



August 24, 2022

President Joseph R. Biden, Jr.  
The White House  
1600 Pennsylvania Avenue, NW  
Washington, D.C. 20500

Dear President Biden,

The Military Officers Association of America (MOAA), our nation's largest military service organization and fourth-largest veteran service organization, representing more than 350,000 currently serving, retired, and former officers, survivors, and their families, thanks you and your administration for your ongoing efforts to prioritize and protect the interests of uniformed servicemembers and their families.

We are reaching out regarding the next Quadrennial Review of Military Compensation (QRMC). As you know, the QRMC has a long history, dating back to 1967; every four years, the president directs the secretary of defense to conduct a review of the principles and concepts of the compensation system for members of the uniformed services.

In the workup to your instructions for the 14th QRMC, MOAA seeks the opportunity to inform how the review will address the following pay and compensation issues:

- **Basic Allowance for Housing (BAH)**  
The review should determine efficiency and accuracy of the current BAH system and the appropriateness of using mean and median housing costs in such calculations (detailed further in Section 644 of the House version of the FY 2023 National Defense Authorization Act, H.R. 7900).

Further, the QRMC should determine to what degree BAH and the Military Housing Privatization Initiative is meeting quality-of-life standards for the servicemembers and their families, and the impacts of the arrangement on DoD's recruiting and retention mission requirements.

- **Assistance Programs for Servicemembers**  
The upcoming review should assess the number of military families eligible for and in receipt of the Basic Needs Allowance.

Further, the review should evaluate excluding BAH from gross household income for purposes of the Basic Needs Allowance, as detailed in Section 601 of the House version of the FY 2023 NDAA, H.R. 7900.

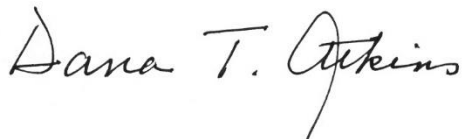
- **Blended Retirement System (BRS)**

The upcoming review should study the savings behavior of servicemembers related to Thrift Savings Plan – specifically, it should assess the take-rate for those who selected BRS during the opt-in year, and those who are automatically in the BRS plan.

The 13th QRMC identified differences in savings behavior between services and the two different avenues into the BRS plan, noting those who opted in save at a higher rate. To account for recruiting and retention challenges, DoD should know and share more about servicemembers' savings behavior and the financial training they have received. In reviewing the behaviors noted above, the QRMC should determine how much the disinterest in investing impacts retention and recruiting.

Thank you again for your time and attention on these important matters. MOAA looks forward to seeing these critical issues addressed in the upcoming QRMC and working with you, your administration, and Congress as we move forward with this multiyear review.

Sincerely,

A handwritten signature in cursive script that reads "Dana T. Atkins". The signature is written in black ink and is positioned below the "Sincerely," text.

CC: Vice President of the United States, Secretary of Defense, and Leaders of the Senate and House Armed Services Committees