

JUNE 2024

# ***VOICES FROM THE FIELD***

FBI Agent Accounts of  
the Real Consequences  
of the High Cost of Living and  
Limited Housing Allowances





# ABOUT THE FBI AGENTS ASSOCIATION

The FBI Agents Association (FBIAA®) is a non-profit organization founded in 1981. Our mission is to advance and safeguard the careers, economic interests, conditions of employment, and welfare of Federal Bureau of Investigation (FBI) Agents and retired FBI Agents.

We fulfill this mission by providing support and advocacy to more than 14,000 active and former FBI Agents.

FBIAA's services to members include internal advocacy within the Bureau, legal representation, legislative advocacy, and financial support through our charitable funds - the FBIAA Memorial College Fund and the FBIAA Member Assistance Fund.

## About *Voices from the Field*

As FBI Agents, we dedicate our lives to protecting our country from criminals and terrorists who threaten our safety, economy, and way of life. As part of our work, Agents are subject to **nationwide mobility agreements**, meaning we can be **sent anywhere at anytime**.

With rising housing costs and high inflation, **America's cities are increasingly unaffordable for the FBI Agents assigned to serve in them**. In fact, pay for some Agents in high cost of living areas is now below the “very-low-income-limits” established by the Department of Housing and Urban Development (HUD). In a 2023 FBIAA membership survey, nearly 70% of respondents assigned to high-cost cities said that it is difficult to live in their current location with their current salary.

***Voices from the Field*** contains the stories of FBI Agents. These personal anecdotes illustrate **how the high cost of living affects our work** including impacts on **recruitment and retention** and on **operations**. Further, living under financial strain creates a unique problem for FBI Agents as **demonstrating financial security** is a key element of maintaining the security clearance we need to do our work.

**Taken together, these individual stories underscore the critical reality that the financial security of FBI Agents is closely tied to all of our national security.**

FBIAA is releasing ***Voices from the Field*** to ensure that the U.S. Congress, the Administration, and the public are aware of the real and daily challenges faced by FBI Agents and the **risks to national security posed by the high cost of living and the relatively low Special Agent pay levels**.

**FBIAA is actively engaged with Congress to increase funding levels for the FBI**, enabling the Bureau to implement a pilot program to grant reasonable allowances to alleviate financial pressures on Agents in high-cost cities.

For Agents and the FBIAA, the request for increased funding is not political. It is a matter of completing our mission and protecting the Constitution and the people of our nation.

*FBIAA members provided the following information on a voluntary and confidential basis.*

# **Recruitment and retention is national security.**

Spiking costs of living may cause recruitment and retention problems for the FBI.

For example, more experienced Agents may seek to transfer from high-cost areas, leaving large and important field offices understaffed.

*Recruitment and retention is national security.*

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Cost of living impacts every aspect of daily life especially when onboarding and taking a 50% pay cut. Quality people are hard to find and cost of living is impacting the quality of applicants and hiring.

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- FBIAA Member, Washington, DC



*Recruitment and retention is national security.*

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I've...definitely noticed a lot of younger/newer agents struggling with rent prices and struggling to be able to afford a home in Boston. It is impacting our retention rates.

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- FBI/IAA Member, Boston, MA



*Recruitment and retention is national security.*

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For Agents wanting to stay long term and raise a family, it is almost impossible due to costs and availability of housing [and] daycare.

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- FBI/IAA Member, Brooklyn, NY



*Recruitment and retention is national security.*

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Money has become an incredibly significant stressor for my wife and I. We plan to return to our original home in the south—hopefully via transfer, but via resignation if necessary—because the cost of living here feels incompatible with raising a family at our income levels.

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- FBIAA Member, Boston, MA



*Recruitment and retention is national security.*

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I live pay check to pay check and any deviation from my budgeting...will [require] months to recover. As much as it is my dream to be an FBI Agent, I am not shocked that people leave [for the] private sector.

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- FBIAA Member, Manhattan, NY



*Recruitment and retention is national security.*

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I love the work I do, but...the high cost issue...is going to force me to consider other employment and/or moving to do what is best for my family. I will do everything I can to make it work, but my family deserves to be taken care of as well.

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- FBI/AA Member, Manhattan, NY



*Recruitment and retention is national security.*

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We currently have 1 child. We planned on having 2 children, but living in the DC area we don't believe we can afford to logically do that. That will likely impact our decision to stay within the DC area or look for other opportunities inside the Bureau or out.

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- FBIAA Member, Washington, DC



*Recruitment and retention is national security.*

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I retired almost as soon as eligible as [my salary] never came close to covering our expenses. I would have preferred to stay and serve in the job I loved but it was simply impossible to continue much past minimum retirement eligibility.

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- FBIAA Member, Washington, DC



*Recruitment and retention is national security.*

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We are constantly considering moving and changing jobs, even leaving the FBI.... [I]t is getting to the point where we are deciding, "what is the point of this?"

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- FBI/IAA Member, Boston, MA



*Recruitment and retention is national security.*

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I love living in paradise and working my dream job, but the only reason I won't be able to stay here a minute longer than I'm required to is because of the cost of living.

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- FBIAA Member, Honolulu, HI



*Recruitment and retention is national security.*

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I question daily if my dream career working as an Agent in the FBI was a poor decision in the sense that I cannot provide enough financially for my family.

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- FBI/AA Member, Manhattan, NY



The background of the slide features a faded, semi-transparent image of the United States flag, showing the stars and stripes. The flag is positioned behind the text, creating a subtle patriotic theme.

# **Financial security is national security.**

FBI Agents must be able to demonstrate financial security to retain their security clearance and the ability to work on critical matters.

Agents are also extremely restricted in their abilities to seek additional income outside of their Bureau salaries.

*Financial  
security is  
national security.*

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Housing in a safe area has become a difficult thing to purchase unless you have lived in the area for a long time. I would work more if I could to provide a bigger income for my family, but the FBI restricts my outside employment.

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- FBI/IAA Member, Washington, DC



*Financial  
security is  
national security.*

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It is impossible to afford to buy a house in the San Francisco Bay Area with the income paid to Special Agents, anywhere within a reasonable commuting distance....I believe this is a security risk to the FBI as well -- paying their employees less than a living wage and not allowing them to have...outside employment to make additional money.

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- FBI/IAA Member, San Francisco, CA



*Financial  
security is  
national security.*

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I'm currently being forced to rent and am not able to buy due to the rising housing market. I cannot compete with other offers on the homes in my area. My spouse stays at home because daycare is too expensive, forcing us to live off of my salary alone. Normally, I would seek a second job to obtain additional income, but I am not able to do that without approval, and am only allowed to earn limited additional income even with the approval.

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- FBI/AA Member, Washington, DC



*Financial  
security is  
national security.*

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It's very difficult to save money for retirement, impossible to buy a house and live the American dream, difficult to save money for kids' education. [We have] lots of anxiety induced by financial stressors and fear of never being able to retire. Unforeseen events like a car accident or medical emergency can be financially devastating.

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- FBIAA Member, San Francisco, CA



*Financial  
security is  
national security.*

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I struggle every day to pay my bills on our current salary.

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- FBIAA Member, Washington, DC



# **Operations proximity is national security.**

When FBI Agents assigned to high-cost cities are forced to find housing far outside of the city, they cannot live among the civilians they are expected to serve.

Extremely long commutes to work limit Agents' availability for additional work responsibilities and can impact response time.

*Operations  
proximity is  
national security.*

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The majority of [Agents] do not actually live in New York City which is the community they are supposed to serve. It was only because of prior savings, that I've since depleted, that I could 'afford' to live in the community that I work in.

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- FBI/IAA Member, Manhattan, NY



*Operations  
proximity is  
national security.*

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On an FBI Agent salary alone, it is practically impossible to purchase a home in a safe area that would still allow a reasonable commute...to [Los Angeles Headquarters]. This discourages agents from remaining in LA and results in high rates of turnover and loss of experienced agents in the office.

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- FBI/AA Member, Los Angeles, CA



*Operations  
proximity is  
national security.*

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[High cost of living] impacts the ability to pay basic utilities, medical bills, and food....It makes it difficult to stay in a large office where a lot of important cases are located.

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- FBI/IAA Member, Washington, DC



*Operations  
proximity is  
national security.*

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[I] must live much further away from the area of the main office to afford a family home. [It] can take over a hour one way to commute into DC....Commuting to work can be difficult and dangerous due to length of time in and exhaustion.

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- FBIAA Member, Washington, DC



*Operations  
proximity is  
national security.*

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I have to live an hour and ten minutes driving from the office....My commute adds excess stress to my life and impacts the FBI mission. I do not do the collaterals the office needs to succeed because of my commute. I also contemplate leaving at a certain, near term service milestone to consider private sector options.

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- FBIAA Member, Washington, DC






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