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Executive Summary

- Just under a third of respondents said that their household was worse off financially now than before the COVID-19 crisis.
- There has been a notable improvement in respondents’ responses to other cost-of-living questions in this year’s pay survey. Whilst we have collected these data annually, it is important to note that this year’s survey was conducted during the COVID-19 crisis, therefore any comparison with previous years should be treated with some caution.
- This year 59% of respondents said that they feel financially worse off compared to five years ago, whereas in 2019, this proportion was 74%.
- Respondents were also more likely this year to say that they have enough money to cover their monthly essentials every or almost every month (84%) compared to last year (69%).
- The proportion of respondents who said that they never or almost never have enough money to cover all of their monthly essentials has more than halved from 15% of respondents last year to 7% of respondents this year.
- Around a third of respondents worried about the state of their personal finances either every day or almost every day (37%), however respondents were less likely this year to say that they worried about the state of their personal finances every day or almost every day this year compared to last year (50%).
Introduction

The PFEW Pay and Morale Survey obtains members’ views on their pay and conditions, as well as their attitudes to their work and the police service in general. The Pay and Morale survey is an annual survey, which has been conducted each year since 2014. To the best of our knowledge, it is the largest annual survey of police officers in the UK. This report provides a summary of key findings on respondents’ views towards their cost of living and how this compares to previous years.

In September 2019, Constables, Sergeants, Inspectors and Chief Inspectors in England and Wales had their pay uplifted by 2.5%, with an additional 2.5% pay uplift in September 2020. Further, whilst we have collected these data annually, it is important to note that this year’s survey was conducted during the COVID-19 crisis, therefore any comparison with previous years should be treated with some caution.

Respondents and response rate

The PFEW Pay and Morale Survey 2020 opened on 27th July 2020 and closed on 11th September 2020. During that time we had responses from 26,042 officers, which were reduced to 25,558 after data cleansing\(^1\). The response rate for the Pay and Morale Survey 2020 was therefore approximately 20% of all federate rank officers in England and Wales and in line with previous years.

In order to calculate whether the sample size is representative, margin of error is used to measure the maximum amount by which the results from the sample are expected to differ from those of the actual population\(^2\). The margin of error for this report is <1% meaning that 95% of the time the results will be within -1% and +1% of the numbers cited. To ensure that each force is proportionally represented within the national sample, data were weighted on the basis of respondents’ force\(^3\). This is standard practice in survey reporting, and is used by industry leaders such as Ipsos Mori, and in government survey reporting such as the Armed Forces Continuous Attitude Survey (run by the Ministry of Defence). More information on weighting and representativeness can be found within the Technical Annex.

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\(^1\) Data were removed where the respondent gave implausible answers: e.g. said they had been at the top of their pay scale for longer than they had been a police officer; length of time in role exceeded length of service etc.

\(^2\) Unless every single person in the population is surveyed, then the results of any survey are estimates, and will vary to some extent from the actual population value. There are standard ways of ensuring the estimate given is accurate enough to be used (i.e. that it is representative enough). These require the researcher to calculate the margin of error and confidence level and ensure these are within certain limits.

\(^3\) The weighting for each force was calculated by dividing the number of federated rank officers in the force relative to the federated rank population in England and Wales as a whole by the number of responses received from officers within the force relative to the sample as a whole.
This year, 28% of respondents to the survey were female, 72% were male, and the average age of respondents was 41 years. The majority of respondents were Constables (72%) with 20% of respondents at the rank of Sergeant, 7% at the rank of Inspector and 1% at the rank of Chief Inspector. This is broadly representative of the policing population as a whole. Again, further details on demographics can be found within the Technical Annex.

**Findings**

Just under a third of respondents said that their household was worse off financially now compared to before the COVID-19 crisis (31%), with the majority of respondents saying that their household was financially about the same (i.e. no worse or better off) compared to before the COVID-19 crisis (64%).

A majority of respondents (59%) said that they were worse off financially now compared to five years ago; however overall, respondents were much less likely this year to say that they feel financially worse off compared to five years ago than in 2019 when this proportion was 74%.

**Figure 1. Proportion of respondents who feel financially worse off compared to before the COVID-19 crisis and compared to five years ago**

![Bar graph showing the proportion of respondents who feel financially worse off compared to before the COVID-19 crisis and compared to five years ago.](image)

Respondents were also more likely this year to say that they have enough money to cover their monthly essentials every or almost every month. This year 84% of respondents said that they had enough money to cover their monthly essentials every or almost every month,
compared to 69% of respondents in 2019. The proportion of respondents who said that they never or almost never have enough money to cover all of their monthly essentials has also slightly more than halved from 15% of respondents last year to 7% of respondents this year.

**Figure 2. Proportion of respondents who do and do not have enough money to cover all of their monthly essentials**

![Bar chart showing the proportion of respondents who have enough money to cover all of their monthly essentials. The chart shows that in 2020, 84% have enough money every or almost every month, 9% occasionally, and 7% never or almost never. In 2019, 69% have enough money every or almost every month, 16% occasionally, and 15% never or almost never.]

37% of respondents said that they worried about their personal finances every day or almost every day. Whilst concerning, this indicator again shows a marked improvement compared to last year, when 50% of respondents indicated that they worried about the state of their personal finances every or almost every day.

Despite this, respondents were only slightly less likely this year to say that they have sought advice because of money issues in the last year; 13% of respondents this year said that they have sought advice because of money issues in the last year compared to 17% of respondents in 2019. Further, 12% of respondents also said that they had sought financial support in the last year to be able to cover day to day expenses, this was compared to 16% last year.
Figure 3. Proportion of respondents reporting to worry about the state of their personal finances

How often do you find yourself worrying about the state of your personal finances?

- Every day: 12%
- Almost every day: 25%
- Occasionally: 51%
- Almost never: 9%
- Never: 4%
Appendix A

Further information on this survey can be found in the Pay and Morale 2020 Technical Annex, specifically:

- Background to the 2020 Pay and Morale survey
- Key areas the 2020 Pay and Morale survey focused on
- Uses of the survey data
- Distribution of the survey
- Respondents and Representativeness
- Respondents and response rate
- Representativeness
- Demographics
- Analytical approach
- Weighting
- Grouping and aggregation of response options
- Benchmarking

The Technical Annex can be found here: https://www.polfed.org/our-work/pay-and-morale/.