

“By repeatedly eroding “the Offer”, the message serving personnel and their (frankly) long suffering families, are receiving is that their commitment and sacrifices are not valued nor held in due regard, and that the senior leadership are neither interested nor engaged.”

AFF conducted a survey to gain Army families’ views on whether the current “Offer” package met the needs of today’s modern Army family. **1,254** people took the survey, giving their views on whether the offer mitigates the impact of Service life on issues such as spousal employment, education, healthcare and allowances.

Offer has worsened since becoming an Army family

62% stated that the offer had significantly or somewhat worsened (**32%** significantly, **30%** somewhat). In particular, Officers felt the offer has significantly worsened, compared to Other Ranks.

“The offer is being slowly eroded more and more. This is a key factor as to why the Army is haemorrhaging Service personnel. This will ultimately be the reason why I leave the service I love. Sadly, it is becoming less of a vocation and more of a job. Selfless commitment is demanded by the service but rarely reciprocated.”

Pay & Pension

85% stated the pay package (core pay, X-factor, specialist pay) was not enough to compensate for potential impact of Army life on ability of spouse/partner to have a job or career.

“My career progression has been damaged beyond repair by having to move frequently and live in areas with no suitable professional vacancies for me, and which are too far to commute when you have young children. The loss of income, career progression and pension is NOT made up for by my spouse’s package. I would love to send the Army a bill for what I’ve had to give up.”

67% stated that the Armed Forces Pension Scheme is not enough to compensate for potential impact of Army life on ability of spouse/partner to build up a pension.

“No the ‘non-contributable’ pension, that was used as a justification for not having a pay rise does not compensate for my wife failing to gain progressive and meaningful employment due to frequent moves.”

18% said they didn’t know enough about the soldier’s pension scheme.

Importance of SFA

- Subsidised and provided SFA was top element of offer for families, especially for Private-Corporals
- Families were clear that they wanted to retain SFA but they also wished for more flexibility for families to choose which SFA patch they live on, especially in key Army areas such as Wiltshire and Hampshire, and what sort of house they live in
- Families expressed concern about FAM to force people to buy their own homes,

- especially when not affordable in key Army areas and with frozen Army salaries
- Families wanted to see an improvement in maintenance and return to locally run estates with local knowledge.

“For us, allocated quarters have been by far the most important element of the offer and our particular Army life wouldn’t have been feasible were it not on offer...The proposed offer under FAM isn’t a reason that my husband has decided to leave the Army, but it reinforces to us that leaving is the right decision.”

Lack of awareness

- The survey highlighted a lack of awareness of some policies in the offer
- Only **8%** were very aware of the Assisted Conception Policy, only **10%** very aware about flexible working policies and only **16%** very aware of Final Tour of Duty.

“The ‘Offer’ needs to be better advertised to military spouses. Often the soldier is given information which is never passed on to their spouse. It is the military spouse that is the driving force and source of stability in a military household. Where the soldier does not have the time (or inclination) to explore elements of the ‘offer’ the spouse will do all they can to improve their family’s standard of living.”

Being asked to do more for less

Army families highlighted that they are expected to cope with long periods of separation, deployments and a high level of mobility but previously, these were offset by good pension, housing provided at each location, CEA to ensure stability of education and a sense of being looked after and appreciated, through Mess events, days off and patch life. Families expressed concern that these compensations are now being removed.

“Allowances have been cut, pensions changed and none for the benefit of the soldier and/or their families. To be honest it feels like the Armed forces see families as a chore and a hindrance, and would prefer not to have to deal with them - it seems they’d much prefer single soldiers with no baggage.”

Longer postings

Many families commented about bringing in longer postings to allow educational stability and spousal employment.

AFF recommendations:

- MOD to consider how to better communicate the positive elements of the offer to families, as many families were unaware of key features
- MOD to fully consider the impact of the removal of rank entitled accommodation on the offer for Officers and their families
- MOD to retain SFA as an option for families and to listen the views of families on this key retention issue when developing FAM
- MOD to support policies to encourage and enable greater spousal employment, as the majority of families do not feel the pay package or pension compensate for the loss of spousal income
- MOD to consider longer postings to enable educational stability and spousal employment.

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