



Understanding Service personnel satisfaction with their lived experience of the Future Accommodation Model pilot: Main Report

Contents

Understanding Service personnel satisfaction with their lived experience of the Future Accommodation Model pilot: Main Report.....	1
Research authors	2
List of abbreviations.....	3
1. Introduction and purpose.....	4
1.1 Introduction	4
1.2 Purpose of the research.....	4
2. Research objectives and methods.....	5
2.1 Research objectives	5
2.2 Research questions	6
2.3 Research methods	6
2.4 Sampling	7
2.5 Data collection and participation	9
2.6 Analysis approach	12
2.7 Reporting the findings	12
3. Findings.....	13
3.1 Answering the research questions	13
4. Expectations and policy	14
4.1 Accommodation expectations	14
4.2 FAM Policy understanding and reception	17
5. Needs.....	22
5.1 Meeting Service Personnel needs	22
5.2 Service Personnel and Transitional Protection.....	26

6.	Choice	28
	6.1 Decision making when choosing accommodation	29
	6.2 Where Service Personnel live	33
	6.3 How Service Personnel live.....	36
	6.4 Whom Service Personnel live with	39
7.	Experience	41
	7.1 Stability for Service Personnel and their families	41
	7.2 Mobility for Service Personnel.....	45
	7.3 Distance from workplace boundaries and commuting	50
8.	Payments	54
	8.1 Needs-based accommodation payments	54
	8.2 The maintain own home (MOH) Core Payment	58
9.	Accommodation and the lived experience	62
	9.1 Administration and accommodation	62
	9.2 Overall satisfaction with accommodation	66
	9.3 The lived experience and rank.....	68
10.	Conclusions	72
	10.1 Expectations and policy	72
	10.2 Needs related to accommodation	72
	10.3 Choices and decision making related to accommodation.....	73
	10.4 Accommodation experience.....	74
	10.5 Payments	75
	10.6 Overall delivery and satisfaction with the accommodation.....	75
	References [#]	76

Research authors

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This research was completed in January 2022.

List of abbreviations

APF Accommodation Preference Form

CEA Continuity of Education Allowance

DIN Defence Intelligence Notice

DIO Defence Infrastructure Organisation

EDM Expectations Disconfirmation Model

FAD Future Assignment Date

FAM Future Accommodation Model

FHTB Forces Help to Buy

FTRS(FC) Full Time Reserve Service (Full Commitment)

HMNB His Majesty's Naval Base

JPA Joint Personnel Administration

JSP Joint Service Publication

LoS Length of Service

LTR Long Term Relationship

LTR(E) Long Term Relationship (Established)

LTR(R) Long Term Relationship (Registered)

MOD Ministry of Defence

MOH Maintain Own Home

MRS Market Research Society

OF Officer

OR Other Rank

PR Preserved Rights

PRS Private Rental Sector

PStat Cat Personnel Status Category

RAF Royal Air Force

RWA Residence at Work Address

SFA Service Family Accommodation

SLA Single Living Accommodation

SP Service Person/Service Personnel

SPR Selected Place of Residence

SSFA Substitute Service Family Accommodation

SSSA Substitute Service Single Accommodation

TP Transitional Protection

UIN Unit Identification Number

HR Unit Human Resources

1. Introduction and purpose

1.1 Introduction

Service Personnel (SP) in the UK Armed Forces are entitled to subsidised accommodation as a condition of their service. However, the current accommodation policy, as outlined in the Ministry of Defence (MOD) Joint Service Publication 464: Tri-service accommodation regulations [1], does not support all SP equally and is considered inefficient and costly.

The MOD has been working to transition to a more modern and inclusive accommodation policy that caters for all types of families and their needs under the Future Accommodation Model (FAM).

The FAM programme vision is to provide “*an improved – fairer, flexible and more affordable – accommodation offer for a modern Defence*”, and is underpinned by the following objectives:

- improving the accommodation offer
- achieving the desired 2015 Strategic Defence and Security Review (SDSR15) savings, if to do so, would ensure the best possible value for money for Defence – see the National Security Strategy and Strategic Defence and Security Review 2015 policy paper

Since September 2019, the MOD has been piloting FAM policy with a new way of applying living accommodation to SP and their families. The FAM pilot began in 2019 at HMNB Clyde (Faslane), followed by Aldershot Garrison (Aldershot) and RAF Wittering (Wittering) in 2020.

The FAM pilot has tested the new accommodation policy, the way that policy is delivered to personnel and the accommodation options chosen by SP. The FAM pilot was designed to:

- provide more choice to SP over where, how, and with whom they live
- provide SP with an accommodation subsidy based on need, rather than rank or relationship status
- enable SP to remain mobile while also supplying support if they want greater stability for themselves and their families

FAM pilot policy is detailed in JSP 464 Tri-Service Accommodation Regulations Volume 4: Future Accommodation Model (FAM) Pilot – UK Part 1: Directive (version, 15 November 2021) [1].

1.2 Purpose of the research

Since the start of the FAM pilot, the FAM programme has collected management information on the numbers of SP taking up the different FAM accommodation options and the performance of the Operating Model to support the pilot, e.g., financial performance and Accommodation Preference Form (APF) processing times.

The FAM programme had also undertaken three surveys with SP and their Chain of Command (CoC) at the pilot sites to understand experiences under FAM:

- FAM Accommodation Satisfaction Survey, which contained questions for SP relating to satisfaction with Residence at Work Address (RWA) accommodation, the ability to meet personal housing requirements, fairness of allocation, impact on delivering requirements of the job and value for money of their accommodation
- FAM Operational Survey, which contained questions for SP relating to experiences with the FAM process and the available information and support
- FAM Chain of Command survey, which contained questions for CoC's relating to welfare concerns, disciplinary actions due to accommodation and unit effectiveness

However, whilst this data was useful for the FAM programme, it primarily focused on 'what' SP had done on the FAM pilot and the impact this had on the cost to the MOD. This highlighted the requirement for more comprehensive, in-depth, and interactive research with SP to understand their experiences of FAM.

In 2021, some SP had gained two years of experience living on the FAM pilot, and the MOD was interested in understanding the impact of FAM pilot policy on SP satisfaction and why SP were making certain decisions about their accommodation. The MOD wanted to design a research project that:

- developed an in-depth understanding of satisfaction with the different aspects of FAM policy
- explored why different policy aspects worked well or did not work well and how FAM policy impacted the lived experience
- built-up an initial understanding of the required improvements to the policy by engaging both SPs who were eligible for FAM and had opted in, as well as those who were eligible and had not opted into FAM
- highlighted what aspects of FAM policy were deterrents for those SP who were eligible but had not opted into FAM

In addition, the need to understand why SP were making their accommodation choices was recognised in the 2020 independent report into service family life - 'Living in our shoes: understanding the needs of UK Armed Forces families'. It recommended that the evaluation of the FAM pilot "*look further than the choices people make and attempt to understand individual motivation and outcomes*" [2].

2. Research objectives and methods

2.1 Research objectives

The overall objective for this research project was ***'to demonstrate whether the FAM pilot had improved the accommodation offer for SP by offering more choice and increasing satisfaction with the lived experience'***.

This research objective was derived from the FAM programme objective *'to improve the accommodation offer'* and a FAM pilot Key Performance Indicator to *'increase satisfaction with the lived experience'*. More information on the research objectives, definitions and related theoretical frameworks is available in the Technical Annex.

The research project was designed in June 2021. COVID-19 impacted this research design as data collection was limited to remote and digital options. The benefits and limitations of the research design and data collection are noted in detail in the Technical Annex to this report.

2.2 Research questions

The research questions focused on understanding SP satisfaction with specific aspects of the FAM pilot policy. These questions were adapted into the specific questions that were asked during data collection. The research questions were developed from a review of the FAM pilot policy and working with FAM Programme sponsors, both military and civilian. The research questions were:

- what are the expectations of SP with respect to their accommodation?
- to what extent has overall FAM Policy, e.g., the eligibility requirement for the one-year length of service, contributed to SP satisfaction with the lived experience?
- to what extent has the entitlement to accommodation for SP in a Long-Term Relationship contributed to their satisfaction with the lived experience?
- how has the policy option to include eligible children of SP with visitation rights in accommodation allocation calculations contributed to SP satisfaction with the lived experience?
- how has the policy option to exclude au pairs / nannies from accommodation allocation calculations contributed to SP satisfaction with the lived experience?
- what has been the decision-making process for SP when choosing their accommodation on the FAM pilot?
- to what extent have the options to choose where they live contributed to SP satisfaction with the lived experience?
- to what extent have the options to choose how they live contributed to SP satisfaction with the lived experience?
- to what extent have the options to choose whom they live with contributed to SP satisfaction with the lived experience?
- to what extent has the FAM policy enabled SP to provide greater stability for themselves and their family if desired?
- how has this contributed to SP satisfaction with the lived experience?
- to what extent has the FAM policy enabled SP to remain mobile if desired?
 - how has this contributed to SP satisfaction with the lived experience?
- how have the distance from workplace boundaries for each accommodation route contributed to SP accommodation choices?
 - how has this contributed to SP satisfaction with the lived experience?
- how has the FAM pilot needs-based accommodation payments (rental payment) contributed to SP accommodation choices?
 - how has this contributed to SP satisfaction with the lived experience?
- to what extent has the MOH Core Payment contributed to the SP accommodation choice?
- how is the MOH Core Payment being used by SP?
- to what extent are SP satisfied with the administrative process of being allocated accommodation on the FAM pilot?
- what is the overall satisfaction with accommodation?
- how has SP satisfaction with the lived experience of the FAM policy varied by rank?

2.3 Research methods

Qualitative research methods were used as these methods focused on deepening the understanding and measure of SP satisfaction as it related to FAM policy.

Qualitative research methods were preferred over quantitative methods as they:

- allowed for deeper investigation of research participant input through interviewing techniques such as probing and laddering, which is an interviewing technique that involves asking a participant additional and relevant questions about different elements of a product or service to identify any emotional benefits or drawbacks
- delivered a different approach to quantitative survey-based research, which had historically low participation rates across the FAM programme and wider MOD research

Qualitative data was collected through two user-led methods:

- research sessions (semi-structured research sessions built around activities)
- these delivered a depth and breadth of research participant views and were conducted remotely (not face-to-face) using Microsoft Teams
- the selection rationale, outputs, benefits, and limitations of the research sessions are summarised in the Technical Annex
- large audience conversations (text-based online focus groups)
 - these delivered a breadth of research participant views in an anonymous setting and were conducted using an online digital platform, provided by Remesh (<https://www.remesh.ai/>), with research participants logging into a session and participating
 - the selection rationale, outputs, benefits, and limitations of the large audience conversations are summarised in the Technical Annex

These research methods were designed and conducted to align with:

- the Market Research Society (MRS) Code of Conduct and relevant practitioner guidelines – available ([MRS Code of Conduct](#))
- MOD Joint Service Publication 536: Governance of research involving human participants – available ([Defence research involving human participants \(JSP 536\) - GOV.UK \(www.gov.uk\)](#))

2.4 Sampling

The research project sample was based on data in the MOD Joint Personnel Administration (JPA) system that was extracted in August 2021. This data extract provided profiling information of the SP population at the three FAM pilot sites (HMNB Clyde, Aldershot Garrison and RAF Wittering) and was used to design the research sample.

The research sample used SP profiling information, such as rank, length of service, and FAM status, as noted in the JPA system. In general, SP were eligible for the FAM pilot if they:

- were over the age of 18
- had completed Phase 1 training
- had completed 12 months service from the date of enlistment
- had six months left on their Future Availability Date (FAD)
- were assigned to an eligible Unit **[1]**

The research sample focused on two groups, and collecting the views of these two groups would help improve the understanding of any required improvements or considerations to FAM policy:

- SP who were eligible for FAM and had opted into FAM (chosen a FAM accommodation option), and these SP were:

- eligible and on FAM, based on the following pilot site eligibility requirements
- SP already assigned to one of the eligible units or Permanent Unit locations within a pilot site at the point of FAM 'go-live' or were to be assigned to one of the eligible sites after the rollout of the pilot at that site. Pilot eligibility was determined by the Unit Identification Numbers (UIN) plus Permanent Unit Location on Joint Personnel Administration (JPA) [1]
- at the point of application (a receipt of the APF by the FAM Cell), have six months or more of expected remaining service at the pilot site, as determined by the SP's FAD of greater than six months on JPA [1] or for SP whose FAD does not meet the qualifying assignment length criteria, pilot eligibility can be approved by the FAM Cell if in receipt of a future assignment order or written confirmation from the SP's Career Manager, which confirms re-assignment to the same FAM pilot site [1]
- ineligible and on FAM were SP with no previously recorded FAM eligibility, and the majority of these SP had data on JPA that did not match the current list of FAM eligible locations; a number of these SP may have held a training location that was not a FAM location; some may not have met the Length of Service (LoS) or FAD requirements before joining FAM
- ineligible (previously eligible) and on FAM were SP who were previously eligible and were no longer eligible due to a change in status - i.e., FAD was less than six months at the time sampling approach was designed
- SP who were eligible for FAM but had not opted into FAM (not chosen a FAM accommodation option), and these were SP:
 - eligible for FAM and not on FAM
 - ineligible (previously eligible) and not on FAM - these were SP who were previously eligible and were no longer eligible due to a change in status - i.e., FAD was less than six months at the time sampling approach was designed

SP (and their spouses and partners) who had never been eligible for FAM and had not taken a FAM option were excluded from the research sample because they had no experience of FAM, or they had not yet been given a choice to consider FAM.

Sampling for the large audience conversations was not planned as these conversations were anonymous; however, a recruitment plan was implemented to encourage broad participation. More information on sampling can be found in the Technical Annex.

A stratified non-probability / quota sampling approach was applied to the research sessions and supported with a detailed research recruitment approach. In stratified non-probability / quota sampling, a research population is grouped into mutually exclusive smaller groups, and then professional judgment is used to select the participants from each of the smaller groups based on a specified proportion, meaning that certain participants can be targeted for participation, and as such not everyone in the population or the sub-group will have an equal or random chance of being invited to participate.

The following sampling and recruitment considerations were applied for both data collection methods:

- age restrictions - a lower age limit of 18 years was set, and the upper age limit was unrestricted
- birth sex (male/female) was unrestricted
- FAM pilot site - RAF Wittering, Aldershot Garrison and HMNB Clyde

- SP rank: officers (OF) and other ranks (OR)
- accommodation type:
 - Single Living Accommodation (SLA)
 - Service Families Accommodation (SFA)
 - Private Rental Sector (PRS) on FAM / renting privately but not on FAM
 - Maintain Own Home (MOH) on FAM / own their home but not on FAM
- FAM status: on FAM or not on FAM broken down by:
 - SP (and their spouses and partners) who were eligible for FAM and had opted into FAM, i.e., on FAM – taken a FAM option
 - SP (and their spouses and partners) who were eligible for FAM but had not opted into FAM, i.e., eligible for FAM but have chosen not to take a FAM option

More information on research recruitment can be found in the Technical Annex.

2.5 Data collection and participation

Data collection was in September and October 2021, and this delivered a total of 69 participant contributions, and of these 69 contributions:

- 50 were achieved through the research sessions
- 19 were achieved through the anonymous large audience conversations

These 69 research contributions cannot be confirmed as unique contributions as participants in the research sessions may also have attended the anonymous large audience conversations; the benefits and limitations of the research sessions and the large audience conversations are noted in the Technical Annex.

The research sessions were conducted remotely (not face-to-face) using Microsoft Teams, and the research sessions:

- were 45-60-minute long sessions, completed between 9am and 9pm on weekdays
- were conducted between 14 September 2021 and 22 October 2021
- involved one research participant and a data collection team comprising of a moderator/interviewer and a note-taker/observer
- were conducted using camera and voice, and participants were known to the data collection team
- delivered a total of 50 sessions, 45 with SP and 5 with spouses and partners of SP; tables 1 to 4 provide more detail on this achieved sample

Table 1: Research sessions: achieved SP sample Aldershot

FAM Status	Accommodation Type	Aldershot Officers	Aldershot Other Ranks
On FAM	SFA	1	Nil
On FAM	SFA and TP	2	Nil
On FAM	MOH	3	3
On FAM	PRS	2	Nil
On FAM	TOTALS	8	3
Not on FAM	SLA	1	1
Not on FAM	SFA	3	Nil
Not on FAM	MOH	2	Nil

Not on FAM	TOTALS	6	1
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Table 2: Research sessions: achieved SP sample HMNB Clyde

FAM Status	Accommodation Type	HMNB Clyde Officers	HMNB Clyde Other Ranks
On FAM	SFA	1	Nil
On FAM	SFA and TP	2	Nil
On FAM	MOH	1	1
On FAM	PRS	Nil	1
On FAM	TOTALS	4	2
Not on FAM	SLA	2	Nil
Not on FAM	SFA	1	1
Not on FAM	MOH	Nil	1
Not on FAM	TOTALS	3	2

Table 3: Research sessions: achieved SP sample RAF Wittering

FAM Status	Accommodation Type	Wittering Officers	Wittering Other Ranks
On FAM	SFA	1	1
On FAM	SFA and TP	2	Nil
On FAM	MOH	2	3
On FAM	PRS	1	1
On FAM	TOTALS	6	5
Not on FAM	SLA	1	1
Not on FAM	SFA	Nil	Nil
Not on FAM	MOH	2	1
Not on FAM	TOTALS	3	2

Table 1, 2 and 3 note: Transitional Protection (TP) preserves the SPs existing level of entitlement for the duration of the FAM pilot, as there will be some SP who experience a reduction in entitlement under FAM, and TP will protect them from any sudden changes in the accommodation offer these SP are eligible for. TP will be reviewed at the end of the FAM pilot and is therefore subject to change beyond the pilot period [1].

Table 4: Research sessions: achieved sample of SP spouse and partners Wittering

FAM Status	Accommodation Type	Wittering Officers	Wittering Other Ranks
On FAM	SFA	1	1
On FAM	SFA and TP	Nil	Nil
On FAM	MOH	1	1
On FAM	PRS	Nil	Nil
On FAM	TOTALS	2	2
Not on FAM	SLA	Nil	Nil
Not on FAM	SFA	Nil	1
Not on FAM	MOH	Nil	Nil
Not on FAM	TOTALS	Nil	1

No sessions were undertaken with spouses and partners at Aldershot. One session was undertaken with a spouse/partner of a Officer from HMNB Clyde who was not on FAM and lived in SFA.

The large audience conversations were conducted remotely through the Remesh platform (<https://www.remesh.ai/>), and two sessions were delivered, one for SP on FAM and the other for SP who were not on FAM. The large audience conversations:

- were 60-minute long sessions, completed between 14:00 and 15:00 and conducted on 4 October 2021 and 5 October 2021
- were conducted on a digital platform, and participation was limited to text/typing entries
- involved multiple participants, a moderating team of two researchers, and four observers
- delivered a total of 19 SP contributions sessions, and Tables 5 to 7 provides more detail on this achieved sample

Table 5: Large audience conversations - achieved sample Aldershot

FAM Status	Accommodation Type	Aldershot Officers	Aldershot Other Ranks
On FAM	SFA	4	1
On FAM	SFA and TP	Nil	Nil
On FAM	MOH	1	1
On FAM	PRS	1	Nil
On FAM	TOTALS	6	2
Not on FAM	SLA	Nil	Nil
Not on FAM	SFA	Nil	Nil
Not on FAM	MOH	2	Nil
Not on FAM	TOTALS	2	Nil

Table 6: Large audience conversations - achieved sample HMNB Clyde

FAM Status	Accommodation Type	HMNB Clyde Officers	HMNB Clyde Other Ranks
On FAM	SFA	Nil	Nil
On FAM	SFA and TP	Nil	Nil
On FAM	MOH	1	Nil
On FAM	PRS	Nil	Nil
On FAM	TOTALS	1	Nil
Not on FAM	SLA	Nil	Nil
Not on FAM	SFA	Nil	Nil
Not on FAM	MOH	Nil	Nil
Not on FAM	TOTALS	Nil	Nil

Table 7: Large audience conversations - achieved sample Wittering

FAM Status	Accommodation Type	Wittering Officers	Wittering Other Ranks
On FAM	SFA	1	2
On FAM	SFA and TP	Nil	Nil
On FAM	MOH	Nil	1
On FAM	PRS	Nil	Nil
On FAM	TOTALS	1	3
Not on FAM	SLA	Nil	Nil
Not on FAM	SFA	Nil	1
Not on FAM	MOH	2	1
Not on FAM	TOTALS	2	2

2.6 Analysis approach

The analysis approach was qualitative content / thematic analysis and grounded theory aided by machine learning. More information on the analysis approach is provided in the Technical Annex.

- qualitative content / thematic analysis systematically describes the meaning of qualitative input by assigning successive parts of the collected data to the categories of a coding frame, and this process has three core characteristics: it is reductive (qualitative content analysis reduces the data collected), it is systematic, and it is flexible [3]
- grounded theory discovers emerging patterns in qualitative data and the generation of theories from that data [3]
- machine learning is a statistical approach to extracting patterns and trends in data using computer power; machine learning conducts the initial pattern and trends identification, which is then synthesised to develop meaning and understanding
- machine learning sped up the manual processing of coding and assigning themes to the qualitative input and provided an objective analysis starting point by reducing/balancing out any biases held by the researchers involved in the analysis

The output from both large audience conversations and the research sessions were reviewed at a participant input level, and thematic level for quality control and research understanding purposes, and the analysis focused on the three main data types that were collected:

- unstructured text (majority of the data collected) – from open questions, i.e. the responses offered to questions, that were collected through the transcription process for the research sessions or typed in during the large audience conversations
- activities data – participant contributions to specific research activities in the research sessions, collected through the transcription process and presented as both structured and unstructured text
- likert scale data – structured data based on a scale of possible responses to statements or questions, i.e. agree, neutral, or disagree

2.7 Reporting the findings

The research findings are presented in the following sections that are informed by the relevant research questions noted below:

- expectations and policy
 - what are the expectations of SP with respect to their accommodation?
 - to what extent has overall FAM policy, e.g., the eligibility requirement for the one-year length of service, contributed to SP satisfaction with the lived experience?
- needs related to accommodation
 - to what extent has the entitlement to accommodation for SP in a Long-Term Relationship contributed to their satisfaction with the lived experience?
 - how has the policy option to include eligible children of SP with visitation rights in accommodation allocation calculations contributed to SP satisfaction with the lived experience?
 - how has the policy option to exclude au pairs / nannies from accommodation allocation calculations contributed to SP satisfaction with the lived experience?
- choices and decision making related to accommodation
 - what has been the decision-making process for SP when choosing their accommodation on the FAM pilot?

- to what extent have the options to choose where they live contributed to SP satisfaction with the lived experience?
- to what extent have the options to choose how they live contributed to SP satisfaction with the lived experience?
- to what extent have the options to choose whom they live with contributed to SP satisfaction with the lived experience?
- accommodation experience
 - to what extent has the FAM policy enabled SP to provide greater stability for themselves and their family if desired?
 - how has this contributed to SP satisfaction with the lived experience?
 - to what extent has the FAM policy enabled SP to remain mobile if desired?
 - how has this contributed to SP satisfaction with the lived experience?
 - how have the distance from workplace boundaries for each accommodation route contributed to SP accommodation choices?
 - how has this contributed to SP satisfaction with the lived experience?
- payments
 - how has the FAM pilot needs-based accommodation payments (rental payment) contributed to SP accommodation choices?
 - how has this contributed to SP satisfaction with the lived experience?
 - to what extent has the MOH Core Payment contributed to the SP accommodation choice?
 - how is the MOH Core Payment being used by SP?
- overall delivery and satisfaction with the accommodation
 - to what extent are SP satisfied with the administrative process of being allocated accommodation on the FAM pilot?
 - what is the overall satisfaction with accommodation?
 - how has SP satisfaction with the lived experience of the FAM policy varied by rank?

This research has offered insights into the experiences of SP across the FAM pilot sites. These findings provide an initial understanding of how FAM policy is being experienced by some SP across the pilot sites and the contribution of FAM policy towards satisfaction with accommodation and the lived experience.

3. Findings

3.1 Answering the research questions

The research questions were answered using the data collection approaches and reporting narrative groups noted in section 2, and these research findings are presented in the following format:

- Summary
 - bullet points of important findings from this section
- Overall findings
 - answers the research question(s) and pulls-out differences in the responses given

- identifies varying opinions and tensions, defined as the unease and discomforts presented from different research participant perspectives [6], between the analysis groups
- Considerations - these are gaps, if any, in the research understanding or uncertainties as the evidence was lacking or weak

These findings are based on answers from a series of open and closed data collection questions that looked to answer the overarching research question(s).

Research participant quotes have been provided from the transcribed or typed in data entries, and these have been edited for grammatical errors, clarity and brevity – quotes are noted in *italics*.

The qualitative research data collection exercise received responses from a broad group of SPs and some spouses and partners of SP; however, the research was not representative of the SP population at the FAM pilot sites and was not reflective of the entire Armed Forces.

4. Expectations and policy

This section presents findings on the expectations and experiences of research participants with regards to their accommodation and FAM policy, research participants' understanding of FAM policy, and how this understanding contributed to their selection of accommodation options.

4.1 Accommodation expectations

Research question(s)

- What are the expectations of SP with respect to their accommodation?

Summary

- the expectations and experiences regarding their accommodation and living situations varied across research participant profiles
- generally, SP held low or no expectations around accommodation when they joined their service; however, expectations increased or evolved based on needs brought on from life and career stages
- “accommodation” was a military term associated with service provided accommodation that was temporary, and some SP drew clear distinctions between military and non-military accommodation
- some military accommodation (SLA/SFA) was described as dated, lacking basic services and not well maintained; as a result, SP expectations of future military accommodation were often managed
- non-military accommodation, privately rented properties or own homes were more likely to be positively described, and as such, the expectations of future non-military accommodation were often high and aspirational
- these findings on expectations and experiences were consistent across the Services, the pilot sites, and the different research participant profiles, e.g., officers and other ranks, across gender, SP, and their spouses/partners

Findings

The term “accommodation” itself was viewed by some SP as a military term associated with service provided accommodation that was temporary in ownership, summarised as somewhere to sleep and live whilst in a working environment. Some SP distinguished between military accommodation, viewed by some SP as transient, basic and “magnolia” (a reference to standard paint colour in some service accommodation) and non-military accommodation, viewed by some SP as more personal, more permanent and their home.

“Accommodation to me means where I stay when I'm with the Army, as in when I'm not at home. Accommodation might be an officer's mess if I'm at my home base, or accommodation might be staying somewhere abroad like a kind of barrack-room, dormitory sort of thing.”

Officer, Army, Aldershot, on FAM – MOH

“When you use the word accommodation, I wouldn't really call that home. The word accommodation refers to what accommodation you are staying on your trip or the block, [and] that's why I wouldn't really use that word to describe a home... I wouldn't say to someone, the accommodation I live in is a three-bed house, I would say my home is a three-bed house ... it doesn't make it sound warm and cosy. The SFA we're in at the moment, it is my home, we make it our home, and I have a little placard that says home is where the RAF sends us, that's it.”

Spouse / partner of an officer, RAF, Wittering, on FAM – SFA

Some military accommodation (SLA/SFA) was described as dated, consistently lacking basic services such as heating and water, with some properties not being well maintained and the needed repairs taking a long-time to be completed. These experiences established managed expectations of future military accommodation for some SP.

“The whole water system [has] old piping, which means there's a very low rate of flow, which causes many issues. Once you put the washing on, you can't run any tap on in the property; once you're running one tap upstairs, you can't run a tap in the kitchen.”

Officer, RAF, Wittering on FAM – SFA and TP

Non-military accommodation, privately rented properties or own homes were almost always positively described, with mentions like “mine”, “safe”, “warm”, and “comfortable”. This drew out a clear difference in how some SP viewed military accommodation compared with the non-military accommodation that they had invested in, and as such, expectations of future non-military accommodation were often high.

Some longer serving SP held lower expectations of service accommodation following poorer experiences over their time in service; they had more experiences with dated accommodation, and these experiences were often a mix of positive and negative. SP with shorter service held higher expectations following more experiences with newer service accommodation, e.g., SLAM (Single Living Accommodation Modernisation) barrack blocks.

“So, I suppose [expectations of accommodation] changes place to place. It changes as you get older, what you want, expect. So, when I first joined, I didn't really expect a lot. I expected probably a room, [and in] my first-place hot water wasn't on all the time, paint

[was] peeling off the walls, asbestos stickers everywhere. I suppose that might have set the sort of precedent for what I was expecting for the rest of my career... Now I'm in my own home, and as you get older and you start preferring creature comforts, or you need a bit more stability with family, needs change, therefore, a box room with paint that's falling off isn't going to meet what you need and want at that point in life."

Officer, Army, Aldershot, not on FAM – MOH

"My expectation [of accommodation when I joined] was some form of barrack block, ten blokes all sleeping in the same room. My expectations were low; I joined at the time when the cliché of joining the forces was, you get three square meals a day and a roof over your head. So, if that's a baseline, you don't really have much expectation after that day."

Other rank, Army, Aldershot on FAM – MOH

Some SP with international accommodation experiences, such as being based in Germany and Cyprus, held higher expectations as they reflected on how poor some comparable Service provided accommodation was in the UK.

"My first assignment was to Germany; I had my own room to myself; it wasn't ensuite, but that was [a long time] ago [and] I still had my own room, which was good. After that, I went to Cyprus, again I was fortunate enough to have my own room. Here in the UK, it was possibly the worst of the accommodation I had, where my room literally was the width of my bed from head to toe, I could literally touch either side of my room stretched out."

Other rank, Army, Aldershot, on FAM – MOH

Some officers had prior knowledge of "mess life" as part of their joining process before starting training, and these experiences fed into their overall accommodation expectations. Other ranks often knew little about accommodation until arriving at basic training; however, some still held low expectations of accommodation, and they understood that training would offer basic, communal living.

"My expectation was an officers mess, usually a listed building. As a junior officer, there would be a single room, probably with shared ablutions, and as you got senior, that would have then been a double room with shared ablutions or even ensuite if you were lucky and then married quarters when you got married although suitable size dependant on rank."

Officer, Army, Aldershot, not on FAM - SFA

Some SP expectations of accommodation were balanced with the recognition that the quality of their service accommodation was reflective of their payments towards subsidised accommodation and would not be comparable in civilian life.

"On the whole, [accommodation is] good for what we pay, considering what we pay. I don't think we can really complain."

Officer, RAF, Wittering, on FAM – MOH

"[The accommodation] wasn't great, but then I wasn't overly disappointed with it because, when you get poor accommodation, it's often dirt cheap as well, so one kind of offsets the other."

Officer, Army, Aldershot, not on FAM – MOH

SP who lived in privately rented properties or their own homes were more likely to agree with the statement and hold positive sentiment that their 'current accommodation met their personal housing requirements'; this reflected their expectations and their ability to choose and invest in their accommodation. Those SP in service accommodation and officers were more likely to offer neutral or negative responses to this statement, see Table 10 - Current accommodation and personal requirements.

"Currently [my accommodation] does not meet my requirements because there are six of us in a three and a half size bed house, so at the moment it doesn't [and it is] one of the reasons for the move [as] we need to really [move to] a bigger house."

Officer, RAF, Wittering, not on FAM – MOH

"It's because of the poor maintenance... there are lots of snags [in the accommodation], and I think the person in the house before me had been there for [a long time]. So, they [put in] new carpets and kitchen, but a lot of the other stuff has just been left, or they've just put a new lick of paint on it as if that's going to make it all right, then you could see all the different types of paint, one's silk, one's matt and things like that. Like I said, it's very drafty, it's meant to be a home, it should be cosy, and it should be sealed. To me, it should be watertight and draft proof."

Spouse / partner of an officer, RAF, Wittering, on FAM - SFA

Considerations

Most of the negative sentiment about accommodation or low expectations of accommodation were related to the state of the physical accommodation and not about the accommodation policy. This research project did not focus on the state or delivery of physical accommodation.

4.2 FAM Policy understanding and reception

Research question(s)

- To what extent has overall FAM Policy, e.g., the eligibility requirement for the one-year length of service, contributed to SP satisfaction with the lived experience?

Summary

- the majority of research participants were familiar with FAM and had heard about FAM through formal and informal communication channels
- some SP asked whether FAM was designed to improve accommodation for SP or to generate savings for the MOD
- the FAM policy revision that expanded the eligibility requirement to include one year of service from the earlier requirement of four-years length of service was received positively
- the understanding of FAM differed between officers, who were generally better informed on policy matters, and other ranks
- operational and organisational differences across services meant that some SP in roles that were in permanent locations were more likely to consider particular FAM options
- the officer's cohort were generally were less positive than other ranks about the practical living consideration of an accommodation policy based on needs

- overall, FAM policy was viewed positively and understood to be about providing accommodation and support that was better suited to SP needs by expanding choice on accommodation

Findings

Most research participants were familiar with FAM and had heard about FAM through formal channels such as housing briefs, station announcements, information on the Defence intranet, and Soldier magazine. Some SP reported that referrals from colleagues and administrators were important in their consideration of and understanding of FAM.

“I didn't really hear about it. If I'm honest. I got posted where I am now last August, and I didn't want to post. I was living in my own house, and I was going to be out of pocket by over £200. It was only by chance that the clerks said we're under [the] FAM pilot. I'm not too sure if you're allowed anything but read this leaflet. I read the leaflet, and about the Core Payment, [it] wasn't advertised or anything like that. It was because I went banging doors, and people sort of just chucked the leaflet at me and said go and do your own homework.”

Other rank, Army, Aldershot, on FAM – MOH

“[I heard] about [FAM] four years ago, more of word of mouth and there [was] talk about people who [were] renting or buying properties that would get a good amount of money towards their mortgage or towards renting privately.”

Officer, RAF, Wittering, not on FAM – MOH

Some SP viewed FAM to be also about MOD savings and cost-cutting, and this generated some scepticism and uncertainty in some SP.

“On one side, I saw it as a cost-saving mechanism by the MOD with regards to their commitment through the failed company that is now Carillion Amey and the heavy investment in the money that probably just gets poured as a landlord into keeping housing barely running.”

Other rank, Army, Aldershot, on FAM – MOH

“[FAM has] been very positive only, from a strategy or policy framework point of view in that it's not clear to me what the purpose or the end purpose really is of FAM, whether it is to save money somehow or to reduce the Defence estate footprint. I'm not really sure of what the aim is ... I'm probably on the most cynical end of what the overarching aim of it is, but, from my point of view, experiencing it now on the ground, it's been very good.”

Officer, RAF, Wittering, on FAM – PRS

The FAM policy revision that expanded the eligibility requirement to include a one-year length of service (LoS) from the earlier requirement of the four-year LoS requirement was received positively, and some SP questioned how this expanded eligibility would align with posting requirements.

“[The reduced LoS] is good as it means that the policy is more inclusive to more of the armed forces community.”

Other rank, RAF, Wittering, not on FAM – MOH

"[The reduced LoS requirement is good] for new people, it is great until posted, and if [their] family wanted to stay in their house, they lose the money entitlement."

Officer, RAF, Wittering, not on FAM – MOH

General FAM policy understanding differed between officers, who were generally better informed on policy matters, and other ranks, who in some cases knew the basics of FAM policy and focused on those policies that were relevant to them. Some of the reasons for this difference may include some officers wanting to inform and support those SP they have responsibility for by building their awareness of policy and the challenge for some other ranks in finding the time to read and understand the relevant accommodation JSP fully.

"From a personal point of view, I had no expectations after that exchange, but then from the point of view of a [senior officer], I then needed to consider what that would mean to people who were working for me. Were people looking to buy? Were people looking to rent locally?... and what it meant for me as a leader or manager of people. So, I needed to understand what options were available and the resources that were available to fill in any blanks that people would have so that they would make informed decisions [and] support my staff."

Officer, Army, Aldershot, not on FAM – MOH

"I must admit I didn't really go out of my way to see what it was going to give me. I'm kind of just busy with work anyway, so it's just one of the things that's kind of been introduced and not really investigated too much... apart from when I came back from my last assignment to start here again. I looked into it just out of curiosity; I'd heard something about a scheme for maintenance payments and obviously wanted to see if I was eligible for it or not."

Other rank, Navy, HMNB Clyde, not on FAM – MOH

More findings on specific FAM policy areas are noted in the following sections:

- Transitional protection
- needs-based accommodation (rental) payments
- the MOH Core Payments

Operational and organisational differences across services meant that some RAF and Royal Navy roles offered greater predictability on posting stability or duration compared to the Army, therefore allowing the consideration of more FAM options.

"they came up with FAM, which I was of the opinion and still am, that doesn't suit the Army. [It] suits the Navy and Air Force completely because they have very few places that they move around to... the Army has too many base locations and too many times that officers and soldiers are asked to move locations."

Officer, Army, Aldershot, not on FAM – SFA

"My wife knew I was in the Navy when we got married, so she knows that me being away is part of it, so I'm quite able to remain mobile, and the nature of my job is such that almost all of the places they're going to send me are in the Portsmouth area. Other than one role in Plymouth... I'm as mobile as I've ever been. I'm quite happy to be in Faslane, quite happy to be in Plymouth and Portsmouth, where the jobs are for my spec."

Officer, Navy, HMNB Clyde, not on FAM – SLA

Some officers and other ranks, with responsibilities that required they live inside the wire, noted some limitations in how appropriate FAM options were to them.

“it’s at Wittering, and it’s inside the wire... because my husband’s a senior officer [and] he wants to be with the troops. In fact, I think we got offered a quarter [in another location] even though we knew there was accommodation available here ... [and] we wanted to be on the unit because he was in a senior position.”

Spouse / partner of an officer, RAF, Wittering, on FAM – SFA

The officer’s cohort were generally less positive than other ranks about the practical living consideration of an accommodation policy based on needs and its potential to undermine how the Services operated. More information on the lived experience and rank is provided in section 9.3.

“If we are getting rid of that model and encouraging something else, that’s going to have a fundamental cultural change on how we operate as a defence and naturally could have an impact on our operational effectiveness. There’s a whole bunch of uncertainty surrounding that if we are fundamentally changing our culture and the way we do business.”

Officer, Army, Aldershot, not on FAM – MOH

Overall, FAM policy was viewed positively and understood by most SP as supporting increased choice on accommodation options and a demonstration of a progressive and modernising defence.

“FAM represents the first opportunity or first serious attempt to modernize or to improve accommodation, certainly for the Army. Getting away from my experience of the past, where the Army perceived that my need for an accommodation was different to the need of somebody else who was married or had dependents to look after. So, the Army would make those assumptions based on your relationship status, and yet accommodation need is far more complex than that. Just because I’m a single person doesn’t mean to say that I don’t own a fridge ... I’ve got a house load of furniture and personal possessions, I’ve got a pet, and I have my own things to cater for and a desire to have private space that is not going to be met by simply saying, we will give you a room in a block and will tell you when you can have your meals. It was a welcome development to recognize that personal accommodation needs are going to be far more complex and varied than the rather binary approach taken in the past.”

Officer, Army, Aldershot, not on FAM – SFA

SP who were based at Aldershot Garrison, living in service accommodation, not on a FAM option and officers, were more likely to hold more neutral or negative general views on FAM - see Table 8. Of the twelve SP holding negative views, seven were not on a FAM option, and five SP were on a FAM option. Some of these SP mentioned disappointment with the level of payments or missing out on some payments.

“So, there was obviously the choice, and I could have elected for the contribution towards my mortgage or move my family here and look at either SFA or PRS. So, there is a choice; FAM didn’t fit my personal circumstance so, we’ve elected for stability for the family, and stability for us was to settle and buy our own house ... and then [there are] the financial

implications. I'd be financially worse off if I had elected the contribution to my mortgage as opposed to going for the Over 37s package, and so it was a financial decision ... to elect the option that I have."

Officer, Army, Aldershot, not on FAM – SLA

"I wasn't sure it would be affordable considering [what it's like] here in Aldershot. It's literally a 45 minutes or 50 minutes transit into Waterloo, I've seen some of the house prices around here, and I can imagine rent would be quite high as well. I wasn't quite sure whether the Core Payments that you get would be enough for people to go for it or be enough to trigger people to find their own private accommodation. The regional supplements did seem to make it appear, at least, that a lot of the costs would be borne by the MOD rather than a personal contribution, which I think every soldier looks at, [and is] like what can I get?"

Other rank, Army, Aldershot, on FAM – MOH

"I thought giving stability like this sounds great, just giving me stability and support towards my mortgage. It's not provided me with anything towards my mortgage as it stands, and I thought the amount would be higher, to be honest... How much would it cost to keep one SFA house running for a year compared to paying someone's mortgage? Even 50% of that cost and then selling. I was told [that's what] the MOD was doing, selling off more SFA and giving more contribution towards peoples mortgages."

Officer, RAF, Wittering, not on FAM – MOH

"I was cynical, to be honest about it because I thought it's designed to give people a greater choice about their accommodation. I think my expectation of FAM was pretty low because as a more senior officer, I'm definitely a minority group as far as FAM is concerned, and therefore it's unlikely to actually be able to achieve as much for me as it might be able to achieve for other people."

Officer, Navy, HMNB Clyde, on FAM – SFA and TP

Table 8 provides an overview of how SP reported their understanding of policy and how it related to them. Most SP viewed FAM positively, and of those SP who viewed FAM negatively or not having a positive impact on them were more likely to be officers, those SP not on FAM, and those not in service provided accommodation.

Table 8: Policy understanding and applicability (61 responses)

Question: What did you understand FAM might do for you / what did you initially think of FAM?

Broad Group	Detailed Group	Negative	Neutral	Positive
Overall	Overall	12	10	39
Pilot site	Aldershot	7	3	14
Pilot site	HMNB Clyde	2	1	9
Pilot site	Wittering	3	6	16
Rank	Officers	8	7	23
Rank	Other Ranks	4	3	15
FAM status	On FAM	5	4	28
FAM status	Not on FAM	7	6	10
Accommodation	Service provided (SLA /SFA)	5	8	17
Accommodation	Not service provided (PRS/MOH)	7	2	22

Table 8 notes:

- one research participant did not provide their rank or FAM status
- the 61 responses were obtained from both the individual research sessions and the large audience conversations; however, not all participants answered the question

Considerations

COVID-19 related challenges reduced face-to-face communication and support between FAM Cells and SP; some SP moving to the pilot sites from non-pilot sites noted that FAM was not as widely communicated at non-pilot sites.

"[I heard about FAM] around early 2020 ... I think because it was a brand-new thing and there's been so much going on in the service, we weren't really 100% sure who the target audience would be. I listened to the briefs; there were some dial-in sessions and lots of advertising around Wittering about it, bearing in mind that early last year [2020], we then embarked on the pandemic as well. I'm not saying that that held everything up but, people weren't necessarily in work either, so that passage of information would have probably been quite different if we hadn't had to live through that. The more I can make sure the new arrivals to the unit are getting that [FAM] information, and they are signposted correctly, and to see if they meet the criteria and what it could actually do for them."

Other rank, RAF, Wittering, on FAM – PRS

5. Needs

This section covers the diversity of SP needs, how these have been supported through FAM policy and the role of those needs in shaping decision making when choosing accommodation. The section also looks at the SP decision making process when opting in for Transitional Protection (TP) as a way of keeping entitlements in line with rank and status.

5.1 Meeting Service Personnel needs

Research question(s)

How have FAM policy options (below) contributed to SP satisfaction with the lived experience?

- to what extent has the entitlement to accommodation for SP in a Long-Term Relationship contributed to their satisfaction with the lived experience?
- how has the policy option to include eligible children of SP with visitation rights in accommodation allocation calculations contributed to SP satisfaction with the lived experience?
- how has the policy option to exclude Au Pairs / Nannies from accommodation allocation calculations contributed to SP satisfaction with the lived experience?

Summary

- FAM policy has generally supported the diverse needs of SP when selecting or continuing with their accommodation options with respect to immediate families and dependents by providing SP greater choice on the type of accommodation options that are available and the various locations
- FAM policy has expanded accommodation options to SP with visitation rights to children, focussing on the need rather than rank/entitlement

- FAM policy has expanded accommodation options to SP with non-married status, including those SP under the Long Term Relationship (Established) LTR(E) status
- the research did not cover au pairs/nannies
- the allocation of an accommodation allowance based on needs was received positively by most SP, and while there were differences in the experiences of other ranks and officers, most SP reported that their accommodation met their personal requirements. Some of these officers reporting differently or holding less positive views were on TP

Findings

FAM has generally supported SP needs by expanding accommodation options, with some SP reporting that these expanded options included different types of accommodation offered, e.g., a family home for dependents who may only stay with their SP family member on weekends or a larger home to accommodate a support network when required. Expanded options also meant more location options of their preferred type of accommodation, with some SP making choices to situate themselves closer to support networks and to 'put roots down' somewhere.

"[Accommodation is] somewhere to live somewhere to stick your roots down somewhere to live with your family. That's really important for me. I've got three very young children; having accommodation that's fit for purpose for us as a family and suits both of our careers is really valuable to me."

Officer, Army, Aldershot, on FAM – MOH

FAM policy has expanded accommodation options to SP who have eligible children with visitation rights.

"Personally, I just needed to get out of the mess and have somewhere for my daughter to be with me at weekends. The mess in Wittering is a 1930s RAF mess, there's no ensuite, so there's about 20 people to a shower. It wasn't suitable for a kid who is going to be about five, so I needed somewhere to put the roots down."

Officer, RAF, Wittering, on FAM – SFA

FAM policy has expanded accommodation choice to SP with non-married status; however, the process for some SP to recognise and register any Long-Term Relationships in JPA was tedious and not reflective of real-life scenarios, e.g., SP in some relationships did not hold any shared ownership information as they lived apart, and these presented challenges in producing relevant documentation to evidence the relationship, as well as more personal challenges around how and when to introduce partners into the JPA system. The few SP who found the long-term relationship policy-relevant reported moderate and excellent experiences – see Table 9.

"I don't know how much [accommodation based on needs] relates to FAM versus married quarters (SFA). If a long-term relationship and a marriage were viewed on an equal footing and accommodation was given so that marriages didn't have priority, I think then I would be pleased with it ... [and] at the moment, I don't think they are, so there's still a little bit of work to do, I think."

Officer, Navy, HMNB Clyde, on FAM – SLA and MOH

“What struck me was, what if you've not lived together before, even if you've been together for a very long time. If you were applying through FAM, it's quite difficult to prove that you're [in] a long-term relationship without just setting the clock running for 12 months. If I met somebody, at what point during the relationship do you think that I'm going to set the clock running on JPA and say, we're in a relationship? I don't know what the answer is to be perfectly honest, I understand you need to have a cut off somewhere, but I found [that] when we were expecting a child, we'd been together for years and just because we couldn't produce a council tax bill that had both our names on it, made it really difficult to prove that we were actually in a long-term relationship.”

Officer, Navy, HMNB Clyde, on FAM – SLA and MOH

Table 9: Long-term relationship entitlement: expectations and experience (3 responses)

Expectation	Low	Medium	High
What you think or thought FAM might do for you (and your family if applicable), scored as high, medium, or low – about long-term relationship entitlement.	Nil	3	Nil
Experience	Poor	Moderate	Excellent
Your view on what FAM has actually done for you, now you have had a chance to experience FAM, and this can be scored as excellent, moderate, or poor – about long-term relationship entitlement.	Nil	1	2

Table 9 note: 3 responses because this was asked only to those who were in long-term relationships.

There were differences in the experiences of other ranks and officers under the allocation of an accommodation allowance based on needs, with some other ranks described needing to make bigger changes and having to do more to have their accommodation needs met when compared to officers, whose entitlement may allow them to have these accommodation needs met, i.e., larger home entitlements with more rooms. Some of these differences in the officers’ experiences under TP are discussed in section 5.2 – Service Personnel and TP.

“Well, [an accommodation allowance based on needs is] about the property and will be dependent on the requirements of your family. I guess the reason why I want to bring it up is that the current model for soldiers and officers is different. For soldiers, it is based on how many children you have, whereas, for officers, it's based on what rank you are. For me as a [senior officer], I don't need a four-bedroom house; it's only the wife and me, so I feel that I'm cheating the system to an extent by taking a four-bedroom house away from someone who needs it. So, I like the concept that accommodation is based on the needs of the individual and not the rank of the person, so that's something that was attractive to me, but being in my position, I'm probably one of maybe the few that is slightly disadvantaged by it, because actually, I can probably get more bang for my buck in regard to the size of property from staying in SFA and not going into PRS. I think for the majority of people, an allowance based on needs makes sense, and I think that's probably the model that we should go down.”

Officer, Army, Aldershot, on FAM – PRS

“[We had our] little pokey two-bed [and it had] hidden costs as well because we had to take storage. It just didn't fit well us at all, and we don't need a lot because we've got no kids ... but it was too small... when you've done one or two of these married quarters that you think hang on a minute, this little tiny house, although we're not paying a lot for it,

which goes some way to alleviating that, it's just not big enough, and I think that's a bit of a slow dawning, and you've got to have done one or two of these quarters to realize that."

Other rank, RAF, Wittering, on FAM – MOH

SP who lived in PRS or their own homes were more likely to agree with the statement and hold positive sentiment that their “current accommodation met their personal housing requirements”; this reflected their expectations and their ability to choose and invest in their accommodation. Those SP in service accommodation and officers were more likely to offer neutral or negative responses to this statement – see Table 10.

Table 10: Current accommodation and personal requirements (60 responses)

Agreement or disagreement with the following statement: “My current accommodation meets my personal housing requirements.”

Broad Group	Detailed Group	Negative	Neutral	Positive
Overall	Overall	5	7	48
Pilot site	Aldershot	Nil	3	21
Pilot site	HMNB Clyde	3	2	6
Pilot site	Wittering	2	2	21
Rank	Officers	4	7	27
Rank	Other Ranks	1	Nil	20
FAM status	On FAM	3	4	30
FAM status	Not on FAM	2	3	17
Accommodation	Service provided (SLA /SFA)	4	5	22
Accommodation	Not service provided (PRS/MOH)	1	2	26

Table 10 notes:

- 60 responses because not all 69 participants answered the question
- Under ‘Accommodation’, PRS/ MOH refers to research participants who were only in PRS/MOH and not in any service accommodation. SLA/SFA refers to research participants who may have been in a combination of both service and non-service, e.g., SLA and MOH

Those SP who reported that their accommodation did not meet their personal requirements were more likely to be in SFA and officers, and these unmet needs mostly referenced accommodation size or the lack of appropriate accommodation – see Table 10.

“I would say the answer actually is no. The reason for that is that the type of housing arrangements that I wanted were not available for me within the time frame for me to be able to start my job here in Faslane. The only thing that was available was for me to come and live in [was] SLA, and that is not my preferred option. I would rather be in a married quarter.”

Officer, Navy, HMNB Clyde, on FAM – SFA and TP

Considerations

Au pairs and nannies were not explored as the research participants in the sample did not report them as relevant.

5.2 Service Personnel and Transitional Protection

Research question(s)

- What are the reasons for SP choosing Transitional Protection (TP) rather than a FAM accommodation route?

Summary

- SP understood TP to offer protections related to accommodation entitlements, and as such, to be more relevant to officers
- SP opted into TP to keep their accommodation entitlements in line with rank, officer status and needs
- SP opted into TP because they believed FAM options left them worse off in three areas related to accommodation, (1) accommodation space, (2) additional financial costs (3) prestige / entitlement that may be associated with different types of accommodation
- SP opting into TP also considered the impact of losing or reducing other defence-related benefits if they took a FAM accommodation option
- SP were positive about TP and reported that TP was delivering on its purpose and protecting them from being financially worse-off or living in accommodation of a lesser grade to their entitlement

Findings

SP understood TP to offer protections related to accommodation entitlements, and as such, to be more relevant to officers than other ranks.

“Assumption was that entitlements were going to get downscaled in the future, and [TP] was an interesting method for protecting that within the trial pilot areas. I think TP has helped, it’s worked for us, and we’ve not had to downscale. We are looking for our own property, and we’re looking for a four-bed, which is the current entitlement. Maybe we’ve been spoiled by it in the past because I know people with three kids that are in two beds and three beds, so even as a married couple with no kids, we got a four-bed.”

Officer, Army, Aldershot, on FAM – SFA and TP

“[TP] allows you to apply for a quarter based under the [non-FAM site] rules and therefore, and specifically for officers, [accommodation allocation] is based on your rank and not your family size requirements.”

Officer, Army, Aldershot, on FAM – SFA and TP

SP opted-in for TP to keep their accommodation entitlements in line with rank, officer status and needs, and these needs may have been immediate needs or aspirational.

“So, under the FAM [options], I would have a smaller allowance entitlement to a quarter than I currently do, and therefore hence the reason why clearly it is a negative.”

Officer, Army, Aldershot, on FAM – SFA and TP

“[in the future] I think I’ll probably maintain my current situation [of TP] ... my current situation in a three-bedroom house will still be good for me even if I had a child. Then

again, if I opted for the FAM initiative, the question that will probably come to mind first [is] will I still be able to maintain that three-bedroom house that now becomes more [of] a necessity.”

Officer, RAF, Wittering, on FAM – SFA and TP

SP opted into TP because they believed FAM options left them worse off in three areas:

1. overall accommodation with regard to space and quality, i.e., possessions they owned and had accumulated under accommodation based on entitlement, often did not match accommodation space made available under FAM

“I think the biggest discriminator is in the size of property. For example, if I'm going into a married quarter, which is lower on the scale in terms of size. I've got a property, and I have lived in that property for number of years and it's full of my stuff. Essentially the FAM entitlement is smaller, so you're automatically asking everybody to downsize by accepting a FAM [option].”

Officer, Navy, HMNB Clyde, on FAM - SFA and TP

2. some SP reported that taking a FAM option would incur additional accommodation costs and potential increases in general household costs. These financial considerations were important in SP choice to opt into TP

“I have what's known as Transitional Protection to try to reduce the impact of a sudden change in entitlement. Currently, [my] entitlement is what used to be a Type five SFA, so under TP, that would be what I would be allocated up in Faslane, but there aren't any available. So, the options presented to me were to waive my right to Transitional Protection and be allocated a needs-based SFA so having only one young child [this] would be assessed as a two-bedroom house. If I did not wave my right to TP, I would be pushed down the PRS route. Neither of those options was acceptable because I was unwilling to waive my right to TP [and] move to a house that would be quite a lot smaller. I would end up [with us] having to sell half our stuff.”

Officer, Navy, HMNB Clyde, on FAM – SFA and TP

3. the entitlement and associated prestige with having a particular sized and located property reflecting the commitment made to career and service. A FAM policy focused on matching accommodation to needs as opposed to accommodation entitlement by rank directly affected the officer cohort, and their concerns were heightened when officers compared themselves with peers and accommodation options on non-FAM sites

“[When] I was living in the officer's mess ... I expected it to be a good standard... to get into the officer's mess with the prestige thing was an achievement, especially from my background ... To get to that level, and to get into it, I was expecting something comfortable and not too basic but in line with something quite comfortable and to a high standard.”

Officer, RAF, Wittering, on FAM – SFA and TP

“I have three children and under the new FAM model that would entitle me to a three-bedroom quarter. Under TP and the non-FAM site allocations, my entitlement is Type three, which is a four-bedroom quarter with a study. So [I chose TP] because ultimately, it

was a bigger quarter entitlement under the old system, and it would help me apply for a quarter with the entitlements that I would currently have at any other non-FAM location.”

Officer, Army, Aldershot, on FAM – SFA and TP

“Well, I wouldn't [change from TP] because given a choice to switch to a FAM option, I would not be able to maintain my entitlements linked to my rank, which is the protection. So, for me, unless the protection is maintained, FAM going forward is always negative.”

Officer, Army, Aldershot, on FAM – SFA and TP

“I think I was offered the FAM initiative or normal SFA options [by] the FAM Cell at Wittering and...in terms of distance to work the closest place we could probably rent was a property in Stamford, about five to six miles away from the station. This would mean I would probably have to get a second car for my household because I'd probably have to drive to work, which then becomes an additional cost that negates the incentive of the FAM initiative. We [also] looked at how much was being offered on the FAM [PRS] ...and I was entitled to £675, if I decided to downscale from my standard three-bedroom to a two-bedroom flat in Stamford, the cheapest was £670 pounds a month and excluded bills and council tax. So obviously, that didn't make it financially viable for us to take on the FAM initiative. When you look at the neighbourhoods where these properties that potentially fell within this [FAM PRS] price brackets even after a top-up, [they were] probably not the best as well, so there are many factors that didn't sit well with the FAM initiative or incentive.”

Officer, RAF, Wittering, on FAM – SFA and TP

There was general satisfaction with TP, ensuring that those who opted into TP were protected and not worse off with regards to their accommodation. These views were consistent across the TP research participants who comprised officers from the three Services.

“My expectation [of the needs-based allocation] I would say is moderate, and the reality is moderate because I've got Transitional Protection. If Transitional Protection didn't exist, [my experience] would be [negative].”

Officer, Navy, HMNB Clyde, on FAM – SFA and TP

“There's an argument which says [TP] has prevented a negative, but it's not had a positive. It hasn't suddenly fundamentally given me a better quarter or given me a better location. It's maintained the status quo, protected a negative but maintain the status quo.”

Officer, Army, Aldershot, on FAM – SFA and TP

Considerations

While all current serving regular and FTRS (FC) SP were in scope for TP regardless of whether they previously exercised their entitlement to subsidised Defence accommodation **[1]**, the research understanding was limited by only engaging six participants, who were all officers, male, SP with more than five years' service, and all in SFA.

6. Choice

This section covers the decision-making processes when SP are choosing their accommodation options and also on SP choices on where they live, how they live, whom they live with.

6.1 Decision making when choosing accommodation

Research question(s)

- What has been the decision-making process for SP when choosing their accommodation on the FAM pilot?

Summary

- SP decision making when choosing accommodation was led primarily by personal needs and involved:
- an assessment of the current living situation against needs to determine priorities
- developing an understanding of accommodation policy and calculating payments received versus any costs of the accommodation choices
- reviewing available options under the accommodation choices
- SP decision making on accommodation was sometimes supported with advice or input from MOD staff as well as non-MOD professionals
- overall, SP reported having more control of their decision making when choosing non-service accommodation (PRS/MOH) when compared to service accommodation (SLA/SFA)

Findings

Personal needs and what was best for their situations were the main considerations in most SP decision making on accommodation, i.e., making accommodation fit around their needs and their families, followed by any professional requirements.

For those SP with spouse/partners and families, understanding needs related to opportunities in employment and schooling played an important role in shaping accommodation decision making and prioritisation.

“I think it was just we wanted to move out of the area, the area that we were in wasn't the greatest [and] we wanted to move to a better location and the main driver for that was probably our son in terms of where [he would go] to school next year. Schooling and life satisfaction, life quality basically were the main drivers.”

Officer, Navy, HMNB Clyde, on FAM – SLA and MOH

“The most important thing for us [is] no more changing school friends, no more losing friends and having to make new friends for the kids. Getting into local clubs like gymnastics and drama clubs which they've never been able to do other than be sat on waiting lists, only to know that once you get in then you're going to move again.”

Officer, RAF, Wittering, on FAM – MOH

“That was the driver for us. I've got all my children in the correct school because of my house. I don't have a really challenging situation. I don't have three kids in three schools, which was an option because the military house that we were in was out of catchment, and that's typical of military houses as they don't sit necessarily within catchment zones or the local schools, or the most convenient schools. We had the potential of having three kids in three schools at one point, which is unsustainable, so being able to buy in a particular area allowed us to be in that school catchment zone, which allowed us to get the children into the schools, which means life is good.”

Officer, Army, Aldershot, on FAM – MOH

“Not having to move schools and new teachers every year or two and for him not having to leave his friends as often. Obviously, you can't account for general teachers leaving. People leave their jobs and move on but at least from our point of view; he's now in a school where he doesn't have to move until high school, and so, even when he moves to high school, he will still have the majority of his friends that go with him.”

Spouse / partner of an officer, Army, Wittering, on FAM – MOH

The next step for most SP was developing an understanding of accommodation policy, calculating payments SP receive, and the financial contribution they would need to make for each accommodation choice. FAM Cells were positively noted as good sources of information and support; a few SP noted how pro-active and solution focused some FAM Cells were. Some SP spoke with their spouses and partners, colleagues and professional advisors to inform their decision making.

“So, the first process was being educated on what FAM is by the FAM Cell in Wittering and understanding that there was an option out there that was different to SFA and SLA. Knowing that FAM existed prompted me to look at what the options were. From there, it was getting a detailed understanding of my FAM entitlements, things like a Core Payment, how much it's likely to be, what I would be entitled to in the process of buying my own house. There's also the non-FAM bits of that process, with the clerks understanding what your home to duty travel allowance is going to be.”

Officer, Army, Wittering, not on FAM – SLA (moving to MOH)

“I would probably say that first ...would probably be FAM research and reading FAM policy to understand options, and consulting with my wife to say right, these are the options, what do you think before I then make any further decisions. I don't think I had many questions regarding the policy. We were comfortable with the options that were provided, and I think the policy provided enough detail on each [option] for us to come to a conclusion. I guess the next thing was to understand options. So, a market review [of] properties in Aldershot to get a feel and the flavour of what there is that we can afford to get.”

Officer, Army, Aldershot, on FAM – PRS

“We spoke to a financial adviser [whom we found] through word of mouth, who was somebody that lived locally, and [the financial adviser] had some knowledge of FAM because they had spoken to people on the camp. My husband [also] went and spoke to somebody at the FAM Cell.”

Spouse / partner of other rank, RAF, Wittering, on FAM – MOH

The use of MOD benefits and payments calculators and other information sources and tools were viewed as introductory but incomplete, as a more realistic view of choices and costs were better sourced by on-site visits, individual research or through word-of-mouth and personal relationships.

“I think one is always slightly cynical about the offer of new allowances and because the real cost of a four or five-bedroom house near RAF Wittering is much more than the model seemed to predict.”

Officer, RAF, Wittering, on FAM – PRS

“I have ended up in a surplus SFA almost by default because I happened to speak to an individual. There was no system in place to tell me there might be an opportunity to live in a surplus SFA. No one officially told me that it was [available]. It was by chance, and therefore that is not good enough; if we truly want to improve the model that we want to take forward in the future, we can't allow people to slip through the gaps and just find stuff out. What the system has got to recognize, for example, [is that] in this scenario, there are lots of perfectly nice military accommodation currently unoccupied. There's so much of it that, in fact, it's being put out on the private market. When there are SP, who are being accommodated at the same time in hotels, that is not good enough, and therefore we need a much more joined-up approach where people are given access to proper information [if] this model is going to work successfully.”

Officer, Army, Aldershot, not on FAM – SFA

SP who owned their homes were typically more structured and consistent in their decision making as they followed the property purchase journey from review and consideration of a property to completion. These SP often explored their options under MOH, understood the value of the MOH Core Payment, and some SP recognised that first-time buyers received reimbursements for legal costs and removals. A few SP noted that purchasing property timelines can be delayed and misaligned with assignment start dates, e.g., property purchased one month before assignment start date at the pilot site may have made SP ineligible for FAM, even though the property was purchased to support the SPs assignment at the pilot site.

“[We] started viewing houses, we knew we wanted to stay in Plymouth and ... that was regardless of any assignments that might happen. For me, whether I was going to get sent to Faslane or even further afield, we were always going to stay in Plymouth. So [we put in] various offers on different houses until we got one accepted and then started the whole standard move process. It was quite drawn out because of COVID-19, and in terms of there was a bit of a house buying frenzy because of a stamp duty relaxation, so it was long but relatively straightforward. It was very easy to sell our property [but] not so easy to buy a property. I think there was no express help or assistance, but my line manager was very accommodating of the fact that I was moving, and he was saying if I needed two or three days off or being put on leave during that period, then he would accommodate that because it's clearly a stressful period when moving to a new house. So, the Navy and my immediate line management were very forward-leaning.”

Officer, Navy, HMNB Clyde, on FAM – SLA and MOH

“I read the small print which said that you're only entitled to [Refund of Legal Expenses] if you are a first-time buyer, so again, it didn't change my decision; however, I appreciated it wasn't an option available to me ... so I think disturbance allowance is something that I couldn't claim [as] I wasn't entitled to it, which meant that not only the physical act of moving was all on me to do when I had no support, and we had to pay the [removals] expense.”

Other rank, Army, Aldershot, on FAM – MOH

“So, the first key moment was the realization that we wanted to live in our own home in the location we chose, and that was followed by being assigned to Aldershot. Then that was followed by the actual mechanics of purchasing the house. That was followed by investigating FAM policies, and then that was followed by moving into the house, so the deduction I wish to draw there is that the FAM policies weren't instrumental in any of

those decisions really, they were a useful by-product of the fact that we wanted to move to our own home, and we were moving to a FAM pilot site..."

Officer, Army, Aldershot, on FAM – MOH

SP on PRS also followed a structured property rental journey (viewing, selecting, consideration options, completing and signing contracts), but their decision-making process was different to homeowners due to the influence of external factors in shaping their choice, i.e., rising rental prices and landlord policies, and this sometimes limited their choices.

PRS costs and rental units' availability vary geographically, and these variances may not always be aligned with the administrative information and associated payments, limiting choice and the consideration of the PRS option in some areas.

Generally, very few SP with families and dependents considered PRS as a viable choice because of the significant cost differences between PRS properties and SFA, as well as the PRS option did not offer the stability to support medium to longer-term schooling and employment needs.

"It would have cost me an absolute fortune to live off camp because of the rental prices in the area for what we needed as a family. You're talking over £1000 to live in the local area where I am now easily, and that's before bills. So, the payments from FAM, although it would be helpful, SFA is significantly cheaper."

Other rank, RAF, Wittering, on FAM – SFA

"The financial mechanism or how they work the figures [on PRS] should be a true reflection of the current market rates on-base location."

Officer, RAF, Wittering, on FAM – SFA and TP

"[We chose the MOH option] because we wanted somewhere that we could put down roots for the children and me, so they wouldn't have to move, especially because they're approaching senior school age. We didn't consider any other options because it was defeating the point; if we were to rent, then we would be in a similar situation [in that] we would have to move at some point probably, and equally, if we stayed in SFA, we would have to move at some point."

Spouse / partner of other rank, RAF, Wittering, on FAM – MOH

SP choosing service accommodation reported having inconsistent access to understanding which specific SFA was available, and this limited their choices of service accommodation. Access to the accommodation options to shape choice was not consistent, with some SP reporting lots of choice and others reporting very limited choice.

"I went for the process-based system, so the SFA...[and] I was offered 100 quarters to pick from, which [is] a lot. That's a lot of free work done by the observation services team, like renting on Right Move. It's not very typical, having that much choice, it's just the fact that there are so many camps around here that have been closed down and there's a huge number of properties which the MOD hold."

Officer, RAF, Wittering, on FAM – SFA

"We got offered two houses, and we accepted the one we've got now."

Spouse / partner of an officer, RAF, Wittering, on FAM – SFA

"[My] choice is limited as someone picks SFA - I think there's a really important point there, which is about choice because I am committed to going to a quarter [SFA]. I don't have a choice. Someone somewhere decides where I'm going to go and live, whereas what you're offering in our FAM system is that ability to have a greater influence on how and where you live. That's because I've used the SFA system and I've not been previously [been] offered the chance to use FAM, so I'm not part of the FAM pilot now because I arrived before the pilot, so I've never had a choice before ... You apply for the quarter [and] the system is meant to offer you a choice of three houses, and you then apply for a house. It never happens, the system says, does not compute, nothing available, [and when it] offers you a house, and you actually say yes I will have that one, they say that's not available."

Officer, Army, Aldershot, not on FAM – SFA

Notification of assignment orders were at shorter notice than expected for some SP, and this did not support more considered decision making around accommodation choices, e.g., an SP with less than three months' notice on a new order has reduced accommodation options to consider, fewer choices and is forced to make some short-term decisions that don't align with their needs.

"There [are] a number of factors that contributed to the situation [of being assigned to SLA, and not SFA and being away from my family], I had a short notice assignment, about two months from being notified that I was going to move, to starting my new job. I think there is also a shortage of married quarters in Helensburgh. With the way the system is set up at the moment, terms of allocation of quarters and the removal system, the agility removal system employed by the MOD. There is no way that end-to-end process with everybody with the number of working days it is that they have to respond would have been able to move my family and me into an SFA quarter in Helensburgh in time for me to start the job."

Officer, Navy, HMNB Clyde, on FAM – SFA and TP

"I get my assignment order in the next couple of weeks, and I don't know where I'm going to be living, and I don't know if I'm going to be able to keep this property."

Officer, Army, Aldershot, on FAM – PRS

Considerations

No considerations were noted.

6.2 Where Service Personnel live

Research question(s)

- To what extent have the options to choose where they live contributed to SP satisfaction with the lived experience?

Summary

- FAM policy has expanded choice on where SP live to support their needs and preferences, and this is often an important consideration for some SP with spouse/partners and families, as the choice of residence helped achieve the desired schooling and employment opportunities

- some SP have chosen to live inside or outside the wire, close to or further away from base locations to meet their needs
- this expansion of choice has been supported through the PRS and MOH accommodation options
- for some SP, role requirements may dictate and limit their choice on where they can live

Findings

FAM policy has expanded choice on where SP live to support their needs and preferences, and this is often an important consideration for some SP with spouse/partners and families, as where they chose to live helped deliver required supporting services and opportunities in employment and schooling.

Some SP have made choices to live inside or outside the wire, close to or further away from base locations to meet their needs, and for many SP, this expansion of choice has been supported through the PRS and MOH accommodation options.

"[Choosing where to live] It's the biggest consideration when looking at roles within the service."

Other rank, RAF, Wittering, not on FAM – MOH

"With the PRS, it's not forcing you to go, right you must live in XYZ ... obviously within the price it's geographically within the base area, which is quite large, and you can kind of choose where you want to suit your needs rather than suit [the] Service."

Other rank, Navy, HMNB Clyde, on FAM – PRS

"I mean [where you live is] going to suit up to a budget... and do I want to live in the middle of nowhere where I can get more money for a house? I still need to be commutable to work, and it's schooling and links to family and friends and that sort of thing... that is important, and I'm perfectly happy with what we've got out of it."

Officer, RAF, Wittering, on FAM – MOH

SP role requirements may dictate where SP can live, e.g., commanding officers may need to live on-site or close to the base, while some SP with non-desk or specialist roles may be required to be on-site or within a commutable distance limiting their choices on where they can live. SP generally held positive views of the ability of FAM to support their choices on where they live.

"Where I'm staying now, it's about a four-minute walk to my workplace, whereas if I were in a FAM house ashore, it would have taken 20 plus minutes of a drive, parking, and walking. So, for me, that was a big one, and so expectations were high and then my experience was excellent because I got to choose to stay on base close to my office."

Officer, Navy, HMNB Clyde on FAM – SLA and MOH

SP distinguished being able to choose where they lived as mostly a choice of being on-site or off. When making these decisions, those SP accepted that being on-site in an SFA or SLA often came with limited options on where they could live.

"The reality is that the workplace is the centre of gravity."

Officer, Army, Aldershot, on FAM – SFA

“Every time one has had to move quarters due to postings, you deal with the system, it gives you a number of options of quarters which are available which does limit the number of locations that one can live, and it's all predicated on the distance from your place of work.”

Officer, Army, Aldershot, not on FAM – SFA

“I was expecting to commute weekends and work in Scotland during the week, which is what I did, to begin with, but as time has gone on and I started my hybrid working, through the lockdowns I worked entirely from home, and now working again in a slightly looser hybrid model, I have a much better ability to choose where I live, and my line management is very clear that so long as I keep up my outputs, they don't care where I'm sitting when I do the work.”

Officer, Navy, HMNB Clyde, not on FAM – SLA

SP who owned their homes reported having a greater choice of the locations they lived in irrespective of the 50-mile radius to the site. They also accepted that there were trade-offs with having an accommodation type that better suited their needs with potential negatives such as longer commuting times and reduced time spent in their homes.

“It's a flexible arrangement here, but it depends on what job you do, and sometimes you've got to be here. It's just being able to have the ability to do more things mobile; what can we do in the RAF that we don't have to do face to face? Do we need to be at a meeting on a Monday they only do once every four weeks face to face?”

Officer, RAF, Wittering, not on FAM – MOH

Table 11 provides an overview of how SP rated their expectations of being able to live where they wanted under FAM and the closeness they would be able to have to their families. Most SP had high expectations, and those with low expectations were mostly officers in service provided accommodation on FAM.

Table 11: Expectations: the ability to choose where you live / closeness to family (41 responses)

What you think or thought FAM might do for you (and your family if applicable), scored as high, medium, or low – about the ability to choose where you live / closeness to family.

Broad Group	Detailed Group	Low	Medium	High
Overall	Overall	7	12	22
Pilot site	Aldershot	2	5	6
Pilot site	HMNB Clyde	2	4	4
Pilot site	Wittering	3	3	12
Rank	Officers	5	8	12
Rank	Other Ranks	2	4	10
FAM status	On FAM	6	4	16
FAM status	Not on FAM	1	8	6
Accommodation	Service provided (SLA /SFA)	5	9	6
Accommodation	Not service provided (PRS/MOH)	2	3	16

Table 11 note: 41 responses because not all 69 participants answered the question.

Table 12 provides an overview of how SP reported their overall satisfaction based on the experiences of having the ability to choose where they lived. Most SP reported having an excellent

experience, and those who reported poor experiences were mostly officers in service provided accommodation on FAM; however, this number is lower than those who held low expectations.

Table 12: Experiences: the ability to choose where you live / closeness to family (41 responses)

Your view on what your FAM option / accommodation has actually done for you about the ability to choose where you live / closeness to family, now you have had a chance to experience it, and this can be scored as excellent, moderate, or poor.

Broad Group	Detailed Group	Poor	Moderate	Excellent
Overall	Overall	4	12	25
Pilot site	Aldershot	2	4	7
Pilot site	HMNB Clyde	2	3	5
Pilot site	Wittering	Nil	5	13
Rank	Officers	3	7	15
Rank	Other Ranks	1	5	10
FAM status	On FAM	3	7	16
FAM status	Not on FAM	1	5	9
Accommodation	Service provided (SLA /SFA)	3	8	9
Accommodation	Not service provided (PRS/MOH)	1	4	16

Table 12 note: 41 responses because not all 69 participants answered the question.

Considerations

Some SP mentioned hybrid and remote working arrangements and flexible work arrangements that were agreed with their line management helped them adapt their choice of where they lived with where they worked. The question on hybrid and remote working was not consistently asked during the data collection, and this observation from some SP may have been part of COVID-19 related adjustments to work.

6.3 How Service Personnel live

Research question(s)

- To what extent have the options to choose how they live contributed to SP satisfaction with the lived experience?

Summary

FAM policy has expanded choice on how some SP live and their choices, where possible, around:

- whether they adopt a hybrid model of working and utilising their accommodation as an extension to the office (where possible)
- how much or how little they commute
- differences in life and career stages and family needs
- how SP incorporate lifestyle and activity preferences into their accommodation choices

Findings

SP defined “how” they live as a combination of their choice of service and non-service accommodation and how they used their accommodation, e.g., being able to personalise it, use it as a home office.

"I would say on the ability to choose how I live; I didn't have any ability to choose our life. I was given a choice of one [SFA], that was mainly due to the speed of the move, and the availability of houses so, you still have access to some ready accommodation such as the old fashioned SFA rather than going out to rent in the [private] sector which would be quite difficult. I've ended up in a smaller house than I should have had."

Officer, RAF, Wittering, on FAM – SFA and TP

"How" SP lived also included references to preferred accommodation locations and the impact of these locations on their commutes, as well as the benefits of separating work life from their home lives (locating away from base and military communities).

"It's a private rental, and I was able to choose somewhere because we were pregnant. I was able to choose something suitable for our needs... I was able to choose an exact property that we wanted to suit our needs rather than suit the Navy's needs."

Other rank, Navy, HMNB Clyde, on FAM – PRS

"I've chosen to buy my own house now and pay a mortgage as opposed to paying £700 a month rent to the MOD. I could choose to pay that £700 rent to the private sector, or I could have chosen to stay in married quarters. I think my expectation was that FAM would improve choice, and it's absolutely delivered against that."

Officer, Army, Aldershot, on FAM – MOH

Differences in life and career stages and the considerations SP have made for immediate and wider family needs may factor into how some SP live and their choices of accommodation type and location.

"I can choose how I live my life and where I live, so I understand the RAF are providing me accommodation through the week, telling me to work at Wittering and they provide the facility for my family to stay at home, which is good for me as well."

Other rank, RAF, Wittering, on FAM – MOH

"On the flip side of the isolation side of our location is that where we live is idyllic; we are 20 feet away from the banks of a Loch. It's beautiful, and we may take the kids out for a 10-mile hike and not see another person. In terms of the outdoor stuff and getting out going for a walk, maybe going for a swim in the sea, that kind of stuff is literally on the doorstep, which is great, and we accept that we're going to sacrifice that [with isolation] and we're just not going to get that anywhere else. That's definitely the best thing about living there."

Officer, Navy, HMNB Clyde on FAM – SLA and MOH

Some SP recognise that while in service, they may have limited choice on how they live, and this was accepted by some SP as part of the service requirement, and at times this may be in conflict with the presentation of choice around how SP live.

"You will get posted around because that's just part of how the Army operates. And I personally can't see another way around it, so being in the Army, I choose to be in the Army, and therefore I choose to live in that way."

Officer, Army, Aldershot, not on FAM – MOH

“I live in Aldershot now, and I'm at home every night, which is great but, if I get sent to Catterick next, my family are not close to any family support, and they don't have me, so it becomes a very different situation. That's something that I feel like I've got no support from FAM with because if the Army tell me to move. I've got to move.”

Other rank, Army, Aldershot, on FAM – MOH

Table 13 provides an overview of how SP rated their expectations of being able to choose how they live. Most SP had high expectations, and those with low expectations were mostly officers in non-service provided accommodation.

Table 13: Expectations: the ability to choose how you live (44 responses)

“What you think or thought FAM might do for you (and your family if applicable), scored as high, medium, or low – about the ability to choose how you live.”

Broad Group	Detailed Group	Low	Medium	High
Overall	Overall	5	14	25
Pilot site	Aldershot	2	3	10
Pilot site	HMNB Clyde	2	3	6
Pilot site	Wittering	1	8	9
Rank	Officers	5	9	14
Rank	Other Ranks	Nil	5	11
FAM status	On FAM	3	8	17
FAM status	Not on FAM	2	6	8
Accommodation	Service provided (SLA /SFA)	1	3	17
Accommodation	Not service provided (PRS/MOH)	4	11	8

Table 13 note: 44 responses because not all 69 participants answered the question.

Table 14 provides an overview of how SP reported their overall satisfaction based on the experiences of having the ability to choose how they lived. Most SP reported having an excellent experience, and those who reported poor experiences were mostly officers in service provided accommodation.

Table 14: Experiences: the ability to choose how you live (44 responses)

“Your view on what your FAM option / accommodation has actually done for you about the ability to choose how you live, now you have had a chance to experience it, and this can be scored as excellent, moderate, or poor.”

Broad Group	Detailed Group	Poor	Moderate	Excellent
Overall	Overall	6	12	26
Pilot site	Aldershot	2	2	11
Pilot site	HMNB Clyde	1	5	5
Pilot site	Wittering	3	5	10
Rank	Officers	4	11	13
Rank	Other Ranks	2	1	13
FAM status	On FAM	4	8	16
FAM status	Not on FAM	2	4	10
Accommodation	Service provided (SLA /SFA)	6	9	8
Accommodation	Not service provided (PRS/MOH)	Nil	3	18

Table 14 note: 44 responses because not all 69 participants answered the question.

Considerations

No considerations were noted.

6.4 Whom Service Personnel live with

Research question(s)

- To what extent have the options to choose whom they live with contributed to SP satisfaction with the lived experience?

Summary

- FAM policy has expanded choice on whom SP live with to support their needs and preferences
- some SP defined whom they lived with as being either colleagues or their families and dependents, and the decisions to live with or without family and colleagues was reflected in their choice of accommodation option
- some SP living in SFA felt it provided them with a good work-life balance
- some SP expanded definitions of support networks and modified household composition to include ageing parents
- community inclusion and connection were important, as some SP reported strong preferences to be around like-minded people and wanting a clear separation between their day roles and relationships in the communities they lived in

Findings

SP defined whom they lived with as being either colleagues (e.g., in a mess/operational environment) or their families and dependents. Some SP noted the differences between choice on whom they lived with at work versus away from work, with professional requirements often limiting that choice.

"I'm quite family orientated, so I like to be able to go home at night. I like to see my kids, my wife. I like to spend time with them, especially because of the nature of the job. I could spend six months a year [away], so I like to be able to get home every night and spend as much time as I can with them."

Officer, Navy, HMNB Clyde, not on FAM – SFA

"If I was posted on an operational tour, then I wouldn't have any choice as to whom I live with."

Officer, Army, Aldershot, not on FAM – SLA

Some SP living in SFA felt it provided them with a good work-life balance where they could focus on their career whilst also spending time with family and have separation from work and colleagues in their own personal time. Some SP expanded definitions of support networks and modified household composition to include ageing parents.

"[My home] is a detached four-bedroom house, with a garden and a garage, and my parents live in a two-bedroom detached property just 50 meters into the garden."

Officer, Army, Aldershot, on FAM – MOH

“I’m moving my family to Norfolk. They want to stay there because it’s that progression for the kids who want to be in the same schools. They want to have some consistency growing up. They want to be close to family.”

Officer, RAF, Wittering, not on FAM – MOH

SP understood that the decision to live with or without family and colleagues was reflected in the types of accommodation options and subsequent costs. Service accommodation provided a convenient reduced-cost way of living, but it was potentially away from a non-military community. The lower quality service accommodation allowed SP to spend more time with their families and dependents. The idea of whom SP lived with was expanded into the wider community, and some SP noted the importance of community for themselves and their families.

“Private rental and buying a house are just out of the question for us at the moment. It’s not an area where we want to stay in, so I wouldn’t want to buy here or didn’t want to go into a private rental because I couldn’t have gotten through the last year without my community around me. I think that’s why the quarters are so important, [it is] because of that sense of community ... even my closest friends are like, I can’t believe you had to do that through two lockdowns and... I think it’s only those that you live closest to in that little community that understand really what happens and what goes on when other halves go away and living in that sort of little military bubble as it were.”

Spouse / partner of an officer, RAF, Wittering, on FAM – SFA

“[Community is] something that impacts my family and me, it wasn’t the be-all and end-all, but at the same time, it is something that I wanted for the children as much as for myself, because obviously, they’re a bit younger. They need to feel part of the community because this is where they’re going to grow up.”

Spouse / partner of other rank, RAF, Wittering, on FAM – MOH

“I’m thinking [community] means non-military so, having roots in a community where you can be part of the little village or the little town, and help fundraise for Christmas decorations and things like that and from the children’s point of view, joining clubs that are local and not having to move around for them, like scouts and not having to move groups again. I think it’s harder, or I’m finding it a little bit harder to fit into non-military [communities] because I’m so used to just having that chat at school drop off and things like that, but because there doesn’t seem to be any military [over here], it’s just very different. Getting used to people that have already got their own circle of friends, they’re not used to new people starting, so it has been a little bit harder to get your foot in the door sort of thing, and I do miss that from a military point of view.”

Spouse / partner of an officer, RAF, Wittering, on FAM – MOH

Table 15 provides an overview of how SP rated their expectations of being able to choose whom they lived with. Most SPs had high expectations, with only two officers holding low expectations.

Table 15: Expectations: the ability to choose whom you live with (26 responses)

“What you think or thought FAM might do for you (and your family if applicable), scored as high, medium, or low – about the ability to choose whom you live with.”

Broad Group	Detailed Group	Low	Medium	High
Overall	Overall	2	3	21

Pilot site	Aldershot	1	2	4
Pilot site	HMNB Clyde	Nil	Nil	5
Pilot site	Wittering	1	1	12
Rank	Officers	2	3	14
Rank	Other Ranks	Nil	Nil	7
FAM status	On FAM	2	1	13
FAM status	Not on FAM	Nil	2	8
Accommodation	Service provided (SLA /SFA)	2	2	12
Accommodation	Not service provided (PRS/MOH)	Nil	1	9

Table 15 note: 26 responses because not all 69 participants answered the question.

Table 16 provides an overview of how SP reported their overall satisfaction based on the experiences of having the ability to choose whom they lived with. Most SP reported having an excellent experience with little difference to the expectation SP held.

Table 16: Experiences: the ability to choose whom you live with (26 responses)

Your view on what your FAM option / accommodation has actually done for you about the ability to choose whom you live with, now you have had a chance to experience it, and this can be scored as excellent, moderate, or poor.

Broad Group	Detailed Group	Poor	Moderate	Excellent
Overall	Overall	3	3	20
Pilot site	Aldershot	1	1	5
Pilot site	HMNB Clyde	1	Nil	4
Pilot site	Wittering	1	2	11
Rank	Officers	2	3	14
Rank	Other Ranks	1	Nil	6
FAM status	On FAM	2	2	12
FAM status	Not on FAM	1	1	8
Accommodation	Service provided (SLA /SFA)	3	2	11
Accommodation	Not service provided (PRS/MOH)	Nil	1	9

Table 16 note: 26 responses because not all 69 participants answered the question.

Considerations

No considerations were noted.

7. Experience

This section covers the lived experiences of SP with regard to their accommodation option and how FAM policy has enabled them to have greater stability, mobility, and a distance from the workplace that has contributed to overall satisfaction.

7.1 Stability for Service Personnel and their families

Research question(s)

- To what extent has the FAM policy enabled SP to provide greater stability for themselves and their family if desired? How has this contributed to SP satisfaction with the lived experience?

Summary

- SP defined “stability” as being centred around their family and dependents when selecting their accommodation option
- some SP viewed stability as incompatible with military service as SP were assigned when and where they were needed
- stability for SP families was about putting roots down, making connections with broader families/support networks and offering continuity and consistency around meeting SP needs, especially with schooling and employment
- some SP distinguished between stability for their families, which may be achievable, versus SP stability for those in service, which was not practical for many SP

Findings

SP defined “stability” as being centred around their family and dependents, with family and dependent needs being prioritised when selecting their accommodation option. This was also highlighted for schooling, with some SP reporting that they no longer wished to move their children around schools when posted and preferred to offer them stable education and social circles.

Some SP viewed stability as being incompatible with military service as SP were assigned when and to where they were needed. Some SP distinguished between stability for their families, which may be achievable, versus SP stability for those in service, which was not practical for many SP.

“The average duration of a tour for me is about 18 to 24 months and then posted again, so it doesn't offer you great stability...when you have a child, I think that changes the dynamics; you want stability for your child growing up.”

Officer, RAF, Wittering, on FAM – SFA and TP

“Having a forever home is the aspiration for the future, how we get there, and the best way to have a steppingstone to that is something that is extremely important to me.”

Officer, Army, Aldershot, on FAM – SFA

“In the Royal Navy, if you're moving within your base port area, so within a 50-mile radius of where your base is, you're supposed to be given three months' notice to move. If you're moving more than 50 miles, you're supposed to be given five months' notice to move. I don't think, throughout my [almost two decades] career, I have ever had five months' notice.”

Officer, Navy, HMNB Clyde, on FAM – SFA and TP

“We own our own house, and because my son just started school, we chose where we bought our house for the school and looking to the future for the children. At this moment in time, the kids' education needs [outweigh] our family needs, so we will look at it later on in life to move as a family unit. For their primary education, we felt that [it] was more important to provide them stability because I could be at Wittering for two years or five years. There's no guarantee that I would then get posted back home. So, it's really to provide that continuity for the children.”

Other rank, RAF, Wittering, on FAM – MOH

Stability for SP families was about putting roots down, making connections with broader families/support networks and offering continuity and consistency around meeting SP needs, especially with schooling and employment.

“We've lived in SFA before; however, my kids are getting older, so the need is there to settle them down and not have the Army dictate where they go to school, so we've taken the hit if you like to settle ourselves down, with the hope of me staying local but my wife can stay in work, and my kids can remain in their schools, so if it is me that must move then that that's a sacrifice that I have to make. However, that's why we've done it. To keep the family settled.”

Other rank, Army, Aldershot, on FAM – MOH

Some SP believed that the MOH option supported their family's stability better and that they were satisfied in committing to an area where spouses/partners and children were able to focus on employment and education without being affected by the mobility that the Services require. SP homeowners reported greater immediate to medium-term stability for their families, as the decision to purchase a home was already addressing SP needs, with stability being an outcome. FAM policy has enabled those SP who wanted stability to achieve this primarily for their families, especially under the MOH FAM option; these SP were satisfied with the stability that they had achieved.

“[MOH Core Payment] provided me more stability to live in my own property; it also gives me the flexibility to stay at RAF Wittering because of this extra money... that would spur me on if somebody said, would you like to do an extra 2 years of service?”

Other rank, RAF, Wittering, on FAM – MOH

“Well, we are planning on buying anyway, so it just made sense [and] perhaps we would have considered a private rental sector purely because we were at a sort of crossroads in life where we had a child at [one] school and had to apply for [the other two children to go to other different schools]. We had the potential of having three children at three different schools at one point, and so we needed to be living in a specific area to get the children into a school. So, if we hadn't had purchased a house, we would have likely rented in the area just to get us in, so a lot of it was schooling driven as well.”

Officer, Army, Aldershot, on FAM – MOH

Some SP who didn't have homeownership viewed stability as being difficult to achieve due to the lack of control, i.e., under PRS – landlords could end tenancy agreements, SLA/SFA availability was dependent on assignment and location.

“I don't think I would rent again just because of the stability with husband postings and things like that because at the moment I've got to be fair, I've got a friend who has a partner in the military, so they're not married, and he's just got posted somewhere, and they really struggled to get rental accommodation near where he was posted. That's partly because the market has changed a lot over the last 18 months with COVID-19, and so there is more of a demand for it, but I wouldn't like to have that time frame with trying to find somewhere to rent and move in before the posting started.”

Spouse / partner of an officer, Army, Wittering, on FAM – MOH

Operational differences across the Services and in professional role requirements contributed to perceptions and experiences of stability, e.g., some Army SP tend to be more mobile than the Navy and Air Force, as the Army has more locations where SP can be assigned.

“The Army has a great many number of places that we could end up in, overseas and in the UK. You could find yourself like I have, being in Glasgow for two years, followed by Aldershot for two years, followed by being in Catterick for two years. You can move several hundreds of miles.”

Officer, Army, Aldershot, not on FAM – SFA

“The RAF is giving people longer postings to keep people in locations for longer... People are joining older; I didn't join the RAF until late. I already had roots settled with my wife...some people want to stay and have consistency. It's expensive to move, and you get given a short period of time to move.”

Officer, RAF, Wittering, not on FAM – MOH

The pursuit of stability may conflict with career progression considerations of some SP, as promotions may be based on specific training, opportunities and experiences in different locations.

“Having a career management policy that recognizes when you purchase a house under FAM and therefore attempts to get you located within a commutable area of that. There's no linkage between career management policy and FAM, none. If you want people to be buying houses and settling down, they need to have confidence that they're going to be able to live there and actually have stability rather than be posted to another part of the country on the next turn of the handle.”

Officer, Army, Aldershot, on FAM – MOH

Other policies that aim to support mobility, e.g., the Continuity of Education Allowance (CEA), were also viewed to be in conflict with the idea of stability.

“In due course, it [stability] would affect my ability to claim continuity of education allowance, i.e., if I wanted to send my daughter to boarding school, whether that be as a day boarder or a full-time boarder, then I would have to pay for that completely myself and wouldn't get any subsidy from the MOD because we are not mobile.”

Officer, Army, Aldershot, on FAM – MOH

Table 17 provides an overview of how SP rated their expectations of being able to have greater stability under FAM. Most SP had high expectations, and those with low expectations were mostly officers from the RAF in service provided accommodation.

Table 17: Expectations: ability to have greater stability (44 responses)

What you think or thought FAM might do for you (and your family if applicable), scored as high, medium, or low – about the ability to have greater stability.

Broad Group	Detailed Group	Low	Medium	High
Overall	Overall	5	10	29
Pilot site	Aldershot	1	3	10

Pilot site	HMNB Clyde	Nil	3	8
Pilot site	Wittering	4	4	11
Rank	Officers	4	8	15
Rank	Other Ranks	1	2	14
FAM status	On FAM	3	5	20
FAM status	Not on FAM	2	5	9
Accommodation	Service provided (SLA /SFA)	4	7	9
Accommodation	Not service provided (PRS/MOH)	1	3	20

Table 17 note: 44 responses because not all 69 participants answered the question.

Table 18 provides an overview of how SP reported their overall satisfaction based on the experiences of having the ability to have greater stability. Most SP reported having an excellent experience; those reporting poor experiences were more likely to be officers in service provided accommodation.

Table 18: Experiences: the ability to have greater stability (44 responses)

“Your view on what your FAM option / accommodation has actually done for you about the ability to have greater stability, now you have had a chance to experience it, and this can be scored as excellent, moderate, or poor.”

Broad Group	Detailed Group	Poor	Moderate	Excellent
Overall	Overall	4	11	29
Pilot site	Aldershot	2	1	11
Pilot site	HMNB Clyde	1	4	6
Pilot site	Wittering	1	6	12
Rank	Officers	4	9	14
Rank	Other Ranks	Nil	2	15
FAM status	On FAM	1	6	21
FAM status	Not on FAM	3	5	8
Accommodation	Service provided (SLA /SFA)	3	7	10
Accommodation	Not service provided (PRS/MOH)	1	4	19

Table 18 note: 44 responses because not all 69 participants answered the question.

Considerations

No considerations were noted.

7.2 Mobility for Service Personnel

Research question(s)

- To what extent has the FAM policy enabled SP to remain mobile if desired?
- How has this contributed to SP satisfaction with the lived experience?

Summary

- SP reported that FAM policy did not play a big role in their ability to remain mobile to do their immediate jobs
- SP accommodation choices were focused on personal needs and then professional requirements, and to balance, the personal and professional, some SP applied a mix of

accommodation options to remain mobile such as living in SLA part of the workweek and commuting to their own homes

- non-service accommodation options, PRS and MOH, offered limited medium-term mobility with regard to next postings, as SP under these options were in rental lease agreements or would need to sell the property to remain mobile
- the support with securing service accommodation, SLA and SFA, contributed to greater SP medium-term mobility when compared to non-service accommodation
- mobility needs for SP varied with professional requirements and personal needs, and while mobility was a consideration for many SP when making accommodation choices, it was not a primary influence in decision making, and some SP separated mobility tied to work and mobility related to their personal obligations

Findings

FAM policy did not play a significant role with respect to SP remaining mobile to do their jobs, as being mobile to do the job was impacted more by the location of the accommodation, i.e., where SP chose to live.

SP in service accommodation (SLA or SFA) reported that being or staying mobile was achievable with the established support around securing service accommodation contributing to this view. Some SP did not feel that FAM offered them the ability to remain mobile and that pre-existing accommodation options such as SLA and SFA were the best options should SP wish to remain mobile and move around on postings that supported career progression.

“Not sure how much difference [FAM] makes, people could always remain mobile under SFA and SSSA or substitute service family accommodation so, I don't see how FAM makes somebody's ability to remain mobile any greater than what was already on offer.”

Officer, Navy, HMNB Clyde, on FAM – SFA and TP

“My understanding is SFA will remain available, and therefore mobility will be supported through the model.”

Officer, Army, Aldershot, on FAM – SFA and TP

“I've now got my own base [home] and therefore if I was on subsequent appointments, having to serve unaccompanied, then yes, there is [an] ability to remain mobile, so the expectation is high because that's something that the Army will want me to do and right now it's excellent because I have been mobile, so going forward I won't want to be working away from home, but that's a personal choice, and therefore I will moderate my job requests accordingly ... that will be my anchor because but that is my personal choice and that I am in a position where I'm effectively I'm doing it for this job, but hopefully there will be no other requirements for me to be away from children during the week.”

Officer, Army, Aldershot, not on FAM – SLA

“So, [being mobile] is obviously a bit tied in with the ability to choose where I live ... and that having this [SLA] accommodation makes it easy for me to be located in the southeast and select travel back and forth and have a comfortable place to live.”

Officer, Navy, HMNB Clyde, not on FAM – SLA

“I expect to remain fairly mobile and have done so. I was expecting to be more mobile than I am, but that was more to do with how my predecessor did the job and discussions with the team about whether that was the best way to do the job.”

Officer, Navy, HMNB Clyde, not on FAM – SLA

Non-service accommodation options, PRS and MOH, offered little or limited mobility as SP under these options were in a rental lease agreement or as homeowners, were limited in their options to remain mobile.

“The ability to remain mobile means that I need to remain flexible and agile enough to work where I need to work anywhere in the UK... I'm fortunate enough to have my own house, which my wife and children are staying in so, so I would say that it has been (excellent with moderate expectations).”

Other rank, RAF, Wittering, on FAM – MOH

“Lock-down showed that we don't need to be face to face, especially for people that are living away. Being flexible comes [down] to the management system ... Trust the people that work from home are going to work from home... so, for instance, today at lunchtime I'll spend my lunch hour driving home and then work from home, and then I work from home tomorrow because Fridays I'd like to be able to finish when the kids finish school, and they actually see me and then it gives my wife the opportunity to go out and get some mental health time for herself cause she's been locked up with [our] kids for the week.”

Officer, RAF, Wittering, not on FAM – MOH (SLA)

“Keep people in Garrison locations so they could know all their jobs on paper. This sounds great, but all their jobs will be for the rest of their career if they want it to be in one location. Or you could start enhancing your career more by moving around and sacrificing yourself to the system a bit more, so there's that balanced play. Thinking about FAM itself, if I was to go back in time to 2016, I think there would have been very few linkages between the FAM concept and my decision to buy my house.”

Officer, Army, Aldershot, not on FAM – MOH

Mobility needs for SP varied with professional requirements and personal needs, and while mobility was a consideration for many SP when making accommodation choices, it was not a primary influence in decision making. Some SP viewed mobility as mobility tied to work, which was consistent and role driven, often tied to operational effectiveness, SP roles and hybrid/flexible ways of working. This was different from mobility related to the personal, i.e., being mobile to meet your personal needs and preferences.

“As a junior, [postings] used to be every three years, and it got extended to five years for posting, but as an officer, you're looking at 18 to 24 months. I knew that when I was coming into the roles and that I would be moving around a lot and knew my first posting I wouldn't get much preference on, and then moving forward, it would be my decision. So, if I went to High Wycombe, that would be a two and a half hours' drive from where I have been living. But I know we need to be flexible and do certain tours within my career as an officer. So, I understand that completely, that I need to be mobile as an individual as long as I'm given the ability to have stability for my family because it was the important thing for me.”

Officer, RAF, Wittering, not on FAM – MOH

"[More than three hours on a train] to Aldershot is a long way... with a MODNET laptop, that time can be used quite productively."

Officer, Army, Aldershot, on FAM – MOH

There is an overarching tension between stability and mobility. Some SP may have wanted more stability in their personal lives and would have liked to buy housing; however, this has seemed unachievable due to professional mobility requirements.

"I think you can equate staying in married quarters [SFA] to being mobile, i.e., family, and you move to wherever your job is. That is almost the antithesis of having greater stability."

Officer, Army, Aldershot, on FAM – MOH

"I think it is difficult... I asked for any other posting in location X; they told me no because of my posting at location Y. They didn't consider the stability of my family; I had to commute an hour and a half each way, plus sometimes on a Friday, it would take two to three hours to get from my house to my location."

Officer, RAF, Wittering, not on FAM – MOH

The impact of losing or reducing other defence-related benefits also factored into the consideration of FAM, with some participants calculating that taking a FAM option would leave them worse off, e.g., the Over 37 Provision and the Continuity of Education Allowance.

The aim of the Army Over 37 Provision is to support the domestic stability of 'the family' of those Army personnel who choose to serve unaccompanied in the latter part of their careers as part of the Army's Accompanied Service policy. It does so by assisting with the costs of settling their immediate family at a Selected Place of Residence (SPR) in the UK and enabling them to serve voluntarily unaccompanied (VOLSEP) at their duty station without financial penalty. A waiver of accommodation charges is exceptionally authorised under the auspices of JSP 464 to eligible SP with an SPR in either the UK or Overseas [4].

"I'm having to pay for a room in the mess as well as pay for a weekend house. I think the conflict comes from the FAM Core Payment; I think there's a conflict between [the FAM] Core Payment and receiving the Over 37 packages."

Officer, RAF, Wittering, on FAM – MOH

"My understanding of policy was that, so in the Army, we have the Over 37s package where if you own your own home, which is more than 50 miles from your place of work, then you get free accommodation at your place of work. So, then I'd be able to have a room in the mess permanently allocated and could establish a kind of second base. My understanding of the policy as told to me by the FAM Cell is that if you go onto the FAM Core Payment, you can't be eligible for the Over 37 package as well, so consequently, to minimize my costs, I don't have a room in the mess full time, I only book a room when I know that I need to be in Aldershot."

Officer, Army, Aldershot, on FAM – MOH

The aim of Continuity of Education Allowance (Board) (CEA(Board)) is to assist SP to achieve continuity of education for their children that would otherwise be denied in the state-maintained day school sector due to the mobility of their family because of consecutive assignments [4].

“This is where I struggle with FAM and boarding school allowance [Continuity of Education Allowance] because now, and I think they're almost pretty much mutually exclusive because if you claim boarding school allowance, you've got to keep moving, therefore, how does that work with FAM? I say you have no option to keep [the CEA] option to enter FAM properly if you want to keep your boarding school allowance.”

Officer, Army, Aldershot, not on FAM – SFA

Some SP noted that postings and assignments might impact their personal circumstances under the MOH option and asked how they could be supported professionally whilst maintaining stability for their family and dependents.

“Having your own house fixes you in terms of being mobile, and we've toyed with the idea of going to Cyprus or Canada or wherever or anywhere else in the UK. So, what really won't work for me now is if I get posted away, then it will be me voluntarily separating ourselves. So, I'd go into weekly commuting or whatever. I suppose it's a choice again. If I didn't like it, then I'd leave the Army, so it does restrict you. If people think objectively about it, it's the life you choose to be in the military, you will get moved around at some point to do something, and therefore you should always have that expectation that you can't get 100% stability. My expectation is that I will have to move around at some point, and if I don't like it, I'll leave.”

Officer, Army, Aldershot not on FAM – MOH

“If you went ahead and bought a house, then you wouldn't be quite so mobile unless you went down the renting it out route with an SFA, the standard that we have to leave it, we know how it all works with removals and how that sort of stuff will be affected.”

Spouse / Partner of an officer, RAF, Wittering, on FAM – SFA

Table 19 provides an overview of how SP rated their expectations of having the ability to remain mobile, where most SP had high or medium expectations and those with low expectations were mostly officers from the Army.

Table 19: Expectations: the ability to remain mobile (26 responses)

“What you think or thought your FAM option / accommodation might do for you (and your family if applicable), scored as high, medium, or low – about the ability to remain mobile.”

Broad Group	Detailed Group	Low	Medium	High
Overall	Overall	5	10	11
Pilot site	Aldershot	4	2	5
Pilot site	HMN B Clyde	Nil	2	3
Pilot site	Wittering	1	6	3
Rank	Officers	4	5	8
Rank	Other Ranks	1	5	3
FAM status	On FAM	5	4	5
FAM status	Not on FAM	Nil	6	6
Accommodation	Service provided (SLA /SFA)	1	4	9
Accommodation	Not service provided (PRS/MOH)	4	6	2

Table 19 note: 26 responses because not all 69 participants answered the question.

Table 20 provides an overview of how SP reported their overall satisfaction based on the experiences of having the ability to remain mobile, where most SP reported having an excellent experience with those reporting poor experiences being mostly officers in the Army.

Table 20: Experiences: the ability to remain mobile (26 responses)

“Your view on what your FAM option / accommodation has actually done for you about the ability to remain mobile, now you have had a chance to experience it, and this can be scored as excellent, moderate, or poor.”

Broad Group	Detailed Group	Poor	Moderate	Excellent
Overall	Overall	4	9	13
Pilot site	Aldershot	4	3	4
Pilot site	HMNB Clyde	Nil	5	5
Pilot site	Wittering	Nil	1	4
Rank	Officers	4	4	9
Rank	Other Ranks	Nil	5	4
FAM status	On FAM	3	5	6
FAM status	Not on FAM	1	4	7
Accommodation	Service provided (SLA /SFA)	2	2	10
Accommodation	Not service provided (PRS/MOH)	2	7	3

Table 20 note: 26 responses because not all 69 participants answered the question.

Considerations

No considerations were noted.

7.3 Distance from workplace boundaries and commuting

Research question(s)

- How have the distance from workplace boundaries for each accommodation route contributed to SP accommodation choices?
- How has this contributed to SP satisfaction with the lived experience?

Summary

- FAM has increased options to support accommodation on-site and in the areas surrounding the pilot sites
- some SP felt that a commutable distance to work was a priority, and 50 miles may not be a manageable daily commute
- some SP recognised that separation from work and creating a work-life balance had positive wellbeing benefits; at the same time, living at work offered positives where community involvement was strong
- some SP identified a need to be on-site to support their operational roles and to ensure a more manageable commute
- Most SP did not understand the rationale for the 50-mile radius under FAM policy, and this distance requirement raised questions on practical application for SP

Findings

FAM has increased options to support accommodation on-site and in the surrounding areas up to 50 miles, allowing SP to live in a location that may be commutable to work. Some SP felt that a commutable distance to work was a priority, and 50 miles may not be a manageable daily commute.

SP living outside of SLA (MOH, PRS and SFA) defined distance from workplace boundaries as being able to offer a varied work/life balance that works for them and their circumstances, i.e., needing to be close to the site or the desire to have some distance from work.

SP in MOH and PRS viewed separation from work as more of a priority and contributing to their overall satisfaction. Some SP recognised that separation from work and creating a work-life balance had positive wellbeing benefits; at the same time, living at work was positive from some SP where community involvement was strong, e.g., the officer's mess environment.

"It provides everything I want from my accommodation, which is to be a distance from work not too far away. I'm close enough that if I get called up, I can jump back into work quite quickly and far enough away that when you leave, you don't bump into everyone from the base and see the same faces."

Other rank, Navy, HMNB Clyde, not on FAM – MOH

SP understood that their choice of accommodation resulted in different commutes and that choosing to live within the 50-mile boundary of the pilot site or outside that boundary offered different experiences. The rationale for the 50-mile radius was not understood by most SP, and this distance requirement raised questions on practical applications for SP.

"If I had bought a house just shy of 50 miles, especially for the area that we're in with Wittering, the commute would have been awful because I was looking at the Lincoln area, and that would have been a near hour commute."

Other rank, RAF, Wittering, on FAM – MOH

"50 miles allows for a daily commute, which is fine; however... if they could just get rid of that 50 miles and allow me to buy a house in the UK at a location that suits me, it would [allow] me to settle the family close to our extended family and then whether I live and work in Aldershot or Scotland it's me that does the travelling, but it means that my family is settled."

Other rank, Army, Aldershot, on FAM – MOH

There was an acceptance among some SP that their commute (duration and types of roads) was a trade-off for having the accommodation option which suited their needs. The 50 miles radius requirement does not have the same impact on commuting across the pilot sites, i.e., urban versus rural differences contributing to different costs and duration over a 50-mile commute.

"Each application should be considered on a case by case; an example is I live over 60 miles from base, and I commute daily. However, my commute is all motorway, so travelling time is quite low."

Other rank, RAF, Wittering, on FAM – MOH

"We've been led to a certain degree to have a 50-mile boundary where you can claim the home to a duty travel allowance, so you've got that 50-mile radius of a bubble around

Wittering. That normally comes [to an] approximate 45 minutes to an hour commute. My expectation is to be able to find a property within that area, which is quite a wide scope, and my expectation has come about as long as ... I can still have that allowance for travel to work, and the FAM covers that as well. The expectation for me had to be high; otherwise, it would be very limited. The expectation would be high that I would still be able to find a property within that 50-mile radius and be allowed to carry on that sort of lifestyle that it gives."

Other rank, RAF, Wittering, on FAM – PRS

"It depends whether I run fast or slow. It's [about] a mile from door to door. So, it's great".

Other rank, Army, Aldershot, on FAM – MOH

Table 21 provides an overview of how SP rated their expectations of how FAM will impact the distance they lived from workplace boundaries. Most SP had high expectations, and out of those SP asked, none reported a low expectation.

Table 21: Expectations: the distance from workplace boundaries (15 responses)

"What you think or thought your FAM option / accommodation might do for you (and your family if applicable), scored as high, medium, or low – about the distance from workplace boundaries."

Broad Group	Detailed Group	Low	Medium	High
Overall	Overall	Nil	3	12
Pilot site	Aldershot	Nil	2	4
Pilot site	HMNB Clyde	Nil	Nil	4
Pilot site	Wittering	Nil	1	4
Rank	Officers	Nil	3	7
Rank	Other Ranks	Nil	Nil	5
FAM status	On FAM	Nil	3	10
FAM status	Not on FAM	Nil	Nil	2
Accommodation	Service provided (SLA /SFA)	Nil	1	6
Accommodation	Not service provided (PRS/MOH)	Nil	2	6

Table 21 note: 15 responses because not all 69 participants answered the question.

Table 22 provides an overview of how SP reported their overall satisfaction based on the experiences of distance from their workplace boundaries. Most SP reported having an excellent experience, and out of those SP asked, one officer reported a poor experience.

Table 22: Experiences: the distance from workplace boundaries (15 responses)

Your view on what your FAM option / accommodation has actually done for you about the distance from workplace boundaries, now you have had a chance to experience it, and this can be scored as excellent, moderate, or poor.

Broad Group	Detailed Group	Poor	Moderate	Excellent
Overall	Overall	1	3	11
Pilot site	Aldershot	1	2	3
Pilot site	HMNB Clyde	Nil	Nil	4
Pilot site	Wittering	Nil	1	4
Rank	Officers	1	2	7

Rank	Other Ranks	Nil	1	4
FAM status	On FAM	1	2	10
FAM status	Not on FAM	Nil	1	1
Accommodation	Service provided (SLA /SFA)	1	2	4
Accommodation	Not service provided (PRS/MOH)	Nil	1	7

Table 22 note: 15 responses because not all 69 participants answered the question.

Most SP reported holding high expectations on having a manageable commute between the workplace and their accommodation, and where SP had a choice in selecting the location of their accommodation, most selected accommodation that offered a manageable commute.

“Not going to cause any stress or issues to get to work, so the property is close enough where it's ‘faff free’ to coin a phrase getting into work ...not having to get on three trains or a bus...it's literally as close as you can be without ... any extra cost or time taken. It's been perfect; obviously, it's literally like 5-10 minutes on the road, and I don't think to be fair, anything not much can be improved from that ... it is what it is, you choose where the house is [and] there isn't much [else] that FAM could do. “

Other rank, Navy, HMNB Clyde, on FAM – PRS

Those SP holding roles requiring an on-base presence aimed to secure accommodation that supported their mobility, i.e., accommodation that offered reduced commuting time or holding both on-site and off-site accommodation, where possible.

“Because of the long hours here for the job. I always knew I'd need to live on base. That's why doing a job like this; you get a house that goes with the job because you need to have that local presence being [a senior officer]. So, having the ability to have a house here that lets me have a 10-minute walk to work in the morning and in the evening is great, and then because I bought a house elsewhere, it's then my choice as to how often I live and sleep here as opposed to travelling home, so that gives me flexibility... The shift to more virtual working from home was brilliant during the lockdowns and the pandemic, and there is still some flexibility here ... but the nature of my job means a presence on base is better, more often than not. “

Officer, RAF, Wittering, not on FAM – MOH

Table 23 provides an overview of how SP rated their expectations of having a manageable commute under FAM. Most SP had high expectations, and out of those SP asked, one officer reported a low expectation.

Table 23: Expectations: having a manageable commute (39 responses)

What you think or thought your FAM option / accommodation might do for you (and your family if applicable), scored as high, medium, or low – about having a manageable commute.

Broad Group	Detailed Group	Low	Medium	High
Overall	Overall	1	9	29
Pilot site	Aldershot	1	5	7
Pilot site	HMNB Clyde	Nil	1	9
Pilot site	Wittering	Nil	3	13
Rank	Officers	1	8	18

Rank	Other Ranks	Nil	1	11
FAM status	On FAM	1	5	19
FAM status	Not on FAM	Nil	4	10
Accommodation	Service provided (SLA /SFA)	Nil	3	16
Accommodation	Not service provided (PRS/MOH)	1	6	13

Table 23 note: 39 responses because not all 69 participants answered the question.

Table 24 provides an overview of how SP reported their overall satisfaction based on the experiences of having a manageable commute. Most SP reported having an excellent experience, and out of those SP asked, two officers and the other rank reported a poor experience.

Table 24: Experiences: having a manageable commute (39 responses)

Your view on what your FAM option / accommodation has actually done for you about having a manageable commute, now you have had a chance to experience it, and this can be scored as excellent, moderate, or poor.

Broad Group	Detailed Group	Poor	Moderate	Excellent
Overall	Overall	3	8	28
Pilot site	Aldershot	2	3	8
Pilot site	HMNB Clyde	1	1	8
Pilot site	Wittering	Nil	4	12
Rank	Officers	2	7	18
Rank	Other Ranks	1	1	10
FAM status	On FAM	2	5	18
FAM status	Not on FAM	1	3	10
Accommodation	Service provided (SLA /SFA)	2	2	15
Accommodation	Not service provided (PRS/MOH)	1	6	13

Table 24 note: 39 responses because not all 69 participants answered the question.

Considerations

No considerations were noted.

8. Payments

This section covers the different types of payment SP are entitled to under their FAM accommodation option. It reports on the PRS and MOH payments and how these payments have contributed to the decision-making processes of SP and their overall satisfaction.

8.1 Needs-based accommodation payments

Research question(s)

- How has the FAM pilot needs-based accommodation payments (rental payment) contributed to SP accommodation choices?
- How has this contributed to SP satisfaction with the lived experience?

Summary

- SP generally agreed with the principles of accommodation allocation based on need, and SP were mostly positive about the needs-based accommodation / rental payments
- the PRS option and needs-based accommodation / rental payment provided SP with:
- increased accommodation choice and provided some SP with a better standard of accommodation
- an accommodation that better meets SP needs with respect to where they live, how they live and whom they want to live with
- an opportunity to separate work from their personal lives and improve their work-life balance
- some SP reported that rental payments did not always reflect financial realities, and sometimes there was a gap between the overall rental price and the FAM provided rental payment

Findings

SP were mostly positive on the needs-based accommodation / rental payments and viewed these payments as helpful.

“The whole FAM scheme from start to finish has been pretty much flawless. It's given non-married SP a choice and freedom to live where they want and how they want.”

Other rank, Navy, HMNB Clyde, on FAM – PRS

“In my head, [the needs-based payment] that's relating to obviously the money you can get for your deposit and then a month's rent, I think in advance as a single payment, or it's relating to the geographic payment and the Core Payment, so I think that runs right into the lump sum where you think FAM can pay a deposit. I was already renting, and I didn't need the deposit. [My] overall experience with FAM and the money I've had, is second to none; there have been no issues with it... I think [the way] they've got it at the moment I think the balance is just right.”

Other rank, Navy, HMNB Clyde, on FAM – PRS

“In terms of the rental payment allowance, when I [joined and was on the FAM PRS scheme], I was already paying rent, and when it was decided to allow me to stay where I was, I started receiving a small contribution which was designed under FAM to pay for or to contribute towards the cost of the rent. So that was a welcome help to my existing situation ...The allowance represented something like getting 25% or 30% towards my rent, and I would say that was quite a moderate experience and quite a good positive thing.”*

Officer, Army, Aldershot, not on FAM – SFA (This participant had recently switched from FAM PRS to not on FAM and living in SFA)

“This is the way forward. Personally, I think this is all about giving people options, and if people have got lots of children ... then FAM gives that flexibility to be able to choose the option that suits their personal expenses the best.”

Officer, Army, Aldershot, not on FAM – SLA

Those SP who were less positive wanted to maintain entitlement based on rank and noted the inconsistency in providing both an entitlement based on rank and need at the pilot sites, i.e., what some senior SP were entitled to and in accommodation that did not reflect their needs, and this may

have been the legacy of accommodation entitlement based on rank, and some SP preferred rank-based accommodation entitlement.

“I think [accommodation allowance based on needs] is a good thing. I think it is a positive thing. It's based on what you need, but then also it still does the whole by rank thing or by appointment. So, on the one hand, they are saying it's done by your needs, but they're also still doing it by your appointment... You still have situations where people are being given the big houses because [of] their appointment, and they're living there as a single person effectively. So, it kind of takes away from it. You've still got the old style, and when you're trying to promote [that it's all based on needs...I know a Senior Officer who's in a massive house because it's classed as the senior officer house, living there on their own during the week, and they go home to their own house for the weekend.”

Spouse / partner of an officer, RAF, Wittering, on FAM – SFA

“I think it shouldn't be based on needs because your needs reflect your rank. We're all on these times that you will start as a 20-year-old, you will go on to being a 40-year-old, and there are a few exceptions to rules, and that's why you have welfare services. That's why exceptions can always be made, but for the broader majority of us, we're all in the same situations.”

Officer, Army, Aldershot, on FAM – SFA

SP were less likely to choose PRS if their contributions towards PRS were greater than service provided accommodations options. Some SP reported that rental payments did not always reflect the financial realities of the wide gap between the overall rental price and SP contributions, meaning that some SP were likely to be out of pocket under PRS and, therefore, less likely to consider PRS.

“With TP, it's deemed that I should be able to rent something of an equivalent to Type five SFA and the MOD assessed value of that is £750 a month but, in this area, I would say an average three-bed property is more in the region of £1,250 to £1,300 pounds a month to rent. So, in my opinion, MOD assessed contribution for that rental falls short by £500 to £600 pounds a month. So, in moving from [my previous] SFA to go along the PRS route, [I would be] out of pocket by a significant amount of money.”

Officer, Navy, HMNB Clyde, on FAM – SFA and TP

“I'm inclined to say SFA is a better option than renting simply because of how high the rental prices are.”

Spouse / Partner of an officer, RAF, Wittering, on FAM – SFA

“Rental prices are going to fluctuate. Will FAM Core Payments fluctuate in relation? Probably not because there isn't going to be the team and the time to do those constant reviews of market rates.”

Officer, RAF, Wittering, not on FAM – SLA (moving to MOH)

“Our rent here is £1250, on the calculator, I think £400 is the maximum you can get for my situation. If you set the radius as 50 miles, there needs to be a bit more consideration or a bit more of a nuanced look in what that 50 miles might encompass when it comes to the rental market.”

Officer, Army, Aldershot, on FAM – PRS

“I don't want to say more money as it's kind of a crude way of doing it, but certainly, there needs to be a little bit of reassessment of how much that [rent] might cost someone that might be on the outer edge. So, from my location is to Aldershot is almost 50 miles, so I'm quite close to the edge of that and if they've set a 50-mile radius from Aldershot and that takes in quite a lot of London, but the rental [prices] around here are quite high so just an appreciation of the changes in what the rental could be [helpful]. So just if you set the radius with 50 miles, there needs to be a bit more consideration or a bit more nuanced look in what that 50 miles might encompass when it comes to the rental market.”

Officer, Army, Aldershot, on FAM – PRS

SP with larger households noted the higher overall cost of renting larger properties; despite the adjustments in rental payment support, a significant added financial contribution was required from these SP.

“Our rent is around six times higher than the allowance that I actually receive. I'm not sure what that ratio is meant to look like, but the thing is, is it only meant to be 1/6? In other words, is it meant to help, or is it meant to make a material difference? For us, it's helping a bit. I mean, we are choosing to live in a slightly more expensive house than we would. We could get a cheaper five-bedroom house where we are, but it would still be a minimum of three times more than the allowance. I have three children, so we need a four-to-five-bedroom house, and it (the allowance) came up with £700 a month or something which is out by a considerable amount. I mean, it's typical, isn't it, they bring a new allowance, which is all an upside, and then someone complains that it is not being big enough. I'm very grateful for it; it's just whether the intention is for it to be making a material difference to people's decision making. If it's just a helping amount, then that might not actually impact people's decision making.”

Officer, RAF, Wittering, on FAM – PRS

Some SP noted that their dissatisfaction was with factors beyond FAM policy, specifically around housing availability and its impact on rental prices, and some SP noted the challenges brought on by postings and rental agreements.

“I put my expectation [on the needs-based payment] as high [and] the reality as poor. The reason is you're looking at a limited supply of housing which is in high demand. Which costs you money, and if you're in the southeast, you are quite restricted. I'll just probably put that as issues caused by high demand and insufficient remuneration [rental payment].”

Officer, Army, Aldershot, on FAM – SFA and TP

“People need to stop being trawled for roles that take them away from their house / home. The allowance policy will need to be amended to account for this. Imagine having a one-year rental and then being trawled away for six months of it.”

Officer, Army, Aldershot, on FAM – SFA

Table 25 provides an overview of how SP rated their expectations of what their FAM option might do for them and their family with regard to payments and an accommodation allowance based on needs where most SP had high expectations.

Table 25: Expectations: accommodation allowance based on needs (16 responses)

“What you think or thought your FAM option / accommodation might do for you (and your family if applicable), scored as high, medium, or low – about the accommodation allowance based on needs.”

Broad Group	Detailed Group	Low	Medium	High
Overall	Overall	3	4	9
Pilot site	Aldershot	3	Nil	3
Pilot site	HMNB Clyde	Nil	1	2
Pilot site	Wittering	Nil	3	4
Rank	Officers	2	3	7
Rank	Other Ranks	1	1	2
FAM status	On FAM	3	4	8
FAM status	Not on FAM	Nil	Nil	1
Accommodation	Service provided (SLA /SFA)	2	2	6
Accommodation	Not service provided (PRS/MOH)	1	2	3

Table 25 note: 16 responses because not all 69 participants answered the question.

Table 26 provides an overview of how SP reported their overall satisfaction based on the experiences of what their FAM option has done for them and their family with regard to payments and an accommodation allowance based on needs. Most SP reported having a medium or poor experience. These responses were all from officers on FAM living in service provided accommodation.

Table 26: Experiences: accommodation allowance based on needs (16 responses)

“Your view on what your FAM option / accommodation has actually done for you about accommodation allowance based on needs, now you have had a chance to experience it, and this can be scored as excellent, moderate, or poor.”

Broad Group	Detailed Group	Poor	Moderate	Excellent
Overall	Overall	7	7	2
Pilot site	Aldershot	3	3	Nil
Pilot site	HMNB Clyde	2	1	Nil
Pilot site	Wittering	2	3	2
Rank	Officers	7	4	1
Rank	Other Ranks	Nil	3	1
FAM status	On FAM	7	6	2
FAM status	Not on FAM	Nil	1	Nil
Accommodation	Service provided (SLA /SFA)	6	4	Nil
Accommodation	Not service provided (PRS/MOH)	1	3	2

Table 26 note: 16 responses because not all 69 participants answered the question.

Considerations

No considerations were noted.

8.2 The maintain own home (MOH) Core Payment

Research question(s)

- To what extent has the MOH Core Payment contributed to the SP accommodation choice?
- How is the MOH Core Payment being used by SP?

Summary

- the MOH Core Payment (£125) did not play an important role in helping SP make the choice to purchase property and select the FAM MOH option; it was more likely that SP had made the decision to purchase property and then identified FAM as welcomed additional support
- reimbursements of legal costs and removals for first-time buyers were not widely known, and these reimbursements were recognised as ‘sweeteners’ in the pursuit of homeownership
- SP receiving the MOH Core Payment often had it paid into a general pot (with salaries) that contributed to general living costs. Some SP gave this contribution to a specific expense, e.g., paying for council tax, paying for service accommodation (their SLA), paying for services like Wi-Fi or a utility bill
- some SP noted that MOH Core Payment was contributing to their consideration of extending their time commitment to their service
- some SP reported concerns that they would be financially worse off if posted to a non-FAM site and the payment stopped

Findings

The MOH Core Payment (£125) did not play an important role in helping SP make the choice to purchase property and select the FAM MOH option; it was more likely that SP had made the decision to purchase property and then identified FAM as welcomed additional support.

“So, we didn't choose to move to our home because of what we were going to be able to receive. Once we had made that decision [to buy a home], we investigated what we could receive.”

Officer, Army, Aldershot, on FAM – MOH

“I didn't choose the Core Payment; I chose the maintain your own home, and it was just a bonus that the Core Payment was an entitlement, so I opted for it because it's something rather than nothing. I think I still would have bought my own home without that, but it made absolute sense to make use of that entitlement.”

Other rank, Army, Aldershot, on FAM – MOH

“I chose the MOH because I knew I was going to be moving in by myself [and I] don't really have any intention to move other people in. I don't want a lodger or anything like that. So, I knew that realistically it might be a bit of a financial burden, and if there was help available such as a Core Payment, then that would really make a difference to someone like myself. [It] just takes a bit of pressure off me because I've never had as many financial commitments before.”

Other rank, Navy, HMNB Clyde, on FAM – MOH

The refund of legal costs and removals for first-time buyers was not widely known; however, it was positively received and recognised by those SP pursuing homeownership. Other schemes that support homeownership, such as Forces Help to Buy, were also noted [5].

“I was completely unaware [of] any FAM support [on legal expenses and removals]. My belief without looking into the policy - JSP side of it was that I'm essentially moving my own private residence to a new place, and that will be it. FAM wouldn't be able to offer me anything more than I'm currently experiencing in terms of living in SLA but choosing to

receive a FAM home maintenance payment option. I've not read anything unless I would have actively thought about it and then gone into the documentation to see if there was anything available, but it wasn't something that crossed my mind."

Officer, Navy, HMNB Clyde, on FAM – SLA and MOH

"In terms of the FAM stuff, it all went really well, and I think I only gave them the contract in the end, so long as I showed [them] the contract, the final financial agreement and they were then able to process the refund of legal expenses from there."

Officer, RAF, Wittering, on FAM – MOH

SP were mostly receiving information and becoming aware of the MOH and related refunds from formal sources, such as the FAM Cells, DIN, advertising, MOD intranet, and in some cases, colleagues offered information and their experiences.

"The first time I heard about [the MOH Core Payment] was when I was completing my preference form for FAM, a work colleague [who] had recently filled out the same form [said they were] contacted by the Clyde FAM team and informed they were going to be in receipt of a FAM MOH option. So that I think swayed my decision as well because of the financial aspect of it. So, I heard about that from a friend, but similarly, when I completed the form and sent it back to the Clyde FAM team, they [also] informed me of the same, that I'd be entitled to MOH payment."

Officer, Navy, HMNB Clyde, on FAM – SLA and MOH

"[I heard about MOH] when I read through that initial bulletin and when it came out as a DIN, and so I read that bulletin initially ... probably when I was [overseas] and took it from there."

Other rank, RAF, Wittering, on FAM – MOH

"So, it was the admin clerk who said to me 'I think you can claim for your removals', and I said it isn't my first house purchase, and they said I'll look into it and then got back to me and said that no, the policy didn't support that. I don't think that is widely advertised, and certainly, it was disappointing that I'd been given the wrong information, to begin with."

Officer, Army, Aldershot, on FAM – MOH

SP receiving the MOH Core Payment often had it paid into a general pot (with salaries) that contributed to general living costs. Some SP gave this contribution to a specific expense, e.g., paying for council tax, paying for service accommodation (their SLA), paying for services like Wi-Fi or a utility bill.

"£120 doesn't really have an impact considering most people's council tax is about £200 a month...gas prices have gone up 40%, so the cost of living is increasing. But potentially the cost of our wages isn't going up. £120 won't make a dent in it when you're trying to get a mortgage."

Officer, RAF, Wittering, not on FAM – MOH

"You're on the understanding of £125 Core Payment a month, and then you take away the accommodation charges and the council tax charge [and] I'm only left with £5, and some

change each month. Don't get me wrong, I'm better off each month by £5, but it's not quite £125."

Other rank, RAF, Wittering, on FAM – MOH

Some SP noted that the contribution of the MOH Core Payment had not been increased significantly over time and its value to the SP was relative to overall property price, and these property prices varied geographically, i.e., regional property price differences meant that SP buying homes in more expensive areas received a lower relative contribution.

"I pay for the SLA each month, and I get the Core Payment, and... that's what I've chosen to go down. [When the Core Payment] was advertised...years ago, [it] was £125 a month, it's now £127.31."

Officer, RAF, Wittering, on FAM – MOH

"So, I'm right in thinking that if I bought a property and I was in Faslane, I would get £125 core entitlement if I was there as well? If I maintain my own home? I would argue that if it's consistent, that might not be fair because I would argue, living in Hampshire is a lot more expensive [than living] in Scotland. I don't think it does apply to MOH, from what I've read, which again could be perceived as a prejudice."

Other rank, Army, Aldershot, on FAM – MOH

Some SP reported that the Core Payment they received contributed to their views on how long they may continue in service.

"[The MOH Core Payment] provided me more stability to live in my own property, but also gives me the flexibility to stay at RAF Wittering because of this extra money and I've previously said... that actually if that if I get to keep that money cause I'm not sure what happens when I'm posted now that again, that would spur me on if somebody said, would you like to do an extra two years of service. Now I'm getting that extra bit of money that would potentially spur me on to continue on."

Other rank, RAF, Wittering, on FAM – MOH

"I knew that it [the MOH Core Payment] was £120, and that was expected and positive because it is a fairly new concept...but just having something to help you pay your mortgage every month is really positive. I would say it's definitely a retention thing because I know if I leave the military, then that would be gone, I'd have higher mortgage payments."

Other rank, Navy, HMNB Clyde, on FAM – MOH

MOH Core Payment was tied to a FAM pilot site, and some SP reported concerns that they would be financially worse off if posted to a non-FAM site and the payment stopped; these SP were unaware or unclear on how their status would be protected in the future, while other SP showed awareness of how this would work.

"[The other] bonus for me is the fact that I qualify for preserved rights, so, when I leave Wittering, I get to retain that Core Payment either towards my room in the mess or towards maintaining my own home if I then fall within a 50-mile radius which no one else gets if they're in the same circumstances and outside of FAM. Be interesting to see if that's

maintained once FAM goes live nationwide because it's good,[and] it's going to cost a lot of money, I think.”

Officer, Army, Wittering, not on FAM – SLA (moving to MOH)

Considerations

No considerations were noted.

9. Accommodation and the lived experience

This section covers SP experiences of the FAM administration process and reports on expectations SP had regarding a variety of outcomes as a result of either FAM policy or their accommodation option, the overall lived experience of SP, and the overall satisfaction SP have had with their accommodation choice, and how experiences have varied by rank.

9.1 Administration and accommodation

Research question(s)

- To what extent are SP satisfied with the administrative process of being allocated accommodation on the FAM pilot?

Summary

- SP generally held positive views of the FAM administrative processes and whom they needed to seek information from; however, the administrative processes and SP experiences were inconsistent across the pilot sites
- the FAM Cells positively contributed to the administrative process of accommodation allocation, especially in helping SP understand policy, their options, and requirements to demonstrate eligibility
- some SP reported administration challenges with technical systems and some delays in receiving their FAM payments
- some SP noted that broader military policy was not always aligned with accommodation administration policy

Findings

The administrative process was inconsistent across the pilot sites, with some SP reporting easy electronic processes and others reporting numerous forms to be completed and follow-ups with administrators and clerks.

“There's also the non-FAM bits of that process, with the clerks understanding what your home to duty travel allowance is going to be ... the Army system is still lacking a little bit, it doesn't yet account for FAM; it still asks for things like an assignment order number, so the FAM team were helpful in resolving those issues. There's a difference between the MOD systems in terms of paying allowances and the FAM process. So, if you're paying allowances, if you try and book removals through Agility which is the MOD prime contractor, they require an assignment order number which is the authority. Obviously, with FAM, you don't get one, but a couple of phone calls [later and] they were able to resolve it.”

Officer, Army, Wittering, not on FAM – SLA (moving to MOH)

SP generally held positive views of the administrative processes of FAM and whom they needed to seek information from. SP satisfaction varied with the amount of administration needed and the complexities of the SP's personal circumstances, e.g., receiving a Core Payment versus providing evidence to confirm a long-term relationship.

“Getting the money was quite simple; it was just providing a kind of the tenancy agreement to my pay office, and then they put it into my pay, so that part was simple. What else was simple, using the online calculators to understand what it is that I'm eligible for was simple.”

Officer, Army, Aldershot, on FAM – PRS

“The process itself is straightforward as long as you don't have somebody being restrictive. The process is very simple; it's probably one of the simplest processes I've come across in my career. You read the narrative; if you're entitled to it, you prove what needs to be proven to your admin staff, they submit it, the FAM Cell authorize. It couldn't be any simpler.”

Other rank, Army, Aldershot, on FAM – MOH

“We got our removals paid for but, had a junior soldier gone through that process, they would have almost certainly given up or been told to give up partway through and would have had to pay for their own removals, which I think is wrong.”

Officer, Army, Aldershot, on FAM – MOH

The administration delivery of FAM policy was dependent on generalist clerks and administrators who did not always offer accurate and consistent support to SP. The absence of assigned FAM case managers meant that some SP were unable to effectively follow-up on some matters. There was some dissatisfaction with the clerical delivery as some clerks were better informed of FAM policy than others, and these differences resulted in varied SP experiences, with some SP reporting delays in completing the overall process and in receiving their FAM related payments or reimbursements.

“I had already been on JPA and completed my permission for the maintain my own home option, yet when I got to Aldershot to the Garrison documents office, I almost had to go through that whole process with my council tax proof and my mortgage documents.”

Officer, Army, Aldershot, on FAM – MOH

“What became an issue was the lack of knowledge by the clerks to the point that when I initially said I'm entitled to this, they completely misunderstood the narrative and told me outright, ‘No, you're not’... [and] it took me about three months to get this sorted because I was fighting somebody's opinion as opposed to fighting an actual policy.”

Other rank, Army, Aldershot, on FAM – MOH

“Explaining the service properly, just to check the training people [have] in place for the HR team or the writers, they fully understand the policies given to them, and [this training can] prevent someone losing out money that they're entitled to.”

Other rank, Navy, HMNB Clyde, on FAM – PRS

“You go to your clerk, [and] this is all new to them, they haven't been involved with it, they've just been posted in and working on a FAM site. There are all the intricacies of JPA

and how to tick all the right boxes for FAM. [Clerks] go away for a few weeks and try and work it out and then come back to you. I would say a bit more ownership from the FAM Cell on all the implications of people moving to a FAM system. They need to look at it and have a consultation.”

Officer, RAF, Wittering, on FAM – MOH

The FAM Cells have positively contributed to the administrative process of accommodation allocation, especially in helping SP understand policy, their options, and requirements. Some SP reported challenges with navigating the different administration systems and communication challenges with different administrative and support services offered across defence.

“One of the big problems is the lack of transparency in the communication between the FAM Cell and DIO and the contractors who manage properties. It's been very difficult to get information about [our status] ... DIO refused to engage with SP [directly], and instead, you have to go through the FAM Cell, and it's all a bit clunky, and at times felt like they were purposefully withholding information.”

Officer, Navy, HMNB Clyde, on FAM – SFA and TP

“I think the real problem I remember having was with the Forces Help to Buy team, not really talking to the solicitors ... that was all a massive pain.”

Officer, RAF, Wittering, on FAM – MOH

Some SP noted that broader military policy was not always aligned with accommodation administration, e.g., assignment start dates did not always line up with property purchase timelines, and some SP also noted different contractual requirements between the military and the private rental sector.

“I delayed the purchase of my home in order to qualify for FAM because it was a one-to-one phone call, and it was like if you just wait [one month to complete your purchase] you'll be eligible for FAM together with a managed move [that] would have removals paid, and I would get disturbance allowance for the upheaval of that.”

Other rank, Army, Aldershot, on FAM – MOH

“I think the only stumbling block we had was once we had found a property, and it came to signing contracts. I believe that the FAM policy required a buyout clause of some seven months, whereas I think as a general rule of thumb for estate agents, the contract is six months. So, I was then going through this process of speaking to FAM and saying, look, can it be six months and they're saying, it needs to be seven months. Then speaking to [the] estate agent [who was] saying, well, [six months] is normal, and this is going to provide another barrier and might put the landlord off. So, I think there needs to maybe be a bit more of an understanding in regard to military policy and making sure that it doesn't disadvantage SP if they do choose PRS.”

Officer, Army, Aldershot, on FAM – PRS

Some SP noted that they were unclear as to how their FAM option related to the other defence-related benefits that they were entitled to.

“There was a little bit of confusion on my part because outside of a FAM pilot site, I would qualify for something called the over 37s package [which is] there to incentivize buying

your own home when you're in the twilight years of your career to prevent homelessness and everything else. Now because this is a pilot site, the Over 37s package doesn't exist. How do I go about living in the mess? How's that funded? So not only have I got [a MOH] package, but I've also got a Core Payment to live in the mess because I'm beyond the 50-mile radius, which goes a long way when you've got a mortgage to pay and everything else."

Officer, Army, Wittering, not on FAM – SLA (moving to MOH)

Most SP reported a positive response to the statement 'I am satisfied with the overall administrative process of allocating FAM accommodation / my accommodation', with those reporting a negative response being mostly officers on FAM who were living in service provided accommodation. Table 27 provides an overview of how SP reported their overall satisfaction with the administration and allocation of accommodation.

"I understand it's a pilot, and I understand that there are some issues that need to be ironed out, and I felt like I had to fight to get my voice heard, and I have the privilege of rank, and lots of junior soldiers don't have the privilege of rank, and so I was fighting not just for me, but I was fighting on behalf of those who were in a situation that might not have the ability to fight and contest these sort of administrative issues."

Officer, Army, Aldershot, on FAM – MOH

"I would probably say not strongly dissatisfied but dissatisfied. In order for my FAM to work, I probably had to engage with six different people on numerous different management information systems and read a lot of policies to make it work. If there was something that could just do all of that, follow the applications, give you options, [and have] points of contacts on there, that will be a lot easier."

Officer, Army, Aldershot, on FAM – PRS

Table 27: Satisfaction with the administration of accommodation (23 responses)

Agreement or disagreement with the following statement: I am satisfied with the overall administrative process of allocating FAM accommodation / my accommodation.

Broad Group	Detailed Group	Negative	Neutral	Positive
Overall	Overall	5	7	11
Pilot site	Aldershot	3	3	4
Pilot site	HMNB Clyde	1	Nil	2
Pilot site	Wittering	1	4	5
Rank	Officers	4	3	6
Rank	Other Ranks	1	3	5
FAM status	On FAM	5	6	10
FAM status	Not on FAM	Nil	Nil	1
Accommodation	Service provided (SLA /SFA)	2	3	3
Accommodation	Not service provided (PRS/MOH)	3	4	8

Table 27 note: 23 responses because not all 69 participants answered the question.

Considerations

The administrative experience of allocating accommodation was different for SP based on their eligibility for accommodation options, their personal needs and circumstances, and the findings offer

a general view of these experiences and are not comparative across the same groups of research participants, i.e., very few, if any SP had identical needs.

9.2 Overall satisfaction with accommodation

Research question(s)

- What is the overall satisfaction with accommodation?

Summary

- SP in non-service provided accommodation were more likely to report satisfaction with their accommodation, regardless of their FAM status, and this was mainly due to:
- the choice to find accommodation that they wanted and that suited their needs
- an accommodation that provides stability for family and dependents
- some SP noted challenges in finding suitable privately rented accommodation
- SP living in service provided accommodation were mostly satisfied, and some offered neutral responses

Findings

SP living in non-service provided accommodation, the MOH and PRS options, were more likely to be satisfied with their accommodation, regardless of their FAM status, and this was likely due to:

- having the choice to find accommodation that they wanted and that suited their needs

"[My home] is exactly what I wanted when I wanted to get off base and get my own place. It just meets my needs; I didn't want to live in barracks accommodation anymore. It is exactly what I wanted. A base, a home with plenty of space for myself, for relatives, family, friends to come up and visit. I'm fully satisfied with my decision."

Other rank, Navy, HMNB Clyde, not on FAM – MOH

"It has allowed me to live here with my choice of partner [otherwise] I would have had to live in the mess and travel out to see them two or three times for the night. It's meant that we've been able to live together, and whatever the future may hold, it has given us a chance to test that."

Officer, Army, Aldershot, on FAM – PRS

- an accommodation option that can support spouse/partner employment, schooling stability and closeness to extended family

"I think that the property that I live in better suits my needs and provides the stability required for a young professional couple. The only reason I haven't said strongly agree [to the statement] is that because of the location and the size of the property, some of the things that we like to do and some of the benefits of being in a military bubble are, you probably don't have that same level of interaction like having a street barbecue. So, I think the military community aspects of it is diluted by PRS."

Officer, Army, Aldershot, on FAM – PRS

Some SP noted that challenges in finding suitable privately rented accommodation contributed to their selection of service accommodation (SFA). These challenges were mostly to do with housing

stock availability and the cost of renting privately, which was viewed by some SP as significantly higher than service accommodation, even after the FAM calculated rental payment.

“The PRS route in this area is absolutely barren. There's essentially nothing broadly comparable to rent, or anything that does come up disappears immediately, and also, the FAM PRS contribution is short of the mark significantly... So, it's a dual aspect problem with both [rental property] availability and the MOD financial contribution.”

Officer, Royal Navy, HMNB Clyde, on FAM – SFA and TP

“Well, the allowance is based on needs, I put the application in the first time, and there was no service accommodation available that was suitable for our needs. There was nothing available in the rental market either and, that's why I had quite high expectations and thought brilliant, [FAM] is a scheme that's going to work for us, but then we went through the motions. Actually, the service accommodation wasn't there, and neither was the private rental accommodation, so we didn't really have an option, so that's why I would say it was a poor experience. It's not anything related directly to the FAM model, just the state of the rental market in the area.”

Officer, Navy, HMNB Clyde, on FAM – SLA and MOH

“I think one is always slightly cynical about the offer of new allowances and because the real cost of a four or five-bedroom house near RAF Wittering is much more than the model seemed to predict.”

Officer, RAF, Wittering, on FAM – PRS

Most SP in service accommodation were satisfied with their accommodation, and those SP who were less satisfied noted that this was more likely to do with the standard of the accommodation, poor accommodation availability in the regional housing markets, and some accommodation administration challenges.

“Aside from Faslane isolation, there is a massive housing shortage in the west of Scotland so, even without the requirement for SP to be housed, there is a shortage for the local population, and it's a recognized issue in the area ... I think in terms of FAM on the Clyde it works really well for people that are new to the area, especially if they've not got families because the 50-mile limit encompasses Glasgow, which for the young guys and girls that are coming up here, the city centre living might be quite attractive. They don't have to think about schools and somewhere to house their children.”

Officer, Navy, HMNB Clyde, on FAM – SLA and MOH

“The location of [my SLA] is brilliant in that it's close to work for me, it's on base, but the bit that brings it down is just the actual quality of the accommodation. It's not emotionally amazing when you've had a significantly long day, and you go back to start writing reports for a couple of hours on a laptop, and you're having to put a second duvet on your bed then and have a warm insulated jacket on yourself when you type these reports at nine-ten o'clock at night.”

Officer, Navy, HMNB Clyde, On FAM – SLA and MOH

Table 28 summarises the measure of satisfaction and breakdown of groupings when asked how their FAM/accommodation option has delivered in giving SP a positive impact on their satisfaction with their accommodation option.

Table 28: Overall satisfaction with accommodation option (45 responses)

Statement agreement or disagreement: “My FAM accommodation / accommodation option has had a positive impact on my satisfaction with accommodation.”

Broad Group	Detailed Group	Negative	Neutral	Positive
Overall	Overall	2	7	36
Pilot site	Aldershot	Nil	3	16
Pilot site	HMNB Clyde	2	1	7
Pilot site	Wittering	Nil	3	13
Rank	Officers	2	5	21
Rank	Other Ranks	Nil	2	15
FAM status	On FAM	2	4	21
FAM status	Not on FAM	Nil	3	15
Accommodation	Service provided (SLA /SFA)	2	6	12
Accommodation	Not service provided (PRS/MOH)	Nil	1	24

Table 28 note: 45 responses because not all 69 participants answered the question.

Considerations

No considerations were noted.

9.3 The lived experience and rank

Research question(s)

- How has SP satisfaction with the lived experience of the FAM policy varied by rank?

Summary

- the overall accommodation experience for those SP who were on a FAM option did not vary by rank
- under FAM policy, accommodation needs are being supported regardless of rank
- TP is ensuring that those who are eligible for TP are not worse off under FAM
- opinions of FAM policy did vary by rank, as officers were more likely to hold less positive views on the benefits of FAM policy and have concerns about the impact of the needs-based policy

Findings

In general, the overall accommodation experience has not differed between officers and other ranks, as accommodation needs are being met under FAM or are being protected by TP for those SP who are eligible for TP – see Tables 29 to 31. The exception was that officers were more likely to be less positive about the accommodation allowance based on need.

“I was quite happy to be posted to Scotland, knowing that my family could come up relatively easily, so my expectations were [that] accommodation would be OK. We'll get an SFA house, but then my experience so far has been terrible, and that's partly being caused by FAM ... and if this wasn't a FAM site [and there was] no availability of Type five SFA where I currently am, the DIO or MEARS or Amey, whoever does it, would have had to source SSSA (substitute single service accommodation) or substitute SFA. But under FAM, they don't have to do that.”

Officer, Navy, HMNB Clyde, not on FAM – SFA and TP

“Ultimately, retention of our current entitlement [would make this better].”

Officer, Army, Aldershot, on FAM – SFA and TP

Officers were more likely to hold more neutral or negative views of FAM policy and to have concerns that a needs-based policy could have a damaging impact on the culture of hierarchical organisations. These views were slightly different across the Services as some SP in the Navy and RAF reported that they were more likely to be open to the idea of ‘mixed patches’, living areas in service accommodation that featured a mix of ranks, i.e., officers and other ranks living as neighbours. Most of these views were not based on experiences.

SP who had the experience of living on a mixed patch offered positive views as well as challenges on implementing the idea of mixed living areas.

“Yes, we lived on a mixed patch. I think so because when I was on a previous mixed patch, our neighbours were in the junior ranks, but they didn't work at [at that site]; they worked over at [another site] because there wasn't the expectation of having to call my husband ‘Sir’ when they stood outside the front door in the morning ... and we got on so well with our neighbours, and they're like friends for life. We still visit them now and vice versa, so which is why my expectation of mixed patches has always been great because I've never really had any problems until we came here [Wittering] ... And this is why I find it quite difficult with the FAM project and the mixed patch. If you're working [and living] on the same patch, what if my husband was their boss, and what if something [went] wrong at work that day? We don't live next to our [work colleagues] in normal life, so it's a bit weird.”

Spouse / partner of an officer, RAF, Wittering, on FAM – SFA

“So, officers and airmen may live alongside each other in SFA, and I don't think it would be a problem having an officers’ patch and a non-officer’s patch. I mean that for me, SFA houses are houses. I don't think that's an issue. On-site, I don't think that would be a good idea because you have to; this is just obviously the world according to me, but part of the whole sell of getting commissioned is that there's that mess kind of environment for you there. So, it's incentivizing you. If it's just SLA on camp, you're going to lose a bit of that incentive and then you might reduce that kind of package that you're selling to a potential future officer. So, it might just impact the recruitment slightly. The mess environment is obviously a traditional environment, steeped in a kind of history or whatever, and it is something that draws people in; they're attracted to the history. As good as FAM has been if you start to impede some of those traditions that have been around for a long time. You will inevitably turn some people away, so I think there's probably a tipping point, and you just have to be careful.”

Officer, RAF, Wittering, on FAM – MOH

“From the Navy, effectively not a massive issue because we [live in mixed accommodation or closeness across the ranks] do it anyway on ships, on the surface ships it's a bit different because the dynamics different, they're very much still separated. Little bits of the wardroom don't necessarily have the same closeness to the junior ranks and senior ranks as on the submarine.”

Other rank, Navy, HMNB Clyde, on FAM – PRS

Some SP who were opposed to the idea of mixed living areas based this opposition on preferences in maintaining separation between officers and other ranks when it came to living together.

“I don't think it's very appropriate. People who have to give orders and those that take orders are then expected to act like neighbours and see each other in family circumstances.”

Spouse / partner of an officer, Navy, HMNB Clyde, not on FAM – SFA

“We work in a hierarchical organisation, and I don't want to be coming home and having to deal with individuals who have children who may well be misbehaving or who may well be misbehaving themselves when I'm not in work.”

Officer, Army, Aldershot, not on FAM – SFA

“[If] there is a large rank difference, it would be a problem. If I was in a soldier's quarter and a mixed patch, where I'm in my 40s and surrounded by 20-year-old privates and lance corporals, that could be a bit more difficult. So, I think the needs thing works but, I think we just have to be mindful that the best way to do it is officers can mix with sergeants down to lower sergeant. Lower than that...it may be oil and water.”

Officer, RAF, Wittering, on FAM – SFA

Table 29: Officers and other ranks: policy understanding (60 responses)

‘What did you understand FAM might do for you / what did you initially think of FAM?’

Response to the open question	Negative	Neutral	Positive
Officers	8	7	23
Other Ranks	4	3	15

Table 29 note: 60 responses because not all 69 participants answered the question.

Table 30: Officers and other ranks: summary of experiences (multiple responses)

The experience of...	Rank	Poor	Moderate	Excellent
Ability to choose how you live. (44 responses)	Officers	4	11	13
Ability to choose how you live. (44 responses)	Other Ranks	2	1	13
Ability to have greater stability. (44 responses)	Officers	4	9	14
Ability to have greater stability. (44 responses)	Other Ranks	Nil	2	15
Ability to choose where you live / closeness to family. (41 responses)	Officers	3	7	15
Ability to choose where you live / closeness to family. (41 responses)	Other Ranks	1	5	10
Having a manageable commute. (39 responses)	Officers	2	7	18
Having a manageable commute. (39 responses)	Other Ranks	1	1	10
Ability to choose whom you live with. (26 responses)	Officers	2	3	14

Ability to choose whom you live with. (26 responses)	Other Ranks	1	Nil	6
Ability to remain mobile (26 responses)	Officers	4	4	9
Ability to remain mobile (26 responses)	Other Ranks	Nil	5	4
Accommodation allowance based on needs. (16 responses)	Officers	7	4	1
Accommodation allowance based on needs. (16 responses)	Other Ranks	Nil	3	1
The distance from workplace boundaries. (15 responses)	Officers	1	2	7
The distance from workplace boundaries. (15 responses)	Other Ranks	Nil	1	4

Table 31: Officers and other ranks: summary of agreement or disagreement statements (multiple responses)

Agree or disagreement with the following statements:	Rank	Negative	Neutral	Positive
My current accommodation meets my personal housing requirements. (59 responses)	Officers	4	7	27
My current accommodation meets my personal housing requirements. (59 responses)	Other Ranks	1	Nil	20
My FAM accommodation / accommodation option has had a positive impact on my satisfaction with accommodation. (45 responses)	Officers	2	5	21
My FAM accommodation / accommodation option has had a positive impact on my satisfaction with accommodation. (45 responses)	Other Ranks	Nil	2	15
I am satisfied with the overall administrative process of allocating FAM accommodation / my accommodation. (22 responses)	Officers	4	3	6
I am satisfied with the overall administrative process of allocating FAM accommodation / my accommodation. (22 responses)	Other Ranks	1	3	5

Considerations

Officers were overrepresented in the research as they comprised almost two-thirds of the overall sample but less than one-fifth of the population of the pilot sites. Other ranks were underrepresented, making up one in three of the research sample but almost two-thirds of the population. As such, the findings offer an initial but incomplete understanding of any potential differences and similarities across ranks.

10. Conclusions

This research has offered insights into the experiences of SP across the FAM pilot sites. These findings provide an initial understanding of how FAM policy is being experienced by some SP across the pilot sites and the contribution of FAM policy towards satisfaction with accommodation and the lived experience.

The qualitative research received contributions from a broad group of SPs and some spouses and partners of SP; however, the research was neither representative of the SP population at the FAM pilot sites nor reflective of the entire Armed Forces. The conclusions of this research have been summarised below.

10.1 Expectations and policy

- what are the expectations of SP with respect to their accommodation?
 - the expectations and experiences regarding their accommodation and living situations are varied across research participant profiles
 - Generally, SP held low or no expectations around accommodation when they joined their service; however, expectations increased or were set based on evolving needs brought on from life and career stages
- to what extent has overall FAM Policy, e.g., the eligibility requirement for the one-year length of service, contributed to SP satisfaction with the lived experience?
 - overall, FAM policy was viewed positively and understood to be about supplying accommodation and support that was better suited to SP needs by expanding accommodation choice and delivering accommodation-related savings to the MOD
 - specific FAM policy elements such as expanding the eligibility requirement to 12 months of service were also received positively

10.2 Needs related to accommodation

- to what extent has the entitlement to accommodation for SP in a Long-Term Relationship contributed to their satisfaction with the lived experience?
- how has the policy option to include eligible children of SP with visitation rights in accommodation allocation calculations contributed to SP satisfaction with the lived experience?
- how has the policy option to exclude au pairs / nannies from accommodation allocation calculations contributed to SP satisfaction with the lived experience?
 - FAM policy has supported SP needs when selecting or continuing with their accommodation options for immediate families and dependents by providing SP greater choice on the following:
 - type of accommodation offered – to support household requirements, e.g., a family home for dependents who may only stay with their SP family member on weekends
 - a larger family home to accommodate the family support network
 - the location of that accommodation, e.g., with some SP making choices to situate themselves closer to support networks and "put roots down" somewhere
 - FAM policy has expanded accommodation choice to SP with non-married status, including those SP under the Long-Term Relationship Status

- the research did not cover au pairs/nannies
- most SP reported that their current accommodation met their housing requirements (their needs), regardless of FAM pilot site, rank, their FAM status or whether they were in service or non-service accommodation

10.3 Choices and decision making related to accommodation

- what has been the decision-making process for SP when choosing their accommodation on the FAM pilot?
 - SP decision making on accommodation was driven primarily by personal needs and what is best for their situation, i.e., making accommodation fit around their needs/families, followed by professional requirements
 - decision making involved:
 - an assessment of the current living situation against needs to decide priorities
 - developing an understanding of accommodation policy, calculating payments received versus any costs of the accommodation choices
 - reviewing available accommodation options under the accommodation choices
- to what extent have the options to choose where they live contributed to SP satisfaction with the lived experience?
 - FAM policy has expanded choice on where SP live to support their needs and preferences, and this is often an important consideration for some SP with spouse/partners and families, as a choice of residence helped achieve the desired schooling and employment opportunities
 - some SP have chosen to live inside or outside the wire, close to or further away from base locations to meet their needs. This expansion of choice has been supported through the PRS and MOH accommodation options
- to what extent have the options to choose how they live contributed to SP satisfaction with the lived experience?
 - FAM policy has expanded choice on how some SP live and their choices, where possible, around:
 - how much or how little they commute
 - whether they adopt a hybrid model of working and utilising their accommodation as an extension to the office (where possible)
 - how they incorporate lifestyle and activity preferences
- to what extent have the options to choose whom they live with contributed to SP satisfaction with the lived experience?
 - FAM policy has expanded choice on whom SP live with to support their needs and preferences, and some SP expanded their definitions of support networks and modified household composition to include ageing parents
 - for some SP, community inclusion and connection were still important, as some SP reported strong preferences to be around like-minded people, be they of equal rank or members of the military community, and a clear separation between their day roles and relationships in the communities they lived in

10.4 Accommodation experience

- to what extent has the FAM policy enabled SP to provide greater stability for themselves and their family if desired? How has this contributed to SP satisfaction with the lived experience?
 - some SP viewed stability as incompatible with military service as SP were assigned when and where they were needed. Some SP distinguished between stability for their families, which may be achievable, versus SP stability for those in service, which was not practical for many SP
 - stability for SP families was about putting roots down, making connections with broader families/support networks and offering continuity and consistency around meeting SP needs, especially with schooling and employment
- to what extent has the FAM policy enabled SP to remain mobile if desired? How has this contributed to SP satisfaction with the lived experience?
 - FAM policy did not play a direct role in SP being mobile to do their immediate jobs. As noted, SP accommodation choices were focused on personal needs and then professional requirements. To balance the personal and professional, some SP applied a mix of accommodation options to remain mobile such as living in SLA part of the workweek and commuting to their own homes
 - non-service accommodation options, PRS and MOH, offered limited medium-term mobility with regard to next postings; as SP under these options were in a rental lease agreement or as homeowners, they would have to sell their property to remain mobile. However, the support with securing service accommodation contributed to greater SP medium-term mobility when compared to non-service accommodation
 - mobility needs for SP varied with professional requirements and personal needs, and while mobility was a consideration for many SP when making accommodation choices, it was not a primary influence in decision making, and some SP viewed mobility as:
 - mobility tied to work: consistent and role driven and often tied to operational effectiveness
 - mobility related to the personal: varied based on SP needs and preferences
- how have the distance from workplace boundaries for each accommodation route contributed to SP accommodation choices? How has this contributed to SP satisfaction with the lived experience?
 - FAM has increased options to support accommodation on-site and in the surrounding areas up to 50 miles, allowing SP to live in a location that may be commutable to work. Some SP felt that a commutable distance to work was a priority, and 50 miles may not be a manageable daily commute where local traffic and congestion made this a lengthy commute
 - some SP recognised that separation from work and creating a work-life balance had positive wellbeing benefits for SP, at the same time, living at work was positive where community involvement was strong, was also viewed as positive by some SP, e.g., the officer's mess environment
 - most SP did not understand the rationale for the 50-mile radius, and this distance requirement raised questions on its practical application for SP

10.5 Payments

- how has the FAM pilot needs-based accommodation payments (rental payment) contributed to SP accommodation choices? How has this contributed to SP satisfaction with the lived experience?
 - the PRS option and needs-based accommodation (rental) payment provided SP with increased housing choice outside of what was available on base and generally provided a better standard of shorter-term accommodation, and these contributed to providing SP with an opportunity to separate from work, improve their work-life balance and overall wellbeing
- to what extent has the MOH Core Payment contributed to the SP accommodation choice? How is the MOH Core Payment being used by SP?
 - the MOH Core Payment (£125) was not an important factor for SP when choosing to purchase property and select the FAM MOH option; it was more likely that SP had made the decision to purchase property and then identified FAM as welcomed additional support
 - payments that supported first-time buyers, such as reimbursements of legal costs and removals, were recognised as a "sweetener" for pursuing homeownership – other schemes such as Forces Help to Buy may have played a more significant role in the decision making to buy a property for the first time
 - SP receiving the MOH Core Payment often had it paid into a general pot (with salaries) that contributed to general living costs. Some SP gave this contribution to a specific expense, e.g., paying for council tax, paying for service accommodation (their SLA), paying for services like Wi-Fi or a utility bill

10.6 Overall delivery and satisfaction with the accommodation.

- to what extent are SP satisfied with the administrative process of being allocated accommodation on the FAM pilot?
 - the administrative process has been inconsistent across the pilot sites, with some SP reporting easy electronic procedures and others reporting numerous forms to be completed and follow-ups with administrators and clerks
 - the FAM Cells have positively contributed to the administrative process of accommodation allocation, especially in helping SP understand policy, their options, and requirements
 - some SP reported administration issues with:
 - SP data on the JPA systems not aligning to current SP status, i.e., delays in updating UIN
 - future availability dates and assignment start dates were not always aligned with the accommodation allocation or securing process, e.g., some SP may have needed to purchase property before their assignment start date at a FAM site, but this may have resulted in not qualifying for FAM
 - delays in receiving their FAM related payments
- what is the overall satisfaction with accommodation?
 - SP agreed with FAM policy and accommodation provision principles based on need. Those SP under the MOH and PRS options were more likely to be satisfied with their accommodation, regardless of their FAM status

- SP living in subsidised service accommodation recognised the standard of accommodation they received was related to what they paid, and therefore, when making choices to pursue non-service accommodation, SP were determined to make satisfying choices
- how has SP satisfaction with the lived experience of the FAM policy varied by rank?
 - the overall experience for those SP who were on a FAM option did not vary by rank
 - under FAM policy, accommodation needs are being supported regardless of rank, and Transitional Protection (TP) ensures that those who are eligible for TP are not worse off under FAM
 - views of FAM policy did vary by rank, as officers were more likely to hold fewer positive views on the benefits of FAM policy and to have concerns on the potential negative impact of a needs-based policy in a hierarchical organisational culture.

In conclusion, the findings suggest that FAM policy contributes to SP satisfaction with accommodation and the overall lived experience, and a continued understanding of evolving SP needs will be required to ensure that FAM policy remains relevant and delivers outcomes that increase satisfaction and the lived experience of service personnel.

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