the Legion and 4% from SPACES; (there were no mentions of help from ESHRA).

Among people with long-term mental health problems, no-one cited any assistance from ex-Service organisations, apart from SSAFA Forces Help (3%).

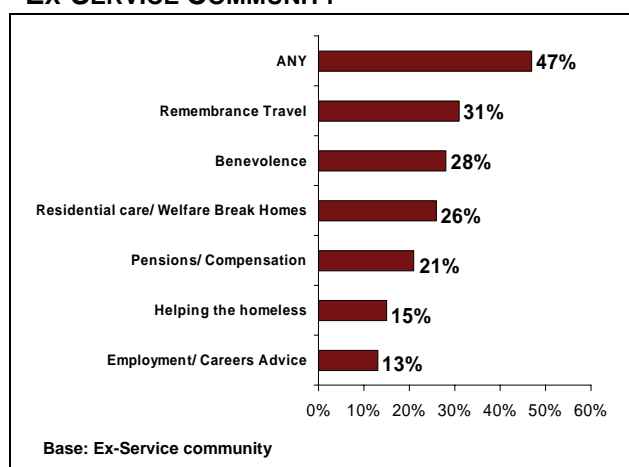
6.4 Awareness and receipt of Legion welfare services by the ex-Service community

47% of the adult ex-Service community (equivalent to 3.96 million people) have heard of any Legion welfare services, when prompted with a list of 17 specific services.

There is highest awareness of the following services, each cited by more than one sixth of adults in the ex-Service community:

- Trips to war graves, memorials and battlefields across the world (26%)
- Practical help for widows and families to visit a relative’s war grave (21%)
- Residential and nursing homes for the elderly (20%)
- Holidays at Legion homes for the severely disabled and those recovering from illness, hospitalisation or bereavement (17%).

Figure 6.6 AWARENESS OF LEGION WELFARE SERVICES AMONG ADULT EX-SERVICE COMMUNITY



³¹ Only 6 respondents so these results should be treated with caution.

There is lower awareness of each of the individual aspects of Benevolence (fig 6.7) but when taken together, 28% have awareness of any Benevolence services, which is second only to Remembrance Travel (31%).

Awareness of any Legion welfare services is similar among veterans (48%) and dependants (46%). However veterans have higher awareness than dependants of some service areas:

- Pensions/Compensation (23% of veterans vs. 17% of dependants)
- Helping the homeless (18% of veterans vs. 12% of dependants)
- Employment and Careers Advice (15% of veterans vs. 10% of dependants).

Awareness of Benevolence is fairly consistent across the age spectrum.

Awareness of Residential Care/Welfare Breaks increases steadily with increasing age, from only 8% of 16-24 year olds, rising to 32% of those aged 85 and over.

Awareness of Remembrance Travel services and help for the homeless are lower among the youngest members of the ex-Service

community (aged 16-24) and the oldest (aged 85 or over).

Awareness of Pensions/Compensation and Employment/Careers Advice peak among those aged 35-54 (25% and 20% respectively).

Awareness of any specific Legion welfare services is not necessarily any higher among people who are more in need. People who are unhappy, dissatisfied with their standard of living, with long-term illness, disability or infirmity, in poor health over the last year, or with caring responsibilities are no more aware of any Legion welfare services.

People experiencing any personal or household difficulties have slightly higher awareness of any specific Legion welfare services with just above 50%; whilst Legion members have substantially greater awareness, with three quarters having heard of at least one specific Legion welfare service.

Figure 6.7 PROMPTED AWARENESS OF LEGION WELFARE SERVICES AMONG ADULT EX-SERVICE COMMUNITY

	Adult ex-Service community %
ANY LEGION WELFARE SERVICES	47
Any Remembrance Travel:	31
Organising trips to war graves, memorials and battlefields across the world	26
Practical help for widows and families to visit a relative's war grave	21
Any Benevolence:	28
Providing mobility aids and home adaptations for the disabled (e.g. walking frames, electric beds, bathing aids, structural adaptations)	13
Providing funds to help in a temporary crisis (e.g. to pay costs of rent/mortgage, heating, water, moving, travel, funeral, debts)	13
Giving goods or services in a temporary crisis (e.g. household electrical appliances, furniture, food, clothing)	12
Home and hospital visits for the sick or housebound	12
Help in buying electrically powered wheelchairs/stairlifts	10
Loans for home repairs or adaptations	7
Providing a 'Lifeline' telephone/alarm pendant to summon help in an emergency	7
Any Residential Care/Welfare Breaks:	26
Residential and nursing homes for the elderly	20
Holidays at Legion Welfare Break Centres^ for the severely disabled and those recovering from illness, hospitalisation or bereavement	17
Any Pensions/Compensation:	21
Advice and support for claiming war disablement pensions	15
Help with claims for MoD compensation for illness or injury sustained whilst serving, because of negligence	11
Representation at war pension appeal tribunals	11
Help for homeless ex-Service people to find temporary accommodation or set-up home	15
Any employment or Careers Advice:	13
Careers Advice to help in finding jobs and re-training for civilian life	10
Advice and loans to those wanting to start-up their own business	8

Sum of the rows is more than the total for any Legion welfare services because multiple responses were allowed.

^ Questionnaire used the phrase 'respite homes'.

Only 3% of adults in the ex-Service community report that they have received any of these Legion services (equivalent to 280,000 people).

Figure 6.8 SUMMARY OF LEGION WELFARE SERVICES RECEIVED BY ADULT EX-SERVICE COMMUNITY

	Adult ex-Service community %
EVER RECEIVED ANY SERVICES	3
In last 12 months	2
Longer ago	2
Benevolence	2
Residential care/Welfare Break Centres	1
Pensions/Compensation	1
Employment/Careers Advice	*
Helping homeless people	*
Remembrance Travel	*
<i>Multiple services</i>	1

Some multiple responses, so rows sum to more than the total for Ever received any services.

Veterans are more likely to have ever received Legion welfare assistance than their dependants (4% vs. 2%); and subsequently men are more likely than women (4% vs. 2%).

In addition, the proportion ever receiving any Legion welfare assistance is significantly higher among the following sub-groups of the adult ex-Service community:

- Those who have been discharged from service in the last 5 years (13%)
- Those who are on the lowest net household incomes of less than £5,000pa (11%)
- Those with any dependent children aged 0-15 (8%)
- Those who are below retirement age but not seeking work (7%)
- Social grade C2 (6%)
- Those receiving any means tested benefits (6%)
- Social grade E (5%)
- Those with any long-term illness, disability or infirmity (4%).

The likelihood of the Legion assisting veterans decreases the longer the time elapsed since they were discharged from military service. The Legion is assisting a higher proportion of 'recent leavers' (discharged from military service less than 5 years ago) than those discharged longer ago (fig 6.9). However these recent leavers only account for 4% of all veterans; which explains why the age profile of Legion beneficiaries is nevertheless skewed to more elderly veterans (see Section 3.4).

Figure 6.9 RECEIPT OF LEGION WELFARE SERVICES (LAST 12 MONTHS OR LONGER AGO), BY TIME SINCE DISCHARGE FROM MILITARY SERVICE

	%
All veterans	4
Time since discharge from military service:	
Less than 5 years ago	13
5-19 years ago	6
20-39 years ago	4
40-49 years ago	3
50+ years ago	2

Row percentages e.g. 13% of veterans discharged less than 5 years ago have ever received any Legion welfare services.

6.5 Demand for Legion welfare services among the ex-Service community

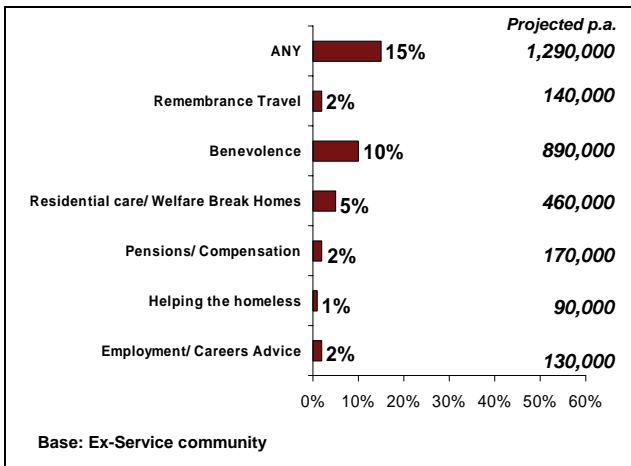
On prompting with the full range of specific welfare services offered by the Legion, 15% of the ex-Service community say that at least one of these services could help them or their household, either now or in the near future; this is equivalent to 1.29 million people. 4% are interested in three or more different Legion services (equivalent to 353,000 people).

Demand for any Legion welfare is higher among the following sub-groups of the ex-Service community:

- Those with caring responsibilities for another adult in their household (29%)
- Those who have been discharged from service in the last 5 years (28%)
- Those who are unemployed and seeking work (28%)

- Those on net household incomes of £10,000pa - £14,999pa (27%)
- Those who are single (23%)
- 16-24 year olds (22%)
- Those who are on the lowest net household incomes of less than £10,000pa (21%)
- Those receiving any means tested benefits (21%)
- Those with any long-term illness, disability or infirmity (20%)
- Those with any dependent children aged 0-15 (20%)
- 45-54 year olds (20%).

Figure 6.10 DEMAND FOR LEGION WELFARE SERVICES AMONG ADULT EX-SERVICE COMMUNITY



Demand for Legion Benevolence peaks among 16-24 year olds (18%), 25-34 year olds (15%) and those aged 85 and over (19%).

Demand for Remembrance Travel services and Pensions/Compensation assistance are highest among 45-54 year olds (6% and 5% respectively).

Demand for employment and Careers Advice is mainly from those aged under 55 (5%).

Help for homeless people to find accommodation is of most interest to those aged 25-34 (8%).

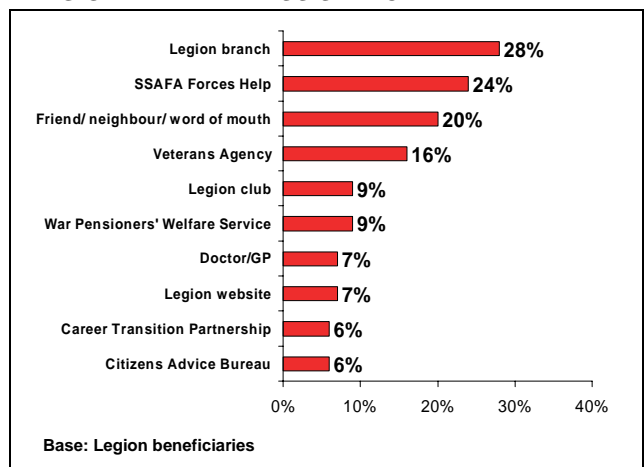
6.6 Source of awareness of Legion welfare

Legion beneficiaries are most likely to have learnt that the Legion might be able to help them through:

- A Legion branch (28%)
- SSAFA Forces Help (24%)
- Word of mouth (20%), or
- The Veterans Agency (16%).

The top ten sources of awareness of the Legion are presented in figure 6.11.

Figure 6.11 HOW BENEFICIARIES LEARNT OF LEGION WELFARE ASSISTANCE



78% of beneficiaries cited ex-Service organisations (including the Legion) as how they found out about the Legion's welfare assistance. 43% cited the Legion as the source of their knowledge, typically a Legion branch (28%).

Legion members are more than twice as likely as non-members to learn about Legion welfare from a Legion branch (43% vs. 19% of non-members); they are also more likely to cite a Legion club (19% vs. 4% of non-members).

53% cited other ex-Service organisations besides the Legion: most often SSAFA Forces Help, the Veterans Agency or the War Pensioners' Welfare Service (fig 6.12).

Figure 6.12 EX-SERVICE SOURCES OF AWARENESS OF LEGION WELFARE, AMONG LEGION BENEFICIARIES (PROMPTED)

	Legion beneficiaries %
ANY EX-SERVICE ORGANISATIONS	78
Any Royal British Legion source	43
Branch	28
Club	9
Website	7
Advertisement in newspaper or on TV	5
Letter/direct mailing	5
Welfare/caseworker/volunteer^	1
Through being a member^	1
Through Poppy Appeal fundraising	*
Magazine/journal^	*
Any other ex-Service organisations:	53
SSAFA Forces Help	24
Veterans Agency	16
War Pensioners' Welfare Service	9
Career Transition Partnership	6
Regular Forces Employment Association (RFEA)	4
Combat Stress (Ex-Services Mental Welfare Society)	3
In-Service welfare/Service Family Officers	3
The Officers Association	1
Royal Air Force Association^	1
ESHRA	*
Burma Star Association^	*
Through one of the Armed Forces^	*
FEPOW^	*
RAF Benevolent Fund^	*
BLESMA^	*
SSARMCA^	*
Other	3

Some multiple responses, so rows sum to more than 100%.

All sources from prompted list except the items marked ^, which were mentioned spontaneously

41% of beneficiaries say they learnt that the Legion might be able to help them from a general source, not specifically targeting the ex-Service community. This was typically through a friend, neighbour or word of mouth, their doctor/GP or through the Citizens Advice Bureau (fig 6.13).

Figure 6.13 GENERAL SOURCES OF AWARENESS OF LEGION WELFARE, AMONG LEGION BENEFICIARIES (PROMPTED)

	Legion beneficiaries %
ANY GENERAL SOURCES:	41
Friend/neighbour/word of mouth	20
Doctor/GP	7
Citizens Advice Bureau	6
Social worker/Social Services	4
Newspaper/magazine/TV programme	2
Department for Work and Pensions/ "Social Security"	2
Health visitor/ district nurse	2
Business Link/Enterprise Agency/InBiz	1
Job Centre Plus	1
Family member/relative^	1
Local authority housing department/ Housing Association	1
Prison	1
Library	1
Welfare Rights Service	1
Homeless charity/hostels/night shelters for homeless people	1
Charity for the elderly ^	1
Occupational therapist or Physiotherapist^	*
Connexions/young people's services	*
Local councillor/MP	*
Other	3

Some multiple responses, so rows sum to more than 100%.

All sources from prompted list except the items marked ^, which were mentioned spontaneously

However there are considerable variations by type of welfare service. Figure 6.14 shows the top five sources of awareness by welfare service type.

Figure 6.14 TOP FIVE WAYS LEARNT OF LEGION WELFARE ASSISTANCE, BY TYPE OF WELFARE SERVICE

	Legion Beneficiaries	Benevolence	Pensions/Compensation	Welfare Breaks	Careers Advice	Small Business Advice	Women's Section
	%	%	%	%	%	%	%
Royal British Legion branch	28	28	18	48	25	24	55
SSAFA Forces Help	24	40		15	34		20
Friend/ neighbour/word of mouth	20	21	22	19	13		20
Veterans Agency	16		38		13		
Royal British Legion club	9	8		15			8
War Pensioners' Welfare Service	9		16				8
Doctor/GP	7	8		9			
Royal British Legion website	7				20	18	
Career Transition Partnership	6		15			22	
Citizen's Advice Bureau	6	8					
Social worker/Social Services	4	8					
Regular Forces Employment Association (RFEA)	4				13	10	
Business Link/Enterprise Agency/InBiz	1					40	
Other ex-Service organisation	3						8

Only the 5 highest ranked sources for each welfare service type are shown. Where a cell is blank this indicates that this source was outside the top 5 sources.

7 Assistance from the Legion

This chapter explores beneficiaries' experience of Legion welfare services:

- The nature of assistance they received,
- Their ratings of the quality of service,
- The impact of Legion welfare on their quality of life, and
- Their ongoing demand for further welfare assistance.

7.1 Nature of Legion assistance

The survey respondents were sampled according to the primary type of assistance they have received from the Legion recently (see Section 3.1). In addition, the survey asked, which from a list of 18 welfare services the beneficiaries had received in the last 12 months. 81% ticked at least one of the services listed³². Figure 7.1 summarises the proportion of beneficiaries who have received each type of assistance and figure 7.2 gives the full list of services.

Veteran beneficiaries are more likely than their dependants to benefit from comradeship through Legion branches or clubs (7% vs. 4% respectively).

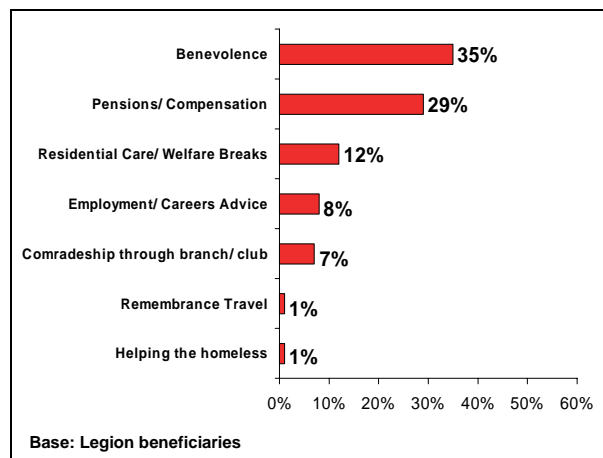
25% of Legion beneficiaries have received *more than one* of the prompted services, and receipt of multiple services varies by Welfare Service type:

- Pensions/Compensation 38%
- Welfare Breaks 28%
- Careers Advice 18%
- Benevolence 17%
- Small Business Advice 8%.

³² 81% indicated that they have received at least one of the services listed within the last 12 months. 2% said that they had not received any help from the Legion. 17% left the question blank: this proportion was higher among Compensation claimants, some of whom were sampled from contact with the Legion over 12 months ago, and among beneficiaries of the Women's Allowance or PIW Scheme, who are receiving ongoing financial assistance.

The full range of services received by welfare service type is at Appendix 7.

Figure 7.1 NATURE OF LEGION WELFARE ASSISTANCE RECEIVED BY BENEFICIARIES



The proportion benefiting from comradeship through Legion branches or clubs rises steadily with increasing age: from only 2% of beneficiaries aged 16-34, to 7% aged 65-74, 10% aged 75-84 and 14% aged 85 or over. Welfare Breaks beneficiaries are also particularly likely (20%) to benefit from comradeship through Legion branches or clubs.

The average value of financial assistance received varies by welfare service type as follows:

- Small Business Loan £5,070³³
- Benevolence grant £840
- Careers Advice training grant £500
- Women's Section £380.

³³ Note that the Small Business financial assistance is through interest free *loans* as opposed to grants.

Figure 7.2 LEGION WELFARE SERVICES RECEIVED IN LAST 12 MONTHS BY LEGION BENEFICIARIES (PROMPTED)³⁴

	Legion beneficiaries %
Any Benevolence:	35
Giving goods or services in a temporary crisis (e.g. household electrical appliances, furniture, food, clothing)	13
Help in buying electrically powered wheelchairs/stairlifts	9
Providing funds to help in a temporary crisis (e.g. to pay costs of rent/mortgage, heating, water, moving, travel, funeral, debts)	8
Providing mobility aids and home adaptations for the disabled (e.g. walking frames, electric beds, bathing aids, structural adaptations)	6
Providing a 'Lifeline' telephone/alarm pendant to summon help in an emergency	2
Loans for home repairs or adaptations	2
Home and hospital visits for the sick or housebound	1
Any Pensions/Compensation:	29
Advice and support for claiming War Disablement Pensions	21
Representation at War Pension appeal tribunals	13
Help with claims for MoD compensation for illness or injury sustained whilst serving, because of negligence	9
Any residential care/Welfare Breaks:	12
At Legion Welfare Break Centres [^] for the severely disabled and those recovering from illness, hospitalisation or bereavement	12
Residential and nursing homes for the elderly	1
Any Employment/Careers Advice:	8
Careers advice to help in finding jobs and re-training for civilian life	4
Advice and loans to those wanting to start-up their own business	3
Comradeship through Legion branch or club	7
Any Remembrance Travel services:	1
Organising trips to war graves, memorials and battlefields across the world	1
Practical help for widows and families to visit a relative's war grave	*
Help for homeless ex-Service people to find temporary accommodation or set-up home	1
Other	4
<i>Not received any help/they have not helped me</i>	2
<i>Not stated</i>	17

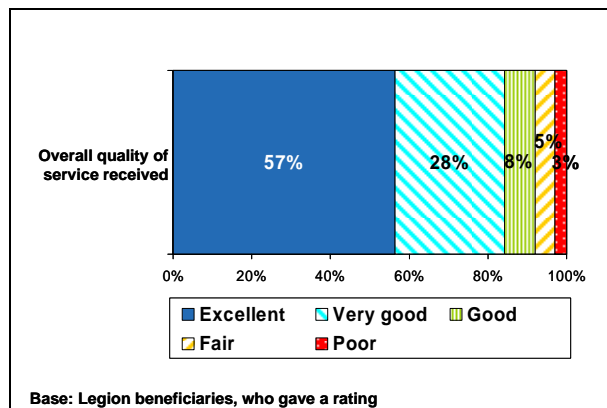
Multiple responses allowed. [^] Questionnaire used the phrase 'respite homes'.

³⁴ Receipt of Remembrance Travel services, help for the homeless and nursing/residential care for the elderly were all very low (1%); this is consistent with the fact that these service types were not sampled for the survey.

7.2 Perceived quality of Legion assistance

Legion beneficiaries typically have a very high opinion of the service they received from the Legion recently. When asked to rate the service on a five point scale from excellent to poor, the vast majority (84%) of beneficiaries rate the overall quality of service they received as either 'excellent' (57%) or 'very good' (28%). 8% rated the service as only 'fair' or 'poor', which is equivalent to 2,000 beneficiaries having some concerns.

Figure 7.3 OVERALL QUALITY OF SERVICE RECEIVED FROM THE LEGION³⁵



Beneficiaries were asked to rate 7 different aspects of service (fig 7.4 and 7.5) and the ratings were again very high, with over 70% rating each aspect of service as either 'excellent' or 'very good'³⁶.

The strongest aspects of service, each rated 'excellent' by over half of beneficiaries are:

- Polite and supportive staff
- Sensitive handling of cases
- Efficient and responsive service

The relative areas of weakness are:

³⁵ Percentages calculated on the 94% of beneficiaries who gave a rating (i.e. excluding 6% who did not answer the question).

³⁶ Between 14% and 26% beneficiaries declined to give a rating at each question; rising to 45% on, "Referring you to other organisations that might be able to help you". The proportion of non respondents also varied by welfare service type. Therefore to enable direct comparison across questions and by type of beneficiary, all percentages reported are re-based to include only those respondents who gave a rating at each question.

- Referrals to other organisations which may be able to offer assistance (16% rating this 'fair' or 'poor')
- Letting beneficiaries know about the progress of their case (14% rating this 'fair' or 'poor').

Figure 7.4 QUALITY OF SERVICE RECEIVED FROM THE LEGION: EFFICIENCY, SPEED AND COMMUNICATION

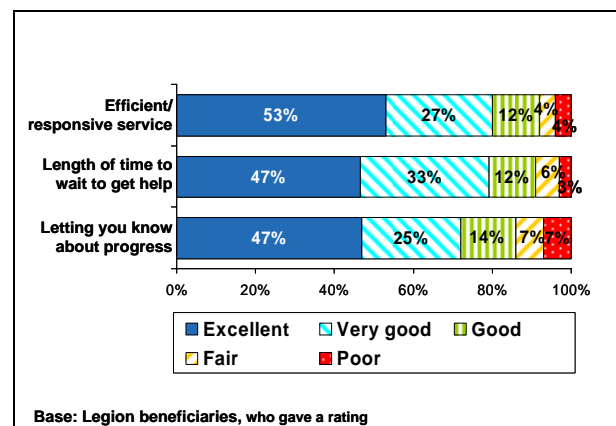
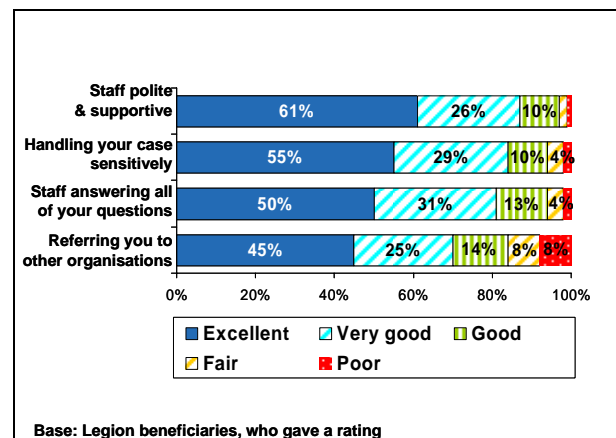


Figure 7.5 QUALITY OF SERVICE RECEIVED FROM THE LEGION: STAFF, SENSITIVITY, KNOWLEDGE AND REFERRALS



Beneficiaries of the Women's Section are generally the most positive about the quality of service received, followed by Benevolence and Welfare Breaks beneficiaries. Beneficiaries of Pensions/Compensation, Careers Advice and Small Business Advice give somewhat lower ratings (fig 7.6).

The ratings for Careers Advice and Small Business advice are lowered by poorer ratings from those who received advice only, as opposed to receiving financial assistance

through a training grant or Small Business Loan. However the Legion, through its Royal Charter, cannot fund training grants or loans where there is a similar statutory funding option available. This fact may be driving the lower ratings among those who are 'turned away' but highlights the need to explain clearly to potential beneficiaries the reason for declining their application.

In the area of Pensions/Compensation there are two areas which are not rated so highly: MoD Compensation claimants' ratings on 'staff answering all of their questions' (59% excellent/very good) and pension appeal ratings on 'letting you know about the progress of the case' (57% excellent/very good).

Figure 7.6 PROPORTION RATING VARIOUS ASPECTS OF SERVICE AS 'EXCELLENT' OR 'VERY GOOD', BY TYPE OF WELFARE SERVICE

	Legion Beneficiaries	Benevolence	Pensions/Compensation	Welfare Breaks	Careers Advice	Small Business Advice	Women's Section
	%	%	%	%	%	%	%
Overall quality of service	84	89	79	89	72	76	93
Polite and supportive staff	87	91	84	91	76	86	92
Handling your case sensitively	84	91	77	87	75	73	89
Staff answering all of your questions	81	87	63	86	74	79	91
Efficient and responsive service	80	86	75	88	67	73	89
Length of time had to wait before getting help	79	85	75	81	60	69	90
Letting you know about the progress of your case	72	80	63	77	55	70	91
Referring you to other organisations that might be able to help you	70	76	68	68	53	55	86

Base: Legion Beneficiaries who gave a rating.

7.3 Potential improvements to Legion assistance

31% beneficiaries say no improvements could be made to the assistance they received and many expressed their gratitude for the help received:

“In my own personal view I truly believe the RBL have helped me in my hour of need. I don’t think it is possible to improve.” Male, 32, veteran

“The service I received from my initial War Pension claim and then subsequently my representation at the War Pension tribunal was second to none.” Male, 33, veteran

“Thought the RBL were efficient, helpful and gave all the help they possibly could. I think they provide help to the needy, with a good quality of service and kindness. Improvement in my eyes, is not needed as the job they do is excellent!” Male, 37, veteran

“The Legion met the full costs for the training course I required to allow me to start an electrical business. This was completed and approved to a tight time schedule. So no improvement necessary.” Male, 46, veteran

“I was extremely happy with the advice and support offered - especially regarding my business plans.” Male, 47, veteran

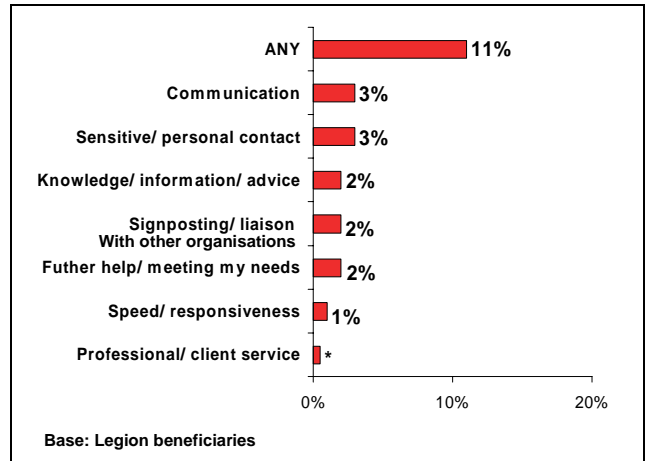
“I could never criticise the help I received, I will always be grateful without their help I could not have coped financially.” Female, 62, dependent widow

“We were very impressed with the speed and efficiency after our enquiry and the holiday hotel at Southport [Byng House] was first class. Thank you very much.” Female, 67, dependent spouse/partner

“When I applied I had a visit within 24 hours, my application was successful within 7 days and I received the electric scooter within 3 weeks.” Male, 85, veteran

A minority, 11% of beneficiaries suggest potential improvements to the help they received from the Legion³⁷, with no particular suggestion dominating. Figure 7.7 summarises the diverse range of suggestions, by theme.

Figure 7.7 HOW THE LEGION COULD HAVE IMPROVED THE HELP GIVEN



Careers Advice clients, Pensions beneficiaries (appeal cases) and Small Business Advice clients are more likely to suggest any improvements than other beneficiaries (22%, 20% and 18% respectively).

Beneficiaries with a pension appeal case are significantly more likely to suggest the following improvements:

- Sensitive/personal contact (11% vs. 3% of all beneficiaries): specifically handling the case more sensitively, listening or showing greater interest and more time in dialogue with clients, especially on procedures prior to tribunal hearings
- Knowledge/information/advice (7% vs. 2% of all beneficiaries): clearer advice and explanations, particularly on legal issues; better research into their case.
- Speed and responsiveness (4% vs. 1% of all beneficiaries).

Careers Advice clients are significantly more likely to suggest the following improvements:

- Communication (12% vs. 3% of all beneficiaries): specifically a single point of contact for advice clients and keeping

³⁷ The remaining 58% did not answer.

training grant beneficiaries informed of progress of their case

- Knowledge/information/advice (8% vs. 2% of all beneficiaries)
- Speed and responsiveness (7% vs. 1% of all beneficiaries): cited by training grant recipients.

Small Business Advice clients are significantly more likely to suggest the following improvements:

- Communication: cited by 8% of those with a loan awarded (vs. 3% of all beneficiaries)
- Sensitive/personal contact: cited by 13% of those who received advice only and no loan (vs. 3% of all beneficiaries).

Some examples of the actual suggestions made by beneficiaries are given below.

Communication (3%):

“Could have kept me up to date with progress and could have possibly got things done quicker as I have now been waiting 2 months and still don’t know what is going on, or where I stand”
Male, 33, veteran

“On contacting the RBL I felt that a better service would have been provided if a case officer had been allocated to me for the duration of the case. At times ringing the RBL was a bit of a lottery over who you would get, as to their knowledge of the system. At the appeal the RBL represented me, this was an excellent service as I felt unable to cope with it all.” Male, 45, dependent spouse

After contacting the RBL, I received no contact at all until I called them about one week before my tribunal, to be told I would meet their representative immediately before my case. The previous case overran considerably and I was only given cursory attention. The representative then failed completely to 'sell' the case which was unsurprisingly dismissed. I feel that with better representation and presentation, my own tribunal would have been successful.” Male, 46, veteran

“After contacting them there wasn’t much contact after the first meeting at home. Could have informed me more as to what was happening.”
Male, 70, veteran

“By calling back to see how they could help install the second hand chair lift I had obtained through the local Guardian. The Welfare Officer called on the Tuesday when the nurse was giving me a bath and said he would call back on the Thursday and I am still waiting for his return call.” Female, 85, veteran

Sensitive/personal contact (3%):

“Treat people as individuals instead of applying the rule of thumb to each case.” Male, 34, veteran

“There was some confusion on my part when attending my tribunal as to what the procedures may be. Early contact by the case officer could be a good help - a quick 10 minute phone call would do, just to reassure the client of the format things take and whether the proceedings are formal or informal and who else is in attendance.” Male, 53, veteran

“No-one seems to care, now the younger generation have taken over from the older people, that served in the Armed Forces, they just don’t want to know.” Male, 79, veteran

Knowledge/information/advice (2%):

“Just a proper explanation of the things they're doing and not assuming we understand.” Male, 42, veteran

“I would have liked more information on help for myself on being able to get back into employment.” Male, 47, veteran

“The representative who made the initial interviews was the very nicest of men. Unfortunately, he was not knowledgeable in the facts and procedure, it may well have been his first 'outing'. He was very helpful but gave a lot of information that was not accurate. None of this really mattered as far as I am concerned, but he was in need of further training.” Male, 80, veteran

“The actual rep should have contact prior to the case so that details can be gone into so that particular points can be pinpointed to be stressed at the tribunal - particularly in complicated cases.” Male, 80, veteran

Signposting/liaison with other organisations (2%):

“More information on other agencies who can help with the problems faced by people leaving the Services before they leave, which would make the change in life easier.” Male, 25, veteran

“Just let us know that the support you offer is available much more accessibly, and easier to acquire the information needed to better our quality of life.” Male, 41, veteran

“The RBL can improve with more information on the [notice] board, my [club] has very little information at any one time. A lot of members have no idea what the RBL stands for or what it does.” Male, 71, veteran

Further help/meeting my needs (2%):

“Faster service. Assistance out of debt. Reason for not giving assistance. Other avenues.” Male, 40, veteran

“The loan for which I was applying was interest free, but the admin fee was equal or more than a personal loan interest from the bank. Therefore I did not proceed. Interest free should mean no extra costs incurred!” Male, 40, veteran

“With my War Pension when I could not attend the tribunal, my pension was left at 50%. The welfare officer said I should be on 60% but I don’t think the RBL pushed my case hard enough, as all the details were there to fight my case vigorously for me.” Male, 46, veteran

“I was given help with clothing, help with bills would have been more appropriate.” Female, 54, dependent widow

“I thought they might have helped with funeral cost or something towards it.” Female, 59, dependent widow

I was happy with the holiday break at the time. I do not think the RBL could have improved on their help as I was satisfied that they did all they could do to help me, particularly in 2003 when my husband died. However, if it were possible, I would like to have another holiday break to look forward to.” Female, 78, veteran

“After a long period, they brought me a scooter, but there was no room in my bungalow to turn around so I had to send it back.” Female, 82 dependant

Speed/responsiveness (1%):

“I am still waiting for an electric bed, there has been no progress report since my application, only a rep from Therapeutic Beds to measure our bedroom for correct bed size required.” Male, 46, veteran

“From outset to actually receiving the aid that I required took 2 1/2 months before I received it. Seems to be a long delay between RBL and suppliers.” Male, 53, veteran

Professional/client service (0.5%):

“Reform the RBL Careers Advice Centre at Birkenhead, so that it deals with applications within a few weeks - not months. Its management is currently obtrusive and uncooperative, to the point of dissuading and turning away legitimate and genuine applications for assistance. The centre needs to provide a faster professional service - at the moment it is finding excuses for further delay whilst delving ever deeper into personal financial details beyond that which is required. Further, the centre’s rules for awarding grants are arbitrary and grossly unfair.” Male, 28, veteran

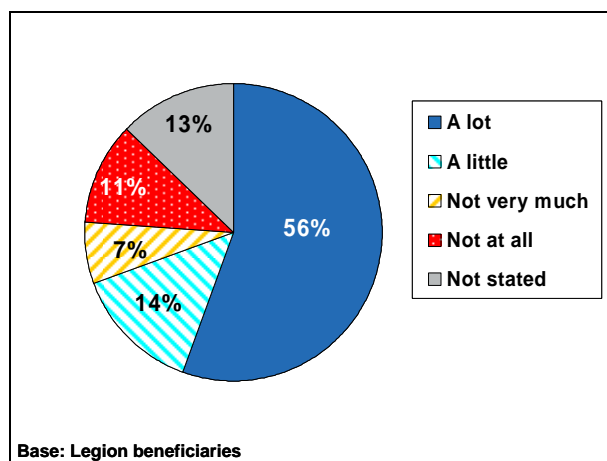
“Due to the aforementioned problems with Veterans Agency, I am only presuming that RBL monitor my case from a distance, as the negative responses that I received from the Veterans Agency, have, so far, prompted a zero response from RBL. Perhaps I have to approach you first? Not a lot has been explained to me and, to be honest, the amount of form filling I am doing is driving me nuts!” Male, 44, veteran

“Although I had member of the RBL present at my tribunal, he unfortunately did not play any active part in my defence. I intend to re-appeal the tribunals decision in the summer and would appreciate a more detailed program of assistance in fighting this.” Male, 50, veteran

7.4 Impact of Legion assistance on quality of life

70% of Legion beneficiaries say that the help they received from the Legion made either a lot (56%) or a little (14%) of improvement to their quality of life; this is equivalent to 17,500 beneficiaries annually whose quality of life has been improved by Legion welfare.

Figure 7.8 IMPROVEMENT TO BENEFICIARIES' QUALITY OF LIFE FROM LEGION ASSISTANCE



A minority (18%) say their quality of life did not improve very much or not at all, as a result of Legion intervention; which is equivalent to 4,500 beneficiary.

The degree of impact on quality of life varies by welfare service type as might be expected (fig 7.9).

The following sub-groups are significantly more likely than average to report a lot or a little improvement:

- Women's Section beneficiaries (95% a lot/a little)
- Dependent ex-spouses/ex-partners (95%)
- Small Business Advice clients awarded a loan (89%)
- Dependent spouse/partners (88%)
- Benevolence beneficiaries (85%)
- Electric wheelchair/electrically powered wheelchair users (85%)
- Careers Advice clients receiving a training grant (83%)
- Dependent widow(er)s (80%)
- Those with net household income of £5,000pa - £9,999pa (79%)
- Women (79%)

- 65-74 year olds (77%)
- Those with caring responsibilities (77%)
- Council tenants (75%).

Figure 7.9 IMPROVEMENT TO QUALITY OF LIFE FROM LEGION ASSISTANCE, BY WELFARE SERVICE TYPE

	A lot or a little improvement %
All beneficiaries	70
Women's Section	95
Benevolence	85
Welfare Breaks	72
Careers Advice:	64
Training grant	83
Advice only	49
Small Business advice:	62
Loan awarded	89
Advice only	31
Pensions/Compensation:	48
New cases	52
Pension appeal cases	42
MoD Compensation claims	54

Row percentages

The following sub-groups are significantly more likely than average to say their quality of life did not improve very much or not at all:

- Small Business Advice clients who received advice only and no loan (52% not very much/not at all)
- Pensions/Compensation beneficiaries (39%)
- Careers advice clients who received advice only, and no training grant (39%)
- Those on net household incomes above £25,000pa (38%)
- Those discharged from military service less than 5 years ago (36%)
- 16-34 year olds (29%)
- Those with children aged 0-15 in the household (27%)
- 35-54 year olds (26%).

The vast majority (70%) of beneficiaries felt their quality of life has improved as a result of Legion welfare, and these people give a whole variety of reasons as to why Legion assistance has made a difference (fig 7.10).

The top three reasons cited are:

- Helping financially/easing money worries/ paying bills/clearing debts (13%)
- Providing a holiday/rest/break/'recharging their batteries'/ giving a 'new lease of life' (11%)
- Providing/replacing or repairing household goods (10%).

A selection of example verbatim comments on each theme are given below, along with the percentage of beneficiaries whose quality of life has improved who stated each reason.

Housing/home maintenance (23%):

"I now have a home for my children thanks to furniture provided by the RBL, instead of just a 'roof over our heads'." Female, 39, dependent ex-spouse/partner

"My kids had a bed to sleep in and we could buy milk without it going off as they got us a fridge freezer." Female, 40, dependent ex-spouse/partner

"I was able to buy furniture for my daughter's bedroom which had been ruined by a burst water pipe. Had I not been given the help it would have taken me a very long time to replace the furniture. I would have had to go into more debt to replace it, putting more financial pressure upon me." Female, 41, dependent ex-spouse/partner

"Most people tend to ignore/forget their materialistic wealth such as washing machine, T.V., hoover etc, but until you have none of these you realise how important a role these objects provide. Regarding myself I feel so guilty 'begging' that without prompting I would not ask, but whenever I can utilise an appliance I do so with warmth in my heart knowing there still is good, kind people this in itself has a definite positive effect upon my depression." Male, 49, veteran

"Our central heating boiler was obsolete and condemned by the gas board and life without heat and hot water would have been difficult. The roof insulation and cavity wall insulation up grade was an extra bonus." Male, 61, veteran

"Before the stairlift I couldn't climb the stairs, I had to use a commode downstairs, which was very embarrassing when you had visitors. The stairlift enabled me to go up and down the stairs when I wanted. It has been a god send." Female, 62, dependent spouse/partner

On receiving the riser recliner, sitting down and getting up is putting less strain on the painful areas - bottom of spine and hips. Before I spent most of my time in bed, now I can be comfortable in the living room." Female, 69, dependent widow

"The help we received to rebuild the front porch with double glazing made it a lot warmer, as it was cold and damp before we had it done." Male, 71, veteran

"I think it speaks for itself, when I say the washing machine I received through the RBL was my first at 78 years of age, many thanks." Female, 78, dependent

"Because of my disability I was unable to bathe. Having a walk in shower has given me independence also dignity." Female, 81, dependent widow

Financial (14%):

"Bills had been coming in fast in the space of 2 months and I had very little money coming in. I was getting into debt and getting stressed out. The RBL took all that stress away." Male, 33, veteran

"I was able to leave the Army and start a successful business after being provided with a £5,000 loan. There was no period of unemployment as a result of the loan and life quality was only affected minimally during my transition from service life to civilian employment." Male, 33, veteran

Figure 7.10 REASONS FOR IMPROVEMENT TO QUALITY OF LIFE (SPONTANEOUS) AMONG LEGION BENEFICIARIES WHOSE QUALITY OF LIFE HAS IMPROVED

Base: All whose quality of life improved a lot or a little

	%
ANY POSITIVE MENTIONS	70
Any housing/home maintenance:	23
Provided/ replaced/repaired/essential household goods e.g. cooker, fridge, washing machine, boiler, furniture	10
Adaptations for disability e.g. electric bed, chair riser, bathing aid, walk-in shower, structural adaptations	9
Home improvements/repairs/carpets	6
Any financial:	14
Helped financially/eased money worries/paid bills/cleared debts	13
Helped me to get benefits to which entitled	1
Any holidays/respite/leisure:	11
A holiday/ rest/break/'recharged my batteries'/'a new lease of life'	11
Good food	1
Helped my partner/gave carer a break	1
A change of scene/see new places/outings	1
Any mobility/transport:	11
Gave me transport/improved mobility (e.g. EPV, scooter, wheelchair, walker)	9
To be able to get out of the house to do errands/go shopping	5
Any Pensions/Compensation:	8
Helped me claim War Pension to which entitled	6
Helped me get Compensation	2
Any employment:	4
Helped me get training/skills/qualifications	4
Helped me find employment	*
Any social/relationships/family:	3
Socialising/making friends/meeting people my own age/good company	2
Helped me get over bereavement/bury relative with dignity	1
Personal contact	*
Any health:	3
Helped me get stronger/fitter/convalesce	1
Helped me get medical treatment needed	1
Any immediate needs:	3
Provided essentials/food/clothing	2
Helped in an emergency/crisis/when nowhere else to turn	1
Any psychological:	2
Helped me be independent/not rely on others for help	1
Cheered me up/lifted my spirits	*
Other:	5
Staff were kind/caring	2
Gave good/helpful advice	1
Excellent service/did all they could	*
Referred me to another organisation who helped/provided funds	*

Sum of the rows is more than the total for any positive mentions because multiple responses were allowed.

“I leave prison in 07/2005, before I had contact with the RBL, I was leaving with no money whatsoever, now I have a chance of being successful because the RBL are loaning me £5,000 to help start my business. I'm over the moon, and I will make a success of myself.” Male, 37, veteran

“[Caseworker] helped me have a second chance at life he was prompt and spoke to me in a language I understood he helped get welfare rights involved which got me my benefits. The help from the RBL helped me live in my house a bit longer and helped me buy food.” Male, 43, veteran

“At the time my husband had walked out and left me with a lot of debt, they helped me pay this off thus leaving me with less worry and stress.” Female, 52, dependent ex-spouse/partner

“I had recently been widowed and had no money to pay my bills, they were paid for me which was a great help and relief.” Female, 55, dependent widow

“The RBL helped me out when I needed £500 of the £1600 I needed to pay a short fall on my mortgage or I'd be evicted.” Male, 63, veteran

“They have given me a small amount of money every 3 months, which has helped me greatly. I no longer worry about having my heating on so much.” Female, 80, dependent

Holiday/leisure (11%):

“I was going through a lot of pain as well as problems in my marriage (because of disability), the week at Southport we received did us both a world of good.” Female, 47, dependent spouse/partner

“A welfare holiday at that time helped me to get stronger, restore confidence and take my mind off my problems - it didn't (by it's nature) make 'a lot' of improvement - but it certainly helped my recovery. It also helped my husband who has cared for me since my operation”. Female, 65, dependent spouse

“It gave me and my wife, a holiday in Weston-super-Mare at a time when we were both getting over illnesses. It was a holiday that gave us both the pick-up we needed.” Male, 66, veteran

“My 2 weeks at Byng House was a great help to me being registered blind (I have a little sight) the service I received there was excellent.” Male, 91, veteran

Mobility/transport (11%):

“It has turned my life around. Now I can get out more with my disability scooter and don't have to have someone lift the ramps into my car.” Male, 47, veteran

“For nearly 3 years I was unable to go far from my home without having to ask for transport. No matter for what or where. Since I have had the scooter I go everywhere up to about 3 miles or so, bank and shopping etc. It has made a big difference to my life being able to get out of the house.” Male 68, veteran

“I feel that the help I received from RBL gave me a new lease of life, for over 2 years I never left the house except to go in ambulance for treatment at the Hospital.” Female, 80, dependent

Pensions/Compensation (8%):

“I won my pension tribunal which has given me comfort that when I die my wife will be looked after financially”. Male 39, veteran

“I received free medication for injuries sustained whilst in service. I received a lump sum for my injuries”. Male, 42, veteran

“The RBL made it possible for me to get a pension after 37 years for what happened to me in the Army....I thank them deeply for the help it will not be forgotten, not by me.” Male, 60, veteran

Employment/training (4%):

“I was unemployed. The training grant I received allowed me to re-train as a private hire vehicle driver. I am very grateful for this aid.” Male, 30, veteran

“I was able to get the funding to complete my yacht engineers training and get qualified. I also was able to get a War Pension for PTSD. I am due now to go to France in September to find a yachting job through my contacts. I only need to find the money to stay in accommodation there

until finding a position. I will then feel I have taken a big step forward.” Male, 45, veteran

Social/relationships/family (3%):

“I now felt life was worth living again (after bereavement) and I am now able to go forward with help of friends made, and my church, mixed with people at Southport. I thought I would never smile again but they were so kind and friendly to me I will never forget.” Female, 63, dependent widow

“I met new friends and I really enjoyed myself for the first time in years, it was fantastic. I was at Byng House and it was the best 2 weeks of my life.” Male, 76, veteran

“Came and saw me in hospital, picked me up and took me home from meetings and socials, kept in contact.” Female, 72, dependent widow

Health (3%):

“Enabled me to purchase a hearing aid.” Male, 56, veteran

“I found the convalescence very helpful to me, felt much better for the holiday at Weston-super-Mare.” Female, 71, dependent spouse/partner

Immediate needs (3%):

“My husband had left and while I was waiting for income support the RBL fund helped me out with food and clothing for my children, thank you.” Female, 37, dependent ex-spouse

I had a serious house fire and I had nowhere left to turn and they helped me.” Female, 59, dependent ex-spouse/partner

“I had to have a new carpet because of the blood that was due to a burst ulcer, also I was helped with new bedding and clothes, because of my dramatic weight loss. I am very pleased with all the help I received, and I respect and admire everything that I have had. Thank you very much!” Female, 77, dependent widow

Psychological (3%):

“Being in prison it is essential to train for employment on release. The funding for training courses is thus very important to someone who has been successively made redundant and has little perception of self worth.” Male, 53, veteran

“It restored my self respect and lifted my self esteem” Male, 63, veteran

“They were there when I needed help and reassurance during the period when I felt at my lowest ebb.” Female, 78, dependent widow.

A minority (18%) of Legion beneficiaries say their quality of life did not improve very much or not at all, as a result of Legion intervention. Just over half of these people (equivalent to 10% of all Legion beneficiaries) give some negative comments to explain their view (fig 7.11). The top three reasons given, with example of verbatim comments are listed below:

- Their request for assistance was refused/claim or case rejected/didn't get any help: particularly beneficiaries of Pensions, Careers Advice and Small Business Advice

“The RBL didn't help as I was unable to supply the type of business plan they wanted “ Male, 31, veteran

“Because we had to do all the running around and were made to feel like beggars and as I have post traumatic stress it just made everything so difficult worrying about whether we would get the help we were hoping for or not we left it so didn't ask about the other stuff (something to sit on and my overdraft).” Male, 46, veteran

“I was not given any extra payment although it was accepted that my injury was sustained during service.” Male, 51, veteran

“I applied for hearing disability compensation as I experienced hearing difficulty on leaving the Army in 1956. Application turned down.” Male, 70, veteran

Figure 7.11 REASONS WHY LEGION ASSISTANCE HAS NOT IMPROVED QUALITY OF LIFE (SPONTANEOUS), GIVEN BY BENEFICIARIES WHOSE QUALITY OF LIFE HAS NOT IMPROVED

	%
Base: All whose quality of life did not improve very much or not at all	87
ANY NEGATIVE MENTIONS:	54
My request for assistance was refused/claim or case rejected/didn't get any help	25
Slow/delay in receiving assistance/still waiting/case is ongoing	16
Did not keep me informed of progress/updated	7
War pension appeal/tribunal did not get desired outcome/disability grading	4
Poor/ unprofessional tribunal representation	2
Did not get desired MoD Compensation	2
Help offered did not fully meet my needs	2
Too much paperwork/not enough help with paperwork	1
Poor/inadequate explanations	1
Training courses were too far away, so impossible to attend	1
I was unwilling to take the advice offered	1
Financial assistance only solved some of money problems/ongoing money worries	1
I am still undergoing training	*
I am still in poor health/limited mobility	*
Mobility scooter provided was too large/unable to store at home	*
I had to pay the difference/interest on the loan	*

Sum of the rows is more than the total for any negative mentions because multiple responses were allowed.

- Slow/delay in receiving assistance/still waiting/case is ongoing: particularly new pensions cases and careers advice clients (receiving advice only, no training grant).

no-one spoke to me at all. Totally unsatisfactory. I don't know about tribunals. How could I. But from where I am and the experience of RBL help is worse than no help." Male, 44, veteran

"No-one has got back to me in a little over 2 months after I called and then they subsequently asked to email them, which I did. I have not re-contacted them because the way I feel at the moment, I hate to have to chase them up." Male, 44, veteran

"The work has not yet been done - I am having a walk-in shower - higher sink - higher toilet - easy maintenance etc. The funds are there, am just waiting for the firm involved to do the work. I do know it will be a big help when completed." Female, 60, dependent

I had a very good case against the MoD. It was I who had to do all the chasing around for paperwork, no-one helped, even though I explained I needed certain things. Nothing at all after the first tribunal. I heard nothing from them,

- Not being kept informed of progress/updated: especially Pension appeal/MoD Compensation claimants and Careers Advice clients (receiving advice only, no training grant).

“Not wanting to sound negative in this matter as I know how much work, time and effort is put into helping veterans such as myself. However, an update of my claim would be appreciated.” Male, 40, veteran

“I am still waiting for a response from MoD and Veterans Agency for my injuries whilst serving.” Male, 48, veteran

“As of today, although promised nothing has appeared; the wheelchair is coming, the bed– nil info” Male, 71, veteran

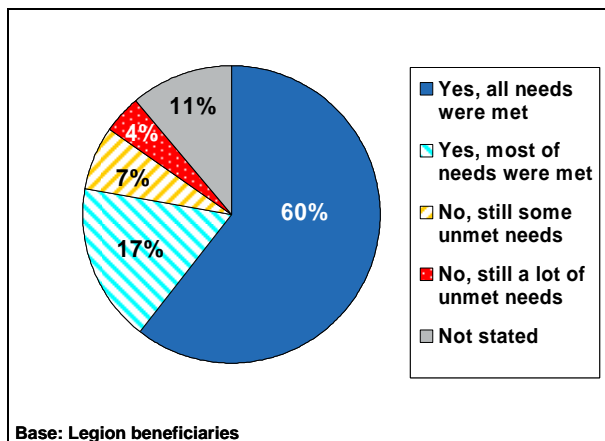
7.5 Impact of Legion assistance on welfare needs

Beneficiaries were asked, “During your recent contact with The Royal British Legion, did they fully assist you with all your needs at the time?”

77% of Legion beneficiaries say that either all (60%) or most (17%) of their needs at the time were met. This is equivalent to 19,250 beneficiaries for whom the majority of their welfare needs have been met by Legion welfare.

11% or 2,750 beneficiaries still had some or a lot of unmet needs.

Figure 7.12 EXTENT TO WHICH NEEDS OF LEGION BENEFICIARIES WERE MET



The extent to which needs are met varies by welfare service type. (fig 7.13)

Figure 7.13 EXTENT TO WHICH NEEDS OF LEGION BENEFICIARIES WERE MET, BY WELFARE SERVICE TYPE

	All or most of needs were met %
All beneficiaries	77
Women’s Section	83
Benevolence	81
Welfare Breaks	76
Careers Advice:	77
Training grant	90
Advice only	66
Small Business Advice:	70
Loan awarded	100
Advice only	35
Pensions/Compensation:	73
New cases	77
Pension appeal cases	67
MoD compensation claims	85

Row percentages.

The following sub-groups are significantly more likely to say that all or most of their needs were met:

- Beneficiaries of Small Business loans (100%)
- Dependent spouses/partners (95%)
- 55–64 year olds (84%)
- Those who are working full-time (83%)
- 65–74 year olds (82%)
- Those who are married or living as married (82%)
- Benevolence beneficiaries (81%).

11% say they still had some or a lot of unmet needs following contact with the Legion; the following sub-groups are particularly likely to say this:

- Small Business Advice clients who received advice only and no loan (56%)
- Those who are unemployed and available for work (24%)

- Beneficiaries with War Pension appeal cases (22%)
- Those who are not seeking work, looking after the family or home (22%)
- 35-54 year olds (17%)
- Those with any children aged 0-15 in the household (16%).

Another way of exploring this issue is to compare the welfare needs which beneficiaries presented with when they first contacted the Legion with those they are experiencing now. On each of the specific difficulties the survey covered, beneficiaries are less likely to say they are experiencing it now than when they contacted the Legion. Whilst the reduction in problems experienced does not prove a direct link, it is likely that the intervention of Legion welfare assistance has, at least partly, caused the improvement in beneficiaries' personal circumstances.

Between 10% and 40% of those presenting to the Legion with each problem are no longer experiencing it at all now (Appendix 8 has full details).

The results suggest that the Legion is having greatest impact in removing the following personal difficulties, (where between 30% and 40% presenting to the Legion with each problem are no longer experiencing it now):

- Drug taking or heavy drinking
- Finding out about entitlement to services or benefits
- Accessing medical treatment needed
- Bereavement
- Marriage/relationship break-up
- Not having enough money for daily living
- Unemployment or fear of unemployment
- Lack of hope for the future, purpose or direction in life
- Dealing with personal affairs (paying bills, form filling and correspondence)
- Being in debt
- Poor housing/inappropriate housing for their needs.

The results suggest that the Legion is having medium impact in removing the following personal difficulties, (where between 30%-40% presenting to the Legion with each problem are no longer experiencing it now):

- Lack of training/qualifications/skills
- Loneliness
- Depression
- Fear of violence/crime
- Lacking confidence/low self-esteem
- Difficulties forming close relationships/getting on with other people
- Difficulty getting around their home
- Lack of recreational facilities/social life

Not surprisingly, the results suggest that the Legion is least able to assist with the following personal difficulties (where between 10%-20% presenting to the Legion with each problem are no longer experiencing it now):

- Exhaustion or pain
- Poor bladder/bowel control
- Difficulty with self-care
- Difficulty getting around outside the home
- Difficulty with house and garden maintenance.

These health and mobility problems probably relate to ongoing illness or disability or old age, and whilst the Legion can not necessarily eliminate these difficulties they may well have reduced their *severity* or been *supportive* to the individual in helping cope with their problem.

Overall, 88% were experiencing at least one of the 24 problems measured in the survey, when they first contacted the Legion, and 55% have experienced any net improvement (i.e. removal of at least one difficulty they faced). This is equivalent to 13,750 beneficiaries experiencing a real improvement in their personal circumstances.

7.6 Ongoing demand for Legion assistance from Legion beneficiaries

32% of Legion beneficiaries (equivalent to 8,000 beneficiaries) cite new or ongoing difficulties experienced since their contact with Legion welfare services. The responses are grouped by theme in fig 7.14.

There is variation in the ongoing problems encountered by different types of Legion welfare services, as fig 7.15 shows (statistically significant differences above the average for all Legion beneficiaries are highlighted in red).

Careers Advice and Small Business Advice clients are much more likely than others to cite ongoing employment or training needs. Those who did not receive financial assistance but just advice are more likely to have ongoing needs.

Careers Advice clients are more likely than other beneficiaries to have new or ongoing financial needs (both those who received a

training grant and those who just received advice).

Beneficiaries of Benevolence or the Women's Section are more likely than others to cite new or ongoing difficulties with mobility or housing/home maintenance.

Figure 7.14 NEW OR ONGOING NEEDS OF BENEFICIARIES SINCE CONTACT WITH THE LEGION (SPONTANEOUS), GROUPED BY THEME

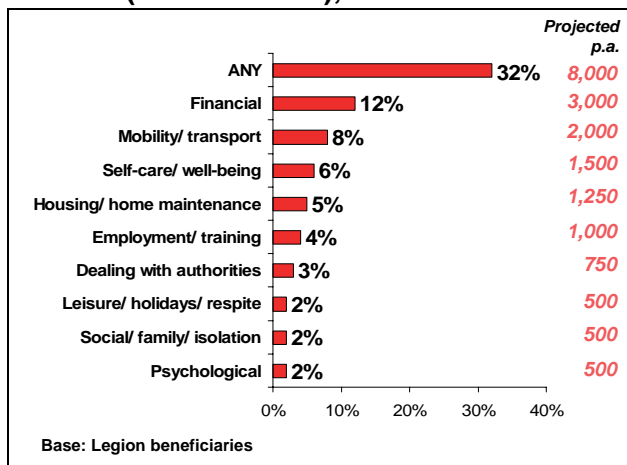


Figure 7.15 NEW OR ONGOING NEEDS, SINCE CONTACT WITH THE LEGION (SPONTANEOUS), BY TYPE OF WELFARE SERVICE

	Legion beneficiaries	Benevolence	Pensions/ Compensation	Welfare Breaks	Careers Advice	Small Business Advice	Women's Section
	%	%	%	%	%	%	%
ANY	32	34	29	26	45	34	35
Any financial difficulties	12	13	12	3	20	10	14
Any mobility difficulties	8	11	3	10	6	-	14
Any self-care/well-being difficulties	6	5	8	8	4	2	4
Any housing/home maintenance difficulties	5	8	3	2	4	6	9
Any employment/training difficulties	4	2	5	-	15	24	-
Any difficulties dealing with authorities	3	1	5	4	1	-	2
Any leisure/holidays/respite	2	2	1	4	2	-	4
Any relationship/family/isolation difficulties	2	2	3	-	-	-	-
Any psychological difficulties	2	1	2	1	5	2	-
Any crime	*	*	-	-	-	-	2

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

A selection of verbatim comments to illustrate the diversity of ongoing needs are given below:

Financial (12%):

"I'm not able to live a comfortable life, not able to eat a proper meal, not able to help myself financially (I have to use my pension for rehab services) and not able to pay my debts." Male, 37, veteran

"My ongoing needs are debt and the ability to have necessary repairs, refurbishment, etc carried out." Male, 75, veteran

"I am having problem, with the utility people namely gas, electricity and water, who keep trying to add more to my payments, and since I am now living alone, I can't possibly be using the same amount of the said utilities since my husband passed away. But none of them, seem to want to sort things out. I know, I can get to [caseworker], if needed at least he will visit, and try to help, if he can." Female, 76, dependent widow

"I cannot afford another holiday break and have not been away since the one mentioned, which was last August. I cannot afford my glasses which I really do need and have not therefore been to the opticians (or dentist) for 2-3 years now. I also need new dentures. I need some interior re-decorating and have not got the money to do it or to replace the carpet." Female, 78, veteran

"Personal clothing, shoes, shirts, underclothes, warm coat." Male, 82, veteran

I really do need a hood to go on my scooter so that if I had to go out in it and it does rain I won't get wet. My family can't afford to buy me one and I am only on a very small pension and they cost anything up to £400 to buy." Female, 84, dependent widow

Home adaptations/Mobility/transport (8%):

"The help we need now is to get a ramp for our car so that when we go shopping I can take my electric scooter at the moment my husband has to lift it manually into the car which is hard for him to do due to his disability." Female, 59, dependent spouse/partner

"Weakness to left side of body due to stroke. Items needed to make it easier to get around home." Male, 62, veteran

"Finding it hard to climb into bath to use shower as I am very unsteady and have fallen several times. Also to climb the stairs has become a big problem." Male, 68, veteran

"Need for a stair lift, this will enable me to stay in my own home for longer. Keeping my independence. Mobility is becoming increasingly difficult." Male, 90, veteran

Self-care/well-being (6%):

I am still having difficulties with neck and shoulder injuries obtained whilst serving in the Army." Male, 54, veteran

"I have more or less got the same problems I had last time. My wife is my carer, she works full time, she does all my needs, she does need help most days. I do feel very guilty." Male, 58, veteran

"Difficulties remain the same. Still need all help with personal care, getting in and out of car. No chance of doing this on my own." Male, 65, veteran

"I am experiencing a steady decline in both physical and mental capabilities, commensurate with my increasing age, and a very suspect right knee. My application for mobility allowance was refused despite the fact that I cannot walk a great distance without severe discomfort." Male, 65, veteran

"Increasingly it appears to be difficult in cooking meals for myself (my brother brings meals in, although I am able to cook small meals, from time to time)." Male, 74, veteran

Housing/home maintenance (5%):

"I am living in unsuitable accommodation. I do not have enough money to live off. My oven broke and I cannot afford to replace it. Most of all I just need somewhere suitable to live with my son." Female, 21, dependent

"Debt £3,600. Housing - sheltered accommodation for the mentally ill. Help to set-up

home. No council housing prospects. On housing association waiting list. No careers guidance."

Male, 40, veteran

"If only I could get help with keeping my garden tidy and get help with decorating." Female, 73, dependent widow

"My needs are the same, new carpets, gardening, decorating, cleaning windows etc, all things which lack of funds can't meet. My neighbour pays £20 monthly for a gardener and £8.50 fortnightly for a window cleaner, no way could I afford this. They both have good private pensions." Female, 84, dependant

Employment/training (4%):

"I have an ongoing problem as a result of my condition when I left the Army. What was a stress fracture in my pelvis has resulted in inflammation of the pubic bone. I will have this for the rest of my life which is causing me problems getting a job and getting on with my life. I am 22 and by now I should have a career and a plan of my life. I have no idea what I am going to do job wise." Female, 22, veteran

"I am currently trying to join the police, I have found the entry requirements difficult due to my poor education background." Male, 28, veteran

"We are expecting our first child so I need stability in a job." Male, 29, veteran

"Now I need a job with which I can use my new skills and qualifications, with no real experience this may be difficult upon my release from prison." Male, 36, veteran

"Unfortunately I am back where I started. I did get a job, been there for 3 months, just getting my finances nearly sorted. Then ongoing fight with housing benefit added stress to me, my health declined, had to have days off sick, not many, but unsympathetic employer and colleagues caused huge upset. Now out of work again. Plus landlord close to taking it all to court. Got interviews so hopefully will be working soon." Female, 42, veteran

Dealing with authorities (3%):

"Still waiting for NHS to sort out my 3 problems. I am still waiting to see somebody about it." Male, 41, veteran

"How to claim for injuries that were in service but affect you now. Military law helpline to check on issues that arise as civvy lawyers all want fees, in my position I am below the breadline and life is a struggle day to day" Male, 41, veteran

"Would like help to fill in forms for my wife's application for carers allowance." Male, 77, veteran

Leisure/holidays (2%):

"Breaks at your convalescence homes are very helpful and we do feel that they help people who suffer ongoing medical problems." Male, 76, veteran

Social/family/isolation (2%):

"At the moment I have separated from my husband and am waiting to start a job I have been offered. I have no money, cannot afford car tax and petrol and my husband wants the car back. I am very low in myself and am struggling to get out of this hole." Female, 21, veteran

"I am very lonely and don't know my nearest RBL club or branch." Male, 62, veteran

"Loneliness, unable to get out and meet people." Male, 81, veteran

Psychological (2%):

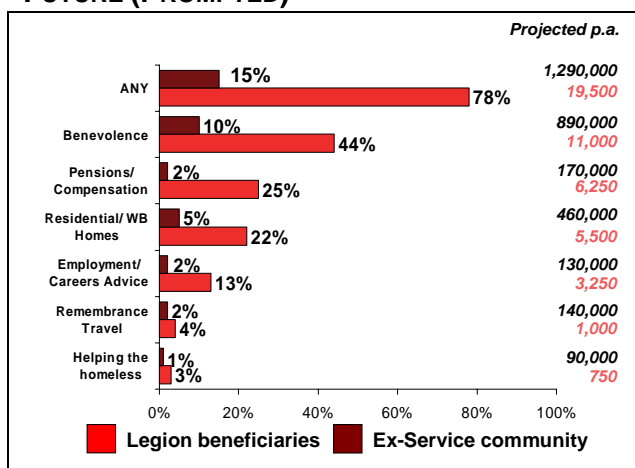
"I'm suffering very badly at the moment with depression, so I am finding myself getting into debt because I haven't got energy to phone benefits up to say they are not giving me money. So I've just been living on my credit card." Female, 30 dependent ex-spouse/partner

"Depression due to not being a fit and healthy person anymore, and not doing the things I used to be able to do. I am still a young man. Need company need to meet people, contacts with groups, outings etc." Male, 47, veteran

When prompted with a list of specific Legion services over three quarters (78%) of Legion beneficiaries say that at least one these could help them or their household, either now or in the near future; this is equivalent to ongoing demand from 19,500 beneficiaries. A quarter (26%) are interested in three or more services (equivalent to 6,250 beneficiaries).

This compares with 15% of the whole ex-Service community who are interested in any Legion services and 4% who are interested in three or more services.

Figure 7.16 LEGION WELFARE SERVICES THAT COULD HELP NOW OR IN THE NEAR FUTURE (PROMPTED)



The demand from existing beneficiaries is greatest for the following services, each cited by more than 70%:

- Holidays at Legion Welfare Breaks Centres for the severely disabled and those recovering from illness, hospitalisation or bereavement (19%)
- Providing funds to help in a temporary crisis (18%)
- Advice and support for claiming war disablement pensions (16%)

- Providing mobility aids and home adaptations for the disabled e.g. walking frames, electric beds, bathing aids, structural adaptations (14%)
- Comradeship through Legion branches or clubs (14%)
- Help with claims for MoD Compensation for illness or injury sustained whilst serving, because of negligence (14%)
- Giving goods or services in a temporary crisis (14%).

The full ranking is shown in fig 7.17.

The ongoing demand for Legion services varies by welfare service type, with the greatest demand being for further assistance of the type already received (fig 7.18). In particular, two thirds of Welfare Breaks beneficiaries say they could benefit from another break.

The demand for financial assistance to help in a temporary crisis or for comradeship through Legion branches or clubs is apparent across all beneficiary types. There are some other notable variations:

- Beneficiaries of Welfare Breaks and Small Business Advice have above average interest in comradeship through Legion branches or clubs
- Careers Advice beneficiaries have above average interest in advice and loans to help start-up their own business, or in financial assistance to help in a temporary crisis.

Figure 7.17 LEGION WELFARE SERVICES THAT COULD HELP BENEFICIARIES NOW OR IN THE NEAR FUTURE (PROMPTED)

	Legion beneficiaries %
Any Benevolence:	44
Providing funds to help in a temporary crisis (e.g. to pay costs of rent/mortgage, heating, water, moving, travel, funeral, debts)	18
Providing mobility aids and home adaptations for the disabled (e.g. walking frames, electric beds, bathing aids, structural adaptations)	14
Giving goods or services in a temporary crisis (e.g. household electrical appliances, furniture, food, clothing)	14
Help in buying electrically powered wheelchairs/stairlifts	11
Providing a 'Lifeline' telephone/alarm pendant to summon help in an emergency	11
Loans for home repairs or adaptations	8
Home and hospital visits for the sick or housebound	5
Any Pensions/Compensation:	25
Advice and support for claiming War Disablement Pensions	16
Representation at War Pension appeal tribunals	13
Help with claims for MoD Compensation for illness or injury sustained whilst serving, because of negligence	14
Any Residential Care/Welfare Breaks:	22
At Legion Welfare break Centres [^] for the severely disabled and those recovering from illness, hospitalisation or bereavement	19
Residential and nursing homes for the elderly	5
Comradeship through Legion branch or club	14
Any Employment/Careers Advice:	13
Careers Advice to help in finding jobs and re-training for civilian life	8
Advice and loans to those wanting to start up their own business	8
Any Remembrance Travel services:	4
Organising trips to war graves, memorials and battlefields across the world	3
Practical help for widows and families to visit a relative's war grave	2
Help for homeless ex-Service people to find temporary accommodation or set up home	3
Other spontaneous mentions (including counselling/help with psychological problems, financial advice, help finding suitable/affordable accommodation, help in finding a job, and others)	3
<i>Not stated</i>	22

Some multiple responses, so rows sum to more than 100%.

[^] Questionnaire used the phrase 'respite homes'.

Figure 7.18 TOP SEVEN LEGION WELFARE SERVICES THAT COULD HELP NOW OR IN THE NEAR FUTURE (PROMPTED), BY TYPE OF WELFARE SERVICE

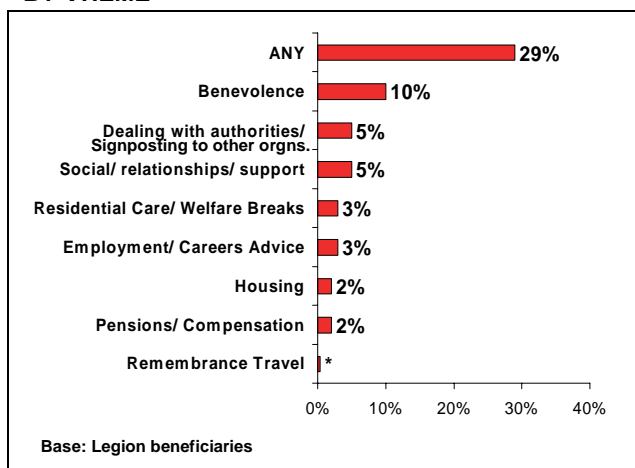
	Legion beneficiaries	Benevolence	Pensions/Compensation	Welfare Breaks	Careers Advice	Small Business Advice	Women's Section
	%	%	%	%	%	%	%
Holidays at Legion Welfare Break Centres^ for the severely disabled and those recovering from illness, hospitalisation or bereavement	19	17		66			18
Providing funds to help in a temporary crisis (e.g. to pay costs of rent/mortgage, heating, water, moving, travel, funeral, debts)	18	21	13	12	24	14	24
Advice and support for claiming War Disablement Pensions	16		38		14	10	
Providing mobility aids and home adaptations for the disabled	14	19	11	15			18
Comradeship through Legion branches and clubs	14	11	13	24	14	26	14
Help with claims for MoD Compensation for illness or injury sustained whilst serving, because of negligence	14		34			14	
Giving goods or services in a temporary crisis (e.g. household electrical appliances, furniture, food, clothing)	14	21			12	10	25
Representation at War Pension appeal tribunals	13		34		12		
Help in buying electrically powered wheelchairs/stairlifts	11	16		11			13
Providing a 'Lifeline' telephone/alarm pendant to summon help in an emergency	11	13		16			13
Careers advice to help in finding jobs and re-training for civilian life	8		10		46	18	
Advice and loans to those wanting to start up their own business	8				35	34	
Home and hospital visits for the sick and housebound	5			10			

Only the seven highest ranked welfare services for each service type are shown. Where a cell is blank this indicates that this service was outside the top seven welfare services. ^ Questionnaire used the phrase 'respite homes'.

Beneficiaries were also asked to say, in their own words, what additional help they would like from the Legion. 15% said that they did not need any more help at the moment, whilst 29% suggested some additional assistance.

A wide range of requests were made, each by a small number of beneficiaries. These responses were grouped by theme and are summarised in fig 7.19. Benevolence accounts for most requests (10%), followed by dealing with authorities and signposting to other organisations (5%), and relationships/support (5%).

Figure 7.19 ADDITIONAL HELP WOULD LIKE FROM THE LEGION (SPONTANEOUS), GROUPED BY THEME



The most common requests for further help³⁸ are ranked below with illustrative verbatim responses :

A holiday break (3%):

“Ongoing financial help as it makes a difference to everyday life. Maybe even a holiday place for young families that would be a safe home for single parents.” Female, 37, dependent

“I know there are a lot of people worse off than me and maybe need more respite than me, but twice a year would be great at Bennet House as I am a lot fitter for it, and so is my wife.” Male 78, dependent spouse/partner

“I would like to go to Byng House in Southport again. After my holiday there I came back feeling a lot better.” Female, 78, veteran

Ongoing contact/support/befriending/keeping in touch (3%):

“I would really appreciate a monitoring of my situation i.e., visit from my local RBL branch.” Male, 83, veteran

“Regular phone calls to those in need - once every other month to check on situation.” Male, 90, veteran

General financial assistance (2%):

“Desperate for financial aid - may well lose home and all possessions due to debt and litigation expecting bailiffs any day now. Health care avenues. Social contact - very lonely/depressed. Prone to drink when very depressed. Bereavement counselling. Imprisoned Aug-Nov 04” Male, 53, veteran

“I have not asked them as yet but I would like to know if I could borrow some cash to pay off my debt.” Male, 61, veteran

Home adaptations for the disabled (2%):

“Electric bed to help my arthritis and leg joints”. Male, 70, veteran

“Possible help with funding for a walk-in shower or bath lift as I cannot use my bath at present.” Female, 78, dependent widow

House or garden maintenance (2%):

“Decorating is difficult for me now. If I could be put in touch with some helpline or company that helps people in this situation; and gardening although I try I find it difficult.” Female, 62, dependent widow

“I still need some replacement windows, but the windows are quite big and will cost a lot of money which I cannot afford.” Female, 74, dependent widow

³⁸ Each mentioned by fewer than 3%.

Help in getting out/transport/mobility aids/ electrically powered vehicles (2%):

“Financial help towards an electric wheelchair.”
Male, 77, veteran

“I would like help with my mobility, e.g. something to give me confidence when walking, something to help me stand when preparing meals.” Female, 83, dependant

“Transport, I’m almost house-bound, cannot use my car I don’t know if I shall again.” Male, 85, veteran

Help in finding out what services are available/eligibility for assistance (2%):

“Support and unbiased advice on the best direction and actions to take.” Male, 25, veteran

“Help in pursuing some form of disability allowance.” Male, 54, veteran

“Perhaps assistance with legislation concerning disability levels and criteria used to assess percentages or arrive at percentages to give the level of disability. Currently I am 70% yet despite increasing pain and medical reports, the tribunal (Navy) uses ‘top notch’ doctors to counter any medical evidence an applicant puts forward.”
Male, veteran

Suitable housing for their needs (2%):

“I would like to know what accommodation you can help with, or I will currently face going into a hostel on [prison] release. Which on experience, will have drug addicts residing there also. To be honest, I really do not wish to be around people still using drugs and into crime. As I have now found faith, and wish to live a faithful life.” Male, 34, veteran

“Help to get me a house that I can afford.” Male, 38, veteran

“Assistance with living expenses and accommodation.” Female, 77, dependent widow

Generally the responses reflected the existing Legion welfare services available, which had been prompted already in the questionnaire, although there were some other ideas raised by a minority of beneficiaries. For example:

“Just to be aware of us and our needs, just to be there for us.” Male, 73, veteran

“Contact list of military or civilian organisations. Information generally on clubs, groups, and/or a fee payable diary with a list of contacts.” Male, 47, veteran

“To publish in the magazine welfare homes etc, holiday residential - short and long term. List services that the Legion can offer. It has taken us nearly 3 years to find out what we know at present and I am sure there is still a lot to know, this information is needed, at the beginning of problems not years after.” Female, 82, veteran

“A newsletter would be very helpful to let people know what is going on in local branches as we are unaware of any ongoing events. More visits for the elderly and disabled from the welfare.”
Female, 75, dependent widow

“Help and advice on how to join local RBL club.”
Male, 41, 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 1,220 Legion welfare beneficiaries who gave their time to participate in the postal survey.

At the Legion, the work benefited 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

We are also indebted to the following staff at the Legion for their significant contribution to the sampling process:

Richard Lovelock, Paul Young, Anthonia Sawyerr, Ken Parkinson, Dudley Rose, Donna Tyler, Val Gould and James Sheridan.

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

Jacinta Ashworth, Mike Hudson and Keith Smith

Authors

Compass Partnership

Appendix 2: Research methods

Questionnaire

A 20 page self-completion questionnaire was developed after desk research and consultation with the Legion Advisory Group for the project. The full questionnaire is available upon request. The questionnaire used many identical questions to the parallel omnibus survey of the wider ex-Service community, to enable direct comparisons between the two surveys.

Sample and fieldwork

The sample universe was defined as the 24,690 completed welfare cases in the last 12 months prior to the end of March 2005, across 6 beneficiary types:

- Beneficiaries of **Benevolence** grants through the Immediate Needs Scheme
- War disablement/War Widows **Pension** claimants: both new cases and appeal tribunal cases, and MoD **Compensation** claimants
- Guests of the three **Welfare Break Centres**: Somerset Legion House, Bennet House and Byng House
- **Careers Advice** clients: both those who had received a training grant and those who received advice only
- **Small Business Advice** clients: both those awarded a small business loan and those who only received advice
- **Women's Section** beneficiaries: including recipients of Women's Allowances or the PIW scheme, welfare grants, the Children's Fund or President's Award.

The beneficiary survey deliberately excluded two significant categories of beneficiaries:

- The residents of the Legion's nursing care homes (which number around 400 at any one time), and the 200 veterans and their families using day care services, due to reservations about their ability to complete the survey
- Over 7,350 clients of Remembrance Travel services since they are very different from other welfare beneficiaries: approximately 6,500 new Army training recruits, 250 school children and over 600 pilgrims as part of the Heroes' Return programme; only the last of these are actually veterans or their dependants.

Each of the six welfare services that were in scope for the survey provided annual counts on the number of completed cases for the Legion financial year 1/10/03 – 30/9/04³⁹; the universe profile of beneficiaries is shown in fig 2i. On this basis a proportionate sample of 2,500 completed cases from between 1/4/04 – 31/3/05⁴⁰ was selected for the survey from each of the six separate Beneficiary databases held at Legion HQ. There was over sampling of the two smallest beneficiary groups: MoD Compensation claimants, Careers Advice clients who received a training grant, and Small Business Advice clients (both those who were awarded a loan and those who just received advice), in order to ensure that there would be sufficient respondents in the final achieved sample for each of these categories.

³⁹ The exception to this was for Welfare Break guests to Somerset Legion House and Byng House where the time period was the 12 months prior to February 2005. This time period was used since it started from the point at which a new database was introduced and so was considered to provide more reliable figures.

⁴⁰ The exception to this was MoD Compensation claims where the time period for selection went back as far as 20/8/03 (i.e. last 19 months) to ensure sufficient closed cases.

Where possible the selected samples were drawn after stratification by key variables i.e. region, age and type/date of assistance to ensure a representative spread of cases over the last 12 months. When the six sub-samples were merged, the resultant sample was de-duplicated to ensure no individual would be sent more than one questionnaire.

Figure 2i compares the profiles of the universe of beneficiaries, the issued sample and the final achieved sample.

Figure 2i UNIVERSE, ISSUED SAMPLE AND ACHIEVED SAMPLE PROFILES

RBL Beneficiary group	UNIVERSE		ISSUED SAMPLE		ACHIEVED SAMPLE	
	Annual cases 1/10/03 - 30/9/04	%	Final Mailout sample	%	Completed returns	%
Benevolence grants	10258	41.5%	1019	40.8%	565	42.1%
Pensions:	7551	30.6%	735	29.4%	335	25.0%
New (& ongoing) cases	3635	14.7%	327	13.1%	163	12.1%
War pension appeals	3628	14.7%	348	13.9%	154	11.5%
MoD compensation claims	288	1.2%	60	2.4%	18	1.3%
Welfare Breaks guests:	3272	13.3%	325	13.0%	227	16.9%
Somerset Legion House	1484	6.0%	150	6.0%	105	7.8%
Byng House	1323	5.4%	125	5.0%	85	6.3%
Bennett House	465	1.9%	50	2.0%	37	2.8%
Careers Advice clients:	1832	7.4%	178	7.1%	72	5.4%
Training grant	84	0.3%	57	2.3%	34	2.5%
Careers Advice	1748	7.1%	121	4.8%	38	2.8%
Small Business Advice:	683	2.8%	120	4.8%	43	3.2%
Loan awarded	33	0.1%	34	1.4%	20	1.5%
Advice only	650	2.6%	86	3.4%	23	1.7%
Women's Section:	1094	4.4%	123	4.9%	100	7.5%
Women's Allowances/PIW	467	1.9%	53	2.1%	48	3.6%
Welfare Grants	374	1.5%	42	1.7%	33	2.5%
Children's Fund	177	0.7%	20	0.8%	14	1.0%
Presidents Award	27	0.1%	3	0.1%	1	0.1%
Welfare Breaks	49	0.2%	5	0.2%	4	0.3%
TOTAL	24690	100.0%	2500	100.0%	1342	100.0%

The questionnaire was mailed on 13th May, along with a covering letter from the Legion Director General, a reply paid envelope, a free packet of poppy seeds and the added incentive of entry into prize draw to win a case of wine, should they take part. The total fieldwork period was 6½ weeks, ending 28 June 2005.

Throughout fieldwork there was a helpline, operated by Compass Partnership available to potential respondents, to answer any queries or concerns they might have about the survey, and if they were unable to complete the questionnaire themselves, or with assistance from a friend or relative, then the option of conducting a telephone interview with them was available. Six full telephone

interviews were carried out to complete the questionnaire over the phone. The helpline also took calls from other respondents to help with a specific question on the questionnaire.

Two reminder mailings were sent to non-respondents over the course of fieldwork. The first reminder was a motivating letter only and was mailed after 2.5 weeks (31 May) when 913 completed questionnaires had been received (a gross response rate 37%). The second reminder was a letter with a fresh copy of the questionnaire and was sent after 4.5 weeks (14 June) when 1094 completed questionnaire had been received, representing a gross response rate of 44%.

At the close of fieldwork a total of **1342 completed questionnaires** were returned, which represented a gross response rate of 54% and a **net response rate of 55%**. The full response analysis is in fig 2ii.

The response rate varied by age with those aged under 34 showing below average response and those aged over 65 being more likely to respond. Related to this, the response rate varied by beneficiary type (fig 2iii) from between 67% for Welfare Break guests and 63% for Women's Section (the oldest beneficiary types), to 32% for Small Business Advice and 39% for Careers Advice clients (the youngest beneficiary type clients).

At the end of the questionnaire respondents were asked to record whether they had received any help in completing the questionnaire. 19% received any help, rising to 23% of 65-84 year olds and 29% of those aged 85 or over.

Figure 2ii RESPONSE ANALYSIS

SAMPLE ISSUED	2500	%
Out of Scope:	46	1.84
Died	26	1.04
Moved, no forwarding address/returned undeliverable by Royal Mail	11	0.44
Away/in hospital for fieldwork period	3	0.12
Too ill to complete	6	0.24
IN SCOPE SAMPLE	2454	100%
Refusals:	16	0.65%
Questionnaire returned blank or spoiled	8	0.33%
Unhappy with Legion service	1	0.04%
I don't have any welfare needs	1	0.04%
Other refusal	4	0.16%
No reason given	2	0.08%
Non-response (no reply after 2 reminders)	1096	44.66%
Effective returns	1342	54.69%
Completed questionnaires (or partially completed)	1336	54.44%
Telephone interview	6	0.24%

Figure 2iii RESPONSE ANALYSIS, BY BENEFICIARY TYPE

	Issued	Out of scope		In scope sample	Ref-usals		Non response		Completed returns	Net Response	Filtered sample: veterans and their dependants	
Benevolence	1019	26 2.6%		993	3 0.3%		425 43%		565	57%	511	51%
Pensions/Compensation:	735	13 1.8%		722	6 0.8%		381 53%		335	46%	308	43%
Pensions - new cases	327	2 0.6%		325	2 0.6%		160 49%		163	50%	153	47%
Pensions - appeals	348	11 3.2%		337	4 1.2%		179 53%		154	46%	141	42%
MoD Compensation	60	0 0.0%		60	0 0.0%		42 70%		18	30%	14	23%
Welfare Breaks:	325	3 0.9%		322	5 1.6%		90 28%		227	70%	217	67%
Welfare Breaks - Somerset Legion House	150	2 1.3%		148	3 2.0%		40 27%		105	71%	101	68%
Welfare Breaks - Byng House	125	1 0.8%		124	2 1.6%		37 30%		85	69%	82	66%
Welfare Breaks - Bennet House	50	0 0.0%		50	0 0.0%		13 26%		37	74%	34	68%
Careers Advice:	178	3 1.7%		175	1 0.6%		102 58%		72	41%	69	39%
Careers Advice - training grant	57	2 3.5%		55	0 0.0%		21 38%		34	62%	33	60%
Careers Advice - advice only	121	1 0.8%		120	1 0.8%		81 68%		38	32%	36	30%
Small Business Advice:	120	0 0.0%		120	1 0.8%		76 63%		43	36%	38	32%
Small Business Advice - loan awarded	34	0 0.0%		34	0 0.0%		14 41%		20	59%	19	56%
Small Business Advice - advice/info only	86	0 0.0%		86	1 1.2%		62 72%		23	27%	19	22%
Women's Section:	123	1 0.8%		122	0 0.0%		22 18%		100	82%	77	63%
Women's Allowance/PIW	53	0 0.0%		53	0 0.0%		5 9%		48	91%	36	68%
Welfare grants	42	1 2.4%		41	0 0.0%		8 20%		33	80%	27	66%
Children's Fund	20	0 0.0%		20	0 0.0%		6 30%		14	70%	10	50%
President's Award	3	0 0.0%		3	0 0.0%		2 67%		1	33%	0	0%
Welfare Breaks	5	0 0.0%		5	0 0.0%		1 20%		4	80%	4	80%
TOTAL	2500	46 1.8%		2454	16 0.7%		1096 45%		1342	55%	1220	50%

Data processing

After coding and editing of the data, weighting was then applied to correct for differential response beneficiary type, age and gender. Fig 2iv shows the effect of the weighting. The corrective weighting was not extreme – the efficiency of the weighted sample was 90%.

Finally a filtered sample was created, on which this report is based, by removing a number of respondents:

- 90 respondents who did not answer that they were serving, a veteran or dependant at Q32/Q36 and so could not be assigned to any of these categories
- 2 respondents who were dependants but who did not state their relationship to the qualifying person, nor give their marital status, so their relationship to the qualifying person could be not determined
- 23 respondents who were currently serving in the Armed Forces
- 7 respondents who were dependants of currently serving personnel.

The final sample used for the report was therefore **1,220 beneficiaries who were veterans or their dependants**. Whilst the Legion does also assist a minority of serving personnel and their families, there were so few in the sample (30) that they could not be analyzed separately, so for ease of presentation, and to enable direct comparison with the parallel omnibus survey of the ex-Service community, they were removed.

Figure 2iv EFFECT OF WEIGHTING ON ACHIEVED SAMPLE PROFILE

	Weighted		Unweighted	
	No.	%	No.	%
ALL	1218	100	1220	100
Beneficiary type:				
Benevolence	498	41	511	42
Pensions/Compensation	378	31	308	25
Welfare Breaks	170	14	217	18
Careers Advice	94	8	69	6
Small Business Advice	34	3	38	3
Women's Section	44	4	77	6
Age:				
16-34	166	14	82	7
35-44	141	12	131	11
45-54	141	12	131	11
55-64	154	13	142	12
65-74	215	18	256	21
75-84	321	26	382	31
85+	79	6	95	8
Gender:				
Male:	858	70	829	68
Female	360	30	391	32

Appendix 3: Statistical reliability

There is a degree of sampling error associated with 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.

For example, in section 4.7, 50% of Legion beneficiaries reported that they have not been in good health over the last 12 months. The margin of error around this result is +/- 3%.

Similarly, in section 3.3 it was reported that 87% of veteran beneficiaries are male and 2% of dependant beneficiaries are male. The margin of error around these survey statistics are +/-2% and +/-4% respectively.

Figure 3i CONFIDENCE LIMITS FOR KEY 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%
All adults in ex-Service community (Omnibus Survey)	(1075)	(1211)	+/- 3%	+/- 3%	+/- 2%
All Legion beneficiaries (Beneficiary Survey)	(1218)	(1220)	+/- 3%	+/- 3%	+/- 2%
Veteran beneficiaries	(984)	(956)	+/- 3%	+/- 3%	+/- 2%
Dependant beneficiaries	(235)	(264)	+/- 6%	+/- 6%	+/- 4%
Beneficiary type:					
Benevolence	(498)	(511)	+/- 5%	+/- 4%	+/- 3%
Pensions/Compensation	(378)	(308)	+/- 6%	+/- 5%	+/- 3%
Welfare Breaks	(170)	(217)	+/- 7%	+/- 6%	+/- 4%
Careers Advice	(94)	(69)	+/- 12%	+/- 11%	+/- 7%
Small Business Advice	(34)	(38)	+/- 16%	+/- 15%	+/- 10%
Women's Section	(44)	(77)	+/- 11%	+/- 10%	+/- 7%

Significant differences

There are also confidence limits when comparing the difference between two survey percentages from independent samples, or different sub-groups within the same sample. The tables below provide the margins of error applicable when comparing the results of Legion beneficiaries with the adult ex-Service community (fig 3ii), and for veteran beneficiaries against dependant beneficiaries (fig 3iii); at the 95% confidence level.

For example, in section 3.4, it was reported that 12% of Legion beneficiaries are aged 35-44, as compared with 8% of the wider ex-Service community. 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 Legion beneficiaries are significantly more likely to be aged 35-44 than are the wider ex-Service community.

Figure 3ii CONFIDENCE LIMITS WHEN COMPARING LEGION BENEFICIARIES VERSUS ADULT EX-SERVICE COMMUNITY (AT 95% LEVEL)

		Legion beneficiaries (Beneficiary survey) 1218 weighted, 1220 unweighted			
		Percentages at or near:	50%	30% or 70%	10% or 90%
All adults in ex-Service community (Omnibus Survey) 1075 weighted 1211 unweighted	50%		+/- 4%	+/- 4%	+/- 3%
	30% or 70%		+/- 4%	+/- 4%	+/- 3%
	10% or 90%		+/- 3%	+/- 3%	+/- 2%

Comparing veteran and dependant beneficiaries, in section 5.2 it was reported that 35% of veteran beneficiaries and 28% of dependants have experienced exhaustion or pain in the last 12 months. When comparing percentages at or near 30% between these two samples, the difference needed for statistical significance is +/- 6% (fig 3iii). The observed difference of 7% exceeds this threshold, meaning that the difference is statistically significant. Therefore veteran beneficiaries are significantly more likely than dependant beneficiaries to have experienced exhaustion or pain.

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

		Veteran beneficiaries 984 weighted, 956 unweighted			
		Percentages at or near:	50%	30% or 70%	10% or 90%
Dependant beneficiaries 235 weighted 264 unweighted	50%		+/- 7%	+/- 7%	+/- 7%
	30% or 70%		+/- 7%	+/- 6%	+/- 6%
	10% or 90%		+/- 5%	+/- 5%	+/- 4%

Appendix 4: Service connections

The table below gives the full range of service connections of Legion beneficiaries: both veterans and their dependants who were identified through the survey. The profile for the wider ex-Service community is also given for comparison. Responses sum to more than 100% due to multiple responses.

Figure 4i SERVICE CONNECTIONS OF LEGION BENEFICIARIES, COMPARED WITH THE ADULT EX-SERVICE COMMUNITY

	Legion beneficiaries	Veteran beneficiaries	Dependant beneficiaries	Adult ex-Service community
Unweighted base:	(956)	(956)	(264)	(1211)
Weighted base:	(984)	(984)	(235)	(1075)
	%	%	%	%
Regular forces	93	95	87	84
Army	64	64	61	50
Royal Air Force	16	16	16	24
Royal Navy or Royal Marines	15	16	11	11
Reserve forces	13	14	8	15
Territorial Army	10	11	6	9
RAF Reserve or RAF Volunteer Reserve	2	2	1	2
Royal Naval Reserve or Royal Naval Volunteer Reserve or Royal Marine Reserve	1	2	-	3
Other	4	5	1	7
Other Reserve or Auxiliary forces	2	2	-	n/a
Served full-time, in uniform, for Voluntary Aid Society, in direct support of the Armed Forces	*	*	-	1
Served with Mercantile Marine in hostile waters	*	*	-	*
Full time member of Allied Civil Police Forces	*	*	-	*
Served in the Home Guard or in a Bomb and Mine Disposal Unit	*	*	-	1
British subject who served under British command in the forces of an Allied nation	-	-	-	4
Entitled to a campaign medal	-	-	-	1
Other	2	2	1	-
Not stated [^]	2	*	9 [^]	-

[^] Dependent widow(er)s who did not state Service link of deceased spouse.

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

Appendix 5: Receipt of benefits

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 5i.

88% of Legion beneficiaries and 69% of the wider ex-Service community 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 two thirds of beneficiaries above State retirement age (men aged 65+ and women aged 60+) reported receiving the State Pension. If all beneficiaries 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 52%, rather than the 35% shown in fig 5i. Similarly only 40% of beneficiaries of state retirement age reported receiving a private pension or pension from previous employment.

Figure 5i REPORTED RECEIPT OF PENSIONS/BENEFITS/TAX CREDITS (BY SELF OR PARTNER LIVING IN HOUSEHOLD)

	Legion Bene- ficiaries %	Adult ex-Service community %
State retirement pension	35	40
Private pension/pension from former employer or spouse's former employer	27	20
Council Tax Benefit	34	13
Pension Credit	20	10
Housing Benefit	29	9
Disability Living Allowance (Mobility component)	18	8
Child Benefit	14	8
Children's Tax Credit	11	6
Disability Living Allowance (Care component)	17	5
Income Support	17	5
Incapacity Benefit	14	5
Attendance Allowance	21	4
War Disablement Pension or War Widow's pension (and related allowances)	22	3
Working Families Tax Credit	5	3
Carers Allowance	7	2
Widow's pension, Bereavement Allowance or Widowed Parents	1	2
Job Seeker's Allowance	2	1
Severe Disablement Allowance	2	1
Disabled Person's Tax Credit	2	1
Industrial Injuries Disablement Allowance	2	*
Lone Parents Benefit	1	*
Invalid Care Allowance	1	*
Statutory Sick pay	*	*
Guardian's Allowance	*	*
Statutory Maternity Pay/Maternity Allowance	*	*
Child Support Maintenance	1	-
Other	1	*
None of these	7	21
Don't know/Not stated	3	7

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

49% of Legion beneficiaries 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); this was more than double the proportion among the wider ex-Service community (23%). The proportion receiving any means tested benefits was higher among older beneficiaries, dependent widow(er)s and those on low incomes (fig 5ii).

Figure 5ii REPORTED HOUSEHOLD RECEIPT OF ANY MEANS TESTED STATE BENEFITS

	Legion Bene- ficiaries	Adult ex-Service community
ALL	49%	23%
Veterans	44%	21%
Dependants	72%	26%
Dependent widow(er)s	73%	36%
Dependent spouses/ partners (including divorced/separated)	66%	21%
Age:		
16 - 34	24%	20%
35-44	28%	19%
45-54	41%	14%
55-64	46%	22%
65-74	61%	21%
75-84	64%	31%
85+	68%	39%
Net household income:		
Under £5,000 pa	76%	43%
£5,000pa - £7,499	76%	63%
£7,500 - £9,999	64%	36%
£10,000 - £14,999	50%	20%

Row percentages

Appendix 6: Difficulties experienced, by type of beneficiary

The table below shows the proportion experiencing each difficulty in the last 12 months, either when they had first contact with Legion welfare services or now (statistically significant differences above the average for all Legion beneficiaries are highlighted in red).

Figure 6i PERSONAL AND HOUSEHOLD DIFFICULTIES EXPERIENCED IN THE LAST 12 MONTHS, BY BENEFICIARY TYPE

	Legion beneficiaries	Benevolence	Pensions/Compensation	Welfare Breaks	Careers Advice	Small Business Advice	Women's Section
	%	%	%	%	%	%	%
ANY	90	96	83	88	95	74	93
Any difficulties dealing with authorities:	52	56	52	44	59	32	41
Difficulty finding out about services or benefits [^]	33	32	37	27	39	24	26
Difficulty dealing with personal affairs	28	36	17	26	32	18	25
Difficulty getting medical treatment you need [^]	13	11	16	10	17	10	9
War Pension claim/assessment/entitlement (spontaneous)	2	-	5	*	-	-	-
Any self-care/well-being difficulties:	45	51	42	53	24	16	43
Exhaustion or pain	34	36	36	36	20	14	28
Difficulty looking after yourself	19	25	12	23	9	4	11
Poor bladder/bowel control	13	17	8	19	6	2	10
Any psychological difficulties:	43	46	40	38	56	22	49
Feeling depressed	35	39	33	29	43	10	37
Lack of hope for the future/lack of purpose/direction	23	22	23	14	44	18	20
Lacking confidence/low self-esteem	20	19	21	13	37	8	24
Heavy drinking or taking drugs	6	5	7	3	14	12	1
Any relationship/isolation difficulties:	40	42	34	38	51	26	50
Loneliness	19	22	14	17	22	6	33
Lack of recreational facilities/social life [^]	14	16	13	11	18	8	23
Bereavement	12	13	10	12	8	4	22
Difficulty forming close relationships	12	9	13	9	29	16	6
Marriage/relationship break-up	8	8	10	4	14	10	3
In prison	1	*	-	1	6	2	-
Any mobility difficulties:	39	52	31	42	10	10	42
Difficulty getting around outside your home	38	50	30	41	10	10	42
Difficulty getting around your home	23	34	16	21	7	2	23
Any housing difficulties	39	52	27	41	16	16	53
Difficulty with house and garden maintenance [^]	33	45	22	36	12	8	51
Poor housing/inappropriate for your needs [^]	9	12	7	8	9	8	8
Any financial difficulties	37	45	25	18	62	58	50
Not having enough money for day to day living [^]	28	35	19	14	45	46	47
Getting into debt [^]	22	26	17	9	42	34	22
Any employment difficulties	19	9	28	3	70	46	9
Unemployment/ fear of unemployment [^]	16	7	23	*	52	42	6
Lack of training/ qualifications/ skills [^]	11	4	13	2	54	14	3
Fear of violence/crime[^]	17	20	11	23	13	2	17

[^] These items were experienced by self or household.

Appendix 7: Legion welfare services received, by type of Beneficiary

The table below shows the proportion of beneficiaries reporting receipt of different Legion welfare services in the last 12 months, by beneficiary type .

Figure 7i LEGION SERVICES RECEIVED IN LAST 12 MONTHS, BY BENEFICIARY TYPE (PROMPTED)

	Legion beneficiaries	Benevolence	Pensions/Compensation	Welfare Breaks	Careers Advice	Small Business Advice	Women's Section
	%	%	%	%	%	%	%
Any benevolence:	35	67	4	14	18	12	58
Giving goods or services in a temporary crisis (e.g. household electrical appliances, furniture, food, clothing)	13	24	1	5	9	4	28
Help in buying electrically powered wheelchairs/stairlifts	9	18	2	4	2	-	14
Providing funds to help in a temporary crisis (e.g. to pay costs of rent/mortgage, heating, water, moving, travel, funeral, debts)	8	13	2	2	10	8	18
Providing mobility aids and home adaptations for the disabled (e.g. walking frames, electric beds, bathing aids, structural adaptations)	6	14	1	1	-	-	4
Providing a 'Lifeline' telephone/alarm pendant to summon help in an emergency	2	5	*	2	-	-	2
Loans for home repairs or adaptations	2	4	-	1	-	-	6
Home and hospital visits for the sick or housebound	1	1	*	3	-	-	4
Any Pensions/Compensation:	29	5	81	4	15	6	-
Advice and support for claiming war disablement pensions	21	4	56	3	14	4	-
Representation at War Pension appeal tribunals	13	2	39	1	6	-	-
Help with claims for MoD compensation for illness or injury sustained whilst serving, because of negligence	9	1	26	1	3	2	-
Any residential care/welfare breaks:	12	3	1	74	-	-	11
Holidays at Legion Welfare Break Centres^ for the severely disabled and those recovering from illness, hospitalisation or bereavement	12	2	1	71	-	-	11
Residential and nursing homes for the elderly	1	1	*	4	-	-	1
Any Employment/careers advice:	8	1	1	*	64	74	2
Careers advice to help in finding jobs and re-training for civilian life	4	*	1	*	38	6	-
Advice and loans to those wanting to start up their own business	3	*	-	*	11	74	-
Comradeship through Legion branch or club	7	4	4	20	5	-	12
Any Remembrance Travel services:	1	1	*	2	-	-	1
Organising trips to war graves, memorials and battlefields across the world	1	*	*	1	-	-	1
Practical help for widows and families to visit a relative's war grave	*	1	*	1	-	-	-
Help for homeless ex-Service people to find temporary accommodation or set-up home	1	1	1	*	-	-	-
<i>Not stated</i>	<i>17</i>	<i>21</i>	<i>14</i>	<i>15</i>	<i>10</i>	<i>8</i>	<i>22</i>

^ Questionnaire used the phrase 'respite homes'.

Appendix 8: Reduction in personal difficulties after Legion assistance

A measure of the impact of the Legion's welfare assistance is to compare the welfare needs which beneficiaries presented with when they first contacted the Legion with those they are experiencing now. On each of the specific difficulties the survey covered, beneficiaries are less likely to say they are experiencing it now than when they contacted the Legion. Whilst the reduction in problems experienced does not prove a direct link, it is likely that the intervention of Legion welfare assistance has, at least partly, caused the improvement in beneficiaries' personal circumstances.

The survey data supporting this claim is presented in fig 8i:

- The first column shows the proportion of beneficiaries experiencing each difficulty when they contacted the Legion
- The second column shows the proportion who are still experiencing each difficulty now⁴¹
- The third column shows the proportion who are no longer experiencing the difficulty at all now
- The fourth column calculates the percentage of those who initially presented with each problem, who are no longer experiencing it now⁴².

⁴¹ Albeit this could be to a lesser degree and the survey did not determine this.

⁴² E.g. 41% of those who presented to the Legion with difficulty in finding out about services or benefits to which they are entitled are no longer experiencing it, after contact with Legion welfare (calculated as 3% divided by 31%).

Figure 8i PERSONAL OR HOUSEHOLD* DIFFICULTIES EXPERIENCED BY LEGION BENEFICIARIES, WHEN CONTACTED LEGION AND NOW

	Experiencing when contacted Legion %	Still experiencing now %	No longer experiencing %	% no longer experiencing
Difficulties dealing with authorities:				
Difficulty finding out about services or benefits to which entitled*	31	18	13	41%
Difficulty dealing with personal affairs (e.g. paying bills, filling in forms, writing letters)	26	18	8	31%
Difficulty getting medical treatment you need^	11	7	5	40%
Self-care/well-being difficulties:				
Exhaustion or pain	31	27	3	11%
Difficulty looking after yourself (washing, dressing, going to the toilet, preparing meals)	16	13	3	18%
Poor bladder/bowel control	12	10	2	17%
Psychological difficulties:				
Feeling depressed	31	23	8	26%
Lack of hope for the future/lack of purpose or direction in your life	21	14	6	31%
Lacking confidence/low self-esteem	17	13	4	23%
Heavy drinking or taking drugs	5	3	2	43%
Any relationship/isolation difficulties:				
Loneliness	17	12	5	27%
Lack of recreational facilities/social life^	12	10	3	21%
Bereavement	11	7	4	38%
Difficulty forming close relationships/getting on with people	10	8	2	23%
Marriage/relationship break-up	8	5	3	34%
In prison				
Any mobility difficulties:				
Difficulty getting around outside your home	34	29	5	14%
Difficulty getting around your home	20	16	5	22%
Any housing difficulties:				
Difficulty with house and garden maintenance^	31	26	5	17%
Poor housing/inappropriate for your needs^	8	6	2	30%
Any financial difficulties:				
Not having enough money for day to day living^	26	18	9	33%
Getting into debt^	20	14	6	30%
Any employment difficulties:				
Unemployment/fear of unemployment^	15	10	5	33%
Lack of training/qualifications/skills^	10	7	3	28%
Fear of violence/crime^				
	15	11	4	25%

^ These items were experienced by self or household.

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 organizing 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

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.

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