

THE ROYAL BRITISH  
LEGION



## Greatest Welfare Needs of the Ex-Service Community



Compass Partnership



# **Greatest Welfare Needs of the Ex-Service Community**

**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, both Regular Forces (including National Service or the Home Guard), or Reserve/Auxiliary Forces; the Mercantile Marines in hostile waters; the Allied Civil Police Forces; full-time, in uniform for a Voluntary Aid Society in direct support of the Armed Forces; or as a British subject serving under British command in the forces of an allied nation.

### **Dependent spouses/partners**

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

### **Dependent divorced or separated spouses**

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

### **Dependent widows and widowers**

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

### **Dependent children**

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

### **Dependants**

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

### **Adult dependants**

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

### **Ex-Service community**

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

### **Adult ex-Service community**

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

## **Foreword**

### **Sue Freeth**

This report is the fourth in our series of welfare needs studies. It seeks to identify the areas of greatest welfare need in the ex-Service community and assess how well these are being met.

The report explores the scope of welfare provision for people in this category and the awareness and take-up of Legion welfare services by those eligible. It identifies the types of needs which affect different age cohorts within the ex-Service community, highlighting both the scale of these needs and who is most likely to be affected. Finally, the report determines whether 'gaps' exist in terms of significant welfare needs which are not being properly met through Legion and other welfare provision.

Through extensive analysis of the greatest needs of the ex-Service community this report provides vital guidance for the future development of Legion welfare services to ensure that these meet the ongoing needs of the ex-Service community.

We have found the study a very useful exercise and are delighted to be able to share our findings with others. I hope you will find it useful and that this work will contribute to a more informed picture of the current needs of the ex-Service community, showing us how we can work together with other organisations to meet these more effectively in the future.

Sue Freeth  
Director Welfare  
The Royal British Legion  
August 2006

## Executive Summary

This is the summary of the fourth 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 considered whether the demographics, personal circumstances and welfare needs of the adult ex-Service community vary from those of the general population and the third explored the profile and attitudes of Legion welfare beneficiaries.

This report explores the areas of greatest welfare need of the 8.43 million adults in the UK ex-Service community living in private households. It addresses the following questions:

1. What are the potential welfare needs of the ex-Service community (based on their experience of one of 24 difficulties in the last 12 months)?
2. How many people express greater welfare needs (i.e. they experience three or more of these difficulties)?
3. What are the unmet welfare needs of the ex-Service community (because they report that they are currently experiencing difficulties for which they are not receiving the help, advice or support they need)?
4. What are the greatest welfare needs of the ex-Service community (because they affect many people or because they have a large impact on people's lives)?
5. What services does the Legion provide to meet these needs?
6. What, therefore, is the gap between the needs and the services provided?
7. How aware are those in greatest need of the services available to them?
8. How many people say that Legion services could help them?
9. What further needs do people, already supported by the Legion, have?
10. What are the demographic profiles of people with the greatest needs?

Variations in needs are explored for different age cohorts:

- 16-44 year olds (16%)
- 45-64 year olds (24%)
- 65-74 year olds, which includes most of the National Service veterans (32%)
- Those aged 75 or over, i.e. WWII veterans and their dependants (28%).

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

### **Scale of welfare needs (Chapter 2)**

The research included various indicators of welfare need. This secondary analysis focused on the greatest needs, either in scale or severity.

#### **Difficult personal circumstances**

- Half of the adult ex-Service community have a long-term illness, disability or infirmity; equivalent to 4,430,000 people.
  - One in five rely on public transport, equivalent to 1,600,000 people.
  - One in ten report net household income below £5,000pa, equivalent to 930,000 people.
  - One in fourteen care for a dependent adult in their household, equivalent to 570,000 carers.
- (*Section 2.1*)

### **Potential welfare need**

At the broadest level, over half (55%) of adults in the ex-Service community have potential welfare needs because they have experienced at least one of a list of 24 personal or household difficulties in the last 12 months. This is equivalent to 4.63 million people facing difficult circumstances over the last year. (*Section 2.2*)

The age cohorts with the largest number of people experiencing 'any difficulties' are 65-74s and over 75s:

- 810,000 people aged 16-44 (60%)
- 1,190,000 people aged 45-64 (60%)
- 1,320,000 people aged 65-74 (49%)
- 1,310,000 people aged 75 or over (55%). (*Section 2.3*)

In terms of multiple problems:

- 17% cite three or more difficulties, equivalent to 1.47 million people.
- 7% cite five or more difficulties, equivalent to 0.57 million people. (*Section 2.2*)

The number of people experiencing 'three or more problems' is broadly similar across the four age cohorts (despite higher percentage prevalence among 16-44s and 45-64s):

- 330,000 people aged 16-44 (24%)
- 390,000 people aged 45-64 (20%)
- 340,000 people aged 65-74 (13%)
- 400,000 people aged 75 or over (17%). (*Section 2.3*)

### **Unmet welfare need**

Only a minority of the ex-Service community (6%) say they are currently experiencing unmet welfare needs - difficulties where they are not receiving the help, advice or support they need. This is equivalent to 530,000 people with unmet welfare needs. This suggests that the majority of people facing difficult circumstances either do not know how to go about receiving assistance, do not feel able to ask, or simply do not want State or charitable assistance to help alleviate their problems. (*Section 2.2*)

People citing unmet welfare needs are fairly evenly spread across the age spectrum:

- 90,000 people aged 16-44 (7%)
- 150,000 people aged 45-64 (8%)
- 130,000 people aged 65-74 (5%)
- 150,000 people aged 75 or over (6%). (*Section 2.3*)

### **Areas of greatest need**

'Greatest needs' are defined as problems affecting the largest numbers of people and problems that greatly restrict daily living, i.e. difficulty with self-care (e.g. washing, dressing, going to the toilet), difficulty getting around their own home and heavy drinking or drug taking. On this basis the greatest needs of the ex-Service community are:

- Illness and disability
- Mobility
- House and garden maintenance
- Caring responsibilities

- Loneliness, depression and bereavement
- Financial difficulty
- Unemployment and low skills.

### **Types of greatest need, by age**

The extent to which these different welfare needs affect people of different ages varies:

- The greatest needs of 16-44 year olds are financial difficulty (both lack of money and debt), unemployment or lack of skills/training and depression/mental health problems. *(Section 2.5)*
- The greatest needs of 45-64 year olds are related to poor health and mobility, followed by caring responsibilities, bereavement, depression and financial difficulty. *(Section 2.6)*
- The greatest needs of over 65 year olds are house and garden maintenance, mobility and low income; followed by exhaustion or pain, loneliness and depression. 65-74s additionally have caring responsibilities; whilst over 75s have more severe mobility problems, encompassing difficulty getting around their own home as well as out into the community. *(Sections 2.7, 2.8)*

## ***Legion welfare provision (Chapter 3)***

### **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 support in 2005, through the funding it provides to other organisations. This gives an annual total of around 60,000 people benefiting substantially from Legion welfare. *(Section 3.1)*

In 2003/04 the Legion completed 25,000 welfare cases across the six types of welfare services surveyed for this research. This comprised over 10,000 Benevolence beneficiaries, over 7,000 Pensions/Compensation beneficiaries and smaller numbers from each of Welfare Breaks, Careers Advice, Small Business Advice and the Women's Section. *(Section 3.1)*

### **Gap between Legion provision and potential welfare need**

At its broadest definition, Legion welfare reaches 300,000 people each year, equivalent to 6% of the 4.63m adults who cite any personal or household difficulties. *(Section 3.2)*

A more realistic estimate of the gap comes from comparing the 530,000 people who have unmet welfare needs with the 33,000 to whom the Legion provides a direct service. On this basis the Legion is assisting 6% of the ex-Service population with unmet needs. *(Section 3.2)*

It is estimated that, in the last year, the actual number of Legion beneficiaries experiencing each of the greatest needs are typically only around 1% – 2% of the number of adults encountering each particular problem in the wider ex-Service community. This confirms that the Legion is only reaching a tiny fraction of potential welfare needs in the whole community. *(Section 3.4)*

### **Awareness**

Whilst seven in ten adults in the ex-Service community are aware of The Royal British Legion's name, which is equivalent to 6.07 million people, awareness of Legion welfare services is considerably lower. Half (47%) of the ex-Service community have heard of at least one Legion welfare service, equivalent to 3.96m people. Each specific welfare service is known to no more than a quarter of adults in the ex-Service community, and most services are known to fewer than one in six. *(Section 3.3)*

## **Demand**

Once they are aware of the full range of existing welfare services offered by the Legion, 15% of the adult ex-Service community say that at least one of these services could help them or their household, either now or in the near future. This is equivalent to 1.29 million people expressing demand for Legion welfare support.

Fewer than 5% of the adult ex-Service community express interest in each specific welfare service, the most popular being:

- Mobility aids and home adaptations for the disabled – around 4%, equivalent to 340,000 people
- Residential and nursing homes for the elderly – around 3%, or 280,000 people
- Funds to help in a temporary crisis – around 3%, or 240,000 people
- An emergency 'Lifeline' telephone/alarm pendant – around 3%, or 240,000 people
- Help in buying electrically powered vehicles/stairlifts – around 3%, or 240,000 people
- Holidays at Legion Welfare Break Centres – around 3%, or 230,000 people. (*Section 3.3*)

## **Welfare needs of Legion beneficiaries**

The survey of current beneficiaries of Legion welfare services shows that the Legion is successfully targeting the people in greatest need, since beneficiaries cite greater prevalence of a number of personal and household difficulties, than do adults in the wider ex-Service community. (*Section 3.4*)

The Legion aims to assist the poorest households within the ex-Service community. Over one in four (28%) current beneficiaries report net household income above £15,000pa and one in eight (12%) report household income in excess of £25,000pa. The proportion of Legion beneficiaries reporting very low net income below £5,000pa is no different from the wider ex-Service community (12% vs. 11%). However, with the exclusion of beneficiaries of Pensions/Compensation assistance, who have the highest average incomes, Legion beneficiaries have 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, and 15% below £5,000pa, compared with 11% in the wider community. (*Section 3.4*)

## **Beneficiaries' ongoing demand for welfare services**

Despite giving very positive feedback about the impact of Legion assistance on their quality of life, three quarters (78%) of Legion beneficiaries say that at least one Legion welfare service could help them or their household, now or in the near future. This is equivalent to ongoing demand from 19,500 current beneficiaries. A quarter (26%) are interested in three or more services (equivalent to 6,250 beneficiaries). (*Section 3.5*)

## **Beneficiaries' unmet welfare needs**

In a quarter of Legion welfare cases, significant unmet needs remain, even after Legion intervention: 23% of Legion beneficiaries are experiencing personal difficulties now where they are not receiving the help, advice or support they need. This is equivalent to 5,750 current beneficiaries with unmet welfare needs. (*Section 3.5*)

The current beneficiaries who are most likely to cite unmet welfare needs are:

- 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 difficulties (34%)
- Those who are single (33%)

- Those on the lowest net household incomes of under £5,000pa (32%). (*Section 3.5*)

Among beneficiaries citing unmet welfare needs, the most common difficulties they are facing are depression, exhaustion or pain, not enough money for day-to-day living and difficulty finding out about services or benefits to which they are entitled. (*Section 3.5*)

## ***Assisting the most needy (Chapter 4)***

### **Awareness, demand and take-up of welfare services by those with greatest needs**

People in greatest need typically have no higher awareness of any Legion welfare services than the wider ex-service community, nor other ex-Service organisations offering assistance. (*Section 4.1*)

Those in greatest need are generally more likely than the wider ex-Service community to have received any assistance from sources of State or charitable assistance. Over two thirds of those experiencing each need have received some help. The exceptions are the poorest households and households experiencing unemployment, or fear of unemployment, where the proportions receiving any assistance are no different from the wider community. The main sources of assistance vary in each case and are detailed in the main body of the report. (*Section 4.1*)

Typically, fewer than one in ten people experiencing each area of greatest need have received assistance from any ex-Service organisation in the last 12 months, which is not significantly different from the wider ex-Service community. In spite of their difficulties, the people in greatest need are still reluctant to express interest in Legion welfare services that might help them or their family. Typically, fewer than 10% express demand for relevant Legion services in each case. (*Section 4.1*)

### **Demographic profile of those with different greatest needs**

The report identifies the greatest needs as:

- Illness and disability – *Section 4.2*
- Mobility – *Section 4.3*
- House and garden maintenance – *Section 4.4*
- Caring responsibilities – *Section 4.5*
- Loneliness, depression and bereavement – *Section 4.6*
- Financial difficulty – *Section 4.7*
- Unemployment and low skills. – *Section 4.8*

For each of these greatest needs the report sets out:

- The demographic profile of those people affected
- Receipt of welfare from the ex-Service organisations and elsewhere
- The welfare assistance available from the Legion and demand for the most relevant services.

# 1 Introduction

This is the fourth of a series of reports on the ex-Service community in the UK. The earlier reports are:

- *“Profile of the Ex-Service Community in the UK”*, which measured the size, demographic profile and welfare needs of the ex-Service community in the UK.
- *“Profile and Needs: Comparisons between the Ex-Service Community and UK Population”*, which considered whether the personal circumstances and welfare needs of the adult ex-Service community vary from those of the general population.
- *“The Legion at Work”*, which explored awareness and use of welfare services available to the ex-Service community; the profile and welfare needs of Legion beneficiaries, as compared to the wider ex-Service community; and Legion beneficiaries’ views on the quality and impact of the welfare assistance they received.

Key findings from first report *“Profile of the Ex-Service Community in the UK”* were:

- 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. Younger members are more likely to experience financial, employment or psychological difficulties. Older members are more likely to encounter difficulties with mobility and house and garden maintenance.

This report seeks to identify the areas of greatest welfare need in the ex-Service community, and assess how well these are being met. The report will explore:

- The scope of Legion welfare provision.
- Awareness and take-up of Legion welfare services by the ex-Service community.
- The greatest types of need for different age cohorts within the ex-Service community, highlighting both the scale of these needs and who is most likely to be affected.
- The extent to which people experiencing different needs are: aware of Legion welfare provision, expressing demand for assistance and receiving assistance.
- Whether ‘gaps’ exist in terms of significant welfare needs which are not being properly met through Legion, and other, welfare provision.

The report is based on secondary analysis of data collected in the two primary research surveys conducted by the Legion for the earlier reports in the series: a nationally representative, face-to-face survey of over 1,200 adults in the UK ex-Service community and a postal survey of over 1,200 Legion welfare beneficiaries.

## Format of this report

Subsequent chapters explore:

- The scale of welfare needs in the ex-Service community (chapter 2).
- The scope of Legion welfare provision; the gap between this and the scale of welfare needs in the ex-Service community; and the ongoing demands of Legion welfare beneficiaries (chapter 3).
- To what extent different greatest needs of the ex-Service community are met (chapter 4).

Tables are used to illustrate key findings from the surveys. Percentage figures in the tables are set out in columns and 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. The sample sizes on which the results are based are not always shown in the tables for clarity. However, these are taken into account when calculating statistical significance.

The proportions of people experiencing different welfare needs have been grossed up to population projections to get a sense of scale of the greatest problems; however these projections should be treated as indicative of the relative scale of different needs only, rather than the absolute number of people affected. Where projections are made from the omnibus survey data of the adult ex-Service community to the whole ex-Service population in the UK, the total size of the adult ex-Service community (living in private residential households) is assumed to be 8.43 million people. This population estimate was calculated in the first report of this series, *“Profile of the Ex-Service Community in the UK”*.

All projections of the numbers of people experiencing different welfare needs are subject to margins of error, details of which are given in Appendix 1, having been rounded to the nearest 10,000 people.

Figure 1.1 shows the number of respondents surveyed in each of the four age cohorts used in analysis. The groupings were chosen on the basis of intuitively logical groupings, ensuring a minimum of 150 respondents in any given category on which to base projections of the scale of need within the ex-Service population. The projections based on these relatively small sub-samples

of respondents are subject to wider margins of error (see Appendix 1).

**Figure 1.1 AGE COHORTS WITHIN EX-SERVICE COMMUNITY**

	'000s	%	Resp- ondents	
			w.	unw.
<b>16-44:</b> Younger veterans and dependants	1,360	16	174	158
<b>45-64:</b> Middle-aged veterans and dependants	2,000	24	255	250
<b>65-74:</b> National Service and older veterans, and dependants	2,670	32	340	420
<b>75+:</b> WWII veterans and dependants	2,400	28	306	383
<b>All</b> in adult ex-Service community (in private households)	8,430	100	1075	1211

w = Weighted sample; unw = unweighted sample

Those who did National Service, post WWII, fall into the 63-77 age bracket. For simplicity, we have considered that nearly all ex-National Servicemen will be in the 65-74 cohort. Similarly, the minimum age for WWII veterans is now 76, so we have considered our over 75s category as WWII veterans.

Three fifths of the adult ex-Service community are aged over 65 and two fifths under 65. The two largest age cohorts are the 65-74s, who account for a third (32%) of the adult ex-Service community, and those aged 75 or over, who account for nearly three in ten (28%). Those aged 45-64 represent a quarter (24%) and those aged 16-44 represent a sixth (16%).

In chapter 5, the unmet needs of Legion beneficiaries are described, using data from the Beneficiary Survey. Where projections are made from the Beneficiary 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 the Legion financial year 2003/04. Full records are available, across the six types of welfare services included in

the survey i.e. Benevolence, Pensions/ Compensation, Welfare Breaks, Careers Advice, Small Business Advice and the Women's Section.

Finally, a limitation of this research is the exclusion of adults in the ex-Service community who live in institutions rather than in private residential households i.e. those living in prisons, on Armed Forces bases, in residential or nursing homes, in hospital, in rehabilitation centres, in temporary

accommodation such as hostels, or homeless sleeping rough. Arguably some of these groups are already within the State, charitable or private welfare system e.g. those in hospital or residential/nursing homes, and so their welfare needs will be at least partially met. However, others who were not included in this household survey may include especially vulnerable groups (e.g. those in temporary accommodation, the homeless and those in prison).

## 2 Scale of welfare needs

This chapter assesses the scale of welfare needs in the ex-Service community, in terms of the proportion facing difficult personal circumstances during the last year. The greatest needs for different age cohorts within the ex-Service community are also highlighted.

### 2.1 Difficult personal circumstances

The survey of adults in the ex-Service community asked about some difficult personal circumstances that people face such as poor health or disabilities, caring responsibilities, reliance on public transport and extreme poverty. The number of people affected by these in the last 12 months is presented in figure 2.1.

**Figure 2.1 DIFFICULT PERSONAL CIRCUMSTANCES FACED IN LAST YEAR**

	Adult ex-Service community	
	%	'000s
	100	8,430
Any long-term illness, disability or infirmity	52	4,420
Self-reported poor health	25	2,140
Reliance on public transport	19	1,600
Reported net household income below £5,000 pa	11	930
Caring responsibilities for another adult in household	7	570

Poor health is a key issue for the ex-Service community. Health deteriorates with age and the health of older people in the ex-Service community is broadly equivalent to their peers in the general population. However, those aged 25-64 in the ex-Service community are more likely to cite poor health

than their peers nationally<sup>1</sup>. Figure 2.2 overleaf highlights the scale of the health problem and the key conditions affecting those of different ages.

### 2.2 Overall scale of potential and unmet welfare needs

The survey also asked adults in the ex-Service community which, if any, from a prompted list of 24 difficulties had been experienced in the last 12 months (fig 2.4 overleaf). 55% of adults in the ex-Service community have experienced at least one of these difficulties in the last 12 months. This is equivalent to 4.63 million people facing difficult circumstances over the last year. This figure is indicative of the real extent of potential welfare need within the ex-Service community.

An indication of greater welfare needs is those citing multiple problems. 17% cite three or more difficulties, equivalent to 1.47 million people, and 7% cite five or more difficulties, equivalent to 570,000 people (see figure 2.3).

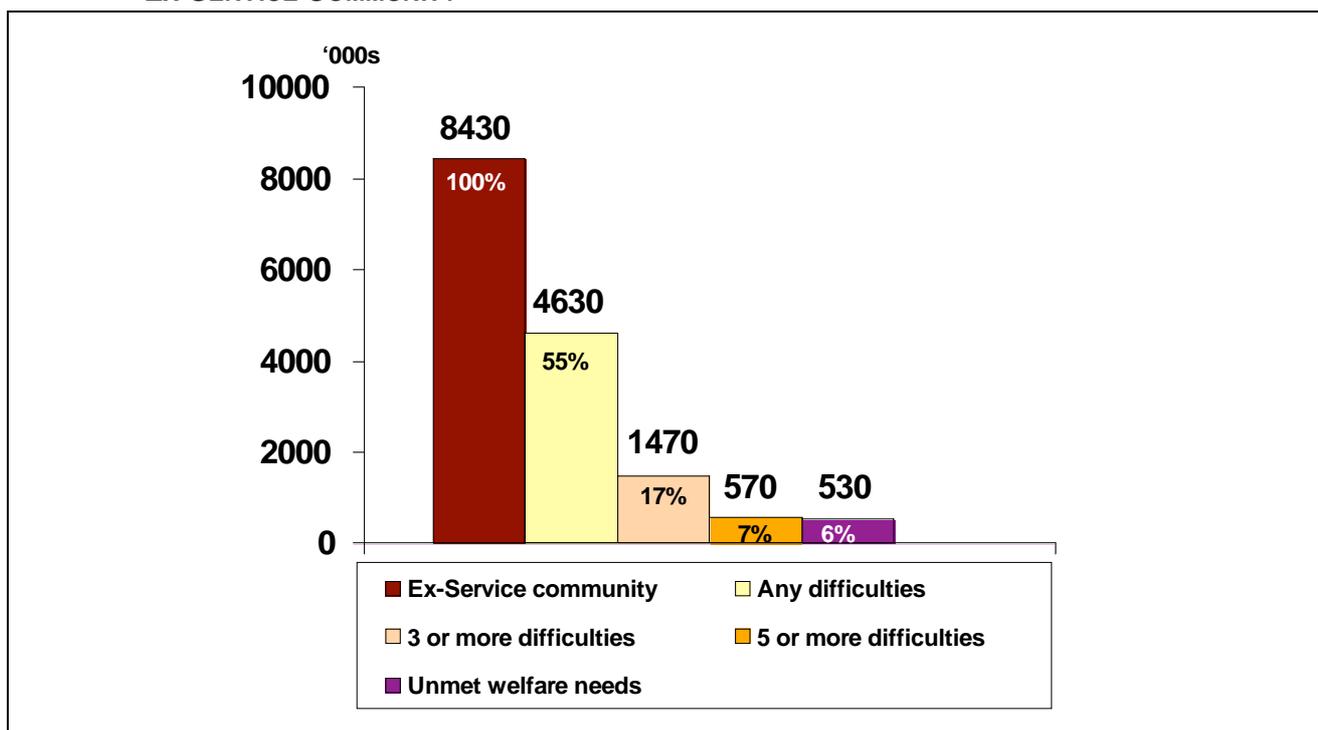
Figure 2.3 shows that there is a significant divergence between the number of people experiencing any difficult circumstances and the number of people who say they have unmet welfare needs. Among the 55% or 4.63 million people citing any difficulties faced by them or their household, a minority, one in ten, said that they have unmet needs, in as much as they are 'currently experiencing difficulties where they are not receiving the help, advice or support they need'. This represents 6% of the whole ex-Service community; equivalent to 530,000 people with unmet welfare needs. Possible explanations of this difference could be that the majority of people facing difficult circumstances either: do not want, or feel able to ask for, State or charitable assistance to help alleviate their problems; do not know how to go about requesting assistance; or do not know to what assistance they are entitled.

<sup>1</sup> "Profile and Needs: Comparisons between the Ex-Service Community and the UK Population", The Royal British Legion (2005).

**Figure 2.2 LONG-TERM HEALTH PROBLEMS/DISABILITIES OF ADULT EX-SERVICE COMMUNITY, BY AGE**

	All	'000s	16-44	'000s	45-64	'000s	65-74	'000s	75+	'000s
	%	8,430	%	1,360	%	2,000	%	2,670	%	2,400
<b>Any long-term illness/ disability or infirmity:</b>	<b>52</b>	<b>4,420</b>	<b>28</b>	<b>390</b>	<b>51</b>	<b>1,010</b>	<b>54</b>	<b>1,444</b>	<b>66</b>	<b>1,590</b>
Any cardio-vascular/respiratory	26	2,180	6	80	25	510	29	780	34	820
Any musculo-skeletal	21	1,790	10	140	20	410	22	580	28	660
Any digestive/diabetes/ progressive illness	12	1,010	4	60	15	290	12	310	15	360
Any sensory	8	640	1	10	3	60	9	230	14	340
Any mental	4	350	10	130	4	70	3	90	3	70
Any neurological	2	190	1	10	4	70	2	40	3	70
Any other	5	440	6	70	5	100	4	100	7	160
<b>Multiple conditions</b>	<b>21</b>	<b>1,730</b>	<b>7</b>	<b>90</b>	<b>21</b>	<b>420</b>	<b>21</b>	<b>560</b>	<b>28</b>	<b>670</b>

**Figure 2.3 EXTENT OF WELFARE NEED, IN LAST 12 MONTHS, AMONG THE ADULT EX-SERVICE COMMUNITY**



Source: "Profile of the Ex-Service Community in the UK", The Royal British Legion (2005), for size of adult ex-Service community and scale of difficulties.

The Royal British Legion Annual Report 2004 for scale of Legion welfare assistance.

Unmet welfare needs defined as, "currently experiencing difficulties where they are not receiving the help, advice or support they need".

**Figure 2.4 PERSONAL OR HOUSEHOLD\*  
DIFFICULTIES EXPERIENCED IN LAST YEAR**

		Adult ex-Service community
	%	'000s 8,430
<b>Fear of violence/crime*</b>	<b>16</b>	<b>1,340</b>
<b>Any relationship/isolation difficulties:</b>	<b>16</b>	<b>1,310</b>
Bereavement	7	570
Loneliness	6	550
Lack of recreational facilities/social life*	3	270
Marriage/relationship break-up	2	180
Difficulty forming close relationships/ getting on with people	1	80
<b>Any self-care/well-being difficulties:</b>	<b>14</b>	<b>1,180</b>
Exhaustion or pain	10	810
Poor bladder/bowel control	4	350
Difficulty looking after yourself	3	280
<b>Any housing difficulties:</b>	<b>13</b>	<b>1,100</b>
Difficulty with house and garden maintenance*	11	950
Poor housing/inappropriate for your needs*	2	200
<b>Any psychological difficulties:</b>	<b>13</b>	<b>1,080</b>
Feeling depressed	9	780
Lacking confidence/low self-esteem	5	390
Lack of hope for the future/lack of purpose or direction in your life	3	270
Heavy drinking or taking drugs	1	90
<b>Any mobility difficulties:</b>	<b>12</b>	<b>1,040</b>
Difficulty getting around outside your home	11	930
Difficulty getting around your home	6	530
<b>Any difficulties dealing with authorities:</b>	<b>12</b>	<b>1,040</b>
Difficulty getting medical treatment needed*	6	530
Difficulty finding out about services or benefits to which entitled*	5	450
Difficulty dealing with personal affairs	3	270
<b>Any financial difficulties:</b>	<b>12</b>	<b>1,030</b>
Not having enough money for day to day living*	9	770
Getting into debt*	5	400
<b>Any employment difficulties:</b>	<b>5</b>	<b>380</b>
Unemployment/fear of unemployment*	3	270
Lack of training/ qualifications/skills*	2	160

\* Items experienced by self/or household.

### 2.3 Scale of unmet needs in different age cohorts

Figure 2.5 shows the prevalence of potential and unmet welfare needs for four different age cohorts in the ex-Service community.

The younger members of the ex-Service community, aged 16-44, are the most likely to report experiencing any difficulties<sup>2</sup> (60%), three or more difficulties (24%), or five or more difficulties (11%). Those aged 65-74 (the National Service cohort, along with other veterans and dependants), are the least likely to cite any difficulties (49%), three or more difficulties (13%), or five or more difficulties (5%).

The proportion citing unmet welfare needs<sup>3</sup> is broadly similar across the age cohorts, at between 5% and 8%.

Figure 2.5 also projects the prevalence of welfare needs onto the size of the ex-Service population in each age cohort, to assess the relative scale of need across the community; and figure 2.6 shows graphically the number of people in need within each age cohort. The scale of potential need, at the broadest level of experiencing any personal or household difficulties (yellow bars), increases with age and plateaus among over 65 year olds. The two largest age cohorts are the 65-74s, who account for a third (32%) of the adult ex-Service community, and those aged 75 or over, who account for nearly three in ten (28%). By virtue of their size, the scale of potential need, at the level of experiencing 'any difficulties' is highest for these two cohorts: 1.32m people aged 65-74 and 1.31m people aged 75+ cite any difficulties in the last year.

Notice how the scale of potential need among 65-74s is the highest, despite the age cohort citing the lowest prevalence of needs (49%

<sup>2</sup> Any difficulties from the prompted list of 24 personal and household difficulties listed at figure 3.2.

<sup>3</sup> Experiencing 'unmet welfare needs' is defined as people who say they are "experiencing any difficulties at the moment where they are not receiving the help, advice or support they need".

any difficulties). Conversely, 16-44s, who have the highest prevalence of need (60% any difficulties), have the lowest scale of need on this measure – 0.81m people citing any difficulties, by virtue of being the smallest cohort.

The number of people experiencing multiple problems, either three or more (pale orange bars), or five or more (orange bars), is broadly similar across the four age cohorts. Between 330,000 and 400,000 are experiencing three or more difficulties in each age cohort and between 120,000 and

160,000 are experiencing five or more difficulties. Therefore, those with more extreme personal circumstances are evenly spread across the age spectrum.

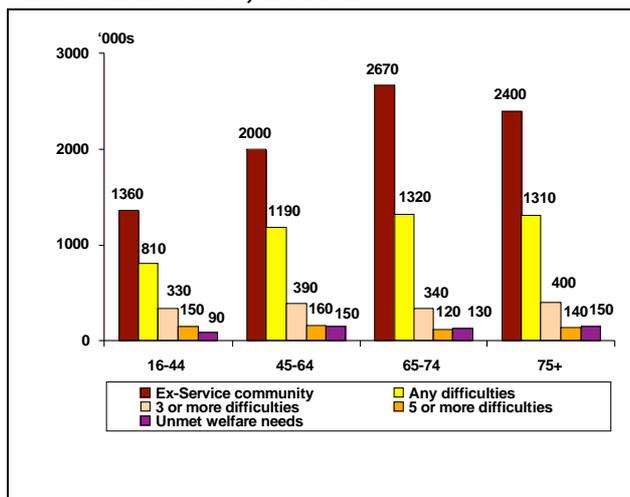
Likewise the scale of unmet welfare needs, (purple bars), is broadly similar across the four age cohorts. It is lowest among the 16-44s - at 90,000 people - because they are the smallest cohort in size, and broadly equivalent across the other cohorts: 45-64s, 65-74s and 75+s, at between 130,000 to 150,000 people.

**Figure 2.5 PREVALENCE OF WELFARE NEEDS IN LAST 12 MONTHS, BY AGE**

	All	'000s	16-44	'000s	45-64	'000s	65-74	'000s	75+	'000s	
Base: UK adult ex-Service community living in private residential households	%	<b>8,430</b>	%	<b>1,360</b>	%	<b>2,000</b>	%	<b>2,670</b>	%	<b>2,400</b>	
<b>ANY DIFFICULTIES</b>		<b>55</b>	<b>4,630</b>	<b>60</b>	<b>810</b>	<b>60</b>	<b>1,190</b>	<b>49</b>	<b>1,320</b>	<b>55</b>	<b>1,310</b>
<b>3 OR MORE DIFFICULTIES</b>		<b>17</b>	<b>1,470</b>	<b>24</b>	<b>330</b>	<b>20</b>	<b>390</b>	<b>13</b>	<b>340</b>	<b>17</b>	<b>400</b>
<b>5 OR MORE DIFFICULTIES</b>		<b>7</b>	<b>570</b>	<b>11</b>	<b>150</b>	<b>8</b>	<b>160</b>	<b>5</b>	<b>120</b>	<b>6</b>	<b>140</b>
<b>UNMET WELFARE NEEDS*</b>		<b>6</b>	<b>530</b>	<b>7</b>	<b>90</b>	<b>8</b>	<b>150</b>	<b>5</b>	<b>130</b>	<b>6</b>	<b>150</b>

\* i.e. Experiencing any difficulties at the moment where not receiving the help, advice, or support needed. Figures highlighted in red are significantly above the % for All ex-Service and figures highlighted in green are significantly below (95% level).

**Figure 2.6 SCALE OF WELFARE NEEDS IN LAST 12 MONTHS, BY AGE**



*Unmet welfare needs defined as, "currently experiencing difficulties where they are not receiving the help, advice or support they need".*

## 2.4 Types of needs of different age cohorts

The types of welfare needs faced by younger and older members of the ex-Service community differ. The key difficulties experienced by four different age cohorts are summarised in figure 2.7.

The following sections describe the greatest needs facing each age cohort – both those problems affecting the largest number of people (7% or more), as well as those which affect smaller numbers of people but considerably restrict daily living i.e. difficulty with self-care tasks (e.g. washing, dressing, going to the toilet, preparing meals), difficulty getting around their own home and heavy drinking or drug taking.

**Figure 2.7 KEY DIFFICULTIES EXPERIENCED IN LAST 12 MONTHS AMONG ADULT EX-SERVICE COMMUNITY, BY AGE**

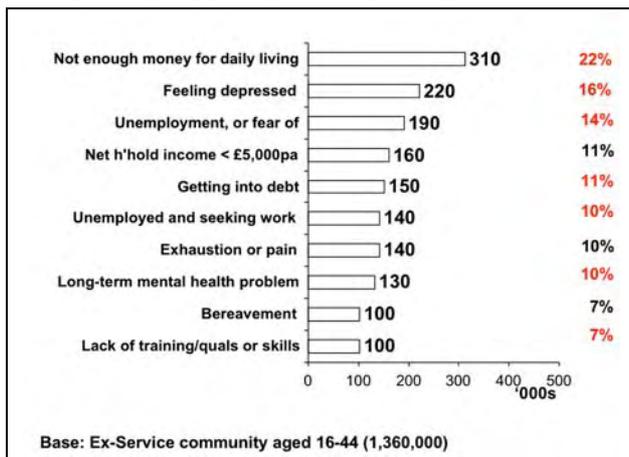
	'000s	All	16-44	45-64	65-74	75+
Base: UK adult ex-Service community living in private residential households	%	<b>8,430</b>	<b>1,360</b>	<b>2,000</b>	<b>2,670</b>	<b>2,400</b>
Difficulty with house and garden maintenance*	11	950		120	320	420
Net h'hold income under £5K pa*	11	930	160	140	270	380
Difficulty getting around outside your home	11	930		240	280	360
Exhaustion or pain	10	810	140	230	200	240
Feeling depressed	9	780	210	170	190	190
Not having enough money for day to day living*	9	770	300	170	180	
Caring responsibilities for another adult in household	7	570		200	200	
Bereavement	7	570	100	190		
Loneliness	6	550			200	190
Difficulty getting around your home^	6	530	40	160	140	190
Difficulty getting medical treatment you need*	6	530		210		
Getting into debt*	5	400	150	170		
Difficulty looking after yourself^	3	280	20	90	80	90
Household unemployment/fear of unemployment*	3	270	190			
Unemployed and seeking work	2	180	140			
Lack of training/qualifications/skills*	2	160	100			
Heavy drinking or taking drugs^	1	90	20	50	10	-

\* Items experienced by self and/or household. All other items were experienced by the respondent themselves. Items are included in the table either because they are experienced by 7% or more of at least one age cohort, or in the case of the items marked ^, because they considerably restrict daily living, despite applying to fewer than 7% of any cohort. Therefore blank spaces appear where the number of people affected fell below this threshold for that particular age cohort.

## 2.5 Greatest needs faced by 16-44 year olds

The younger members of the ex-Service community, aged 16-44, account for 16% of all ex-Service adults. The key difficulties faced by this age cohort affect over 100,000 people. Their main problems are financial difficulties, mental health or related to employment.

**Figure 2.8 KEY DIFFICULTIES FACED BY EX-SERVICE COMMUNITY AGED 16-44**



Percentages in red were of significantly higher prevalence among this cohort than among the ex-Service community as a whole.

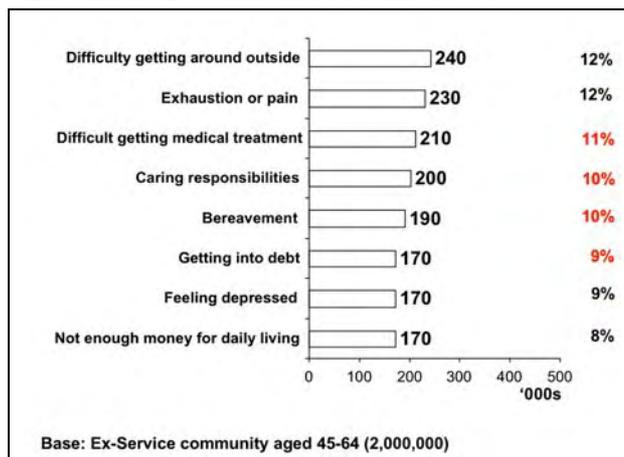
In addition, a minority of 16-44 year olds are affected by problems which severely restrict daily functioning:

- 3% with difficulty getting around their home - equivalent to 40,000 people
- 2% with difficulty looking after themselves (e.g. washing, dressing, going to the toilet, preparing meals) – equivalent to 20,000 people
- 2% heavy drinking or drug taking – equivalent to 20,000 people (peaking amongst the 25-34 year olds).

## 2.6 Greatest needs faced by 45-64 year olds

Middle-aged members of the ex-Service community, aged 45-64, account for a quarter (24%) of all ex-Service adults. The key difficulties faced by this age cohort affect over 170,000 people. Their main concerns are related to poor health and mobility or caring responsibilities; followed by bereavement, depression and financial difficulty.

**Figure 2.9 KEY DIFFICULTIES FACED BY EX-SERVICE COMMUNITY AGED 45-64**



Percentages in red were of significantly higher prevalence among this cohort than among the ex-Service community as a whole.

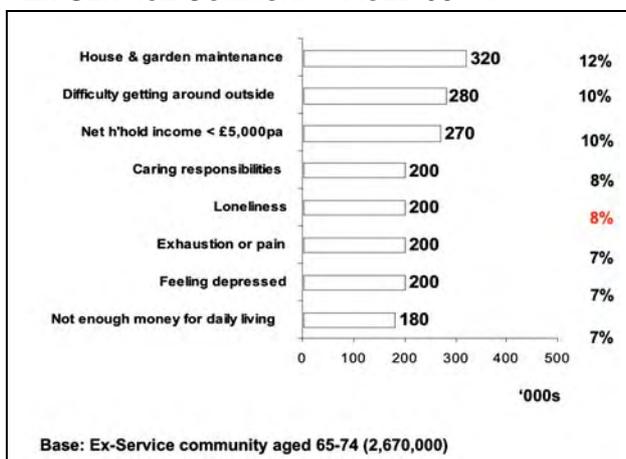
In addition, the number of 45-64 year olds with severe daily restrictions placed on their lives includes those with:

- 8% with difficulty getting around their home - equivalent to 160,000 people
- 5% with difficulty looking after themselves (e.g. washing, dressing, going to the toilet, preparing meals) – equivalent to 90,000 people
- 3% heavy drinking or drug taking – equivalent to 50,000 people.

## 2.7 Greatest needs faced by 65-74 year olds

Older members of the ex-Service community, aged 65-74 (the National Service cohort, along with other veterans and dependants), account for a third (32%) of all ex-Service adults. The key difficulties faced by this age cohort affect over 180,000 people. The main problems of this age group relate to house and garden maintenance, mobility and low income; followed by caring responsibilities, loneliness, exhaustion or pain and depression.

**Figure 2.10 KEY DIFFICULTIES FACED BY EX-SERVICE COMMUNITY AGED 65-74**



Percentages in red were of significantly higher prevalence among this cohort than among the ex-Service community as a whole.

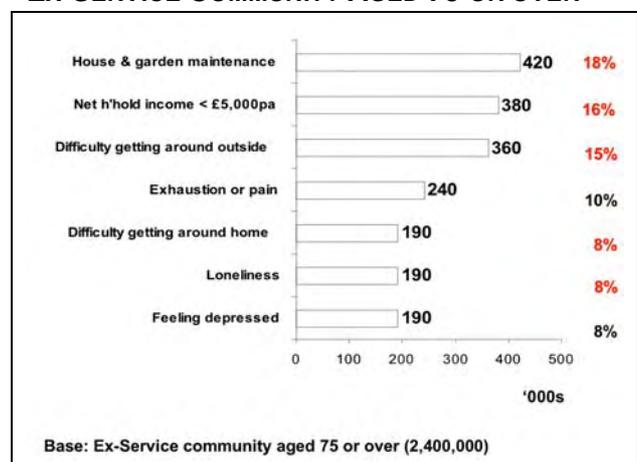
In addition, the number of 65-74 year olds severely restricted in daily living includes:

- 5% with difficulty getting around their home - equivalent to 140,000 people
- 3% with difficulty looking after themselves (e.g. washing, dressing, going to the toilet, preparing meals) – equivalent to 80,000 people
- 1% heavy drinking or drug taking – equivalent to 10,000 people.

## 2.8 Greatest needs faced by over 75 year olds

The most elderly members of the ex-Service community, aged 75 and over (WWII veterans and dependants), account for 28% of all ex-Service adults. The key difficulties faced by this age cohort affect over 190,000 people. The main problems of this age group relate to house and garden maintenance, low income, mobility and exhaustion or pain; followed by loneliness and depression. Broadly, the type of problems faced are similar to those affecting 65-74 year olds, yet larger in scale.

**Figure 2.11 KEY DIFFICULTIES FACED BY EX-SERVICE COMMUNITY AGED 75 OR OVER**



Percentages in red were of significantly higher prevalence among this cohort than among the ex-Service community as a whole.

Caring responsibilities are not such a burden for this age cohort, compared to 65-74 year olds, whilst mobility problems increase in severity to encompass difficulty getting around their own home as well as out into the community.

The number of people aged 75 or over severely restricted in daily living includes:

- 8% with difficulty getting around their home - equivalent to 190,000 people
- 4% with difficulty looking after themselves (e.g. washing, dressing, going to the toilet, preparing meals) – equivalent to 90,000 people.

## **2.9 Greatest needs faced by over 85 year olds**

The most elderly, aged 85 or over (of whom there are 290,000 living in private households), are particularly likely to experience severe daily restrictions, in terms of getting around their own home or performing self-care tasks (e.g. washing, dressing, going to the toilet, preparing meals).

Over 85 year olds have considerably greater difficulty than 75-84 year olds with house and garden maintenance (25% vs. 16%) and difficulty getting around outside their home (24% vs. 13%).

The greatest welfare issues faced by over 85 year olds<sup>4</sup> are:

- 70,000 people aged 85 or over experiencing difficulty with house and garden maintenance (25%)
- 70,000 people with difficulty getting around outside their home (24%)
- 40,000 people reporting net household income below £5,000pa (14%)
- 30,000 people experiencing difficulty getting around their own home (12%)
- 30,000 people experiencing exhaustion or pain (11%)
- 20,000 people with difficulty looking after themselves (8%)
- 20,000 people with difficulty getting medical treatment needed (8%).

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<sup>4</sup> These population projections for over 85 year olds should be treated with caution due to the small base of over 85 year old respondents.

### 3 Legion welfare provision

This chapter will describe:

- The scope of existing Legion welfare provision.
- The gap between the scale of the Legion provision and the extent of welfare needs in the ex-Service community.
- Demand expressed by the ex-Service community for these Legion services.

Turning to Legion beneficiaries, who have already received some welfare assistance from the Legion, two issues are explored:

- Whether the needs of current beneficiaries reflect the greatest needs within the ex-Service community.
- To what extent beneficiaries of Legion welfare support still have ongoing needs.

#### 3.1 Legion welfare beneficiaries

The Royal British Legion Annual Report 2004 stated that in the year 2003/04 the Legion received 300,000 requests for information, advice and assistance. In some cases the Legion answers straightforward queries or signposts people to other State or charitable organisations which could help them. In other cases more substantial support is provided. The total size of the UK adult ex-Service community living in private households is estimated to be 8.43 million people<sup>5</sup>, so the Legion is receiving requests for assistance from 4% of the adult ex-Service population.

In 2004 the Legion provided direct welfare services to around 33,000 people. The welfare assistance provided is wide-ranging; in 2004, the Legion<sup>6</sup>:

- Provided £8.6 million in Benevolence grants to 10,300 individuals, through the 'Immediate Needs Scheme'.
- Took over 3,600 new pensions cases and supported over 3,600 Pensions Appeals Tribunals.
- Supported over 300 claims for compensation against the MoD.
- 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.

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 600<sup>7</sup> pilgrims (as part of the Heroes' Return programme).
- 400 places in its seven residential Care Homes, and day care services for 200 veterans and their families.

In the year 2003/04, the Legion assisted almost 25,000 cases across the six types of welfare services included in the research survey of beneficiaries (fig 3.1). Projecting onto the UK adult ex-Service population of 8.43 million people, these beneficiaries represent 0.3% of the whole adult ex-Service community.

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<sup>5</sup> Source: "Profile of the Ex-Service Community in the UK", The Royal British Legion, 2005.

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<sup>6</sup> Source: The Royal British Legion Annual Report 2004.

<sup>7</sup> At 30<sup>th</sup> September 2004.

**Figure 3.1 LEGION BENEFICIARIES:  
COMPLETED CASES 2003/04<sup>8</sup>**

	No.	%
Benevolence	10,258	42
Pensions/Compensation	7,551	31
Welfare Breaks	3,272	13
Careers Advice	1,832	7
Small Business Advice	683	3
Women's Section	1,094	4
<b>TOTAL</b>	<b>24,657</b>	<b>100</b>

Benevolence grants to individuals through the 'Immediate Needs Scheme' cover a wide range of welfare assistance (falling into 31 different categories). In 2003/04, the five most common types of Benevolence grants to individuals were:

- Wheelchairs: 2,739 cases
- Maintenance grants: 2,616 cases
- Household electric goods: 1,943 cases
- Property repairs, maintenance, disabled fixtures & fittings: 1,768 cases
- Household goods other than electric or gas: 1,695 cases.

In terms of expenditure the value of grants awarded was highest for:

- Wheelchairs: £1.8 million (26%)
- Property repairs, maintenance, disabled fixtures & fittings: £1 million (15%)
- Household goods other than electric or gas: £600,000 (8%)
- Household electrical goods: £500,000 (7%).

Appendix 3 shows the full breakdown of Benevolence grants.

In addition to providing welfare assistance to individuals, the Legion provides capital project and running costs to smaller

<sup>8</sup> Source: Legion Welfare departmental records for number of completed cases in Legion financial year October 2003 – September 2004; except for Welfare Breaks guests to Somerset Legion House and Byng House where the time period was March 2004 to February 2005. 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.

organisations working with disabled and vulnerable veterans and their families. In 2003/04, £2.2 million was dispersed to 27 organisations. Figure 3.2 shows the full breakdown of grants, both to individuals and to other ex-Service organisations.

**Figure 3.2 FINANCIAL VALUE OF LEGION GRANTS 2003/04 (£)**

	£ '000
<b>Welfare grants to individuals:</b>	
Individual welfare cases	8,324
Permanently incapacitated and widows	65
Holidays for the Severely Disabled	95
Polish ex-Service personnel	135
	<u>8,619</u>
<b>Grants to other organisations:</b>	
The Officer's Association	938
Royal British Legion Industries Ltd.	325
Ex-Service Mental Welfare Society	150
Ex-Service Fellowship Centres	145
Haig Homes	100
Sir Oswald Stoll Foundation	100
Alcohol Recovery Project	59
Regular Forces Employment Association	50
Royal Commonwealth Ex-Services League	47
Community Housing and Therapy	36
BLESMA	25
Birmingham Ex-Service Appeal	24
Earl Haig Fund – Scotland	22
Not Forgotten Association	20
BEWSA (Welfare Grant)	25
St. Dunstan's	20
Chaseley Trust	15
COBSEO	6
Montecillo Trust	-
6 others under £10K	21
	<u>2,128</u>
RCEL – Overseas poppies	60
	<u>2,188</u>
<b>TOTAL GRANTS</b>	<b>10,807</b>

Source: The Royal British Legion Annual Report 2004

### 3.2 Gaps between Legion provision and welfare needs

At its broadest definition, the Legion reaches 300,000 people each year, which is the number of requests for help it receives on an annual basis. This is equivalent to 6% of the 4.63m adults who are experiencing any difficult personal circumstances.

Using the more conservative estimate of the Legion's welfare reach, i.e. the 33,000 people receiving direct support from its welfare

services in 2004, the Legion is assisting 0.7% of the 4.63m adults who are experiencing any difficult personal circumstances.

A different estimate of the gap comes from comparing the 530,000 people who have unmet welfare needs with the 33,000 to whom the Legion has provided a direct service. On this basis the Legion is assisting 6% of the ex-Service population with unmet needs.

The Legion acknowledges that despite its work, much still needs to be done to support the ex-Service community. As the Legion states in its 2004 Annual Report, "*we know that, despite our work, we are still just scratching the surface of need within the ex-Service community*".

### **3.3 Awareness and demand for Legion welfare**

The previous chapter assessed the scale of welfare needs of the ex-Service community, by exploring the problems people face. This is the most reliable indicator of real welfare needs to be addressed by welfare services.

However, not everyone who expresses real needs may necessarily be aware of Legion welfare assistance. Whilst seven in ten adults in the ex-Service community are aware of The Royal British Legion by name, which is equivalent to 6.07 million people, awareness of Legion welfare services is considerably lower. Half (47%) of the ex-Service community have heard of at least one Legion welfare service, equivalent to 3.96m people. Each specific welfare service is known to no more than a quarter of adults in the ex-Service community, and most services are known to fewer than one in six (fig 2.4). Awareness is highest for 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%)
- Homes for the elderly (20%)
- Holidays at Legion Welfare Break Centres for the severely disabled and those

recovering from illness, hospitalisation or bereavement (17%).

Benevolence grants provided through the Immediate Needs Scheme represent the largest proportion of the Legion's welfare caseload (figure 3.1) and yet, in the wider ex-Service community, there is lower awareness of each of the specific benevolence services, than of Remembrance pilgrimages, Care Homes or welfare breaks (fig 3.4).

Similarly, not everyone who expresses real needs may necessarily wish to ask for charitable welfare assistance. Therefore, the research also asked about the potential demand for existing Legion welfare services, to give an indication of the potential take-up of those services in the ex-Service community, once they are made aware of the provision available.

On prompting with the full range of existing welfare services offered by the Legion, 15% of the adult ex-Service community say that at least one of these services could help them or their household, either now or in the near future. This is equivalent to 1.29 million people. A total of 4% are interested in three or more different Legion welfare services (equivalent to 350,000 people).

Figure 3.4 shows the extent of demand for different Legion welfare services in the ex-Service community. Fewer than 5% of the adult ex-Service community express interest in each specific welfare service. The demand is highest for the following services:

- Mobility aids and home adaptations for the disabled – 4%, equivalent to 340,000 people
- Homes for the elderly – 3%, to 280,000 people
- Funds to help in a temporary crisis – 3%, or 240,000 people
- An emergency 'Lifeline' telephone/alarm pendant – 3%, or 240,000 people
- Help in buying electrically powered vehicles/stair lifts – 3%, or 240,000 people
- Holidays at Legion Welfare Break Centres – 3%, or 230,000 people.

**Figure 3.4 PROMPTED AWARENESS OF, AND DEMAND FOR, LEGION WELFARE SERVICES AMONG ADULT EX-SERVICE COMMUNITY**

	Awareness		Demand		Received in 2003/04*	
	(1075)	'000s	(1075)	'000s	'000s	
Base: UK adult ex-Service community in private households	%	8,430	%	8,430	%	8,430
<b>ANY LEGION WELFARE SERVICES</b>	<b>47</b>	<b>3,990</b>	<b>15</b>	<b>1,290</b>	<b>3.56</b>	<b>300<sup>^</sup></b>
<b>3 OR MORE LEGION WELFARE SERVICES</b>	<b>28</b>	<b>2,340</b>	<b>4</b>	<b>350</b>		
<b>Any Remembrance Travel:</b>	<b>31</b>	<b>2,590</b>	<b>2</b>	<b>140</b>	<b>0.09</b>	<b>7.3</b>
Organising trips to war graves, memorials and battlefields across the world	26	2,200	1	70		
Practical help for widows and families to visit a relative's war grave	21	1,740	1	100		
<b>Any Benevolence:</b>	<b>28</b>	<b>2,350</b>	<b>10</b>	<b>890</b>	<b>0.12</b>	<b>10.3</b>
Providing mobility aids and home adaptations for the disabled (e.g. walking frames, electric beds, bathing aids, structural adaptations)	13	1,120	4	340		
Providing funds to help in a temporary crisis (e.g. to pay costs of rent/mortgage, heating, water, moving, travel, funeral, debts)	13	1,110	3	240		
Giving goods or services in a temporary crisis (e.g. household electrical appliances, furniture, food, clothing)	12	1,020	2	190		
Home and hospital visits for the sick or housebound	12	980	2	160		
Help in buying electrically powered wheelchairs/stairlifts	10	840	3	240		
Loans for home repairs or adaptations	7	590	2	170		
Providing a 'Lifeline' telephone/alarm pendant to summon help in an emergency	7	590	3	240		
<b>Any Residential Care/Welfare Breaks:</b>	<b>26</b>	<b>2,180</b>	<b>5</b>	<b>460</b>	<b>0.05</b>	<b>4.6</b>
Residential and nursing homes for the elderly	20	1,730	3	280		
Holidays at Legion Welfare Break Centres for the severely disabled and those recovering from illness, hospitalisation or bereavement	17	1,430	3	230		
<b>Any Pensions/Compensation:</b>	<b>21</b>	<b>1,750</b>	<b>2</b>	<b>170</b>	<b>0.09</b>	<b>7.6</b>
Advice and support for claiming War Disablement Pensions	15	1,300	1	90		
Help with claims for MoD compensation for illness or injury sustained whilst serving, because of negligence	11	950	1	80		
Representation at War Pension Appeal Tribunals	11	900	1	60		
<b>Help for homeless ex-Service people to find temporary accommodation or set-up home</b>	<b>15</b>	<b>1,280</b>	<b>1</b>	<b>90</b>		<b>\$</b>
<b>Any employment or Careers Advice:</b>	<b>13</b>	<b>1,070</b>	<b>2</b>	<b>130</b>	<b>0.03</b>	<b>2.5</b>
Careers advice to help in finding jobs and re-training for civilian life	10	860	1	80		
Advice and loans to those wanting to start-up their own business	8	650	1	70		

\* Based on the figures from The Royal British Legion Annual Report 2004.

<sup>^</sup> 300,000 is the highest estimate of annual Legion welfare assistance, defined as the number of requests for information, advice or assistance received. \$ Data not available.

However, the demand for different services varies by age, as one would expect. Appendix 4 shows the demand for the full range of Legion welfare services for each age cohort. The services for which there is greatest demand are highlighted below:

16-44 year olds have greatest demand for:

- Funds to help in a temporary crisis – 6%, equivalent to 75,000 people
- Loans for home repairs or adaptations – 5%, or 70,000 people
- Careers advice to help in finding jobs and retraining for civilian life – 3%, or 50,000 people
- Help for homeless to find temporary accommodation or set-up home – 3%, or 40,000 people
- Advice and loans to those wanting to start up their own business – 3%, or 40,000 people
- Mobility aids and home adaptations for the disabled – 3%, or 40,000 people.

45-64 year olds have greatest demand for:

- Mobility aids and home adaptations for the disabled – 5%, equivalent to 340,000 people
- An emergency 'Lifeline' telephone/alarm pendant – 3%, or 60,000 people
- Help in buying electrically powered vehicles/stair lifts – 3%, or 50,000 people
- Giving goods or services in a temporary crisis – 3%, or 50,000 people
- Help with MoD claims for compensation for illness or injury sustained whilst serving – 3%, or 50,000 people.

65-74 year olds have greatest demand for:

- Mobility aids and home adaptations for the disabled – 4%, equivalent to 120,000 people
- Care Homes for the elderly – 4%, or 120,000 people
- An emergency 'Lifeline' telephone/alarm pendant – 3%, or 80,000 people
- Funds to help in a temporary crisis – 3%, or 70,000 people
- Holidays at Legion Welfare Break Centres – 2%, or 60,000 people.
- Giving goods or services in a temporary crisis – 2%, or 60,000 people.

Those aged 75 or over have greatest demand for:

- Mobility aids and home adaptations for the disabled – 5%, equivalent to 120,000 people
- An emergency 'Lifeline' telephone/alarm pendant – 4%, or 100,000 people
- Help in buying electrically powered vehicles/stairlifts – 4%, or 100,000 people
- Care Homes for the elderly – 4%, or 90,000 people
- Holidays at Legion Welfare Break Centres – 3%, or 90,000 people.
- Home and hospital visits for the sick and housebound – 3%, or 70,000 people.

### 3.4 Welfare needs of Legion beneficiaries

The previous chapter identified the greatest needs of the wider ex-Service community. Figure 3.5 shows projections<sup>9</sup> for the absolute numbers of Legion beneficiaries citing each of these greatest welfare needs in the last 12 months. The actual number of Legion beneficiaries experiencing each of the greatest needs in the last year are only around 1% – 2% of the number of adults encountering each problem in the wider ex-Service community. This confirms that the Legion is only reaching a tiny fraction of potential welfare needs in the whole community.

Figure 3.5 also shows the proportion of Legion beneficiaries experiencing each of these welfare needs in the last 12 months. As would be expected, Legion beneficiaries have greater needs than members of the wider ex-Service community: in percentage terms, they are between two and six times as likely to experience each of the key difficulties or challenging circumstances facing the ex-Service community; with two notable exceptions: household income below £5,000pa and unemployment.

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<sup>9</sup> Projections are based on population of 25,000 Legion beneficiaries receiving substantive welfare assistance in 2003/04., across the 6 beneficiary types included in the survey i.e. Benevolence, Pensions/Compensation, Welfare Breaks, Careers Advice, Small Business Advice and the Women's Section.

**Figure 3.5 KEY DIFFICULTIES EXPERIENCED IN LAST 12 MONTHS AMONG THE ADULT EX-SERVICE COMMUNITY AND LEGION BENEFICIARIES**

	Legion Beneficiaries~		Adult ex-Service community	
	%	'000s	%	'000s
	100	25	100	8,430
Difficulty with house and garden maintenance*	33	8	11	950
Net household income under £5K pa*	12	3	11	930
Difficulty getting around outside your home	38	10	11	930
Exhaustion or pain	34	9	10	810
Feeling depressed	35	9	9	780
Not having enough money for day to day living*	28	7	9	770
Caring responsibilities for another adult in household	11	3	7	570
Bereavement	12	3	7	570
Loneliness	19	5	6	550
Difficulty getting around your home	23	6	6	530
Difficulty getting medical treatment you need*	13	3	6	530
Getting into debt*	22	6	5	400
Difficulty looking after yourself^	19	5	3	280
Unemployment/fear of unemployment*	16	4	3	270
Unemployed and seeking work	3	1	2	180
Lack of training/qualifications/skills*	11	3	2	160
Heavy drinking or taking drugs	6	2	1	90

\* Items experienced by self and/or household. All other items experienced by the respondent themselves.

~ 25,000 Legion beneficiaries for which full records available across six welfare service types: Benevolence, Pensions/Compensation, Welfare Breaks, Careers Advice, Small Business Advice, Women's Section.

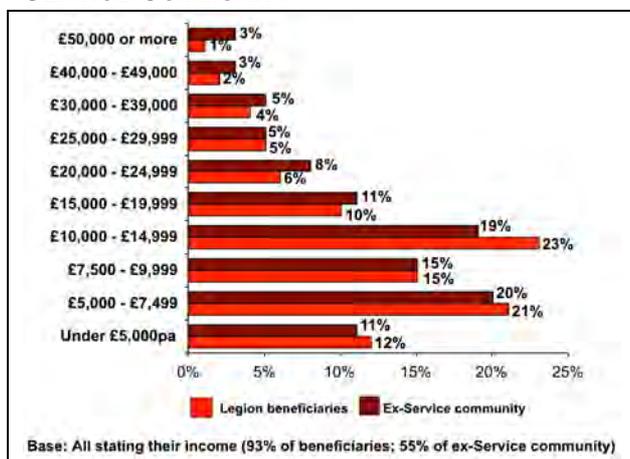
One interpretation of these results is that generally the Legion is successfully targeting the people in greatest need since those they help have greater difficulties. However, the Legion is doing less well in helping the poorest households and unemployed jobseekers.

### Poverty

The Legion, nonetheless, aims to assist the poorest households within the ex-Service community. Figure 3.6 shows that over one in four current beneficiaries (28%) report household income above £15,000pa and one in eight (12%) report household income in excess of £25,000pa.

Overall the income profile of current beneficiaries is very similar to that of the wider ex-Service community, with only a slightly lower average income: £13,400pa for beneficiaries, as compared with £15,500pa among the whole ex-Service community<sup>10</sup>.

**Figure 3.6 ANNUAL REPORTED NET HOUSEHOLD INCOME OF LEGION BENEFICIARIES, COMPARED WITH ADULT EX-SERVICE COMMUNITY**



In particular, the proportion of Legion beneficiaries reporting very low net income below £5,000pa is no different from the wider ex-Service community (12% vs. 11%); nor is the proportion below £10,000pa (48% vs. 46%).

However, this data hides considerable variations in income by type of welfare service. Beneficiaries of Pensions and Compensation have the highest net household incomes currently: a third over £25,000pa. If these beneficiaries are excluded from consideration, the remaining beneficiaries report a lower average net household income of £10,200pa (fig 3.7). 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
- 15% below £5,000pa, compared with 11% among the whole adult ex-Service community.

Low absolute income is not necessarily a problem if the household can live within their means. A different indicator of financial hardship is those who struggle to make ends meet on a daily basis. In the last year, 28% of beneficiaries did not have enough money for day-to-day living, three times higher than the 9% in the wider ex-Service community. Moreover, 22% of beneficiaries have been in debt, compared with 5% in the ex-Service community. Therefore, in terms of helping people with not enough money for daily living, the Legion is successfully targeting the needy.

<sup>10</sup> Note, however, that a substantially higher proportion of respondents in the survey of the ex-Service community declined to state their income than did Legion beneficiaries – if the profile of those not responding is skewed to the more affluent then the true proportion on the lowest incomes in the wider ex-Service community would be lower. Thereby implying that the Legion beneficiaries do have a poorer income profile.

**Figure 3.7 ANNUAL REPORTED NET HOUSEHOLD INCOME, BY WELFARE SERVICE TYPE**

	Adult ex-Service community	Legion bene- ficiaries %	Legion bene- ficiaries excluding Pension/ Compsn %	Benev- olence %	Pensions/ Compen- sation %	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).

**Figure 3.8 PROPORTION OF CURRENT BENEFICIARIES CITING UNMET WELFARE NEEDS BY TYPE OF WELFARE SERVICE**

	Unmet welfare needs %
<b>ALL BENEFICIARIES</b>	<b>23</b>
<b>Benevolence</b>	<b>24</b>
<b>Pensions/Compensation:</b>	<b>18</b>
New cases	17
Appeal cases	17
MoD compensation claims	25
<b>Care Homes/Welfare Break Centres</b>	<b>21</b>
<b>Careers Advice service:</b>	<b>40</b>
Training grant awarded	20
Advice only	55
<b>Small Business Advice service:</b>	<b>16</b>
Loan awarded	8
Advice only	26
<b>Women's Section:</b>	<b>16</b>
Women's Allowance/PIW scheme	8
Children's Fund	9
Welfare grant	26
Welfare break	29

### 3.5 Beneficiaries' unmet demand for services

Legion beneficiaries are, on the whole, very positive about the impact of Legion assistance on their quality of life. Nevertheless, when prompted with a list of specific Legion services over three quarters (78%) of Legion beneficiaries say that at least one of these could help them or their household, either now or in the near future. This is equivalent to ongoing demand from 19,500 current beneficiaries. A quarter (26%) are interested in three or more services (equivalent to 6,250 beneficiaries).

Typically, beneficiaries are most interested in further Legion assistance of the type already received. A third (32%) of Legion beneficiaries (equivalent to 8,000 beneficiaries) cite new or ongoing difficulties experienced since their contact with Legion welfare services.

In a quarter of Legion welfare cases, significant unmet needs remain, even after Legion intervention. 23% of Legion beneficiaries are currently experiencing personal difficulties at the moment where they are not receiving the help, advice or support they need. This is equivalent to 5,750 current beneficiaries with unmet welfare needs.

The proportion citing any unmet welfare needs is significantly higher among the sub-groups of Legion beneficiaries listed below. These are the beneficiaries for whom the Legion is least successful in fully meeting their needs:

- Careers Advice clients, who received advice only and no training grant (55% unmet welfare needs)
- 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 difficulties<sup>11</sup> (34%)

- Those who are single (33%)
- Those on the lowest net household incomes of under £5,000pa (32%).

In contrast, the types of beneficiaries who are significantly less likely to cite unmet welfare needs are listed below. These are the beneficiaries whose needs the Legion is meeting most fully:

- Those on the highest net household incomes of over £25,000pa (9% unmet welfare needs)
- Those aged 85 or over (12%)
- Dependent widow(er)s (16%)
- Beneficiaries of the Pensions service, both new cases and appeals (18%)
- Those who are married/cohabiting or widowed (19%); as opposed to single or divorced/separated.

Figure 3.8 shows how the proportion citing unmet welfare needs varies by welfare service type.

Among current beneficiaries citing unmet welfare needs, the most common difficulties they are facing now, each cited by at least a third of them are:

- Depression (48% of those with unmet welfare needs)
- Exhaustion or pain (44%)
- Not enough money for day-to-day living (40%)
- Difficulty finding out about services or benefits to which they are entitled (40%)
- Difficulty getting around outside the home (38%)
- Difficulty with house and garden maintenance (37%)
- Difficulty dealing with personal affairs (34%)
- Lack of hope for the future/lack of purpose or direction in life (33%).

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<sup>11</sup> Anxiety, phobias, panic attacks, depression, PTSD/ Combat Stress or mental illness (unspecified).

## 4 Assisting the most needy

This final chapter profiles the people in the ex-Service community who have the greatest needs. Each greatest need identified in the previous chapter is considered:

- Illness and disability
- Mobility
- House and garden maintenance
- Caring responsibilities
- Loneliness, depression and bereavement
- Financial difficulty
- Unemployment and low skills.

The chapter sets out for each greatest need:

- The demographic profile of those in need.
- Their receipt of welfare support from ex-Service organisations and elsewhere.
- The demand for the most relevant Legion services.

### 4.1 Demand for services by those with greatest needs

But first, to set the scene, fig 4.1 summarises the awareness, take-up and demand for welfare services from the Legion or elsewhere, by those with the greatest needs.

People in greatest need typically have no higher awareness than the wider ex-Service community, of any Legion welfare services, nor other ex-Service organisations offering assistance (*1<sup>st</sup> and 2<sup>nd</sup> columns in fig 4.1*).

Those in greatest need are generally more likely than the wider ex-Service community to have received any assistance from general sources of State or charitable assistance<sup>12</sup> in

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<sup>12</sup> The items included in the list were as follows (along with % of whole ex-Service community using each in the last 12 months): Doctor/GP (64%); Department for Work and Pensions (23%); Occupational Therapist or Physiotherapist (23%); Health Visitor; District Nurse or other nurse visiting at home (19%); Citizens Advice Bureau (14%); Social Worker/Social Services (14%); Local Council Housing Department/Housing Association (12%); Job Centre Plus (9%); charities for the elderly (9%); Home Help or Home Care Worker/Meals on Wheels (8%); Local Council/ Councillor (6%);

the last 12 months, with over two thirds of those experiencing each need, receiving some help (*3<sup>rd</sup> column in fig 4.1*). The exceptions are the poorest households and households experiencing unemployment or fear of unemployment, where the proportions receiving any assistance are no different from the average. The main sources of assistance vary in each case.

Typically, fewer than one in ten people facing each greatest need have received assistance from any ex-Service organisations in the last 12 months, which is not significantly different from the whole ex-Service community (*4<sup>th</sup> column in fig 4.1*).

Typically, between one in seven (14%) and one in three (32%) people experiencing each difficulty say they have 'unmet needs', in that they are not receiving the help, advice or support they need (*5<sup>th</sup> column in fig 4.1*).

In spite of their difficulties, the people in greatest need are still reluctant to express interest in Legion welfare services. When prompted with the full range of Legion services typically fewer than 10% express demand for the most relevant Legion services in each case (*6<sup>th</sup> column in fig 4.1*).

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religious leader or religious organisation (6%); Welfare Rights Service (4%); Lunch Club/Day Centre for older people (4%); Business Link/Enterprise Agency/InBiz (3%); hostels/night shelters for homeless people (1%); Connexions/young people's services (1%).

**Figure 4.1: WELFARE ASSISTANCE FOR GREATEST NEEDS OF ADULT EX-SERVICE COMMUNITY**

	Projected number of people affected '000s	<u>AWARENESS</u>		<u>ASSISTANCE RECEIVED IN LAST 12 MONTHS</u>		<u>ONGOING DEMAND</u>	
		Prompted awareness of any ex-Service organisations	Prompted awareness of any Legion welfare services	Received assistance from any general sources~	Received assistance from any ex-Service organisations	Unmet welfare needs^	Highest demand for relevant Legion services*
<i>Row percentages</i>							
All adults in ex-Service community	8,430	80%	47%	52%	7%	6%	4%
<b><u>Greatest needs experienced in last 12 months:</u></b>							
Exhaustion or pain	810	84%	59%	74%	9%	15%	10%
Getting medical treatment needed by self/household	530	92%	51%	79%	7%	32%	8%
Getting around outside their home	930	84%	43%	82%	11%	18%	11%
House and garden maintenance	950	91%	46%	79%	10%	16%	7%
Caring responsibilities for another adult in household	570	81%	44%	70%	7%	14%	8%
Depression	780	80%	49%	77%	10%	19%	8%
Loneliness	550	85%	52%	70%	9%	18%	10%
Bereavement	570	87%	65%	67%	6%	9%	6%
Not enough money for day-to-day living	770	86%	51%	69%	10%	20%	11%
Very low net household income below £5,000pa	930	81%	39%	57%	3%	15%	6%
Household unemployment or fear of unemployment	270	88%	58%	57%	11%	20%	5%

Figures highlighted in red are significantly above the % for All adults in ex-Service community (at 95% confidence level).

~ From a varied list of sources including both State and charitable assistance.

^ Experiencing 'unmet welfare needs' is defined as people who say they are "experiencing any difficulties at the moment where they are not receiving the help, advice or support they need".

\* Percentage quoted is the highest proportion interested in an existing Legion service, of particular relevance to this need. The specific Legion welfare service referred to varies in each case and can be found in the tables at Appendix 5.

**How to interpret the table - example**

Of the 780,000 people who have experienced **depression** in the last 12 months:

- 80% are aware of any ex-Service organisation (no different from 80% of all adults in the ex-Service community)
- 49% are aware of any Legion welfare services (no different from 47% of all adults in the ex-Service community)
- 77% have received assistance from any general sources (significantly higher than the 52% all adults in the ex-Service community)
- 10% have received assistance from any ex-Service organisation (no different from the 7% of all adults in the ex-Service community)
- 19% have unmet welfare needs (significantly higher than the 6% of all adults in the ex-Service community)
- The highest demand for a relevant Legion welfare service that could help ease depression is 8% (significantly above the highest demand for any specific Legion service among all adults in the ex-Service community at 4%).

## 4.2 Illness and disability

Long-term illness or disability is the most prevalent problem within the ex-Service community, affecting half of adults. The scale of need increases with age:

- 380,000 aged 16-44
- 1,010,000 aged 45-64
- 1,440,000 aged 65-74
- 1,590,000 aged 75 or over.

The prevalence of various long-term health conditions also increases with age, except for long-term mental health problems which are most prevalent among 16-44 year olds (see Section 2.1). Appendix 6 profiles the people affected by different types of long-term health conditions.

**Figure 4.2 HEALTH-RELATED DIFFICULTIES EXPERIENCED IN LAST 12 MONTHS, AMONG ADULT EX-SERVICE COMMUNITY, BY AGE**

	'000s	All	16-44	45-64	65-74	75+
Base: UK ex-Service community living in private residential households	%	<b>8,430</b>	<b>1,360</b>	<b>2,000</b>	<b>2,670</b>	<b>2,400</b>
<b>Any long-term illness, disability or infirmity:</b>	<b>52</b>	<b>4,420</b>	<b>380</b>	<b>1,010</b>	<b>1,440</b>	<b>1,590</b>
<b>~Health-related difficulties experienced:</b>						
Exhaustion or pain	10	810	140	230	200	240
Difficulty getting medical treatment you need*	6	530	80	210	100	140
Difficulty looking after yourself (self-care)^	3	280	20	90	80	90
Heavy drinking or taking drugs	1	90	20	50	10	-

~ Excludes difficulties with mobility as these are covered separately in Section 4.3.

\* Items experienced by self and/or household. All other items experienced by the respondent themselves.

^ Washing, dressing, going to the toilet, preparing meals.

## **Profile of people experiencing various health-related difficulties**

As well as measuring the prevalence of various long-term health problems, the survey of adults in the ex-Service community also assessed the scale of various health-related difficulties (see fig 4.1).

The survey shows that:

810,000 people suffer from exhaustion or pain. They are typically:

- Women (56%)
- Aged 55+ (73%)
- Retired (58%) or not seeking work (21%)
- Married (55%) or widowed (25%)
- With reported net household income between £5,000pa - £15,000pa (62%).

530,000 people have difficulty getting the medical treatment needed for themselves or another household member. They tend to be:

- Married/cohabiting (58%)
- Aged 45-74 (59%), with 45-54 year olds particularly affected
- Retired (57%)
- People who own their home outright with no mortgage (52%), or rent from the local authority (28%)
- Those with a reported net household income between £7,500pa and £25,000pa (63%).

280,000 people have difficulty with self-care tasks (washing, dressing, going to the toilet, preparing meals). They are typically<sup>13</sup>:

- Aged 65 or over (59%), with over 85 year olds particularly affected
- Married/cohabiting (54%) or widowed (29%)
- Renting from their local authority (38%) or owning their home outright with no mortgage (31%).

Finally in this section, 1% of adults in the ex-Service community, equivalent to 90,000 people, report heavy drinking or drug-taking.

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<sup>13</sup> Profile should be treated with caution as based on low number of respondents: 43 unweighted.

## **Welfare assistance for people with illness and disability**

Having a long-term health problem or disability does not necessarily imply a need for charitable welfare assistance if the condition is manageable, or being treated appropriately through the National Health Service or private healthcare. However, a minority (6%) of the ex-Service community say they are not getting the medical treatment they, or another household member, needs; and 10% are coping with exhaustion or pain.

In the last 12 months, the majority of people experiencing exhaustion or pain have received some welfare assistance from general sources of State or charitable provision, the main ones being:

- Doctor/GP (54%)
- Department for Work and Pensions or "Social Security" (22%)
- Occupational Therapist or Physiotherapist (20%)
- Citizens Advice Bureau (16%)
- District Nurse/Health Visitor or other nurse visiting at home (15%).

Only one in ten (9%) people experiencing exhaustion or pain have received assistance in the last 12 months from any ex-Service organisations.

In the last 12 months, the majority of people experiencing difficulty getting medical treatment have nevertheless received some welfare assistance from general sources of State or charitable provision, the main ones being from similar sources to people experiencing exhaustion or pain.

Only 7% of them have received assistance in the last 12 months from any ex-Service organisation, which is no different from the wider ex-Service community.

In the survey of the adult ex-Service community, people were prompted with a list of the existing Legion welfare services and asked which could help them, or their household, now or in the near future. Those

experiencing exhaustion or pain have above average interest in mobility aids or home adaptations for disability (10% vs. 4% of the wider ex-Service community), electrically powered wheelchairs or stairlifts (8% vs. 3%), and 'Lifeline' alarms (7% vs. 3%). People not getting the medical treatment needed show heightened interest in electrically powered wheelchairs or stairlifts (8% vs. 3% of the wider ex-Service community).

In the survey of beneficiaries, 'exhaustion or pain' was the 5<sup>th</sup> most common problem which beneficiaries reported when they contacted the Legion, experienced by 31% of beneficiaries. 11% had experienced difficulty getting the medical treatment they, or another household member, needed. 16% had experienced difficulty with self-care tasks and 5% reported heavy drinking or drug-taking.

The Legion does a considerable amount to assist people with health-related problems. In 2003/04 the Legion provided day care services for 200 veterans or their families, 400 places in residential and nursing care homes, and welfare breaks for over 4,200 people recovering from illness, hospitalisation or bereavement, and their carers. As part of Legion welfare services, home and hospital visits are made to the sick and housebound. In addition, 914 Benevolence grants in relation to medical care were awarded, to the value of £410,000<sup>14</sup>. Grants are also awarded to assist with mobility problems (these are described in detail in section 4.3). Furthermore, the Pensions and Compensation team assisted with 3,635 cases for new War Disablement and War Widows Pensions, supported 3,628 Pensions Appeal Tribunals and helped with 321 MoD Compensation Claims.

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<sup>14</sup> Source: Legion Welfare Case Administration System database.

### 4.3 Mobility

#### Profile

In the last 12 months, 930,000 adults in the ex-Service community have had difficulty getting around outside their home, two thirds of whom are aged 65 or over. The scale of mobility need increases steadily with age:

- 50,000 aged 16-44
- 240,000 aged 45-64
- 280,000 aged 65-74
- 360,000 aged 75 or over.

People with difficulty getting around outside the home are typically:

- Aged over 65 (68%)
- Married/cohabiting (47%) or widowed (40%)
- Own their home outright (41%) or rent from their local authority (37%)
- Have a reported net household income below £10,000pa (61%).

A more extreme mobility problem is difficulty getting around one's own home. This has affected 530,000 people in the ex-Service community in the last 12 months, two thirds of whom are aged 65 or over. The scale of need is lowest among 16-44s and peaks among over 75s:

- 40,000 aged 16-44
- 160,000 aged 45-64
- 140,000 aged 65-74
- 190,000 aged 75 or over.

The profile of the people affected is broadly similar to those experiencing difficulty getting around outside their home.

#### **Welfare assistance for people with mobility problems**

In the last 12 months, the majority (82%) of people in the ex-Service community with mobility problems have received some welfare assistance, the main ones being:

- Doctor/GP (60%)
- District Nurse/Health Visitor or other nurse visiting at home (20%)

- Department for Work and Pensions or "Social Security" (19%)
- Occupational Therapist or Physiotherapist (16%)
- Social Worker or Social Services (15%).

Only one in ten (11%) have received assistance in the last 12 months from any ex-Service organisation.

When asked which Legion welfare services could help them or their household now or in the near future, only a minority of people experiencing difficulty getting around outside their home also express demand for Legion mobility services. Their most popular request is for mobility aids and home adaptations such as walking frames, electric beds, bathing aids, or structural adaptations (11%, and significantly higher than the 4% interested in aids and adaptations among the whole adult ex-Service community). They also have significantly heightened interest in help with buying electrically powered vehicles or stairlifts (6% vs. 3% of all adults in the ex-Service community) and in 'Lifeline' alarms (6% vs. 3%).

In the survey of beneficiaries, 'difficulty getting around outside the home' was the most common problem which beneficiaries reported, with a third (34%) experiencing this difficulty. One in five beneficiaries (20%) were experiencing difficulty getting around inside their own home.

The Legion does a considerable amount to assist people with mobility problems:

**Figure 4.3 BENEVOLENCE GRANTS AWARDED IN 2003/04 FOR MOBILITY**

	Cases	Value
Wheelchairs	2,739	£1,848,000
Property repairs, maintenance, or disabled fixtures & fittings	1,768	£1,049,000
Stairlifts	466	£351,000
Car transport/running costs	191	£75,000
'Lifeline' alarms	244	£39,000
Motability deposits	52	£27,000

Source: Legion Welfare Case Administration System

## 4.4 House and garden maintenance

### Profile

In the last 12 months, 950,000 adults (11%) of the ex-Service community have had difficulty with house and garden maintenance, which was their highest ranked concern apart from fear of violence or crime. Two thirds of those affected are aged 65 or over. The scale of need with household maintenance increases steadily with age:

- 90,000 aged 16-44
- 120,000 aged 45-64
- 320,000 aged 65-74
- 420,000 aged 75 or over.

People who find house and garden maintenance difficult are typically:

- Women (66%)
- Aged over 75 (44%)
- Married/cohabiting (46%) or widowed (44%)
- Own their home outright (54%)
- Report net household income between £5,000 - £15,000pa (72%).

### **Welfare assistance for people having difficulties with house and garden maintenance**

In the last 12 months, the majority (79%) of people who have difficulties with house and garden maintenance, have received some welfare assistance from one or more general sources (albeit not necessarily to help with this particular problem). The main sources used are:

- Doctor/GP (54%)
- Department for Work and Pensions or "Social Security" (22%)
- Occupational Therapist or Physiotherapist (20%)
- Citizen's Advice Bureau (16%)
- District Nurse/Health Visitor or other nurse visiting at home (15%).

Only one in ten (10%) have received assistance in the last 12 months from any ex-Service organisation, which is not significantly different from the proportion in the wider ex-Service community (7%).

On prompting with the full range of existing Legion welfare services and asking which could help them or their household, now or in the near future, there is very low interest in any of these services. Demand is low for loans for home repairs or adaptations (4%) and provision of household goods through the Immediate Needs Scheme (7%), although interest in the latter is significantly higher than interest from the wider ex-Service community (2%).

In the survey of beneficiaries, difficulty with house and garden maintenance was the 4<sup>th</sup> highest ranked problem which beneficiaries reported when they contacted Legion welfare services, cited by 31%.

**Figure 4.4 BENEVOLENCE GRANTS AWARDED IN 2003/04 FOR HOUSEHOLD MAINTENANCE**

	Cases	Value
Property repairs, maintenance, or disabled fixtures and fittings	1,768	£1,049,000
Household goods - other	1,695	£554,000
Household goods - electric	1,943	£512,000
Household goods - gas	393	£113,000
Repairs to equipment	175	£28,000

Source: Legion Welfare Case Administration System

## 4.5 Caring responsibilities

### **Profile**

In the last 12 months, 570,000 adults (7%) in the ex-Service community have had caring responsibilities for another adult in their household, who is dependent on them due to long-term illness, disability or old age.

Caring responsibilities are concentrated among those aged between 45 – 74:

- 40,000 aged 16-44
- 200,000 aged 45-64
- 200,000 aged 65-74
- 130,000 aged 75 or over.

People with caring responsibilities are typically:

- Married/cohabiting (91%)
- Aged 45-74 (70%)
- Retired (65%)
- Home owners, either outright (48%) or with a mortgage (33%)
- Report net household income between £7,500 and £15,000pa (61%).

### **Welfare assistance for people with caring responsibilities**

In the last 12 months, the majority of carers have received some welfare assistance from general sources of State or charitable provision, the main ones being:

- Doctor/GP(47%)
- District Nurse/Health Visitor or other nurse visiting at home (18%)
- Social Worker or Social Services (16%)
- Occupational Therapist or Physiotherapist (16%)
- Department for Work and Pensions or “Social Security” (12%).

Only 7% have received assistance in the last 12 months from any ex-Service organisation, which is no different from the proportion in the wider ex-Service community.

Only 8% of carers say that holidays at Legion Welfare Break Centres could help them or their household; however this is significantly higher than the 3% showing interest in welfare breaks among the wider ex-Service community.

11% of Legion beneficiaries surveyed were caring for another adult in their household, which is higher than in the ex-Service community generally (7%).

The main Legion welfare assistance provided to carers is welfare breaks. Week long breaks are available to the severely disabled and those convalescing, and their carers, at Welfare Break Centres. In 2003/04 the Legion provided a welfare break to some 3,300 people, and around four in ten of these are carers (approximately 1,500 carers)<sup>15</sup>. Other Legion welfare services for ill or disabled people help carers indirectly, e.g. provision of mobility aids and home adaptations for the disabled.

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<sup>15</sup> In the 12 months prior to end of February 2005, Legion records show that Somerset Legion House and Byng House between them took 2,807 guests, of whom 1,166 were carers (42%). Equivalent data for Bennett House not available since they were in transition to the new database system at this time (Source: Legion Welfare Break Centre database).

## 4.6 Depression, loneliness and bereavement

### Profile

In the last 12 months, 780,000 people in the ex-Service community have suffered with depression. These people are typically:

- Women (60%)
- Aged 55+ (64%)
- Retired (54%)
- Married (45%) or widowed (30%)

The prevalence of depression among 16-44s, is 16% is roughly double that of other age cohorts:

- 210,000 aged 16-44
- 170,000 aged 45-64
- 190,000 aged 65-74
- 190,000 aged 75 or over.

In the last 12 months, 550,000 people in the ex-Service community have suffered with loneliness. These people tend to be:

- Aged 65+ (72%)
- Widowed (59%)
- Living alone (77%)
- Report income below £10,000pa (73%).

Loneliness is more common among over 65s:

- 80,000 aged 16-44
- 80,000 aged 45-64
- 200,000 aged 65-74
- 190,000 aged 75 or over.

In the last 12 months 570,000 people have experienced difficulty coping with bereavement.<sup>16</sup> These people are typically:

- Aged 55+ (63%)
- Retired (55%) or working full-time (20%)
- Married/cohabiting (50%) or widowed (33%)
- Home owners, either outright (43%) or with a mortgage (26%).

Difficulty coping with bereavement peaks amongst 45-64s:

- 100,000 aged 16-44

<sup>16</sup> The survey did not ask from whom they were bereaved – it could be a spouse/partner or another relative such as a parent.

- 190,000 aged 45-64
- 150,000 aged 65-74
- 130,000 aged 75 or over.

### Welfare assistance for people experiencing depression, loneliness or bereavement

In the last 12 months, the majority of people suffering from depression or loneliness have received some welfare assistance from general sources - the main source being their Doctor or GP (50% in each case).

Only one in ten of those experiencing depression or loneliness, and 6% of those having difficulty coping with bereavement have received assistance in the last 12 months from any ex-Service organisation.

On prompting with the full range of existing Legion welfare services, people experiencing depression or loneliness show above average interest in funds to help in a temporary crisis: 8% and 10% respectively (vs. 3% in the wider ex-Service community). Lonely people also show heightened interest in 'Lifeline' alarm systems (9% vs. 3%) and welfare breaks (7% vs. 3%).

In the survey of Legion beneficiaries, 31% were depressed at the time they first had contact with the Legion, the 2<sup>nd</sup> highest ranked problem overall. 17% of beneficiaries were lonely and 11% were experiencing difficulty coping with bereavement.

Recently bereaved people may be helped by Remembrance Travel services, Benevolence grants to cover funeral expenses, or by a break at one of the Legion's Welfare Break Centres. Lonely or depressed people may benefit from a home visit.

**Figure 4.5 BENEVOLENCE GRANTS AWARDED IN 2003/04 FOR BEREAVEMENT & ISOLATION**

	Cases	Value
Funeral costs	108	£57,000
'Lifeline' alarms	244	£39,000

Source: Legion Welfare Case Administration System

## 4.7 Financial difficulty

### Profile

In the last 12 months, 770,000 adults in the ex-Service community reported not having enough money for day-to-day living, three fifths of whom are aged under 65. The scale of need decreases steadily with age:

- 300,000 aged 16-44
- 170,000 aged 45-64
- 180,000 aged 65-74
- 120,000 aged 75 or over.

People with not enough money for daily living are typically:

- Aged under 65 (61%)
- Married/cohabiting (47%)
- Working full-time (30%) or retired (39%)
- Own their home, either outright or with a mortgage (50%)
- Have a reported net household income below £15,000pa (70%).

In the last 12 months, 400,000 adults in the ex-Service community have experienced difficulty getting into debt, the majority of whom are aged under 65:

- 150,000 aged 16-44
- 170,000 aged 45-64
- 50,000 aged 65-74
- 30,000 aged 75 or over.

The profile of people in debt is broadly similar to those citing lack of money. People in debt<sup>17</sup> are typically:

- Men (58%)
- Aged under 65 (81%)
- Married or cohabiting (42%)
- Working full-time (42%)
- Renting from their local authority (40%)
- Have a reported net household income below £15,000pa (70%).

Whilst those experiencing financial difficulties through lack of money for daily living or debt problems tend to be younger people, the scale of needs in terms of very low reported

net household income is skewed towards older people. The 930,000 in the bottom income decile, report net household income below £5,000pa<sup>18</sup>, and the number of people with household income below £5,000pa increases with age:

- 160,000 aged 16-44
- 140,000 aged 45-64
- 270,000 aged 65-74
- 380,000 aged 75 or over.

People reporting net household income below £5,000pa are typically:

- Aged over 65 (61%)
- Living alone (56%)
- Widowed (44%)
- Renting from their local authority (45%) or owning their home outright (30%).

At first sight there is a paradox in that people reporting the lowest income tend to be older whereas people citing not enough money for daily living or debt problems tend to be younger. Among those on the lowest net household incomes, under £5,000pa only one in six (17%) say they do not have enough money for daily living and one in ten (9%) say they have debt problems. This suggests that the elderly who are poor are more able to live within their means than younger people. This may be for a variety of reasons, including: older people being more cautious about borrowing and buying on credit; being less likely to have a mortgage; having less outgoing demands on their finances with fewer dependants to support; and different expectations for what is an acceptable standard of living.

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<sup>17</sup> Profile should be treated with caution as based on low number of respondents: 51 unweighted.

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<sup>18</sup> In reality, it is unlikely that this many people have net income this low, due to receipt of State benefits. In estimating their net income it is known that some people overlook certain benefits – for example Housing Benefit and the mobility component of Disability Living Allowance, if these are deducted before they receive their income.

### ***Welfare assistance for people with financial difficulties***

In the last 12 months, the majority of people experiencing lack of money or very low household income have received some general welfare assistance to help with difficulties they face, most commonly from their Doctor/GP (47% and 42% respectively).

On prompting with the full range of existing Legion welfare services, people experiencing financial difficulty show significantly heightened interest in funds to help in a temporary crisis e.g. to cover rent, mortgage, utility bills, moving or travel costs, funeral expenses or debts (11%, compared with 3% of the whole ex-Service community). They also showed interest in goods or services to help in a temporary crisis, e.g. household electrical appliances, furniture, food or clothing (8%, compared with 2% of the whole ex-Service community).

People citing lack of money for daily living show greater interest in relevant Legion welfare services than those on the lowest household incomes.

In the survey of Legion beneficiaries, a quarter (26%) said they did not have enough money for day-to-day living, when they first contacted the Legion, whilst 20% were experiencing debt problems.

The Legion does a considerable amount to assist those in financial difficulty through its Immediate Needs Scheme. In 2003/04 over 10,000 Benevolence grants were awarded, totalling more than £8.6 million. Figure 4.6 shows the variety of needs met through these grants. (Note that not all grant categories are shown here. In particular, those relating to health or mobility needs have been omitted since these have already been presented earlier in Sections 4.2 and 4.3).

**Figure 4.6 BENEVOLENCE GRANTS AWARDED IN 2003/04 FOR FINANCIAL DIFFICULTY**

	Cases	Value
Property repairs, Maintenance, disabled fixtures & fittings	1,768	£1,050,000
Household goods - Other	1,695	£554,000
Household goods - Electric	1,943	£512,000
Maintenance grants	2,616	£394,000
Debt clearance	854	£309,000
Household goods - Gas	393	£113,000
Removal expenses	328	£111,000
Car transport/running costs	191	£75,000
Housing (Council Tax)	199	£72,000
Travel costs	349	£62,000
Funeral costs	108	£57,000
Clothing	422	£55,000
Bedding	251	£45,000
Fuel	209	£33,000
Telephone	251	£31,000
Water rates	141	£31,000
Food	268	£29,000
Repairs to equipment	175	£28,000
TV licenses	62	£6,400

Source: Legion Welfare Case Administration System

## 4.8 Unemployment and low skills

### Profile

270,000 adults in the ex-Service community say their household has experienced unemployment or fear of unemployment in the last 12 months. Most of the people citing this problem were actually in employment themselves so were referring to job insecurity, a prior period of unemployment in the last 12 months, or to someone else in their household who was currently unemployed. The scale of need here is focused on younger members of the ex-Service community:

- 190,000 aged 16-44
- 70,000 aged 45-64
- 10,000 aged 65-74
- 10,000 aged 75 or over.

The people citing household unemployment or fear of unemployment are typically<sup>19</sup>:

- Men (66%)
- Veterans (74%), discharged from military service 5-39 years ago (54% of veterans)
- Aged 16-44 (68%)
- Married/cohabiting (68%)
- Home-owners with a mortgage (45%) or renting from their local authority (30%)
- Half (52%) are in full-time employment themselves, 9% employed part-time, 18% not seeking work and 10% unemployed jobseekers (the remainder are in full-time education or retired).

180,000 adults in the ex-Service community say their current working status is unemployed and seeking work:

- 140,000 aged 16-44
- 30,000 aged 45-64
- 10,000 aged 65-74<sup>20</sup>.

Unemployed jobseekers are typically<sup>21</sup>:

- Men (63%)
- Aged 16-44 (79%)
- Married/cohabiting (57%) or single (35%)
- Renting from their local authority (38%).

160,000 adults report that they or someone else in their household has experienced difficulty in the last year through lack of training, qualifications or skills:

- 100,000 aged 16-44
- 50,000 aged 45-64
- 5,000 aged 65-74
- 10,000 aged 75 or over.

Those citing lack of training, qualifications or skills are typically<sup>22</sup>:

- Men (78%)
- Aged 25-54 (78%)
- Veterans (74%), discharged from military service 5-39 years ago (80% of veterans)
- Married/cohabiting (71%)
- Home-owners with a mortgage (44%)
- Working full-time (71%)
- Reporting net household income between £10,000pa - £40,000pa (58%).

### ***Welfare assistance for people who are unemployed or have low skills***

In the last 12 months, 57% of people citing unemployment or fear of unemployment have received some welfare assistance from general sources of State or charitable provision, which is not significantly different from the proportion in the wider ex-Service community (52%). The main sources of help mentioned are:

- Job Centre Plus (32%)
- Doctor/GP (25%)
- Department for Work and Pensions or "Social Security" (15%)
- Social Worker or Social Services (15%).

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<sup>19</sup> Profile should be treated with caution as based on low number of respondents: 33 unweighted.

<sup>20</sup> Projection here based on very low base of respondents, therefore treat with caution. Projection is probably an over-estimate; it is unlikely that this many people aged 65+ are themselves unemployed and seeking work.

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<sup>21</sup> Profile should be treated with caution as based on low number of respondents: 22 unweighted.

<sup>22</sup> Profile should be treated with caution as based on low number of respondents: 20 unweighted.

Around one in ten (11%) have received assistance in the last 12 months from any ex-Service organisation, which is not significantly different from the proportion in the wider ex-Service community (7%).

Only a very small minority, (2%), of people citing household unemployment or fear of unemployment say that careers advice could help them or their household, and only 5% show interest in small business start-up loans. However, the latter result is significantly higher than the 1% showing interest in small business loans among the wider ex-Service community.

At the time they contacted the Legion, 15% of Legion beneficiaries were experiencing unemployment, or fear of unemployment, in their household and 10% lack of training, qualifications or skills.

The Legion's assistance to the unemployed, those with job insecurity or those wishing to re-train is facilitated through two welfare departments, the Careers Advice Service and

the Small Business Advice Service. In 2003/04, the Legion:

- Advised more than 1,850 people on many aspects of careers, employment and training and facilitated more than £350,000 in funding to enable people to go on further vocational training courses.
- Provided small business advice to 650 people, provided advice to 180 people wanting to start their own business and awarded small business loans totalling £160,000 to 35 people.
- Was actively involved in a new scheme called "Project Compass", run by ex-Service Fellowship Centres, that helps ex-Service people get back to work.
- Briefed over 2,000 Service leavers, and advisers in this sector, on the help available.

## Appendix 1: Reliability of projections

Where projections are made from the omnibus survey data of the adult ex-Service community to the whole ex-Service population in the UK, the total size of the adult ex-Service community, (living in private residential households), is assumed to be 8.43 million people. This population estimate was calculated in the first report of this series, “*Profile of the Ex-Service Community in the UK*”.

All projections of the numbers of people experiencing different welfare needs are subject to margins of error associated with a survey of 1,200 respondents, and as such, should be treated with a degree of caution. Figure 1i below shows the confidence intervals around survey percentage results from the sample of 1,211 respondents in the adult ex-Service community, and the associated margins of error on the grossed up population projections.

Figure 1i below shows the confidence intervals around survey results associated with the four different age cohorts used in the analysis. As a rule of thumb each projection based on one of the four age cohorts is subject to a margin of error of around 100,000 people either way.

In interpreting the results and identifying areas of greatest need, the *relative* scale of different needs is more robust than projections of the *absolute* number of people affected.

**Figure 1i MARGINS OF ERROR ASSOCIATED WITH SURVEY SAMPLES OF THE ADULT EX-SERVICE COMMUNITY**

	Unweighted base Population projection	Margin of error* on a result at or near		
		50%	30%	10%
<b>16-44:</b> Younger veterans and dependants	<b>158</b> 1,360,000	+/- 8% +/- 110,000	+/- 7% +/- 95,000	+/- 5% +/- 70,000
<b>45-64:</b> Middle-aged veterans and dependants	<b>250</b> 2,000,000	+/- 6% +/- 120,000	+/- 6% +/- 120,000	+/- 4% +/- 80,000
<b>65-74:</b> National Service and older veterans, and dependants	<b>420</b> 2,670,000	+/- 5% +/- 130,000	+/- 4% +/- 110,000	+/- 3% +/- 80,000
<b>75+:</b> WWII veterans and dependants	<b>383</b> 2,400,000	+/- 5% +/- 120,000	+/- 5% +/- 120,000	+/- 3% +/- 70,000
<b>All</b> in adult ex-Service community (in private households)	<b>1211</b> 8,430,000	+/- 3% +/- 250,000	+/- 3% +/- 250,000	+/- 2% +/- 170,000

\* Confidence interval at 95% significance level.

## Appendix 2: Welfare need in adult ex-Service community

Figure 2i below shows the scale of welfare need in the adult ex-Service community, in terms of the proportion and number of people experiencing different challenging personal circumstances in the last 12 months.

Figure 2ii overleaf shows the proportion and number of people experiencing various difficulties in the last year. Adults in the ex-Service community were prompted with the list of difficulties and asked which, if any, they or their household had experienced in the last 12 months.

**Figure 2i DIFFICULT PERSONAL CIRCUMSTANCES FACED IN THE LAST 12 MONTHS, BY AGE**

	All	'000s	16-44	'000s	45-64	'000s	65-74	'000s	75+	'000s
Base: Adult ex-Service community living in private residential households in UK	(1075)		(174)		(255)		(340)		(306)	
	%	<b>8,430</b>	%	<b>1,360</b>	%	<b>2,000</b>	%	<b>2,670</b>	%	<b>2,400</b>
<b>Unhappy with life in general</b>	<b>7</b>	<b>620</b>	<b>9</b>	<b>130</b>	<b>5</b>	<b>100</b>	<b>7</b>	<b>180</b>	<b>11</b>	<b>260</b>
<b>Self-reported poor health</b>	<b>25</b>	<b>2,140</b>	<b>19</b>	<b>250</b>	<b>30</b>	<b>590</b>	<b>21</b>	<b>570</b>	<b>30</b>	<b>720</b>
<b>Any long-term illness/disability or infirmity:</b>	<b>52</b>	<b>4,420</b>	<b>28</b>	<b>380</b>	<b>51</b>	<b>1,010</b>	<b>54</b>	<b>1,440</b>	<b>66</b>	<b>1,590</b>
Any cardio-vascular/respiratory	26	2,180	6	80	25	510	29	780	34	820
Any musculo-skeletal	21	1,790	10	140	20	410	22	580	28	660
Any digestive/diabetes/progressive illness	12	1,010	4	60	15	290	12	310	15	360
Any sensory	8	640	1	10	3	60	9	230	14	340
Any mental	4	350	10	130	4	70	3	90	3	70
Any neurological	2	190	1	10	4	70	2	40	3	70
Any other	5	440	6	70	5	100	4	100	7	160
Multiple conditions	21	1,730	7	90	21	420	21	560	28	660
<b>Caring responsibilities for another adult in household</b>	<b>7</b>	<b>570</b>	<b>3</b>	<b>40</b>	<b>10</b>	<b>200</b>	<b>8</b>	<b>200</b>	<b>5</b>	<b>130</b>
<b>Reliance on public transport</b>	<b>19</b>	<b>1,600</b>	<b>11</b>	<b>140</b>	<b>10</b>	<b>200</b>	<b>20</b>	<b>540</b>	<b>30</b>	<b>720</b>
<b>Informal social contact no more than once or twice a month*</b>	n/a	n/a	n/a	n/a	n/a	n/a	4	100	8	180
<b>Unemployed and seeking work</b>	<b>2</b>	<b>180</b>	<b>10</b>	<b>140</b>	<b>2</b>	<b>30</b>	*	10	-	-
<b>Net h'hold income under £5K pa^</b>	<b>11</b>	<b>930</b>	<b>12</b>	<b>160</b>	<b>7</b>	<b>140</b>	<b>10</b>	<b>270</b>	<b>16</b>	<b>380</b>
<b>Experiencing any difficulties at the moment where not receiving the help, advice, or support they need</b>	<b>6</b>	<b>530</b>	<b>7</b>	<b>90</b>	<b>8</b>	<b>150</b>	<b>5</b>	<b>130</b>	<b>6</b>	<b>150</b>

\* The questions on informal socialising were only asked of respondents aged 65 or over.

^ Percentages based on those who stated their income (56% of all respondents, 75% of 16-44s, 58% of 45-64s, 48% of 65-74s and 51% of 75+).

This proportion then projected onto the whole population in each case, thereby assuming that the income profile would have been similar if all respondents had answered the question.

Figures highlighted in red are significantly above the % for All ex-Service and figures highlighted in green are significantly below (95% level).

**Figure 2ii PERSONAL AND HOUSEHOLD DIFFICULTIES EXPERIENCED IN THE LAST 12 MONTHS, BY AGE**

	All (1075)	'000s	16-44 (174)	'000s	45-64 (255)	'000s	65-74 (340)	'000s	75+ (306)	'000s
	%		%		%		%		%	
Base: Adult ex-Service community living in private residential households in UK		<b>8,430</b>		<b>1,360</b>		<b>2,000</b>		<b>2,670</b>		<b>2,400</b>
<b>ANY OF THESE DIFFICULTIES</b>	<b>55</b>	<b>4,630</b>	<b>60</b>	<b>810</b>	<b>60</b>	<b>1,190</b>	<b>49</b>	<b>1,320</b>	<b>55</b>	<b>1,310</b>
<b>THREE OR MORE DIFFICULTIES</b>	<b>17</b>	<b>1,470</b>	<b>24</b>	<b>330</b>	<b>20</b>	<b>390</b>	<b>13</b>	<b>340</b>	<b>17</b>	<b>400</b>
<b>FIVE OR MORE DIFFICULTIES</b>	<b>7</b>	<b>570</b>	<b>11</b>	<b>150</b>	<b>8</b>	<b>160</b>	<b>5</b>	<b>120</b>	<b>6</b>	<b>140</b>
<b>Fear of violence crime</b>	<b>16</b>	<b>1,340</b>	<b>9</b>	<b>130</b>	<b>20</b>	<b>390</b>	<b>15</b>	<b>400</b>	<b>18</b>	<b>430</b>
<b>Any relationship/isolation difficulties:</b>	<b>16</b>	<b>1,310</b>	<b>15</b>	<b>200</b>	<b>19</b>	<b>370</b>	<b>14</b>	<b>370</b>	<b>15</b>	<b>370</b>
Bereavement	7	570	7	100	10	190	6	150	6	130
Loneliness	6	550	6	80	4	80	8	200	8	190
Lack of recreational facilities/social life*	3	270	4	50	3	60	3	80	4	90
Marriage/relationship break-up	2	180	6	80	4	70	1	20	*	10
Difficulty forming close relationships/getting on with people	1	80	1	20	1	30	1	20	1	10
<b>Any self-care/well-being difficulties:</b>	<b>14</b>	<b>1,180</b>	<b>12</b>	<b>160</b>	<b>15</b>	<b>300</b>	<b>13</b>	<b>330</b>	<b>16</b>	<b>390</b>
Exhaustion or pain	10	810	10	140	12	230	7	200	10	240
Poor bladder/bowel control	4	350	2	30	3	50	5	120	6	150
Difficulty looking after yourself^	3	280	2	20	5	90	3	80	4	90
<b>Any housing difficulties:</b>	<b>13</b>	<b>1,100</b>	<b>11</b>	<b>150</b>	<b>8</b>	<b>170</b>	<b>13</b>	<b>350</b>	<b>18</b>	<b>430</b>
Difficulty with house and garden maintenance*	11	950	7	90	6	120	12	320	18	420
Poor/inappropriate housing *	2	200	5	70	3	70	2	40	1	20
<b>Any psychological difficulties:</b>	<b>13</b>	<b>1,080</b>	<b>22</b>	<b>300</b>	<b>13</b>	<b>260</b>	<b>10</b>	<b>260</b>	<b>11</b>	<b>270</b>
Feeling depressed	9	780	16	210	9	170	7	190	8	190
Lacking confidence/low self-esteem	5	390	7	90	6	110	3	90	4	90
Lack of hope for the future/lack of purpose or direction in your life	3	270	4	50	4	70	3	70	3	80
Heavy drinking or taking drugs	1	90	2	20	3	50	1	10	*	-
<b>Any mobility difficulties:</b>	<b>12</b>	<b>1,040</b>	<b>4</b>	<b>50</b>	<b>14</b>	<b>280</b>	<b>11</b>	<b>290</b>	<b>18</b>	<b>420</b>
Difficulty getting around outside your home	11	930	4	50	12	240	10	280	15	360
Difficulty getting around your home	6	530	3	40	8	160	5	140	8	190
<b>Any difficulties dealing with authorities:</b>	<b>12</b>	<b>1,040</b>	<b>14</b>	<b>190</b>	<b>17</b>	<b>340</b>	<b>8</b>	<b>220</b>	<b>11</b>	<b>270</b>
Difficulty getting medical treatment you need*	6	530	6	80	11	210	4	100	6	140
Difficulty finding out about services or benefits to which you are entitled*	5	450	7	90	6	130	4	110	5	120
Difficulty dealing with personal affairs+	3	270	6	80	4	80	2	50	3	80
<b>Any financial difficulties:</b>	<b>12</b>	<b>1,030</b>	<b>30</b>	<b>410</b>	<b>14</b>	<b>280</b>	<b>8</b>	<b>210</b>	<b>5</b>	<b>130</b>
Not having enough money for day-to-day living*	9	770	22	300	8	170	7	180	5	120
Getting into debt*	5	400	11	150	9	170	2	50	1	30
<b>Any employment difficulties:</b>	<b>5</b>	<b>380</b>	<b>18</b>	<b>200</b>	<b>6</b>	<b>120</b>	<b>1</b>	<b>10</b>	<b>1</b>	<b>10</b>
Unemployment/fear of unemployment*	3	270	14	190	4	70	*	10	*	10
Lack of training/qualifications/skills*	2	160	7	100	3	50	*	5	*	10

\* Items experienced by self or household.

^ Washing, dressing, going to the toilet, preparing meals. + Paying bills, filling in forms, writing letters etc.

Figures highlighted in red are significantly above the % for All ex-Service and figures highlighted in green are significantly below (95% level).

## Appendix 3: Analysis of Benevolence grants

The tables below show an analysis of Legion Benevolence grants awarded in the Legion financial year 2003/04, first in terms of number of cases and second, by value of grants awarded.

**Figure 3i ANALYSIS OF BENEVOLENCE GRANTS AWARDED IN 2003/04 (FROM LEGION WELFARE CASE ADMINISTRATION SYSTEM DATABASE), BY NUMBER OF GRANTS AND BY EXPENDITURE**

Category	Description	Number of Grants		Expenditure	
1	Food	268	2.6%	£29,071	0.4%
2	Fuel	209	2.0%	£33,457	0.5%
3	Clothing	422	4.1%	£55,003	0.8%
4	Bedding	251	2.4%	£45,129	0.6%
5	Medical	914	8.9%	£409,646	5.7%
6	Wheelchairs	2,739	26.7%	£1,847,800	25.7%
7	Stairlifts	466	4.5%	£351,368	4.9%
8	Telephone	251	2.4%	£30,995	0.4%
9	'Lifeline' telephone/alarm pendant	244	2.4%	£38,913	0.5%
10	Housing (rent/mortgage)	770	7.5%	£355,963	4.9%
11	Housing (Council Tax)	199	1.9%	£72,000	1.0%
12	Household goods - Electric	1,943	18.9%	£511,994	7.1%
13	Household goods - Gas	393	3.8%	£113,096	1.6%
14	Household goods - Other	1,695	16.5%	£553,586	7.7%
15	Repairs to equipment	175	1.7%	£27,517	0.4%
16	Water rates	141	1.4%	£31,175	0.4%
17	Debt clearance	854	8.3%	£309,071	4.3%
18	TV licences	62	0.6%	£6,417	0.1%
19	Car transport/running costs	191	1.9%	£74,546	1.0%
20	Travel costs	349	3.4%	£62,127	0.9%
21	Motability deposits	52	0.5%	£26,838	0.4%
22	Education/training fees	251	2.4%	£103,080	1.4%
23	Property repairs, maintenance, disabled fittings	1,768	17.2%	£1,048,739	14.6%
24	Holidays for the Severely Disabled	227	2.2%	£95,009	1.3%
25	Removal expenses	328	3.2%	£110,876	1.5%
26	Hospital Visiting Scheme	325	3.2%	£42,004	0.6%
27	Funeral costs	108	1.1%	£56,688	0.8%
28	Other	916	8.9%	£220,759	3.1%
29	Maintenance grants	2,616	25.5%	£393,623	5.5%
30	Welfare committee	785	7.7%	£33,731	0.5%
31	Returned grant	399	3.9%	£105,344	1.5%
	<b>Total completed cases and expenditure in 2003/04</b>	<b>10,258</b>		<b>£7,195,563</b>	

*Total across all categories sums to 20,311 which is more than the total number of completed cases (10,258), due to multiple forms of assistance i.e. some beneficiaries received assistance falling into more than one category, or multiple grants within the same category.*

## **Appendix 4: Demand for Legion services**

The table at figure 4i shows the scale of demand for specific Legion welfare services from different age cohorts in the adult ex-Service community. Respondents were prompted with the specific services, as described in the table, and asked which, if any of these, could help them or their household, either now or in the near future.

**Figure 4i DEMAND FOR LEGION SERVICES BY SELF OR HOUSEHOLD, NOW OR IN THE NEAR FUTURE, BY AGE**

	All (1075) %	'000s <b>8,430</b>	16-44 (174) %	'000s <b>1,360</b>	45-64 (255) %	'000s <b>2,000</b>	65-74 (340) %	'000s <b>2,670</b>	75+ (306) %	'000s <b>2,400</b>
Base: Adult ex-Service community living in private residential households in UK										
<b>ANY LEGION WELFARE SERVICES</b>	<b>15</b>	<b>1290</b>	<b>18</b>	<b>240</b>	<b>16</b>	<b>310</b>	<b>15</b>	<b>390</b>	<b>15</b>	<b>360</b>
<b>3 OR MORE LEGION SERVICES</b>	<b>4</b>	<b>350</b>	<b>4</b>	<b>60</b>	<b>4</b>	<b>70</b>	<b>4</b>	<b>100</b>	<b>5</b>	<b>120</b>
<b>Any Benevolence:</b>	<b>10</b>	<b>890</b>	<b>12</b>	<b>170</b>	<b>8</b>	<b>160</b>	<b>11</b>	<b>290</b>	<b>11</b>	<b>270</b>
<b>Any mobility/communication:</b>	<b>7</b>	<b>560</b>	<b>4</b>	<b>50</b>	<b>5</b>	<b>100</b>	<b>7</b>	<b>190</b>	<b>9</b>	<b>220</b>
Providing mobility aids and home adaptations for the disabled (e.g. walking frames, electric beds, bathing aids, structural adaptations)	4	340	3	40	4	70	4	120	5	120
Providing an emergency 'Lifeline' telephone/alarm pendant	3	240	1	10	3	60	3	80	4	100
Help in buying electrically powered wheelchairs/stairlifts	3	240	2	30	3	50	2	60	4	100
<b>Any other Benevolence:</b>	<b>6</b>	<b>540</b>	<b>10</b>	<b>130</b>	<b>6</b>	<b>120</b>	<b>6</b>	<b>170</b>	<b>5</b>	<b>120</b>
Providing funds to help in a temporary crisis (e.g. to pay costs of rent/mortgage, heating, water, moving, travel, funeral, debts)	3	240	6	80	2	40	3	70	2	60
Giving goods or services in a temporary crisis (e.g. household electrical appliances, furniture, food, clothing)	2	190	3	40	3	50	2	60	2	40
Loans for home repairs or adaptations	2	170	5	70	2	40	1	30	1	30
Home and hospital visits for the sick or housebound	2	160	1	10	2	40	2	50	3	70
<b>Any Residential Care/Welfare Breaks:</b>	<b>5</b>	<b>460</b>	<b>3</b>	<b>40</b>	<b>5</b>	<b>90</b>	<b>7</b>	<b>180</b>	<b>6</b>	<b>140</b>
Residential and nursing homes for the elderly	3	280	2	20	2	40	4	120	4	90
Holidays at Legion Welfare Break Centres for the severely disabled and those recovering from illness, hospitalisation or bereavement	3	230	2	30	2	40	2	60	4	90
<b>Any Pensions/Compensation:</b>	<b>2</b>	<b>170</b>	<b>3</b>	<b>40</b>	<b>4</b>	<b>80</b>	<b>1</b>	<b>30</b>	<b>2</b>	<b>40</b>
Advice and support for claiming War Disablement Pensions	1	90	1	20	1	30	1	20	1	20
Help with MoD compensation claims	1	80	2	20	3	50	-	-	*	10
Representation at War Pension Appeal Tribunals	1	60	2	20	-	-	*	5	1	30
<b>Any Remembrance Travel:</b>	<b>2</b>	<b>140</b>	<b>2</b>	<b>30</b>	<b>2</b>	<b>40</b>	<b>1</b>	<b>20</b>	<b>2</b>	<b>50</b>
Practical help for widows and families to visit a relative's war grave	1	100	2	30	1	30	1	10	2	40
Organising trips to war graves, memorials and battlefields across the world	1	70	1	20	1	20	*	5	1	30
<b>Any employment or Careers Advice:</b>	<b>2</b>	<b>133</b>	<b>6</b>	<b>80</b>	<b>2</b>	<b>50</b>	<b>*</b>	<b>5</b>	<b>*</b>	<b>5</b>
Careers advice to help in finding jobs and re-training for civilian life	1	80	3	50	1	20	*	5	*	5
Advice and loans to those wanting to start-up their own business	1	70	3	40	2	30	-	-	*	5
<b>Help for homeless ex-Service people to find temporary accommodation or set-up home</b>	<b>1</b>	<b>90</b>	<b>3</b>	<b>40</b>	<b>1</b>	<b>20</b>	<b>*</b>	<b>10</b>	<b>1</b>	<b>20</b>

## **Appendix 5: Profile of people with long-term health problems**

Long-term illness or disability is the most prevalent problem within the ex-Service community, affecting half of adults. In addition to the age variations in the prevalence of different long-term health conditions described within the body of the report, this Appendix profiles those suffering from various different types of conditions, highlighting key differences from the demographic profile of the whole ex-Service community.

### ***Cardio-vascular and respiratory conditions***

2,180,000 people have long-term cardio-vascular or respiratory conditions (heart, blood pressure or blood circulation problems, chest or breathing problems, bronchitis or asthma). These people are typically:

- Aged over 65 (74%)
- Married/cohabiting (53%) or widowed (34%)
- Own their own home outright (55%).

People with long-term cardio-vascular or respiratory conditions shows some significant<sup>23</sup> variations from the profile of the whole adult ex-Service community. They are significantly more likely to be:

- Retired (80% vs. 64% of all adults in the ex-Service community)
- Very elderly aged 75 or over (38% vs. 28%)
- Living alone (39% vs. 31%)
- Reporting net household income below £10,000pa (55% vs. 46%).

### ***Musculo-skeletal conditions***

1,790,000 people have long-term musculo-skeletal conditions (including serious arthritis or rheumatism). They are typically:

- Women (58%)
- Aged over 65 (69%)
- Married/cohabiting (47%) or widowed (38%)
- Own their own home outright (45%) or rent from their local authority (30%).

Relative to the whole ex-Service community, people with long-term musculo-skeletal conditions are significantly more likely to be:

- Women (58% vs. 50% of all adults in the ex-Service community)
- Not seeking work (10% vs. 7%) or retired (77% vs. 64%)
- Aged 75+ (37% vs. 29%)
- Living alone (44% vs. 31%)
- Dependent widows (26% vs. 16%)
- Reporting net household income below £10,000pa (59% vs. 46%)
- Council tenants (30% vs. 23%).

### ***Digestive conditions, diabetes or progressive illnesses***

1,010,000 people have long-term digestive condition, diabetes or a progressive illness (e.g. cancer, MS, spondylitis etc). These people are typically:

- Aged over 65 (65%)
- Married/cohabiting (61%)
- Own their own home outright (42%) or rent from their local authority (31%).

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<sup>23</sup> Difference in profile between those with this welfare need and the whole ex-Service community is statistically significant (at the 95% confidence level).

Relative to the whole ex-Service community, people with these types of condition are significantly more likely to be:

- Veterans (65% vs. 57% of all adults in the ex-Service community)
- Aged 55-64 (23% vs. 15%)
- Aged 75-84 (33% vs. 25%)
- Not seeking work (13% vs. 7%)
- Retired (78% vs. 64%)
- Reporting net household income below £10,000pa (60% vs. 46%)
- Council tenants (31% vs. 23%).

### ***Sensory conditions***

1,010,000 people have a long-term sensory condition (difficulty seeing, hearing or speech difficulties). They tend to be:

- Veterans (61%)
- Aged over 65 (89%)
- Married/cohabiting (45%) or widowed (40%)
- Own their own home outright (59%).

Relative to the whole ex-Service community, people with a long-term sensory condition are significantly more likely to be:

- Very elderly, aged 75+ (53% vs. 29% of all ex-Service adults)
- Living alone (45% vs. 31%)
- Report net household income below £10,000pa (61% vs. 46%).

### ***Mental health problems***

350,000 people have a long-term mental health problem. The profile<sup>24</sup> of these sufferers is quite different from the other health conditions considered so far. People affected are typically:

- Aged under 65 (57%)
- Married (49%)
- Not seeking work (27%) or retired (46%)
- Renting from their local authority (40%)
- Have a reported net household income below £10,000pa (66%).

Relative to the whole ex-Service community, those suffering from long-term mental health problems are significantly more likely to be:

- Aged 25-44 (34% vs. 13% of all ex-Service adults)
- Divorced or separated (22% vs. 10%)
- Not seeking work (27% vs. 7%)
- Unemployed and seeking work (6% vs. 2%)
- Reporting very low net household income (28% below £5,000pa vs. 11%)
- Council tenants (40% vs. 23%)
- Home-owners with a mortgage (28% vs. 19%)
- Veterans, discharged less than 20 years ago (52% of veterans vs. 19% of veterans).

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<sup>24</sup> Profile should be treated with caution as based on low number of respondents: 51 unweighted.

## The Royal British Legion

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

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

The Legion was founded in 1921 as a voice for the ex-Service community and our 450,000 members continue to ensure that this voice does not go unheard. Although the needs of ex-Service people have changed over the years, the Legion is still here to safeguard their welfare, interests and memory.

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

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

email [info@britishlegion.org.uk](mailto:info@britishlegion.org.uk)

or call Legionline on 08457 725725

or visit our website [www.britishlegion.org.uk](http://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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This report was written by Jacinta Ashworth, Senior Researcher and Mike Hudson, Director of Compass Partnership.

## Our details

Greenbanks  
New Road  
Bourne End  
Buckinghamshire, SL8 5BZ  
Tel: 01628 478561  
email: [info@compassnet.co.uk](mailto:info@compassnet.co.uk)  
[www.compasspartnership.co.uk](http://www.compasspartnership.co.uk)



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THE ROYAL BRITISH  
LEGION



## **The Royal British Legion**

(Incorporated by Royal Charter)

Founded in 1921, a Registered Charity  
Charity Registration No.219279

48 Pall Mall, London SW1Y 5JY  
Telephone: 020 7973 7200

Legionline (general enquiries); calls charged at local rates:  
0845 7725 725

[www.britishlegion.org.uk](http://www.britishlegion.org.uk)