

Demographics and needs of the Armed Forces Community

Armed Forces Covenant Conference – July 2025



Context and data sources



This slidepack sets out a summary of knowledge about the Armed Forces Community (AFC):

- **demographics** and locations of the AFC
- evidence of **their needs** and where these differ from the wider population, including
- possible **future trends**, and
- **policy & provision** available to meet needs.

It covers information about all parts of the AFC –

- **veterans**
- **serving personnel**
- **families** (of veterans and serving).

We are working to fill gaps on understanding numbers and needs of **bereaved families**.

We have used the **most robust data** sources available:

- Census 2021/22
- MoD statistics
- OVA Veterans' Survey

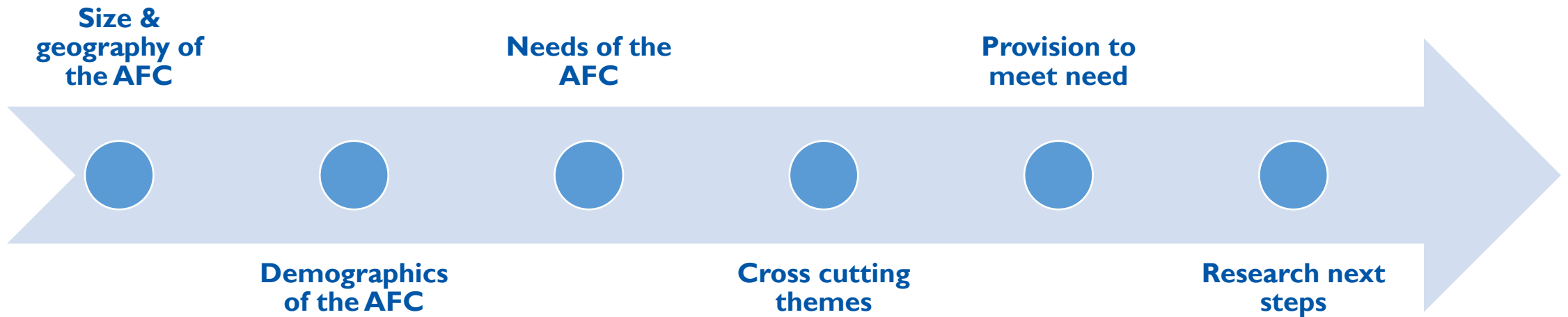
Alongside insights from KCMHR cohort study (Iraq & Afghanistan era), and older sources such as RBL 2014 Household Survey, 2017 MoD Population Survey, where no recent population-level data available.

We have also included insights commissioned for the RBL Strategy development, as of Jan 2025:

- RAND population projections

Internally, we are also working to draw insights about RBL beneficiaries to better understand presenting demand overlaid with national data about need.

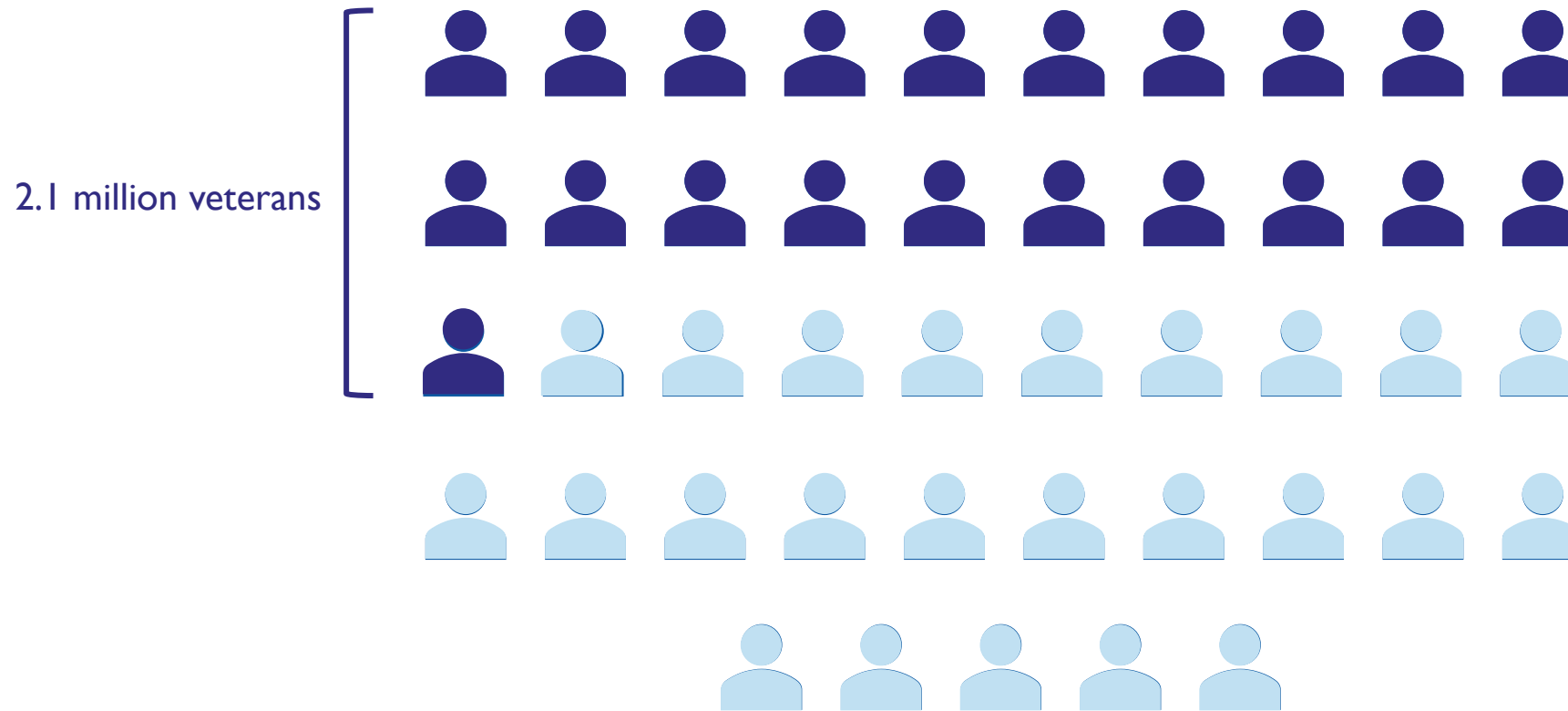
Contents



Armed Forces Community: Size & Geography

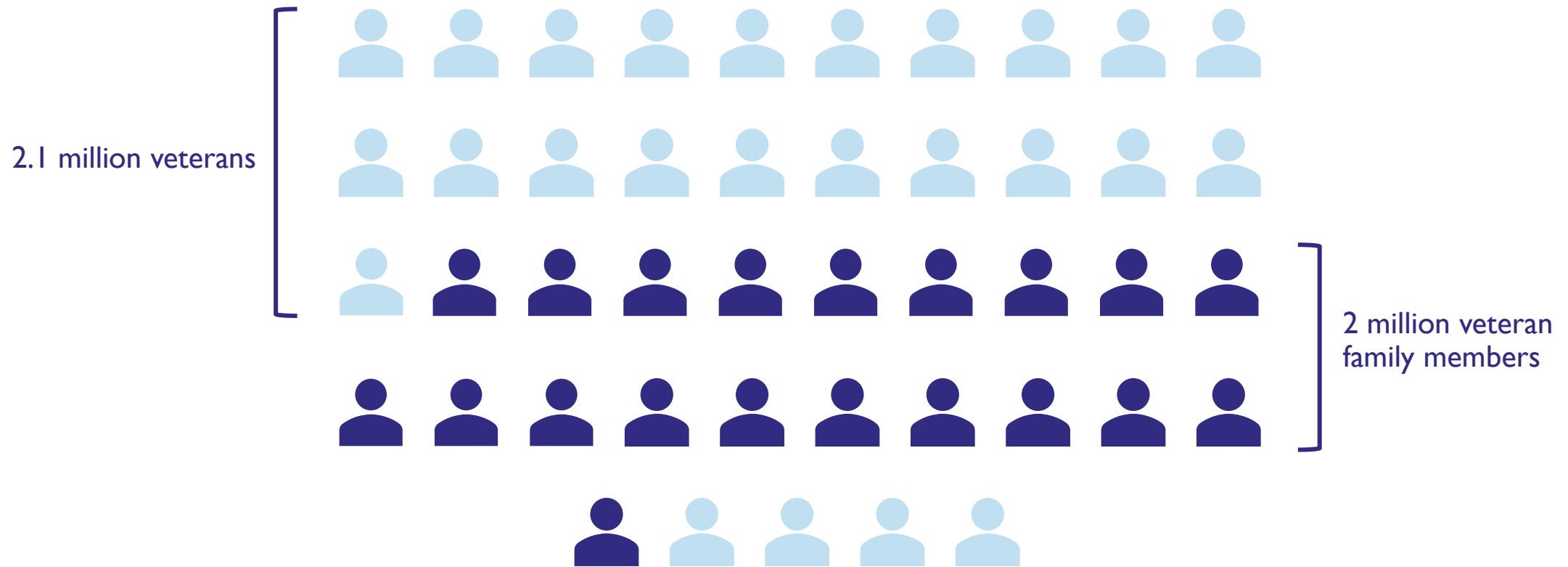
AFC population estimates

There are likely to be over **4.5m people** in the UK AFC.



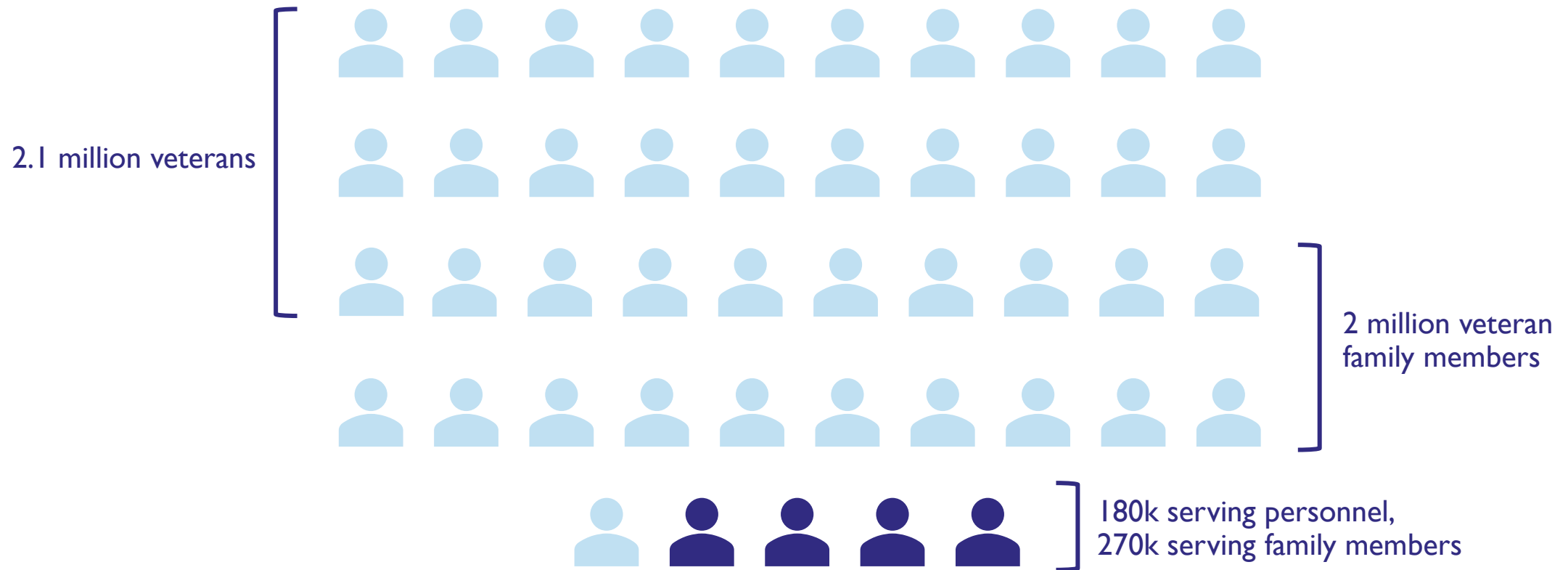
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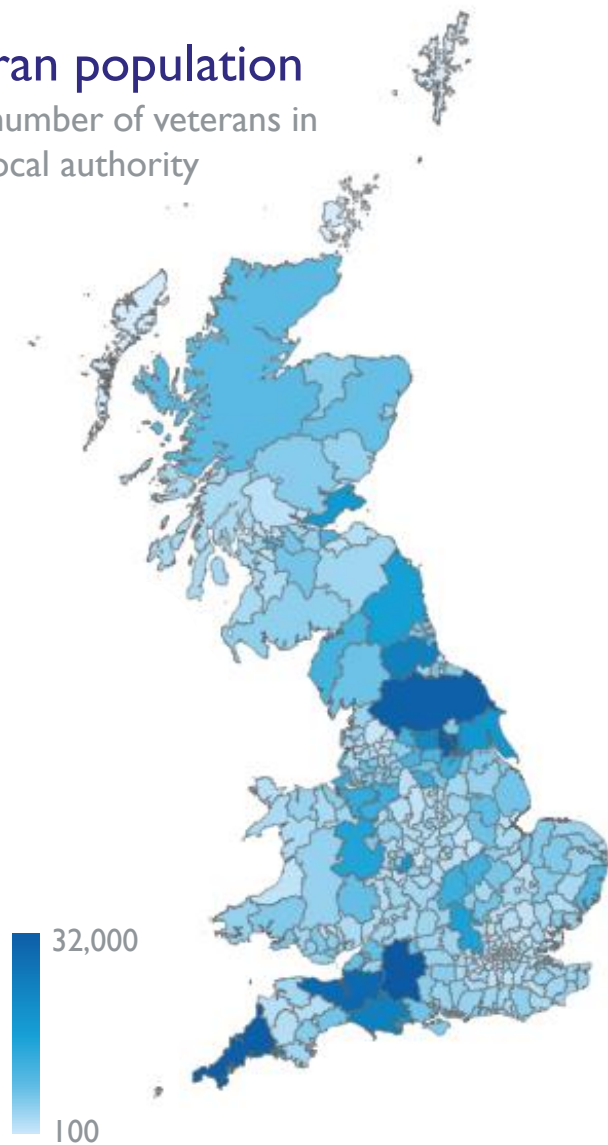
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What we know

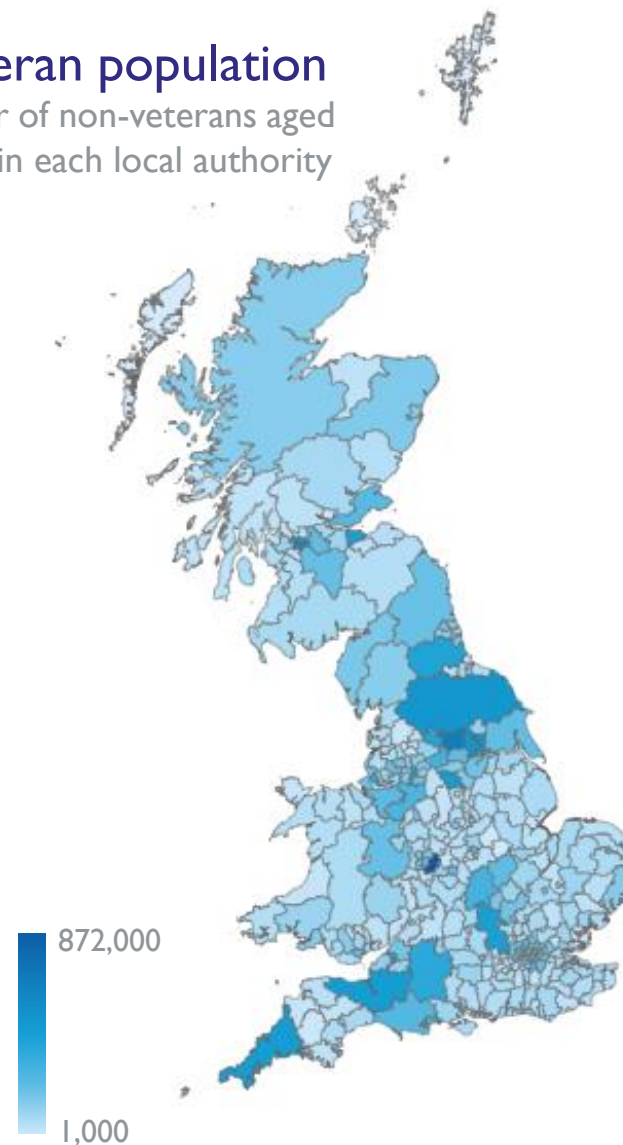
Veteran population

Total number of veterans in each local authority



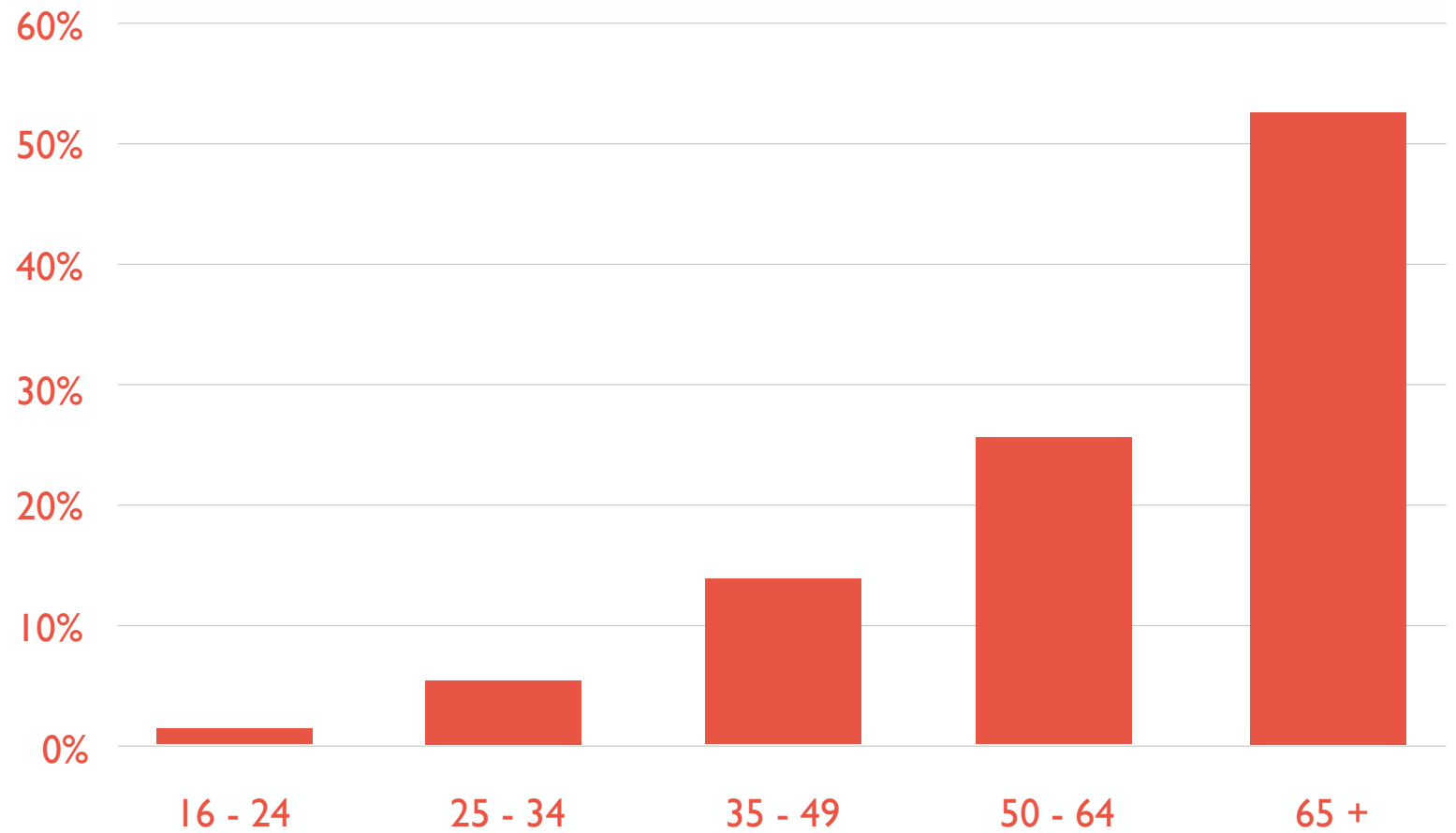
Non-veteran population

Total number of non-veterans aged 16 and over in each local authority



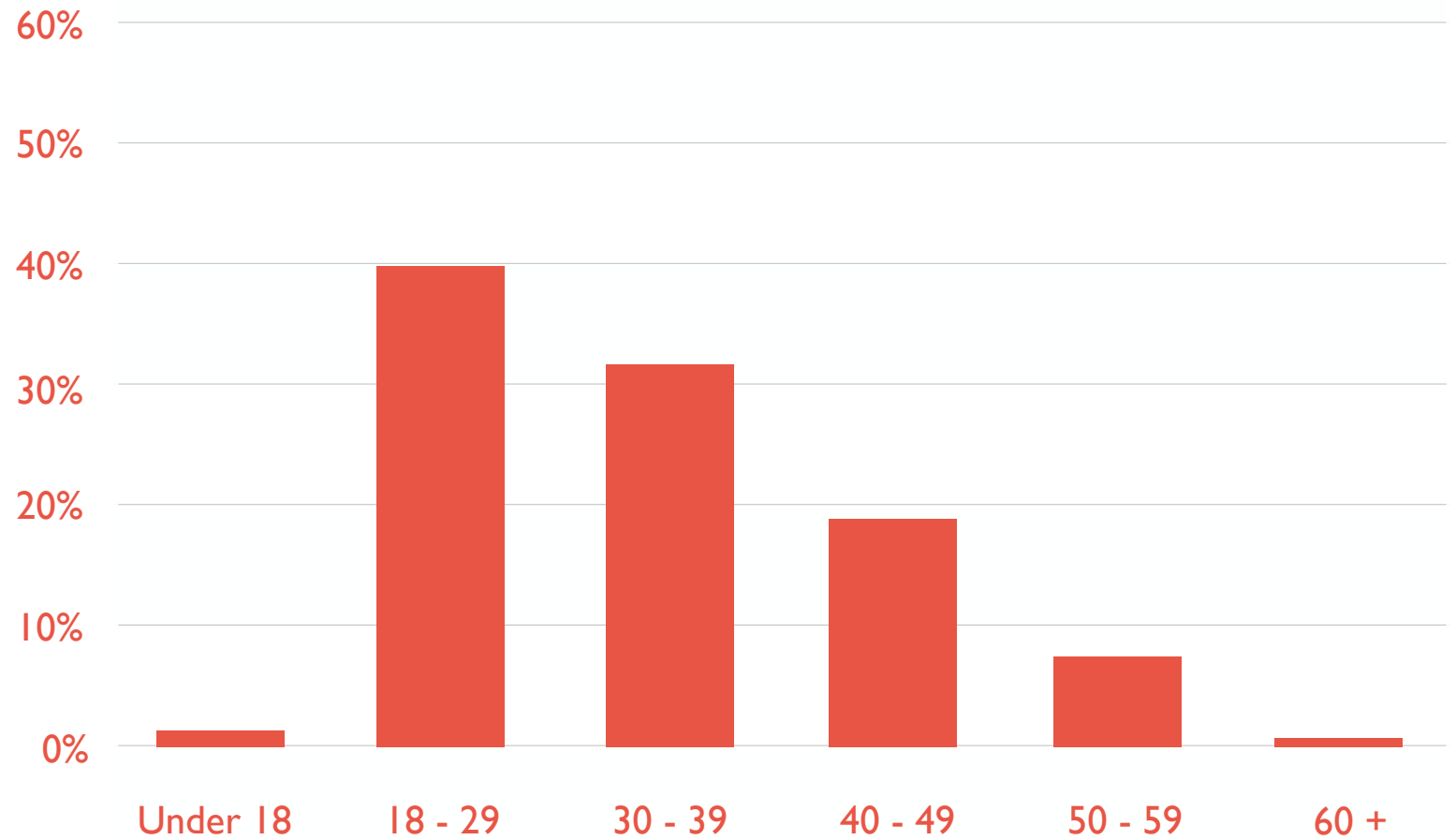
Demographic characteristics of the AFC

Age of veterans



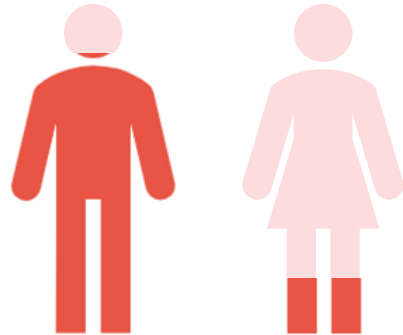
% of the veteran population in each age group

Age of serving personnel

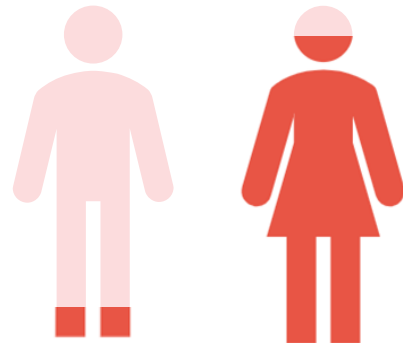


% of the serving population in each age group

Gender of the AFC



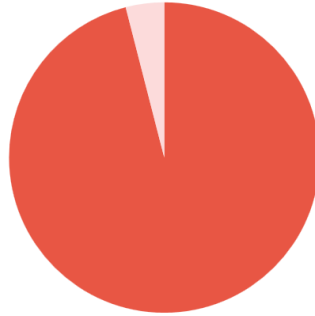
The veteran and serving population are more than 86% male



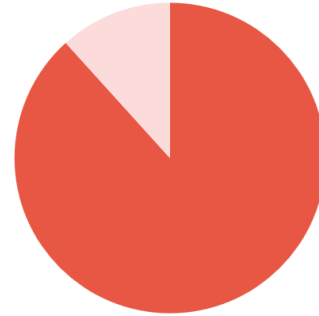
Around 90% of spouses and partners of serving personnel and veterans are female

Ethnicity & nationality of the AFC

Veterans and their spouses/partners



Regular serving personnel

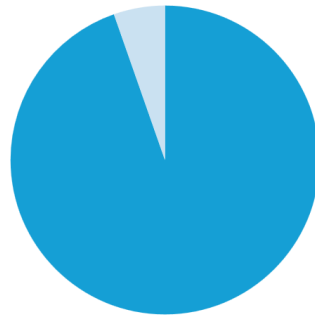


Reserve serving personnel

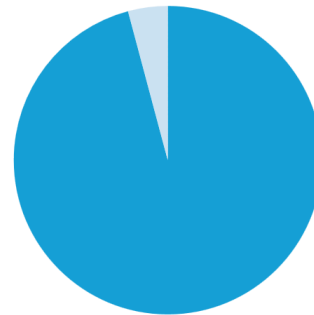


■ White ■ Non-White

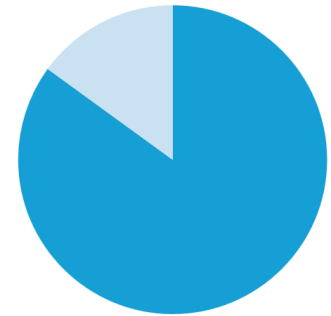
Veterans



Regular serving personnel

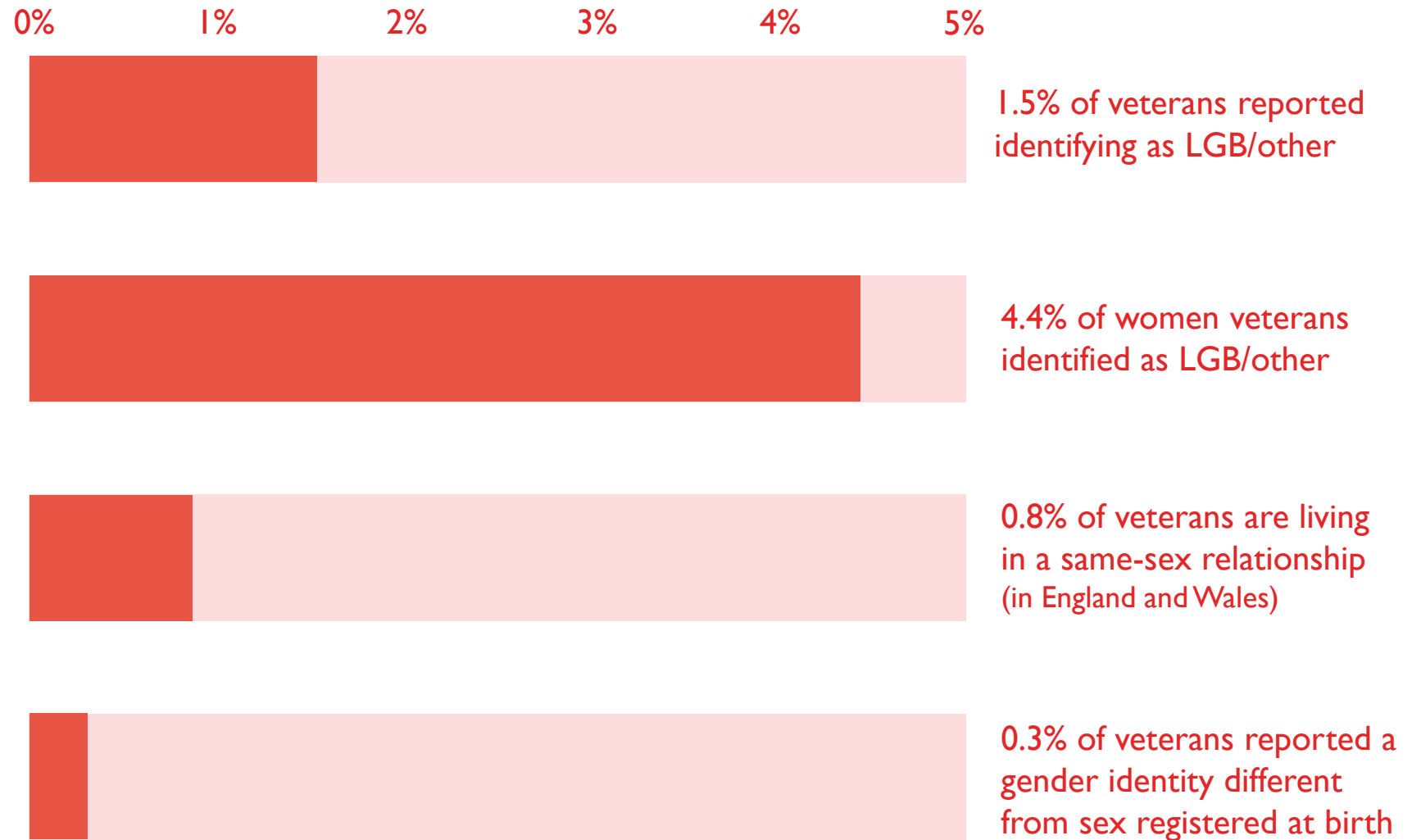


Spouses/partners of serving personnel

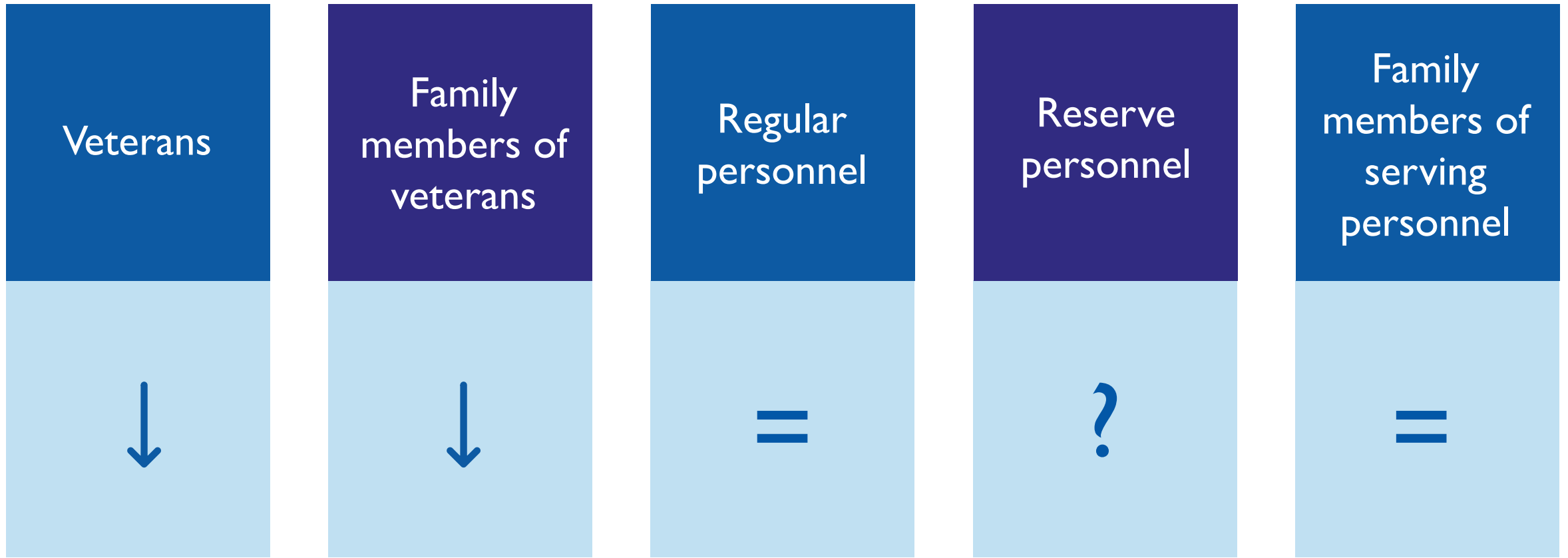


■ Born in UK ■ Born outside UK

Sexual orientation and transgender identity of the AFC

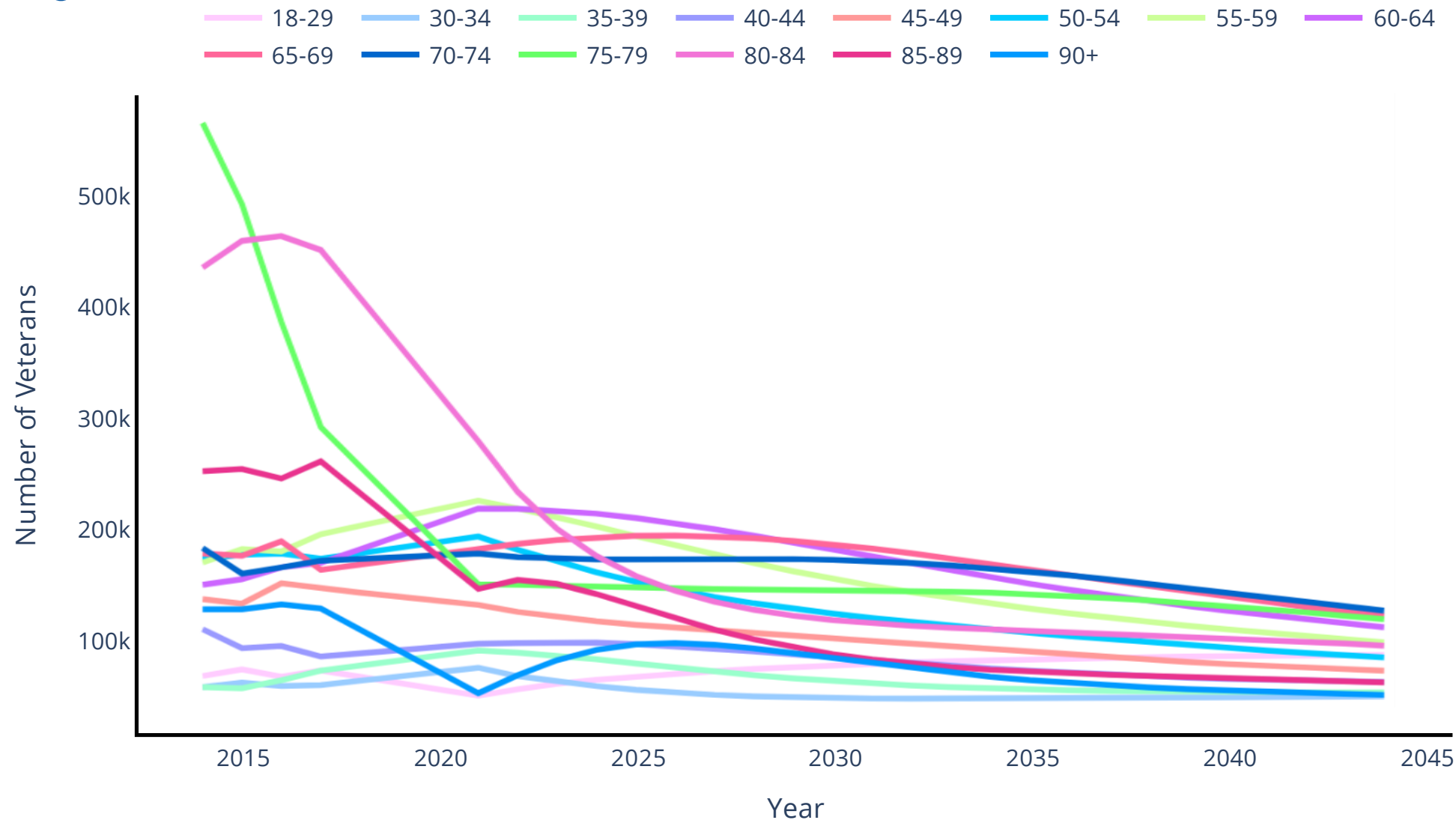


The future of the AFC



The future of the AFC

Forecasted ages of veterans



Armed Forces Community: Needs

Housing: Need



Just under half (47%) of all serving personnel, around 60% of serving families, and 75% of veterans (in England & Wales) **own their own homes.**

A small minority of veterans face difficulties with **homelessness** – c.200-300 rough sleeping at any time, and 2267 households with an armed forces marker recorded as being owed a homelessness duty in England, and 788 in Scotland, in 2023/24.

Wider issues, particularly with **housing maintenance** appear to be widespread.

- Less than half of Serving families living in SFA are satisfied with the standard and only a quarter are satisfied with responses to requests for maintenance.
- Less than 4 in 10 personnel in SLA are satisfied with the quality.

26500 veterans live in care homes in England & Wales (8% of the care home population). Nearly half of all care homes are home to at least one veteran, though a smaller proportion of veterans (1.4%) than non-veterans (2.7%) live in care homes (adjusted for age and gender)

Employment, and Education: Need



Veterans are as likely to work as the wider population, and are **more likely to work over 48 hours a week.**

Over 750k (in England & Wales) are in employment, almost half in managerial, professional or technical occupations. 30k are unemployed (<4% of economically active veterans).

Veterans are **less likely than the wider population to have no qualifications.**

Male veterans are less likely to have a degree-level qualification than the wider population – female veterans are more likely to have this level of qualification.

In the OVA Veterans' Survey, over a third (34.7%) of veterans said they felt unprepared or very **unprepared for civilian life**, and nearly half said **training would have improved their transition.**

Over **8 in 10 spouse/partners of serving personnel work**, but only just over half work full-time.

Veterans' spouses & partners appear less likely to be unemployed than the wider population.

There are an estimated **120k children of serving regulars.** Most go to school where there are few other service children. Families with Special Educational Needs and Disability (SEND) face specific challenges with access to services.

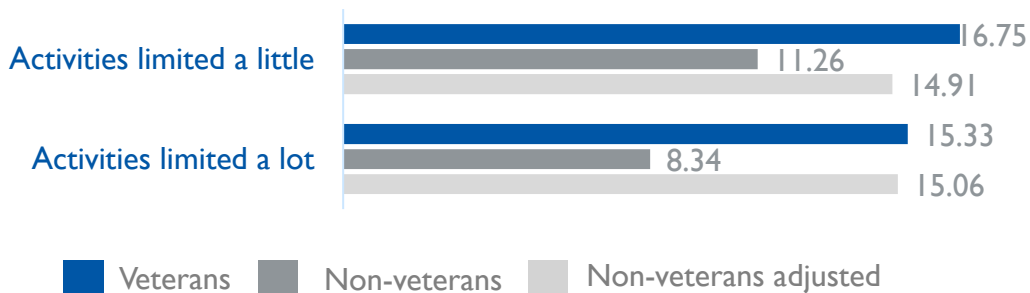
General Health & Disability: Need

211,850 (11.4%) veterans in England & Wales reported bad or very bad health. General Health is in line with the wider population when adjusted for age, gender, and location.

594,354 (32%) veterans are disabled under the Equality Act definition, in England & Wales. For many veterans this will be age-related.

However, a slightly greater proportion of veterans than non-veterans are disabled, even when age, sex, and location is adjusted for (32% for veterans, 30% non-veterans).

In Scotland (Census 2022), 43% of veterans are disabled – the question was asked with additional context and different wording to E&W.



Among spouses or partners who lived with a veteran:

- 26.1% were disabled
- 8.1% reported bad or very bad health.

11.4% of children or stepchildren (of any age) who lived with a veteran were disabled – this includes:

- 6.8% of 5-15 year olds, over 25000 children
- 12.3% of 16-24 year olds, over 24000 young people

Adjusted figures for veteran family members, to enable comparison to the wider population, are not yet available.



Health conditions & wellbeing: Need



In 2023/34, there were 1963 medical discharges - around **5 UK regular armed forces personnel medically discharged each day.**

- Musculoskeletal Disorders and Injuries, and Mental and Behavioural Disorders were the two most common principal causes of discharge.
- Females, and other ranks, are at greater risk of medical discharge than other personnel

Veterans appear to face increased risk of **musculo-skeletal difficulties**, and may be at greater risk of **hearing impairment.**

International studies have shown increased risk of **dementia** for those who have had TBI and/or PTSD, but UK-based studies have not yet shown increased risk for veterans overall.

Hazardous levels of alcohol use, and common mental disorders (anxiety & depression) appear to be more prevalent among **veterans, and spouses/partners of serving personnel and veterans**, than the wider population.

Alcohol use is also elevated in serving personnel.

PTSD may be somewhat higher among veterans than wider population, with some groups, including those who have deployed in a combat role, at greater risk.

Overall, rates of **suicide** among serving personnel and veterans appears similar to the wider population, but with some groups such as younger veterans at greater risk.

Self-reported wellbeing may be lower among serving families than the wider population.



Unpaid Care: need



11.6% of veterans provide unpaid care in England & Wales (Census) (10.6% for non-veterans, adjusted)

- Almost 5% of veterans provide over 50 hours of unpaid care per week.
- The difference is greatest between veterans and aged 70 years and over; the greatest difference of all between veterans and non-veterans aged 85 to 89 years (12.8% compared with 10.2% adjusted).

Among **spouses or partners** who lived with a veteran:

- **18.9% provided unpaid care** – and 8.6% provide over 50 hours of unpaid care per week.

8% of children/step-children (of any age) provided unpaid care – this includes:

- **1.4% of those aged 5-15 – almost 4000 children**
- **Almost 5% of those aged 16-24 – almost 10000 young people**

It is important to note that care given by spouses, partners, and children may not be for the veteran.

In **Scotland (Census 2022)**, **14.1% of veterans reported providing unpaid care** *(Question was asked slightly differently from E&W).*

In the KCMHR cohort study (Iraq & Afghanistan personnel & veterans), **14% of ex-serving regulars reported unpaid caring responsibilities**. They were more likely to report Mental Health issues than those without caring responsibilities.

Family & Communities

Veterans and serving personnel are **less likely to be single (never married) than the wider population.**

About 1 in 10 veterans are in a relationship with another veteran – similar % as dual-serving couples.

Adult children of veterans are more likely than the wider population to be a veteran themselves.

370k under-16s live with a veteran in England & Wales.

Little is known about their experiences.

MoD continuous attitude surveys (2024) show:

- **Impact on family life** is the top reason for serving personnel considering leaving their job
- Only 12% had not been away in the past year
- Only 2 in 5 are satisfied with family welfare support
- Less than half of serving families feel satisfied with quality of life
- Increasing proportions feel disadvantaged compared to the wider population, including on healthcare, education, benefits.

Over 1 in 10 veterans & serving personnel in the KCMHR cohort study, male & female, report perpetrating and/or experiencing **intimate partner violence & abuse, higher than in the wider population.**

In the most recent cohort study report, 1 in 3 **ex-serving Regulars reported feelings of loneliness**, and this was associated with mental health issues and alcohol misuse.

Just over half of veterans in the Veterans' Survey agreed they felt like they **belonged to their community**, similar to national population figures for feeling belonging to a neighbourhood.



Justice System Involvement

Over 3200 people in prison in England & Wales are veterans - almost 5% of the recorded Census prison population*.

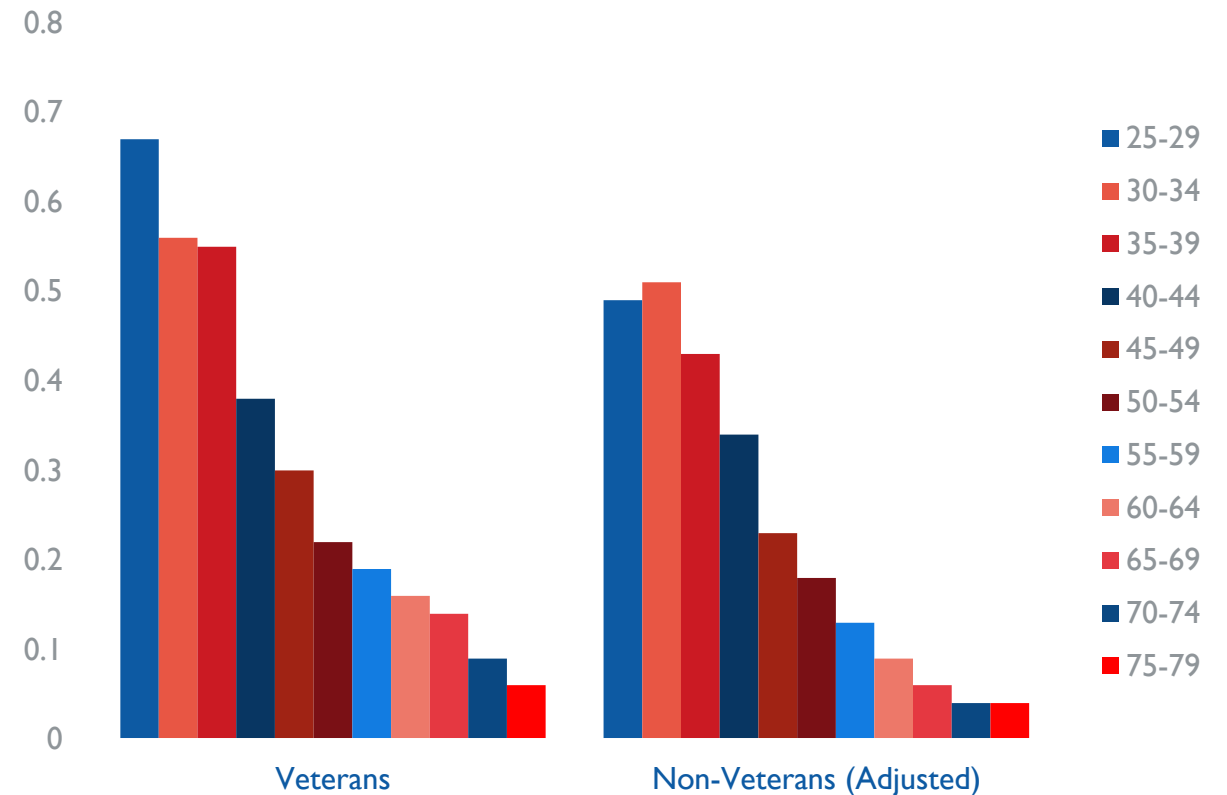
Nearly three-quarters of prisons have at least one veteran.

Census England & Wales captures those people in prison, detention centres or approved bail and probation premises who had been sentenced to 12 months or longer at these establishments, were awaiting sentencing, or had no other address or person to complete the Census at another address

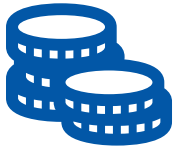


A larger percentage of veterans than non-veterans aged 25-74 are in prison (the biggest differences, ages 25-39).

Residents aged 16 years and over in prisons, detention centres and approved premises for bail and probation, by age groups



Finances: Needs



We anticipate future releases from OVA Veterans' Survey analysis will help understand details about income, benefits, and financial difficulty in 2025.

Looking back to RBL's 2014 study, veterans under 45s and over-65s had income below national average. 1 in 11 reported any financial difficulty, which may well have increased under cost of living pressures.

MoD continuous attitudes surveys show:

- Less than a third of serving personnel are satisfied with their pay.
- Over 1 in 10 personnel report concerns about personal debt levels.
- Only just over a third of serving families feel positive about household income.

Wider reports suggest problem gambling may be a growing concern in the AF community, though there is currently no population-level prevalence data.

As of 31 March 2024, there were:

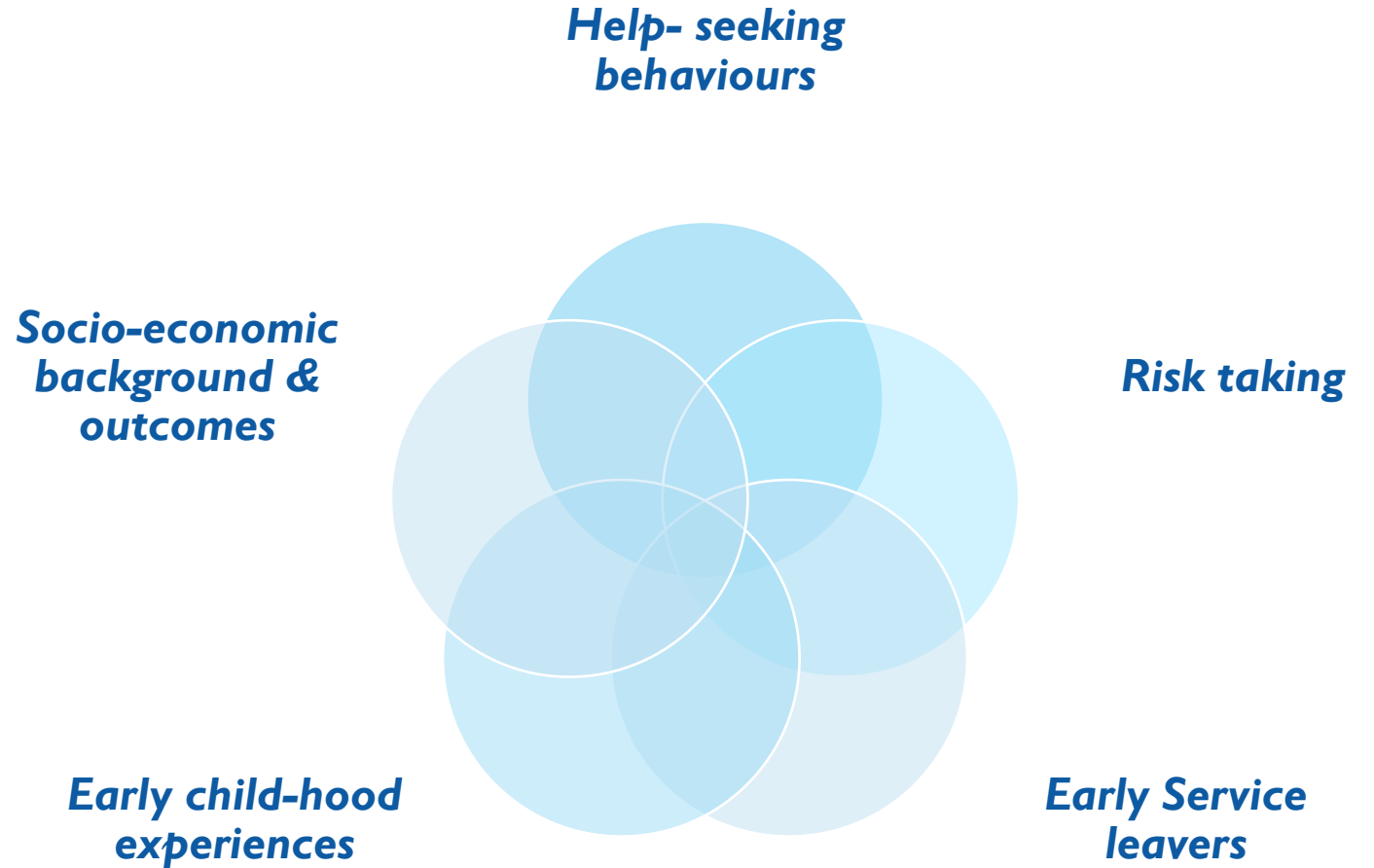
War Pensions Scheme

- 79,173 disablement pensioners (51% are 65+)
- 9,884 war widows/widowers (87% are 65+)

Armed Forces Compensation Scheme (since 2005)

- 1,195 Survivors' claims cleared of which:
 - 429 (36%) have been awarded a Survivors' Guaranteed Income Payment.
- 120,511 injury/illness claims cleared, of which:
 - 64,276 (53%) have been awarded a lump sum, and
 - 5,236 (4%) have been awarded a lump sum and Guaranteed Income Payment for serious injury/ illness.
- Musculoskeletal (MSK) disorders were the most prevalent condition (47% of all conditions awarded).
- Mental disorders made up 7% of all awarded conditions but represented 32% of GIP awards.

Cross-cutting themes



Provision mapping: government & large charities

Issues supported by greatest number of services:

- Mental health
- Physical health
- Employment

Housing & homelessness, and some family & community support, also feature frequently

Needs
addressed

Least supported issues:

- Financial guidance, including pensions, compensation, gambling, debt
- Domestic violence & abuse
- Substance misuse
- Criminal justice
- Immigration & Non-UK

Few services also appear to be targeted at specific minority groups' needs

Type of
support

Veterans and serving personnel appear to be supported by far more services than families

Short-term and less intensive support is available from a greater number of services than intensive and long-term support. The most common types of support given are advice, and individual grants., with signposting also common.

Research next steps



All this work is ongoing...

- **Demographics and needs** – regular updates
- **Yougov** – views of the AFC
- **RAND projections phase 2** - needs, detailed demographics, bereaved families, scenarios
- **KCMHR cohort study analysis** – help-seeking, gambling, IPVA
- **Lived experience research** panel/pool

Plus thematic research projects where there are gaps in insights to fill, e.g. hearing impairment report, Service evaluations

For questions or more information,
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