

Naval Families

F E D E R A T I O N

Armed Forces Pay Review Body

2019

Background and context

1. In preparation for its annual presentation of evidence to the Armed Forces Pay Review Body (AFPRB) for 2019, the NFF carried out a short online survey on pay. The survey was open for 16 days in November 2019. The survey was identical to that carried out in previous years. This year's survey had 215 responses, compared with 178 responses in 2018 and 440 responses in 2017. Respondents are a self-selecting sample, which differs each year.
2. The Forces in Mind Trust (FiMT) recently awarded funds of £99,497 to RAND Europe and the Army Families Federation to conduct a 10-month study examining the factors that may affect the financial stability of current and former UK Service personnel and their families. As key stakeholders, the NFF will be providing input to RAND to ensure that the lived experience and views of RNRM families are represented. The study seeks to understand how military life can affect financial stability, to determine whether there is a problem and, if so, to examine potential interventions that could help current and former Service personnel and their families.

Summary of Findings

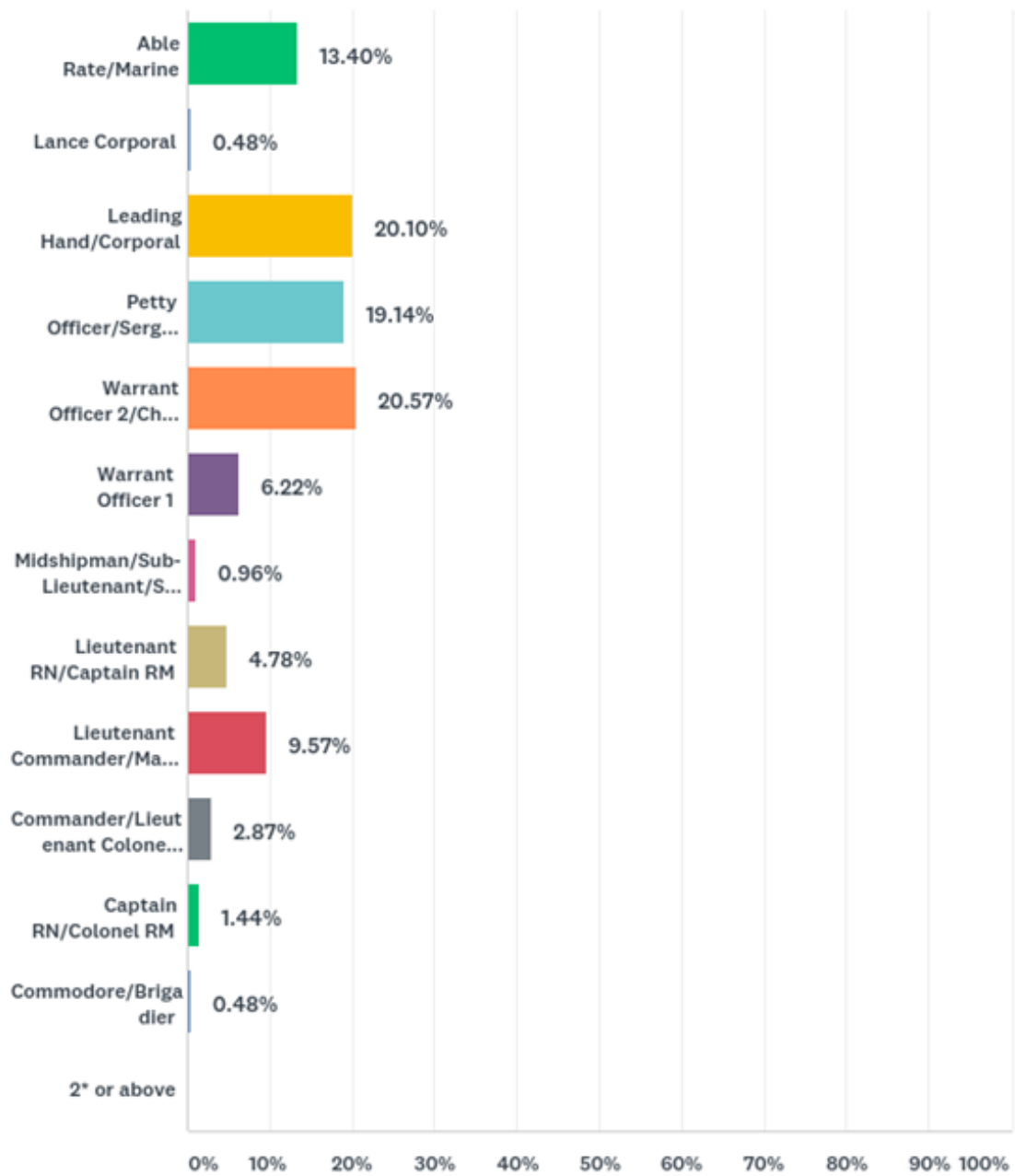
3. In 2019, 20% of respondents felt satisfied with their financial situation always or a lot of the time. In 2018 the figure was 18%.
4. The percentage of respondents who are never able to save for a rainy day in 2019 is 40% (42% in 2018).
5. The proportion of respondents reporting feeling concerned about managing personal debts continues to increase, with 14% reporting being always concerned, and a further 76% feeling concerned a lot or some of the time.
6. There has been a small increase since last year in the proportion of respondents reporting that they always have enough money for the things that they need (13% from 10%).
7. Over the past year:
 - The main ways that people have balanced the books have been by cutting back on holidays and leisure activities (74% of respondents) and spending less on groceries/shopping around (60%).
 - 20% of respondents have cut back on insurance cover to save money.
 - 39% of respondents have made changes to a spouse/partner's working patterns or job in order to manage financially.
8. Of the 215 respondents in 2019, 85 chose to provide additional free text feedback. The most common themes could be categorised as comments about the following topics (in descending order):
 - a) Pay comparing unfavourably with similar roles in the civilian job market.
 - b) The cost of childcare in general, and specifically the increased costs resulting from the serving person's absence. Childcare costs in MOD settings.
 - c) Difficulties meeting living costs.

- d) Pay not compensating adequately for the amount of time spent away from home by the Service person.
- e) Specific allowances, particularly those enabling serving people to travel home to spend time with their partners and family members.
- f) Pay relating to specific branches, specialisations, ranks, rates and Full Time Reserve Service (FTRS).
- g) Taxation, particularly of Recruitment and Retention Pay (RRP).
- h) Pensions.
- i) Pay not compensating for the workload, stress and operational tempo.
- j) Pay not compensating for the impact on spouse/partner earning power.
- k) Affordability of housing.
- l) RRP.
- m) General comments about the pay award and the 'offer'.
- n) Allowance package disadvantaging single people compared to married/civil partnered people, Single Living Accommodation (SLA) charges.
- o) Difficulties taking leave due to workload but unable to take pay in lieu.
- p) Cost of using personal mobile phones for work calls when not provided with access to a work mobile phone.
- q) Financial planning - more guidance requested.

9. In 2018, the following themes were raised (also in descending order of frequency):

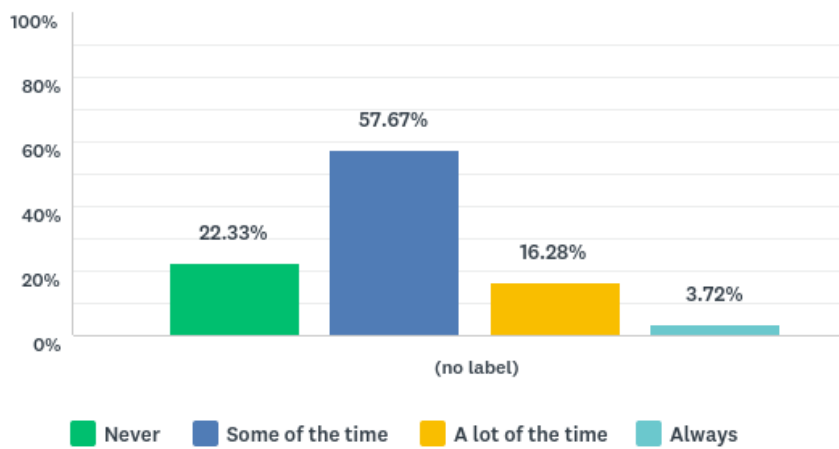
- a) The 2018 pay award.
- b) The overall 'offer' from the Royal Navy.
- c) Pay relating to specific branches, specialisations, ranks and rates and tri-Service comparisons.
- d) The affordability of housing, both private and Service Families Accommodation (SFA), and increases in accommodation charges.
- 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 mobility.
- 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. Impact on other government allowances and benefits.
- l) Perceived unfairness towards single Service people in eligibility for SFA and in Single Living Accommodation 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.

10. Who responded to the survey in 2019?



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

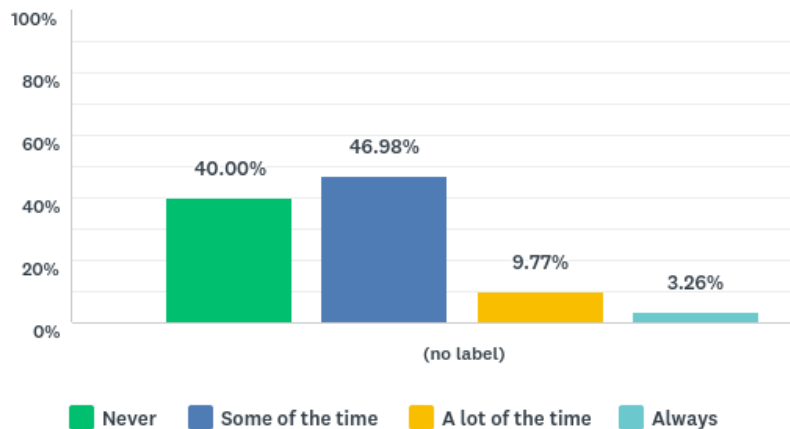
1) I feel satisfied with my financial situation



Never	22%
Some of the time	58%
A lot of the time	16%
Always	4%

There has been little change since 2018 in the percentage of respondents who felt satisfied with their financial situation always or a lot of the time.

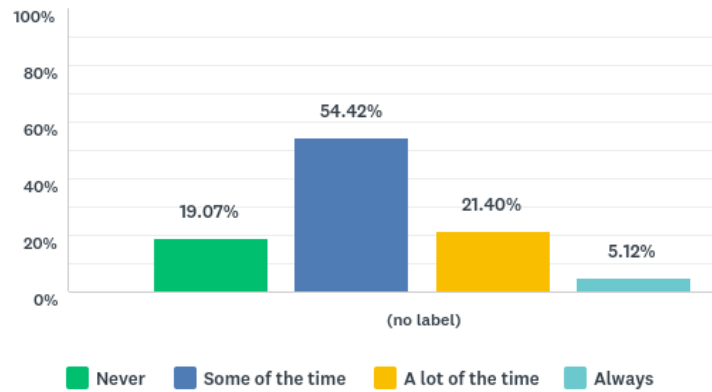
2) I am able to save for a rainy day



Never	40%
Some of the time	47%
A lot of the time	10%
Always	3%

The percentage of respondents who are never able to save for a rainy day has remained similar to 2018.

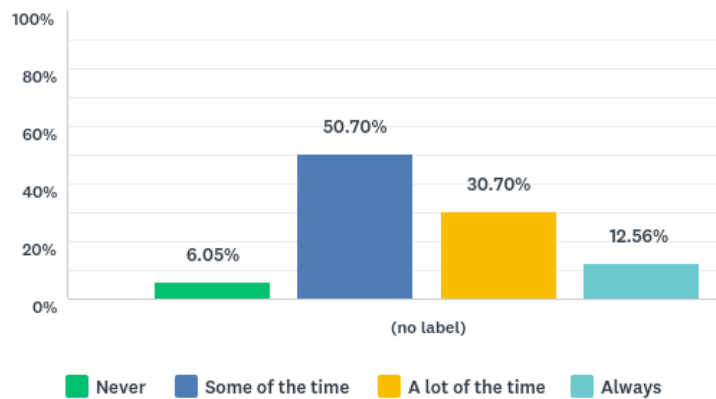
3) I worry about managing my debts



Never	19%
Some of the time	54%
A lot of the time	21%
Always	5%

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

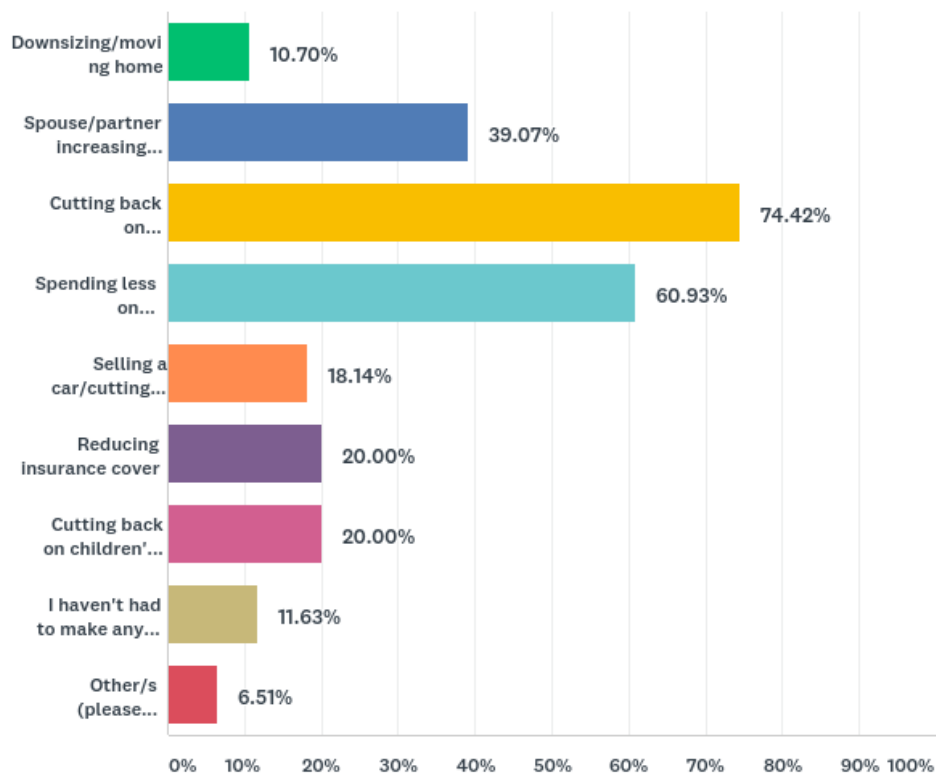
4) There is enough money coming into my house to pay for the things that I need



Never	6%
Some of the time	51%
A lot of the time	31%
Always	13%

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?



Downsizing/moving home	11%
Spouse/partner increasing hours at work/changing jobs	39%
Cutting back on holidays/leisure activities	74%
Spending less on groceries/shopping around for essentials	61%
Selling a car/cutting back on transport costs	18%
Reducing insurance cover	20%
Cutting back on children's education costs/trips	20%
Other/s (please specify)	7%

12. Over the past year:

- The proportion of spouses/partners reporting increasing working hours or changing jobs to boost the household income has decreased by 5%.
- There has been a decrease of 13% in reporting of cutting back on holidays and leisure activities.
- The proportion of households reporting spending less on groceries/shopping around for essentials has decreased by 15%.
- There has been a 10% rise in the proportion of households reporting selling a car or cutting back on transport costs.

- There has been a 6% decrease in the proportion of households reporting cutting back on the costs of children's education/trips.

FREE TEXT FEEDBACK

13. 85 respondents chose to provide free text feedback. Much of this feedback covered more than one subject. Typical examples of the feedback provided are listed by heading below, in descending order of subject frequency. Some of the comments relate to more than one heading but have been grouped as the 'best fit'. Identifying details have been redacted.

a) Pay comparing unfavourably with the civilian job market

The armed forces pay up to 50% less than the serving person would receive in a similar job civilian side. Bonuses are never paid on time and are tax deductible which renders it pointless as it forces those with children to be worse off the following year ie they earn too much so can't get child benefits etc. If it was tax exempt like in the states and civilian side, a lot more would stay in the service. Retention bonuses again should be exempt to encourage those with the experience the military craves, do not leave.

You are able to get jobs outside the forces, better well paid, with the skills I have, but I am stuck due to the pension changes and unable to better myself. Tax reductions outside and a better paid job...doing less hours then working within the armed forces, no encouragement to join or stay, but am stuck in due to the pension clauses / issues and feel in 4 years time when I have done my 22 there is no incentives to extend.

I understand why you ask the above questions but they really go to the heart of whether one can affairs essentials. For higher qualified and more senior people this will almost always be the case. However it doesn't address whether an individual is adequately remunerated for the level or work or responsibility that they take. By focusing on affordability you will miss identifying reasons why people are dissatisfied more generally with the remuneration package. A key one I would identify currently is the excellent opportunities in private industry.

Wages used to be good compared to civilian street however now you can earn more outside without having the terrible living conditions (navy, as a LET) and always being away from your family. That's why people are leaving. Value your staff and they will stay. It will save so much wasted money on training 4 year recruits.

Engineering officers on submarines have no incentive to stay. Pay is not competitive compared to industry which offers a better family life balance with the ability to communicate with your spouse and your children to see their father. People leaving the service puts further strain on those who remain loyal and dedicated which impacts their careers by holding back in positions or impacting which jobs they can move onto and when. In our case it is prolonging sea time which is proving difficult with a young family and impending new baby - which he may not make it home for!! This is totally unacceptable. I imagine the people deciding on pay are well looked after! You need to look after your submariners better!

I would like my husband to have an annual bonus. It takes a number of months to save up a lump sum and I get frustrated that friends who are employed in civvy street get a bonus. Even a small amount of £2k per annum would be beneficial.

The current salary of the Royal Navy is not competitive in comparison to industry. Nor is there any additional payments for out of hours duties. The amount of time spent away from loved ones has a negative impact on the wellbeing of service personnel and their families. If a civilian company tasked you to deploy the financial reward would be far greater and you would get a bonus. With the pension package becoming increasingly worse without the choice to retain the pension package you initially agreed to and current salary's not in line with inflation. Service personnel are at an increasing financial deficit. This coupled with the high stress, hazardous working environments makes civilian employment increasingly more attractive.

People are leaving the armed forces for better paid jobs. The public sector pay freeze has had a damning effect of the manpower within the military. The government NEEDS to increase pay by a substantial amount to prevent any more manpower problems.

Starting pay for Armed Forces personnel is no longer seen as better than other sectors. I think this is impacting on retention of younger staff.

Dental Professional wages are often aligned to the NHS Agenda for change pay scale when many in the profession would not be employed in the NHS (for example Dental Hygienists). Therefore, the pay awarded by the AFPRB is significantly lower than what would be received in civilian practice when working longer hours.

Pay should come in line with industry, and then take into account family situations and sacrifices, that financial impact a family due to service requirements. Unorthodox working routines increase the financial burden on families.

b) The cost of childcare in general, and specifically the increased costs resulting from the serving person's absence. Childcare costs in MOD settings.

My only issue would be on site nursery fees. We were attending a nursery at a naval base who then increased their charges to £1200 a month. This is more than the average OR4's wage so completely unacceptable for childcare that is supposed to be helpful to serving personnel, especially if they are a single parent.

For the money that non promotion RM guys get isn't enough to sustain a family efficiently especially if the family move away from family and friends who can help with childcare etc. There's no leeway for time away or any of that kind of luxury in that sense as we can't afford that even have one child.

Childcare costs are crazy especially for the families who don't live near families to help and if there is only one working parent (who tends to be serving!!) so the other parent is expected to drop everything in regards to the children if they require to leave school due to sickness

Deployments, and location have forced our family to spend more and more on childcare, recently.

Can we have some more money please? Or a better provision for childcare? The way this carries on is unsustainable for me to continue in this career.

It is difficult to run a household on one wage with 2 children under 2 with my wife unable to work with the cost of childcare not being covered for 2 kids with her wage.

If we had a reliable pattern to his work days/hours we would save a lot of money on the cost of childcare!

...we face significant extra childcare costs through babysitters etc compared to those serving members who work mon-fri standard hours close to home. The inconvenience of being deployed should be recognised and more adequately compensated.

c) Difficulties meeting living costs

With childcare cost, food, clothing for children, bills, school trips, school uniforms. There is nothing left for leisure, after all bills and child costs come out we are left with 250 to buy food and provide fuel for the car, come day 2 of the month there is nothing left for the rest of the month.

The low pay for an AB is ok for younger serving personnel who still live with their parents so have small outgoings. It is very hard for older serving personnel (and probably discourages older recruits to join), as they have the cost of running a home/supporting a family. This means spouses have to take yet more of the burden, from running homes, looking after children and working longer hours, often alone as the serving partner is away with the RN. The government's recent promise to up force's wages to the National Living Wage is insulting - personnel should receive far more, considering they risk their lives and make considerable family sacrifices. It's no wonder personnel are leaving in significant numbers, when they can earn the same working 9-5 in a shop.

I am pleased that my husband has had a pay rise, however, after years of having a capped pay rise of 1% there is still a gap between the cost rises for living and uplift in his salary.

We are pleased that we had an increase this sept in his pay but in relative terms with the costs of living rising so much over the last few years we feel that there should be more pay increases over the next few years to catch up with where they should actually be as we still feel that wages are low compared to cost of living.

My husband joined just before the pay freeze. The only pay increments have been from time served, his role is hard to be promoted in due to going to sea so often. The opportunity for promotion and progression is limited, pay rises across the fleet do not meet the rising costs of living.

By the time mortgage, bills, fuel, childcare etc come out of the wages it leaves very little left each month. With the rise of accommodation charges on base, food charges on base and inflation, the yearly pay rise we receive ends up being a pay decrease by the time these factors have been taken into account.

The X factor covers a lot of the separation side of things but it does not take in to consideration the following. If we buy a house, as a single person still have to pay extra costs like gas etc. when we are away we still have to pay for this amongst other housing costs. If we go abroad away on deployment we still have to pay for broadband, phone bills, additional costs for using our phone abroad. We still have to pay for cars and tax, insurance. All these things we have to pay for are not covered. it's not our choice to go away but we still have to pay for these things that we will not be using. we can be away from 3- 9 months. If we go away for 9 months and have to pay a years insurance costs, tax and phone bills. how is it fair we pay for this yet are unable to use the services we pay for. even if we are not away we can still be stuck away from home at base port for months on end. The armed forces covenant does help in some aspects but its not the

cheaper option and there is downfalls. Ultimately we are still being disadvantaged and not paid enough for the work that we do.

The basic pay rate for a low rank such as private or marine should be increased as it is incredibly hard to support a family with children in the basic rate, a spouse may struggle to work as the husband is often away and struggle with childcare issues and cost meaning a lot of families are dependant in the serving persons wage and a lot go without any luxuries or days out for the kids and get into debts.

Although our wages have increased over the past couple of years so, we are as a service in a better financial situation in our personal lives, I believe inflation with regards to everyday costs such as fuel, groceries, energy costs has gone up more than our salary.

d) Pay not compensating adequately for the amount of time spent away from home by the Service person

Armed Forces pay no longer compensates for the impact on spouses and partners who are frequently unable to work at a level commensurate with their education, skills and experience as a result of being the constant providers of childcare and managers of the home. It does not make up for the frequency/length of absences of a parent and the damage this does to parent/child relationships, or indeed couple relationships.

We are fortunate that we both work full time however for the amount of short notice traveling around the world my husband has to do I don't think the pay/expenses that he receives for this are fair.

Whilst the pay has a whole is reasonable it seems to unequal that those who are deployed for extended periods of time only receive a marginal increase in pay. Those in 'desk jobs', especially those who spend most of their career in desk jobs do not face the same challenges in family life as those with frequent deployments and being stationed away from home.

The fact that these skilled submariners and sailors, spend a lot of time away from there families and do a heroic and dangerous job this should reflect in there pay and may encourage less people to leave.

For the amount of time my husband is away, his pay does not reflect that. Compared to other offshore jobs etc it's a lot less.

We are unable to attend many events, as we live on the Isle of Wight, away from the base where my husband is stationed. The pay received doesn't seem to account for the additional costs we encounter as a forces family, and many of the reductions or amenities available near to base are out of our reach.

I think with the job my submariner husband does and the stress and sacrifice to family time he makes which is getting longer every year I honestly don't think they get paid enough.

e) Specific allowances, particularly those enabling serving people to travel home to spend time with their partners and family members

A fairer and more realistic travelling cost program, living just under 47 miles away from base means we don't qualify for help. In reality who could pay or have the time to travel

94 miles a day in rush hour. Therefore husband has to live out. This has a long term impact on our family life.

Claims when moving, such as hotels and travel should be paid in advance or paid directly by the MOD not claimed back leaving families short of money for a month, particularly when moving overseas. CILOT needs to be recalculated - we pay more than what we would if we were directly paying the council.

Cost of commuting is extortionate; the GYH scheme doesn't cover all the cost of commuting home at weekends.

More support to meet travel costs to ensure families can afford to be together.

Fuel price is a concern every time I'm at the pump. I would have to stop travelling home to see my family if the fuel contribution was taken away. I'm lucky my mortgage was paid off before starting a family so I'm protected a little to the 1 % pay rises.

If they could just get it right and paid in when they are given all the correct paperwork with plenty of time before deadlines it would be a massive improvement, the writers in the navy balls pay up more than they get it right.

Believe the pay for our time away from families is not sufficient £14 a day to be away from family members, children etc is shocking. The stress of travel and being away is not worth it anymore.

Why have you taken the Commitment bonus, what are you going to do to as a replacement for incentives to keep people serving past a few years getting their qualifications?

Why did it change from a chit form thing (think that's what it's called) for striping up on a set of number 1 uniform to supposedly a monthly increase in wage? Finding nearly £100 initially was a struggle on a single household income.

My husband is currently based in the States to try to make his extra pay help out w our daughter's uni costs - he does get one visit home a year and I know is doing this on a voluntary basis (tho in a SM job that is a shortage cat) but it is having a massive impact on our family life as flights to the Mid West are so expensive that our children cannot go out to visit and he is only in a tiny one bed flat so wd be a struggle to put visitors up.

f) Pay relating to specific branches, specialisations, ranks, rates and Full Time Reserve Service (FTRS)

My husband went over to submarines partly due to pay incentives. As soon as he made the move they changed things so it was no longer as attractive and brought in retention bonuses for a loaf of departments except his. They've now also brought in a daily pay supplement for patrols over 100 days. My husband did the 2 before this at 131 and 142 days and got nothing but a certificate. I'm so cross regarding this.

Would like to know why ratings are provided with incentives to stay in the job but the officers are used and abused and never given an extra penny. So many jobs are gapped because you don't have enough officers and the strain on the officers is forcing many to put in their notice. Better paying jobs, with shorter hours, more family-friendly outside the navy.

Think it is awful that if they have the rank of a Lance Corporal, this can be taken away from them. They get used to the pay and have worked hard to be given the promotion, for it to be taken away.

Engineering branches receive bonuses to retain them, what about other branches? Valuable experience is lost to those branches that offer no retention benefit. Submarine pay must be seen as pay that can be expected to be received on a career long basis and not removed after a time period in a non Submarine essential billet or when notice is submitted. It is not right that an individual who may have served 15/20/30 years receiving the pay all their career has it removed on submitting 12 months notice. It should also be pensionable, perhaps this small change would encourage some to stay if they thought their pension was enhanced by Submarine pay.

I feel that those in FTRS (Ltd) are penalised I'm so many ways: 1. Loss of a factor 2. Abatement of pension 3. No HTD allowance 4. No allowance for Scottish Rate if Income Tax 6. No entitlement to SLA/SFA 7. No recognition of Long Service 8. No eligibility for MSM etc Penalised in pay, allowances and recognition but unless you announce yourself as FTRS people see you the same as regular serving. I understand there must be some penalties but I feel they are excessive.

FTRS Do not get the trade pay but are expected to do the same job as there counterparts in regular service albeit no sea time that is the only difference.

Although I am happy with my wage, I get the same pay as other CPO's in my trade group that sit around in easy jobs all day everyday. I am a flight SMR that works 16 to 20 hour days when at sea. Why shouldn't I get that little extra i.e flight SMR pay to make up for the different working routine?

Pay for engineers should be put in line with civilian pay or that of divers to show the risk of their job as well as the generally longer hours they work.

My biggest issue is. As a royal marine. Our training is longer and harder than anyone else. Our promotion is slower. Command courses harder than any other branches. which in turn means less pension and less money due to our promotions and potential of reaching higher ranks. Yes you produce a better trained more professional soldier, but that's not represented in the pay. we have manning issues, simply because. Why do all you have to do to become a marine, when I will get paid the same for doing less in any other branch. if our pay was a different tier it would help me financially but also be a slight bit of compensation for the above reasons. it would also be that we are recognised for what we have done to get where we are.

There is no incentive for career progression - a LH earns just about the same as coming out of Dartmouth.

I don't believe that the pay freeze on promotion serves any purpose, other then to save money and can in fact put people off taking promotion. An AB in the AE branch, generally, has to wait at least 18 months for promotion from release of the signal, they then have less then 12 months to complete there supervisory board, which they used to receive a AIP for(which has been removed), instead they have to wait longer for an incremental progression. A PO is generally expected to take on an authorisation, usually held by a chief, after a year in rank. A chief has to sit a board to be able to potentially hold the authorisations of higher ranks when needed, within a year of promotion. When the freeze was introduced. it was sold as giving service personnel time to get the appropriate experience in rank, but with the pressure on them to perform at their new

unit, the workload and expectations don't reflect the justification for a pay freeze. Our pay is now a reasonable reflection on what we could earn in civilian industry, unfortunately we are supposed to be paid X-factor to make up for the pointless activities we need to fulfil in the military. This has been eroded over the years and doesn't really exist except in the figures thrown out by the AFPRB.

g) Taxation, particularly of Recruitment and Retention Pay (RRP)

Retention bonuses shouldn't be taxed.

Personally I don't think we should be taxed so harshly as at the end of the day we are serving our country. We risk our lives for our country and we also leave our family behind and don't see them growing up so our money we earn should be for them as we can't always be around.

Tax should not be applied when out of UK.

FRI/retention bonus should not be taxable.

I also think people should be given better tax breaks as service members.

h) Pensions

Rapid resolution of the APFS 75/McPherson decision needed.

The pension should not be able to be touched and should be restored to what it was when people signed up.

Everyone had their pensions changed, without no option, and now, until the age of 67, we cannot claim our pensions, a lot of people, due to the hard working nature of our jobs, are not going to be able to enjoy those pensions to the best of their abilities, (such as holidays) if at all. Life Expectancy of UK Armed Forces personnel are not as high as the average life in the uk, why should we have to wait to enjoy our lives AFTER the armed forces that we have so deservedly and unequivocally earned?

Review our pensions - has any legal action been taken after our pensions were switched?

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

With current reduced manning and the inevitable cuts to future manpower, we are expected to constantly perform a plethora of job roles and more in the future, meaning less time at home, more time in the office, more objectives to meet whilst there is little financial incentive.

My husband recently got promoted and the pay rise wasn't at all what we expected. Thought it would be more for the extra responsibilities and higher rank.

j) Pay not compensating for the impact on spouse/partner earning power

I think their pay should take into consideration how difficult it is for the spouse to work when they are away. I don't think sea pay covers the disruption caused.

As a qualified nurse I could be working and getting a decent second salary but because of my husband's job, it is impossible as I have no other childcare support. It's not just the time away, it's the fact that when he is here his timetables are always switching and changing. We have less because of his career choice. Other than job security, there is no real financial incentive to stay in as the sacrifices are so great.

It does not take into account spouse ability to work because of childcare and no support from other family due to posted away from home.

My career has been significantly affected by my husbands deployments and relocating across the country which has affected by salary, and whilst he is away I am limited in my ability to travel / attend events out of office hours which affects promotion opportunities and pay rises.

k) Affordability of housing

Pay increases are pretty pointless because everything else goes up as well such as marriage quarter prices and meal prices.

In order to live together, some families live in a more expensive area than their home town. Partners cannot always get well paid jobs that fit around children when they have no family around to help out.

Buying a house is an important element of finances. I believe that it would make sense to have some sort of scheme that encourages personnel to start saving when they first start their career. Money taken from source. This would be something they sign up to on day one and can only be drawn upon as a deposit/expenses for a house whilst in Service. If its not used during Service then is it available as a standalone lump sum to be used for any purpose after leaving.

We were told years ago, that the FAM (Future Accommodation Model) would be a new scheme in order to relive the strain on the married patches by helping us pay rent on our private rented properties. We haven't been briefed on whether that is still a thing that is happening or when it's happening, people have almost forgotten it's a thing.

Our goal of becoming homeowners seems miles away even with the help to buy scheme.

...there is a push for personnel to own their own homes where they work, however if you look at house prices in Cornwall where there are a lot of shore based personnel, the house prices are very high and I'm sure this is the same with other areas around UK establishments. Salaries need to match these and so I believe service personnel should receive a pay rise next year, I also believe this would help with retention as a lot of people are leaving in the engineering sectors due to the wages they can attract in civilian life.

l) RRP

Please continue to support RRP. It is helping to retain the engineers the MOD require.

There is a strong disparity between the pay and RRP allowances that are paid to engineers Vs warfare ratings. This is a major part of the issue retaining this valuable branch. If we do not start valuing these individuals they will continue to vote with their feet and leave the service. For a number of years we have heard that FRI payments don't

work and no one will receive them any more, so why are warfare ABs being told there is no chance of one when the Chef's are now receiving £12000.

m) General comments about the pay award and the 'offer'

The pay rise this year was lovely and did make a difference. It was a little stressful waiting for so long after the April implementation date to get it. Please can the timings be looked at and extensive delays avoided?

Overall due to pay freezes and smaller than expected previous years pay awards, the pay has not kept up with the cost of living leaving us much worse off than ever before. This is now leading to us questioning the benefits of the armed forces, & we are looking at the option of leaving the services as our quality of life has been significantly changed for worst. Keeping pay awards in line with the increases of NMW & the rise cost of living. Unique tax reductions for those serving with family/children accompanied and not living within 100miles of any family network. (Hence additional costs to keep in touch with family and support networks)

Whilst I understand that we are fortunate with the stability of pay in comparison to those in civilian employment, I do not feel that service pay reflects the hours and sacrifice that personnel put in - surely the biggest factor in resettlement. It is unrealistic to expect that all the extras, but that don't actually amount to pay, such as education funding and gym memberships, are either usable (given the hours our personal are already expected to work) or have an impact on dependants (which is a huge expenditure on families monthly budget).

...if £10 is National minimum wage then wages need a big boost to give a fair wage for those working away from home in cramped unpleasant and dangerous conditions. Make the armed forces feel worthy not worthless and maybe retention will not be a problem.

Considering the overtime, late working days, weekends and time away from families the armed forces pay does not compensate appropriately for the negative aspects of the job.

Considering the long periods of separation and sacrifices made by families with loved ones in the armed forces I do feel that pay is not really in line with these factors. As the cost of living keeps rising and it being very difficult for a spouse to find work that fits around the lifestyle with regular moves and deployments it's so hard to save and have extra at the end of the month.

Pay for the level is suitable for us as a family, however any pay freezes with a partner who stays at home with 2 children currently and inflation does affect us.

Not paid enough for what we are doing. They give more, more is expected of them but less is given back to them. People are leaving for better jobs in the CV world, jobs that can meet today's lifestyle and high living standard. Lifestyle is changing very very fast but not the pay so how are we expected to live. Our work doesn't give so much hope to our spouses to go out and look for work especially with younger children. There's no flexibility at work where we can be allowed to either be late so we can go and drop off our children or leave early to go pick them up. With 1 income, how are we supposed to support a family of 5. We have to give up so many things especially for the children like outings, school trips, birthdays etc.

Changing pension goal posts, under valuing the commitment of serving personnel against pay rise options are having taking a big strain on our military community. Removing the

commitment bonus alongside the above changes has effectively left the military less desirable and is having a direct impact on morale, retention and recruitment.

n) Allowance package disadvantaging single people compared to married/civil partnered people, Single Living Accommodation (SLA) charges

Single or non married serving personnel are still financially worse off than their married counter parts. Accommodation charges for a single person is unfair on top of mortgage payment when married counter parts do not and often have 2 incomes coming into the house hold. Additionally as a higher tax payer LSA whilst appreciated at sea the higher rates are no better than those just starting off at sea once tax comes into play, has it ever been recommended to make the separation bonus tax free.

As a single homeowner if I am employed beyond a daily commutable distance, I am charged to live in Service Accommodation. If I were married, I wouldn't have to pay this charge. It is unfair to discriminate against single service personnel who pay a mortgage and the same bills as a married service person.

o) Difficulties taking leave due to workload but unable to take pay in lieu

Due to work commitments myself and many colleagues have had to carry forward annual leave with little opportunity to ever take this accumulation. There should be the ability to be remunerated for this excess leave.

p) Cost of using personal mobile phones for work calls when not provided with access to a work mobile phone

Key individuals such as DEPCOS are expected to conduct business utilising their own mobile phone allowances whilst the wardroom gain iPhones paid for by the RN, an allowance to take into account the calls and data usage should be introduced.

q) Financial planning - more guidance requested

I feel like service people should be given more support in sensibly managing their finances, particularly for those younger members.