

Title: AFF's Your Army Life Survey
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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 families' awareness and impact of the support, services and allowances designed to reward the soldier for their service and compensate for the impact of Army life on their family.

We received 836 responses¹ from Army personnel and their spouses/partners, including those in long-term relationships.

Key findings

1. Families are unaware of some essential elements of the policies, services and allowances that may support them
2. Housing remains a core component of the package
3. Families are concerned that the support and allowances package is not keeping track with civilian life and the reality of modern costs
4. Policies, services and allowances do not support all types of Army families
5. Families have reported inconsistencies in how policies are applied

Families are unaware of some essential elements of the policies, services and allowances that may support them

1. There was a lack of knowledge and understanding of key policies, services and allowances that may provide valuable support to Army families. For example, whilst 65% of respondents stated that they had never heard of the NHS England Armed Forces assisted conception policy, 20% stated that it would have had a positive impact for their family. Private to Corporal families were more likely to report that they were not aware of the policies available to support their families.

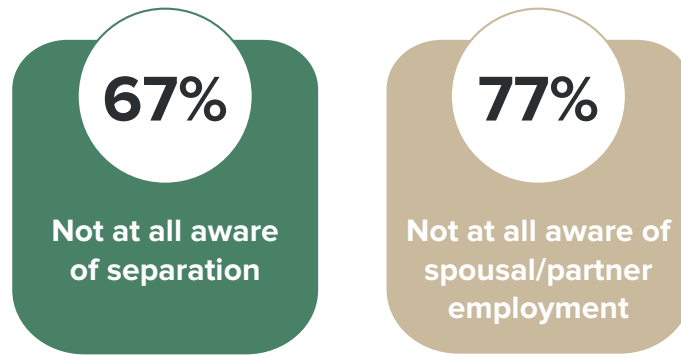
Policies or services families unaware of:

Provision of subsidised Service Family Accommodation (SFA)	12%	(with 86% of these being married/civil partner and currently entitled)
MOD Wrap Around Childcare scheme	18%	
Assistance from the Armed Forces Covenant on healthcare	46%	
Armed Forces flexible working policies	45%	
NHS England Armed Forces assisted conception policy	65%	
Final Tour of Duty	49%	
Support in the School Admissions Code	46%	

"I was not aware of any of these policies at the time that I needed them. Better communication would definitely help, for example links to the information could be included with jobs lists and Posting Preference Proformas for Service personnel to share with their spouse...You can't ask a question if you don't even know it's a question."

1. Not all respondents answered all questions and there were varying response rates to each question.

2. The majority of respondents were unaware of the areas the X-Factor is designed to compensate for, including separation and spousal/partner employment.

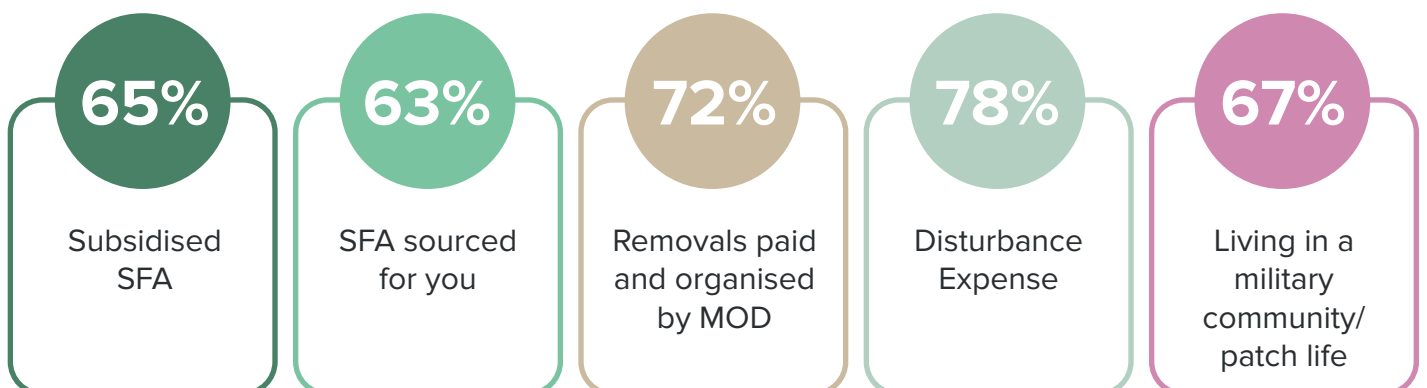


3. Comments indicated a frustration with a lack of direct access for spouses and partners to relevant policies that may impact their family, as well as concern about the accessibility of policy language. Some families highlighted concerns that the support provided does not address the issue it is designed to support, due to either the needs of families not being understood or the policy or service being overcomplicated.
4. Families reported that this has resulted in them feeling excluded from decisions that affect them, feeling unable to make informed decisions, or missing out on support that could be available to them. Several families suggested the creation of a portal where spouses and partners could directly access key policies and information, rather than reliance on the serving partner to access information via Defence Connect. Some families also called for the ability for spouses and partners to apply for housing or to process certain family-related claims (such as Wrap Around Childcare) directly.

Housing remains a core component of the package

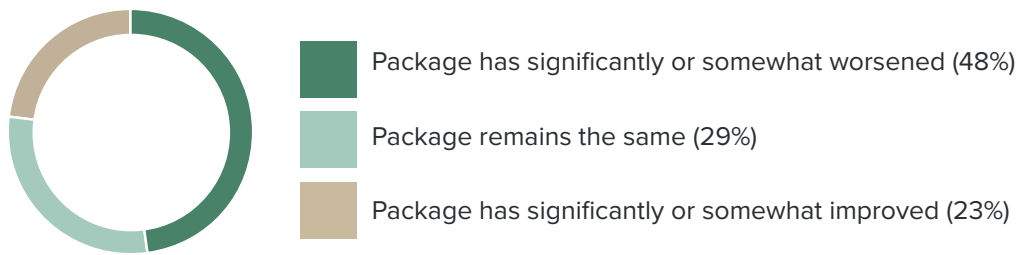
5. Families outlined that housing remains the most impactful element of the current package. This included both having accommodation subsidised and sourced, as well as allowances to support removals and cost of moving.
6. Comments indicated that families felt very strongly that SFA should remain available at all assignment locations, highlighting the importance of having the opportunity to live within a military community, with those families who were highly mobile seeing it as critical to maintaining a family life.
7. Whilst the provision of housing was considered a key element of the package, there was significant concern about the standards and maintenance of SFA and the performance of the new accommodation maintenance contract.

Significant or some positive impact



“Every move we’ve made whilst being an Army family has always been over 150 miles from the current address. This means the housing offer process has been invaluable. Moving is stressful enough when it also involves applying for school places, finding new doctors, dentists etc without also trying to source a new house to live in.”

Families are concerned that the support and allowances package is not keeping track with civilian life and the reality of modern costs



8. 52% of Private-Corporals and 55% of Officers (2Lt-Lt Col) families felt that the elements designed to lessen the impact of service on families have either significantly or somewhat worsened. Senior NCO and dual serving families were more likely to feel it had improved.
9. Those who felt the package had significantly or somewhat worsened were concerned about pay and allowance levels not reflecting rising costs, particularly fuel costs. They also commented that the financial package was not sufficient to mitigate the impact on spousal and partner employment.
10. Families commented that longer working hours and increased responsibilities were not being matched with appropriate levels of financial compensation or support for families, and were not comparable to other public and private sector pay when working hours and conditions were taken into consideration. Some comments highlighted concern about work life balance, with the use of laptops allowing flexibility but accompanied by an expectation of always being available for work, and exacerbated by Service personnel being contacted on their personal phones out of hours and at weekends.
11. Families who felt that the package has worsened also expressed concern about the current maintenance contract and the impact of poor service and poorly maintained SFA on families.
12. Comments highlighted that many families felt that the changes under the Defence Accommodation Strategy and the Future Accommodation Model would severely erode the offer, particularly for those families unable to have children. The changes were a key issue for those who are regularly mobile, citing concerns that changes to accommodation policy would lead to SFA being unavailable at their new assignment location, resulting in them having to source private housing on each move.
13. Some families recognised the Army and MOD’s efforts to try to improve support for families in recent years, with those families who have accessed Forces Help to Buy, Wrap Around Childcare, the assisted conception policy or having had flexible working hours approved, being more positive about the current offer. Those families who claimed the Continuity of Education Allowance felt this was a critical element of the package that had enabled the serving person’s retention, citing its necessity in providing educational stability for highly mobile and dual serving families.

“The current financial climate has significantly eroded the X-Factor, whilst at the same time serving personnel have had to shoulder greater responsibility, additional duties and deployments due to defence cuts. Further dilution of the X-Factor is a serious threat to retention and something our family has had to consider of late.”

“Poor work life balance. Poor quarter maintenance. Huge work pressure. Lack of pay rises and decreased promotion prospects.”

“14.5% does not compensate for my loss of salary and future loss of pension contributions.”

“It feels like a downward death-spiral by a thousand cuts. Nothing is majorly significant at the time, but the cumulative impact has been compounded.”

“There has been a 12.5% real time drop in pay. More is being asked of a denuded workforce and life is harder. With a failing housing contract and general erosion of the offer, being in the military is not the same enjoyable and rewarding career it was. The options for allocation of SFA in future are also poorly thought through for a disciplined hierarchical organisation.”

“Overall there has been effort to assist with childcare costs and a more flexible attitude to working options for the soldier. However, the condition of housing remains a considerable concern and deterioration of standards is hugely evident here.”

Policies, services and allowances do not support all types of Army families

14. Dual serving families welcomed the new serving couple discussion from career managers but highlighted frustration with the current housing policies, stating a need for greater support in obtaining entitled SFA in a location that supports their dual deployability and careers. They also outlined concerns with the navigation and application of policies, indicating that they would welcome a simpler approach to personal status categories.
15. Some families who live in their own homes highlighted that they feel unsupported, including with mortgage costs or assistance in moving when posted.
16. Non-UK families indicated they would like more support from the Army or MOD in navigating, and funding, the visa and citizenship processes.
17. Families in long-term relationships did not feel supported, with 78% feeling either unsupported or very unsupported. Families stated that they should be treated equally to married families.
18. Whilst the MOD's Wrap Around Childcare scheme was welcomed by those families using it, those families ineligible were unhappy that it did not support their family. This included those spouses who were studying and working part-time, those whose partners were undertaking work as part of a vocational course, those whose state benefits or finances would be affected, Military Provost Guard Service families, and those assigned overseas.

Families have reported inconsistencies in how policies are applied

19. Comments indicated that some families felt that policies designed to support families can be inconsistently applied, particularly Flexible Service and flexible working policies. There was concern that applications were refused for some personnel but approved for others, based on the chain of command's perceptions of the policy.
20. In addition, comments from families highlighted concerns that some policies were written with potential room for interpretation, resulting in differing understandings of the spirit of the policy with an impact of inconsistent support for personnel and families. This included expenses policies relating to assignments.

Conclusion and recommendations

Issue	Recommendations
Lack of awareness of policies, services and allowances that can support families	<ul style="list-style-type: none"> • MOD and Army to consider how to better communicate the positive elements of the offer to families, as many families were unaware of key features • Ensure communications are delivered directly to families, not via routes only accessible to the serving person
Housing remains a key component of the package	<ul style="list-style-type: none"> • MOD and Army to consider the impact of DAS and FAM on the retention of those Service personnel without children or who are frequently mobile • MOD to listen to the views and lived experience of families on this key retention issue when developing FAM
The support and allowances package has not kept track with civilian life and the reality of modern costs	<ul style="list-style-type: none"> • Army and MOD to provide clear and realistic information to families regarding allowance reviews and calculations • Army to assess the use of technology on work life balance
Policies, services and allowances do not support all types of Army families	<ul style="list-style-type: none"> • MOD to consider the unique issues faced by different cohorts of Army families, including dual serving, single parents and families in long-term relationships
Families have reported an inconsistency in how policies are applied	<ul style="list-style-type: none"> • Army to ensure clear guidance provided to unit admin and HR teams on key family-related policies