

Police Family Finance Index Report – Spring 2025



metfriendly

The UK Police Family Finance Specialists

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Background:

This latest survey was conducted online between September and January 2025 and 10,648 responses were received from across the UK. The survey was promoted nationally, with much appreciated support from the National and Local Police Federations across the UK, the PSA, the NPCC, NARPO and many other Police stakeholders. Details of respondent type and responses by constabulary are included in the Appendix.

As per previous reports the report aims to identify and measure critical financial challenges facing all members of the Police Family and measure changes over time. It is intended to highlight key themes and provide guidance for areas of financial well-being support, as well as provide other insights to help all stakeholders supporting the Police Family. The questions used in the survey have been established in academic financial research and are designed to give a broader insight into the state of a family's finances. They include all income sources, not just pay, along with actual tangible measures of financial and wellbeing stress, such as accessing food banks and missing meals. By using some industry standard questions, comparisons can be made between the Police Family responses and other nationally representative surveys. This survey also included new questions covering rank, length of service and job satisfaction from both the respondent's and their family's perspective.

Graphs for each question have been produced to split responses between serving Police Staff and Police Officers. This report focuses predominantly on those still employed in the Police, and a separate summary report details the response from those who have retired from the Police who, due to their financial circumstances, have a different financial profile from other respondents.

Metfriendly has been actively involved in providing financial education and wellbeing support for the UK Police Family for 132 years. We know that applying basic financial skills, combined with employer support and the provision of simple savings and protection solutions can have a real impact on helping the Police Family improve their financial capability and financial resilience.

The research has been carried out in line with Market Research Society guidelines, and further details can be obtained from Martin Bellingham, Membership Support Director, Metfriendly. (martin.bellingham@mpfs.org.uk)

Executive summary:

- Of those who expressed an opinion, 64% of Police Officers reported having current financial concerns and the comparable figure was 47% for Police Staff. 55% of Police Officers and 51% of Police Staff reported this having a significant impact on their mental health.
- Although the rate of inflation and interest rates have reduced since the previous PFFI report, many families are still facing significant cost of living pressures. These have driven by lower than inflation wage settlements, increased mortgage rates, utility bill increases, council tax rises as well as other financial pressures on household budgets. These pressures are directly impacting the Police Family and, as per the previous report, their ability to feed themselves and their families.
- Respondents report that this financial pressure is having a significant impact on their mental health. These pressures also have longer-term financial impacts, such as respondents considering opting out of the Police pension or intending to leave policing over the coming years.

- The responses to this survey show that these issues are much more than just levels of Police pay.
- Housing costs have increased, particularly mortgages for those that have come off fixed-rate deals. Some Officers getting on the housing ladder are moving further away from their place of work, so they incur increased travel time and costs to get to work.
- Easy access to loans and salary advance solutions, sometimes being promoted by their employers, are hiding the financial pressures being faced by many. Although loan consolidations may help reduce costs in the short term, they often fail to provide a medium- to long-term solution, with many respondents facing further financial consequences such as an Individual Voluntary Arrangement (IVA).
- Many Police Officers now mention that they will use their retirement lump sum to clear debt accumulated during their career rather than a foundation for their future.
- This lack of financial resilience means that should the ability to access overtime for any reason (e.g. injury, illness) be unavailable, many Police Families will be severely impacted in a very short time.
- It's not just about mortgage costs increasing. Loan repayments such as car or home improvements that were previously affordable are no longer for many respondents and many state that they are raiding their savings to pay their bills and avoid going into debt.
- Many Police Officers and Staff report arriving at work hungry, stressed and concerned about their family's future financial situation.
- 59% of respondents (60% of Police Officers) would welcome support from their employer in improving their financial education.
- In terms of UK-wide consumer confidence, the latest economic outlook, according to GFK's Consumer Confidence Index, is still suppressing the public's mood. <https://nielseniq.com/global/en/news-center/2025/uk-consumer-confidence-down-five-points-to-22-in-january/>. Comparing 2025 to 2024 scores show that Police Officer responses closely follow the national picture across all responses, reflecting the negative economic outlook for the next 12 months. Police Officers are significantly more pessimistic when comparing their scores with the national averages across all measures. Changes in the financial situation of their household over the past 12 months and the next 12 months being considerably worse than the UK average. This differentiated view, compared to the national average, carries through in indexes reflecting major household purchases and savings considerations.

Key Highlights

The cost-of-living crisis is continuing to impact the UK Police Family, particularly because of increased housing costs due to rent rises or increased mortgage costs. The mortgage cost impact is often driven by fixed-rate deals linked to lower interest rates ending and new mortgages starting at much higher payment levels.

- The proportion of all respondents who consider themselves in significant debt outside of a mortgage reduced slightly from 18% to 14% over the past year. When mortgage/rent payments were included, this proportion rose to 30% of all survey respondents and 31% of serving Police Officer respondents who expressed an opinion.
- 63% of all survey respondents to January 2025 reported financial concerns. This proportion rose to 64% for Police Officer responses. There is significant evidence from many respondents that their financial circumstances declined last year (58% of Police Officers), and they expect them to decline further over the coming year (47% of Police Officers).
- The significant impact of respondents' current financial circumstances on their mental health is a major issue, with 55% of Police Officers recording a high level of impact. The proportion for Police Staff was 51%.
- Just over 11% of all respondents reported missing financial obligations in the past year.
- The proportion of all respondents missing meals in the last year due to lack of money is 16%. For all Police Officers the figure is 17%, rising to 22% for those Police Officers under the age of 35.
- 42% of all Police Officers considered stopping paying into their Police pension due to financial pressures in the past 12 months. This proportion includes 6% of all Police Officer respondents who did consider stopping paying and went on to stop. Police Officers under the age of 35 were much more likely to consider opting out of the pension (60%) and twice as likely as those Police Officers aged 35-55 to then go on and opt out (12%).
- Regarding steps to improve their personal financial situation over the next 12 months: 51% of all respondents plan to do more overtime to make ends meet, rising to 53% for Police Officers only. 18% of Police Officers are considering doing a second job and 31% of Police Officers are thinking of changing their job and leaving policing.
- Respondents were asked, "If applicable, do you plan to leave the Police in the next 5 years?" A third (33%) of all respondents, (32% of Police Officers) responded "no". The remainder of Police Officer responses were split between those who were going to retire (24%), those who planned to leave policing and get another job (20%) and those who didn't know, or it wasn't applicable.

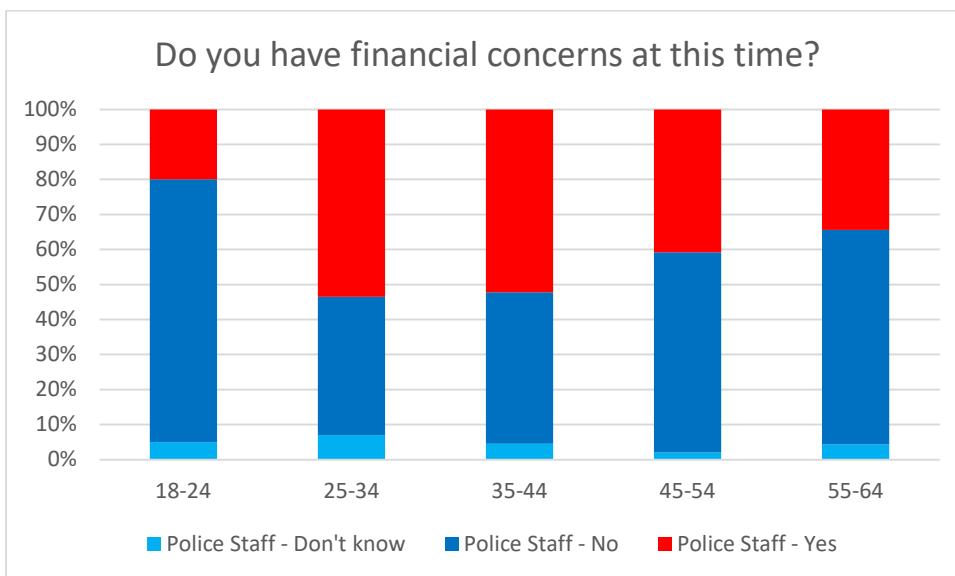
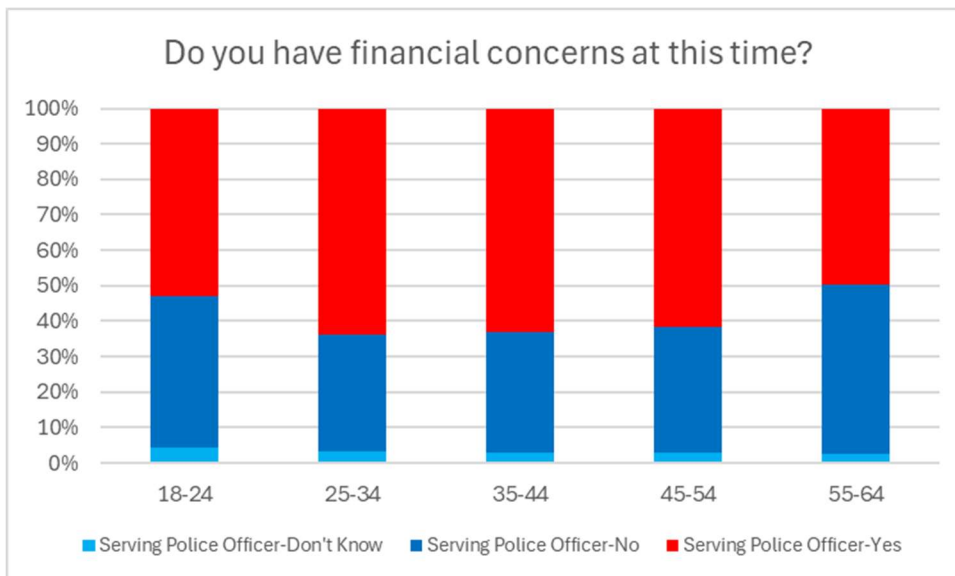
The survey was completed by serving and retired Police Officers, Police Staff and those in the Police Family. Where appropriate, respondent types are detailed.

Survey responses in detail by age group

Respondents' verbatim quotes in the report are italicised. They frequently reference the financial pressures of everyday living and have concerns relating to their household's declining financial situation:

1. Financial concerns

Serving Police Officers and Police Staff were asked whether they had any financial concerns at this time and the results are detailed in the following graphs:



- For Police Officers, financial concerns are reported by most respondents across all age groups. For both (Police Officers and Staff) groups, they are highest in the 25-54 age group. The proportions reduce as the respondents approach retirement age and financial situations are potentially improved with pension lump sums. The relatively low number of respondents for Police Staff in the 18-24 age group (20 in total) may have skewed the response compared to the Police Officer response (226 responses in total).

I am worried about supporting a family of 2 adults and 2 young children on a PC salary

I have simply never been as financially worse off than I currently am. Pay has simply not kept up and very little appears to be being done to address this.

As a Metropolitan Police Officer I live within the M25 and it is becoming increasingly more difficult to rent here due to the increased monthly payments. I can't get a Mortgage but to move I'd have to move so far out of London and go back into an ever-increasing rail payment. I am considering moving forces but then I lose even more money. It feels like the government have abandoned the Police with Pension changes which haven't worked and now our commutation being reduced. What did we do that was so so wrong?

Financial concerns, cost of living has increased across all bills, pay rise has not covered the increase. Due to not being able to afford a new car, stress of front line policing, shifts, being in a work force that now has so little experience, always blamed I have looked at other jobs & was shocked how poor police pay is in comparison with other jobs of less responsibility, training & working conditions.

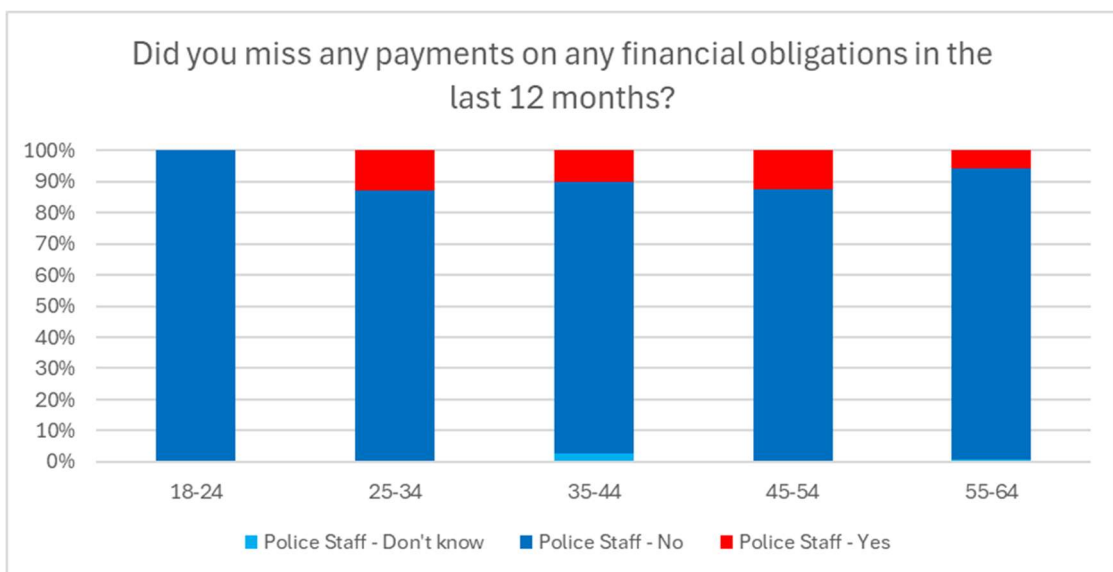
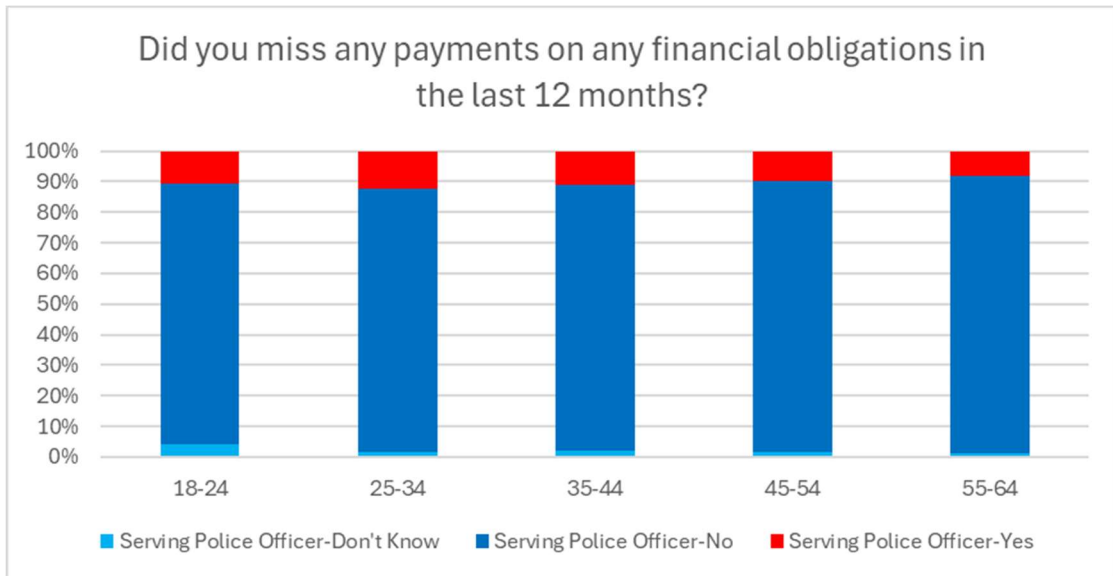
Financial pressure to try to save for a house has been difficult with rising food, rent and bills. I am also losing over a hundred pounds a month to Student loan repayment.

Compared with rest of the UK Police we are significantly under paid as PSNI. Recent increase in 7% has benefitted those starting in the career but those with 5 or 6 years are now taking home same amount as probationary officers.

2. Missing financial payments

The ability to meet financial obligations is a key measure of the health of a family's finances. Missed loan payments, for example, can affect credit scores and so reduce access to affordable and regulated sources of credit.

Although there is little variation across the age groups, a ratio of 1 in 10 missing payments across all age groups is of concern and is a significant indicator of current and future financial pressures.



In the last 12 months I have missed bill payments, including my car insurance which threatened to cancel due to late payment.

I considered cancelling my car insurance this month due to having maxed my overdraft 8 days after pay day once my mortgage and bills were paid. As a family we currently have no money for food for the rest of the month, nor for petrol. We are currently heavily financially reliant on family members and are having to ask to borrow money every month to cover basics, such as food and petrol with no way of paying it back to them.

Missed payments due to prioritising other bills. Stopped paying into pension as I moved from a job where it means a £400 pay cut and I have a young family so need the money. I have cancelled pension with the aim to reinstall it after 1 year to allow better financial stability / opportunities for overtime as my child starts school

Missed the payment for a credit card because the balance is too high to pay now. If I would be on the top of the salary would improve my situation

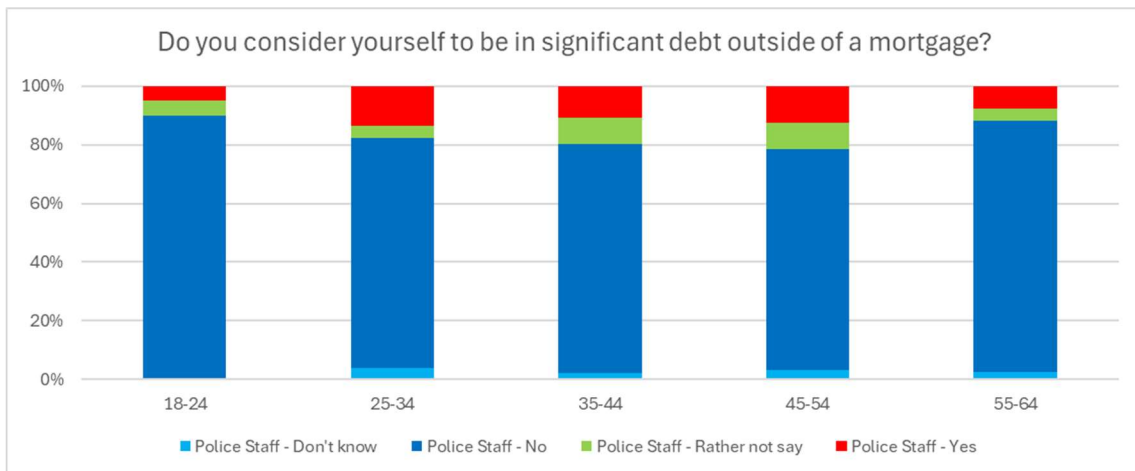
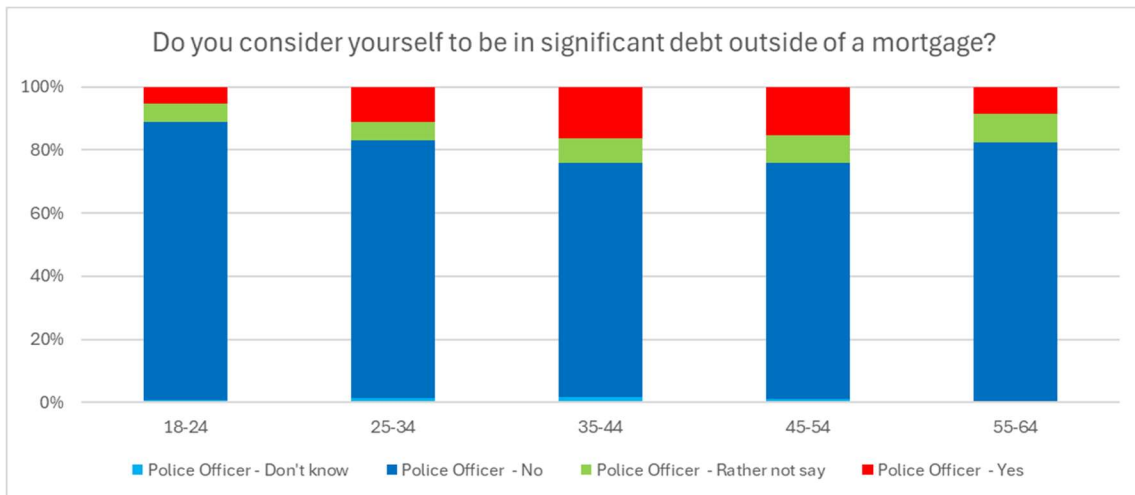
I haven't missed payments or food due to finances but that is because I have made sure I haven't, but I have used credit cards more than I want to and do sit at home cold due to not being able to put the heating on.

I live in my overdraft on a monthly basis, I feel like I work to live. I haven't been on holiday in years. I think about secondary employment and ways to save money on a daily basis. There have been times that the fridge is empty, and we eat whatever's left to cover till pay day. I missed a mortgage payment which meant I had to take a second mortgage and I'm now paying both as well as bills.

3. Debt levels

Respondents were asked about their levels of significant debt outside their mortgage to understand levels of financial pressure within the household.

For all Police Officer responses, 14% had significant debt levels outside their mortgage. This varies by age group, as can be seen below with those aged 35-55 having the higher debt levels. 11% of Police Staff considered themselves to be in significant debt. The debt levels were highest amongst those aged between 25 and 55.



Regularly needing to balance transfer to a 0% credit card to manage monthly debts

Main issues is credit card bill - not big and can meet minimum payments but stressed because not able to bring down more

Raising a child. paying for after school clubs when your shift has been changed or getting off late

Make sure children have what they need but have to go without myself to achieve this on a regular basis

Take home pay is quite low after pension, tax, NI, student loans, fed fees. Overtime a necessity - work life balance a struggle. More pay / less deductions would help.

Salary is only liveable if you do lots of overtime, this then causes you to have no family time and no life outside work. typically, you just work and keep you head above water

MY debts following my divorce have gotten out of hand

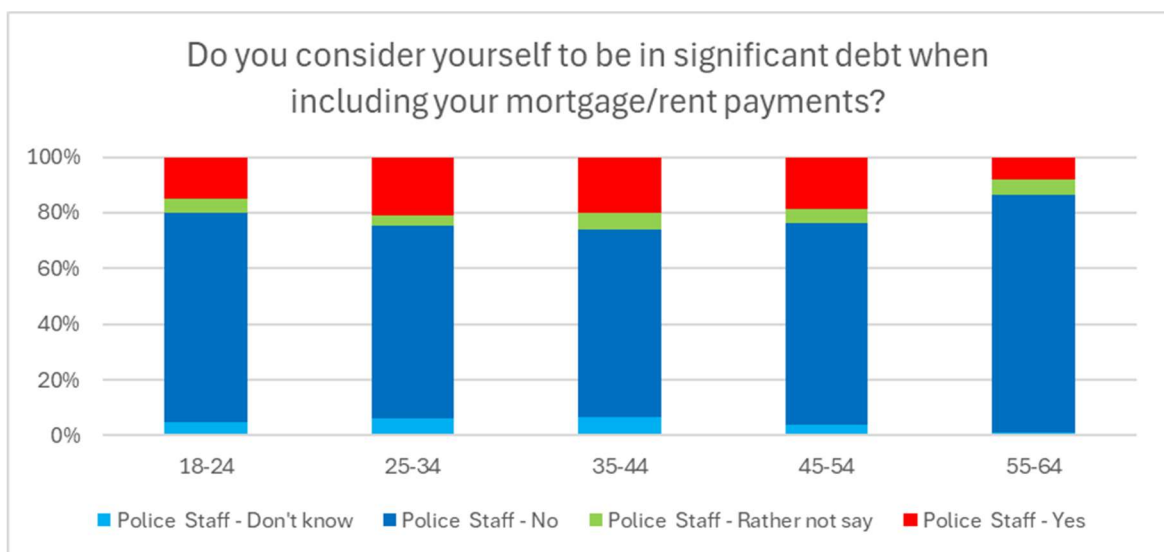
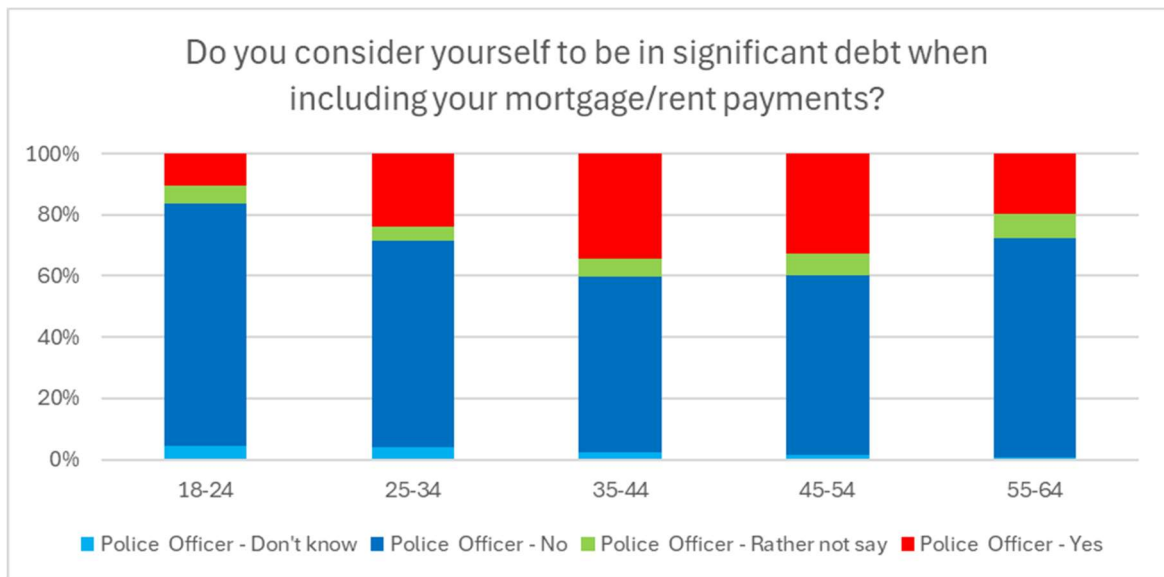
I'm selling my house to clear my debts and starting again so I am fortunate

Increase in pay to pay off debt as a result of personal matters, wedding etc. Pay was not suitable enough to pay for wedding, let alone standard monthly amenities

I have to use a credit card each month to afford food and payments,

I have spent a large amount of mortgage endowment clearing debts and I'm back in debt again. I need to retire to pay off debts with lump sum. I will then get another job.

Respondents were asked a variation of the significant debt question that included mortgage/rent payments. The responses can be seen in the following graphs.



Overall, the average response was just less than 1 in 3 for all Police Officers. Unsurprisingly, the rate is higher for those aged 35-55, the group that are more likely to be those respondents who have

moved away from their parents and now have a mortgage or are renting. For Police Staff, the overall figure is 18% and the rate is stable at around 1 in 5 for those respondents aged 25-55.

I make enough just to support myself and family. I have a mortgage, car payments, household bills, phone bills, just like everyone else. I can just about afford this and have enough to eat and survive. However, when one of life's usual mishaps happens, I am in total despair on how to cope with any further financial pressure due to just being above the breadline. I work relentless hours, I barely eat at work because I can't afford it. I struggle to even pay for fuel to get to and from work at times. The economy has absolutely decimated my quality of life. My mortgage has almost doubled, my water and electric bills are on the rise, the gas bill has doubled, car insurance, house insurance, phone bills, council tax, all increasing. A 4.75% increase doesn't even cover the mortgage increase alone. I am worried that if I cannot overcome the inevitable increases in bills because my pay is not enough, I will have to quit the job I love.

Struggling to pay mortgage as lone income with interest rates going up.

My very large mortgage went from a fixed 1.6% to 5.1% crippling us financially. Due to my lack of disposable or saveable income, I am required to make only minimal payments on my mortgage. This means I will be paying it for 40 years as opposed to being able to make overpayments and reduce the overall amount I pay.

As a PC with 3 years service, I am still at the lower end of the pay scale. During the past 3 years I have found the wage to be increasingly more challenging to make ends meet particularly with the current climate. Yes we have had pay increases, but this doesn't go anywhere near far enough to meet the rise in mortgage/living costs.

I have overexerted myself to try and get on the housing ladder and with increasing mortgage rates and increasing cost of living, every month is a struggle. Officers young in service are at a major disadvantage compared to those that have been in the police for longer.

I stress about money every day. I work overtime to cover my bills. I do not have expensive holidays and have not taken my children or wife on holiday for several years as we don't have the money. We have home improvements we cannot do because we can't afford it. My mortgage is big, but my 5-year deal expires in August which is stressing me out. That is my biggest concern.

Both my partner and I are police officers of nearly 10 years. We have two young children who both need to be in nursery daily. The costs of this have been around £1500 a month. Other costs have also increased over the years, the mortgage has gone up by £300, as well as fuel, utilities and general groceries. Even with two incomes, police officers do not earn enough to keep up with current inflated costs, and additional requirements like childcare.

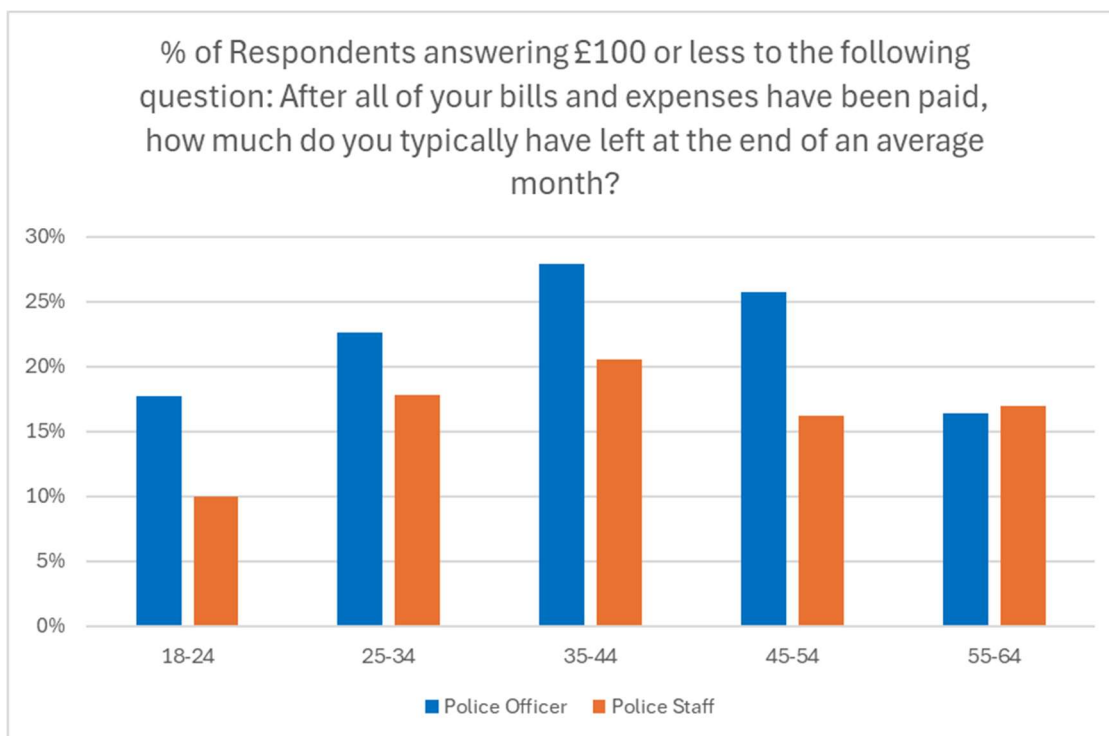
Every month feels like a struggle. We are watching every penny. We watch the smart meter and go cold rather than have the heating on. We can't decorate or buy new clothes. It feels pathetic and I feel like a failure, but this is without any real debt apart from the mortgage!

Mortgage is a significant debt, I have had to relocate deep into Kent due to house prices, my commute is a daily 4 hour round trip, I could not afford anywhere with less travel, which makes my time extremely limited to and not available for overtime opportunities.

4. Financial Resilience

Financial resilience gives an insight into the ability of a household to cope with an unexpected expense such as a car or boiler repair. Low levels of financial resilience mean that if households do not have the funds to cope with an unexpected cost, they will face significant financial challenges in a relatively short time. As well as considering savings levels, the level of funds remaining at the end of the month gives a useful insight into the level of resilience should regular bill payments, such as a mortgage, increase.

The following graph shows that for all Police Officer age groups, a significant proportion have less than £100 left at the end of each month. The proportions for Police Staff are lower than Police Officers for most age groups, except for those aged 55-64.



Every month after I've paid my rent and all my bills, I am not left with much money. I find myself struggling significantly at the end of the month. I usually have to use my credit card in order to fund myself for around the last week of the month. I don't typically treat myself to anything as my money stretches as far as paying for the food I eat, the odd social occasion, anything else I must pay for.

historically I have had a lot of jobs in the past. I have been paid in lots of ways, weekly, biweekly, monthly, hourly, pro rata. In every job I knew what I was going to have at the end of the month. I knew what my base pay was going to be, everything on top of that was considered gravy. Never did I expect that I would have on average £400 swings in my base pay every single month. The anxiety of waiting to see if I have been given enough to cover my bills or have to take out a loan is stupid. As a force we are on an annual salary. Tell me what my true take home after all deductions I should expect each month as a minimum. guarantee that minimum is accounted for. I would almost prefer payroll gave me a guaranteed take home base rate. held back on overtime. 1.5 rates, bank holiday rates etc. banked it up over a 12-month period. use that each month to bolster my pay packet to guarantee the base. and then at the end of the year or when I leave whatever balance is left, just pay

it all out as a bonus - so long as I didn't get 60% taxed on it. but I am tired of thinking "I hope maybe this month I will get paid properly"

I am a single mother to two children who are primary school age. Their father now lives in another country and sees them a couple of times a year. Due to these circumstances, I have had to cut my hours, use a lot of wrap around childcare and I am also in receipt of universal credit. Working overtime where I can does not help my financial situation as I just end up getting any extra pay deducted from universal credit, so I end up in the same financial situation with added travel expenses and childcare expenses. I meet my financial obligations every month, and the children are fed, but have very little if anything left at the end of the month outside of that. I would consider myself financially responsible but there is little scope for me to take any steps to improve my financial situation.

I feel like being a police officer offers no rewards/incentive. I am a DC and wife is a medic and still we struggle with finances. We do not splash on whims, we have no credit cards and we do not have a lot of subscriptions or "quality of life" spending, but being on our own, with 1 toddler and 1 child on the way, at times it seems that it's impossible to live comfortably. Once we pay the mortgage, bills and nursery fees, we barely got any money left. I have been working OT and decided not to spend money for me, so that my son has everything he needs.

I feel like I am just scraping by but only through sensible decisions. There are many who are worse off than me. I have a couple of hundred pounds left after bills and this is only because I also have a lodger - if I did not have one, I would be in debt each month because my mortgage increased by £330 a month and all my other bills have increased. I make savings where I can and work overtime to bridge the gaps. I get by, but I am only one big expense from debt - here's hoping my old boiler makes it through another winter!

I have a young family and under financial pressure with rising food costs I can manage my outgoings, but the rising cost of essential items can put me off track for the month. I never have anything left in bank before pay day

5. Food poverty

Missing meals due to lack of money has been established as a key measure of household poverty and financial pressures. It is important to remember that this question focuses specifically on the financial reason for missing meals, not the lack of time or accessibility to food, which is a common theme in policing due to the nature of the job.

Overall, just under 1 in 5 (17%) Police Officers reported missing meals, with those younger Police Officers higher than this. This does not appear to be as clearly replicated amongst the Police Staff responses, but this may be due to the small Police Staff response level for those under 25.



I have often reduced my food intake to reduce the shopping bill and save by avoiding the use of my overdraft or credit card

I have skipped meals, as we don't have food in the fridge.

My food intake has gone down a lot, at one point eating one meal every other day in order to ensure I had enough money to provide food for my children to have 3 meals a day.

i haven't not eaten but have lived on jacket potatoes and beans on toast at times

I made sure my daughter had food before me

I make sure my children are fed so I go without

I miss dinner often as it's cheaper to eat twice a day than three times a day.

I often skip meals when my daughter is not staying with me. This allows me to save money and make sure I have enough food for the times when she is home. I had to take out a bank loan in order to pay legal fees when going through divorce proceedings. My mortgage payments and all other payments have also increased significantly over the last 12 months, and I am left with practically nothing at the end of every month.

I regularly do not eat at work because I do not have any money. I do not live an extravagant lifestyle, I have a wife (also in policing) and 2 children. My wife and I prioritise the children eating but do not eat at work mon-fri. We have looked at withdrawing from the pension in order to increase monthly money. Collectively we are over £1000 overdrawn every month.

I regularly miss meals to avoid having to buy food, particularly towards the end of the month

I sometimes avoid meals or eat insufficient amounts to save money.

23mth old child and another baby on the way - I would rather my son and wife get their nutrition and I'll get my meal at the end of the day.

By the end of the month I have to choose between food and fuel to get to work. If I choose fuel I skip at least one meal a day, if I choose food I have to use annual leave as I can't get in to work. Greater take home pay is the only thing that can help right now

Due to the current cost of living most months I am unable to afford to pay for food while at work as I have to priorities feeding my family.

I have approached payday with no money and foregone food at work in order to make sure i made it through to payday without going over an overdraft etc.

I have avoided eating at work - unable to access home-prepped food due to deployments and inability to store etc (I am a response officer in a very busy borough). Police station "minimarket" vending machines are extortionately expensive. I do not feel I have sufficient disposable income to pick up meals out (takeaway or supermarket etc) while on the go and will typically try and avoid eating at all during the course of a shift as a result.

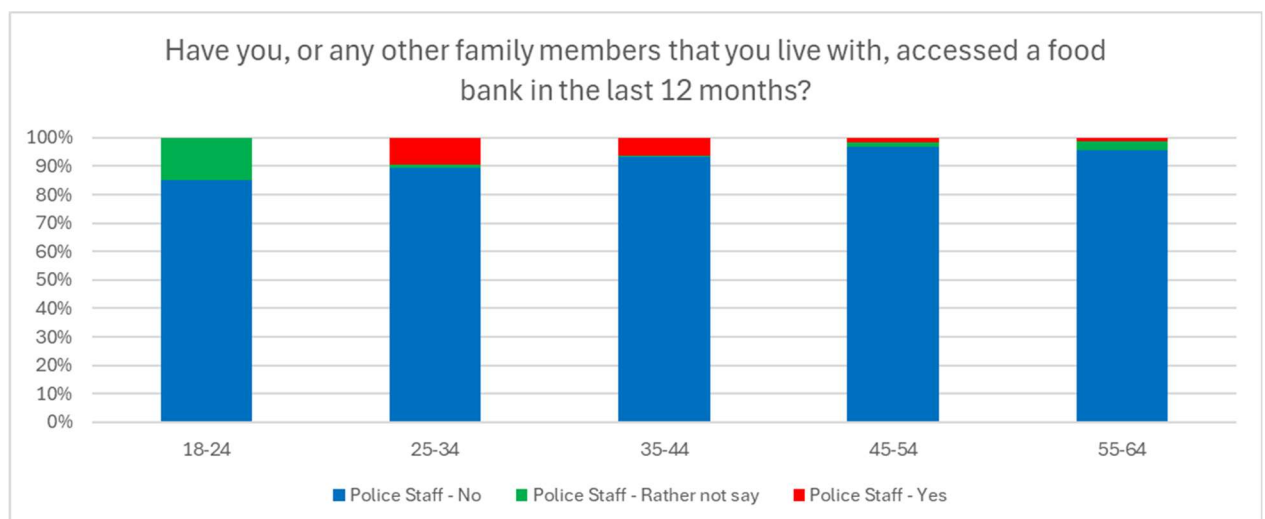
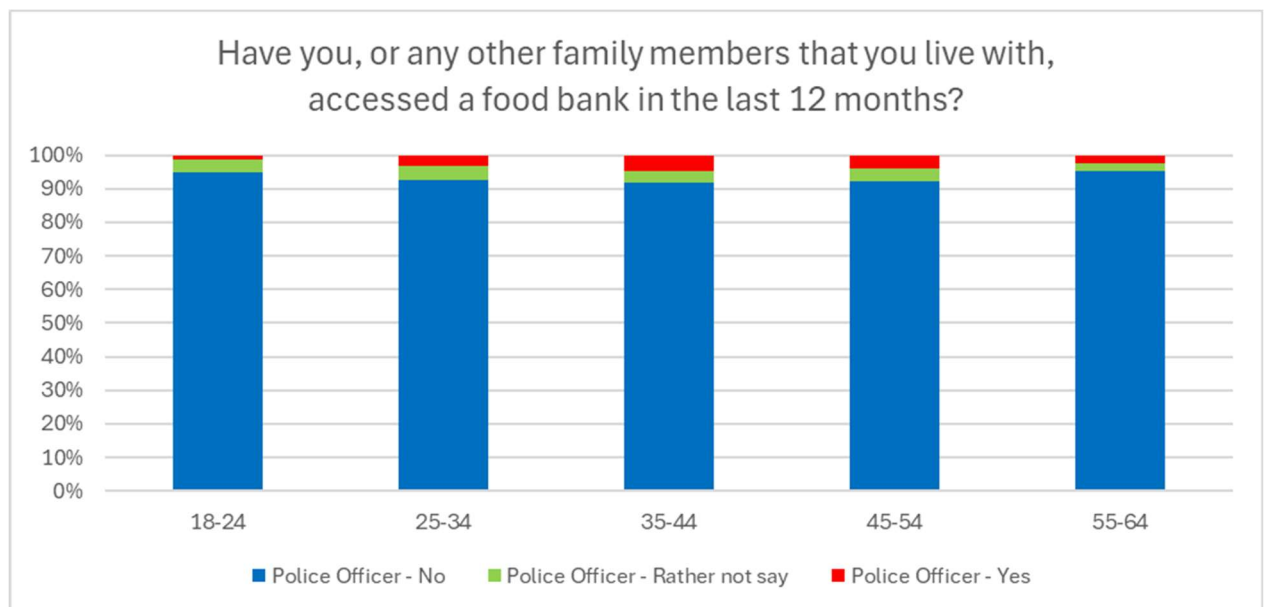
I have had to skip lunch when at work as can't afford it. Often, I take a tin of beans in and have that.

On 2 occasions at the end of the month I didn't have any money left in my account, I forgot to make a packed lunch for work and was unable to purchase anything from the supermarket due to lack of funds

6. Food bank access

Respondents were asked whether they or any family members with whom they live, had accessed a food bank in the last 12 months. The cost-of-living crisis has led to increased provision of food banks focussed on supporting the Police Family. Although Police-focussed food bank provision such as through employers or, for example, local Police Federations, has reduced over the past 12 months, there still appears to be some usage, as seen in the graphs below.

Overall, 4% of all respondents stated that they, or a family member with whom they live, had accessed a food bank in the past 12 months. This appears to be a bigger issue for Police Staff respondents, particularly in the 25-34 age category. For Police Officers, respondents aged 35-54 were higher than the other age groups.



at one point I had run out of money and had my three children coming round so needed to get food from a food bank

Attended a food bank / collected free food from Olio

Cannot afford food and having to use food bank and clothes charity

due to increased food costs, come the end of the month things get very tight but I always try to make sure bills are paid. Food can be obtained elsewhere usually food banks

During a couple of months, we were short of money and so went to a food bank where it was cheaper to buy the food.

Food bank access by wife when I have been on long term certified sickness leave when put on half pay

Had no money so had no other option but to visit a food bank

Have had to use a food bank as no money and regularly skip meals to feed the family

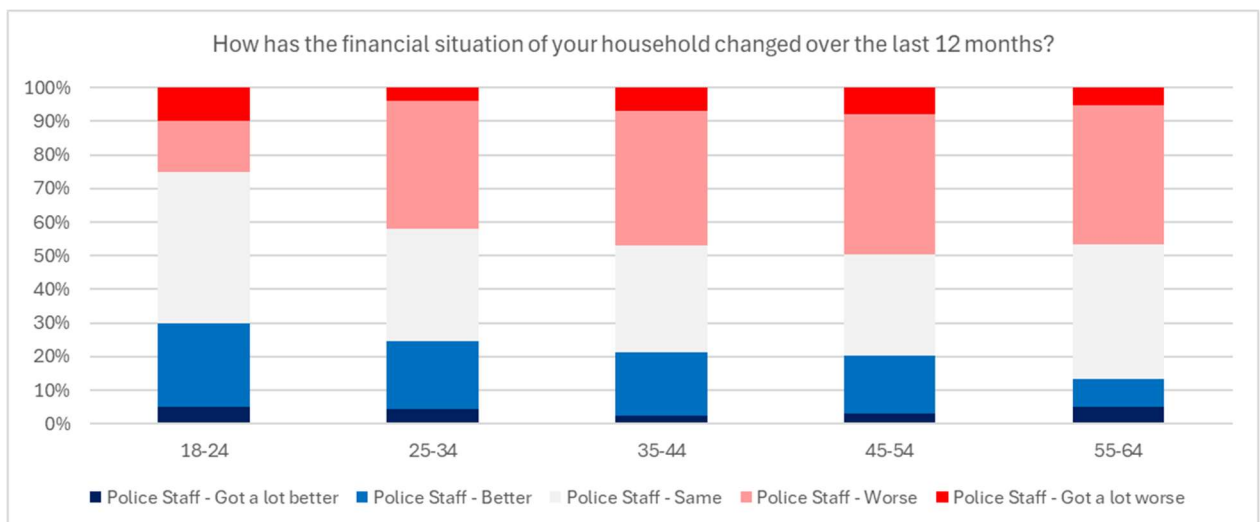
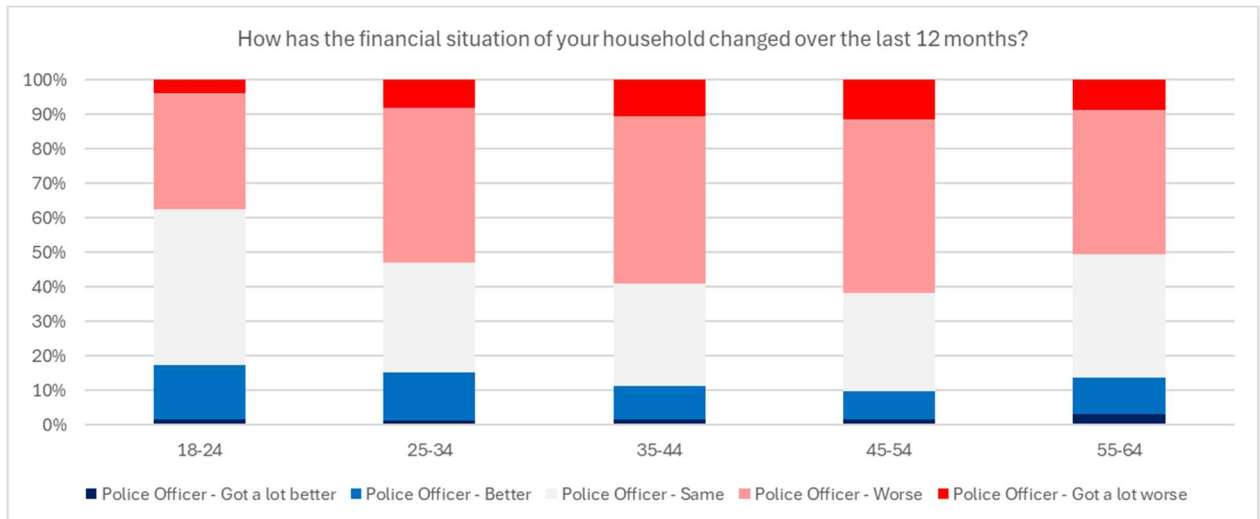
I cannot afford to pass up free food there is a food bank every Tuesday at my kid's school

I can't afford to buy food when I'm at work. The vast majority of the time I bring food with me from home or go without and wait until I finish my shift. Most of my food at home comes from food banks / food schemes

I had to use food banks/too good to go app for a few months as money was running out in the last week before pay day.

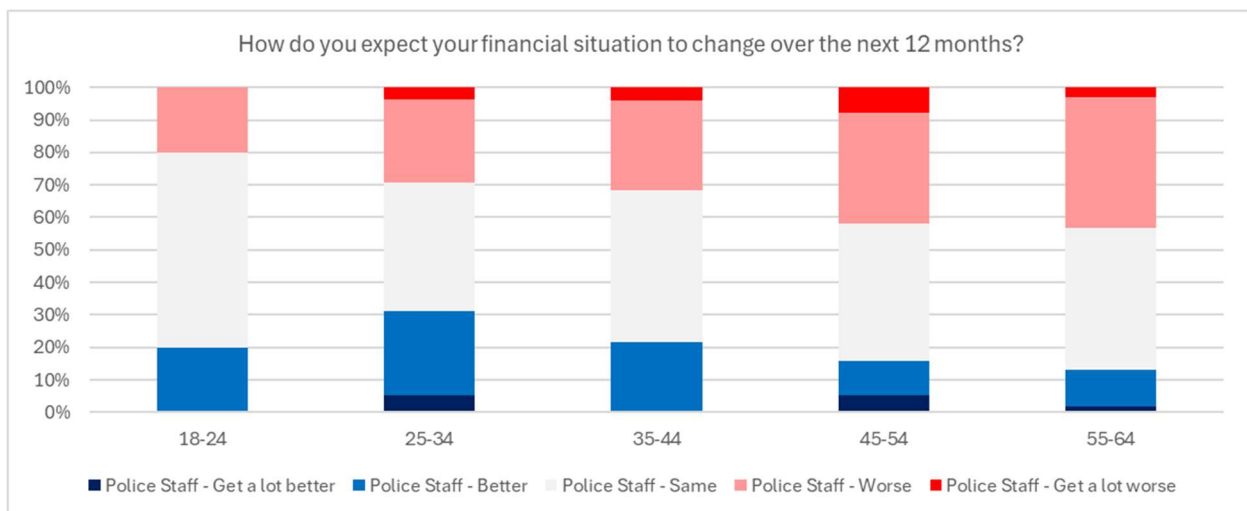
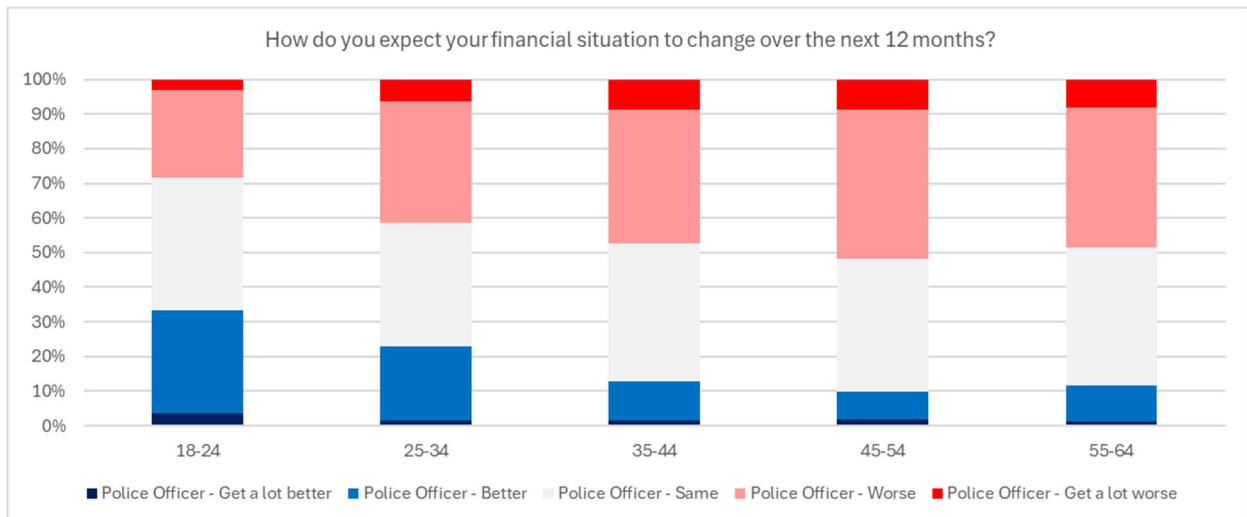
7. Household finances changing over time – the past 12 months

Respondents were asked how their household finances had changed over the past 12 months. The situation had got worse/got a lot worse for over half (58%) of Police Officer respondents, particularly those aged 25-54. The comparable proportion for Police Staff was just under half (46%), with those aged 35-55 appearing to be the hardest hit.



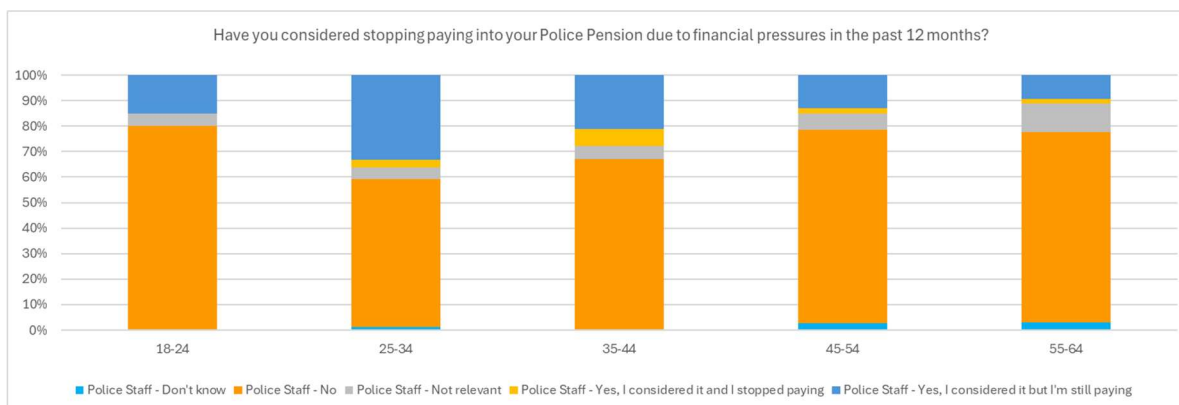
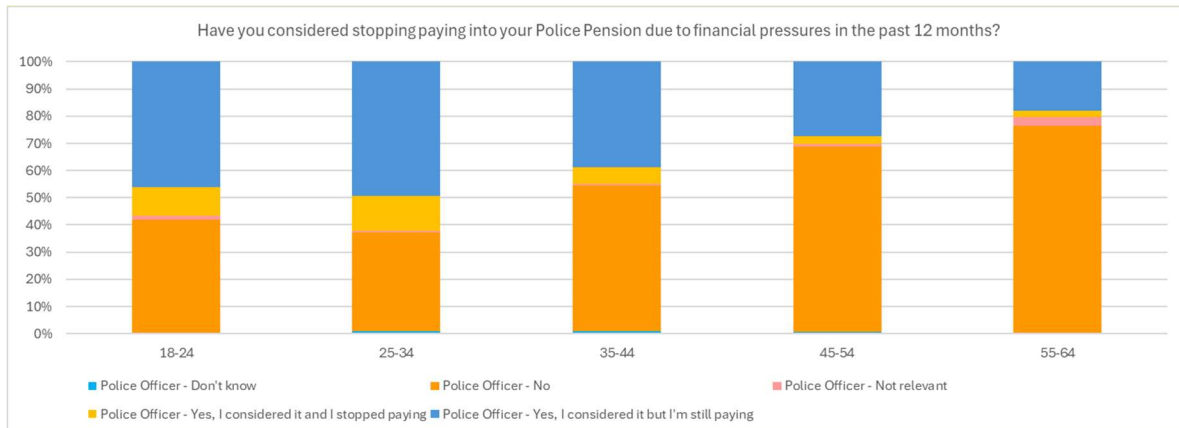
8. Household finances changing over time – the next 12 months

Respondents were asked how they thought their household finances would change over the next 12 months. 14% of Police Officers thought their situation would get better/get a lot better and 47% thought it would get worse/get a lot worse. Those aged 35-54 were most pessimistic about their financial outlook for the next 12 months. Police Staff responses were slightly more positive in comparison, with 1 in 5 respondents expecting their financial situation to improve and 1 in 3 (36%) expecting them to decline.



9. Contributing to your Police Pension

Pension engagement levels amongst Police Officers and Staff have been impacted by the cost-of-living crisis over recent years. Overall, 42% of Police Officers have considered stopping paying into their Police Pension over the past 12 months. This includes 6% who considered it and went on to stop paying into it. As can be seen below, there is a significant relationship with age, with those younger Police Officers, under the age of 35, much more likely to be considering stopping and actually stopping, compared to their older colleagues. For Police Staff respondents, there is less of an age variation. In terms of considering stopping pension payments, Police Staff have a lower level at 22% with 3% who considered it and stopped.



Was considering coming out of the pension to give myself some extra money a month to take the pressure off

Cannot afford to pay police pension due to mortgage and I am not allowed to alter the amount I contribute to pension to make it affordable.

DUE TO BEING ON THE LOWER END OF THE PAY SCALE, I OPTED OUT OF THE PENSION SCHEME AS THE DEDUCTIONS WERE £300+ EACH MONTH WHICH WHEN YOU ARE ON A LOWER PAY ALONG WITH OTHER DEDUCTIONS, SIGNIFICANTLY AFFECTS MY TAKE HOME PAY. I PLAN TO RE JOIN ONCE I AM ON THE HIGHEST PAY INCREMENT.

Despite the police pay on paper, the pension contributions are significant, which although are very beneficial in years to come, are a large dent in the income and the actual salary taken home - losing over a third of the gross pay to deductions

Feel that the money paid into the pension could be better used now with my family, however thought better of removing myself from the pension as i worry about finances in later life.

For almost 10 years my opportunities to plan my finances has been guesswork due to considerable uncertainty around my pension. I have made financial decisions and risks that i would not have taken if I wasn't constantly worrying about the impact of changes to my pension.

I am only able to manage my finances in the way that I'm doing because I have opted out of the pension. I desperately want to start paying back in but doing so will mean that I will go from "managing" to struggling every single month. As of next year, I will have absolutely no hope of restarting pension payments as my mortgage fixed rate is due to end and the payments will be going up significantly. I have skipped meals to ensure that there is some money available in case my family need something.

I came out of the pension because I simply could not afford to pay it. I need the money to live, buy things, pay bills and actually save some money

I cannot afford to pay into the pension as this would leave me with not enough money for the rest of the month, especially since my mortgage rate has significantly increased.

I considered leaving the Police pension in order to pay off a credit card quicker and fund a family holiday. However, I am staying in for the time being and will review in the new year.

I had to stop paying into my pension as we had an extension on the back of the house, it pushed our mortgage up considerably and I ended up with a further 3 loans. I recently completed one loan, and another is due to complete in 3 months which will really help in the current claimant. I have only recently reinstated my Police pension but still feel at times I am juggling funds all the time. Hopefully things will improve once the next loan is complete

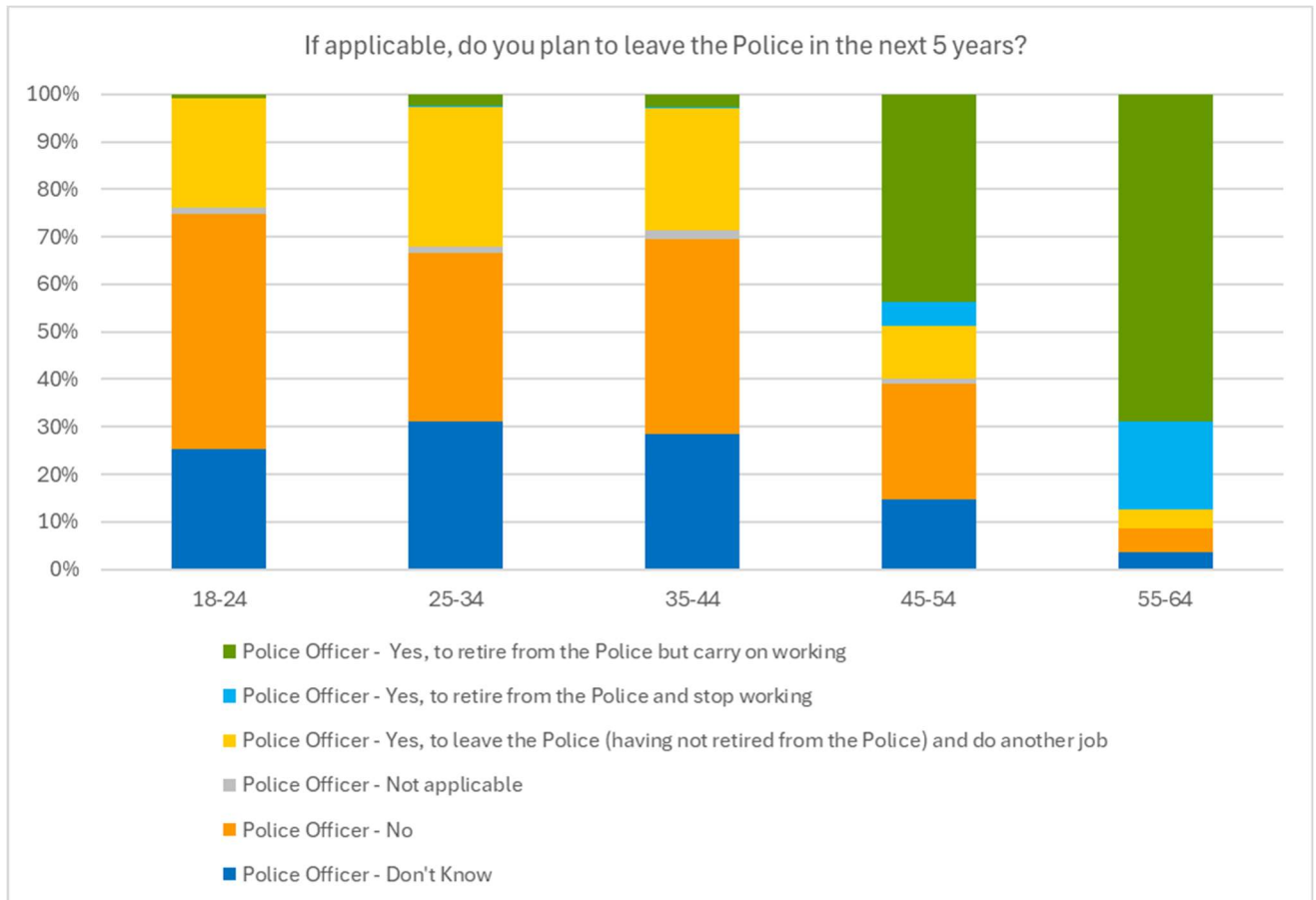
I have had to give up my pension due to increase in bill and having to reduce my hours for childcare. maybe given the option to pay less into the pension, then at least I can have a little bit more when/ if I retire and as always pay rise is always welcome. ted.

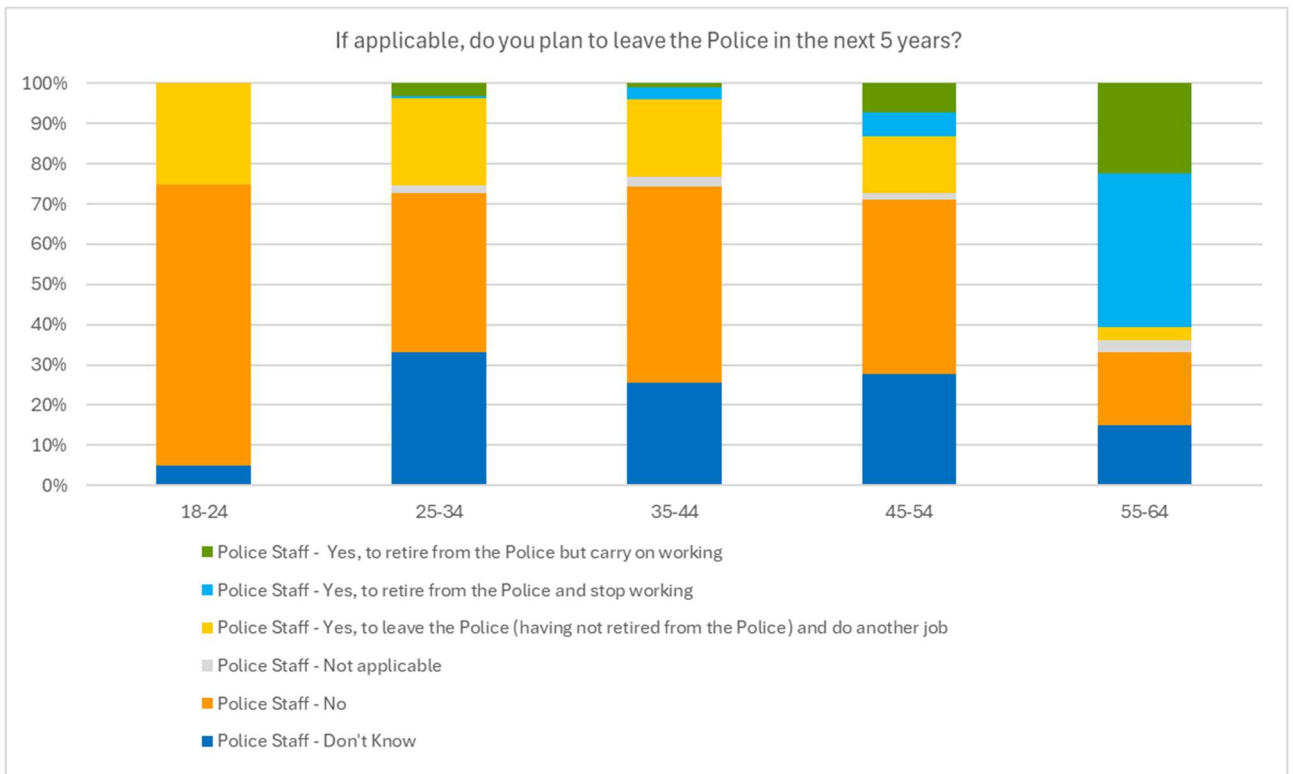
I opted out of the police pension because I was struggling to pay my bills and rent as well as paying off some credit card debts. I still have these debts, but I am not struggling as much as previously. However, I am now pregnant and due to go on maternity leave imminently. I am very concerned about how we will afford rent and bills after the 6 months of pay that we receive. I want to be able to be home with my child for as long as possible, but I am concerned I will be forced to return to work after 6 months due to financial struggles. Therefore, I will not be opting back into the pension any time soon as this would put me out of pocket.

I stopped paying into my pension to help me save more money to buy a flat, but it actually didn't allow me to save much more due to increased tax deductions, so I went back into the pension.

10. Plans for the next 5 years

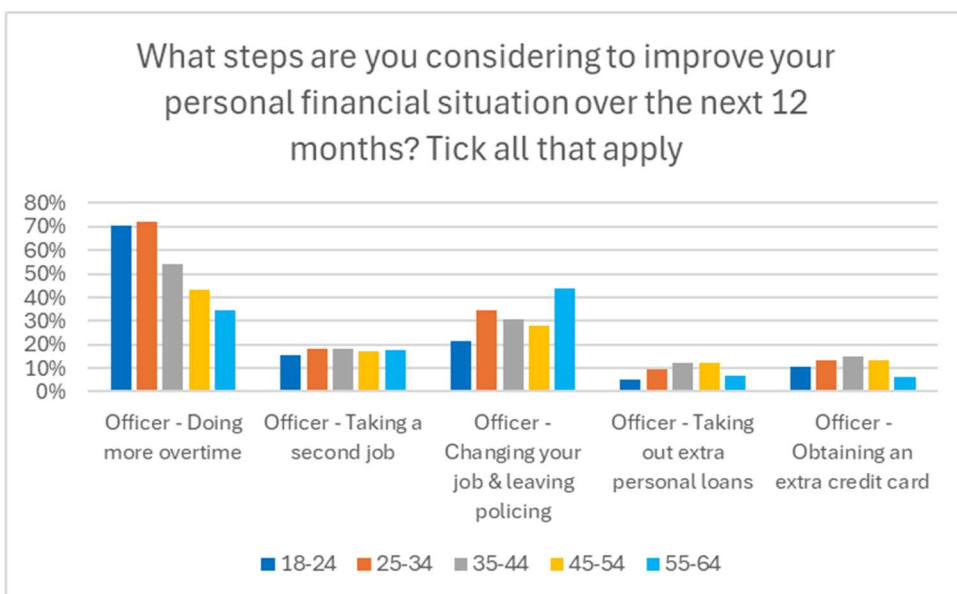
Respondents were asked if they were planning to leave the Police in the next 5 years. Unsurprisingly, responses varied by age, particularly among Police Officers and proximity to retirement age. For those Police Officers aged under 45, between 25% and 30% of respondents are considering leaving the Police to do another job. There are also similar proportions across the age groups that responded, “don’t know”. Police Staff responses are different, particularly responses linked to retirement and driven by current differences in retirement ages of the different schemes.





11. Actions to improve personal financial situation

Respondents were asked what actions they were taking to improve their financial situation in the coming year. Unsurprisingly, overtime was a very popular response across both groups. For Police Officers, the response levels decreased with age, with the response levels of those aged 55-64 being half of those aged 18-24. For Police Staff, it dropped down to about a quarter when comparing 18-24-year-olds to those aged 55-64. Other activities such as getting a second job or leaving the Police showed lower levels of variation across the age groups. Taking out loans and getting additional credit cards were mentioned by 8% of Police Officers and 9% of Police Staff respondents.





Thankfully I AM LEAVING WITHIN 12 MONTHS. MY WIFE IS ON GOOD MONEY WITH NO RISK OF PRISON FOR TRYING TO DO YOUR JOB. THE LEVEL OF RISK AND CULPABILITY IN THE POLICE IS ONE OF THE HIGHEST IN THE COUNTRY AND WE EXPECT GOOD PEOPLE TO SIGN UP TO THIS FOR LESS THAN AN ASSISTANT MANAGER IN ALDI.

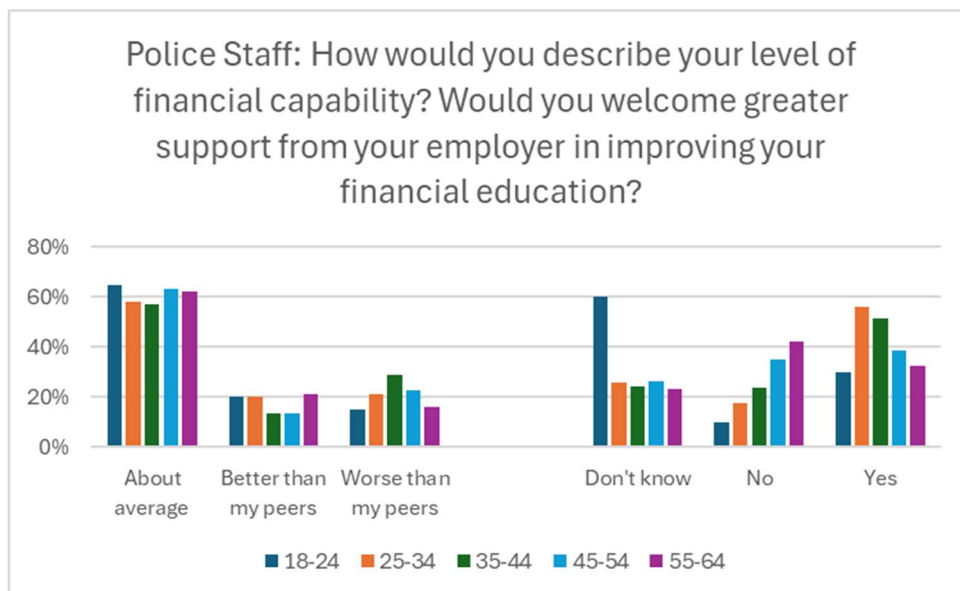
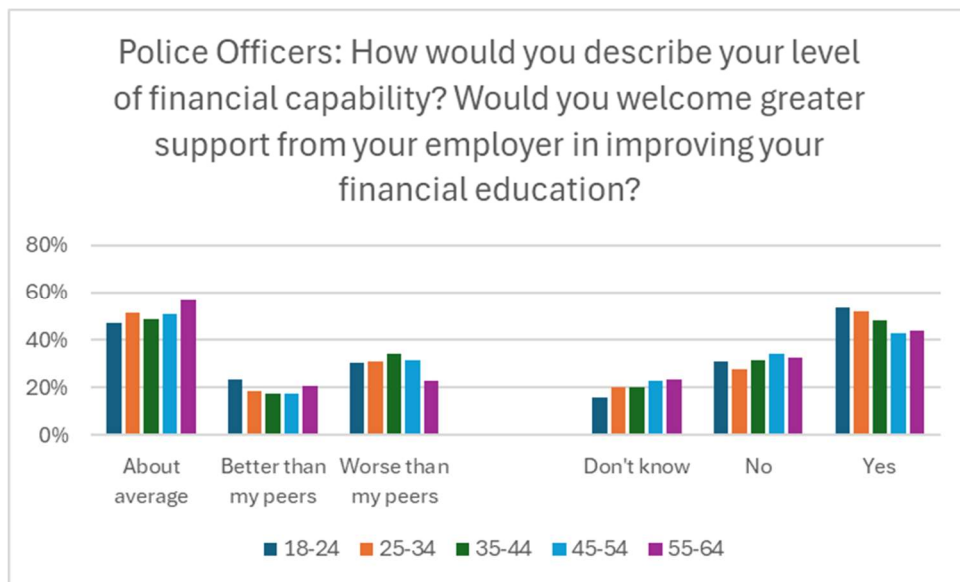
The pay for a police officer now is probably similar to a good role in Tesco, there is no way that a single police wage could support a family the way it would have done in the past. It takes every penny of the wage to meet all expenses every month, there is nothing left to save, put towards a holiday etc. Taken with the stress of the job it is unacceptable. Everyday costs are rising and benefits to the police are falling, there is no longer meal vouchers, mortgage allowance, milage to work ,or other perks to make the wage worth staying for and making police a job for life, this is why so many are leaving and why I would leave myself in a heartbeat

*We need to be compensated appropriately for the role we undertake and the risks we take every day. I love working for the MET and the *only* reason I would consider leaving is because I never have any money left at the end of the month. Schemes like introducing people on paypoint 2 immediately may well help attract newcomers, but it is thoroughly demoralising for someone like me who has just got past paypoint 2 to now be on the same wage as someone who has just joined. All this has done is created disparity in the length it takes individuals to reach top rate. There should have been some consideration for those impacted by this. Half the challenge of our numbers is retention, so to just look at increasing newcomers and disregarding those who have already worked two years to move up the scale is a shortsighted fix that may well see those who were on the verge of leaving make that move elsewhere and negate all of the newcomers that join the force.*

I have already come out of the police treatment centre, benevolent fund and private health care due to financial pressures. I have seriously considered federation costs and in particular the pension, the pension takes a huge chunk of my salary, and this has been absolutely crippling. Our salary is nowhere near the level it should be in relation to inflation. I have already made financial cut back to stay in this line of work. I have already considered leaving the police started looking into the private sector for better paid work. If our pay is not increased to match real terms cost, then I will have no other alternative than to leave the police.

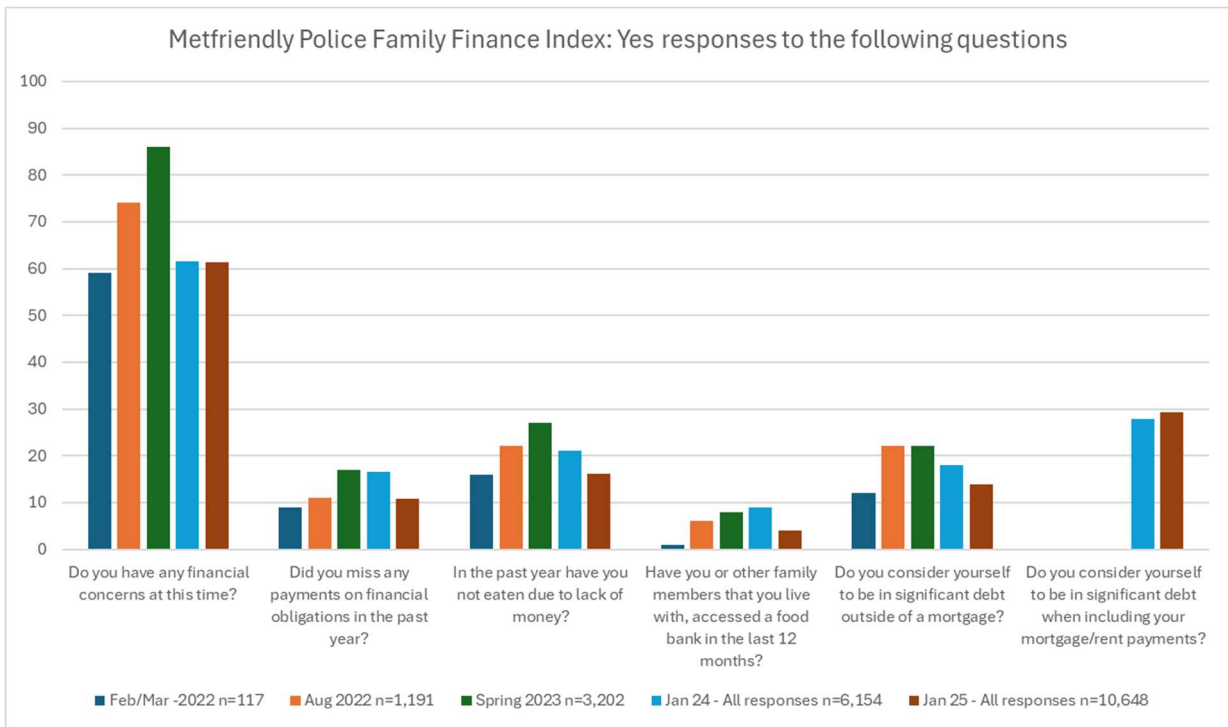
12. Levels of financial capability and interest in financial education

Respondents were asked how they perceived their level of financial capability. Across both groups, around half described themselves as average, around a third “worse than my peers” and a fifth considered themselves to be “better than my peers”. In terms of interest in greater support from their employer in improving their financial education, over 50% said that they would welcome it, and this was particularly high for Police Officers under 45 and Police Staff aged 25-44.

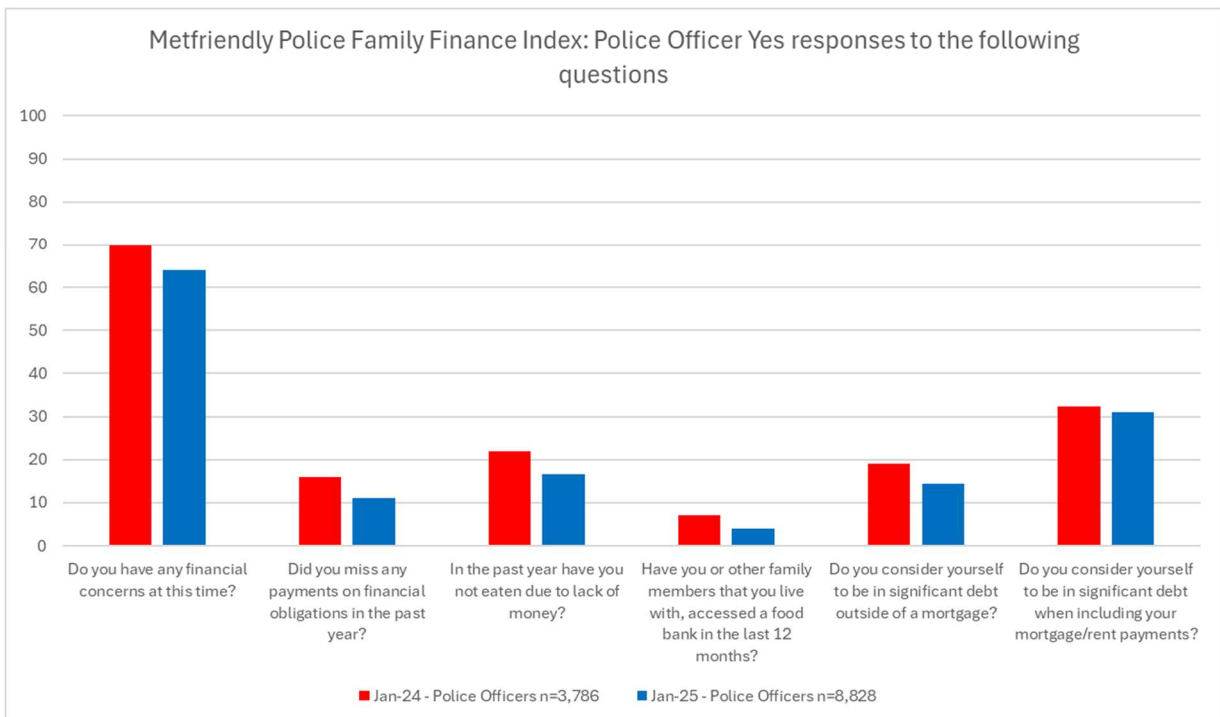


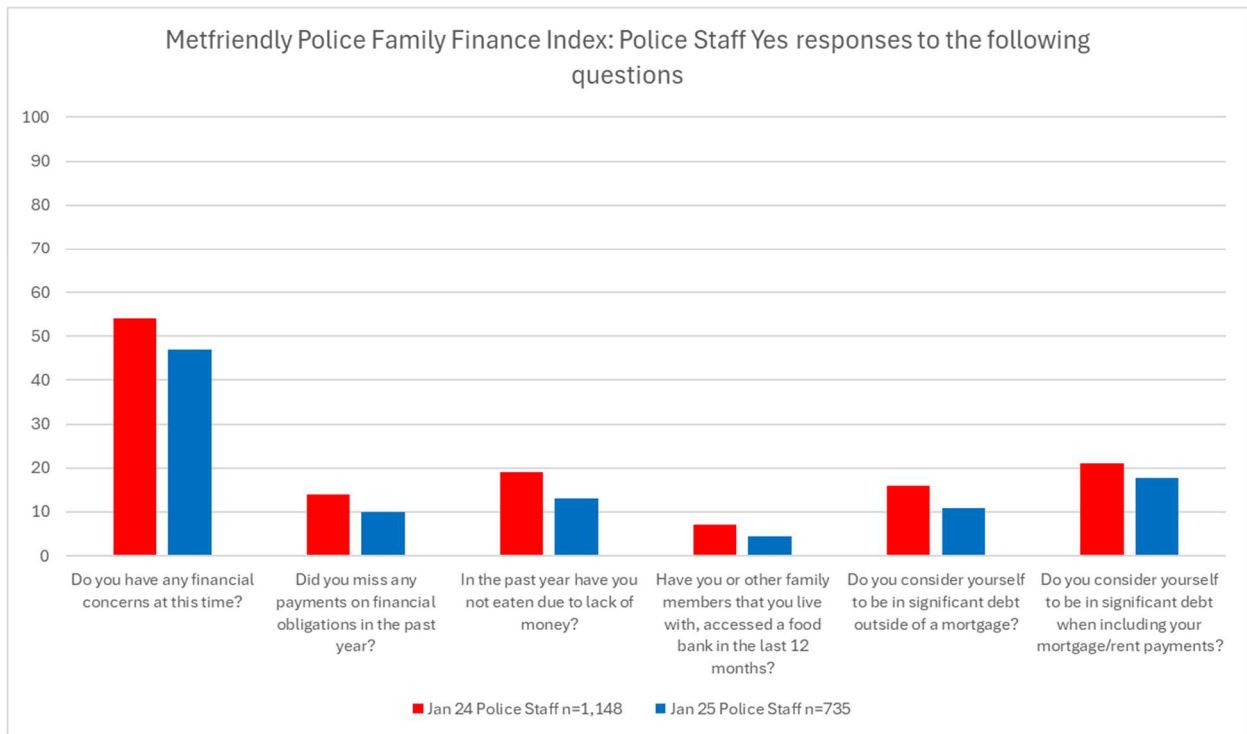
12. Changes in responses between 2022-2025

The graphs below show how response percentages have changed for these questions between these surveys in 2022, 2023, 2024 and 2025 for all survey respondents.



The following graphs show how responses have changed over the past 2 years for Police Officers and Police Staff.





Although there has been a reduction in stated levels of financial concerns, many of the above indicators show minimal variation over time, thus highlighting the ongoing financial pressures faced by many Police Families. The data shows that nearly 1 in 3 Police Officers consider themselves to be in significant debt when including housing costs (31%). This level has seen little movement over the past 12 months.

13. Conclusion

The cost-of-living crisis is still being faced by many UK Police Families in 2025. This is having a significant impact on respondents' mental health. Financial concerns are impacting their everyday lives and driving difficult financial decisions. These decisions will not just impact in the short-term but also for many years into the future. In particular, the proportions of Police Officers and Staff having financial concerns, missing meals and considering opting out of the Police Pension clearly show that despite the recent pay settlements, the financial situation of many of the UK's Police Families is a genuine and immediate concern.

These financial pressures, for some younger respondents, are clearly causing them to question their long-term future in the Police. Significant opportunities exist to address some of these concerns and pressures by improving financial capability and, subsequently, financial resilience. 60% of those respondents who expressed an opinion said they would welcome greater support from their employer in improving their financial education.

Appendices

Respondent type:

Description: Which of the following best describes your current working status?	Spring 2025: Responses	% Responses
Serving Police Officer	8,828	82.9%
Police Support Staff	735	6.9%
Employed outside of Police Family	49	0.5%
Semi-retired	43	0.4%
Retired	224	2.1%
Other, please specify	87	0.8%
Skipped question	682	6.4%
Total	10,648	

Serving Police Officers and Support Staff respondents, by Constabulary

Row Labels	Police Support Staff	Serving Police Officer	Grand Total
Avon & Somerset Constabulary	3	156	159
Bedfordshire Police	12	74	86
British Transport Police	67	121	188
Cambridgeshire Constabulary	19	62	81
Cheshire Constabulary	5	17	22
City of London Police	3	48	51
Civil Nuclear Constabulary	4	13	17
Cleveland Police	4	44	48
Cumbria Constabulary	3	45	48
Derbyshire Constabulary	18	97	115
Devon & Cornwall Police	1	132	133
Dorset Police	2	95	97
Durham Constabulary	18	25	43
Essex Police	46	228	274
Gloucestershire Constabulary	13	43	56
Greater Manchester Police	3	191	194
Hampshire Constabulary	5	186	191
Hertfordshire Constabulary	3	65	68
Humberside Police	6	53	59
Kent Police	1	124	125
Lancashire Constabulary	27	118	145
Leicestershire Constabulary	6	47	53
Lincolnshire Police	1	28	29
Merseyside Police	2	100	102
Metropolitan Police	134	3,351	3,485
MOD (Ministry of Defence) Force		5	5
Norfolk Constabulary		116	116
North Yorkshire Police	1	48	49
Northamptonshire Police	16	69	85
NORTHERN IRELAND: Police Service of Northern Ireland		493	493
Northumbria Police	6	381	387
Not relevant	9	51	60
Nottinghamshire Police	1	39	40
SCOTLAND: Police Scotland		8	8
South Yorkshire Police		9	9
Staffordshire Police	2	9	11
Suffolk Constabulary	2	44	46
Surrey Police		154	154
Sussex Police	8	225	233
Thames Valley Police	8	362	370
WALES: Dyfed-Powys Police		36	36
WALES: Gwent Police	2	35	37
WALES: North Wales Police	30	75	105
WALES: South Wales Police	47	93	140
Warwickshire Police	2	27	29
West Mercia Police	4	77	81
West Midlands Police	15	172	187
West Yorkshire Police	61	182	243
Wiltshire Constabulary	11	32	43
Blank	104	623	727
Total	735	8,828	9,563