



# AFF Grab 2012

The annual survey on the  
opinions of Army families

[www.aff.org.uk](http://www.aff.org.uk)

## Introduction

AFF asked families and personnel to complete our survey during June 2012. Over 3,000 people filled in the survey, 92% of whom were Army families.

The results given here relate only to the Army responses; results for the RAF and Navy have been passed on to their Federations.

The underlying views of families indicate deep frustration with continuing cuts to their disposable income and fear of the future, in particular job security. All families feel worse off and despite results demonstrating encouraging signs that families wish to stay in the Army, the comments given suggest noteworthy dissatisfaction which could significantly affect retention.

AFF has two campaigns running this year focusing on 'Employment' and 'Mental Health'. We asked questions in this year's AFF Grab to provide evidence of the issues experienced by Army families. Predictably, results demonstrate that spouses find that maintaining a career, seeking work, and access to training is severely hampered by frequent mobility and the remoteness of some Army postings. A significant proportion of respondents reported that they have or have had a mental health issue.



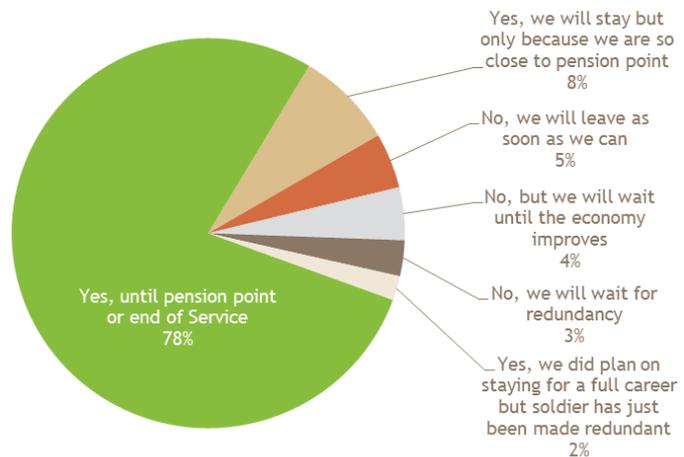
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## Morale/Changes to the Armed Forces

### Does the soldier in your family plan to stay in the Army?

Respondents 2491

78% of private soldiers and 71% of officers (2Lt to Lt Col) are currently planning on staying to the end of their service. In AFF's opinion, these figures are surprisingly high but many of the comments suggest that whilst they may plan on staying, there is deep uncertainty and displeasure over pay, pensions and other aspects of the offer. Continued erosion of the offer is likely to see this figure diminish, particularly as respondents gave their answers before the outline of the Future Forces Pension Scheme was published and the findings of the New Employment Model (NEM) are announced. They also need to be seen in context alongside the recent Armed Forces Continuous Attitude Survey which demonstrates appallingly low morale and widespread discontent.



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AFF believes that the gloomy economic forecast is also encouraging people to remain in the Armed Forces and any further reduction in the package of opportunities may prompt an increase in resignations as the economy improves. This is particularly significant where a spouse has the ability to maintain a career or achieve a notable salary.

The combination of eight moves in eleven years (five different countries with the disruption, loss of career, loss of contact with family and friends, loss of income, costs incurred) added to the increasingly put up and shut up view from the top down. Uncertainty, pay freezes, uncertain career prospects, the poorly managed redundancy and Defence Spending Review - well, it's time to leave

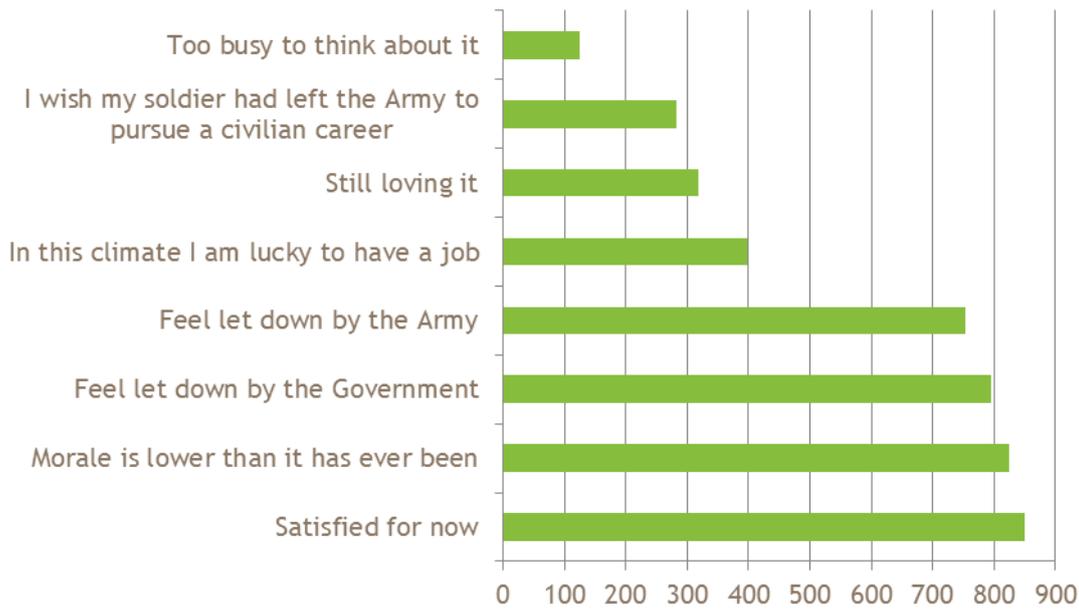
Would like to stay but uncertainty due to redundancy has forced us to consider other options. This, despite receiving a letter at the beginning of his 'career' welcoming him for a 'lifelong journey', all written on MOD-headed paper. Unlawful, probably. Immoral, definitely

Original intention was to stay for full career, but numerous factors make continued employment in the Army undesirable: Exceedingly poor housing and service from Defence Infrastructure Organisation (DIO); uncertainty over NEM and potential impact on spouse's career; uncertainty over Continuity of Education Allowance (CEA) and potential impact on continuity of children's education. At present these risks to the family are unknown and therefore must be considered as high. We do not want high risk associated with family life. Hence, continued service in the Army is untenable

## Morale/Changes to the Armed Forces

Which statements describe how you feel about being an Army family at the moment? (Please tick all that apply)

Respondents 2522



We allowed respondents to tick all that applied, and whilst a high number ticked ‘satisfied for now’ there is a high degree of dissatisfaction as demonstrated by the levels of those answering, ‘Feel let down by the Government’, ‘Morale is lower than it ever has been’ and ‘Feel let down by the Army’. There is no doubt that Army families are experiencing a ‘double whammy’ of austerity measures; the cuts affecting all families in the UK and those affecting public sector workers such as redundancy, pay freeze and pension cuts.

Officers were more likely to feel that ‘Morale is lower than it has ever been’ compared to 33% of Senior NCOs and soldiers. Otherwise results were around the same across the ranks.

Overseas families felt marginally more let down by the Army than UK-based families.

Those living in their own home were slightly more disappointed with the Army and Government than other categories but are more likely to wish their soldier had left the Army to pursue another career; which suggests that those owning their own home are more likely to leave prematurely.

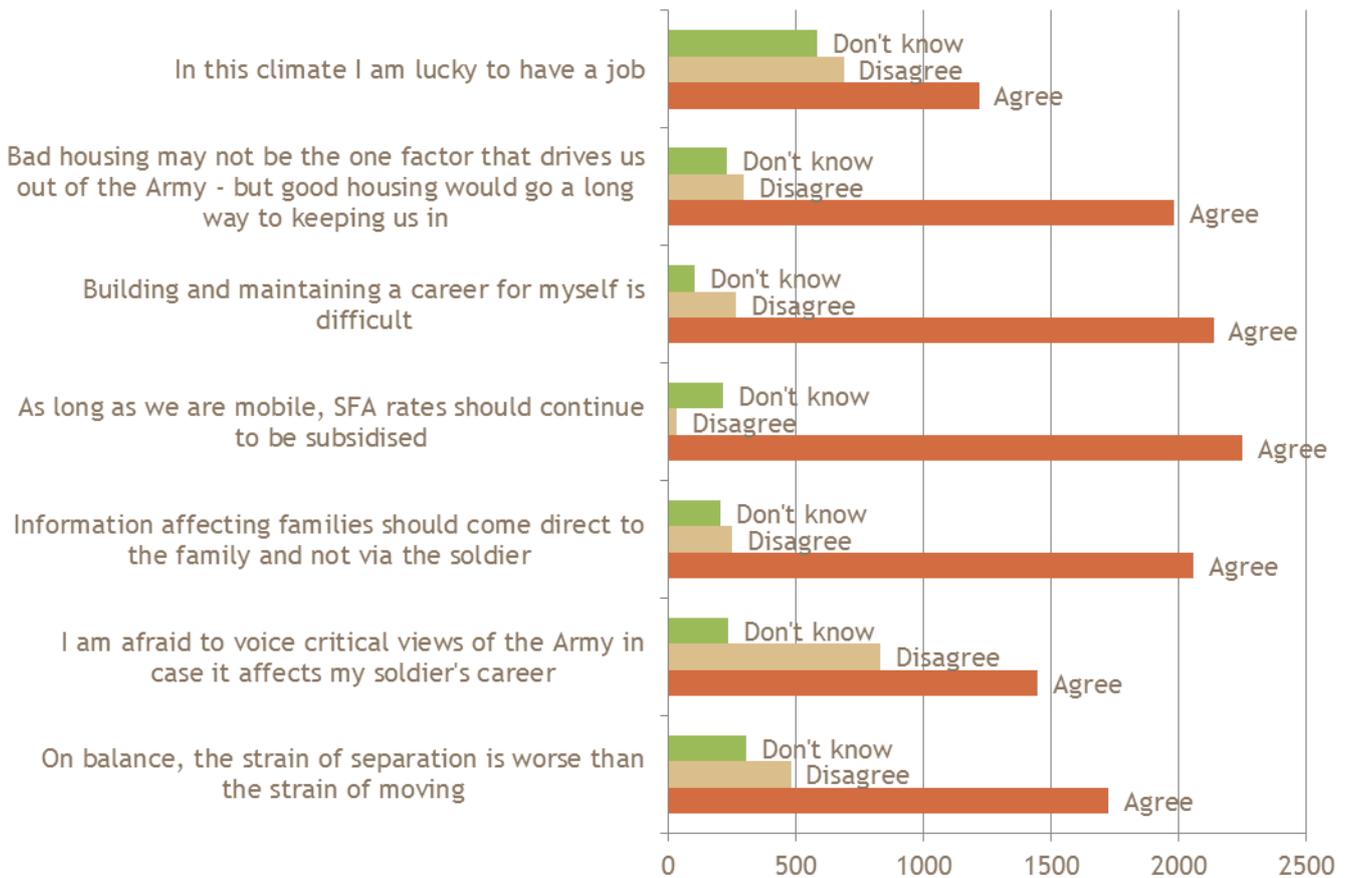
My boss, a Lt Col, brought it home to me: We are all on a one year rolling contract. Look at that in the context of a pay freeze, raised charges, lowered allowances and reduced promotion prospects. You would be mad to hang around even if you don't consider how our families are treated

Vastly undermanned, most Senior NCOs/ officers are double/triple hatting causing massive stress on family life

My husband remained in the Army to reach his pension point at 16 years. He will be 86 days short of his pension when he is made redundant on 11 June 2013. He would have left the Army four to six years ago but remained with his pension as a driving incentive. He now enters civilian life during an economic crisis and years behind where he would have been should he have made the move earlier

Below are some statements that have been made at previous AFF Conferences about the Armed Forces. Please could you state if you agree or disagree with each one?

Respondents 2535



80% of those respondents who are serving unaccompanied believe that Service Families Accommodation (SFA) should continue to be subsidised, as did an astonishing 89% of those living in their own home. These figures are surprising and demonstrate that despite investing in their own homes, soldiers and their families recognise the value of having subsidised accommodation available. 100% of senior officers' families felt that SFA should continue to be subsidised compared to 84% of soldiers' families.

82% of senior officers' families felt separation is worse than the strain of moving, compared to 67% of soldiers' families, demonstrating once again that families would rather move frequently than face serving unaccompanied.

More soldiers' families were afraid to voice critical views of the Army compared to NCOs and officers. Germany-based families were more afraid to voice critical views of the Army than those in other countries.

53% of soldiers agreed that the service they received from the Unit Welfare Office (UWO) was good, with overseas families believing that UWO support was better than in the UK. This perception may be because families are more likely to need contact with their UWO when they are in an overseas location. AFF believes that families need more information on what they can and can't expect from their UWO to help with managing expectations.

Welfare staff are too transient. Not in post long enough; needs to be people who want to be there not people who have just been put in there. They gain experience then are moved

I feel that Service families should manage their expectations. We pay a significantly reduced rate for decent accommodation and a good maintenance and repair system; if you want first class then you pay for it

Accompanied service is the key to keeping Army families happy and together and giving children a stable life. Being separated for operational tours is part of the job but separation/unaccompanied service when it is not necessary would put an intolerable burden on family life

[If SFA were to be taken away] there is no way we could afford to live in the areas my husband is posted to unless he ceased to serve in the Forces or became non-deployable. Only then could I get a job that would enable us to purchase a house in London or the Home Counties

Building and maintaining a career has been impossible, not difficult; I am the embodiment of the transferrable skill set, but even now, having been promoted for the first time EVER (I am 46). I am having to give up a management role with a good employer, to move overseas. I am resigned, as I made the choice to marry a soldier, but the loss of career momentum was the one thing I didn't realise would affect me as much as it has

## Employment, Training, Allowances & Money

The AFF Grab has highlighted that military families have increasing concerns about financial matters with all the respondents stating that they are worse off than they were two years ago. The challenges of finding and retaining work for spouses, the reduction of Local Overseas Allowance (LOA), pay freezes coupled with increased cost of living, and reduction of both government and military allowances have all contributed to money worries. As more families are experiencing problems leading to potential debt, more are having to take out payday loans.

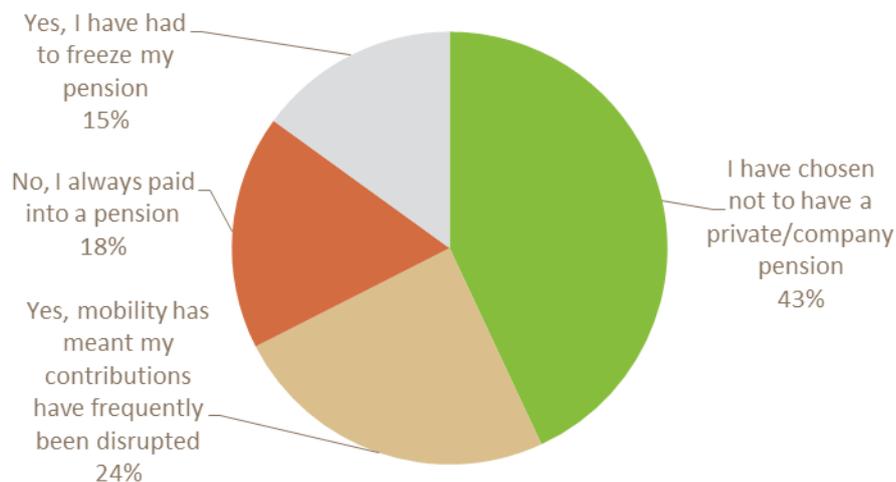
The AFF Grab also reveals that future finances are in jeopardy for Army families because spouses are disadvantaged with regards to private pensions. AFF is raising awareness of the importance of paying in to a personal pension scheme. In the current financial climate, and due to the change in military pensions, it is imperative that both partners have a pension: a single Forces pension is no longer robust enough to support a couple through retirement. In addition, although the transitory nature of Army life makes it difficult to ensure National Insurance contributions are made to secure a State pension, it is important that spouses endeavour to keep these up.

Adult Education and Training is a key area where AFF Grab respondents highlighted they felt challenged. Frequent moves, deployments and the ensuing 'single parent' lifestyle make it very difficult to commit to training. The cost of adult education is also a mitigating factor. AFF is pleased that the MOD has announced that spouses whose soldier has been short toured can now seek to retain their SFA so that their training can be completed. AFF is also lobbying for spouses to have access to their soldier's resettlement credits should the soldier not need to use them.

## Pensions

Pensions have come under the spotlight for all public sector workers and the recently published outline of the Future Armed Forces Pension Scheme has heightened awareness of the pension issue. The Forces pension was previously cited as a positive reason for remaining in the Army. The reduction in the future value of the Forces pension is seen as decreasing the attraction of staying in the Armed Forces as well as highlighting the increased need for the spouse to contribute to a pension of their own. Given the difficulties surrounding employment, paying into a pension is problematic and is another example of where Forces families fall behind their civilian counterparts.

Has the non-serving person's ability to pay into a private/company pension fund been affected by mobility? Respondents: 2236



## Employment, Training, Allowances & Money

Auto enrolment, which will be fully live by 2014, will ensure that people have to opt out of company pension schemes rather than opt in, which it is hoped will ensure more people will be in a pension scheme. Whilst this is a positive step forward it is clearly only possible to pay into a scheme if you are in paid employment.

The number of employees in private sector workplace pension schemes has fallen by more than a quarter since 2004. Most private sector workers are not currently saving in a workplace pension.

56% of soldiers' families have chosen not to pay into a pension, 40% of senior NCOs, 28% of officers and 40% of senior officers

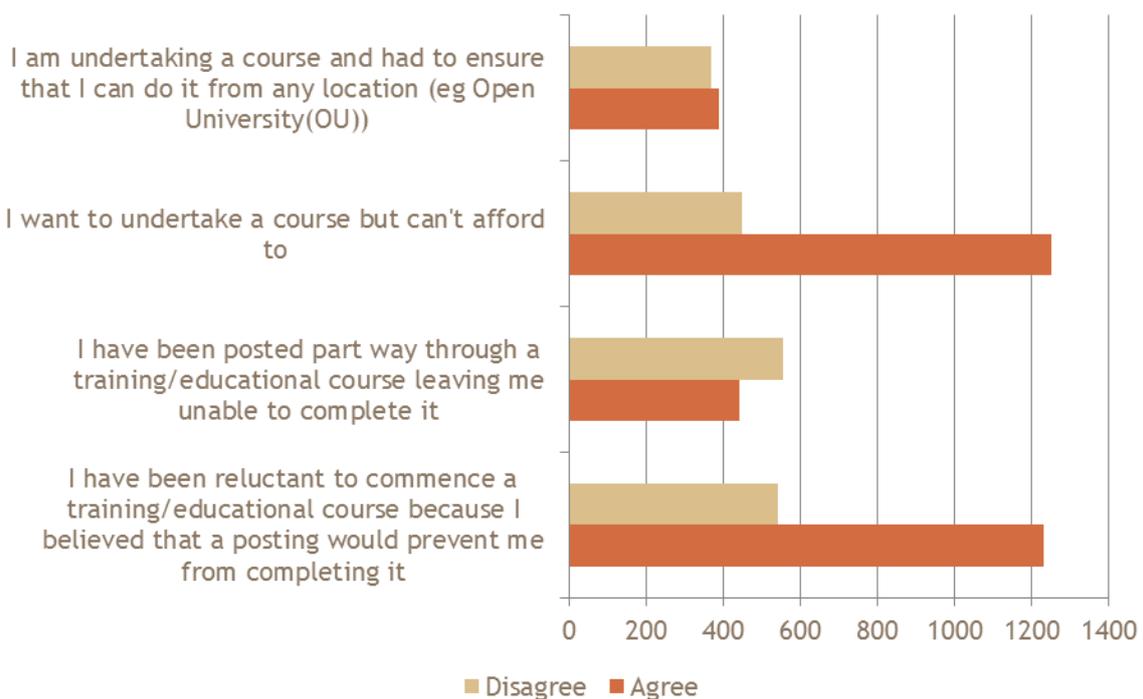
I haven't paid into any pension fund for years due to career disruption - there's not enough money available for that

Main concern and source of argument over the past few years has been lack of pension contributions for me. My husband always said it wasn't a worry because he would get a good pension. Now that has been taken away as well. We only get compensated for his pension, not for mine

## Adult Education & Training

Which statements about adult training and education apply to you as the non-serving spouse?

Respondents 2346

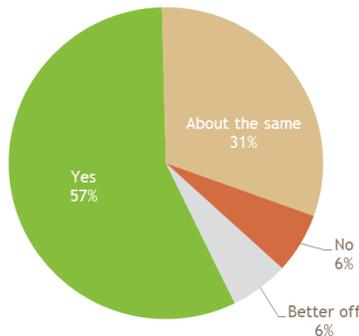


Frequent mobility and affordability are cited as difficulties when trying to access training or education courses. 44% of respondents had been posted part way through a course leaving them unable to complete it, and nearly 70% were reluctant to commence a course because they believed they may be unable to complete it due to posting. Nearly three quarters of respondents want to undertake a course but cannot afford to. These factors further diminish the Army spouses' efforts to find employment as it seems that even when located in areas with limited employment, and despite wanting to use that time usefully, cost and uncertainty prevent many from furthering their training or education. Cost was cited by 66% of private to corporals' spouses, and 56% of senior NCOs' spouses.

## Money

Compared to two years ago, as a family are you significantly worse off financially?

Respondents 2427



Across the ranks all feel that they are worse off.

Families based in Germany and Cyprus felt worse off than those in other locations and families in Scotland were the least unhappy.

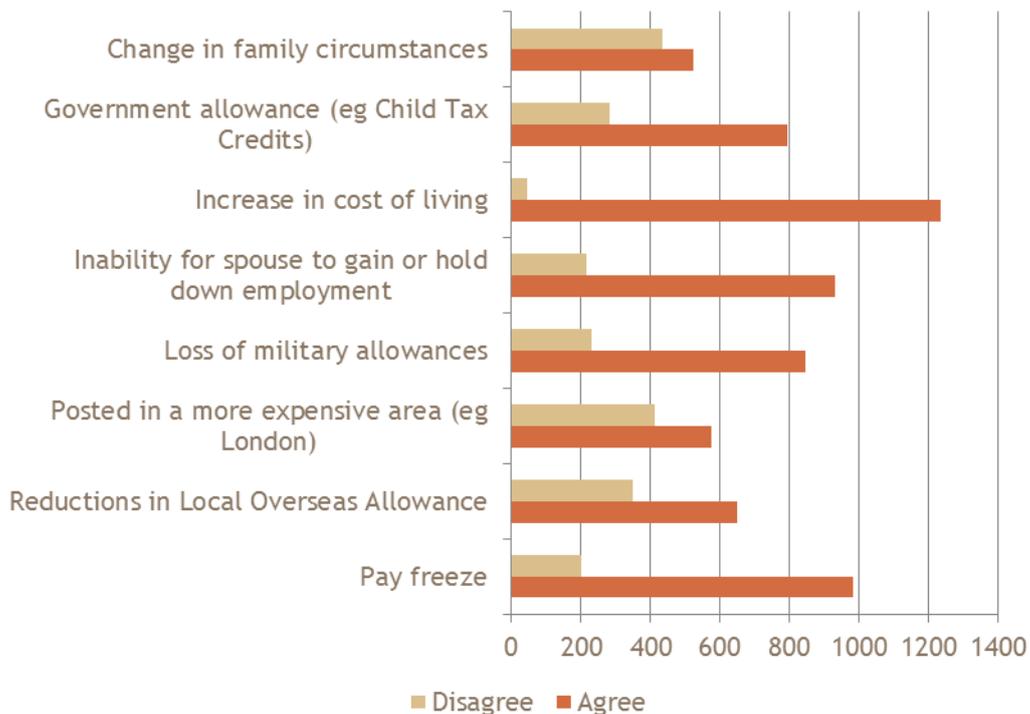
Pensions should not be changed. The point of an Army pension was that after 20+ years of service when their bodies were worn out and broken they could retire in comfort.

Child Benefit being stopped for many families is wrong when it is so difficult for spouse to work; due to the serving soldier working very long hours, separation [and frequent moves]

I had to leave my work due to the cuts in financial help towards childcare costs. I therefore took a job that was outside my soldier's normal working hours but then he was given a short notice deployment and I again had to give up work as I could neither afford nor get childcare outside normal working hours

If you are worse off, what do you think is the reason? (Please tick all that apply)

Respondents 1373



## Employment, Training, Allowances & Money

90% of families from Cyprus felt that the pay freeze had had an impact, and 98% of families in Germany felt the loss of Local Overseas Allowance (LOA). Families based in the UK seemed to feel the loss of Government allowances more keenly than those overseas.

**AFF View:** Army families are experiencing an ever increasing gap in their 'real' pay due to the pay freeze/cap.

I would love to go to university but we are only ever in one place for two years and we never get one year's notice of a new posting (to allow application time). Have thought about OU but it's very expensive and I prefer to learn in a classroom situation

I was taking an OU degree course whilst working. During my third year we were posted, however, the Desk Officer could not give me the location (in the USA) and the exact timing of the courses my husband needed to complete. Therefore I could not take the exam as the OU required me to state my exam centre several months in advance. I received no sympathy or understanding as a posting to the States is highly valued however, once again my career was stalled whilst my husband's excelled

I completed ECDL Level 1 at an Education Central during our last posting. After paying £100 to undertake Level 2, I am unable to complete it as the Education Centre at our new location is not open outside working hours

I did a Master's degree and very nearly had to leave the course as my serving spouse was posted early. Eventually, after a fight, we retained the quarter so I could finish my course

**AFF View:** When the soldier leaves the Army, the spouse may also have to find a new job. Army spouses find it difficult to access training due to a variety of reasons, including relocation. AFF believes that it would be beneficial for the non-serving spouse to have career advice and support to help make the transition into civilian life. At present the serving soldier has learning credits which cannot be transferred (if unused) to the spouse. However 77% of respondents agreed that when the soldier leaves the Army, it would be beneficial for the non-serving spouse to have career advice and support to help make the transition to civilian life.

AFF would like families who have started a course, and who could have reasonably expected to finish it, to be able to retain their SFA to enable completion of the course.

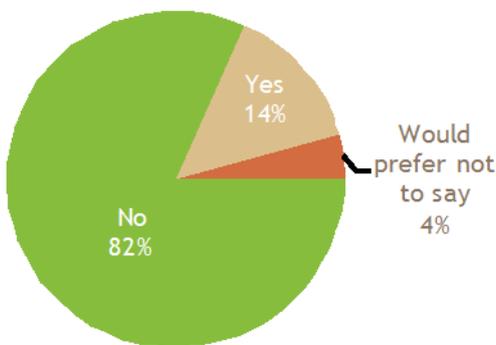
It appears that the impact of military lifestyle also affects families in the US as these results from the Blue Star Families' 2012 *Military Family Lifestyle Survey* demonstrate.



57% of respondents felt that being a military spouse had a negative impact on their ability to pursue a career. The second most cited reason for not working was the issue of childcare. 67% of respondents cited some challenge with childcare, including being unable to find quality childcare, afford childcare or have access to it. One common theme is that employers frequently hesitate or even resist employing military spouses due to the likelihood that they will move within two to four years.

### Have you in the last year had to use a payday loan service?

Respondents 2412



Families based in NI appear to have used payday loans more than those based in other areas (23% in NI compared to 15% in England). Assuming that some of those who have said that they would 'prefer not to say' have had payday loans it seems that Army families are using payday loans at the same level as civilians within the UK.

A YouGov survey for housing and homeless charity, Shelter, in December 2011, asked 4,014 people in Great Britain if they had used payday loans, unauthorised overdraft, other loan or credit cards to help pay their rent or mortgage in the last twelve months.

One in seven respondents (15%) who took part said yes, representing a national figure of almost seven million people, with almost one million people using payday loans.

**AFF View:** National figures will include civilians who are not in paid employment. Soldiers are in paid employment but are still having to use payday loans. AFF is pleased that the Royal British Legion's Money Force scheme will help to educate families as to the dangers of relying on payday loans.

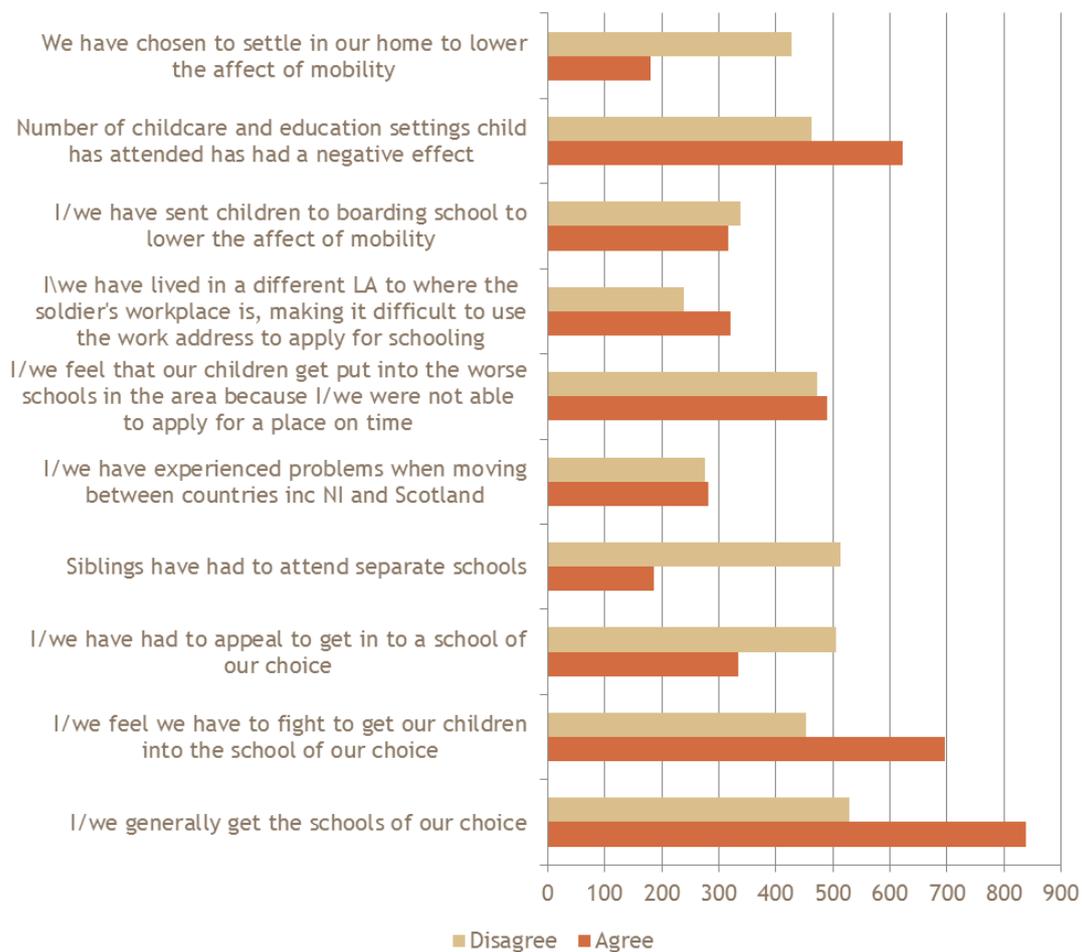
## Education & Childcare

Education and childcare is top priority for those with children - an overwhelming majority of our respondents (70%) have children.

Whilst there is now a new Schools Admissions Code 2012 which addresses some issues regarding infant school class sizes and taking away the disadvantage of applying after an admissions deadline, there are still problems with families being housed away from a unit address, sometimes in a different Local Authority (LA) with no advance preparation time - fourteen days if families are offered a hiring and moving within the UK. This, coupled with allocation dates that show a complete disregard for school terms, can be an extremely stressful and worrying time for families moving. Over a third of respondents said that they had to fight for their school places.



### When moving, which statements regarding the impact of mobility on children do you agree or disagree with? Respondents 1703



Our figures show that officers suffered from greater mobility and as a result, 50% felt strongly that the number of educational settings their child had attended had had a negative effect as opposed to only 29% of soldiers and 37% of Senior NCOs.

**AFF recognises the importance Army families place on continuity and stability for their children whilst also balancing the needs of the Service.**

Frequent moves have meant that my son (who is in Year 6) has possibly slipped through the net, as he is currently awaiting diagnosis for Asperger Syndrome. If there had not been so many school moves, we feel this could have been diagnosed sooner. When he has entered a new school, and we have had issues, it has been blamed on the changes or his dad's occupation

Relocation means our child has to skip an entire school year because the UK State Education system is utterly inflexible about individual children's needs and the realities of military life

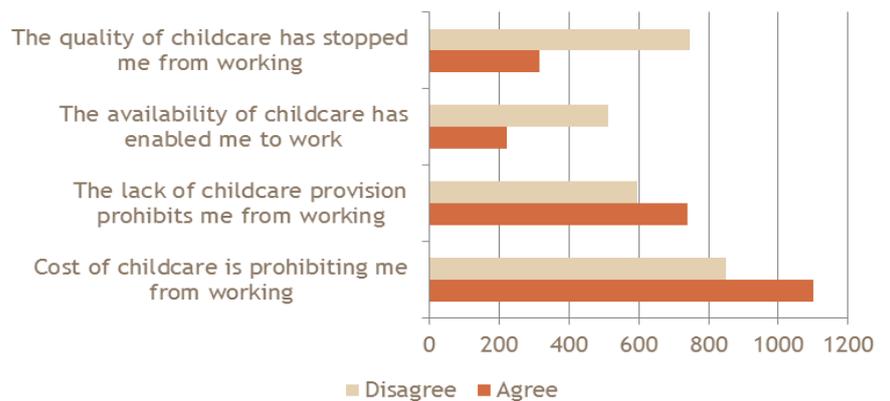
Our three children have never been at the same school for more than a year. This academic year they have moved school every term. Our eldest started boarding last September and it has been a wonderful experience, taking the stress of making new friends every year/term away and helping to fill the massive gaps in their education

The cost of childcare is shown to be the number one issue closely followed by the lack of availability. The majority of families agree that the number of childcare settings has had a negative impact on their child and there is currently little recognition of this. From our respondents' answers it is clear that the majority of families choose not to settle in their own home but to follow the soldier to maintain the family unit, and it is clear families feel that the impact of this decision affects very young children - not just when they start school.

**Which statements about childcare do you agree or disagree with?**

Respondents 2337

75% of families agree that the cost of childcare is prohibiting them from working and 55% agree that their ability to work is affected by the lack of provision. Examined in relation to the difficulty of finding work, the obstacles facing Army families to achieve a second income are immense. Due to the soldier's work commitments, time away from home and unpredictable working patterns, the responsibility of childcare falls mainly to the spouse or non-serving partner.



**For a reasonable second income to be achieved to enable saving for a mortgage, the provision of good-quality, affordable childcare remains paramount to raising the family income.**

Around 50% of families based in England and NI state that the cost of childcare prohibits them from working as opposed to 32% of Cyprus-based families and 41% in Germany. We know from recent investigations that childcare in these areas is also problematic. There is less available work in Cyprus and so therefore less need for childcare.

Soldiers are more likely than officers to have difficulty affording childcare.

**Childcare costs in 2012**

Army families will continue to experience difficulty affording childcare, as in the same period soldiers' wages have remained stagnant and this is another area which affects the 'real' value of the pay packet.

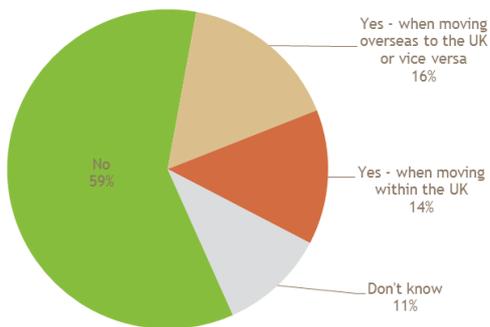
## Health & Additional Needs

The data seems to suggest that the historical problems military families have had with transferring and accessing healthcare provision continues although AFF believes that the situation has considerably improved over the last five years.

Our Mental Health campaign highlights concerns raised in this survey. Access to appropriate mental health services where providers understand the unique nature of the lives that military families lead needs improving. Military systems in place to help families reduce the impact of mobility on family members with additional needs such as AGAI 108 appear to be widely misunderstood and we believe better communication will help families make the most of this policy.

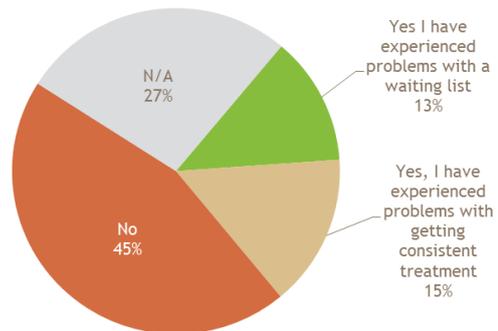


**In the last five years have you experienced problems with the transfer of your medical notes from one medical centre to another?** Respondents 2374

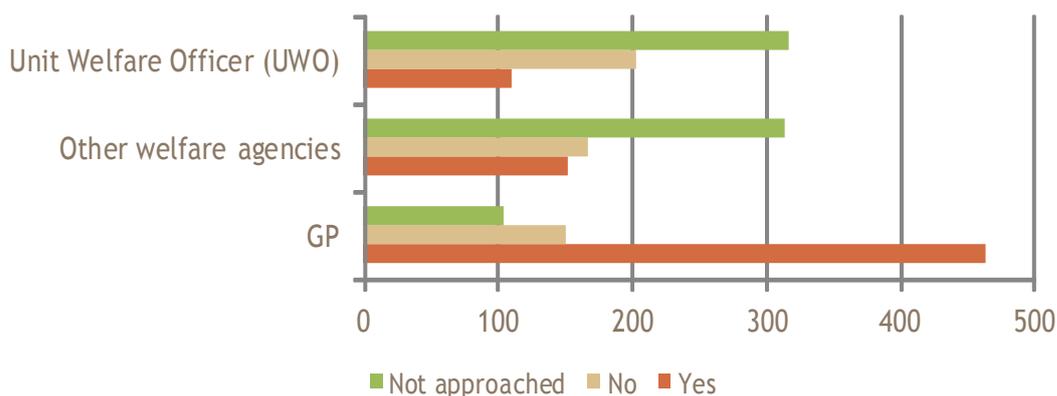


16% of families moving to and from overseas experienced problems when moving their medical notes, which demonstrates that there is room for improvement in the system. A significant proportion of respondents also experienced issues with the waiting list for treatment or getting consistent treatment as a result of moving. It is hoped that cross-Governmental working will help to remove inconsistency in treatment.

**In the last five years have you experienced problems accessing consistent treatment for a medical condition for yourself or a family member on posting?** (Please tick all that apply) Respondents 2367



**If you have had or are experiencing mental health problems (including post natal depression (PND)) have you, if required, received good support from the following:** Respondents 2341



719 of our survey respondents (around 30%) acknowledge that they have had or have mental health problems. These are family members of the following; 50% private to corporal, 35% Senior NCOs, 14% officers, 1% senior officers.

33% felt they did not get a good service from their GP and 17% did not go their GP at all.

**AFF View:** AFF believes families need fair and equal access to medical treatment and therapy on the NHS for mental health illness. Awareness, both within the military community and with GPs and other medical practitioners, of the strains of military life facing families will improve treatment and ensure that those with issues are identified earlier. AFF would like greater support for initiatives that decrease the effects of separation and reduce isolation, as well as MOD-funded research into the long-term effects of military life, in particular mobility, separation and deployment on spouses' and children's mental health. For more information, see our AFF Mental Health Campaign at [www.aff.org.uk](http://www.aff.org.uk)

**If you have a family member with additional needs and/or a disability, have you registered their needs using AGAI 108\* (registered on JPA)?** Respondents 2338

Yes 35% (119) No 65% (340)

447 of respondents had a family member with additional needs; 47% are soldiers, 35% are Senior NCOs, 16% are officers, and 2% are senior officers.

If parents answered that their child has additional needs, owing to 'conditions' like dyslexia, this could explain why such a high percentage have not registered with AGAI 108. However, some families were simply not aware of this process, though it might be that the serving soldier has not explained it.

I didn't seek support from my UWO for fear of a stigma being placed on my husband

Army doctor was great at helping PND - hubby deployed two days after second baby was born I didn't realise what was wrong

Civilian GP did not seem to understand the pressures on mother because father was deployed

**If you have registered, do you feel it has been advantageous or has it disadvantaged you and your family in some way?** Respondents 97

It has been advantageous 69% (67) It has disadvantaged us 31% (30)

I think the AGAI 108 should be made known to all families. I only found out via my AFF Co-ordinator, five years after my son was diagnosed with special needs

I am not sure that it has made any difference to the career management one way or the other - I suppose it may have made chain of command aware of family circumstances but since 'operational requirements always take precedence' we have not seen any real advantage

AGAI 108 aims to ensure that all Serving personnel with a family member with a disability and/or an additional need (which includes illness, emotional problems and educational) register with their chain of command and career manager in the Army Personnel Centre (APC) so that the serving person's career management support, the needs of the family member with a disability and/or additional need and the needs of the Army can all be met.

## Housing

Housing continues to be a contentious area; everything hinges on the timely allocation of a suitable house in the right area and in a clean condition. The first impression of your new house or flat can set the tone for your entire posting and a timely allocation enables you to organise schooling and health care packages without the sense of impending panic which so often accompanies an assignment order!

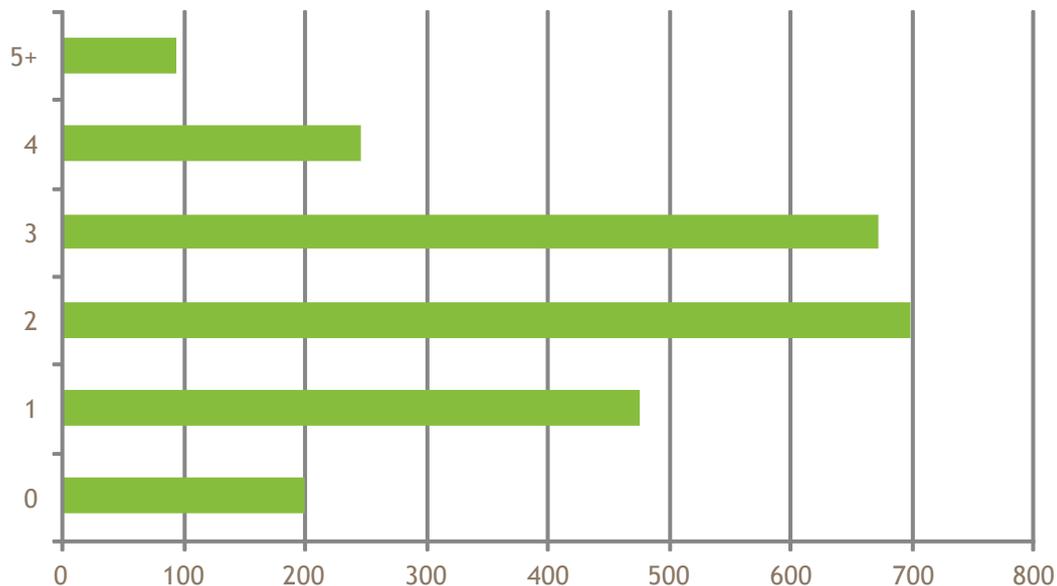
From the questions asked in the AFF Grab it is obvious that many families are still moving frequently and often to areas which are some distance from camp - AFF awaits the announcement of the NEM and rebasing with close interest - it is important that the decisions made regarding movement of large numbers of serving personnel are tied in with sufficient housing stock and infrastructure (such as schools and medical care) in the immediate vicinity so that families have a support network, aren't forced to live away from camp and are not faced with the cost of needing to buy a second car.

As far as families opinions of housing are concerned the majority are satisfied with the type of SFA however AFF continues to believe that the lack of investment over many years has left much of the housing stock in a poor condition and while DIO is trying to bring these up to standard, the lack of funding is an issue.

MHS services have improved significantly since the start of the contract and AFF is reassured that they are constantly striving to improve their process. The area of most concern is that of repeat repairs and AFF has been assured that this is being investigated. In the meantime, AFF would encourage families to flag up issues through the complaint system for both MHS and DIO - this should be seen as a positive process as it gives them the ability to see where they are failing and the opportunity to put in place measures to improve the system.

### How many times has your family moved in the last five years?

Respondents 2392



Most families have moved at least twice in the last five years, however more Senior NCOs and officers have moved at least three times, demonstrating that families continue to experience a high level of mobility to support accompanied service.

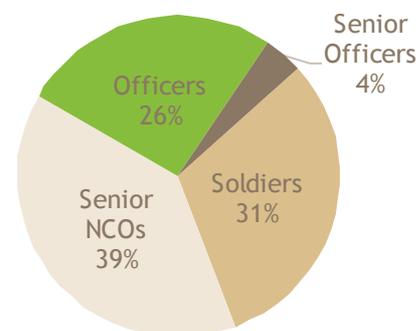
**AFF View:** Families base their beliefs on their experiences - until more families have experienced long periods of stability, they will not believe that it is possible to live and work in one location for a sustained period of time. For families to believe that 'super-garrisons' will provide stability and therefore encourage home ownership and a move away from reliance on SFA, the level of mobility will have to drop demonstrably to families.

**Have you had to buy a second vehicle in order for your soldier to commute to work?**

Respondents 2403

44% of families stated that they had had to buy a second car to enable their soldier to commute to work. Significantly more soldiers and NCOs had to buy a second car.

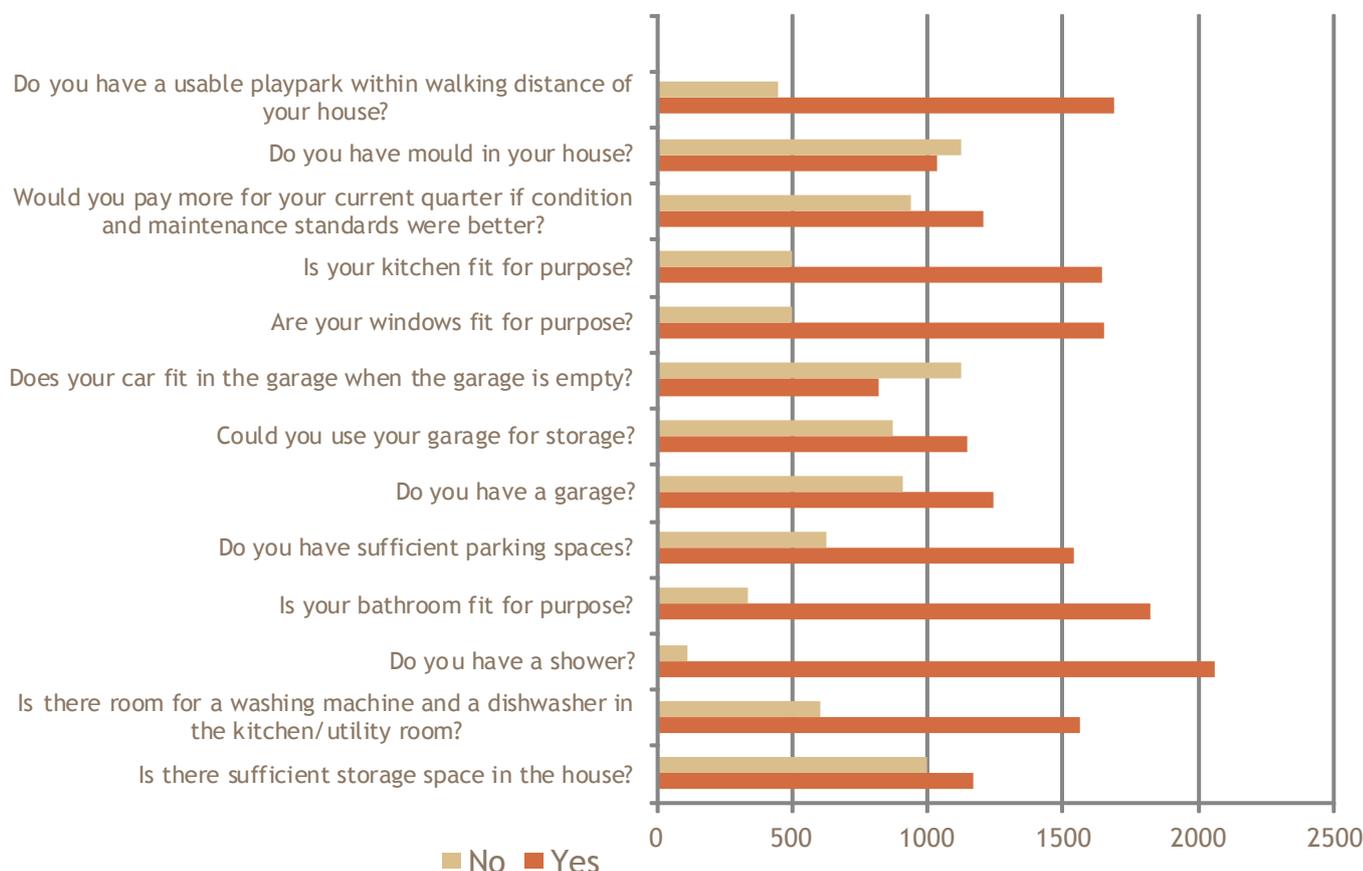
Families allocated SFA outside of walking or cycling distance of their duty station face significant annual costs, highlighting that maintaining the current the Home to Duty Travel Allowance was a necessity.



**AFF View:** Better managed allocations to allow more families to live near to their duty station could significantly help families to manage their finances so that they are not forced into buying a second car or paying high public transport costs.

**Please answer the following questions about the condition of your Service provided accommodation:**

Respondents 2180



## Housing

AFF continues to believe that the Defence Estate needs significantly more funding in order to finance a credible upgrade programme. Families in England are less satisfied with the storage space in the house than those in other locations. 7% of families in service provided accommodation in England do not have a shower.

**AFF View:** 62% of families in England do not think that their car fits in the garage. Families are not supposed to use garages for storage. If older garages are not big enough for modern cars and they cannot be used for storage, the rates for garages should be reviewed.

House is a bulk hiring in the middle of a social housing estate! Surrounded by drug dealers and thieves while SFA stand derelict in Dover

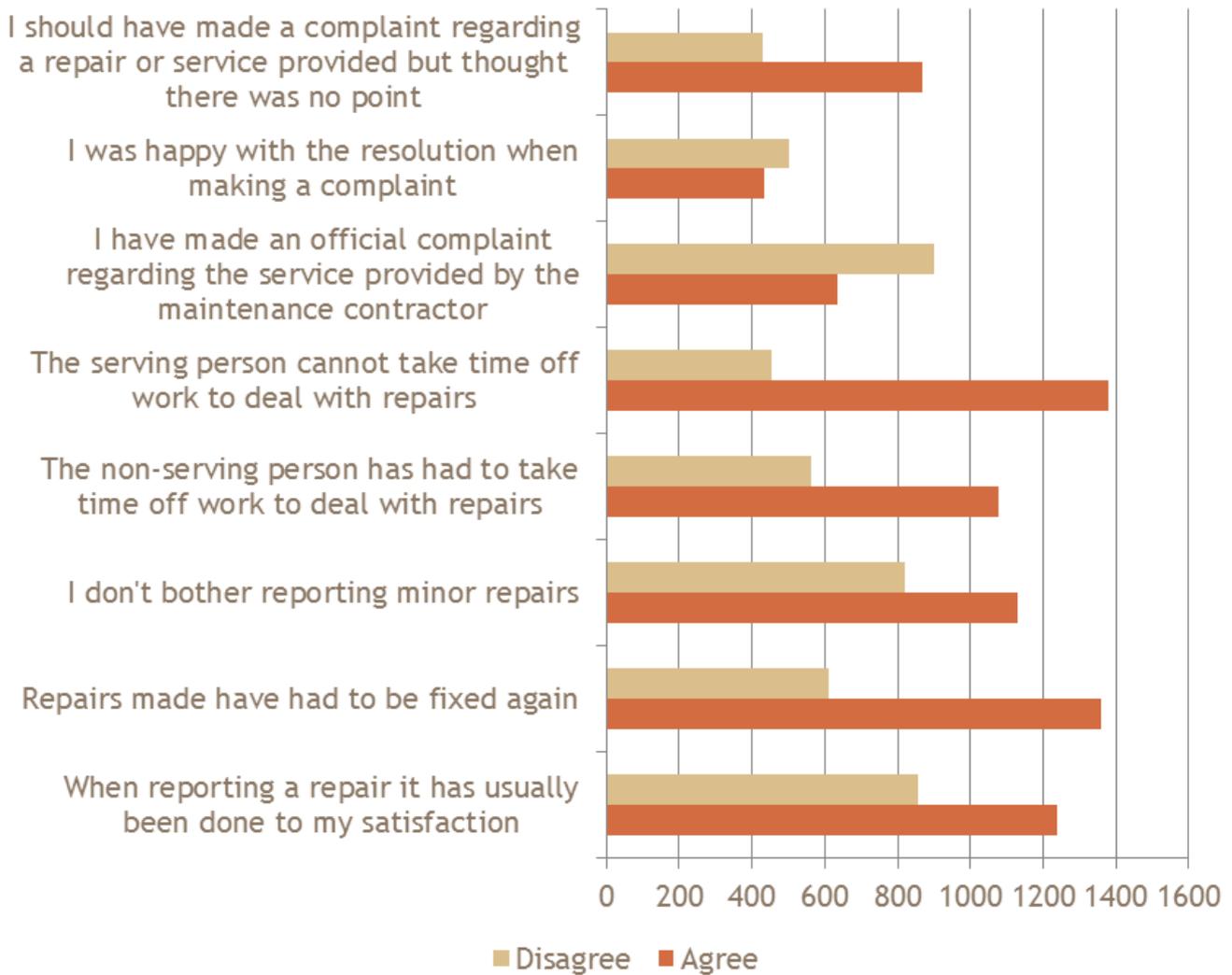
House fine but needs money spending on it. I have done a lot of odd jobs to maintain the fabric of it. Previous occupant did very little. SFA should all have 'service/maintenance' books like cars have to keep a record of their history. Everyone (occupants and contractors) should annotate them accordingly when work is done or when things fail. Now we have no estate wardens this would avoid hours of needless chasing up of 'known' flaws and quirks in SFA

I would live in a rotten box if it meant we would get more time together. Unfortunately we have several major issues with our SFA, all I think caused by 'papering over the cracks' rather than fixing the root of the problem. On the whole, MHS (phone line staff and maintenance workers are fantastic - I've encountered many!) but their hands are tied by lack of funds. Our heroes' homes are substandard....they deserve to come home to better

Mould has been 'treated' four times in the last year and a half! Still returns! Apparently I should leave the windows open ALL the time, including the winter, and keep the extractor fan on 24 hours a day

Which statements about the repairs and maintenance of your SFA/SSFA do you agree or disagree with:

Respondents 2179



42% of families in England disagree that when they report a repair it has usually been done to their satisfaction, followed closely by families in Germany. This has to be seen in context of 57% families who believe that repairs made have had to be fixed again, demonstrating that there are still significant issues with the maintenance process.

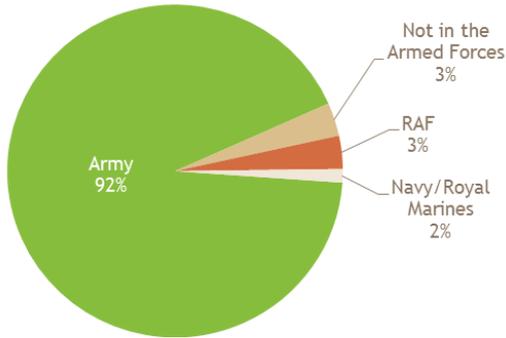
67% of families in the UK agreed that repairs made have had to be fixed again. This compares to 60% in Scotland, 51% in NI, 49% in Germany and 65% in Cyprus.

Whilst 45% of families in England are happy with resolution of complaints, this of course means that over half are not happy.

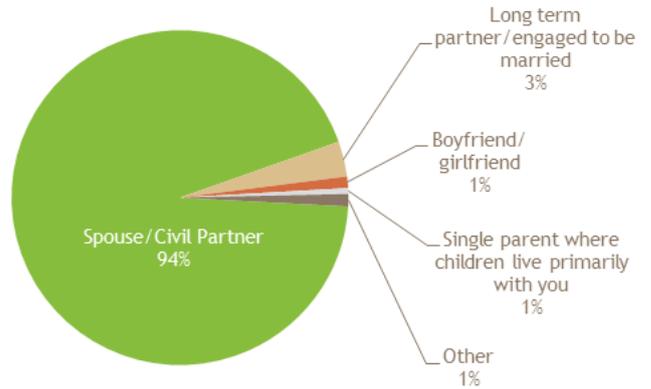
**AFF View:** There are enduring issues with repairs and maintenance to SFA. The reinstatement of £140 million of ‘paused’ money will go some way to ensuring that the estate does not slip further into disrepair. AFF works closely with Head of DIO Operations Accommodation, Alan Opie and recognises that DIO is striving to provide more and better quality housing.

## Who took part?

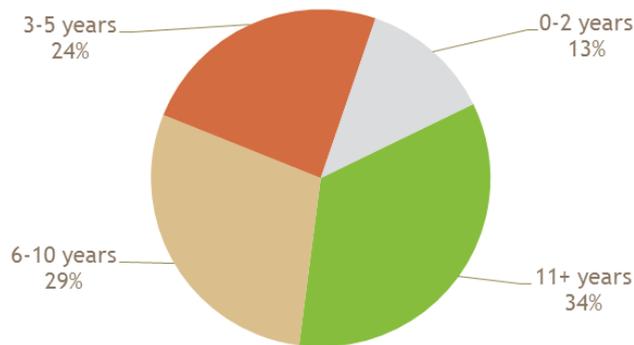
Are you or your spouse a member of the Armed Forces (please tick the most appropriate option)? Respondents 3027



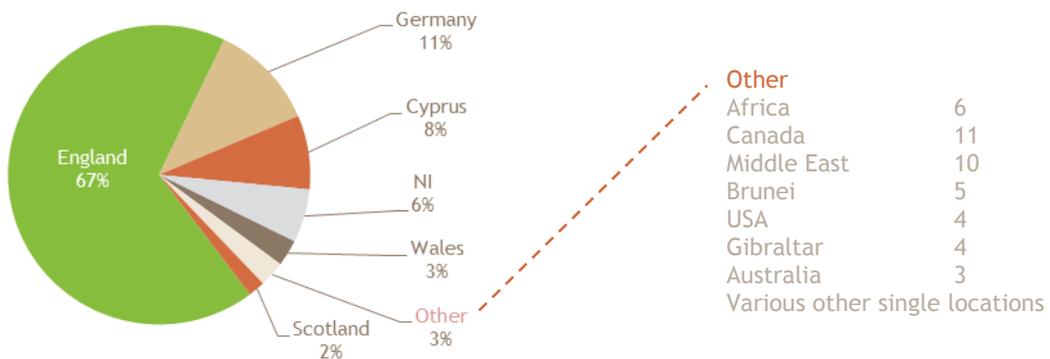
Are you a: Respondents 2621



How long have you been an Army family? Respondents 2615

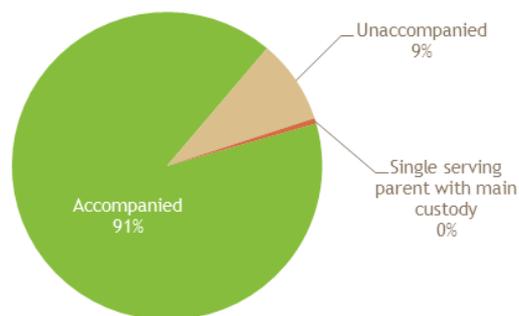


Where is the soldier currently posted (when not on deployment)? Respondents 2615



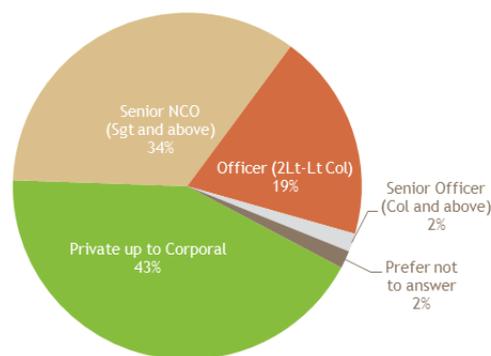
### Is the soldier currently serving?

Respondents 2755



### What rank is the soldier?

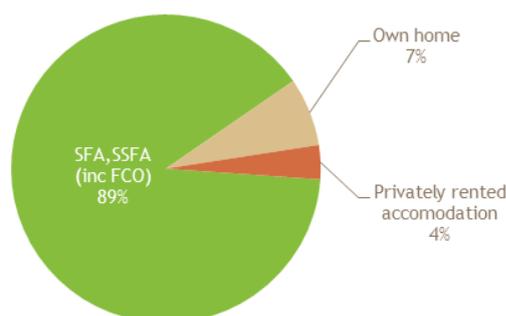
Respondents 2628



Of those living in their own home, 49% were living accompanied.

### What is the main residence of your family?

Respondents 2627



Of those living in their own homes, the majority (53%) have been a family for longer than eleven years. Only 29% of those who have been married for less than five years, were in their own homes. Senior NCOs made up the biggest percentage of those living in their own home (38%), followed by officers.

91% of families chose to live accompanied, nearly all of which (95%) are living in SFA, which demonstrates the need to retain affordable accommodation.

For further information on issues arising from this report, please contact:

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*representing Army families everywhere*