



Active-Duty Military Pay and Allowances: A Fact Sheet

Understanding Basic Pay, Housing, Subsistence, Special Pays, and Military Compensation

Military Compensation: More Than a Paycheck

How much does someone earn in the military? The answer is not quite as simple as looking up a salary. Unlike most civilian employees, military personnel receive compensation through a combination of basic pay, allowances, and, in certain circumstances, additional payments for special duties or qualifications.

Two service members holding the same rank and having identical years of service may receive considerably different monthly compensation. One may live in government housing while another receives a housing allowance. One may serve aboard a ship or in a hazardous-duty assignment, while the other works at a stateside installation.

Understanding military compensation requires knowing the difference between basic pay, allowances, special pays, and deductions. This fact sheet explains how those components fit together and where to find the current rates.

Basic Pay: Rank and Years of Service

Basic pay is the foundation of military compensation. It is determined by two principal factors: **pay grade and years of creditable service**.

The Armed Forces use standardized pay grades rather than individual salary negotiations. A Navy petty officer and an Army sergeant holding the same pay grade and having the same

creditable years of service generally receive identical basic pay, even though their duties may be quite different.

Personnel category	Pay grades	General description
Enlisted personnel	E-1 through E-9	From new recruits to senior enlisted leaders
Warrant officers	W-1 through W-5	Technical specialists and leaders
Commissioned officers	O-1 through O-10	From junior officers to senior generals and admirals

Not every service uses every pay grade. For example, the Air Force and Space Force do not currently have warrant officer grades across the full W-1 through W-5 range, and certain grades are limited by service structure or appointment requirements.

Basic pay ordinarily increases with promotions and with additional years of creditable service, up to the applicable limits for each grade. Congress also periodically authorizes adjustments to military pay rates.

Basic pay is generally subject to federal income tax and Social Security and Medicare taxes, with certain exceptions for qualifying service.

Current pay charts: [Defense Finance and Accounting Service — Military Pay Tables](#)

Basic Allowance for Housing (BAH)

Housing is one of the largest expenses facing most American households. To help military personnel meet that expense, the government provides a Basic Allowance for Housing to eligible service members who are not furnished government housing.

BAH is determined principally by three factors: the location of the permanent duty station, the member's pay grade, and whether the member qualifies for the with-dependents or without-dependents rate.

A service member assigned to an expensive metropolitan area may receive a substantially higher housing allowance than someone of the same grade stationed in a community with lower housing costs.

The military does not ordinarily calculate BAH according to the actual rent or mortgage payment. Instead, it uses published rates intended to reflect local housing costs for the appropriate pay grade and dependency category.

An important distinction is that the with-dependents rate is not multiplied by the number of dependents. A member with a spouse and three children does not automatically receive more BAH than another member of the same grade and location who qualifies with one dependent.

Personnel living in government-provided housing generally do not receive ordinary BAH as additional spendable income, although special circumstances and exceptions exist.

BAH is generally excluded from federal taxable income.

Find current rates: [Official BAH Rate Lookup](#)

Basic Allowance for Subsistence (BAS)

Basic Allowance for Subsistence helps offset the cost of feeding the service member. It is not intended to provide food for an entire family.

Unlike BAH, BAS does not depend on geographical location or the number of dependents. The standard rates differ between enlisted personnel and officers and are adjusted periodically.

For 2026, the published monthly rates are:

Category	Monthly BAS
Enlisted personnel	\$476.95
Commissioned officers	\$328.48

Receiving BAS does not necessarily mean that all meals are free. Enlisted personnel who receive government-provided meals may be required to pay meal charges or have amounts collected from their pay. Officers generally pay for their own meals.

BAS is ordinarily excluded from federal taxable income.

Official information: [Basic Allowance for Subsistence](#)

Special and Incentive Pays

Basic pay and allowances compensate military members for ordinary service and living expenses. Special and incentive pays recognize additional qualifications, unusual working conditions, hazardous assignments, or the need to retain personnel in critical specialties.

These payments are not universal. A service member must satisfy the particular eligibility requirements, and some payments depend on assignment, qualifications, years of service, or contractual commitments.

Type of additional pay	General purpose
Career Sea Pay	Compensates qualifying personnel for sea duty
Aviation Incentive Pay	Supports qualifying aviation service
Hazardous Duty Incentive Pay	Compensates certain hazardous assignments
Hostile Fire or Imminent Danger Pay	Applies to qualifying dangerous-duty circumstances
Hardship Duty Pay	Recognizes certain difficult assignments or conditions
Foreign Language Proficiency Bonus	Rewards qualifying language capabilities
Special Duty Assignment Pay	Compensates selected demanding assignments
Medical and Dental Special Pays	Supports recruitment and retention of qualifying health professionals

Enlistment and Retention Bonuses Encourages entry into or continued service in designated specialties

For example, a Navy sailor assigned to qualifying sea duty may receive Career Sea Pay in addition to basic pay and allowances. A qualified military aviator may receive aviation incentive pay, while a service member assigned to a designated hazardous area may qualify for additional compensation.

Some special pays may be received simultaneously, but eligibility and payment restrictions apply.

Most special and incentive pays are taxable unless a specific exclusion applies.

Official information: [Special and Incentive Pays](#)

Other Allowances and Reimbursements

Military personnel may qualify for additional allowances depending on their circumstances. Some are paid monthly, while others are one-time payments or reimbursements associated with particular events.

Family Separation Allowance: Eligible service members who are involuntarily separated from their dependents for qualifying periods may receive additional compensation to help offset the costs associated with separation.

Overseas Cost-of-Living Allowance: Personnel stationed in certain overseas locations may receive an allowance intended to offset differences in living costs compared with the United States.

Overseas Housing Allowance: Eligible personnel living in private housing overseas may receive assistance with authorized housing expenses under rules different from those governing stateside BAH.

Dislocation Allowance: Certain permanent changes of station may qualify members for a payment intended to help with miscellaneous relocation expenses.

Clothing Allowances: Enlisted personnel may qualify for initial or replacement clothing allowances, with amounts and eligibility determined by service regulations.

Travel and Transportation Allowances: Authorized temporary-duty travel and permanent changes of station may involve government-funded transportation, lodging, meals, or reimbursement of qualifying expenses.

Not every payment is additional disposable income. Travel reimbursements, for example, often compensate members for expenses incurred while performing official duties.

Taxes: Why Allowances Matter

One of the less obvious advantages of military compensation is that certain allowances are excluded from federal taxable income.

Basic pay and most special pays are taxable. BAH and BAS, however, are generally not subject to federal income tax. Consequently, two people receiving the same total amount of compensation may have different after-tax incomes if one receives a substantial portion through qualifying tax-exempt allowances.

Consider the following simplified example.

A Hypothetical Monthly Pay Statement

Compensation component	Monthly amount
Basic pay	\$3,500
Basic Allowance for Housing	\$1,800
Basic Allowance for Subsistence	\$476.95
Special pay	\$200
Total monthly compensation	\$5,976.95

In this illustration, basic pay and special pay total \$3,700, while BAH and BAS total \$2,276.95.

Under ordinary circumstances, the BAH and BAS amounts would be excluded from federal taxable income. The member's actual take-home pay would depend on taxes, insurance, retirement contributions, meal charges, and other applicable deductions.

These figures are illustrative, not an actual 2026 pay entitlement for a particular rank or duty station.

Special federal tax provisions may also apply to military members serving in designated combat zones. State income tax treatment varies according to residency and applicable law.

Official information: [IRS — Tax Information for Members of the Military](#)

Understanding the Leave and Earnings Statement

Every military member should become familiar with the Leave and Earnings Statement, commonly called the LES.

This monthly statement provides a detailed accounting of military compensation and deductions. It is the military equivalent of a civilian pay stub, although it contains considerably more information.

An LES generally identifies the member's pay grade, years of service, pay entitlements, deductions, allotments, leave balance, and tax information.

The most important sections include:

LES section	What it shows
Entitlements	Basic pay, allowances, and additional payments
Deductions	Taxes, insurance, debt collections, and other deductions
Allotments	Authorized payments directed to designated recipients or accounts
Leave	Accrued, used, and remaining leave
Tax information	Federal and applicable state withholding
Retirement information	Applicable retirement plan and certain savings contributions

Service members should review their LES regularly, particularly after promotion, relocation, marriage, divorce, changes in dependent status, or assignment to special duty.

Errors can occur, and an overpayment may eventually have to be repaid. Discovering a discrepancy early can prevent an unpleasant financial surprise.

Statements are generally accessible through the military's secure myPay system.

Official information: [DFAS — Understanding Your LES](#)

What Comes Out of a Military Paycheck?

Gross military compensation and take-home pay are not the same thing.

Depending on the member's circumstances, deductions may include federal and state income taxes, Social Security and Medicare taxes, Servicemembers' Group Life Insurance premiums, Thrift Savings Plan contributions, meal charges, debt repayments, and other authorized items.

Some deductions are mandatory, while others result from voluntary elections.

Members participating in the Blended Retirement System may receive government contributions to their Thrift Savings Plan accounts, subject to applicable eligibility and vesting rules. Those contributions are valuable retirement benefits, but they are not ordinary cash deposited into a checking account.

A military family preparing its household budget should therefore rely on actual net pay rather than simply adding together basic pay and published allowances.

Why Military Pay Changes

Military compensation is not necessarily constant from one assignment to another. A promotion may increase basic pay, while a permanent change of station can alter housing allowances. Sea duty, flight status, overseas assignments, or qualifying hazardous duties may produce additional payments that end when the assignment changes.

Marriage, divorce, dependent status, government housing arrangements, and other personal circumstances may also affect entitlements. Annual adjustments to basic pay, housing allowances, and subsistence allowances can further change compensation.

For these reasons, military personnel should review their expected pay whenever their duty assignment or family circumstances change. A temporary increase in compensation should not automatically be treated as permanent income.

Official Military Pay and Allowance Directory

The following government websites provide current rates, explanations, and practical resources.

Resource	Information available
DFAS Military Pay Tables	Basic pay and published pay tables
Military Compensation	General compensation policies and benefits
BAH Rate Lookup	Housing allowances by location, grade, and dependency status
Basic Allowance for Subsistence	BAS policies and current rates
Special and Incentive Pays	Additional compensation for qualifying duties
Defense Travel Management Office	Travel, relocation, and related allowances
DFAS myPay	Personal military pay records and LES access
IRS Military Tax Information	Federal tax rules affecting military personnel

The Bottom Line: Know What You're Entitled To

Military compensation is more complicated than a monthly salary, but the system is designed to recognize differences in rank, experience, living expenses, and military responsibilities.

Basic pay provides the foundation. Housing and subsistence allowances help offset essential living costs. Special pays compensate qualifying duties and skills, while other allowances address particular circumstances such as relocation or family separation.

For prospective recruits, understanding these distinctions provides a more realistic picture of the financial advantages of military service. For those already serving, knowing how compensation is calculated can help prevent payroll errors and support better financial planning.

The most important habit is simple: **Know your entitlements, review your Leave and Earnings Statement, and ask questions whenever the figures do not make sense.**

A military career carries unusual obligations, but understanding its compensation system helps service members and their families make the most of the benefits they have earned.

Editor's Note: This fact sheet reflects general military compensation policies and published 2026 BAS rates. Pay tables, allowances, special pays, tax provisions, and eligibility requirements may change. Readers should consult the official sources above and their military finance offices for current, individual information.