

Armed Forces Pay 2021 Survey Report



Background and context

1. In preparation for their annual presentation of evidence to the Armed Forces Pay Review Body (AFPRB) for 2021, the NFF carried out a short online survey on pay. The survey was open for 14 days from 1st November 2021. The survey was identical to that carried out in previous years. This year's survey had 243 responses, compared with 139 responses in 2020.

2. Respondents are a self-selecting sample, which differs each year.

Summary of Findings

3. In 2021, 19% of respondents felt satisfied with their financial situation always or a lot of the time. In 2020 the figure was 30%.

4. The percentage of respondents who are never able to save for a rainy day in 2021 is 35% (up from 23% in 2020).

5. The proportion of respondents reporting feeling concerned about managing personal debts has increased. In 2021, 12% reported being always concerned (up from 5% in 2020).

6. There has been a decrease since last year in the proportion of respondents reporting that they always have enough money for the things that they need (down from 21% in 2020 to pre-covid levels of 13%).

7. Over the past year:

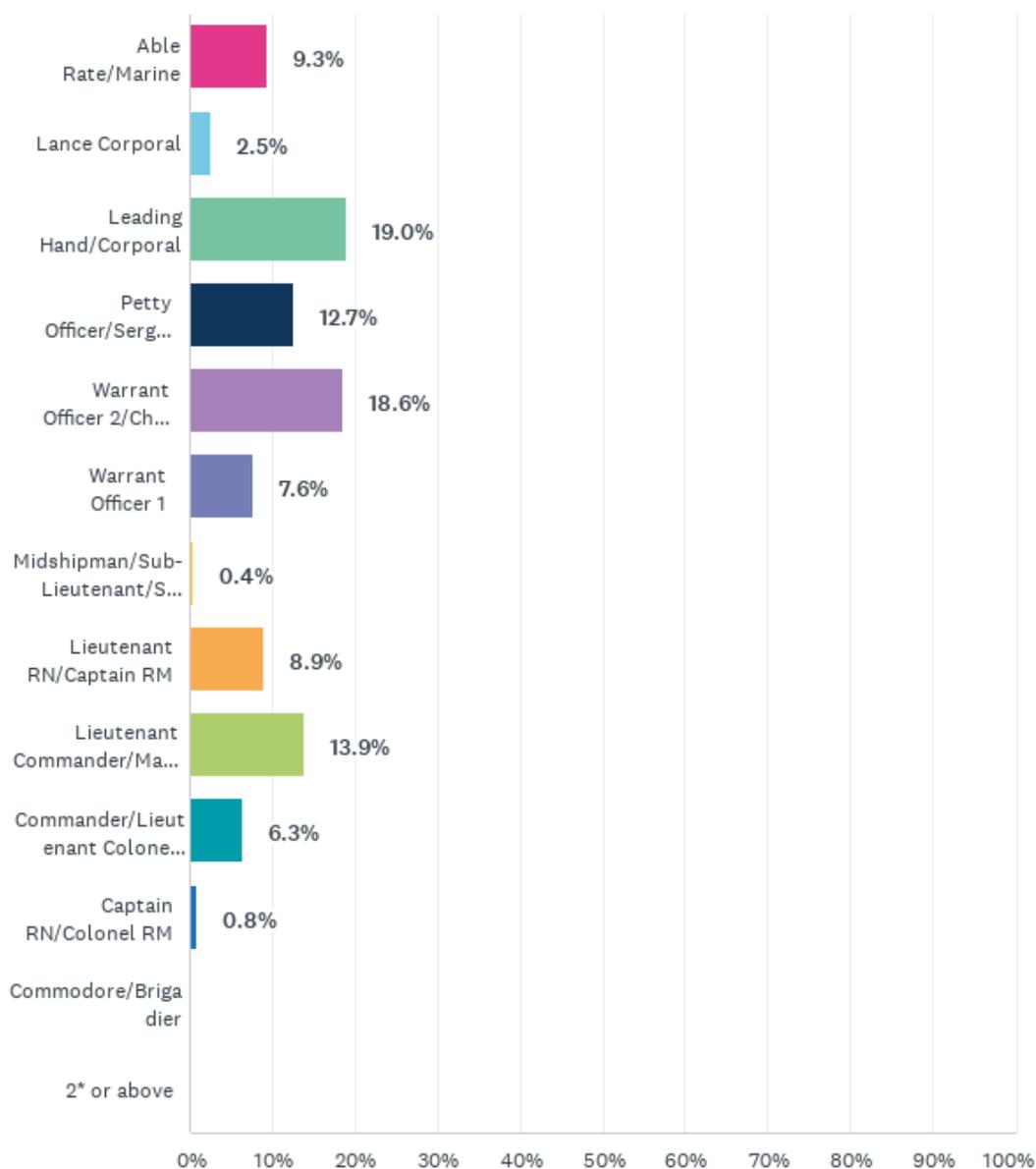
- The main ways that people have balanced the books have been by cutting back on holidays and leisure activities (66% of respondents) and spending less on groceries/shopping around for essentials (56%).
- This year 17% of respondents have cut back on insurance cover to save money (up from 12% in 2020).
- 44% of respondents have made changes to a spouse/partner's working patterns or job in order to manage financially. This is a 20% increase from last year.

8. Of the 243 respondents in 2021, 110 chose to provide additional free text feedback (up from 62 last year). The most common themes could be categorised as comments about the following topics/opinions (in descending order of subject frequency):

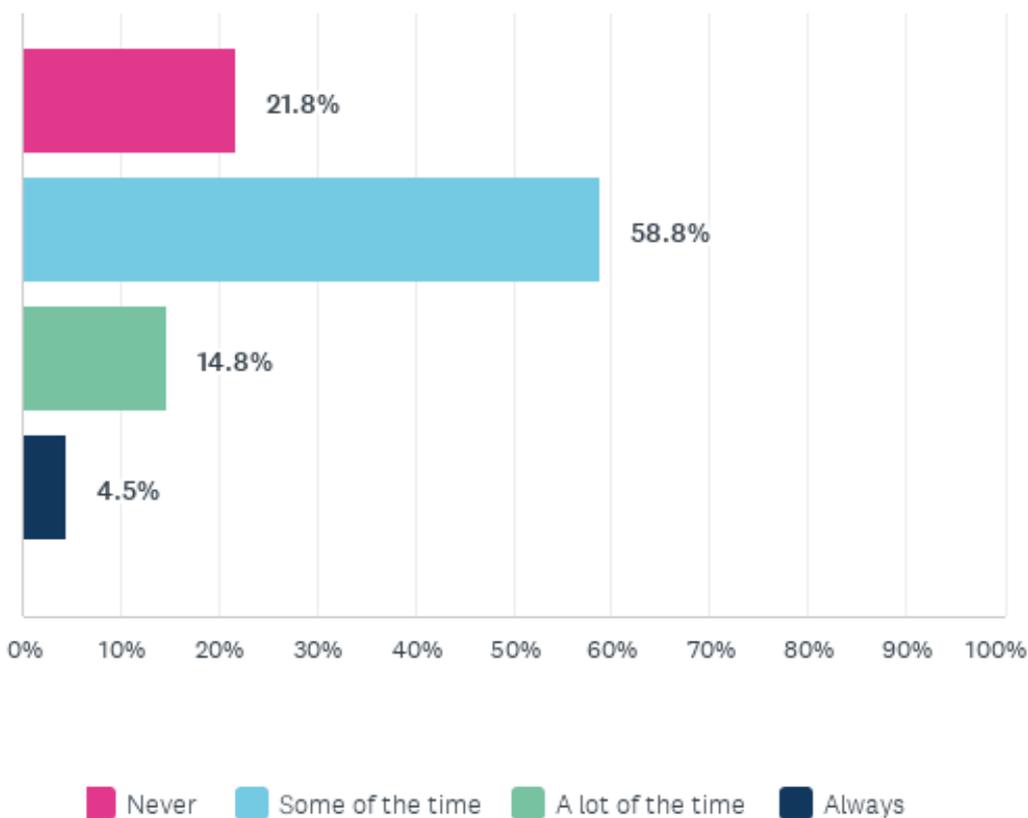
- a. Pay is not in line with inflation (23%);
- b. Pay compares unfavourably with similar roles in the civilian job market/ basic pay is insufficient (19%);
- c. AFPRB independence/inability to deliver a fair pay award (19%);
- d. Allowances do not compensate adequately for the impact/cost/demands of Service life (16%);
- e. Retention (14%);
- f. The cost of childcare in general and the slow delivery of the Wraparound Childcare (WAC) scheme (11%);

- g. Pay does not compensate adequately for time spent away from home and the wider impact on personal and family life (9%);
- h. RRP, specialist pay, and financial levers for specialisations with shortage categories (8%);
- i. X-factor is insufficient to compensate for additional demands of Service life (8%);
- j. Spouses/partners employment impacted by the demands of Service life and mobility (7%);
- k. Pay does not compensate adequately for workloads and working hours/patterns (6%);
- l. AFPRB inability to act as a Union for fairer pay in light of the pandemic, compared to the NHS (5%);
- m. Pensions – annual allowance/non-pensionable pay/ADC (3%);
- n. Career progression and medical discharge system deemed unfair (2%).

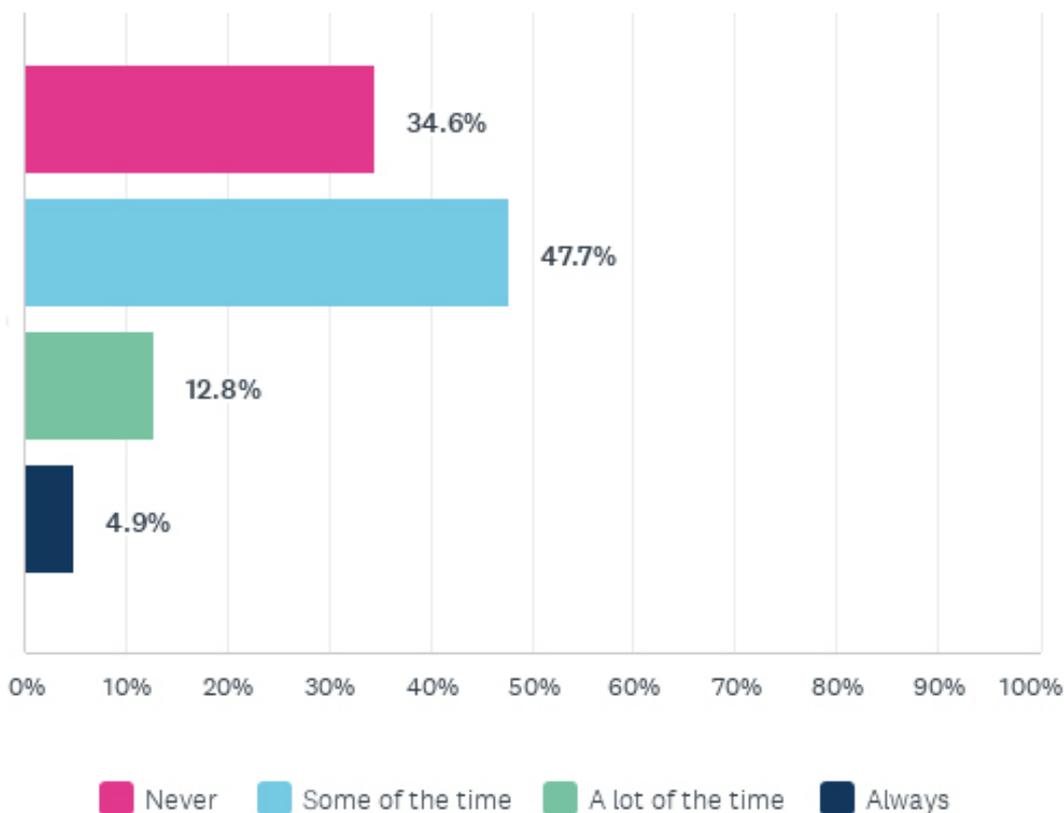
9. Survey respondents (rank/rate) - figures have been rounded:



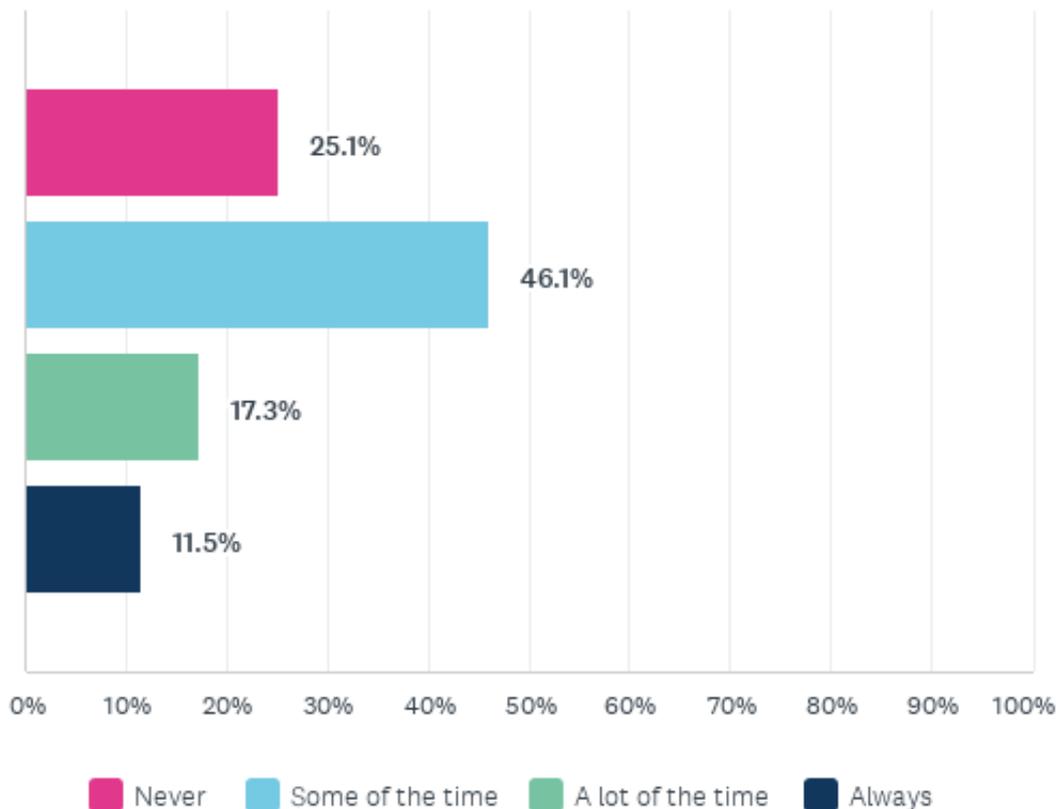
10. Satisfaction with financial situation - The percentage of respondents who were satisfied with their financial situation always or a lot of the time has decreased (31% down to 19%):



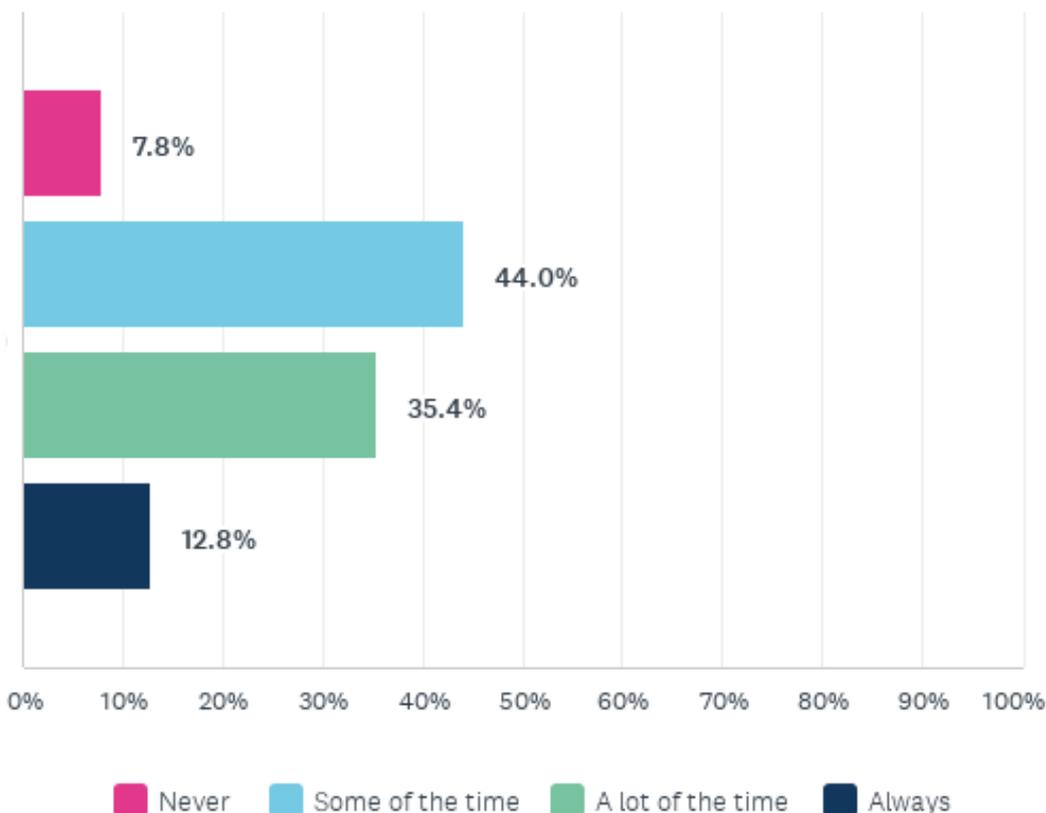
11. The ability to save for a rainy day - The percentage of respondents who are never able to save for a rainy day has increased (23% to 35%):



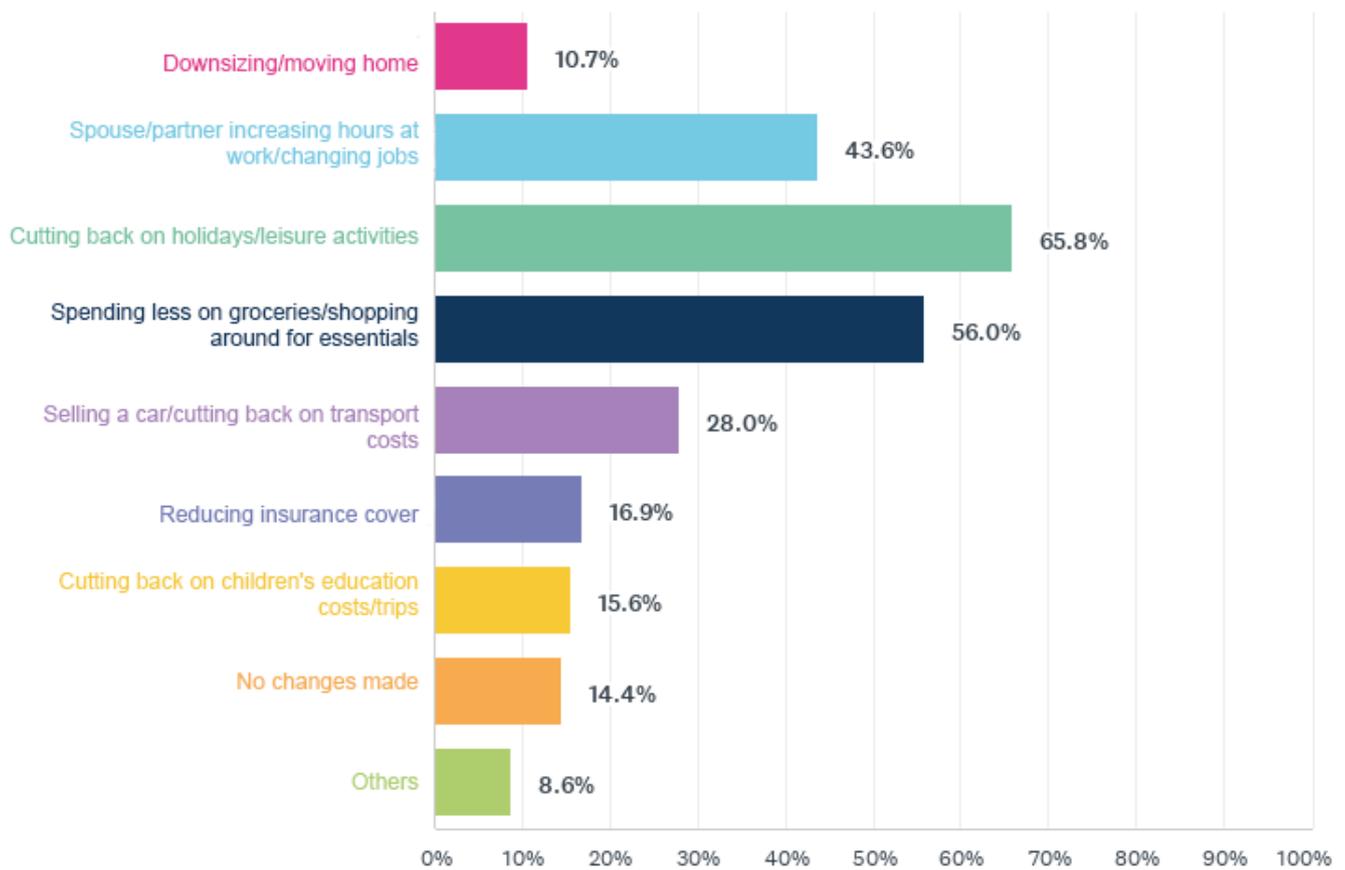
12. Concerns on debt management - Since last year's survey, there has been a slight increase in the proportion of respondents worried about managing personal debts:



13. Income vs outgoings - There has been a decrease since last year of those who feel that they always have enough money for the things that they need (21% down to 12.8%):



14. Lifestyles changes made in the past 12 months:



• Since 2020:

- a. The proportion of spouses/partners reporting increasing working hours or changing jobs to boost the household income has increased slightly.
- b. There has been an increase in reporting of cutting back on holidays and leisure activities, which may also reflect the continued lack of opportunity during the Covid-19 pandemic.
- c. The proportion of households reporting spending less on groceries/shopping around for essentials has increased.
- d. There has been a 7% increase since 2020 in the proportion of households reporting selling a car or cutting back on transport costs. This may be related to the increase in home-working during Covid-19.
- e. There has been a 6% increase in the proportion of households reporting cutting back on the costs of children’s education/trips, which may be related to Covid-19 restrictions.
- f. There has been a 7% increase in the number of people having to make changes to their outgoings.

Free Text Feedback

15. 110 respondents chose to provide free text feedback. Much of this feedback covered more than one subject. Examples of the feedback are provided below. Some of the comments relate to more than one heading but have been grouped as the 'best fit'. Identifying details have been redacted.

• Pay is not in line with inflation (23%)

Pay is just at a manageable level for outgoings (considering paying parental contributions for CEA which would not be required if not exceptionally mobile) but will not be sustainable if inflation increases cost of living very much more. Already cannot travel to see family as much due to cost of fuel.

Lack of pay rises. Pay not in line with skills sets. Pay not in line with inflation.

should have a tax return every year for armed forces at least towards their chicken pay,. For everything they pay. Pay increments every year. Less tax levied over pay.

Cost of living is very high. Even when we receive however much % increase in salary, we are still struggling to keep up with rate of inflation.

The pay won't go up by anything in line with inflation/the cost of living so why even bother with these surveys? We're around 1/4 worse off than a soldier 10 years ago.

Pay is too small, Especially for the catering Branch Housing keep increasing. Cannot save. Have to cut back in order to survive. Can't live comfortable.

We are on a pay freeze however cost of living is constantly rising. How do we justify this

As an ETME 1 my yearly earning is given as £21,000, after the navy makes its deductions I earn £16,700 per year. After the navy's deductions I have my own monthly outgoings, by budgeting this leaves me with enough to get by for the month but not enough to pay for a weekend break or should I have an issue with my car to be able to just 'get it fixed'. If I was to only work during the working day then my hourly pay would be equal to £5.70 whereas the UK's current minimum hourly wage for 20-22 year olds is £8.36 and would give me a yearly income of £24,076 before deductions. I continuously work through breaks, lunch, started working earlier or stay working later than the normal working day (this is not including working duties where I will work through the night) and I don't believe this is reflected in my earnings. Whilst at work I count my job as 24 hours, I expect people to wake me up should something go wrong, or they need help. My hourly pay for 24 hours is then £1.90 per hour.

the cost of food and fuel is rising rapidly yet our pay remains minimal we work and live in sometimes horrible conditions having to pay fees for accommodation which in many bases is a disgusting standard, unable to buy property close to work as the house prices like the food and fuel prices are rising exponentially, and we are expected to carry on.

I believe we should be receiving pay increases to at least match annual inflation. We are in effect, getting pay cuts year after year.

Stagnation in pay since the SDSR combined with rising costs have meant that I have suffered significant real terms pay cut. Despite progressing through 6 ranks in this same time period I have much less disposable income than I did in 2010. Overall I would say that TACOS and benefits of being in the Forces have been systematically eroded over the last decade, alongside rising food and accommodation costs and, despite being immensely proud to serve, as soon as a more financially attractive offer outside presents itself I will leave (and take my 25 yrs experience with me). Realistically, whilst many serve for a sense of duty and commitment, we all do so for remuneration. Neither the base rate of pay nor the x-factor appropriately reflects the sacrifices me and my family make for me to continue to serve 'ad infinitum'. The above alongside the fact that HM Forces have not only continued to work throughout the pandemic but have also bailed out/ assisted many other agencies (including the NHS) without recognition or financial recompense truly indicates the value both parliamentarians and the general public place in forces personnel.

static pay and rising costs have been hidden somewhat by COVID Lockdown. as we emerge from lockdown expenses such as fuel and eating out are increasing. While these were at a lower level, fuel, energy and tax costs have all increased. In the same period we have had a pay freeze which is in effect a reduction in available cash monthly. Reintroducing WO2 has also put a pay cap on all CPO's which means that for a significant number there is also no incremental rise to offset the lack of a pay rise.

Cost of living across all areas of life have increased which has not been matched by the AFPRB due to the pay freeze. Whilst this was understood due to the pandemic if another freeze or low increase awarded then the increase of costs should match, this includes SLA charges, food charges, CILOR etc.

Over the past 13 years armed forces pay has significantly lagged behind RPI and CPI, having a negative effect on the spending power of pay

More understanding of living costs as over the previous 10 yrs the pay freeze, low, pay rises the cost of living has continued to rise effectively giving a "pay cut" during this period -this is clearly evident at the moment with the cost of living severely outstripping public sector pay rises.

Current inflation levels mean that the last 2 years of 0% pay rise has equated to a real lifepay cut. This must be addressed going forward.

Freezing pay and the measly pay rises is frankly unacceptable with the rising cost of living. Living in cheaper military accommodation isn't an option for us due to my career path as I can't be moved every 2 years without being jobless anymore however other than the help to buy loan, which was not properly explained to my husband in terms of tax impact, we get no financial support and with utilities, council tax, food and fuel costs having risen significantly this year, knowing his pay is going to be frozen until he promotes now seems like we're being punished. Quite frankly, I'm waiting for him to realise his skills and background are sought outside of the military and the pay is higher. We'd be better off being a civilian family now.

With the cost of living increasing pay rises should be a minimum of 6% to actually be an effective pay rise. Otherwise it will be an effective pay cut in real terms

The payrise each April is pretty much no existent when the cost of housing goes up and the cost of living in general goes up. A 1% payrise but everything else goes up between 1.7 and 2% doesn't really cut it.

My wife has had to increase her working hours to make ends meet due to rising costs of things and me not having a real world pay rise in over 10 years, we struggle each month and want to save for a house but find it hard due to having to dip into saving each month to afford to live.

• Pay compares unfavourably with similar roles in the civilian job market/ basic pay is insufficient (19%)

Yes I think it's ridiculous that in this day and that low rank officers are paid the same if not more as high ranking non-commissioned service people like WO1 and WO2 And it is time that sgt majors get paid more because it is not consistent with what they would get in civvy street for the same type of job

With the reduction in benefits and allowances, serving is no longer a good option. The hardships of deployment are no longer made up for by these. Civilian jobs are the same or more money and provide a much better home/work balance.

Can get paid better doing the same type of job outside of the military unfortunately, definitely not worth the sacrifices made like not seeing family / children etc.

Officer pay has not kept pace either with ratings pay or civilian pay. The pension issue at SO1 promotion doesn't help and is a kick in the teeth to your highest performers.

Despite promotion over the last 10-12 years real value has eroded as pay not kept up with inflation and costs. So now work harder at a higher rate for no real improvement in income in real terms.

There is still a big salary gap between equivalent civilian jobs and those in military that the X-factor does not cover making civilian employment more attractive.

Pay should be a fair comparison between sectors, not on basic pay alone. The Armed Forces place significant additional demands which cost more money, such as significant flexibility required and an expectation that the spouse will support or the children suffer.

We don't feel that the pay is indicative of civilian pay for a marine engineer. Particularly when you consider duty weekdays and weekends. There should be an overtime pay for this or a toil option. You would not be expected to do this for "free" regularly in the civilian world.

If for example the engineers went outside, straight away they are offered £10-20k more than their current £40k+ for their skills and expertise. With no extending period away from home. Job satisfaction is very low on the navy and pay and bonuses need to be amended to keep the good and experienced personnel in the military. All bonuses should be tax free because as it stands the following year, families are crippled with the child benefit rule and lose this income. Which adds more pressure to the parent left behind at home.

• AFPRB independence/ability to deliver a fair pay award (19%)

Are they actually independent? As they seem to tow the line with the government all the time. If they are independent, then surely they must act independently and do what is best for Armed Forces Personnel and not what the government wants them to do as has been seen with the 0% increase over the past few years.

The use of CPI as a measure of inflation as a method to assess remuneration awards is not an accurate metric and I recommend that the AFPRB should not consider this as a suitable measure by which to determine the fairness of any pay award. The AFPRB should not be satisfied with any pay award that ignores the devaluation of the value of a service person's salary due to monetary policy (money printing) since the 2008 financial crisis. The use of CPI as a measure of inflation ignores the impact of monetary policy on the price of fixed supply assets. The salary of a service person joining today will buy much less of any desirable asset than it would buy in 2008 (e.g. houses, equities, university degrees, childcare, energy). I do not expect this disparity to be fully addressed but it must be recognised that a service person's salary has been devalued far more than it appears when using CPI as the only metric of inflation. The AFPRB should recommend that the MoD provide personal financial training to all service personnel as part of its D&I requirements. The lack of a sound financial education holds back large numbers of service personnel from being financially secure. Service personnel must be trained in the importance of building an investment portfolio, the importance of budgeting and the effect of fiscal policy on the value of a currency and by extension the value of their remuneration. The delay to the full rollout of the wraparound childcare system is disadvantaging large numbers of service personnel. A disparity in allowances of £1000s now exists between those within the scheme and those who are not and this must be resolved immediately. The full rollout of the scheme should consider arrears owed to all those service personnel not included in the initial years of the scheme. A disparity now exists between the pay of Engineers at OF3 in the RAF and Engineers in the other services. The Defence Engineering Remuneration Review recommendation to provide an enhance pay spine to RAF OF3 Engineers only is unfair sending a message that MoD values RAF Engineering Officers over other cadre and does not reflect that the exact same issues related to the retention, recruitment and remuneration of Engineering Officer's exist in the other Services. The AFPRB must review whether DERR achieved any substantial improvement in the remuneration, recruitment or retention of Royal Navy and Army Engineering Officers.

When the nation is in trouble, the Armed Forces are there to support. The RN is deployed globally, 24/7 and will in future be deployed for longer and more often. Post COVID, people have looked at their priorities and realised family is important. I believe (specifically) the RN will have challenges ahead in retaining personnel if they do not receive a pay rise when they can already see longer separation from family in the future and no financial reward as yet for the effort they have made throughout COVID in maintaining the safety of this country and supporting it through a pandemic. We are here to serve our country but should be appropriately rewarded - many work far more hours than our civilian counterparts for example.

The cost of living has increased dramatically. We used to be ok and would get by. Now we are seriously struggling month to month. The government have left families in terrible positions by pushing Brexit and not managing trade deals. We have no money for extras. No savings. We have cut everything we can and eat bare minimum - no treats. We turn off all electrical items and currently put the heating on for half an hour for when it kids get out the bath. Can't afford more. Please review pay. People can't live on these wages now.

Make pay fairer Some get FAM payments worth £1200+ a year, but if you committed to the area before that (core service values ie C2DRIL) you get nothing. Some get fuel money, others don't. Some people in same rank and position can receive £500 difference in allowances.

For the job my husband does. I do not think he gets enough pay

Pay is not reflective of the responsibility and commitments asked of the Armed Forces at moments



notice. The payment of £250 PA to the lowest paid in the services was a political move which if aware of the increase in food costs and accommodation this not an increase in pay which will be seen by the lowest paid which is not going to assist retention when the economy's stats to recover and we are seeing this with the need for engineers and HGV drivers which get paid significantly more and we have trained some of our personnel RN and RM in these trades. With this in mind and them already being shortage branches we will lose them. Considerations need to be made in allowing the pay to reflect the living costs as these increase so people continue to be attracted to the Armed Forces for the pay and stability which is wavering at present. The more experienced personnel will leave also as the pay is not reflective of their experience and can secure higher paid work in Civilian Life.

Engineers need a higher level of pay to increase the gap between engineering and non-engineering roles. That way you'll retain a higher level of engineers who can find higher paid jobs on the outside.

The AFPRB is consistently late/delayed. It needs complete modernisation in terms of how long it takes to gather information and then create a meaningful report. That said, the recommendations NEVER match what is felt on the shop floor. The board are clearly not considering the actual sacrifice armed forces personnel make, if they did the recommendations would be higher. Quick enough to increase daily food rate, SLA, SFA but not quick enough to implement an above inflation rate pay rise. Its lazy and disrespectful. These surveys are IMHO a complete waste of time. this will not get listened too or actioned. This years AFPRB and subsequent pay rise percentage should be nothing less than 5% across the board. Easy to achieve when you look at the salaries of senior officers and government officials, who sacrifice far less than others serving.

I am content with my pay, housing and pension. However, I would like to know when the AFPRB will start to get their annual reports published in time for our annual pay rise (if we get one) to start in April each year. We have had AFPRB reports delayed going back 5 or more years, this means pay rises have been delayed by up to 6 months each time (albeit back-dated). We have also had "bonuses" paid which do not count towards pensionable earnings. I feel that the military are being messed about when it comes to the AFPRB annual reports. It is very important for the reports to be published in March each year so pay rises can happen in April.

Why is it always late? Should be released in April, usually comes out 6 months later. Even this year on a pay freeze it comes out in October. What is the reason?

• Allowances do not compensate adequately for the impact/cost/demands of Service life (16%)

1. Working from home uses personal items and services that are not compensated for or covered by x factor. Expecting individuals to utilise their own broadband, electric, tables or IT equipment without assistance is unacceptable. There should be a home working allowance that is claimable on a daily rate. 2. Expecting individuals who are not entitled to a work phone to use their own mobile device is again unacceptable. An allowance should be made for mobile data usage in this digital communication age. 3. WO2 transformation, I am in a warfare branch that previously had no WO2 in its structure. I am in my last 5 years of service and sit at OR7 on level 7 supp 2 of that pay spine. I will have my increment level. I had expected to reach level 10 if not promoted. This effectively steals money I had otherwise expected to receive prior to leaving. It is discriminatory (age) in its introduction and clearly unfair. It also means that my pension is significantly reduced through lower contributions to the 2015 pension pot, again a discriminatory practice. If I were to

be selected for promotion it is now to the lower WO2 rank and not WO1 as my peers have been promoted to. My pay and pension is significantly lower as a result of this poor transition and again I consider it to be discriminatory. 4. Expenses, why in this digital age am I expected to pay for a hotel and reclaim it. It is booked centrally let's pay for it from the some place and reduce the individual burden. Some people are forced into debt as a result of this policy. 5. Why can I not talk directly to OUR pay review body. They make visits yes, but to limited people. Where is the direct link on Modnet or social media to contribute. Why are senior officers allowed to talk them but the real people at the coal face are not. The political provision by the TLB does not always reflect the true feeling of the AB on the ship or submarine.

My husband is a civil servant and we are INVOLSEP due to my location and him being in a deployable role. We are given no help financially and by being INVOLSEP are approximately £750 down each month as I have to pay for a quarter where I am and rent for him at his place of duty. There is no compensation for military and civilian - but if I was married to a service person we would get reduced CILCOT and he could stay in SLA for free. We aren't even entitled to mileage costs to be together on a weekend when it's work that has separated us.

CEA: CEA is tricky to claim if you are a service couple, especially if you have chosen to buy your own home in an area where you are likely to spend a significant proportion of your career. If you don't want your children to board routinely, there is no support for continuity of education. If you are a Service Couple, the chance of needing short support to achieve that continuity is significantly greater. I would like Defence to consider a specific CEA for Serving Couples and Single parents. This would allow us to claim a much reduced (perhaps 40%) or school fees for a school where boarding was available but where our children did not normally board. If the scenario arose where both parents were moved away or deployed, the children could remain in a stable setting, achieve continuity of education, with an established network for the period of that deployment or posting but board, and for this period. If parents chose to move the children or put another arrangement in place, they would be required to repay all support received. This would require the parents to make a significant contribution to the costs and therefore would act as a deterrent to abuse of the system. We are in this position. As RAF Engineering officers we are likely to be posted along the M4 corridor for much of our careers. My husband is posted to Lossiemouth for 3yrs from September but I am in London. I am likely to be promoted and very likely to be sent OOA for 6-12 months. To achieve continuity for our children we either have to move them from their home to a different education system, I turn down promotion which would cause me to ET, or board them immediately, which would have a detrimental impact particularly on our son. This alternative option for CEA, which would reflect the very specific demands on single parents and Service couples, would significantly alleviate this problem. The only alternative for us now is to pay 100% of fees for a local boarding school to enable our children to have continuity if the likely does happen.

I personally think the pay should represent a person's worth and I don't agree someone who has been unable to complete a course due to an injury/illness should get a payment decrease.

With more time working from Home and the extra financial burden this puts on Living costs - Heating, Electricity, IT and office furniture etc which is not readily available for service personnel. These should be reviewed at any future Armed Forces Pay reviews.

My only issue with Naval Pay is the discrepancy with Longer Separation Allowance. In the fact that it weighted more to the early years rather than those that have spent many years serving and many years at sea. Why the banding has to max out at 3160 sea days, why in the earlier years the

levels increase every 6mths, yet at the later levels this increases to 12mths. Why the increments at the early years rise at rates around £2 - £3 per level. At the higher end, the rates rise at less than £1. The allowance should be levelled out so every increment is achieved over the same time frame, ie 12mths rather than 6mths, and all levels should either see an equal % rise per level or the same monetary increase per level. The levels shouldn't max out at 3160 sea days but continue, so as to recognise those that serve for longer periods at sea and for extended careers. The allowance should recognize this as per it's title "Longer Separation Allowance"

The armed forces are paid very well but i believe there could be increases to the top ranges within the Longer Separated Allowance (LSA) bands. As there is a lot of individuals, especially engineers, who are receiving extension careers, some up to age 60, then expanding the top ranges of LSA would benefit those individuals.

Pay and allowances do not go up as fast as food and accommodation charges do. In real terms we receive a pay-cut each year.

The cost of fuel and related car cost goes up during the year but we never seem to see an equivalent increase in Motor Mileage Allowance or Home to Duty Payments. Also why do those who live in SFA only pay the first 3 miles of a journey from their home address whereas those that have opted to buy a house with assistance and encouragement from the Armed Forces are then penalised to pay for the first 9 miles, could this not be made fairer by either increasing it from 3 to 6 for those in SFA and from 9 down to 6 for those in privately owned/rented.

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As a late promoted Cdr I (and there many others in a similar situation) am likely to have to pay a significant sum in taxes on money I have not yet received, for reasons entirely beyond my control. The law introduced by the government to prevent people like bankers putting large sums of money (that they have already received) into pension schemes has missed its target and now affects people who have no control over their pension. A reduction in the allowances and a drive (since 2010) to promote younger has meant that I may be liable for nearly £50000 in taxes. This is money I have not received so have to fork out from my own pocket or take a cut in my pension by using 'scheme pays'. Either way, service personnel are being asked to pay for money that have not received for reasons entirely beyond their control.

Allowances are complicated and bureaucratic to claim back what you're entitled to. From booking card etc

he policy that means that RN personnel in PStat cats, 3, 4 and 5 have to pay for accommodation IAW JSP 464 Vol 3 para 0303 is indirectly discriminatory against females. A greater proportion of females are in these categories (7% greater on the trained strength). What difference does it make to the service if those personnel are in a long term relationship, civil partnership or married?

Having to pay out for the husband to travel across the country for meetings is crazy. Including when he goes on a training course, the mess he's currently at closes at the weekend, so it's

cheaper for him to come home than stay there. There's no cooking facilities either so can't even get a microwave meal. The fact we've had to pay for the privilege of him being away from family and home is infuriating, yet we've not had anything extra to compensate unless you count the £100 that covers the ferry. The armed forces don't take into account all the issues that come with this life. He needed £15 for the train, as was told at 1600 that he needed to be somewhere at 0800 the following day, we didn't have it. I had to ask people on the patch for help. Just so as we could pay for him to get to the meeting! Our child had a nursery place all set up so as I could return to work, but its cheaper for me to stay home with him as I wouldn't make any money and we'd still have to pay out. Wraparound childcare unfortunately doesn't apply to us as child is less than 3. On top of that, the families don't see any benefits from moving round with their significant other. We've been here 2 years now, and I'm still awaiting to be seen by a dentist. I expect I'll get an appointment when it's time to move again. But highly doubt it. The need to restart waiting lists with each move is also ridiculous, but even when part of the armed forces covenant, no-one cares!

With the rise in inflation can we expect armed forces pay and allowances to keep up? Eg. GYH Allowance has not changed in years, yet petrol costs have skyrocketed. I have incurred a £13 per tank increase in my weekly fuel bill in the last 4 weeks.

There needs to be a serious review this year to prevent service families from going into debt and for them to cover motoring costs.

Increase get you home pay, especially for families further than the capped distance & factor in the cost other than using a car when there are time constraints ie. flying home for a weekend to make it viable.

ADC pay is woeful. For the hours worked the equivalent pro rata salary should be higher than it is. Plus you still have to achieve RNR commitments on top. It's nearly a full time job for a 1/3 salary, with none of the other benefits of 'the offer' (healthcare, hdt, accom etc). Many wives/partners are reservists and this pay scheme seems biased towards pensionable retirees, not active reservists below pension age for whom sometimes it is the only viable employment option to fit around family commitments whilst the husband/partner is serving full time. Perhaps a 'part time reserve service' contract would be better to remove the RNR commitment and provide more adequate remuneration.

Should be entitled to removals/disturbance when leaving HM Forces to go bk to a ho where moved from or residence of choice on TX. Consideration/changes have to be made to those who move fm home in 1 area to MQ at another, rent out their homes to pay the mortgage & end up with MASSIVE tax implications that are NO WHERE NEAR covered by disturbance/removals payments. Happy to pay tax on any profit made but not on full rental revenue when costs of new MQ are not offset against this so called 'profit'

• Retention (14%)

A lot of people are being enticed away from the services as there is additional ask being put on a progressively smaller number of available personnel and the civilian sector offers significantly greater stability. A lot of the plans that have been put in place by the various TLBs, while on paper look great, in reality are having a far greater impact on work-life balance than intended due to shortages in personnel across the board, but more obviously within key branches.

We must introduce technical pay to keep these highly skilled personnel.

I feel that the roles we do, not clocking out at the end of the shift the same way as civilians, not being able to plan far ahead in the future, being punished by having leave taken away, living in the workplace, all those little things mean we give up our freedom, to serve on behalf of our country yet have little to feel good or worthwhile about. I want my partner to feel like the life I lead and the life she has to lead and the life my family have to lead, isn't reflected in our pay. For those who couldn't afford to be higher educated and go into officer roles straight out of graduation, we have to work alongside harder to get up the ladder and in turn, expand our earnings. There's little to keep us in the forces when we gain little respect, yet work so hard. I feel this is why many of us (us being not going through university or naval college) leave after 4 years as we have little to show for it, especially when we are not compensated by monetary value.

With successive year on year real terms pay cuts since 2010, it is becoming economically unviable to continue to serve in the Armed Forces. Peers in industry are earning £20k + more. The Forces Help to Buy Scheme limit of £25k does not reflect the current housing market. In my married quarter area it doesn't even cover a 5% deposit on an equivalent family home. Most lenders will not loan above £600k unless you have a 10% deposit. Along with the first point, to buy my own home, I am therefore forced to leave the service to access my pension lump sum and a higher salary to cover a mortgage and inflated cost of living.

• The cost of childcare in general and the slow delivery of the Wraparound Childcare (WAC) scheme (14%)

Frequent moves and Children's disability means many wives and partners of armed forces personnel can't find employment and often can't find the time for employment. They're also really fatigued from dealing with a disabled child, often alone whilst their partners away. Finding time to run a home or online business is too difficult due to children's special needs too. Courses we go on often leads to extra spending in pay as you dine facilities when usually I'd be eating at home from my weekly food budget for my family. I'd often spend more money on food from other services and food providers as ESS/Serco dining etc is so poor! It's terrible food leading to many servicemen and women paying more for a substantial diet elsewhere. Cooking facilities in blocks ban 'proper' cooking equipment such as ovens and hobs too so we can't make food cheaper by cooking from scratch. It's all fast-food meals that can be bunged in a microwave or have boiling water added to them. Being deployed brings in extra money such as LSA and LOA but again, this further restricts MY wife from finding employment and increases her own physical and mental fatigue. It feels like I have to choose between being a dad or bringing money home sometimes.

As a dual serving couple with children much of our disposable income goes on childcare. The wraparound childcare pilot is not available in our area so we still spend a small fortune on childcare. Moving regularly also means getting into a NHS dentist for our children is impossible. Current waiting time for the area we live in is 3 years, we will be gone before they even get close to getting a place. There is no allowance for dependants to receive payment towards essential dental care which I believe the definitely should be as our children are being massively disadvantaged and let down in this area.

The pay needs to significantly increase to allow for the burden of additional childcare costs due to having no family to help out close by.

The way the RN expects its personnel to work and the demands on their time, inability to be

relied on to support childcare means the spouse is often penalised in finding work, having to take low paid work or having to give up work which lowers the income of the household compared to civilians who may be in more family friendly work roles. If pay was worked out per hour worked it would be low when compared to other industries. The hours demanded and expected to go above and beyond in order to keep on top of the work are excessive for a low return.

Whilst the pay for the serving member is good and incorporates the added x-factor for various reasons one of which being that the serving members spouse will struggle to work it is still relatively low in comparison to a household with two working adults. It is difficult to arrange work and childcare around the serving member as they're never guaranteed to help therefore I think their pay needs to reflect this further.

The work that we are doing to support our loved ones, especially if they are away is very hard. I have had to cover escalating childcare cost by asking for more hours and I may have to get a second job. My husband has been serving for 24 years and I don't feel his pay reflects this in anyway at all. We are not big spenders, but we still struggle and live at a deficit every month. For the work you expect the Armed forces personal on the ground to do the pay in absolutely no way reflects this.

Whilst salary is above average, childcare in port areas is extortionately high, nurseries within establishments charge (a lot) more than local nurseries. Moving constantly incurs a lot of cost regardless of allowances, houses are not equal in sizes and often have to sell furniture and replace with new. Housing is not affordable; it is substandard and is expensive for the state it is kept in. Travel expenses are not covered by mileage provision due to ever rising car costs, public transport is long and unreliable. Armed forces salary has not increased in line with inflation for years and we are far behind.

Childcare is our largest outgoing due to my wife working full time and the commitments I have to the Navy. The Navy could subsidise childcare from 0-3, this would provide significant help to many others in the same situation.

Paying for wrap around childcare as a nurse when there is no financial help available at all. No family living local to help out. Low income also means zero savings, debt and living in SFA. Unable to go on holidays and living pay check to pay check.

It's very hard to increase household income when spouse has to essentially be the sole carer for children and it's not always possible to find jobs to accommodate this around school hours etc. Wrap around care pilot scheme needs to be rolled out to support the full armed forces so that partners can progress in their own jobs and in turn be able to provide better for their families. Sending a family man away for work (often short notice) and assuming they can afford to pay for costs upfront and claim them back is just not viable for most ranks. This needs to stop! And when they are claimed back, sometimes it can take a few months to actually receive funds. Forces help to buy schemes needs to take into consideration the sheer amount % of deposit required in some areas is much higher. For those of us from Devon/Dorset for example are paying double the cost for a home that someone from Wales or up North so that £20 doesn't go as far.

• Pay does not compensate adequately for time spent away from home and the wider impact on personal and family life (9%)

My serving spouse is paid in a way that doesn't accurately represent the time and amount if his life he gives up to the armed forces. He is unlikely to even be being paid minimum wage if you take into account duty watches, working late, starting early, working weekends, going in during leave and long drives to get to courses. His pay is also set up as though he is not the soul earner of the household and yet the erratic nature of his work schedule means I am essentially incapable of holding down any stable or well-paid job so am forced to find flexible part time work wherever we live in workplaces that are usually unreliable and lacking understanding of how being a military spouse effects my availability.

My only issue with Naval Pay is the discrepancy with Longer Separation Allowance. In the fact that it weighted more to the early years rather than those that have spent many years serving and many years at sea. Why the banding has to max out at 3160 sea days, why in the earlier years the levels increase every 6mths, yet at the later levels this increases to 12mths. Why the increments at the early years rise at rates around £2 - £3 per level. At the higher end, the rates rise at less than £1. The allowance should be levelled out so every increment is achieved over the same time frame, ie 12mths rather than 6mths, and all levels should either see an equal % rise per level or the same monetary increase per level. The levels shouldn't max out at 3160 sea days but continue, so as to recognise those that serve for longer periods at sea and for extended careers. The allowance should recognize this as per it's title "Longer Separation Allowance"

As a member of the Armed Forces we are in a unique position where we do not clock off. Often we have to go above and beyond the call of duty, without any financial gain and this is often downplayed with the phrase "It is what you've signed up for". In a private or even Government organisation, you will not be expected to work 4 hours beyond the official end of the working day and not be financially compensated for your effort. Additionally, when deployed, you are officially at work for 24 hours per day. Your pay is bolster by sea pay, which again is not enough financial compensation for being away from your family for months at a time.

Provision should be made to adequately cover the expenses of living in London which is ferocious, the military rent is the only concession . In a previous job as an MA my husband was travelling most weeks abroad and spent 75% of his time away from home which incurred extra childcare costs for me and hardship and disruption that was not accounted for in his pay. His current job involves him having to be on a duty mobile 24hrs 7days a week. These jobs should come with an additional bonus as they would if the serving person was abroad or flying. In the course of his career my husband has spent over 3000 days of separation from his family according to his pay (this does not include the afore mentioned Job where he was away 75% of the time) , the pressure that this puts on children and relationships is enduring, well beyond the end of the separated time. This should be recognised by a higher rate of pay or a one off bonus and the opportunity / encouragement to automatically access free mental health provision and relationship counselling as a matter of course. In short: 1) Reintroduce a London allowance 2) Give an annual bonus for those in high demand jobs regardless of rank 3) give a financial bonus (one off payment or additional pay) for those who have exceptionally high levels of time away (3000+ days) 4) allow separation pay to include those who are away for more than 3 months in a year regardless of the breaks between days 5) actively encourage and offer counselling and therapy to families of those who deploy more frequently or who are in high pressure jobs to make it the norm.

The pay doesn't reflect the significant amount of time spent away from home / family life and resultant additional costs incurred in terms of childcare, holiday clubs, babysitters and emotional upheaval. It all doesn't cover the hours worked and responsibility involved at more senior Officer level on board deployed ships especially when compared with civilian jobs.

Getting promoted is a token gesture as pay does not reflect the responsibility of the roles as you advance. Pay is a major factor as to why we have shortages in the submarine service. The higher you go, the less you are appreciated but you make more sacrifices as a family.

• RRP, specialist pay, and financial levers for specialisations with shortage categories (8%)

Operational Pinch points at PWO level are not recognized with an FRI despite being at similar shortage to engineers. 2. Increasing housing charges and not wages does not show an employer who values their workforce. 3. No pay increase when we worked throughout Covid in austere conditions, but NHS received a pay rise is a not motivational. As a Naval Officer I'm watching my division submit their notice as a result of extended times at sea and no pay rise.

Removing additional submarine pay when having to move in board for career progression is akin to taking a pay cut for advancing in your career. This has a substantial effect on families, resulting in numerous cuts to family spending. Our serving family members spend months at sea, with no contact and when they are finally able to spend time with their families they are rewarded with a pay cut. I think they should maintain their level of pay when forced in board- they have certainly worked for it. Removing it shows, as always, lack of consideration for the families. 2) Recruit and Retain pay should not be forfeited upon submitting resignation. As our family members have to continue serving for 12 months, they are, by definition, still 'retained'. Removing this pay results in a large pay cut for families-one many cannot afford. Thus this acts practically as blackmail, forcing

The pay for Engineering Technicians at all levels does not reflect appropriately against civilian pay. The RRP that we currently receive is not enough to retain engineers where there is a worldwide shortage of them. Engineering Technicians all levels are leaving the service to move into civilian life due to the sacrifices they make mainly spending a significant amount of time away from their family whilst also dealing with the heavy work burden caused by Sub-Optimal MOD contracts and lack of SQEP and manpower. Ships are not gaining enough sea time to allow for progression of training which then affects promotion and career progression

As a submariner, I believe submarine pay should be increased for those serving on front line units. Those with a sea liability such as FOST / MCTA / SUBFLOT should only get it when at sea. ANYONE in a shore job that has no sea liability attached to it (as described above) should automatically fall onto the 50% rate, even this in SM 'essential billets'. The money saved should go back into giving those serving in submarines the extra SM Pay for being on a sea going unit. People getting full SM pay that haven't been on a submarine for 10years is an absolute joke.

• X-factor is insufficient to compensate for additional demands of Service life (8%)

The 14% x-factor shouldn't be considered when comparing like for like in the civilian world. As a chartered engineer I am paid circa 50% of what I would be paid in civvies street. We say we value our engineers but yet we don't actually pay our Officers anything extra to nontechnical branches. We manage to find the money for medical and aircrew officers. Why not engineers?

Tell us to spend hundreds on kit each month instead of issuing it to us!

Not to take x-Factor away or implement further cuts.

Rather than 'benefits' increased salary on paper would help to get a mortgage!

Although we have job security and a far better pension provision than outside of service, we are underpaid compared to our civilian equivalents, even if you include the X-Factor which is supposed to account for our specialist employment. We are the only people expected to bring lethal force against enemies of the state, yet often paid less than those outside who have mundane, low risk roles.

- **Spouses/partners employment impacted by the demands of Service life and mobility 7%)**

Pay is very low for junior rates who have a family to support. I couldn't take maternity leave as we wouldn't have been able to heat our house

My husband works away every week if he is duty weekend which he is every fourth i don't see him for two weeks. I have to look after the children and work. This means i cannot work additional hours to supplement pay. The cost of childcare is astronomical. In Whitehall they provide highly subsidised childcare to senior military and senior civil servant this disparity is scandalous how can it be justified. We don't use the CEA as I don't want my children in a boarding school again this seems like a benefit for senior military with no benefit to normal working people. The pay freeze/delay is another kick in the teeth. The military have no union the AFPRB makes a recommendation and the government of the day ignore. Last years example of not giving the full recommendation but splitting part into a one off payment is a shocking indictment to the government's attitude towards serving personnel and their families. Easy targets easy to ignore easy to use when other workers refuse to do their jobs. Nurses Firemen Police.

Over the last 11 years, we have had 3 years of no pay rises, 5 years of pay freezes of 1% and a couple of small pay increases. In real terms inline with inflation, The armed forces have had a pay cut of probably about 10% maybe more. Due to being in the Armed Forces and having small children, my wife does not work and we rely solely on the one wage. This is probably the case for a lot of serving families. The Armed Forces Pay Review Body need to take this into consideration that a lot of other serving families maybe in the same situation of having only the one wage coming in. Money is getting tight, especially over the last year with Covid and with inflation going up so much over the last 12 months and if this keeps on going the way it is, then my family will have to start making cut backs.

The movement and relocation of armed forces personnel every 2 years plus the effects of deployment have a significant impact on spousal careers and therefore their earning potential. Household income may heavily or solely rely on that of the service person, their wage must reflect the year on year rise in living costs.

As the non serving spouse, my wage is good (unlike my serving partner who's wage is low, and not competitive with civilian equivalent). My wage has to balance out his low wage. We would like to have children but could not afford for me to go part time with his low AB wages. Equally, we are currently having to do weekending, as I would lose my well paid job by moving, and the rural area of the country he is based in has little spouse opportunities. If the Navy wants to retain staff they need to go back to the times prior to austerity, where a (AB) serving personnel's wage could support his whole family. Women today shouldn't have to sacrifice a career to be with a member of the forces - but currently many can't even choose to do so, because the wages of the serving partner are so poor.

- **Pay does not compensate adequately for workloads and working hours/patterns (6%)**

As my husband never gets to use all his annual leave, it would be great if he could 'sell' some of it like I can at my job. Instead he just loses his leave.

For everything that they do, they should be paid more than a banker as the forces personnel have obligations beyond their control which affect their families greatly.

Job assessment reflection in pay, with level of hourly and personal responsibility.

Pay doesn't reflect the hours worked. For example, working duties so therefore working nights etc and sea pay doesn't reflect the sacrifices made.

• AFPRB inability to act as a Union for fairer pay in light of the pandemic, compared to the NHS (5%)

With either pay freezes or below-inflation caps on pay for rises over the last decade, many Service personnel will have seen a significant real-terms reduction in remuneration when judged against the cost of living. This whilst many of them were engaged in active operations around the world. Whilst this reduction will, in part, have been mitigated by the incremental increases in pay that come from moving up a pay spine, it will not be the case for those who have topped out on these spines. The lack of pay rise this year for those earning above £25k (effectively anyone beyond basic training) is seen as particularly galling and a reflection of the lack of consideration of the sacrifices made by military personnel over the last 18 months. Service personnel have supported the NHS and wider Government operations throughout the pandemic; those working to deliver operationally around the globe frequently that faced significant disruption to their personal lives (restrictions on leave and short notice changes in tasking) beyond that normally expected of Service personnel and for which the X-Factor is seen as compensation. With NHS staff and other public sector workers complaining vociferously about the pay raises they have been offered and Unions threatening strike action if they do not get what they want, coupled with a growing economy and ample employment opportunities with better quality of life now on offer, it would be unsurprising to see a marked rise in the number of Service personnel choosing to leave because they no longer see 'the offer' as attractive enough to retain them. Unless the MoD wants to deal with a significant shortfall in experience personnel the next 18-24 months, then the next pay rise will need to be substantial enough to make up for many of the losses personnel have endured in the last few years.

Concerns that public sector pay are the first to be hit as an almost easy option, despite being the first personnel called upon to support wider government issues (CV-19, ambulance driving, fuel tanker drivers etc) as most recent examples. Although pay is reasonable I don't believe it is keeping pace with industry pay rates considering the additional pressures military personnel and families face. As such an increasing number of personnel are opting to leave the services, for the stability of home life as pay is no longer a driving factor.

The government has stated that the pay freeze is over therefore we should expect an above inflation pay rise next year, anything less will still be a pay freeze. And if inflation is still rising, any recommendation should take account of this; a 4.5% rise when inflation is at 4% and expected to rise to 5% is a pay drop in real terms. Any recommendation should not be concerned with what can be afforded but should put forward what should be paid. The Armed Forces have worked tirelessly throughout this pandemic, a lot of us supporting the NHS, so we should be rewarded accordingly.

It is absolutely ridiculous to effectively give everyone living in military accommodation a pay cut. They are increasing the price of housing (again) with a minimal pay rise, which is less than the increase in housing costs. When things go south (lack of ambulances, vaccine roll out, petrol crisis), the first people you call are the armed forces, yet you can't even give them the same pay rise as the NHS. Many people have had leave cancelled, been called away at short notice and been put on very short notice to leave family, during a pandemic and they are not being rewarded for that. It's a joke.

Would like to see that the Armed Forces being recognised as much as the NHS in light of recent news of the pay rise during covid.

• Pensions (3%)

The main one was raised above but to expand, the AFPRB touched on this in their 49th report but aircrew remuneration is not fit for purpose and we are haemorrhaging people. RRP(F) aka flying pay is added to our salary but isn't pensionable when it should be as a constant addition to our base salary. Furthermore, receiving it depends on what job you're in which may not be your choice. My deputy is being offered a job which is high profile but notifying pay tagged. If he gets it, he will not progress to flying pay middle rate next February as he will be on reserve band meaning he is financially impacted by many thousands of pounds. Courses such as staff course (ICSC(M), ACSC) should be flying pay tagged as they are part of our officer's through career development (question: is the RAF's training margin flying pay tagged?). Aircrew should all be paid for a specialist spine which continues up the ranks to OF-6 as being promoted to OF-4 (Cdr) in the Navy means you have less likelihood of being employed in a flying pay tagged job (unlike the RAF) meaning you will be on flying pay reserve bands and sometimes lose half or all of your flying pay due to the needs of the service. This is not a good way to retain the right calibre of talented people. People may stay, but they're not necessarily the people you wish would stay because aircrew remuneration is not fit for the requirement and the Navy's aircrew retention reflects this.

• Career progression and medical discharge system deemed unfair (2%)

I feel that since the WO2 has been bought in it has unfairly capped my pay levels as a CPO.

My husband got medically downgraded and they decided to then "downgrade" his monthly income leaving us living on the breadline every month selling family possessions to be able to put food on the table. I worry that I can't afford to live and give my children what they need. Waiting for someone to knock on the door and take away anything that will cover the cost of our debts.

The inception of WO2 in the warfare branch is an unfunny joke. Cutting CPO pay structure in half while limiting promotion is just another way of pay cuts without saying it. If they touch the X factor (which we all know is the plan) people will leave quicker than they already are. Its not COVID 19 fault. It is miss management.

Free Text Feedback

Themes raised with the AFPRB in 2020 are listed below for comparison:

a. Pay compares unfavourably with similar roles in the civilian job market/basic pay is insufficient;

- b. Pay does not compensate adequately for time spent away from home and the wider impact on personal and other family members;
- c. X-factor is insufficient to compensate for the additional demands of Service life;
- d. Pay does not compensate adequately for workloads and working hours;
- e. RRP, specialist pay, and financial levers for specialisations with shortage categories;
- f. Allowances do not compensate adequately for the impact and costs of mobility/relocation;
- g. Pensions;
- h. GYH allowances are insufficient to alleviate family separation;
- i. Difficulties with getting travel and subsistence costs reimbursed, pay issues;
- j. The cost of childcare in general, and increased costs resulting from the serving person's absence or being a single serving person;
- k. Accommodation charges for people who are not married or civil partnered;
- l. Additional costs faced by non-UK and Commonwealth families;
- m. Quality of Service Families Accommodation;
- n. AFPRB independence/ability to deliver a fair pay award.

Naval Families

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