



RETURNED & SERVICES
LEAGUE OF AUSTRALIA
QUEENSLAND BRANCH

THE DEFENCE FAMILY RESEARCH PROJECT

Key Findings Report

EXECUTIVE SUMMARY



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The Defence Family Research Project is the largest ever study of Queensland Defence personnel and their families. It addresses the significant knowledge gaps that exist in any literature. Over 3,000 members of the Defence Family (and additional 6,000 Queensland residents) were surveyed in order to understand the Defence journey, and quantify key needs areas that will guide the development and delivery of essential services. Whilst the research was conducted with Queensland residents, the findings are applicable to the Defence Family nationwide.

Life in the Defence Family is not easy, and experiences had at this time can have a life-long impact. Service has a profound effect on both the member themselves and their immediate family. Quality of life in particular is diminished compared to the general population (rated 6.7 compared to 7.6 out of 10). To mitigate this impact, four key needs areas should be addressed:

- Employment – unemployment is high among those transitioning out (33% compared to 4% of general population) and 61% of spouses of current serving personnel are struggling to gain meaningful employment.
- Health – 63% have at least one medical or physical health condition and 42% have a mental health condition or need mental health support.
- Finances – 41% see finances as a key challenge in their life. Income drops significantly after transitioning out.
- Relationships – 18% are struggling with personal relationships and 34% of those with children say that they need family counselling.

Building on these specific needs, there are two groups that are more likely to have these issues, those transitioning out and families with children:

- Defence Members who are transitioning out are the most vulnerable. This is a time of radical change for both Defence members and their families. From employment to un(or under)employment, relocation, loss of purpose and friendships, dealing with medical discharge or conditions, submitting DVA claims and learning to live as a civilian again. In particular, quality of life drops during this time (to 5.7). This highlights the need for additional support during this critical phase and presents the greatest opportunity for organisations to have a positive impact.
- Defence families with children are coping with added pressures and need additional support. Family life in general is high pressure, juggling relationships, children and finances. This is exacerbated for Defence Families because of periods of absence of one's partner, relocation, social isolation, financial pressure of a single income household and mental health challenges.

Currently, the Defence Family are suffering. However, this research is the first step toward creating a better future for our current and ex-serving personnel and their families. If connections are made with Defence members earlier in their journey, work can be done to mitigate risk factors and improve quality of life. With the knowledge gained from this research, efforts can be targeted and tailored to more effectively meet needs and work towards support that empowers.

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Research context

RSL Queensland commissioned an extensive research project to better understand the changing needs and challenges of the Defence Family in Queensland so they could better meet their needs in the future. The understanding of the Defence Family particularly as it exists after service, is poorly understood by government, the ADF and society. The Australian Bureau of Statistics does not capture information on veterans and their family as part of the census or their other statistical solutions. The research was undertaken between August 2017 and April 2018, and included interviews, focus groups and survey participation, incorporating current and ex-serving ADF personnel, their spouses and carers, the general public, and key industry and government stakeholders.

The results will enable RSL Queensland to advocate effectively on behalf of the Defence Family and address the areas of greatest need for this community. RSL Queensland will also use the findings to shape its strategic direction.

The central question
guiding this research program...

How might we
continue to make
a positive
contribution to
the lives of those
in the Defence
Family?

4 key program objectives

Who are the Defence Family?

- This includes demographic and behavioural profiling characteristics and quantifying our audiences within the Defence Family.

What are the needs of the Defence Family?

- This includes physiological and psychological, and what is the scale and nature (mass or niche) of these needs?

What are our options?

- What is the current and the potential future role/s of RSL Queensland for the Defence Family?
- What perceptions exist, and what is their current engagement with RSL Queensland?

What is our role?

- How might we add to, support, enhance or promote others offering support services to the Defence Family?
- What stakeholder considerations should be factored in?

RESEARCH APPROACH



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Stage 1: Knowledge Audit

Interviews with internal stakeholders and comprehensive literature review.

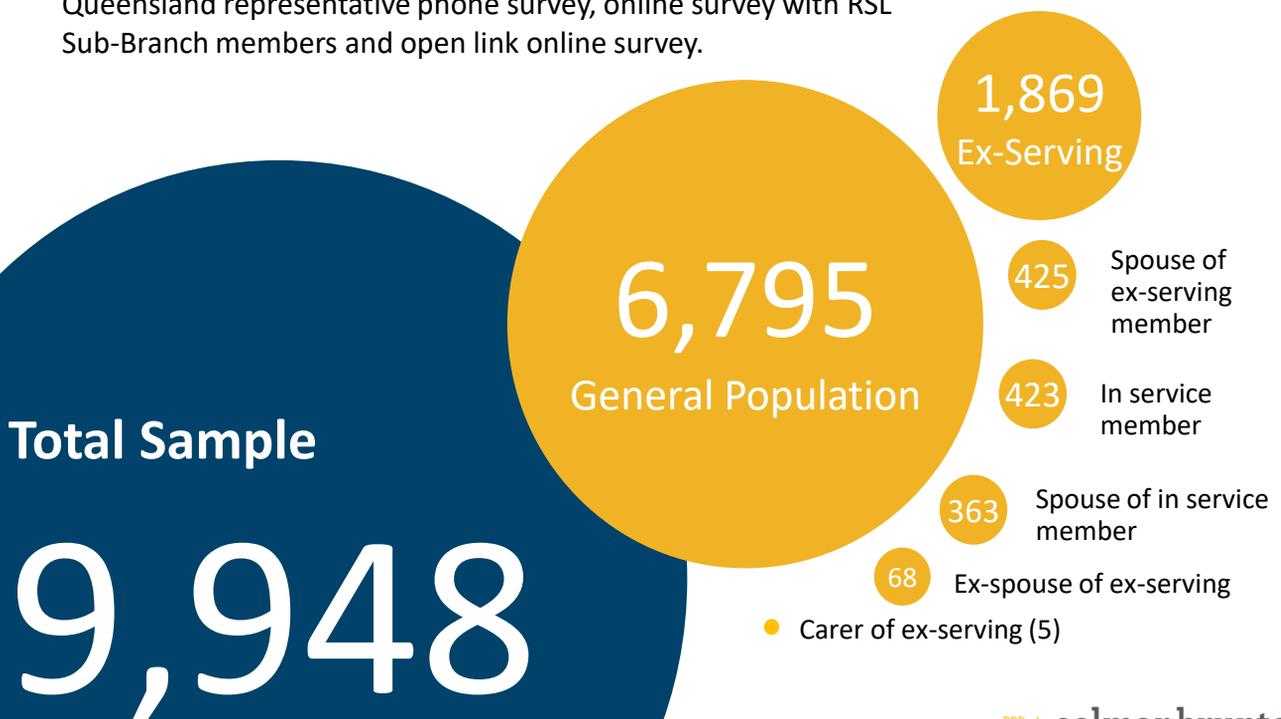
Stage 2: Qualitative

Program of qualitative interviews and focus groups with current and ex-serving personnel, their families, general public, and internal, industry and government stakeholders.



Stage 3: Quantitative

Queensland representative phone survey, online survey with RSL Sub-Branch members and open link online survey.



DEFENCE JOURNEY



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Our research found four distinct stages of the Defence journey. While each individual is different and complex, there are some key consistencies outlined below. Each stage is explored further on the following pages.

THE JOURNEY

Transition In

From application to the first 12 months of service.

In service

Currently serving.

STAGE DETAILS

- Generally those transitioning in are under 25. This may be their first job.
- Still young, many do not have family responsibilities (children) yet.
- They turn up to the initial training with high expectations. Many find training emotionally and physically challenging, and some don't make it through.
- The Defence workplace is unlike any other, and new recruits need to adjust quickly to the routines.
- Often posted away from family for the first time, they form strong bonds with in their unit.
- Once adjusted to Defence life, members grow in confidence and skill and progress up the ranks over their time serving.
- They have many new and difficult experiences such as deployments, training and postings which can put a great strain on both the members' mental health and personal/family relationships, through absence, injury or specific experiences (e.g. combat).
- However, for the most part, serving members enjoy their important role and look forward to spending their career in Defence.

FEELINGS AND EMOTIONS

- Fitting in/adjustment
- Out of their depth
- Culture shock

Critical points:

- Failure to adjust
- Injury

- In control, invincible
- Stability
- Success

Critical points:

- Family responsibility and pressure
- Injury and mental illness

NEEDS

- Information about life in Defence
- Support during adjustment period
- Realistic expectations
- Awareness of support services available
- Support for injury and associated DVA claims
- Family support during deployments
- Emotional support for children
- Support for injury and associated DVA claims
- Mental health support
- Financial planning and advice
- Spouse employment

DEFENCE JOURNEY



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THE JOURNEY

Transition Out

From discharge decision to 2 years post-service.

Ex-serving

From 2 years post-service onwards.

STAGE DETAILS

- The transition out stage is by far the most challenging. It is a time of great upheaval and change, through which they experience the loss of a job, a career, a purpose, an ability, a home and an income. This has a profound impact on quality of life and wellbeing.
- Members may be discharged for medical reasons or voluntarily.
- Many struggle to find meaningful employment in their skills area. This gap in employment often means loss of income, which can put a strain on their family.

- For most ex-serving members, life has sorted itself out. They may have retired or moved on to a second career.
- Their family is generally older, therefore, have fewer needs of younger children.
- However, medical and health issues can resurface or deteriorate.
- These ex-serving members are more likely to be accessing support services or involved with the RSL.

FEELINGS AND EMOTIONS

- Lost, spinning out of control
- Loss of purpose
- Alone

Critical points:

- Employment
- Non-acceptance of claims
- Mental health
- Family responsibility and pressure

- Contentment
- Stability
- Reflection

Critical points:

- Health and ageing
- Family relationships

NEEDS

- Employment and education
- DVA claims
- Mental health support
- Family support
- Financial planning and advice
- Adjustment to civilian life
- Physical fitness
- Healthcare
- Sense of purpose

- Volunteering contribution
- Healthcare and DVA claims
- Employment (for those not retired)
- Sense of purpose

Transitioning in can be a time of excitement and stepping into the unknown for many. While the realities of Defence life are known in an objective sense, recruits are often unaware of just how difficult the training and preparation can be. Waiting periods are often a surprise and can be highly stressful and difficult to manage for some new recruits. For younger recruits it may be the first time they have been employed or lived away from their families / loved ones.

It is a time of great change and upheaval, particularly during indoctrination into the disciplined culture of Defence. As such, there are unique circumstances and challenges associated with the transition in process.

Over two-thirds (68%) of those transitioning in are under 30 years old. Surprisingly, 79% live as a couple, and nearly half of those couples (41%) have children.

At the beginning of their Defence careers, those transitioning in have a lower median household income than their in service counterparts (\$83,000 vs \$92,500).

The majority are either renting (31%) or live in DHA housing (29%). Only one in five (20%) have purchased their own home (with a mortgage).

Those transitioning in tend to have higher levels of education prior to serving than personnel at other stages. Around a quarter (26%) completed a university degree prior to serving, whereas 75% of ex-service personnel had not completed further training or education after high school prior to serving.



Household

- 79% live as a couple
- 41% have kids
- Over half are married (53%)
- Median household income: \$83,000
- 31% rent; a further 29% live in DHA housing
- Only 1 in 5 have purchased a home (with a mortgage)

Age & Gender

- 68% are under 30
- 87% male, 13% female

Education

- 26% held a university degree prior to serving

Defence Job Roles

- 35% in Combat & Security
- 21% Engineering
- 21% Logistics, Hospitality & Support

Most in service personnel agree that their experience is absolutely unique and unforgettable. For better or for worse, the experiences, skills and discipline developed during their service shapes who they become as individuals.

For the most part, their Defence careers and life journey progress in-step with one another. They enjoy a higher level of household income (median: \$92,500), the majority (63%) are married and 60% have children. Over a third (34%) have purchased their own home (with a mortgage).

However, life in Defence brings about many challenges, particularly for families. Postings often result in numerous relocations, severing ties with local community and friends. Personnel can be away on deployments for extended periods of time, leaving their spouse to bare the brunt of household responsibilities. The risk of injury and developing mental health issues is relatively high compared to other professions. Difficulties for their spouse to find or maintain meaningful employment can create additional stresses.

Time in service can be as little as a few months to an entire working career (40+ years). The median time spent serving is eight years, with those in the Air Force, and particularly the Navy, tending to serve for longer.



Household

- More likely to be married (63%) or have kids (60%)
- Median household income: \$92,500
- More likely to have purchased a home with a mortgage (34%)
- Less likely to rent (20%), though 37% live in DHA housing

Age & Gender

- 68% are 30-49 years
- 76% male, 24% female

Education

- 16% held a university degree prior to serving

Defence Job Roles

- 27% in Combat & Security
- 14% Aviation
- 14% Logistics, Hospitality & Support

Transition out is generally triggered by a 'change event'. This can include injury, birth of a child, unfavourable posting, job opportunity elsewhere, family stress, workplace conflict, dissatisfaction with current role or a combination of several factors. The process of leaving Defence is often lengthy and convoluted, taking from 3 months up to 18 months (or longer).

Key issues at this stage are:

- Employment post-discharge
- DVA claims processes
- Rehab for those injured
- Education and training
- Loss of purpose/meaning in work

Within the transition out stage, there are distinct differences between those who served for over a decade and those who did not. The longer serving personnel naturally tend to be older, with 63% aged between 30 and 49. 72% are married and over a third (39%) have children over 18. There is a higher proportion of divorcees (11% vs. 7% Defence average). 13% own their homes outright and a further 61% are paying off their mortgage.

In contrast, 80% of those with shorter careers are under 30. They are half as likely to be married (32%) and less than a quarter have children (23%). They are nearly three times as likely to be single compared to the Defence average (20% vs. 7%). Just over a quarter (27%) have purchased a home with a mortgage but 10% are living with their parents or other family.

Younger members transitioning out are likely to experience the greatest reduction in earning capacity. Their median household income drops to \$65,000 (compared with \$92,500 for in-service personnel).



Household

- More likely to be in a de-facto relationship (24%)
- 39% have kids under 18
- Most likely to have a mortgage (46%)
- More likely to live with parents or other family (7%)
- Median household income: \$75,700

Age & Gender

- 63% are under 40
- 67% male, 33% female

Employment

- 62% have not found meaningful employment
- 19% unemployed – actively seeking
- 16% in full time work

Ex-service is the most common time to think about connecting with the RSL.

Ex-service may be retirement after a long and rewarding career or going back to university / retraining to start a new career. For others, it is an opportunity to address or manage issues or situations they have put off during their service. It involves some level of initial adjustment back to civilian life and may include addressing psychological or physical health issues, making changes to family arrangements, or relocating to a different area.

For many, retirement is an opportunity to give back to the wider community, particularly to the Defence community.

The vast majority (72%) of ex-service personnel are over 50 years of age. Yet, only 37% are retired and nearly half (42%) are still actively engaged in some form of paid work. More than two-thirds (69%) completed some form of education or training after leaving the Defence Force.

As ex-serving personnel are generally in a later stage of life, only a small minority (16%) still have children under 18 years old. Nearly half (46%) own their home outright and a further 30% are paying off their mortgages. Nine percent are divorced and 8% are widows/widowers.



Household

- Only 16% have children under 18 years
- Median household income: \$60,000
- 9% divorced
- 8% widows/widowers
- 46% own their home outright, 30% have a mortgage

Age & Gender

- 72% are 50 years or older
- 83% male, 17% female

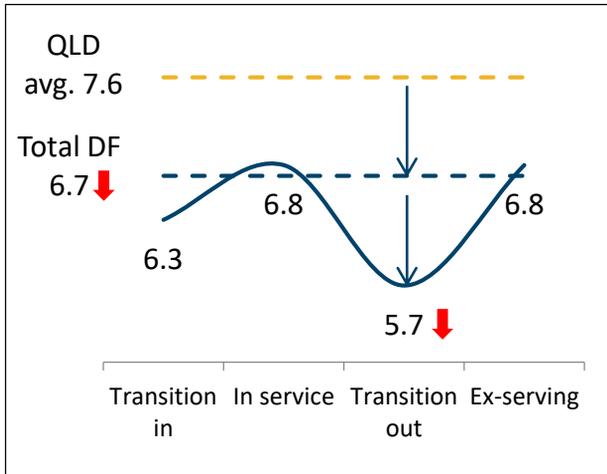
Education

- 75% did not complete further training/education after high school before serving
- 69% completed some form of training/education after leaving Defence

QUALITY OF LIFE



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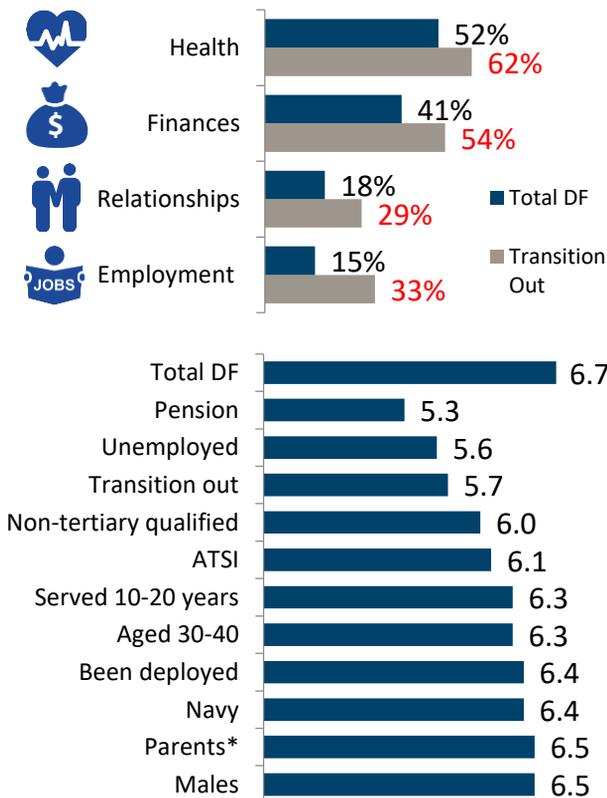


On average, the Defence Family rate their Quality of Life (QOL) as 6.7 out of 10. This is significantly lower than the general population, for which the average is 7.6.

Whilst QOL changes over the Defence journey, they are still below the Queensland average. The highest levels are exhibited during in service and ex-service (6.8% for both). This indicates times of stability in employment, income, and family life during these stages.

Conversely, QOL drops significantly during the transition out stage with the change in circumstances of employment, relationships and income. This shows that transition out is a key priority need.

Proportion experiencing major challenges



There are many factors that contribute to QOL, however, there are some clear key influencers: health, personal relationships, finances and employment. Those in the transition out stage experience more significant challenges in all four areas.

There are many demographic sub-groups that have significantly lower than average QOL. Those that are particularly low include:

- Ex-serving personnel living on a pension or who are unemployed;
- Those in the process of transitioning out.

*Parents are classified as those with children under 18.

NEEDS



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One key objective of the research program was to understand and map the needs of the Defence Family. This was explored in the qualitative stage, and sized in the quantitative stage. The priority needs are shown below. These are the needs that are being experienced by the largest proportions of the Defence Family in Queensland.

Proportion with need not being met.

Education & employment



After nearly 18 years of service, I still can't even get a job at Bunnings.

Mental health support



41 years in psychiatric counselling to date and still seeing a Psychiatrist twice weekly currently.

Transition out



I want to get out and back to my family but I don't know what to do then, I don't have a back up plan.

Family support



I was very upset when I found out they only called my wife on the third last night. 8 months and only 1 phone call, it was very disappointing.

DVA Claims



There is never ending conflict with DVA.

Financial planning & assistance



Now that I have discharged I struggle to make ends meet supporting my sick wife and child on a single income and balancing the demands on my time.

Health



I have a heart condition and upper arm disability which challenges my quality of life.

The specific issues that fall under the key needs are outlined below.

<p>Education and employment</p>	<p>For 15%, employment is a significant challenge in their life right now. Unemployment among those transitioning out is 8x higher than in the general population (33% c.f. 4%). This also influences their mental health, with 70% of those unemployed experiencing depression. 70% of current or ex-serving personnel have not completed any tertiary education, which can impact their ability to find employment post-discharge. Those who were not Commissioned Officers, women, and those in Air Force struggle more to find meaningful work post-discharge. Spouses particularly struggle with employment, with 89% saying that having a serving partner has moderately or severely impacted their career and 61% of in-service spouses are struggling to find work.</p>
<p>Mental health support</p>	<p>Around four in ten (38%) have a need for general mental health support, with 23% suffering from depression, 20% PTSD and 3% Anxiety. In total, there are 42% that have a specific mental health condition or need general support.</p>
<p>Transition out</p>	<p>All personnel experience transition out, and it is a time of low Quality of Life that they are not prepared for. 81% did not find ADF transition programs useful. Those transitioning out are more likely to experience significant challenges with their quality of life, their finances and employment.</p>
<p>Family support</p>	<p>A third (34%) have children under 18. Key needs among this group are emotional support for children (57%), childcare (38%) and family counselling (34%). Specific family needs are explored on the following page.</p>
<p>DVA claims</p>	<p>Most (62%) current or ex-serving members have submitted at least one DVA claim. For over a third, DVA claims are a major issue in their life right now. More than half of these (57%) do not have their needs met.</p>
<p>Financial planning and assistance</p>	<p>Four in ten (41%) see finances as a key challenge in their life right now. Many are struggling with not only income levels, but also with planning and managing their financial future. Income drops significantly after discharge.</p>
<p>Health</p>	<p>63% have at least 1 medical or physical condition (excl. mental health). The most common conditions are hearing loss (34%), lumbar spondylosis (27%), Tinnitus (26%) and sun spots (17%). 73% have not received all the appropriate treatment or support they need for their health issues.</p>

GROUPS WITH HIGHER NEEDS



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Certain sub-groups within the Defence Family tend to have higher than average needs. Those juggling family life whilst serving, or transitioning out of Defence face multiple challenges at once. Furthermore, they are amongst the least likely to be involved with the RSL. Opportunities exist to provide additional engagement and support.



Family life

Personnel with families are commonly grappling with the challenges of relationships, children and mortgages. This can be difficult enough for an average family, but there are additional challenges associated with Defence:

- 46% need additional help with financial planning or advice. Many feel the pressure of surviving on a single income.
- 42% of the Defence Family need additional emotional support for their children.
- 37% need additional mental health support or counselling.
- 32% would like additional support with meeting people in the local community. Relocations can make it difficult to develop and maintain relationships.
- 28% experience social isolation and need additional support.
- 23% need additional support for their partner/family whilst they're away.



Transition out

Those transitioning out are moving through a time of radical change. Physical rehabilitation, employment, social isolation, DVA claims, relocation and the adjustment to civilian life are all key challenges:

- 60% need additional assistance with health or physical therapy. This reflects the high rate of medical discharge amongst this group.
- 50% need additional help finding meaningful work or activities. Many may be un(or under)employed or experience a loss of purpose after leaving their Defence roles.
- 30% experience social isolation and need additional support.
- 48% need further assistance with submitting DVA claims.
- 19% are actively seeking work.
- 12% need additional support with the adjustment to civilian life
- 7% are living with parents or family whilst they find their feet.

The ex-service organisation (ESO) landscape is described by the Defence Family and stakeholder groups as overcrowded, complex and inconsistent. This is causing confusion and angst among the Defence Family overall.

RSL stands out from the pack as the most recognised ESO in Queensland. 99% of the Defence Family and 95% of the general population are aware of the brand. Legacy is also seen as a leading ESO amongst the Defence Family (71%), followed by just over half (54%) spontaneously recalling Mates4Mates.

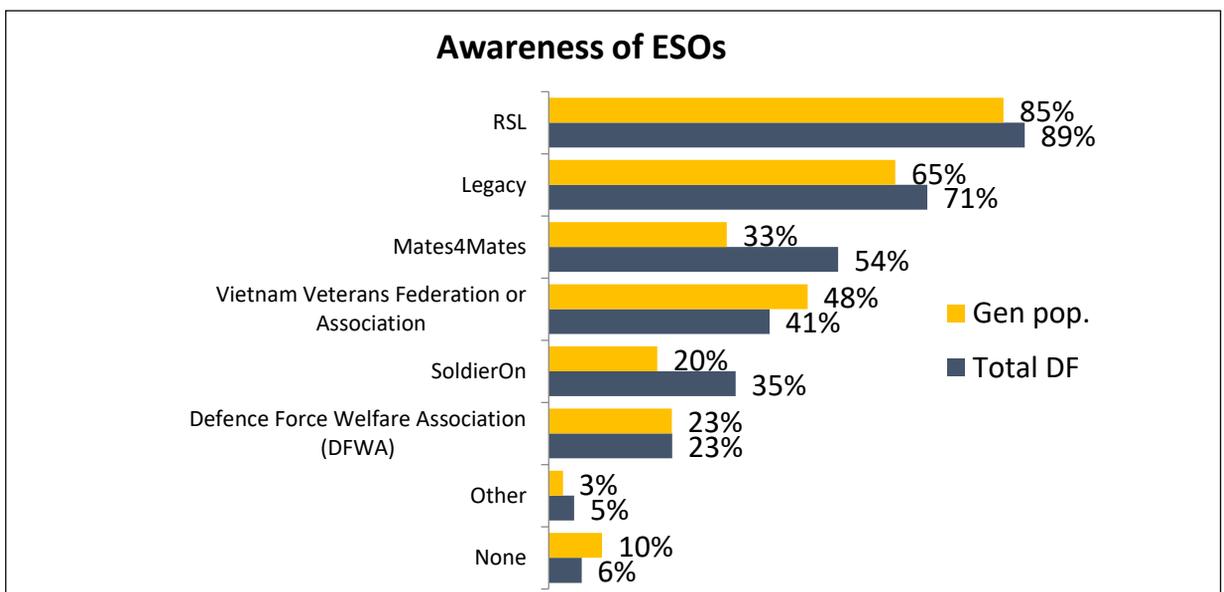
RSL is viewed as a critical player in helping to simplify things for Defence Families in need. At a macro level, RSL is perceived as the peak body of advocacy and providing a voice to the Government.

As the largest ESO, RSL Queensland is seen to have the capability to connect and organise the infrastructure for veteran and Defence Family wellbeing. This may involve bringing together other ESOs and making sure that there is no overlap between services provided, as well as unifying and consolidating Sub-Branches and organising large scale events or peer-to-peer networking.

To achieve this, stakeholders are calling on all leaders to band together and move forward with the times... *“be prepared to have some uncomfortable relationships and conversations”.*

99%
prompted
awareness
among
Defence
Family

95%
prompted
awareness
among Gen
Pop

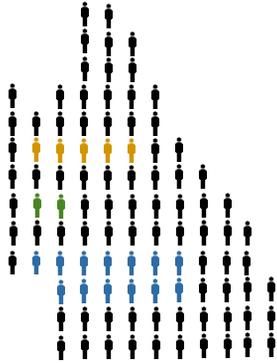


APPENDIX A – SIZING THE DEFENCE FAMILY



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This research was only conducted in Queensland, and while the make up of the Defence Family will vary in other states, the needs and journey are universal.



Prevalence

In a room of 100 average adult Queenslanders (over 18), five will have served, or are currently serving, in the Australian Defence Force.

Two will be the spouse/partner of current or ex-serving personnel. Combined, they make up the 'Defence Family'.

A further 13 will have a connection to Defence through an immediate family member, such as a parent, child or housemate.



ARMY

16,079 in service*
114,996 ex-serving



AIR FORCE

4,637 in service*
32,368 ex-serving



NAVY

1,212 in service*
33,159 ex-serving

67%

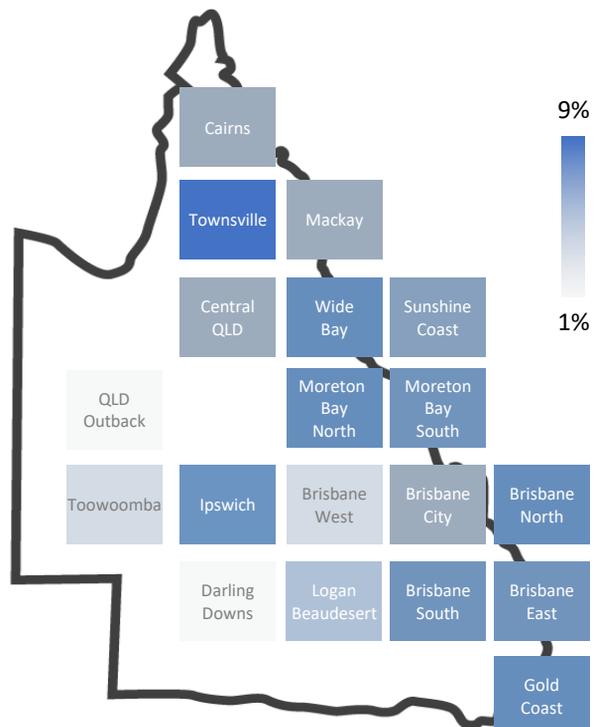
19%

17%

The Army is the largest service, representing 67% of current and ex-serving personnel in Queensland, followed by Air Force (19%) and Navy (17%). 3% have served in multiple services.

Geographic Distribution

The Defence Family makes up 7% of the broader Queensland population. They are concentrated around major Defence bases in the Townsville (9%), Ipswich (8%), and north Brisbane (8%) regions, indicating that after discharge they often live in areas they have served. The map shows areas of higher Defence Family concentration. Areas with the smallest populations include Cairns (3%), Darling Downs – Maranoa (1%), and Outback Queensland (1%).



*Numbers include reservists. In service numbers are actual; ex-serving and spouse numbers have been calculated from the research. Please note these are approximations, there is a margin of error of +/- 4.38%.

APPENDIX B – PROFILE OF THE DEFENCE FAMILY

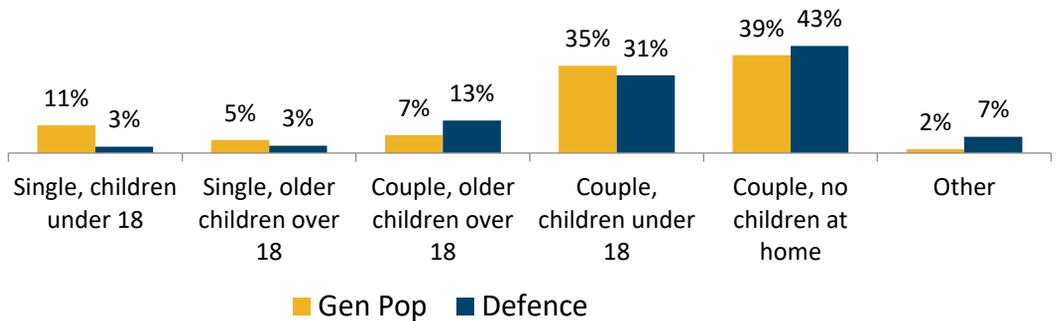


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83% of the Defence Family lives in family households.

This is higher than the general population (72%). Detailed below are the various types of family households, and a comparison to the general population.



13% of the Defence Family lives alone.

They are half as likely as the general population to live in single person households (24%).

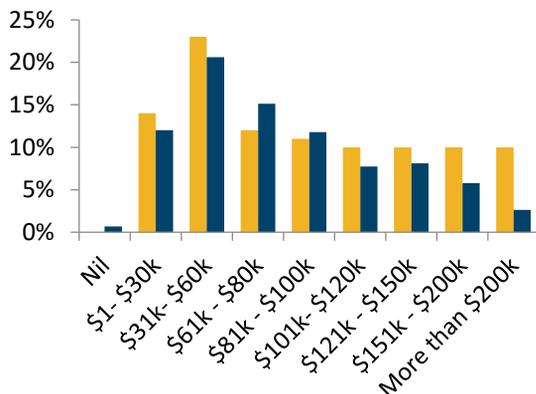


4% of the Defence Family is in a shared living situation.

This is roughly the same as the general population (5%).

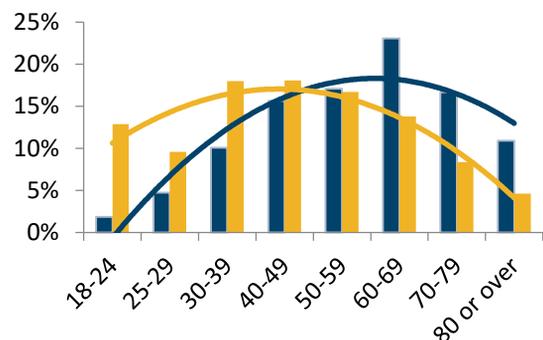
Household Income

Defence Family household income levels are roughly on par with the general population up to about \$120,000. A higher proportion of the general population have a household income higher than this amount (30% vs. 20% Defence).



Age

The Defence Family is older than the general population. A much higher percentage are over the age of 60 (51% vs. 27% gen pop), while far fewer are under the age of 30* (7% vs. 22% gen pop).



*excludes those under 18 years old

APPENDIX C – REFERENCES



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Stage

Base Total DF n=3,153

S1. Which of the following best describes you?

S3b. Is [spouse] currently serving or has previously served?

Q2. What formal education levels did you attain prior to serving? CODED FOR HIGHEST LEVEL

Q3. To your best recall, what year did you enlist?

Q4. To your best recall, what year did you discharge?

Q7. Do you plan on discharging in the next few years?

Q9. What best describes your core role?

Q20. What is [your/their] current employment status?

Q26. Were there any additional education standards [you/they] achieved after discharge or are [you/they] doing additional study or training currently?

D2. What is your approximate annual household income (before tax or anything else is taken out)? Please include all sources of income including pensions and benefits.

S5. Which of the following best describes your household?

S7. What is your marital status?

D2. And what is your age?

D1. What is your gender?

D4. Which of the following best describes your housing situation?

Quality of life

Base: Gen Pop n=6,795; Total DF n=3,153; Ex-serving n=2,609; Transition out n=138; In service n=377; Transition in n=29

Q11. Now thinking about yourself, overall, how would you currently rate your quality of life? Please use a scale from 0 to 10 where 0 is very poor quality of life and 10 is very high quality of life.

Q19. Are any of the following significant challenges in your life currently?

Needs

Base: Total DF n=3,153

Q19. Are any of the following significant challenges in your life currently?

Q12. Do you have any of the following conditions that you attribute to your time in the Defence Force?

Q13. And did you receive all the medical or psychological support/treatment that you needed for [CONDITION]?

Base: Total DF n=3,153

Q17. Thinking about your situation at the moment, how important would you rate the following things for your life now?

Q18. And to what extent are each of these needs being met at the moment?

Base: Transition out and Ex-serving n=2,645

Q20. What is your current employment status?

ESO Landscape

Base: Total DF n=3,153; Total Gen Pop n=6,793

Q32. What Defence Ex-Service Organisations do you know something about? By this we mean you know a little about what they do not just heard their name.

Sizing the Defence Family

Base Total DF n=3,153

S1. Which of the following best describes you?

S2. And has any person in your immediate family or household, living or deceased, served at all in the Australian Defence Force including Army, Navy, Airforce or Reserves?

S3. Thinking of this person, what is your relationship with them?

Q1. Which services are/were you a member of?

S4. What is the postcode where you currently live?

Profile

Base Total DF n=3,153

S5. Which of the following best describes your household?

D2. And what is your age?

D3. What is your approximate annual household income (before tax or anything else is taken out)? Please include all sources of income including pensions and benefits.



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