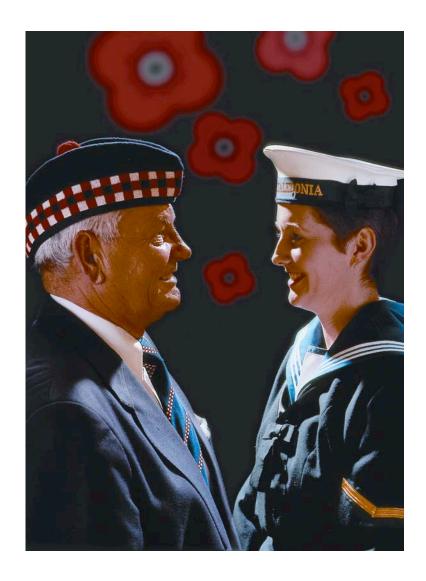
MEETING THE NEED



A report into addressing the needs of Veterans living in Scotland by Poppy Scotland (The Earl Haig Fund Scotland)



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1 Foreword

In 2005 The Earl Haig Fund Scotland (EHFS) took the difficult decision to close Flanders House, its residential Care Home in Anniesland. The need to continue to provide care for the ex-Service community in Glasgow remains, however, and EHFS sold for a nominal sum the Flanders House site to Erskine in October 2005. Erskine has begun a new build and plan to open a new care home in the summer of 2007.

This now presents an opportunity for EHFS to refocus the purpose and objectives of the Fund in order to ensure that the support (charitable) activities undertaken are in fact what the veterans' community in Scotland needs us to do.

In December 2005, therefore, the EHFS Board of Directors approved the implementation of the Alfred Anderson Plan. This is a 12 month strategic review, named after the last World War One veteran in Scotland, who sadly passed away in November 2005.

The Alfred Anderson Plan seeks first to research and clarify the current needs of the veterans' community in Scotland together with identifying which of these needs should be supported by EHFS. Secondly, a 3 to 5 year operational plan will be developed that highlights how EHFS will develop activities and procedures to either improve on-going support or vary the type of support delivered.

In January 2006 EHFS recruited a new Head of Charitable Services, Mr Gary Gray, who has led the plan through the research phase. A summary of the findings and recommendations from that research is presented in this report and I believe provides real evidence of the need and requirements around which Veterans Scotland can shape future planning.

The research was tackled in four phases:

Firstly, interviews with over 30 different ex-Service organisations took place to gain a better understanding of the collective support currently available to the veteran's community. A summary of the support that is currently available can be found at chapter 4 of this report.

Secondly, independent research was commissioned to undertake face to face interviews with veterans and their dependants throughout Scotland. The results of this research is in a stand alone document that can be found at www.poppyscotland.org.uk

The next phase was to analyse the information from organisations and individuals within the veterans' community to provide a balanced view of the needs and whether these are currently being met.

Finally a number of recommendations were drawn out for consideration by the EHFS Directors. This has enabled EHFS to identify how we propose to go forward in the future and a summary of how we propose to do this is at chapter 6

This work was carried out primarily for the benefit of EHFS but we realised from the outset that other organisations would potentially benefit from our findings. This report has therefore been adjusted slightly from the version presented to the EHFS Board of Directors and is hopefully of use now to other organisations with similar interests to ourselves. I would like to record my sincere thanks to all those who have contributed and helped during this research phase of the Alfred Anderson plan. Those approached for information or opinion have all been extremely accommodating and helpful.

Above all, this report highlights how the current combined support of ex-service organisations is not reaching all those who need and qualify for support. Also, while it is widely acknowledged that the overall numbers who do qualify will fall over the next 20 years, predicted numbers needing support in 2025 are still above that which is currently possible.

I believe therefore that the two most significant challenges facing ex-service support organisations over the next 10 years are the on-going development of appropriate support services and communications. We must make what we do relevant to the required needs of the day and we must let the veterans' community know about the support that is available for them.

These are very interesting times for all involved in meeting the needs of the veterans' community in Scotland. The shape, size and needs of the veterans' population will change over the coming years and we must be ready to adjust in order to meet those needs and deliver our support in a cost effective and efficient manner.

If we embrace this potential for change there may well be an opportunity for us to create a model for the delivery of support to the veterans' community in Scotland that could be replicated by other parts of the United Kingdom.

JIM PANTON
Chief Executive
Poppy Scotland (The Earl Haig Fund Scotland)

2 Veterans' Community in Scotland

- 2.1 **Definition of a veteran**. A veteran is anybody who has served in the UK Armed Forces (whether Regular or Reserve). These together with their widows/widowers and their dependants make up the veterans' community.
- 2.2 **Size of the Veterans' Community in Scotland**. The Royal British Legion's recent research¹ indicated that the United Kingdom's veterans' population was just over 10.5 million and that the number of veterans resident in Scotland was 10%. If this were the case, there would be over one million veterans in Scotland which equates to one in five of the Scottish population. From the 10.5 million figure it was considered that 10.17 million were living in private residential households with the remainder (0.4 million) living in communal establishments such as residential homes, hospital, hostels etc. It was not possible to include those in communal homes in the RBL research and therefore the breakdown of the veterans' population was based on 10.17 million. Accepting that there are 1.017 million veterans in Scotland, the veterans' community is made up as follows:

Ex-Service 480,000

Dependent 363,000

adults (16+)

Dependent 174,000

children (0-15)

Total ex-Service

Community 1,017,000

2.3 **Age Profile of the Veterans' Community in Scotland**. Continuing with the same assumptions, it is estimated that the breakdown for the veterans' community for those veterans over the age of 16 is as follows:

6

Profile of the Ex-Service Community in the UK – November 2005.

	Adult Veterans' Community		Ex-Service		Dependants	
	%	843,000	%	480,000	%	363.000
16-24	3	28,000	1	6,000	6	22,000
25-34	5	39,000	5	26,000	4	13,000
35-44	8	69,000	8	41,000	8	28,000
45-54	8	71,000	9	42,000	8	29,000
55-64	15	129,000	16	74,000	15	54,000
65-74	32	267,000	30	144,000	34	122,000
75-84	25	211,000	26	125,000	24	85,000
85+	3	29,000	4	21,000	2	8,000

2.4 **Size of the Veterans' Community in Scotland in the Future**. Data² provided by the War Pensioners' Welfare Service in 1998 showed that the number of ex-Service people (excluding dependants) would drop from 5.8M in 1999 to 3.6M in 2010 and 1.8M in 2025. If these figures are relevant to Scotland, the number of ex-Service men and women resident in Scotland in 2025 will be around 180,000 with a total veterans' community of about 380,000. This would result in the veterans' community making up less than 10% of the Scottish population.

²

3 EXECUTIVE SUMMARY

- **3.1 Veterans' Community in Scotland (chapter 2)**. A veteran is anybody who has served in the UK Armed Forces (whether Regular or Reserve). These together with their widows/widowers and their dependants make up the veterans' community. It is estimated that, today, the veterans' community in Scotland comprises over one million people. The bulk of this community is in the age bracket 55-84 and it is likely that the size of the veterans' community will reduce to 380,000 around 2025.
- **3.2 Membership (chapter 4.1)**. The benefits offered by a membership organisation are wide and varied and adopting a co-ordinated approach can present many advantages. This subject is still under discussion within Veterans Scotland with a view to RBLS taking the lead in this area.
- **3.3 Housing (chapter 4.2)**. VS Housing has identified a way ahead and is making significant progress in modernising how its contributing organisations work in partnership. With the proposed implementation of a common application form and a central list of applicants as well as the creation of a designated website to support these initiatives VS Housing is well on the way to creating a model that could be replicated throughout the UK. However, it should not be forgotten that demand currently far exceeds supply, particularly in the Central belt.

The extent of homelessness amongst ex-Service personnel is largely unknown outside London. Information available suggests that the main population of homeless ex-Service in Scotland is in Glasgow. This is where future efforts on homelessness issues should be targeted and the proposed discussions with key players in homelessness organisations in Glasgow will shape how this could be taken forward in the future. This may include the establishment of an Ex-Services Action Group on Homelessness (ESAG) in Glasgow as well as a Project Compass (an employment initiative for the homeless) equivalent. Both of these projects could be based on the already established London models.

3.4 Care (chapter 4.3). The need to provide residential, nursing and dementia care will continue. It is a well known fact that people are now living longer however, the number with a Service connection will reduce as the years go by due to the changing shape of the Armed Forces. This said, it is estimated that there will still be around 50,000 veterans (excluding dependants) resident in Scotland over the age of 80 in 2025.

The sale of the site of Flanders House to Erskine has removed one (EHFS) of the deliverers of this type of care from the sector. Other developments in this area could see further withdrawals which could, eventually, result in Erskine being virtually the sole deliverer of residential, nursing and dementia care, specifically for veterans, in Scotland. This is an entirely sensible development and serves as an excellent example of cooperation, collaboration and rationalisation that could be replicated in other areas of the Veterans Scotland arena.

Combat Stress provides a care service that is not being delivered by either the National Health or Social Services. It is often the case that their clients come from the most vulnerable areas of society and their needs can often be complex as a result of social exclusion, unemployment or marital breakdown for example. The need for Combat Stress is clear and it is of paramount importance that relevant ex-Service organisations work together with Combat Stress to ensure that the needs of this vulnerable group of veterans are met.

3.5 Support Issues (chapter 4.4).

3.5.1 General

There is a whole raft of organisations delivering support to veterans throughout Scotland. This can take the form of either low level local initiatives, caseworking where a higher level of funding is required and the actual delivery of benevolence itself. This may be an area ripe for rationalisation however, the family ethos of many of the deliverers in this area mean that this is unlikely to happen in the short term. Consistent with the independent research, mobility and financial assistance feature prominently both in terms of need and cost of delivering the need and both of these areas could benefit from new initiatives.

3.5.2 Pensions

Areas of duplication exist between some of the functions of the RBLS Pensions Department (funded by a grant from EHFS) and the War Pensioners' Welfare Service (WPWS). The WPWS is responsible for giving advice, guidance and practical help to war disablement pensioners and war widows/widowers. It is a publicly funded body and charitable money is being used to deliver a very similar service. However, this must not detract from the excellent service provided by the RBLS Pensions Department and it should be noted that there is no duplication with the RBLS role in the appeals system as independent representation for the client is an essential part of this process. There may be merit in forming stronger working practices between RBLS and the WPWS in order that better usage can be made of the publicly funded body.

3.5.3 Employment

Advice in Scotland on general employment matters is catered for through the efforts of RFEA, CTP (for new Service leavers) and OAS.

The need for additional supported employment, to that which is already provided at Erskine Furniture, Lady Haig's Poppy Factory and Lord Roberts Workshop, for disabled ex-Service men and women requires further exploration. The possibility of supported employment for Combat Stress clients is also an area for further consideration.

On the subject of homelessness amongst veterans, it is considered likely that they have a greater need for enhanced employment advice and support than the average veteran. This is also an area that could be linked to supported employment.

3.6 Independent research. EHFS recruited an independent research company to conduct face to face interviews with veterans throughout Scotland. The research, which was funded in part by a grant from the Scottish Executive, was undertaken by George Street Research. A complete copy of their findings can be found at www.poppyscotland.org.uk and a summary of their findings is below.

In total 35% of the veterans sampled had experienced some form of difficulty. The oldest age group (75 and over) were most likely to have ever experienced any difficulty (45%), but figures for 55-74s (32%) and 16-54s (31%) were still at around a third of the total sample. The most often experienced form of difficulty was with mobility issues (experienced by 15% of the total sample), with financial difficulties (12%) and self-care/well-being issues (9%) being the only other individual forms of difficulty experienced by more than 6% of the total sample. However, a small minority recorded difficulties with relationship/isolation (6%), employment (6%) and housing (5%). Not surprisingly, mobility problems were linked to age - 24% of those aged 75 or over. Financial difficulties were encountered by both younger and older veterans. Self-care/well-being difficulties were more predominant amongst the elderly and retired veteran.

Those respondents who had experienced two or more difficulties totalled 16%. If replicated across the adult veterans' community in Scotland this would mean that nearly 135,000 veterans and their adult dependents had experienced multiple areas of need.

The report also highlighted that the majority of respondents were happy or satisfied with their life in general (94%), their current standard of living (87%), and their state of health in the last 12 months (79%). Older respondents tended to be less happy or satisfied than their younger counterparts. However, In total, 28% of those who said their health was good said they had at least one type of difficulty (65% amongst those saying their health was not good). Even amongst this group there were substantial mentions (10%) of mobility difficulties, with 10% also stating there were financial issues. Around a quarter of those who were very happy with life in general (24%) or very satisfied with their standard of living (25%) said they had ever experienced at least one of the difficulties, with mobility issues being the main ones mentioned for both groups.

Around 13% of respondents do not feel positively about their standard of living. As would be expected, the proportion of those advising that their health was good declined with age and dropped to 15% for those over 74. Just over a third of the sample (34%) stated they had some form of long-term illness, disability or infirmity.

Whilst the principal aim of the research was to identify any gaps in relation to the needs of veterans, the opportunity was also taken to gain a better understanding of what veterans' awareness is of the ex-Service organisations, how much they have used them or are likely to use them and what image veterans have of ex-Service organisations.

Encouragingly, the vast majority (88%) of respondents had heard of the Earl Haig Fund, 97% having heard of the Royal British Legion Scotland and 76% having heard of Erskine. Most of those who had heard of any of the organisations said they had not had any contact with (60%) or received service, advice or support (80%) from any of them. Royal British Legion Scotland was the organisation with the highest proportion having had some form of contact (22%) and receiving some form of support (6%). In total, 7% had some form of contact with the Earl Haig Fund (ranked second), with 2% (fourth ranked behind the 3% for both War Pensioners Welfare Service and SSAFA Forces Help) having had a service. Those who said they had not contacted any ex-service organisation at all were most likely to say this was due to having no need (70%) or not having any problems or difficulties (21%).

Image statements tended to be more heavily endorsed for the "larger" organisations than those with lower levels of awareness. The Royal British Legion Scotland had the highest overall endorsement for each image statement. Image profiles were similar for the Earl Haig Fund and Erskine, with both having higher endorsement for having heard a lot about recently than for other statements, and lower mentions of being an organisation they would "recommend" or a "vital part of the ex-service community". Being "responsive" was most closely linked to having contact with an organisation, with "having heard a lot about recently" and being a "vital part of the exservice community" the least linked.

- **3.7** Identifying and addressing the gaps A Gap Analysis (chapter 5). In order that any gaps could be identified a comparison between the summary of support currently provided (chapter 4) and the independent research by George Street Research was undertaken. The findings of this exercise are at chapter 5 and can be summarised as follows:
 - Membership. This is a new initiative within Veterans Scotland and one which RBLS will lead on.
 - **Housing**. Examples of closer cooperation between organisations are taking place within this pillar and good progress is being made. However, little is known about homelessness amongst ex-Service personnel and this is an area where further research is required.
 - Care. The level of care provided across the sector is beyond reproach. It is likely, however, that there will be a continuing difficulty in meeting the scale of the demand.
 - **Support**. Once again this is a new initiative within Veterans Scotland and the categories in this area are benevolence, advice, support and employment.
 - Benevolence. This may be an area where rationalisation could be achieved.

- Advice. There is no single point of delivery for advice to veterans in Scotland.
- Support. As well as providing a source of funding for ex-Service organisations EHFS could also undertake research in specific areas not only for other service deliverers but also individual veterans.
- Employment. Little is known about the scale of the need for supported employment for disabled ex-Service workers and more research needs to take place to scope this.
- **3.8 EHFS** in the future (chapter 6). The findings of this report have been presented to the EHFS Board of Directors separately and they have given their approval for the findings to be taken to the next stage. A summary of the areas that EHFS intend to take forward in the immediate future can be found at chapter 6.

4.1 Membership

Veterans Scotland is considering its future direction and a working party is discussing how they should proceed. A suggestion, which is subject to further deliberation, is to create a pillar lead by the Royal British Legion Scotland (RBLS) that will promote the benefits of being part of a membership organisation. This could also build on other activities that take place throughout the country such as involvement in the wider community at a local level, participation in inter-generational activity through links with schools and marking the nation's heritage through remembrance activities and traditional events. In addition, the advent of the Office of the Scotlish Charity Regulator and its responsibility to administer The Charities and Trustee Investment Scotland Act 2005 presents an opportunity for all organisations involved in the charitable sector to refocus its aims and objectives. A summary of some of the activity that takes place is contained below.

Companionship. For many, the companionship afforded through membership of an organisation or club is often the only means of social contact that they experience. Recent research³ by the Royal British Legion indicates that a significant number of the veterans' population over the age of 65 has social contact no more than once or twice a month. If the figures quoted were replicated across Scotland then as many as 30,000 veterans would fall into this category. Addressing this and other issues such as identifying individuals in need be they for poverty, health or housing, for example, happens at a local level and could be called 1st line welfare. In addition, through fund raising activities, many clubs are able to provide financial support on a small scale or refer individuals on to another provider if the need is greater than they can meet.

Community. Through its branches and club structure, membership organisations (and primarily RBLS although the RNA and RAFA have clubs also) are involved in community life in every corner of Scotland. They are able to contribute to the day to day life of the community through participation in local events which help promote the contribution of veterans to the nation whilst ensuring that the needs of veterans have a high profile in their respective geographical areas.

Education. Remembrance is primarily carried out each year on the second Sunday in November. However, remembrance should not be a one day in the year activity but one that happens throughout the year. Educating today's youth is essential if the torch of remembrance is to be carried forward from generation to generation. In Scotland this is currently being tackled through a variety of "books for schools" initiatives as well as encouraging schools to invite veterans to visit classes to let children hear at first hand of their experiences. This is an area that may be ripe for better coordination across the sector.

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³ Profile of the Ex-Service Community in the UK – November 2005.

Heritage. Undertaking remembrance activity is a fundamental part of preserving the Nation's heritage. All veterans and veterans' organisations can be involved in marking appropriately the sacrifices made by veterans with RBLS being at the forefront of this. This they do not only through activities around Remembrance Sunday but also through their War Memorials, Colour Bearing and Piping and Drumming competitions.

4.2 Housing

Housing Estate in Scotland

A summary of the accommodation available throughout Scotland can be found at the Annex to this chapter. This table shows that there are over 900 accommodation units, managed by 9 different organisations, that have different qualifying criterion for eligibility. The following observations are considered to be noteworthy:

- lengthy waiting lists would suggest that veterans require more, and more affordable, housing to be available particularly in the Central belt.
- suitable accommodation for single people and childless couples is extremely limited.
- it is possible to remain on a waiting list and never be housed.
- priority for allocation in the majority of cases goes to those who are in receipt of a war pension and/or been medically discharged from the Services. This, as a consequence, means that there is very little housing available for veterans with non-medical related needs.
- Erskine require £1.5M funding in order that essential maintenance can be undertaken on their properties.
- Haig Homes are currently not accepting applications from single people under the age of 45.
- Hostel accommodation for needy/homeless ex-service men and women is available only in Dundee and Edinburgh.

Work in Progress

The housing pillar of Veterans Scotland is chaired by the Chief Executive of Scottish Veterans' Residences. A working group, under his chairmanship, has been established to consider the current, short and medium term plans for better co-ordination and management of veterans housing in Scotland. A joint paper has been produced that identifies how members of VS Housing can work more efficiently together whilst still maintaining the best service to the customer. Full consolidation of ownership of the housing estate under a single banner is not being considered at this stage as it is felt to be of secondary importance to better co-ordinated management.

Key developments of this joint work is seeing progress in the following areas:

- production of a common information pack on ex-Service Housing organisations and their estates.
- implementation and maintenance of a common register of voids.
- establishment of a common application form
- production of a common register of applicants.
- development of a website detailing housing stock and application procedures.

In the future it is considered that greater transparency will assist in the:

- development of common styles of tenancy agreements.
 - discussion and consultation on development plans.
- collaboration on rental policies.
 - establishment of common allocation processes.
- regular review of the need and supply of housing by type and locality.

A separate development has seen ex-Service applicants for local authority and Registered Social Landlords housing being identified on application. This is a positive step and should, in due course, provide some statistical data to inform where those leaving the Service are resettling to. However, this will more than likely take a long time to bear fruit and other opportunities to find out where veterans resettle to should be considered as this could also help shape future needs. There is also a possibility that demand for ex-Service housing could even further exceed availability.

Joint Service Housing Advice Office (JSHAO)

JSHAO provides all Service personnel and their families with information and advice on the housing options open to them whilst they are serving and when they are about to return to civilian life. The linkage between JSHAO and organisations in VS Housing is very good and JSHAO also have a good dialogue with Communities Scotland who are able to provide accommodation advice over and above that that is normally available through Local Authorities.

JSHAO lead on the following initiatives, amongst others, that have a relevance to the Scottish audience:

- MOD Nomination Scheme surplus married quarters in Angus, Dumfries and Dundee.
- Local Authority Housing.
- Communities Scotland.
- Single Persons Accommodation Centre for the Ex-Services (SPACES) accommodation placement service for single personnel being discharged from all three services. Whilst this is English based, it also provides advice and support for individuals resettling to Scotland.
- Galleries supported housing for single ex-Service personnel facing homelessness. This is based in Richmond, North Yorkshire and is run by the English Churches Housing Group. A second Galleries facility is being built in Aldershot.
- Foyers affordable accommodation for young singles (usually 16-25). Foyers in Scotland can be found in Cumbernauld and Aberdeen.

Continued involvement with JSHAO in any developments being taken forward by VS housing is essential in order that today's Service leaver is picked up at point of exit from the Services.

Homelessness

Studies on ex-Service homelessness in the UK have been almost exclusively small-scale surveys with low sample sizes and are mostly focused on individuals living in London. MOD and the Office of the Deputy Prime Minister commissioned a feasibility study⁴ to examine and develop methods to be used in a future study of the nature, costs and extent of rough sleeping and homelessness amongst ex-Service personnel in England. An extension of this study took place in Scotland to see if designs for future work based on evidence from England would need to be modified if a nationwide study were commissioned. Some observations that were raised in the final report were:

- "According to Scottish Executive homelessness statistics, rates of statutory homelessness across Scotland vary considerably. Edinburgh and Glasgow record homelessness rates substantially in excess of all other areas; nearly twice the national average."
- "a number of Scottish organisations stated that the issue of homeless ex-Service personnel had been a problem for a long time and were very eager for the issue to be addressed."
- "the problem of ex-Service homeless in Glasgow is significant yet there is no specific provision for them as there is in Edinburgh (Whitefoord House)."
- "According to the latest figures from the Scottish Executive, numbers of priority homeless in Glasgow greatly exceeds all other areas in Scotland; 6,492, compared to Edinburgh, which has the second largest number; 2,214."

The above statements suggest that more needs to be done to consider the scale of the need of homeless veterans in Glasgow. To this end, discussions are taking place with the Glasgow Homelessness Network in the first instance to scope the size of the problem and to look at a possible way forward.

An Ex-Service Action Group (ESAG) on Homelessness in London has been in place for around 10 years. Through a variety of initiatives the work of this group has seen the number of homeless ex-Service personnel on the streets of London drop from around 25% to 12%. There may be merit in replicating the ESAG model in Glasgow but before this is taken forward it would be prudent to conduct further research amongst the homeless in Glasgow to ensure that there is a need for the establishment of such a group.

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Feasibility study on the extent, causes, impact and costs of rough sleeping and homelessness amongst ex-Service personnel - by The King's Centre for Military Health Research (KCHMR) - 1 September 2005.

4.2 Housing Annex

HOUSING - SUMMARY OF HOUSING ESTATE IN SCOTLAND

Ser No	Organisation	Eligibility	Location/Type	Waiting List	Remarks
1	Erskine	Ex-Service but with a preference given to war pensioners	Bishopton Cottages 26 x 2 bed 30 x 3 bed	Yes and there is a low turnover	£1.5M is required to fund maintenance project and it is anticipated that this will commence in the next 12 month
2	Haig Homes	Ex-Service but a priority system is operated that favours those most in need	Edinburgh Houses 1 x 4 bed 25 x 2 bed 39 x 3 bed Glasgow 4 x 2 bed 6 x 3 bed	Yes and there is a low turnover	The waiting list is closed to single applicants under the age of 45
3	Royal Air Forces Association	Ex-RAF and their dependants	Dowding House, Moffat Flats 14 x couples 12 x singles	Yes and there is a low turnover	Properties allocated on a points system Residents are all off retirement age but would consider offering accommodation to younger applicants where there is a need
4	Royal Air Force Benevolent Fund	Disabled whilst in Service and unable to work or for widow/widower and family following death in Service	Scotland wide Houses	No	Currently have 18 properties in Scotland. Purchased on a needs basis and sold on when no longer required
5	St Dunstan's	Ex-Service men and women with very significant loss of sight	Scotland wide Houses	No	Currently have 6 properties in Scotland. Purchased on a needs basis and sold on when no longer required

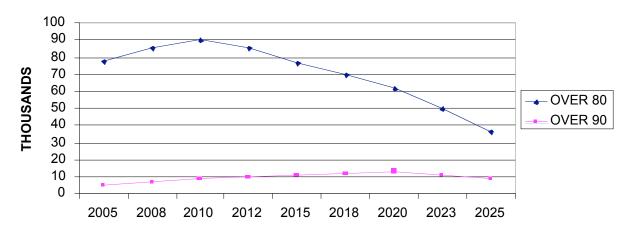
Ser No	Organisation	Eligibility	Location/Type	Waiting List	Remarks
6	Scottish National Institute for the War Blinded	In receipt of a war pension for visual impairment as a result of Service	Linburn 17 x 3/4 bed	No	Also own 4 additional properties in Wilkieston which will be disposed off when no longer required. Have been offered to SVGCA previously but not taken up - rent charges (commercial rate) are likely factor
7	Scottish Veterans' Garden City Association	Ex-Service, British Merchant Navy, Police & Fire who whilst serving or after completion of service have been partially or totally disabled or have been discharged through ill-health	Scotland wide 594 properties (507 x houses & 87 x flats) 6 x 5 bed 399 x 4 bed (32 flats) 173 x 3 bed (48 flats) 16 x 2 bed (7 flats)	Yes Significant with a low turnover	Managed predominantly through 42 local committees The majority of those on the waiting list are from single and childless couples The majority of properties have at least 3 bedrooms The Edinburgh waiting list (over 200) marginally exceeds that for the rest of Scotland
8	Scottish Veterans' Residences	Ex-Service or Merchant Marine and their spouses	Houses of Multiple Occupancy Edinburgh (Whitefoord House) 11 x flats 81 x single en-suite rooms (Rosendael) 54 x rooms	Yes at Whitefoord House Spaces available at Rosendael	
9	Sir Gabriel Woods Mariners Home	Elderly seafarers of both the Royal and Merchant Navies	Greenock Flats 20 x couples 10 x singles	Yes Significant with a low turnover	Properties allocated on a points system Residents are all off retirement age

4.3 Care

A summary of Care home facilities in Scotland can be found at the Annex to this chapter. Many facilities exist outside Scotland that provide respite care for Scotlish Veterans however, this section focuses solely on the actual care delivered within Scotland.

A review of ex-Service accommodation⁵ commissioned by the Confederation of British Service and Ex-Service Organisations (COBSEO) highlighted that the number of ex-Service people (excluding dependants) would drop from 5.8M in 1999 to 3.6M in 2010 and 1.8M in 2025. Those over the age of 80 (excluding dependants) will rise from 0.5M in 1999, peaking at 0.9M in 2010 and dropping to 0.36M by 2025. The table below, which makes the assumption that 10% of the veterans community reside in Scotland, shows how the volume of veterans in Scotland will change between now and 2025. This reduction is not reflective of the population at large as people will live longer but will not necessarily have a service connection.

VETERANS LIVING IN SCOTLAND (EXCL DEPENDANTS)



On 1 April 2002 the Care Standards Act 2000 came into effect. This required that all care homes should be registered with the National Care Standards Commission and they were required to attain the National Minimum Standards (by 2007 for existing homes and immediately for all new buildings).

Residential, Nursing and Dementia

Flanders House, the EHFS care home in Anniesland, did not meet the above standards and, after much discussion, it was decided that EHFS would no longer deliver care and the Flanders House site was sold for a nominal sum to Erskine. Erskine are in the early stages of building a modern 3-storey 46 bed-unit and the new Home is scheduled to open in the Summer of 2007. Erskine is also scheduled to open a 40 bed specialist dementia care home (Erskine Park Home) in September 2006 as well as a expanding in Edinburgh by the end of 2008.

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RESA Final Report - June 2002

Erskine now cares for over 1,000 ex-Service personnel each year through residential and respite care. Demand for their care is high and waiting lists are lengthy.

Whilst Erskine are renowned as leaders in their field they are only able to meet the needs of a fraction of the veterans' community. The table at Annex indicates that there are some 466 (including respite) places in Scottish ex-Service care homes for veterans, who require residential, nursing or dementia care. This figure does not include spaces available through bursary schemes administered by Erskine and the RAFBF or the respite care delivered by the Ex-Services Mental Health Welfare Society (Combat Stress). It is worthy of note that the 466 places that exist solely for the benefit of veterans represents barely 1% of the total number of places available throughout Scotland.

Mental Health

The Ex-Services Mental Welfare Society (Combat Stress) provides rehabilitative treatment for ex-Service personnel suffering from Post Traumatic Stress Disorders or other Service attributable mental health problems. This care is delivered through their treatment centre, Hollybush House near Ayr.

As at 1 March 2006 Combat Stress had over 400 active clients resident in Scotland. The following information could be gleaned from statistics, relevant to Scotland, provided by Combat Stress.

- 80% of clients were ex-Army.
- 45% had reached the end of their engagement.
- 28% had left the Services for medical reasons.
- 68% have war pension status.
- 99% were male.
- 35% were divorced or separated.
- 65% were unemployed.⁶
- 66% were between the ages of 30 and 60.
- The average time between discharge and first contact is over 19 years.
- The majority of clients reside in the Central belt with around 41% being from the West coast.

Whilst Combat Stress supports many World War II veterans, the vast majority of their clients have served in more modern conflicts. Recent data collection indicates that the average client was: aged 45, had served 12 years in the Services and had left the military some 14 years previously.

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On first sight this figure looks extremely high however, it is considered that many of those included are unfit for work at this time.

Frontline Support

The main deliverer of frontline support in Scotland is SSAFA Forces Help. Other organisations such as Combat Stress, BLESMA, War Pensioners' Welfare Service, for example, also deliver support for their specific client groups. RBLS, RNA and RAFA deliver support on a local level through their branch/club structure.

The major ex-Service charities, such as RBL, SSAFA Forces Help, RNA, ABF and RAFBF etc, provide support for both serving and ex-serving personnel. Historically, and to the present day, EHFS has existed to "relieve distress among ex-servicemen and women in Scotland or their widows and dependants" and, as a consequence, does not "officially" provide support to individuals who are currently serving. However, there have been rare occasions where assistance has been awarded to individuals still serving. OAS will support those still serving.

4.3 Care Annex

CARE - SUMMARY OF AVAILABILITY

Ser No	Organisation	Location/Type	Eligibility	Waiting List	Remarks
1	British Limbless Ex- Service Men's Association	Ancaster Home, Crieff Nursing and residential care for up to 44 residents Respite care also available	Ex-Service who have lost limb or limbs, or one or both eyes as a result of service. They also help those who lose a limb after service	Yes but it is low in number	Jan-Apr traditionally quiet months for respite care
2.1	Erskine Home	Bishopton, near Glasgow Nursing and dementia care, both long term and respite for 180 residents. 140 permanent and 10 respite nursing care beds, as well as 28 permanent and 2 respite dementia care beds	Service either as a Regular or National Service member of the Armed Forces, or in the Merchant Navy who served in conflict	Yes, very significant	Erskine's support is solely for those who have served
2.2	Erskine Park Home	Bishopton, near Glasgow Specialist dementia care for 40 residents	As above	Yes	Opens September 2006
2.3	Erskine Mains	Bishopton near Glasgow Nursing and dementia care for 34 residents	As above	Yes, very significant	
2.4	Erskine Anniesland Initiative	Anniesland Dementia, nursing and residential care for 46 residents	As above	Yes	Rebuild on site of Flanders House. Scheduled to open in Summer 2007 A waiting list is already in place

Ser No	Organisation	Location/Type	Eligibility	Waiting List	Remarks
2.5	Edinburgh Erskine Home	Adjacent to the Murray Home Nursing and dementia care for 40 residents. 30 nursing care beds and 10 dementia care beds	As above	Yes	Expansion planned for 2008 (which will include Murray Home) that will provide an additional 40 beds for residential, residential dementianursing and nursing dementia spectrum of care
2.6	Erskine Bursary Scheme	Scotland wide	As above	No	This scheme allows access to care closer to the recipient's existing place of abode
3	Ex-Services Mental Welfare Society	25 beds - Veteran's Rehabilitative Treatment Centre that includes an occupational therapy unit and four on-site cottages which allow clients to be accompanied by a carer Offers short stay, normally 1-2 weeks at a time (but up to 3 times a year), for ex-Service personnel suffering from Post Traumatic Stress Disorders or other Service attributable mental health problems	All ranks from the Armed Forces and the Merchant Navy suffering from psychological disability as a result of their service	Waiting lists do not exist as such but clients admissions are planned in liaison with the client, the society's welfare officer and the treatment centre's clinical staff	Combat Stress is currently undertaking a major appeal to upgrade Hollybush House, not only to meet the requirements of the National Care Standards which are due to be implemented in 2007 but also to meet the modern day needs of their clients. 14 single rooms will be built in an extension to the main building commencing June/July 2006
4	Royal Air Force Benevolent Fund	Scotland wide	All ranks who have served in the Royal Air Force or its associated Air Forces, their widows, widowers and dependants.	No	RAFBF no longer own their ow care home but will provide support closer to where the intended recipient currently resides.

Ser No	Organisation	Location/Type	Eligibility	Waiting List	Remarks
5	Scottish Veterans' Residences	Murray Home, Edinburgh Residential care for 36 veterans	Ex-Service men and women and their dependants	No	See Edinburgh Erskine Home for expansion developments Edinburgh Erskine is located in the grounds of Murray Home and many support services are shared to reduce overheads
6	Sir Gabriel Woods Mariners Home	Greenock 39 bed residential care home (plus 7 bedroom Korsakoff Syndrome Unit)	Priority given to seafarers from both Merchant and Royal Navies. However, do have civilian residents	Yes (with priority given to seafarers)	81% of the residents are seafarers and therefore veterans in the true sense of th word

4.4 SUPPORT ISSUES

4.4.1 General

Delivery of Support

A combination of different levels of activity includes delivering advice to individuals on a local basis, caseworking and benevolence. The table below details the lead organisations in Scotland who deliver this type of support and in what capacity. It is recognised that some organisations may be more involved than this table would suggest however, it is considered that it is representative of what happens across Scotland as a whole and not just in pockets of the country.

SUPPPORT DELIVERY						
Providers	Local Initiatives	Benevolence				
ABF		X				
BLESMA	X	X				
Combat Stress	X	X				
EHFS	\mathbf{X}^7	X				
OAS	X	X				
RAFA	X	X				
RAFBF	X	X				
RBLS	X	X				
Regimental Associations		X				
RNA	X					
RNBT		X				
SNIWB	X	X				
SSAFA Forces Help	X	X				
WPWS	X					
WWA	X					

Local Initiatives

Local initiatives may involve deliverers undertaking hospital visits or friendship visits and may also include small acts of benevolence such as a Christmas hamper for example. These visits can also play an essential part in identifying veterans in greater need and they can often prevent situations deteriorating or be the catalyst for a referral to a better placed organisation to assist for whatever reason.

There are many reasons for individuals to need this type of support and they can be wide and varied. Some of the more common reasons could include loneliness, unemployment, bereavement, vulnerability, to name but a few. Although these types of

EHFS does have a network of voluntary committees that deliver support at a local level and are able to link into EHFS benevolence. However, this system has been in abeyance since December 2003.

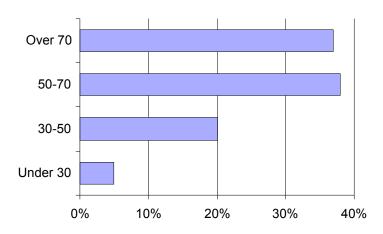
eventuality can cover the entire age spectrum, those at the higher and lower level of the age spectrum are most likely to be in need of this type of support. In addition, the War Widows Association (WWA) advises that many of its members are elderly and have loneliness concerns as well as encountering difficulties with the more physically demanding tasks around the home.

Benevolence

Supporting individuals in need through one-off benevolence grants is delivered primarily by the single-Service Benevolent Funds, EHFS, OAS and Regimental Associations. SSAFA Forces Help also take the lead in almonizing funding which they do through negotiation with the grant making bodies. The majority of benevolence deliverers are content with the current system for delivering benevolence however, some expressed a desire that the organisation most closely associated with the applicant received first sight of the application so that they could consider if they wished to support the request on their own. This point was raised specifically by some of the more wealthy Regimental Associations but is also one that has gained support down south due to the continued affluence of RBL.

To gain a better understanding of the needs of our clients a closer analysis of available information over a 12-month period (FY03/04) was undertaken. The areas covered were: demographic, the type of support and the cost of this support. Turning firstly to the age of clients, the table below indicates that 75% of beneficiaries were aged over 50. These figures are broadly similar to the profile of the UK veterans' community recorded in the recent RBL research⁸. It is also worth noting that, bearing in mind increased life expectancy, this chart would indicate that there will be a need for the services of ex-Service organisations for the foreseeable future.

AGE OF CLIENTS - 2003/04

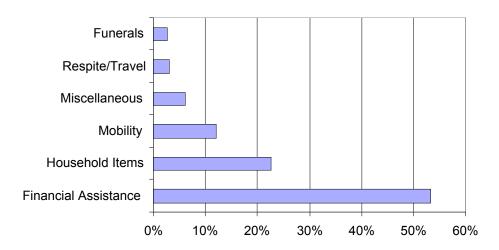


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Profile of the Ex-Service Community in the UK – November 2005.

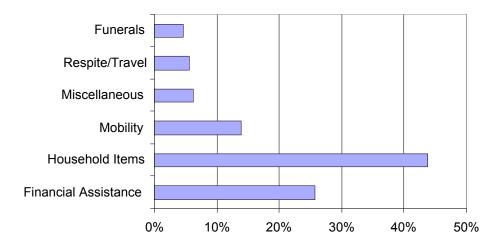
The table below indicates the main areas of need where EHFS has been asked to provide benevolence. Financial assistance covers debt and also accounts for the annual grants that we provide. These grants are awarded when we consider that a genuine need exists and by providing an annual grant (up to £20 per week, delivered in four quarterly payments of £260 per quarter) it can provide some enhancement to the individual's quality of life.

EHFS BENEVOLENCE EXPENDITURE - 2003/04



When the above table is compared with the one below, it is immediately noticeable that there is a disconnect between the cost of providing financial assistance against the caseload volume. This situation is reversed in the area of assistance with household items (this covers the categories of white goods, household repairs, cost of living support etc).

EHFS BENEVOLENCE CASES - 2003/04



4.4.2 Pensions

Advice to veterans on war pensions is mainly delivered to veterans by WPWS and RBLS. That said, BLESMA and Combat Stress also provide this service to their specific client groups. The RBLS provision of war pensions advice is funded by an annual grant from EHFS and is supported on the ground by the appointment of a Branch Pensions Officer in each branch of RBLS. The number of war pensioners resident in Scotland is reducing markedly (for example, by around 10% since 2003), as is the case across the entire war pensioners' community, and the figures for Scotland as at 31 March 2005 were:

War Disablement Pensioners - 20,040
War Widows - 3,310

As well as mortality, the drop in the number of people joining the Armed Forces and subsequently leaving, another reason for the drop in number of war pensioners may be due to an improvement in State provision which could result in a reluctance to claim for a war pension in case other benefits are jeopardized. With the introduction of the Armed Forces Compensation Scheme in April 2005, the number of applications from new Service leavers for War Pensions is also likely to reduce over time.

Over the last 5 years the RBLS Pensions Department has administered on average around 145 new cases and 215 appeals per year. They act as an authorised agent for the Veterans Agency and a memorandum of understanding exists between the two organisations. The RBLS Pensions Department undoubtedly delivers an outstanding service to veterans. However, with the exception of the service that is delivered by the Appeals Officer, advice on war pensions is a core requirement of the War Pensioners' Welfare Service. It is considered appropriate for the charitable provision of advice to be reviewed.

4.4.3 Employment

Advice on employment matters for veterans is delivered predominantly by the Regular Forces Employment Association (RFEA) and is available to veterans up until retirement age. Through its involvement with the Career Transition Partnership (CTP), a resettlement service for Service leavers, RFEA is at the forefront of advice on local employment prospects to those going through the transition phase from Service to "Civvy Street". It is regularly mentioned that 95% of those who go through the CTP process obtain employment within 6 months of leaving the Services however, it may well be that those who do not become part of the client group who require wider support from ex-Service organisations. Additionally, OAS also provides an employment advice service for veterans who have been out of the Service for more than two years. Under arrangements administered by CTP new Service leavers are looked after by RFEA.

Prior to 1 April 2004 entitlement to resettlement support was dictated by length of service. Since 1 April 2004 MOD has introduced an Early Service Leavers (ESL) scheme and every service leaver is entitled to some level of resettlement advice. An ESL will have served for less than 5 years and whilst they receive resettlement advice it is not as detailed as that which is delivered by the CTP. Here in Scotland, this shortfall is addressed in a small way by

a charity entitled the "Scottish Society for Employment of Ex-Regular Sailors, Soldiers and Airmen" which is run by RFEA Edinburgh. The Society runs and pays for courses entitled "Careers Transition Workshop", a replica course of that which is a fundamental part of CTP, and "A Boost into Civvy Street". This latter course is designed for Service leavers who may be short in confidence or have a medical problem as a result of their service in the Armed Forces. It is possible that attendees at both courses could fall into the vulnerable Service leaver category. These courses are funded by grants from ABF and EHFS.

Supported Employment for disabled ex-Service workers takes place at Erskine Furniture, Lady Haig's Poppy Factory and the Lord Roberts Workshop. All of these organisations receive some form of funding from the Government's WORKSTEP programme. WORKSTEP aims to find, secure and retain jobs for disabled people who face complex barriers to finding and keeping work. Preliminary discussions have taken place with the aforementioned organisations. However, in order that the need for supported employment can be clearly identified further discussions are required before a recommended way ahead can be achieved.

As mentioned previously, little is known about the scale of homeless veterans outside London. An employment related project for homeless veterans in London is established called Project Compass. It aims to help homeless veterans in London back into work and is a partnership initiative that works closely with those ex-Service charities and other agencies who work in this and parallel fields. There may be merit in replicating this model in Glasgow but further research is required before such a decision could be taken.

5 Identifying and addressing the gaps – A Gap Analysis

Without doubt there is a huge amount of outstanding support being delivered to the veterans' community throughout Scotland. This area of the report aims to make a comparison between the support that is currently being provided with the expectations of our veterans.

5.1 Membership

Whilst many organisations are active in some of the subject area there is not one organisation taking the lead. RBLS are probably the organisation that is best placed to take the lead as they have a nationwide structure that could make the necessary impact.

5.2 Housing

Veterans Scotland Housing is making very good progress in improving how the veterans' housing estate in Scotland is managed. Whilst gathering all the housing stock under one roof is only an aspiration at this stage it is one that all service providers should be encouraged to achieve. There is significant enthusiasm amongst members of the working group to achieve this but there are likely to be some challenges ahead before a full merger can take place. Whilst it is still early days, the production of common information material, the establishment of a common application form/register of applicants and development of a website could serve as another excellent example of joined up working to the rest of the veterans' community in the United Kingdom.

There is a lack of information available as to the extent of ex-Service homelessness outside London. The MOD's efforts in addressing the situation in London is to be commended but more could be done to consider the need for the remainder of the United Kingdom. Should there be a homelessness issue in Scotland it is likely that the main focus of this would be in Glasgow. It is considered that further research on the extent of homelessness amongst ex-Service personnel, primarily in Glasgow, should be undertaken with some priority. If a need is identified then consideration should be given to replicating the models of the Ex-Service Action Group on Homelessness and Project Compass - both of these successful initiatives exist in London.

5.3 Care

It is considered that care in Scotland is delivered by two specialist sectors. Erskine leads on the delivery of care for residential, nursing and dementia care and the Ex-Services Mental Welfare Society (Combat Stress) leads on rehabilitative treatment for those with psychological difficulties. The providers of care are doing exceptionally well and the only gap that is likely to appear in the future is continued difficulty in meeting the demand.

The sale of Flanders House has lead to the removal of one organisation from the delivery of residential care. Other avenues being explored in this area could lead to Erskine being virtually the sole deliverer of residential, nursing and dementia care throughout Scotland. This has potential to serve as an excellent example of rationalisation and could be

mirrored in other areas of the veterans' community throughout the United Kingdom. In addition, it is also consistent with a recommendation from the Sir Patrick Brown study⁹.

The need for continuing and expanding this type of care is not in doubt and there may be merit in exploring increasing bursary schemes as this could present a cheaper option in the long term. It should also be noted that the demands from those from the National Service era has yet to peak.

The demands placed on the Armed Forces today are huge and a more general willingness to seek help than previous generations will mean that there will be a continued need for the services offered by Combat Stress. Many of its clients needs are extremely complex for a variety of reasons and for some individuals they could be considered as vulnerable members of society. The failure of the National Health Services or Social Services to support this group means that charitable funding will continue to be in demand for the foreseeable future.

5.4 Support

- 5.4.1 Benevolence. There are many deliverers of benevolence in Scotland and it is probable that it is an area that is ripe for rationalisation. However, in the short term this is extremely unlikely and this is primarily due to the family ethos of the Army's regimental system. This comment should not be seen as a criticism but is merely an observation of the traditions of the British Army. From an EHFS perspective, there is potential to streamline how we deliver benevolence so that it is delivered from one location. Whilst Edinburgh is the recommended point for this, it should not detract from the need for a higher presence in Glasgow and this is addressed later on.
- 5.4.2 Advice. There is no specialist deliverer of advice to the veterans' community in Scotland. Whilst some organisations, both statutory and voluntary, deliver general support for veterans living in Scotland there is no single body specialising in this area. There would be many advantages in establishing a single focus of advice not least, improved advice to veterans, raised awareness of the voluntary and statutory sectors of what support is available to the veterans' community, and general raising awareness of the public which could help in future fund raising. The establishment of an advice deliverer could be done through:
 - (1) Regional high profile one-stop advice centres where veterans can receive advice and support on their full range of needs.
 - (2) A national telephone helpline where veterans can receive advice from the comfort of their own home.
 - (3) A website outlining all the support that is available to veterans.
 - (4) Co-ordinated promotional material such as leaflets, posters, business cards, advice wallets and the like that could be distributed far and wide to raise awareness of

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Way Ahead Study - March 2002.

the support available to veterans, both to veterans themselves and other service providers.

5.4.3 Support. EHFS delivers grants to organisations each year following their Poppy Appeal. However, more could be done to research and assess the needs of the veterans' community in Scotland in order that organisations who are best placed to lead on delivering housing, care or benevolence, for example do so from a position of knowledge about the need. Independent research highlights that mobility and financial difficulties are the two main areas of need amongst the veterans' community. EHFS currently addresses these issues through the delivery of benevolence but with in both areas more could be done. With mobility, partnerships could be nurtured with providers to speed up the delivery of aid to those in need and this would also ease the demands placed on case workers. With regards to debt, improved access to advice at an earlier stage could prevent situations deteriorating as well as reducing the cost that is eventually required through a benevolence grant.

5.4.4 Employment.

General. The delivery of employment advice to current Service leavers is covered by the offices of RFEA. MOD's establishment, from 1 April 2004, of resettlement advice to Early Service Leavers has resulted in all Service leavers receiving some level of advice. However, the fact that an organisation, the Scottish Society for Employment of Ex-Regular Sailors, Soldiers and Airmen (SSERSSA) deems it fit to deliver additional training to this group would suggest that MOD should be encouraged to do more. The students who benefit from SSERSSA could be labelled as vulnerable Service leavers and it is highly probable that they will go on to have a higher level of need in the future. This training provides employment advice but there are other areas of advice, such as housing, health, financial etc, that may be needed.

Homeless. Until the scale of the homelessness situation amongst veterans in Scotland is known it will not be possible to take this subject forward. Should a need be identified then moves should be made to replicate the Project Compass model. An essential requirement for the success of such a scheme will include the identification of suitable participants.

Supported Employment for Disabled ex-Service men and women. It has not been possible to give this subject sufficient consideration during the compilation of this report and is an area that will be looked at it in more detail. Early indications would suggest that there is a need for this type of work and consideration should be given to enhancing the type and availability of employment that is currently provided.

6 EHFS in the future

This review has been considered by the EHFS Board of Directors and they have given their approval to moving on to the next stage. Whilst the areas that we are involved in will change over time, listed below are the areas that we intend to explore in support of the veterans' community. We will:

- deliver benevolence to those members of the veterans' community most in need through one-off grants to meet a particular need or through an annual grant that brings an enhancement to the quality of life.
- deliver grants to other ex-Service organisations who deliver specialist support to the veterans' community through their delivery of care, rehabilitative treatment, housing and pensions advice for example.
- work in partnership with mobility experts to speed up the delivery of mobility aids to veterans across Scotland. This enables the veterans community to have:
 - > swift delivery of mobility aids to individuals in need.
 - an enhanced quality of life.
- are establishing a pilot one-stop advice centre in Glasgow. This will enable:
 - > advice for veterans on a whole range of issues to be delivered from one point.
 - establishment of partnerships with experts in specific fields.
 - higher visibility of the support available to veterans that will not only raise veterans awareness but also those of the general public.
- ❖ aim to create a national telephone helpline where staff advise and signpost veterans to the whole range of support, throughout Scotland, that is available to them. This will enable:
 - information to be made available to veterans without them leaving their own home.
 - an expert national focal point for veterans living in Scotland.
- are undertaking additional research on homelessness to ascertain the feasibility of replicating established models to address homelessness and employment amongst this group. This will enable:
 - a greater understanding of the scale of homelessness in Scotland amongst veterans.
 - the ability to consider how best to address the issue, both in relation to housing and employment, if indeed the need exists.
 - improved awareness of the voluntary and statutory sector of the support that is available to veterans.

- provide supported employment for disabled ex-Service men and women through the Lady Haig's Poppy Factory.
- are undertaking detailed research on supported employment for disabled veterans to.
 - > achieve a greater understanding of the need for supported employment amongst veterans in order to better develop the provision of this service.

7 Acronyms

ABF Army Benevolent Fund

BLESMA British Limbless Ex Service Men's Association

COBSEO Confederation of British Service and Ex-Service Organisations

EHFS The Earl Haig Fund Scotland

GSW Glasgow and South West Scotland (EHFS Benevolence Area)

JSHAO Joint Service Housing Advice Office

MOD Ministry of Defence

NSE North and South East Scotland (EHFS Benevolence Area)

OAS Officers' Association Scotland

RAFA Royal Air Forces Association

RAFBF Royal Air Force Benevolent Fund

RBL Royal British Legion

RBLS Royal British Legion Scotland

RNA Royal Naval Association

RNBT Royal Naval Benevolent Trust

SSAFA Soldiers, Sailors, Airmen and Families Association - Forces Help

Forces Help

SVR Scottish Veterans' Residences

VA Veterans Agency

VS Veterans Scotland

WPWS War Pensioners' Welfare Service

8 ACKNOWLEDGEMENTS

Independent research, chapter 5, was conducted by George Street Research and we are extremely grateful for their contribution. The cost of this research was funded predominantly by the Earl Haig Fund Scotland but a grant was received from the Scotlish Executive to assist with the funding. We are also extremely grateful for this contribution.

During the course of the research of this report discussions were held with representatives from the organisations listed below. The contribution of everybody is very much appreciated.

Argyll & Sutherland Highlanders Regimental Association

Army Benevolent Fund

Black Watch Regimental Association

British Limbless Ex-Service Men's Association

Erskine

Ex-Services Mental Welfare Society (Combat Stress)

Glasgow and South West Scotland Benevolence Department, EHFS

Gordon Highlanders Regimental Association

Highlanders Regimental Association

King's Own Scottish Borderers Regimental Association

Joint Service Housing Advice Office

Lady Haig's Poppy Factory

North and South East Scotland Benevolence Department, EHFS

Not Forgotten Association

Officers' Association

Officers' Association Scotland

Queen's Own Highlanders' Regimental Association

Regular Forces Employment Association

Royal Air Forces Association

Royal Air Force Benevolent Fund

Royal British Legion Scotland

Royal Highland Fusiliers Regimental Benevolent Association

Royal Naval Benevolent Trust

Royal Scots Dragoon Guards Regimental Association

Royal Scots Benevolent Society

St Dunstan's

Seafarers UK

Scots Guards Regimental Association

Scottish National Institute for the War Blinded

Scottish Veterans' Garden City Association

Scottish Veterans' Residences

SSAFA Forces Help

Veterans Policy Unit, Ministry of Defence

War Pensioners' Welfare Service, Veterans Agency

War Widows Association