

THE ROYAL BRITISH
LEGION



Future Profile and Welfare Needs of the Ex-Service Community



Compass Partnership



future foundation
An Experian company

**Future Profile and Welfare Needs
of the Ex-Service Community**

November 2006

Contents

Foreword

Glossary

Executive Summary

1	Introduction	11
2	The model	13
3	Demographic structure of the ex-Service community.....	15
4	Future demographics of the ex-Service community	16
	4.1 Forecast structure of the whole ex-Service community	16
	4.2 Forecast demographics of the veteran community.....	19
	4.3 Forecast demographics of the adult dependant community	20
	4.4 Forecast size of the child dependant community	21
	4.5 Summary of forecast ex-Service community composition.....	21
5	Welfare needs of the ex-Service community	22
	5.1 Forecast needs of the whole community.....	22
	5.2 Forecast needs of people aged 16-64	24
	5.3 Forecast needs of people aged 65 and over	25
	5.4 Summary of forecast needs.....	26
	Appendix 1 – Forecasts of demographics	28
	Appendix 1A – Forecasts for whole ex-Service community.....	28
	Appendix 1B – Forecasts for adult ex-Service community.....	29
	Appendix 1C – Forecasts for veteran community.....	30
	Appendix 1D – Forecasts for the dependant community	31
	Appendix 2 – Forecasts of welfare needs	32
	Appendix 3 – Factors used in the model	36
	Appendix 4 Assumptions used in the model	37

Foreword

Sue Freeth

This is the fifth report in our series of Welfare Needs Studies, which are designed to examine the present and future needs of the ex-Service community.

Future Profile and Welfare Needs of the Ex-Service Community highlights the changes in the age profile and needs of our client group up to the year 2020.

The changing shape of the United Kingdom's military and the increase in expected living age are two of the main factors that will affect the demographic of the ex-Service Community.

Health and disability problems are expected to continue to be the largest cause of welfare need within the ex-Service community.

Lack of training, qualifications or skills is set to become more common between 2006 and 2020, in line with the growth in number of veterans aged under 45. This report highlights that it will be necessary to focus on helping bridge a gap in training so we will need to monitor and allow for change in our services accordingly. We need to ensure that the ex-Service community has the best possible chance of employment throughout their working life, due to a larger proportion of veterans being below retirement age.

The Legion will continue to work with the Government and other charities to ensure that future veterans are provided for. We trust that this study will serve as another very useful tool for us all.

Sue Freeth
Director of Welfare
The Royal British Legion
November 2006

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

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

Ex-Service community

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

Adult ex-Service community

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

Executive summary

This report combines an analysis of the current size, demographic and welfare needs of the ex-Service community with data from Future Foundation forecasts and predicts the future welfare needs of the ex-Service community.

The analysis applies a basic equation for the future size of the ex-Service community to a series of sub groups of the ex-Service community. This produces forecasts of the future size, demographic structure and welfare needs of the ex-Service community.

Forecast size and composition of the ex-Service community

- The total size of the ex-Service community (in private residential households) is forecast to decrease from 10.17 million people in 2005 to 7.55 million in 2020.
- The forecast predicts that there will be 1.7 million fewer veterans in 2020 than in 2005; the veteran sub-group within the ex-Service community is expected to see the fastest decline. The number of adult dependants (aged over 16) should decline by about 900,000 over this period.
- The forecast 5.9 million ex-Service adults in 2020 would constitute 3.1 million veterans and 2.8 million adult dependants (aged over 16).
- Whilst most ex-Service age groups will decline in number, the 16-24 age group is predicted to increase from just under 300,000 in 2005 to almost 375,000 by 2020 (up by 26%) and the 85+ age group will increase dramatically from almost 290,000 now to almost 920,000 in 2020 (up by almost 220%).
- This ballooning of the 85+ age group will be a one-off result of the final National Service generation reaching old age at a time when life expectancy is increasing.
- The number of dependants aged under 16 should remain broadly unchanged over the forecast period at around the 1.7 million mark, so child dependants will comprise an increasing share of the total ex-Service community.
- There is little change forecast in the gender balance among ex-Service adults which will remain 50:50, with men predominating amongst veterans and women predominating amongst dependants.
- In summary, the ex-Service community is forecast to remain characterised as elderly (and increasingly very elderly) but families will become an increasingly significant minority.

Forecast welfare needs of the adult ex-Service community

- Most welfare needs are forecast to decline in number between 2006 and 2020, as a result of the decreasing size of the adult ex-Service community.
- Health difficulties – reported poor health and long-term illness, disability or infirmity – are set to remain the most common source of welfare needs among the adult ex-Service community.
- The hierarchy of welfare needs within the adult ex-Service community as a whole is forecast to remain relatively unchanged.
- With the size of the ex-Service community shrinking over the next 15 years, the number within the adult ex-Service community who have a long-term illness, disability or infirmity is forecast to fall from 4.4 million in 2005 to 2.9 million by 2020. 2.1 million adults reported poor health in 2005; by 2020 this is forecast to number less than 1.5 million.
- The welfare needs that are forecast to decline most slowly are those that are reported by younger adults and the most elderly ex-Service community members.
- There will continue to be far fewer ex-Service adults aged under 65 with welfare needs than those aged over 65.
- After long-term illness/disability or poor health, the greatest welfare needs for the ex-Service community of retirement age in 2020 are forecast to be: mobility problems, self-care and housing – each affecting close to 600,000 of those aged over 65. These practical problems are particularly felt by the growing 85 plus age-group.
- Financial difficulties, employment and training needs, difficulty dealing with authorities and psychological problems will all continue to affect a larger number of adults in the ex-Service community aged 16-64 than aged over 65.

1 Introduction

This is the fifth 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 the UK Population”*, which demonstrated how 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
- *“Greatest Needs of the Ex-Service Community”* which sought to assess the greatest areas of need and how well these are being met by Legion welfare provision.

Key findings from the 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 build upon the findings from earlier reports and:

- Forecast the size of the ex-Service community from 2006 to 2020
- Forecast the age, gender and status of veterans and dependants in each of these years
- Forecast how the welfare needs of the ex-Service community, identified in previous reports, will vary over the years to 2020.

The report is based on combining data from existing Future Foundation forecasts with secondary analysis of the nationally representative, face-to-face survey of over 1,200 adults in the UK ex-Service community which was described in the first Welfare report.

This report sets out:

- The model of the composition and welfare needs of the ex-Service community (chapter 2)
- The current demographic structure of the ex-Service community (chapter 3)
- Forecasts of the demographics of the ex-Service community (chapter 4)
- Welfare needs of the ex-Service community (chapter 5) including:
 - Forecast needs of the ex-Service community aged 16-64
 - Forecast needs of the ex-Service community aged 65 and over.

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.

As in previous reports in this series, 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.

All projections of the numbers of people experiencing different welfare needs are subject to margins of error, details of which are given in the first report of this series, *“Profile of the Ex-Service Community in the UK”*. As such they have been rounded to the nearest 10,000 people.

Finally a limitation of this research is the exclusion of adults in the ex-Service community who live in communal establishments rather than in private residential households i.e. those living in residential or nursing homes, in hospital, on Armed Forces bases, in prisons, in rehabilitation centres, in temporary accommodation such as hostels, or homeless sleeping rough. An estimated 0.4 million of the 10.5 million in the total ex-Service community are living in communal establishments; these people were out of scope of this research. Therefore the forecast demographics and welfare needs of the ex-Service community are based on the vast majority (10.17 million) who live in private residential households.

2 The model

The future size of the ex-Service community can be represented by the basic equation:

Future size of the ex-Service community
= number of current size of the ex-Service community
+ future additions to the pool
– deaths within the ex-Service community.

The components of this equation depend on the following variables:

- Strength of the military
- Outflow rate from the military
- Composition of the outflow from the military
- Current composition of the ex-Service community
- Mortality rates of the ex-Service community
- Ratio of (adult and child) dependants to veterans.

The model applies the basic equation to defined sub-groups within the population, with a factor included to describe the way that an individual passes from one age-band to another as they age. (For example, a member aged 34 in 2010 would be part of the 25-34 age-band; in 2011 they would have moved to the 35-44 age band.)

Current size of the ex-Service community

At present the ex-Service community numbers 10.17 million people living in private residential households¹ (of whom 8.43 million are adults). The largest sub-groups within the community are male veterans aged between 55 and 85 and female dependants aged between 65 and 85.

Strength of the military

In 2005, there were between 200,000 and 210,000 regular members of the military, as there have been since the late 1990s. The forecasts in this report assume that military strength continues to decline very gradually on average by a little under 1,000 members each year.

Future additions to the pool

The number of future additions depends on the assumption that the size of the Armed Services will **not** experience dramatic changes over the forecast period. Additions to the ex-Service 'pool' come directly from individuals leaving the military (along with any dependent spouse/partner or children that they have). This 'outflow' from the military is a function of the overall number of military personnel (or 'military strength'), and the proportion of these who leave in a given year.

Outflow from the military has also remained relatively constant over recent years – about 11% of military personnel become civilians each year. This ratio is assumed to remain constant over the forecasting horizon, so that the size of the outflow from the military will vary according to how the strength of the military changes. Hence the forecasts of new arrivals into the ex-Service community from the military assume a gradual decline in numbers.

¹ An estimated further 0.4 million are living in communal establishments; therefore taking the total for the entire ex-Service community to just over 10.5 million people. For more on this see the Introduction.

Deaths within the ex-Service community

The basic equation assumes that, once within the ex-Service community, an individual would only be removed from this community if they died. This is a simplification – for example a dependent widow would remain within the ex-Service community unless she were to re-marry, to someone who was not within the ex-Service community. Similarly a dependent divorcee would cease to be a member of the ex-Service community if she/he remarries someone who was not a veteran. The forecasts assume that such examples are rare enough that the simple model provides a valid representation of how the ex-Service community will change over time. Reduction in current members depends, therefore, on the death rates among current members.

When calculating deaths, it is assumed that the death rate within the ex-Service community does not differ significantly from the death rate within the UK population as a whole, once their different compositions are accounted for.

Welfare needs

The current welfare needs of the ex-Service community vary widely across the different sub-groups within the community. So a model of future welfare needs has to be driven by the way in which the composition of the ex-Service community changes with time.

An important assumption when using demographic change to model how welfare needs may change is that within a particular age group the needs profile does not change. It is assumed, for example, that if 30% of today's over 85s have mobility problems, then 30% of those aged 85 and over in 2020 would have mobility problems. Thus the prevalence of mobility problems within the 2020 ex-Service community (in comparison to the prevalence within today's community) depends entirely on how the demographic composition of that sub-section of the community changes over this period.

3 Demographic structure of the ex-Service community

This chapter summarises the current demographics of the ex-Service community.

Dividing the ex-Service population into sub-groups based on their age, gender and whether they are veterans of the military or dependants of veterans allows us to better map the way that the needs of the community vary between different types of individual within the community. In 2006 the community includes 4.8 million veterans and 3.6 million adult dependants.

The vast majority of veterans are male (Figure 3.1), while the vast majority of adult dependants are female (Figure 3.2).

Figure 3.1 DEMOGRAPHIC STRUCTURE OF VETERANS, 2005

The 4.8 million veterans are composed of...

	'000	%
Men		
16-24	56	1
25-34	189	5
35-44	363	9
45-54	330	8
55-64	584	15
65-74	1294	32
75-84	1048	26
85+	165	4
TOTAL MEN	4030 (84%)	100
Women		
16-24	8	1
25-34	74	10
35-44	45	6
45-54	82	11
55-64	170	22
65-74	141	18
75-84	207	27
85+	45	6
TOTAL WOMEN	771 (16%)	100

Children aged under 16 account for a third of all dependants. The aim of the demographic model is to provide the base for modelling the

welfare needs of the varied members of the adult community. For this reason, it is necessary only to model the overall size of the child dependant sub-group; there is no need to determine their gender or age structure.

Figure 3.2 DEMOGRAPHIC STRUCTURE OF DEPENDANTS (ADULTS AND CHILDREN), 2005

The 5.4 million dependants are composed of...

Men	'000	%
16-24	130	59
25-34	24	11
35-44	8	4
45-54	8	4
55-64	16	7
65-74	8	4
75-84	24	11
85+	0	0
TOTAL MEN	220	100
Women		
16-24	102	3
25-34	116	3
35-44	273	8
45-54	283	8
55-64	515	15
65-74	1221	36
75-84	822	24
85+	78	2
TOTAL WOMEN	3410	100
TOTAL CHILDREN AGED UNDER 16	1740	32
GRAND TOTAL	5370	100

Percentages may not sum exactly to 100% due to rounding.

The ex-Service community includes not only child dependants aged under 16 who qualify through a parent's service, but also those aged 16-18 who qualify through being dependent on a parent who has served². The latter is a relatively small sub-group (around 1% of the whole community) but a fairly significant one – half of all dependent men are aged under 25. Adult male dependants would be far less numerous within the ex-Service community if it were not for the inclusion of those who, although at least 16 years old, remain dependent on a parent.

² The Royal British Legion Charter considers eligible dependent minors to include children whose natural parents are veterans, up to and including age 18. Therefore 16-18s who are 'adults' for the purpose of the research survey, can nevertheless qualify for Legion assistance as dependent 'children'.

4 Future demographics of the ex-Service community

This chapter explores the size and composition of the community in the future. It includes detailed forecasts to 2020 of the number and composition of veterans and dependants. The most pertinent findings are reported here; Appendix 1 has the full set of demographic forecasts.

4.1 Forecast structure of the whole ex-Service community

The ageing of the population of the UK (where middle-aged groups, so called “baby boomers”, are far more numerous than their younger counterparts) is acknowledged as a major trend that influences behaviour and service needs in the country as a whole. However, the current ex-Service community represents a disproportionately older group; currently only a quarter of adults in the ex-Service community are aged under 55.

This is a result of the way the size of the military has changed (and the change in expectations about who is required to serve in the military). The imposition of National Service between the onset of World War II and 1960 is now having a marked effect on the size of older sections of the ex-Service community. World War II conscripts are now aged 78 and over³. Post-War National Service cohort are now aged 63-77⁴, so it is of little surprise that in 2005, 32% of the adults within the ex-Service community are aged 65-74. However these National Service veterans are the product of conditions that no longer apply; by 2020, those aged 65-74 will have grown up in the post-conscription era. The forecast predicts this age group will lose more

than half its number over this period, declining from 2.7 million people to 1.1 million.

As the numbers quoted above suggest, deaths within the community will hugely outnumber new entrants into the community. The forecast predicts the whole ex-Service community to lose a quarter of its total number between 2006 and 2020. The total size of the ex-Service community (adults and children) living in private residential households is set to decrease from 10.17 million to 7.55 million by 2020.

Figure 4.1 FORECAST SIZE OF THE EX-SERVICE COMMUNITY, 2005- 2020

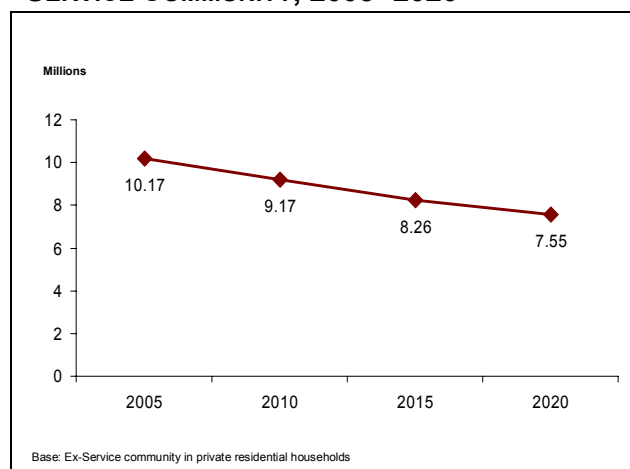


Figure 4.2 FORECAST SIZE OF THE EX-SERVICE COMMUNITY, 2005- 2020

	2005	2010	2015	2020
	'000			
Under 16	1740	1670	1651	1677
16-24	297	333	357	373
25-34	404	400	410	423
35-44	688	612	568	546
45-54	703	691	659	627
55-64	1286	1021	861	759
65-74	2663	1885	1399	1087
75-84	2101	1759	1419	1140
85+	288	800	937	919
Whole Community	10170	9172	8261	7551

³ Someone who was aged 18 when conscripted in 1945 would be aged 78 in 2005 (someone joining up voluntarily at age 16 in 1945 would be aged 76 in 2005).

⁴ Someone who was 18 when conscripted to the military in 1960 would be 63 in 2005; a 1946 conscript would be 77 now.

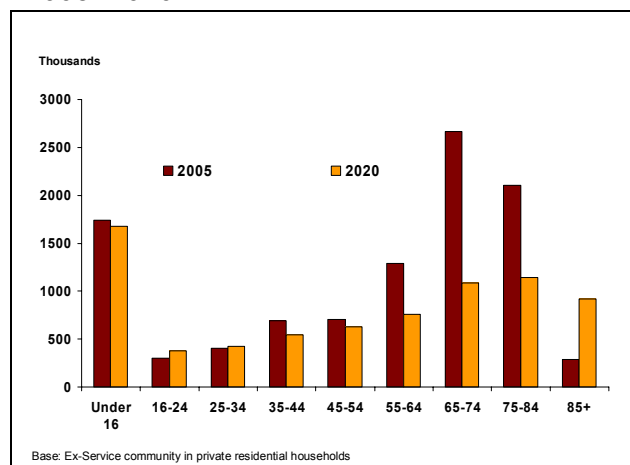
So it is clear how swiftly the 65-84 year old ex-Service community is expected to decline in size. As veterans in this age group in 2005 age over the coming years, a significant proportion will die, and their numbers will be replenished at a much-reduced rate by the generation that follows them.

In contrast, the number of adults aged under 35 in the ex-Service community is expected to increase. Almost half of all individuals who left military service in 2005 were younger than 25. Many of the remainder are less than 35 years old and, crucially, it is between the ages of 25 and 34 that military personnel are most likely to marry. This means that, if it is assumed that spouses of ex-Servicemen and women are of similar age to their partner, there would be an increase of similar magnitude in the number of dependants aged 25-34.

It is also important to note that the 16-24 year old age group includes children of veterans who, although aged between 16 and 18, remain dependent on their parents. So the growth in size of the 16-24 age-band is the result of more than one factor. On one hand, the majority of new ex-Service personnel are aged under 25. On the other hand, the remainder of new additions to the community would be aged 25-50, keeping these age groups at a stable size; it is these age groups that are likely to have families and therefore (at some point) to have teenage adults dependent upon them. As “family stage” adults (those aged 30-50) gradually become more numerous within the ex-Service community there will be a growth in number of teenage dependants. It is the combination of these factors that accounts for the forecast growth in size of the (hitherto small) group of adults aged under 25.

So while there are fewer individuals entering the ex-Service community in any given year, within the influx in each coming year there is a strong representation from the younger age-bands. It could be said that the ex-Service community as a whole is destined to become a younger community, in marked contrast to the national population, which is ageing.

Figure 4.3 FORECAST GROWTH IN SIZE OF YOUNGEST AND OLDEST ADULT AGE GROUPS, 2005- 2020



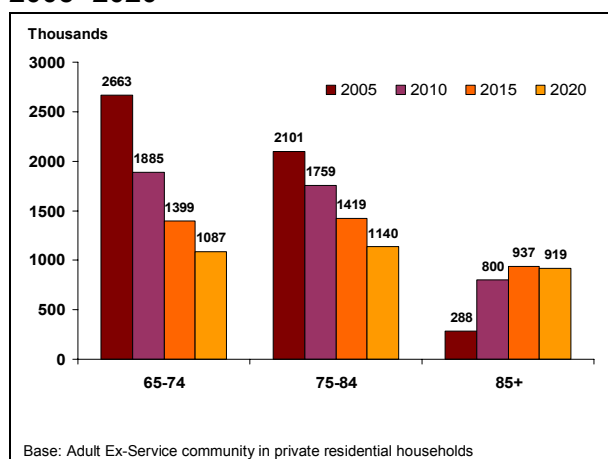
However, the factors driving the ageing of the UK population are equally prevalent within the ex-Service community. The decline in mortality rates over the last twenty years has driven life expectancy ever upwards. According to projections from National Statistics, these advances are set to continue over the years to 2020. Throughout the UK, an increasing number of people are surviving into their late 80s and 90s. As Figure 4.3 shows, this is expected to have a huge impact on the number of ex-Service individuals who survive beyond their 85th birthday.

Figure 4.4 PROJECTED ABSOLUTE CHANGE FROM 2005 IN SIZE OF THE EX-SERVICE COMMUNITY

	2010	2015	2020
		'000	
Under 16	-70	-89	-63
16-24	+36	+60	+77
25-34	-4	+6	+19
35-44	-76	-120	-142
45-54	-12	-44	-76
55-64	-265	-424	-527
65-74	-778	-1265	-1576
75-84	-342	-682	-961
85+	+512	+649	+631
Whole Community	-998	-1908	-2619

In 2005 the over 85s represent the smallest age-band within the ex-Service community. For each person in this age band, there are more than seven in the preceding band (75-84). The generation who were obliged to serve in the military, either as World War II Servicemen and women or through post-war National Service (and currently aged 63-84), now represent a “bulge” in the number of ex-Service personnel. Health improvements over recent and coming years should mean that an ever-growing proportion of this generation will survive into their late eighties. This means that the “bulge” in size of the ex-Service community can be expected to continue moving into the oldest age-band. So, the forecast predicts that in 2015 there will be three times as many ex-Service people aged over 84 as there are now.

Figure 4.5 FORECAST GROWTH IN SIZE OF EX-SERVICE COMMUNITY AGED OVER 65, 2005- 2020



In addition, it should be noted that the survey of the UK adult population excluded people in residential homes. In 2004 there were estimated to be 410,000 older people (aged 65 and over) living in residential and nursing homes in the UK⁵. Their age profile is skewed to the very elderly. It is reported that as many as 80% of older people in residential care may be veterans or dependants⁶. This is equivalent to some 328,000 people who are additional to the forecasts in this report.

⁵ Care Homes for older people in the UK: a market study, Office of Fair Trading (May 2005)

⁶ Review of Ex-Service Accommodation (RESA) Final Report, COBSEO, London (2002)

The bulk of this increase in size of the ex-Service community aged 85 and above is expected to occur in the next five years (Figure 4.5). That is, the numerous 80-84 age-band will all have passed by 2010 into the 85+ age band. This age-band is so numerous because it represents the huge number of people who served during World War II: those who are currently 80 would have turned 16 in 1941. By 2015, all surviving veterans of that conflict will be aged 85 or over, and so those reaching their 85th year in subsequent years will not have their numbers boosted by such a numerous sub-community.

Furthermore, it should be noted that this ballooning in size of the oldest sub-group of the community is expected to be a one-off growth. Veterans aged over 65 represent the final generation to have undertaken National Service. They have now reached old age at a time when medical advances have lengthened life expectancy. Younger sub-groups of the ex-Service community do not have their numbers boosted by the addition of those who were conscripted. So by 2020 the number of over 85 year olds has dipped slightly from the peak in 2015; and, although it is beyond the scope of this work, in the years beyond 2020 this trend will continue with a smaller pool of ex-Service entering the 85+ age group.

So in summary, the percentage changes in each age group are as follows:

Figure 4.6 PROJECTED ABSOLUTE % CHANGE FROM 2005 IN SIZE OF THE EX-SERVICE COMMUNITY

	2010	2015	2020
	%	%	%
Under 16	-4	-5	-4
16-24	+12	+20	+26
25-34	-1	+2	+5
35-44	-11	-17	-21
45-54	-2	-6	-11
55-64	-21	-33	-41
65-74	-29	-47	-59
75-84	-16	-32	-46
85+	+178	+225	+219
Total Community	-10	-19	-26

In terms of gender, the forecast predicts little change in the male:female gender balance of the ex-Service community.

Figure 4.7 FORECAST SIZE OF THE EX-SERVICE COMMUNITY, BY GENDER

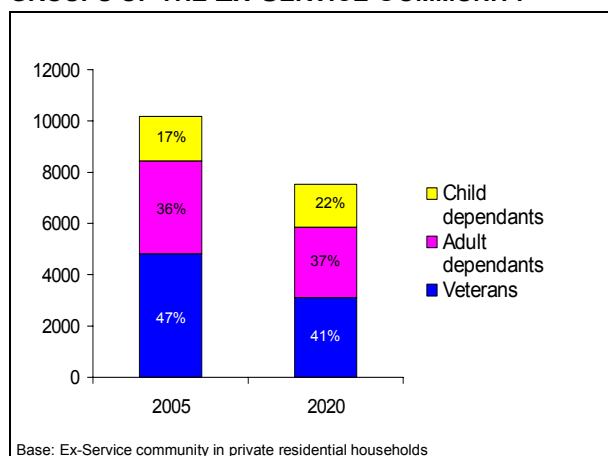
	Total community '000	Children under 16	Men '000	Women
2005	10170	1740	4250	4181
2010	9172	1670	3722	3779
2015	8261	1651	3264	3346
2020	7551	1677	2911	2964

A more significant change will come from the different proportions of veterans and adult dependants.

In 2005, veterans outnumbered adult dependants within the ex-Service community by about one million: 4.8 million veterans and 3.6 million adult dependants. The gap between these two groups is forecast to narrow over the next 15 years. As discussed in more detail in the next section, adult dependants are younger on average than veterans and so suffer a lower attrition rate. In 2005 there are 11 veterans for every 8 adult dependants. It is forecast that by 2020 there will be only 9 veterans for every 8 adult dependants: 3.1 million veterans and 2.8 million adult dependants.

The number of child dependants will be similar in 2020 to now, at around 1.7 million.

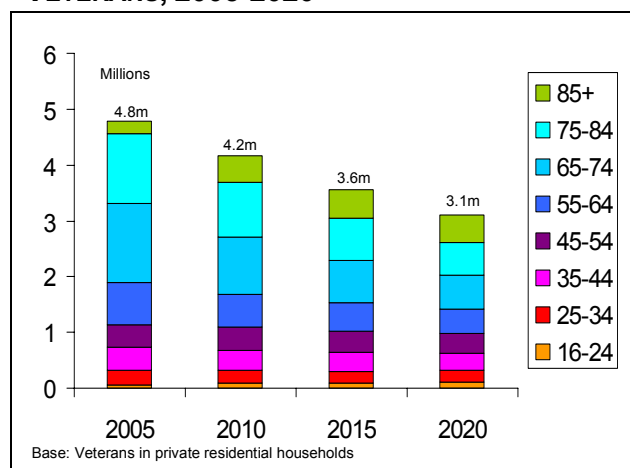
Figure 4.8 FORECAST SIZE OF SUB-GROUPS OF THE EX-SERVICE COMMUNITY



4.2 Forecast demographics of the veteran community

The imbalance between the ex-Service community aged over 65 and those younger than 65 is most marked when considering the composition of veterans alone. In a given year, most deaths will be drawn from those aged over 65 and so the forecast predicts that veterans – a more elderly community than the ex-Service community as a whole – will suffer a higher attrition rate. For every thousand veterans in 2005, 34 can be expected to die over the coming year, compared, over the same period, to 21 deaths for every thousand adult dependants. This higher attrition rate is forecast to deplete the number of veterans from close to five million in 2005 to just over three million people by 2020.

Figure 4.9 FORECAST AGE PROFILE OF VETERANS, 2005-2020



Assuming that military strength continues the recent trend of very gradual decline (and that approximately 11% of strength continues to leave the military each year), around 30,000 people should leave the military each year between 2005 and 2020 and become veterans. Most military personnel leave service when they are relatively young adults and very few remain in service into their fifties.

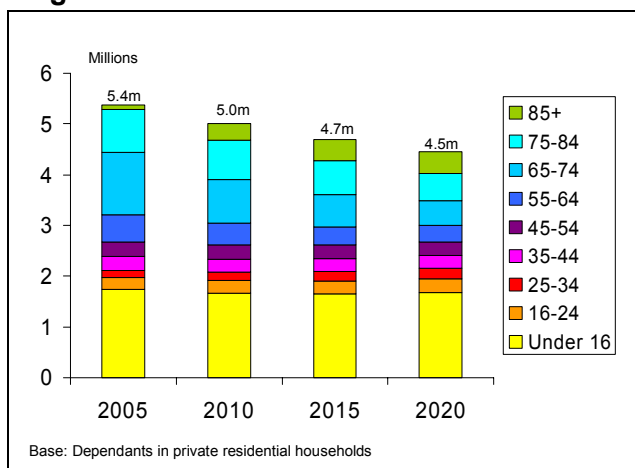
Figures from Defence Analytical Services Agency (DASA) confirm that it is reasonable to assume that every new veteran (that is, each person who has left the Armed Forces in a given forecast year) will be younger than 55. So each coming year will bring an influx of veterans, all of whom will be aged under 55.

Figure 4.11 FORECAST GENDER PROFILE OF THE ADULT DEPENDENT COMMUNITY

	Men		Women	
	'000	%	'000	%
2005	220	6	3410	94
2010	255	8	3099	92
2015	292	10	2753	90
2020	330	12	2444	88

In terms of gender, the number of women dependants is set to decline, whilst the number of men is forecast to increase (but from a small base).

Figure 4.12 AGE PROFILE OF DEPENDANTS



4.4 Forecast size of the child dependent community

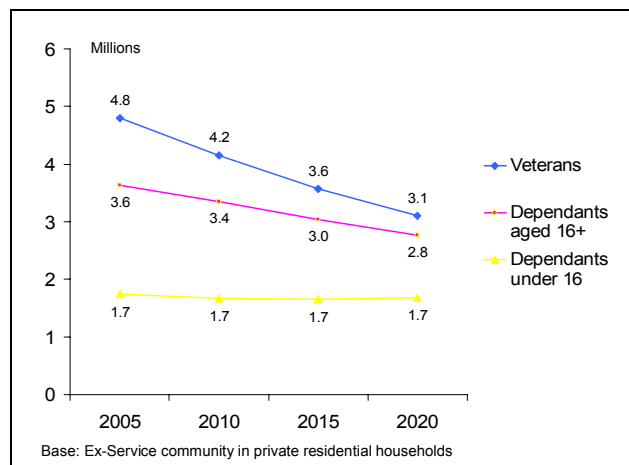
The model predicts a slight decline in the number of dependent children, dipping to just under 1.7 million in the years to 2020, perhaps 50,000 fewer than the 1.74 million estimated to be within the ex-Service community in 2005.

However, children are likely to become a more significant segment of the ex-Service community – dependants aged under 16 are forecast to account for nearly a quarter (22%) of the community in 2020, compared with 17% now (see Figure 4.8 earlier).

Taking the predictions for veterans, adult dependants and child dependants together, it

is clear that the number of veterans will decline faster than adult dependants, but that overall children will become proportionately more significant part of the ex-Service community.

Figure 4.13 FORECAST NUMBERS OF VETERANS AND DEPENDANTS



4.5 Summary of forecast ex-Service community composition

- The number of veterans is set to decline rapidly in the years to 2020, such that the number of adult dependants will approach that of veterans.
- Little change is forecast in the gender balance among ex-Service adults.
- There will be a growing proportion of the community who are adults with children. However, the absolute number of adults with children in 2020 should remain similar to 2005, since the number of children in the community is forecast to remain stable over this period.
- The size of the ex-Service community aged 85+ will grow dramatically over the next 5 years, continuing to a peak in 2015 and beginning to decline thereafter.
- This is best summarised by saying that the ex-Service community is likely to remain characterised as elderly (and, increasingly, very elderly) but that younger adults with families will become an increasingly significant minority within the community.

5 Welfare needs of the ex-Service community

5.1 Forecast needs of the whole community

This chapter relates the welfare needs of the ex-Service community to the overall composition of the community. The survey of the adult ex-Service community measured the scale of their welfare needs in 2005. The findings were reported in the first report in this series, *“Profile of the Ex-Service Community in the UK”*. The key welfare needs from that report were input into the forecasting model – the full definitions of these are at Appendix 2, along with the full welfare needs forecasts. Using the current prevalence of welfare needs across different sub-groups of the community, forecasts are presented for the scale of welfare needs between 2005 and 2020:

- among the whole ex-Service community
- for younger (aged 16-64) and older members (aged 65 and over) separately.

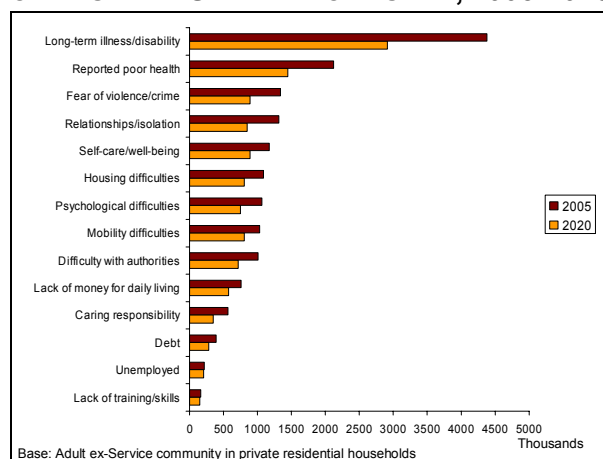
The welfare needs of any sub-section of the population are heavily tied to their demographics. It is a given that the provision of welfare services will vary in extent and design according to the age of intended recipients. It is equally true that the extent of particular needs and difficulties vary between women and men. Applying similar logic to the ex-Service community allows the demographic forecasts outlined in the previous chapter to be used to forecast how the welfare needs of that community are likely to change between 2005 and 2020.

The first observation is that the number of adults in the ex-Service community with any of the welfare needs identified will be smaller in 2020 than in 2005, simply because the ex-Service community is forecast to be significantly smaller 15 years from now. So the question has become “How will the welfare needs mix change between 2005 and 2020?” That is, of the welfare needs of the

ex-Service community, which are forecast to decline more slowly (and which more quickly) than the overall decline in size of the community?

As demonstrated in Figure 5.1, the relative hierarchy of welfare needs is forecast to remain virtually unchanged. That is, those welfare needs that are most prevalent today are forecast to remain the most sizable needs within the 2020 ex-Service community.

Figure 5.1 FORECAST WELFARE NEEDS OF ADULT EX-SERVICE COMMUNITY, 2005-2020



In 2005, a quarter of the adult ex-Service community in 2005 reported themselves to be in poor health over the preceding 12 months, whilst just over half currently have a long-term illness, disability or infirmity. The forecast demographic changes within the community suggest that these two difficulties will slowly become less common among the adult ex-Service community.

With the size of the ex-Service community shrinking over the next 15 years, the number of people with a long-term illness, disability or infirmity is forecast to fall by at least a million adults, from 4.4 million in 2005 to 2.9 million in 2020. Self-reported poor health should decline at a similar rate so that by 2020 around two thirds as many people will mention this compared to the present – 2.1 million in 2005 falling to 1.5 million in 2020.

Considering the medical improvements that might be expected over this period, a reasonable conjecture might be that the

number of ex-Service adults with health problems could decline even faster – the forecasts assume that health problems within each age-band will remain equally widespread in 2020 as they are now; this may be a pessimistic assumption. Nonetheless, health problems are set to remain, as they are now, the largest cause of welfare need within the ex-Service community.

Figure 5.2 FORECAST OF NUMBERS WITH EACH WELFARE NEED IN ADULT EX-SERVICE COMMUNITY, 2005-2020

	2005	2010	2015	2020
	Millions			
Long-term illness, disability or infirmity	4.38	3.88	3.36	2.92
Reported poor health	2.12	1.89	1.65	1.45
Fear of violence/crime	1.34	1.18	1.03	0.89
Relationship/isolation	1.31	1.13	0.97	0.85
Self-care/well-being	1.18	1.11	1.00	0.89
Housing difficulties	1.08	1.02	0.91	0.81
Psychological difficulties	1.06	0.94	0.84	0.75
Mobility difficulties	1.03	1.00	0.91	0.81
Difficulty with authorities	1.01	0.91	0.81	0.72
Lack of money for daily living	0.76	0.69	0.62	0.57
Caring responsibility	0.56	0.48	0.40	0.35
Debt	0.39	0.34	0.30	0.28
Unemployed/seeking work	0.21	0.24	0.22	0.21
Lack of training/skills	0.17	0.16	0.15	0.15

The absolute change in the number of each group of people needing welfare support is important in planning services. Not surprisingly the greatest reductions are for the most prevalent welfare needs (Figure 5.3).

The decline in size of the community as a whole means that even where a greater *proportion* of the ex-Service community have a particular problem or need, the *absolute number* of individuals affected by that need is set to decline. For example, in 2005, around a million individuals have mobility difficulties; a similar number have difficulties with their housing. Although the *proportion* of people with either of these needs will grow slightly, by around 1% (see Figure 5.4), the absolute number of individuals affected is forecast to fall at a similar rate for each of these two needs, so that by 2015 around 900,000 are

affected, with a decline towards 800,000 forecast for 2020 (Figure 5.2).

Figure 5.3 FORECAST CHANGE IN NUMBERS OF ADULT EX-SERVICE COMMUNITY WITH EACH WELFARE NEED OVER EACH FIVE YEAR PERIOD

	2005	2010	2015
	-	-	-
	2010	2015	2020
	'000		
Long-term illness, disability or infirmity	-497	-517	-446
Reported poor health	-231	-238	-204
Fear of violence/crime	-155	-155	-133
Relationship/isolation difficulties	-184	-155	-121
Self-care/well-being	-65	-108	-110
Housing difficulties	-68	-107	-104
Psychological difficulties	-121	-107	-84
Mobility difficulties	-30	-95	-103
Difficulty with authorities	-99	-104	-88
Lack of money for daily living	-68	-63	-52
Caring responsibility	-85	-73	-57
Debt	-50	-34	-23
Unemployed/seeking work	+26	-19	-12
Lack of training/skills	-9	-6	-4

Figure 5.4 FORECAST PROPORTION OF ADULT EX-SERVICE COMMUNITY WITH DIFFERENT WELFARE NEEDS, 2005- 2020

	2005	2010	2015	2020
	%			
Long-term illness, disability or infirmity	51.9	51.7	50.9	49.7
Reported poor health	25.2	25.2	25.0	24.7
Fear of violence/crime	15.9	15.8	15.5	15.2
Relationship/isolation	15.6	15.0	14.7	14.5
Self-care/well-being	13.9	14.8	15.2	15.2
Housing difficulties	12.9	13.5	13.7	13.7
Psychological difficulties	12.6	12.6	12.7	12.8
Mobility difficulties	12.3	13.4	13.8	13.7
Difficulties dealing with authorities	12.0	12.2	12.2	12.3
Lack of money for daily living	9.0	9.2	9.5	9.8
Caring responsibility	6.7	6.4	6.1	5.9
Debt	4.6	4.5	4.6	4.8
Unemployed/seeking work	2.1	2.3	2.1	2.0
Lack of training/skills	2.0	2.1	2.3	2.5

Other welfare needs which are forecast to affect a slightly higher *proportion* of the adult ex-Service community (Figure 5.4), despite a decline in the actual number of people affected are:

- self-care/well-being⁸
- not having enough money for daily living.

5.2 Forecast needs of people aged 16-64

More members of the ex-Service community aged under 65 have welfare needs that stem from ill health than for any other reason. The number of 16-64 year olds who have such problems is forecast to remain significantly fewer than over 65s, but in 2020 there are still likely to be around one million adults aged under 65 in the ex-Service community who have a long-term illness, disability or infirmity. Similarly, 600,000 can be expected to report poor health in 2020, a decline from over 800,000 in 2005, but still a significantly greater need than any that is not health-related.

The non-health needs that are most prevalent among the ex-Service community aged 16-64 stem from relationship/isolation difficulties⁹ and psychological difficulties¹⁰. These are forecast to decline in number relatively slowly between 2005 and 2020. The forecasts suggest that around 450,000 adults aged under 65 will have relationship/isolation difficulties in 2020, a decline from 590,000 in 2005. Similarly around 450,000 will experience psychological problems in 2020, a decline from 540,000 now.

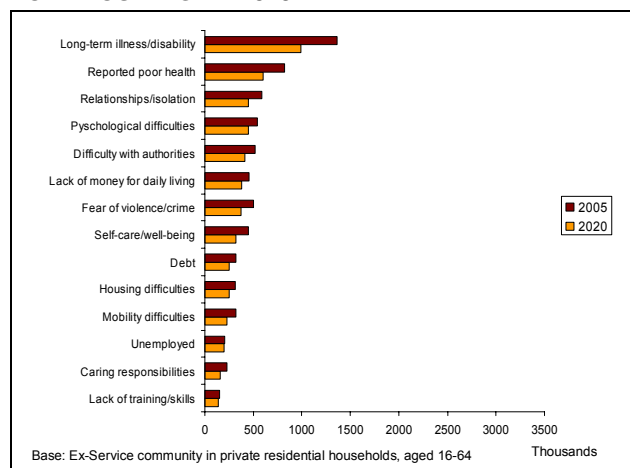
Over the next 15 years, the following welfare needs will all continue to affect a larger number of adults aged under 65 than aged over 65:

- Psychological difficulties
- Difficulties dealing with authorities
- Financial difficulties, i.e. lack of money for daily living and getting into debt
- Unemployment
- Lack of training, qualifications or skills.

In 2005, adults of working age in the ex-Service community are only slightly more likely to encounter psychological difficulties (540,000 affected) than are their counterparts of retirement age (520,000 affected). This gap is set to widen, so that by 2020, 450,000 adults aged 16-64 will experience psychological difficulties, compared with only 310,000 people aged over 65.

A similar widening gap will occur in the scale of difficulty dealing with authorities¹¹ among under 65s and over 65s. Currently, broadly similar numbers of under 65s and over 65s in the ex-Service community are affected: (520,000 aged under 65 and 490,000 aged over 65). However by 2020, a 100,000 more under 65s will be affected (410,000) than over 65s (310,000).

Figure 5.5 FORECAST OF WELFARE NEEDS OF THOSE AGED 16-64



As demonstrated in the “*Profile of the ex-Service Community in the UK*” it is the younger adults (aged under 45 years) within the ex-Service community who are most likely to feel financial and work-related difficulties. This age group, although relatively few in

⁸ Self-care/well-being includes any of: exhaustion or pain; incontinence; or difficulty with self-care tasks such as washing, dressing, toileting or preparing meals.

⁹ Relationship/isolation difficulties includes any of: difficulty coping with bereavement; loneliness; lack of recreational facilities/social life; marriage/relationship break-up or difficulty forming close relationships/getting on with other people.

¹⁰ Psychological difficulties includes any of: depression; lack of confidence/low self-esteem; lack of hope for the future/lack of purpose or direction in your life; or heavy drinking/taking drugs.

¹¹ Difficulty dealing with authorities includes: difficulty getting medical treatment needed; difficulty finding out about service or benefits to which they are entitled; or difficulty dealing with personal affairs (e.g paying bills, filling in forms, writing letters).

number in 2005, is forecast to grow. So a problem that is felt mostly by those aged under 45, such as a lack of money for daily living, is forecast to remain a problem for a fairly constant number of people in the ex-Service community below retirement age: the forecast suggests that around 380,000 under 65 year olds will be short of money for day-to-day living in 2020 compared with 460,000 now.

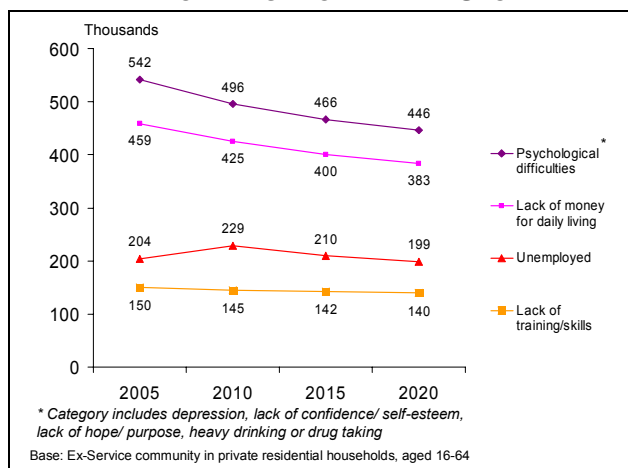
It is important to reiterate that these forecasts assume that within each sub-group of the community, the proportion who are experiencing a particular difficulty (such as debt) will not change: the change in proportion of the whole community who experience this is driven entirely by demographic change. So, for example, in the case of getting into debt, the forecasts assume that consumer behaviour in 2005 with regard to credit and borrowing will continue unchanged for the next 15 years.

Another area in which younger ex-Service adults are more likely than their elders to express a need is employment, education and skills. Lack of training, qualifications or skills is set to become more common between 2005 and 2020, in line with the growth in number of adults aged under 45. As Figure 5.5 shows, the number of members aged under 65 with this problem is forecast to remain relatively constant (150,000 affected now and 140,000 by 2020). Most members of the community who have training or skills needs are less than 45 years old; this is an expanding age bracket. Since the number of adults aged under 45 will increase in comparison to those aged 45-64, it is reasonable to say that a growing proportion of those aged under 65 will have training and skills needs.

Actual unemployment within the ex-Service community is forecast to be higher in 2010 than now, but then is set to decrease slowly between 2010 and 2020. This is in line with Experian forecasts for national unemployment over the forecast period. With unemployment set to be more common in five years time, our forecasts suggest that, despite the decline in size of the ex-Service community, the total number of unemployed people within the

community should rise slightly from around 210,000 now to 240,000 in 2010. By 2020, the further reduction in number of ex-Service adults should see the number of unemployed jobseekers fall below the 2005 level (to around 205,000 in total; so that around 200,000 ex-Service adults aged between 16 and 64 are unemployed).

Figure 5.6 NEEDS OF THOSE AGED 16-64 THAT ARE FORECAST TO DECLINE SLOWLY

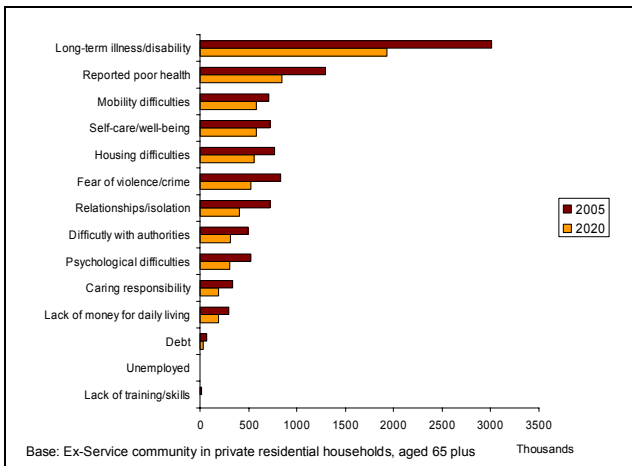


5.3 Forecast needs of people aged 65 and over

The dominant needs of the ex-Service community are those that result from ill health. As expected, far more members who are aged 65 and over are affected by health-related needs than those aged 16-65. The decrease in size of both age groups is forecast to bring a decline in the number who have health problems. Since the number of ex-Service community members aged 65 and above is forecast to decline much faster than the number aged under 65, the number in this older age group who have any welfare needs will also decline faster.

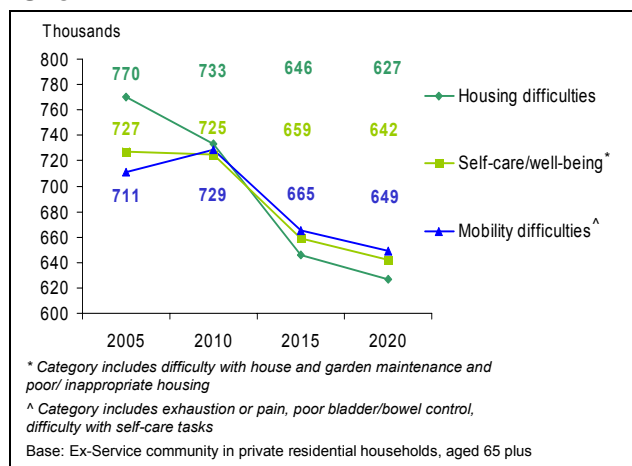
By 2020 there will be a million fewer over 65s suffering long-term illness or disability, which is around two thirds the current numbers (3 million in 2005, falling to 190,000 by 2020). Self-reported poor health should decline at a similar rate – from 1.3 million people in 2005 to 850,000 in 2020.

Figure 5.7 FORECAST OF WELFARE NEEDS OF THOSE AGED 65+



Earlier sections of this report have demonstrated that, alongside those aged under 35, the age-band that is forecast to grow in size over the next 15 years is the oldest group – those aged 85 and over. With the number of people in this age-band forecast by 2015 to be three times its current size, it is of little surprise that self-care, mobility and housing needs, which particularly afflict over 85s, are forecast to decline more slowly than the other needs of the ex-Service community. Among those who are aged 65 or older, the number with mobility problems is actually set to increase slightly to 2010, followed by gradual decline (Figure 5.7).

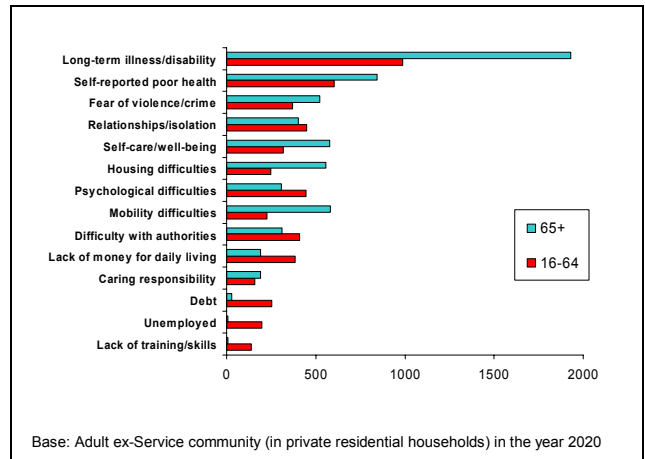
Figure 5.7 NEEDS OF THOSE AGED 65 AND OVER THAT ARE FORECAST TO DECLINE SLOWLY



Practical needs such as those related to self-care, mobility and housing are forecast to decline more slowly than other needs, and also to decline more slowly than the size of

the 65+ community as a whole. So these needs are forecast to become relatively more important. This is particularly the case among those aged over 65: by 2020 a greater number (close to 600,000 of over 65s) will have these sort of needs than will report a fear of violence or crime (around 500,000) – a reversal of the situation in 2005 (when over 800,000 of this age-group reported a fear of violence or crime).

Figure 5.9 DIFFERENCE IN FORECAST NEEDS OF YOUNGER AND OLDER EX-SERVICE ADULTS



5.4 Summary of forecast needs

Problems related to ill-health are the most common source of welfare need within the adult ex-Service community. With the forecast decline in size of the community (and in particular the size of the community who are beyond middle age), the number of people within the community with health-related welfare needs is forecast to decline. Nonetheless, in 2020 there will still be nearly three million members of the ex-Service community with a long-term illness or disability, and around 1.5 million reporting that they are in poor health.

Among those over 65 the older members of the ex-Service community (those aged 65 and over), practical problems such as self-care, mobility and housing, which particularly affect the growing 85 plus age-group, are forecast by 2020 to be second only to health problems in the number of people that they affect. By 2020 close to 600,000 of those aged over 65 are forecast to have welfare needs that result from each of these three problems¹². Slightly fewer (a little over 500,000) are forecast to report a fear of crime.

Welfare needs of those adults in the ex-Service community who are aged under 65 are (with the exception of health problems) most likely to be the result of psychological or relationship difficulties; these needs will decline in scale relatively slowly over the coming years. The areas of welfare needs in which they differ most from their elders are financial and training or employment difficulties. The number of under 65s with such problems are forecast to remain relatively stable over the next 15 years: around 200,000 are forecast to be unemployed, around 400,000 are likely to report a financial hardship on a daily basis.

Finally, the ex-Service community aged over 65 is forecast to decrease in number, yet with a growing number of very elderly members aged over 85; whilst numbers of children and adults aged under 65 are forecast to remain relatively stable. So the balance of the ex-Service community's needs are likely to remain characterised by those of the elderly (and, increasingly, very elderly) but with pressures felt during the family life-stage becoming gradually more important.

¹² In 2020 the numbers of over 65 year olds in the ex-Service community experiencing each of these difficulties are forecast to be: 580,000 experiencing mobility difficulties; 580,000 experiencing problems related to self-care/well-being; and 560,000 experiencing housing difficulties.

Appendix 1: Forecasts of demographics

Appendix 1A – Forecasts for whole ex-Service community

Summary of forecast size of community (millions)

	Total community	Total adults	Veterans	Adult dependants	Child dependants
2005	10.17	8.43	4.80	3.63	1.74
2010	9.17	7.50	4.15	3.35	1.67
2015	8.26	6.61	3.57	3.04	1.65
2020	7.55	5.87	3.10	2.77	1.68

Forecast size of community, by age (thousands)

	Total community	Under 16	16-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
2005	10170	1740	297	404	688	703	1286	2663	2101	288
2010	9172	1670	333	400	612	691	1021	1885	1759	800
2015	8261	1651	357	410	568	659	861	1399	1419	937
2020	7551	1677	373	423	546	627	759	1087	1140	919

Forecast size of community, by gender (thousands)

	Total community	Under 16	Men	Women
2005	10170	1740	4250	4181
2010	9172	1670	3722	3779
2015	8261	1651	3264	3346
2020	7551	1677	2911	2964

Appendix 1B – Forecasts for adult ex-Service community

Forecast size of the adult male ex-Service community, by age (thousands)

	Total community	All men	16-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
2005	10170	4250	187	214	371	339	601	1302	1072	165
2010	9172	3722	214	222	330	348	481	894	841	392
2015	8261	3264	229	235	311	341	414	653	650	432
2020	7551	2911	238	247	304	331	374	506	506	405

Forecast size of the adult female ex-Service community, by age (thousands)

	Total community	All women	16-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
2005	10170	4181	110	190	317	365	685	1362	1029	123
2010	9172	3779	119	178	282	343	540	991	918	408
2015	8261	3346	127	174	258	319	447	746	769	505
2020	7551	2964	135	176	243	296	385	582	633	514

Appendix 1C – Forecasts for veteran community

Forecast size of the veteran community, by gender (thousands)

	Veterans	Male veterans	Female veterans
2005	4800	4030	770
2010	4147	3467	680
2015	3566	2972	594
2020	3100	2581	520

Forecast size of the veteran community, by age (thousands)

	Veterans	16-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
2005	4800	64	263	407	412	755	1435	1255	210
2010	4147	90	225	363	406	596	1021	976	469
2015	3566	103	211	326	385	502	764	761	514
2020	3100	109	206	301	361	440	599	601	485

Forecast size of the male veteran community, by age (thousands)

	Veterans	Male veterans	16-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
2005	4800	4030	56	189	363	330	584	1294	1048	165
2010	4147	3467	80	173	310	338	468	884	827	386
2015	3566	2972	93	171	275	324	402	642	640	425
2020	3100	2581	98	174	254	304	358	495	498	399

Forecast size of the female veteran community, by age (thousands)

	Veterans	Female veterans	16-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
2005	4800	770	8	74	45	82	170	141	207	45
2010	4147	680	9	52	53	68	128	137	149	83
2015	3566	594	10	39	52	62	100	121	121	89
2020	3100	520	10	32	46	57	82	104	103	86

Appendix 1D – Forecasts for the dependent community

Forecast size of the dependent community, by gender (thousands)

	Dependants	Adult dependants	Adult male dependants	Adult female dependants
2005	5370	3630	220	3410
2010	5309	3355	255	3099
2015	5239	3045	292	2753
2020	5167	2774	330	2444

Forecast size of the dependent community, by age (thousands)

	Dependants	Under 16	16-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
2005	5370	1740	233	140	281	291	531	1229	846	78
2010	5309	1670	243	175	249	285	425	864	783	331
2015	5239	1651	254	199	242	274	360	635	658	423
2020	5167	1677	264	217	246	266	319	489	539	434

Forecast size of the adult male dependent community, by age (thousands)

	Dependants	Adult male dependants	16-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
2005	5370	220	130	24	8	8	16	8	24	0
2010	5309	255	133	49	20	10	13	10	14	6
2015	5239	292	137	64	36	17	12	10	10	7
2020	5167	330	140	73	49	27	16	11	8	6

Forecast size of the adult female dependent community, by age (thousands)

	Dependants	Adult female dependants	16-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
2005	5370	3410	102	116	273	283	515	1221	822	78
2010	5309	3099	110	126	229	275	412	854	770	325
2015	5239	2753	117	135	206	257	347	625	649	416
2020	5167	2444	125	144	196	239	303	478	531	428

Appendix 2 – Forecasts of welfare needs

The survey of the adult ex-Service community measured the scale of their welfare needs in 2005. The findings were reported in chapters 5 and 6 of the first report in the series, “*Profile of the Ex-Service Community in the UK*”. Key welfare needs from this research were selected for input into the forecasting model – these are listed below, along with their full definitions. Note that some of these were composite summary variables, derived by combining one or more related areas of need.

1. **Any Long-term illness, disability or infirmity**

Q. Do you have any long-term illness, disability or infirmity?

Selecting any from the prompted list of 20 specific conditions.

2. **Self-reported poor health**

Q. Over the last 12 months would you say that your health has on the whole been good, fairly good, not very good or not at all good?

Those answering not very or not at all good were in poor health.

3. **Fear of violence/crime**

Q. Here is a list of difficulties which some people have told us they face. Which, if any, of these difficulties have you, or your household experienced in the last 12 months?

Selected ‘fear of violence/crime’ from the prompted list of difficulties.

4. **Any relationship/isolation difficulties**

Q. Some people have told us they experience different kinds of personal difficulties these days. Which, if any, have you experienced in the last 12 months?

Composite variable – mentioning any of:

‘bereavement’

‘loneliness’

‘lack of recreational facilities/social life’

‘marriage/relationship break-up’

‘difficulty forming close relationships/getting on with other people’.

5. **Any self-care/well-being difficulties**

Q. Some people have told us they experience different kinds of personal difficulties these days. Which, if any, have you experienced in the last 12 months?

Composite variable – mentioning any of:

‘exhaustion or pain’

‘poor bladder/bowel control’

‘difficulty looking after yourself (washing, dressing, going to the toilet, preparing meals etc.)’.

6. **Any housing difficulties**

Q. Here is a list of difficulties which some people have told us they face. Which, if any, of these difficulties have you, or your household experienced in the last 12 months?

Composite variable – mentioning either of:

‘difficulty with house and garden maintenance’ or

‘poor housing/inappropriate for your needs’.

7. Any psychological difficulties

Q. Some people have told us they experience different kinds of personal difficulties these days. Which, if any, have you experienced in the last 12 months?

Composite variable – mentioning any of:

‘feeling depressed’

‘lacking confidence/low self-esteem’

‘lack of hope for the future/lack of purpose or direction in your life’

‘heavy drinking or taking drugs’.

8. Any mobility difficulties

Q. Some people have told us they experience different kinds of personal difficulties these days. Which, if any, have you experienced in the last 12 months?

Composite variable – mentioning either of:

‘difficulty getting around outside your home’ or

‘difficulty getting around your home’.

9. Any difficulties dealing with authorities

Q. Here is a list of difficulties which some people have told us they face. Which, if any, of these difficulties have you, or your household experienced in the last 12 months?

Composite variable – mentioning any of:

‘difficulty getting medical treatment you need’

‘difficulty finding out about services or benefits you are entitled to’

‘difficulty dealing with personal affairs (e.g. paying bills, filling in forms, writing letters)’.

10. Lack of money for daily living

Q. Here is a list of difficulties which some people have told us they face. Which, if any, of these difficulties have you, or your household experienced in the last 12 months?

Selected ‘not having enough money for day to day living’ from the prompted list of difficulties.

11. Caring responsibilities

Q. Are there any adults (aged 16 or over) in this household that are dependent on you to care for them because of a long-term illness, disability or old age?

Those answering ‘yes’ had caring responsibilities.

12. Debt

Q. Here is a list of difficulties which some people have told us they face. Which, if any, of these difficulties have you, or your household experienced in the last 12 months?

Selected ‘Getting into debt’ from the prompted list of difficulties.

13. Unemployed

Current working status of respondent is ‘unemployed and seeking work’.

14. Lack of training/skills

Q. Here is a list of difficulties which some people have told us they face. Which, if any, of these difficulties have you, or your household experienced in the last 12 months?

Selected ‘lack of training/qualifications/skills’ from the prompted list of difficulties.

The tables which follow show the forecast changes in prevalence of these welfare needs among the adult ex-Service community between 2005 and 2020, for:

- the whole adult ex-Service community
- the ex-Service community aged 16-64
- the ex-Service community aged 65 and over.

Summary of forecast size of welfare needs (thousands)

	Long-term illness	Reported poor health	Fear of violence/crime	Relationship/isolation	Self-care/well-being	Housing difficulties	Psychological difficulties
2005	4378	2123	1337	1312	1175	1083	1065
2010	3881	1892	1182	1128	1110	1016	944
2015	3364	1654	1027	973	1003	909	838
2020	2918	1450	894	852	893	805	754

	Mobility	Difficulty with authorities	Lack of money for daily living	Caring responsibility	Debt	Unemployed	Lack of training/skills
2005	1034	1012	756	562	389	212	166
2010	1004	913	688	477	338	238	156
2015	909	809	625	404	305	218	150
2020	806	721	573	348	282	206	147

The following table gives forecasts of the size of the ex-Service community by age. This can be used to calculate the proportion within the whole community, or within those aged 16-64, or within those aged 65+ that have a particular welfare need.

Forecast number of ex-Service adults aged over and under 65 (thousands)

	Total community	Aged 16-64	Aged 65+
2005	10170	3378	5053
2010	9172	3057	4445
2015	8261	2855	3755
2020	7551	2728	3146

The following two tables show the forecast scale of welfare needs among those aged 16-64 and 65 or over separately.

Forecast size of welfare needs among ex-Service adults aged 16-64 (thousands)

	Long-term illness	Reported poor health	Fear of violence/crime	Relationship/isolation	Self-care/well-being	Housing difficulties	Psychological difficulties
2005	1364	825	504	585	449	313	542
2010	1188	720	444	523	385	283	496
2015	1069	651	401	481	344	263	466
2020	987	604	370	451	317	250	446

	Mobility	Difficulty with authorities	Lack of money for daily living	Caring responsibility	Debt	Unemployed	Lack of training/skills
2005	323	519	459	227	318	204	150
2010	274	469	425	194	286	229	145
2015	244	434	400	172	265	210	142
2020	225	410	383	157	251	199	140

Forecast size of welfare needs among ex-Service adults aged 65 and over (thousands)

	Long-term illness	Reported poor health	Fear of violence/crime	Relationship/isolation	Self-care/well-being	Housing difficulties	Psychological difficulties
2005	3014	1298	833	726	727	770	523
2010	2693	1172	739	605	725	733	448
2015	2295	1003	626	492	659	646	372
2020	1931	845	524	401	577	555	308

	Mobility	Difficulty with authorities	Lack of money for daily living	Caring responsibility	Debt	Unemployed	Lack of training/skills
2005	711	493	297	335	71	8	16
2010	729	444	263	283	53	8	12
2015	665	375	225	232	40	8	9
2020	582	311	190	191	31	7	7

Appendix 3 – Factors used in the model

Extrapolated military strength and outflow (thousands)

	Regular strength	Regular outflow	Total outflow
2005	201	24	31
2010	199	23	31
2015	194	23	30
2020	190	22	30

Inflow into ex-Service community, by veteran or dependant (thousands)

	Total new members	New veterans	New adult dependants	New child dependants
2005	57	31	13	13
2010	56	31	13	12
2015	55	30	13	12
2020	55	30	13	12

Inflow into ex-Service community, by age (thousands)

	Total community	Under								
		16	16-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
2005	57	13	17	12	11	3	1	0	0	0
2010	56	12	17	12	11	3	1	0	0	0
2015	55	12	17	11	11	3	1	0	0	0
2020	55	12	17	11	10	3	1	0	0	0

Deaths among the ex-Service community, by age (thousands)

	Total community	Under								
		16	16-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
2005	240	0	0	0	1	2	9	54	125	48
2010	252	0	0	0	1	2	7	32	90	119
2015	225	0	0	0	1	2	6	21	63	131
2020	191	0	0	0	1	2	5	16	46	121

Appendix 4 Assumptions used in the model

A number of assumptions were made in order to construct a model to produce forecasts set out in this report. These are detailed below.

Definition of the ex-Service community

- The report uses the Legion's definition of the ex-Service community¹³ Two groups have been assumed to be zero for modelling and forecasting purposes. These are:
 - The number of children over the age of 18 years who are considered dependants due to physical or mental disability
 - Divorced, separated or widowed spouses of ex-Service personnel who re-married and subsequently divorced again.

Composition of the ex-Service community

- It is assumed that within the ex-Service community the ratio of dependent children under 16 to adults aged under 55 changes at the same rate as the national ratio of children under 16 to adults aged under 55
- It is assumed the ratio of dependants aged 16-17 to dependants aged under 16 is the same among new entrants to the ex-Service community as it is among existing members of the ex-Service community
- It is assumed that the ratio of child dependants (and dependants aged 16-17) to adults aged 16-55 is the same among new entrants to ex-Service community as it is among the existing members of the ex-Service community
- It is assumed that child dependants (dependent through their parent) and adult dependants (dependent through their spouse/partner) represent separate populations. Therefore, it is NOT automatically assumed that a dependant who is in their final year of childhood will become an adult dependant in the following year (their first year in adulthood)
- It is assumed that (as the lowest level of dis-aggregation) there is a uniform distribution of ages within each age band (e.g. among those aged 45-54, 10% are 45, 10% are 46, and so on).

Inflow from the military

- It is assumed that the same proportion of military strength will leave in each year from 2006 to 2020 as left (on average) in the preceding years of the 21st Century
- It is assumed that the age structure of the Armed Forces will be the same over the forecast period as it is in 2005
- The age profile of future ex-Reservists is assumed to be the same as the age profile of current (2005) ex-Reservists
- It is assumed that the Reservist:Regular ratio of those becoming ex-Service in a given forecast year is the same as in 2005. In 2005 this ratio is approximately 1:3
- It is also assumed that this is consistent for all age bands within each inflow from the military.

Deaths within the ex-Service community

- Mortality rates within a given sex-age band of the ex-Service community are assumed to be the same as within that sex-age band within the UK population
- Ex-Service community mortality rates are assumed to change between 2005 and 2020 at the same rate as those of the UK population.

¹³ See page 6 of *Profile of the Ex-Service Community in the UK*

Welfare needs

- Unemployment forecasts assume that, within a given age band, the unemployment rate of the ex-Service community grows or declines at the same rate as the unemployment rate of the UK as a whole
- It is assumed that, within a given age/sex band, the proportion that is forecast to have a given welfare need will remain the same as the 2005 proportion (as stated in the report "Profile of the Ex-Service Community in the UK"). So the overall forecast size of a welfare need in the ex-Service community is assumed to depend solely on the forecast size of each age-group.

The Royal British Legion

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

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

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

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

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

email info@britishlegion.org.uk

or call Legionline on 08457 725725

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This report was written by Mike Hudson, Director of Compass Partnership and Jacinta Ashworth, Senior Researcher, with Tim Yates at The Future Foundation.

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