

**Title:** AFF Overseas Survey

**Date of issue:** January 2022

**Audience:** Chain of command, MOD

**Issued by:** Michelle Alston, AFF Policy & Research Director

## Issue

AFF surveyed Service personnel and their families to provide updated evidence about the benefits and challenges of an overseas assignment. There were 1,194 responses to the survey from families in a range of assignments including individual, Defence engagement, loan service and unit moves, in multiple locations from across 24 countries around the world.<sup>1</sup>

## Key findings

1. Families do not receive sufficiently realistic and accurate information about their overseas assignment to make informed decisions.
2. There is no one clear source of up-to-date and realistic information, requiring families to obtain the information from multiple and potentially inaccurate sources.
3. Families are particularly unable to access clear information and support regarding spousal employment when overseas.
4. The additional financial expenditure remains a key challenge of an overseas assignment.
5. Families experienced difficulties accessing appropriate childcare in their location.
6. The majority of respondents stated they would undertake another overseas assignment.
7. COVID-19 communication was effective but families feel uninformed on issues related to Brexit.

## Background

1. Families do not receive sufficiently realistic and accurate information about their overseas assignment to make informed decisions.

<i>As a family do you feel you received sufficient pre-arrival information to make an informed decision about taking an overseas assignment?</i>		
	<b>Yes</b>	<b>No</b>
<b>2021 AFF Overseas Survey</b> 992 respondents	57%	43%
<b>2018 AFF Overseas Survey</b> 380 respondents	55%	45%
<b>2015 AFF Overseas Survey</b> 286 respondents	63%	37%

- 1.1. Families' concerns about receiving useful information to make an informed decision about an overseas assignment have been consistent since 2015, with no marked improvement since our overseas survey in 2018 and a decline from our survey in 2015. Many of the issues families raised are enduring ones from previous surveys.
- 1.2. Those who were on individual postings had a lower rate of feeling they had received sufficient pre-arrival information than those on unit moves, Defence engagement assignments or loan service.

<sup>1</sup> Not all respondents answered all questions.

- 1.3. Comments from families highlighted that a lack of up-to-date, specific and accurate information about their location led them to feel that they were ill-prepared for the realities of their overseas assignment. For example, families stated that, having been informed childcare would be available at their location, they were unaware of the limited hours and provision to support their needs.
- 1.4. Families indicated that they would like to have more information available before submitting their assignment preferences to better understand the realities of issues such as the ability for spouses to work in the country, the levels of education, the security of the local area, accessibility of childcare, and healthcare provision for families.
- 1.5. Families highlighted the frustration of having to access information via the Service person, which was inefficient and unsupportive of the family making timely and joint decisions to support their overseas assignment. This indicated a lack of understanding that the posting affected the whole family.
- 1.6. Whilst there have been improvements in the last few years to introduce online information portals and websites for some locations, comments indicated that the official information was often out of date or irrelevant to their location; e.g. information focused on the capital city of the country but not their actual location. This meant that the family was unprepared for the specific requirements of their location, e.g. different rules on insurance.

**2. There is no one clear source of up-to-date and realistic information, requiring families to obtain the information from multiple and potentially inaccurate sources.**

- 2.1. Even those families who indicated that they had sufficient information, stated that they had to find much of the information themselves and from unofficial channels, including other families on social media.
- 2.2. There were a significant number of comments reporting a reliance on the current post holder for relevant information, particularly for those on individual, loan service or Defence engagement assignments. Families highlighted that this relied on the willingness of the current post holder to communicate and also the challenge that this information was based on their own personal circumstances or family needs, which may be significantly different to the incoming Service person (e.g. unaware of schooling as no children).
- 2.3. Families indicated that they would welcome easily accessible information in one place, which both the Service person and family member could access both before and during their assignment. They also stated that they would welcome an in-person brief on arrival in country, with 74% of respondents stating this was their preferred way to receive information on arrival, as it offered an opportunity to meet the local welfare/support team.<sup>2</sup>

*“This is without question the worst aspect of overseas postings. A lack of clear, consistent information from one source about everything you need to know. Often the best (only) way of finding something out is by Facebook. No one person owns the information, so you are forced to spend hours phoning round different departments hoping to get the right person. Information that you should receive on day one of the notification for overseas assignment comes in week 8.”*

*“For most of it, information is there but it’s lacking depth. For instance, your house is fully furnished but it does not tell you what with or any limitations on the entitlement. Further things are provided that are unknown unless your predecessor passes on the information.”*

*“For exchange posts especially, the system relies on the current person/family handing over most of the information. If they are in a different situation (such as unaccompanied or with/without children), they are not able to help. Many people chose not to hand much over either and many details are missed.”*

*“We thought we had received sufficient information until we arrived here and nothing was correct. We had to figure out everything for ourselves from buying groceries to enrolling kids at school, medical care, literally everything.”*

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2. 851 respondents

**3. Families are particularly unable to access clear information and support regarding spousal employment when overseas.**

*Did the non-serving member of your family get the support and advice required to make an informed choice about maintaining their employment overseas?<sup>3</sup>*



<b>How useful was the pre-arrival information received on spousal employment?</b>				
	<b>Very useful/very good Useful/good</b>	<b>Satisfactory</b>	<b>Not useful/poor</b>	<b>N/A</b>
<b>2021 AFF Overseas Survey</b> 896 respondents	17%	19%	46%	18%
<b>2018 AFF Overseas Survey</b> 290 respondents	14%	25%	47%	14%
<b>2015 AFF Overseas Survey</b> 337 respondents	7%	30%	49%	14%

- 3.1. Spousal employment is a key issue for families, with 76%<sup>4</sup> of respondents stating that their non-serving spouse was in employment before their overseas assignment.
- 3.2. 85%<sup>5</sup> of these respondents felt that the spouse did not receive the support and advice required to make an informed choice about maintaining their employment overseas.
- 3.3. 46%<sup>6</sup> stated that the pre-arrival information received on spousal employment was not useful, and 38%<sup>7</sup> stated the further education and training information was not useful.
- 3.4. Over a quarter (26%) stated that they could not find employment, with 21% finding employment but not working to their full potential and 16% stating that spouses were not able to work in their location<sup>8</sup>.
- 3.5. Families also indicated that not being able to maintain employment had an impact on their mental health, with 77%<sup>9</sup> stating it had a negative impact on wellbeing and mental health.

363 respondents	<b>Positive impact</b>	<b>Negative impact</b>	<b>No impact</b>
<b>Career progression</b>	0%	85%	15%
<b>Maintenance of professional qualification</b>	1%	65%	34%
<b>Pension</b>	1%	81%	18%
<b>Wellbeing, mental health</b>	4%	77%	19%

3. 624 respondents  
 4. 827 respondents  
 5. 624 respondents  
 6. 889 respondents  
 7. 890 respondents  
 8. 780 respondents  
 9. 363 respondents

*“There is no support for spouses moving overseas. The only support they receive is from the serving member, it is just assumed that they will give up their job for the Army.”*

*“I am still not 100% clear on where I stand with regards to tax residency for myself and my serving husband. There doesn't seem to be any easily accessible information about this and I'm not sure who I would approach to ask about this.”*

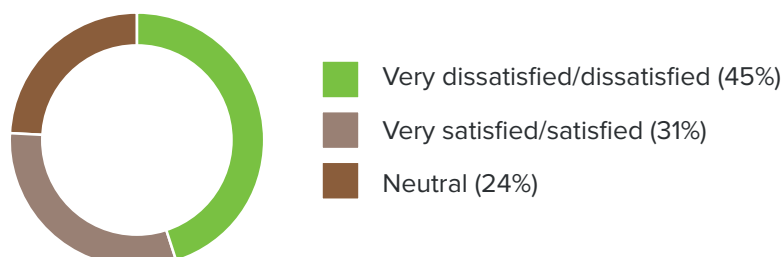
*“There is no information on how one can continue to work as a freelance or remote worker regarding tax, insurance, visa etc. No one seems to know the answers and three people I know had to quit jobs when they moved over.”*

#### 4. The additional financial expenditure remains a key challenge of an overseas assignment.

<b>Top three challenges:</b>			
	<b>2021 AFF Overseas Survey</b> 710 respondents	<b>2018 AFF Overseas Survey</b> 290 respondents	<b>2015 AFF Overseas Survey</b> 315 respondents
<b>1</b>	Separation from family & friends	Separation from family & friends	Additional financial expenditure
<b>2</b>	Other	Other	Separation from family & friends
<b>3</b>	Additional financial expenditure	Additional financial expenditure	Other

- 4.1.** Separation from family and friends was the top challenge families faced, with Other second and Additional financial expenditure third. Other included the difficulties for families in long-term relationships, impact on spousal employment and lack of childcare for dual-serving families.
- 4.2.** Comments highlighted that the allowances to cover the shipping of a vehicle did not cover the actual cost, creating a reliance on obtaining a vehicle in the host nation but that the in-country allowances did not cover the increase in costs of leasing and insurance of vehicles.
- 4.3.** Families stated that the Get You In Packs and provided furniture often did not meet the need of the family or that the items differed from what the family was informed would be there. This resulted in families purchasing duplicate white goods, bedding, furniture and crockery, as they were unable to ship their UK items to the overseas location.
- 4.4.** Families commented that they felt that the recent changes to the Local Overseas Allowance did not cover the cost of living they faced, exacerbated by the reliance on one salary due to the difficulties of the spouse obtaining employment overseas.
- 4.5.** The impact on the family's finances was also given as a reason for those respondents who have not undertaken an overseas assignment not applying for overseas roles.
- 4.6.** Families responded to the survey following recent changes to overseas allowances. Whilst AFF understands that the full impact of these changes – both positive and negative – will take some time to be understood, we urge the Army to monitor the impacts of the new allowances.

#### 5. Families experienced difficulties accessing appropriate childcare in their location.



5.1. 45% of respondents who required childcare stated that they were dissatisfied with their childcare options.

5.2. Families cited issues with opening hours, particularly for dual-serving couples where these did not cover their duty hours. Families also highlighted issues with waiting lists and the lack of childcare, resulting in a potential reliance on unqualified domestic staff.

*“The childcare was very good but the limited hours at the time made it difficult to consider certain types of work.”*

**6. The majority of respondents stated they would undertake another overseas assignment.**

	Yes	No
<b>2021 AFF Overseas Survey</b> 666 respondents	73%	27%
<b>2018 AFF Overseas Survey</b> 311 respondents	72%	28%
<b>2015 AFF Overseas Survey</b> 290 respondents	78%	22%

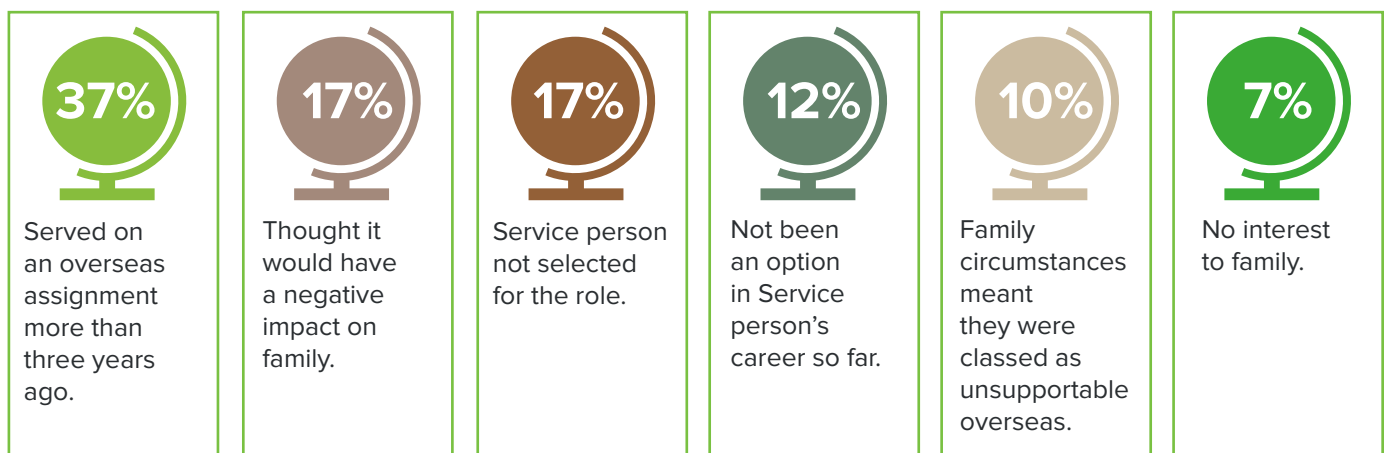
6.1. Families cited the opportunities of a potentially improved quality of family life, opportunity to experience different cultures and career enhancement for the Service person.

6.2. Families also indicated that:

- Education: they were broadly satisfied with the education provision overseas, with some difficulties regarding access to school places and standards compared to the UK.
- Health: families were satisfied with healthcare provision, with some concerns about the medical supportability process.
- Housing: families were satisfied with housing with 56% stating that housing was better or much better overseas<sup>10</sup> but did have concerns about inadequate furniture and Get You In Packs.

6.3. Those families who would not undertake another posting indicated this was due to the age of the children and issues with schooling, that they had now settled geographically in their own home in the UK and the difficulties of an overseas assignment when an unmarried family.

**6.4. Families who haven't undertaken an overseas assignment in the last three years:<sup>11</sup>**



**7. COVID-19 communication was effective but families feel uninformed on issues related to Brexit.**

7.1. The majority of respondents stated that they had been satisfied with their chain of command's communication on COVID-19 issues and that they have felt supported with the flexibility on allowances, the assistance with additional costs (e.g. COVID-19 tests) and their ability to access vaccinations.

10. 549 respondents

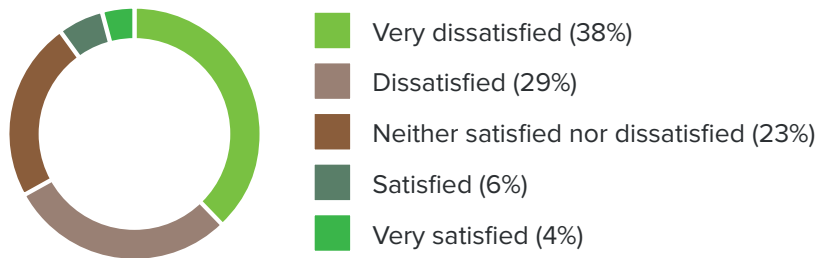
11. 170 respondents

7.2. However, there was a more mixed response regarding support from their welfare team during COVID-19:



Those families on loan service were significantly less satisfied with their welfare support than those on other types of assignments, with those on unit moves having significantly higher levels of satisfaction.

7.3. Families were dissatisfied with the communication they had received on Brexit changes to their overseas location.<sup>13</sup>



## 8. Conclusion and recommendations.

8.1. Whilst an overseas assignment presents positive opportunities for travel and an experience of a different culture, it is clear that the lack of realistic information for families – both before they apply for a posting and before arriving in the relevant country – results in families being ill-prepared for the realities of life in the country and the potential impacts and challenges of being overseas. It is crucial that families can access comprehensive information providing an accurate insight into their assignment.

Issue	Recommendations
<b>Clear information for families</b>	<ul style="list-style-type: none"> <li>Creation of a one-stop-shop online platform with information that:               <ul style="list-style-type: none"> <li>- is clear and in accessible language</li> <li>- is up-to-date</li> <li>- gives a realistic view of the challenges and experience in the location</li> <li>- gives location specific information (e.g. not just the capital city)</li> </ul> </li> </ul>
<b>Clear information on spousal employment</b>	<ul style="list-style-type: none"> <li>MOD to issue formal guidance on the tax and dependency impacts of working overseas, including remote working.</li> <li>Families able to access a point of contact in the relevant country to confirm any potential impact on dependency status and protections if the spouse is employed whilst overseas.</li> </ul>
<b>Financial</b>	<ul style="list-style-type: none"> <li>Army to review the impacts on families to ascertain whether the realities of the costs of that location have been taken into account for allowance calculations.</li> <li>Clear and realistic information provided to families regarding the financial impact of an overseas assignment to allow them to determine whether to undertake an assignment.</li> </ul>
<b>Childcare</b>	<ul style="list-style-type: none"> <li>Clear information provided about childcare provision in the location, including hours.</li> <li>MOD childcare settings to ensure their opening times meet the need to cover duty hours for Service personnel.</li> </ul>
<b>Brexit</b>	<ul style="list-style-type: none"> <li>Greater comms on the impacts of Brexit for those living in Europe to ensure families are prepared.</li> </ul>

12. 677 respondents

13. 420 respondents