

Title: AFF Big Survey: FAM – The Future of Housing for Army families
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Audience: Chain of command, MOD
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Issue

AFF surveyed Army personnel and their families to provide updated evidence about their views on the Future Accommodation Model (FAM). The survey focused on the experiences of those families living within the Aldershot pilot area and also all Army families on their general views on FAM. There were 2,592 eligible responses to the survey.¹

Whilst FAM offered greater entitlement and choice for some families, there remained significant concern about the motives, aims and realities of FAM for Army families.

Key findings

1. SFA remains an important housing source for Army families.
2. FAM should not offer greater choice to some cohorts at the expense of others.
3. Families do not feel communicated with about FAM.
4. Families are concerned about why FAM is being introduced.
5. There were mixed views on the basis for entitlement.
6. Living unaccompanied can negatively affect families.

Background

1. SFA remains an important housing source for Army families.

If the availability of SFA was reduced (only offered to families in limited circumstances, e.g. remote locations with little private rental) and a rental allowance offered, how would this impact whether your family remained in the Army?

Respondents 1,596



- 1.1. 75% of respondents stated that they would either definitely leave or consider leaving the Army if SFA was reduced.
- 1.2. Families were clear that, if offered a choice of housing under FAM, the majority would choose SFA. This did not just apply to those already living in SFA but also to those living in other housing options.

¹ 2,797 people began the survey, with 2,592 being eligible to continue. Not all respondents answered all questions.

Currently live in	Would move to SFA	Would move to private rental	Would move to own home (within 50 miles of unit)	Would move to own home (more than 50 miles from unit)	Would move to SLA	Would move to Other
SFA 1,540	80%	6%	9%	3%	<1%	2%
SSFA 52	75%	8%	10%	2%	2%	4%
SLA 84	17%	13%	19%	8%	42%	1%
Private rental 45	49%	24%	13%	4%	4%	4%
Own home 232	26%	2%	33%	27%	5%	6%
Other 6	67%	0%	17%	0%	0%	17%

NB: Totals may not add up to 100% due to rounding.

1.3. The three key reasons for this were:

1.3.1. **Mobility:** Families' comments indicated significant concern about the lack of compatibility of FAM with frequent Army moves. There was concern about the admin burden of families having to find their own private rental property, or having to buy and sell a property, on each posting. Families' comments highlighted that the Army is different to the other Services, as it is highly mobile, particularly in certain ranks or trades, and that a tri-Service 'one size fits all approach' does not work for Army families.

1.3.2. **Cost:** There was concern about the realities of the cost of renting privately and the amount of money it would require personnel to top up their allowance to rent a property suitable for their family, particularly given the high cost of rental properties in many key Army footprint areas in southern England.

1.3.3. **Community:** A significant number of respondents highlighted the benefits of the patch community to provide informal welfare support; in terms of settling into a new posting and provision of enduring support, particularly when the Service person is away.²



70% of respondents stated that the removal of the patch would have either some or significant negative impact on their ability to deal with frequent moves.



72% stated that it would have either some or significant negative impact on their ability to cope with their Service person being deployed on exercises and operations.

"This will certainly mean my husband will leave the Army! We have discussed this already and there is no question he will leave if this is forced upon us as a family. We don't wish to live apart by buying our own home and we would be unable to afford private rental sector rents."

"SFA is a large part of what attracts my family to the Army. It provides support whilst I am deployed and is a familiar environment when moving around. I would leave if my family could not have the ease of moving which SFA provides."

"I don't want to have to look for a house AND a new job every single time we move at the drop of a hat to an area we had never considered living in or perhaps hadn't even heard of. Moving is made so much easier by contacting people on the patch in advance as it is."

"Complete lack of understanding as to why SFA/SLA exists. It is not for cheaper accommodation. It exists because moving around the country every two years is genuinely tough on families. Having a house that is in good condition and appropriate for your needs close to your work with a ready-made community ready to welcome you removes so much stress from the assignment process."

2. 1,647 respondents.

2. FAM should not offer greater choice to some cohorts at the expense of others.

2.1. When asked about the positives of FAM, families commented that it offered greater entitlement to unmarried families, and these families tended to be more positive about FAM accordingly. Some families also felt that FAM offered greater flexibility of choice and that it encouraged home ownership. Other comments included that it offered single Service personnel more choice than SLA.

“That people can live in their own homes and not be financially disadvantaged compared to living in the patch.”

“Accommodating relationships that don’t fit the traditional mould.”

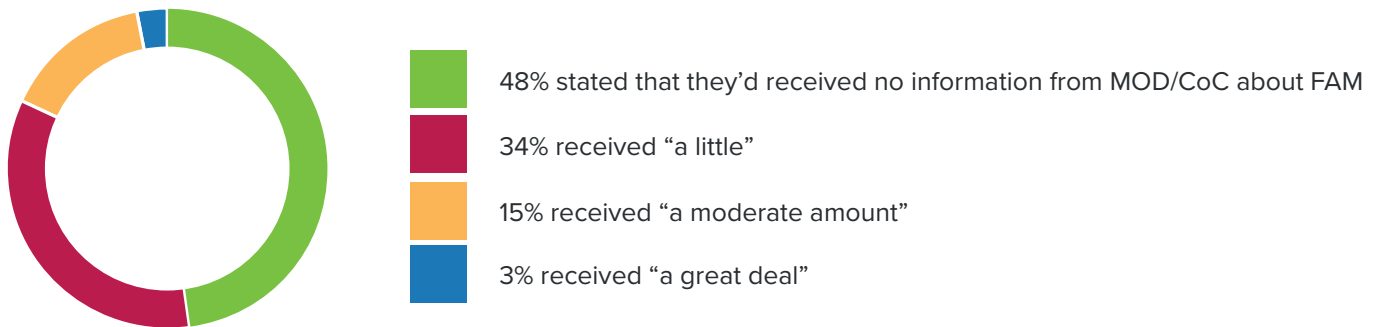
2.2. However, a number of families commented that it did not offer any positives and there was substantial concern that FAM would lead to negative consequences for those who are already entitled, remain mobile and wish to remain accompanied.

2.3. In addition, responses from those families living in the Aldershot pilot area indicated that the majority (50%) felt that it was not beneficial having a wider choice of subsidised accommodation under the FAM pilot, as they did not want any more choice and were happy in their current type of accommodation.³

“Those who want to live in their own homes already do. Those who want to rent privately already can. The vast majority of people choose SFA to avoid having to live apart and to have the support and community of those in similar circumstances to themselves.”

3. Families do not feel communicated with about FAM.

2,065 respondents



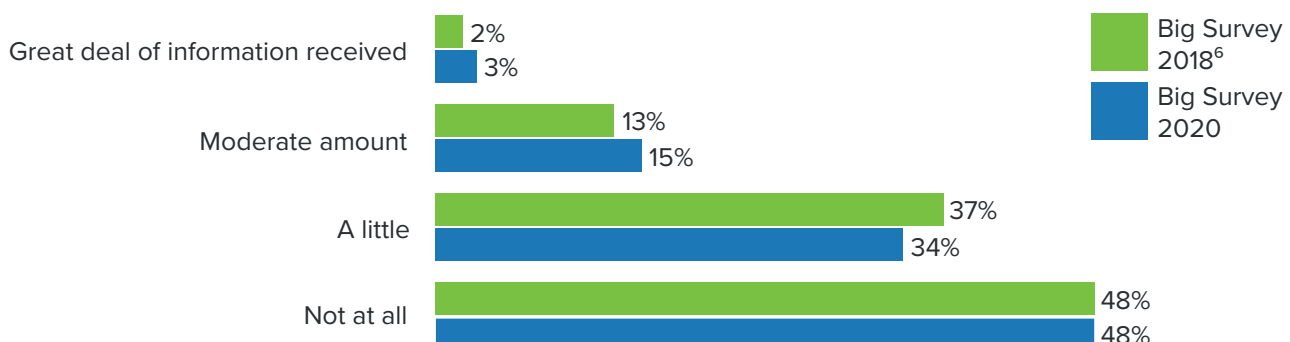
3.1. 82% of respondents stated that they had received no or little information about FAM.

3.2. Spouses/partners feel less informed than personnel, with 59% of spouses/partners stating they had received no information about FAM, compared to 29% of Army personnel and 21% of dual serving personnel.⁴

3.3. Whilst the majority of respondents in both Aldershot and elsewhere stated they had received little or no information, those in Aldershot did have a higher rate of stating they had received a great deal or moderate amount of information about FAM – 43% compared to 16% of those not living in Aldershot.⁵

3.4. AFF remained the most helpful source of information about FAM.

3.5. There had been little change in families feeling informed about FAM from our previous survey in 2018.



3. 158 respondents

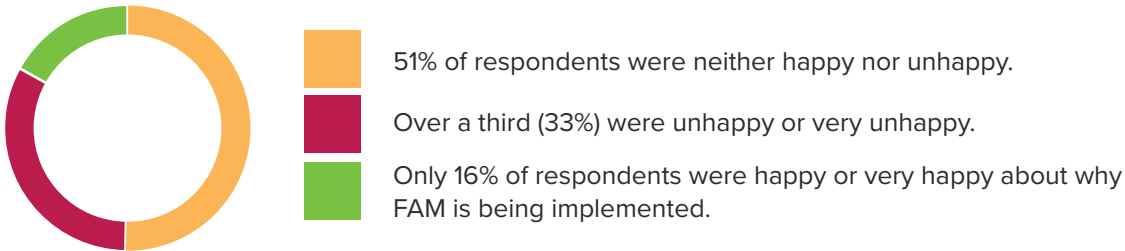
4. 1,299 spouses/civil partners/unmarried partners, 691 currently serving Army personnel, 75 dual serving

5. 168 respondents in Aldershot, 1,897 respondents located elsewhere

6. 2,584 respondents in 2018, 2,065 respondents in 2020

4. Families are concerned about why FAM is being introduced.⁷

4.1.



4.2. Those who were unmarried and not currently entitled to SFA were happier about FAM being introduced than those who were married:



4.3. The majority of positive comments from families related to the widening of entitlement to unmarried personnel, with families also commenting that FAM offered more choice.

4.4. The focus of negative comments from families was that they felt this was a cost-saving exercise and a programme designed to allow the MOD to cease providing accommodation to personnel and families. There was frustration at a perceived lack of honesty about the cost-saving nature of the programme and the presentation that this was designed to provide more choice.

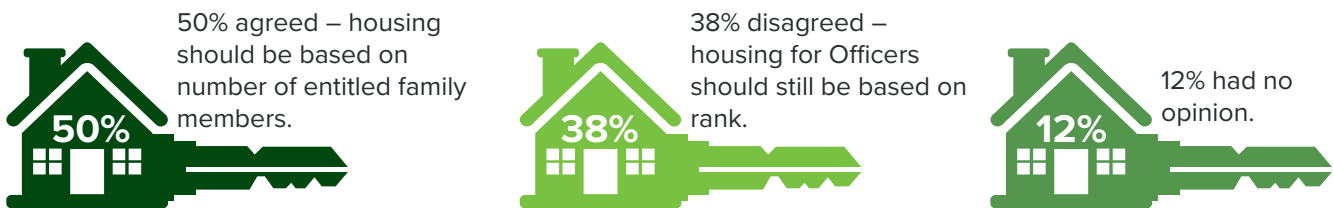
"I don't think it's about giving people choices. I think it's about getting rid of SFA. It's ultimately not about people and families."

"Another cost reduction exercise. It won't solve the fundamental issue of a lack of stability for families with service life."

5. There were mixed views on the basis for entitlement.

To what extent do you agree that housing should be based on the number of entitled family members, rather than rank?

Respondents 1,703



5.1. Whilst the majority of families agreed that housing should be based on the number of entitled family members and not rank, there was a marked difference in the response between Other Ranks and Officers, with Officers' families feeling it represented a significant reduction in their remuneration package.

5.2. In addition, a number of those who indicated a preference for needs-based, also referenced that both soldiers and Officers should not live next door to each other and that separate Other Ranks and Officers' patches should remain.

5.3. There were concerns about the allocation of property based on a family's ability or choice to have children, and this amounted to discrimination for those who chose not to or could not have children, whilst rewarding families based on the size of their family, rather than their progression within the Army.

"The more family you have, the bigger house you need, this is quite obvious. Just because you're an Officer doesn't mean you should be entitled to a bigger house when you don't need it."

"It's people's choice to have more children. In the civvie world, a bigger house would mean they need a larger income. We shouldn't just reward people for having children."

7. 1,843 respondents.

8. 203 unmarried, 1,640 married respondents.

6. Living unaccompanied can negatively affect families.⁹



- 6.1.** Unaccompanied living offered some positives of being able to separate work and home, opportunity for the family to settle in one area and the benefits of two incomes. However, families outlined the negatives of making it harder to communicate; the serving parent not having a consistent relationship with their children; additional stress placed on the non-serving partner in terms of parenting and employment; and a lack of quality time together.
- 6.2.** Over half of respondents (56%) stated that living apart had made them consider leaving the Army, with 28% saying it had no impact and 16% saying they were definitely leaving due to the impact of living apart.¹⁰
- 6.3.** Families' comments highlighted concerns that FAM could lead to families being pushed to live unaccompanied, as it became too difficult to find a new private rental or to buy and sell a home on each posting.

"When evaluating the longer-term, it would encourage me to leave as family life is number one on my choices. In these early days it is something I would consider. Extremely positive to be in my own home, however, not sure I could do this for the longer term."

"I beg my husband on a regular basis to divorce the Army. It has had a huge impact on my mental health over the past few years having him live away and being on tours, it's no life for a family."

7. Conclusion.

- 7.1. Mobility:** Whilst FAM offers welcome greater entitlement to housing for unmarried families, AFF remains concerned that FAM is not compatible with the mobile nature of Army life. The Army's mobile nature requires accommodation that is easy to access on posting and that provides a community of informal welfare support. This is not available with private rental and, whilst support for those who wish to own their own home is beneficial, this could lead to more families living apart, with resulting pressures on relationships and retention. AFF believes that SFA needs to be retained in all locations as a viable option.
- 7.2. Communication:** AFF continues to be concerned that families do not feel communicated with about FAM. Whilst those families not living in the Aldershot pilot area may not have a current, significant interest, it was clear from the comments that families do want to receive information and to better understand how FAM will affect them – both positively and negatively. As previously indicated, AFF remains deeply concerned at the positive narrative of FAM being introduced to allow more choice, rather than being transparent about the cost-saving driving factor of the programme and urges the MOD to be clear with families about the aims and challenges of the programme.
- 7.3. Entitlement:** AFF urges the MOD and Army to consider carefully the impacts of moving from a rank-based to a needs-based entitlement. Whilst many welcomed this, there were also significant comments from these families that junior soldiers did not want to live next door to senior soldiers or Officers, with a concern about the impact on all personnel and families' ability to relax at home. The approach to allocate based on the size of a family could be seen as discrimination for those who chose not to or could not have children, whilst rewarding families based on the size of their family, rather than their progression within the Army. This also represents a reduction in the remuneration package for Officers, potentially affecting retention.

9. 297 respondents.

10. 294 respondents.