

Naval Families

F E D E R A T I O N

Armed Forces Pay Review Body

2018

Background

1. In preparation for its annual presentation of evidence to the Armed Forces Pay Review Body (AFPRB) for 2018, the NFF carried out a short online survey on pay. The survey was open for 4 weeks between early September and early October 2018. The survey was identical to that carried out in 2017, to allow comparison of the results. This year the response rate was lower than last year, with only 178 responses compared to 440 responses in 2017. The following factors may be relevant to the decline in response rate:

- The survey was carried out directly after the NFF's major 2018 survey, which had a large response rate.
- Armed Forces personnel received their long-overdue pay rise in September. Potential respondents may have felt that completing the survey would be nugatory effort so close to the pay award.
- There is a perception that providing feedback on pay will not result in any further action or change (this was specifically mentioned by respondents in the free text sections).

Summary of Findings

2. In 2017, 26% of respondents felt satisfied with their financial situation always or a lot of the time, compared to only 18% in 2018.

3. The percentage of respondents who are never able to save for a rainy day has increased from 35% in 2017 to 42% in 2018.

4. Since last year's survey, there has been an overall increase of 4% in the proportion of respondents concerned about managing personal debts.

5. There has been a 5% reduction since last year in the proportion of respondents reporting that they always have money for the things that they need.

6. Over the past year:

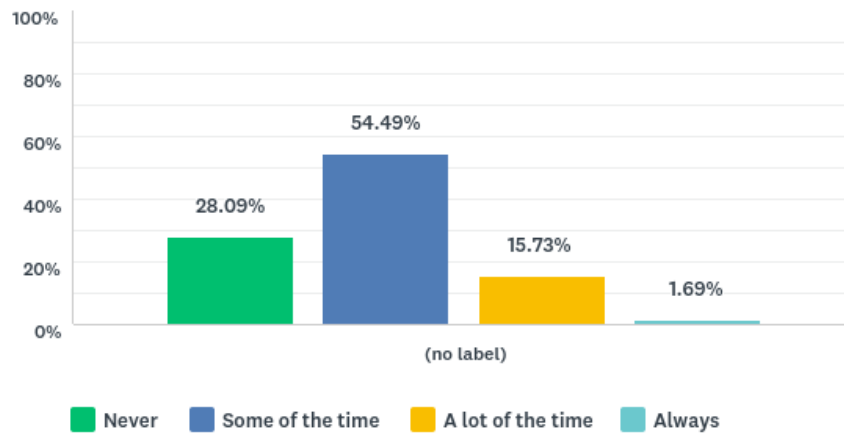
- The proportion of spouses/partners increasing working hours or changing jobs to boost the household income has increased by 5%.
- There has been an increase of 12% in cutting back on holidays and leisure activities.
- The proportion of households spending less on groceries/shopping around for essentials has increased by 15%.
- There has been a 2% rise in the proportion of households selling a car or cutting back on transport costs.
- There has been a 5% rise in the proportion of households cutting back on the costs of children's education/trips.

8. Of the 178 respondents, 92 chose to provide additional free text feedback. The most common themes could be categorised as comments about the following topics (in descending order):

- a) The 2018 pay award.
- b) The overall 'offer' from the Royal Navy.
- c) Pay relating to specific branches, specialisations, ranks and rates and tri-Service comparisons.
- d) The affordability of housing, both in the private sector and Service accommodation, and increases in accommodation charges.
- e) Pay not compensating adequately for the amount of time spent away from home and the impact on the lives of wider family members.
- f) Pay not compensating adequately for the negative impact on spouse/partner employment of the amount of time spent away from home by the Service person and/or moving on assignment.
- g) Difficulties meeting living costs.
- h) Pensions.
- i) Increased childcare costs arising from the Service person's absence or family mobility.
- j) Unfavourable comparisons between Naval Service pay and remuneration in 'civvy street'.
- k) Taxation of allowances and bonuses, taxation in Scotland, other government allowances and benefits.
- l) Perceived unfairness towards single Service people in relation to eligibility for SFA and Single Living Accommodation (SLA) charges.
- m) Pay not compensating for the workload, stress and operational tempo.
- n) Feedback on specific allowances.
- o) The AFPRB's independence/ability to deliver a fair pay award.
- p) Feedback on increases in food charges.

9. RESPONSES TO MULTIPLE CHOICE QUESTIONS (figures in text have been rounded)

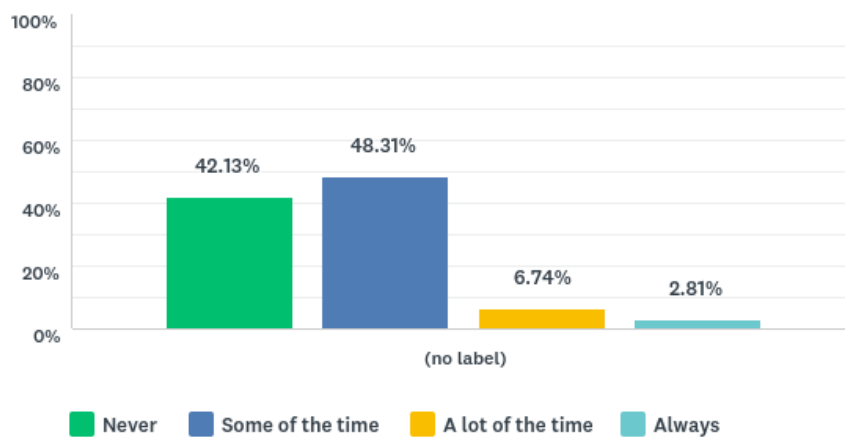
1) I feel satisfied with my financial situation



Never	28%
Some of the time	55%
A lot of the time	16%
Always	2%

In 2017, 26% of respondents felt satisfied with their financial situation always or a lot of the time, compared to only 18% in 2018.

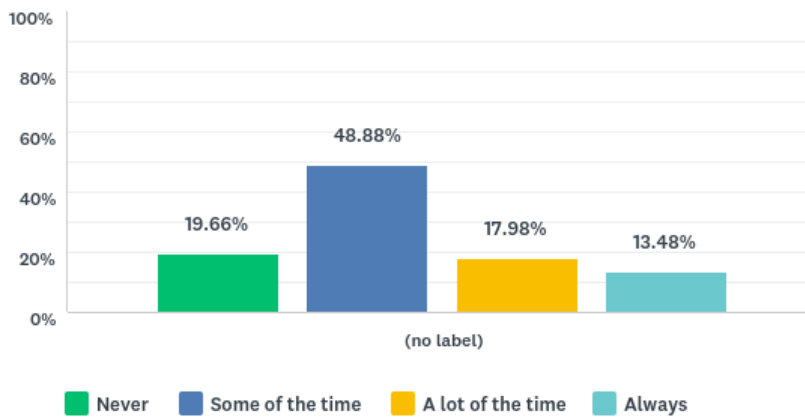
2) I am able to save for a rainy day



Never	42%
Some of the time	48%
A lot of the time	7%
Always	3%

The percentage of respondents who are never able to save for a rainy day has increased from 35% in 2017 to 42% in 2018.

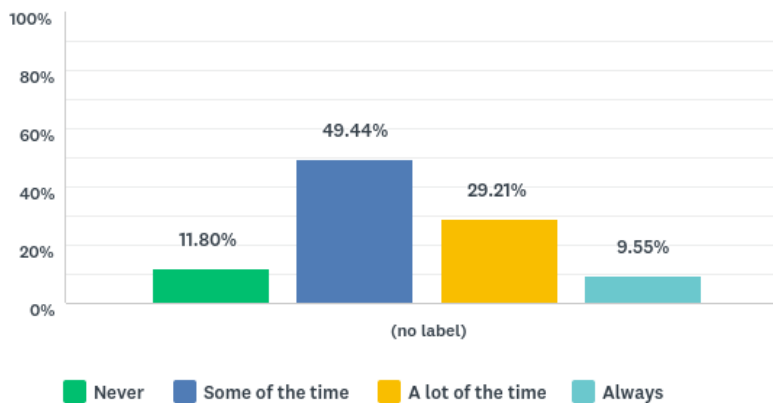
3) I worry about managing my debts



Never	20%
Some of the time	49%
A lot of the time	18%
Always	14%

Since last year’s survey, there has been an overall increase of 4% in the proportion of respondents concerned about managing personal debts.

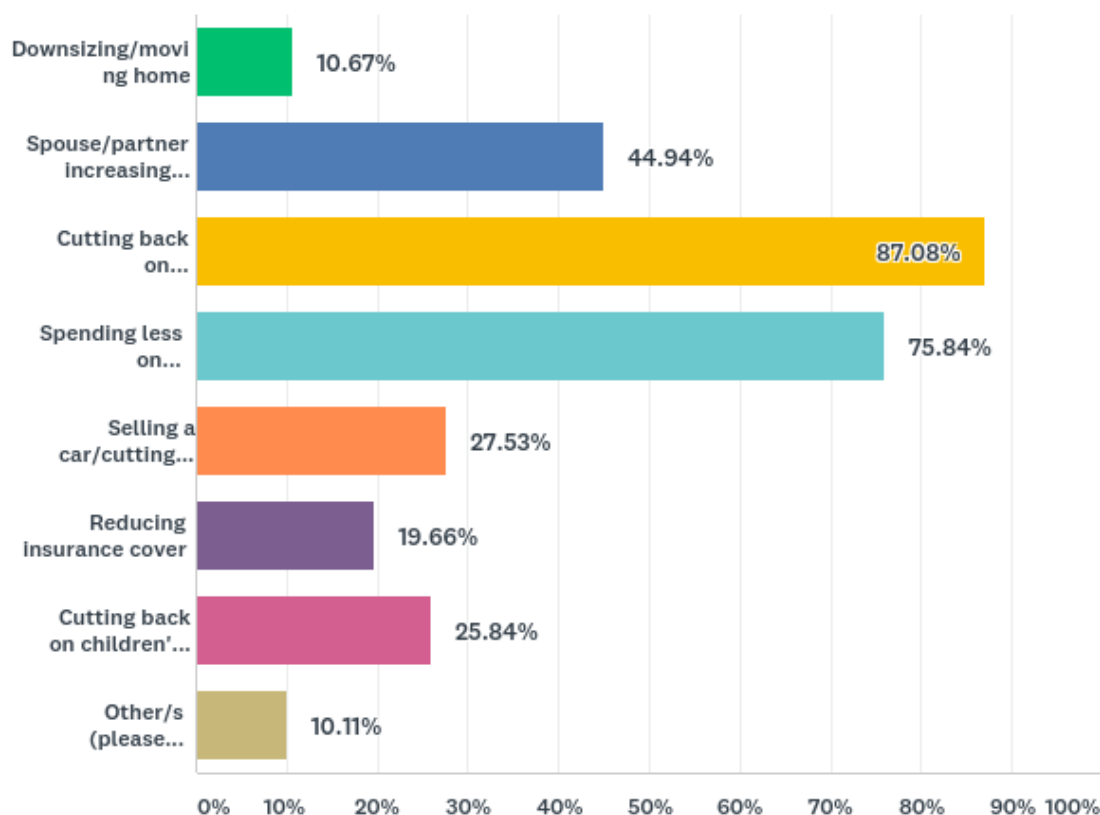
4) There is enough money coming into my house to pay for the things that I need



Never	12
Some of the time	49%
A lot of the time	29%
Always	10%

There has been a 5% reduction since last year in the proportion of respondents reporting that they always have money for the things that they need.

5) Have you had to make changes in any of the following areas over the past 12 months as a result of the ongoing public sector pay restraint?



Downsizing/moving home	11%
Spouse/partner increasing hours at work/changing jobs	45%
Cutting back on holidays/leisure activities	87%
Spending less on groceries/shopping around for essentials	76%
Selling a car/cutting back on transport costs	28%
Reducing insurance cover	20%
Cutting back on children's education costs/trips	26%
Other/s (please specify)	10%

10. Over the past year:

- The proportion of spouses/partners increasing working hours or changing jobs to boost the household income has increased by 5%.
- There has been an increase of 12% in cutting back on holidays and leisure activities.
- The proportion of households spending less on groceries/shopping around for essentials has increased by 15%.

- There has been a 2% rise in the proportion of households selling a car or cutting back on transport costs.
- There has been a 5% rise in the proportion of households cutting back on the costs of children's education/trips.

FREE TEXT FEEDBACK

11. 92 respondents chose to provide free text feedback. Typical examples of the feedback provided are listed by heading below, in descending order of subject frequency. Identifying details have been redacted.

a) The 2018 pay award

I am a highly qualified individual in a high demand, shortage category with a deep technical specialisation that the Armed Forces has an enduring need for. The recognition of our need for retention is appreciated, but sometimes not enough. The recent Treasury decision to not accept the full 2.9% recommendation from the AFPRB is frankly an insult, that the government continues to ask more and more of us, yet cannot cough up the bill for us.

It is ridiculous that HM forces pay had been frozen for so long and there is no way it has now been increased in line with inflation.

Why do others for example the NHS get 3.5% increases yet we didn't.

After years of nothing or 1%, the 2% pay award this year was like a kick in the teeth. I don't feel that my government values the contribution I make to society.

The pay freeze over recent years has amounted to a pay cut in light of inflation and the increase cost of living. The recently announced pay rise is less than the recommended amount, and the one -off payment a placatory gesture aimed as a media points-winner, rather than genuine attempt to help military families. After 30 years in the Navy, we are now in the position of looking to sell our house as a necessity rather than by choice, which seems a little sad after 30+ years of service.

Pay stagnation has had a major impact on my wellbeing and also my family.

Following 10 years 1% (ish) pay rises we are approximately 20-25% behind where we would have been in the normal course of things. I have 20% less buying power & lost all saving power. The Armed Forces are not seen as the reasonably well paying as they have been and it forces me to consider leave which I would prefer not to do.

This year's pay award is being made to look as though it is awarding the whole amount recommended even though it is not, and this takes advantage of service people's inability to protest and lack of representation.

Following almost a decade of real term pay cuts, combined with forced pension changes, I feel that HM Govt no longer values the service given by members of the Armed Forces. This fact alone is causing me to reassess my future within the Forces despite being proud to serve.

Following years of restraint in spending for public service pay that the armed forces have endured without great complaint the recent increase is welcomed. The reality is that this increase of 2% is below inflation and as such represents a real terms pay cut as it has for the last few years. The net result of this is that Armed Forces pay is less attractive than it previously was before the 1% cap and civilian pay has maintained a consistent rate of increase broadly in line with inflation.

b) The overall 'offer'

The 'your offer' messaging is misleading. I don't get 'free healthcare'. I pay NI and get access to a GP (or MO who is not as qualified as a civ GP). If I need hospital treatment I join an NHS waiting list. Yes I get free prescriptions: but have to drive to the one chemist which will 'cash' our non-NHS compliant prescription, or wait 2 days. I can't just go to the nearest chemist to work of home (as a civilian would). Even if I elect to pay, the script is not recognised and it is not allowed. By the time I've driven / got a taxi, I may as well have paid the charge. Dental? Yep. Fair enough. Better access than a civilian, and free. Gym membership? Misleading. Most of us pay into the Sports Lottery. RNRMC also fund additional stuff. And a civvie gym is a nice, clean, pleasant and serviceable environment, with good changing rooms and showers. If a civvie gym membership is worth say £30-£40 a month, then a military one is maybe worth £10 a month max (a good chunk of which is charitably funded by ourselves). Can NFF please interrogate the 'working out' behind this 'your offer' App details and get it adjusted to a more honest level? It seems misleading at present...

MPs had a wage rise more in line with the increases in the cost of living. Public sector workers, including those who work for the MOD have been left to struggle with no real wage increase yet huge rises in outgoings. Rent for married quarters has increased. Food prices have increased. Energy prices, insurance and pretty much everything have all increased. How can we pay for these when we have pretty much the same wage as we did a decade ago? Please treat people fairly like you have been treated.

10 years of pay restraint, small rise in 2018, reduced allowances, unfit SFA and no formal way to complain. I not surprised we vote with our feet. RN may be manned by number but we are not in manning balance. Average 15%+ gapping across the board.

Take the MPs pay rise of 10-11% and give it to the Armed Forces because guaranteed the MPs won't be taking up arms to defend if there was a conflict in which you needed them. Also if you take a look at the leaving rate probably nearly everyone is leaving because you don't pay them well for what they do.

The whole atmosphere of pursuing veterans for historic crimes that may not even have been crimes and the reduction in quality of all services offered to serving (poor accommodation, poor food, poor facilities, poor pensions) makes the remuneration more critical than ever. Unless you make it a worthwhile job preferably better paid than a civvy equivalent, less and less people will join up and fewer will be retained. Government have undermined their most reliable military services for too long. As crime and terrorism rocket in frequency and severity, we will all live to regret this.

Armed forces pay doesn't just include the salary as you appear to be focusing on but the whole package.

As an engineer my pay is not appropriately indexed to keep pay with commercial sector. I have reduced my dedication and diligence at work as I don't feel valued. I have stopped encouraging colleagues or subordinates to remain in the RN. The changes to pension

benefits continue to go in a negative direction which means pay is a much more significant element of my offer.

Recruitment and retention is a disaster waiting to happen. It is consistently disregarded and covered up by relevant civil servants who themselves have had to cope with austerity and have no interest in serving the needs of service personnel. This is coupled with further cutbacks and difficulties with allowances and terms of service that make the whole package highly uncompetitive to skilled professional people.

With the latest pay announcements held up against other changes to the contract I joined under including pension changes, expectations of not just units but personnel in undermanned areas and then seeing pay rises in other sectors. I have felt the most undervalued I have in years! I am coming to the end of my initial contract and in the current climate I do not see a future for me with an employer who repeatedly gives minimal and asks for maximum. Again a sentiment portrayed in the 2018 announcement with a 2% pay rise and a 4% increase to food charges.

c) Pay relating to specific branches, specialisations, ranks and rates and tri-Service comparisons

My husband...has taken every exam presented and passed. Yet he earns so much less than divers for example... It is shameless that a steward earns the same as he does. Since pay 2000 was introduced a few years after he joined, he has been penalised and missed out on a fair salary that matches his qualifications and responsibilities...

I'm a submariner and engineers receive trade pay, why don't the warfare department receive anything? The warfare branch do just as much hard work as the engineers. Why should they get special treatment? If the pay was increased maybe we would have more submariners in our warfare department.

The forces review haven't taken into account what each branch/trade job specifications are whilst we are tri service, a chef in the RAF day to day responsibilities are very different from that of a chef in the RN and the pay grade that RN chefs are currently on doesn't quantify to what is expected of them; moreso are RN Police; how is justified that RAF/Army counterparts qualify for a higher grade.

I receive nothing extra for becoming IEng as a CPO. Investing my own time to become registered with a professional body for no reason. The Engineers pay award for which I receive £6.50 a day extra is greatly welcome. However, the effort and time I put in to become IEng was wasted. The Navy has taken a blinker view on rewarding effort.

My personal situation is exacerbated since on introduction of Pay 16 my annual salary dropped by over £3.5k due to changes made to RRP - Cat A Nuclear Pay for Pre-Charge assignment OFs. All of this does not represent an overall feeling of looking after valuable resource and is de-motivating personnel with respect to staying in the Armed Forces long-term.

A...Royal Navy General Service Lieutenant Commander Weapon Engineer Officer will now go to sea as the Head of Department for 50+ personnel, in charge of their safety and delivering operational capability to the Commanding Officer, but will be paid less than the Warrant Officer and Chief Petty Officers working for them (following the introduction of FRIs and Trade Pay). One of many examples where initiatives to bump up pay and use financial retention sticking plasters is making a mockery of our talented people. Responsibility and skills drive wage levels in industry, as it should, the Armed

forces pay does not treat people fairly. The balance is wrong, the ask is ever increasing and both (untrusted) pensions offers + X Factor still do not bring wages anywhere near realistic levels compared to industry peers.

The current pay spines/progression are too compressed. The delta between a Leading Hand/Corporal and a Warrant Officer is barely £15,000 (requiring at least 3 promotions); similar to the pay rise a Lt Cdr receives on one promotion to Cdr. Ratings promotion brings too little financial reward for the increase in responsibilities and skill set required by Engineering Technicians in particular. A simple solution is to reduce the number of increments. On promotion you would receive a significant pay jump of at least 7% (encouragement to get promoted), followed by smaller annual increments which reward experience.

d) The affordability of housing, both in the private sector and Service accommodation, and increases in accommodation charges

The accommodation is increasing by CPI, yet it isn't deemed appropriate for pay to increase by this sum. The quality is poor.

The pay increase was welcomed by everyone until they back dated accommodations charges meaning that a lot of serving personnel living onboard at various establishments saw very little of it. Once again the pay rise didn't match inflation or accommodation increases leaving a pretty bitter taste.

It is house buying that is the problem. We live a transient life, may need to buy in more expensive areas, and our salaries don't work favourably in that respect. Great if you can settle in Lincs or Scotland, but not the south. Although 'designed' to help, I think that 'help to buy' schemes only help to prop up new-build prices.

[Need for] certainty over FAM and guarantee that the increased cost to service personnel will be capped and introduced gradually. Rental market is already saturated so assurance that allowance will keep pace with real costs is not believable as the lack of housing stock will result in rapid escalation in rents not covered by MoD who will not be responsive enough to market changes.

The last pay rise of 1% coincided with a 1% increase in costs of SFA. So no real term increase in pay for a number of years whilst cost of living increases.

A Civilian equivalent job pays a lot more but doesn't provide the house. A house for us is to make the regular moving easier and part of the remuneration to retain workforce. Although pay has been increased a tiny amount, this has more than been taken back from us in a rise in accommodation cost, including the cost of licence to occupy insurance.

..the families accommodation model is ridiculous, unworkable and complete nonsense.

It would be nice if they stopped putting rent up more each year than the tiny pay increases that are received. Because of this we never seem to feel the tiny, below inflation rates, pay rise. One year I seem to remember that pay went up by 1% but rent went up by either 6% or 8%. After tax and National Insurance the increase in rent was more than the increase in net pay (40% tax payer) and therefore no rise in the income entering the household from the service member. I wouldn't mind so much if my house was modern and without problem.

It would be nice if after the additional SFA increases and inflation that we actually see a increase that we can actually notice.

For a job where you are willing to lay down your life for the freedom of the citizens of this country, the pay and incentives are an absolute joke! We had to leave our family home and move into married quarters because we could not afford to live in our own home, which is a small ex council end of terrace 3 bed house not a mansion.

With only one income in the household it is impossible to save or afford property outside of SFA.

The increased charges for SFA are fully understood - they should be in line with inflation. However, the frustrating and disrupting element of living in SFA is the lack of preventative maintenance, which results in urgent repairs for the properties. I would be willing to pay more for SFA, if the buildings were maintained to a higher standard.

e) Pay not compensating adequately for the amount of time spent away from home and the impact on the lives of wider family members

...the money we make for the time we get to be away from our love ones is not worth it, I rather work for less and get more time with my kids.

I think the pay is fair when...shore based but it is undervalued when working away at sea. The argument that it balances no longer stacks up as the recent surveys show the RN is deployed far more than the Army and RAF...funding should be aimed at deployment allowances so that people who are separated from families and deployed are properly compensated.

Sea pay is abysmal, considering how much they sacrifice of their time and relationships with their families.

Sea pay is great as it allows us to catch up on things but by the time the tax man gets it it's not worth the 11 months he was away last year and most of this year and still deployed. Feel like I'm single as paradigm is 30 minutes a week, not enough minutes.

The pay is meant to be better than the equivalent civvie job but there is no equivalent civvie job really. It doesn't make up for your husband being away more than half the time.

There should be a "deployed spouse benefit", similar to the benefits that single parents get. I am on my own for 8-9mths every year for 3 years. I am raising our family alone yet get no financial support for being unable to work.

Armed forces do not get paid enough for what they do, they are the only protection for this country and there are a lot higher paid jobs to get on the outside, my husband who is an engineer has friends in jobs outside the forces who get paid the same and more and I don't think this is right being so he sacrifices months of his life to go to sea every year with no contact with his children and wife where as his friends do a 8 your shift and get to go home, I have moved me and my two very young children (20 months and 5 months to the opposite end of the country so they can have a somewhat 'normal' relationship with their father and so we can do more things as a family and we seem to struggle every month for money to do this.

f) Pay not compensating adequately for the negative impact on spouse/partner employment of the amount of time spent away from home by the Service person and/or moving on assignment

A lot of forces families have additional pressure of one parent being away for long periods and as such the remaining parent often has to work reduced hours to balance. I don't think this is reflected in the pay received...if a higher earner any increases are often lost to reduced/lost child benefit (based on 1 parent salary and not family income) and in tax in general. I imagine that there is a higher ratio of one income families in the forces then in the general population and it's not always through choice but necessity.

It's frustrating- I am a bright, qualified person but the needs of the service have ruined my career, and now I'm unemployed as I have no recent experience.

I hope the AFPRB can also consider the impact of relocation on spouse's employment, particularly to economically deprived areas such as Cornwall, where public sector employment (e.g. NHS) is very challenging to obtain. My spouse remains on a temporary contract despite having relocated to Cornwall 2 years ago and having worked in the same specialist position since. This post is also a demotion from her previous post. This has an impact on our overall household income as well as her individual potential earnings.

Spousal (and civil partners) employment - no amount of schemes are going to solve this problem - I either take my spouse with me in which case she is looking for a job every 18 months, or she stays in one place but I cannot help with childcare/school run/emergencies). I am now at the stage where the inability for my spouse to maintain a proper career (more than just being employed) is doing harm to her long term potential. She is sacrificing her employment prospects for my career. If my career is not going to remunerate me sufficiently then one option is to leave. It would mean a (potential) drop in my income and loss of the service pension, but we would both be earning and would both have the prospect of future increased earnings as we progress through a career. The loss of pension is made up by her increased earning potential later on. As a proposal, how about allowing the Service person to use the spouse's unused annual tax allowance? While this will only mean a moderate increase in income to those with spouses either not earning enough or out of employment, it does signal an intent and is something. Equally, double the allowance for Service persons before child benefit is taxed. I understand this will target those earning at the top, but it would recognize the reality that the Service person's salary often has to replace a double income.

g) Difficulties meeting living costs

The recent pay rise was only applied to the base salary and not the X factor or supplement level - a disappointing decision, but one that appears to be all too common these days with the MOD. My pension has been changed, my net pay hasn't gone up in 8 years and the cost of living continues to rise...I have had enough and am off, as are many of my peers.

We leave our families for months at a time with the stresses of not having enough money to pay for a month food shop.

Collectively with my spouse, we have enough money to live day by day and month by month, we are not able to save any money however and we struggle with unexpected bills and home improvements so much so that if I leave the service, this will be the reason why, as we cannot afford to start a family in this position.

We have found that everything around us has been increasing at a much higher rate than our salary, our married quarter costs have gone up including utility bills, food bills, home insurance, TV and broadband charges and these don't seem to be slowing down. Fuel prices are high, insurance premiums keep rising and retail prices of presents that the children would love for Christmas/birthdays etc seem stupidly expensive, so we have taken to buying second hand items. The small increase that we have recently received in our wages has basically been swallowed up in the rising costs that we have seen occur over the last 5 or so years.

Junior rates are not paid a wage that we can survive on as a family.

My thoughts about leaving the service have been increased by the lack of value that I perceive in the Government's approach to remuneration and reward for the sacrifices that are made by my family for the good of the service. My family are now suffering the detrimental effects of this erosion of my salary with family life being hit hard as my partner now has to work two jobs leaving little time for the family. This is not to maintain a standard of living but to slow the decrease in our standard of living. My remuneration has failed to keep up with the cost of living, since 2008 I am financially far worse off now, this is having a detrimental effect on my family. My ability to service my debts is on a knife edge as my salary has fallen below the lower CPI inflation rate causing real hardship within the household. As previously stated the erosion of my salaried pay in comparison to the rising cost of living and the public sector pay coupled with the lower CPI rate comparisons has required my partner to take on extra low paid work to try and keep the shortfalls to a minimum. This has affected home life in a detrimental way.

Ain't paid enough to support other half and save at same time!

h) Pensions

Pension! It is not what we signed up for and those who stayed on 75 when they had the choice of 05 scheme are now massively worse off. They need to give us another choice of changing to 05 and have it backdated.

When is the AFPRB going to take a stand on the pensions tax issues caused by the Annual Allowance issue?

The way in which we who have served beyond 20 years are hammered by pensions taxes (Annual Allowance) is completely unacceptable and the MOD do not care. The government introduced the Annual Allowance tax rules a few years ago to stop fat cats in the City adding £50k (now £40k) to their pension pots and gaining tax relief. It was never designed to apply to those in Final Salary pensions, but we were swept up in the red tape that the MOD didn't notice (and still do not care). Now whenever we are promoted (esp on AFPS75), an imaginary sum of imaginary money (19 x the pay rise) gets added to an imaginary pot and we are taxed actual money to account for it. For senior officers, this is tens of thousands of their own money, and for many others the bills are in the hundreds - how is this fair? It was due to only apply to a handful of the highest paid, but this is now affecting WOs, Cdrs, and long serving SUY Lts and Lt Cdrs.

i) Increased childcare costs arising from the Service person's absence or family mobility

We end up having to pay for more childcare when he is away because I have to work but he can't do the school run or help at all at weekends. It's more expensive being a navy family because they are never there.

Those with children at nursery suffer because we can't afford the childcare and when both parents are military, one being at sea and one having to pay for evening childcare when duty...you then can't afford to live. No one is looked after. Debts pile up and the military doesn't care.

We find it difficult to get decent paid work for my wife that fits around our young family, as we have no family support around us and the cost of childcare is higher than what she can earn where we live. Life feels like a massive struggle for us at the moment which we have little control over changing anytime soon as being so close to the end of my service we feel like we are in a pension trap situation and so are just holding on till the end.

We manage because we have one naval salary and one full time salary. We own our own home and are paying off our mortgage. The navy salary covers the mortgage, car payments, tax, food etc. The other salary (mine) covers council tax bills etc. We manage fine now but I dread the day that we choose to have children and we throw in a 6-9 month deployment. I will not be able to earn what I currently do and will have no support with childcare. The naval salary won't stretch to cover this life.

The cost of living in Scotland, compared to previous posting are more expensive even though there was a promotion (increased earnings) there's less "take home" pay. The disadvantage of only 15 hrs free childcare compared to double in England, makes returning to work impossible for spouse. Major disadvantage financially being posted to Scotland compared to anywhere.

j) Unfavourable comparisons between Naval Service pay and remuneration in 'civvy street'

In my trade personally I am responsible for the maintenance of weapon systems and have completed numerous long and intensive courses to become qualified to do my job. However I haven't been awarded financially at all for bettering myself and achieving these civilian recognised qualifications and although I don't particularly want to leave the Royal Marines I am struggling financially on my current wage. I am trained to the same level as 5 ranks above me and unlike most specializations I am responsible for the lads safety when operating weapon systems. I feel I should be awarded financially for this responsibility as in civilian world if you gain more qualifications you would be.

You can get paid a lot more on civvie street! That's why so many people are leaving the forces!

Having seen in real terms a pay cut since 2010 we are at least 10% down on our wages that we will never get back. Time to move on now the public sector has better offers.

Just because I am in a job where I am paid well enough that I don't need to make cutbacks that is not to say that I am advancing in life as I might expect to be. While until recently incremental pay rises have mitigated against inflation and meant that I personally have maintained my lifestyle but if compared to civilian counter parts I don't feel I'm getting the financial recognition I deserve.

As an Engineer the employment opportunities in the civilian sector are more financially rewarding, especially to more junior ranks who can increase their salary by more than 50%.

My pay is adequate and my family and I live within our means. However: given the personal commitment I (and by extension, my family) make - working hours, frequent re-location, chronic under-staffing, etc. - my pay is, I would argue, disproportionately low. I know that, tomorrow (in theory), I could walk into a similar civilian job (e.g. engineering consultancy) and earn more, in return for reduced responsibility and increased stability. This is not speculation: I regularly receive job offers and many of my peers have already followed this well-trodden route. I enjoy serving in the Royal Navy, but there will be a point where, as I am financially left behind by my civilian engineer peers, the gradually eroding benefits of Service life will no longer offset the financial detriment.

k) Taxation of allowances and bonuses, taxation in Scotland, other government allowances and benefits.

Good conduct bonus are taxed. 'Here have £5500, but we are going to take half away' I think that's unfair. It's a bonus to thank personnel for their continued service and then it's taken away. I personally believe bonuses shouldn't be taxed or affect tax credits. We've just lost our tax credits due to a bonus and will not get them back till 2020 and have 3 young children.

I believe it's unfair that sea pay for the Royal Navy is a taxable income. This is a bonus for being at sea as should not be seen as a 'normal' annual salary when claiming for working tax credits/universal credit.

The merchant I believe received pay tax free if they are outside the UK for six months even if this is a combination of work and pleasure. I believe that the Armed Forces should get some pay tax free too.

As a Scottish rate taxpayer I acknowledge the efforts being made to compensate personnel that are unfairly taxed more than their English counterparts. There is however, an unintended consequence with the proposed solution that will affect personnel with families. The proposed solution is to increase the annual salary by a proportional amount to compensate for the additional Tax paid in the previous year. By using this method they could unintentionally increase the annual wage above the £50000 threshold for the repayment of child benefit.

l) Perceived unfairness towards single Service people in eligibility for SFA and in Single Living Accommodation charges

I think it is hugely unfair and discriminatory that the MOD see fit to charge single people for accommodation but allow other people to have it for free.

When are we going to start treating personnel equally instead of discriminating against non-married service members?

You cannot live in SFA unless married or with children, yet to afford to get married or have children on AB pay is near impossible. This is very archaic when many in modern society live together for decades without marrying.

m) Pay not compensating for the workload, stress and operational tempo

We are in a fortunate position as I work full time and are a bigger earner than my husband. That's only been possible though through sacrifices including weekendening for 10 years in order to keep two careers going. If we were to drop to one salary or I were to take a step back that would be very different. I think the RN needs to do a better job of

articulating the way the remuneration is made up- especially to families. I also think they need to consider ways that don't cost anything to provide perks to families and personnel in terms of use of facilities etc. People are of course never going to say they are paid enough or refuse the chance to get paid more but I do think the pay freezes have gone on long enough and their lifting this year was welcome. Just because you can pay your bills doesn't mean you wouldn't be looking elsewhere for employment if you think your skills are worth more.

Work life balance to be reflected and more support for single personnel. The x-factor does help, but there is a lack of recognition. Ability to buy back leave.

I don't believe my husband is paid enough. He works very long hours when at sea and alongside, his workload is extremely high and he never feels he's able to get on top of it, resulting in his stress levels always being high.

Given the where volume of hours my husband has been working if you broke it down he would be earning less than minimum wage. It's shocking given the sacrifices we make.

The fact that for over many years the armed forces have taken a real terms pay cut but are still expected to produce the highest of outputs, often a short notice. Obviously all those that enter into the forces understand that the job is not a real 9 to 5 one and that they will be expected to travel away from home on occasions. However, it appears that most armed forces personnel are working exceptionally hard and long hours when not Ops and as such do not get that down time with their family as would be expected.

n) Feedback on specific allowances

The overall value of the "Sea Goers package" no longer compensates for the nature of life at sea... GYH(T) [Get You Home Travel] and LSA [Longer Separation Allowance]...are mutually exclusive. Whilst it would clearly not be in the spirit of the rules to accrue GYH(M) for lengthy periods at sea, the way the regulations work when 'week running', has the effect of subverting the policy aim of the allowance... GYH(S) warrants (10 per year, reduced from 12 a few years ago), are supposed to provide additional support to compensate for the increased separation that sea-goers experience. However, the lived experience is that they end up being used to mitigate for the lack of GYH(M) that sea-goers on a busy ship actually receive, and at a level of less than one per month, they are not even fully effective as mitigation ($11 \times \text{GYH(T)} + 10 \times \text{GYH(S)} = 21$ journeys vice 24 from 365 days of GYH(M)... the impact of the above is...sea-goers not feeling that their position is recognised or valued by the allowances system.

The main one that is affecting most people currently deployed to Bahrain would be the lack of LOA [Local Overseas Allowance]. It's easy to say everything is provided in the NSF but ships coming through still maintain their LOA and use all facilities at the NSF. Maybe not the full amount but some sort of LOA should be provided because a place like Bahrain is very expensive. If that is not sorted I think in the long run it would be hard to get people to go on tour if financial incentives is lost. The percentage of people that have mortgage in the Armed forces is higher than ever. I hope someone is listening.

More generous flight allowances [needed] for Invol Sep - v damaging to family life for children to potentially only see their dad once a year.

Why do service personnel get punished for attending courses that the Royal Navy require them too? For example, I was on ship and the ship required me to attend an 8 week course at ...[Portsmouth area] The problem with this is that I lived on a Plymouth ship at

the time, so now I was required to pay Accommodation and Food at [Portsmouth area], whilst also losing out on the ULA [Unpleasant Living Allowance] from ship and any LSA I would be receiving if the ship was at sea. So at a minimum me attending a course the RN made me complete which I had no say in cost me personally £100 ULA, £100 food and approx £50 accommodation (total £250) a month. If this was a civilian being sent away to complete a course then the company would pay for hotels and food for the duration of the stay.

o) The AFPRB's independence/ability to deliver a fair pay award

I am continually disgusted that the Independent AFPRB always seems to recommend an amount suggested by the Government of the day. Few believe in this board's independence. While the body that independently recommends MPs pay awards has every year for the last 10 recommended a larger percentage pay award than that given to those risking their lives. Disgraceful.

Paying the pay rise would be a start! The 0.9% bonus was a con, and not recommended by the AFPRB.

We need fiscal professional recognition to keep our people. AFPRB need to recommend what they think we are worth and then limit any award iaw the government limit. Don't recommend the government limit as that sends the wrong message.

p) Feedback on increases in food charges

Food is increasing, yet the quality is poor. Pension deals are getting worse. The conditions are adding to the stress of families who are having to cover the shortfalls.

With increase to the daily food charge and the increase to the accommodation charge the pretty much cancels out the pay rise.