



The Maritime Charities Group

Older Seafarers' Needs

July 2016



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Older Seafarers' Needs

Report by Opinion Research Services

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1. Project Overview

The Commission

- 1.1 Opinion Research Services (ORS) was commissioned by the Maritime Charities Group (MCG) to undertake a survey of older seafarers, their dependants and carers in order to explore experiences of retirement (or semi-retirement) as well as care and support needs. This report presents the findings from:

A postal questionnaire sent out to members of: the Royal Naval Association, Fishermen's Mission, Shipwrecked Mariner's Society, Merchant Navy Officers Pension Fund and Merchant Navy Ratings Pension Fund

In-depth telephone interviews with seafarers, as well as widows and carers of seafarers

Methodology

Postal Questionnaire

- 1.2 The following four seafaring organisations/charities whose members include seafarers (and their dependants) from the Fishing Fleets, Merchant Navy and Royal Navy were involved in the distribution of the questionnaire:

The Royal Naval Association (RNA);

Fishermen's Mission;

Shipwrecked Mariner's Society; and

Ensign Pensions (involved in Merchant Navy pension funds)

- 1.3 5,000 questionnaires were dispatched or couriered w/c 14th March 2016. 3,075 were couriered to Fishermen's Mission, Shipwrecked Mariner's Society and Ensign Pensions to distribute to a random selection of their member sample and 1,925 were dispatched directly from ORS to randomly selected members of the RNA.
- 1.4 All questionnaires were sent to (retired or non-retired) seafarers aged 60 or over as well as their dependants who were aged 16 and over. The distribution breakdown is detailed in the table below:

Table 1: Postal questionnaire distribution

Organisation	No. of questionnaires	Type of distribution
Royal Naval Association	1,925	Distributed directly to members
Fishermen's Mission	1,000	Couriered to 16 area officers to distribute
Shipwrecked Mariner's Society	800	Couriered to head officer to distribute
Merchant Navy Officers Pension Fund	825	Couriered to Ensign Pensions to distribute
Merchant Navy Ratings Pension Fund	450	Couriered to Ensign Pensions to distribute

- 1.5 The cut-off date for returned questionnaires was 16th May 2016. 21 questionnaires were removed from the results due to respondents being seafarers aged under 60, leaving 872 completed returns.
- 1.6 Comparisons with the 'older seafarers survey' carried out in 2006 (also by ORS), the UK Seafarers' Demographic Profile (carried out in 2015 by the Institute of Public Care at Oxford Brookes) and recent ONS data have been made where appropriate. However, the 2016 questionnaires were not distributed systematically; as such the respondent profile is an imperfect reflection of the older seafaring population, thus comparisons must be interpreted carefully and are indicative only.
- 1.7 The tables below and overleaf show the overall profile characteristics of respondents to the survey, including a breakdown by respondent type (seafarers and dependants).

Please note that * denotes a percentage which is less than 1% after rounding.

Figure 1: Respondent Types (Note: Percentages may not sum due to rounding)

Characteristic		All Responses	
		Number of Responses	% of Valid Responses
BY RESPONDENT TYPE	As a seafarer (retired or in service/employment)	668	81
	On behalf of a seafarer	23	3
	As a dependant of a seafarer	131	16
	Total valid responses	822	100
	<i>Not known</i>	50	-

Figure 2: Profile characteristics – overall (Note: Percentages may not sum due to rounding)

Characteristic		All Responses	
		Number of Responses	% of Valid Responses
BY AGE	Under 60 (dependants only)	3	*
	60-64	115	13
	65-74	382	45
	75-79	141	17
	80+	214	25
	Total valid responses	555	100
	<i>Not known</i>	17	-
BY GENDER	Male	695	83
	Female	146	17
	Total valid responses	841	100
	<i>Not known</i>	31	-
BY ETHNICITY	White	808	96
	Non-white	35	4
	Total valid responses	843	100
	<i>Not known</i>	29	-
BY DISABILITY STATUS	Disabled	684	84
	Not disabled	132	16
	Total valid responses	816	100
	<i>Not known</i>	56	-
BY MARITAL STATUS	Single	95	11
	Married/Civil Partnership/Relationship	425	51
	Separated/Divorced	103	12
	Widowed	214	26
	Total valid responses	837	100
	<i>Not known/not asked</i>	35	-

BY PROVIDING UNPAID CARE	Yes	118	15
	No	675	85
	Total valid responses	793	100
	<i>Not known/not asked</i>	79	-
BY CURRENT ACCOMMODATION	Owned/Shared Ownership	509	60
	Social Rent	265	31
	Private Rent and Other	71	8
	Total valid responses	845	100
	<i>Not known</i>	27	-
BY SHELTERED ACCOMMODATION	Yes	78	10
	No	705	90
	Total valid responses	783	100
	<i>Not known</i>	89	-

Figure 3: Profile characteristics – by seafarers (including those who completed on their behalf) (Note: Percentages may not sum due to rounding)

Characteristic	All Responses		
	Number of Responses	% of Valid Responses	
BY MOST TIME SPENT IN	Fishing Fleets	166	25
	Merchant Navy	312	46
	Royal Navy	198	29
	Total valid responses	676	100
	<i>Not known</i>	15	-
BY AGE	60-64	104	15
	65-74	317	47
	75-79	106	16
	80+	153	23
	Total valid responses	680	100
<i>Not known</i>	11	-	
BY GENDER	Male	655	98
	Female	12	2
	Total valid responses	667	100
	<i>Not known</i>	24	-
BY ETHNICITY	White	644	96
	Non-white	27	4
	Total valid responses	671	100
	<i>Not known</i>	20	-
BY DISABILITY STATUS	Disabled	542	83
	Not disabled	108	17
	Total valid responses	650	100
	<i>Not known</i>	41	-
BY MARITAL STATUS	Single	90	13
	Married/Civil Partnership/Relationship	398	60
	Separated/Divorced	95	14
	Widowed	85	13
	Total valid responses	668	100
	<i>Not known/not asked</i>	23	-
BY PROVIDING UNPAID CARE	Yes	102	16
	No	533	84
	Total valid responses	635	100
	<i>Not known/not asked</i>	56	-

BY CURRENT ACCOMMODATION	Owned/Shared Ownership	414	62
	Social Rent	207	31
	Private Rent and Other	51	8
	Total valid responses	672	100
BY SHELTERED ACCOMMODATION	<i>Not known</i>	19	-
	Yes	55	9
	No	577	91
	Total valid responses	632	100
	<i>Not known</i>	59	-

Figure 4: Profile characteristics – by dependant of a seafarer (Note: Percentages may not sum due to rounding)

Characteristic	All Responses		
	Number of Responses	% of Valid Responses	
BY AGE	Under 60	2	2
	60-64	6	5
	65-74	49	38
	75-79	26	20
	80+	45	35
	Total valid responses	128	100
	<i>Not known</i>	3	-
BY GENDER	Male	4	3
	Female	124	97
	Total valid responses	128	100
	<i>Not known</i>	3	-
BY ETHNICITY	White	119	95
	Non-white	6	5
	Total valid responses	125	100
	<i>Not known</i>	6	-
BY DISABILITY STATUS	Disabled	101	84
	Not disabled	19	16
	Total valid responses	120	100
	<i>Not known</i>	11	-
BY MARITAL STATUS	Single	1	1
	Married/Civil Partnership/Relationship	7	6
	Separated/Divorced	1	1
	Widowed	115	93
	Total valid responses	124	100
	<i>Not known/not asked</i>	7	-
BY PROVIDING UNPAID CARE	Yes	12	10
	No	110	90
	Total valid responses	122	100
	<i>Not known/not asked</i>	9	-
BY CURRENT ACCOMMODATION	Owned/Shared Ownership	74	58
	Social Rent	39	31
	Private Rent and Other	14	11
	Total valid responses	127	100
	<i>Not known</i>	4	-
BY SHELTERED ACCOMMODATION	Yes	16	14
	No	96	86
	Total valid responses	112	100
	<i>Not known</i>	19	-

Interpretation of the Data

- 1.8 Where percentages do not sum to 100, this may be due to computer rounding, the exclusion of “don’t know” categories, or multiple answers. Throughout the report an asterisk (*) denotes any value less than half a per cent.
- 1.9 In some cases figures of 2% or below have been excluded from graphs.
- 1.10 Graphics are used extensively in this report to make it as user friendly as possible. The pie charts and other graphics show the proportions (percentages) of residents making relevant responses. Where possible, the colours of the charts have been standardised with a ‘traffic light’ system in which:
- Green shades represent positive responses
 - Beige and purple/blue shades represent neither positive nor negative responses
 - Red shades represent negative responses
 - The bolder shades are used to highlight responses at the ‘extremes’, for example, very satisfied or very dissatisfied
- 1.11 Given that four out of the five seafaring charities/organisations were responsible for distributing their own questionnaires to an unknown sample of their members, this is considered to be an ‘open questionnaire’. Therefore, no statistical weighting has been applied and it is important to recognise that the results will not necessarily provide a representative cross-section of views. Changes in responses between this year’s survey and previous surveys, and between different groups are indicative only (i.e. differences are not statistically significant).

Qualitative (in depth) Telephone Interviews

- 1.12 Qualitative telephone interviews were undertaken to add depth and understanding to the survey findings. These took place between January and April 2016: 50 interviews with 52 individuals who were seafarers or their carers, widows and other dependants. Lasting for at least half an hour, the interviews were undertaken by members of the ORS qualitative research team and each interview broadly covered the following topics:
- How the maritime charities communicate
 - Care and support
 - Accommodation
 - Financial management
 - How maritime charities should provide support in the future.
- 1.13 The Maritime Charities Funding Group provided ORS with key contacts in charities which provide support to each of the main service groups – Fishing Fleet; Merchant Navy and Royal Navy. The organisations were:
- Fishermen’s Mission
 - Nautilus
 - Seafarers’ Link
 - The Royal Naval Association (RNA)

The Royal Navy Widows Association (RNWA)

- 1.14 These contacts then provided ORS with details of participants willing to take part in the interviews, having first gained their permission. ORS contacted individuals and arranged telephone appointments at times to suit them. Each interview was recorded with the permission of the participant(s) and full notes were taken and analysed for reporting. Participants were informed that their involvement would not affect their ability to access support from the maritime charities and were assured that any information provided by them would be treated confidentially and anonymously. They were also offered contact information for Seafarers Support and Seafarers Advice and Information Line (SAIL) and the opportunity for the Maritime Charities Funding Group to contact them with further information.
- 1.15 The tables below summarise the profiles of the participants involved in the 50 interviews (52 individuals). All people interviewed were ex-seafarers and all but four had completely retired although a few were volunteering for maritime and other charities. It should be noted that any individual participant might be categorised in a number of ways. For example, a seafarer could have been widowed and have had experience of caring for their seafarer partner; a seafarer might have worked in the Merchant Navy and also have had a commission in the Royal Navy. This multiple counting should be borne in mind when reading the table:

Figure 5: Profiles of telephone participants (Base=52)

Seafarer Group	Number	Participant Type	Number
Fishing Fleet	14	Seafarer	30
Merchant Navy	23	Widow	18
Royal Navy	21	Carer	16
Region		Dependant	1
Eastern	3	Gender	
East Midlands	1	Male	27
North East	5	Female	25
North West	5	Age	
Scotland	6	35 to 54	5
South East and London	9	55 to 64	10
South West	9	65 to 74	17
Wales	2	75 and over	20
West Midlands	1	Limiting disabilities	
Yorkshire and Humberside	11	Yes	23
Housing Type		Living alone	
Maritime Charity	6	Yes	23
Other Social Rented	8		
Private Rented	3		
Owner Occupied	33		

- 1.16 The interview programme involved 30 seafarers, 18 widows, 16 carers and one dependant. The 50 qualitative interviews cannot be certified as achieving a statistically representative sample of opinions but they gave a diverse range of seafarers, widows, carers and dependants the opportunity to comment in detail on the matters in hand. There is, therefore, every reason to believe that the

findings presented here are indicative of overall opinions and concerns. Where it appears that there are differences between groups in the responses to particular questions these are indicated throughout.

- 1.17 The views expressed in the qualitative outputs might or might not be supported by available evidence; that is, they may or may not be accurate as accounts of the facts. ORS cannot arbitrate on the correctness or otherwise of people's views when reporting them. This should be borne in mind when considering the findings.
- 1.18 Verbatim quotations are presented, in indented italics, for their vividness in capturing points of view. ORS reports the opinions as given and does not necessarily endorse the opinions in question. These quotations are identified by the last role at sea of the seafarer and names and identifying comments have been removed to ensure anonymity.
- 1.19 The findings from the qualitative telephone interviews are integrated within the chapters presenting the survey findings.

Acknowledgements

- 1.20 ORS would like to thank Valerie Coleman and at the Maritime Charities Group for their help and assistance in developing the project. We would also like to thank the 924 people who took part in the questionnaire and depth telephone interviews, without whose valuable input the research would not have been possible.

2. Executive Summary

Summary of Main Findings

- 2.1 The following paragraphs selectively highlight some key issues, but readers are referred to the detailed graphics and qualitative reporting for the full story. The suite of ORS reports also includes full cross tabulations.

Service Life – answered by seafarers only

- 2.2 Of the respondents who answered the questionnaire as a seafarer or on behalf of a seafarer, just less than half (46%) have spent most of their working life in the Merchant Navy. This was followed by around a fifth or more who spent most time in the Royal Navy (29%) and the Fishing Fleets (24%).
- 2.3 More than four fifths (81%) of Fishing Fleet seafarers are/were crew members while at sea and worked on vessels 10 or more metres long (88%). The roles and principle departments of Merchant and Royal Navy respondents varied, with the majority having either worked as ratings (48%) or officers (33%), while around two fifths (41%) are/were on deck and more than a fifth in other technical (27%) and engine (21%) departments.
- 2.4 The absolute majority of respondents who spent most time in the Fishing Fleets (60%) and Merchant Navy (51%) had been in their respective services for 30 years or more. In contrast, more than half of those from the Royal Navy (56%) had been a seafarer for less than 15 years.
- 2.5 The vast majority of respondents from the Fishing Fleets (95%) had not supported any military operations as a seafarer. This was also the case for around three quarters (74%) of those from the Merchant Navy, although more than a fifth (23%) did spend less than five years doing so. Unsurprisingly the Royal Navy seafarers are most likely to have supported military operations (79%), the majority having done so for less than five years.
- 2.6 Nearly all (98%) seafarer respondents have now fully retired as a seafarer. Respondents from the Fishing Fleets and Merchant Navy retired more recently than those from the Royal Navy, with around 7 in 10 (71%) of the latter having left the service in the 1970s or earlier.
- 2.7 9 in 10 (90%) respondents have also now retired from paid work – the highest proportion being from the Fishing Fleets (94%) and the lowest from the Royal Navy (87%). Interestingly, the proportion of respondents aged between 60 and 64 who are still in some form of paid employment (39%) has largely increased since 2006 (18%).

Keeping in Touch – answered by all respondents

- 2.8 All respondents were asked how often they used certain types of transport. The most popular way to travel is by car - driven by themselves - with 70% doing so at least once a week, compared with 56% in 2006. This was followed by around two fifths who use a bus/coach (42%) and a car driven by someone else (41%) once a week or more.
- 2.9 When looking at the types of transport used broken down by seafarer types, it can be seen that more than four fifths (85%) of those from the Royal Navy travel by car (driven by themselves), followed by around three quarters (76%) of those from the Merchant Navy and less than three fifths (57%) of Fishing Fleet seafarers. Instead, respondents from the Fishing Fleets are more likely to use a bus/coach, taxi, bicycle, or boat compared with respondents from the other two service areas.
- 2.10 Only 2% of all respondents have ever used a telephone befriending service – all of which are seafarers rather than dependants and are more likely to be divorced or separated. Of the remaining 98% who do not use this type of service, the vast majority (86%) would not be interested in doing so. However, non-white respondents, those aged between 60 and 64, and who provide unpaid care are more likely to want to try using them in the future.
- 2.11 Just over more than half (54%) of all respondents access the internet, with Royal Navy seafarers, those aged between 60 and 74, have no disability, and provide unpaid care being more likely to do so. On the other hand, seafarers from the Fishing Fleets, dependants of seafarers, respondents aged 75 or over, are female, are of non-white ethnicity; and live in sheltered accommodation are less likely to access the internet.
- 2.12 The device most commonly used to access the internet is a computer or laptop; used frequently by about 9 in 10 (88%) respondents. This was followed by more than 7 in 10 who use a smartphone (73%) and/or tablet (73%) frequently. The device used least often is a mobile phone, which just over half (55%) use frequently, but almost a quarter (25%) never use.
- 2.13 Most respondents access the internet for emailing (84%) and/or as an information source (83%), while a smaller proportion (48%) uses it for social networking. Respondents from the Fishing Fleets are more likely to use it for social networking, as are those from the Royal Navy.

Care, Support and Your Home – answered by all respondents

Care and Support

- 2.14 More than four fifths (84%) of respondents have at least one disability or long-term illness that affects their everyday life, compared with a similar proportion (88%) responding to the 2006 survey. The three most common illnesses among respondents are heart, blood pressure or blood circulation problems (54%), muscular or skeletal conditions (41%) and poor hearing or deafness (28%).
- 2.15 Seafarer respondents from the Merchant Navy are seemingly in the best health out of the three service types, with a larger proportion stating that they do not have any illnesses or disabilities (21%). Conversely, those from the Fishing Fleets are in the poorest health, and are more likely to have five of the 15 illnesses listed than seafarer respondents from the other two areas.

- 2.16 Only 15% of respondents currently provide unpaid care for a family member or friend, although fewer dependants of seafarers (compared with seafarers themselves) and those from the Fishing Fleets (compared with those from the Royal Navy and Merchant Navy) do so.
- 2.17 Respondents were asked whether or not they currently receive support from five different services, to which the absolute majority said no to each. The most common service that respondents do receive is social support (44%), followed by home help (29%) and medical support (22%). Less than a fifth use a community alarm service (16%) and have mobility support (14%).
- 2.18 With the exception of social support, which has stayed largely the same, since 2006 the proportion of respondents receiving the remaining four services has decreased, as has the level of need. In particular, 22% of respondents now receive medical support compared with 33% previously, while those who actually need the service (and don't receive it) has stayed the same.
- 2.19 The respondents who do receive any of the services were asked who provides them. More than four fifths said that they receive social support (86%), home help (86%) and mobility support (83%) from family and/or friends, while a similar proportion (79%) are provided with their community alarm services through an organisation. However, the provision of medical support is mixed, with 55% receiving it through an organisation and 45% through friends and family. Only very small proportions (6% or less) receive any of the five services from volunteer groups.
- 2.20 Telephone participants were asked about the care and support they had received from maritime charities or other organisations. Of the 52 participants, 20 had received support of some kind from a maritime charity – a majority of these being Fishing Fleet seafarers or their widows and carers. Aside from providing funds which helped participants to make ends meet or provide extra comforts, participants highlighted other benefits: having someone they could rely on to help them or signpost to other support; providing social contact; providing emotional or moral support and giving advice and help on financial matters.
- 2.21 Many telephone participants mentioned the care and support they received from family members – particularly from their children. In addition, nearly half of the participants (24) provided information about the support they had received from organisations other than maritime charities. Several received support from statutory services - local authority and health service providers in the main - for a range of services including personal care; adaptations and aids for the home; day centres and respite care. Some participants felt these services were lacking in quality or frequency of contact.
- 2.22 Seventeen telephone participants also received support for their households from a range of non-maritime charities covering social support, financial support, holidays, respite care, counselling and aids and equipment. An important message arising from the comments here and above are that the support given relieves stress by making life easier for the recipients who are often at times of crisis in their lives – severe illness, full time caring, mental illness, bereavement, redundancy and other times of stress.
- 2.23 Of the 52 telephone participants, 16 were past or present carers, including widows, wives and ex-seafarers currently caring for their wives, husbands or other family members. Several issues of concern arose during these interviews. Above all the stresses, strains and often relentless hard work endured by the carers was highlighted along with the failure in some cases for services to provide much-needed support.
- 2.24 A fifth or more of respondents feel that they lack companionship (30%), left out (22%) and isolated (20%) at least some of the time. Although there was little difference between age groups, those who

suffer from long-term illnesses/disabilities, are separated or divorced and who are in social rented and sheltered accommodation are all more likely to experience feelings of loneliness and isolation.

- 2.25 Telephone participants were asked about their social interaction with friends, family and people in their communities and whether they ever felt left out or isolated from others. Of the 52 participants, 12 expressed some level of dissatisfaction with their level of social connectedness. In particular, several recently retired seafarers were missing the close companionship they experienced during service at sea and some of them were interested in contract or voluntary work to fill this gap or in finding ways to connect with other seafarers. Other telephone participants who said that they felt socially isolated were older and disabled; suffering illness; recently widowed or full time carers.

Your Home

- 2.26 The majority of respondents (53%) own their home outright, while only 7% have a mortgage. The most popular method of renting is through a Housing Association (16%), followed by the Council (13%), private landlord (5%) and maritime charity/Almshouse Association (3%). However, there were variations between the different types of seafarers; Almost 7 in 10 of those from the Royal Navy own their own homes outright, while this was the case for just over half (54%) of Merchant Navy seafarer and only around a third (32%) of fishermen.
- 2.27 Only 10% are currently in sheltered accommodation – a similar proportion to those in 2006 (11%). This is more likely to be the case for female respondents and those who are separated/divorced, while fewer respondents from the Royal Navy are in this type of accommodation.
- 2.28 Respondents were asked a series of questions about their current home. Positively, around 9 in 10 agree that they like the location (90%), it is easy to get in and out of (88%) and is manageable (87%), while just under three quarters (73%) think that the garden is manageable. However, only around half (49%) agree that it is cheap to run.
- 2.29 The most important factors for respondents regarding the location of their home are staying in the local community (81%) and being near family (80%). In contrast, a lower proportion consider being by the sea (54%) and living on one level (53%) as important. Being near other seafarers was considered to be the least imperative factor, with only just over two fifths (43%) rating it as important.
- 2.30 Telephone participants were also asked about their homes. The majority of participants were owner occupiers (33); six were living in seafarers' housing; eight in other social rented housing and three were living in the private rented sector. The factors that were most frequently mentioned by participants as advantages to their current homes or aspects they would seek in new homes were: being within walking distance of shops and medical services; convenient public transport; remaining in their locality, having good neighbours or being close to family; living in an attractive, safe and quiet community and having a property that is easy to access and inexpensive and easy to maintain.
- 2.31 Some telephone participants were finding their homes and gardens too large and expensive to manage or keep warm and a few said they would like help with cleaning, decorating or gardening. A few also said that they would be looking to move to more manageable accommodation or to adapt their present homes to make them more suitable as they become older.
- 2.32 The vast majority (93%) of respondents do not currently live in any seafarer's housing schemes, but of the 7% who do, 4% are in a sheltered flat or bungalow, 2% an almshouse and 1% in a care home. Compared with respondents from the Merchant and Royal Navies, a higher proportion of those from the Fishing Fleets live in almshouses.

- 2.33 Respondents who do currently live in a seafarer's housing scheme were asked to describe its key advantages. Most of the comments described their housing as being: easy to get around due to being on one level; secure; in a nice area; within easy access to facilities, bus routes and shops; of a good quality (e.g. had double glazing); and within close proximity to help if it is needed. Respondents also found the wardens helpful and friendly, and while some enjoyed the companionship of living in these housing schemes, others considered being able to live on their own advantageous.
- 2.34 Telephone participants living in these schemes and others highlighted some distinct advantages; the main message is that the schemes provide people in the later years of their lives with a sociable, supportive, affordable, safe and worry-free setting.
- 2.35 Positively, there were very few reported disadvantages of living in these housing schemes, but the handful of respondents who did provide constructive comments said that there were too many strict rules including not being able to cook.
- 2.36 A number of telephone participants highlighted actual or perceived disadvantages of living in seafarers' housing. These included having to comply with set rules and regulations like not being allowed visitors to stay over; becoming institutionalised and living in close quarters with older people only. A few people also identified eligibility rules which they considered to act as barriers to living in seafarers' housing schemes.
- 2.37 Respondents who are not currently living in a seafarer's housing scheme were asked if they are interested in doing so in the future. While more than four fifths do not want to live in care homes (91%), Almshouses (84%) and extra care housing (82%), almost four fifths (37%) would consider moving into a sheltered flat or bungalow – a decrease of 8 percentage points since 2006 (45%).
- 2.38 Respondents who are single, separated/divorced and in privately rented accommodation are more likely to be interested in almshouses and sheltered flats/bungalows. Seafarer respondents who have spent most of their time in the Royal Navy showed more interest in extra care schemes, while a higher proportion of those in the Merchant Navy would consider care homes compared to others.
- 2.39 Telephone participants were asked if they had heard of seafarers' housing schemes. Thirteen participants had never heard of the schemes and 18 said that they might consider living in seafarers' housing in the future although some of these would only move to a scheme if available within their current locality. A few participants suggested that seafarers' housing schemes should be developed within communities rather than being isolated from other people and community amenities and facilities.

Income and Pensions

- 2.40 Just under two thirds (63%) of all respondents currently have at least some savings or investments (excluding the value of their property), the highest proportion of which have £10,000 or more (34%).
- 2.41 However, only just over two fifths (43%) of those from the Fishing Fleets have any savings or investments compared with around four fifths (81%) of those from the Royal Navy. Furthermore, respondents who are non-white, separated/divorced, in socially rented property and in sheltered accommodation are more likely to not have any savings or investments at all.
- 2.42 About two fifths of telephone participants had savings and investments – some of them said their savings were substantial and sufficient for their future needs. Royal Navy participants were more likely to say they had savings than the other two groups; only two Fishing Fleet participants said they

- had savings and these they considered to be 'small'. Some of those with relatively large investments mentioned investments gained through downsizing or business success.
- 2.43 A few telephone participants said that they try to save on a regular basis and some said they had savings put by for their funerals - whilst for others, paying for their funerals was a matter of some concern to them.
- 2.44 Just under two fifths (37%) of respondents have received money as a beneficiary of a maritime charity at some point during their lives – a decrease of 4 percentage points since 2006 (41%) – most of which (83%) have been in the form of regular payments. A much higher proportion of Fishing Fleet respondents have received money in this way, in contrast to the very low proportion in the Royal Navy. Only 2% had received money as a beneficiary from other charities, most of which were one-off payments.
- 2.45 Most of the income that respondents receive is from the state pension (83%), a pension from a former employer (52%) and Council Tax support (31%). In comparison to seafarers from the Merchant Navy and Royal Navy, those from the Fishing Fleets receive less income from employment/former employment, pension and compensation schemes and interest from savings - but they do receive more benefit and support payments.
- 2.46 More than half of the respondents do not have a Merchant Navy (56%) or occupational (54%) pension. Those from the Fishing Fleets are less likely to have either of these pensions compared with Merchant Navy and Royal Navy seafarers, as are widows and respondents in social rented accommodation are less likely to have either of these pensions.
- 2.47 Most telephone participants by virtue of their age were in receipt of state pension. The most frequently mentioned sources of regular income aside from state pension were private/occupational pensions or quarterly or half yearly payments from maritime charities. Fishing Fleet participants were more frequently in receipt of these regular charity payments than the other services (half of Fishing Fleet participants received these payments). The most frequently mentioned regular benefits received by telephone participants were Disability Living Allowance/PIP, Pension Credit and Council Tax Rebate.
- 2.48 Only 14% of respondents are reported to have significant debts – the same proportion as reported in 2006 - with those from the Fishing Fleets as well as respondents aged between 60 and 64, separated or divorced, and in socially rented property being more likely to have debts.
- 2.49 Just under half of the respondents who consider themselves to have significant debts (46%) describe them as being in the form of credit card bills. This was followed by more than a third (36%) who have a bank loan and a fifth or more who have a bank overdraft (23%) and debts to a loan company (20%). Only 12% have significant utility bill arrears. Seafarer respondents who spent most time in the Fishing Fleets are more likely to have significant debts owed to a loan company, as do those who are separated or divorced.
- 2.50 Most of the telephone participants said they had no debts or loans and would not take them out as a matter of principle and pride. However, a few others were paying off their debts and a few had taken out loans to improve their homes for retirement.
- 2.51 Just under a quarter (23%) of all respondents find it difficult to make ends meet, while more than four fifths (43%) consider it to be easy and around a third (34%) find it neither easy nor difficult. Respondents who are from the Fishing Fleets, are non-white; separated or divorced, and in social

rented property are more likely to find it difficult. However, since 2006 the proportion of respondents who think it is easy to make ends meet has increased (43% v 34% in 2006).

- 2.52 Although a few telephone participants admitted that they do find it difficult to manage their finances owing to low income, many of them – even those living on low income – were satisfied with their financial position and some said they took pride in being able to manage without borrowing and being able to live according to their means. For several owner occupiers, living mortgage free had made a big difference to their circumstances.
- 2.53 There were people, however, who admitted to being worried about money. In particular, several widows highlighted how their financial circumstances changed dramatically for the worse following the death of their husbands through loss of income from their husbands' pensions and benefit payments.
- 2.54 Carers were also worried about money. For instance, one participant was concerned that if her husband remained in care that she would have no income at all. Another explained the difficulties of managing following the loss of their two salaries. A former Merchant Navy seafarer who was caring for his wife, worried about his sources of income when she dies and admitted that money worries made him anxious. Someone caring full time for her mother who was living with dementia was concerned over paying for additional care into the future and this was adding to her already highly stressed state.
- 2.55 Other participants highlighted financial difficulties and problems. A few admitted to having to accept financial help from family or were struggling with debts and several said that they had to limit their social and leisure activities in order to live within their means and to pay their bills. Some said they manage to pay for bills and other expenses by putting money by on a regular basis.

Maritime Charities

- 2.56 Respondents were asked which, if any, services they were aware of being provided by maritime charities. More than four fifths (88%) said that they know about the provision of both regular (55%) and one-off (33%) payments – which is unsurprising as 37% have received money as a beneficiary of maritime charities. A similar proportion (83%) are also aware of housing and accommodation provision, including care homes (31%), housing (27%) and sheltered/extra care housing (25%). Smaller proportions also know that maritime charities organise social events (26%), give legal advice (22%), spiritual support (21%) and information on services (21%). The service that respondents are least aware of is transition support, which only 12% know about.
- 2.57 Although seafarer respondents who spent most time in the Fishing Fleets are less likely to be aware of maritime charities providing a list of given services, they were more aware of the regular payments provided, probably because a higher proportion have received money as a beneficiary of a maritime charity.
- 2.58 The opposite was the case for seafarer respondents who spent most time in the Royal Navy; they were more likely to know about the provision of all the services listed except for regular payments, again probably because these respondents were less likely to have received money as a beneficiary of a maritime charity.
- 2.59 Respondents were then asked to rate the importance of the services provided by maritime charities, to which they reported the top three as being: information on services (86%), regular payments (84%)

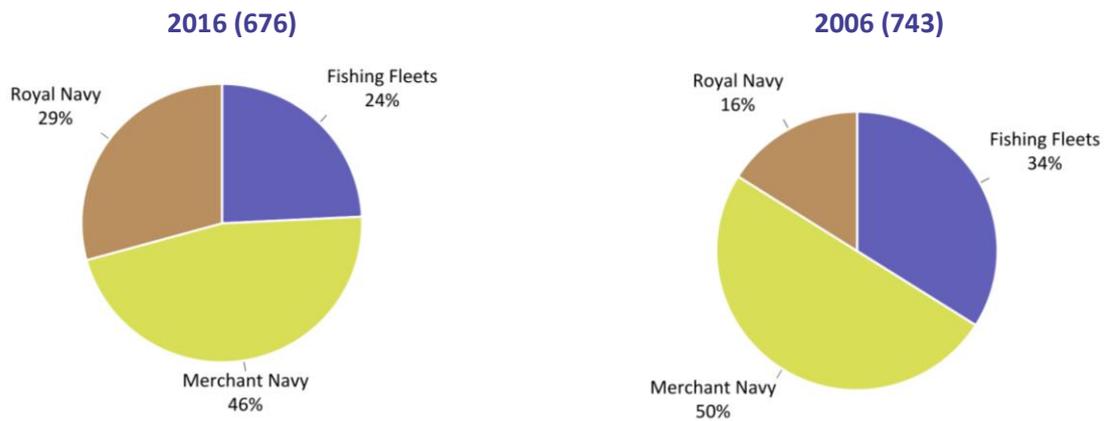
and legal advice (84%). Spiritual support was rated as the least essential service, although more than half (56%) still felt that it was important.

- 2.60 Respondents were finally asked to state three things which would be most helpful to them for the maritime charities to provide. Support, assistance and advice in the way of both finance and housing would be particularly useful for respondents, as would health care and support with caring – for both seafarers and their dependants. Some respondents stated that one-off payments would also be helpful. More generally, many simply stated that they required more information about what is available from maritime charities.
- 2.61 Telephone participants were asked if there were any services that the maritime charities could or should provide or any gaps in provision more generally in support for seafarers. They made a number of suggestions particularly for widows and widowers, carers and bereaved children. Suggestions were for befriending services, counselling, opportunities for socialising, respite, overnight care and personal care services, holidays, financial advice, help with paperwork and providing volunteering and work opportunities.
- 2.62 Owing to the manner of their recruitment (via charity gatekeepers) all telephone participants were connected in some way with at least one maritime charity. However, with the exception of participants who were charity volunteers, nearly all felt that they knew little about the range of maritime charities or the support they offer. They felt that the charities should do more to reach people in need.
- 2.63 Telephone participants who had become involved with maritime charities highlighted how this had come about and how they became more generally aware of maritime charities. The most frequently mentioned ways were: via word of mouth from friends, relations and acquaintances or charity contacts and local support groups; via newsletter, direct mail or emails from charities and via the internet. For Fishing Fleet participants their main point of contact for all information on care and support was the Fishermen's Mission.
- 2.64 Telephone participants identified a number of barriers to accessing information about maritime charities: a belief that they would be ineligible for support; difficulties in accessing online and other information from charities and lack of awareness about the charities more generally. Participants offered various suggestions about how the charities could reach people in need including: featuring information more prominently in newsletters and in the mass media; through the Royal Navy and Merchant Navy companies distributing charity information to seafarers on their retirement; via statutory service providers; by cross promoting and networking with other charities and distributing information through community based services.
- 2.65 Telephone participants highlighted how they and other seafarers would prefer to be contacted by charities. Some felt that Facebook, is the way forward, particularly for contacting younger people and to forge networking opportunities between former seafarer colleagues. Several participants said they preferred contact by email. However, many said that not everyone is computer literate and that post or telephone contact would be needed for many people – particularly older people. Two participants suggested that the maritime charities could involve themselves in training people in computer use or helping them to purchase computers to help them become more connected and informed.

3. Service Life

Service Type

Figure 6: Responses to service type



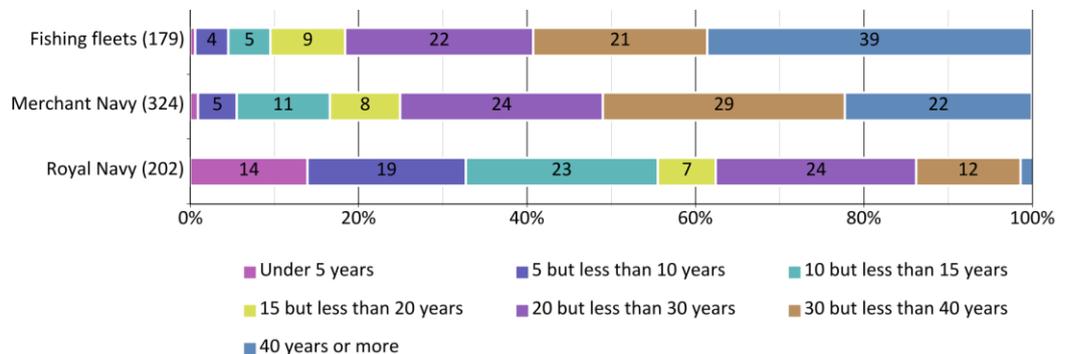
Base: All seafarer respondents (including those responding on behalf of) (number of respondents shown in brackets)

3.1 The largest proportion (46%) of seafarer respondents have spent most of their working life in the Merchant Navy. This is similar to the 2006 results. However, there is a more even split between those who spent most time in the Royal Navy (29%) and Fishing Fleets (25%) compared with the 2006 research.

Length of Time Spent Seafaring

For long were you/have you been a seafarer in total?

Figure 7: Responses to how long respondents had spent as a seafarer - by longest service served in

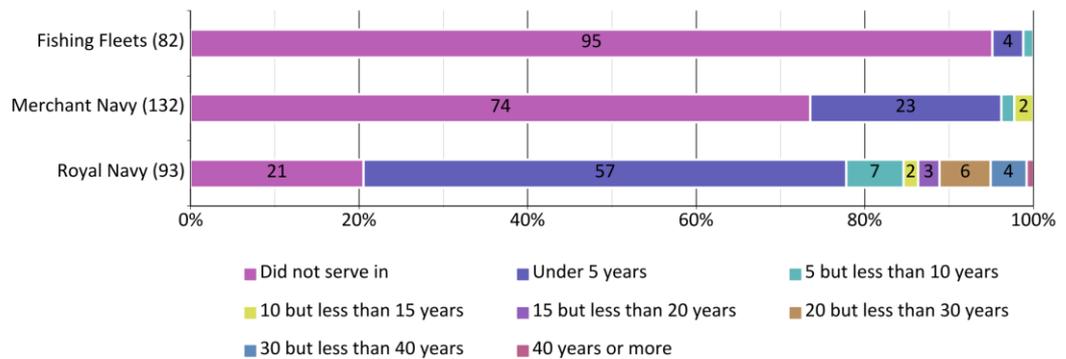


Base: All seafarer respondents (including those responding on behalf of) (number of respondents shown in brackets)

- 3.2 The chart above shows the differences in the length of service between the seafaring categories; although there are cases where some respondents served in more than one area of seafaring, we have categorised them according to the service in which they spent most of their working life.
- 3.3 It can be seen that those who spent most of their time working in both the Fishing Fleets (60%) and Merchant Navy (51%) treated it as a long term career, with more than half having spent 30 years or more in service. Comparatively, more than half (56%) had not spent more than 15 years working in the Royal Navy. These findings mirror the 2006 results.

For long were you/have you been a seafarer supporting military operations?

Figure 8: Responses to how long respondents had spent supporting military operations - by longest service served in



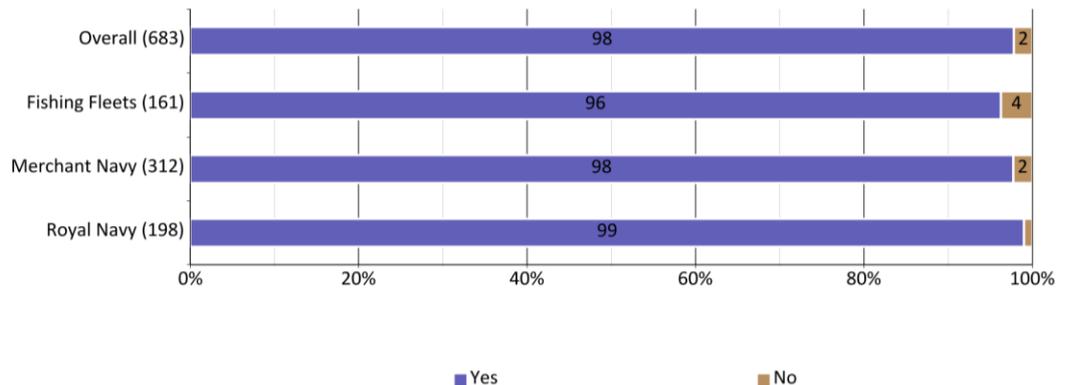
Base: All seafarer respondents (including those responding on behalf of) respondents (number of respondents shown in brackets)

- 3.4 As would be expected the majority of those from the Fishing Fleets (95%) and Merchant Navy (74%) did not serve in any military operations. However, around four fifths (79%) of Royal Navy respondents had done so, in the main for 5 years or less. This also reflects the 2006 results.

Current Service Status

Have you now fully retired from your service/employment as a seafarer?

Figure 9: Responses to whether retired as a seafarer or not- by longest service served in

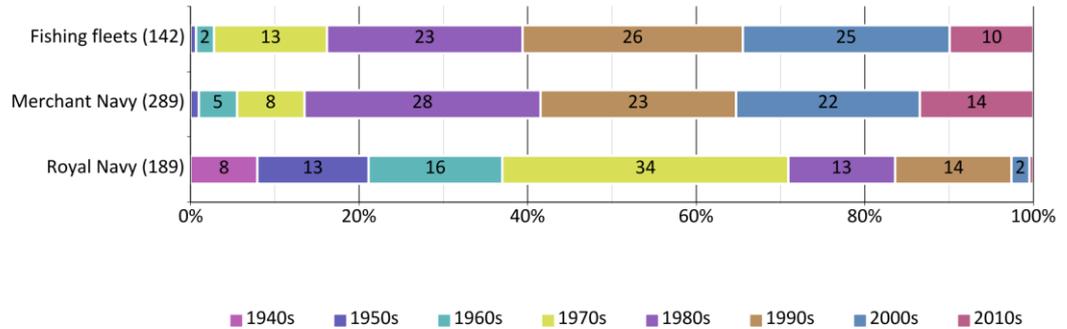


Base: All seafarer respondents (including those responding on behalf of) (number of respondents shown in brackets)

3.5 Nearly all (98%) seafarer respondents have fully retired from their service or employment as a seafarer.

What year did you leave your service/employment?

Figure 10: Responses to which year retired from seafaring - by longest service served in



Base: All seafarer respondents who have fully retired from seafaring employment (including those responding on behalf of) (number of respondents shown in brackets)

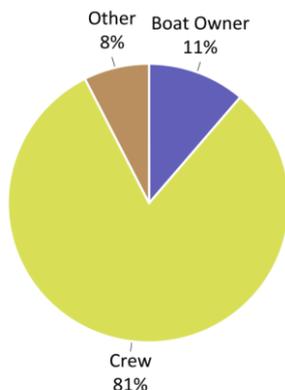
3.6 The majority of respondents who spent most of their time in either the Fishing Fleets or the Merchant Navy retired from their service between the 1980s and 2000s. However, those who had mainly been employed by the Royal Navy retired earlier than this - half (50%) were reported to have left between the 1960s and 1970s.

Role at Sea

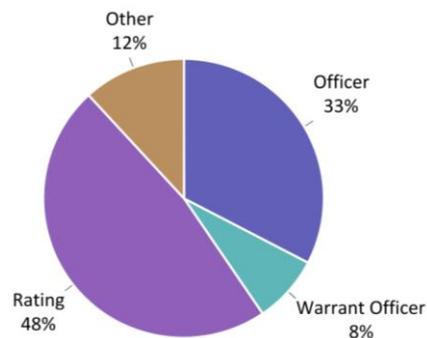
What is your current, or was your last, role at sea?

Figure 11: Responses to role at sea

Fishing Fleet Seafarers (213)



Merchant Navy/Royal Navy Seafarers (533)

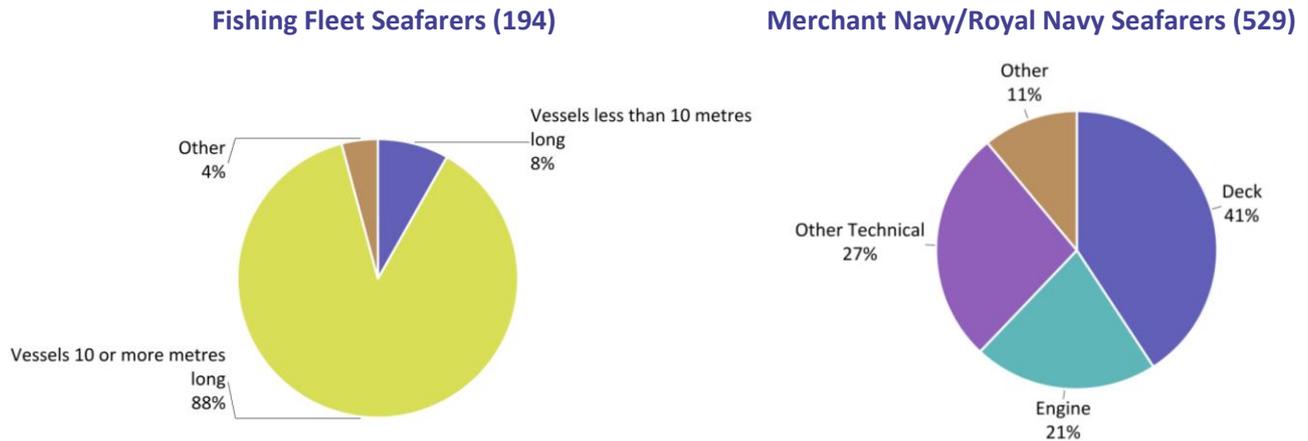


Base: All seafarer respondents (including those responding on behalf of) (number of respondents shown in brackets)

3.7 The chart on the previous page shows that around four fifths (81%) of respondents who are currently or were most recently employed by the Fishing Fleets are/were crew members. On the other hand, around half (48%) of those in the Merchant or Royal Navy currently, or last worked, as a rating, while a third (33%) were officers.

What is, or was, your fishing vessel type/principle department?

Figure 12: Responses to fishing vessel type/department worked in



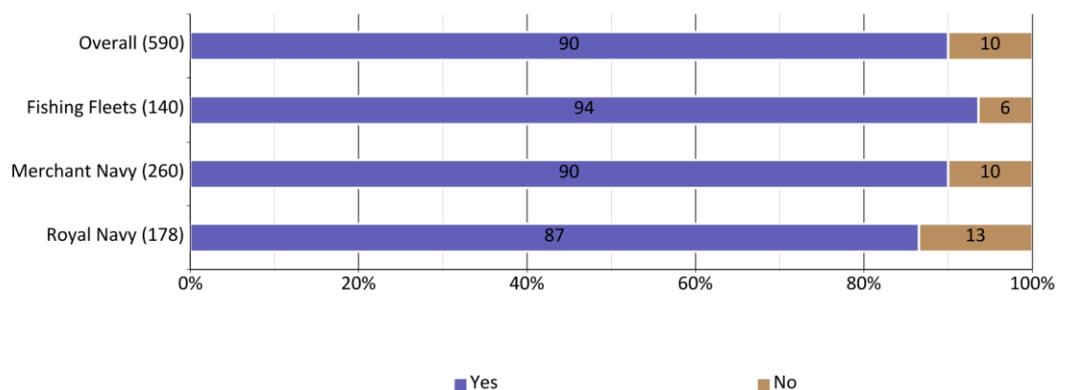
Base: All seafarer respondents (including those responding on behalf of) (number of respondents shown in brackets)

3.8 Nearly 9 in 10 (88%) who are/were in the Fishing Fleets worked on vessels 10 or more metres long. There was more variance among Merchant and Royal Navy seafarers, with around two fifths of respondents (41% vs 40% in 2006) reporting that they are/were on deck, more than a quarter (25% vs 10% in 2006) in other technical departments and around a fifth (21% vs 26% in 2006) in the engine department.

Current Employment Status

Have you now fully retired from paid work?

Figure 13: Responses employment status- by longest service served in



Base: All seafarer respondents (including those responding on behalf of) (number of respondents shown in brackets)

- ^{3.9} 9 in 10 respondents are fully retired from paid work – 2 percentage points less than the proportion of those who said the same in the 2006 questionnaire. Those who spent most time in the Royal Navy have the highest proportion of seafarers still in any paid employment (13%), while the lowest spent most time in the Fishing Fleets (6%).
- ^{3.10} Around two fifths (39%) of respondents aged between 60 and 64 are still in paid employment – an increase of 21 percentage points in comparison to the previous results.

4. Keeping in Touch

Transport

How often do you use the following types of transport?

Figure 14: Transport usage – 2016 Results

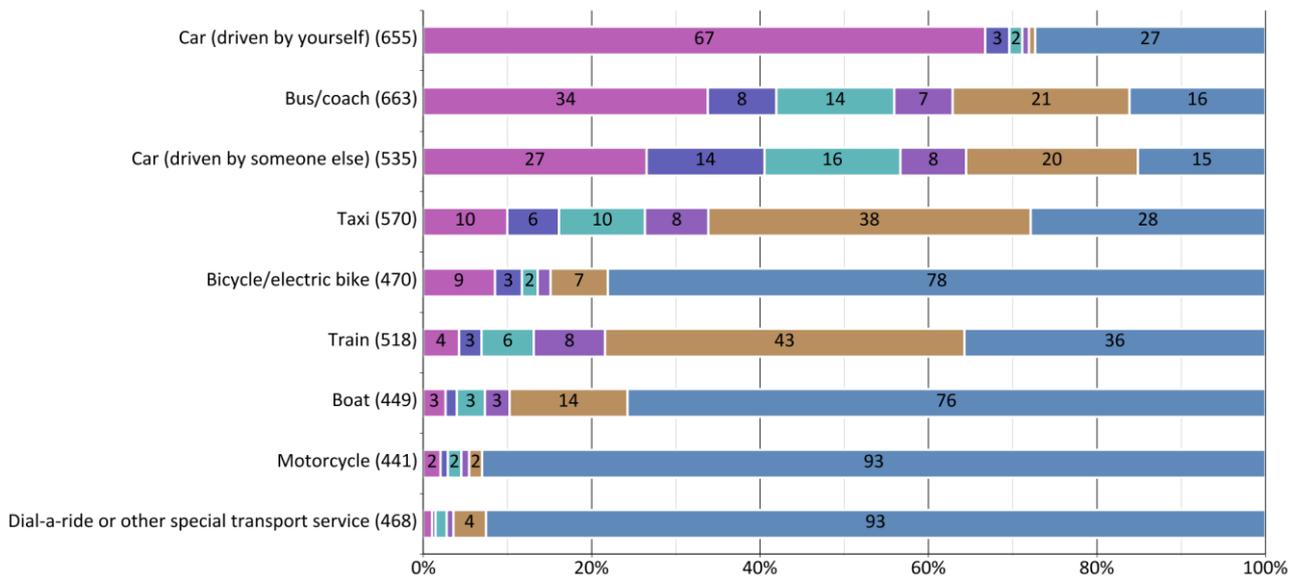
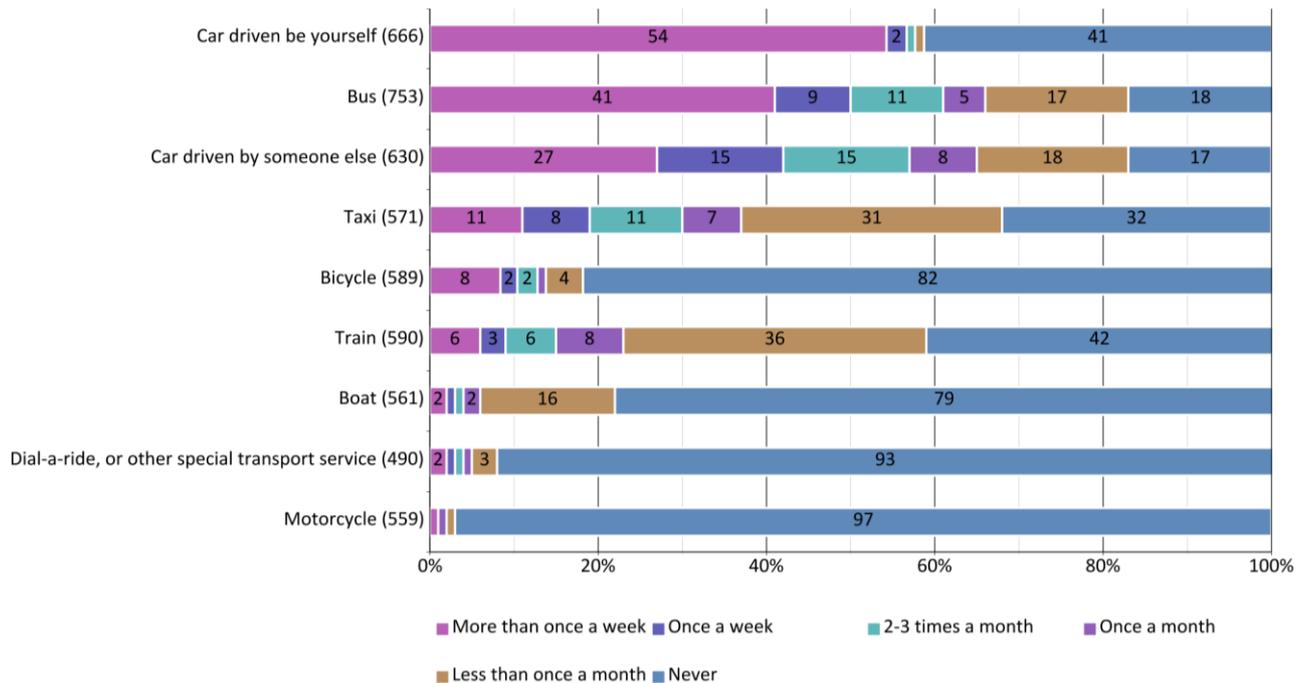


Figure 15: Transport usage – 2006 Results



Base: All respondents (number of respondents shown in brackets)

- 4.1 When asked how often they use various types of transport, 70% of respondents reported that they travelled by car - driven by themselves – once a week or more. This was followed by around two fifths who travel by bus/coach (42%) and as a car passenger (41%) at least once a week.
- 4.2 Since the 2006 survey, the proportion of respondents who travel by car driven by themselves at least once a week has increased from 56% to 70%, while fewer respondents seemingly use the bus (42% v 50% in 2006).
- 4.3 As would be expected, the older the respondent becomes, the less likely they are to drive themselves, especially so for those aged 80 or over, as are: females; non-white ethnicities; widows and those in sheltered housing. Conversely, respondents who are married, in a civil partnership or in a relationship; have no disability; and provide unpaid care are more likely to drive.
- 4.4 Those aged between 60 and 64 are less likely to use a bus once a week or more (24% vs the average of 42%) – a decrease of 25 percentage points since 2006 (49%). However, respondents of a non-white ethnicity; are single or divorced/separated; and live in sheltered housing are more likely to use a bus once a week or more.
- 4.5 Respondents who are: aged 80 or over; female; widowed; and are in sheltered accommodation were more likely to never travel by train.

Figure 16: Transport usage – By respondent type

Transport Type	% of respondents who use at least once a week		
	Overall	Seafarers	Dependants
Car (driven by yourself)	70%	75%	40%
Bus/Coach	42%	41%	39%
Car (Driven by someone else)	41%	36%	60%
Taxi	16%	14%	17%
Bicycle/electric bike	12%	13%	4%
Train	7%	8%	1%
Boat	4%	5%	5%
Motorcycle	3%	3%	1%
Dial-a-ride or any other special transport service	2%	1%	1%

- 4.6 Dependants are less likely to travel by a car driven by themselves and train at least once a week than seafarer respondents, whereas they are more likely to travel by car as a passenger.

Figure 17: Transport usage – by longest service served in

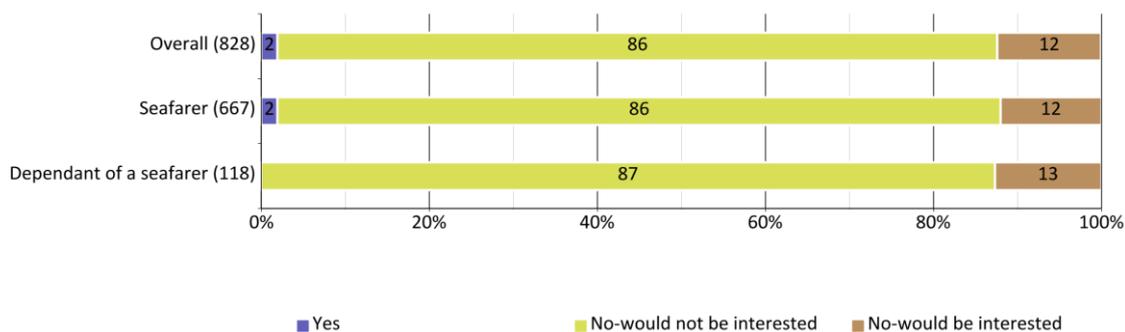
Transport Type	% of respondents who use at least once a week			
	Overall	Fishing Fleets	Merchant Navy	Royal Navy
Car (driven by yourself)	70%	57%	76%	85%
Bus/Coach	42%	50%	44%	32%
Car (Driven by someone else)	41%	37%	34%	39%
Taxi	16%	24%	15%	9%
Bicycle/electric bike	12%	25%	11%	9%
Train	7%	6%	11%	6%
Boat	4%	10%	4%	4%
Motorcycle	3%	3%	4%	2%
Dial-a-ride or any other special transport service	2%	6%	0%	1%

- 4.7 Seafarer respondents who spent most time in the Fishing Fleets are less likely to travel by car (driven by themselves) at least once a week, but in turn are more likely to use a bus/coach, taxi, bicycle, or boat than those from the Merchant and Royal Navy.
- 4.8 A larger proportion of respondents from the Royal Navy travel by car (driven by themselves).

Befriending Service

Have you ever used a 'telephone friendship/befriending' service?

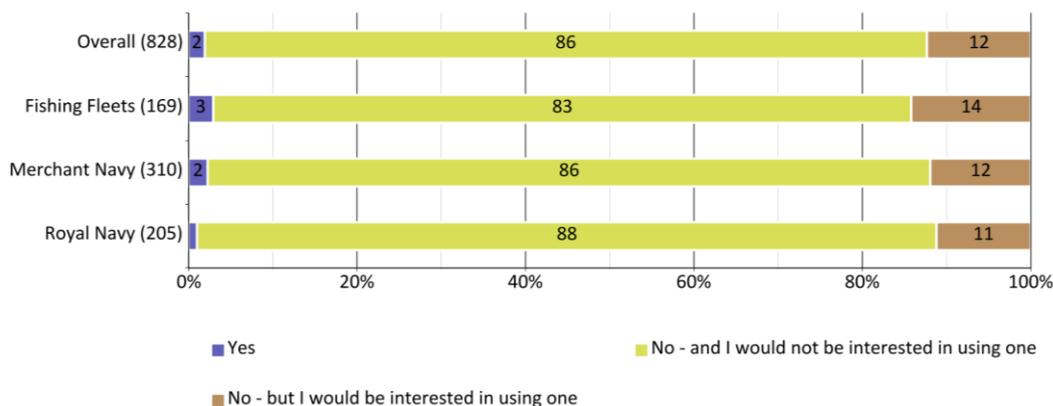
Figure 18: Befriending Service usage – by respondent type



Base: All respondents (number of respondents shown in brackets)

- 4.9 Only 2% of all respondents use providers of a 'telephone friendship/befriending' service – all of which are seafarers rather than dependants, and are more likely to be divorced or separated. However, the vast majority of both seafarers and dependants would not be interested in using this type of service, although those of non-white ethnicity, aged between 60 and 64, and who provided unpaid care are more likely to want to do so.

Figure 19: Befriending Service usage – by longest service served in



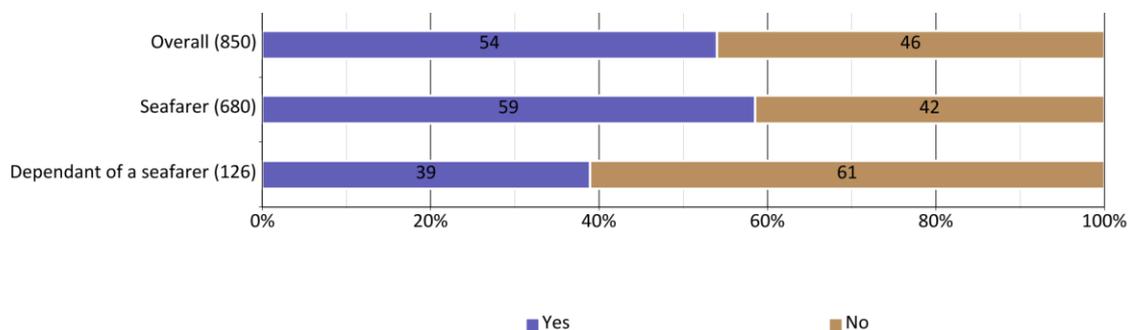
Base: All respondents (number of respondents shown in brackets)

- 4.10 The chart above shows that there is little variance between different service types, although those who spent most time in the Fishing Fleets are slightly more interested in using a befriending service in the future.

Internet Access and Usage

Do you ever access the internet?

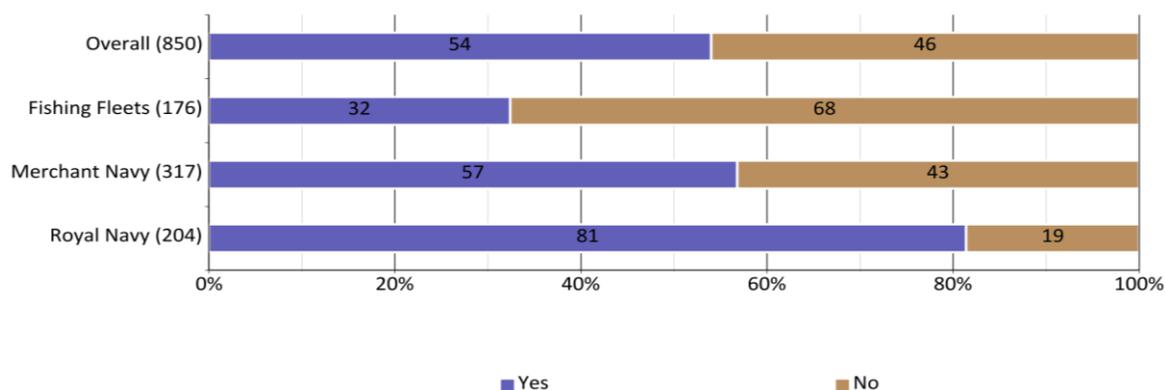
Figure 20: Internet Access – by respondent type



Base: All respondents (number of respondents shown in brackets)

- 4.11 Over half (54%) of all respondents access the internet, although as can be seen from the chart above, a larger proportion of seafarers (59%) do so compared with dependants (39%). This is also the case for those aged between 60 and 74, have no disability, and provide unpaid care. However, respondents aged 75 or over, are female, are of non-white ethnicity, and live in sheltered accommodation are less likely to use the internet.

Figure 21: Internet Access – by longest service served in

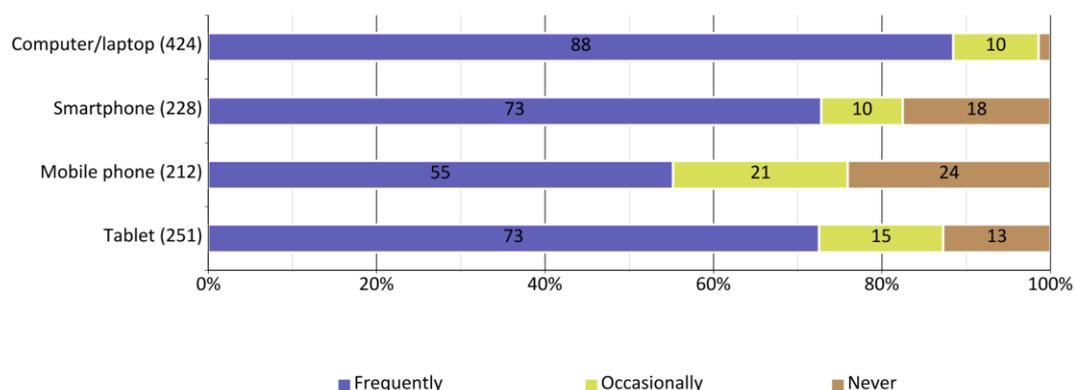


Base: All respondents (number of respondents shown in brackets)

- 4.12 Seafarer respondents who spent most of their time in the Royal Navy are more likely to access the internet (81%), while a much lower proportion of those from the Fishing Fleets (32%) do so.
- 4.13 As an indicative comparison of how the results compare with the rest of the older population, ONS found that (as of 2015) 39% of people aged 65 and over had *never* been online¹, while 49% of the current respondents in this age group reported that they *never* use the internet.

How often do you access the internet using the following devices?

Figure 22: How internet is accessed



Base: All respondents who ever access the internet (number of respondents shown in brackets)

- 4.14 Nearly all respondents who ever use the internet and have any of the devices listed above access it frequently (88%) or occasionally (10%) via a computer or laptop, followed by more than four fifths who use a tablet (87%) and/or smartphone (82%). The least popular method of accessing the internet is via a mobile phone, although more than three quarters (76%) still use this device at least occasionally.

¹ Internet users 2015, Office of National Statistics 2015

Figure 23: How internet is accessed – By respondent type

Device	% of respondents who use frequently		
	Overall	Seafarers	Dependants
Computer/laptop	88%	89%	80%
Smartphone	73%	72%	71%
Mobile phone	55%	54%	56%
Tablet	73%	72%	80%

^{4.15} Compared with seafarer respondents, dependants are more likely to use a tablet but less likely use a computer or laptop to access the internet.

Figure 24: How internet is accessed – By longest service served in

Device	% of respondents who use at least once a week			
	Overall	Fishing Fleets	Merchant Navy	Royal Navy
Computer/laptop	88%	70%	90%	94%
Smartphone	73%	58%	75%	74%
Mobile phone	55%	64%	51%	58%
Tablet	73%	55%	72%	75%

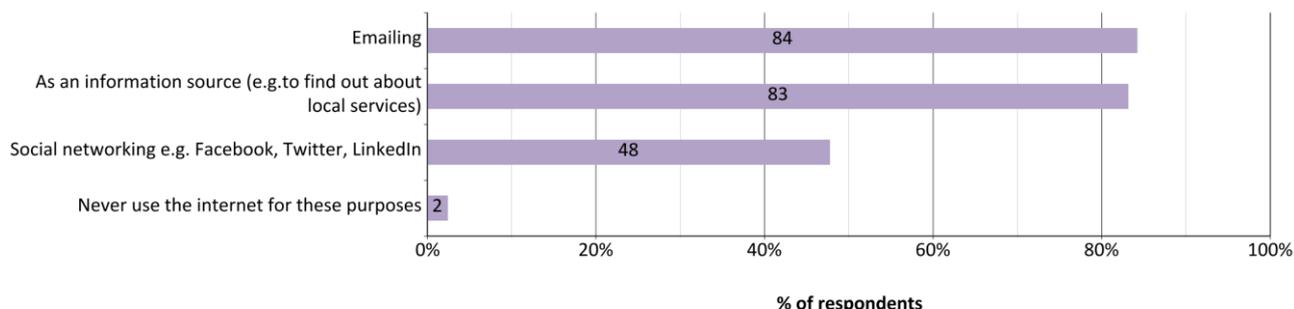
^{4.16} Respondents who spent most time in the Fishing Fleets are less likely to use all of the devices listed to access the internet compared with those from the Merchant and Royal Navies, but more likely to use a mobile phone. On the other hand, more respondents from the Royal Navy use a computer or laptop than those from the other two service areas.

^{4.17} In order to have an *indication* of how the respondents' internet usage differs with the rest of the population, ORS referred to the most recent ONS data which showed that 16% of 65+ year olds have accessed the internet using a mobile phone or smart phone in the last three months², compared with 79% of the current respondents in this age group who use them at least one a month.

² Office for National Statistics - Internet Access - Households and Individuals: 2015

Do you use the internet to do any of the following?

Figure 25: Why internet is accessed



Base: All respondents who ever access the internet (452)

- 4.18 More than four fifths of all respondents who access the internet do so for emailing (84%) and/or as an information source (83%), while just less than half (48%) use it for social networking.
- 4.19 Seafarer respondents who have spent most of their time in the Fishing Fleets and Royal Navy were more likely to use the internet for social networking, while those aged 80 and over and from the Royal Navy are more likely to access information via the internet.
- 4.20 The most recent ONS data³ showed that:

50% of 65+ year olds have accessed the internet for emailing in the last three months, compared with 84% of current respondents in this age group who ever use it for this purpose; and

16% of 65+ year olds have accessed the internet for social networking in the last three months, compared with 47% of current respondents in this age group who ever use it for this purpose.

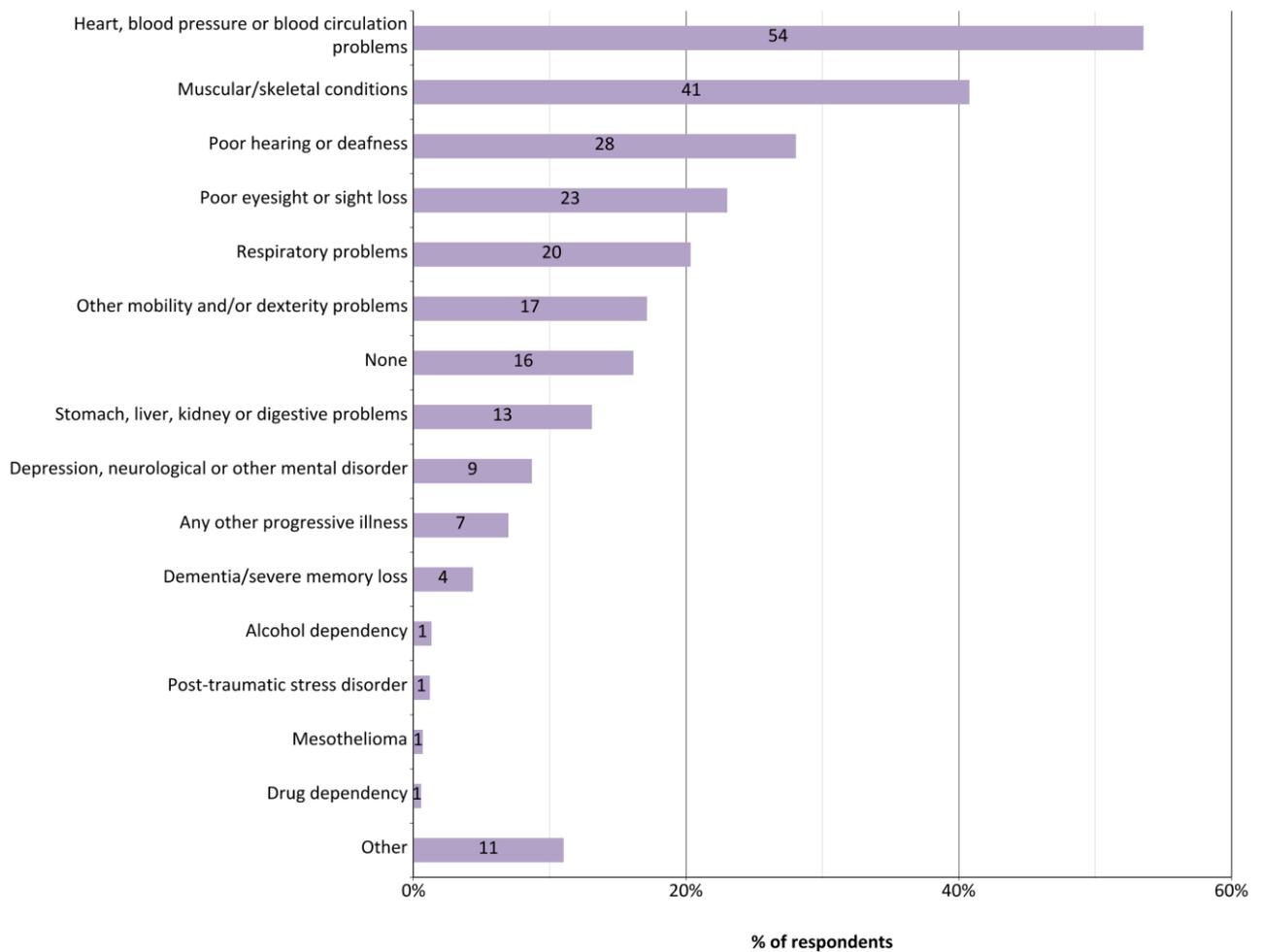
³ Office for National Statistics - Internet Access - Households and Individuals: 2015

5. Care, Support and Your Home

Disabilities

What disabilities or long-term illnesses, if any, do you have that affect your normal daily life?

Figure 26: Disabilities and long-term illnesses



Base: All respondents (816)

- 5.1 More than four fifths (84%) of respondents stated that they suffer from at least one disability or long-term illness - the three most common being heart, blood pressure or blood circulation problems (54%), muscular or skeletal conditions (41%) and poor hearing or deafness (28%).

- 5.2 Similarly to the previous research findings, seafarer respondents who spent most of their time in the Fishing Fleets are more likely to experience different types of disabilities or long term illness such as: muscular/skeletal conditions; other mobility and/or dexterity problems; respiratory problems; heart, blood pressure or blood circulation problems and depression, neurological or other mental disorders. Conversely, those from the Merchant Navy were more likely to not have any disabilities or illnesses,
- 5.3 Unsurprisingly respondents aged 80 or over have more disabilities and long-term illnesses than other age groups.
- 5.4 As a broad, indicative comparison with the general population, the ONS 2011 census shows that just over half 52% of those aged 65 and over have a long term health problem or disability which limits their daily activities⁴ – compared with 84% of the current respondents in the same age group who reported the same.

Figure 27: Disabilities and long-term illnesses – Comparison with 2006

Disability/long-term illness	% of respondents who have disability	
	2016 Results	2006 Results
Mobility and/or dexterity problems ⁵	58%	38%
Respiratory problems	20%	21%
Heart, blood pressure or blood circulation problems	54%	54%
Stomach, liver, kidney or digestive problems	13%	17%
Poor eyesight or sight loss	23%	28%
Poor hearing or deafness	28%	31%
Depression, neurological or other mental disorder ⁶	14%	9%
Drug or alcohol addiction ⁷	2%	2%
Progressive illness ⁸	8%	5%
None	16%	12%

- 5.5 Since 2006 there has been a slight decrease in the proportion of respondents who reported having a disability or long-term illness (84% v 88%). However, more respondents currently have mobility and/or dexterity problems; poor eyesight or sight loss; and depression, neurological or other mental disorders compared with those who took part in the 2006 questionnaire.

⁴ 2011 Census, Office of National Statistics

⁵ For comparability with 2006, the following two options have been merged: 'muscular/skeletal conditions' and 'other mobility and/or dexterity problems'

⁶ For comparability with 2006, the following two options have been merged: 'Post-traumatic stress disorder', 'dementia/severe memory loss' and 'depression, neurological or other mental disorder'

⁷ For comparability with 2006, the following two options have been merged: 'alcohol dependency' and 'drug dependency'

⁸ For comparability with 2006, the following two options have been merged: 'mesothelioma' and 'any other progressive illness'

5.6 Interestingly, the UK Seafarers' Demographic Profile⁹ projected that by 2015 an *estimated*...:

...Long-standing illness

40% of former Royal Navy personnel aged 60 and over would be living with limiting long-standing illness and/or around 25% would have one or more limitations with an Activity of Daily Living¹⁰. As an indicative comparison, 84% of the current respondents aged 60 and over and who spent most time in the Royal Navy reported that they are currently living with at least one illness or disability that affects their everyday life;

37% of former Merchant Navy personnel aged 60 and over would be living with limiting long-standing illness and/or around 22% would have one or more limitations with an Activity of Daily Living. 79% of the current respondents who spent most time in the Merchant Navy reported that they are currently living with at least one illness or disability that affects their everyday life;

37% of former Fishing Fleet personnel aged 60 and over would be living with limiting long-standing illness and/or around 22% would have one or more limitations with an Activity of Daily Living. As an indicative comparison, 92% of the current respondents who spent most time in the Merchant Navy reported that they are currently living with at least one illness or disability that affects their everyday life.

...Dementia

11% of former Royal Navy personnel aged 65 and over would have Dementia – in comparison 4% of the current respondents in this age group reported that they currently suffer from this illness and/or severe memory problems;

6% of former Merchant Navy personnel aged 65 and over would have Dementia – in comparison 4% of the current respondents in this age group reported that they currently suffer from this illness and/or severe memory problems;

6% of former Fishing Fleet personnel aged 65 and over would have Dementia – in comparison 8% of the current respondents in this age group reported that they currently suffer from this illness and/or severe memory problems.

...Alcohol dependence

9% of former Royal Navy personnel aged 65 and over would be dependent on alcohol. This compares to 2% of the current Royal Navy respondents in this age group;

9% of former Merchant Navy personnel aged 65 and over would be dependent on alcohol. This compares to <1% of the current Merchant Navy respondents in this age group;

9% of former Fishing Fleet personnel aged 65 and over would be dependent on alcohol. This compares to 1% of the current Fishing Fleet respondents in this age group.

⁹ Undertaken by the Institute of Public Care (IPC) at Oxford Brookes University on behalf of The Maritime Charities Funding Group (MCFG) and published in 2015. The research sought to develop current and future demographic profiles of the naval service, merchant navy and fishing fleet personnel

¹⁰ Activities of Daily Living are defined as routine activities that people tend to do every day without needing assistance. There are six basic ADLs: eating, bathing, dressing, toileting, transferring (walking) and continence.

Care and Support

Do you provide any unpaid care for a family member or friend due to an illness, disability mental health problem, addiction or old age who could not cope without your support?

Figure 28: Unpaid carer or not – by respondent type

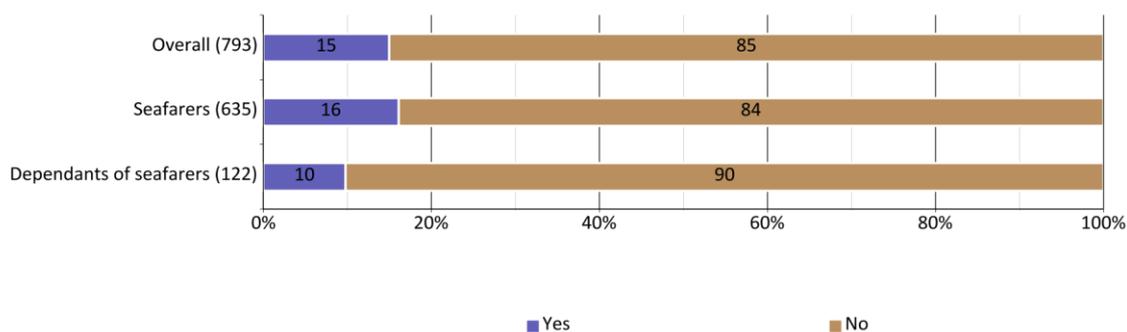
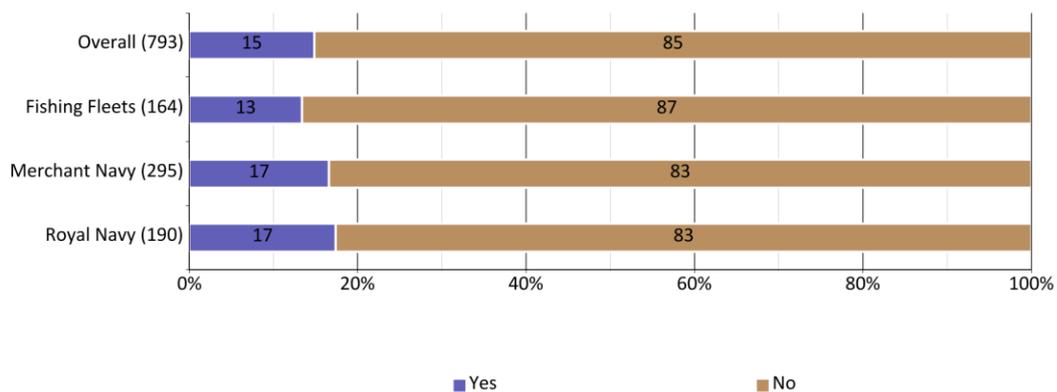


Figure 29: Unpaid carer or not – by longest service served in



Base: All respondents (number of respondents shown in brackets)

- 5.7 15% of respondents reported that they are currently an unpaid carer, a higher proportion of which are married or in a relationship. Compared with seafarers and other service types, fewer dependants and those from the Fishing Fleets are unpaid carers, respectively.
- 5.8 As an indicative comparison with the older population in general, the 2011 census found that 14% of people aged 65 and over provided unpaid care¹¹ – the same proportion (14%) as the current respondents in this age group.

¹¹ 2011 Census, Office of National Statistics

Do you feel like you need/don't need the following types of support, or are you currently receiving it already?

Figure 30: Services and support needed – 2016 results

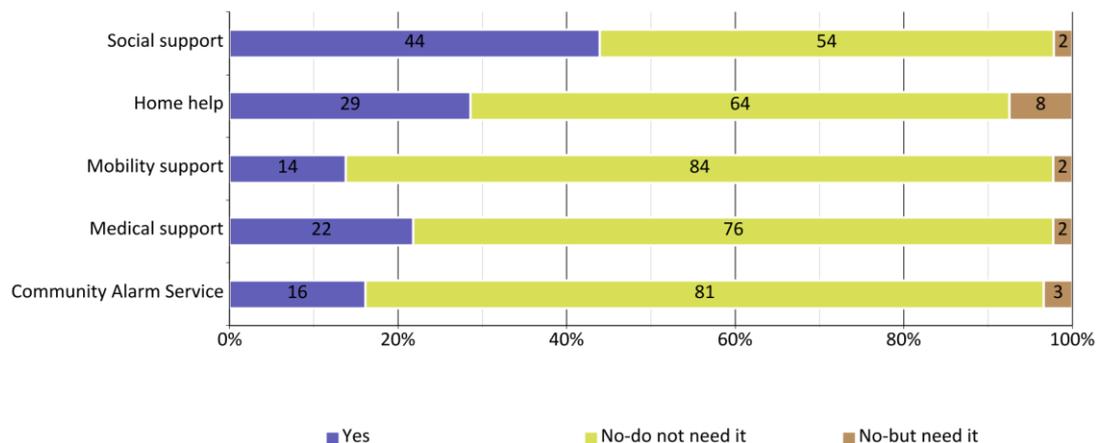
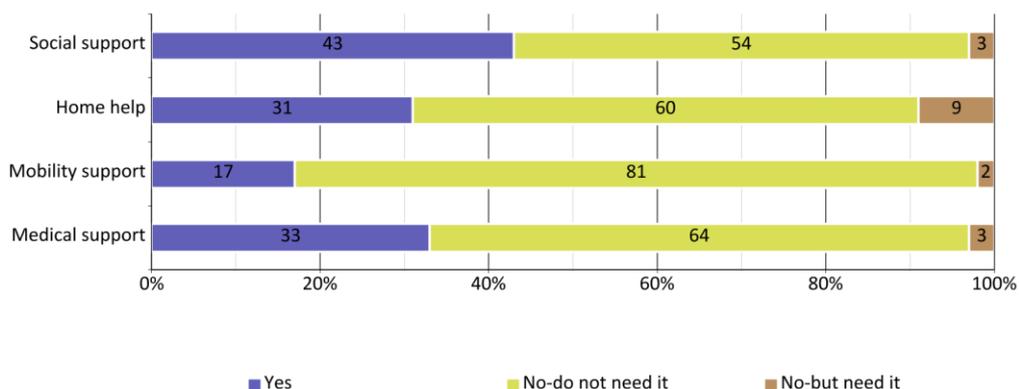


Figure 31: Services and support needed – 2006 results



Base: All respondents (number of respondents shown in brackets)

- 5.9 The most common type of support that respondents currently receive is social support (44%), while mobility support (14%) is used least. However more than half do not feel that they need any of the support or services listed.
- 5.10 Since 2006, the proportion of respondents receiving medical support has largely decreased (22% vs 33%), seemingly because the level of need has also decreased - 76% do not currently need this support compared with 64% in 2006.
- 5.11 Seafarer respondents who spent most time in the Fishing Fleets receive more support from all five of the listed services compared to those from the Merchant Navy and Royal Navy. In addition, a higher proportion of those from the Fishing Fleets who do not currently receive these types of support feel that they need them.
- 5.12 Furthermore, respondents who are non-white as well as those in social rented accommodation are more likely to need a community alarm service, despite not receiving any help from them currently.

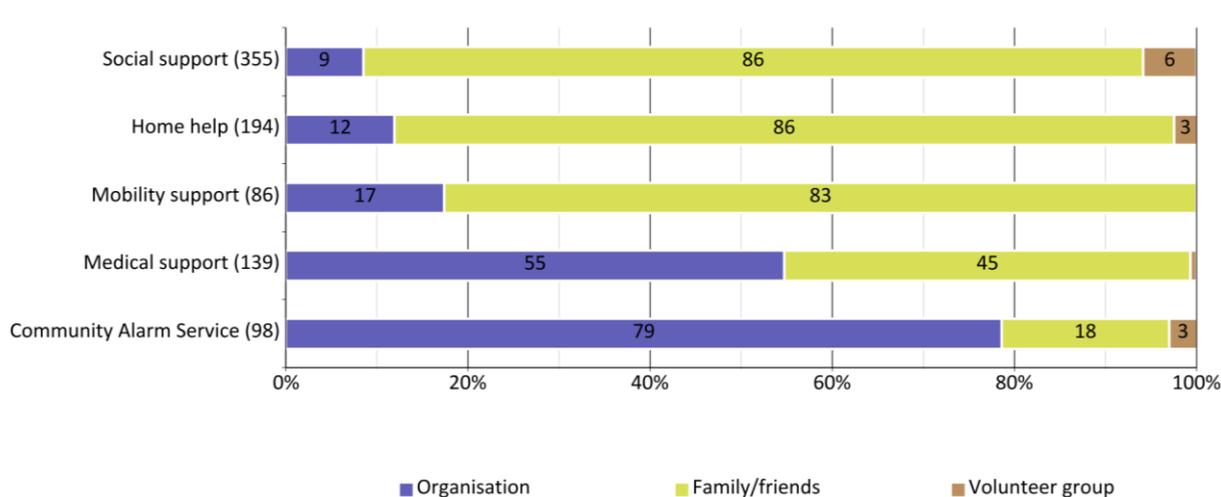
Figure 32: Services and support needed – Breakdown by respondent type

Support/Service	% of respondents <u>not</u> requiring support/service		
	Overall	Seafarers	Dependants
Social support (e.g. keeping in touch with friends and family)	54%	57%	38%
Home help (e.g. gardening, cleaning, shopping etc.)	64%	68%	45%
Medical support (e.g. support with medication, therapy etc.)	76%	77%	70%
Community Alarm Service	81%	84%	66%
Mobility support (e.g. getting out of bed, getting dressed, etc.)	84%	86%	78%

5.13 It seems that seafarer respondents are in less need of these types of support than dependants; a lower percentage both use and need the services.

How do you currently receive these types of support?

Figure 33: How support is received



Base: All respondents who currently receive these services (number of respondents shown in brackets)

5.14 Of the respondents who currently get support from any of the services previously listed, more than four fifths receive social support (86%), home help (86%) and mobility support (83%) from friends and/or family. On the other hand the majority are provided with community alarm services (79%) and medical support (55%) through organisations such as local councils and GPs. Only very small proportions access these services through volunteer groups.

5.15 The following groups of respondents are more likely to receive most of these types of support from family or friends: fishing fleet seafarers; dependants of seafarers; 80+ year olds; those who have a disability; and those in social rented property.

5.16 Participants involved in the telephone interviews were asked about the care and support they had received from maritime charities or other organisations. They were also asked about how easy or

difficult it was to access the support; what difference the support had made to them and if there was any further support that would benefit them.

- 5.17 Of the 52 participants, 20 had received support of some kind from a maritime charity: five Merchant Navy; three Royal Navy and 12 Fishing Fleet seafarers. The following table lists the support received along with commentary on access to the support and how useful participants found the support they received. Aside from providing funds which helped them to make ends meet or provide extra comforts, participants highlighted other benefits: having someone they could rely on to help them or signpost to other support; providing social contact; providing emotional or moral support and giving advice and help on financial matters.

Figure 34: Support received by telephone participants from Maritime Charities

Support	Comments and Description
Social Support <ul style="list-style-type: none"> Seafarers Link Fishermen's Mission 	<p><i>I got a letter from Nautilus informing me that there was this Seafarers Link and to get in touch ... It's nice that you've got something where you know the phone is going to ring and ... of course, if you've got a problem, she (facilitator) would do something about it (Merchant Navy Officer)</i></p> <p><i>We relive old memories and talk about various things. One of the guys is 92, his wife's dead; he lives on his own so for him to have a chat with a bunch of us basically I think keeps him going. I don't need it but on the other hand I feel that it helps me to keep abreast of things and possibly my being on there helps other people. (Merchant Navy Officer)</i></p> <p><i>I seen this little advert somewhere – 'Are you an ex-Seafarer? Would you like to chat to other guys?' It's brilliant because I'm chatting to other guys who were at sea and we've got the same sorts of interests and we've got Royal Navy and Fishermen as well in the group. And because of that it got me involved with the British Legion ... (Merchant Navy Other)</i></p> <p><i>(Seafarers Link) did organise a trip last year to Guildford. That was good, there was about 50 of us and we had a laugh. They are hopefully going to organise another one this year! (Merchant Navy Rating)</i></p> <p><i>We go to a support group every month as well with the church in town. We go on trips and meals and that's through the Mission. (Widow, Fishing Fleet Crew)</i></p>
Psychological or Moral Support <ul style="list-style-type: none"> SSAFA White Ensign Club Royal Navy Widows Association Mission to Seafarers 	<p><i>I had support with SSAFA for about the first two years. I had a social worker allocated to me and she would come and visit me every third or fourth week. Or if I needed to speak to her I could just call her. She would take (son) out for a wee walk and that would give me the chance to put my make up on to make me feel a bit better because I didn't really have time to do that. Sometimes she would sit and chat things through with me because she was a widow as well and she knew how I'd be feeling. It was very, very useful. They also helped her to deal with her husband's files and to dispose of a lot of his effects. On moving to Scotland to be nearer family: I think it was SSAFA that helped me out with the house and all that. She appreciated the help and also because it maintained a link with the navy. She regretted losing this contact after two years. You really had that confidante that you could say anything to. She knew how you were feeling ... The White Ensign club sent a pile of leaflets about how to deal with little people (children) She found the information useful. Because I could deal with what (son) was feeling. She (RNWA) used to call me ... I know how it feels. I've been there and then she'd call me back or send me a card saying I'm just thinking about you. A really lovely, lovely lady. I miss speaking to her because she was always there at the beginning. (Widow of Royal Navy Other)</i></p> <p><i>(The welfare officer of the Mission) is a diamond. The first Christmas she brought me a big hamper and last Christmas, another hamper. And she's always in touch. When she came with that hamper, she said when are we going to have that coffee? She's always there. She always says if you're in any debt, ring me. She knows that I've been down and depressed and she says you can ring me. But because I'm that type of person, I don't like to bother people. (Carer, Fishing Fleet Crew)</i></p> <p><i>(The Welfare Officer of the Mission) came the night he died. I felt right at ease with her. She was with me all the time and I wanted her to do the funeral which she did (the service). She put</i></p>

	<p><i>me and my lad at ease on the day. She really is a lovely woman. And she's there for my son and all. At first he was breaking down a lot ... she told me what to say to him and try to get him to open up and he did and he really let it go what he really felt. I've seen a big difference in him now. (Widow, Fishing Fleet Crew)</i></p>
<p>Regular Payments</p> <ul style="list-style-type: none"> • Nautilus • Shipwrecked Mariners Society • Trinity House Widows Plan • Fishermen's Mission 	<p>(This participant was offered a quarterly payment by Nautilus at the time he was relocating from a Seafarers hostel to council property.) <i>Nautilus came in and said, 'we will give you this'. Quite frankly I didn't want it but they said, 'no, this is for you; you're going to get it'</i> (Merchant Navy Officer)</p> <p>Every quarter this participant receives a payment from the Trinity House Widows Plan. A friend recommended this when her husband died. <i>So that's handy. I went in and filled the form in front of her. I heard within a couple of weeks. All the help I have got I've been very grateful. I've been very honoured really.</i> (Widow, Fishing Fleet Crew)</p> <p><i>We get a cheque off Fishermen's Mission (not sure) twice a year ... it's not just for fishermen; it's for everyone. It helps to pay bills for the heating and everything. It takes a lot of the worry off you. We get a cheque in May when you've just paid all your winter bills and that takes a lot of threat off you. I think it's great. It's really good of them. Once you get in touch with (welfare officer) at the Fishermen's Mission she will help you no end and help you fill the letters in and that.</i> (Fishing Fleet Crew)</p> <p><i>Oh, it's made a lot of difference (twice yearly grant) – it does help in case I want anything for the house</i> (Widow of Fishing Fleet Boat Owner)</p>
<p>Individual Grants</p> <ul style="list-style-type: none"> • Shipwrecked Mariners Society • Fishermen's Mission • Royal Navy Association 	<p>As a youth this participant applied to the Marine Society to buy navigation equipment which allowed him to take up his role in the Merchant Navy. He found out about this from his father. (Merchant Navy Officer)</p> <p>After separating from his wife this participant had nowhere to live and temporarily moved to a flat with few amenities. A friend encouraged him to contact SSAFA. He was reluctant because he 'didn't want to go begging'. SSAFA placed him in contact with a charity – the representative visited his house and took details about his financial situation. The participant received funds that allowed him to purchase a cooker and a washing machine. (Merchant Navy Officer)</p> <p><i>I couldn't afford a new fridge on state pension and they got us a new fridge about four years ago. They interviewed us to see if they could help us in any way. It was fantastic of them. They even send us letters about the caravan holidays ... If you've ever had a loan or anything, they will help you. I think it's great. You've got someone you can go to and talk to – so, you know, you don't get depression then do you?</i> (Fishing Fleet Crew)</p> <p><i>I got a telephone call from (the welfare officer of the Fishermen's Mission). In the beginning, because I'm a proud person, I said I didn't want their help. She came to see me and because there was washing on the radiators and things, she asked if I had a tumble drier and she said I'm here to help. I was a bit embarrassed. And in fact they have just got my husband, which I'm so grateful for, an electric outdoor wheelchair.</i> (Carer, Fishing Fleet Crew)</p> <p><i>You ring them up and they come down and see you and then it all has to go to the head office to assess it before any decision is made.</i> (She thinks this is the Fishermen's Mission. They received funding for twin beds and a cooker). <i>It didn't take long – it was good. We were only pensioners and you're not on a massive income and we had no money behind us – it was absolutely brilliant.</i> (Widow, Fishing Fleet Crew)</p> <p><i>We had some support from the RNA when my husband went into hospital. They have a welfare grant and they gave me a cheque to help with travelling expenses and parking at the hospital. More than anything it was the thought behind it. You know you're not on your own and people are nice. And after he died we had the use of their hall for free for the wake.</i> (Widow of Royal Navy Warrant Officer)</p>

Nursing Home Fees	<p>This participant, received support from SSAFA to access financial support for her mother-in-law's nursing home fees from 'a Royal Navy charity'. <i>The social worker at SSAFA – when she was originally supporting me, my mother in law became very sick and she said, 'let's see what's available for her'. (Widow of Royal Navy Other)</i></p>
Financial Advice <ul style="list-style-type: none"> • SSAFA • SAIL • Fishermen's Mission 	<p>This participant received mortgage advice from SSAFA on behalf of the Seafarer's Union. <i>We were both getting very upset and I couldn't see any way forward. He was saying if you lose your house, then we can help but you had to get in a really dire position. The participant also went to a function run by Nautilus and there were stands there about charities and a solicitors group that gives free advice to seafarers. They knew about the ins and outs about the mortgage. They were quite good to me, giving me help. (Merchant Navy Other)</i></p> <p><i>When I decided to jack it in I got hold of a really great gentleman from SSAFA and they were brilliant. He sorted it out – how much benefits I would get to see if I could afford to finish with the sea ... He got in touch with charities – got in touch with Cunard ... After about six months he actually got hold of some guy in Southampton – a solicitor – who had all the money that had been paid into the Cunard benevolent fund and he was holding on to it and in the end I got (£x) off them. (Merchant Navy Rating)</i></p> <p><i>The welfare officer from the Fishermen's Mission got in touch with somebody from SAIL and this adviser – she was very, very helpful – got in touch with the tax people for me and they put (husband's) tax bill aside – forget about it and if he was ever to work again then it would come back up where we would pay it. The person from SAIL said this is what we're here for; that we weren't to worry about it. And then I was getting letters saying they were going to send bailiffs to my house and I got back in touch with SAIL about the bills and the bailiffs letters and she told them not to put pressure on me ... I was panicking. (Carer, Fishing Fleet Crew)</i></p> <p><i>Another participant's husband also had problems with HMRC and after her husband died these demands continued. It was breaking me. I didn't know what to do so I involved the Welfare Office of the Mission and she put me in touch with the Citizens Advice in London. They got it sorted out. All the letters stopped coming here ... I felt a lot better. I used to break down – it was getting worse and worse it wasn't just a couple of hundred, it was thousands. And then I got letters saying there was going to be a court case and It really did upset me ... And the Welfare Officer came one day and she said I'm going to take all this off your shoulders, and she did. We got £x thousand back ... She helped me fill forms in for ESA when I had to go on sick. (Widow, Fishing Fleet Crew)</i></p> <p><i>This participant had help with getting benefits from SAIL – at one point he owed £1,000 in council tax arrears and this made me feel a bit gripey. A women named X sorted it all out for me and I got all of it back. (Merchant Navy Rating)</i></p> <p><i>SAIL helped this participant to get his wife's disability allowance. SAIL helped them fill in the form to get his wife's Blue Badge, because when they tried on their own, they couldn't get one. When they decided they wanted a car, SAIL helped them again. We wouldn't have got it if SAIL hadn't done it for us. (Merchant Navy Officer caring for his wife)</i></p>
Household adaptation <ul style="list-style-type: none"> • RNA 	<p><i>When I spoke to somebody at the RNA who had actually been in that situation ... it all started to run smoothly ... What they did, the navy, sea cadets and marine organisation – they actually helped me put a downstairs toilet in – a wet room. The organisations that RNA put me in touch with all got together and each department gave me so much money and so it made life a little more dignified before he died. (Widow, Royal Navy Rating)</i></p>
Practical Help <ul style="list-style-type: none"> • Fishermen's Mission 	<p><i>She (got In touch with his firm to get me out there (Falkland Islands where her husband had a stroke whilst working) to go and bring him home. She sorted everything out for me. And she put me name down to get this flat. We had stairs in our house and it wasn't suitable ... When we were living in the other house the Welfare Officer helped organise the wiring. I organised it and then I gave them (Seafarers) the bill and they paid for it. (Carer, Fishing Fleet Crew)</i></p>

^{5.18} Many telephone participants mentioned the care and support they received from family members – particularly from their children. In addition nearly half of the participants (24) provided information about the support they had received from organisations other than maritime charities.

- 5.19 Several of them received support from statutory services - local authority and health service providers in the main - for a range of services including personal care, adaptations and aids for the home, day centres and respite care. Some participants felt these services were lacking in quality or frequency of contact:

Daily personal care

I had (social services) carers in three times a day for three and a half years (after the stroke) and a carers allowance for me to look after him. (Widow of Merchant Navy Officer)

... and she has carers three times a day but they've cut back from an hour in the morning to half an hour. She has half an hour teatime and at bedtime. Everything is social services and mum has to contribute about £330 a month towards that. (Carer of Royal Navy Rating)

I had carers come into the home when he had difficulties washing and getting dressed. I didn't think much of social services at all. I don't think they were very helpful – some of the carers that came ... Sometimes they would send the men, they weren't particular at all – they'd wear the clothes they'd been to somebody else, they didn't put a plastic apron on or anything, and I wouldn't lose my temper, but I would upset myself then. (Widow and former carer of Merchant Navy Rating)

Post hospital support

Once they come out of hospital you get six weeks from a Stroke organisation. I think it's through the NHS (hospital discharge) and occupational therapists ... Initially they said you can have it seven days a week but even from day one he only got it three times a week. To me it wasn't enough because I wasn't prepared for a stroke. He should have been having it more often and more of it (physio). They'd probably only be here for about twenty minutes. ... The message was – we're here. If you need us, ring us. (Wife/Carer of Royal Navy Officer)

When I came out of hospital I had six weeks of carers which was free. (Widow of Merchant Navy Officer)

Adaptations and aids to the home

(The Housing Association or was it the Council?) have added adaptations to the flat – steps at the back; put a shower in the bathroom, they got a mattress for him. (Carer, Fishing Fleet Crew)

Because I had my hip done privately the Council wouldn't put a rail on the stairs or a handle to get off the loo. But when (husband) was ill, they did it on his behalf. We had a commode and a mattress. (Widow of Merchant Navy Officer)

Social services came round – because the wife can't do much –and they just put a brand new wet room in for her ... She had to go for a medical. She had to go down and they filled out all the forms and sorted out the points. We had to wait nearly a year but I'm very pleased with it. (Royal Navy Rating caring for his wife)

I'm very grateful to the local council who gave me a grant to refurbish two rooms and convert them into a downstairs bathroom and bedroom. Absolutely dead simple – through Care and Repair. They did a fantastic job. First class ... I also have an alarm system that was installed by the Council – the only Council who doesn't charge for this. And it's maintained on a regular basis. Very good. (Royal Navy Officer)

Help with Paperwork and Financial Advice

I got a social worker involved as well and she did a lot because I'm a bit US with paperwork and I like them to help me with everything. (Carer, Fishing Fleet Crew)

She used to get the low-rate disability, and he (Social Services) said you shouldn't be getting that, you should be getting high. She went through the medical things and within three weeks she had it. She should have had it years ago. No back payment – doesn't work like that! (Royal Navy Rating caring for his wife)

Day Centre

He used to go to a day centre a couple of days a week. (Carer, Fishing Fleet Crew)

She has just started a (local authority) day centre once a week which is quite nice because then I can actually stay at home (Carer of Royal Navy Rating)

Respite Care

He went to respite just before the New Year. (Is unaware of who the respite service is – thinks it's the health board). (Carer, Fishing Fleet Crew)

So I get six hours respite once a week from social services. Someone comes and sits with mum and then I can go out ... I have just managed to get a week's respite from social services. But they tell you on the Monday that you can have that on the Thursday. Well that's brilliant, but I've actually got things to organise. Some friends have offered to take me to see some good friends up in Lancashire in April/May but you can't work with social services like that. They don't let me book my mum in a home for that particular period – they say we'll have to wait. Well that's not fair when other people are involved. You don't get any support whatsoever from Social Services for night care and yet they want people to stay in their own homes but they're not helping you. (Carer of Royal Navy Rating)

Carers Allowance

I had some forms to fill in. I said I can't do it I haven't got a clue what they are. Guy came down sat with us for an hour, we filled out a pile of forms and he whispered to me – I've noticed you do everything for your wife – fill out this form and I'll be back in a week – and he said you didn't tell me how bad her hands were, do you do all the cooking – I said yeah – what about her food, do you have to cut it up? Anyway, he told me what to do. (Merchant Navy Officer)

- ^{5.20} It is worthy of note that being seafarer can be a barrier to accessing local authority support. A few participants mentioned that they had been directed to maritime charities by social services staff when trying to access support from their Councils:

If you go to social services one of the first questions they ask is – did you work in the forces? Which for me is wrong. If they say yes they point you to SSAFA or whatever. I don't think charities should be doing the job of the state. I don't see why charities should be made to give up money. (Royal Navy Rating)

What I didn't like was that as soon as they knew he was in the Navy, it was basically their (Social Services) pot was shut. (Widow of Royal Navy Rating)

- 5.21 A few participants noted that the impact of austerity cuts meant that statutory support was becoming increasingly limited and a few suggested that maritime charities might have a role in filling the gaps created by cuts to social services in particular:

The authority we live in is not the greatest one for giving assistance. There are cuts and the possibility of more cuts. (Royal Navy Rating)

- 5.22 Another pointed out the sometimes frustrating conditions placed on home improvements by social services:

Social services said they might pay towards the shower but only if I had their people do it. Would you believe that social services will only pay for shower alterations if you have a shower curtain? You're not allowed to have a shower cubicle. (Widow of Royal Navy Warrant Officer)

- 5.23 Telephone participants also received support from a range of non-maritime charities covering social support, financial support, holidays, respite care, counselling and aids and equipment. An important message arising from the comments here and above are that the support relieved stress by making life easier for the recipients who were often at times of crisis in their lives – severe illness, full time caring for others, mental illness, bereavement, redundancy and other times of stress:

Psychological support/counselling

A participant had just started accessing a support group called 'Open Mind' which was recommended to him by his cleaner. A support worker had come out to see him a couple of times. This was to help him deal with his experiences of bowel cancer and bowel removal. (Merchant Navy Rating)

I sought some counselling for the children from a hospice ... and I met a group of widows of a similar age who were my support group (not maritime widows). It was free but they could quite easily have turned round and said 'no' because your husband was killed in the Navy. (Widow of Royal Navy Warrant Officer)

Holidays

There's a place in town and you get £200 and you get little holidays. One night to Blackpool and back again. I've done that. (She's not sure where she got that help). It's something to look forward to isn't it? She heard about this from her sister-in-law who is also a carer. (Carer, Fishing Fleet Crew member living with dementia)

That's the only other support I've had (from a London-based Arts Charity and organised by the Royal Navy Widows Association). I was very happy to go to Tenerife last year. It was fantastic. I felt I was part of something again. It was such a treat. It was for me and (son) and I probably wouldn't have done that for myself if you know what I mean. And I said, 'can I contribute to it?' And they said absolutely not ... It was quite difficult for me to accept that. (Widow, Royal Navy Other)

Respite Care

I suppose I knew at the back of my mind that there were people like RNBT and there's SSAFA as well. I did contact them on one occasion to see if they knew of anyone who did respite care. And they didn't. They didn't offer anything else either. In fact when I did find somewhere that offered absolutely excellent respite care I told them about it. It's a charity

called Revitalise. They've got three homes and one of them is quite local to us. They offered the same kind of care that the carers were offering who came in four times a day to the home and it was like a four star hotel with nursing. It was absolutely fantastic. He used it so I could have a complete break. There were occasions when I went as well. I could stay with him there. They arranged trips out and they had entertainment there in the evenings. It was all home cooked meals – it was all absolutely lovely. (Widow and former carer of Royal Navy Warrant Officer)

My wife wanted a break so she trotted off to Barcelona and Andorra for a week with a friend of hers and left me on my own. And she organised a lady to come in and cook meals for me from the Carers Trust – that was very good. All free of charge. Found out about that by enquiring at the Council. It's free to the people that need it which I think is amazing. Not means tested. His wife had been reassured that the job would be done to a good standard. (Royal Navy Officer)

Funding for Operation

When I needed my hip replacement I was on a stick and a poor old thing. Life wasn't any fun. The operation I had was helped by the Masonic Charity. Because at that time we didn't have savings and this enabled me to have it done privately. (Widow of Merchant Navy Officer)

Social Support

My husband was a Mason ... and when he retired it allowed him to become master of lodges. Now they have a very lively charitable side and so I'm still in touch. Because they're friends. They do things together with the wives. (Widow, Merchant Navy Officer)

The Princess Royal Trust for Carers – after my husband was bedridden I was nominated as his registered carer and I think it was the Social Worker that told me about this and they have fortnightly meetings just for the carer to go and have a break and let off steam. It was a strain on me being the sole carer especially as there weren't any family around because you don't want to put on friends and there's certain things you wouldn't ask friends to do. (Widow of Royal Navy Warrant Officer)

Financial Support

The woman that came from CVS was brilliant. She seemed to know all the roads to go down. I used to work in hospitality and she got Hospitality Action in – and they came in and said I can see you're having problems with your husband's clothing. They actually gave me a £100 cheque. (Widow and former Carer of Royal Navy Rating)

About three years ago, I was in financial difficulties. It was mainly to do with my credit cards. (The service) was excellent. I didn't know where to turn – I went down to Citizen's Advice and they put me on to a financial guy and he went through my outgoings and my income and that, and at that time he wrote a letter to Barclaycard and my other creditors saying this is my outgoings/income and I can only pay (amount) a month. (Merchant Navy Officer)

The only people I've contacted is British Legion because I was in absolutely dire financial straits. I had a breakdown due to depression. I was off work long-term sick; my pay had been cut to statutory sick pay, I had a mortgage and I was absolutely desperate. I

approached them and they were able to give me a couple months mortgage payment and a couple hundred pounds on a cash card to tide me over for two to three months before I recovered sufficiently to go to work. Contact (with the British Legion) was actually accidental – someone I spoke to – it just happened to come up in conversation. (Royal Navy Rating)

Compensation advice

This participant was advised by a friend to make a claim via the Veterans Association for his hearing loss and skin cancer. *The person I spoke to said with the skin cancer, you most likely will get compensation, because they didn't know about it in the '80s, so that's good news. I can tie that [hearing loss] in with the aircraft noise. (Royal Navy Rating)*

This participant was *informed* on leaving hospital that she should contact HASAG (the asbestos support charity). *They were absolutely brilliant. Making all the claims and doing the paperwork ... They came over and saw me – we will make all the claims for you – just relax it's out of your hands and you don't have to worry anymore - and that was magic. ... I think taking away the outside stresses when somebody dies – the last thing you need is things to worry about. Just handing everything over to them and knowing we were getting everything we were entitled to and it wasn't up to me to do that for him as well. (Widow and former Carer of Royal Navy Warrant Officer)*

Aids and Equipment

Age UK gave this participant a stool for the bath, installed handrails in the bathroom, up the stairs, and the back door. She said that these are of great benefit to her independence. *Help the aged (Age UK) have been very good. (Widow, Fishing Fleet Other)*

Care and Repair – Repairing housing for disabled and older people

The front of my house is damaged ... So Care and Repair told me to be patient and they will be trying to do something for me ... Say it cost £10,000; they said they'll pay for it, and they'll take a charge on your house for that £10,000. I thought that was quite a good thing ... there's someone there trying to help you. It does make me feel a bit better. (Merchant Navy Officer caring for his disabled wife)

- 5.24 Of the 52 telephone participants, 16 were past or present carers. These included widows, wives currently caring for their seafarer husbands and ex-seafarers currently caring for their wives or other family members. Several issues of concern arose during these interviews. Above all the stresses, strains and often relentless hard work endured by the carers was highlighted along with the failure in some cases for services to provide much-needed support. The individual cases outlined in their words by carers here vividly illustrate the problems faced by them:

It was night and day kind of thing. I was up all day and if I went to bed at night I knew he was on the go. I wouldn't put him into respite because he couldn't speak – it would have just confused him more and I couldn't have done that. They eventually put him into a private nursing home where he stayed for two weeks and then he died. (She paid for his stay there). I look back now and think how did I manage? (Widow of Merchant Navy Officer)

I have to be with mum all the time. Since she's been home ... her physical strength is much better, has gained weight but her mental capacity is lessened somewhat so she is quite

confused, quite difficult and quite stubborn ... she gets agitated sometimes so you have to end up trailing about the house. I cook for her every day, I do one night every week and we have to buy in carers for the other nights because I can't do more than one. We don't get any help financially with that. (Carer of Royal Navy Rating)

I was really struggling. I was doing 24/7 and no help. And he was in a very bad way because he had asbestos damage which affected his breathing. And he'd get restlessness and panic attacks nearly always during the night. So I'd get two or three hours sleep a night and it was non-stop. So I rang Social Services – they said they had a care support scheme where they could give you so many hours a week and after going through the qualifications process with them, they said yes, they could give us a carer for three hours a week. And I said, God I needed three hours a day, not three hours a week. I said I cannot cope much longer – it is all down to me. And I cannot leave him for more than 30 minutes maximum. They promised me three hours a week and it never happened. I assumed they didn't have anyone in the area free ... I was getting carers allowance and attendance allowance so decided to get private help. I phoned nine care homes - seven said they don't cover (your area) and two said they have too long a waiting list. So total dead loss. You do feel very guilty that you can't do it. Because of lack of home support he had to go into hospital and that's where he died against his wishes. She said that a counsellor promised to visit from a local hospice but she never turned up. Post bereavement care? The doctor came and sat for about half an hour and said if you do need any tablets ... but I don't have anything other than that. I just get on with things. There's no other option. (Widow of Royal Navy Warrant Officer)

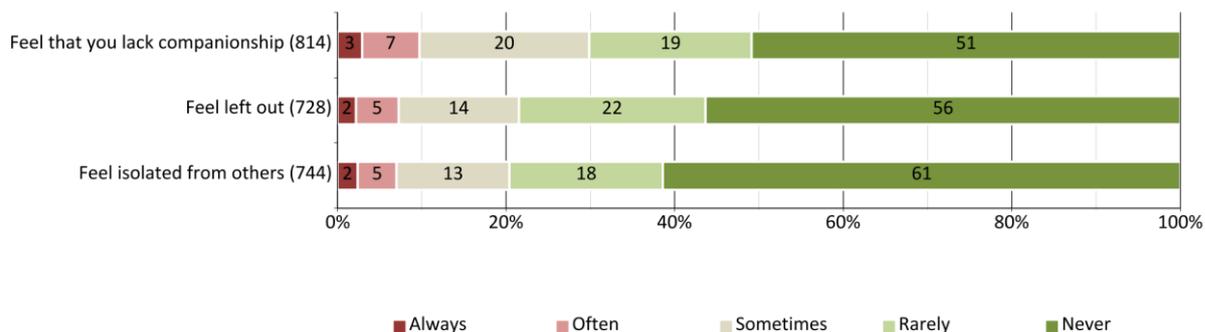
I don't know if it's cerebral dementia, but you go in a straight line, and all of a sudden you drop down and it's suddenly a lot worse – bad temper; throwing food about ... I got quite depressed; lost a lot of weight. I did not understand what was happening to my life. I was in quite a black hole for two and a half years. I'd lost so much weight. (Widow of Merchant Navy Rating)

I had no option but to give my job up and look after him. I didn't see why I should go to work for a 6 o'clock shift and leave my husband on his own. Because he couldn't get out of bed at that point. She feels she would be worried about him during respite. I think he's my responsibility and I don't think anyone else should have him. Her first port of call is to her family if she is feeling that everything is getting too much. But if it came to the point where I couldn't cope any more then I would go to the key worker and Social Services. If I didn't want him here anymore I'd ring Social Services and they'd know. (Carer, Fishing Fleet Crew)

Loneliness

How often do you...?

Figure 35: Responses to feeling lonely and/or isolated¹²



Base: All respondents (number of respondents shown in brackets)

- 5.25 A fifth or more of respondents feel isolated from others (20%), left out (22%) and that they lack companionship (30%) at least some of the time. However, 7 in 10 or more rarely or never experience any of the feelings listed above – and only 1 in 10 or less experience them always or often.
- 5.26 As an indicative comparison to the rest of the older population, Age UK found that 10% of people aged 65 and over felt lonely always or often¹³, while a slightly smaller proportion of the current respondents in this age group feel that they lack companionship (10%), left out (7%) and isolated (6%) always or often.

Figure 36: Responses to feeling lonely and/or isolated – Breakdown by respondent type

How often do you...?	% of respondents who <u>always/often</u> feel this way		
	Overall	Seafarers	Dependants
Feel that you lack companionship	10%	9%	12%
Feel left out	7%	7%	4%
Feel isolated from others	7%	7%	5%

- 5.27 The table above illustrates that there is very little difference in feelings of loneliness and isolation between seafarers and dependants. However, while dependants feel that that they lack companionship slightly more often, they feel left out and isolated less so than the average.

¹² Questions adapted from the 'UCLA 3-Item Loneliness Scale'

¹³ TNS survey for Age UK, April 2014

Figure 37: Responses to feeling lonely and/or isolated – Breakdown by longest service served in

How often do you...?	% of respondents who <u>always/often</u> feel this way			
	Overall	Fishing Fleets	Merchant Navy	Royal Navy
Feel that you lack companionship	10%	14%	9%	7%
Feel left out	7%	15%	7%	4%
Feel isolated from others	7%	14%	6%	4%

- 5.28 Seafarer respondents who have spent most time in the Fishing Fleets feel more lonely and isolated than those from the Merchant and Royal Navy.
- 5.29 Respondents who are separated/divorced are more likely to experience all three of these feelings more often, along with those who are in social rented and sheltered accommodation. Respondents who are widowed also experience all three feelings more than the average. In addition, those who feel they lack companionship and feel isolated always or often are more likely to never travel by driving a car themselves.
- 5.30 In terms of how disabilities and long-term illnesses can affect loneliness, respondents with the following are more likely to experience two or more of the listed feelings always/often:
- Stomach, liver, kidney or digestive problems;
 - Depression, neurological or other mental disorder;
 - Muscular/skeletal conditions;
 - Mobility and/or dexterity problems;
 - Respiratory problems;
 - Dementia/severe memory loss; and
 - Poor eyesight or sight loss.
- 5.31 This suggests that the results are in agreement with the Office for National Statistics' (ONS) data that poor health, being divorced or separated, widowed and renting accommodation are associated with an increased risk of being lonely.¹⁴
- 5.32 However, there was little difference in reported levels of loneliness and isolation between age groups, despite ONS' findings that those aged 80 and over have a higher average loneliness rating than 65 to 79 year olds¹⁵. In fact, a slightly lower proportion of the current respondents aged 80 or over reported experiencing the three feelings of loneliness than those under 80. The ONS research also found that those who are widowed are also more like to feel lonely.
- 5.33 Participants involved in the telephone interviews were asked if they were happy with the amount of social interaction they had with friends, family and people in their communities or whether they ever felt left out or isolated from others. Of the 52 participants, 12 expressed some level of dissatisfaction with their level of social connectedness.
- 5.34 Several recently retired seafarers were missing the close companionship they experienced during service at sea and some of them were interested in contract or voluntary work to fill this gap:

¹⁴ Measuring National Well-being: Insights into Loneliness, Older People and Well-being, 2015 – Office of National Statistics

¹⁵ Opinions and Lifestyle Survey - Office for National Statistics

It's difficult when you come home and the people you were quite close to are miles away. You actually don't end up with much male friendship or companionship. I don't know about individual companies, but mine – it was very good to work for – but when you retire, the contact with them is finished. No further dealings with them ... They have no reason to get in touch with you ... The union got in touch previously asking if you want to be a ship visitor to promote more awareness of the union or perhaps sign people up for the union. It half interested me, but that's about as far as it went. You can volunteer for the seafarers societies on the Tyne and the Tees as well to drive seafarer's from their ships ... I don't involve myself in that ... (Merchant Navy Officer)

When I retired I was writing off for jobs, sending off CVs to shipping companies ... At the time I was getting no replies – sending 20 to 30 CVs a day and I said I've come out of retirement, all my certs are still valid; still in date, if you want me to come for an interview, I'm willing to come... I was selling myself and selling myself ... I was going a little bit into depression mode – there was an idea I was being rejected. ... I'm an adventurer still. I've still got energy. It's very hard when you retire ... The reality has come. I thought I'll get a little plodding job, 2 or 3 days a week, interacting with people again because my social life is, well ... I don't do much that way. (Merchant Navy Rating)

There are no social opportunities for mariners in the area. He'd like to because obviously they can exchange all their tales because they all have that in common. And it probably will hit him more when he does retire – it would be nice if he could have a nice social with men of his own age. (Dependant of Merchant Navy Rating who is now working in a land-based job)

Isolation? Definitely. There've been occasions where you feel very isolated. I think most guys who are ex-military will say what they miss most dearly is the comradeship and the banter ... people these days tend to disperse. You do have the various associations and the clubs – the legion clubs and military and regimental associations dotted about. (Royal Navy Rating)

- ^{5.35} One of these seafarers suggested ways that the maritime charities or maritime companies could help seafarers to stay connected after retirement:

Being aware that there is this body of retired seafarers who lead quite lonely lives ... I think there should be a recognition of this ... Using some contact or at least a package of information from the HR department, which charities could use to establish some sort of communication ... The only thing I can think of is the Nautical Institute, which is a professional body – they have an office and some people get interested in that. (Merchant Navy Officer)

- ^{5.36} The other participants who said that they felt socially isolated were: older and disabled; suffering illness; recently widowed or full time carers:

I can't really go anywhere without having to pay for a babysitter. I don't go out very much to see my pals ... Yeah, I do feel quite left out ... I had to see my doctor last August because I felt so much on my own. I have to take anti-depressants because I wasn't coping – crying for two weeks and really down in the dumps. I feel isolated. None of my friends have children. RNWA put me in touch with what I think was the White Ensign club because (son) whenever he was going to nursery he kept talking about daddy and why is my daddy not here and I found that horrendously terrible because I found it so difficult to talk about. I

didn't know how to make that little three year old understand. He still brings this up frequently with other people. I feel that he's a bit isolated like that ... (Young Royal Navy Widow with young son)

Sometimes (feels isolated), like at Easter. I'd been up to London to see family – it was nice. I was fine until the Sunday and everyone was talking about what they were doing and who they were going to be with. Monday came and I went to see a friend – back to normal ... There are some friends that, when you are depressed, they don't want to know you ... My GP tried to give me pills, but every one I tried was rubbish - not getting at the root causes. Social services came to take care of him, but never looked at my needs. (Recently widowed wife and former full time carer of Merchant Navy Rating who was living with dementia)

Very much so, yes (feel isolated). I am on anti-depressants now. I don't sleep well. I do take sleeping pills because I have to sleep. I'm extremely tired. My friends are 200 miles away. I have one couple who have adopted me and without their support I would have sunk. I don't really have a social life per se ... (Daughter caring full time for her mother who is living with dementia [a Wren in her early life])

You feel like you've got no friends and nobody wants to know you. We did go to Stroke club but (husband) didn't want to go to the meetings. (However, they did meet a few people and she has exchanged phone numbers with someone she met there.) She was the same as me – isolated, no friends ... We do go out for meals and we have a little social drink with friends - but I don't think I can go out of a night time. (Since the stroke they haven't been on holiday) but we've said we're going to have one – save and go away abroad. It would make me feel better because we've always had holidays. (Wife and full time carer of Fishing Fleet Crewman who suffered a severe stroke)

This participant is involved with family events and goes to bingo twice a week with friends. She can feel lonely at times, but has many good friends that she can depend on. A friend that lives near regularly checks up on her and goes shopping for her, which she finds a *Godsend*. She is a very independent person and does not want to be a burden on others so will only ask for small items. Her daughters are in fulltime work and cannot always be around but take her out shopping. (Disabled, 80 year old widow of a Fishing Fleet mate)

Your Home

Which of these best describes your current accommodation?

Figure 38: Current accommodation types

Current accommodation types	% of respondents who <u>always/often</u> feel this way			
	Overall	Fishing Fleets	Merchant Navy	Royal Navy
Owned outright	53	32	54	69
Rented from a Housing Association	16	23	17	9
Rented from a Council	13	24	12	3
Owned with a mortgage or loan	7	6	5	11
Rented from a private landlord	5	6	6	1
Rented from a Maritime Charity/Almshouse Association	3	6	2	1
Another type of housing	2	1	2	2
Living in a care home	1	1	0	1
Shared ownership (part rent, part mortgage)	1	0	1	1
Living rent-free (e.g. with friends, family, on-board vessel)	1	1	1	1

Base: All respondents (845)

- 5.37 The largest proportion (60%) of all respondents own their own home, including just over half (53%) who own it outright and 7% who have a mortgage or loan. This was followed by three fifths (36%) who are in rented accommodation - most of them from a Housing Association (16%) or Council (13%) rather than a private landlord (5%) or maritime charity (3%).
- 5.38 Respondents who spent most time in the Royal Navy are more likely to own their own homes outright. Conversely, fewer respondents who spent most time in the Fishing Fleets own their own homes outright and are more likely to rent from a Council, Housing Association or Maritime Charity/Almshouse Association, as are those who are separated or divorced.
- 5.39 A higher proportion of those who are either single are also renting from a Housing Association or Maritime Charity/Almshouse Association.

Figure 39: Current accommodation types– Comparison with 2006 results

Accommodation Type	% of respondents	
	2016 Results	2006 Results
Owned (outright or with a mortgage/loan)	60%	56%
Rented from a Housing Association	16%	13%
Rented from a Council	13%	17%
Rented from a private landlord	5%	5%
Living in a care home	1%	1%
Shared ownership	1%	1%

- 5.40 There has been little change in the types of accommodation seafarers and their dependants live in since 2006, although slightly more respondents currently own their homes (with or without a mortgage) and rent from a Housing Association and marginally fewer rent from a Council.

Is this sheltered accommodation?

Figure 40: Whether accommodation is sheltered or not – by respondent type

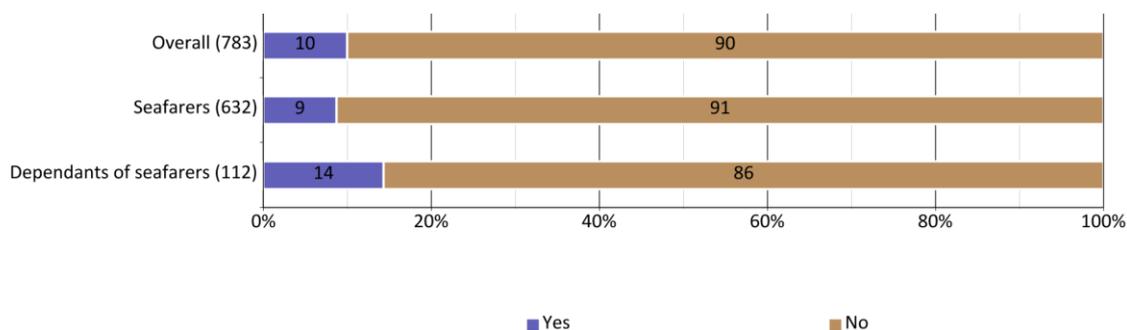
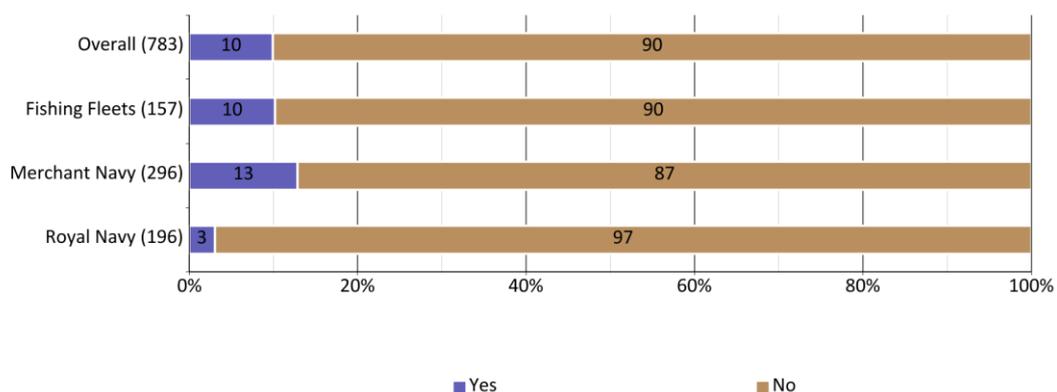


Figure 41: Whether accommodation is sheltered or not – by longest service served in

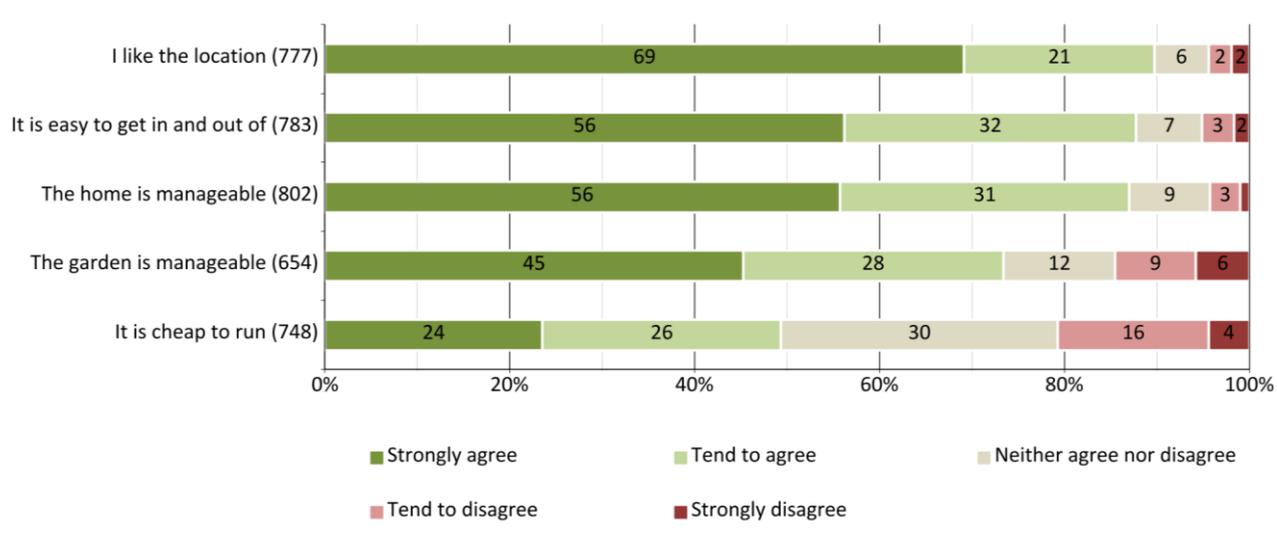


Base: All respondents (number of respondents shown in brackets)

- 5.41 Only 10% of respondents currently live in sheltered accommodation – a similar proportion to those in 2006 (11%). This is more likely to be the case for female respondents and those who are separated/divorced. Fewer respondents who spent most time in the Royal Navy are in this type of accommodation
- 5.42 When comparing the results by respondent type, it can be seen that a larger proportion of dependants than seafarers are currently in sheltered housing.

Do you agree or disagree with the following statements about your current home?

Figure 42: Manageability of current home



Base: All respondents (number of respondents shown in brackets)

- 5.43 Respondents were asked how much they agree or disagree with statements about their current home. Positively, around 9 in 10 agree that they like the location (90%); it is easy to get in and out of (88%) and is manageable (87%), while just under three quarters (73%) think that the garden is manageable.
- 5.44 However, a lower proportion feels that their homes are cheap to run with only around half (49%) agreeing that this is the case.
- 5.45 Respondents aged 80 or over, females and widows are more likely to disagree that their garden is manageable.

Figure 43: Manageability of current home – Breakdown by respondent type

Do you agree or disagree that	% of respondents who <u>agree</u>		
	Overall	Seafarers	Dependants
I like the location	90%	89%	92%
It is easy to get in and out of	88%	89%	83%
The home is manageable	87%	89%	80%
The garden is manageable	73%	76%	61%
It is cheap to run	49%	50%	44%

- 5.46 A lower proportion of dependants agree with 4 out of the 5 statements about their home compared to the average and seafarer respondents. However, slightly more are satisfied with its location.

Figure 44: Manageability of current home – Breakdown by longest service served in

Do you agree or disagree that?	% of respondents who <u>agree</u>			
	Overall	Fishing Fleets	Merchant Navy	Royal Navy
I like the location	90%	87%	90%	89%
It is easy to get in and out of	88%	88%	89%	88%
The home is manageable	87%	85%	89%	89%
The garden is manageable	73%	65%	79%	77%
It is cheap to run	49%	55%	47%	50%

5.47 There is little difference in agreement levels between the three types of seafarer respondents. However, while a higher proportion of those who have spent most time in the Fishing Fleets feel that their home is cheap to run, a lower proportion finds their garden to be manageable compared with those from the Merchant and Royal Navy.

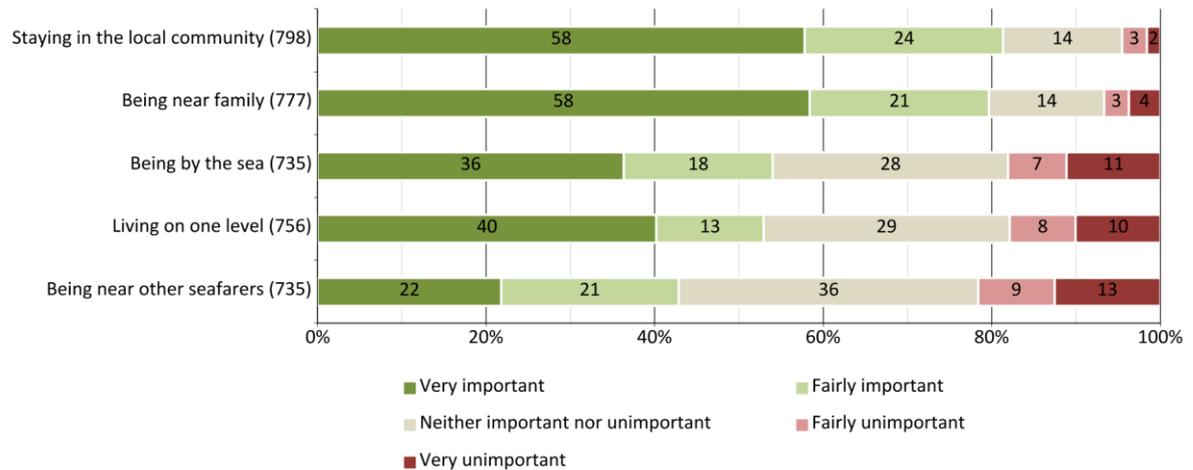
Figure 45: Manageability of current home – Comparison with 2006

Do you agree or disagree that?	% of respondents who <u>agree</u>	
	2016 Results	2006 Results
I like the location	90%	89%
It is easy to get in and out of	88%	85%
The home is manageable	87%	90%
The garden is manageable	73%	69%
It is cheap to run	49%	44%

5.48 Compared with the 2006 results, the proportion who agree that their home is cheap to run and that their garden is manageable has increased slightly. However, agreement levels with the manageability of their home has decreased marginally.

How important or unimportant are the following factors in determining where you live?

Figure 46: Important factors in location of housing



Base: All respondents (number of respondents shown in brackets)

- 5.49 The key factors in determining where respondents live are staying in the local community (81%) and being near family (80%), with around four fifths reporting them as important. In contrast, a lower proportion consider being by the sea (54%) and living on one level (53%) as important. Being near other seafarers was considered to be the least imperative factor, with only just over two fifths (43%) rating it as important.
- 5.50 Respondents aged 80 or over, non-white, single, not home-owners or live in sheltered accommodation are more likely to rate living on one level as important. A higher proportion of those in social rented properties also considered staying in the local community, being near family and being near other seafarers as important.
- 5.51 Unsurprisingly, respondents with the following disabilities or long-term illnesses are more likely to rate living on one level as important: muscular/skeletal conditions; other mobility and/or dexterity problems; heart, blood pressure or blood circulation problems; stomach, liver, kidney or digestive problems; and poor eyesight or sight loss.

Figure 47: Important factors in location of housing – Breakdown by respondent type

How important or unimportant is...?	% of respondents who said <u>important</u>		
	Overall	Seafarers	Dependants
Staying in the local community	81%	80%	87%
Being near family	80%	78%	84%
Being by the sea	54%	52%	58%
Living on one level	53%	51%	60%
Being near other seafarers	43%	44%	29%

- 5.52 A higher proportion of dependants feel that 4 out of the 5 factors listed are more important than seafarer respondents, especially living on one level. However, being near other seafarers was rated as much less important.

Figure 48: Important factors in location of housing – Breakdown by longest service served in

Do you agree or disagree that?	% of respondents who said <u>important</u>			
	Overall	Fishing Fleets	Merchant Navy	Royal Navy
Staying in the local community	81%	92%	73%	81%
Being near family	80%	91%	74%	75%
Being by the sea	54%	83%	48%	38%
Living on one level	53%	73%	48%	39%
Being near other seafarers	43%	76%	34%	36%

- 5.53 All of the factors are more important for those who spent most of their time in the Fishing Fleets, possibly because they tend to work and live in the same community all of their lives and are more likely to suffer from long-term illnesses and disabilities as well as loneliness.

Figure 49: Important factors in location of housing – Comparison with 2006

Do you agree or disagree that?	% of respondents who said <u>important</u>	
	2016 Results	2006 Results
Staying in the local community	81%	84%
Being by the sea	54%	57%
Living on one level	53%	64%
Being near other seafarers	43%	47%

- 5.54 The proportion of respondents who think that living on one level is important has decreased quite considerably since 2008.
- 5.55 Telephone participants were asked about their homes; what is important to them in choosing a home; whether their current accommodation meets their needs; if there are any difficulties in managing their homes and any improvements they would like to see. The majority of participants were owner occupiers (33); six were living in seafarers' housing; eight in other social rented housing and three were living in the private rented sector.
- 5.56 The factors most frequently mentioned by telephone participants as advantages to their current homes or aspects they would seek in new homes were:
- Being within walking distance of shops and doctors
 - Living on a bus route/near a bus stop
 - Staying in the local area/where they were born or brought up
 - Having good neighbours
 - Living in a good, safe, quiet community
 - Living close to family members
 - Having a property that is easy and inexpensive to maintain
 - Living in a rural area/having a pleasant view/living near the sea

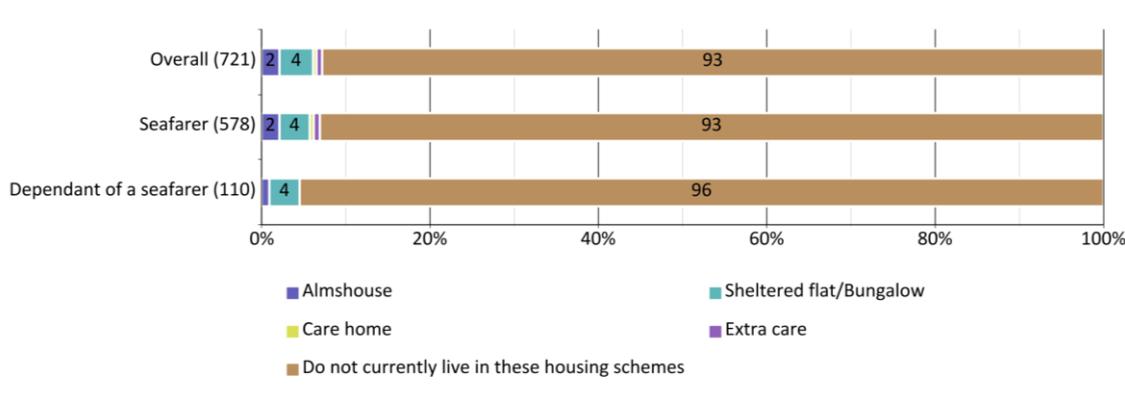
Easy access to the property and living on one level

5.57 Most telephone participants were currently happy with their homes and found them easy to manage. However there were some who were finding their homes and gardens too large and expensive to manage and keep warm and a few said they would like help with cleaning, decorating or gardening. A few also said that they would be looking to move to more manageable accommodation or to adapt their present homes to make them more suitable as they become older. These people were considering installing stair lifts and ramps and adapting their bathrooms for easy access.

Seafarer's Housing Schemes

Are you currently living in any of the following seafarer's housing schemes?

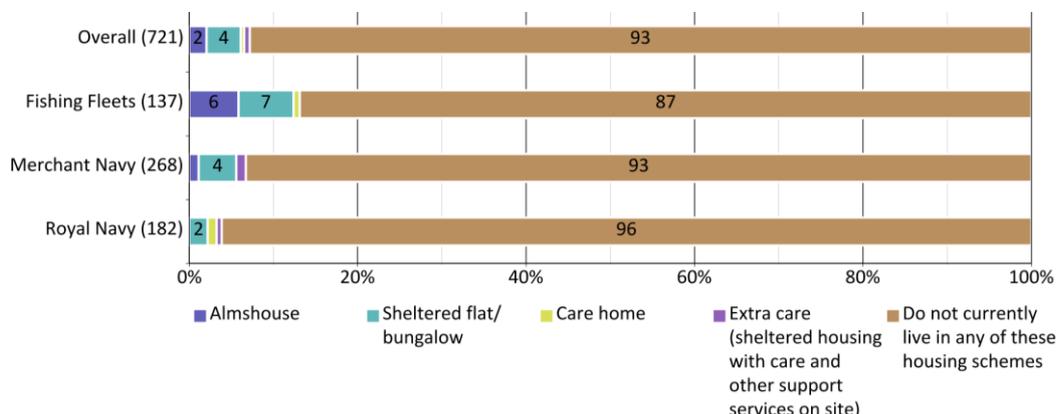
Figure 50: Responses to living in seafarer's housing schemes – By respondent type



Base: All respondents (number of respondents shown in brackets)

5.58 The vast majority of all respondents (93%) do not currently live in any of the seafarer's housing schemes listed. Of the 7% who do, the largest proportion live in a sheltered flat or bungalow. There is very little difference between respondent types. However a slightly lower proportion of dependants of seafarers currently live in these housing schemes.

Figure 51: Responses to living in seafarer's housing schemes – By longest service served in



Base: All respondents (number of respondents shown in brackets)

5.59 A higher proportion of respondents who spent most time in the Fishing Fleets are more likely to live in Almshouses compared with those in the Merchant and Royal Navy.

- 5.60 Compared to 2006, a slightly lower proportion of respondents are currently living in Almshouses (2% vs 6% in 2006), sheltered flats/bungalows (4% vs 10% in 2006) and care homes (0% vs 4% in 2006).
- 5.61 Respondents who currently live in any of the seafarer's housing schemes were asked to describe the key advantages. Most of the comments described their housing as being easy to get around due to being one level; secure; in a nice area; within easy access to facilities, bus routes and shops; of a good quality (e.g. had double glazing); and within close proximity to help if it is needed. Respondents also found the wardens helpful and friendly, and while some enjoyed the companionship of living in these housing schemes, others considered being able to live on their own advantageous.
- 5.62 Telephone participants – people living in these schemes and others – also highlighted some distinct advantages; the main message is that the schemes provide people in the later years of their lives with a sociable, supportive, affordable, safe and worry-free setting:

Living amongst like-minded people

*I think they're a very good idea. You don't form lasting friendships at sea. But we love to spin yarns ... so I think that it's excellent. If I ever end up in a retirement home I'd love to have about 30 more seafarers that I could try and bull****! I think it's a great thing to have available. (Merchant Navy Officer)*

They understand you and what you've done. There's always someone around here you can talk to and so you don't get lonely. (Fishing Fleet Crew living in seafarers housing with his wife)

I'm very lonely and I can see where these types of property are valuable. (Widow of Royal Navy Rating)

Even if you're just with widows of seafarers, you've probably all got the same experience – being on your own a long time when they're away and often you've travelled abroad with them so you've probably got quite a bit in common, which would be nice on the social side. (Widow of Royal Navy Warrant Officer)

Welfare and Safety

You've got welfare people on hand if you have got a problem. (Merchant Navy Officer)

They even have a care home there – you're not totally abandoned! (Merchant Navy Other)

If you become infirm you need people close should emergencies occur. It's security isn't it as you get older. (Royal Navy Warrant Officer)

It would put people in the right direction because there are a lot of sharks about ... I mean some of these care homes they charge a thousand pounds a week and you find people are not being treated right. (Royal Navy Warrant Officer)

I think they're hugely beneficial. It gives them a community at a time when they're feeling vulnerable. It's easy for them to slip through the cracks within society just because we no longer have the community support services that we used to have. Just being able to catch our seafarers and widows in a safe environment like this is fantastic. We're very, very lucky to have this. (Widow of Royal Navy Warrant Officer and RNWA)

It's the best thing we ever did ... If anything happened to me, my wife would be looked after, or vice versa ... they would then take over and arrange for us to go to the doctors or hospital

or anything else. The staff here are absolutely marvellous. (Merchant Navy Other Officer living in a seafarer's housing with his wife)

If we need anything we just press the buzzer and one of the girls will be up ... The Park itself is very safe ... You could leave your door open because if anybody sees any strangers here they'll report it to one of the gardeners. Security's brilliant. (Merchant Navy Other living in seafarers' housing)

I've never met anybody who didn't like it there. They've all got their own rooms that are ensuite and everything – it's like having your own little flat in a housing complex. It's yours to disappear into if you want to. The advantage is that if you disappear for too long there's somebody there who can find out why. (Royal Navy Rating, Widow)

Social and Leisure Facilities

I'd be happy to have a workshop ... but for instance in Springbok you can do that because you can work on the farm or whatever. (Merchant Navy Officer)

You'd have your own room, and then a big room where you can mix. (Widow of Merchant Navy Rating)

Affordability

It's affordable which is a huge issue. (Widow of Royal Navy Warrant Officer and RNWA)

You don't have to have any worries hanging over you. You haven't got the problem of where's the money coming from, who's going to pay the Council Tax and can I afford to get the roof repaired? (Widow of Royal Navy Warrant Officer)

Pleasant environment/location/accommodation

The place looks wonderful. The gardeners are very good. (Widow of Merchant Navy Officer living in seafarers' housing)

The river is maybe 30 feet away ... you're still interested in ships. I mean, when the three Queens came last year it was incredible. (Merchant Navy Other living in seafarers' housing)

I would need to be a millionaire to have such a nice bungalow by a lake (Merchant Navy Other living in seafarers' housing with his wife)

No/low maintenance

They do it all – it's a good thing... low maintenance, only patios – no grass to cut. (Widow of Merchant Navy Officer)

5.63 Positively, there were very few reported disadvantages of living in these housing schemes from survey respondents, but the handful who did provide constructive comments said that there were too many strict rules including not being able to cook.

5.64 Whilst in the main telephone participants accentuated the positive aspects of living in seafarers' housing, a number of them highlighted actual or perceived disadvantages. In brief these included having to comply with a set of rules and regulations; becoming institutionalised and living in close quarters with older people only. A few people also identified eligibility rules which they considered to act as barriers to living in seafarers' housing schemes:

Barrier – time at sea and status

For some seamen *accruing* the right number of years to qualify for certain schemes could be problematic owing to the fragmented nature of the job. *Like you've got to be at sea for eight or nine years (Care Ashore). Nautilus is worse – you had to be at sea for 20 years. That's the only drawback I think.* (Merchant Navy officer)

There's a similar place in Liverpool, but it's only really for officers (Merchant Navy officer living in a seafarers' housing scheme)

I thought let's go on the SSAFA site and have a look and see what they've got for people like me. They've got a fantastic place up in Wimbledon, but to qualify for that ... if you're ex-Wrens you've got to have been a PO or a Chief or an Officer. The hierarchy is still there. You can't be an ordinary person and go and live in this spankingly nice place ... I thought that is very sad, because ... the Wrens Association prides itself on being equal. (Royal Navy Rating)

Institutionalisation

It's a bit like being institutionalised – you'd become dependent ... you're a bit protected. You're not out there having to fend for yourself. (Merchant Navy officer)

It's quite nice but it wouldn't be the place for me because I like my independence. I think if you're literally on your own with no family it's the perfect place. (Merchant Navy officer)

The social offer is very prescriptive. You're old so you can manage Bingo ... three people go to Bingo. ... It's a waste of lives and a waste of funding ... They're all old and they've decided they're old. (Widow of Merchant Navy officer living in seafarers' housing)

Unsociable residents

With most of the seamen, they've spent most of their life at sea and they're not used to being more active and social. It's just the way they are. (Merchant Navy Officer living in a seafarers' housing scheme)

People have come here to die. They all go to bed early – there's not much social interaction – they all seem hundreds of years older than me ... It's a very masculine environment. The most important people here are the men. It's all about this ship or that ship and they have all these ceremonies - and everything is about things gone by – but, I'm sorry, it's 2016. You've got to grab life now. (Widow of Merchant Navy officer living in seafarers' housing)

Restrictions on visitors staying over

I have been told you can't have bairns staying overnight in one of the seafarers places. Well, I've got 11 grandbairns. (Widow, Fishing Fleet Crew)

The only disadvantage is that they are limited by space – they can no longer have their family to visit. I think in the blocks they generally have a guest room – and you may have 40 flats and if one of the other residents has booked the guest room, then that's it. I can't see a way of working round that other than putting more guest rooms in. (Widow of Royal Navy Warrant Officer and RNWA)

Because they're only one bedroomed having people to stay over is not allowed. I think they have that clause. This participant expressed concern over people discharged from hospital with no one to stay with them at home and considers this to be a downside and lacking in sensitivity given that it's housing for older people. *If you want a carer, and people have*

carers overnight, a carer can't stay with you then. Everyone should have that privilege of having someone stay over – and the age that they are. (Widow of Merchant Navy Officer)

Other Rules and Regulations

There are probably restrictions on what you can do there so you can't improve them or do alterations. (Widow of Merchant Navy Officer)

Maybe more rules and regulations than one would like ... Lots of residential schemes don't seem to cater for pets ... and that's sad. (Royal Navy Rating)

You can't take the dog. And they don't like you having Sky or anything like that – I like my sport. (Merchant Navy Rating)

The only thing about that if we were still both alive, would we both still be together? We've seen things on TV where one's put in one home and one's put in another ... A lot of these homes don't have the accommodation for couples. (Royal Navy Warrant Officer)

Maintenance problems

I'm getting the painter today when I asked for it two months ago. It's a put down for elderly people – 'you'll wait till we're ready'. This is the last time for us – enjoy it - and you don't want to be waiting around for someone for two months. Anyone who's been married to a seaman – they get up and do things ... that doesn't happen here. I have to say that I've just had a window replaced and it looks like Mr Blobby's done it ... and they say, you've got a window. What's your problem? They don't expect you to retaliate or to comment. (Widow of Merchant Navy Officer living in seafarers' housing)

Inheritance Issue

I suppose you haven't got the freedom to sell on to other people – no inheritance to pass on. (Widow of Royal Navy Warrant Officer)

- 5.65 A few participants suggested that seafarers' housing schemes should be developed within communities rather than being isolated from other people and community amenities and facilities:

As long as they're not put on the edge of a town – they need to be in the hub because the old ones do need the young ones to integrate with. As long as they're not in a situation where they're isolated but yet together. If you can put them in an organisation where they can reach to the outside world, that's brilliant. (Widow of Royal Navy Rating)

Remote isn't the word for it. Too remote from everything ... I don't drive. It's in the middle of the countryside ... it's desolate. You're stuck with the same people. It's like being on-board ship. I wouldn't like the isolation. (Merchant Navy Officer)

- 5.66 Two participants said that there should be more seafarers' housing schemes as they considered there to be a shortage; one suggested that they should be available throughout the country.

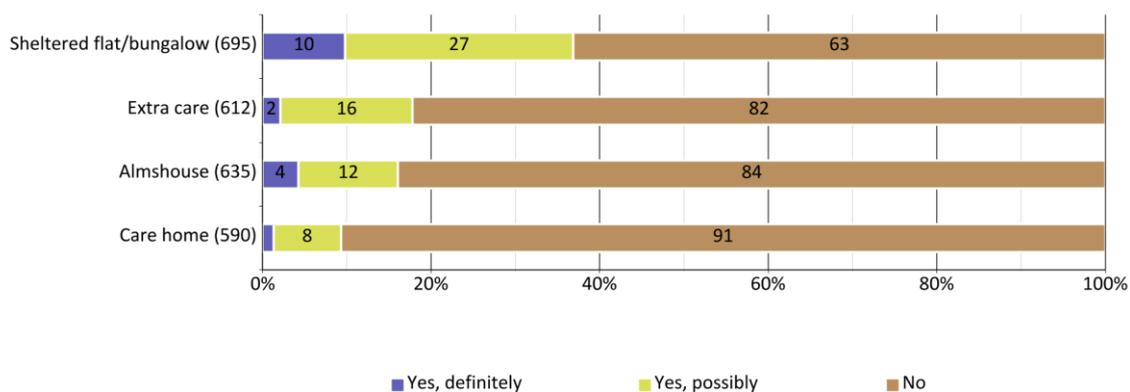
- 5.67 Four of the participants currently living in seafarers' housing gave their reasons for living there:

- One had become bankrupt; was aware of seafarer's housing, he and his wife moved to another part of the country to live there and are both very happy with the move.
- A person living with his wife in social housing was looking for a single storey property when his wife suffered problems affecting her mobility. The scheme suits them well.

- A widow sold her house in a coastal town to give the money to her children. She moved some distance to a seafarer's scheme in a city which is equidistant from both her children. She is happy with the location but criticised some aspects of the management of the scheme.
- A single man was renting privately in a coastal town which was very expensive. Someone there told him about a seafarer's housing scheme in his home city: *it's the best thing I ever did to move back here.*

Would you be interested in living in a seafarer's housing scheme?

Figure 52: Interest in seafarer's housing schemes



Base: All respondents who do not currently live in a seafarer's housing scheme (number of respondents shown in brackets)

- 5.68 Respondents who are not currently living in a seafarer's housing scheme were asked if they are interested in doing so in the future. While more than four fifths do not want to live in care homes (91%), Almshouses (84%) and extra care housing (82%), almost four fifths (37%) would consider moving into a sheltered flat or bungalow.
- 5.69 Respondents who are single or separated/divorced and in privately rented accommodation are more likely to be interested in almshouses and sheltered flats/bungalows. In terms of long-term illnesses and disabilities, a higher proportion of those with depression, neurological or other mental disorders would also consider living in almshouses, while those with muscular/skeletal conditions and/or other mobility and/or dexterity problems are more likely to show interest in sheltered flats or bungalows.

Figure 53: Interest in seafarer's housing schemes – Breakdown by respondent type

Would you be interested in any of the following?	% of respondents who said <u>yes</u>		
	Overall	Seafarers	Dependants
Sheltered flat/bungalow	37%	40%	22%
Extra care	18%	18%	14%
Almshouse	16%	17%	10%
Care home	9%	9%	10%

5.70 Similar proportions of both types of respondents would definitely or possibly consider living in care homes. However, in general, dependants are less interested in the other three types of scheme compared with seafarers.

Figure 54: Interest in seafarer's housing schemes – Breakdown by longest service served in

Would you be interested in any of the following?	% of respondents who said <u>yes</u>			
	Overall	Fishing Fleets	Merchant Navy	Royal Navy
Sheltered flat/bungalow	37%	41%	39%	41%
Extra care	18%	12%	17%	25%
Almshouse	16%	19%	18%	16%
Care home	9%	6%	12%	9%

5.71 Seafarer respondents who have spent most of their time in the Royal Navy showed more interest in extra care schemes, while a higher proportion of those in the Merchant Navy would consider care homes compared to others.

Figure 55: Interest in seafarer's housing schemes – Comparison with 2006

Would you be interested in any of the following?	% of respondents who said <u>yes</u>	
	2016 Results	2006 Results
Sheltered flat/bungalow	37%	45%
Almshouse	16%	14%
Care home	9%	14%

5.72 Since 2006 the proportion of respondents who would consider living in sheltered and care home accommodation has decreased, while interest in almshouses has increased marginally .

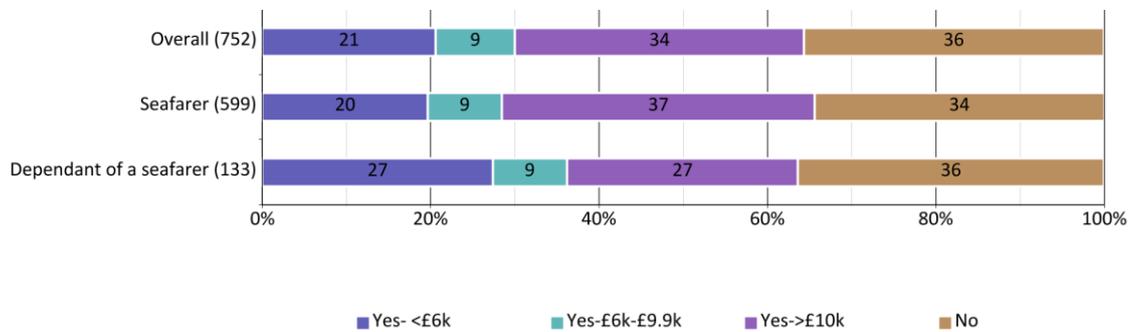
5.73 Telephone participants were asked if they had heard of seafarers' housing schemes. Thirteen participants had never heard of the schemes and of all the participants questioned (not currently living in maritime housing) 18 said that they might consider living in seafarers' housing in the future although some of these (mainly Fishing Fleets participants) said they would only live in schemes near to where they were currently living – they would not be prepared to move area.

6. Income and Pensions

Savings and Investments

Do you currently have savings or investments, excluding the value of your property if you are a property owner?

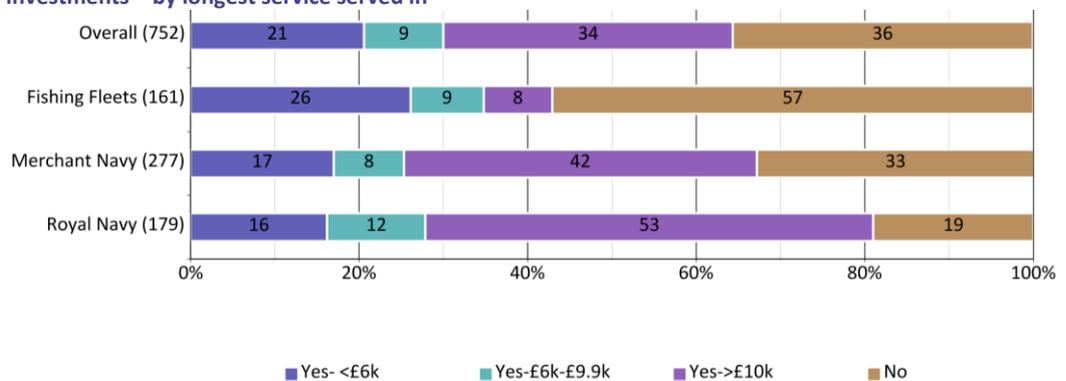
Figure 56: Savings and investments – by respondent type



Base: All respondents (number of respondents shown in brackets)

- 6.1 Just under two thirds (63%) of all respondents currently have at least some savings or investments (excluding the value of their property); the highest proportion have £10,000 or more (34%). However, more than a third (36%) have no savings at all.
- 6.2 There is little variance between the savings and investments held by different respondent types. However, a larger proportion of dependants of seafarers have under £6,000 while a smaller proportion has £10,000 or more compared to seafarers.

Figure 57: Savings and investments – by longest service served in



Base: All respondents (number of respondents shown in brackets)

- 6.3 When the results are broken down by service in which the respondent spent most time, it can be seen that there is an unequal distribution; only just over two fifths (43%) of those from the Fishing Fleets have any savings or investments compared with around four fifths (81%) of those from the Royal Navy.
- 6.4 Respondents who are non-white, separated/divorced, in socially rented property and in sheltered accommodation are more likely to not have any savings or investments at all.
- 6.5 In the 2006 questionnaire, respondents were asked whether they had savings or investments of £6,000 or over, to which 64% said yes. This compares to only 44% of the current respondents who reported the same – a markedly large decrease over ten years.
- 6.6 About two fifths of telephone participants (19) had savings and investments – some of them (13) said their savings were substantial and sufficient for their future needs. Royal Navy participants were more likely to say they had savings than the other two groups; only two Fishing Fleet participants said they had savings and they considered these to be 'small'.
- 6.7 A few of those with relatively large investments mentioned investments gained through downsizing or business success:

The widow of a Merchant Navy Officer was living in a private retirement complex in the West Country and had sold a large family home in London

A former Royal Marines instructor who sold his large home to buy a two bedroom flat

The widow of a Royal Navy Warrant Officer who moved to a cheaper area on his death and put money by from the sale of her property

Our business was very, very good. We earned a lot of money and we invested it. (Carer of Royal Navy Officer)

- 6.8 A few participants said that they try to save on a regular basis and some said they had savings put by for their funerals - whilst for others, this was a matter of some concern:

One thing that is bothering me a little bit is funeral expenses ... I've looked at the Age Concern offer but I don't have the spare cash to save for this. (Merchant Navy Officer)

I went into Age UK and took out a funeral plan and it's paid for now. I'm glad about that. (Fishing Fleet Crew)

Fortunately we had prepaid funeral plans in place. That was absolutely brilliant – we took the paper into the nominated funeral director and they said, yes, that's fine. Leave it all to us. (Widow of Royal Navy Warrant Officer)

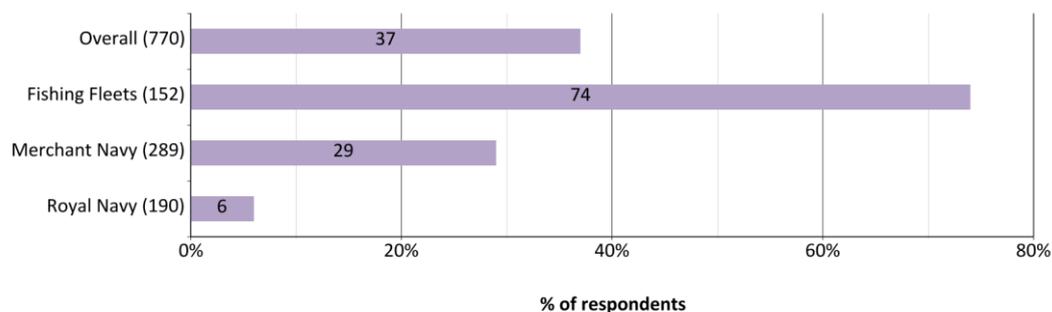
No, I've never had any savings. It's something that I've always pushed to the back of my mind. (Royal Navy Warrant Officer)

I do try to save a little bit ... I don't believe in debt. (Carer, Fishing Fleet Crew)

Money from Charities

Have you ever received money as a beneficiary of a maritime charity?

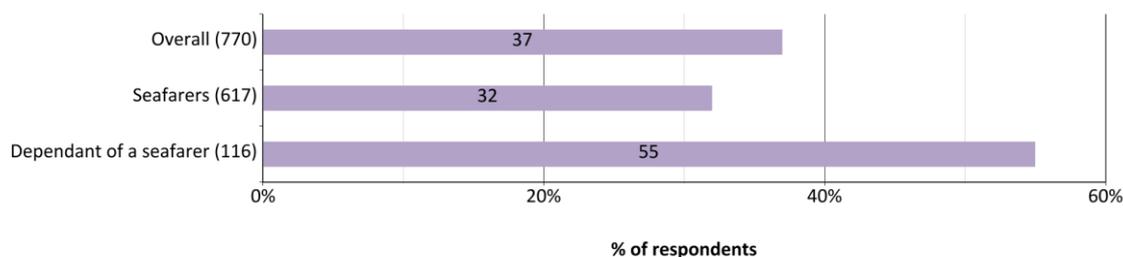
Figure 58: Money received as a beneficiary of maritime charities – by most time spent in



Base: All respondents (number of respondents shown in brackets)

- 6.9 Just under two fifths (37%) of respondents have received money as a beneficiary of a maritime charity at some point during their lives – a decrease of 4 percentage points since 2006 (41%). However only 2% have received money from other charities – a similar proportion to 10 years ago (3%).
- 6.10 There is a noticeable difference between service type, with around three quarters (74%) of respondents who had most time in the Fishing Fleets having received money as a beneficiary of a maritime charity compared with just 6% of those from the Royal Navy.
- 6.11 Since 2006 there has been little, if any, change in the proportion of seafarer respondents from the Fishing Fleets (74% v 72%) and Royal Navy (6% v 6%) who have received money as a beneficiary of a maritime charity. However, more respondents from the Merchant Navy (29% v 20%) now receive income in this way.
- 6.12 The following groups of respondents are more likely to have received money as a beneficiary of a maritime charity: females; non-white ethnicities; separated/divorced; widowed; disabled; non-home owners; and in sheltered accommodation.

Figure 59: Money received as a beneficiary of charities – by respondent type

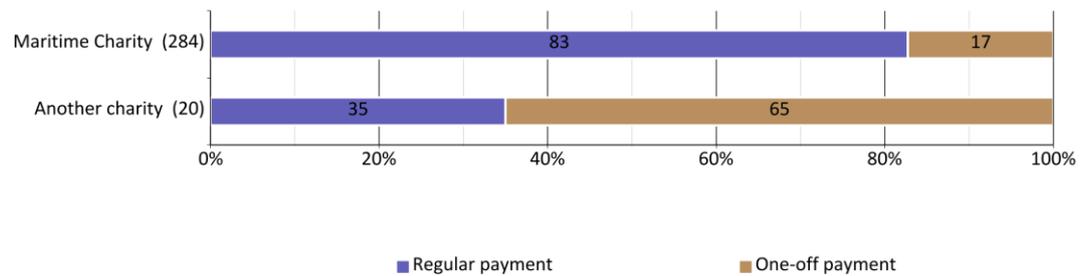


Base: All respondents (number of respondents shown in brackets)

- 6.13 The chart above shows that a larger proportion of respondents who are dependants have received money as a beneficiary of a maritime charity (55%) compared with seafarers (32%).

If you have received money as a beneficiary of a charity, was/is it a regular payment or a one-off payment?

Figure 60: Type of payment received as a beneficiary of a charity



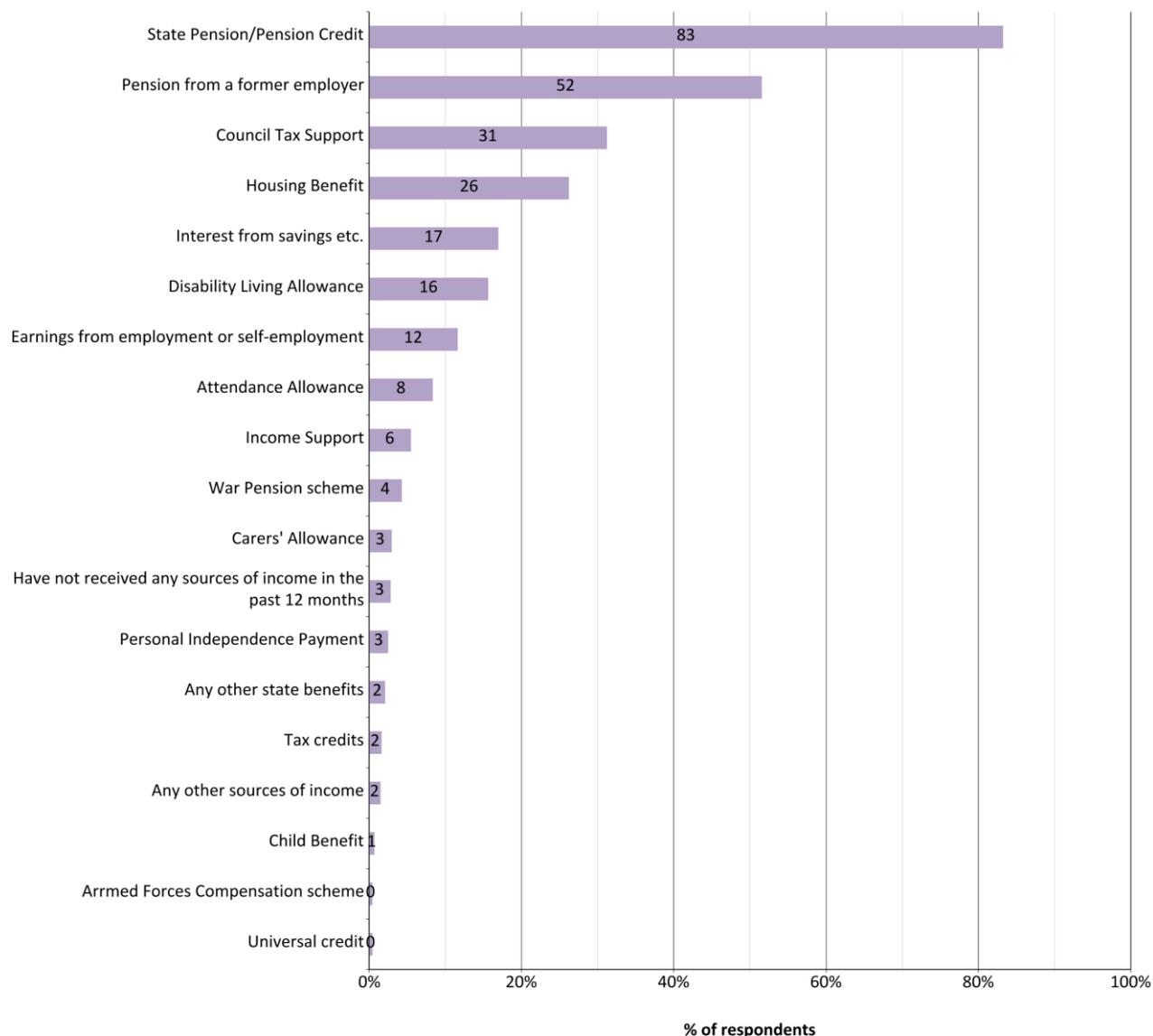
Base: All respondents who have received money as a beneficiary of a charity (number of respondents shown in brackets)

- 6.14 If respondents received money as a beneficiary of a maritime charity, they are more likely to have received regular payments. However, 13 of the 20 respondents who have received money from any other charity received one-off payments.
- 6.15 Those who spent most of their time in the Fishing Fleets (91%) are more likely to receive regular payments from maritime charities.

Sources of Income

What sources of income, if any, have you received in the past 12 months?

Figure 61: Sources of income



Base: All respondents (831)

- 6.16 Most of the income that respondents receive is from a state pension (83%), a pension from a former employer (52%), and Council Tax support (31%).
- 6.17 When breaking down the results by service in which the respondent served most time, it can be seen that in comparison to those from the Merchant Navy and Royal Navy, respondents from the Fishing Fleets receive less income from: employment or self-employment; a pension from a former employer; War Pension scheme; Armed Forces Compensation scheme; Attendance Allowance and interest from savings. In turn, however, a higher proportion of those from the Fishing Fleets have income from the benefits system: Disability Living Allowance; a Personal Independence Payment; Income Support; Housing Benefit; and Council Tax Support.

Figure 62: Sources of income – Comparison with 2006

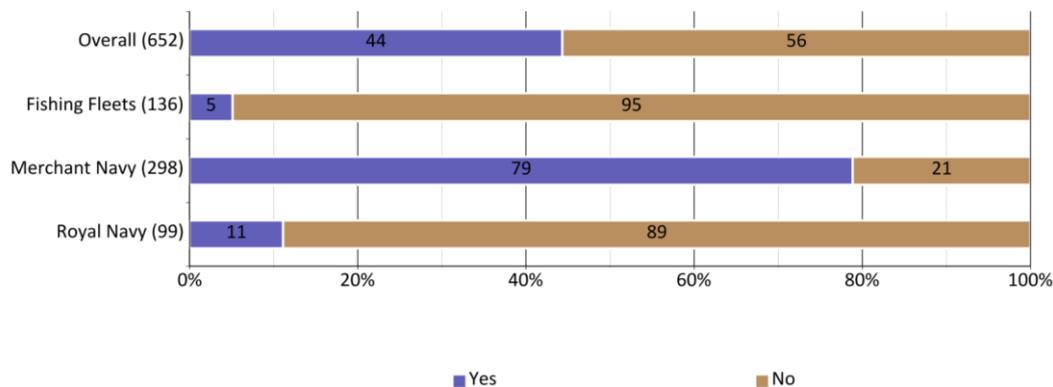
Sources of income	% of respondents who receive income from these sources	
	2016 Results	2006 Results
State Pension/Pension Credit	83%	82%
Pension from a former employer	52%	45%
Interest from savings	17%	25%
Earnings from employment or self-employment	12%	9%
Income Support	6%	19%
Tax credits	2%	4%
Child Benefit	1%	1%
No source of income	3%	1%

6.18 Since 2006 the proportion of respondents who receive a pension from a former employer and earnings from employment or self-employment has increased. Conversely, respondents are now less likely to have interest from savings and income support.

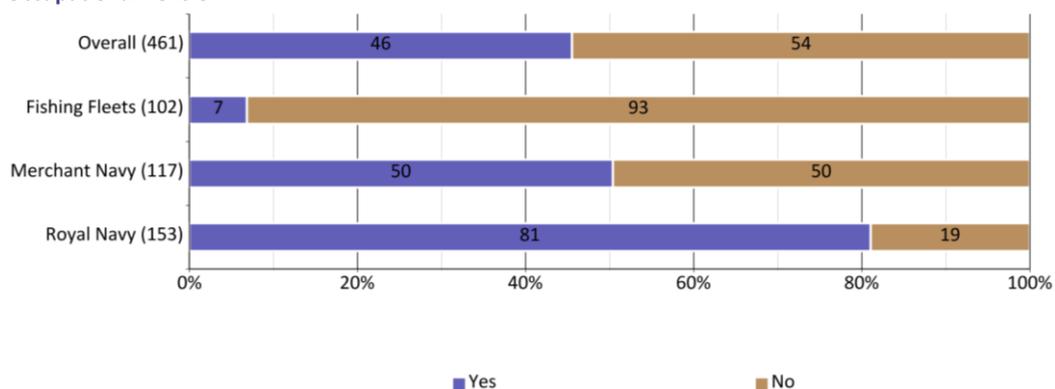
Do you have...?

Figure 63: Responses to pensions

Merchant Navy Pension



Occupational Pension



Base: All respondents (number of respondents shown in brackets)

- 6.19 More than two fifths of respondents have a Merchant Navy Pension (44%) and/or an Occupational Pension (46%).
- 6.20 Unsurprisingly, seafarer respondents who have spent most time in the Merchant Navy are more likely to have a Merchant Navy Pension (79%), along with those who are non-white, single and have no disability.
- 6.21 Respondents who have spent most time in the Royal Navy are more likely to have an Occupational Pension (81%), along with those who are married/in a civil partnership or relationship, provide unpaid care and are home owners.
- 6.22 However, respondents who have spent most time in the Fishing Fleets; are widows or in social rented accommodation are less likely to have either of these pensions.
- 6.23 Most telephone participants by virtue of their age were in receipt of state pension. All sources of income are listed in the table below with the number of participants numbered alongside. The most frequently mentioned sources of regular income aside from state pension were private/occupational pensions or quarterly or half yearly payments from maritime charities. Fishing Fleet participants were more frequently in receipt of these regular maritime charity payments than the other services (half of Fishing Fleet participants received these payments). Regular benefits received by participants are also itemised in the table, the most frequently mentioned of these being Disability Living Allowance/PIP, Pension Credit and Council Tax Rebate:

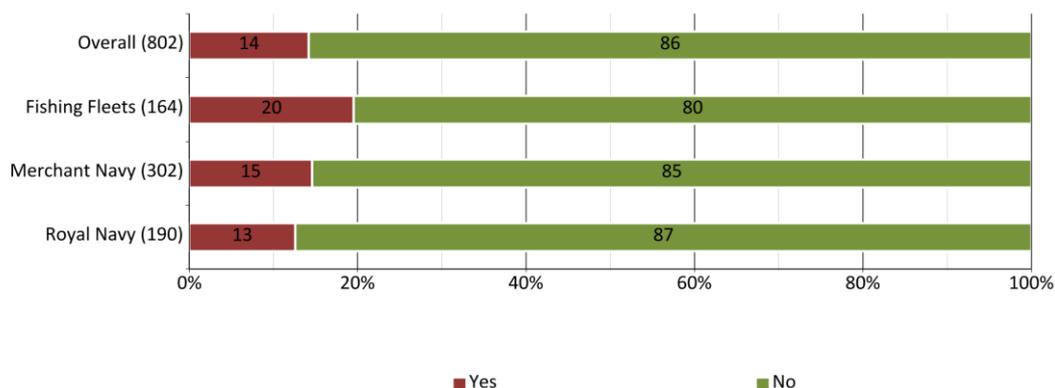
Figure 64: Telephone participants' sources of income (n=50 households)

Regular Sources of Income	Benefits
State Pension (39)	Disability Living Allowance/PIP (13)
Private/Occupational Pension (12)	Pension Credit (8)
Maritime Charity (11)	Whole/partial exemption from Council Tax (7)
Royal Navy Pension/Widows Pension (8)	Housing Benefit/Low rent/No rent (6)
Income from employment (6)	Carers Allowance (4)
Merchant Navy Pension/Widows Pension (4)	Attendance Allowance (3)
Interest from insurance or savings (2)	Employment and Support Allowance (ESA) (1)
Income for child from death of father in Royal Naval Service (1)	
Royal Navy War Pension (1)	
Other Widow's Pension (1)	

Debts

Do you have significant debts?

Figure 65: Responses to having significant debts – By most time spent in



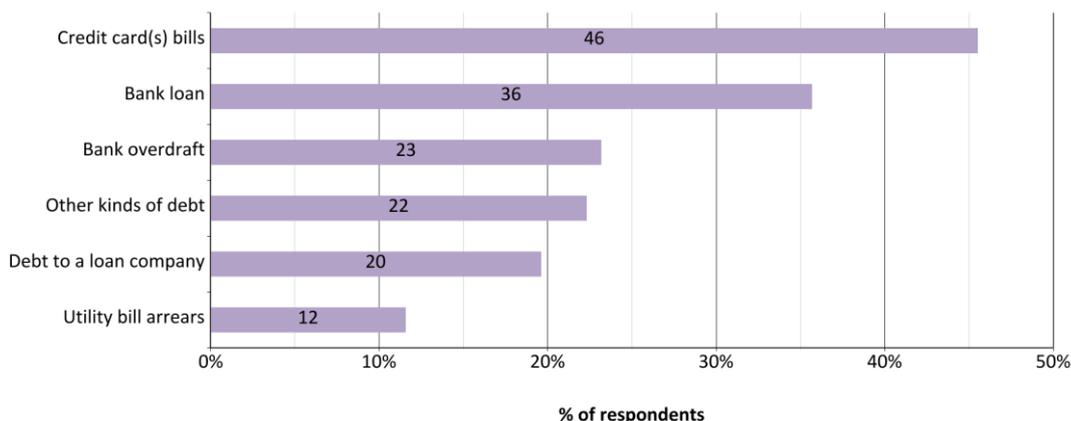
Base: All respondents (number of respondents shown in brackets)

6.24 Only a small proportion of all respondents (14%) have significant debts – the same proportion as reported in 2006. As shown in the chart above, a larger proportion of seafarers who spent most time in the Fishing Fleets have significant debts (20%) compared with those from the Merchant (15%) and Royal (13%) Navy. However, more respondents from the Royal Navy currently have significant debts compared to 10 years ago (13% v 8% in 2006).

6.25 While there is little difference between seafarer (15%) and dependants (11%), the following groups of respondents are more likely to have significant debts: aged between 60 and 64; separated or divorced or in socially rented property. This is also the case for respondents who have mobility and/or dexterity problems, respiratory problems, and depression, neurological or other mental disorders.

Which of the following describe your significant debts?

Figure 66: Nature of significant debts



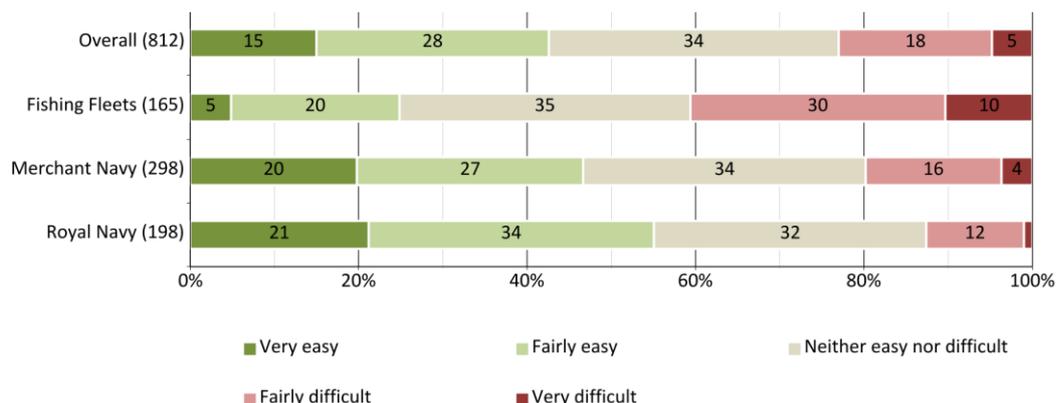
Base: All respondents who have significant debts (112)

6.26 The highest proportion of respondents who have significant debts described them as credit card bills (46%), followed by bank loans (36%).

6.27 Seafarer respondents who spent most time in the Fishing Fleets are more likely to have significant loan company debts, as do those who are separated or divorced.

How easy or difficult is it to 'make ends meet'?

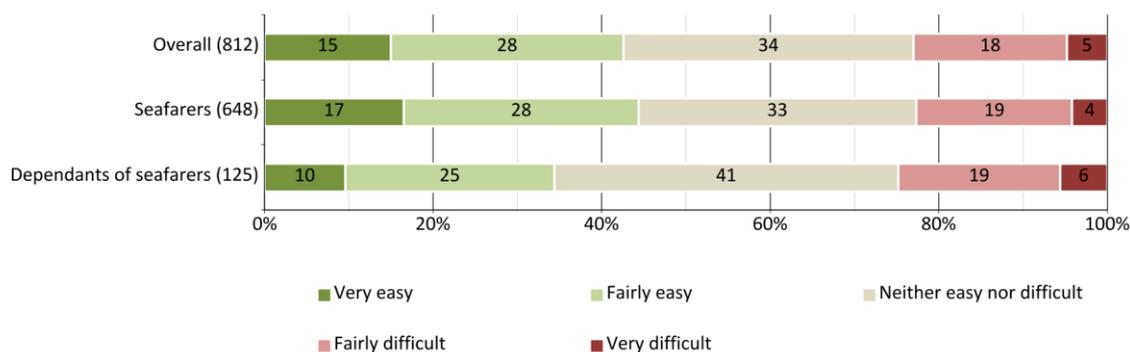
Figure 67: Responses to being able to make ends meet– By most time spent in



Base: All respondents (number of respondents shown in brackets)

- 6.28 Just under a quarter (23%) of all respondents find it difficult to make ends meet, while more than four fifths (43%) consider it to be easy and around a third (34%) said neither.
- 6.29 The proportions who said it was neither easy nor difficult to make ends meet are similar between the three types of service areas (see chart above). However, around four fifths (41%) of seafarer respondents who spent most time in the Fishing Fleets find it difficult, compared with a fifth (20%) of those from the Merchant Navy and 13% of those from the Royal Navy.

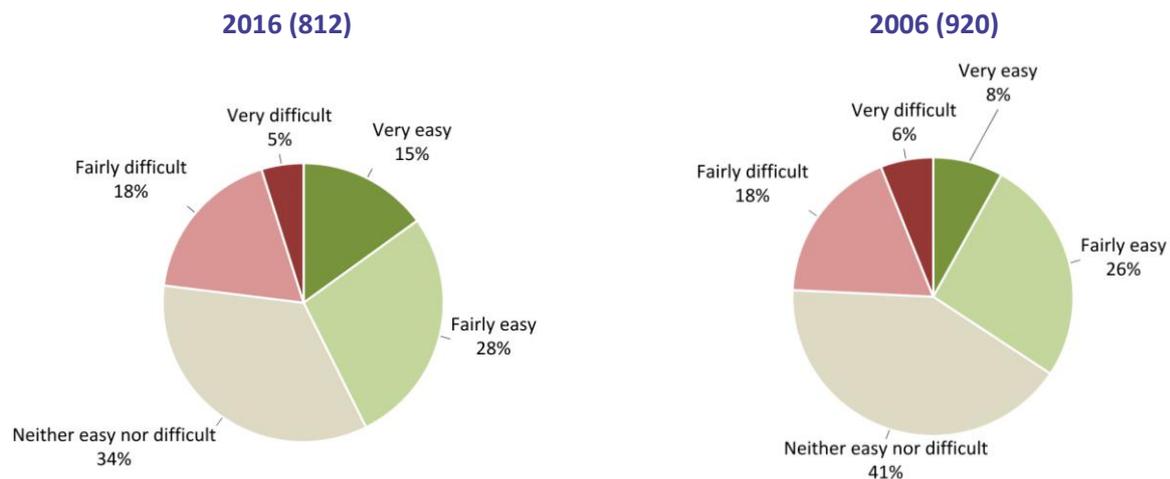
Figure 68: Responses to being able to make ends meet– By respondent type



Base: All respondents (number of respondents shown in brackets)

- 6.30 A higher proportion of respondents who are dependants of seafarers (41%) find it neither easy nor difficult to make ends meet compared with seafarer respondents (33%).
- 6.31 In addition, the following groups of respondents are more likely to find it difficult to make ends meet: non-white; separated or divorced; and in social rented property. This was also the case for those with mobility and/or dexterity problems; heart, blood pressure or blood circulation problems; poor eyesight or sight loss and depression, neurological or other mental disorders.

Figure 69: Responses to being able to make ends meet– Comparison with 2006



6.32 Since the last questionnaire, the proportion of respondents who think it is easy to make ends meet has increased (43% v 34% in 2006), although the amount of difficulty has stayed about the same (23% v 24% in 2006). In both sets of results Merchant Navy and Royal Navy respondents find it easier to make ends meet than those from the Fishing Fleets.

6.33 Most of the telephone participants said they had no debts or loans and would not take them out as a matter of principle and pride. However, a few others were paying off their debts through debt management companies:

I was brought up that if you couldn't afford it, you didn't have it. And I've brought the kids up like that. (Widow, Fishing Fleet Crew)

I'm quite happy with what I've got ... I would rather do without (than take out a loan). (Widow, Fishing Fleet Crew)

I've been with a (debt management) company for the last five years ... I pay a certain amount a month and they pay so much and then after five years, my debt is written off. (Royal Navy Rating)

6.34 One participant gave his reasons for taking out a loan on retirement:

We had a loan to do up the house – new kitchen and bathroom etc. We'll pay back the loan over a period of four years – it will be easy. (Royal Navy Warrant Officer)

6.35 Although a few telephone participants admitted that they found it difficult to manage their finances owing to low income, many of them – even those living on low income – were satisfied with their financial position and some said they took pride in being able to live within their means. For several owner occupiers, living mortgage free had made a big difference to their circumstances:

Between the two of us we're coping. We're not going on any Caribbean cruises or anything like that (although they can afford to go on short European holidays). If I got into trouble I'd ask for help from anywhere that might offer me a few bob. Probably the first place would be pension credits or something. (Merchant Navy Officer)

Not too bad at the minute – we're not in dire straits. We're better off now than ever because we've not got a mortgage to pay. (Merchant Navy Other)

I would say I'm quite comfortably off ... My needs are OK; I can go out for lunch; buy a bottle of wine; have a small holiday (Widow of Merchant Navy Rating)

I'm not bothered about material things. As long as I have a roof over my head and food in my belly I'm happy. (Widow, Fishing Fleet Crew)

- 6.36 There were people, however, who admitted to being worried about money and how to make ends meet; in particular, several widows highlighted how their financial circumstances changed dramatically for the worse following the death of their husbands:

It's a struggle to make ends meet. I pay everything with direct debit every month. Car insurance, house insurance – Everything comes off my pension. It's hard to manage on £170 a week. When my husband was alive his pension was £600 a month and when he died that was just wiped out. You live according to your means. If the car needs something, how do I pay for that? (Widow of Merchant Navy Officer)

I'm not well off but up to my getting my disability I was only on ESA - £72 a week. And I had to pay some rent, some council tax ... and if it wasn't for my son and my sister I really don't know how I'd have got by. It was awful. (Widow, Fishing Fleet Crew)

So I'm going to have to live off my savings or get a job. Last year we had the navy pension; the war disabled pension ... He was on the mobility allowance because he couldn't walk anywhere. He had two small works pensions, state pension, attendance allowance ... I won't be able to draw my state pension till I'm 66. I did start drawing my private pension but then I stopped it. I'll probably have to start that again. (Widow of Royal Navy Warrant Officer)

After a lot of fighting, they did actually get me carers allowance for one year of the four and a half years that I was looking after him. But you can only get one year. Since (husband) died which was 2014, not one penny has come in this house. I was under 60 and (husband) didn't opt in to the spouse getting part of the pension. I was eligible to one year's widow's pension and then they looked at me and said, 'sorry, you're under 60 – your pension stops ... you've got to go out to work'. And at 60 nobody wants you. I was very fortunate to land on this job. (Her earnings were less than half compared to the job she gave up to care for her husband) ... We lived from 2010 on his pensions (state and Navy). It's quite a harrowing time for anybody ... I'm hoping that what I have got will last me until I get my pension. And this is what I'm so scared about – am I going to have enough money to live until I die? (Widow of Royal Navy Rating)

I'm finding it a bit difficult to pay my bills but I've got a good family so I just get by. I just have to be careful. (Widow of Fishing Fleet Boat Owner)

- 6.37 Carers were also worried about money. One participant was concerned over whether she would have to cash in her husband's pension and whether if he remained in care that she would have no income at all. (She and her husband were both below pension age). She said that she would not feel comfortable about asking for help from maritime charities:

I'll have to go on dole. I've never been on dole in my life. I try and be careful. (Carer, Fishing Fleet Crew)

Another carer explained the difficulties of managing following the loss of their two salaries:

But I do find it very hard. When you were used to your husband's wages every week that he's sent home to you and then you'd get yours monthly and you don't get that now ... in the beginning I found it real hard to juggle ... I thought I'll do it on a budget – now I have to pay things monthly or fortnightly. (Carer, Fishing Fleet Crew)

A participant who was caring for his (much older) wife, worried about his sources of income when she dies and admitted that money worries made him anxious:

What happens if my wife dies? I'll end up with no money – I've got a while to wait for my State Pension - he's put it up to 67! ... Wife gets very cold – have to have heating on 24 hours a day, summer and winter. (Merchant Navy Officer and Carer)

Someone caring full time for her mother who was living with dementia was concerned over paying for additional care into the future and this was adding to her already highly stressed state:

Mum's money is disappearing ... And all the time you need to be writing to them (social services) to say that the money is going down and I don't have the umph to do it anymore ... She had about £26k from her savings and I would say she has about £12k now (over seven months). And I've paid some of the care bills over that time. (Carer for Royal Navy Rating)

- 6.38 Other participants highlighted other financial difficulties and problems. A few admitted to having to accept financial help from family. In addition to this the following participant had credit card debts and said he would appreciate having financial help and advice:

That's when you notice it; when you struggle for money for a gift for your grandchild's birthday. (Merchant Navy Officer)

- 6.39 A widow who was concerned over the money put aside for her funeral savings being depleted, also thought that these savings would make her ineligible for support from maritime charities:

On a day to day basis we're fine. It's only for big items – the boiler's about 20 years old now and it feels a bit vulnerable in the winter – if that goes, I would have to dip into savings and I wouldn't be happy about that. It's a bit of a worry – a big concern. (Widow, Royal Navy Warrant Officer)

- 6.40 Several telephone participants said that they had to limit their social and leisure activities in order to live within their means and to ensure that their bills were paid; some said they managed to pay for bills and other expenses by putting money by on a regular basis:

I've always been a person who's paid my way ... And I think, I can't do that again this week ... £30 or £40 isn't a lot of money for an evening out – you can't always do that. It's the bill for the electric due or something like that. I've gone back to where I put my money for my electric; my money for my gas by ... (Widow of Merchant Navy Officer)

There are times when you can't afford a holiday, but you make do, let's be honest. We're luckier than some people. We can't go out for meals but we get by and enjoy life as much as we can. (Fishing Fleet Crew)

I'm just getting rid of Sky because their prices are going up again ... another £6 - we can't afford it. Both of us are very careful now, with money and that ... When I get my state pension, we'll be a little better off, and I can put that money away as savings. (Royal Navy Crew)

You've got to budget. We put the gas and the electric and everything – we pay weekly or fortnightly so we can manage our money. (Fishing Fleet Crew)

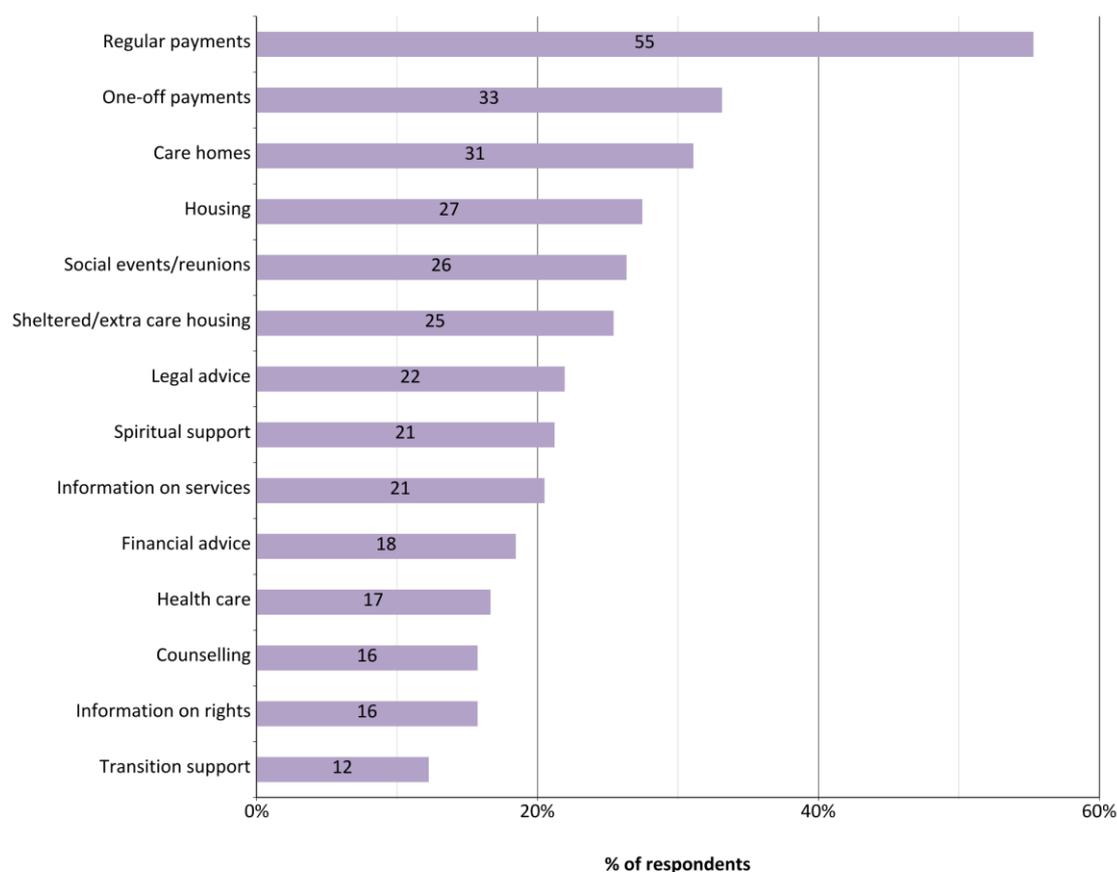
I have to go without – can't buy clothes – I have to save up and save up and maybe go without Sunday dinner. Make sure you've got your taytees in and your eggs in – at least

you've got something to eat. This participant also has some debts that he's paying off bit by bit and said he misses out on social life owing to money shortages. (Fishing Fleet Crew)

7. Maritime Charities

Which of the following are you aware of being provided by maritime charities?

Figure 70: Awareness of services provided by maritime charities



Base: All respondents (546)

- 7.1 More than half (55%) of all respondents are aware the maritime charities can provide regular payments, while a smaller proportion (33%) knew that they give one-off payments. However, less than a quarter were aware of 8 out of the 14 services listed above.
- 7.2 Although seafarer respondents who spent most time in the Fishing Fleets were less likely to be aware of maritime charities providing most of the services listed, they were more aware of the regular payments, probably because a high proportion have received money as a beneficiary of a maritime charity.

- 7.3 The opposite was the case for seafarer respondents who spent most time in the Royal Navy – they were more likely to know about the provision of all the services listed except regular payments, again probably because these respondents were less likely to have received money as a beneficiary of a maritime charity.
- 7.4 Dependants and widows of seafarers are also less likely to know about most of the services that maritime charities provide (with the exception for regular payments, of which a larger proportion of both groups are aware compared with others).

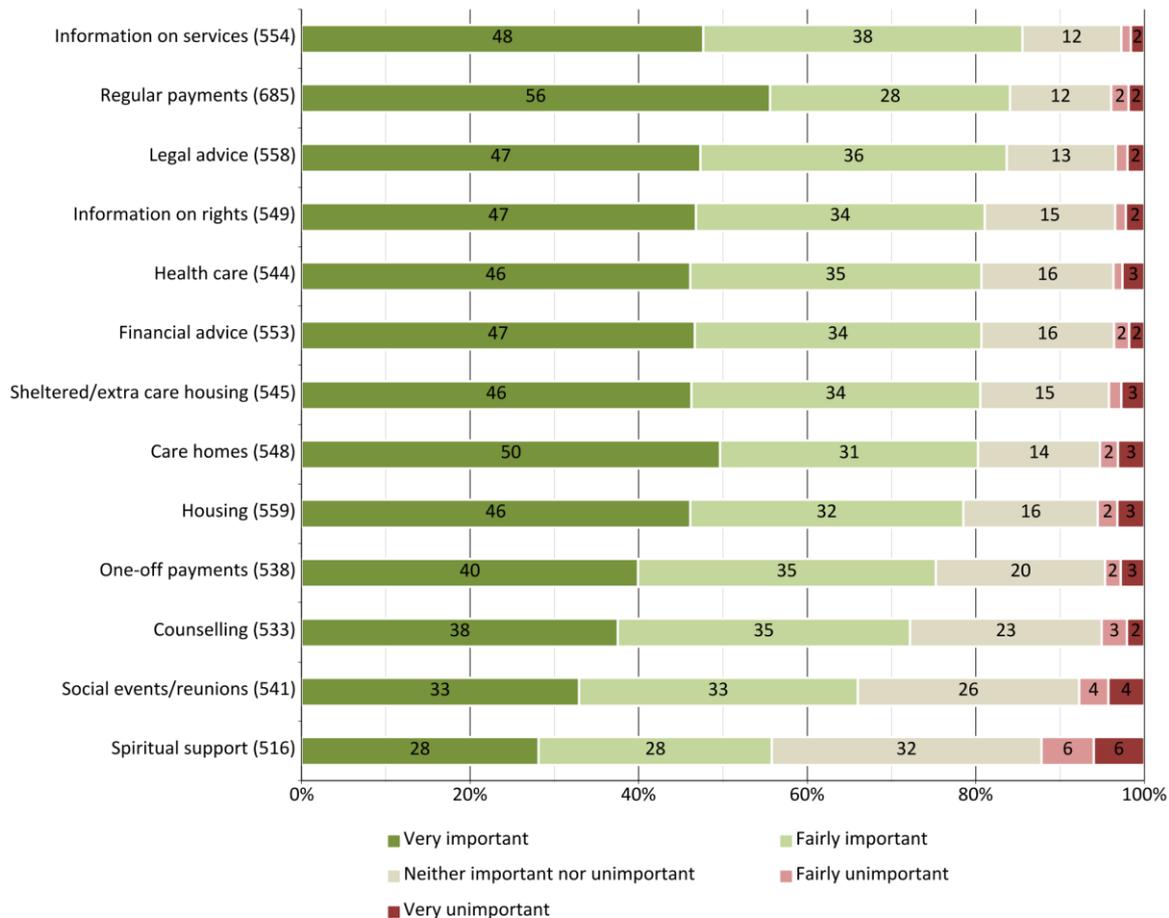
Figure 71: Awareness of services provided by maritime charities – Comparison with 2006

Service	% of respondents who receive income from these sources	
	2016 Results	2006 Results
Care homes	31%	32%
Housing	27%	29%
Social events/reunions	26%	20%
Legal advice	22%	19%
Spiritual support	21%	19%
Information on services	21%	19%
Financial advice	18%	14%
Health care	17%	16%
Counselling	16%	11%
Information on rights	16%	19%

- 7.5 Although there has been little change in the awareness of most of the services provided by maritime charities since 2006, in general the current respondents seem to know more about what is on offer.

How important or unimportant is it that maritime charities should provide the following?

Figure 72: Importance of services provided by maritime charities



Base: All respondents (number of respondents shown in brackets)

- 7.6 The majority of respondents think that all of the services listed are important for maritime charities to provide. In particular, information on services (86%), regular payments (84%) and legal advice (84%) were reported as the most important, while spiritual support was rated as the least important (56%).
- 7.7 Seafarer respondents who spent the most time in the Fishing Fleets think that the provision of regular payments are more important compared to those from the Merchant and Royal Navy. Those who provide unpaid care are more likely to report that services relating to care homes; sheltered/extra care housing; health care; information on rights and social events/reunions are important to them.

- 7.11 Similarly to the 2006 findings, financial support, assistance and advice were mentioned most frequently. This was also the case for housing, with many explaining that they would appreciate more help and guidance with care homes, sheltered accommodation and how to cope in their current homes. Health care and support with caring is another specified area of need – for both seafarers and their dependants. Some respondents stated that one-off payments would be helpful.
- 7.12 More generally, many simply stated that they required more information about what is available from maritime charities.
- 7.13 Telephone participants were asked if there were any services that the maritime charities could or should provide or any gaps in provision more generally in support available for seafarers. They made a number of suggestions which are summarised in the following table and particularly for widows, widowers, carers and bereaved children. Specific support includes befriending services, opportunities for socialising, respite, overnight care, personal care, resettlement and training support following redundancy for seafarers and information and signposting to other sources of support.

Figure 74: Opportunities for support from the Maritime Charities (Telephone Participants)

Support	Comments and Description
<p>Support for Widows/Widowers</p> <ul style="list-style-type: none"> Financial (relocation and expensive household items) Networking / social opportunities Establish links between Scotland and networks in ports of Northern England Holiday breaks Property and garden maintenance Financial planning and education Paperwork 	<p><i>The charities don't necessarily cater for the widows ... I don't think it occurs to them that afterwards there may be a greater need because an income has been lost ... There's a need for support, not necessarily for day to day finances but for big ticket items ... things like a broken boiler or relocation. You either have a partner left with a small family who's trying to coordinate a move from service quarters; a change of salary requiring a house sale, relocation to move home to family ... and generally these people are isolated and moving away from the support network that they know. And I don't think it's widely publicised that a widow or widower can go and ask for funds. Other issues: Maintenance of properties and gardens that they can no longer manage. Particularly an issue for people with very small children and older widows ... there should be an approved list of tradespeople identified by area who would deal directly with the charity rather than having to deal with the woman. Financial planning and education for women whose husbands have always dealt with e.g. insurance and paying bills etc. A phone line would help with this. It could be access through e.g. RBL and SSAFA who I think could have case workers who could go out and help with that. Children with ongoing education costs. (Widow of Royal Navy Warrant Officer and RNWA)</i></p> <p><i>I've heard that there are monthly meetings in places like Portsmouth for widows ... 'we all chat about where we are in our bereavement process' and I never have anything like that. And they say well you can use the London based RN accommodation and I'm like, where is that? I've never heard of it. It's like how do you find out? Who do you contact? If there was a room in London that you could have for four days a year, how do I find out? How do I book it? She would also like to see more links between Scotland and the main seafaring areas in the North of England, like Liverpool. To find out about events and activities there would be more useful than finding out what's going on in Portsmouth or Plymouth. If costs were covered that would be fine. (Widow of Royal Navy Other)</i></p> <p><i>On the death of a person it can be difficult to deal with all the pensions and paperwork. I think if a charity went out to a home and said, you've just lost your husband. Let us come in and help and do all the paperwork for you that would be a big relief for anyone.</i></p>
<p>Support for Carers</p> <ul style="list-style-type: none"> Holidays and breaks Respite care / breaks Personal care Overnight care 	<p><i>I'd like to take my wife on holiday. (Fishing Fleet crew caring for his wife)</i></p> <p><i>Some of Social Services ... I thought they were quite horrible. I said to one once – it was silly really, I shouldn't have said – I said 'what if I need a holiday?' and she said 'well, you'll just have to save up like the rest of us' ... I was very happy when they took him into the nursing home – they looked after him very well. (Widow of Merchant Navy Rating)</i></p> <p><i>I'm getting to that point where I'm thinking for two and a half years you haven't had a break – you haven't had a day or night rest. (Carer, Fishing Fleet Crew)</i></p>

<ul style="list-style-type: none"> • Support with residential homes fees • Financial advice and support 	<p><i>Even if there was someone locally who would say I'll take him out for a while, you go shopping. Something like that would have been a real help or even to sit and chat with him. I don't know as a surviving dependant of a naval person whether I am still entitled to that support. (Widow of Royal Navy Warrant Officer)</i></p> <p><i>She is too aware of where she is at the moment for me to pack her off somewhere else. She needs to be home so what I need is some sort of respite for people to be able to come here. I mean, I've only been home once in the last 12 months. Would like from the charities: their time rather than their money but some financial support or somebody to help us fight our case or somebody perhaps to help with the financials. I mean, I'm not stupid but I've just got no fight left in me. (Carer of Royal Navy Rating)</i></p> <p><i>Respite was a big gap. (Widow and former carer of Royal Navy Warrant Officer)</i></p>
<p>Support for bereaved children</p> <ul style="list-style-type: none"> • Talking therapies • Contact with other bereaved children 	<p>This participant feels there is nothing on offer locally for her son to deal with the loss of his father; that there are few people of his age with whom to discuss his 'heaven daddy.' <i>I've heard about activity weekends for children but they have to be aged at least 10. Nothing for my boy at age 6. And again, everything is down south. She feels there is potential for a phone line to set up links between service widows (and their children) and talking therapies. (Widow of Royal Navy Other with young son)</i></p>
<p>Social opportunities</p> <ul style="list-style-type: none"> • Social clubs • Merchant Navy Radio Club • Volunteering opportunities • Befriending 	<p><i>Clubs or pub meetings would be good for all these old guys who live on their own and get them out of their homes. This participant suggested that it would be easier through social clubs to disseminate printed and word of mouth information about maritime charities. He suggested setting up a Merchant Navy Radio Club and that maritime charities could develop a register of retired seafarers willing to volunteer or work and use their expertise. I'm sure there are seafarers who'd love to work a couple of days a week. It helps the wife out too – she's used to being on her own all the time and then the husband comes back and is interfering in her world where she's been the boss for 30 years. So a register like this would be mentally and physically beneficial. He volunteers for Independent Age as a befriender and feels that the Maritime Charities could also put seafarers together in this way; that this would work well owing to common interests. (Merchant Navy Officer)</i></p> <p><i>They're trying to get this thing where they phone people up or they can go on the internet. You can phone them up and tell them you're alright or you know they're there if you do need the help. (Fishing Fleet Crew)</i></p>
<p>Talking therapies</p>	<p><i>You do need someone you can talk to about the situation even if it's just on the phone. Because he used to look forward to that. He was absolutely scared stiff – terrified. He needed someone to talk to other than me. (Widow and former carer of Royal Navy Warrant Officer)</i></p>
<p>Information on care and support available</p>	<p><i>You see, no-one said to me that Marie Curie nurses work differently to MacMillan nurses. She feels she was misled in to believing that they would come out at night. No one ever mentioned getting a Marie Curie and I wish like hell we'd had one. I'd have paid for it. She learnt about it after the event. (Widow and former carer of Royal Navy Warrant Officer)</i></p> <p><i>To be honest it's that first step – more information (Royal Navy Rating)</i></p> <p><i>... help for those in bad health. Dementia is a very important issue for this participant. His relative didn't get any support until he was picked up, wandering around the streets in the middle of the night. He suggested that charities should provide help/advice for the carers. (Royal Navy Rating)</i></p> <p><i>If they can't help you directly they might be able to point you in the right direction which is something that even Age Concern don't do any more. (Royal Navy Rating)</i></p>
<p>Helping to resettle retired seafarers</p> <ul style="list-style-type: none"> • Job seeking / training • Housing 	<p>This participant feels that the maritime charities should help seamen who have left the services to find housing and employment. <i>The jobs just aren't there these days so it may be that they need training for other industries. (Merchant Navy Other)</i></p> <p><i>In the Naval bases ... they don't help with resettlement or any careers advice. Just out the door – like a conveyor belt. Don't even tell you how to do a CV. If the Navy could allow charities in, where they've got the fingers on the posts with employers and funding for training centres to train them in, increasing their own prospects when they come out ...</i></p>

	<i>there's nothing for sailors when they come out – all their qualifications are Ocean-based. (Royal Navy Warrant Officer)</i>
Financial Support	<i>Financial help and advice would be welcome. (Merchant Navy Officer)</i>
<ul style="list-style-type: none"> • Household items • Funds • Advice • Loans 	<p><i>The charities should provide household help, by helping with furniture and electric goods. Monetary is good too, but charities don't tend to give money out anymore. (Merchant Navy Officer)</i></p> <p><i>If you get a grant, then there should be some terms where you repay a fair proportion of it if not all of it once you're back on your feet. A yearly review where they say we've helped you get over this, you should pay back into the kitty so we can help the next guy. That way you're not relying on charitable donations – more of a business mode. This participant feels seafarers would be more willing to accept loans than handouts. (Royal Navy Rating)</i></p>

Access to Information about Maritime Charities

^{7.14} Participants who were interviewed by telephone were asked about their awareness of maritime charities. Owing to the manner of their recruitment (via charity gatekeepers) all participants were connected in some way with at least one maritime charity. However, nearly all felt that they knew little about the range of maritime charities or the support they offer. The few exceptions to this were participants who were volunteers for maritime charities and who had inside knowledge and access to charity networks. These individuals also admitted, however, that there was low awareness generally and that the charities should be doing more to reach people in need. One participant also suggested that with more awareness the charities would benefit from higher legacy donations. The following comments are typical:

I have absolutely no handle on what the charities can provide. (Carer of Royal Navy Rating)

There are lots and lots of little funds that can help with little things such as education – all sorts of things but people just don't know about them ... Prior to eight years ago we didn't have a Widows Association, so there's a big gap of people for the last twenty years who know nothing at all. So the information isn't getting out there. (Widow of Royal Navy Officer and RNWA)

I feel that people who are isolated and more on their own – a lot wouldn't know. (Widow of Merchant Navy Officer)

It's difficult really. From my point of view, I tell everybody about whatever I can. There is an awful lot of people that don't know what's going on. (Merchant Navy Officer)

No idea about any maritime charities. No charity's ever been in touch for any reason ever. This project is the first time I've ever heard of them ... and none of my colleagues at sea knew anything about them. (Merchant Navy Officer)

I didn't know they had anything. I was really, really surprised as was my husband. It just would be nice to know about them and what they do. Things like befriending and being with other merchant navy people because they have a particular mind-set ... (Dependant of Merchant Navy Rating)

I don't think sufficient people know that you exist or what you are capable of doing. And some don't realise what route they have to take to get help. To get it out to the veterans now is difficult – I don't know how you do it. (Royal Navy Rating, Widow, RNA)

What I don't know is how many seafaring charities there are throughout Great Britain.
(Royal Navy Rating)

From leaving the sea and having a troubled time, I didn't really know how to go about contacting them. You're on your own and it's not easy to think of maritime help. (Merchant Navy Other)

- 7.15 Participants who were aware highlighted the ways in which they and other seafarers found out about the support offered by maritime charities:

Via word of mouth from friends, relations and acquaintances

My mother in law told me about the Mission because my father in law was a fisherman.
(Carer - Fishing Fleet Crew)

I heard about the Shipwrecked Mariners from an ex seaman. Him (husband) being an Engineer, the Shipwrecked Mariners put his details to another charity ... I didn't know anything before this ... I thought you just got your retirement pension and that was it.
(Widow of Merchant Navy Officer)

I found out about SSAFA through a friend. (Merchant Navy Officer)

I found out from my brother who was a fisherman - he came across the charity's stall in a market. (Widow, Fishing Fleet Crew)

For people associated with the fishing fleet, the point of contact most frequently mentioned was the Welfare Officers at the Seamen's Mission who acted as the main conduit for information and support

The Welfare officer has mentioned charities but I can't remember their names. (Fishing Fleet Crew)

It's (Welfare Officer) who deals with everything ... and she's very good ... very supportive.
(Widow, Fishing Fleet Crew)

When the superintendent ... comes twice a year – I get any information from him. He's very good. I can't complain. I'm quite delighted with the Seamen's Mission. She knows that he is there to give support if she needs it. (Widow, Fishing Fleet Crew)

Via word of mouth from charity contacts or local support groups

In Blackpool there's a group of ex Merchant Navy men who meet every month and I think there's one in the Ribble Valley – so there's only two in my area. So if you don't belong to them you're sort of out on a limb. (Merchant Navy Other)

I know a lot more about it since I've been involved with Seafarers Link – these sort of groups do help people – they pass the information on. My knowledge now I pass on to other guys as far as I can when I go out to various groups to talk about Seafarers Link. I always take the charities' papers with me – their information. (Merchant Navy Other)

The only one I know of is the Royal Navy Benevolent Trust [RNBT]. SSAFA told me about them. (Royal Navy Warrant Officer)

We go to the Merchant Navy Association in Dover – we get together ... Chat to one another, make sure everybody's okay, go on parades, stuff like that. Our secretary gets sent letters from loads of charities – but we're only interested in the Maritime Charities. (Royal Navy Warrant Officer)

We ended up in financial difficulty –we have a voluntary service (CVS) and they knew (husband) had been in the navy and consequently we went down that road and that's how we came across Maritime House and other bits and pieces that the navy are involved in – charity and benefit –wise. (Widow of Royal Navy Rating)

Via newsletters or emails from charities

I see their ads in the Nautilus union newspaper, The Telegraph. And around Christmas I get a lot of mail from seafaring charities. I also get emails from Nautilus about their residential homes. (Merchant Navy Officer)

I read the union newspapers; a bit of info comes my way from what they do – the accommodation they have in Liverpool for retired seafarers. I don't know a great deal other than they run these facilities, which seems admirable. (Merchant Navy Officer)

I subscribe to the Portsmouth based Navy News which has a lot of information about the RNBT and other charities like Help for Heroes but that's all I get. (Royal Navy Officer)

Through promotional activities put on by the charities

Me and my wife were out in the car and we pulled into Tescos and on my way out I saw [the man from the Royal Navy Association (RNA)] at a table wearing a sailors hat. I walked over and said, 'what's this about mate?' And he said, 'oh it's the RNA'. I said I didn't know there was a RNA over here - I never knew! (Royal Navy Warrant Officer)

Direct mail from charity contacts

I've just had a letter from Shipwrecked Mariners saying do I need any help with anything (she receives similar letters about twice a year) (Widow, Fishing Fleet Crew)

When (husband) died I received a pack from a lady in the (Royal Navy Widows Association (RNWA)). In the pack was a membership form and I joined. We used to get a newsletter in the post. With a contact list of all the widows, what children they had, what age they were and stuff. (Widow of Royal Navy Other)

Via maritime housing schemes

We'll get a bulletin about all the things that are going on in the park and every now and again we'll get something from the Royal Navy Benevolent Fund because they know we're here ... We have a lady here on Mariner's Park who does all this stuff – if we need any help with something she'll do it. Any other seaman can contact Mariner's Park through Nautilus and they can get hold of different charities like I did. (Merchant Navy Rating)

Via the Internet

It was quite easy to search for information. If you put the right search words in you could find everything quite quickly. If you want specifics then obviously it takes a bit more delving into. No-one contacts them without prompting; without a reason. (Royal Navy Rating)

- ^{7.16} Participants with key posts in maritime charities highlighted their methods of disseminating information or accessing people in need of their support. Word of mouth and networking with other organisations were frequently mentioned:

We are kept up to date by our (RNA) headquarters in Portsmouth ... of different funds available etc. ... We tend (to hear about people in need) by word of mouth. I belong to

various associations – to do with the ships I served on. Very often we'll get someone saying we've got a chap in Southampton Hospital – he comes from Liverpool – is there any chance someone can visit him? We get phone calls to the secretary saying there's someone who's had a stroke – can someone please go and talk to him. (Royal Navy Warrant Officer and RNA)

I deal on the fringe with people like RNBT, SSAFA and the like to try and assist any member of the naval services who may find themselves in hardship. I look on the websites. I'm in personal contact with a few people in the charities. We get the Naval Families Federation magazine through Navy News. We get a list from the headquarters of the RNA with relevant telephone numbers, addresses – if ever I needed any assistance to contact one of the charities, that's where I'd go. We liaise through third parties I suppose. (Royal Navy Warrant Officer and RNA)

Our association produced a bereavement guide and within that we've listed lots of naval charities – for the children, for financial help, for counselling, for support on various issues. We've printed that and we have it on our web page ... we send out newsletters. We try to have lots of information around the home port areas – doctors' surgeries and things like that. If somebody is bereaved, we wouldn't be notified of that because it is after service. So we rely on word of mouth and for people to get in touch with us. (Widow of Royal Navy Officer and RNWA)

I mean we don't have everything at hand but we'll say if you get in touch with so and so, I'll get you the number, they'll maybe help you. (Widow of Royal Navy Officer and Seafarers Link)

We've gone to events with all the information and we've been to the library as well where you set up a table (Merchant Navy Other, Seafarers Link)

From my point of view, I tell everybody about whatever I can. (Merchant Navy Officer and Merchant Navy Welfare Board)

The RNA has a virtual branch and is coordinated through community link and is paid for by Seafarers UK. And that is used by people who don't want to go out or can't go out due to mobility and about once a fortnight they can have a link up with about eight seafarers. I try to put my members in touch with Silver Line as well – I try to spread the word of how you can talk to people and still retain your anonymity ... I make contact with people so I can pass on that information. I run RNA welfare seminars once a year ... I find out about individual cases of need by word of mouth – networks within the RNA. The branch advisor – if he or she can't help, they ring me up. (Royal Navy Rating, Widow, RNA)

- ^{7.17} Participants identified a number of barriers to accessing information about maritime charities amongst which were stigma; a belief that they would be ineligible for support and difficulties in accessing online and other information:

A sense of pride and unwillingness to seek help from charities – this was frequently mentioned by participants

I don't want to go cap in hand to anybody. I've got a certain amount of pride left. (Merchant Navy Officer)

I was reluctant because I didn't want to go begging. (Merchant Navy Officer)

A lot of these old salts are very independent and reluctant to accept charity. It's difficult to help them. The ones who fall through the gap are not members and don't know someone who is a member. (Royal Navy Rating, Widow, RNA)

There's a sense that there's a definite category of people who use the welfare department or a charity and you didn't want to be one of those. It's almost a stigma. And sometimes I think when people do ask they're turned down and that spreads quickly through word of mouth so more people won't ask. (Widow of Royal Navy Warrant Officer and RNWA)

Not knowing that information is available online

Since you contacted me before I've done a bit of work online and discovered a lot more and I thought that no, I wasn't aware of them ... I didn't realise until I had a look online that some of these charities can help you train, or re-train for something. (RN Rating, Widow)

Poor access to online information – particularly amongst older people

I think every naval charity has a website and it's out there but unless you knew the name of the naval charity it would be difficult to access. For ladies of an older generation, absolutely no access – there is very much a generational divide where people don't access the internet and don't have the information. (Widow of Royal Navy Officer and RNWA)

A belief that they would be ineligible for support from maritime charities

The only charity that I've really looked at is British Legion. I've never really considered the other charities as being available to the ex-service community. You knew about Benevolent when you were in; you knew about SSAFA, but you were under the impression that they were more orientated towards the serving members and their families, or people who are towards the end of their life time as opposed to able people who are just a bit down on their luck ... if you had a disabled child and needed the house converting or something, or funerals and that sort of thing when there was no relatives ... I wasn't aware of their more wide scale scope. (Royal Navy Rating)

People think they have to be literally penniless and that's not true. The booklet could say that it's acceptable to have your pot of £4,000. And I think a lot of the charities are off-putting because of the size of them. Certainly RNRMC (The Royal Navy and Royal Marines Society) – I don't think you can make individual applications to them. So, it's knowing which charities are actually accessible. (Widow of Royal Navy Warrant Officer and RNWA)

Limited presence of maritime charities in certain areas of the country

I get invitations to go to the Christmas party – it's in Portsmouth. It's on a Saturday morning. I get invitations to Go Ape in Norwich and stuff like that. I can't go to things like that. I've had very little support from Maritime Charities because there's very little in Scotland. (Young Widow of Royal Navy Other who has a young son)

Difficulties in accessing information from particular charities

The Royal Naval Association could be a lot better ... I wanted to try and contact people I used to work with - the other Wrens - but it's quite difficult because the Navy doesn't distinguish between their male and female servicemen ... doesn't want to know about all the Wrens that used to work for them years ago. I spoke to someone at the RNA and they said no no no, we don't have Wrens anymore, we're all members of the Royal Navy. There

are some organisations out there for ex-Wrens, but they're few and far between – you've got to know about these, or perhaps want to contact somebody and go looking for it. (RN Rating, Widow)

Royal British Legion ... used to have county offices and you could phone up and say I know someone who needs this that and the other, what are my chances? They'd say get the form in, I'll get it to you next week. That's all gone. It's all electronic, you can't phone them. Last time I contacted them I didn't get an acknowledgement or a reply. Now if you phone their helpline you get into a call-centre and actually getting hold of anyone is almost impossible. (Royal Navy Rating)

Lack of information about maritime charities from seafarers' services

I lay the blame with the Royal Navy. Even though people are ex-service, the Royal Navy still have a duty of care over you, but they don't – you hand in your uniform and your ID etc. and you're gone. (Royal Navy Warrant Officer)

Lack of awareness of charities or the whereabouts of ex-seafarers

They would need to know I exist for a start – how could they communicate unless I have a need and go seeking them? Unless your circumstances are such that you're in need of assistance, whether it's specialised care or money, then that would probably drive you to seeking out these people (Merchant Navy Officer)

I do meet the occasional seaman in Liverpool and a couple of them look like tramps because they're not getting what they should be getting. I was talking to one of them the other day and said, 'are you getting your tax credits?' and he didn't know anything about it. So it's not just the seaman's charities, it's the government as well. And you don't get these things unless you ask for them and these guys don't want to go ringing people up. And it's no good getting these letters saying, go on line and look at this. (Merchant Navy Rating)

7.18 Various suggestions were offered about how the charities could reach people:

By featuring charity information more prominently in newsletters and in the mass media

At the moment their adverts in the Telegraph are tiny – they need to do some articles – to capture our imagination. Also on retirement not everyone continues to be in the union and would not get the Telegraph. (Merchant Navy Officer)

I suggest putting a magazine out showing how they help people and Shipwrecked Mariners could pass them out. (Fishing Fleet Crew)

Radio advertisements (Royal Navy Warrant Officer)

I can't think of a head-on way all the charities can communicate with the veteran's world except by national advertising or something. (Royal Navy, Widow, RNA)

TV advertisements. They have recruiting ones on the TV, so at the end, where they flash their logo, they could flash the charities logo as well ... and some message. 'Are you ex-forces?'; 'Need help?' – something like that. (Royal Navy Rating)

National papers for a start (Royal Navy Warrant Officer)

I get a quarterly magazine from the Merchant Navy Association called Full Ahead – there's adverts for SAIL, Care Ashore, Marine Engineers Guild of Benevolence, Royal Alfred

Seafarer's Society, Seafarer Support. There's Nautilus Pension Association, then on the back, the Merchant Navy Welfare Board. No (it does not say what they do/provide) – it says 'Have you ever served in the Merchant Navy? Please help us to help other serving and retired UK Merchants by making a regular donation of £10 a month'. (Merchant Navy Officer)

Via the Veterans Welfare Service (Royal Navy)

For widows and widowers who are bereaved after service that could get charity information from the Veterans Welfare Service – they get a visit from them to transfer any pension entitlements from their late spouse or partner to themselves. And it would have details for people who might not have had contact with the service for 20, 30 years – and not necessarily for financial reasons. It could be for networking support reasons, counselling reasons ... That would be a very easy way to contact everybody. (Widow of Royal Navy Officer)

Through the Royal Navy or Merchant Navy companies offering charity information to seafarers on retirement:

I think that would be an obvious way – when people retire, maybe the HR department has something about assistance during your retirement, or later on during your retirement. Especially if you retire early due to ill health. You get your last payslip and that's the end of it, basically. (Merchant Navy Officer)

I think the shipping firms should put stuff on board the ships and let people know. They've got the New Mast journal – they have stuff in there – a lot of people subscribe to it and pay for it, but not everyone sees it. (Merchant Navy Rating)

By networking through statutory organisations – local authorities and the NHS in particular

Through people that give care – through the council and the nurses. When I was nursing I knew that you could have community care for six weeks if you were on your own. I told people that, but a lot of other nurses never did. (Widow of Merchant Navy Officer)

If you could get in on the back of the covenant with Councils ... You might be able to get information out through Councils because if people need assistance with council tax benefits or housing benefits – then just letting them know that there are all these grants – it could just be as simple as asking if they have any seafaring background. On that form (applying for benefits) there could be one tick box - and passing on the information to them. Councils would welcome that I think because it would also help them with their funding. A bit of joined up thinking. (Widow of Royal Navy Officer and RNWA)

The council are very good at delivering to households individual letters ... But then what you must bear in mind is that all this distribution of information is very costly and the councils are having cut backs. (Royal Navy Rating)

Maybe something that the hospitals can do – when you're admitted, why not ask if you're an ex-serviceman or something like that? And then there's a leaflet, or a phone number. (Royal Navy Rating)

By working with and networking through other charities and seafaring institutions in the ports and centres of seafaring activity and by charities cross-advertising other charities on their websites

The only way they can really do it is through the ports, and the Port Welfare Committees. The meetings are well-represented by all sorts of organisations, including chaplains representing other nations. (Merchant Navy Officer and member of Port Welfare Committee)

The RNA sends out a newsletter every now and then and there's not much in there about other charities. I think everybody should carry information about other charities. (Royal Navy Rating)

The charities need to be a bit more proactive, contact associations so they can get the word out through newsletters, etc. ... I would use information that charities sent me to put in the HMS Illustrious Association's newsletter. Put the information up on leaflets/posters around naval areas, store establishment, ships. Put adverts in the Royal British Legion newsletter. (Royal Navy Rating)

Even if they just had a stall on a market place in a town with a few leaflets to hand out to say look here's where we are; this is what we do. You might want to keep this for future reference. There are charities that take on empty shops for a month – pop up shops and you can pop in and find out what's going on. It just brings them into the public eye. (Merchant Navy Other)

Send information to where people are meeting e.g. the Merchant Navy Association branches and Retired Seafarers in Liverpool ... (Merchant Navy Other)

Merchant Navy Friends could be used more for sending out information ... also via Coastwatch (which has high seafarer membership). (Merchant Navy Officer)

There should be a hub in port areas/seafarer communities where trained volunteers – retired seafarers would be happy to help - talk to seafarers on boats or at port about what they are eligible for and where they can go for help. If you had every Monday, at the SO club, someone who's representing seafaring charities, and they would act as a triage and get to know what the person needed/wanted/which charity they may be entitled to. Most people will not know what charity they need to go in the first instance. It's not easy. Without someone telling them, they would never know ... I'm sure you'd get volunteers from retired seafarers – to go on-board a ship when it comes in and say if you've any problems, this is where you can go. (Merchant Navy Rating)

Well, there's Shipwrecked Mariners, Flying Angel, Anchor House... (Fishing Fleet Crew)

By distributing information through community based services like libraries and doctors surgeries

Libraries and shops should be leafleted (Merchant Navy Officer)

I would say that doctors or hospitals would be the places. These guys (Seafarers Link) when missing are usually at the doctors or hospital. (Merchant Navy Other)

By publishing a maritime charities handbook and circulating it

I feel we should have a charitable handbook – a small publication – it could be an A5 size with each naval, marines, seafarer charity listed, who they cover; what they could help with and it could go out in the pack when people are killed in service. It could be updated every couple of years. (Widow of Royal Navy Officer, RNWA)

- 7.19 A few people felt that it would be less confusing and easier to increase awareness and reduce costs if there were fewer charities:

We have our own charity – the Royal Naval Benevolent Trust. There's also the Royal Navy and Royal Marine's Charity. Too many I think. It would be better if it was a bit more centralised. (Royal Navy Warrant Officer, RNA)

Are there too many maritime charities? Too many scattered little funds and all providing good services but they can't do very much because they haven't got the funds behind them. If they just amalgamated ... if you don't know a certain fund exists and that's the one you need ... Whereas it could be put in one big one where it would be useful. (Widow of RN Warrant Officer)

- 7.20 Participants highlighted how they and other seafarers would prefer to be contacted by charities:

Via Facebook

Facebook is probably the most common way. Everybody seems to be on Facebook now ... it could be a good way to get into contact with younger people. (Merchant Navy Officer and member of Port Welfare Committee)

Facebook is the way forward. That is a great outlet. I'm always on Facebook during the day and Shell has got a Facebook page, Blue Funnel, BP, Cunard. All these sites are being used by ex Seafarers to keep in touch with one another now. So that's where they (charities) want to be. I'm not saying that they're (seafarers) all on the internet but a great lot are. I see them posting messages on these sites. (Merchant Navy Other)

Several participants said they prefer contact by email but many said that not everyone is computer literate and that post or telephone contact would be needed for many people – particularly older ex-seafarers, widows, carers and dependants

Probably the cheapest way is by email (Merchant Navy Officer)

Emails, texts, social media – because that's available to everybody. (Dependant of Merchant Navy Rating)

Email or post. I'm not a great lover of the computer. I'm using a computer and I still don't 100% trust it. A newsletter or something like that, with the information. (Royal Navy Rating)

I don't have email. I don't mind the phone calls from the Seaman's Mission. (Widow of Fishing Fleet Crew)

I think perhaps there should be a link made at the time of bereavement – it could be a letter, a phone call, a card in the purple pack or from Veterans Welfare Service that basically gives details with if you'd like a chat with somebody because I know that lots of my older ladies feel quite isolated and they just want to have a chat with somebody and obviously I can talk to them but I might be 40 years younger than them. I think we're very aware these days of networking via the internet but I think these ladies just need a voice at the end of the phone. (Widow, Royal Navy Officer, RNWA)

These days central government is too keen to impress on people that all the information they need is on the internet. Not everybody's on the internet. I am ... I know a lot of elderly people that wouldn't have a clue about using a computer. So the information should be

distributed by national advertising maybe or direct letters to people's houses rather than relying on internet contact all the time. (Royal Navy Officer)

... by the phone. When you're talking to people its personal - or paper – I don't have email (Fishing Fleet Crew)

Letter drops? I would prefer phone or letter - don't like giving out my email address. (Merchant Navy Officer)

Two participants suggested that the maritime charities could involve themselves in training people in computer use or helping them to purchase computers to help them become more connected and informed

I saw a group at Care Ashore who had ipads funded for them ... And somebody comes along and trains them to use the ipad or laptop. Age UK is all over the internet. Silver Line is another one if you need help. You can phone them. They're 24 hours a day ... it would also help to connect people to what groups and opportunities are available within their own communities. (Merchant Navy Other)

If you live in a rural area, the job centre insists that you do x amount of hours online job-searching – but if you haven't got one or you never use one, if you could borrow a computer or get the money for a computer – someone just to step in and say look, here's some help. (Royal Navy Rating)

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