

Health and welfare of the ex-Service community in Scotland 2014

A **Poppyscotland** supplement to the Royal British Legion report
A UK Household Survey of the ex-Service community 2014



Compass Partnership

poppy 
scotland

About Poppyscotland

Poppyscotland is the leading charity supporting the Armed Forces community in Scotland. Money raised from the annual Scottish Poppy Appeal and year-round fundraising activity enables the charity to provide tailored support and assistance for those who have served, those still serving and their families. Poppyscotland also funds advice, employment, housing, mental health, mobility and respite services and projects.

www.poppyscotland.org.uk

About Compass Partnership

Compass Partnership is a management and research consultancy specialising in the governance and management 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 and governance in this field and a tried and tested range of approaches to consultancy and research.

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Foreword

Ian McGregor,
Chief Executive of Poppyscotland



In planning future welfare provision intuition or anecdote are seldom, if ever, a reliable guide to how much need there is or where it is to be found. Few would dispute that welfare support is best targeted using solid, professionally-established evidence. It is especially important too, for that evidence to have a very sound, quantitative base. If such evidence is limited or poorly grounded, public and Third Sector policy can get distorted. As a consequence, resources can get misdirected and need can go unmet. The study of changing demographics is in particular a crucial step in ensuring an evidence-base is properly robust and can be used to ensure that time, effort and resource are directed efficiently and effectively to deliver welfare services.

Poppyscotland is a member of The Royal British Legion group of charities. This research report has been prepared both in association with, and as an adjunct to, The Royal British Legion's report, '*A UK Household Survey of the Ex-Service community 2014*'. They constitute a valuable and detailed source of evidence to inform the direction of the future funding and provision of welfare services for the Armed Forces and veterans' community in Scotland and the UK. They are available to all the many military and other charities with whom The Royal British Legion and Poppyscotland work, as well as a host of other agencies and organisations engaged in service provision, to draw upon in planning their future individual and collaborative work.

Both studies present compelling evidence of an ex-Service community which is poised to undergo significant changes in its size and makeup. If in the years to come we are individually and collectively to meet the needs of those we serve, as meet these we must, these are changes which service providers must understand and adapt to flexibly and objectively. That is a task we must all rise to; it is one that I suggest we are however, with the information this study and the Legion's wider study presents, now that bit better equipped to undertake.

Executive Summary

This report summarises the size, demographic profile and welfare needs of the Scotland ex-Service community in 2014.

The results are drawn from a face-to-face, in-home survey of over 20,000 UK adults. From the substantial sample of 1,800 adults surveyed in Scotland we found just under 200 adults who were members of the Scotland ex-Service community (veterans and their dependants).

These people were interviewed in depth about their health, social isolation, housing, finances, and employment. Their circumstances have been compared with the Scottish general population and the wider UK ex-Service community where appropriate.

Broadly speaking, the profile and needs of the Scotland ex-Service community reflect those of the UK ex-Service community. Also, variances between the Scotland ex-Service community and the Scottish general population generally mirror the variances between the UK ex-Service community and the UK general population.

Some of the headline findings from each chapter of this report are given below.

Size and composition of the Scotland ex-Service community (chapter 1)

In 2014 the total size of the ex-Service community living in Scotland is estimated to be around 530,000 to 545,000 people. This is against a backdrop of a UK ex-Service community numbering around 6.2 million people. The Scotland ex-Service community make up 10% of the general Scotland population and account for 9% of the total UK ex-Service community.

The ex-Service community in Scotland living in private residential households is estimated to be 515,000 people, comprising:

- 260,000 veterans (51%)
- 170,000 adult dependants (33%)
- 85,000 dependent children below 16 years of age (16%).

In addition there is an estimated 'hidden population' of 15,000 to 30,000 people living in communal establishments such as care homes (these were out of scope of this research).

The 430,000 members of the adult ex-Service community living in private residential households are predominantly elderly and much older than the general population. 64% of them are aged over 65 years old (equivalent to 280,000 people). There is a 'spike' in the proportion aged 75-84 years, who make up a third of the ex-Service community; this age band includes post-war National Service veterans and their associated dependants. A further 14% are over 85 years old.

Over the last nine years, the Scotland adult ex-Service community living in private residential households has halved in size from 860,000 in 2005 to 430,000 in 2014. The community has also become increasingly elderly over this period: 22% were aged 75+ in 2005, rising to 46% now.

The adult ex-Service community in Scotland (including the 'hidden population' in communal establishments) is forecast by actuarial consultants Punter Southall to continue declining in size to around 275,000 by the year 2030, representing 6% of the Scottish adult population.

Because there are so many aged over 75, members of the Scotland adult ex-Service community are more likely to live alone (41%), compared with 24% of adults in Scotland.

The vast majority (88%) of Scottish veterans served in the Regular forces: half served in the Army, a quarter in the RAF and one in six in the Navy/Marines. 14% had served in the Reserves. A minority had more than one branch of Service.

Overview of health and welfare

(chapter 2)

44% of the Scotland adult ex-Service community say they have experienced any welfare difficulty in the last 12 months; equivalent to around 190,000 people.

The dominant themes are relationships and isolation (affecting 67,000 people), self-care difficulties (64,000) and mobility problems (60,000).

The top difficulties cited by those aged 65+ are mobility outside the home (20%), incontinence (13%), mobility inside the home (10%), house and garden maintenance (8%) and depression (8%).

The main difficulties cited by those of working age (16-64) are fear of unemployment (13%), unemployment (11%), lack of savings to buy or replace items needed (11%), lack of money for daily living expenses (10%) and depression (10%).

Social isolation affects 15% of the Scotland ex-Service community, mainly loneliness (7%) or bereavement (6%).

One in five in the community have an unpaid caring responsibility, which is higher than the national average, particularly amongst the younger members of the community.

One in eight of the adult ex-Service community in Scotland reports some unmet need for support, which is higher than among their counterparts UK-wide, where the equivalent proportion is one in twenty.

One in six think support services offered by Poppyscotland could be helpful to them in the near future, equivalent to around 75,000 people.

Health (chapter 3)

53% of the Scotland adult ex-Service community have some long term illness or disability, most often a physical condition, equivalent to around 230,000 people.

The most common conditions are musculo-skeletal problems, cardio-vascular or respiratory problems and sensory disorders.

43% are living with a long term health condition that limits their daily activities, equivalent to 185,000 people.

Those in the Scotland ex-Service community of working age are more likely than their peers in the general Scottish population to have some long term health condition that limits their daily activity (24% vs. 15%). They are also more likely to report:

- Problems with legs or feet: 15% vs 7%
- Problems with arms or hands: 11% vs 6%
- Heart, blood pressure or blood circulation problems: 9% vs 7%
- Difficulty seeing: 4% vs 2%

One in seven Scottish veterans report having ever suffered a long term illness that they attribute to their military Service (around 50,000 people); particularly musculo-skeletal problems, hearing problems or mental illness.

One in ten Scottish veterans currently have a long-term mental health problem, such as depression, anxiety or PTSD.

Finance and housing (chapter 4)

The average annual net household income for the Scotland adult ex-Service community is £18,800 (this is lower than their counterparts in the UK ex-Service community).

23% say they are living on below £7,500 annual net household income (compared with 15% in

the UK ex-Service community).

It would also appear that retired members of the community are also worse off than pensioners in the general Scottish population.

11% of the Scotland ex-Service community say their household has been in arrears in the last 12 months (equivalent to around 45,000 people) and 7% have any 'priority debts'; these proportions double among those of working age.

18% are experiencing fuel poverty to the extent of turning the heating off or down, even though it made it too cold.

8% of pensioners struggle with household and garden maintenance.

Work and training (chapter 5)

Members of the Scotland ex-Service community of working age are less likely to be in work (57% vs. 73%), more likely to be unemployed (12% vs. 5%) and more likely to be economically inactive (30% vs. 22%) than the Scotland general working age population.

Among the working age Scotland ex-Service community there are around 85,000 in work, 20,000 unemployed and 45,000 economically inactive.

One in five members of the Scotland ex-Service community of working age reports an employment-related problem, equivalent to around 35,000 people. They are also less likely to be degree educated, or to be able to use their skills and past experience, than their peers nationally.

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Introduction

This report sets out our best understanding of the size and demographic profile of the ex-Service community in Scotland. It goes on to explore the health and wellbeing, the financial situation and the housing, work and training needs of this community.

All four nations of the UK wish to ensure that people who have served in our armed forces and their families receive support during and after their service. This is reflected in the Armed Forces Covenant and the huge effort made by many Service charities to meet their needs.

To achieve this, all the organisations that support the ex-Service community strive to understand in detail the needs of this group of people and how best to provide assistance.

Poppyscotland is seeking to inform this process by commissioning this research into the profile and welfare needs of the ex-Service community in Scotland.

The Scottish findings set out in this report are derived from extensive research commissioned by the Royal British Legion involving a module of questions placed on a nationally representative omnibus survey of UK adults.¹

A similar survey was carried out in 2005 with a smaller sample. The larger sample for this 2014 research has enabled us for the first time to look in more detail at the size, profile and needs of the ex-Service community in Scotland. This will help Scottish charities focus their efforts on people with the greatest needs.

However, even with the larger sample, the results for Scotland need to be treated with a degree of caution. From the 1,800 adults surveyed in Scotland we found just under 200 adults from the Scotland ex-Service community.

These people were interviewed in great detail and their responses provide the evidence for this report.

Overall, the responses were similar to those from the UK ex-Service community as a whole, giving us confidence in the findings. Where appropriate we have referred to the findings for the UK ex-Service community to provide context or validation to the Scottish findings.²

Where published data is available we have compared the stated needs of the Scotland ex-Service community with the Scotland general population to determine whether and how their welfare needs differ.

Throughout the report we have taken account of statistical reliability on results from the small sample sizes of Scottish respondents involved – highlighting where results for the Scotland ex-Service community are significantly different, in statistical terms, from (i) the Scotland general population or (ii) from the UK ex-Service community, when noteworthy. Throughout this report the focus of these comparisons is on those differences which are large enough to be statistically significant.

To give the report greater salience we have in some places ‘grossed up’ our findings to give a feel for the number of people in Scotland with particular health, welfare and other needs. These population projections should be treated as indicative, rather than precise estimates.

¹ The UK-wide results are published in the report: ‘A UK Household Survey of the ex-Service community 2014’, The Royal British Legion (November 2014).

² The comparative results and commentary from the UK ex-Service community are highlighted in purple font.

1 Size and composition of the Scotland ex-Service community

Summary of key findings

- In 2014 the size of the Scotland ex-Service community living in private residential households is estimated to be 515,000 people, comprising:
 - 260,000 veterans
 - 170,000 adult dependants: mainly spouses/partners and widow(er)s, with smaller numbers of ex-partners divorced or separated and financially dependent 16-24 year olds
 - 85,000 dependent children (aged under 16).
- There are estimated to be a further 15,000 to 30,000 people living in communal establishments such as care homes, bringing the total ex-Service community in Scotland to around 530,000 to 545,000 people or 10% of the total Scottish population.
- The Scotland adult ex-Service community living in private residential households has halved in size in the last 9 years from 860,000 in 2005 to 430,000 in 2014. The community has also become increasingly elderly over this period: 22% were aged 75+ in 2005, rising to 46% now.
- The adult ex-Service community is now split 36% of working age (16-64), equivalent to 150,000 people, vs. 64% of retirement age (65+), equivalent to 280,000 people.
- Compared to the general Scottish population, the ex-Service community is much more elderly, with over four times as many aged 75+.

- Because there are so many aged 75+, members of the ex-Service community are more likely to live alone (41%) than adults in the general Scotland population (24%).
- The vast majority (88%) of Scottish veterans served in the Regular forces: half served in the Army, a quarter in the RAF and one in six in the Navy/Marines. 14% had served in the Reserves.
- A quarter of veterans served as post-war National Servicemen. Just over half had been deployed on any overseas duties.
- On average, Scottish veterans served for 7 years. Nearly half left the military as an officer or NCO.

This chapter reports the survey's findings on the approximate size of the ex-Service community in Scotland and the sort of people who make up this community.

1.1 Size and age of the ex-Service community in residential households

The size of the ex-Service community in Scotland – veterans, adult dependants and minor dependants living in private residential households – is estimated from this survey to be around 515,000 people, comprising 430,000 adults and 85,000 children. This is equivalent to 9.6% of the total Scottish population of 5.35 million.

The reader is referred to Appendix 4a for the full calculations underlying estimates of the size of the ex-Service community.

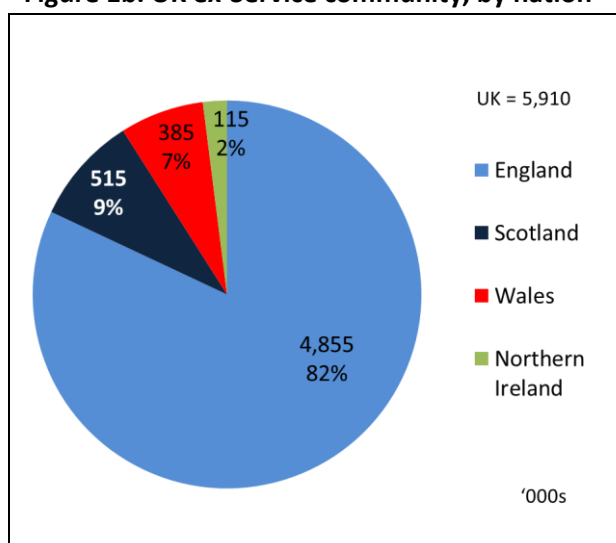
The total UK ex-Service community living in private residential households was projected to be 5,910,000 comprising 4,920,000 adults and 990,000 children, equivalent to 9.2% of the UK general population. So the incidence of the ex-Service community in Scotland is similar to the rest of the UK.

Scotland makes up 9% of the total UK ex-Service community.

Figure 1a: National breakdown of UK ex-Service community in 2014

	Adults (000s)	%	Children (000s)	%
England	4,070	83	785	79
Scotland	430	9	85	9
Wales	310	6	75	8
N.I.	110	2	45	4
UK	4,920	100	990	100

Figure 1b. UK ex-Service community, by nation



Base: Total ex-Service community (adults and children)

The adult ex-Service community in Scotland of 430,000 people includes around:

- 260,000 veterans (61%)
- 170,000 adult dependants³ (39%)
- 240,000 men (55%)
- 190,000 women (45%)
- 150,000 people aged 16-64 (36%)
- 280,000 people aged 65+ (64%).⁴

³ Spouses, partners, ex-spouses, ex-partners, widow(er)s, 16-24 year olds still dependent on an ex-Service parent.

⁴ These projections are rounded to the nearest 10,000.

The observed size of the Scotland adult ex-Service community living in private residential households now, compared with nine years ago, as measured using the same research methods, has reduced by 50%, from 860,000 in 2005 to 430,000 in 2014.

The UK adult ex-Service community (living in private residential households) has seen a similar reduction in size of 42% over the period, from 8.43m in 2005 to 4.92m in 2014.

We have retrospectively calculated estimates⁵ of the number of people within the Scotland adults ex-Service community in 2005, as follows:

- 515,000 veterans (60%)
- 345,000 adult dependants (40%)
- 420,000 men (49%)
- 440,000 women (51%)
- 345,000 people aged 16-64 (40%)
- 515,000 people aged 65+ (60%).⁶

Whilst the ratio of veterans to dependants has remained the same, men now occupy a slightly larger share than nine years ago and people of retirement age also make up a slightly higher proportion now, since the community is ageing.

Age

The average age of the adult ex-Service community in Scotland is 67 years, compared with 49 years for the general Scottish adult population.

The adult ex-Service community is split 36% of working age (16-64) vs. 64% of retirement age (65+). The ex-Service community is heavily skewed towards those over retirement age since only a quarter of the general Scottish population are aged over 65 (fig. 1c). The elderly profile of

⁵ These projections should be treated with caution and indicative only - due to the small sample of only 117 respondents in the Scotland ex-Service community in the 2005 survey.

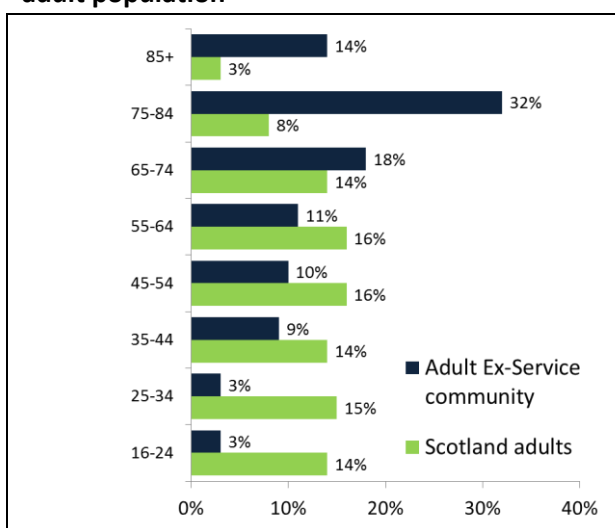
⁶ These projections are rounded to the nearest 5,000.

the ex-Service community is due to the conscription era, during World War 2 and through post-war National Service until 1960.

There is a 'spike' in the profile at age 75-84 years: a third of the adult ex-Service community are in this age band: four times as many as in the general adult population. This age band includes post-war National Service veterans and their associated dependants.

14% of the ex-Service community is aged 85+; five times as many as in the general population.

Figure 1c. Age profile of adult ex-Service community in Scotland compared with Scotland adult population

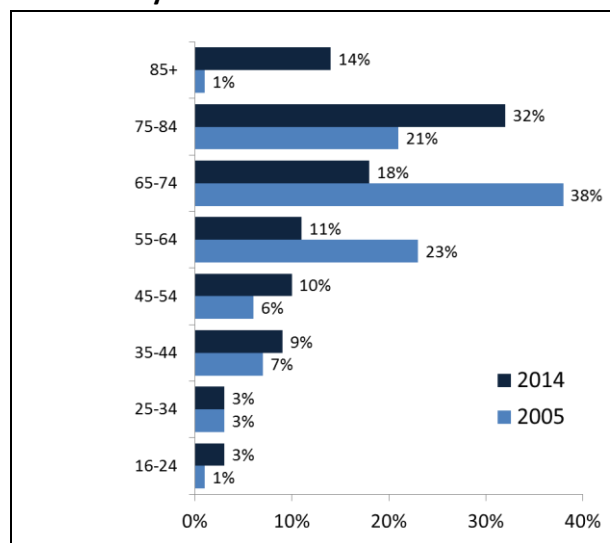


The adult ex-Service community in Scotland is older than it was nine years ago, as the National Service cohort becomes increasingly elderly: 46% are now aged 75+ compared with 22% in 2005 (fig. 1d). The average age is 67 years now, compared with 64 in 2005.

The absolute numbers of the most elderly members of the Scotland ex-Service community have also increased over the last decade. We estimate that in 2005 that there were 180,000 75-84 year olds and 10,000 aged 85+. In 2014 we estimate there to be 140,000 aged 75-84 and 60,000 aged 85+.⁷

⁷ These projections are based on small numbers of respondents in each age cohort and so should be treated with caution.

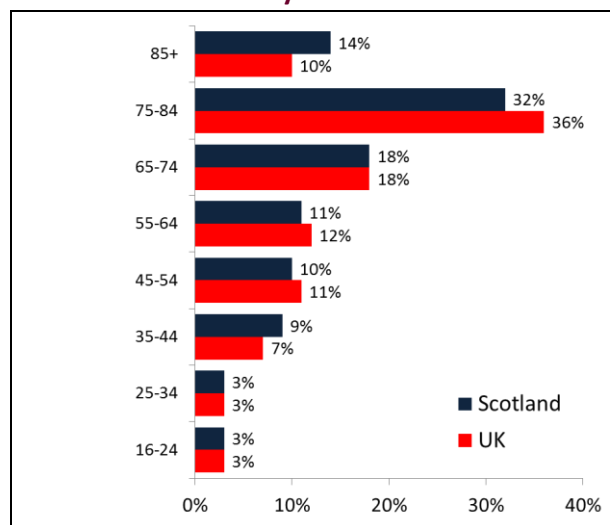
Figure 1d. Age profile of adult ex-Service community – trend



The age profile of the adult ex-Service community in Scotland is very similar to their counterparts UK wide – both comprise 64% of retirement age (65+).

Our research suggests that the Scottish ex-Service community has a slightly higher proportion of very elderly people aged 85 and over: one in seven (14%) as opposed to one in ten (10%) in the UK ex-Service community (fig. 1e). This 4% difference is not quite 'statistically significant' but is worth noting since it may help to explain the profile of needs presented by the Scottish participants, which we report later.

Figure 1e. Age profile of adult ex-Service community in Scotland, compared with adult ex-Service community in UK



Base: Adult ex-Service community

1.2 The 'hidden' ex-Service community and forecast of future size of the community

The estimates above exclude members of the ex-Service community who were beyond the scope of this survey because they are not living in private residential dwellings; rather, they are living in institutions and communal establishments. These include:

- residential homes or nursing homes
- hospitals
- prisons
- rehabilitation centres
- temporary accommodation such as hostels
- Armed Forces bases.

The homeless sleeping rough are also excluded.

In the 2011 Census, 99,000 people in Scotland were classified as living in 'communal establishments', which is 1.86% of the total population (see Appendix 4b, fig. 4i for full details).

Using desk research, **our best estimate is that the size of the hidden population in institutions and communal establishments is between 15,000 and 30,000.**⁸ The reader is referred to Appendix 4b for a detailed explanation of the calculations involved.

The inclusion of veterans and their dependants in these hidden populations could take the total of the whole Scotland ex-Service population from 515,000 to between 530,000 and 545,000.⁹ This is equivalent to 9.9% to 10.2% of the total Scotland population of 5.35 million people.

This is not significantly different from UK-wide where there is estimated to be a hidden population living in institutions and communal establishments of between 190,000 to 290,000 people, taking the total UK ex-Service community to between 6.1 and 6.2 million people, which represents 9.5% -9.6% of the UK population.

⁸ After rounding to the nearest 5,000.

⁹ Rounding to the nearest ten thousand.

Forecast of how ex-Service community may change in size in future

As part of the UK-wide research, actuarial consultants Punter Southall produced forecasts for the Legion on the future size of the ex-Service community.¹⁰

They forecast that the Scotland adult ex-Service community (including the 430,000 in private residential households and the 'hidden population' of up to 30,000) might reduce in size to around:

- 385,000 by year 2020
- 325,000 by year 2025
- 275,000 by year 2030.¹¹

These predictions imply that the Scotland adult ex-Service community will represent around 8.5% of the Scotland adult population in 2020, 7% in 2025 and 6% by 2030. **This rate of decline is similar to that predicted UK-wide, since UK ex-Service community is also anticipated to represent only 6% of the UK general population by year 2030.**

The forecasts also included breakdowns of how the age profile is anticipated to change over time at a UK level, but this analysis was not carried out separately for Scotland. It showed that whilst the number of over 75 year olds will decline hereon, the number of over 85 year olds is still increasing to peak in 2025 and then will decline by 2030. These findings suggest that meeting the type of needs of elderly people aged 85+ within the ex-Service community will be a continuing theme for the next decade.

¹⁰ These Punter Southall forecasts used Compass Partnership's estimate of the current size of the ex-Service community, based on the 2014 survey data, along with MOD and ONS data. The detailed research methods and resulting forecasts are described in Appendix 5a of the RBL report, 'A UK Household Survey of the Ex-Service community 2014', including forecast breakdowns by veterans vs. dependants, gender, age and devolved nation.

¹¹ These forecast projections are taken from fig 5vii at Appendix 5a of the UK report, which gives the Punter Southall forecast breakdown for each devolved nation, and rounded to the nearest 5,000.

1.3 Composition of the ex-Service community

Veterans make up half of the total ex-Service community in Scotland. Dependants comprise two thirds adults and one third children aged under 16 (fig. 1f). The profile in Scotland is broadly similar to UK wide.

Figure 1f. Composition of the Scotland ex-Service community

	Survey estimate '000s	Scotland ex-Service community %
Total ex-Service community	511	100
Veterans	261	51
All Dependants	250	49
<i>Of which:</i>		
Dependent adults	167	33
<i>Of which:</i>		
Spouse/partner	74	14.5
Divorced/separated	7	1.5
Widow(er)	79	15.5
16-24 year old ¹²	7	1.5
Dependent children 0-15	83	16

Projections to the nearest thousand

Branch of Service

88% of veterans in Scotland have served in the Regular forces and 14% in the Reserves. The breakdown of Regular service personnel is not significantly different from UK wide¹³: half of veterans served as a Regular in the Army, a quarter in the Royal Air Force, and one in six in the Royal Navy or Royal Marines. Minorities had served in more than one way so the percentages in fig. 1g sum to more than 100%.

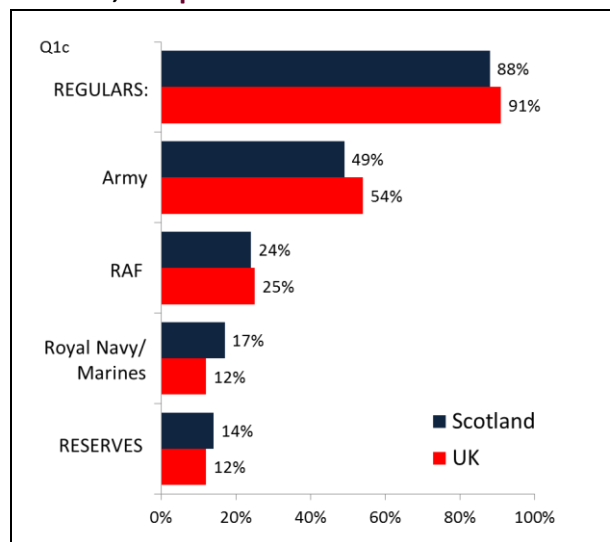
Among the veterans surveyed aged 16-64, 53% served with the Army Regulars, 18% with the RAF Regulars, 14% with the Navy/Marines Regulars, and 20% in the Territorial Army.

¹² Poppyscotland defines 16-18 year olds with an ex-Service parent, and 19-24 year olds still in full-time education with an ex-Service parent, as eligible for assistance as 'dependent children'. Our survey treated them as adults by virtue of their age.

¹³ The profile was also similar in the RBL research carried out in 2005.

Among the veterans surveyed aged 65+, there is a greater spread across the three Services: 46% served with the Army Regulars, 28% with the RAF Regulars and 19% with the Navy/Marines Regulars. Only 10% in the Territorial Army.

Figure 1g. Scotland veterans' branch of military Service, compared with UK veterans



Base: Veterans in Scotland. Percentages sum to more than 100% due to multi-coding

Conscription

Among male veterans aged 70 or over, nearly three quarters confirm that they had been conscripted or done 'National Service' – the majority of these are now post-war National Servicemen (fig 1h).

Figure 1h. Conscription era veterans

Q1cx	Male Veterans aged 70+ in Scotland %
Base: All male veterans aged 70+	
ANY CONSCRIPTION/ NATIONAL SERVICE:	71
World War 2	9
Post World War 2	62
ANY 'OWN CHOICE'/ NON-CONSCRIPTION :	24
World War 2	8
Post World War 2	16
ANY WW2	17
ANY POST-WAR	78

Percentages sum to more than 100% due to multiple responses.

As a share of all veterans, post-war national Servicemen account for a quarter (26%); this is important to remember since their military experience is potentially very different from that of other veterans.

Time since military discharge

Amongst UK veterans there is a peak in discharge 50-59 years ago; that is, between 1955 and 1964 whereas in Scotland there is a more even spread. In Scotland there is also a greater share who have been discharged under 5 years ago (fig. 1i).

Figure 1i. Scotland Veterans' time since discharge, compared with UK veterans

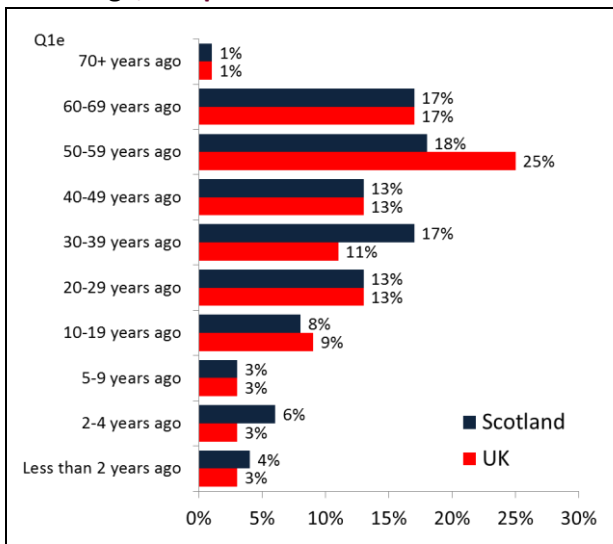
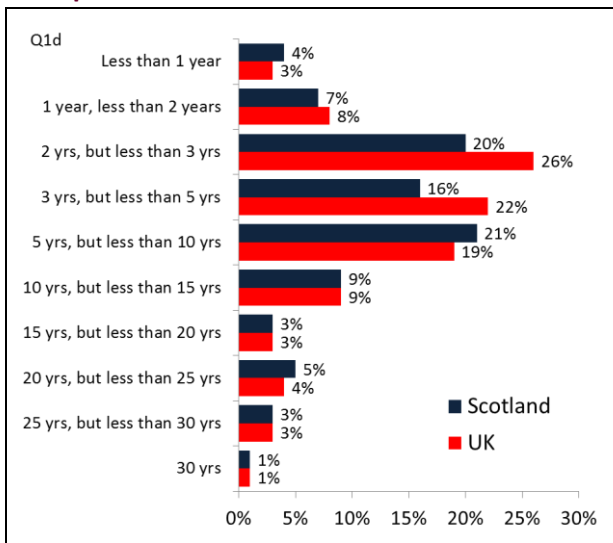


Figure 1j. Scottish Veterans' length of Service, compared with UK veterans



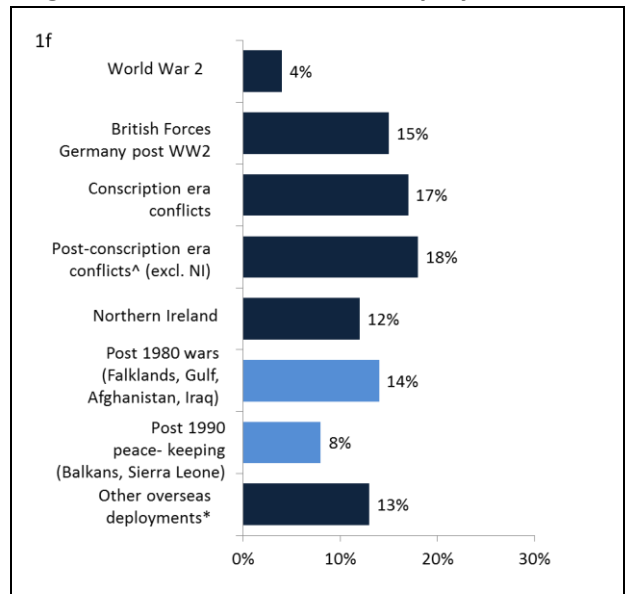
Length of Service

On average, Scottish veterans served with the Armed Forces for seven years (fig. 1j).

Deployments

55% of Scottish veterans had been deployed on overseas duties or operations, or on operational Service in Northern Ireland (fig. 1k).

Figure 1k. Veterans' overseas deployments



Base: Veterans in Scotland

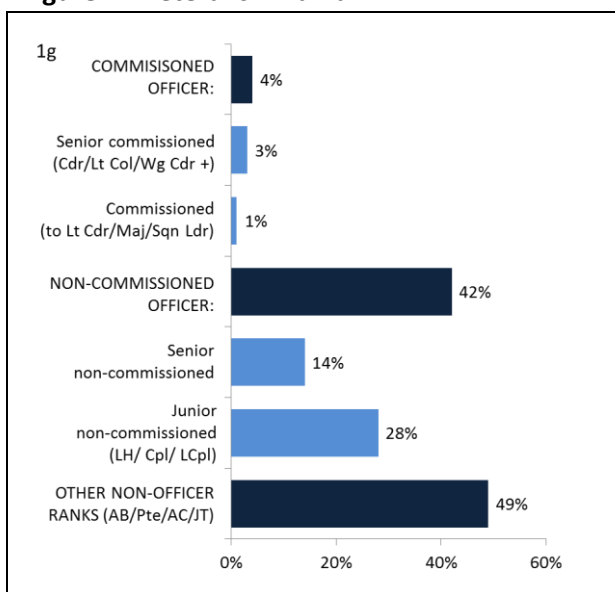
^ includes any Post 1980 wars and/or Post 1990 peace-keeping operations which are also split out separately
*might not involve conflict exposure

The nature of overseas duties and conflict exposure largely reflects the age profile of the veteran population and the dates of those operations, and is broadly similar to UK veterans within the limits of statistical accuracy. Among Scottish veterans the largest single overseas deployment was to British Forces Germany, followed by Northern Ireland; this is also the case amongst all UK veterans.

Military rank

Approaching half of Scottish veterans surveyed had left the military as an officer or an NCO.

Figure 1l. Veterans' final rank



Base: Veterans in Scotland

1.4 Key demographic characteristics

This section describes the demographic profile of the adult ex-Service community aged 16+, and highlights how this differs from the Scotland adult population.

Gender

55% of the adult ex-Service community in Scotland are men and 45% are women.

The vast majority, 85%, of Scottish veterans are men. 90% of adult dependants are women (significantly lower than UK-wide where the equivalent proportion is even higher at 97%).

Ethnicity

Nearly all (99%) of the adult ex-Service community in Scotland are white. This is significantly higher than the 95% of adults in Scotland.

Household composition

Four in ten of the Scotland adult ex-Service community live alone, compared with a quarter of adults in Scotland.

Only one in eight of ex-Service households have any children present, reflecting the older age profile of the community.

Figure 1m. Household composition of adult ex-Service community in Scotland, compared with Scotland adult population

	Scotland Adult ex-Service community %	Scotland population %
Household size (adults and children):		
1	41	24
2	43	38
3	5	19
4	6	13
5+	4	5
Presence of children (aged 0-15) in the household:		
Any	12	26
None	88	74

Social grade

Social grade is based on the occupation (or previous occupation) of the chief income earner in a household. It acts as a measure of social class or socioeconomic status. It ranges from the highest (A) to the lowest (E).

Figure 1n. Social grade of adult ex-Service community, compared with Scotland adult population

	Scotland Adult ex-Service community %	Scotland population %
A	5	3
B	16	16
C1	25	29
C2	26	22
D	8	13
E	21	17

Significantly fewer members of the ex-Service community are in social grade D than the general Scotland population; the other variances are not statistically significant (fig. 1n).

The adult ex-Service community in Scotland has a significantly larger share occupying social grades C2DE than does the UK ex-Service community (55% vs. 48%). A fifth of the Scottish contingent are in social grade E, compared with a sixth UK-wide (fig. 1o).

Figure 1o. Social grade of adult ex-Service community in Scotland, compared with UK-wide

	Scotland Adult ex-Service community	UK Adult ex-Service community
	%	%
A	5	4
B	16	17
C1	25	31
C2	26	24
D	8	8
E	21	16

2 Overview of health and welfare

This chapter gives an overview of the type and scale of health and welfare difficulties reported by the adult ex-Service community in Scotland and their need for support. It also reports where members of the community seek help and identifies Poppyscotland services that could be helpful in the future.

Summary of key findings

- Over four in ten of the Scotland adult ex-Service community say they have experienced some difficulty with health or well-being in the last year, equivalent to around 190,000 people.
- The dominant themes are relationships and isolation (affecting 67,000 people), self-care difficulties (64,000) and mobility problems (60,000).
- *The proportion in need and the rank order of needs among the ex-Service community in Scotland is consistent with that found in the UK ex-Service community.*
- The top three specific difficulties are mobility outside the home, depression and incontinence; followed by mobility inside the home, loneliness and house and garden maintenance. These problems reflect the older age profile of the community.
- The relative balance of needs is different among working age members of the ex-Service community. Their top difficulties are employment-related, lack of money and depression.

Summary of key findings

- Four in ten Scottish veterans have experienced six or more adverse childhood experiences, which suggest a ‘challenging’ background.
- One in five members has unpaid caring responsibilities, which is higher than the Scotland national average, particularly among the younger adults in the community.
- Over half of the Scottish ex-Service community report using some source of support in the past year, rising to seven in ten of those who report some personal or household difficulty, mainly for physical health problems. *However these proportions receiving assistance are lower than among the ex-Service community UK-wide.*
- One in eight members of the adult ex-Service community in Scotland reports some unmet need for support, *which is higher than among their counterparts UK-wide, where the equivalent proportion is one in twenty.*
- One in six think support services offered by Poppyscotland could be helpful in the near future (equivalent to 70,000 people), rising to three in ten of those below retirement age.

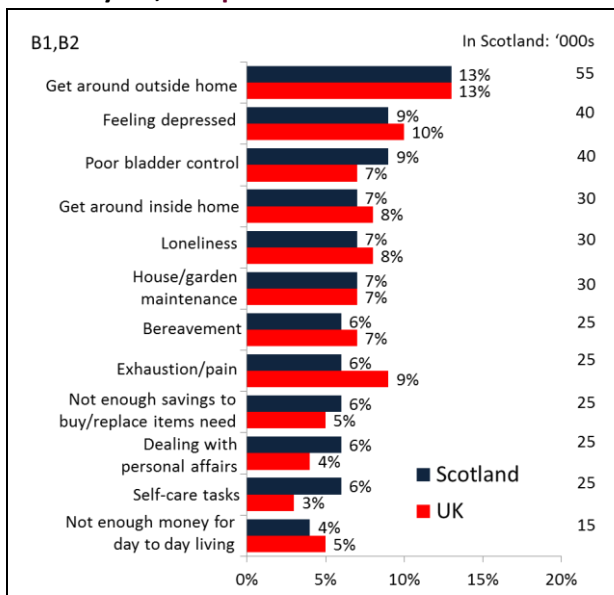
2.1 Reported health and well-being difficulties

The single most reported difficulty among the Scotland ex-Service community is the **ability to get around outside of the home**, reported by 13%, which is equivalent to around 55,000 adults; the high prevalence reflects the older profile of this community.

With 7% reporting problems with getting around *inside* the home, this puts both types of mobility difficulty among the top ten reported problems.

The second and third most common difficulties among the Scotland ex-Service community are **depression** and **incontinence**, each cited by 9% and affecting around 40,000 adults respectively.

Figure 2a. Top ranked difficulties experienced in last year, compared with UK-wide



Base: Adult ex-Service community
Projections rounded to nearest 5,000

Other health problems that featured amongst the top concerns are exhaustion or pain and difficulty with self-care tasks such as washing, dressing, toileting or cooking.

Loneliness, bereavement, difficulty dealing with personal affairs (paying bills, filling in forms, writing letters) and money worries also feature among the top problems. The rank order of difficulties reported by the ex-Service community in Scotland is very similar to those reported by the ex-Service community UK wide (fig 2a).¹⁴

Among the Scotland ex-Service community aged 16-64 the top five difficulties experienced are:

- fear of unemployment 13%
- unemployment 11%
- not having enough savings to buy or replace items needed 11%

¹⁴ The reader is referred to Section 2.1 of the UK report, "A UK Household Survey of the ex-Service community 2014", The Royal British Legion (November 2014), for a detailed discussion about how the relative balance of needs among the UK ex-Service community varies by different age deciles and other demographic characteristics, highlighting which segments of the community are most at risk. The same detailed level of analysis is not possible in Scotland due to small sub-samples of respondents.

- not having enough money for day to day living 10%
- feeling depressed 10%.

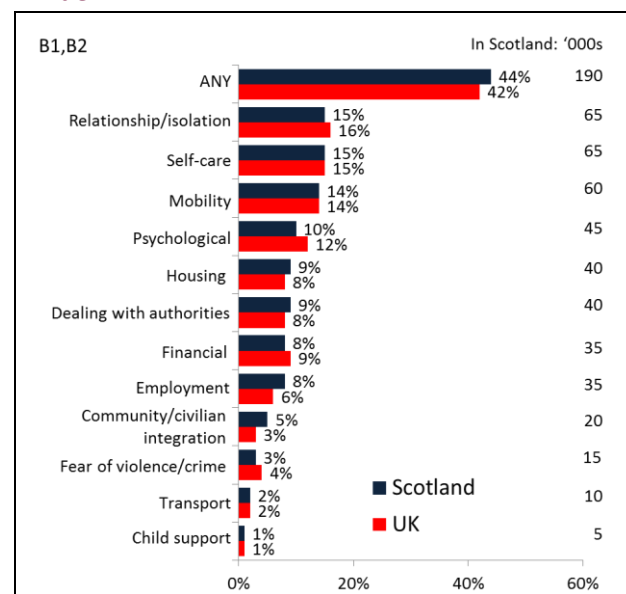
Among the Scotland ex-Service community aged 65 and over the top five difficulties experienced are:

- getting around outside their home 20%
- poor bladder control 13%
- getting around their own home 10%
- difficulty with house and garden maintenance 8%
- feeling depressed 8%.

The remainder of this section gives a summary of self-reported health and well-being difficulties with a focus on top level *themes* of need, each incorporating a number of specific difficulties. The reader is referred to the full listing of all self-reported health and well-being difficulties experienced presented at fig 5i in Appendix 5 showing which specific needs contribute to which thematic grouping, with variations by age.

Over four in ten adults in the Scotland ex-Service community report experiencing some difficulty in the last year, equivalent to around 188,000 people (fig. 2b).

Figure 2b. Summary of difficulties (themed) experienced in last year, compared with UK-wide



Base: Adult ex-Service community
Projections quoted to the nearest 5,000

The dominant themes are relationships and isolation (affecting 67,000 people), self-care difficulties (64,000) and mobility problems (60,000). The pattern of needs is very similar in Scotland as it is UK-wide with no significant variations.

Amongst those aged 65 and over the top three themes emerging are:

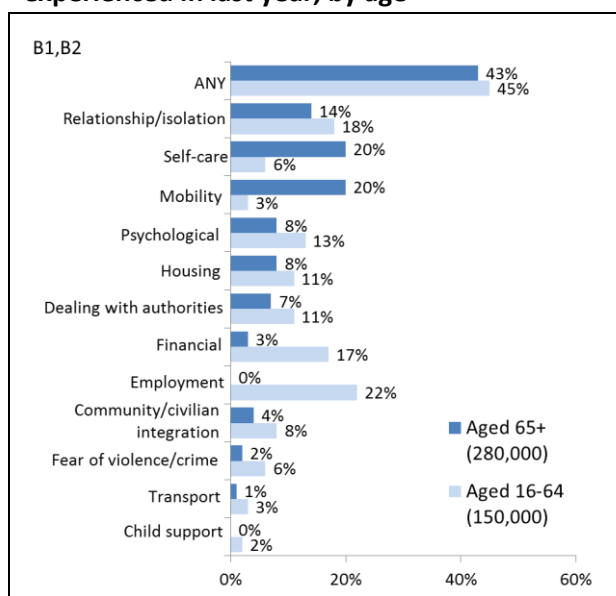
- any self-care difficulties 55,000
- any mobility problems 55,000
- any relationship or isolation problems 40,000.

However amongst those aged 16-64 the top three themes emerging are:

- any employment related concerns 35,000
- any relationship or isolation problems 25,000
- any financial difficulties 25,000.

Fig 2c. shows how the themes vary by age. Self-care needs and mobility problems are significantly higher among over 65s. Conversely employment and financial problems are significantly higher among 16-64 year olds; as are various aspects under the heading of psychological problems.

Figure 2c. Summary of difficulties (themed) experienced in last year, by age



Base: Scotland adult ex-Service community

Adverse experiences prior to Service

To understand veterans' welfare needs, it can be helpful to consider whether they had any challenging life experiences prior to their military Service that might have put them at a disadvantage. Veterans used self-completion questionnaires to record which (if any) of a list of 16 adverse experiences had been part of their background before joining the Armed Forces.

Figure 2d. Scotland Veterans' adverse experiences prior to Service

D6	Scotland Vet's %
No special teacher/youth worker/family friend who looked out for me	69
No one thing/activity that I did that made me feel special or proud	30
No family member could talk to about things that were important to me	23
Often used to play truant from school	23
Used to get shouted at a lot at home	20
My family didn't use to do things together	20
Didn't come from a close family	19
Often used to get into physical fights at school	15
Regularly used to see or hear physical fighting or verbal abuse between my parents	15
Didn't feel valued by my family	14
Did things that should have (or did) get me into trouble with the police	13
One (or more) of my parents had problems with alcohol or drugs	13
Problems with reading or writing at school and needed extra help	11
Used to be hit/hurt by a parent or caregiver regularly	11
Suspended/expelled from school (ever)	10
Spent some time (any time) in local authority care/Social Services care	7
NUMBER:	
0-1 experiences	6
2-3 experiences	16
4-5 experiences	39
6 or more experiences	39
Average	5

^KCMHR 2003 cohort study

Scottish veterans have typically experienced 5 of these 16 adverse experiences whilst they were growing up. Nearly four in ten (39%) veterans cite six or more negative experiences, which is suggestive of a ‘challenging’ background (fig. 2d).

There is a clear relationship between adverse experiences and deprivation. The number citing six or more adverse experiences is higher among Council tenants, the lower social grades and those on a lower household income.

The proportion citing six or more adverse experiences is also higher among veterans discharged more recently, Army and Navy veterans as opposed to RAF veterans, veterans from other ranks (excluding NCOs) and those who are divorced or separated.

Veterans in Scotland are significantly more likely than veterans UK-wide to report having played truant at school (23% vs. 15%), been suspended or expelled from school (10% vs. 6%), or a parent with alcohol or drug problems (13% vs. 7%).

Links between reported difficulties and early adverse experiences

Among veterans there is an association between having had any adverse experiences early in their life, prior to military Service, and facing problems now. Veterans from more challenging backgrounds are more likely to be encountering any or a greater number of problems now.

The proportion of veterans who report experiencing any difficulties within the last year increases in line with the number of early adverse experiences: only 43% of Scottish veterans with none or one early adverse experience cite problems now, rising to 57% of veterans with six or more early adverse experiences.

2.2 Community integration and social isolation

Community integration and social isolation are both a potential challenge facing those who have moved frequently during military service. There are a number of difficulties that can feed into this, as illustrated in Figure 2e.

One in six reports some relationship or isolation difficulty, equivalent to around 65,000 people. The most common problems under this heading are loneliness (7%) or bereavement (6%).

Figure 2e. Personal or household difficulties experienced in the last year

B1, B2	Adult ex-Service community in Scotland '000s	
	%	430
Any relationship/ isolation difficulties:	15	65
Loneliness	7	30
Bereavement	6	25
Lack of recreational facilities/social life [^]	4	15
Marriage/relationship breakup	2	10
Difficulty forming close relationships	2	10
Domestic abuse/violence	-	n/a
Any fear of violence/crime:	3	15
Fear outside the home [^]	3	15
Lack of home security/feeling safe [^]	2	10
Any community/civilian integration issues:	5	20
Difficult transition from military to civilian life [^]	3	15
Not feeling part of community because moved around [^]	2	10
Heavy drinking or drug taking [^]	1	5
Lack of suitable transport	2	10
Any child support difficulties:	1	5
Difficulty getting childcare [^]	-	n/a
Difficulty getting school place/ educational support [^]	1	5

[^] items experienced by self or household; rounded to the nearest 5,000

Other difficulties are less prevalent: fewer than one in twenty report of a fear of violence or crime, integration issues, lack of transport or child support difficulties. Child support difficulties affect 6% of those with dependent children.

Within the Scotland ex-Service community, 16-64s are significantly more likely than over 65s to report:

- a lack of recreational facilities/social life (8% vs. 1%)
- fear of violence or crime outside the home (6% vs. 1%)
- difficulty making the transition from military to civilian life (5% vs. 1%)
- heavy drinking or drug taking (3% vs. 1%).

Those of retirement age or with a long term illness or disability are particularly at risk of isolation in their own homes. Receiving help with everyday tasks can ease problems with social isolation and community integration. The majority do get the help they need (either through informal support networks or more formally). Only a minority say they need help with everyday tasks and don't receive enough at the moment (fig. 2f).

Figure 2f. Help needed with everyday activities, and where not received

E2, E3	Scotland Adult ex-Service community of retirement age or with illness/disability		
	Help needed (Total)	Help needed & not received	'000s
	%	%	345
Shopping for everyday necessities	19	3	10
Personal affairs/ paperwork	11	3	10
Doing errands e.g. post letter, collect pension	14	3	10
Someone visiting you at home to check on you	10	3	10
Reliable door-to-door transport to take you out	11	1	5

Projections quoted to the nearest 5,000

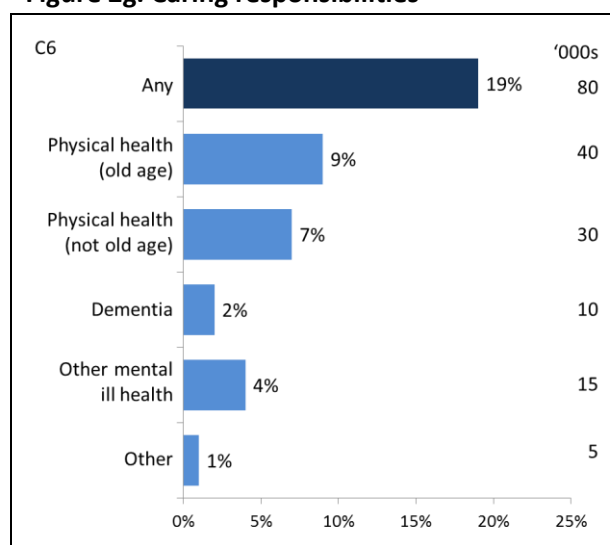
The Scottish ex-Service community are significantly more likely than their counterparts in the UK ex-Service community to report needing help with shopping (19% vs. 12%), errands (14% vs. 8%) or door-to-door transport (11% vs. 7%). This may be associated with the marginally older age profile of the Scotland ex-Service community, with more over 85 year olds reported earlier (fig. 1d). These aspects of social isolation present Poppyscotland with befriending opportunities.

2.3 Caring responsibilities

The needs of unpaid carers, and their vital importance in meeting the care needs of an ageing population, are being increasingly recognised by society.

In addition to their own needs, one in five of the ex-Service community in Scotland has some unpaid responsibility as a carer for a family member, friend or neighbour, which is equivalent to around 80,000 people (fig. 2g).

Figure 2g. Caring responsibilities

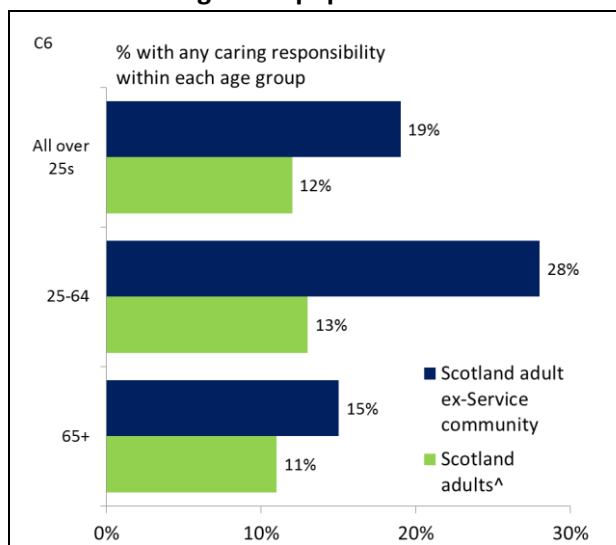


Base: Scotland adult ex-Service community

Caring responsibilities are most likely to be due to a physical health need, particularly old age, but others care for those with dementia and mental illnesses.

Compared with the general Scottish population,¹⁵ the ex-Service community is more likely to have some caring responsibility (fig. 2h).

Figure 2h. Caring responsibilities compared with Scotland general population



[^]Source: Census 2011

Nearly one in five of those aged 25 and over have a caring responsibility, compared with one in eight nationally. The difference is greater among those of working age so this difference is not explained by the older age profile of the ex-Service community.

A similar disparity is found in the incidence of carers among the UK ex-Service community (20%) and among UK adults (13%). In the UK sample we were able to unpick the results further to reveal that the greatest disparity is among those aged 16-34, young adults in the ex-Service community being much more likely to have a caring role than their peers the same age nationally.

One in seven of all carers in the Scotland ex-Service community agree that they struggle to cope with their caring responsibilities; equivalent to around 10,000 people.

¹⁵ Adults aged 25+, question asked if any unpaid caring responsibility, rather than the reason for that responsibility, but broadly comparable.

2.4 Need for support

While four in ten of the ex-Service community report some health or welfare difficulty, this does not necessarily translate into a need for help or support. Following on from the questions on difficulties experienced, all respondents were asked to say whether they or their household are currently experiencing any difficulties at the moment, for which they are not receiving the help, advice or support they need.

One in eight (12%) members of the Scotland adult ex-Service community reports some unmet need, which is equivalent to around 50,000 people. This is significantly higher than amongst the whole UK adult ex-Service community where the corresponding proportion is 5%.

2.5 Where members of the ex-Service community seek help

Since four in ten members of the Scotland ex-Service community report some personal or household difficulty, but relatively few cite an unmet need for support, it is not surprising that over half (56%) report using some form of support in the past year.

Among the Scotland ex-Service community who report some sort of personal or household difficulty, seven in ten (71%) say that they use at least one of the types of support shown to them at interview.

Support received was split into health support and support for other purposes. Support for other purposes is discussed here, whilst use of health support is reported in Chapter 3.

Only 17% of the Scotland ex-Service community report having used support for reasons other than health (equivalent to 75,000 people) - typically social care rather than work-related support. Home help or a home care worker is the form of assistance most often received (fig 2i).

Unsurprisingly, those reporting some sort of personal or household difficulty are more likely to report receiving support from one of the sources tabulated below (30% did so).

Use of social care support is reported by 40% of those with mobility difficulties and 30% of those with self-care difficulties.

Of those with employment difficulties, 20% say they have used work-related support.

Those with finance difficulties are more likely to have used a Citizen’s Advice Bureau, Job Centre Plus, or a local councillor or council department.

Figure 2i. Sources of assistance for other problems used in the past year

H2	Scotland Adult ex-Service community	
	%	'000s 430
ANY	17	75
Any social care:	13	55
Home help or home care worker	8	35
Social worker/social services	3	15
Local council housing department/ Housing Association	3	15
Meals on Wheels	2	10
Community transport (collecting from your home, door-to-door)	0.6	5
Any Work related:	2	10
Job Centre Plus	2	10
Other sources:		
Local council/councillor	2	10
Citizens Advice Bureau (CAB)	1	5
Other free legal /financial advice	1	5
Religious leader or religious organisation	0.6	3
Food Bank	0.6	3
Charities for the elderly (e.g. Age Scotland, Independent Age)	0.5	2

Projections quoted to the nearest 5,000

Note there were some additional sources of help which no-one mentioned in Scotland although were cited in the UK sample.

2.6 What future demand for Poppyscotland assistance could look like

Figure 2j shows that one in six members of the Scotland ex-Service community feel that any welfare support services offered by Poppyscotland could be helpful to them, or their household, in the near future.

8% express interest in any immediate needs grants, 8% in any advice services and 6% in any employment/training support.

The specific Poppyscotland services with most immediate appeal are financial help in a crisis, financial advice and help with job seeking; each cited by 6%. While financial and employment difficulties are reported less often than other problems, when they occur they can present an immediate and pressing need.

There is also a similar level of demand for bereavement support. Currently, this is not a service that Poppyscotland provides and enquirers would be referred elsewhere.

Unsurprisingly, interest in assistance increases among those in greater need: 28% of those reporting any personal or household difficulties think one or more of these support services would be helpful in the near future.

Poppyscotland services are more appealing to those of working age: 29% of those aged 16-64 said that any of the forms of support listed would be helpful (equivalent to around 45,000 people), compared with 10% of over 65s (equivalent to around 30,000 people). Of course, this may reflect willingness to overcome pride and ask for and accept help, as much as severity of need. Older people may be more proud and less inclined to ask for assistance. The type of needs of older people are different from those of younger adults (see Section 2.1 earlier) and will limit them in different ways, sometimes arguably to a greater degree.

Figure 2j. Poppyscotland services that could be helpful in the near future

H7	Scotland Adult ex-Service community '000s	
	%	430
ANY WELFARE SERVICES:[§]	17	75
Bereavement support [^]	6	25
Support for carers (looking after elderly, ill or disabled people or dementia sufferers)	2	10
Breaks and holidays (e.g. for families in difficult circumstances, for respite from caring roles, if recovering from illness, or if recently bereaved)	4	15
Recovery centres for Armed Forces personnel injured through Service	2	10
Any immediate needs grants:	8	35
Financial help in a crisis (e.g. help with costs of rent/mortgage, council tax, heating, water, moving, funerals)	6	25
Mobility assistance - wheelchairs, electrically powered vehicles (EPVs)	4	15
Practical help in a crisis (e.g. food, clothing, household electrical appliances, furniture, emergency accommodation)	4	15
Home aids/adaptations for disability (e.g. stairlifts, bathing aids, electric chairs/beds, structural alterations)	3	10
Help for homeless people	4	15
Any advice services:	8	30
Financial advice (including debt advice, benefits advice)	6	25
Help with Armed Forces injury compensation/War Pensions	3	10
Advice and support through the Coroner's Inquest process following death of a loved one in Service	2	10
Advice and loans to those wanting to start-up their own business	2	10
Any employment/training support:	6	25
Employment/job-seeking	6	25
Education/training	3	10

[§] 'Welfare services' also includes all advice services and employment/training support

[^] Bereavement support was shown as part of the list even though Poppyscotland does not currently provide this

Projections quoted to the nearest 5,000

3 Health

This chapter outlines the survey's findings on the health and wellbeing of the adult ex-Service community, including health difficulties, long term health conditions, mental illness, health attitudes and seeking assistance for health problems.

Summary of key findings

- Half of the Scotland adult ex-Service community have some long term illness or disability, most often a physical condition, equivalent to around 230,000 people. A quarter have multiple health conditions.
- The most common conditions are musculo-skeletal problems, cardio-vascular or respiratory problems and sensory disorders.
- One in ten Scottish veterans have a long-term mental health problem, such as depression, anxiety or PTSD.
- Two thirds of those with any condition say it limits their day-to-day activity, which is equivalent to four in ten of the whole ex-Service community (that is, around 185,000 people living with limiting health conditions).
- Long term and limiting illnesses are more prevalent in the Scotland ex-Service community than nationally, because they are more elderly.
- Pensioners in the Scotland ex-Service community are, however, less likely to report many health conditions compared with the general Scotland population of the same age.
- In contrast, those in the Scotland ex-Service community of working age are more likely than their peers in the general Scottish population to have some condition that limits their daily activity (24% vs 15%), or to have musculo-skeletal problems, cardio-vascular problems or sight problems.

- One in seven in the Scotland ex-Service community reports each of self-care and mobility problems, particularly older people.
- Among those of retirement age, or with a long term illness, one in seven say they need more support to continue living independently.
- One in seven Scottish veterans report having ever suffered a long term illness that they attribute to their military Service (around 50,000 people); particularly musculo-skeletal problems, hearing problems, and mental illness.
- While fewer than 1% of Scottish veterans self-report a problem with alcohol, one in ten Scottish veterans exhibit problematic alcohol behaviour, equivalent to around 25,000 veterans.
- There are barriers to seeking help with health problems, with half of the Scotland ex-Service community wanting to avoid making a fuss, which is a higher proportion than among Scottish adults nationally. However if they are at all worried, members of the Scottish ex-Service community are actually more likely to seek medical advice than the general Scottish population.

3.1 Health difficulties

A reasonably large minority of the Scotland ex-Service community reports experiencing self-care difficulties, mobility difficulties and/or psychological difficulties. The top three specific problems experienced in the last year are all related to physical or mental health: mobility outside the home (13%), depression (9%) and incontinence (9%). The next three most common health-related problems are problems getting around their own home (7%), exhaustion or pain (6%) and difficulty with self-care tasks such as washing, dressing, toileting or cooking (6%).

Figure 3a. Personal or household health-related difficulties experienced in the last year

B1, B2	Scotland Adult ex-Service community	
	%	'000s
Any self-care difficulties	15	65
Poor bladder control	9	40
Exhaustion or pain	6	25
Difficulty looking after self (washing, dressing, toileting, cooking)	6	25
Any mobility difficulties	14	60
Difficulty getting around outside home	13	55
Difficulty getting around home	7	30
Any psychological difficulties	10	45
Feeling depressed	9	40
Lack hope/purpose/direction	4	15
Lack confidence/self-esteem	3	15
Heavy drinking/taking drugs	1	5
Other related problems		
Difficulty getting medical treatment needed*	3	15
Difficulty finding out about services or benefits entitled to*	3	15

* Asterisked items are experienced by self or household.
Projections quoted to the nearest 5,000

The proportion experiencing each of these health-related difficulties is similar in Scotland to in the whole UK ex-Service community, apart from a significantly higher reporting of difficulty with self-care tasks (washing, dressing, toileting or cooking) in the Scottish community: 6% vs. 3%. This variance may be associated with the slightly higher proportion of over 85 year olds in the Scottish community.

Self-care and mobility difficulties become increasingly prevalent with increasing age, rising to 19% and 22% respectively among those aged 75 and over.

One in ten reports psychological difficulties, typically depression which is experienced by around 40,000 people. Whilst depression is felt equally by both 16-64s and over 65s, the following are significantly more prevalent

among the 16-64s: lack of self-confidence (7%), lack of hope (8%) and heavy drinking/drug taking (3%).

Deprivation also seems to play a role, with greater reporting of psychological problems for those with a lower income, or on means tested or disability benefits. Relationship break-up is likely to be a particular trigger, with 25% of those who are divorced or separated reporting such a problem. Those who report caring responsibilities are also significantly more likely to report depression (20%).

Only a small proportion reports problems getting medical treatment, although this is equivalent to around 15,000 people.

3.2 Health conditions

Over half (53%) of the adult ex-Service community in Scotland reports having at least one current illness or disability expected to last at least a year (fig. 3b), equivalent to around 230,000 people. A quarter have multiple health conditions (around 110,000 people).

Six in ten (60%) have ever suffered from a long term health condition at some point, either now or in the past.

Musculoskeletal problems (including arthritis and rheumatism) are reported most often, by almost three in ten. One in five reports some cardio-vascular or respiratory problem. Around one in six reports sensory disorders.

One in ten Scottish veterans suffer with a long-term mental illness such as depression, anxiety or PTSD.

Figure 3b. Current long term illness/disability

C2	Scotland Adult ex-Service community		Scot- land Adults ^ All %
	All %	Vet'ns %	
Any condition	53	<u>59</u>	
Multiple conditions	26	<u>32</u>	
Any musculoskeletal	29	<u>29</u>	
Leg or feet problems	21	24	11
Back or neck problems	13	12	9
Arm or hand problems	11	11	8
Limb loss	*	1	n/a
Any cardio-vascular/ respiratory:	20	<u>25</u>	
Heart, blood pressure or blood circulation	17	<u>21</u>	13
Chest/ breathing	6	<u>9</u>	8
Any sensory:	15	<u>21</u>	
Difficulty in hearing	6	8	4
Difficulty in seeing (when wear glasses)	5	6	3
Tinnitus	6	<u>10</u>	n/a
Speech impediment	1	1	1
Any digestive/ progressive:	8	<u>12</u>	
Diabetes	5	<u>7</u>	4
Stomach, liver, kidney or digestive issue	3	<u>5</u>	6
Cancer	1	<u>2</u>	n/a
Dementia/Alzheimer's	*	*	n/a
Other progressive illness	-	-	3
Any mental illness:	7	<u>9</u>	
Depression	4	<u>6</u>	7
Anxiety or bad nerves	4	5	n/a
PTSD/ Combat stress	1	<u>2</u>	n/a
Other mental health problem	*	1	3
Any neurological:	*	-	
Dementia/Alzheimer's	*	*	n/a
Epilepsy	-	-	1
Any alcohol/drug:	*	<u>1</u>	
Alcohol problems	*	*	n/a
Drug problems	-	-	n/a
Any other illness:	3	<u>5</u>	
Severe disfigurements, skin condition, allergies	1	<u>2</u>	3
Chronic fatigue syndrome	2	3	n/a
Severe or specific learning difficulties	1	1	1
Gulf War Syndrome	-	-	n/a
Asbestos-related	-	-	n/a

[^]Labour Force Survey, 2014, quarter 1.

Underlined conditions experienced significantly more by veterans than the whole ex-Service community

Veterans in Scotland are significantly more likely to report any long term illness, or multiple conditions, than are their dependants; this cannot be explained by being older since their dependants have an older age profile. These are the underlined conditions in fig. 3b and include, among others:

- heart, blood pressure or circulation problems
- chest or breathing problems
- tinnitus
- digestive or progressive illnesses
- depression
- PTSD.

The prevalence of long term illness is significantly higher among those of retirement age (58%) than among those of working age (45%); as is the prevalence of multiple conditions (32% vs. 17% respectively). And in terms of specific conditions over 65 year olds report significantly higher incidence of back or neck problems or heart, blood pressure or circulation problems. Conversely 16-64 year olds are more likely than their older counterparts to be experiencing depression or PTSD (see fig. 5ii in Appendix 5 for details).

The proportion reporting any or multiple health conditions among members of the Scotland ex-Service community is not significantly different from their equivalents in the UK ex-Service community; although there are a few significant variations for specific conditions:

- the over 65s in Scotland are less likely to report any cardio-vascular/ respiratory conditions, any sensory conditions (driven by lower incidence of hearing problems), or any digestive or progressive illnesses. They are more likely to report back or neck problems.
- 16-64s in Scotland are significantly less likely to report back or neck problems.

Similarly, the proportion reporting any or multiple health conditions among Scottish veterans is not significantly different from UK veterans; although there are a few significant variations for specific conditions:

- Scottish veterans have significantly higher reporting of tinnitus (10% vs. 6% of UK veterans), anxiety or bad nerves (5% vs. 2%), and chronic fatigue syndrome (3% vs. 1%).
- Scottish veterans have significantly lower reporting of any digestive or progressive illnesses (12% vs. 19% of UK veterans).

Comparisons with the Scotland population

Compared with all Scotland adults in the first quarter of the 2014 Labour Force Survey,¹⁶ the Scotland ex-Service community is more likely to report a number of conditions, particularly musculoskeletal, cardio-vascular and sensory problems (fig. 3b). These differences can largely be explained by the older age profile: since older people are more likely to have a long term illness or disability, this increases the overall prevalence in the ex-Service community.

This, however, disguises some more subtle differences within age group. A full comparison broken down by age is given in fig. 5iii in Appendix 5.¹⁷ Those aged 65 or over in the Scotland ex-Service population are less likely to report many of the conditions compared with the Scotland population of the same age. This suggests that the retired ex-Service community enjoy better health than their peers nationally.

Those in the Scotland ex-Service community of working age (16-64) are significantly more likely than Scottish adults of the same age to report:

- problem with legs or feet: 15% vs 7%
- problems with arms or hands: 11% vs 6%
- Heart, blood pressure or blood circulation problems: 9% vs 7%
- Difficulty seeing: 4% vs 2%.

¹⁶ All adults 16+ in UK, shorter list of conditions and some wording differences, but broadly comparable.

¹⁷ Note that due to the small sub-samples involved we can only compare 16-64s and over 65s in the ex-Service community with their peers in the Scotland general population. The reader is referred to Section 3.2 of the UK report for a more detailed analysis by different age cohorts; it is reasonable to assume that variations in Scotland may mirror these.

These variances are also similar UK-wide but in addition there is also heightened reporting among the UK ex-Service community of depression, back problems, hearing problems and diabetes (see the UK report for more details).

Limitations on day-to-day activities

While over half report some current long term illness or disability, this does not necessarily limit their day to day activities. Two thirds of those with any condition say it does, which is over four in ten of the ex-Service community, equivalent to around 185,000 people (fig. 3c).

Figure 3c. Whether day to day activities limited by health or disability

C1	Scotland Adult ex-Service community			Scotland adults [^]
	With illness/ disability %	All %	'000s 430	
Yes, at all	68	43	185	23
Yes, a lot	38	22	95	11
Yes, a little	30	21	90	12

[^]Source: Census 2011

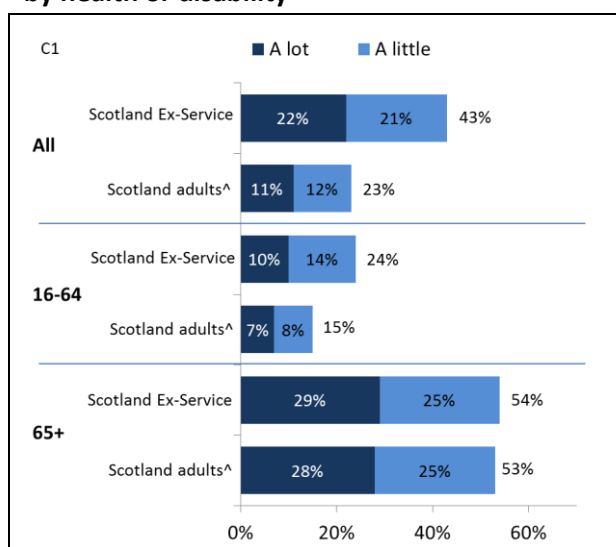
Compared with members of the UK ex-Service community, those in the Scotland ex-Service community are significantly more likely to say they are limited a lot by their health problems (22% vs. 14%).

The likelihood of reporting some health-related limit on day to day activity increases with age, in line with greater reporting of illness or disability. 54% of over 65s and 25% of 16-64s report limiting health problems.

Compared with the adult population in Scotland from the 2011 Census, the ex-Service community are substantially more likely to have an illness or disability that limits their daily activities (fig. 3d). This higher prevalence overall will predominantly be explained by the greater share of older people within the ex-Service

community.¹⁸ However it is also due to the third of people in the ex-Service community who are of working age reporting higher levels of limiting illness than their peers in the national population (24% vs. 15%). Focusing on Scottish veterans, the proportions rise slightly further to 26% of veterans of working age having a long term illness that limits their daily activities and 56% of veterans aged 65+. (These variances mirror those seen for the UK ex-Service community and UK veterans too).

Figure 3d. Whether day to day activities limited by health or disability



[^]Source: Census 2011

Wellbeing

The balance of positive and negative feelings is one measure of general wellbeing. Positive feelings are more often reported than negative in the Scotland ex-Service community: eight in ten report positive feelings in the past week, with six in ten saying this was most of the time.

In contrast, while seven in ten report negative feelings, only a third report feeling like this most of the time. One in seven reports some negative feeling all of the time, equating to around 60,000 people. The most common negative experiences are restless sleep, feeling stressed or feeling sad (fig. 3e).

¹⁸ Over 65s make up two thirds of the ex-Service community and they are nearly twice as likely to have any long term health conditions as are 16-64s.

Figure 3e. Positive and negative feelings during the past week

C5	Scotland Adult ex-Service community	UK Adult ex-Service community	UK adults^
	'000s		
	%	%	%
ANY positive feeling	83	355	91
Any positive most/all the time	63	270	80
Any positive all the time	33	140	45
<i>At all ...</i>			
Calm and peaceful	75	325	82
Enjoyed life	74	320	84
Happy	73	315	85
Lot of energy	62	265	67
ANY negative feeling	70	300	71
Any negative most/all the time	32	140	35
Any negative all the time	14	60	17
<i>At all ...</i>			
Restless sleep	44	190	43
Stressed	39	170	32
Sad	36	155	28
Anxious	34	145	26
Could not get going	34	145	33
Everything was an effort	32	140	30
Lonely	31	135	23
Depressed	24	105	19

Projections rounded to the nearest 5,000

[^]Source: European Social Survey, UK (2012). These data are not available separately for Scotland adults.

Those with long term illness or disability, and those who are divorced or separated or widowed are particularly likely to experience negative emotions.

Compared with the UK general adult population on the 2012 European Social Survey,¹⁹ the ex-Service community are less likely to report ever experiencing each of the positive feelings, but also less likely to report each of the negative feelings.²⁰ The difference may reflect contextual differences between the two surveys, or a difference in willingness to express emotion among the ex-Service community (supporting a common perception that veterans and their families are more stoical than most).

The Scotland ex-Service community experience positive feelings significantly less frequently than their counterparts in the UK ex-Service community; specifically they are less likely to be calm, happy or enjoying life.

Yet the converse is not true. Members of the Scotland ex-Service community report a similar frequency of negative feelings to their counterparts UK-wide. However, this hides that members of the Scottish community report a significantly wider range of negative feelings,²¹ such that the proportion citing several of the specific emotions - feeling stressed, sad, anxious, lonely or depressed – is higher among the Scottish than the UK community (fig. 3e).

¹⁹ ESS question wording is identical; asked to all UK adults aged 16+; question uses paper showcard rather than on-screen prompts which may affect responses. Data not available for Scotland adults separately so UK comparison used as a surrogate.

²⁰ Detailed analysis in the UK report (fig. 6ii in Appendix 6) showed that these differences are not related to the older age profile of the UK ex-Service community: members of the UK ex-Service community of all ages are less likely to report each feeling than the average for UK adults of the same age .

²¹ 28% of the Scotland ex-Service community report five or more of the negative feelings tabulated in fig 3e, compared with 20% of the UK ex-Service community.

Alcohol consumption

Fewer than 1% of Scottish respondents self-reported an alcohol-related illness in the survey. People often do not recognise nor wish to report alcohol-related problems. Since collecting self-reported consumption of alcohol units is problematic for many reasons, this research used a standard World Health Organisation ‘Audit’ tool to assess likely alcohol problems among veterans. This tool takes into account measures of consumption (frequency and volume) along with measures of the impact of alcohol on behaviour (e.g. memory loss) and measures of alcohol-related harm (e.g. injury). Each respondent is assigned a score out of 40 based on their answers. A score of eight or more indicates that person has an alcohol problem, with a score of 16 or more indicating a higher level problem.

In total, seven in ten veterans in Scotland drink alcohol. Nine in ten veterans do not appear to have a problem with alcohol, with an average drink audit score of 3 out of 40. One in ten veterans has an alcohol-related problem, equivalent to around 25,000 people (fig. 3f). This is mostly a medium level problem (with a score of 8 to 15). Only 2% have a higher level problem, equivalent to around 5,000 people.

These results for drinking behaviour among Scottish veterans are not significantly different from those for UK veterans.

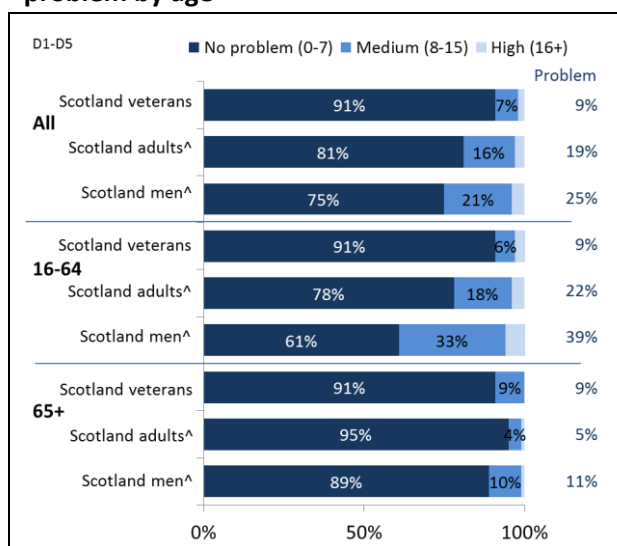
Figure 3f. Drink audit scores: level of alcohol problem

D1-D5	Scotland veterans		Scotland adults [^]	
	%	'000s	All %	Men %
No alcohol problems (0-7)	91	235	81	75
Alcohol problems (8+)	9	25	19	25
Medium problems (8-15)	7	20	16	21
High level problems (16+)	2	5	3	4

[^]Source: Scottish Health Survey (2012)
Projections quoted to the nearest 5,000

However, amongst UK veterans our research found that alcohol problems are strongly age-related: the proportion of ‘problem drinkers’ declining steadily with increasing age. In our smaller sample of Scottish veterans the pattern was not as clear cut, although the sample sizes in each age band are too small to be definitive. In Scotland, comparing veterans aged 16-64 with veterans aged over 65 the proportion of problem drinkers is the same among both age groups, at 9% (whereas, among UK veterans the equivalent proportions are 19% and 4% respectively).

Figure 3g. Drink audit scores: level of alcohol problem by age



^Source: Scottish Health Survey (2012)

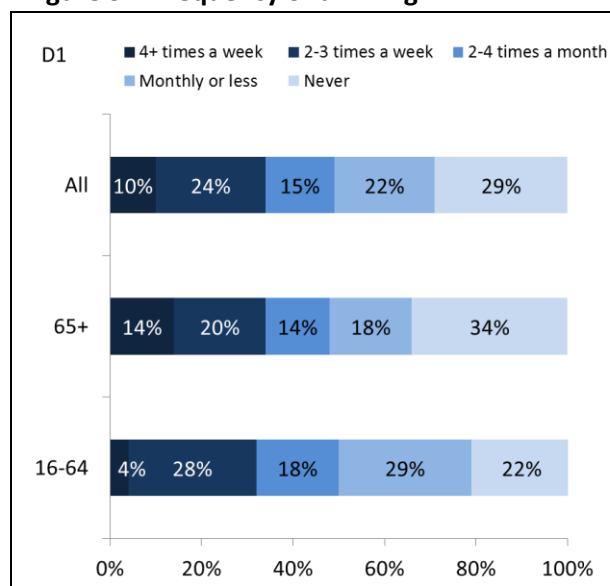
Compared with all Scottish adults in the 2012 Scottish Health Survey, this survey has found that the ex-Service community is less likely to have an alcohol problem (fig. 3g). Since veterans are mostly men it may be more relevant to make comparisons with the national population of men only. Veterans are a third as likely to have a problem with alcohol (9%) than Scottish men (25%). This variance is driven by Scottish veterans of working age being much less likely to be drinkers than their peers, whilst Scottish veterans of retirement age have drinking patterns more similar to their peers.

UK veterans also show lower levels of problem drinking than all UK men, even when factoring age into account. This finding is discussed

further in the UK report and set in the context of other research studies by the King’s Centre for Military Health Research, which suggest excessive drinking is more of a problem among serving personnel than veterans, and even among the military population it is concentrated amongst the youngest and declines with increasing age.

There are also considerable age differences in how often and how much Scottish veterans report drinking (fig. 3h). Drinkers aged 65 plus are more polarised, being more likely to drink four or more times a week, or not at all, compared with those aged 16-64. This mirrors the pattern seen among UK veterans (although the frequency of drinking is lower in Scotland than UK-wide, in both age groups).²²

Figure 3h. Frequency of drinking



Base: Scotland veterans

For those who drink, the average number of drinks on a typical day is three, and this ranges from two for drinkers aged 65+ to four for those drinkers aged 16-64. The UK research showed that the youngest veterans are less likely to drink most days, but when they do drink, tend to

²² Among UK veterans aged 16-64, 12% drink 4+ times per week and 18% never drink. Among UK veterans aged 65 and over, 21% drink 4+ times per week and 25% never drink.

consume more on each occasion compared with older veterans.

Problematic or harmful drinking behaviours are not widespread among Scottish veterans (fig. 3i); and the prevalence of reporting each of these is not significantly different from among UK veterans.

Three in ten report ever having six or more drinks on one occasion; yet only 3% reports this type of binge drinking at least weekly, equivalent to around 10,000 veterans. All other behaviours are reported by 5% or fewer, and only 1%-3% report each behaviour on a weekly basis.

One in twelve (8%) reports any harmful experience(s) resulting from excessive drinking; equivalent to around 20,000 veterans. The UK research showed that all problematic and harmful behaviours are more likely to be reported by veterans aged 16-34 than older veterans.

Figure 3i. Alcohol related experiences

D3-D5	Scotland veterans	
	%	'000s
<i>Ever ...</i>		260
Had 6+ drinks on one occasion	30	80
Not able to stop drinking once started	5	15
Failed to do what normally expected of you because of drinking	5	15
Needed drink first thing after heavy drinking session	3	10
Any experience associated with alcohol-related harm:	8	20
Relative, friend or health professional suggested they 'cut down'	6	15
Unable to remember what happened the night before after drinking	3	10
Feeling of guilt or remorse after drinking	3	10
Self or someone else injured as a result of their drinking	1	5

Projections quoted to the nearest 5,000

3.3 Military Service and health

When asked whether they attributed a health condition they had ever had to their military service, one in five (21%) Scottish veterans who had ever had a condition did so (see fig. 3j overleaf).²³ This amounts to 14% of all veterans in Scotland; equivalent to around 50,000 people. The left hand column of the table shows the proportion who report currently having each condition, for context.

An analysis by specific health conditions is unreliable in Scotland due to the low numbers of respondents reporting each specific condition. With that caveat in mind, those we interviewed were most likely to attribute hearing loss, tinnitus or problems with their legs or feet to their time in the military.²⁴ Whilst we have not found *significantly* heightened hearing loss among the Scotland ex-Service community relative to their peers, as was found in the larger sample of UK ex-Service community surveyed, we have found that Scottish veterans are more likely to cite hearing difficulty than their dependants and that Scottish veterans are particularly likely to attribute hearing problems to their military Service, relative to other health conditions. Therefore it is reasonable to conclude that hearing loss is a particular problem to address among Scottish veterans as it is amongst UK veterans.

The reader is referred to fig. 3k in the UK report and the associated commentary for a more reliable indication of which particular health conditions are more often attributed to military service. UK veterans are most likely to attribute their musculoskeletal problems, hearing loss, tinnitus, mental illness and alcohol problems to their time in the military.

²³ This proportion is not statistically significant from the 22% of UK veterans who have ever had a long-term illness.

²⁴ Among Scottish veterans, 38% of those with hearing problems and 27% of those with tinnitus attributed it to military service; and 12% of those with leg or foot problems did so. These results should be treated as indicative only due to the small numbers of respondents with each health condition.

Figure 3j. Proportion with each illness who attribute it to military service

C2, C3, C4	Veterans in Scotland	
	% with current illness	% with each illness~ who attribute
Any condition	59	21
Multiple conditions	32	7
Any musculoskeletal:	29	16
Problems with legs or feet	24	12
Problems with back or neck	12	-
Problems with arms or hands	11	-
Limb loss	1	-
Any cardio-vascular/ respiratory:	25	4
Heart, blood pressure or blood circulation	21	5
Chest/ breathing	9	-
Any sensory:	21	23
Difficulty in hearing	8	38
Difficulty in seeing (when wear glasses)	6	-
Tinnitus	10	27
Speech impediment	1	-
Any digestive/progressive:	12	-
Diabetes	7	-
Stomach, liver, kidney or digestive issue	5	-
Cancer	2	-
Dementia/Alzheimer's	-	-
Other progressive illness	-	-
Any mental illness	9	22
Depression	6	-
Anxiety or bad nerves	5	-
PTSD/ Combat stress	2	100
Other mental health problem	1	-
Any neurological:	-	-
Dementia/Alzheimer's	-	-
Epilepsy	-	-
Any alcohol/drug:	1	-
Alcohol problems	1	-
Drug problems	-	-
Any other illness:	5	-
Severe disfigurements, skin condition, allergies	2	-
Chronic fatigue syndrome	3	-
Severe or specific learning difficulties	1	-
Gulf War Syndrome	-	-
Asbestos-related	-	-

~ Now or in past

3.4 Health attitudes and behaviours

Health attitudes

Around three quarters in the Scotland ex-Service community agree that they do everything they can to stay healthy and always seek medical advice if at all worried (fig. 3k); although around a third strongly agree in each case (and strong agreement is a better predictor of actual behaviour). One in seven (14%) disagrees that they always seek medical advice if they are worried, which is equivalent to around 60,000 people who do not always seek medical advice when they should.

While over half of the ex-Service community keep their concerns to themselves to avoid making a fuss, few avoid seeking help because they are embarrassed to speak to a health professional, or because they are worried what people will think (both also factors in late presentation to a GP). A third say they tend to ignore health problems assuming they will get better on their own.

Figure 3k. Attitudes towards own health

C7	Scotland Adult ex-Service community		Scotland adults^ Agree (total) %
	Agree (total) %	Agree strongly %	
Do everything can to keep healthy	78	31	73
Always seek medical advice if at all worried	72	38	59
Keep concerns about health to self so as not to make a fuss.	56	17	42
Ignore health problems because assume will get better on own	35	7	43
Ignore health problems as too embarrassed to speak to health professional	12	4	n/a
Avoid seeking help because worry what other people will think	8	1	n/a

^Source: British Social Attitudes, 2010

There are some clear age variations in these behaviours. Those aged 65 or over are much more likely to do all they can to stay healthy, and to seek medical advice if worried, than are 16-64s. Conversely the 16-64 year olds are more likely than their elders to keep concerns to themselves to avoid making a fuss or to ignore problems assuming they will resolve without intervention.

Compared with the UK ex-Service community, the Scotland ex-Service community are significantly:

- less likely to agree they do all they can to keep healthy (78% vs. 87% UK-wide)
- less likely to agree they always seek medical help if worried (72% vs. 78% UK-wide)
- more likely to strongly agree that they keep concerns to themselves to avoid making a fuss (17% vs. 12% UK-wide)
- more likely to agree they ignore health problems as too embarrassed to speak to a health professional (12% vs. 8% UK-wide).

Compared with all Scotland adults aged 18 or over in the 2010 British Social Attitudes survey,²⁵ the ex-Service community are more likely to agree that they always seek medical advice if worried and less likely to ignore health problems assuming they will get better on their own. However the ex-Service community are more likely to say they keep concerns to themselves to avoid making a fuss (fig. 3l). Some of these variances may be age-related but the findings suggest a greater stoicism for certain problems among the ex-Service community but if they believe the problem is serious enough they are not afraid to seek help.

Veterans are more likely than their dependants to try to cope on their own to avoid making a fuss, or hoping the problem will resolve itself, or embarrassment or worried what others will

think (fig 3l). These variances between veterans and dependants are more pronounced in Scotland than among the UK ex-Service community where the attitudes of veterans and their dependants are more similar.²⁶

This is because Scottish veterans are less proactive in dealing with health matters than are UK veterans. Compared with UK veterans, Scottish veterans are significantly:

- less likely to do all they can to keep healthy (75% vs. 85% UK-wide)
- less likely to always seek medical help if worried (70% vs. 77% UK-wide)
- more likely to keep concerns to themselves to avoid making a fuss (63% vs. 54% UK-wide)
- more likely to ignore health problems as too embarrassed to speak to a health professional (13% vs. 8% UK-wide).
- more likely to avoid seeking help because they worry what other people will think (12% vs. 6% UK-wide).

Figure 3l. Attitudes towards own health

C7	Vete- rans	^Scot- land men	Depen- dents	^Scot- land women
% agree	%	%	%	%
Do everything can to keep healthy	75	66	84	78
Always seek medical advice if at all worried	70	64	70	55
Keep concerns about health to self so not to make a fuss	63	44	38	41
Ignore health problems as assume will get better on own	44	41	20	45

[^]Source: British Social Attitudes, 2010

²⁵ BSA 2010 used self-completion method so results are not totally comparable. Social desirability may affect responses when the question is asked by an interviewer (as in this survey)

²⁶ See fig. 3m in the UK report.

Help-seeking for health problems

Just over half of the ex-Service community in Scotland report using some support for health purposes, largely for their physical health, with most of these visiting their GP (fig.3m). Over three quarters of those reporting a self-care or mobility problem say they used physical health support. (This might, however, just amount to visiting their GP, and does not guarantee that they have received specialist treatment for their health problem).

Less than one in twenty reports using support for their mental health, such as counselling, psychotherapy or a memory clinic. Although this was higher (at 13%) among those experiencing some psychological difficulty, this is still only a minority of those reporting such problems.

Figure 3m. Sources of assistance for health problems used in the past year

H1	Scotland Adult ex-Service community	
	%	'000s
ANY	52	225
Any physical health	51	220
Doctor/ GP	45	195
Accident & Emergency	5	20
Podiatrist (for foot care)	7	30
Occupational therapist/ physiotherapist	6	25
NHS walk-in clinic	3	15
Health visitor, district nurse or other kind of nurse visiting you at home	8	35
Audiology clinic (for hearing)	2	10
Prostheses services (for artificial limbs)	-	-
Any mental health	4	15
Counselling	1	5
Psychotherapy/Individual or group therapy	1	5
Memory clinic	1	5
Behaviour or Cognitive therapy	-	-
Addiction services (e.g. for alcohol or drug use e.g. AA)	-	-
Other sources		
Hospital (spontaneous response)	1	5
Other health service	2	5

Projections rounded to the nearest 5,000

Not surprisingly, those citing any long term illness or disability and their carers are both more likely than average to say that they use health support (around two thirds of each group).

16-64s and over 65s are equally likely to have used any health services for physical health problems; whereas 16-64s are more likely to use mental health support (9%) than over 65s (1%).

Compared with the UK ex-Service community, the Scotland ex-Service community are significantly less likely in the last year to have seen their GP (45% vs. 58%), used A&E (5% vs. 10%), or an Audiology Clinic (2% vs. 5%). Conversely they are significantly more likely to have seen a Health Visitor or District Nurse (8% vs. 5%).

3.5 Living independently

The ability to live independently is likely to be a key concern for older people and those with long term health conditions. Those of retirement age (60+ for women, 65+ for men in this research) or with a long term illness or disability, who together accounted for four in five of the total survey respondents, were asked a series of further questions about their ability to live independently (fig 3n).

Figure 3n. Ability to live independently

C7	Scotland Adult ex-Service community of retirement age or with long term health difficulty		
	Agree	Agree strongly	Dis-agree
	%	%	%
Need more help in coming months to continue living independently	15	3	77
Struggle to cope with looking after self, living independently	12	7	83

Over one in seven of this group agrees that they need more help to continue to live independently in their own home, whilst one in

eight agrees that they struggle to cope looking after themselves.

Relative to their counterparts in the UK ex-Service community, the Scotland ex-Service community of retirement age or with long term health problems are significantly more likely to:

- agree they need more help to continue living independently (15% vs. 10% UK-wide)
- strongly agree they struggle to look after themselves properly (7% vs. 2% UK-wide).

Those with a long-term illness or disability are significantly more likely in Scotland than UK-wide to agree strongly that they are struggling to cope (11% vs. 3%) or that they need more help (5% vs. 2%).

Those from lower social grades are more likely to agree with each statement than those from higher social grades.

More information on the type of personal help and support needed to live independently is shown in fig. 3o.

Figure 3o. Help needed/unmet help needs

E2, E3	Adult ex-Service community of retirement age or with illness/disability		
	Help needed (total)	Help needed & not received	'000s
	%	%	345
Cutting your toe nails	15	3	10
Preparing meals	13	2	5
Washing and drying your whole body	9	*	2
Dressing and undressing yourself	7	1	3
Taking medication	6	1	3
Moving around your home	5	1	3
Eating a meal that has been prepared for you	5	1	3
Getting to or using the toilet	5	-	-

While a significant minority need some form of help,²⁷ it is important to note that most of them receive sufficient help, and only a few report unmet support needs. At most, 3% say that they do not get the help they need to cut their toenails and 2% don't get the help they need preparing meals.

The proportion of the Scotland ex-Service community reporting that they need help is slightly higher for some of these tasks than among the UK ex-Service community; however the proportion requiring help and not receiving it is similar in Scotland to UK-wide.

²⁷ The 'need for help' is estimated by combining those who currently receive help and those who have an unmet help need to provide a total.

4 Finance and housing

This chapter considers the financial circumstances and housing of the ex-Service community.

Summary of key findings

- The average annual net household income for the Scotland adult ex-Service community is £18,800.
- Nearly a quarter say they are living on below £7,500 annual net household income.
- The survey results suggest that retired members of the community have lower average household income than pensioners nationally.
- One in four those of working age receive any means tested benefits or tax credits.
- One in ten members of the Scotland ex-Service community reports that their household has been in arrears in the last year. Debt is more likely to be a problem for younger members of the community.
- 38% of those of working age and 12% of those of retirement age report some material deprivation due to lack of money.
- Half own their home outright and nearly a quarter rent from their local authority.
- One in ten of the Scotland ex-Service community report housing difficulties: most often related to house and garden maintenance, which is a particular difficulty for pensioners. 3% are living in housing they consider inappropriate for their needs.
- 18% of the Scotland ex-Service community had turned the heating down or off, despite it being too cold (a measure of fuel poverty), equivalent to around 75,000 people.

4.1 Financial difficulties experienced by the ex-Service community

One in twelve of the adult ex-Service community in Scotland says they have at least one of three key financial difficulties, equivalent to around 35,000 people (see fig. 4a). This is most often not having enough savings to replace items needed, followed by not enough money to cover daily living expenses. Fewer report getting into debt. Difficulties in dealing with personal affairs, or finding out about services and benefits may contribute to these difficulties.

The proportion experiencing each of these financial difficulties is similar in Scotland to in the whole UK ex-Service community.

Financial problems are significantly more likely to be reported by 16-64 year olds (17%) than by over 65 year olds (3%); as are each of three specific elements within this – money for daily living (10% vs. 1%), sufficient savings to buy items needed (11% vs. 3%) and debt problems (7% vs. 1%).

Figure 4a. Personal or household financial difficulties experienced in the last year

B1, B2	Scotland Adult ex-Service community '000s	
	%	430
Any financial difficulties	8	35
Not having enough savings to buy or replace items you need*	6	25
Not having enough money for day to day living*	4	15
Getting into debt*	3	15
Other related problems:		
Difficulty dealing with personal affairs (e.g. paying bills, filling in forms, writing letters)	6	25
Difficulty finding out about services or benefits that you are entitled to*	2	10

* Asterisked items are experienced by self or household. Projections rounded to the nearest 5,000

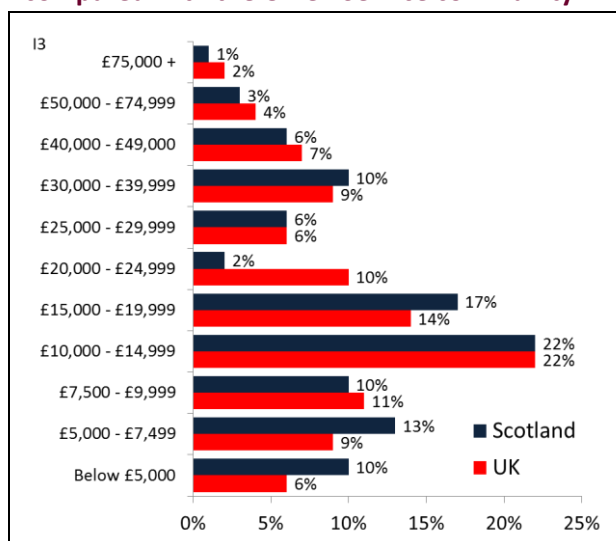
4.2 Income and benefits

Income

The average annual net household income reported by members of the Scotland ex-Service community is **£18,800**, compared with **£21,000** in the UK ex-Service community.²⁸

In the Scotland ex-Service community average net household income is **higher among those aged 16-64 at £24,500 than among those aged 65+ at £12,900**. The equivalents for the UK ex-Service community are higher than in Scotland at **£27,800 among 16-64s and £15,900 among over 65s**.

Figure 4b. Reported annual net household income of the Scotland ex-Service community, compared with the UK ex-Service community



Base: Adult ex-Service community who gave their income (55% in Scotland and 56% UK-wide)

In total, over half (54%) of the ex-Service community in Scotland report a net annual household income of under £15,000, equivalent to around 230,000 people. This proportion is not significantly different from the equivalent proportion amongst the UK ex-Service community, 48%. However if we focus on the

²⁸ The lower level incomes cited may include a degree of under-estimate since people tend to overlook certain benefits that contribute to their total income (e.g. if Housing Benefit is deducted from their rent): only two thirds of those citing an income below £5,000 say they receive any means tested benefits or tax credits.

poorest households, the proportion in the ex-Service community who say they are living on below £7,500 is significantly higher in Scotland (23%) than UK-wide (15%). So, the Scotland ex-Service community has a larger share who are living with extreme poverty than in the UK ex-Service community.

By age, income is lowest for those aged 75 or over, who now make up close to half of the ex-Service community. Widow(er)s also have particularly low incomes. As expected, average income is strongly linked to other measures of higher deprivation, such as lower social grade, unemployment, Council housing tenure.

Some tentative comparisons with the general population are possible from two data sources. First, income data for Scotland adults in year 2012/13²⁹ cites median net annual income of £23,000, varying to £24,500 for those of working age and £21,000 for pensioners. The median annual income for the Scottish ex-Service community is considerably lower at £10,000 - £15,000; with medians of £15K - £19.9K for those of working age and £7.5K - £9.9K for pensioners.³⁰

Second, the Pensioners Income Series 2011/2012³¹ reports an average (mean) net annual household income of £24,800 for GB adults of working age and £19,700 for GB pensioners. On this comparison, the working age ex-Service community in Scotland are similar to their peers GB-wide but the retired members of the Scottish community, with an average income of £12,900 appear considerably worse off than their peers GB-wide.

²⁹ Poverty and Income Inequality in Scotland: 2012/13. Figures for this publication are drawn from the Department for Work and Pensions' (DWP) Households Below Average Income dataset which is produced from the Family Resources Survey.

³⁰ The medians for those of working age and pensioners are on very small bases of just 50 and 47 weighted respondents respectively so these should be treated with caution.

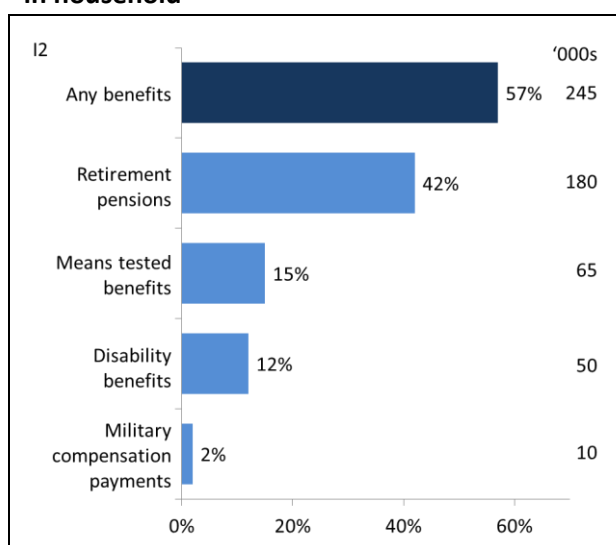
³¹ National Statistics publication, July 2013. Figures for this publication are drawn from the Family Resources Survey and Family Expenditure Survey, both of which are surveys of GB adults aged 16+ (rather than UK adults).

These two national comparisons both suggest greater poverty in the ex-Service pensioner community than in the general population, whereas for the ex-Service working age community one source suggests parity and the other that they are worse off so we cannot draw firm conclusions. (Differences in research methods between the surveys may also partially explain the variances).

Benefits

Six in ten households in the Scotland ex-Service community report receipt of benefits, pensions or tax credits, although this is largely pensions, and therefore related to the age profile of the community (fig. 4c). Smaller proportions say they receive any means tested benefits or tax credits (15%), or any disability related benefits (12%). These findings mirror the pattern found in the UK ex-Service community, with no significant variations.

Figure 4c. Reported receipt of benefits, pensions or tax credits by self or partner living in household



Base: Scotland adult ex-Service community
See Appendix 5, fig 5iv, for which benefits and tax credits were classified as 'means tested benefits', 'disability benefits' and 'military compensation payments'.

However when we consider specific benefits, we find that working age members of the ex-Service community in Scotland are significantly more likely to report receiving Job Seeker's Allowance

than their counterparts in the UK ex-Service community (10% vs. 3%).

Disability benefits are more likely to be received in households including people aged 45 or over. Receipt of means tested benefits rises to 26% among those of working age (16-64s). Receipt of means tested or disability benefits is strongly linked to other measures of deprivation.

Some comparison can be made with working age adults in Scotland (fig. 4d).³² The main difference is that households containing working age adults in the ex-Service community are more likely to report receipt of unemployment benefits than are Scottish adults.

Figure 4d. Receipt of benefits by Scotland ex-Service community aged 16-64, compared with Scotland adults aged 16-64

	Scotland ex-Service community	Scotland adults [^]
	%	%
Child benefit	17	18
Sickness or disability benefits (net)	11	8
Housing benefit	10	7
Council Tax benefit	7	8
Child Tax Credit*	7	} 11
Working Tax Credit*	6	
State pension	3	3
Unemployment benefits (JSA/NI credits/UC) ^{^^}	10	3
Income support	-	3

[^]Source: Labour Force Survey 2014 Q1

* Only 'any Tax Credit' net figure available for UK

^{^^}JSA only in ex-Service survey

A full list of benefits received is included in Fig. 5iv at Appendix 5.

³² Labour Force Survey Q1 2014 – note that these results are for individuals, whereas ex-Service community results are at a household level.

4.3 Debt

While 3% report difficulties through getting into debt (see Section 4.1), 11% say their household has been in arrears in the last 12 months (equivalent to around 45,000 people) and 7% have any 'priority debts' (fig. 4e).

In Scotland, younger members of the community aged 16-64 are more likely to be in arrears (23%) than the over 65s (4%); with 15% of 16-64s having priority debts compared with 3% of over 65s.

Figure 4e. Arrears, in the last 12 months

G3	Scotland Adult ex-Service community %	Scotland Adults ^ %
Any arrears	11	n/a
Any priority debt:	7	n/a
Mortgage/rent	5	7
Council Tax	5	7
Electricity, gas, fuel bills	2	6
Fines	-	n/a
Child support/maintenance	-	*
Other arrears:		
Water and sewerage bills	-	2
Telephone bills	1	6
Credit card payments	1	6
TV license	2	5
Loans from banks, building societies or credit unions	1	3
Hire purchase or similar	1	4
Other loans/bills	1	2
Income Tax/VAT payments	-	2
Payday loans	-	n/a
Private education/health	*	*

[^]Source: Poverty and Social Exclusion in the UK, 2012
The answer lists were not identical between the two surveys so n/a indicates where a direct comparison is not applicable

The proportion with any arrears in the last year is significantly higher among the Scotland ex-Service community than among the UK ex-Service community (11% vs. 7%). This is driven by significantly higher proportions saying they have mortgage debts (5% vs. 3%) or Council tax debts (5% vs. 3%).

Drilling down by age within the ex-Service community, both 16-64s and over 65s are more likely to be in arrears in Scotland than UK-wide:

- 16-64s: in Scotland 23% in arrears vs. 17% in UK
- over 65s: in Scotland 4% in arrears vs. 2% in UK.³³

Compared with all Scotland adults in the 2012 Poverty and Social Exclusion Survey,³⁴ those in the Scotland ex-Service community are slightly less likely to report each type of arrears (fig. 4e). However young people are more likely to report arrears and so the lower reporting probably reflects the older age profile of the ex-Service community. 7% of the Scotland ex-Service community says their household has had to borrow money in the last 12 months from any of the sources in fig. 4f in order to pay for day-to-day needs (equivalent to around 30,000 people). The equivalent proportion in the UK ex-Service community is almost the same (6%).

Figure 4f. Creditors, in the last 12 months

G4	Scotland Adult ex-Service community %	Scotland Adults* %
Any borrowing:	7	n/a
Family	3	16
Bank or Building society	1	n/a
Money lender	1	} 4
Payday loan	1	
Friend(s)	1	5
Pawnbroker	1	2
Social fund loan	1	3
Credit Union	-	2
Unlicensed lender	-	-
Other	1	n/a

^{*}Source: Poverty and Social Exclusion in the UK, 2012
The answer lists were not identical between the two surveys so n/a indicates where a direct comparison is not applicable

³³ This variance is statistically significant although the variance for 16-64s is not statistically significant due to the small sample size in Scotland.

³⁴ Asked of all UK adults aged 16+. Additional items were included in the Poppyscotland question.

The patterns of borrowing are similar to those seen for arrears, with a greater incidence of reporting for working age members of the community (18% of 16-64s) than among those of retirement age (1% of over 65s). Similar age variations are found in the UK ex-Service community.

Both arrears and credit are also clearly related to other measures of deprivation such as low income and unemployment.

Compared with all Scotland adults in the 2012 Poverty and Social Exclusion Survey,³⁵ those in the Scotland ex-Service community are less likely to report each type of borrowing, particularly from their family (fig. 4g). Younger people have higher prevalence of borrowing so the older age profile of the ex-Service community may explain some of the difference. However, the scale of the difference in borrowing from the family suggests that the ex-Service community are less likely than the Scotland average to borrow from family, even taking the age profile into account.

The variances in arrears and borrowing between the Scotland ex-Service community and Scotland adults mirror those found between the UK ex-Service community and UK adults.

4.4 Working age deprivation

Experience of material deprivation is fairly high among members of the Scotland ex-Service community of working age, with 38% reporting something they cannot afford, equivalent to around 55,000 working age adults.

Over a quarter cannot afford an annual holiday. At least one in six does not have enough money to do each of: replace furniture, spend a little on themselves or save a little each month (fig. 4g).

Deprivation reported by Scotland ex-Service community of working age is not significantly

different from that in the UK ex-Service community.

In the Scottish ex-Service community material deprivation is higher among those with a long-term disability, Council tenants, and as would be expected, is inversely correlated to household income.

Figure 4g. Material deprivation among those of working age – items would like but cannot afford at the moment

G1	Base: Those below retirement age [§]	Scotland Adult ex-Service community	'000s
		%	150
Any deprivation		38	55
A holiday for at least one week a year		27	40
Enough money to replace worn out furniture		18	25
Small amount of money to spend each week on yourself		16	25
Enough money to save £10 a month or more		16	25
Enough money to replace major electrical goods		15	25
Enough money to keep house in a decent state of repair		11	15
Household contents insurance		9	15
Keep up with bills and regular debt payments		9	15

[§] Men aged 16-64 and women aged 16-59
Projections rounded to the nearest 5,000

4.5 Pensioner deprivation

For the purpose of this research, 'pensioners' are defined as those of retirement age (women aged 60+ and men aged 65+). While some may not actually be retired, they will be referred to as pensioners in this section of the report.

Pensioners in the Scotland ex-Service community are most likely to report not being able to take a week's annual holiday, or to go out socially every month (fig. 4h). However, some say this is because they do not want to, so not all would view this as a deprivation.

³⁵ Additional items were included in the Poppyscotland question.

Figure 4h. Material deprivation among pensioners

Scotland Adult ex-Service community of pensionable age [^]			
Reason:	Any reason	Lack of money	Health/ support
Any deprivation		12	21
<i>Unable to ...</i>			
Take a holiday away from home yearly	48 [§]	6	14
Go out socially at least monthly	30 [~]	2	10
Have access to a car or taxi when needed	14	1	7
Replace cooker if it broke down	8	5	1
Pay an unexpected expense of £200	7	5	1
See friends or family at least once a month	5	*	1
Have a damp-free home	5	-	1
Have hair done or cut regularly	4	-	1
Keep home in a good state of repair	3	1	-
Keep home adequately warm	3	1	-
Eat at least one filling meal a day	1	-	-
Keep heating, electrics, plumbing and drains in good working order	1	-	-
Have a telephone to use, when needed	1	-	-
Have a warm waterproof coat	1	-	-

[^]Base for the pensioner ex-Service community: men aged 65+ and women aged 60+

[§] 14% say not wanted, 10% not relevant

[~] 8% say not wanted, 5% not relevant

One in eight pensioners is experiencing at least one form of deprivation *due to lack of money*, equivalent to around 35,000 adults. Most typically this might be forgoing a holiday, not being able to replace a broken cooker, or not being able to pay an unexpected expense of £200.

Unsurprisingly, there are strong links between going without due to lack of money and other measures of deprivation such as low income and Council housing tenure.

One in five pensioners, (equivalent to around 60,000 adults) say they are unable to do something because of *insufficient health or support*. This is focused on taking holidays, going out socially or having access to a vehicle when needed. **The proportion mentioning each of these is significantly higher than among their counterparts UK-wide.**³⁶

Unsurprisingly, the proportion citing any material deprivation due to ill health or lack of support is higher among those having a long-term illness or disability themselves (28%) or having a caring responsibility for someone in poor health (38%).

Older pensioners are more likely than average to blame poor health or support as a reason for 'going without' (33% of 85-94s, compared with 18% of 65-84s); and less likely to cite lack of money (2% vs. 13%).

Compared with pensioners in the UK ex-Service community, pensioners in the Scottish community report:

- similar levels of material deprivation due to lack of money (12% vs. 9%)
- significantly higher levels of material deprivation due to ill health or lack of support (21% vs. 13%).

The latter finding is due to significantly higher proportions in the Scottish pensioner community citing health or support barriers to:

- going out socially - 10% vs. 4% among their UK counterparts

³⁶ Among pensioners in the UK ex-Service community the equivalent proportions citing each of these types of deprivation are 39%, 18% and 5% respectively.

- having access to a car when needed -7% vs. 1% among their UK counterparts.³⁷

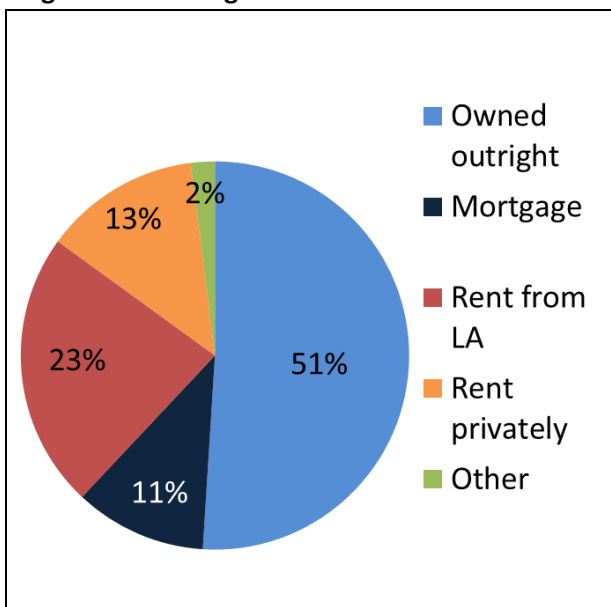
In summary, the emerging picture is of a Scottish ex-Service pensioner community expressing slightly greater social isolation due to ill health or lack of support, than their counterparts in the UK ex-Service community.

4.6 Housing

Tenure

Driven by their older age profile, half of the Scotland ex-Service community own their home outright, and fewer have a mortgage or rent privately (fig 4i).

Figure 4i. Housing tenure



Base: Scotland Adult ex-Service community

There is little difference, from the general Scottish population, however, within the age 16-64 and 65+ populations. If the age profiles of the Scotland and ex-Service community populations were the same, there would be little difference in tenure (fig. 4j). The only significant difference, after taking age into account, is that over 65s in the ex-Service community are

³⁷ Also slightly higher proportions citing health or support barrier to taking an annual holiday – 14% vs. 10% among their UK counterparts; but this difference is not statistically significant.

significantly more likely to be private tenants than their peers.

Figure 4j. Tenure of adult ex-Service community, compared with Scotland adult population

		Scotland Adult ex-Service community %	Scotland population %
Owner occupiers:			
Owned outright	All	51	31
	16-64	20	20
	65+	68	64
Bought with a mortgage	All	11	23
	16-64	24	28
	65+	4	6
Tenants:			
Rent from a local authority	All	23	30
	16-64	32	32
	65+	18	23
Rent privately	All	13	15
	16-64	23	18
	65+	7	4
Other	All	2	2
	16-64	-	1
	65+	3	3

Comparing the Scottish ex-Service community to the UK ex-Service community reveals that those in Scotland are significantly less likely to be home owners (62% vs. 73%) and significantly more likely to be tenants (36% vs. 26%). Drilling down further to uncover the reasons behind this difference, we find that in the Scottish community:

- a significantly lower proportion own their home outright (and this is driven by fewer over 65s owning their home outright than their peers in the UK community – 68% vs. 77%).
- a significantly higher proportion rent their home from their local authority (this is the case both among 16-64s relative to their peers in the UK community - 32% vs. 21%; and among over 65s relative to their peers in the UK community- 18% vs. 13%).

In addition those aged 16-64 in the Scottish ex-Service community are less likely to have a mortgage than their peers in the UK ex-Service community (24% vs. 36%).

Household difficulties

Around one in ten have experienced housing difficulties in the past year, with most of these related to house or garden maintenance and fewer reporting problems getting appropriate housing (fig. 4k).

The proportion citing any housing problems in the Scotland ex-Service community is similar to the proportion in the UK ex-Service community; although significantly more in the Scottish community experience poor housing or inappropriate housing for their needs (3% vs. 1% in the UK ex-Service community).

Figure 4k. Personal or household financial difficulties experienced in the last year

B2	Scotland Adult ex-Service community	
	%	'000s
Any housing difficulties	9	40
Difficulty with house or garden maintenance*	7	30
Poor housing/inappropriate housing for your needs*	3	15
Difficulty getting a council housing place or from a housing association*	-	-
Other related problems:		
Lack of home security/feeling safe in your own home*	2	10

* Asterisked items are experienced by self or household.

Those of working age (16-64) are more likely to report living in housing that is inappropriate for their needs than are those aged over 65 (8% vs. 0.5%).

Difficulty with house and garden maintenance is less of a problem for 16-64s (affecting 4%) than for over 65s (affecting 8% and among their top five stated difficulties). It is also cited more often

as a problem by those with a long term illness or disability (10%) and their carers (15%).

Related to this, 19% of those of retirement age, or with a long term illness or disability say that they need help with housework (significantly higher than the 11% of their peers in the UK ex-Service community), whilst 12% need help with minor household repairs.³⁸

Most report receiving the help they need although 2% need more help with housework and 1% say they need more help with household repairs.

Fuel poverty

Fuel poverty is a growing national concern. Nearly three in ten of the Scotland adult ex-Service community say they have cut back on fuel use because of costs, equivalent to around 120,000 adults (fig. 4l). This is most likely to involve cutting down on heating the house in some way, even when it is needed, but also involves reducing lighting usage.

Figure 4l. Whether/how households have cut back on fuel use in winter because of costs

E1	Scotland Adult ex-Service Community		Scotland adults*
	%	'000s	
Any cut back on fuel use	28	120	43
Turned heating down or off, even though it was too cold	18	75	18
Cut the number of hours the heating was on	14	60	24
Only heated and used part of the house/ flat	12	50	12
Turned out more lights in my home than wanted to	10	45	19
Had fewer hot meals or hot drinks than needed	3	15	1
Other cut backs	1	5	6

*Source: Poverty & Social Exclusion in the UK, 2012

Of most concern are the 18%, equivalent to around 75,000 people, who turned the heating

³⁸ Questions E2 and E3

down or off, even though it was too cold. This was slightly lower at 14% of those aged 65+, equivalent to around 40,000 pensioners.

The proportions cutting back on fuel consumption in each of the ways tabulated above is not significantly different in the Scotland ex-Service community from the UK ex-Service community; apart from cutting back on hot food and drink cited by 3% in Scotland and 1% UK-wide.

Those on the lowest incomes and the unemployed were more likely to say they have cut back on fuel use. Worryingly, so too were those with a long term illness or disability and their carers.

Cutting back on fuel use is more common among younger people, with four in ten of those aged 16-64 cutting back, falling to just over one in four people aged 65 and over.

Compared with all Scotland adults in the 2012 Poverty and Social Exclusion Survey³⁹ those in the Scotland ex-Service community are less likely to report cutting back on fuel use by reducing the number of hours their heating is on, or turning off lights (fig. 4I). The older age profile of the ex-Service community explains at least some of this difference from the Scotland average, with older people less likely to take measures to cut fuel use.

³⁹ PSE 2012 interviewed UK adults age 16+. Question included additional item (used less hot water).

5 Work and training

This chapter considers the work and training needs of the ex-Service community, particularly veterans.

Summary of key findings

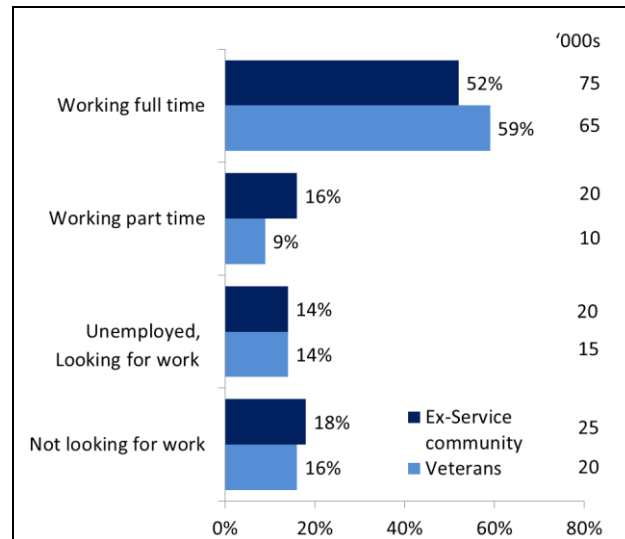
- Two thirds of the Scotland adult ex-Service community are retired.
- Members of the Scotland ex-Service community of working age (16-64) are less likely to be in work (57% vs. 73%), more likely to be unemployed (12% vs. 5%) and more likely to be economically inactive (30% vs. 22%) than the Scotland general population of the same age.
- Among the Scotland ex-Service community of working age, around 20,000 are unemployed and 45,000 are economically inactive.
- Of those of working age within the Scotland ex-Service community, one in ten has no formal qualifications.
- Those in the community of working age are less likely to be degree educated (12%) than the national average (24%).
- Over half of Scottish veterans in paid work are able to use quite a lot or almost all of their skills and past experience in their current job, but a quarter use them very little.
- Scottish veterans are less likely to be able to use their skills and past experience than the Scotland national average.
- Most Scottish veterans of working age are confident in a range of skills. However around a quarter are not particularly confident in each of computer skills or maths skills.
- One in five members of the Scottish ex-Service community of working age report some employment-related difficulty.

5.1 Working status

Two thirds (66%) of the adult ex-Service community in Scotland are retired (equivalent to around 285,000 people), with a further 1% still in education (c. 7,000). This leaves a third (32%) potentially in the market for work;⁴⁰ equivalent to around 140,000 people (comprising 110,000 veterans and 30,000 dependants).

Amongst those eligible for work, two in three are in work - 52% full time and 16% part time; (equivalent to around 95,000 people). 14% are unemployed and job seeking, equivalent to around 20,000 people. 18% are not looking for work (c. 25,000 people).

Figure 5a. Working status of the Scotland ex-Service community who are not retired or in full time education



Base: All not retired or still in education (projecting to 140,000 in the ex-Service community, of whom 110,000 are veterans). Projections rounded to the nearest 5,000.

Within the group of people potentially in the market for work, men are more likely to be in full time work than women. Women are more likely to be in part time work.

Focusing on Scottish veterans who are not retired or in education, three in five (59%) are in full time work, which is higher than the figure

⁴⁰ These proportions in each of these categories are almost identical in the UK ex-Service community, of whom 67% are retired, 2% still in education are 31% potentially in the market for work.

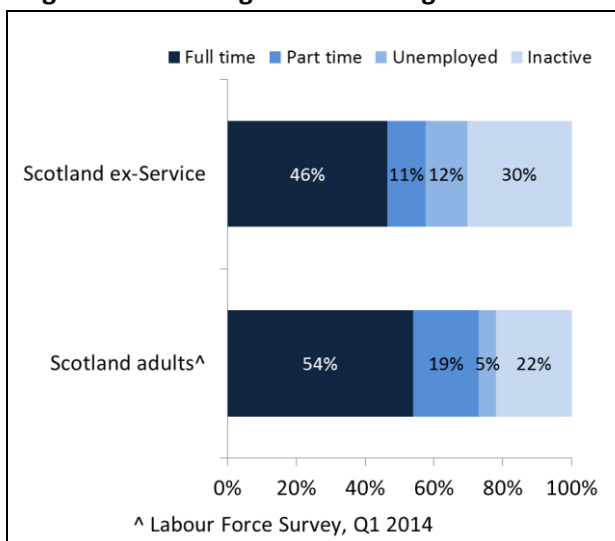
for the whole Scottish ex-Service community (52%); nevertheless 14% of them are unemployed job seekers, equivalent to around 15,000 veterans.

The working status profiles of the Scotland ex-Service community and Scottish veterans are broadly similar to their counterparts UK-wide with no statistically significant variations.

5.2 Working age population

The Labour Force Survey provides employment rates for Scotland adults of working age for the first quarter of 2014 (fig. 5b). Adults of working age in the Scotland ex-Service community are less likely to be employed (57% vs 73%) than the general Scotland population aged 16-64, more likely to be unemployed (12% vs 5%) and more likely to be economically inactive⁴¹ (30% vs 22%).

Figure 5b. Working status of all aged 16-64



Base: All aged 16-64

Altogether, in the working age Scotland ex-Service community of 150,000, there are around:

- 85,000 in work (57%)
- 20,000 who are unemployed (12%)

⁴¹ Inactive includes those who are not in work but not seeking work (15% of Scotland ex-Service community), those who have taken early retirement (9%) and those still in full time education (6%).

- 45,000 who are economically inactive (30%) of whom:
 - 22,500 are not looking for work (15%)
 - 13,500 are retired (9%)
 - 9,000 are still in education (6%).

This mirrors the pattern found when comparing the UK ex-Service community with the wider UK population. The reader is referred to the UK report for detailed analysis at the UK level of working age veterans and dependants separately (which was not possible for Scotland due to small sample sizes).

When we compare members of the Scotland ex-Service community with the UK ex-Service community, those in Scotland are slightly more likely to be unemployed job seekers (12% vs. 8%) but this difference is **not** statistically significant.⁴²

5.3 Experience and qualifications

Relevant qualifications are vital for seeking work and two in three Scottish veterans have at least one qualification (fig.5c). This is slightly lower in the whole Scotland ex-Service community, as dependants are slightly less likely to have any qualifications than veterans.

In the Scotland ex-Service community, one in ten has a degree, three in ten have some other academic qualification, and two in ten have a vocational or work qualification.

Members of the community of working age (16-64) are more likely than their older counterparts to have an academic qualification (65%) and less likely to have a vocational qualification (14%). Of those of working age within the Scotland ex-Service community, one in ten has no formal qualifications, equivalent to around 150,000 people (fig. 5c).

Compared with the Scotland population of working age in the 2011 Family Resources

⁴² Due to the small base of only 60 Scottish veterans aged 16-64.

survey,⁴³ a similar proportion of the Scottish ex-Service community have any qualification – 82% vs. 85% nationally (fig. 5c).

Figure 5c. Highest qualification

F1	Scotland Adult ex-Service community				Scotland adults 16-64 [^]
	All	Vet- 'ns	All aged 16-64	'000s	
	%	%	%	150	%
Any^{^^}	65	68	82	125	85
Any academic	41	40	65	100	77
Degree	10	7	12	20	24
Any academic not degree:	31	33	53	80	53
Higher ed'n below degree	7	8	11	15	15
A levels or Highers	7	7	12	20	12
ONC/National level BTEC	2	2	4	5	5
O Level or GCSE (A-C), CSE grade 1, Std Grade 1-3	13	13	23	35	} 21
GCSE D-G, CSE 2-5, Standard Grade 4-6	3	2	3	5	
Any non-academic: ^{^^}	23	28	18	25	9
Other qualification ^{^^}	3	3	4	5	9
Any work/vocational:	20	25	14	20	n/a
Work related/vocational qualification	12	19	8	10	n/a
Professional qualification (e.g. nurse)	8	6	6	10	n/a
No formal qualification^{^^}	28	28	11	15	15

Projections rounded to the nearest 5,000

[^]Source: Family Resources Survey 2011

^{^^} Not fully comparable with UK figures as vocational qualifications are not explicitly included in the prompted list in 2011 FRS

Those in the Scotland ex-Service community are, however, less likely to have a degree and more likely to have a non-academic qualification. In summary, members of the Scotland ex-Service community are less highly educated than the national average.

Whilst the UK ex-Service community is also less well educated than the national average, on closer inspection it seems that the Scotland ex-Service community is somewhat less well educated than the UK ex-Service community (see fig. 5v in Appendix 5).

Compared with their counterparts UK wide:

- the Scottish ex-Service community is significantly less likely to have an academic qualification and this is driven by fewer educated to GCSE or ONC/BTEC level (the proportions educated to A levels/Highers, higher education or degree being comparable).
- Scottish veterans are significantly less likely to have an academic qualification and this is due to fewer being educated to degree level, fewer to ONC/BTEC level and fewer to GCSE level.

5.4 Work related skills

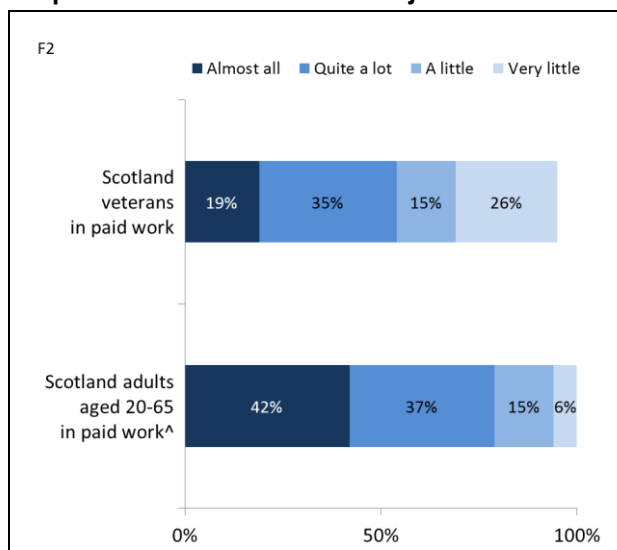
While qualifications are important, relevant experience and transferable skills also play a role in enhancing employability. Just over half of Scottish veterans in paid employment say that they are able to use quite a lot or almost all of their past experience and skills in their current job, but a quarter say they use them very little.

Some comparison with Scottish adults of working age is possible using the 2012 Skills and Employment Survey.⁴⁴ Scottish veterans are less likely to say they can use their skills and experience than their peers nationally and, in particular, to say they can use almost all of their skills (fig. 5e).

⁴³ Question to Scotland adults aged 16-65; Did not include vocational qualifications as prompted option but as part of spontaneous 'other' category so not totally comparable.

⁴⁴ Interviews with adults aged 20-65 in Scotland are compared with results for the Scotland ex-Service community aged 16-64.

Figure 5e. Extent to which can use past experience and skills in current job



[^]Source: Alan Halstead, Skills and Employment Survey, 2012

In terms of *specific* skills, the vast majority of Scottish veterans of working age (16-64) say that they are confident in each of the skills in fig. 5f.

Figure 5f. Confidence in work-related skills

F3	Veterans aged 16-64 in Scotland		
	Extremely/very/confident	Quite/not very/not at all confident	'000s
	%	%	110
Keeping motivated, taking pride in your work and striving to achieve	88	9	10
Writing things down	87	13	15
Being reliable	87	11	10
Your reading level	87	11	10
Keeping calm under pressure and coping with stressful situations.	85	13	15
Speaking to people face to face	84	16	20
Speaking to people over the phone	84	13	15
Organising your time	82	16	20
Meeting new people	80	18	20
Your skills in Maths	74	24	25
Your computer skills	72	27	30

Projections rounded to the nearest 5,000

For most skills, around three in ten are very or extremely confident in each of them. Veterans are particularly confident about being reliable, and their reading level.

They are least confident about their computer skills, with over a quarter quite confident at most (which is equivalent to around 30,000 veterans). Similarly just under a quarter are confident in their maths skills, equivalent to 25,000 veterans.

Scottish veterans aged 16-64 are significantly less confident than UK veterans of the same age:

- in their Maths skills (74% extremely/very/confident vs. 83%).
- in speaking to people face to face (84% vs. 91%).

5.5 Employment and training difficulties

While only one in twelve of the Scotland ex-Service community reports one of the employment difficulties shown in fig. 5g, this is slightly higher for veterans than dependants. This is largely driven by unemployment or a job insecurity.

Figure 5g. Personal or household difficulties experienced in the last year

B2	Scotland Adult ex-Service community			
	All	Vet'ns	16-64	'000s
	%	%	%	150
Any employment difficulties	8	11	22	35
Unemployment [^]	4	7	11	15
Fear of unemployment [^]	5	7	13	20
Having to take job for which overqualified/underpaid [^]	2	3	6	10
Lack of training/skills/qualifications [^]	*	1	1	2

[^]experienced by self or household.

Projections rounded to the nearest 5,000

Among those of working age (16-64), over one in five (22%) reports an employment-related problem, equivalent to around 35,000 people.⁴⁵

The equivalent proportions experiencing any employment-related difficulties among their counterparts UK wide are lower at: 6% of the UK ex-Service community, 8% of UK veterans and 17% of the UK ex-Service community aged 16-64.⁴⁶ However given the small sample sizes in Scotland these variances are **not** statistically significant.

Relative to their UK equivalents, the Scottish ex-Service community and Scottish veterans have significantly greater job insecurity:

- ex-Service community: 5% fear of unemployment in Scotland vs. 3% UK-wide
- Veterans: 7% fear of unemployment in Scotland vs. 3% UK-wide.

⁴⁵ As expected employment problems affect those of working age – all the mentions in Scotland were by people aged 16-64 (22% of them did so) and none by over 65s; this reflects the UK findings where 17% of 16-64s and 0.4% of over 65s cited employment problems.

⁴⁶ See fig 5h in the UK report for all the comparative scores.

Appendix 1: Acknowledgements

Our thanks go to a large number of people who have contributed to the success of this project, not least the 20,700 respondents who gave their time to participate in the TNS omnibus survey. We are indebted to **Paula Leonard**, Managing Consultant at **TNS Omnibus**, for her project management of the survey fieldwork and technical advice on the calculations to project the size of the ex-Service community in the UK and advice on statistical significance testing.

At Poppyscotland we are very grateful for support and encouragement throughout, including thoughtful comments on the report drafts, from:

Ian McGregor Chief Executive

Gary Gray Head of Welfare Services.

Poppyscotland is a member of the Royal British Legion Group of charities and this report was generously part funded by **The Royal British Legion**. The Royal British Legion has published concurrently its own report on the size, demographic profile and welfare needs of the UK ex-Service community, "*A UK Household Survey of the ex-Service community 2014*" and we are grateful of the opportunity to draw upon the UK survey dataset in order to write this report about the members of this community living in Scotland. Whilst Poppyscotland supports the welfare needs of the Scotland ex-Service community, The Royal British Legion meets the needs of the ex-Service community living in other parts of the UK and overseas. The Royal British Legion is the largest welfare provider in the Armed Forces charity sector, providing financial, social and emotional support, information, advice, advocacy and comradeship to hundreds of thousands of Service personnel, veterans and their dependants every year.

We are also grateful to **The Forces in Mind Trust** who provided part of the funding for the UK-wide research, carried out by The Royal British Legion. The Forces in Mind Trust was founded in 2012, through an endowment of £35 million from the Big Lottery Fund, to promote the successful transition of Armed Forces personnel, and their families, into civilian life, through commissioning evidence generation and then exploiting the output to effect real change.

Appendix 2: Glossary

Veterans

Anyone who has served as a veteran in the UK Armed Forces both Regular (including National Service) and Reserve/Auxiliary forces, and is resident in Scotland, is eligible for welfare assistance from Poppyscotland. Members of the Mercantile Marines who served in hostile waters are also eligible for support.

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 or aged 19-24 and still in full-time education were included within the dependent adults category, since this is how Poppyscotland categorises them.

Dependent spouses/partners

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

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 Poppyscotland.

Dependent widows and widowers

Widows and widowers of veterans as described above, who are eligible for welfare assistance from Poppyscotland.

Dependent children

Children whose natural parents are veterans are also eligible for assistance from Poppyscotland 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).

Ex-Service community

Veterans and their dependants, taken together, make up the whole ex-Service community.

Adult Ex-Service community

Veterans and their dependants who were aged 16 or over.

Armed Forces Community

Veterans and their dependants, as well as serving personnel in the UK Armed Forces and their dependants.

Appendix 3: Research Methods

The reader is referred to the UK report where the full research methods are set out in detail in Appendix 3. A summary is provided here.

A module of questions was placed on a nationally representative omnibus survey of UK adults. All interviews were conducted face-to-face in peoples' own homes, during January/February 2014.

A series of screening questions were asked to identify members of the Armed Forces community. In total 20,698 UK adults were screened and of these 2,121 were eligible members of the UK ex-Service community - veterans and their adult dependants.

Within the UK sample, **a total of 1,794 adults were screened in Scotland, of which 194 were members of the Scotland ex-Service community (veterans and their adult dependants).**

A wealth of data were collected about these respondents and the rest of this report highlights the key emerging findings from the vast research dataset. This report focuses on the results from these respondents, comparing their results against those of the UK ex-Service community where appropriate, and with the wider Scotland population.

In addition to the survey a small piece of desk research was conducted to estimate the size of the additional 'hidden populations' living in communal establishments who were out of the scope of the survey. Whilst the majority of Poppyscotland's welfare provision is to people living in private residential households, some of their services do touch those in hospital, prison or living in temporary accommodation, so Poppyscotland was keen to get a sense of how many of these people exist.

Questionnaire

The questionnaire was developed in close consultation with Royal British Legion and Poppyscotland and approved by the Project Board. The questionnaire included 59 questions – 19 screening questions asked to identify members of the Armed Forces community and a further 40 questions, asked solely of eligible members of the ex-Service community about their personal circumstances, health and welfare needs and awareness and experience of ex-Service charities and other agencies. The full questionnaire is available upon request. The module of questions for this research was asked within the first 5 minutes of the omnibus questionnaire.

Sample

A nationally representative sample of 20,698 UK adults aged 16+ were interviewed on the TNS CAPI omnibus in 378 sample points across the UK. This included 1,794 adults in Scotland, across 32 sampling points in Scotland. Full details of the sample design (including the sampling frame, stratification and sample point selection, and interviewing quotas) are given in Appendix 3 of the main UK report.

Data processing

After coding and editing the data, weights were used to correct for minor imbalances in the achieved sample profile. The weights were based on population statistics from the TGI survey and ONS 2014 population projections, adopting a similar weighting matrix to that used in the 2005 research. The sample

was weighted by gender, age, social class and region to ensure it was representative of the UK population. The unweighted and weighted sample profiles are available upon request.

After weighting, the sample bases were:

- 20,698 weighted respondents in the UK of whom 1,943 weighted respondents were members of the Scotland ex-Service community.
- **1,803 weighted respondents in Scotland of whom 174 weighted respondents were members of the Scotland ex-Service community.**

Social grading

Readers who are unfamiliar with the social grading classification, which is based upon the job details of the Chief Income Earner in the household are referred to Appendix 3 of the UK report for a full description of the categories A, B, C1, C2, D and E. Those who are entirely dependent on the state long-term, through sickness, unemployment, or old age (in receipt of State pension only) fall into category E.

Limitations of the research methodology

There are some limitations in the design of this research which impact on the estimates of the size of the ex-Service community, such that the resultant population projection may somewhat under-estimate its true size. These limitations are discussed more fully in Appendix 3 of the UK report but essentially they cover: (i) the 'hidden populations' of adults living in institutions and communal establishments being 'out of scope' for interview; (ii) the exclusion of frail, elderly adults who do live in private residential dwellings but are physically unable to open to door or participate in the interview; (iii) non-reporting of past military Service such that some people coded erroneously as outside the ex-Service community. Because the resultant sub-sample of the ex-Service community excludes these eligible adults, the demographic profile of those surveyed will be slightly inaccurate and the assessment of needs of this community will also potentially be under-estimated.

Limitations of the Scotland sample and statistical accuracy

Because the survey is based on a *sample* of the adult ex-Service community there is a degree of sampling error in the survey results. The findings from the sample of the Scotland ex-Service community are less reliable than those UK-wide because they are based on fewer respondents – therefore the statistical accuracy is reduced. In some instances in this report we have referenced the results from the UK ex-Service community to provide context and/or validation to the results from the Scotland ex-Service community. We have only commented on differences between the Scotland and the UK ex-Service community when the differences were large enough to exceed the threshold needed for statistical significance (see fig 3iii overleaf for the scale of differences required). The term 'significant' is used to denote statistically significant.

Statistical accuracy diminishes further when we consider the results from demographic sub-samples *within* the Scotland ex-Service community. We set a threshold of 60 unweighted respondents and have not reported on results from sub-groups with fewer than 60 respondents. We have been able to comment on significant variations between veterans and dependants, men and women and 16-64 year olds versus over 65 year olds (see fig 3ii overleaf for the thresholds required for statistically significant differences). The reader is referred to the UK report for more detailed commentary on other demographic sub-groups e.g. dependant/marital status, social grade, income, tenure, age deciles etc. It is reasonable to assume that variations by these sub-groups within the UK ex-Service community will often apply to the Scotland ex-Service community too. To assist with making such comparisons the sections within this Scotland report follow a consistent numbering scheme to those in the UK report.

Figure 3i. Size of key samples of respondents in the Scotland component of the research

	Un-weighted base	Weighted base	%	%	Population projection '000s
All adults in Scotland (aged 16+)	1,794	1,803	100		4,440
Adult ex-Service community	194	174	9.65	100	430
<i>Of whom:</i>					
Veterans	128	106		61	260
Dependants	66	68		39	170
Men	117	96		55	240
Women	77	78		45	190
Over 65 years old	134	111		64	280
16-64 year olds	60	63		36	150

Projections rounded to the nearest 10,000

Figure 3ii. Confidence limits when comparing survey statistics from key sub-samples in the Scotland ex-Service community with their counterparts in the UK ex-Service community (at 95% confidence level)

	Unweighted bases		Margin of error around survey percentages at or near:			
	UK	Scotland	50%	20% or 80%	10% or 90%	5% or 95%
All adults (aged 16+)	20,698	1,794	+/- 3%	+/- 2%	+/- 2%	+/- 1%
Adult ex-Service community	2,121	194	+/- 7%	+/- 6%	+/- 5%	+/- 3%
<i>Of whom:</i>						
Veterans	1,281	128	+/- 9%	+/- 7%	+/- 5%	+/- 4%
Dependants	840	66	+/- 12%	+/- 10%	+/- 7%	+/- 6%
Men	1,180	117	+/- 9%	+/- 7%	+/- 6%	+/- 4%
Women	941	77	+/- 11%	+/- 9%	+/- 7%	+/- 6%
Over 65 years old	1,461	134	+/- 9%	+/- 7%	+/- 5%	+/- 4%
16-64 year olds	660	60	+/- 13%	+/- 10%	+/- 8%	+/- 6%

Figure 3iii. Confidence limits when comparing survey statistics from Scotland adult ex-Service community versus all Scotland adults (at 95% confidence level)

	Un- weighted base	Margin of error around survey percentages at or near:					
		50%	40% or 60%	30% or 70%	20% or 80%	10% or 90%	5% or 95%
All adults in Scotland	1,794						
Scotland adult Ex-Service Community	194	+/- 7%	+/- 7%	+/- 7%	+/- 6%	+/- 4%	+/- 3%

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

Survey data

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

- Ex-Serving or “veterans” (served in UK armed forces) - Q1b(codes 1-12)
- Dependent spouses, partners of ex- serving – Q2d(codes 1-12) & Q2e(1)
- Dependent (ex-)spouses, (ex-)partners, widow(er)s of ex- serving – Q2d(codes 1-12) & Q2e(2 or 3)
- Dependent children of ex-serving aged 16-18 or aged 19-24 still in full-time education– Q3d (codes 1-12).

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

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

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

Population Statistics

Scotland population projection for 2014 from the Office of National Statistics (*using the latest 2012-based projections, released November 2013*) is as follows:

4,436,000 adults aged 16+

910,000 children aged 0-15

5,346,000 people in total.

Calculations

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

Survey proportion 9.65% (174/1,803) [margin of error +/- 1.4%]

Scotland adult population aged 16+ = 4,436,000

Eligible adults in Scotland population = $0.0965 \times 4,436,000 = 428,100$ adults.

Therefore the size of the adult ex-Service community in Scotland is projected to be **430,000** to the nearest ten thousand.

[taking account of margins of error, projected population lies in the range 370,000 to 490,000].

This adult ex-Service community in Scotland is composed of:			'000s
Veterans	= 106/1,803=	5.88%	261
Dependants:	= 68 /1,803=	3.77%	167
<i>Dependent (ex-)spouse/(ex-)partner</i>	= 33 /1,803 =	1.83%	81
<i>Dependent spouse/partner</i>	= 30/1,803 =	1.66%	74
<i>Dependent divorced/separated</i>	= 3/1,803 =	0.17%	7
<i>Dependent Widow(er)</i>	= 32/1,803 =	1.77%	79
<i>Dependent 'child' aged 16-18 or 19-24 ft educ</i>	= 3/1,803=	0.17%	7

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

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

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

163 people eligible as either veteran only or dependant only, with a mean of 0.19 children for this sub-sample.

$$163/174 = 93.6\% \quad 401,036 \text{ adults}$$

$$401,036 \times 0.19 = 76,197 \text{ children}$$

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

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

11 people both veteran/dependant with mean of 0.58 children for this sub-sample.

$$11/174 = 6.32\% \quad 27,064 \text{ adults}$$

Weighting by ½ to correct for double chance of selecting these children:

$$(27,064 \times 0.47) \times \frac{1}{2} = 6,360 \text{ children}$$

c) Total children attached to adult ex-Service community

$$76,197 + 6,360 = 82,557 \text{ children}$$

Therefore the number of dependent children aged 0-15 attached to adult ex-Service community in Scotland is projected to be **85,000** to the nearest ten thousand.

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

$$430,000 \text{ adults aged 16 or over} + 85,000 \text{ children aged 0-15} =$$

515,000 people eligible for Poppyscotland assistance in Scotland ex-Service community.

Appendix 4b: Scottish population in communal establishments

Overview

Given the age profile of the ex-Service community it is likely that there will be a significant number living in medical and care establishments. The 2011 Census found that seven in ten of those in medical and care establishments are aged 65 or over. Other research suggests that 95% of care home residents are 65 or over.⁴⁷ 2002 research suggested that up to 80% of people in residential care may (at that time) have been veterans or their dependants.⁴⁸ However, new research would be needed to assess the true prevalence in 2014, as the absence of National Service experience among those currently aged under 75 means that this figure will have changed since 2002.

In the absence of further information, an estimate of the hidden population has been made using broadly the same approach as that used by ONS for estimating the number of veterans in England in 2009.⁴⁹ This involves multiplying the proportion of the Scotland adult population estimated to be in the ex-Service community by the number of Scotland adults living in communal establishments. When age is taken into account, the estimated hidden population amounts to **16,000** additional people.

This may still under-estimate the hidden population, as it assumes that just under half of those aged 75+ in medical and care establishments are members of the ex-Service community. If the true proportion of those aged 75+ was as high as estimated twelve years ago for those aged 65+, at 80%, this would add a further 12,000 people to the estimated hidden population. This gives an estimate of a hidden community of up to **28,000** people.

Calculations

Fig 4i overleaf shows the Scottish population living in communal establishments from the 2011 census. This minority population was out of scope of the omnibus survey for this research, which samples only those in private dwellings.

Fig 4ii shows the same data broken down by age.

⁴⁷ Age UK (2014) Later Life in the United Kingdom, citing data from 2012-13 Laing and Buisson Care of Elderly People UK Market Survey.

⁴⁸ COBSEO (2002) Review of Ex-Service Accommodation.

⁴⁹ Population Trends: Winter 2009, based on data from the 2007 Adult Psychiatric Morbidity survey.

Figure 4i. Scottish populations in communal establishments (source: 2011 Census)

Total Scottish population in 2011 Census	5,295,814	100%	
All in communal establishments	99,017	1.86%	100%
Medical and care establishments:	42,079	0.79%	42.50%
Hospitals	3,700	0.07%	3.74%
Adult care homes	37,549	0.71%	37.92%
Children's Homes	830	0.02%	0.84%
Education	37,670	0.71%	38.04%
Student accommodation	33,609	0.63%	33.94%
Schools	4,061	0.08%	4.10%
Other establishments:	19,268	0.36%	19.46%
Defence	2,613	0.05%	2.64%
Prison service	5,908	0.11%	5.97%
Hotel, guest house, holiday accommodation	6,144	0.12%	6.20%
Hostel or temporary shelter for the homeless	2,027	0.04%	2.05%
Other	2,576	0.05%	2.60%

Figure 4ii Scottish populations in communal establishments by age (source: 2011 Census)

	Under 16	16+	16-64	65-75	75+
Medical establishments	656	40,805	6,232	4,560	30,013
Education	1,961	35,080	34,993	36	36
Defence	0	2,588	2,583	3	3
Prison	14	5,801	5,718	26	26
Hotel and hostel	24	2,873	2,630	60	60
Other	18	1,911	1,335	167	409
Missing information	485	6,801	6,186	487	296
TOTAL	3158	95,859	59,677	5,339	30,843

The Census data was used together with the survey data to estimate the hidden population among the ex-Service community living in communal establishments, as below.

An initial estimate was made of the hidden population, by multiplying the estimated number of adults in communal establishments in Scotland (95,859) by the proportion of UK adults estimated to be in the ex-Service community (9.6%), giving 9,202, rounded to **9,000** in the hidden population.

In order to account for the older age profile of the ex-Service community, a second approach was taken: The current age profile of those in communal establishments in Scotland from the Census data was used (fig. 4iii column a), with total Scottish population in communal establishments in column b. The proportion of the ex-Service community within each age group was estimated from the omnibus survey as in Chapter 2 (column c).

The estimated number of people within the ex-Service community living in communal establishments was estimated by multiplying the numbers in each row in column b by those in column c to give the estimates in column d. The estimates for each age group were added together to give a total estimate of the hidden population, of 16,119, rounded to **16,000**.

Figure 4iii. Estimated hidden population: calculations

	a: % of adults in communal establishments by age in Scotland [^]	b: estimated population in Scotland in communal establishments by age [^]	c. Estimated ex-Service community as Scottish population	d. Estimated size of hidden population
Age				
Under 16	3.19%	3,158	9.27%	293
16-64	60.27%	59,677	4.65%	2,775
65-74	5.39%	5,339	12.80%	683
75+	31.15%	30,843	40.10%	12,369
TOTAL	69%	68,174	9.65%	16,119

[^] source: 2011 Census

In order to estimate the additional hidden population, should 80% of those aged 75+ in medical and care establishments be in the ex-Service community, an estimate was first made of the number of adults aged 75+ in such establishments based on figures in Scotland (estimated at 30,000 adults in Scotland).

Increasing the proportion in the ex-Service community of those aged 75+ from 40% to 80% would add $[(80\% - 40.1\%) * 30,013] = 11,975$ adults. This was rounded to 12,000 to estimate the possible additional population, should this be the case.

This gave a maximum hidden population of $16,000 + 12,000 = \mathbf{28,000}$ people.

Rounding to the nearest 5,000, our best estimate is that the size of the hidden population in Scotland is **between 15,000 and 30,000**.

Appendix 5: Supporting data tables

The table below shows the full range of needs expressed by the ex-Service community. Boxed results are where the difference between the proportion of 16-64 year olds and over 65s experiencing each difficulty *within* the Scotland ex-Service community is statistically significant. Results in blue font are where the proportion citing that difficulty in the Scotland ex-Service community is significantly different from their equivalents in the UK ex-Service community.

Figure 5i. Personal or household difficulties experienced in the last year, by age

B1, B2	Scotland Adult ex-Service community			UK Adult ex-Service community		
	ALL	16-64	65+	ALL	16-64	65+
Projected population size ('000s)	430	150	280	4,920	1,750	3,170
	%	%	%	%	%	%
ANY	44	45	43	42	47	40
Any relationship/isolation difficulties:	15	18	14	16	18	14
Loneliness	7	7	7	8	6	9
Bereavement	6	7	6	7	8	7
Lack of recreational facilities/social life [^]	4	8	1	4	6	2
Marriage/relationship breakup	2	4	2	2	5	*
Difficulty forming close relationships	2	5	-	1	2	1
Domestic abuse/violence	-	-	-	*	-	*
Any self-care difficulties:	15	6	20	15	12	16
Exhaustion or pain	6	4	7	9	10	8
Poor bladder control	9	4	13 ~	7	4	8
Difficulty looking after self (washing, dressing, toileting, cooking)	6	4	7	3	4	3
Any mobility difficulties:	14	3	20	14	10	17
Difficulty getting around outside home	13	1	20	13	9	15
Difficulty getting around own home	7	3	10 ~	8	7	9
Any psychological difficulties:	10	13	8	12	17	9
Feeling depressed	9	10	8	10	14	8
Lack confidence/self-esteem	3	7	-	4	7	2
Lack hope/purpose/direction	4	8	1	4	6	2
Heaving drinking/taking drugs	1	3	-	1	2	*
Any financial difficulties:	8	17	3	9	17	4
Not having enough money for day to day living [^]	4	10	1	5	11	2
Not having enough savings to buy or replace items [^]	6	11	3	5	9	3
Getting into debt [^]	3	7	1	3	7	1
Any housing difficulties[^]:	9	11	8	8	8	8
Difficulty with house or garden maintenance [^]	7	4	8	7	5	8
Poor housing/inappropriate housing for your needs [^]	3	8	*	1	3	1
Difficulty getting a council housing place or from a housing association [^]	-	-	-	1	2	*

Continued/

[^]experienced by self or household

~ Significant difference between 16-64s and over 65s only at the 90% confidence interval, not at the 95% level.

Figure 5i. Personal or household difficulties experienced in the last year, by age (continued)

B1, B2	Scotland Adult ex-Service community			UK Adult ex-Service community		
	ALL	16-64	65+	ALL	16-64	65+
Projected population size ('000s)	430	150	280	4,920	1,750	3,170
	%	%	%	%	%	%
Any employment difficulties:	8	22	-	6	17	*
Unemployment [^]	4	11	-	3	9	1
Fear of unemployment [^]	5	13	-	3	8	1
Having to take job for which overqualified/ underpaid [^]	2	6	-	1	4	*
Lack of training/skills/ qualifications [^]	*	1	-	1	3	*
Difficulty dealing with authorities:	9	11	7	8	12	6
Difficulty getting medical treatment [^]	3	5	2	3	5	2
Difficulty finding out about services or benefits entitled to [^]	2	4	2	3	4	2
Difficulty dealing with personal affairs (e.g. paying bills, filling in forms, writing letters)	6	9	4	4	7	3
Any fear of violence/crime[^]:	3	6	2	4	5	3
Fear of violence/crime outside the home [^]	3	6	1	3	3	4
Lack of home security/feeling safe [^]	2	4	1	2	4	3
Any community/civilian integration issues[^]:	5	8	4	3	7	1
Difficult transition from military to civilian life [^]	3	5	1 ~	2	4	*
Not feeling part of community because moved around a lot [^]	2	-	4	1	2	1
Heavy drinking or drug taking [^]	1	3	-	1	2	*
Lack of suitable transport[^]:	2	3	1	2	3	2
Any child support difficulties[^]:	1	2	-	1	2	*
Difficulty getting childcare [^]	-	-	-	1	1	-
Difficulty getting school place/ educational support [^]	1	2	-	*	1	-

[^]experienced by self or household

~ Significant difference between 16-64s and over 65s only at the 90% confidence interval, not at the 95% level.

The table below shows the full range of health problems experienced by the ex-Service community. Boxed results are where the difference between the proportion of 16-64 year olds and over 65s affected *within* the Scotland ex-Service community is statistically significant. Results in blue font are where the proportion citing that difficulty in the Scotland ex-Service community is significantly different from their equivalents in the UK ex-Service community.

Figure 5ii. Current long term physical or mental health conditions, illnesses or disabilities

C2	Scotland Adult ex-Service community			UK Adult ex-Service community		
	ALL	16-64	65+	ALL	16-64	65+
Projected population size ('000s)	430	150	280	4,920	1,750	3,170
	%	%	%	%	%	%
Any condition	53	45	58 ~	54	42	61
Multiple conditions	26	17	32	30	22	35
Any musculoskeletal:	29	20	34	28	21	32
Problems connected with legs or feet (including arthritis or rheumatism)	21	15	25	19	13	23
Problems connected with back or neck (including arthritis or rheumatism)	13	5	17	13	13	12
Problems connected with arms or hands (including arthritis or rheumatism)	11	11	11	12	9	13
Limb loss*	*	-	1	*	*	*
Any cardio-vascular/respiratory:	20	13	23	24	15	29
Heart, blood pressure or blood circulation problems	17	9	21	19	11	24
Chest or breathing problems	6	6	7	8	7	9
Any sensory:	15	11	17	17	10	21
Difficulty in hearing	6	3	8	9	4	12
Difficulty in seeing (while wearing glasses/ contacts)	5	4	6	6	4	7
Tinnitus (ringing in the ears)	6	7	6	5	5	6
A speech impediment	1	2	-	1	*	1
Any digestive/progressive:	8	8	9	16	11	19
Diabetes	5	3	6	9	6	11
Stomach, liver, kidney or digestive problem	3	5	2	4	3	4
Cancer	1	-	2	3	2	4
Dementia or Alzheimer's disease*	*	-	1	1	*	1
Other progressive illness (e.g. MS, HIV, Parkinson's)	-	-	-	2	2	2
Any mental illness:	7	10	5	7	13	4
Depression	4	8	2	6	10	3
Anxiety or bad nerves*	4	7	3	3	4	2
PTSD/Combat stress*	1	3	-	1	2	*
Other mental health problem	*	-	1	1	2	*
Any neurological:	*	-	1	1	1	1
Dementia or Alzheimer's disease*	*	-	1	1	*	1
Epilepsy	-	-	-	*	1	*
Any alcohol or drug problem:	*	1	-	1	1	*
Alcohol problems*	*	1	-	1	1	*
Drug problems*	-	-	-	*	*	*
Any other illness:	3	4	2	3	3	3
Severe disfigurements, skin conditions, allergies	1	2	1	1	1	1
Chronic fatigue syndrome*	2	3	1	1	1	1
Severe or specific learning difficulties	1	2	-	*	*	*
Gulf War Syndrome*	-	-	-	*	*	-
Asbestos related illness*	-	-	-	*	-	*

~ Significant difference between 16-64s and over 65s only at the 90% confidence interval, not at the 95% level.

Figure 5iii. Current long term physical or mental health conditions, illnesses or disabilities

C2	Scotland Adult ex-Service community			Scotland Adults [^]		
	ALL %	16-64 %	65+ %	ALL %	16-64 %	65+ %
Musculoskeletal:						
Problems connected with legs or feet (including arthritis or rheumatism)	21	15	25	11	7	25
Problems connected with back or neck (including arthritis or rheumatism)	13	5	17	9	7	19
Problems connected with arms or hands (including arthritis or rheumatism)	11	11	11	8	6	18
Cardio-vascular/respiratory:						
Heart, blood pressure or blood circulation problems	17	9	21	13	7	34
Chest or breathing problems	6	6	7	8	7	14
Sensory:						
Difficulty in hearing	6	3	8	4	2	13
Difficulty in seeing (while wearing glasses/ contacts)	5	4	6	3	2	7
A speech impediment	1	2	-	1	1	1
Digestive/progressive:						
Diabetes	5	3	6	4	3	9
Stomach, liver, kidney or digestive problem	3	5	2	6	5	10
Other progressive illness (e.g. MS, HIV, Parkinson's)	-	-	-	3	2	8
Mental illness:						
Depression	4	8	2	7	7	6
Other mental health problem	*	-	1	3	3	2
Neurological:						
Epilepsy	-	-	-	1	1	-
Other illnesses:						
Severe disfigurements, skin conditions, allergies	1	2	1	3	3	4
Severe or specific learning difficulties	1	2	-	1	1	-

[^] Labour Force Survey, Q1 2014

Figure 5iv. Reported receipt of benefits, pensions or tax credits (by self or partner living in household) among the Scotland ex-Service community, compared with the UK ex-Service community

12	Scotland Adult ex-Service community	UK Adult ex-Service community
	%	%
State Retirement pension +	35	40
Private pension/pension from former employer or spouse's former employer (including Service Pensions, Service Invaliding Pension or Service Attributable Pension) +	19	25
Council Tax Benefit/Council Tax Reduction/Council Tax Support ^	7	7
Child Benefit	7	7
Housing Benefit^	5	6
Disability Living Allowance (Care component) ~	4	5
Pension Credit ^	3	5
Disability Living Allowance (Mobility component) ~	4	5
Child Tax Credit ^	3	3
War Pension or War Widow(er)'s Pension (and any supplementary allowances) #	2	3
Working Tax Credit ^	2	3
Attendance Allowance ~	4	2
Carers Allowance	3	2
Employment Support Allowances (income-related or contributory) ^~	2	1
Job Seekers' Allowance (income-related or contribution-based)^	4	1
Severe Disablement Allowance ~	1	1
Income Support ^	-	1
Incapacity Benefit ~	1	1
Local Housing Allowance ^	1	1
Industrial Injuries Disablement Benefit ~	*	*
Armed Forces Compensation Scheme - Survivor's Guaranteed Income Payment~ #	-	*
Child Support Maintenance	-	*
Personal Independence Payment (Mobility component)~	*	*
Armed Forces Compensation Scheme - Guaranteed Income Payment #	-	*
Statutory Sick Pay	-	*
Lone Parent's Benefit ^	-	*
Statutory Maternity Pay/Maternity Allowance/Statutory Paternity Pay/Statutory Adoption Pay	-	*
Personal Independence Payment (Care component) ~	-	*
Universal Credit	*	*
Guardian's Allowance	-	-
Other	1	1
None	31	33
ANY BENEFITS	57	60
ANY MEANS TESTED BENEFITS ^	15	17
ANY DISABILITY BENEFITS ~	12	12
ANY MILITARY COMPENSATION PAYMENTS #	2	3
ANY RETIREMENT PENSIONS +	42	45

Figure 5v. Highest qualifications in the Scotland ex-Service community, compared with the UK ex-Service community

F1	Adult ex-Service community			
	Scotland		UK	
	All	Vet- erans	All	Vet- erans
	%	%	%	%
Any^{^^}	65	68	72	76
Any academic	41	40	51	53
Degree	10	7	11	12
Any academic not degree:	31	33	40	41
Higher ed'n below degree	7	8	6	8
A levels or Highers	7	7	7	7
ONC/National level BTEC	2	2	5	6
O Level or GCSE (A-C), CSE grade 1, Std Grade 1-3	13	13	17	16
GCSE D-G, CSE 2-5, Standard Grade 4-6	3	2	6	5
Any non-academic: ^{^^}	23	28	21	22
Other qualification ^{^^}	3	3	2	1
Any work/vocational:	20	25	19	21
Work related/ vocational qualification	12	19	13	16
Professional qualification (e.g. nurse)	8	6	6	5
No formal qualification^{^^}	28	28	26	23

Projections rounded to the nearest 5,000

[^]Source: Family Resources Survey 2011

^{^^} Not fully comparable with UK figures as vocational qualifications are not explicitly included in the prompted list in 2011 FRS



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