Living from Payday to Payday on a Navy Salary

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More Month Than Money

Thinking back to my junior enlisted days, my wife and I usually had “more month left at the end of our money.” In the late 1960s, I was a Navy E-5 stationed in Groton, Connecticut—an affluent area where the high salaries unfortunately did not include mine.

My wife, our two small children, and I lived on a Navy paycheck, with nearly every penny committed to basic, no-frills living expenses. There was no room for luxuries or discretionary spending.

Our biggest problem was that we could never save enough for those inevitable unforeseen expenses. I lived 15 miles from the base and relied on a rapidly deteriorating car to get to work, often through harsh Connecticut winters. An unexpected repair bill could destroy our budget, leaving us without money for gas or groceries.

We sometimes scoured our rented apartment for loose change in pockets and between the couch cushions, hoping to find enough for a loaf of bread. There were days when I hitchhiked to work because we had no money for gas.

Making Every Grocery Dollar Count

My salary of less than $300 a month was stretched to the limit. On payday, we usually shopped at the Navy Commissary, the discount supermarket on base, where the savings made a real difference. We bought plenty of pasta, oats for the children, and popcorn.

Hamburger was our main source of meat. My wife made a delicious shepherd's pie with hamburger, onions, and gravy, topped with mashed potatoes and corn. As our food supplies dwindled toward payday, we ate many a meal of spaghetti with ketchup. We bought no junk food; a ten-pound bag of potatoes was a better use of our money than a dozen Hostess Ho Hos.

Food stamps were not yet available in our part of Connecticut. Emergency assistance through Navy Relief was another possibility, though we were reluctant to seek it.

Then there was the "chow hall augment." When I stood overnight duty at the base personnel office, the mess hall cooks prepared sandwiches, milk, and snacks for the watch team. There were only two of us in the duty section, and food was always left in the duty-room refrigerator. I brought those leftover rations home to supplement our family's meals.

Keeping the Car Running

We filled our gas tank at the base gas station. I drove an old Hillman Minx that I had bought in London with my first reenlistment bonus. It was a compact car, rapidly approaching its final reward: being traded in for a 1968 Volvo sedan.

We took out a bank loan to buy the Volvo. It was built like a tank, but it turned out to be a giant lemon—probably the only one ever to come out of Sweden.

A Few Simple Treats

Every payday, we treated ourselves to one fast-food meal. KFC and Burger King were our favorites. We also planned a night at the local drive-in movie theater, bringing a large bag of popcorn we had popped at home from our commissary supplies.

These were modest outings, but they gave us something to look forward to.

Staying Out of Debt

Our ends never quite seemed to meet, and it was not until I was promoted to E-6 that we moved out of "poverty mode." One thing that helped us reach more comfortable times was our determination to remain essentially debt-free, apart from the car payment.

We did not use a credit card and bought virtually nothing on installment. Our first apartments were furnished, and we gradually bought our own furniture, one piece at a time.

On the rare occasions when an emergency forced us to borrow, I took out a small loan through Navy Relief and repaid it through a payroll allotment.

The Benefits That Helped

Several military benefits helped us manage on a small salary. My family and I received free medical care at the Navy clinic, with no copays or insurance costs. The commissary offered substantial savings, as did the Navy Exchange, the department store on base. Small food and quarters allowances supplemented my pay.

Living in base housing also eased the strain. We gave up our quarters allowance in exchange for accommodations that would have cost much more in the civilian housing market.

Lessons That Lasted a Lifetime

Now that I am retired, I look back with nostalgia—and a little pride—on those lean years when we lived from payday to payday. The lasting benefit was that we learned habits of thrift that stayed with us throughout our lives.

Living on the brink of poverty taught us to live below our means and buy only what we could afford. Even when money was scarce, we had one comforting thought: as a military family, we could count on another payday.

And that was the great advantage of living on a military salary.