

Financial hardship amongst veterans

November 2024

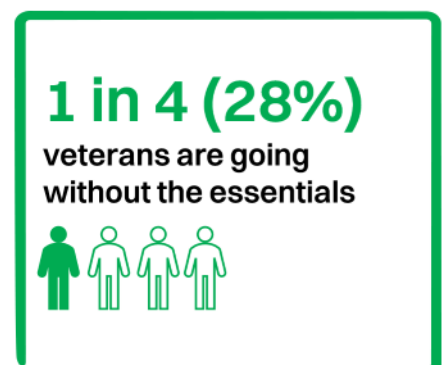
Research conducted between May and July 2024 found that, across England and Wales, veterans are having to go without the essentials, turn to food banks and fall into debt because of their financial circumstances. The challenges of not being able to afford the essentials are felt even more acutely by certain groups, including veterans with children in the household and with physical and mental health conditions.

Findings

Many veterans are unable to afford essentials such as food, energy costs or medical care

More than a quarter (28%) of veterans have reported going without essentials like medical or dental care, essential journeys, adequate clothing and food in the previous six months.¹

Veterans are at increased risk of food insecurity. Three in ten (30%) adults who have previously served in the UK armed forces reported that in the last 12 months they worried about whether their food would run out before they got money to buy more. More than a quarter (27%) said that the food they bought just didn't last and they didn't have money to get more, nearly double the number of people living in households where nobody has ever served in the UK armed forces (14%) (Figure 1).²



¹ YouGov survey on behalf of Trussell of armed forces veterans in England and Wales (see Appendix for methodological detail)

² Ipsos survey on behalf of Trussell of UK general population (see Appendix for methodological detail)

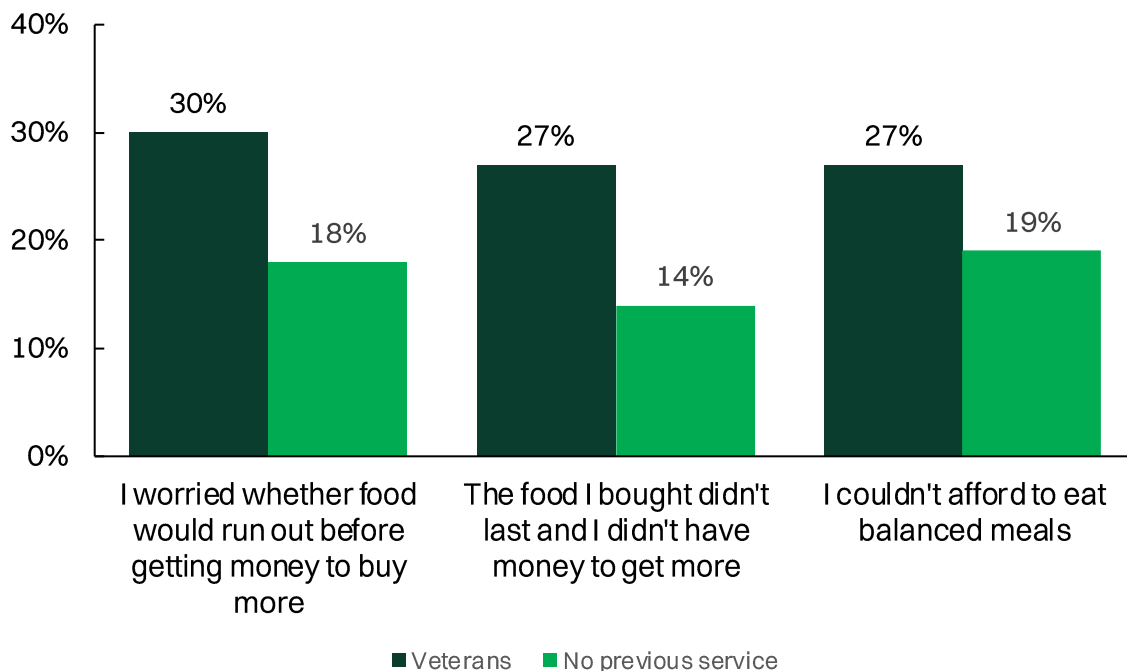
Due to not being able to afford to buy enough food, more than a fifth (22%) of veterans report having at least one day in the last month where they didn't eat at all or only had one meal, compared to one in fourteen (7%) people who have not served in the armed forces. Furthermore, one in seven (14%) veterans report that they or their household have used a food bank or other emergency food provider in the past 12 months.³

Wider research conducted by Trussell has consistently shown that lack of income is the main reason that people need to access a food bank⁴, indicating that many veterans are having to try and get by on incomes that are too low to cover the cost of essentials.

Financial strain is evident in veterans' ability to keep up with bills and credit commitments. One in eleven (9%) veterans say they are struggling to keep up with bills and credit commitments at the moment and three quarters (77%) of this group say that has been the case for more than six months.⁵

Worry and stress about finances are affecting veterans' mental health. One in five (19%) veterans report losing sleep and one in eight (13%) say they have frequently been unable to concentrate in the past three months due to them worrying about their financial situation.⁶

Figure 1: Percentage of veterans and non-veterans who have 'sometimes' or 'often' experienced different types of food insecurity in the past 12 months



³ Ipsos survey on behalf of Trussell of general population

⁴ Weekes, T, (2023), *Hunger in the UK*, Trussell, <https://www.trussell.org.uk/publications/hunger-in-the-uk>

⁵ YouGov survey on behalf of Trussell of armed forces veterans


⁶ YouGov survey on behalf of Trussell of armed forces veterans

The situation for families with children is even worse

Nearly half (47%) of veterans with children in the household reported going without essentials like food, medical or dental care and adequate clothing in the previous six months.⁷

For veterans with children, experiences of food insecurity are particularly alarming. One in seven (15%) have had to skip meals to make sure their children have had enough to eat in the past three months. Experiences of financial hardship are pushing veterans with children to turn to food banks, with one in five (19%) accessing emergency food in the past month.⁸

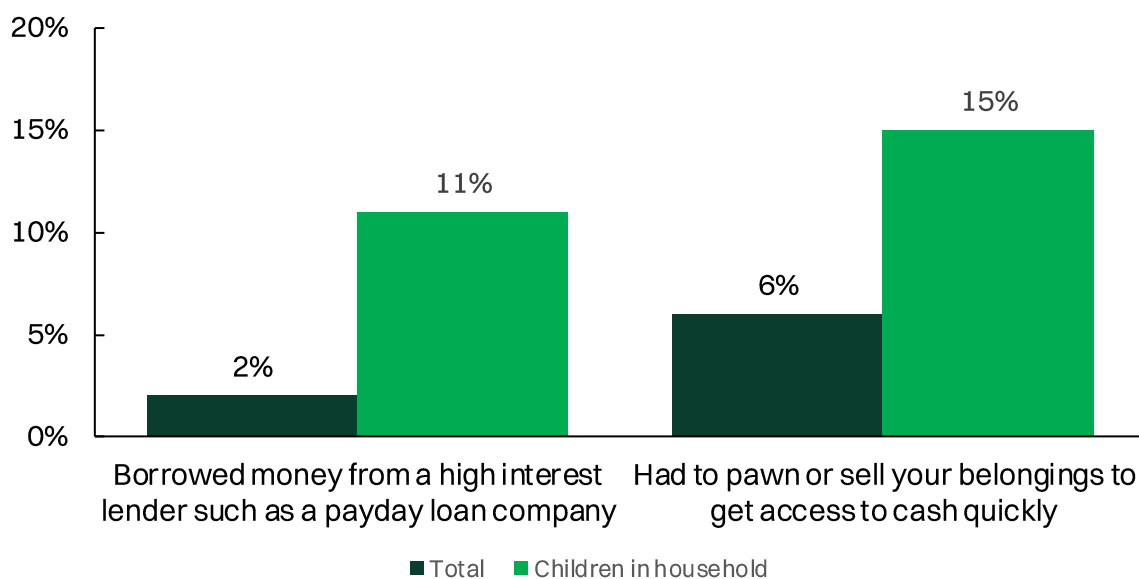
Half (47%)
of veterans with children are going without the essentials



Veterans with children are at higher risk of being unable to keep up with their household bills. A quarter (25%) of veterans with children in the household report being behind on at least one household bill, compared to 5% of veterans who do not live with children. This includes one in seven (15%) being behind on their gas and electric bill.⁹

Veterans with children are extremely concerned about their finances. One in three reported showing signs of stress, including being unable to concentrate due to worrying (32%) and losing sleep worrying about their financial situation (35%).¹⁰

Figure 2: Percentage of total veterans and veterans with children who took different measures to get quick access to cash in the past three months



⁷ YouGov survey on behalf of Trussell of armed forces veterans

⁸ YouGov survey on behalf of Trussell of armed forces veterans

⁹ YouGov survey on behalf of Trussell of armed forces veterans

¹⁰ YouGov survey on behalf of Trussell of armed forces veterans

Financial challenges are leaving veterans who live with children having to make difficult decisions to get by. One in nine (11%) veterans with children in the household say their financial situation is affecting their ability to find or go to work. One in nine (11%) veterans in this group reported borrowing money from a high interest lender such as payday loan company in the past three months and one in seven (15%) have had to pawn or sell belongings to get access to cash quickly (Figure 2).¹¹

This reflects the wider risks we see for parents and carers more generally, who face a much higher risk of hunger and hardship than average¹². Evidence shows this is driven by difficulties in finding employment that allows them to juggle work and care as well as cover additional essential costs like childcare. This risk is exacerbated by a social security system that does not provide enough support when work is not a reliable route out of hunger and hardship¹³.

Veterans with physical and mental health conditions are finding life difficult as a result of going without the essentials

Veterans with mental health conditions such as anxiety, depression and stress, and veterans with physical disabilities also face increased challenges associated with going without the essentials. Around a third (34%) of veterans who are disabled, have a long-term physical condition or illness or a mental health condition have gone without the essentials in the last six months (Figure 3).¹⁴

Veterans with physical and mental health conditions are taking desperate measures to meet their core needs. One in eight (12%) veterans with a physical or mental health condition have had to skip meals to keep up with other essential costs in the past three months. One in ten (10%) veterans with a mental health condition have received an emergency food parcel in the past month, compared to four percent of veterans overall.¹⁵

Veterans with a physical or mental health condition are struggling to keep up financially. Veterans we spoke to with mental health conditions are more than three times as likely to be currently struggling to keep up with bills and credit commitments, compared to veterans overall (29% compared to 9%)

A third (34%)
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¹¹ YouGov survey on behalf of Trussell of armed forces veterans

¹² Weekes, T, (2024), *The Cost of Hunger and Hardship*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/the-cost-of-hunger-and-hardship>; Weekes, T, (2023), *Hunger in the UK*, Trussell, <https://www.trussell.org.uk/publications/hunger-in-the-uk>

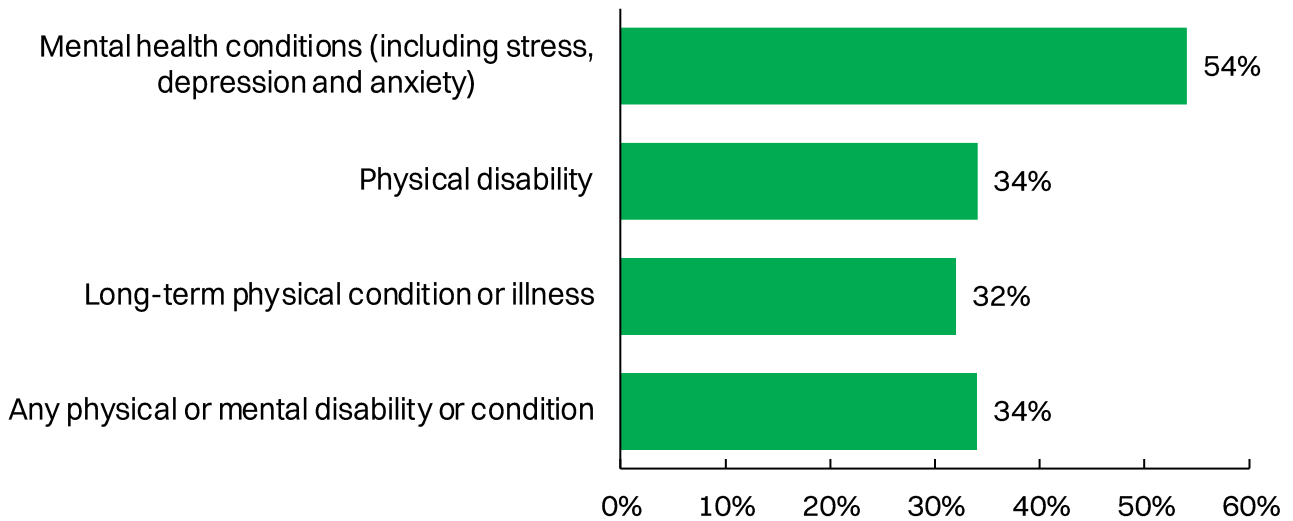
¹³ Weekes, T, (2023), *Hunger in the UK*, Trussell, <https://www.trussell.org.uk/publications/hunger-in-the-uk>; Carers UK, (2022), *States of Caring 2022*, <https://www.carersuk.org/reports/state-of-caring-2022-report/>

¹⁴ YouGov survey on behalf of Trussell of armed forces veterans

¹⁵ YouGov survey on behalf of Trussell of armed forces veterans

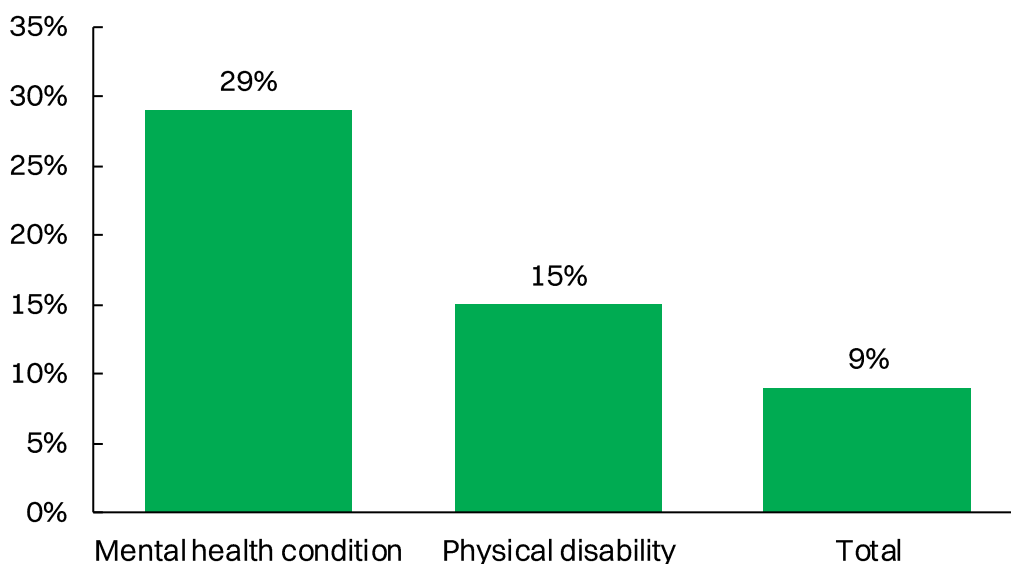
and one in seven (15%) veterans with physical disabilities are facing the same situation (Figure 4).¹⁶

Figure 3: Percentage of veterans with different physical or mental problems that are going without the essentials



For veterans with physical disabilities, financial hardship is having a negative impact on physical health. In the past three months, just under a quarter (24%) of veterans with a physical disability have lost sleep worrying about their financial situation, almost one in five (19%) have been unable to afford to heat their home when they needed to, and one in six (17%) have been unable to pay for essential dental treatment.¹⁷

Figure 4: Percentage of veterans with a mental and physical disabilities that are struggling to keep up with bills and credit commitments at the moment



¹⁶ YouGov survey on behalf of Trussell of armed forces veterans

¹⁷ YouGov survey on behalf of Trussell of armed forces veterans

The strain of not having enough money to afford the essentials adds to the challenges faced by veterans with mental health conditions. Nearly half (46%) have frequently lost sleep worrying about their financial situation, one in five (20%) have been unable to travel to work or an essential appointment and one in seven (15%) have been unable to afford medical prescriptions, pain relief or other over the counter medication.¹⁸

Veterans with mental health conditions may be at risk of becoming more socially isolated due to their financial situation. Around a quarter (26%) say that their financial situation is negatively impacting their relationships with families and friends and two in five (39%) had to cancel plans with family and friends because they couldn't afford to see them.¹⁹

The high proportion of veterans with health conditions or disabilities who are having to go without the essentials is clear evidence that the UK government must ensure that their plans to update disability benefits do not lead to cuts in financial support and instead focus on providing better employment support and access to healthcare.

¹⁸ YouGov survey on behalf of Trussell of armed forces veterans

¹⁹ YouGov survey on behalf of Trussell of armed forces veterans

What needs to change?

This research is further evidence that people on the lowest incomes across the UK are not able to afford the essentials, including people who have served in our armed forces.

We know we need action in a range of areas if we're to see a future without the need for food banks. But first and foremost, we need a social security system that's fit for purpose, ensuring we can all afford the essentials.

We urgently need the government to value the role our social security system plays in providing people the financial security to prepare for and seek work, sustain work, manage health conditions and disability, and caring responsibilities.

In particular, we need the UK government's plans to reform disability benefits to focus on better access to financial support and healthcare, and improved employment support, rather than cutting already precarious incomes. Until we see this, we won't see a future where no-one needs to turn to a food bank to get by.

Our new government has a moral responsibility to take urgent action to tackle hardship in our communities. This must include updating our social security system to ensure it is fit for purpose, making sure the needs of groups at particular risk of hardship, including veterans, are identified and tailored support is provided.

Our social security system, like our NHS, should be there for us all, especially when we need it most. But it's not even providing enough to cover many people's core costs, such as food, household bills and essential travel costs like travelling to work or school. This is pushing more people to the doors of food banks.

We know how to change this. All systems need updating over time, so we need to make sure our social security system works in today's world.

Methodological appendix

Data sources

YouGov survey on behalf of Trussell of armed forces veterans

This research is based on an online survey by YouGov, conducted on behalf of Trussell, of 589 people who had previously served in the UK armed forces as a Regular and/or Reserve. Fieldwork was undertaken between 22nd May - 5th June 2024. The figures have been weighted and are representative of all veterans in England and Wales (aged 16+).

Ipsos survey on behalf of Trussell of general population

This research also includes some data from a general population survey conducted as part of Trussell's Hunger in the UK research. This data has been referenced with a footnote (Data from Hunger in the UK, unreleased).

Ipsos conducted the research on behalf of Trussell and interviewed online a representative sample of 4,427 UK adults aged 18+ from 30 May to 31 July 2024. Included within the sample are 234 people who report that they have previously served in the UK armed forces as a Regular and/or Reserve. Interviews were staggered across three survey waves conducted from the following dates

- 30 May - 5 June 2024 (1,497 interviews)
- 24 June - 3 July 2024 (1,462 interviews)
- 25 July - 31 July 2024 (1,468 interviews).

Of those interviewed: 204 reported having previously served in the UK armed forces and 3,880 reported that neither they nor another member of the household had previously served or are currently serving in the UK armed forces.

This data has been collected by the Ipsos UK KnowledgePanel, an online random probability panel, which provides gold standard insights into the UK population. Data are weighted by age within gender, region, Index of Multiple Deprivation quintile, education, ethnicity and number of adults in the household in order to reflect the profile of the UK population.

Defining the 'essentials'

By 'going without the essentials' in this briefing, we refer to either or both of the following measures:

At least one household member in the past 6 months (since December 2023) has experienced the following because they could not afford to:

- Not dressed appropriately for the weather (suitable clothes or shoes)

- Not been able to replace or repair major electrical goods such as a refrigerator, TV or washing machine when it's been broken
- Gone without a shower or bath
- Gone without basic toiletries such as soap, shampoo, toothbrush, toothpaste or sanitary items
- Not been able to keep their home warm
- Visited a food bank
- Not been able to adequately furnish their home
- Not had essential dental treatment done
- Not gotten prescriptions, pain relief or over the counter medication
- Not made an essential journey

At least one household member in the last 30 days has 'sometimes' or 'often':

- Cut down on the size of meals or skipped meals because there wasn't enough money for food
- Been hungry but did not have enough money for food

Other detailed information on question wording and results is available from Trussell on request.

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