

WRITTEN EVIDENCE SUBMITTED BY THE WOMEN'S ROYAL ARMY CORPS ASSOCIATION**SUPPORT TO FEMALE VETERANS****Introduction and Summary**

The WRAC Association is the only female specific charity supporting veterans who have served in the Army. The charity has been supporting female Army veterans for 102 years, a century which has seen considerable change both in opportunities for women to have careers in the Army and in the Terms and Conditions that women have served under. The Charity financially supports those who served in the Women's Royal Army Corps and the Auxiliary Territorial Service. However, membership is open to all women who have served in the Army. With this long and consistent experience of supporting women who have served in the Army, we are extremely well placed and informed to offer expert evidence to the Committee.

The Charity supports female veterans in two main ways; firstly, as a membership organisation with membership benefits through our 50 Branches worldwide and secondly, the distribution of benevolence grants which are to purchase specific goods, services or facilities for eligible former servicewomen, or their dependents, in need. The overriding principle is "a hand up not a hand out and is based on a real need".

Benevolence Grants

Applicants with one day's paid service are eligible to apply for help. Grant giving criteria are approved by the Trustees for use in deciding applications and financial need remains the determining factor in assessing each individual grant.

The Benevolent Fund provides 2 categories of support – regular payments known as recurring grants and one-off grants.

Recurring Grants

Until 2019 regular payments were only made to women of state retirement age. These were the Annual Maintenance Grants (AMG) provided by the Princess Royal's Memorial Fund (PRMF).

In 2019 the Benevolent Fund recognised that the last few years had seen an increased need of those in financial hardship particularly those below state retirement age. This required the introduction of new AMG categories to include those made to women below retirement age with financial difficulties. Recurring grants now include PRMF AMG, Overseas PRMF AMG, Benevolent Fund AMG and Benevolent Fund Support Supplements.

The Benevolent Fund contributes to nursing home top up fees. Again in 2019 it was decided to introduce two new grants to support those needing care. One was to assist women with care at home and the other to provide a personal expense allowance for women who are in a nursing or care home and wholly dependent on the state's Personal Expense Allowance to meet their personal needs.

One-Off Grants

The Benevolent Fund can grant up to £6000 for a one-off grant. Such grants can be for funerals, EPVs, priority debts. Further details are at Table 3.

Welfare Grant

The Welfare Grant was introduced in 2019 primarily to assist WRAC Association members to attend either Branch or Association social events where without the grant they would be unable to do so. Due to the social restrictions introduced by the government due to Covid-19 no applications for this grant have been received in this financial year.

Grant Giving Criteria

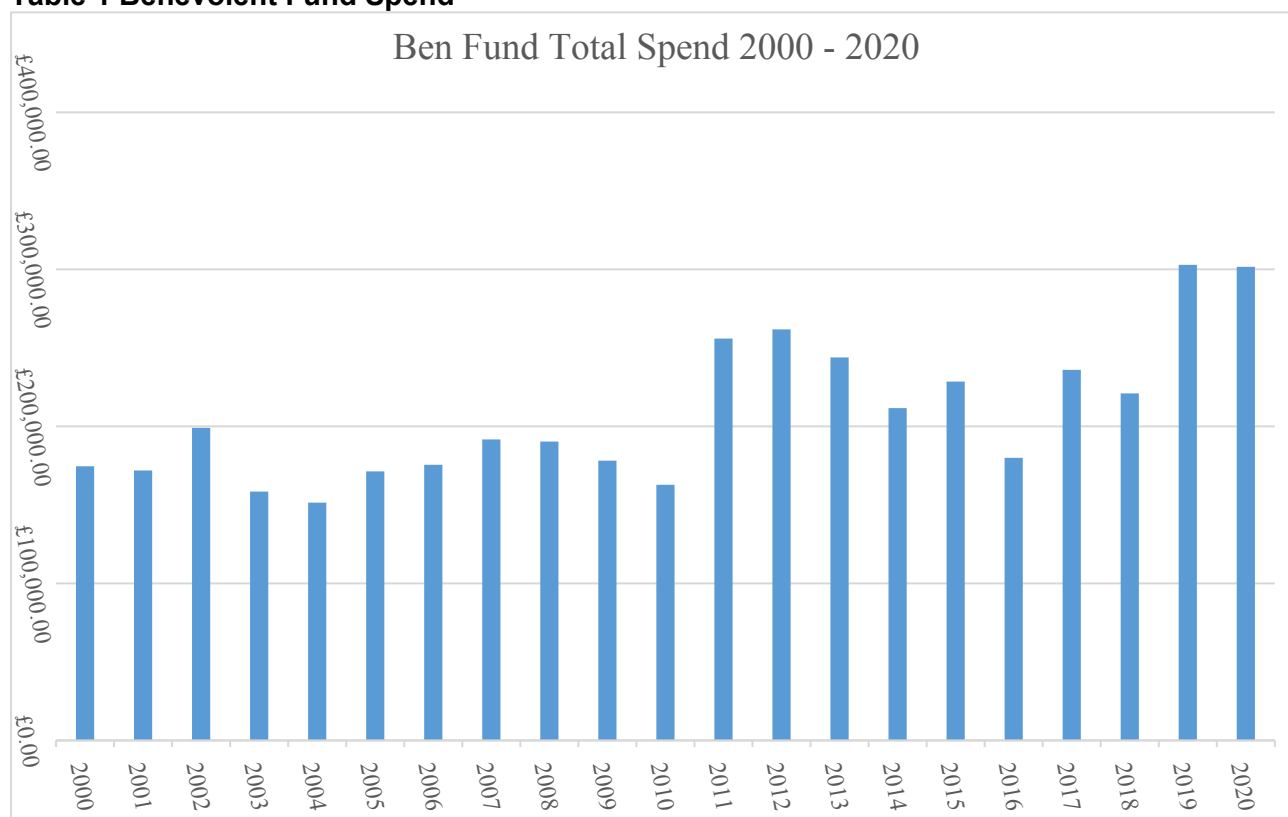
These are published on the Casework Management System (CMS). This system is sponsored by COBSEO (The Confederation of Service Charities) and is used by charities in the Military Service sector. Through this system they are available to the almonising agencies, predominantly, the Armed Forces charity, and The Royal British Legion. The grants are paid to these agencies for disbursement on behalf of the charity rather than direct to applicants. The Benevolent Fund has no direct contact with the beneficiary. The only exception to this is the Welfare Grant which is paid directly to the individual Association member supported by receipts.

Data Collection

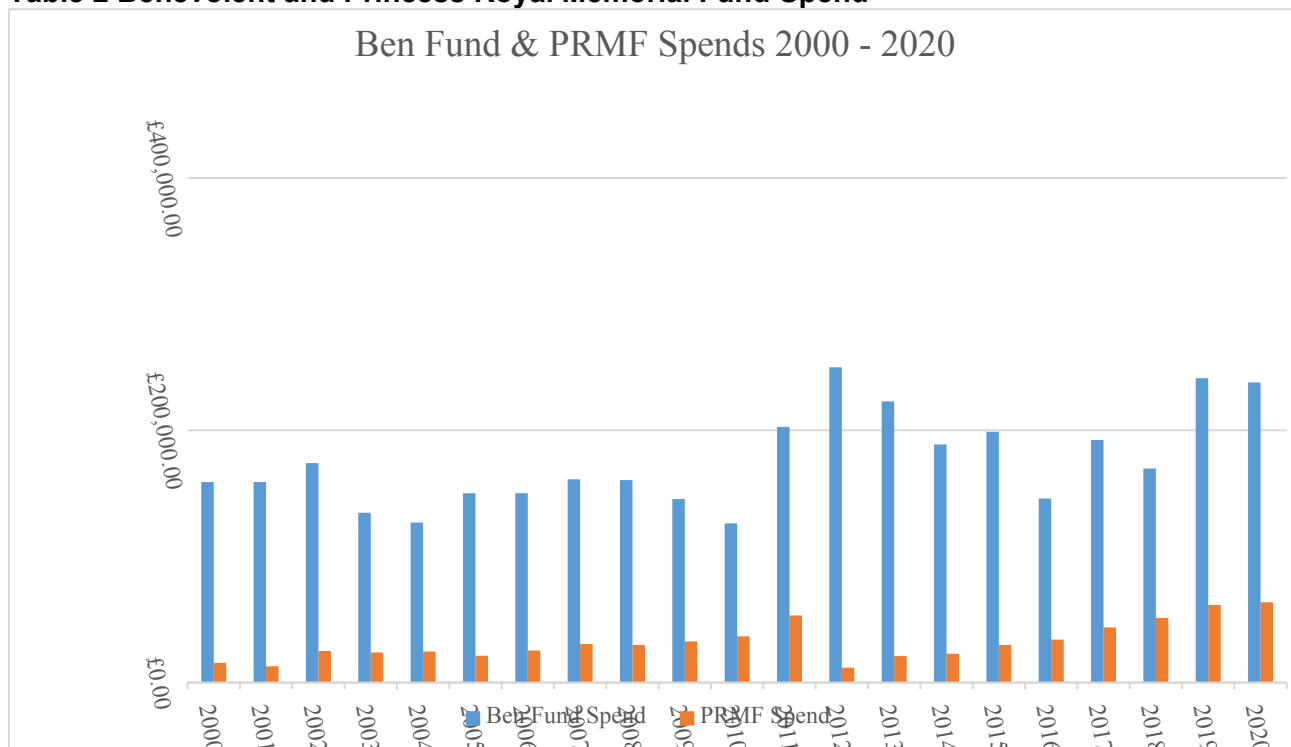
The Benevolent Fund only holds a limited amount of information on each beneficiary and to meet the GDPR requirements it only retains the information needed to process the application for funding. This means it does not hold the socio-economic & health data contained in CMS for each applicant. Since the adoption of Salesforce as the Beneficiaries Database in 2017 more personal details of individuals have been retained such as marital status, civilian employment. However, this data is dependent on whether it has been input into CMS by the caseworker. This varies from case to case which means the data is not consistent.

Review of Benevolent Fund Spend 2000-2020

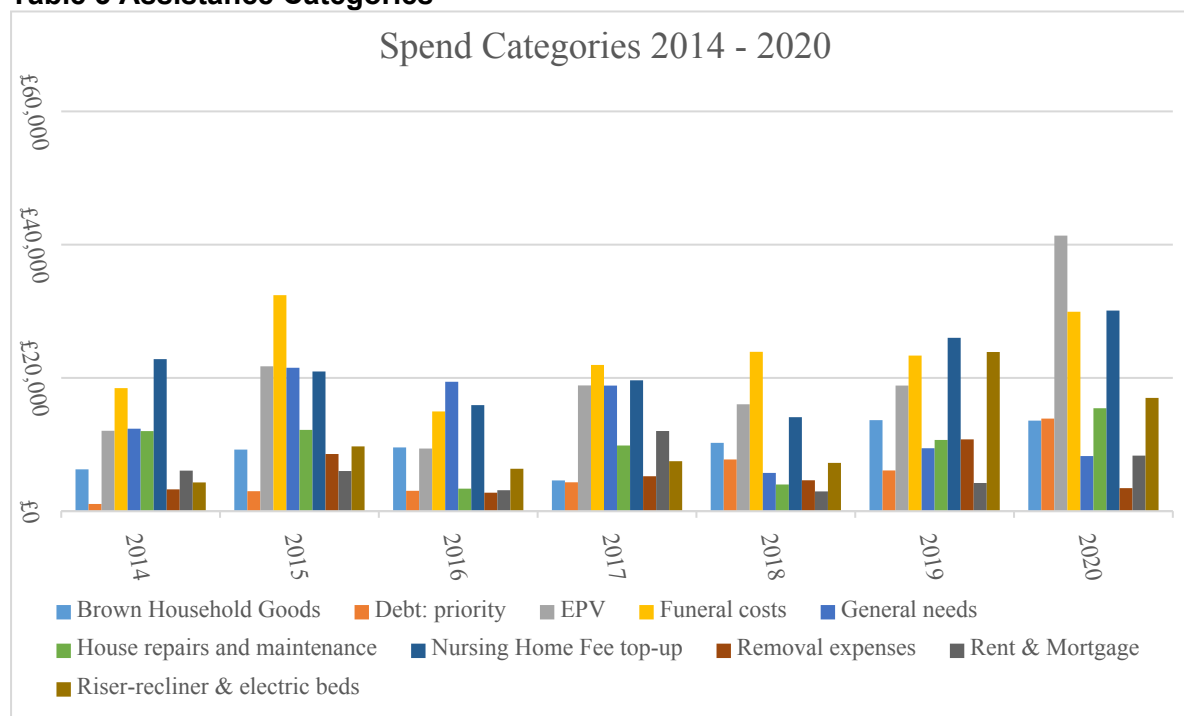
Table 1 Benevolent Fund Spend



- Small rise and then again drop off around 2007/2008.
- 2011 to 2013 sees a spike in spend. In February 2019 a new criteria with higher one-off grant limits was introduced.

Table 2 Benevolent and Princess Royal Memorial Fund Spend

- The responsibility for annual contributions to Nursing Home Fees passed back from the PRMF to the general Benevolent funds in November 2011.
- This shows a decrease on the PRMF and an increase on Benevolent Funds.
- Since 2012 there has been an increase in PRMF but the Benevolent Fund one-offs has fluctuated.
- There is a slight increase in the PRMF AMG spend following the 2008 recession.
- Overall, we can see that we are spending more money on fewer grants and that the majority are ex WRAC rather than Auxiliary Territorial Army. This is due to the grants being more complex and therefore more expensive to resolve.

Table 3 Assistance Categories

- Funeral costs have consistently been the highest spend, followed by EPV, although 2020 saw a high increase in EPV spend.
- There is a huge peak for funerals in 2015. An ATS lady who was 20 in 1945 would have been 90 in this year. It appears that this happened nationally, see below:

What happened in 2015?

There were 495,000 deaths in England in 2015, just over 26,000 more than in 2014.

This was the biggest year-on-year increase in deaths since the 1960s.

[ONS issued a provisional report on deaths in 2015](#), noting that there was a spike in deaths at the start of the year, which coincided with the peak in flu activity during the winter of 2014/15.

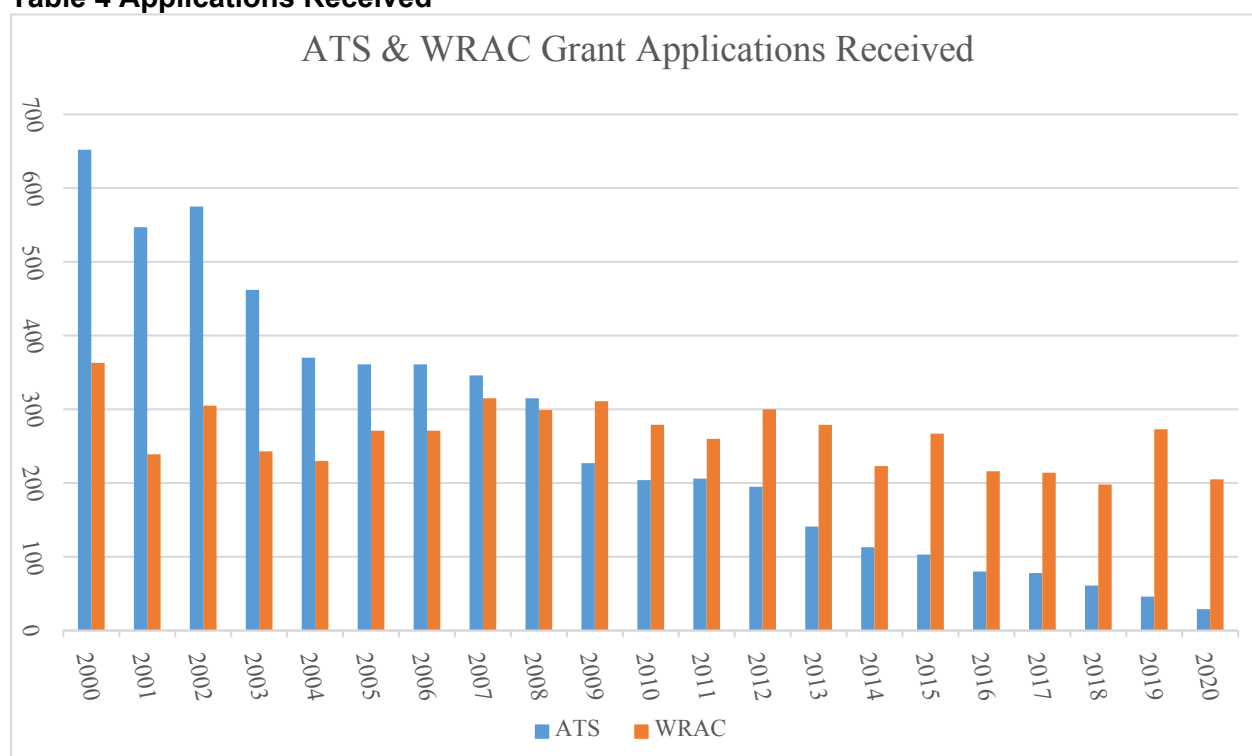
There was a significant increase in the mortality rate in 2015, with most of the 'extra' deaths that year seen in people aged 75 and over.

And there was a larger increase in female death rates than males, and most of the increase in deaths in people aged 75 and over was made up of deaths with a certified underlying cause of dementia/Alzheimer's disease or respiratory diseases, including flu and pneumonia.

The reasons for the increase in 2015 have been the subject of much debate. We've been investigating potential factors, including the impact of population changes in more detail, and international comparisons, which add to evidence already reported by ONS.

<https://publichealthmatters.blog.gov.uk/2017/07/20/whats-happening-with-mortality-rates-in-england/>

Table 4 Applications Received



2009 shows a shift where WRAC cases became higher than ATS. This will be caused by ATS veterans reaching the average life expectancy of a UK female which was 82.4 in 2009. A lady who was 20 in 1944 (ATS) would be 85 in 2009.

Table 5 Age of Applicants

Average age of applicants

| | | | | | | | | | | | | | | | | | | | | |
|--------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Year | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Average Age | 7 | 7 | 7 | 6 | 6 | 6 | 7 | 6 | 7 | 7 | 6 | 6 | 6 | 7 | 6 | 7 | 7 | 6 | 7 | 7 |
| | 3 | 3 | 0 | 6 | 8 | 8 | 1 | 8 | 0 | 0 | 8 | 9 | 7 | 1 | 9 | 3 | 0 | 6 | 3 | 1 |

Collaboration with Combat Stress – The Female Veterans Study

Study Overview

The aim is a dedicated project to allow us to recruit sufficient numbers of female veterans to conduct well powered analyses to understand the needs of female veterans. To meet this aim Combat Stress have collaborated with the WRAC Association to survey our members. The study has five

main aims:

- To understand the socio demographic profile of WRAC Association members to allow us to comment on the representativeness of the studies population to the wider female veteran population.
- To understand the unique barriers faced by female veterans both during and after their military service.
- To collect data on the physical, mental & other functioning of female veterans.
- To explore the experiences of different cohorts of female veterans to see if the potential barriers/difficulties faced by female veterans have changed over time.
- Do female veterans with mental health difficulties face different barriers to seeking help than their male counterparts.

Data was collected between September and October 2020 using an online self-completed survey. We had a response rate of $750/1680 = 44.6\%$.

Data analysis is now taking place. Emerging findings show higher rates of PTSD & anxiety depression in the WRAC cohort compared to the general veteran cohort. Over the first quarter of 2021 we will be looking into the five aims highlighted within the study summary in more detail after which we will be better placed to answer more detailed questions.

We would welcome the opportunity for further participation in the Call for Evidence at the Focus Groups.

Colonel (Retired) Isabel McCord
Chairman of the Benevolent Fund
17th January 2021

Colonel (Retired) Ali Brown
Vice President/ Chair of Trustees
17th January 2021