

SPECIAL REPORT TO THE MINISTER OF NATIONAL DEFENCE

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Pierre Daigle - Ombudsman



On the Homefront

Assessing the Well-being of Canada's Military Families in the New Millennium

Ombudsman

National Defence
and Canadian Forces



Défense nationale
et Forces canadiennes

Canada

**On the Homefront:
Assessing the Well-being
of Canada's Military
Families in the New
Millennium**

November 2013

Special Report
***On the Homefront: Assessing the Well-being of Canada's Military Families
in the New Millennium***

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1 **Part 1 – Executive Summary**

2 The Canadian Forces has been engaged in almost continuous operations since
1990 – more than 20 major operational missions the world over (most of which
required multiple ‘troop’ rotations).

3 Within a single professional generation, Canadian sailors, soldiers and air force
personnel have adapted to increasingly more complex and challenging conflict
environments, seamlessly morphing from peacekeepers to peacemakers to warriors.

4 This transition required much of Canadian Forces members. Considerably more was
also asked of their families. The current (relative) respite in operations tempo
provides a unique opportunity to take stock of how military families are faring.

5 During the past few years there has been a noteworthy increase in family-related
complaints to the Department of National Defence and Canadian Forces (DND/CF)
Ombudsman.

6 As a result of this trend, as well as feedback given during Ombudsman visits to bases
and wings across the country, the Ombudsman launched a systemic review into the
well-being of military families in April 2012. Research was completed in June 2013.
The report itself was finalized in September 2013.

7 The review focused exclusively on the families of Regular Force members due to the
substantial disparities in the nature and scope of the Regular Force and Reserve Force
family communities.

8 A total of 370 current or recently-retired families were engaged across the
country – including some currently posted overseas. The sampling included all
significant demographic delineators.

9 Ten Canadian Forces bases were visited during the course of the review. These base
visits included direct engagement with individuals and organizations that provide
support and services to military families.

10 CF leadership was engaged at all levels, from individual units up to individual
service commanders, and former and current Chiefs of the Defence Staff.

11 Some of Canada's key allies were also engaged, as was academia and a number of
private and public organizations.

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12 Overview of Findings

13 Canadian military families have changed.

14 Canadian military families have changed, just as Canadian families generally have changed. Today's CF family is patently different than that of previous generations – changes that in many ways reflect shifting Canadian societal norms and expectations. Increasingly, traditional family structures have given way to more complex and transitional arrangements.

15 Defining the modern family has become increasingly complex, and there is little consensus on a single characterization. This systemic review found that DND/CF does not have a single definition of 'family,' but rather uses multiple definitions depending on the policy, program or office.

16 Canadian military families are similar to civilian Canadian families, but differ in several distinctive ways.

17 Three characteristics shape the CF lifestyle for both serving members and their families. These impact the vast majority of serving members over major portions of their careers and are central to military life.

18 *Mobility*

19 Military families are required to geographically relocate on a recurring basis. These relocations occur at the discretion of the CF in response to its organizational and operational needs. The CF decides when a family will be posted, where it will be posted to, and the length of time it will spend there.

20 Most CF members relocate repeatedly throughout their military service to locations and during timeframes over which they have little input.

21 *Separation*

22 As with postings from one region to another, CF members are required to be away from their families frequently throughout much of their careers. These separations can last from a single day to up to 15 months at a time. Some CF members are away more often than others, though almost none are never away. Separation is an integral part of military life.

23 *Risk*

24 The notion of risk, including the possibility of permanent injury, illness or even death, is accepted as a central tenet of the profession of arms. Contrary to popular belief, this risk is not limited to far-flung missions. Preparing for combat operations

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requires intensive, realistic simulation, employed in all types of environments, conditions and scenarios, pushing individuals to their physical and mental limits. This can be a perilous combination, and training injuries and deaths do occur despite the many precautions and safety measures put in place.

- 25 In isolation, none of these three characteristics is unique to CF members and their families. When combined, the distinctiveness of the military career becomes more obvious. Few occupations or professions expose the overwhelming majority of its people to recurring geographic relocation, relentless separation and elevated levels of risk as a matter of course throughout much of their careers.

26 **General Findings**

- 27 The findings of this systemic investigation are divided into two categories: general findings and key findings.

- 28 **General Finding 1: Canadian military families are tremendously proud of contributing to the CF's mission and of making their family situations work in spite of the challenges involved in military life.**

- 29 There is a persistent sense of being part of something important and noble. Many military families are similarly proud of successfully raising families in spite of the challenges of military life compounded by the lack of predictability and limited influence over *when, where* and *for how long* postings, training and deployments occur.

- 30 **General Finding 2: Canadian military families value the benefits of military family life.**

- 31 Military families value the opportunity to live in different locations and experience life from different perspectives. One clear example is the strong interest of many CF parents (many of whom are unilingual) in bilingual opportunities for their children, including French immersion education.

- 32 **General Finding 3: Today's military families receive more support than ever.**

- 33 The cumulative result of a 20-year-long war footing was a renewed affirmation of the relationship between stable, functioning military families and an effective, sustainable fighting force. Consequently, support to families has been elevated to a top institutional priority for much of the post-2000 period.

- 34 Supporting families is codified in the *Canadian Forces Family Covenant*, unveiled in 2008 as the cornerstone of sustained CF support to families. The decree acknowledges the immutable relationship between the state of military families and

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the CF's operational capability, although the tangible impact it has throughout the organization is subject to question.

35 **General Finding 4: CF leadership is committed to the well-being of military families.**

36 It was clear in our interactions with the chain of command, providers and supporters, and families on the ground that operational and tactical leadership – formation commanders, base and wing commanders, and especially unit commanding officers who interact most closely with serving members and their families – are equally committed to the well-being of military families.

37 **General Finding 5: Military Family Resource Centres play a central role in delivering structured, tangible support for military families.**

38 A key to the success of Military Family Resource Centres is the principle of *For Families By Families*. As independent organizations, they are responsive to – but not under the command of – CF leadership. Instead, they are led by local boards of directors, whose composition must be made up of a majority of military family members.

39 **General Finding 6: Frontline service providers and supporters are profoundly committed to supporting military families.**

40 Throughout this review, stakeholders repeatedly outlined how those who directly serve families do so with passion and without compromise. These frontline providers and supporters include Military Family Resource Centre members, Deployment Support Group teams, Integrated Personnel Support Centre staff, Family Liaison Officers, social workers, peer family support coordinators, and chaplains.

41 **Key Findings**

42 **Key Finding 1: Geographic relocation, operational deployments and the relentless upheaval of military life are the major causes of disruption and strain for military families, triggering many of the challenges they face.**

43 ***Geographic Relocation***

44 The requirement for military families to pick up and move on a recurring basis has a highly disruptive influence on family life. In the view of many commanders, service providers and observers, it is the single most unsettling feature of the CF lifestyle.

45 Military families move regularly, relocating three times as frequently as civilian families. Compounding the frequency of moves is the reality that they usually have limited influence over *where* they are posted, *when* they are posted, and for *how long*.

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46 The Integrated Relocation Program – the principal policy governing moves – is a source of vigorous dissatisfaction. The directives that families must follow are very complex and written using unfriendly, bureaucratic terminology that many families find difficult to understand.

47 ***Operational Deployments***

48 The adjustments that non-serving partners, especially those with children, make to assume all the household, domestic and parenting responsibilities for the extended period of a deployment are considerable. This timeframe extends well beyond the moment a deploying member steps on and off the plane. It also includes the intensive training period preceding a deployment, usually conducted in isolation or at a distant location. Six-, nine- and 12-month deployments routinely turn into year to year-and-a-half long commitments, during which families spend almost no time together.

49 As a result, relationships within the family unit suffer. Often, the period of reintegration following deployment is tumultuous or erratic as partners exhale from the respective stresses of operational duty and solo-parenting, and renegotiate roles and responsibilities.

50 Most families indicated that it took between one month and over a year for them to shift back into their pre-deployment family rhythm. In some instances relationships with partners or children were not restored at all.

51 Separation, especially deployments to volatile mission areas, impacts children in important ways. Scientific research, corroborated by families and providers/supporters, demonstrates that deployment can alter relationships with the departing parent, sometimes permanently. Deployment can lead to increased levels of responsibility for children, specifically concerning siblings and household imperatives. Conversely, it can also result in behavioural, emotional and disciplinary problems among children who showed no such inclination prior to deployment.

52 From a health perspective, children of deployed military members were found to experience physical issues, including increased stress, sleeping problems and more than double the rate of occurrence of other ailments compared to similar children within the civilian population. Families and providers/supporters repeatedly conveyed situations of healthy children becoming sick during deployments.

53 Families also noted that academic performance is generally impacted by the prevalence of extended deployments to locations such as Afghanistan. This is corroborated by scientific research, which shows that military children experiencing deployment test substantially lower than their civilian counterparts in a range of subjects.

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54 ***Personnel Tempo***

55 The relentless upheaval of CF service, often termed *personnel tempo*, is another disruptive force for military families. This *regular irregularity* is often very unsettling for families.

56 Sporadic absences are not unique to the CF; however, most military families experience them much more frequently, and for longer time periods than the majority of civilian families.

57 Many non-serving partners identified the fact that they knew little or nothing about the commitment level required of a CF family until their partners' careers were well underway. Even spouses who were committed to their serving partners prior to enrolment complained emphatically of this.

58 **Key Finding 2: It is very difficult for non-serving CF spouses to find and sustain reasonable, gainful, continuous employment.**

59 The overwhelming majority of partners engaged have experienced employment challenges firsthand since becoming military spouses, usually in the form of unemployment or underemployment. Another significant obstacle to spousal employment is the lack of professional opportunities in smaller communities where many CF members are posted.

60 Most non-serving partners communicated their abject frustration at having to make most, if not all, of the professional compromises required to raise a family once children were introduced into the equation.

61 The spousal employment challenge has repeatedly been identified as a major consideration leading serving members to release from the CF.

62 **Key Finding 3: Accessing health care and maintaining a reasonable level of continuity during mandatory moves remains a persistent challenge for military families.**

63 Unlike their American counterparts, Canadian military families receive no military medical care except in two isolated situations. CF families are wholly dependent upon the same provincial health care services as any other Canadian.

64 Like many Canadians, military families often find it difficult to secure a family doctor, as well as specialist practitioners. The difference from most Canadians, however, is that military families experience this process repeatedly as a result of relocations. As a result, military families go through protracted periods of bouncing from one waiting list to the next, rarely making it to the top.

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65 The most obvious impacts of this are on the quality and continuity of care. Families without dedicated physicians can, of course, access professional medical care through walk-in clinics and hospital emergency rooms. However, this generally does not address routine health prevention and maintenance.

66 Lack of consistency in the transfer of medical records from location to location further impedes care quality. The most telling indicator that accessing appropriate medical care remains a persistent challenge for modern Canadian military families is the reality that many take leave and travel to their previous postings to consult their former physicians because they have not secured doctors in their current locations. This practice was outlined repeatedly by a wide cross section of the military family demographic.

67 **Key Finding 4: Many military families experience difficulty accessing suitable and affordable housing in healthy, cohesive communities.**

68 ***Military Housing***

69 This systemic review found that the wide disparity in the quality of military housing, coupled with the fluctuations in rent charged from one location to another, is having a negative impact on the life of military families.

70 Of those living in military housing, a significant proportion indicated that the inadequate quality of DND/CF housing in terms of age, condition and design was a major stressor. Issues raised ranged from water leaks, mould and freezing of pipes, to limited storage space, ungrounded electrical outlets and the possible presence of asbestos in vermiculite insulation. Dated kitchens, uneven flooring, bedrooms too small to be practical, narrow driveways, and basements that are unusable except for storage mounted on pallets due to water infiltration, were amongst other common complaints.

71 As of April 2013, DND's housing portfolio consisted of 12,248 units located in 30 locations across Canada, of which 87.9 percent were occupied. Only 0.6 percent of the total portfolio is new construction. The bulk of existing units were built between 1948 and 1960. According to the Canadian Forces Housing Agency's June 2012 assessment of the condition of its portfolio, about 29 percent of the housing units are considered to be in *poor* condition, meaning that "many housing components have exceeded their lifecycle and are not performing in a satisfactory manner."

72 ***Non-military Housing***

73 In the early 1990s, the chain of command and government of Canada made a conscious decision to encourage CF personnel to live in civilian communities – encouraging the purchase of homes to get on the property ladder. Today, 85 percent of military families live away from CF bases and wings.

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- 74 The Home Equity Assistance Program provides financial assistance to members and their families when selling their principal residence. CF members who incur a loss when having to sell their home are entitled to reimbursement up to 80 percent of the difference between the original purchase price and the sale price, up to a maximum of \$15,000. A loss in excess of \$15,000 may be reimbursed in places designated as “depressed market” areas as defined by the Treasury Board Secretariat. The major criterion for a “depressed market” is real estate values in a specific market must have dropped by 20 percent or more during the concerned timeframe. There are currently no Canadian markets deemed to meet the 20 percent criteria.
- 75 There are several concerns with this program. The policy itself is vague, and the criterion too onerous. The \$15,000 maximum payment has remained the same since the program’s inception in 1998 despite a tripling of average real estate values. Since 2008, the Treasury Board Secretariat has approved only two Home Equity Assistance claim files, both in 2011.
- 76 Unfortunately, many families discover too late that this benefit is subject to stringent conditions and thus applied on an exceptional basis only. The restrictive application of this benefit is not specified or referred to in policy and is therefore not understood until a military family faces a loss on a home sale. This creates a false expectation in the minds of many families that this program protects them in the event of having to sell at a loss.
- 77 **Key Finding 5: Military families are challenged in providing a healthy environment in which to raise their children.**
- 78 Military families are understandably worried about the long-term impacts of military life generally, and deployments specifically. The Office was told of many situations where children have been profoundly affected by both. Many military families, especially non-serving spouses, expressed concern that relatively little is known on the subject from a Canadian context, and there was a palpable sense amongst some that their children are paying a price for their parent’s service to the nation.
- 79 There is scientific research reinforcing the theory that military children in schools populated by military and civilian children can often feel isolated and ostracized, in part because their experiences are not well understood by educators and peers. This was strongly corroborated by many of the military families interviewed.
- 80 Deployments and frequent separations can result in regularly shifting child care needs, which most providers cannot or will not accommodate.
- 81 Children’s schooling is also consistently identified as one of the dominant reasons for CF members leaving the military.

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82 Military children must constantly adapt to new programs and curricula. In some instances, this means struggling for a semester or full academic year to catch up on content lost in the gap between one school system and another. Some military children are pushed back a year to compensate for moving from a location with a less advanced curriculum.

83 **Key Finding 6: Military families are challenged in achieving both short-term and long-term financial well-being.**

84 In short, the inextricable relationship within a modern fighting force between *financial well-being*, *family stability* and *operational effectiveness* has been reaffirmed by the CF over the past two decades. The unpredictability of postings, deployments and spousal employment directly impacts the financial stability of a CF family.

85 Aside from any moral or ethical responsibility, the CF has every interest from a purely pragmatic operational perspective to ensure that its members are equipped to make sound financial decisions not only ensuring stable family lives, but also the long-term viability of the member in serving the nation.

86 **General Recommendations**

87 As a result of these findings, the DND/CF Ombudsman has made 18 recommendations (11 of a general nature and seven issue specific) aimed at improving the quality of life of Canadian military families. Some recommendations are quick fixes internal to DND/CF, while others require complex collaborative action with other government organizations and/or external entities.

88 **1. Establish a modern definition of 'military family'**

89 It is recommended that the CF establish a single definition of military family and apply it consistently throughout the DND/CF.

90 **2. Maintain current level of support to military families**

91 It is recommended that the CF maintain and build upon the level of institutional focus that supporting military families has had for much of the period since 2000, resisting both the natural tendency to decelerate following a prolonged operational period as well as prevailing fiscal pressures.

92 **3. Fully implement the *CF Family Covenant* throughout the DND/CF**

93 It is recommended that DND/CF continue to effect an important shift in its philosophy towards military families by reinforcing a more complete integration of families into the defence team, consistent with the pivotal role that has been

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demanding of them over the past two decades and the profound impact they have had on the CF's operational capability.

94 **4. Communicate more effectively with military families**

95 It is recommended that the CF, including CF leadership, take positive action to communicate more coherently, consistently and forthrightly to, and with, military families.

96 **5. Modernize the Military Family Services Program**

97 It is recommended that the Military Family Services Program be reviewed and modernized consistent with both the evolution in the composition and nature of today's military families, and the enhanced role demanded of them.

98 **6. Reinforce the central frontline role of Military Family Resource Centres**

99 It is recommended that the current governance principle of *For Families By Families* be re-confirmed and codified.

100 **7. Formalize the approach to provincial and territorial engagement**

101 It is recommended that the CF review its current approach to provincial and territorial engagement on key issues affecting military families under provincial jurisdiction (including health, child care, education, and employment), adopting a more innovative and comprehensive approach.

102 **8. Continue to exploit partnership opportunities**

103 It is recommended that the CF continue to pursue partnership opportunities that enhance their ability to support military families, without relinquishing control or responsibility of the national military family support function.

104 **9. Institute *grandfathering* of military family support policy changes**

105 It is recommended that significant changes to policies impacting military families contain a grandfather proviso whereby families already in the situation subject to the change will not be affected until the next posting.

106 **10. Modernize recruiting practices vis-à-vis families**

107 It is recommended that the existing recruiting process be updated to more fully integrate families.

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11. Promote more extensive and independent research

It is recommended that DND/CF place greater emphasis on promoting independent research of military family issues.

Issue-specific Recommendations

12. Modernize CF relocation policies and procedures

It is recommended that DND/CF modernize the existing relocation policies and procedures to alleviate the challenges surrounding geographic relocations. The intent is not only for the CF to move its members less when possible, but to move them better.

13. Modernize programs and services to reduce the challenges caused by operational deployments

It is recommended that DND/CF modernize the existing programs and services provided to military families in order to reduce some of the key challenges caused by operational deployments.

14. Develop a national employment strategy to assist spouses/partners

It is recommended that DND/CF develop a national employment strategy for non-serving partners to assist them in achieving fulfilling, long-standing careers or continuous employment.

15. Assist military families to obtain better access to healthcare

It is recommended that DND/CF assist military families in accessing and maintaining continuity of healthcare and in maintaining their physical and mental well-being.

16. Provide suitable, accessible and affordable military housing, and facilitate home ownership

It is recommended that DND/CF review its approach to providing suitable, accessible and affordable military housing and to facilitating home ownership.

17. Further support families in providing a healthy environment in which to raise their children

It is recommended that DND/CF support military families in raising healthy, well-adjusted children so that they are not adversely impacted by growing up in a military environment.

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- 123 **18. Empower military families in achieving short- and long-term financial well-being**
- 124 It is recommended that DND/CF provide effective educational support and financial compensation to ensure that service to country does not cause financial hardship for its personnel and their families.

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Part 2 – Background

“There is no doubt that it is around the family and the home that all the greatest virtues, the most dominating virtues of human society, are created, strengthened and maintained.”

– Sir Winston Churchill

Military Context

As military forces go, so go the families of those who serve. As such, it is not possible to understand today's Canadian military family without some understanding of the CF's contemporary history.

The two decades straddling the millennium were among the most tumultuous in modern history. The demise of the Cold War, and with it the structure that regulated inter-state relations for nearly half a century, ushered in an era of uncertainty. The widespread harmony many anticipated as the Berlin Wall came down was instead replaced by increased turmoil.¹

Canada was not immune to this post-Cold War turbulence, taking an assertive role in defending Canadians and Canadian values. In the intervening 20 years, the CF participated in more than 20 major operational missions the world over (some with multiple rotations), virtually without interruption.²

The missions came fast and furious, regularly overlapping one another. The few pauses between deployments were short-lived, measured in weeks or months. In fact, at no other time was Canada's fighting force continuously committed for as long as during this period – exceeding the engagements of both World Wars and the Korean conflict combined.³ Mirroring the overseas operational tempo was a series of high profile national operations, including the Winnipeg and Saguenay floods, the Ontario and Quebec ice storms, various G8 and G20 summits, and the Vancouver Olympics.

This flurry of military operations was coupled with a second dramatic shift. Not only were Canadian troops deploying to more missions in more global hotspots, but the way in which these missions were conducted changed appreciably.

The commitments of the 1960s, 70s and 80s were far from simple, and at times they proved quite volatile. However, they were generally more predictable and less combustible than most of the CF's missions since. With few exceptions, the operational theatres that Canadians have deployed to since the early 1990s are more fluid, often without clear physical, cultural or political lines of demarcation separating factions. They are also commonly more hostile, combining elevated levels of violence with combatants more inclined to engage multinational forces.⁴

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- 134 As the 1990s ceded to the new millennium, a critical factor in the shift in how wars were waged was the emergence of non-state actors and the fanatical ideologies that drove many of them. Fuelled by widening economic and social disparities, fundamentalism and terrorism replaced more traditional motives of national, territorial or economic ambition as triggers for contemporary conflict.
- 135 The irregular composition of the combatants fighting these ideological wars made it difficult to distinguish fighter from farmer, as well as friend from foe. Pragmatic allegiances often meant that today's friend became tomorrow's foe with little warning, and vice versa. This new fluidity was especially daunting to western military forces thrust into the dual role of warrior and nation-builder.⁵
- 136 The overall result is modern military operations that are more complex to understand, more complicated to fight, and more dangerous to survive.
- 137 Within a single professional generation, Canadian sailors, soldiers and airmen and airwomen adapted to this transformed conflict environment, seamlessly morphing from peacekeepers to peacemakers to warriors.⁶ This transition required much more of serving CF members. There is little doubt that achieving this during two decades of near-continuous operations was gruelling, demanding more of them than in several decades. By extension, considerably more was also asked of their families.
- 138 It is for this reason that the DND/CF Ombudsman decided in the spring of 2012 that an independent, comprehensive review singularly-focused on the state of CF military families was necessary.⁷
- 139 After 20 years of operations, the current (relative) respite in tempo provides a unique opportunity to take stock of how military families are faring.

140 **Family Context**

- 141 The story of today's Canadian military families can only be understood within the larger context of Canadian families generally. Two areas are especially significant.
- 142 **Canadian military families have changed.** Canadian military families have changed, just as Canadian families generally have changed. Today's CF family is patently different than that of previous generations – changes that in many ways reflect shifting Canadian societal norms and expectations.
- 143 Overall, the conventional, relatively stable family configurations of the past have increasingly given way to more complex and transitional arrangements. Canadians are generally more apt to change and re-configure their family structures over time, often translating into more partners and ex-partners, less formal relationship arrangements, more complex custodial situations (regularly involving children from multiple relationships), and more single parent families.⁸ In Canadian relationships

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with two partners, both normally aspire to pursue careers or long-term continuous employment, usually resulting in more mothers working outside of the home, greater day care needs, increased family logistics, and more balanced parenting and household roles.⁹ And as gender has ceased to be a defining determinant of families, there is a greater preponderance of formal same-sex families, as well as child-rearing in such families.¹⁰

- 144 Parenting approaches and expectations have also shifted considerably. Today, traditional mother/father parenting roles are much less pronounced, with contemporary Canadian fathers generally becoming much more involved in raising their children than in the past generations.¹¹
- 145 Defining the modern family has become increasingly complex since 2000, and there is little consensus on a single characterization. Most existing definitions consist of three basic elements: a grouping of two or more individuals; recognized partner or parent relationships connecting these individuals; and some notion of togetherness, often as part of a shared household.
- 146 For example, the Canadian government defines family as being composed of a married or common-law couple, with or without children, or a lone parent living with at least one child in the same dwelling. Couples may be of the opposite sex or the same sex.¹²
- 147 It is noteworthy that DND/CF does not have a single definition of the family, but rather uses multiple definitions depending on the policy, program or office.¹³
- 148 A number of indicators underscore the increased complexity of the post-2000 family. The prevalence of common-law relationships has grown four times faster than that of married couples in Canada in recent years.¹⁴ Stepfamilies (or reconstituted families as they are often referred to) are also on the rise. There is a greater preponderance of single-parent households, same-sex couples, multi-generational families, and skip-generation families.¹⁵ Joint custody families are mounting proportionally, due to the continued increase in divorce rates among married couples and permanent ruptures in common-law relationships.¹⁶ In short, post-2000 military families are much different than they were, consistent with the general evolution of Canadian families.
- 149 **Today's Canadian military families are a lot like civilian Canadian families, yet they differ in several distinctive ways.** Military families deal with many of the same challenges most Canadian families face: sustaining loving relationships, running functional households, managing careers, paying mortgages and raising children. Modern family life can be complicated and demanding.
- 150 Yet, military life differs in some important ways, distinguishing it from most other professions and occupations.

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151 *Three characteristics shape the CF lifestyle for both serving members and their families.* These impact the vast majority of serving members over major portions of their careers and they are central to military life – there is nothing exceptional or discretionary about them. These distinctions are important.

152 ***Mobility***

153 The first of these characteristics is *mobility* – the requirement for military families to geographically relocate on a recurring basis. These relocations, or postings in military jargon, occur at the discretion of the CF in response to its organizational and operational needs. The CF decides when a family will be posted, where it will be posted to, and the length of time it will spend there.¹⁷

154 Sailors, soldiers, and airmen and airwomen are asked annually for their preferences in the event that they are posted, and when the organization's priorities can be combined with personal preference, this is done.¹⁸ But the driving force is organizational need. As a result, military families are routinely sent to places that are not of their choosing, at timeframes that are not ideal.

155 This is a reality of military life. Some families move infrequently, and others are never posted outside of a certain region, but these circumstances are exceptional. Most CF members relocate repeatedly throughout their military service to locations over which they have limited influence, in timeframes over which they have little input.¹⁹

156 ***Separation***

157 Another defining attribute of military life is *separation*. As with postings from one region to another, CF members are required to be away from their families frequently throughout much of their careers.

158 These separations can last from a single day to up to 15 months at a time.²⁰ The reasons military members are frequently away from home range from executing short taskings in various locations to attending training courses at other bases in Canada or abroad. They can occur in response to emergencies or humanitarian operations in Canada, or to sustained operational deployments in theatres like the Persian Gulf, Afghanistan and Libya. Separations can be cyclical (such as Afghanistan following the initial deployment there) or spontaneous (like the Haiti earthquake or the Manitoba floods). Consequently, the lead-ups to prepare for these separations can be several months or a few hours.

159 As with postings, some CF members are away more often than others, though almost none are never away. Separation is an integral part of military life.²¹

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160 ***Risk***

161 The third characteristic is *risk*. The significant risk of personal harm in combat operations like Afghanistan is obvious, as witnessed by the significant number of deaths and injuries sustained there since 2002. The CF lost 158 members, and scores more returned ill or injured, many permanently so.²²

162 CF members deploy on operational missions fully aware of the risks involved in working in volatile, often violent, environments. This notion of risk, including the possibility of permanent injury, illness or even death, is accepted as a central tenet of the profession of arms.²³

163 Contrary to popular belief, this risk is not limited to far-flung missions like Afghanistan. Preparing for combat operations requires intensive, realistic simulation. This training involves lethal weapons systems, live ammunition and massive, unforgiving machinery, employed in all types of environments, conditions and scenarios. It also requires pushing individuals to their physical and mental limits to prepare them to perform effectively when they have to execute their duties in a real war zone. This can be a perilous combination, and training injuries and deaths do occur despite the many precautions and safety measures put in place.²⁴

164 In isolation, none of these three characteristics is unique to CF members and their families. Diplomats and corporate executives move frequently. Long haul truckers and airline pilots are often away from home. And police officers and construction workers routinely face the possibility of injury and even death in their workplaces.

165 Even when these characteristics are paired, it is possible to find professions or occupations that experience challenges similar to military members. Sales representatives and clergy move from location to location and are regularly away from family and home. First responders and oil rig workers combine frequent separation and risk. And RCMP officers and aid workers relocate and also face risk on the job. Though the subsets of affected occupations become progressively smaller when these attributes are paired, the military career is still not unique to any of the pairings.

166 *It is when all three characteristics (mobility, separation and risk) are combined that the distinctiveness of the military career becomes more obvious.* Few occupations or professions expose the overwhelming majority of their people to recurring *geographic relocation, relentless separation and elevated levels of risk* as a matter of course throughout much of their careers – often with limited predictability and without a significant element of choice or influence by the member or employee. Yet this demanding combination is integral to military life.²⁵

167 This absence of both predictability and choice or influence speaks to a fourth characteristic of military life, one that has an amplifying effect on the first three. It is

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the principle of mission focus (expressed as the *primacy of operations* in CF terms). In a military context, all factors that are not central to the organization's ability to achieve the mission are considered secondary. Although the relationship between stable families and military effectiveness will be discussed later, it is clear that family priorities often fall into this secondary category.²⁶

168 This distinctive combination of characteristics separating military families from most Canadian families is represented in the following depiction:

169 Many organizations ask much of their employees and members. But very few demand the level of commitment of a professional military force. It is this unique combination that makes military families distinctive. Though alike in many important ways, their family lives are also appreciably different than those of most Canadians because of the intersection of these core characteristics of military service.

170 *Distinctive* means unique rather than special. The overwhelming majority of the families engaged in this systemic review made it abundantly clear that though they are different than most families, they do not consider themselves special. Nor do they seek special treatment. *With almost no exceptions, they simply aspire to the same opportunity to raise healthy, successful families for which most Canadians hope.*

171 **Objective**

172 The objective of this systemic review of Canadian military families was to independently evaluate their capacity to lead relatively stable, nurturing family lives in the prevailing CF environment.

173 Ultimately, this evaluation seeks to reflect the realities that today's military families face, and in so doing: (1) enhance awareness about military family life, and (2) generate positive action to address shortcomings impeding today's military families.

174 Three key indicators reinforced the Ombudsman's decision to proceed with this review. The first was feedback from families themselves. In conducting regular outreach visits to CF bases, as per his mandate, the Ombudsman maintains an ongoing dialogue with serving members and families from across the country.²⁷ An analysis of the issues brought to his attention during these outreach visits showed a noteworthy increase in family-related concerns in recent years.

175 A parallel analysis of individual complaints by CF personnel and their families addressed to the Office of the Ombudsman demonstrated a similar increase in family-related concerns over the same timeframe.²⁸ Both tendencies reinforced the possibility that today's military families may be experiencing increased strain.

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- 176 The third indicator was the Office's systemic follow-up evaluation of the CF's ability to support CF members suffering from post-traumatic stress disorder and other operational stress injuries. Published in 2012, *Fortitude Under Fatigue*²⁹ identified an appreciable level of strain within many families coping with these afflictions. It indicated a strong link between recent CF history and modern military family life.³⁰
- 177 The review focused exclusively on the families of Regular Force members due to the substantial disparities in the nature and scope of the Regular Force and Reserve Force family communities. The concern was that treating both within a single evaluation would be disjointed, lessening the attention and impact required for each community. Based on the findings of this review, the Ombudsman's Office will be looking into the need for a similar review on Reserve Force families.
- 178 This independent review of today's Canadian military families is the first of its kind conducted in this country. The Standing Committee on National Defence and Veterans Affairs' (SCONDVA) 1998 landmark report on quality of life in the CF covered similar ground, though it addressed both serving members and their families.³¹ It was singularly responsible for many of the programs, services, and benefits currently in place for both.
- 179 The CF has conducted, and continues to conduct, targeted research on a variety of aspects of military family life.³² So have a small number of organizations sponsored by, or partnered with, the CF. However, such study is more subject-specific than comprehensive. This systemic review is the first dedicated exclusively to the study of military families, focused principally at the institutional level, and conducted completely independently of the chain of command.

180 **Approach**

- 181 Three distinct tasks were broached in achieving this objective.³³ The first was developing a representative depiction of military family life today. This involved both defining the modern military family, and identifying the prevailing realities involved in CF life. The challenges unique to military families were examined closely, as were those common to other Canadians but more pronounced for military families by virtue of service life. This depiction is presented in *Part 3 – Findings*.
- 182 The second assignment was evaluating the scope and impact of CF's support to military families. This is also included in *Part 3 – Findings*.
- 183 The final task was developing proposed solutions addressing those elements of military family life not adequately addressed or supported. These are presented in *Part 4 – Recommendations*.

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184 Timeframe

185 The Ombudsman announced his intention to proceed with a systemic review of Canadian military families in April 2012.³⁴ The systemic review began in July 2012, and was completed 11 months later. It was made public in the fall of 2013.

186 Team

187 A tailored multi-disciplinary project team was assembled to conduct this endeavour, bringing together extensive military and civilian operational, leadership, staff, analytical, investigative and legal experience. A more detailed accounting is provided at Annex A.

188 Methodology

189 This systemic review employed comprehensive investigative methodology, centering on extensive engagement with key stakeholders from the breadth of the institution and from across the country and beyond. These stakeholders included military families themselves; serving members; commanders at all levels; service providers, supporters and caregivers serving military families; offices of primary interest in supporting families or leading/administering functions impacting them; and senior CF leadership. It also integrated relevant academic and scientific research, and comparative analysis of organizations of similar nature or scope, both Canadian and international.

190 A robust proactive engagement component was built into the methodology to ensure that the representation obtained from CF families reflected the general military family community. The perspective of this 'silent majority,' which otherwise would probably not have been heard, provided a much broader base of understanding of the realities of contemporary military family life.

191 The methodology is outlined in precise detail at Annex B.

192 Collaboration

193 This systemic review met with various responses. Participating military families generally reacted with a mix of fatigue, skepticism and enthusiasm. The fatigue stemmed from the fact that many had already been solicited to share their experiences in recent months and years, some several times. In a parallel to the *starting over* pattern highlighted in *Part 3 - Findings*, many families felt that they were going through the motions yet again. A few even voiced a concern that military family research was becoming somewhat voyeuristic, repeatedly prying into their households without quantifiable results.

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- 194 Many families were skeptical, convinced that the institution is more focused on asking questions than listening to answers. There was even a sense that support to families is politically expedient, revolving around making announcements and ticking boxes rather than finding real solutions. Despite the palpable frustrations, most of the families engaged (both responsively and proactively) expressed a guarded optimism that this effort might be different.
- 195 The response from the provider/supporter community featured a similar combination of weariness and reluctant optimism. Like the families, many of them had been through this routine already, and some openly wondered what the point was. However, our interaction with providers and supporters consistently demonstrated their unbridled passion for, and commitment to, the military families they served.
- 196 The response from system stakeholders – senior leaders, commanders and officials – was similarly mixed. Some commanders and officials voiced concerns about the systemic review's motives and methods. More than a few expressed misgivings about the balance in perspective this systemic review would achieve. While some were disarmed when they learned of the project's methodology and team composition, others remained undeterred in their cynicism.
- 197 The Office of the Department of National Defence and Canadian Forces Ombudsman would like to thank everyone who graciously contributed to this systemic review. The findings and recommendations that follow are a direct result of this remarkable, and often courageous, collaboration. This Office is deeply grateful.

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Part 3 – Findings

“Military life has always been challenging but families used to be simple. Military life is still challenging but now families are much more complex.”

– A senior serving CF member

General

As outlined in *Part 2 - Background*, the findings in this report are based on the individual and collective engagements, both responsively and proactively generated, with military families from across Canada and beyond. They are reinforced with supporting interactions between the military family community and the Office of the Ombudsman over the period of 2009 to 2013. The perspectives of commanders and service providers/supporters, intimately connected with military families, further support these findings. Finally, where applicable, they were assessed against prevailing academic research, the experiences of Canada's closest allies as well as other Canadian organizations, and the views of learned external observers.

Correlations

In processing and analyzing the mass of information obtained from military families and stakeholders, three noteworthy correlations became apparent.

Location-specific (intra-base) correlation. At each location, formation, base and unit commanders, service providers/supporters, and families independently communicated very similar depictions of everyday military family life. Overwhelmingly, the three perspectives correlated closely, and in many instances were virtually interchangeable. Substantially divergent views within the three groupings were only noted in a small number of the hundreds of engagements conducted.³⁵

Community-wide (inter-base) correlation. Similarly, from one base to another, the mutual representations of military family life depicted by commanders, providers/supporters, and families were highly comparable. The evidence clearly showed that across the 23 bases visited or consulted, military families faced essentially the same major realities.³⁶

There is some deviation based on two qualifiers. The first is affiliated environments: The issues affecting contemporary military life are often shaded by whether families belong to the Royal Canadian Navy, the Canadian Army or the Royal Canadian Air Force. Geographic relocation is an example. While the overwhelming majority of military families are affected by it, the frequency and location of postings is largely

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service determined. Consequently, mobility is experienced differently by Navy families than Army or Air Force families, and vice versa. The same deviation applies for operational deployments. While all three services deploy operationally (thus affecting all CF families), the locations, environments, conditions, durations and risks involved in deployments differ noticeably from service to service.

207 The second qualifier is proximity to a major urban centre. Though the main issues facing military families are generally consistent across the community, they are experienced somewhat differently at smaller, more isolated locations than at bases located at, or near, large cities. For example, the challenges many CF spouses face in finding meaningful employment in Greenwood, Nova Scotia, are much more similar to those faced in Petawawa, Ontario, than in Halifax, Nova Scotia – this despite the fact that Petawawa is located in a different province and is three times further from Greenwood than Halifax is.

208 Again, this general consistency of perspective from location to location increased the level of confidence in the relevance and reliability of the information gathered.

209 **Correlation between vocal minority and silent majority (responsive and proactive engagements).** The most significant convergence was the overlap in perspectives between families who connected with the project team (primarily through the base consultations) and those sourced proactively through peer-generated engagements.³⁷ The stakeholders who reached out to the project team conveyed basically the same experiences as those with whom the team connected.

210 Where there was some variation between the two groups it was in *how* these realities impact families. Those who connected with the project team on their own initiative generally seemed more acutely affected than those engaged proactively. The latter normally showed a greater ability to develop solutions or coping mechanisms without external support, though there are exceptions on both sides. Ultimately, the data demonstrated that the dominant issues experienced by the two cohorts were very similar.

211 As with the first two correlations, this convergence further increased the level of confidence in the precision and pertinence of the information collected. It also dispelled the notion that the Office's understanding of military families is skewed towards those with pronounced issues – the so-called 'squeaky wheels.'

212 To the contrary, the evidence clearly showed that the experiences of the silent majority of the military family constituency were essentially the same as those of less contented subsets. In so doing, it eliminated the Office's concerns that this depiction might not represent a substantial proportion of the military family community.³⁸ It also contradicted any notion that this silent majority is not grappling with any major family issues and is largely content.³⁹

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213 Overall, the fact that the military family experience was perceived uniformly – by commanders, providers and supporters, and families within individual bases and from one base to another; and by a subset of vocal military families as well as a sampling of the CF family community at large – reinforced the overall relevance and reliability of the information generated during this analysis.

214 **General Findings**

215 *“There’s no life like it!”*

– The iconic slogan of a long-running CF recruiting campaign in the 1980s

216 **FINDING: Canadian military families are tremendously proud of contributing to the CF’s mission and of making their family situations work in spite of the challenges involved in military life.**

217 This systemic review found that military families of all stripes, from coast to coast, are proud to contribute to the CF mission.⁴⁰ Though it may not be obvious to casual observers, military families understand full well how critical their role has been in Canada’s military success over the past two decades. There is a persistent sense of being part of something important and noble, and of making a positive difference to people in distress.

218 This pride is deep-rooted and positive. It echoes a sense of mission and purpose similar to that instilled in CF members. Today’s military families appear to identify strongly with service to country despite not wearing the uniform or deploying to mission areas themselves. They are extremely proud of the contribution they are making.

219 Many military families are similarly proud of successfully raising families in spite of the challenges of military life.⁴¹ As outlined earlier, raising a family in Canada is complex and demanding. Raising a military family can be significantly more daunting, and at times overwhelming, due to the cumulative pressures of the CF lifestyle. The upheaval of relentless short- and long-term separations, the regular geographic relocations from one province to another and sometimes beyond, and the recurring risk to body, soul and mind, add to the pressures of everyday Canadian family life. They are compounded by the lack of predictability and limited influence families exert over *when, where* and *for how long* postings, training and deployments occur.

220 Despite this, many CF families appear to be succeeding in creating relatively stable, nurturing family environments amidst the change, unpredictability and danger, though often this comes at considerable cost and sacrifice (as will be examined further).⁴² A major reason for this is likely the infusion of a ‘can do’ spirit in

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overcoming obstacles and impediments among many non-serving partners, similar to that for which Canadian troops are known across the globe.

221 FINDING: Canadian military families value the benefits of military family life.

222 This systemic review found that CF families are generally convinced that military life imparts key skills to non-serving spouses and especially to children, despite the many challenges inherent in service life, or more probably because of them.⁴³

223 One skill that was constantly referred to was the ability to adapt to and integrate effectively into changing surroundings. This was largely associated with relocations, along with the constant internal adjustments that military families must make. There is also a sense that military children are sometimes more mature or responsible because of the range of issues influencing their families, including deployments of parents to volatile mission areas.⁴⁴ This includes children taking on parenting or household roles in response to the voids created by deployed parents. The trickle down of military attributes from serving members to their families, such as heightened sense of purpose, perseverance, increased self-sufficiency, and commitment to teamwork, were also underscored.

224 Beyond the adaptive benefits of being posted regularly, military families value the opportunity to live in different locations and experience life from different perspectives.⁴⁵ There was a consistent sentiment among those who had moved regularly that spouses and especially children benefit significantly from this. One clear example is the strong interest of many CF parents (many of whom are unilingual) in bilingual opportunities for their children, including French immersion education. Regular relocations, as disruptive as they often are and despite the lack of appeal of some CF locations, are seen as having some positive influence on family development.

225 FINDING: Today's military families receive more support than ever.

226 This systemic review found that military families receive substantially more support than at any point in the CF's history. The range and nature of the programs, services and benefits available to today's military families far exceed those prior to the mid-1990s.

227 Two major catalysts are at the root of this enhanced support. The comprehensive evaluation of the quality of life of serving CF members and their families conducted by the Standing Committee for National Defence and Veterans Affairs in 1998 called for immediate and transformational change to how CF families were supported.⁴⁶ It triggered a series of decisions at the governmental, departmental and organizational levels, which influenced much of the support currently in place for military families.

228 The second catalyst was the 20-plus years of near continuous CF operations at home and overseas that dominated the 1990s and 2000s, punctuated by a decade of combat

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operations in Afghanistan. The intensity, duration, visibility, and human toll of this extended period altered many of the parameters that had previously shaped CF life. With little notice or preparation, serving members and their families were faced with new demands and pressures as a result of Afghanistan, some of which they were ill equipped and poorly supported to meet.⁴⁷

- 229 *The cumulative result of a 20-year-long war footing was a renewed affirmation of the relationship between stable, functioning military families and an effective, sustainable fighting force.* Consequently, support to families was elevated to a top institutional priority for much of the post-2000 period.
- 230 Coordinated, CF-wide support to families through the *Military Family Services Program* was re-invigorated in the early 2000s, updating program design and bolstering funding. This program serves as the fulcrum for family support, promoting and facilitating community-based services that strengthen CF families and communities.⁴⁸
- 231 Supporting families is codified in the *Canadian Forces Family Covenant*, unveiled in 2008 as the cornerstone of sustained CF support to families. The decree acknowledges the immutable relationship between the state of military families and the CF's operational capability, although the tangible impact it has throughout the organization is subject to question.⁴⁹
- 232 The re-establishment in 2010 of the Directorate of Quality of Life (which amalgamated with the Directorate of Military Family Services less than two years following its reinstatement, and only recently was re-christened the Military Family Services Division) is another significant development. Charged with executing and coordinating national support to military families, it plays a central role in driving the Military Family Services Program and supporting Military Family Resource Centres. Another key responsibility is liaison and coordination with external entities, primarily the provinces, because of the many jurisdictions involved in military family issues such as access to health care, spousal employment, education and child care.⁵⁰
- 233 Since 2009, national funding to military family services has increased by 25 percent. This increase has allowed new initiatives to be implemented, such as Family Liaison Officers, the National Military Family Council, the familyforce.ca website and the migration of the Military Information Line to the Family Information Line.⁵¹
- 234 Pay, benefits and allowances were improved or established over the 2000s to ensure more reasonable remuneration to serving members, and fairer benefits and allowances to recognize dislocation, hardship and hazard. Tax exemptions – totally unimaginable prior to SCNDVA's evaluation – were instituted in 2004 for operational service in hostile regions.⁵²
- 235 On the ground, Military Family Resource Centres, which mostly began operating in the late 1980s and early 1990s,⁵³ increased their capabilities and programming from

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the mid-1990s onward in response to high volume operations in the Balkans, the Persian Gulf, Afghanistan and elsewhere. New players like Family Liaison Officers and Deployment Support Centres were created along the way to fill specific needs and reinforce key elements of military family support.^{54, 55}

236 The Joint Personnel Support Unit structure, with its Integrated Personnel Support Centres dotting the country, was established in 2008 to provide comprehensive care and integrated support for ill and injured members and their families.⁵⁶

237 Overall, there is no doubt that the CF delivers much greater support to families than it did in the 1990s. The transformation from 1993 to 2013 is staggering.

238 Unfortunately, *better* does not necessarily mean *sufficient*. This drastic improvement does not address whether today's families are receiving the level of support they require to lead relatively stable, nurturing family lives amidst the strain of modern CF service. Two decades of operations (the likes of which the CF had not experienced for several professional generations) placed inordinately greater pressures on families. In the absence of comprehensive performance and outcome measurement of CF support to the military families, the net result of *more support versus more demand* is not definitively known.⁵⁷

239 **FINDING: CF leadership is committed to the well-being of military families.**

240 This systemic review found that senior DND and CF leadership demonstrate a strong commitment to military families, as alluded to in the previous finding. The keystone changes to how families are currently supported could not have occurred without dedicated leadership at the highest levels. Successive Chiefs of the Defence Staff have led the charge through vocal and visible advocacy of military family well-being, setting the tone for commanders throughout the institution.⁵⁸

241 Additionally, it was clear in our interactions with the chain of command, providers and supporters, and families on the ground that operational and tactical leadership – formation commanders, base and wing commanders, and especially unit commanding officers who interact most closely with serving members and their families – are equally committed to the well-being of military families.

242 This comes as no surprise given the long cycle of operations, for it is these commanders who experience firsthand the intersection between family stability and operational effectiveness and sustainability.⁵⁹ Their units and formations suffer the consequences when relationships break down or family finances implode. They are the ones who repatriate troops from mission areas when family situations can't be managed effectively and require personal attention. They are also the ones who expedite a serving member's release from the CF when such situations cannot be managed at all.⁶⁰

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- 243 Unit commanding officers at various bases spoke of the considerable voids created by the departures of experienced, proven serving members in the intervals between operational deployments. While overall attrition figures are holding steady, some of these commanders voiced the concern that the rank and experience profile of those who are leaving is changing, to the detriment of the CF. Increasingly, these departures appear to be motivated by family reasons.⁶¹
- 244 This understanding of the pivotal linkage between stable, nurturing family life and operational capability likely helps explain why formation, base and unit commanders show such ardent support for the families within their commands.
- 245 One concern regarding senior leadership engagement is the disconnect that is at times apparent between what is stated and what is done or not done. Since the early 2000s, serving members and their families have been continuously commended for their valuable contribution to the CF's success, for very good reason. Senior leaders have been unequivocal in affirming the CF's commitment to the well-being of families, especially during periods of intensive operations. However, some families openly question the authenticity of this commitment when faced with situations that seemingly contradict leadership's engagement – failures in fundamental enablers designed to support families, such as the Post Living Differential allowance, the Home Equity Assistance Program, and the adjudication process for claims, all of which will be explained in detail in the following findings.
- 246 For some serving members and their families, there is a significant gulf between what DND/CF leadership pronounces vis-à-vis families, and what it does in support of them.⁶²
- 247 **FINDING: Military Family Resource Centres play a central role in delivering structured, tangible support for military families.**
- 248 This systemic review found that Military Family Resource Centres constitute the backbone of CF's support for many military families, providing an on-site resource that they can access physically or remotely to obtain information, services, counsel or referral. These centres deliver nationally mandated services as outlined in the Military Families Services Program, including introductory orientation; employment and education assistance; second language services; emergency, respite and casual child care; parent education and support; separation education and support; well-being assessment and referral; and short-term intervention and crisis support.⁶³
- 249 Many Military Family Resource Centres augment these services with programming tailored to local needs based on the operational role of the community, geographic and demographic make-up, and availability and accessibility of civilian family services. Full-time child care offered in some Military Family Resource Centres is one such tailored service.⁶⁴ They also play a key role in helping families in new and unfamiliar locations connect with like-minded families and build social networks.⁶⁵

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- 250 For many families, these centres and their staff are trusted agents where non-serving partners can access services and solutions in an empathetic environment. Some Military Family Resource Centres have operated for over two decades, and thoroughly understand military family life.
- 251 A key to the success of Military Family Resource Centres is the principle of *For Families By Families*. As independent organizations, they are responsive to, but not under the command of, CF leadership. Instead, they are led by local boards of directors, whose composition must be made up of a majority of military family members. This construct ensures that military families directly influence the programs and services the centres deliver to their communities. *It is the principal place within the CF structure where non-serving partners have a dominant voice.*⁶⁶
- 252 The most significant challenge Military Family Resource Centres face in serving their constituencies is maintaining adequate funding levels. The funding model employed by most centres incorporates four funding streams: a national allocation determined by the Military Family Services Division and earmarked for common CF-wide services mandated by the Military Family Services Program; a regional component allocated by the respective base commander to fund programs and services beyond national programming tailored to the needs of the community; provincial funding tied to programs and services with regional connotations, which are not exclusive to the military community; and contributions provided by supportive organizations as well as funds raised through various local initiatives.⁶⁷
- 253 This funding is apportioned annually, including the national allocation – by far the largest revenue source for Military Family Resource Centres. This national funding of Military Family Resource Centres is not base-lined within the Military Family Services Program envelope. As such, it can vary considerably from one year to the next. This variability is added to the unpredictability of the other funding streams – base and provincial allocations, which are also drawn from discretionary funds and are re-evaluated annually, and contributions and fundraising, which are highly variable. It makes it very difficult for Military Family Resource Centres to undertake initiatives that involve multi-year investments or commitments.⁶⁸
- 254 Military family demographics are evolving, including the continuing trend to live in civilian communities rather than on military bases.⁶⁹ This is impacting both the services many of these centres offer and the manner in which they are delivered.
- 255 **FINDING: Frontline service providers and supporters are profoundly committed to supporting military families.**
- 256 This systemic review found that many frontline service providers and supporters relentlessly support military families, often in spite of resource constraints and other impediments. Throughout this review, stakeholders repeatedly outlined how those who directly serve families do so with passion and without compromise.⁷⁰

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257 These frontline providers and supporters include, but are not limited to, Military Family Resource Centre members, Deployment Support Group teams, Integrated Personnel Support Centre staff, Family Liaison Officers, social workers, family peer support coordinators, and chaplains.

258 Moreover, countless instances of providers and supporters going well beyond their responsibilities to assist families were reported by other providers, commanders and families alike. Examples include base housing managers stretching rules to provide emergency accommodations to alleviate a family crisis, and military medical practitioners calling in favours to connect families with special needs to the civilian health care they urgently needed.

259 Chaplains were lauded for fulfilling their understated, and often under-appreciated, role to remarkable effect. There is a sense among numerous commanders that Afghanistan reaffirmed the steadying influence they exert on both deployed members in mission areas, as well as with families back home.⁷¹

260 Though not directly connected to the families they serve, and subjected to persistent organizational flux in recent years, the national Military Family Services team has demonstrated an unyielding commitment to their mission of supporting CF families.

261 **Key Findings**

262 *"We just want to be treated with consideration and respect."*

– A military spouse at Canadian Forces Base (CFB) Valcartier articulating a sentiment expressed nationwide

263 **FINDING ONE: Geographic relocation, operational deployments and the relentless upheaval of military life are the major causes of disruption and strain for military families, triggering many of the challenges they face.**

264 This systemic review found that geographic relocation, operational deployments and the relentless upheaval caused by everyday military life precipitate many of the challenges that military families experience.

265 ***Geographic Relocation***

266 Even though there are benefits associated with geographic relocation, as outlined earlier, the requirement for military families to pick up and move on a recurring basis has a highly disruptive influence on family life. In the view of many commanders, service providers and observers, it is the single most unsettling feature of the CF lifestyle.⁷²

267 In recent years the CF has made a concerted effort to reduce the number of members moved annually, both as a result of quality of life concerns and budgetary

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pressures.⁷³ This reduction is formally acknowledged and strongly encouraged in the future. However, it represents only a partial solution. A professional fighting force must regularly move a proportion of its people from location to location to maintain its operational effectiveness. Mobility is simply part of CF life.

- 268 Military members are geographically relocated, or *posted*, for three general reasons: promotion or career opportunity, training or development requirement, or to fill a priority vacancy.⁷⁴ These postings take families across the country; from small remote locations to large metropolitan areas and everything in between. Some families have the opportunity to move outside of Canada, though most do not. Out-of-Canada relocations also differ because they normally involve an element of choice whether to accept the posting, whereas almost all in-Canada moves do not.
- 269 As a result, military families move regularly, relocating three times as frequently as civilian families.⁷⁵ Compounding the frequency of moves is the reality that they usually have limited influence over *where* they are posted, *when* they are posted, and for *how long*. This is in contrast to most civilian families, who normally have considerable input, if not complete discretion, over decisions to move their families.
- 270 Career managers (individuals who are assigned to coordinate the careers of serving members for specific periods of time and as such are responsible for posting them and their families) have significant influence in the exercise of this function, which includes trying to reconcile personal relocation preferences with the needs of the organization.⁷⁶ But it is unclear if this influence is exercised consistently from one career manager to another or from one timeframe to the next. The review indicated considerable variance amongst career managers, often based on personal approach.
- 271 If a family feels that a proposed move is likely to cause disproportionate domestic hardship, members have a number of alternative recourses available to them. One is requesting compassionate status, whereby a member has up to two years to resolve the situation prompting this status. This is subject to approval and is only considered for serious situations such as a significant illness in the family. During the period of compassionate status, all major career decisions are effectively frozen, including postings.⁷⁷
- 272 Another option is requesting an Imposed Restriction posting, which occurs when the CF accepts that a family will stay behind as a short-term solution as the member moves on to the next posting. Reasons for Imposed Restriction postings include relocations outside of the usual posting season, undue disruption to children's education, particular financial hardship associated with the posting, or medical requirements precluding the family from relocating. It involves a number of benefits designed to offset some of the expenses of this family separation, and is granted for a total time period of four years.⁷⁸ This option has no career limitations but it necessarily separates the family, which can strain relationships and result in related familial fallouts. Imposed Restrictions are also subject to approval. The factors

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determining approval include whether it is in the best interests of the CF, the member's level of effort to keep the family intact, the posting history, the duration of the posting, the direct financial impact on the member, educational opportunities at the current and new places of duty, specialized or exceptional health requirements, and spousal employment opportunities at the current and new locations.⁷⁹

- 273 The third option is for the member to request a contingency posting, allowing them to be posted to a location within a certain timeframe in order to address a significant issue. This too is subject to approval and is less frequently considered than the first two options. All may have implicit impacts on career progression over and above their explicit limitations. For some members, these implicit impacts make them unworkable options.⁸⁰
- 274 Relocating is challenging because it impacts many of the elements essential to stable family life, including access to and continuity of health care; availability of quality, affordable, appropriate child care and schooling; viable employment opportunities for non-serving partners; and building equity and paying down a mortgage.
- 275 The loss of community touchstones and social networks instrumental in raising a family is another significant outcome of geographic postings, especially given that military families are often far from their relatives. Their propensity to forge strong relationships with other CF families to better face the challenges of frequent separation and deployment helps stabilize them, though it sometimes makes starting the process over again at the new location all the more pronounced.⁸¹ Re-establishing such relationships and networks requires time, usually a period of months extending to a year, during which military families tend to be more vulnerable than usual.
- 276 Language plays an adverse role for some families relocating to regions where they are not fluent in the predominant language. While CF members are normally sufficiently bilingual before they are considered for such a move, family members often are not. This makes it very difficult for some to function successfully in the new location.⁸²
- 277 The timeframe around military postings is frequently a problem. The lead time is invariably short – members traditionally receive their formal posting messages in the March-April timeframe, with a requirement to be at the new location in the June-July period.⁸³ Though members are habitually made aware of the CF's intention to post them late in the previous calendar year or early in the year of the posting, without a formal message confirming the relocation, virtually none of the tangible preparation associated with it can be conducted.⁸⁴ This is because any activity that involves costs of any sort will not be reimbursed if the posting is changed or cancelled for any reason *before* the posting message is issued. For the vast majority of families who have children in day care or school, spouses working outside of the home, and/or houses to sell and buy, this three- to five-month window is prohibitively compressed.⁸⁵

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- 278 The prevalence of postings occurring on the eve, during or shortly following major deployments or extended separations is a source of dissatisfaction. Moving is difficult, as is deploying. Combining the two together or in close succession has a mushrooming effect, and is destabilizing for scores of families.⁸⁶ The problem is further compounded by the challenges non-serving partners face in executing some of the logistics involved in postings while their serving partners are deployed or away, even when they possess powers of attorney.
- 279 There is an impression by external stakeholders that a posting is a punctual event wrapped around the physical displacement of the furnishings. The impacts of postings imposed on families are longer lasting, typically extending from the several months prior to the actual move, to the six to 12 months normally needed for a family to re-establish a stable, familial environment. These impacts are a source of strain for many of the families who participated in this review.
- 280 In terms of the physical dimension of a move, CF families face several hurdles. The movement of households from one location to the next is governed by a door-to-door policy that appears to be inflexibly applied. In many cases, it adds to the stress of a posting, instead of alleviating it as intended. For example, the five day move-out/move-in proviso is restrictive for many families given the distances to cover and the logistics involved in uprooting a family. Yet indications strongly suggested that it is most often rigidly applied, without due regard to how it affects relocating families.⁸⁷
- 281 The Integrated Relocation Program, designed to facilitate moves and mitigate the dislocation caused to families, is a source of vigorous dissatisfaction. The directive is very complex and written using unfriendly, government terminology, which many families find difficult to understand clearly. Though a major re-write was scheduled over two years ago, the existing version is still in place. It has become quite disjointed due to numerous cut-and-pasted modifications over the years, which are not always consistently applied throughout and which regularly lead to misinterpretations by families, coordinators and adjudicators.⁸⁸
- 282 There is a persistent preoccupation amongst families that Integrated Relocation Program agents possess varying degrees of expertise and experience, resulting in uneven service delivery from one location or agent to the next. As well, there is concern that these agents are not properly incentivized to deliver complete customer satisfaction; many families feel they have had to scratch and claw to obtain the benefits for which they are entitled.⁸⁹
- 283 Claims for moving expenses not covered automatically (such as the reimbursement of furnishings and effects damaged during a move) routinely wait in a queue for 18 months or more until they are adjudicated.⁹⁰ These claims frequently involve thousands of dollars – a hefty amount for many military families. Yet affected

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families are expected to carry the costs of replacing items pending this inordinate delay, without interest.

- 284 From a larger perspective, the philosophy around relocation services and benefits focuses primarily on the direct aspects of a geographic posting: selling and purchasing a residence, travelling to the new location, and physically moving the household. The more complex secondary effects involved in a mandated relocation – principally, spousal employment, access to health care, availability of child care and education, and the re-establishment of a stable social network – are largely disregarded in this service/benefit package.
- 285 Other benefits, outside of the Integrated Relocation Program, are designed to offset the major costs incurred from postings and to minimize the dislocation of a move, including the most important, Post Living Differential. This allowance was designed to ensure that a geographic relocation, and the attendant difference in the cost of living from location to location, does not result in financial disadvantage for serving members from one posting to the next.⁹¹
- 286 However, the allowance is currently frozen at 2009 rates while it is being reviewed at the Treasury Board Secretariat level to ensure that it remains an appropriate support measure for CF members and their families.⁹² Therefore, CF families at locations where the cost of living is higher are required to offset these increased expenses on their own, which can sizably reduce their net family revenue and significantly impact their long-term financial goals. Again, the fact that CF families have very limited influence over where they relocate to, and when, makes these disparities from posting to posting difficult to accept and manage.
- 287 It is noteworthy that CF leadership has repeatedly reminded members that the Post Living Differential allowance is separate from pay, and as such should not be taken into consideration when making financial decisions. The original intent of this messaging was to ensure that members understood that the allowance is only meant to be a cushion against the variance in cost of living across the country, and is not available at every location.⁹³ The logic of providing an allowance to offset regional variations in living costs for families required to relocate, then instructing them not to factor this amount in their financial management is questionable. If the allowance was not necessary for families to maintain stable lifestyles location to location, it would not exist.
- 288 That stated, many members (including commanders) fear that Post Living Differential allowance will soon be terminated.⁹⁴ As a result, some families are anxious that their income may become further reduced. Affected families find it difficult to understand how, on the one hand, a financial enabler as important as Post Living Differential is in extended limbo, when, on the other hand, senior CF leadership continues to proclaim the importance of families.

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289 Moving is not easy for any Canadian family. However, what consistently makes it more onerous for military families is that it occurs *repeatedly*, and means continually adjusting to new communities, homes, routines, friends and acquaintances; and different schools, day cares, jobs, schedules and peer circles. This requirement to constantly start over is often compounded by the limited influence of military families over destination, timeframe and duration. Frequently, CF families have next to no influence on decisions that have major repercussions on their lives.

290 ***Operational Deployments***

291 The adjustments that non-serving partners, especially those with children, make to assume all the household, domestic and parenting responsibilities for the extended period of a deployment are considerable. This timeframe extends well beyond the moment a deploying member steps on and off the plane. It also includes the intensive training period preceding a deployment, usually conducted in isolation or at a distant location, as well as the time for post-deployment travel and third location decompression. Therefore, six-, nine- and 12-month deployments routinely turn into year to year-and-a-half long commitments, during which families spend almost no time together.⁹⁵

292 Twinned with this adjustment of roles, and the logistics involved with instantly changing the family construct from dual to solo-parenting, is the increased anxiety that accompanies contemporary military deployments into volatile mission areas like the Balkans, the Persian Gulf, Afghanistan and Libya. Over the past 20 years, Canadian troops have deployed to some of the most unstable regions on the globe, suffering significant casualties. Canada's military families have come to know the risks associated with these modern commitments all too well.⁹⁶

293 One new development impacting families during deployments is the ready access of personal communications. Unlike a decade ago, many military families communicate very frequently with their deployed partners and parents, usually in real-time. While it is viewed as an advantage by both families and serving members, and is proven to alleviate some of the strain of long-term deployment, it has also eroded much of the firewall that traditionally separated the operational theatre from the household. Numerous instances were relayed of deployed members going outside the wire on dangerous patrols, preoccupied that a child was sick or that the car's brakes needed replacing. So too were similar accounts of non-serving partners and children who experienced increased anxiety knowing their loved one had been in a firefight that day or was heading out on a key operation in the coming hours. Both unit COs and formation commanders, as well as providers and supporters, spoke of this growing overlap of the mission area and household, and the distraction and vicariousness it has spawned.⁹⁷

294 Families of members who deploy as augmentees (CF members who are attached to deploying units individually to round out or 'augment' their capability for the

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pending deployment) are organizationally, and often geographically, detached from the majority of the deploying force. Consequently, they tend to struggle more than other deploying military families due to increased isolation and reduced communications. Families residing in isolated areas with low military family populations and limited awareness of military issues are also susceptible to coping less well.⁹⁸

- 295 These various effects of operational tempo make it difficult for military families to maintain relatively stable, nurturing family environments. Preserving a sense of normalcy within the household in the midst of an event as abnormal as a loved one deploying into harm's way on the other side of the globe understandably tests the mettle of many military families. While each family confronts this situation in their own way, there are recurring effects across the constituency.
- 296 Families with children are most impacted by deployments, though those without are not unaffected. For single parent military families, the situation is often more pronounced because there is no stay-behind parent for the child or children to count on when the serving parent deploys.⁹⁹ For some dual service couples, alternating the stay-behind parent from one deployment to the next appears to add another level of instability and complexity for children.
- 297 Relationships within the family unit suffer due to deployments. The period of reintegration following deployment is often tumultuous or erratic as partners exhale from the respective stresses of operational duty and solo-parenting, renegotiate roles and responsibilities, re-establish trust and intimacy, and seek to restore familial relationships as they were prior to departure.
- 298 Serving members often experience a combination of the elation associated with a safe return home to loved ones, teamed with complex emotions relating to injured or killed colleagues, apprehensions about the transition from adrenalin-fuelled life-and-death situations to mundane everyday matters, and anxiety over the ability and/or willingness to resume former parenting and household roles and boundaries.¹⁰⁰
- 299 Those families confronted with loved ones returning from operational deployments with significant or permanent illnesses and injuries (physical or emotional) face much longer and more tenuous returns to family stability. They are often poorly equipped to take on the care giving role thrust upon them, most often without warning.¹⁰¹ The dislocation for these families is often long lasting, and in too many cases permanent.
- 300 One of the most challenging aspects of reintegration appears to be the pressures exerted on the core family unit by the enthusiasm of extended family, friends, neighbours and colleagues celebrating the returning serving member. Families repeatedly recounted the frustration of having to make room for these various visitors in the hours and days immediately following return. This took away from focused,

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uninterrupted family time for the partners and children. Conversations and interactions between partners and children that should have occurred soon upon return often took days or weeks to happen because of the lack of 'space' caused by the steady stream of well-wishers.

301 Most families indicated that it took between one to two months to over a year for them to shift back into their pre-deployment family rhythm, and in some instances relationships with partners or children were not restored at all. *Adding this timeframe to the 12 to 18 month training-deployment period identified earlier stretched out the total dislocation of deployment for the family to over two years.* At this two-year juncture when family stability was finally restored, serving members were often training for the next deployment, if not already re-deployed.

302 Finally, recurring deployments often have a multiplying effect on families. A single deployment can be very difficult – repeated deployments usually are much harder to cope with.¹⁰²

303 ***Personnel Tempo***

304 The relentless upheaval of CF service, often termed *personnel or pers tempo*, is another disruptive force for military families. Postings and deployments attract much of the institution's attention in terms of family support, due to the dislocation they cause.

305 However, it is not only the relocation five provinces over or the third tour to Afghanistan that disrupt the lives of military families; it is also the incessant, and often unpredictable, upheaval that is part of service life. This *regular irregularity* is often very unsettling for families.¹⁰³

306 Sporadic absences are not unique to the CF; however, most military families experience them much more frequently, and for longer time periods, than the majority of civilian families. And as with geographic relocations and deployments, military families have little say in when, where, how often, and for how long the serving member will be away.

307 The separation caused by regular training and taskings, along with unanticipated CF requirements, cumulatively translates into significant time away from family and household, however small the individual increments. While generally much shorter, more routine and less dangerous than major operational deployments, these separations usually involve less advanced notice, reducing predictability and preparation for the family.¹⁰⁴ More importantly, they still require families to make important adjustments, including reverting back and forth into solo parent mode. Whether the separation lasts for 24 hours or three months, this transition is necessary to maintain stability and continuity within the family unit. This means altering work, child care, school and social routines, and activating a family's support structures. It

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also involves single-handedly responding to all household and parenting priorities and emergencies for the periods of separation.¹⁰⁵

- 308 Personal relationships are particularly vulnerable to the frequent separation that is characteristic of CF life. Both families and service providers pointed out that in addition to deployments, the cumulative absence due to training, taskings, and Imposed Restriction postings also contributed to relationship strain. Additional factors adversely affecting relationships within military families ranged from financial distress and limited spousal job opportunities resulting in frustration or loss of self-fulfillment, concerns about child-rearing and child development, to frustrations around linguistic challenges and limitations. Moreover, a generation of younger members and partners that appears generally less emotionally invested in relationships and less intimidated by separation and divorce is also likely influencing relationship stability and sustainability within military families.¹⁰⁶
- 309 Part of the problem surrounding relationships appears to be one of awareness and expectations. Many non-serving partners identified the fact that they knew little or nothing about the commitment level required of a CF family until their partners' careers were well underway. Even spouses who were committed to their serving partners prior to enrolment complained emphatically of this.¹⁰⁷
- 310 An examination of how CF members are recruited revealed that the process has not changed significantly in well over a professional generation, despite the dramatic changes to the composition of modern families and the enhanced commitment level expected of them today. This is likely an important contributor to the lack of awareness many non-serving partners possess regarding CF life, and the subsequent inability or unwillingness of some to make the adjustments and sacrifices inherent in service life. It almost certainly plays a factor in relationship stability.¹⁰⁸
- 311 Environmental allowances impact personnel tempo to the extent that they are provided as incentives to attract, motivate and retain members. They are also intended to offset the exposure to adverse conditions and hazards. Some environmental allowances, such as Sea and Land Duty Allowances, are paid monthly in continuous amounts and are tied to unit affiliation instead of time spent in an operational posture (at sea for the Royal Canadian Navy and in the field for the Canadian Army).¹⁰⁹ For some, this has actually become a disincentive to go to sea or to the field. It is also influencing the posting choices for many CF members, who tend to avoid those units not eligible for environmental allowances because of the financial implications.¹¹⁰
- 312 This allowance structure has also resulted in situations where members posted from one unit to another *on the same base* experience considerable variation in revenue because of the addition or loss of environmental allowances. These variations are due to the status of the units involved. In the case of the Canadian Army, some training establishments, vital to the effectiveness of the fighting force, are increasingly

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struggling to man their full complement of positions because they are not designated field units, even those whose staff spend considerable time in the field.¹¹¹ This is a large dissatisfier for affected members and families, and a growing concern for unit commanding officers, senior commanders and career managers who are finding it increasingly difficult to move the right people to the proper base and unit because of the financial impacts postings and allowances are having on families.

313 In summary, it is these three essential elements of military family life – geographic relocations (*mobility*), operational deployments (*op tempo*), and the relentless upheaval of military service (*pers tempo*) – that are responsible, both singularly and in combination, for many of the challenges and impediments modern Canadian military families face in leading productive lives. They are the triggers for almost all of the findings that follow.

314 **FINDING TWO: It is very difficult for non-serving CF spouses to find and sustain reasonable, gainful, continuous employment.**

315 This systemic review found that spouses struggle to secure and sustain reasonable, gainful and/or continuous employment from one location to another, as well as from one time period to another. In fact, spousal employment is a leading barrier to stable, nurturing family environments for many modern Canadian military families.

316 The overwhelming majority of partners engaged have experienced employment challenges firsthand since becoming military spouses, usually in the form of unemployment or underemployment. This is also rampant in their peer circles, as it is within the spheres of influence of many of the commanders and service providers/supporters approached for the project. In almost every case conveyed, the demands of CF life were pinpointed as the underlying cause of this persistent unemployment and underemployment.

317 The decision to have children is an obvious factor influencing employment. Families without children appear considerably less impacted in pursuing careers or sustaining gainful employment than those with children, though they are not unaffected. The pressures of creating and maintaining a stable, nurturing environment in which to raise children are amplified by the realities of military life.¹¹² For many, the only way to achieve the stability and predictability needed to raise a family amidst the fluidity of relocation, deployment and separation is for the non-serving partner to set aside their professional aspirations and assume a disproportionate parenting role, offsetting the serving spouse's service-induced limitations.

318 Many CF spouses are neither working nor seeking employment because they are *resigned* to the necessity of providing stability and continuity on the home front. For others who possess limited employment options often tied to low wage employment, there is little choice but to remain at home caring for their children because the cost of child care results in negligible or no net financial gain for the family. Of the many

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non-serving CF partners who are not in the labour force, a strong majority appear to be doing so to maintain family stability or because of an absence of viable options rather than by choice.¹¹³

- 319 *Indeed, most non-serving partners communicated their abject frustration at having to make most, if not all, of the professional compromises required to raise a family once children were introduced into the equation.*¹¹⁴ This was a problem expressed across the CF military family community, and consistently seconded by the chain of command and by service providers and supporters.
- 320 The frustration surrounding employment also applied to dual service couples with children, though largely to a lesser extent. While the CF encourages both serving members of a service couple to pursue fulsome careers, the reality is that once they have children it becomes impracticable for more than one of them to aspire to an optimal career. Therefore, they normally have to choose who will be career-focused and who will assume more modest professional objectives because of taking on the primary parenting role.¹¹⁵
- 321 Another significant obstacle to spousal employment is the availability of professional opportunities, especially in the smaller communities where many CF members are posted. Many municipalities adjacent to military bases are typically dominated by local service-focused economies with little diversity, low workforce turnover, and limited opportunities.¹¹⁶ Incoming non-serving partners may have a long list of accredited qualifications and extensive professional experience; however, if the opportunities do not exist in the given location, gainful employment is likely not viable.
- 322 Professional accreditation (the formal recognition of academic, professional or technical qualifications or credentials) is another barrier to spousal employment. Many mainstream qualifications are not recognized from one province to another. For example, therapists, teachers, nurses, and accountants regularly find themselves able to work in their fields of expertise at one posting but not at the next, unless they re-certify and/or undertake additional training, which can be onerous and may interrupt the family's second revenue stream for extended periods.¹¹⁷ The Integrated Relocation Program covers the costs of applying for accreditation in a new location;¹¹⁸ however, applying is the smaller, more easily-solved part of the problem for many non-serving partners.
- 323 As a result, some spouses choose to take on employment requiring fewer, if any, qualifications, which normally converts into low pay, irregular hours, reduced possibilities of continuous employment, and limited prospects for progression or fulfillment.¹¹⁹ This interruption in accredited employment may then result in difficulties for the spouse to re-enter their field of expertise upon return to a location where their skills are recognized. In some instances, it even causes qualifications to lapse completely.¹²⁰

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- 324 Language is another impediment to spousal employment for military families posted to locations dominated by the other official language. While most unilingual Anglophone spouses posted to Quebec or unilingual Francophone spouses posted outside of Quebec acquire the rudimentary language skills necessary to function, speaking well enough to succeed in the workplace is often a very different matter. Many partners find themselves unemployed or competing for the small number of opportunities where language skills are not critical.¹²¹
- 325 In response to both the pressure to play a more dominant parenting role and the lack of employment opportunities at various locations, some non-serving spouses turn to self-employment as a means of generating secondary income while limiting their absence from the home. The evidence suggests that many, if not most, of these budding entrepreneurs engage in a number of direct sale enterprises popular in smaller communities, which require little overhead or previous business experience.
- 326 Unfortunately, competition is often intense and opportunity limited because multiple spouses are pushing similar product lines. Moreover, sales appear to be generated largely from within the community; far from ideal from a larger perspective. In short, these spouse entrepreneurs are mostly competing with one another to sell the same products to one another.¹²² The intent behind this self-employment is resourceful, however, success is often challenging.
- 327 Some spouses find offsets such as seasonal or part-time employment, though for most this is a concession they have little choice in making because of the requirements of the serving member. Neither self, part-time nor seasonal employment consistently provide reasonable financial, professional or personal benefit for most non-serving spouses, and do not appear to be viable solutions to the employment challenge at present.
- 328 There is an increasing sentiment that some employers are biased against CF partners because they either leave abruptly when posted, or become distracted, less available or less committed to their work when in solo-parenting mode during recurring periods of separation, including deployments.¹²³ Conversely, there are communities and businesses that are considered highly supportive of military families, though these are seen as the exception rather than the rule.
- 329 Military families also expressed a concern that educational opportunities for non-serving partners are negatively affected by the pressures of military family life, including relocation, deployment, separation and disproportionate parenting roles. There is a sense that if the academic pursuits of the non-serving spouse are not completed prior to having children, they are very difficult to resume.¹²⁴
- 330 There is a related disappointment at the lack of enablers for non-serving partners to pursue or complete educational opportunities, especially at locations where, or during periods when, viable employment is not possible. Many expressed the desire to use

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these imposed 'employment timeouts' to enhance or expand skill sets and qualifications, increasing employability at the next posting or during the next time period. Yet, there was little in place to facilitate this. Though non-serving partners want gainful, rewarding employment above all else, they appear very willing to enhance or diversify their knowledge and skills in order to improve future employability, if given a reasonable opportunity to do so.¹²⁵

- 331 The employment quandary of CF families is in stark contrast with the prevailing trend in Canadian society, whereby both partners in a family construct are generally positioned to pursue careers or continuous, coherent employment.¹²⁶ Most contemporary Canadian civilian families appear able to establish and maintain *career+career* configurations over the major portion of their working lives. For many military families, especially those with children, it seems that the more realistic employment aspiration they can achieve is *career+job*, with the serving member maintaining the career and the non-serving partner relegated to employment as available. And in many instances, the evidence demonstrated that this configuration is often actually reduced to *career+intermittent job* due to the multiple barriers limiting partners from maintaining coherent, continuous employment, instead forcing them into series of unconnected, often sporadic jobs.
- 332 The distinction between *career* and *intermittent job* is significant. There are important financial consequences of course, as irregular employment does not normally provide the level of remuneration and benefits accrued from a career or continuous employment. Though CF members are well paid, their spouses very often do not compare favourably with other Canadians.¹²⁷ As a result, the aggregate earnings of both partners in military families are likely to be lower than those of civilian families.
- 333 There is also the longer term financial impact of a pension. Movement from one unconnected job to another, often with periods of professional inactivity in between, makes it almost impossible for non-serving partners in this situation to earn pensions.¹²⁸ It also impacts the value of their Canada Pension Plans because of sporadic contribution.¹²⁹ While this may not necessarily resonate with military families who are more preoccupied with keeping the family functioning than with contemplating their long-range financial future, the implications of a single professional pension and a reduced spousal federal pension can be crucial.
- 334 There are other important consequences of limited spousal employment. Personal pride and fulfillment are often associated with professional accomplishment and status.¹³⁰ Many non-serving members struggle deeply with the notion of setting aside professional aspirations for long periods (and sometimes indefinitely), or at key junctures of their working lives, in order to offset the serving partner's limited ability to assume a reasonable share of the household and parenting responsibilities.

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- 335 The reduced independence frequently associated with a lack of professional fulfillment is a source of considerable frustration for non-serving spouses.¹³¹ Since the early 2000s, DND and CF leadership have continually trumpeted the importance of strong, independent families as part of the CF team. Yet the institution appears to accept an employment situation that has left many non-serving spouses feeling dependent, peripheral and unfulfilled. This contradiction is not lost on many families.
- 336 The spousal employment challenge also negatively impacts operational effectiveness as it has repeatedly been identified as a major consideration leading serving members to release from the CF. Identified directly, or as a contributing factor to a reluctance to relocate, it is a recurring theme. This is further supported by commanders who referred to the trifecta of reasons their members are leaving the CF post-2000: the spouse has a good job, the mortgage is partially paid off and the children are in high school.¹³²
- 337 For its part, the Military Family Services Division (mandated to lead and coordinate national support to CF families across Canada and abroad) expressed the view that spousal employment is the second or third most pressing challenge facing today's military families, behind health.¹³³ It appears fully seized of the importance of the spousal employment challenge, and is actively engaged in discussions with provinces, academic institutions, and professional associations to reduce some of the barriers described. It is also considering internal tools to augment employability. In the view of this systemic review, progress has not been significant despite best efforts.
- 338 Military Family Resource Centres offer employment support such as résumé writing services as part of the national Military Family Services Program, and many engage in outreach in an attempt to make headway at local and regional levels.¹³⁴ However, for many non-serving partners, this support is not effective in enabling them to obtain and sustain gainful employment.¹³⁵
- 339 The experience communicated by the military family community is wholly consistent with most of the findings of the Spousal/Partner Employment Income Project, a three-phased DND/CF research initiative whose final report was released in 2011¹³⁶. Phase two of the study concluded that non-serving military partners are less likely to be employed, work fewer hours and generally earn less than their civilian counterparts.¹³⁷
- 340 Nonetheless, the final report indicated that the employment situation facing many non-serving spouses is not overly problematic.¹³⁸ This interpretation is diametrically opposed to the perspectives communicated to this project by the hundreds of families directly engaged, including those of the 'silent majority' who were proactively contacted. They overwhelmingly characterized the spousal employment challenge as one of the key issues facing today's military families. This perspective is strongly corroborated by the vast majority of commanders and providers/supporters consulted,

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most of whom hold pronounced views on the subject. It was also reinforced in consultations with well-informed external stakeholders and consistently validated in the field tests. Finally, it is fully consistent with a considerable volume of pertinent academic research on the topic, the DND study notwithstanding.¹³⁹

341 The clear, consistent perspective conveyed from these multiple vantage points is that spousal employment remains a glaring hurdle for many modern Canadian military families – one significantly impacting the quality and stability of their family lives.

342 **FINDING THREE: Accessing health care and maintaining a reasonable level of continuity during mandatory moves remains a persistent challenge for military families.**

343 This systemic review found that military families continue to struggle to access family and specialist health care and to maintain continuity in the provision of health care to non-serving partners and children.

344 One misperception among some external audiences is that military families receive medical care from the CF medical system. *They do not.* Unlike their American counterparts, Canadian military families receive no military medical care except in two isolated situations. Families posted outside of Canada can access military medical care in locations where local care is not readily accessible or acceptable.¹⁴⁰ And there is a small range of medical services offered to the families of serving members suffering from post-traumatic stress disorder and other operational stress injuries. However, this occurs only within the framework of care that must be delivered jointly to the family in order to fully benefit the member.¹⁴¹ For almost all of their health care needs, CF families are wholly dependent upon the same provincial health care services as any other Canadian.

345 Like many Canadians, military families often find it difficult to secure a family doctor, as well as specialist practitioners, if or when they are required. Waiting lists can be long and painstakingly slow, especially in smaller centres where demand routinely exceeds the supply of health care professionals. The difference from most Canadians, however, is that this is a process many military families experience repeatedly as a result of relocations, over which they have little or no control. Some families consulted for this analysis have gone through protracted periods of bouncing from one waiting list to the next, rarely making it to the top.¹⁴²

346 The most obvious impacts of this are on the quality and continuity of care. Of course, families without dedicated physicians can access professional medical care when required. This generally occurs through urgent care walk-in clinics and hospital emergency rooms. By definition, these are designed for medical situations involving a certain level of urgency. As such, it generally limits consultations to punctual or emerging medical requirements rather than routine health prevention and maintenance.¹⁴³

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- 347 The result of having to resort to urgent care clinics and emergency rooms is threefold. One, medical issues requiring attention but not emergencies per se translate into long delays, complicated logistics and general frustration. This is heightened when non-serving partners are in a solo-parent configuration due to deployment or separation. It is also more pronounced for families who are far from extended family.¹⁴⁴
- 348 Two, being able to access only urgent care clinics or emergency rooms causes anxiety about the long term effects to non-serving spouses, and especially to children, of extended periods without preventative and regular health care.¹⁴⁵ The absence of routine, periodic consultations with physicians who are familiar with family members and trusted by them was identified as a preoccupation by a large portion of the military families consulted.
- 349 The third impact of not having dedicated family physicians is the additional strain it imposes on an already stressed medical system.¹⁴⁶ A large number of military families are forced to regularly consult urgent care clinics and emergency rooms for non-emergencies that could be addressed in a more appropriate setting and timeframe if they had family doctors providing regular care.¹⁴⁷
- 350 For military families able to secure a family physician, this is not the end of the challenge. Many family physicians have a limited understanding of the particularities of military life, which can also impact care quality and continuity. Most military families have a series of physicians over the years rather than the one or two many Canadian families have. This can impact care. And the medical records of military families are sometimes not transferred efficiently from location to location, transmitted after long delays or only partially, if at all. This further impedes quality and continuity of care.¹⁴⁸
- 351 Communicating can be difficult for families posted to locations where they do not speak the predominant language. While speaking in fractured English or French can be effective in many everyday contexts, it often makes discussing and comprehending medical issues, concerns and directives difficult.¹⁴⁹
- 352 Perhaps the most telling indicator that accessing appropriate medical care remains a persistent challenge for modern Canadian military families is the reality that many take leave and travel to their previous postings to consult their former physicians because they have not secured doctors in their current locations. This practice was outlined repeatedly by a wide cross section of the military family demographic.¹⁵⁰
- 353 Ironically, part of the reason that families struggle to access a family physician is that the CF recruits many of its military physicians and caregivers from the same pool as provincial Ministries of Health. The CF also employs a considerable number of civilian practitioners to augment its uniformed medical staff, further dipping into the pool of available resources.¹⁵¹

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- 354 Family members requiring mental health services sometimes directly compete with their spouses and other serving members for care and treatment. This is because of the CF's requirement to outsource a considerable quantity of this care to offset overwhelmed military caregivers. Accordingly, in some locations the wait for non-serving partners to consult social workers, psychologists and the like is longer than it would otherwise be because of the volume of serving member referrals those practitioners have. This is especially prevalent in small centres where the number of specialist practitioners is limited.¹⁵²
- 355 CF regulations stipulate that family members may be provided with medical care by military medical services if, in the opinion of the Surgeon General, no adequate civilian medical facilities exist, or as prescribed by the Minister.¹⁵³ However, this option is not under active consideration at present partly because providing care to families would cause considerable strain on the CF medical system's capacity to care for serving members.¹⁵⁴
- 356 During the mid 2000s, in response to some bases opening family medical clinics, the CF issued a directive on the provision of health care services to military families, and formed a working group to develop a DND/CF policy and legal framework.¹⁵⁵ These instruments were to be established and disseminated by the end of 2005, but they never were. The original directive was not cancelled, and remains technically in effect to this day, suggesting that the policy and framework are still in development, although this systemic review has learned they are not.¹⁵⁶ Family medical clinics continue to operate at certain locations. A few clinics have experienced difficulties in attracting and retaining physicians.¹⁵⁷ While the emergence of successful family medical clinics on or adjacent to some CF bases shows potential in alleviating the access to care issue military families are grappling with, they have yet to be institutionalized.
- 357 The current Surgeon General's perspective on the most effective way for the CF Health Services to assist families in accessing health services is through stakeholder engagement, in collaboration with the Military Family Services Division.¹⁵⁸ Connecting with primary care physicians through their professional associations, these practitioners are encouraged to add military families to their roster. To date, 50 family doctors in four provinces have agreed to accept military families into their practice,¹⁵⁹ although the number of family members who have benefitted is unknown.
- 358 The CF has made additional headway in facilitating access for military families to quality, consistent care. Currently, every province has agreed to waive the 90-day period required of CF families moving into a new province before being eligible for coverage.¹⁶⁰ This achievement is the result of concerted, persistent effort by the Military Family Services Division.
- 359 Both of these developments are positive steps forward, but they are not game-

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changers. As a result, many families continue to struggle to access quality and continuous health care from one location to the next or one time period to another. The inertia caused by having to start over on yet another waiting list still poses the largest obstacle to reasonable levels of care.

- 360 There is general satisfaction with the Public Service Health Care Plan, with three exceptions.¹⁶¹ The annual allotment for psychology services, established at \$1,000, provides very limited support for families requiring this service.¹⁶² It is clear that the volume of families forced to cope with long-term and permanent serving member afflictions following 20 years of operations has increased markedly. It is equally evident that the range of issues that families are coping with as a result of deployments has become more complex – consistent with the increased complexity of military operations. And yet the mental health provision for military families has not increased during this period.¹⁶³
- 361 The practice of some medical service providers of requiring payment up front for medical costs, including prescription medication, is problematic for some families, especially those experiencing financial strain. There was repeated evidence of families not pursuing or following through with treatment because of this requirement to pay up front and carry the costs until reimbursement some months later.¹⁶⁴
- 362 For families with special health care needs, the provisions of the public health care program are insufficient. For example, reimbursement of expenses to enable wheelchair access to residences and vehicles was repeatedly identified as problematic. In the case of a posting, members may seek reimbursement for renovations made to render dwellings accessible through the Integrated Relocation Program; however, these claims are automatically subjected to the adjudication process, resulting in lengthy delays before members receive their money, if they are even approved for reimbursement.¹⁶⁵
- 363 In fact, families with special care needs are exceedingly vulnerable to mobility and separation. Provincial disparities range from differences in coverage, diagnostic methods, prescription renewal protocols, to paperwork requirements, causing considerable stress for families. While these serving parents of special needs children are as dedicated as their peers – subject to deployments, postings and the overall commitment required of military service – they are much less agile from a family perspective. This can adversely impact their families, their careers, or both.¹⁶⁶
- 364 Many service providers/supporters noted that there seems to be an increase in the number of military family members who have special medical needs.¹⁶⁷ The CF has responded. In recent years, a number of DND programs and services have been created to assist these families. The Family Navigator program is a web-based portal where CF families can find resources in communities where all 32 bases and wings are located.¹⁶⁸ As well, in September 2012, the Military Family Services Division

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added a position of Special Needs Manager to its team.¹⁶⁹ A working group has been formed and the intention is to develop a special needs policy and toolkit.¹⁷⁰

- 365 Established in 2007, the Military Families Fund provides financial assistance through grants and interest-free loans to CF members and their families who have unforeseen needs related to military service.¹⁷¹ In 2012, the True Patriot Love Foundation (a national organization that raises and distributes funds to charities that deliver morale and welfare programs to CF members and their families) disbursed \$376,000 to the Military Families Fund earmarked to assist families with children with special needs.¹⁷² Despite this important influx, the Office was advised that the Military Families Fund receives more requests for special needs assistance than it can possibly fund.¹⁷³
- 366 Families coping with long-term or permanent illnesses or injuries caused by military service, including post traumatic stress disorder and other operational stress injuries, are especially vulnerable. In most instances, the dramatic dislocating effect of such an illness or injury on the family unit is completely unanticipated. Non-serving partners are rarely prepared or equipped to take on the tremendous burden of caring for loved ones suffering from complex conditions. As a result, ill and injured serving members often lead to similarly afflicted non-serving partners. Commanders, service providers/supporters and families all spoke of this follow-on effect of families becoming sick or injured as a result of caring for sick and injured members, an occurrence corroborated by recent academic research.¹⁷⁴
- 367 Family members are usually the first people to recognize that a CF member is grappling with a stress injury. Yet, due to stigma, families often deal with the fall-out of operational stress injuries alone. Some non-serving spouses will not seek care for themselves, feeling they are betraying their loved one or fearing their partner's stress injury will be revealed and inadvertently affect their military career. In other cases, spouses are more proactive in getting help or care than the serving partner, but are weighed down by the unwillingness of that partner to seek care.¹⁷⁵
- 368 For all the CF's tangible progress in reducing stigma and encouraging those needing medical help to come forward, the very real linkage between operationally-related illnesses and injuries, and medical releases from the CF on the grounds of no longer being *fit to fight*, remains an immense barrier for serving members and non-serving partners in seeking the medical care they require. For many sailors, soldiers and airmen and airwomen, CF life is the only one they have ever known. The prospect of starting anew in an unfamiliar civilian environment when they are already weighed down by a lingering medical affliction appears sufficiently daunting for many serving members to remain discreet about their illness or injury. *When they suffer in silence, so do their families.*
- 369 Relationship breakdown is a recurring symptom of operational stress injuries, though

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many relationships stay intact. Of those spouses who leave relationships, many do so for their self-preservation or that of their children, and not because they no longer love their serving partner. As one family peer support coordinator noted "It's like rock, paper, scissors with the head, heart and mouth."¹⁷⁶

- 370 For households dealing with post traumatic stress disorder and operational stress injuries, there are often few easy options. The DND/CF has dedicated many resources to the development and provision of programs and services to promote family members' mental well-being. Military Family Resource Centres provide short-term crisis intervention and support services, referral services and, in some locations, individual, family and/or child counselling.¹⁷⁷
- 371 Mental health is the one area in which the CF Health Services is able to offer some assistance to family members. In 2007, the *Member Focused Family Care* policy was enacted, enabling the military health system to offer families a number of limited medical services linked to the treatment and care of CF members with operational stress injuries. These include psycho-education, marital counselling and family counselling. It must be underscored that this medical support is dependant upon military members themselves seeking care.¹⁷⁸
- 372 Family Liaison Officers were introduced in 2008. These social workers (who belong to the Military Family Resource Centres but operate within the Integrated Personnel Support Centres) provide responsive care to families of the ill and injured throughout the *recovery-rehabilitation-reintegration* process.¹⁷⁹
- 373 In 2010, CF Health Services launched the Road to Mental Readiness resilience and mental health program, providing training to military personnel at various stages of their career and during deployments. They have since developed a family component, focused on all phases of the deployment cycle. Family members are taught skills to maintain their emotional health during deployments and are provided information on what to expect when their loved one returns home.¹⁸⁰ Feedback has shown that families especially appreciate this information and the opportunity to better understand what they are experiencing. A recurring example is that many are relieved to learn that if their loved one has a nightmare it does not necessarily mean they have an operational stress injury.¹⁸¹
- 374 The Canadian Forces Member Assistance Program provides CF members and their families with short-term counselling from civilian care providers. This service is attractive for some as it is offered outside the purview of the DND/CF chain of command; however, it is not a well-known service.¹⁸² Moreover, some families have expressed frustration in having to explain the realities of CF life to practitioners who possess little understanding of the military environment and of the unique challenges facing military families. Also, the maximum number of sessions is capped at 8, though in theory it can be extended in exceptional circumstances.¹⁸³

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375 The Family Information Line is currently undergoing a transformation. Evolved from the Mission Information Line, this service has traditionally provided information to family members on various topics (mostly related to deployment), and acted as a virtual mailbox to send messages to deployed personnel. In April 2013, the Family Information Line expanded to a 24/7 information and short-term counselling service. Certified counsellors (social workers and psychologists) not only provide therapy but also assist clients in finding services in their area, and follow up with them to ensure they receive necessary care.¹⁸⁴

376 In partnership with Veterans Affairs Canada, DND offers the Operational Stress Injury Social Support program, a non-clinical peer support network for CF members, veterans and their families. The program is delivered by peer support coordinators who provide personal and group support, and conduct outreach, referral and advocacy activities on behalf of their peers. There are currently 20 family peer support coordinators throughout the CF military family community.¹⁸⁵

377 Although the introduction of so many resources geared towards the mental well-being of military families is a positive development, there are concerns about the overall coherence of the numerous programs, services and entities that have been put in place for families over the past decade. Some are disjointed, while others do not seem to fit squarely with need. Moreover, it is questionable whether the DND/CF will continue to commit to such endeavours given the drawdown of the Afghanistan mission and the current fiscal climate.

378 On the whole, it is clear that today's military families are struggling to access and maintain reasonable levels of overall family health care for non-serving partners and their children.

379 **FINDING FOUR: Many military families experience difficulty accessing suitable and affordable housing in healthy cohesive communities.**

380 ***Military Housing***

381 This systemic review found that the wide disparity in the quality of military housing, coupled with the fluctuations in rent charged from one location to another, is having a negative impact on the life of military families.

382 Other challenges related to military housing include accessibility, occupancy rights, transportation on a number of bases, the quality of some military housing communities, and governance (the accommodation policy).

383 The CF recognizes that access by CF members to suitable living accommodations contributes to the well-being of serving members and their families.

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- 384 This is articulated in two key Government of Canada policy directives on Crown housing to employees. It is detailed more particularly in three departmental policies governing the provision and management of living accommodations for military members and their families: the Departmental Administrative Order and Directive 5024-0,¹⁸⁶ the DND Living Accommodation Instruction,¹⁸⁷ and Queens Regulations and Orders (QR&O) Appendix 4.1 Charges for Family Housing.¹⁸⁸
- 385 These outline that DND housing shall be made accessible when and where private housing markets cannot provide serving members with adequate housing. This access is neither an entitlement nor a benefit – it recognizes the frequent relocations inherent in the military lifestyle and ensures equitable access to accommodations. Additionally, housing must meet Canadian societal norms; it must be affordable, with rental rates based on local market rates and adjusted annually; and it must be accessible in timely fashion.
- 386 To achieve these benchmarks DND/CF must *harmonize* living accommodation policy with other policies, programs, and plans to ensure uniformity of application; and establish and maintain living accommodation standards that are *nationally consistent, equitable* and *contemporary*.
- 387 Those who live in military housing were observed to do so for three main reasons. One was pending relocation, including knowing they would be posted in a short time to a specific base/wing or on Imposed Restriction. Another was for financial reasons due to a lack of affordable alternatives in the private market place, the cost or affordability of a military residential housing unit, or an apprehension or aversion to purchasing a home given the local economic climate. The community was the third major motivator, covering aspects such as enjoying the military community; feeling safer within that community; proximity to the workplace; and proximity to military family services, especially during periods of high operational tempo.
- 388 Of those living in military housing, a significant proportion indicated that the inadequate quality of DND/CF housing in terms of age, condition and design was a major stressor.¹⁸⁹ Issues raised ranged from water leaks, mould and freezing of pipes, to limited storage space, electrical issues and the lone bathroom being located on the ground floor. Dated kitchens, uneven flooring, bedrooms too small to be practicable, narrow driveways, and basements that are unusable except for storage mounted on pallets due to water infiltration, were amongst other common complaints.
- 389 These complaints were consistently corroborated by the chain of command and service providers at many local bases/wings – they regularly received the same complaints about the quality of the current military housing portfolio.
- 390 As of April 2013, DND's housing portfolio consisted of 12,248 units located in 30 locations across Canada, of which 87.9 percent were occupied.¹⁹⁰ Only 0.6 percent of

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the total portfolio is new construction. The bulk of existing units were built between 1948 and 1960.

- 391 This inventory is under the management of the Canadian Forces Housing Agency, the special operating agency established in October 1995 to manage and maintain the portfolio for the future. It is responsible for the maintenance and allocation of military housing across Canada, as well as for the provision of customer services to their occupants. To accomplish this, the Agency has a staff of 300 located at the national office as well as 26 Housing Service Centres and satellite offices from coast to coast.
- 392 In addition to new constructions and disposals, the Canadian Forces Housing Agency executes minor and major renovations on a percentage of its units annually as part of its Rationalization Program. These renovations are designed to sustain the military housing portfolio over the long term. They are determined by housing condition assessments, which classify dwellings under four categories: *new or like new*, *good*, *acceptable* and *poor*.
- 393 Minor renovations cover basic requirements that have exceeded their life cycle such as insulation, siding, windows, kitchens, and heating systems. These are often conducted while occupants are in the dwelling, and are often referred to as “betterment” renovations. According to the Canadian Forces Housing Agency, the major focus has lately been on this type of renovation because it is the most cost-effective method of taking a unit originally assessed as *poor* to *acceptable* status.
- 394 Major renovations are conducted in vacant units only, and entail fully renovating a dwelling to render it like new. This normally involves reconfiguring floor plans by turning four and three bedroom units into three and two bedrooms, respectively; adding a second bathroom; or increasing and modernizing vital living spaces such as kitchens, bedrooms and bathrooms. In addition, substances like asbestos and vermiculite found in older units are removed during the renovation process.
- 395 According to the Canadian Forces Housing Agency’s June 2012 assessment of the condition of its portfolio, about 29 percent of the total inventory of 12,248 housing units is considered in *poor* condition, meaning that “many housing components have exceeded their lifecycle and are not performing in a satisfactory manner.”¹⁹¹ A review of the Agency’s assessment over the past three years shows that this percentage of just under a third of the portfolio qualifying as *poor* has held relatively stable, as outlined more precisely in the representation at Annex C.
- 396 The 2006 Statistics Canada Census listed the national average of rented dwellings constructed between 1946 and 1960 in need of major repair at 13.2 percent.¹⁹² Major repairs are defined as the repair of defective plumbing or electrical wiring, structural repairs to walls, floors or ceilings, etc.¹⁹³

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- 397 As a result, many families in military housing are living in unsuitable conditions, contrary to both the institutional directives described earlier as well as the reasonable expectations of serving members and their families.
- 398 Moreover, only about 5 percent of the units in the portfolio are considered to fully meet contemporary standards, again by virtue of the Canadian Forces Housing Agency's own evaluation. A total of 617 units have received major renovations since 2005, with an additional 115 units slated for major renovation in 2013-2014. The pace of these renovations is dictated largely by Agency funding obtained through the DND.¹⁹⁴ The small proportion of renovated units twinned with the slow pace in which renovations are taking place means a very large number of military families will continue to live in unsuitable housing for the foreseeable future.
- 399 The investment necessary to bridge the current gap in the sub-standard quality of much of the military housing inventory is estimated at \$2 billion.¹⁹⁵ Many of the key players involved, including senior managers and leaders, agree that such a substantial cash infusion is highly unlikely in the prevailing fiscal environment.
- 400 Under such constraints, the Canadian Forces Housing Agency noted that if all housing units are renovated to contemporary standards, rents will increase appreciably. In turn, military housing will lose any price advantage it currently has. This strongly suggests a trade-off between old or substandard housing at a reasonable price *or* contemporary housing at a higher, less reasonable cost. Not only is this inferred trade-off an unfair one, it contradicts dictated departmental policy as outlined in Departmental Administrative Order and Directive 5024-0, which clearly sets out the requirement to provide suitable and affordable DND accommodations to serving members and their families.
- 401 There are a number of reasons invoked for this quality deficit of military housing. One is the Canadian Forces Housing Agency's purported limited ability, within its current status as a Special Operating Agency, to commit sufficient funding from its operating income to the Rationalization Program (also referred to as Recapitalization – the two banners under which renovations affecting the status of housing units are grouped). Another reason is the level of funding the Canadian Forces Housing Agency receives from the DND, which is considered inadequate to tackle the scale of renovation required. There are also concerns that the current funding mechanism makes it difficult for the Agency to conduct the long-term planning necessary to manage an expansive national real estate portfolio. Additionally, the Canadian Forces Housing Agency's approval authority on the letting of contracts, limited to projects not in excess of \$1 million dollars, is disproportionately low given the scope of the inventory's renovation imperative.
- 402 The Office was not able to definitively ascertain the veracity of the various factors contributing to the prevailing quality deficit of the military housing inventory because the Agency's service delivery model was beyond the scope of this

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investigation. However, two elements are very clear. One, the accumulation of the aging housing inventory the Canadian Forces Housing Agency inherited when it was established in 1995 was massive, and it has not had the resources since its inception to take on this situation aggressively. Secondly, it is highly unlikely that, within its current structural and fiscal parameters, this will change any time soon. For the military families living in military housing, or who will live in military housing in the future, the realities of living in substandard housing will almost certainly persist for a large proportion of them.

- 403 This stated, the Office was encouraged by a current major initiative led jointly by the Assistant Deputy Minister (Infrastructure and Environment) and the Chief of Military Personnel, and executed by reputable external parties. Aimed at exploring viable alternatives for the military housing requirement, the Accommodation Policy Review seeks to develop a long-term housing policy/strategy, the first phase of which defined the CF's housing requirements in terms of size and nature of the future portfolio. The second and final phase examined the future strategy of military housing service delivery in terms of implementation and self-sufficient funding. The reports for Phases I and II were completed in November 2010 and March 2013 respectively.¹⁹⁶ The Office obtained a copy of the Phase I report in full and an executive summary of the Phase II report. As the full final Accommodation Policy Review Report was not obtained at the time of writing of this systemic report, an evaluation of it was not possible.
- 404 The presence of toxic substances also speaks to the quality of military housing. In a number of housing units across the country, there is evidence of the probable presence (current or past) of asbestos or vermiculite. One example is the warning signs affixed in individual houses at CFB Cold Lake, instructing residents not to disturb certain walls (see Annex D).
- 405 According to the Canadian Forces Housing Agency, the last statistical data available on this issue was through the National Vermiculite Project in 2007,¹⁹⁷ during which 2,202 units (or about 18 percent of the portfolio) were sealed at 15 locations.¹⁹⁸ While this percentage is likely lower today, for those occupants living in military housing, this reality is still grossly out of line with what most Canadians experience. According to a 2007 report from the Canadian Real Estate Association, approximately three percent of Canadian houses (or about 250,000 houses) are reported to have received vermiculite insulation. It must be noted that this national figure included military housing.¹⁹⁹
- 406 The Canadian Forces Housing Agency outlined that it is satisfied that all of the units within its portfolio now meet Health Canada standards and do not present health or safety issues for the military families who live in them. This assertion is based on a number of tests the Agency has commissioned regarding vermiculite and asbestos in military housing. Moreover, according to Health Canada, there is currently no evidence of risk to health as long as the insulation is sealed behind wallboards and

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floorboards, isolated in an attic, or otherwise kept from exposure to the interior environment.²⁰⁰ Despite these assurances, many of the concerned families are worried about the long-term health impacts of living in close proximity to such substances for extended periods.

- 407 The issue of rent is central to military housing. A significant proportion of military families agree that military rent is equivalent to, or even somewhat less expensive than, the corresponding local market. The difficulty many of them encountered was in dealing with the fluctuations in rent from posting to posting. Also, many families felt it was often unfair to incur increases in rent as a result of scheduled minor or major renovations, for housing that was already substandard.
- 408 Data obtained from the Canadian Forces Housing Agency related to rents for military housing supports the significant fluctuations expressed by families. For example, in 2013 a family posted to CFB Kingston from CFB Valcartier will pay \$217.59 more in rent for the same four bedroom model. (The KK model, built in the 1950s, has an average rent of \$727.41 in Valcartier and \$945 in Kingston.)
- 409 This fluctuation, when coupled with the loss of the Post Living Differential allowance (which is \$117 in Valcartier and \$0 in Kingston), underscores the inconsistencies in affordability of housing for families. Departmental Administrative Order and Directive 5024-0 clearly sets out the requirement for “affordability through compensation” and “harmony” with programs and policies internal or external to DND policies.
- 410 As of November 2002, CF rents were pegged at the local market value as appraised by the Canada Mortgage and Housing Corporation. The Canadian Forces Housing Agency accomplishes this by identifying units for evaluation, and then using these benchmarked units to extrapolate rental costs throughout the inventory. Last year, the Agency provided 7.8 percent of its Residential Housing Units (968 dwellings) as benchmarks for Canada Mortgage and Housing Corporation appraisal relative to the local rental market.
- 411 In this evaluation, the Canada Mortgage and Housing Corporation considers the units’ age, condition, size, and location amongst other factors, and assigns an appraised value based on the degree of similarity. These appraisals are driven by both market prices and trends. The Canadian Forces Housing Agency then applies these values throughout its inventory using a standardized template process. These values must be applied rigidly at each location – local Agency managers are prohibited from adjusting rental values independently.
- 412 The Canada Mortgage and Housing Corporation confirmed that renovations to military housing units, regardless of the reason (i.e., whether due to life-cycle requirements or a comprehensive refit), result in a rate increase. The rationale is that such renovations add value to the unit. While this practice is technically justifiable,

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raising the rent for essential maintenance work – which is often long overdue and that provides only a level of functionality that is expected of a reasonable dwelling – appears unfair.

- 413 For those families opting for military housing because they aspire to own a home but lack the financial resources, a combination of factors can make it increasingly difficult to break out of the rental cycle and into the private market, including: the fair market value approach to rent setting; the fluctuations in rental rates from base to base; and rent increases applied to individual units over and above the set rate as a result of renovation. This of course must be understood within the overall context that military families are posted to a location and in a timeframe that is largely out of their control, resulting in a number of variables affecting their financial stability. This compounding effect appears to be producing a result contrary to that directed in the current Living Accommodation instruction, which is to “encourage CF members to obtain living accommodation in the private sector marketplace.”
- 414 Timely access to military housing is also an issue for families. As it stands, DND Living Accommodation Instruction provides priority on a *first come, first served* basis for those moving into a new location, irrespective of rank and marital status. Relocations within the local area are given a secondary priority.
- 415 Local Canadian Forces Housing Agency managers outlined that the current allocation policy is tested when dealing with priority allocations triggered by sudden changes in the personal circumstances of member and their families. This occurs primarily in cases of separation and divorce. This situation (which, despite the absence of CF metrics, appears to be growing in magnitude consistent with Canadian societal trends) is problematic only when there is no vacancy at a given base in the timeframe of the break-up. It was noted, however, that in such cases, base commanders together with local Canadian Forces Housing Agency managers generally find solutions.
- 416 A more viable solution according to the Canadian Forces Housing Agency is to develop high density housing, such as apartments, to accommodate *families of one* (singles) and married couples without children in the household. Some bases already have such housing but may require more, while others have none at all. This appears to have been broached as part of Phase II of the Accommodation Policy Review referred to earlier.
- 417 Another reality for families residing in military housing is their status as occupants rather than tenants.²⁰¹ This means that serving members and their families do not have recourse to the rights and obligations set out in the various provincial Landlord and Tenant Acts, where they exist. One example of this relates to rent, which is automatically deducted from their pay to the order of the Canadian Forces Housing Agency. This can lead to members and their families having less leverage in situations of unfairness than would a traditional tenant vis-à-vis his/her landlord.

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- 418 In the case of damage to personal property, occupants must agree that the Minister will not be held liable for damage as a result of flooding of the basement, sewer backup, or other water infiltration into the basement. Members are advised to submit claims for damages to the Director, Claims and Civil Litigation. If refused, the remaining legal avenue is Federal Court, which is costly and laborious. In contrast, traditional tenants may resolve claims at the lowest level directly with their landlords. If unsuccessful, small claims court offers them a more reasonable avenue of recourse.
- 419 Of course, families always have the option of moving out of military housing and into civilian accommodation. However, this can be impractical and prohibitively complicated or expensive when it occurs part way through a posting, especially since the expenses involved in a mid-posting move are not covered by the CF. For many families, the decision to rent a military house is a *de facto* commitment they make for the entire posting, or until they are able to purchase a home, if this transpires.
- 420 Transportation, which is problematic at several bases, can be an issue as well, especially for families with a single vehicle. Many bases have poor public transit links with both neighbouring communities and larger centres in the region. This complicates spousal employment and access to many necessary services and amenities. It can contribute to a sense of isolation, especially during periods of deployment or other separation. It also impacts adolescent children in terms of schooling options; athletic, recreation and social opportunities; and part-time employment prospects. The latter can adversely influence post-secondary education prospects.
- 421 A major issue for families living in military housing at some bases is the quality of the military residential communities. There is a prevailing sense that at some locations, communities have deteriorated markedly, to the point where families are openly anxious about having to live there. Examples of this deteriorating quality include large piles of garbage dotted across the residential area, vehicles parked on lawns, music played excessively loud at extended hours, grossly neglected landscaping, and a proliferation of unleashed or unsupervised dogs.
- 422 Residents, the chain of command and service providers generally identified two reasons for this. First, changing demographics (including the interspersing of 'families of one' or single members, often two and three to a dwelling, with families with young children) has had a negative impact at some locations. Often these multiple single members share a wall, small yard and driveway with these young families. The incompatibility of their lifestyles is a regular cause of friction and discord, with the singles often keeping later hours and engaging in more carefree lifestyles than the families.
- 423 Second, the blurring of accountabilities has contributed to the diminished quality of some military communities. The Canadian Forces Housing Agency is responsible for the military housing communities, though it has limited authority over CF members.

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The base chain of command has authority over CF members and is responsible for the well-being of their families, yet has limited authority over the military housing communities. This disconnect has been exploited by some residents who choose to blatantly disregard community rules and norms. Prior to the establishment of the Canadian Forces Housing Agency, base commanders were responsible for housing. A designated housing officer would oversee the local military housing manager in charge, with authority to discipline the military members not respecting community regulations and norms. Once the Canadian Forces Housing Agency came into being, the relationship between the management of housing and the chain of command was ruptured. As per the occupancy agreement, the Canadian Forces Housing Agency had no recourse for community behaviour except for financial recovery linked directly to the status of the dwelling, a situation which persists. Today, in certain locations, local Canadian Forces Housing Agency representatives and base chains of command have begun working closely together to increase the level of accountability of residents living in military housing, though this is neither formalized nor applied nationally.

- 424 In some communities, round tables, military liaison officers and/or community councils have been developed to bring together residents and involve stakeholders to problem-solve community issues and to promote improved relations and pride in the community. Such initiatives appear to be delivering positive results, though in several of the military communities there is considerable distance to cover.
- 425 Lastly, and from a broader perspective, the Chief of the Defence Staff's lack of direct authority over military housing, despite being the owner of the DND Living Accommodation policy, was identified as a significant shortcoming of the current governance structure. This is a substantial disconnect. The CF military chain of command, from the Chief of the Defence Staff downward, is charged with ensuring the morale and well-being of CF members and their families. Yet military leadership possesses very limited influence over military housing, despite it being one of the biggest components of family life. The military housing portfolio as managed by the Canadian Forces Housing Agency comes under the authority of the Associate Deputy Minister – Infrastructure and Environment, who in turn answers directly to the Deputy Minister for all matters pertaining to realty asset management.
- 426 The military chain of command has some visibility and influence over military housing function, primarily through the Chief of Military Personnel. The Accommodation Board, co-chaired by the Assistant Deputy Minister – Infrastructure and Environment and the Chief of Military Personnel, provides advice to the Canadian Forces Housing Agency and approval of strategic initiatives in respect of housing. However, it does not necessarily provide the chain of command with the level of influence and response required to ensure that the military housing offered meets the needs of the CF community. Neither the Chief of the Defence Staff nor his subordinate commanders have decision-making authority over how the portfolio is managed.

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427 ***Non-military Housing***

- 428 This systemic review found that there is an increased financial vulnerability for military families when buying and selling their homes as part of geographic relocations prompted by postings. As a result, building home equity appears to be more difficult than it was previously. This increased vulnerability is partly attributable to the current CF posting system, recent cuts to certain benefits, and the restrictiveness in eligibility of some benefits.
- 429 In the early 1990s, the chain of command and government of Canada made a conscious decision to encourage CF personnel to live in civilian communities – encouraging the purchase of homes to get on the property ladder. Today, most military families choose to live away from CF bases and wings. An estimated 85 percent of the CF population lives in private market accommodations. The remainder, reside in military housing.²⁰²
- 430 Those who purchase once will generally stay on the ladder – usually by selling at the leaving location and purchasing again at the arriving location. Many families identify home owning as an important part of their long-term financial viability. The sense of control and the level of privacy associated with homeownership were also highlighted as advantages of owning a home, as were access and proximity to child care services, schools of choice and/or family networks. The spouse's employment and language preferences also impacted families' decision to live off base.
- 431 The CF encourages private market accommodations, as articulated in Departmental Administrative Order and Directive 5024-0: *"DND and the CF are committed to: [...] establishing policies, plans and programs which encourage CF members to obtain living accommodation in the private sector marketplace."*
- 432 This fundamental residential housing principle was referenced in the Phase I report of the previously mentioned Accommodation Policy Review²⁰³ conducted in 2010. It outlines: *"Relocation benefits will continue to be provided that encourage CF personnel to purchase and sell a home in the marketplace and build equity for the future."*
- 433 The number of services and benefits provided under the CF's relocation policies has progressively made it easier for members and their families to own homes over the years. These include house hunting trips and a number of benefits that assist in either the disposal of a principal residence or in the purchase of a replacement residence.
- 434 The implementation of the Post Living Differential allowance is also a contributing factor related to home ownership. Despite repeated communications including a Canadian Forces General message outlining to members that Post Living Differential "should not be factored in when making financial commitments,"²⁰⁴ the reality is that many personnel do because it is often necessary to attempt to maintain a similar

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quality of life in the new location. Among the financial counsellors of the Service Income Security Insurance Plan (SISIP) Financial Services interviewed for this systemic review, there was consensus that many members, when taking on a mortgage, factor in the Post Living Differential allowance for the precise reason of maintaining a similar quality of life.

- 435 Despite these measures, many military family homeowners expressed considerable anxiety over the protection of the equity they have generated as a result of home ownership. The root of this anxiety is the lack of influence over where and when military families are posted. For homeowners, a posting most often means both selling the existing home and purchasing the next one within the narrow posting timeframe, which normally falls within the February-April to June-July timeframe underscored in discussing mobility.
- 436 This tight window introduces a high degree of variability into home purchasing that families have next to no influence over. This degree of variability is further exacerbated by real estate markets that differ from one province to the other. It is entirely possible that, at the time of posting, a family will be forced to sell low in location A because the market has dipped, and at the same time face the prospect of buying high at the new location B. Of course, the reverse is also true. In both cases, military families have little influence over the geography and timing.
- 437 One benefit designed to assist in promoting home ownership that was in place until recently was the reimbursement of the cost incurred in breaking a mortgage. Mortgage penalties occur routinely because military families have limited, if any, influence over when they are posted. This cost regularly runs into the thousands of dollars. As a result, deciding on the term of a new mortgage is guesswork at best. This benefit, however, was cancelled without warning in July 2012.²⁰⁵ Members now have to cover the mortgage-breaking penalty, even those who purchased their existing homes before the elimination of this benefit.
- 438 Families are now advised to select portable mortgages, which can be applied from one location to another. This is a sound approach in theory; however, there is a subtle cost involved that is invariably passed on to the buyer, in this case the military family. To offset a higher administration cost associated with portable mortgages, financial institutions are less inclined to offer their best or bottom mortgage rates to clients selecting a portable mortgage.²⁰⁶ So families selecting portable mortgages are likely to pay a higher *best* rate than buyers selecting a standard, non-portable mortgage.
- 439 The Home Equity Assistance Program provides financial assistance to members and their families when selling their principal residence. CF members who sell their home at a loss are entitled to reimbursement up to 80 percent of the difference between the original purchase price and the sale price, up to a maximum of \$15,000. A loss in excess of \$15,000 (and up to 100 percent) may be reimbursed in places

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designated as “depressed markets” areas as defined by the Treasury Board Secretariat. The major criterion for a “depressed market” is real estate values in a specific market having dropped by 20 percent or more during the concerned timeframe. There are currently no Canadian markets deemed to meet the 20 percent criteria.

- 440 There are several concerns with this program. The policy itself is vague, and the criterion is too onerous. The relevance of the all-important 20 percent threshold employed is unclear and not explained in the policy. The \$15,000 maximum payment has remained the same since the program's inception in 1998 despite consistently rising real estate values. According to the Canada Mortgage and Housing Corporation, at that time \$15,000 equalled approximately 10 percent of the average house value. Today, the average home price in Canada is closer to \$325,000. As such, \$15,000 limit represents a considerably lesser percentage of home value than it did in 1998. Consequently, CF families can still incur a loss of several thousand dollars, even when they are eligible to benefit from the Home Equity Assistance Program, and many do.
- 441 The documentation required to justify a “depressed market” is voluminous and complex. Moreover, the involvement of a realtor in the process, whose priority is to sell homes and not facilitate claims, is often unrealistic. The overwhelming majority of members and their families who complete and submit a claim for 100 percent reimbursement through the Treasury Board Secretariat have their claim eventually denied. According to Director Compensation and Benefits Administration figures, from July 2008 through to January 2013, 118 applications were submitted for losses greater than \$15,000.²⁰⁷ Of those applications, the total number decided on by the Treasury Board Secretariat (as opposed to the Director Compensation and Benefits Administration) is unclear. This is because, in some instances, Home Equity Assistance claims are reimbursed fully for losses above \$15,000 without being forwarded to the Treasury Board Secretariat for consideration. Depending on the reimbursement claimed, or on whether the sale price is below or at 95 percent of the appraised value, losses up to 100 percent may be reimbursed through three funding envelopes available to the CF member, provided these are not exhausted as a function of other expenses incurred as part of the posting. If there are sufficient funds to cover the entire loss claimed, all envelopes may be used to reimburse the member directly by the CF's moving Agency, or by the Director Compensation and Benefits Administration. What is clear is that since 2008, the Treasury Board Secretariat had approved only two Home Equity Assistance claim files, both in 2011.
- 442 Unfortunately, many families discover too late that this benefit is subject to stringent conditions and thus applied on an exceptional basis only. The restrictive application of this benefit is not specified or referred to in policy and therefore not understood until a military family faces a loss on a home sale. This creates a false expectation in the minds of many families that this program protects them in the event of having to sell at a loss.

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- 443 The Separation Expense benefit, in which members apply for reimbursement of food and accommodation expenses while living apart from their families on an Imposed Restriction posting explained earlier, was also reduced recently. Effective February 2013, members on Imposed Restriction can stay in single military accommodations covered at public expense, but they must pay for their food.
- 444 This is another benefit that on the surface seems very reasonable, yet is now causing hardship for some families. By granting the military member Imposed Restriction status, the expectation is that the family will eventually be reunited with the member at the new place of duty, following a period of delay. The intent is not to replace the geographic relocation, but to delay it to a more reasonable timeframe based on the reasons for which the Imposed Restriction status was granted. Most families avoid increasing the already high level of separation they must endure as part of military life, and those who apply for Imposed Restriction do so for reasons related to special needs, children education, spousal employment or an inability to sell a home at a reasonable price.
- 445 For them, the knowledge that their room and board was covered was traditionally viewed as the safety net that allowed them to report to the new place of duty without incurring significant additional costs. There were always additional costs involved in living apart from the family beyond accommodations and food, including the expenses related to periodically visiting the family; however, these were considered affordable by many families because of the reimbursement. With the reduction in separation expenses, the CF has turned the benefit into a much less viable alternative in the view of many families, effectively removing this safeguard for them and increasing the pressure associated with home sale and, by extension, equity protection.
- 446 The cancellation/modification of these benefits, and the application of the new provisions on both mortgage holders who locked in prior to the mortgage cancellation fees being revoked, and on families who opted for Imposed Restriction status prior to the reduction of separation expense, has caused some families to openly question whether the institution is still looking out for their well-being. There is also a concern that the prevailing fiscal environment may result in further reductions or cancellations to benefits to those recently invoked, making their equity even more vulnerable than it is already.
- 447 Some home owners indicated that they would consider renting rather than buying again at their next posting, preferring to protect their home equity in a safer vehicle. Two senior commanders openly mused at the prospect of a reverse migration back into military housing as a result of heightened apprehension over equity protection. In speaking with the Canadian Forces Housing Agency, there is a sense that the beginnings of such a trend is in fact being observed. According to Canadian Forces Housing Agency figures, a waiting list exists for about half of their sites. According

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to the CEO of the Canadian Forces Housing Agency, this has been the case for over a year and a half, due to the changing economic climate.

- 448 Were this trend to take root, it would run contrary to the CF's stated intention of encouraging home ownership. It would also exert additional pressure to the already strained military housing portfolio.
- 449 Other points of contention tied to housing and accommodations relate to house hunting trips and the CF's approach to door-to-door moves. (Door-to-door describes a move that takes place from the door of one house to that of the next within the shortest possible timeframe.) The house hunting trip grants the serving members and their partner a week to travel to the new location to secure accommodation, with the intent of ensuring a door-to-door move.
- 450 For families with children, however, searching for a home in the new location necessarily entails examining child care and schooling options, as well as employment opportunities for spouses working outside of the household – all factors influencing home selection. For families unfamiliar with the region they are being posted to, and who do not have family or close friends already there, a single week can be a very tight squeeze to sort out whether to live on base or off, buy or rent; evaluate child care, schooling and spousal employment opportunities; select the most appropriate community; determine a shortlist of housing options in that community; make an offer on one or several houses; and then engage in the protracted negotiations that normally follow. Some of this legwork can be done remotely in advance, or pursued remotely following the trip; however, much of it has to occur on site to be effective.
- 451 The one-week house hunting trip has been in place for over 25 years, conceived at a time when family composition was generally simpler and more stable than today. With the growing diversity and complexity of families has come a growing complexity in relocating them geographically, yet this is not reflected in the largely unchanged parameters that dictate postings, including the house hunting trip.
- 452 This same disconnect applies to the CF's approach to door-to-door moves. In 2009, the CF tightened its interpretation of door-to-door moves. The CF required families to do their best in coordinating the disposal of their home, acquiring their new home, providing occupancy date in the new home, shipping their household goods and effects and, lastly, traveling to the new location within the least number of days possible.
- 453 Similarly, however, today's growing diversity and complexity of families is not reflected in the policy. For out-of-city moves, let alone out of province, the coordination of all of the above is no easy task, particularly when dealing within a restricted active posting season, a changing economic climate, differing provincial regulations, and language challenges in some cases. This does not account for the

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inevitable unknown factors that are often completely beyond the family's control or influence, namely, when their home will sell and at what price, and when the home purchased will actually be available. This further contributes to the perception amongst an increasing percentage of military families that purchasing a home has never been so precarious in the CF's recent history.

454 FINDING FIVE: Military families are challenged in providing a healthy environment in which to raise their children.

455 This systemic review found that while military families raising children face many of the same challenges as civilian Canadian families raising children, the scope and especially the frequency of these challenges are often more pronounced.

456 All parents want what is best for their children. For families requiring child care outside of the home, finding the option that best suits their needs is much more than simply choosing a close, inexpensive provider that offers suitable hours. Obtaining the right care is crucial due to the level of influence providers exert during very formative periods of child development.

457 Sourcing child care for young infants is especially difficult as the number of spots available for them is capped because of the intensity of effort involved. This is very problematic as many military families have infants due to the CF's predominantly young adult demographic.²⁰⁸

458 It is not abnormal for Canadian families to have to wait long periods before securing an appropriate child care option. This situation is often multiplied for military families due to postings. As outlined previously, the requirement to regularly start over on another waiting list because of relocating or because of constantly fluctuating working parameters of the serving member is demanding and, for some military families, exasperating.

459 Deployments and frequent separations can result in regularly shifting child care needs, which most providers cannot or will not accommodate. As a result, some families are forced to pay for the flexibility they require when the serving partner is away, including paying for full-time care when only part-time care is mostly required. In other cases, families have to switch providers altogether to accommodate shifting needs and schedules, increasing the dislocation such change brings about and, at times, ending up on additional waiting lists.²⁰⁹

460 Families consistently identified the presence of relatives in the region as a major enabler in facilitating child care needs. However, due to the minimal influence that personal considerations regularly have on mobility, occasions when extended family are co-located are the exception much more than the norm. Though many non-serving partners make arrangements for relatives, especially grandparents, to be present during key child-rearing periods, including major deployments, the CF does

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not facilitate such solutions. All expenses involved, including transportation costs from one city to another, are borne in full by the military family.

- 461 Language is a significant concern for families when they are posted to a region where they do not speak fluently in the predominant language. Child care options in the primary language can be very limited, as can schooling, and recreational and other social activities. There is often a compromise to be made between choice, suitability and quality.
- 462 The child care services at Military Family Resource Centres are highly sought after by military families for a number of reasons. One is practicality due to their proximity to the base. Military Family Resource Centre day care is also popular because it is geared to the military schedule and lifestyle. At most locations, this includes extended and/or more flexible hours, casual care, greater programming flexibility and a more accommodating overall approach, one which recognizes the fluidity of CF life.²¹⁰
- 463 Military Family Resource Centres offer a safe, nurturing environment for military children, staffed by professionals and employees (some of whom are non-serving spouses themselves) who understand the pressures and constraints these children are under, especially during periods of heightened familial strain such as major deployments. For many non-serving spouses, Military Family Resource Centres are sanctuaries for them and their young children, especially when they face the challenges of parenting alone for extended periods in regions where they are without family and close friends.
- 464 Nonetheless, full-time child care is not offered at every Military Family Resource Centre, and most often where it is available it is co-funded by the provinces, and as such is open to both civilian and military clients.²¹¹ Also, the centres that do offer child care services often grapple with capacity issues. At several locations, many military families find themselves on waiting lists and are forced to exercise other options for the months, or even years, it takes to gain a coveted spot at the Military Family Resource Centre.²¹²
- 465 Other types of child care services, casualty support, and emergency and respite care are offered across the network of 32 Military Family Resource Centres from coast to coast. Casualty support services offer up to 168 hours of child care for families of the ill and injured, or for families of members who died while serving. Emergency and respite services provide military families with up to 72 hours each of child care to tend to urgent matters or to gain a short break during duty-related separations.²¹³ Again, these services are highly valued because of both the convenience and the protective, nurturing environment that the Military Family Resource Centres deliver.
- 466 The Military Family Services Division recently released the *CF Child Care Status Update 2013*. The analysis of research conducted for this study revealed that Military

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Family Resource Centres should not be the only child care option for military families. It also outlined that centres should enable families to find the child care option most suitable to their needs. The study proposes increasing the virtual referral and information services offered, and recommends reviewing current mandated child care service policies. It also proposes providing training and development to Military Family Resource Centre staff, and offering early childhood education training to spouses. However, to date the report has not gained much traction.²¹⁴

- 467 Schooling is a pivotal influencer of child development. Geographic relocation increases the schooling challenge for military children, especially those in families that are posted frequently. Military children must constantly adapt to new programs and curricula. In some instances, this means struggling for a semester or full academic year to catch up on content lost in the gap between one school system and another. Some military children are pushed back a year to compensate for moving from a location with a less advanced curriculum.²¹⁵ This can have multiple impacts beyond simply the year lost, including self-esteem, adaptation and behavioural repercussions. In other circumstances, a posting may mean moving a military child forward a level because of being ahead, or simply having the child float at the current level until the program catches up. These circumstances can have negative consequences as well.²¹⁶
- 468 Due to differing provincial age requirements for entry into kindergarten, for some military children the struggle begins before they set foot in a classroom.²¹⁷ They can be put back a year, which obviously is a year lost on the other end. These academic transitions often become more acute as children complete their progression through high school, and can adversely impact post-secondary opportunities. This explains why children's schooling is consistently identified as one of the dominant reasons for release from the CF.²¹⁸
- 469 Many families voiced frustrations at not being able to embark upon, or sustain, French-immersion schooling for their children despite a strong desire to do so, simply because they were posted to or from specific regions at inopportune timeframes.²¹⁹
- 470 The schooling challenges posed by geographic relocations are especially daunting for children with special needs. As with health, provincial differences in how and what educational services are offered for children with special needs cause huge stresses to families.²²⁰
- 471 The CF provides an educational allowance for private tutoring, but several conditions must be met. Proof is required that the child is facing academic challenges directly attributable to mobility from one province to another and that the child's education level is below the curriculum taught. Moreover, the school principal must provide a detailed explanation as to why the extra assistance is required. Plus, the service must be provided by a tutor with a teaching certificate, which in some locations is simply

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- not realistic. Many families noted that these eligibility criteria are simply too onerous.
- 472 Similar requirements need to be met for reimbursement of language training, which again pose barriers for some families to receive reimbursement despite having legitimate language tutoring needs.
- 473 Funding is also available for room and board expenses for youth in their last year of high school to complete their education at their current location when their serving parent is posted. However, for many, moving away from their child before the completion of high school is not a viable option.²²¹
- 474 All bases feature elementary and high school options relatively close by in both official languages, though in many areas the second language alternatives are very limited and often even singular. Some bases have schools located within the military community, though this association is physical only. All schools located on or adjacent to bases are provincially mandated and run by local/regional school boards.
- 475 Academic adjustment is not the only by-product of postings. Children often struggle with moves. Younger children frequently experience difficulty understanding what is occurring and why. The sudden disappearance of key individuals within their small universes – day care providers, grandparents, teachers and playmates – can be difficult for them to process.
- 476 For older children and especially teenagers, relocation also involves developing new peer structures and social circles. For some, this can be a daunting task, especially in the high school years. Families and providers/supporters repeatedly communicated accounts of children who were high performers and well behaved at one location, but changed when they moved to a new area.
- 477 There is scientific research reinforcing the theory that military children in schools populated by military and civilian children can feel isolated and ostracized, in part because their experiences are not well understood by educators and peers.²²² This was strongly corroborated by many of the military families broached.
- 478 Separation, and especially deployment to volatile mission areas, impacts children in important ways. Scientific research, corroborated by families and providers/supporters, demonstrates that deployment can alter relationships with the departing parent, sometimes permanently. Deployment can lead to increased levels of responsibility for children, specifically concerning siblings and household imperatives. Conversely, it can also result in behavioural, emotional and disciplinary problems among children who showed no such inclination prior to deployment.

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- 479 From a health perspective, children of deployed military members were found to experience physical issues, including increased stress, sleeping problems and more than double the rate of occurrence of other ailments compared to similar children within the civilian population. Families and providers/supporters repeatedly conveyed situations of healthy children becoming sick during deployments.
- 480 Families also noted that academic performance is generally impacted by the prevalence of extended deployments to locations such as Afghanistan. This is corroborated by scientific research, which shows that military children experiencing deployment test substantially lower than their civilian counterparts in a range of subjects.²²³
- 481 It was observed that the children of single military parents are affected more significantly than those with two parents in the household. Similarly, children whose mother is the serving partner rather than the father appear to show heightened consequences of deployment. Children of dual service couples also faced added challenges, as in some cases parents would deploy one after the other.²²⁴
- 482 Some members show increased signs of disassociation from parenting and household roles with multiple deployments, and as such, are increasingly disengaged from raising their children.²²⁵ Numerous families conveyed that the returning member spent a lot of time in the basement playing video games with the friends that they deployed with, or comparable behaviour.²²⁶ The concern is that members and their spouses are not provided with deployment information together. It also appears that issues that can really destabilize families such as parenting disassociation, are not discussed fully enough in preparation for and following deployment. Therefore, they may not be sufficiently explored or understood by the couple. Overall, there is an apprehension amongst both service providers and researchers of a growing disconnect between succeeding on the battlefield and being an involved and nurturing parent.
- 483 Finally, those children whose serving parent returns from deployment with an illness or injury experience particularly daunting stresses in adapting to their new reality. They can be confused and may long for the “old” parent to return. Some children are witness to a parent’s operational stress injury symptoms, including fear, anger or frustration. Children can be exposed to violent outbursts or episodes of the returning parent for the first time. They can also experience increased relationship strain or degradation between the parents as a result of the illness or injury. Some children of afflicted parents feel like they must take on more household or quasi-parenting responsibilities to compensate for the suffering or disengaged parent.²²⁷
- 484 Military Family Resource Centres offer a *Children’s Deployment Support Program* for children aged four to 12 to help them identify and normalize their feelings, when a parent is deployed.²²⁸ Many have also created in-house information booklets to provide tips to non-deploying parents on parenting their children during these

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separations. In some locations, programming is available for children whose serving parent has an operational stress injury. *Youth of Parents Who've Experienced Trauma*, for children aged 12 to 18, is one example. It explains their parent's symptoms and behaviour, and provides military children with a forum to speak with other children who are grappling with the same issues.²²⁹

485 These services and programs are almost certainly providing positive results, although the evidence of this is largely anecdotal due to the lack of performance measurement to date. Nonetheless, military families are understandably worried about the long-term impacts of military life generally, and deployments specifically. The Office was told of many situations where children have been profoundly affected by both. *Many military families, especially non-serving spouses, expressed concern that relatively little is known on the subject from a Canadian context, and there was a palpable sense amongst some that their children are paying a price for their parent's service to the nation.*

486 **FINDING SIX: Military families are challenged in achieving both short-term and long-term financial well-being.**

487 This systemic review found that a significant number of military families are experiencing considerable financial strain, and even distress. This was not only communicated by families themselves but corroborated by commanders and service providers/supporters from coast to coast, who generally outlined increases in requests for monetary assistance, and distribution of financial enablers such as emergency loans, grocery vouchers and hampers of household goods.²³⁰

488 Though this seems counterintuitive given that today's military personnel are better compensated in comparative terms than at any point in history, there are nonetheless clear indications that many military families are struggling financially.

489 One reason for this new reality is generational and is a reflection of Canadian society as a whole. As with most contemporary western societies, Canadians are generally more inclined to "buy now and pay later" than in generations past. Opportunities to obtain credit are everywhere, especially for someone with well-paying, steady employment.²³¹ Securing loans and mortgages has rarely been easier. Moreover, both the Minister of Finance and the Governor of the Bank of Canada regularly warn Canadians of the potential consequences of increasing debt loads.²³²

490 Within this context, Canadian military families are much like Canadian civilian families. They may earn more than in generations past but they also may spend more and owe more. Families generally have bigger, newer houses than their parents had at an equivalent age, as well as more expensive vehicles and more high-value possessions.²³³

491 Some believe that people who join the military are generally risk takers who live for today over tomorrow, and as such are predisposed to incurring debt.²³⁴ Moreover,

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this tendency may have become more pronounced over the past two decades with dangerous operations such as the Balkans, Afghanistan and Libya, where deployed members have had to face the realities of death, injury or illness in the starkest of terms.²³⁵ They have also received additional compensation and tax benefits for participating in these missions²³⁶, which may have led some to develop habits that are not sustainable in the long-term.

- 492 However, the CF is in the unique position of having considerable influence over its members, and a greater ability to modify core behaviours. The inculcation inherent in the profession of arms exceeds that of almost any other organization. Moreover, the institution has not only the capability and opportunity, but the responsibility to ensure its personnel, and by extension their families, are financially equipped to make sound choices for their financial well-being.
- 493 While it is argued by some that the institution's involvement in individual financial management is paternalistic, intrusive meddling into personal matters, commanders outlined the inordinate amount of time and effort they exert in assisting their members resolve family financial issues. This regularly occurs at junctures when a lot of damage has already been done, demanding more time and effort – focus that is not spent on operations. They also underscored the catalyzing effect that financial woes can have in triggering or accelerating other issues that beleaguer serving members.²³⁷
- 494 Further, during deployments, commanders noted that some members were more focused on personal situations back home than on the mission at hand. In some extreme cases, members were repatriated back to Canada due to a budding financial crisis. On a related note, commanders and service providers/supporters also shared the growing trend for members to volunteer for operational deployments based on financial reasons rather than professional ones. The incidence of serving members deploying repeatedly, or out of cycle, to sustain over-extended lifestyles was cited repeatedly by commanders and service providers, and has potentially adverse effects on both operational effectiveness and family stability.²³⁸ There is also a long-standing recognition that the financial well-being of members can have nefarious implications on operational security.
- 495 In short, the inextricable relationship within a modern fighting force between *financial well-being*, *family stability* and *operational effectiveness* has been reaffirmed by the CF over the past two decades.
- 496 Accordingly, aside from any moral or ethical responsibility, the CF has every interest from a purely pragmatic operational perspective to ensure that its members are equipped to make sound financial decisions not only ensuring stable family lives, but also the long-term viability of the member in serving the nation.

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- 497 Yet, fiscal restraints have led to recent reductions in the financial counselling assets available to serving members and their families at some bases.²³⁹ This is occurring at a time when commanders and providers/supporters are more concerned with the issue than they have been in some time.
- 498 The only required financial education members receive occurs as part of basic training, which is a period of intensive indoctrination where students are inundated with information. The financial literacy briefing is viewed as a secondary requirement (because it is non-testable when most of the course content is) and therefore does not receive the attention it is due. Though not mandated, members may receive additional financial instruction at various points of their careers; however, again it competes with other priorities as part of on-going professional development.²⁴⁰ It is apparent that the amount of structured financial education currently provided to many military members is insufficient, considering the amount of financial distress the Office has observed. Commanders, service providers/supporters and families all overwhelmingly related this.
- 499 Financial literacy is one half of the equation. The other is consistent, coherent institutional measures, which mitigate or lessen the financial pressures imposed upon families as a function of military life. At present, many of these measures are not performing adequately, as described in the previous findings.
- 500 Generally, many military families are experiencing discernible financial strain due to a combination of factors inherent in CF life, including frequent relocations, the challenge of spousal employment, fluctuating and inconsistent allowances and benefits, the incidental effects of separation and deployment, pronounced health and child care imperatives, and the varying cost of housing.

501 **Summary of Findings**

- 502 Overall, this systemic review found that today's Canadian military families experience significant fluctuations in both the quality and stability of family life from location to location and from time period to time period. This is a cumulative result of the realities described previously, over which they have little or no direct influence.
- 503 As outlined, these realities are fuelled by the effects of **geographic relocation, operational deployments**, and the **relentless upheaval of CF life**. These in turn impact the dominant features of modern family life, primarily: **spousal employment**, access to and continuity of **health care**, access to reasonable, affordable **housing**, **child development**, and **financial stability**.
- 504 It must be highlighted that virtually without exception, the military families that the Office of the DND/CF Ombudsman has been in contact with over the last five years have a clear expectation that their family lives will be impacted by CF service. They

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are dedicated to the service lifestyle and expect a certain fluctuation as a result of relocations, deployments and frequent separations. Most willfully accept that service requirements will impose a level of sacrifice and limit their influence on important aspects of their lives.

505 The resounding lament from CF military families though is the extent of this fluctuation. For too many families, the changes that occur in their lives are too frequent and dramatic, dislocating them for periods of time, and sometimes permanently. *For many families, these large swings are just too difficult to cope with.*

506 No two military families are identical, despite the significant correlations outlined earlier, showing the similarity of the modern military family experience. The extent to which this fluctuation impacts individual families is dependent upon a number of institutional and family-centric factors that either mitigate or amplify the characteristics that make the CF lifestyle unlike any other. Families, commanders and providers/supporters consistently conveyed that successful CF family life is most often dependent upon a combination of the following factors:

- 507 • **Institutional DND/CF policies, programs and services.** DND/CF policies, programs and services developed and implemented to support military families exert considerable influence on military family life, provided they are well conceived, adequately funded and function effectively.
- 508 • **Leadership.** Engaged leadership, especially at the operational and tactical levels, influence how well families are able to cope with the realities of CF life.
- 509 • **Personal outlook and makeup.** The attitudes of individual families in taking on the challenges of modern military life play a role in how successful they are.
- 510 • **Financial ability to adjust.** Military families that have the financial ability to limit the impact of some of the challenges of military life appear to adjust much better to the fluctuations of CF life than families without such means. Examples of this include being able to endure a period of underemployment or unemployment, afford a private daycare or schooling option, fly in the grandparents to offset a deployment or other extended separation, or take on a larger mortgage in a new location.
- 511 • **Ability and willingness to adopt a more traditional family configuration.** Military families generally experience less fluctuation to their family lives when the non-serving spouse is both able and willing to set aside personal and professional aspirations in order to assume disproportionately large parenting and household roles, offsetting the serving member's limited contribution.
- 512 • **Timing.** Timing is an uncontrollable yet influential factor in how well military families currently cope with the challenges of CF life. The ability to sell a home

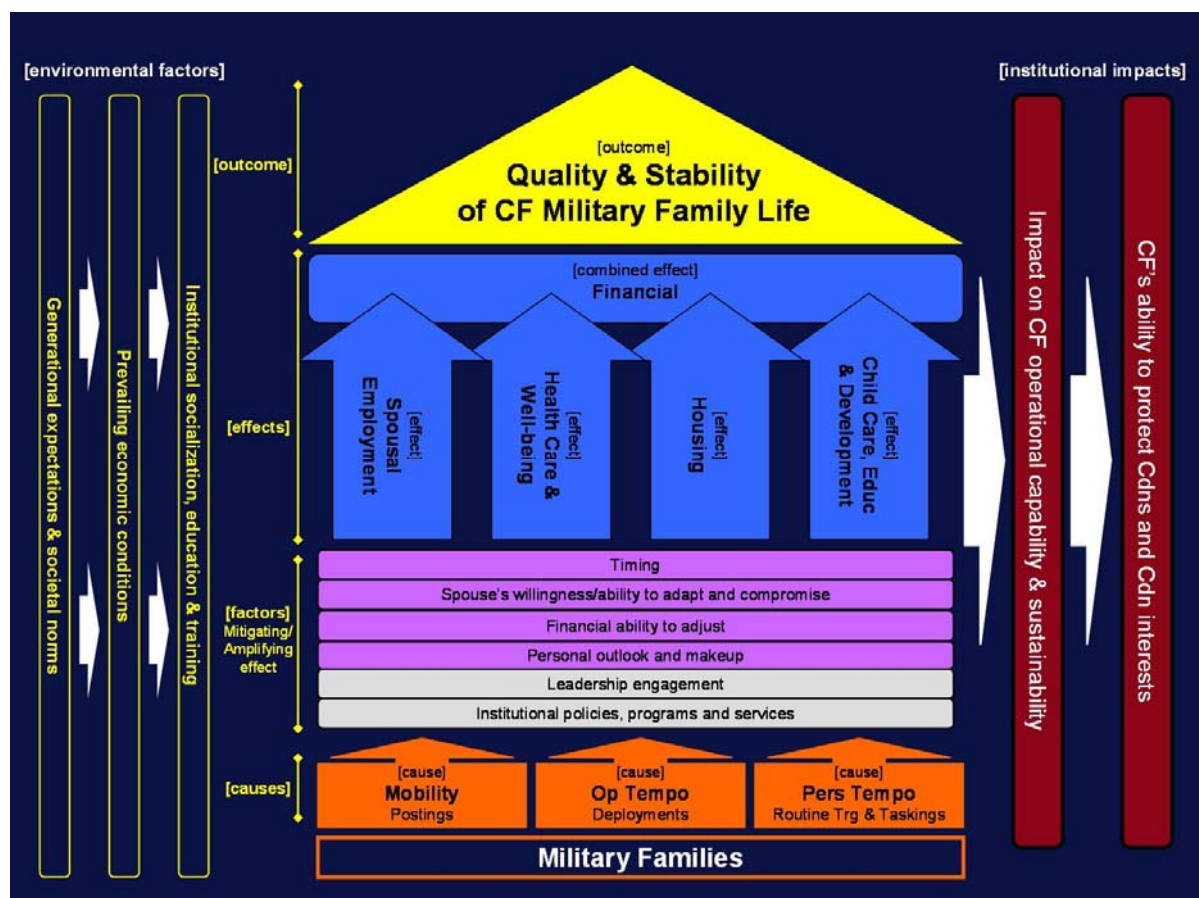
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when market conditions are strong, experience a major deployment while posted close to family, quickly find a family doctor at a new location by chance, or secure a spot in a daycare or school of choice because of knowing someone who is leaving – these are all occurrences that are often determined, at least in part, by sheer timing, over which military families have little if any influence.

513 In evaluating how well modern Canadian military families are coping with CF life, these final three factors are revelatory. Many of the families who are succeeding in leading relatively stable, nurturing family lives are doing so because: (1) they have the money to make problems shrink; (2) they (or more precisely, the non-serving partner) are able and willing to make the many personal and professional sacrifices necessary to ensure some level of stability; and (3) they are at the right place at the right time at key moments.

514 This is as apparent an indication as any that some elements of military family life require attention.

515 A visual representation of the realities of modern CF military life is depicted below.



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516

Part 4 – Recommendations

517

“Military families want what every family wants.”

– Joyce Wessel Raezer, Executive Director, National Military
Families Association

518 The recommendations that follow are a distillation of the perspectives and practices sourced from families themselves, service providers, the chain of command from bottom to top, offices responsible for military family support functions, allies, academe, non-DND organizations, and learned observers. They are an amalgam of the many hundreds of persons consulted, the thousands of pages of documentation assessed, and the countless hours of analysis that followed.

519 It will rightly be asked how the Canadian Forces can implement the recommendations put forward in this investigation during a period of fiscal restraint, as there will obviously be costs associated with some of the recommendations. The first response is that the Canadian Forces has a moral obligation to properly support the families that are asked to sacrifice so much so that their loved ones can serve the nation. It is a key cost of doing business for an organization that systematically sends its people into harm's way.

520 In more pragmatic terms, there is the immutable reality of the causal relationship between family well-being and operational capability and sustainability, reaffirmed over the past two decades. As a result, successfully supporting families must be understood as the critical, 'no-fail' requirement that it is for the Canadian Forces. Gone is the period when it could be viewed as a discretionary 'tail' imperative in the traditional tooth-to-tail framework, as it long was. As such, the costs involved in not successfully supporting military families are unthinkable from a national security perspective.

521 There is an economic argument to be made as well. It is very possible that the upfront costs associated with some of these recommendations may be offset in part or in full within the larger system, from both the DND/CF and the provincial/federal perspectives. For example, more effective support to military families will almost certainly have a positive incidence on some of the strains they experience, which cost the CF time, effort, and money. These include relocations, operational repatriations, sick leave, crisis intervention, counselling and administrative action, financial support, imposed restriction postings, compassionate status and the like. Most fundamentally, better support to families will invariably impact retention and attrition, which in turn influence recruiting, training and employment, all big ticket expenditures. This will no doubt result in economies in how CF members are recruited, retained, employed and managed.

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522 Developing a definitive cost/benefit analysis of enhanced support to military families is beyond the purview of this investigation. However, it is clear that to focus strictly on the direct, upfront investment associated with the following recommendations would almost certainly be a short-sighted approach.

523 Above all else, these recommendations are cogent, actionable and reasonable. Some are quick fixes internal to the DND/CF. Others require complex collaborative action with other government organizations and/or external entities. Yet all are achievable.

524 **General Recommendations**

525 **Recommendation 1: Establish a modern definition of military family**

526 *It is recommended that the CF establish a single definition of military family and apply it consistently throughout the DND/CF.*

527 **Recommendation 2: Maintain current level of support to military families**

528 *It is recommended that the CF maintain and build upon the level of institutional focus that supporting military families has had for much of the period since 2000, resisting both the natural tendency to decelerate following a prolonged operational period as well as prevailing fiscal pressures.*

529 Families are clearly feeling the effects of two decades of continuous operations. They are fatigued from the sustained heightened level of commitment that has been demanded of them. They are also feeling the latent impacts that such an extended effort involves – ones that linger well beyond repatriation from the deployed area. Canadian military families will be feeling the aftershocks of Afghanistan and other recent missions for several years to come before these diminish significantly.

530 Despite the internal and external pressures being brought to bear (including the pending conclusion of operations in Afghanistan and sharp fiscal pressures), reducing support to families in the near term would be to default on the institution's oft-promised commitment that has been made to them. More pragmatically, it would also potentially imperil the CF's capacity to resume a sustained operational footing when the next major deployment comes around. If recent history is any indication, this may not be far off.

531 As such, it is pivotal that there be no drop-off in the attention focused on supporting CF families that characterized much of the post-2000 period. And the CF must continue to build on this. Military families must continue to be more effectively supported tomorrow and beyond, not less.

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532 Fundamental to the continued progression of military family support is the prompt reconciliation at the Departmental level of the fundamental disconnect between the CF leadership's mandate of assuring the morale and well-being of CF members and their families, and the key resources, assets and levers that contribute to and shape family morale and well-being.

533 **Recommendation 3: Fully implement the *CF Family Covenant* throughout the DND/CF**

534 *It is recommended that DND/CF continue to effect an important shift in its philosophy towards military families by reinforcing a more complete integration of families into the defence team, consistent with the pivotal role that has been demanded of them over the past two decades and the profound impact they have had on the CF's operational capability.*

535 CF leadership has been traditionally member-centric, and remains so. As a result, families are expected to contribute, without being duly recognized by the institution as primary participants. If the family is indeed a vital contributor to its operational capability and sustainability, as the past two decades have unequivocally reaffirmed, then it must have a commensurate status within the CF. This is not the case at present, with non-serving spouses left largely to fend for themselves in surmounting the major challenges the CF lifestyle imposes on healthy living, balanced relationships, successful child-rearing, professional fulfillment, and financial stability.

536 **Key enabler:** The institution must shift its philosophy from one of '*and families,*' where the family is primarily an add-on to be addressed peripherally, to '*with families,*' recognizing them as an integral component of the professional CF community. The *CF Family Covenant* specifically speaks to this point: "We recognize the important role families play in enabling the operational effectiveness of the Canadian Forces."

537 **Key enabler:** DND and CF leadership must align more closely *what is stated* with *what is done*.

538 Both serving members and their families want to believe that the CF values their contribution and cares genuinely for them. The pride families feel in contributing to the mission, established earlier in this report, is nearly universal. However, gaping contradictions between what is communicated and what actually occurs on the ground undermine this pride and erode the trust military families have toward the chain of command specifically, and the 'system' generally.

539 Families have been told by senior leadership in very clear terms how integral they are to the CF's ability to serve the nation and they have also been told unequivocally that

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their well-being is both a moral and pragmatic obligation that the CF is fully committed to. In this context, it is very difficult for affected families to understand how the Post Living Differential allowance is frozen for a period of years. It is equally challenging to convince families who lose thousands of dollars on a home sale – due to a posting satisfying the needs of the service – that the CF has their well-being at heart. If families are as important to the institution as CF leadership has affirmed for many years now, then essential dissatisfiers such as these, which really impact family life, need be addressed.

540 **Key enabler:** CF leadership must reinforce and institutionalize the direct linkage between the CF's operational effectiveness and the well-being of military families – as articulated by the *CF Family Covenant*.

541 At present, the Family Covenant's impact is scarcely felt beyond the confines of DND headquarters in Ottawa. Many commanders and service providers broached over the course of this study at bases across the country had little understanding of it, and sometimes had not heard of it at all. Most of those who were aware of it acknowledged that it had little tangible impact on how they led or supported CF members and their families.

542 Senior CF leadership must reinforce this inextricable relationship throughout the chain of command, cementing what has been learned intuitively and thereby precluding any possibility of a backslide during what may be the first appreciable pause since the early 1990s. This relationship should be ingrained down to sub sub-unit commanders, ensuring that leaders at every level understand it fully and reflexively.

543 **Recommendation 4: Communicate more effectively with military families**

544 *It is recommended that the CF, including CF leadership, take positive action to communicate more coherently, consistently and forthrightly to, and with, military families.*

545 Consistent with the requirement to tighten the alignment of message and action, the institution must communicate more effectively with military families.

546 **Key enabler:** The funnelling of most key information to families through serving members must be modified in favour of more direct communications. The present approach results in incomplete information to families, which obviously has adverse impacts. Consequently, the communications approach must shift from *communicating to families* to *communicating with families*. Furthermore, it should be twinned with a new emphasis on dialogue rather than mere passage of information, consistent with evolving Canadian societal norms.

547 **Key enabler:** The language around support to families, especially policies and directives, must be simplified to be readily understandable to families, rather than

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just the bureaucrats and staff officers who develop them. Directives like the Integrated Relocation Program should be streamlined and generally made more user-friendly so that they can be understood more easily and employed more effectively.

548 **Key enabler:** There should be a greater exploitation of modern communications platforms in connecting with families, including social media vehicles. This should include more creative use of prevailing social media platforms and the development of a social media application for Canadian military family information and engagement.

549 **Key enabler:** Finally, some of the current messaging around families should be re-evaluated. The overuse of the term resilient, and the reticence to pair it with the attendant characteristic of risk, is misleading and for some has become a surrogate for addressing real issues affecting families. Similarly, the recurring employment of terminology centered around generational and paternalistic themes is simplistic and unproductive, at times getting in the way of positive discourse on key issues families face. Overall, the messaging around national support to military families needs to be updated, and made more authentic and direct.

550 **Recommendation 5: Modernize the Military Family Services Program**

551 *It is recommended that the Military Family Services Program be reviewed and modernized consistent with both the evolution in the composition and nature of today's military families, and the enhanced role demanded of them.*

552 The present attempt to shift national support to families from a *program-centric* to a *family-centric* approach, championed by the new Military Family Support Division, is a positive indicator that new adaptive contemplation is underway. A modernized Military Family Services Program must be the vehicle that captures such innovation. Unfortunately, pressures such as the completion of operations in Afghanistan and fiscal reductions may conspire against modernizing the program, settling instead for tinkering. It is highly unlikely that anything short of a full modernization of the Military Family Services Program will keep pace with the evolving nature of military families and DND/CF's continued expectations of them.

553 Concurrent with this program of modernization, it is essential that the office of primary interest responsible for leading and coordinating CF support to military families be finalized and confirmed after several years of flux and uncertainty, including the disbandment of the Directorate of Quality of Life, its subsequent reinstatement, the merging of the Directorate of Military Family Services (first temporarily and then permanently), and most recently, the creation of the Military Family Services Division.

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- 554 Finally, a modernized Military Family Services Program must contain a systemic qualitative performance measurement mechanism focused on evaluating institutional support to military families on a recurring basis. The CF has evaluated components of its military family support function since 2000, including individual programs, services and resources. It has not conducted a comprehensive validation, however, and as such has an incomplete understanding of the overlap between intended effect and actual impact upon the military family constituency. Systemic qualitative performance measurement of CF support to military families focused on outcomes is overdue. It should be formally built into the modernized Military Family Services Program, ensuring that it is undertaken cyclically.
- 555 **Key enabler:** Military families need to better understand who is responsible for the function and what, exactly, those responsibilities entail, as do commanders, service providers and supporters (especially frontline elements, such as the Military Family Resource Centres). So do external partners, who are assuming an increasing role in supporting families.
- 556 **Key enabler:** Ensuring the correct resourcing is integral to this confirmed configuration. The trend of much of the 2000s of increasing the scope of the national family support function while maintaining a largely stagnant resource base must be reversed as part of this structural formalization. Without robust resourcing, families cannot be successfully supported.
- 557 **Recommendation 6: Reinforce the central frontline role of Military Family Resource Centres**
- 558 *It is recommended that the current governance principle of For Families By Families be re-confirmed and codified.*
- 559 Military Family Resource Centres are clearly the centre of gravity for structured local/regional support to many military families who seek programs, services and resources at the 32 bases across the country. As such, they should serve as a centrepiece for a modernized Military Family Services Program.
- 560 **Key enabler:** Two key elements of Military Family Resource Centre operations must be protected moving forward. Firstly, the governance principle of *For Families By Families* must be protected. Secondly, the independence of the Military Family Resource Centre structure must be maintained.
- 561 The Military Family Resource Centre is the primary entity within the entire CF structure where families have a dominant voice – this must not be removed or diluted. This independence ensures the balance between a consistent level of national programming, delivering a consistent baseline of services across the Canadian Forces, augmented by regional programming tailored to the needs of the families at a particular base. Current resourcing levels must be protected as these centres assist

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families cope with the lingering effects of Afghanistan and other recent operational deployments.

562 Recommendation 7: Formalize the approach to provincial and territorial engagement

563 *It is recommended that the CF review its current approach to provincial and territorial engagement on key issues affecting military families under provincial jurisdiction, including health, child care, education, and employment, adopting a more innovative and comprehensive approach.*

564 There has been progress on the subject of waiver periods for health care coverage upon relocating into a new province – an important and welcomed development. However, the vast majority of issues affecting daily military family life are progressing slowly, if at all, as outlined throughout this report. The current approach needs to be re-evaluated.

565 Recommendation 8: Continue to exploit partnership opportunities

566 *It is recommended that the CF continue to pursue partnership opportunities that enhance its ability to support military families, without relinquishing control or responsibility of the national military family support function.*

567 The situation surrounding military families has garnered much greater public attention during the period of Afghanistan than ever before, resulting in partnership opportunities with external agencies and organizations that would have been inconceivable previously. These partnerships offer the potential to increase the support that DND/CF is able to bring to bear and/or access external stakeholders who would otherwise be largely inaccessible. The institution has been very fortunate to count on the support of a number of entities whose efforts have complemented its own national support program.

568 The CF must become a better partner, making it simpler and more mutually beneficial for external organizations to contribute to supporting military families. This entails being more flexible. It also requires a better understanding of both non-profit dynamics, and partner priorities and limitations. This cannot come at the cost, however, of reduced control or influence over supporting military families, nor can there be any abdication or dilution of the CF's responsibility in ensuring the effective support of its families.

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569 **Recommendation 9: Institute *grandfathering* of military family support policy changes**

570 *It is recommended that significant changes to policies impacting military families contain a grandfather proviso whereby families already in the situation subject to the change will not be affected until the next posting.*

571 Military family life is challenging, as pointed out throughout this review. However, it becomes exponentially more so for families who find themselves affected by policy changes in mid-stream, having taken decisions based on the policies in place at the time of the decision. The frustration of families who find themselves in situations such as this is palpable. Often these policy changes have financial impacts, causing unexpected effects to the families in question and reverberating within the household. These families rightly question the fairness of an institution that expects them to foresee policy changes before they occur. It is an unreasonable and unfair practice.

572 Families who took decisions based on the policies of the day must be protected from changes to those policies in mid-stream through *grandfather* provisos.

573 **Recommendation 10: Modernize recruiting practices vis-à-vis families**

574 *It is recommended that the existing recruiting process be updated to more fully integrate families.*

575 The CF still recruits much as it did three decades ago, despite the fact that the demographics involved have changed markedly, as has the commitment level expected of families. Current recruiting methodology needs to be updated to more fully integrate spouses and partners throughout the recruiting process.

576 The recruiting information currently available does not provide prospective individuals or families with much insight into military family life. The question of *what families expected when they signed on for a military career* is frequently asked by both long serving members as well as external stakeholders. The better question may be if the CF does not provide a sufficiently comprehensive portrait informing them of what is in store, how can they reasonably know what they are getting into before they are knee deep? That the process in place is largely the same as that of an era when the traditional family construct with the stay-at-home spouse dominated is likely indicative of a requirement to modernize.

577 For pre-enrolment recruits who are in significant relationships, their partners should be formally drawn into the briefing and information sequence at the earliest stages of the recruiting process. A more fulsome understanding of the familial commitment to CF service life would likely lead to more informed decisions and higher mutual commitment levels.

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578 The notion of *recruiting the member but retaining the family* should not just be
voiced. Rather it should evolve into *recruiting the family* to the extent possible, as a
prelude to *retaining the family*.

579 **Recommendation 11: Promote more extensive and independent research**

580 *It is recommended that DND/CF place greater emphasis on
promoting independent research of military family issues.*

581 **Key enabler:** The CF should become more aggressive on the research front,
executing or enabling more prompt research on issues potentially related to its
operational commitments. The institution is taking a very long time to look at
important subjects related to extended operations, such as relationship stability,
family violence, substance abuse, child impacts, and compulsiveness. More closely
aligning research with operational commitment will provide the institution with a
better understanding of how families are impacted, allowing it to orient resources,
programs and services accordingly.

582 **Key enabler:** It may be that existing institutions such as the Canadian Institute for
Military and Veterans Health Research or the Canadian Forces Leadership Institute
take on an active role in this regard. This would be a positive development. However,
the CF should become more active in assuming a more enabling role in external
research to broaden its knowledge base about military families, regardless of the
relationship with the Canadian Institute for Military and Veterans Health Research.

583 **Issue-specific Recommendations**

584 **Recommendation 12: Modernize CF relocation policies and procedures**

585 *It is recommended that DND/CF modernize the existing relocation
policies and procedures to alleviate the challenges surrounding
geographic relocations. The intent is not only for the CF to move
its members less when possible, but to move them better.*

586 **Key enabler:** The CF Integrated Relocation Program should be simplified to allow
for increased flexibility in applying the policy. This can be achieved by:

- 587 • Reviewing and clarifying the relocation service provider's role and approach to
service delivery;
- 588 • Improving training of CF Integrated Relocation Program employees and
coordinators, as well as improving interfaces with national points of contact;
- 589 • Developing relocation service provider performance standards to improve service
delivery, with particular focus on client service and satisfaction; and

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- 590 • Improving communications to members when policies are introduced or amended, increasing understanding, calibrating expectations and allowing members to make better informed decisions.

591 **Key enabler:** The CF should empower local chains of command to adjudicate straightforward Integrated Relocation Program claims, thus decreasing the delays in the national adjudication process.

592 **Key enabler:** The CF should increase the lead time of the posting cycle and provide members with their posting messages in January, alleviating some of the challenges associated with moving to a new location.

593 **Key enabler:** The CF should establish a standard Career Manager checklist to enhance their interface with members, allowing for more detailed, consistent understanding of family circumstances and enabling better decision making.

594 **Key enabler:** The CF should increase the number of days allotted for house hunting trips to 7 to 10 days for postings to new locations.

595 **Recommendation 13: Modernize programs and services to reduce the challenges caused by operational deployments**

596 *It is recommended that DND/CF modernize the existing programs and services provided to military families in order to reduce some of the key challenges caused by operational deployments*

597 **Key enabler:** Although the DND/CF recognizes the impact of operational deployments and other prolonged separations on members and their families, many of the programs and services in place to reduce the challenges caused by deployments are member-centric. A more balanced approach can be achieved by:

- 598 • Ensuring a more stringent application of the 90-day post-deployment restriction on tasks and training;
- 599 • Ensuring that the 90-day post-deployment restriction be strictly applied to postings in the form of a *no geographic relocation* window both 90-days prior to and following major operational deployments, as well as during them;
- 600 • Providing travel and/or financial assistance for extended family to travel to a military family's household to support the non-serving partner in a solo-parenting role during deployments and extended separations;
- 601 • Integrating the non-serving spouse more fully into the pre- and post-deployment preparation, thus increasing shared understanding within the relationship;

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- 602 • Increasing awareness and education to members and spouses regarding the impacts of deployments and frequent separation on parenting and child-rearing; and

- 603 • Considering implementing a *home location decompression* allowance for core family members to spend 72 to 96 hours away from the household, isolating themselves as a family unit to reconnect and jumpstart the reintegration process immediately upon return from deployment.

604 **Recommendation 14: Develop a national employment strategy to assist spouses/partners**

605 *It is recommended that DND/CF develop a national employment strategy for non-serving partners to assist them in achieving fulfilling, long-standing careers or continuous employment.*

606 **Key enabler:** The challenges CF partners experience from a career and employment perspective are a primary source of frustration and strain within modern Canadian families. It is also consistently identified as a major consideration leading serving members to release from the CF. As such, DND/CF needs to address the legitimate expectation that military families be able to have dual careers or at least dual incomes, like most Canadian families. This can be achieved by:

- 607 • Leveraging external governmental, professional and corporate partnerships to promote interest in employing spouses and alleviating accreditation challenges when moving between provinces;
- 608 • Exploring expanded roles for external partners who may be positioned to facilitate spousal employment;
- 609 • Mobilizing employment support beyond passive measures at all CF bases;
- 610 • Expanding Integrated Relocation Program coverage to include skills upgrade, education upgrade, and/or language training; and
- 611 • Developing and offering tangible training, tools and financial support to promote and enable entrepreneurship.

612 **Recommendation 15: Assist military families to obtain better access to healthcare**

613 *It is recommended that DND/CF assist military families in accessing and maintaining continuity of health care and in maintaining their physical and mental well-being.*

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614 **Key enabler:** The *CF Family Covenant* makes the pledge to “work in partnership with the families and the communities in which they live,” and to “enhancing military life.” The CF should work in partnership with the provinces and territories to help grant military families better access to healthcare. This can be achieved by:

- 615 • Ensuring the 90-day waiver is accepted and implemented by the territories;
- 616 • Developing incentives for medical practitioners to relocate to remote geographic locations;
- 617 • Exploring with provincial and professional partners the possibility of transferring the family member’s position on a wait list intra- and inter-provincially; and
- 618 • Continuing to encourage medical practitioners to accept military families as patients.

619 **Key enabler:** The CF should make adjustments to its policies and programs in order to ensure access to and continuity of healthcare for military families. This can be achieved by:

- 620 • Formalizing the provision of family medical clinics on bases where needed, based on a national standard operating model;
- 621 • Establishing a dedicated function at all Military Family Resource Centres charged with assisting incoming CF families with obtaining access to and continuity of healthcare;
- 622 • Exploring the leveraging of CF Health Services’ third-party contractors to provide services to families; and
- 623 • Considering remedial measures to address the limitations and gaps in insurance coverage for mental health and special needs care.

624 **Recommendation 16: Provide suitable, accessible and affordable military housing, and facilitate home ownership**

625 *It is recommended that DND/CF review its approach to providing suitable, accessible and affordable military housing and to facilitating home ownership*

626 **Key enabler:** The CF should more stringently apply key housing principles articulated in CF policy, including the commitment to simultaneously provide in a timely fashion, accessible, affordable and contemporary housing in accordance with Canadian societal norms at reasonable market-based rates. This can be achieved by:

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- 627 • Reviewing the housing service delivery model, policies, and governance to ensure military housing at least meets societal norms;
- 628 • Reviewing and considering options for modernizing the housing governance model based on the Accommodation Policy Review;
- 629 • Achieving a better balance between tenancy and occupancy rights in applicable policies and protocols;
- 630 • Giving strong consideration to returning control of the military housing portfolio to the military chain of command, or at a minimum, integrating the CF chain of command and the Canadian Forces Housing Agency, in order to reconcile operational and military housing priorities;
- 631 • Establishing a cap for rental increases over established Base Shelter Value rates as a result of life cycle and other renovations carried out in individual units;
- 632 • Reviewing the “family of one” approach and the adverse impact it is having on multiple military housing communities;
- 633 • Reviewing priority allocations of housing units and increasing the flexibility therein, consistent with prevailing family dynamics;
- 634 • Formalizing relationships between occupants, local Canadian Forces Housing Agency authorities and the chain of command in the resolution of issues arising within the military residential community; and
- 635 • Engaging local communities to improve transportation networks.
- 636 **Key enabler:** If DND/CF continues to encourage its members in seeking private market accommodations, it should ensure that its policies and relocation services and benefits facilitate home ownership. This can be achieved by:
 - 637 • Harmonizing CF policies and programs regarding home ownership with other programs and benefits to reduce risk to home equity, including the Home Equity Assistance Program, the Canadian Forces Integrated Relocation Program, the Post Living Differential allowance, and Imposed Restriction;
 - 638 • Extending the posting notification process by 60 to 90 days to increase options of buying a house and to augment probability of successfully selling a home; and
 - 639 • Facilitating member-to-member housing transactions and managing member-owned homes for off-base rental and for-purchase dwellings, leveraging the two-way movement of CF personnel to and from Canadian Forces bases.

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640 **Recommendation 17: Further support families in providing a healthy
environment in which to raise their children**

641 *It is recommended that DND/CF support military families in
raising healthy, well-adjusted children so that they are not
adversely impacted by growing up in a military environment.*

642 **Key enabler:** Military families experience significant fluctuations in terms of quality
and stability of family life from one location to another. Greater family stability can
be achieved by:

- 643 • Minimizing postings for members with children entering their last year of high
school;
- 644 • Removing the teacher qualification requirement clause from the Education
Allowance;
- 645 • Establishing a dedicated function in all Military Family Resource Centres
charged with facilitating access to child care and education;
- 646 • Increasing the deadline for families to complete the Family Care Plan from 30 to
90 days;
- 647 • Creating an action plan to address recommendations from the *CF Child Care
Status Update 2013*;
- 648 • Increasing research on the impacts of military life on children; and
- 649 • Conducting local and national outreach to sensitize schools to the realities of
military life.

650 **Recommendation 18: Empower military families in achieving short- and long-
term financial well-being**

651 *It is recommended that DND/CF provide effective educational
support and financial compensation to ensure that service to
country does not cause financial hardship for its personnel and
their families.*

652 **Key enabler:** The CF should improve allowances benefitting CF members and their
families. This can be achieved by:

- 653 • Reinstating an effective Post Living Differential allowance; and

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- 654 • Aligning environmental allowances with both time spent away and sacrifices required to maintain operational readiness, rather than unit affiliation.
- 655 **Key enabler:** The CF should improve financial education for CF members and their families. This can be achieved by:
 - 656 • Increasing the financial education at key stages of career development;
 - 657 • Integrating financial briefings in key transitional processes such as postings, promotions and deployments;
 - 658 • Increasing members' awareness of home ownership as a means to long-term financial well-being; and
 - 659 • Re-evaluating recent reductions in financial counselling services.

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Part 5 – Conclusion

“The entire family is dealing with the stress and pain of war, not just the soldier.”

-Marguerite Guzman Bouvard, *The Invisible Wounds of War*

- 662 On a number of occasions during the course of this systemic review, senior leaders and commanders posed the rhetorical question of *how much is enough?*; after all, much more is available for families than ever before, yet for some this still did not appear to be sufficient.
- 663 It is clear that from an institutional perspective, the attention is focused on **what is in place**, in comparison to what was (or more precisely was not) in place in the past.
- 664 Regrettably, this is the wrong question the institution should pose. The question that needs to be addressed is *what do military families need?*
- 665 In the experience of this systemic review, families are not looking for shortcuts or handouts or preferential treatment of any sort. *They are simply looking for an opportunity to raise a family in a relatively stable, nurturing family environment.* Stated otherwise, they seek: a fair family income and reasonable financial stability and security that allows them to meet their immediate needs and adequately plan and prepare for the future; safe, healthy and affordable housing; effective, appropriate education opportunities for their children, including the means to limit the academic effects of relocation, deployment and separation; access to quality, timely health care; access to quality child care when they need it; sound, fairly compensated career or employment options for spouses who want to work outside the home; some degree of control over their destiny within the limitations they accept as part of the military lifestyle; and a healthy and safe home environment.
- 666 Ultimately, that is how much is enough.

667

Annex A: Military Families Systemic Review Team Composition

- 668 A tailored nine-person team was assembled to conduct this systemic review. Four
were former CF members with over 100 combined years of contemporary military
service at the senior officer, senior non-commissioned member and junior non-
commissioned member levels. This experience included extensive operational,
leadership, staff, and career management acumen. One of the four former members
also grew up in a military family for his entire childhood and youth.
- 669 The five remaining team members brought extensive investigative, research, human
resource, legal, documentary filmmaking, and project management expertise and
experience to the mix.
- 670 The result was a multi-disciplinary project team with a collective capacity to
understand military families in all their subtleties, and conduct sound, objective
analysis.

671

Annex B: Military Families Systemic Review Methodology

672 The review was planned and executed as an investigation rather than an academic study. Its mandate was to connect with military families, learn about and understand their realities, and corroborate with those who lead and support them. As such, the methodology focused on the practical, lived dimensions of military family life. Validated experiential input was the foundational research source. It was acquired, assessed and analyzed with rigor, ensuring that the evidentiary principles of sufficiency, relevance and reliability were consistently met. Evidence not sufficiently corroborated was discarded, no matter how compelling.

673 The participants comprised three primary stakeholder groups: military families, CF leaders, and those providing services or delivering support to military families (referred to in the report as providers and supporters). Secondary sources included the militaries of Canada's allies (United States, Britain and Australia), academic entities, and a number of key stakeholders and observers, both internal and external to the CF.

674 Military Families

675 Military families were the cornerstone of the review; who better to communicate the realities of military life today than families themselves. A total of 370 current or recently retired military family members living from coast to coast, as well as outside of Canada, were systematically engaged from mid-2012 to early-2013. The sampling covered all significant demographic delineators, including age, gender, language, location, background, family configuration, rank and experience. Input from military families was collected via formal interviews conducted in person or by telephone, and facilitated group sessions.

676 It should be noted that only adult military family members were interviewed or otherwise consulted.²⁴¹ Accordingly, the experience of children was conveyed through the eyes of parents, as well as caregivers and service providers involved with military children.

677 All interaction with military families was completely voluntary – personal and shared experiences were communicated willingly. The information conveyed was subject to complete discretion because of its personal nature. Individual representations or portrayals featured in the report are intentionally unattributed and presented opaquely, to ensure that subjects are not identifiable.

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678 Peer-generated Engagement

679 A significant aspect of the approach taken to reaching military families was *peer-generated engagement*. From the outset, there was a possibility of obtaining a skewed perspective because of the ‘squeaky wheel’ phenomenon that oversight entities regularly grapple with. It is a natural tendency for those who are discontent to be more vocal than those who are not. To ensure balance throughout the endeavour, the project reached out proactively to more than one hundred military families who had no contact with the Office of the DND/CF Ombudsman and, in most cases, no knowledge of this systemic review. These families were initially sourced through the peer networks of the team members with CF experience (hence the term peer-generated engagement). Once they were underway, they generated their own follow-on referrals, expanding both the geographic and demographic diversities of the effort. By tapping into the silent majority of the military families community, a balanced understanding of the issues was ensured.

680 It was clearly explained to participating families that interviews would not lead to follow-on action specific to a family's particular circumstances. In those instances when families sought out individual attention or follow-up, or when the project team felt that specific situations merited individualized attention, the family was made aware of the possibility of referral to the Office of Ombudsman. The choice of whether to pursue this option remained at the discretion of the families concerned.

681 Site Visits

682 In addition to the peer-generated engagements, the project reached out directly to families where they live and work. Ten bases across Canada were visited in late 2012, selected to offer as wide a sampling as possible; they included: Esquimalt, British Columbia; Edmonton, Alberta; Cold Lake, Alberta; Winnipeg, Manitoba; Petawawa, Ontario; Trenton, Ontario; Bagotville, Quebec; Valcartier, Quebec; Gagetown, New Brunswick; and Halifax, Nova Scotia.

683 CF families were invited to participate in facilitated group sessions of seven to 17 people. These sessions were sourced through the chain of command and Military Family Resource Centres. One-on-one interviews were conducted with those families unavailable for the group sessions or uncomfortable with the format.

684 Ombudsman's Outreach and Intake

685 The sampling of military families was strengthened by indirect engagements with over 6000 additional families who shared their perspectives and concerns through the outreach and intake functions of the Office of the Ombudsman.

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686 CF Leadership

687 In addition to engaging military families, interviews were conducted with the CF leadership at each of the site visit locations. This consisted of formation commanders (at those locations where such were based), base commanders (at every location), and a representative sampling of unit commanding officers (two to nine at every location). In most instances, commanders were accompanied by their sergeants major, the senior non-commissioned members who serve as the primary interface between commanders and the members under their command.

688 The site visits were followed up with numerous interviews of both senior leaders and national officials involved in supporting military family life. These included the current and former Chiefs of the Defence Staff and Chiefs of Military Personnel, the commanders of the Royal Canadian Navy, the Canadian Army, and the Royal Canadian Air Force, as well as half a dozen in-depth sessions with the Director of Military Family Services, the central CF office delivering support to military families.

689 Supporters and Providers

690 The site visits also afforded the opportunity to consult with individuals who support and provide services to military families. In each location, interviews were conducted with Military Family Resource Centre staff, Integrated Personnel Support Centre teams, chaplains, Family Liaison Officers, social workers, Deployment Support Centre members, financial counsellors, Canadian Forces Housing Authority site managers, and peer support personnel.

691 Secondary Sources

692 Canada's allies were engaged, comparing areas of military family life where association was plausible. A number of Canadian public and private sector organizations were also examined, though structural and functional incompatibilities limited viable comparison.

693 Academic entities involved in the study of military families were sought out, and a wide array of pertinent academic research was collected and analyzed. The University of Purdue's Military Families Research Institute, an internationally acclaimed military families-focused research facility conducting leading edge study, was consulted extensively. Finally, a number of recognized observers were consulted.


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- 694 Field tests were conducted at key points of the research and analysis phases, verifying intermediate findings and observations with highly knowledgeable sounding boards to guard against misrepresentative information capture, analysis or deduction.

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695

Annex C: Chief of the Defence Staff's Response to the Advanced Draft of the Report, 6 August 2013


Chief of the Defence Staff Chef d'état-major de la Défense
National Defence Quartier général de
Headquarters la Défense nationale
Ottawa, Ontario Ottawa (Ontario)
K1A 0K2 K1A 0K2

Reçu / Received
AUG 06 2013
Ombudsman

06 August 2013

Mr. Pierre Daigle
Ombudsman
Office of the Ombudsman
Department of National Defence and Canadian Forces
Urbantale Building
100 Metcalfe St, 12th Floor
Ottawa, ON K1P 5M1

Dear Mr. Daigle, *Pierre,*


Thank you for taking the time to brief me on your draft report, "On the Homefront: Assessing the Well-being of Canada's Military Families in the New Millennium". Your insight is always appreciated and I am gratified to see that we are very much aligned in our perspectives on the military families of today, as well as on their, and thus our, key challenges moving forward. It is clear, from both your report and from our research and outreach that the Canadian Armed Forces (CAF) needs to continue to "recruit the member, retain the family".


The CAF Family Covenant states

"We recognize the important role families play in enabling the operational effectiveness of the Canadian Armed Forces and we acknowledge the unique nature of military lifestyle. We honour the inherent resilience of families and we pay tribute to the sacrifices of families made in support of Canada. We pledge to work in partnership with families and the communities in which they live. We commit to enhancing military life."

This Covenant, which I personally take very much to heart, is the cornerstone of our approach to enhancing the well-being of our members and their families, in the context of the ever-changing demands and constraints of military life. Nowhere is this more evident than in the engagement and services of our network of Military Family Resource Centers and in the various family town halls that have been conducted.

This engagement with families has been enhanced and expanded by a growing network of colleagues, such as the Vanier Institute, the Canadian Institute for


National Defence Défense nationale



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Military and Veteran Health Research (CIMVHR) and the many stakeholders who participated in the recent "Family Matters" Conference in Cornwall. Our work in collaboration with these partners will serve to further operationalize the commitment made in the Covenant to work with both the families and the communities that they live and work in. This growing network of collaboration includes Veterans Affairs Canada and the Royal Canadian Legion who are also undertaking efforts aimed at the support of the families of veterans in addition to the veterans themselves, a necessary complement to the support provided within the CAF.

The Director of Quality of Life, Colonel Russ Mann, and his staff are continually looking for innovative ways to support families. They, too, have recognized the importance of constantly improving how we communicate with CAF members and their families to ensure that they are fully informed in making choices about their lifestyle, and are provided with information about services available in their communities.

As you know from your many engagements with us, we have undertaken a substantial amount of qualitative and quantitative research over the years to ensure that our Military Family Services program and policies are evidence-based and developed to meet the current and developing needs of families. It is important that we establish the correct balance between individual and institutional responsibility while ensuring that we, both military members and their families, continue to enhance the operational effectiveness of the CAF. I have stressed this importance in all programs and in my recent Guidance to the CAF. In order to achieve this, I have directed that the CAF examine the now-22-year-old Military Family Services program, and the broader framework of member and family support, to achieve the best use of resources and to improve outcomes for those who live the modern Canadian military lifestyle.

This examination has resulted in a number of initiatives that are, not surprisingly, consistent with the seventeen recommendations in your draft report. Initial thoughts on each of those recommendations are provided at Annex A, and further details will be provided as the revised program is developed and enhanced. I must add that the initial comments provided therein reflect but a sample of what we are doing and what we are contemplating as we move forward.

In closing, I would like to thank you once again for your thoughtful input on these important issues and, in particular, for the many positive comments you have made in your report regarding our ongoing endeavours. This acknowledgement of our partnership with you in improving family support is very much appreciated. I invite you to continue that partnership through participation in our program development and I encourage you to reassess our progress as we further strengthen our Covenant with military families.

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Yours sincerely,

A handwritten signature in blue ink, appearing to read "T.J. Lawson".

T.J. Lawson
General

Attachment:

Annex A – Initial Thoughts – CAF Ombudsman Military Families Report
Recommendations

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Annex A
to CDS letter dated Aug 2013

Initial Thoughts – CAF Ombudsman Military Families Recommendations

1. **Establish a modern definition of military family**
As part of the review of the Military Family Services program, the definition of the military family will be assessed with a view to ensuring it reflects modern lifestyles and facilitates family access to services.
2. **Maintain current level of support to military families**
Recent CDS Guidance to the CAF maintains family support as an enabler of operational effectiveness. Efficiencies must be achieved to ensure resources are focused on what families need and that services remain affordable for the long-term. The approach must be pragmatic, balancing institutional and individual responsibilities.
3. **Fully implement the CF Family Covenant throughout the DND/CF**
The CF Family Covenant initiates the contract between DND/CF and CAF families. By working with stakeholders and provincial governments, changes to policies and practices to eliminate barriers faced by CAF families will action the commitments of the Covenants.
4. **Communicate more effectively with military families**
MFS is currently modernizing communication mediums and messages from a "to families" approach to a "with families" methodology. Leveraging the reach of social media, communications and marketing will shift to a focus on what families want to know versus what DND/CF wants to convey.
5. **Modernize the Military Family Services Program**
Commencing with a recent working group comprised of family members, service providers and external stakeholders, MFS is embarking on a full review of the program. The focus will be on incremental changes that have direct and enduring impact on families.
6. **Reinforce the central frontline role of Military Family Resource Centres**
The MFRCs, governed by families, have been and will continue to be the primary focus for family services. The bricks and mortar sites are augmented by internet information on www.familyforce.ca and 24/7 individual intervention and referral services through the Family Information Line. This allows families to choose their access point. In addition, MFRCs will continue to be encouraged to partner with local services providers to expand support options and scope.
7. **Formalize approach to provincial and territorial engagement**
Concur. Families access services governed primarily by provinces. A cohesive engagement framework must include all Ministries that provide service to families, particularly Health, Labour and Education.
8. **Institute grandfathering of military family support policy changes**
The concern is acknowledged and will be considered, although we are generally constrained from backdating policies with financial implications.
9. **Modernise recruiting practices vis-à-vis families**
Staff are working on an Introduction to Military Family Life booklet which will better inform prospective applicants as well as studying the feasibility of linking recruiting centres with MFRCs.

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Annex A
to CDS letter dated Aug 2013

10. **Promote more extensive and independent research**
More research through a variety of means can help to enrich knowledge regarding the changing needs of CAF families; however, efforts must be made both to ensure that research has focus and that insights can lead to concrete action.
11. **Modernize CF relocation policies and procedures**
Posting policies must continue to balance personal and families needs with military requirements. A number of revisions are required to the IRP manual. Staff will shortly begin detailed discussions / negotiations with TBS with the aim of having a revised manual in place in the 2014/2015 fiscal year.
12. **Modernize programs and services provided to reduce the challenges caused by operational deployments**
It is acknowledged that operational and personnel tempo has direct effects on family stability. Consideration will be given to report recommendations. Family support programming during the deployment cycle is currently under revision to reflect the change in the operational tempo and focus.
13. **Develop a national employment strategy to assist spouses**
A national employment strategy would be beneficial, but should be aligned with regional variations, targeting programs and resources to the regions that most need them. Tools and resources to promote family employment have been developed and are available through MFRCS.
14. **Assist military families to obtain better access to health care**
All ten Provinces have agreed to waive the 90-day wait period for military families to receive their health insurance card. CMP staff is currently examining the potential for a third party contractor to extend access for military families in their network of civilian clinics across Canada. This could become an option for families, to be accessed at their discretion, and would be one of the referral options provided by MFRCS.
15. **Provide suitable, accessible and affordable military housing and to facilitate home ownership**
CAF is currently studying how best to provide housing services to CAF families and this report provides helpful insights. Quantitative data suggests that the primary focus should be in regions where bases are not in urban settings and where cost of living is higher. A review of the governance structure will commence this year.
16. **Further support families in providing a healthy environment in which to raise their children**
As part of the review of the Military Family Services Program, focus will be placed on policies and practices that support child care and parenting. Partnerships with provincial Ministries and local service providers are underway to mitigate barriers families face accessing services for their children.
17. **Empower military families in achieving short- and long-term financial well-being**
Harmonizing financial management and education programming for CAF families, while expanding options for families to safely and confidentially address debt and household budgeting challenges, is being explored by CFMWS.

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Endnotes

¹ This is a view held by many military and geo-strategic experts, including such notables as Max Boot, Thomas Barnett, Max Hastings, John Robb, Robert Kagan, Thomas Ricks and Joseph Nye. It is also an underlying premise articulated in *The Canada First Defence Strategy*, 6.

² Department of National Defence, Directorate of History and Heritage, Operations Database, <http://www.cmp-cpm.forces.gc.ca/dhh-dhp/od-bdo/index-eng.asp>.

³ As part of the British Commonwealth, Canada entered the First World War when Great Britain declared war on Germany on 05 August 1914, and participated until the Armistice was signed on 11 November 1918, for a total of 4 years, 3 months. Canada entered the Second World War on 10 September 1939 and participated until V-J day on 15 August 1945, for a total of 5 years, 11 months. Canadians entered the Korean War on 25 June 1950, which lasted until the Korea Armistice Agreement was signed on 27 July 1953, for a total of 3 years, 1 month. The total number of years that Canada participated in these 3 major conflicts was 13 years, 3 months (see <http://www.veterans.gc.ca/eng/remembrance/history/>).

⁴ Multiple observers have documented this shift in modern warfare, centered largely on counter-insurgency operations. This includes Rupert Smith in his seminal work *The Utility of Force* (Penguin Books), 2006, 277-297. Historian Sean Maloney addresses it from a Canadian context in "Soldiers, Not Peacekeepers" in the March 2006 edition of *The Walrus*.

⁵ The complexity of modern military operations combining war fighting with distinctly non-combat roles such as development/nation building was first widely articulated by General Charles Krulak (USMC) in "The Three Block War", *Vital Speeches of the Day*, (15 Dec 1997), 64,(5), 139-141. This reality of modern war fighting is more recently examined by Lieutenant General Sir John Kiszely (British Army) in "Post-Modern Challenges for Modern Warriors", *The Shrivenham Papers* (December 2007), 5, 1-28. A modern Canadian perspective of this phenomenon is offered in "The Rise and Demise of the 'Three Block War'" by Dr A. Walter Dorn and Michael Varey, *Canadian Military Journal* (2009), 10 (1), 38-45.

⁶ John Manley, *Independent Panel on Canada's Future Role in Afghanistan* (Ottawa: Public Works and Government Services Canada, 2008), 21.

⁷ Pierre Daigle, Message from the Ombudsman-April 19th, 2012: A Systemic Review of the Concerns of Canada's Military Families (19 April 2012).

⁸ Statistics Canada, Portrait of Families and Living Arrangements in Canada: Families, households and marital status, 2011 Census of Population (Ottawa: Minister of Industry, September 2012), 3.

⁹ Vincent Ferrao, "Paid Work", *Statistics Canada, Women in Canada: A Gender Based Statistical Report* (Ottawa: Minister of Industry, December 2010), 5.

¹⁰ Statistics Canada, Portraits of Families, 3.

¹¹ Gillian Ranson, "Men at Work: Change or No Change? In the Era of the 'New Father'", *Men and Masculinities* (July 2001), 3-26.

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¹² Statistics Canada, 2011 Census Dictionary (08 February 2012),

<http://www5.statcan.gc.ca/bsoic/olc-cel/olc-cel?catno=98-301-X&lang=eng>.

¹³ Some examples of different definitions are Compensation & Benefit Instruction 209.50(2) "Family Member"; Compensation & Benefit Instruction 209.51(2), "Immediate Family Member"; Canadian Forces Administrative Orders 56-40: Canadian Forces Military Family Support Program, "Family".

¹⁴ Statistics Canada, Portraits of Families, 3.

¹⁵ Ibid, 4, 17.

¹⁶ Anne Milan, et al., "Families, Living Arrangements and Unpaid Work", *Statistics Canada, Women in Canada: A Gender Based Statistical Report* (Ottawa: Minister of Industry, December 2011), 16.

¹⁷ "CF members are required to remain mobile and deployable to meet the needs of the CF and to enhance training and experience." Departmental Administrative Order and Directive 5003-6.

¹⁸ Director General Military Careers (DGMC), QAP 2350 Posting Process DRAFT COPY (March 2000).

¹⁹ Kerry Sudom, *Quality of Life among Military Families: Results from the 2008/2009 Survey of Canadian Forces Spouses* (DGMPRA, August 2010), 15.

²⁰ Any separation from a CF member's affiliated unit/base for a 24-hour period or more is considered temporary duty. There is no fixed limit to how long such separations may last, though generally they do not exceed a period of about 15 months (based on a full-year operational tour involving a 2-3 month long off-site pre-deployment training requirement and a 0.5 month long travel and decompression period).

²¹ CANFORGEN 011/00 ADM(HR-MIL) 001 191400Z JAN 00; A-PD-055-001/AG-001 – Universality of Service provides: "[...] All CF personnel must be capable of: a. performing their duties in the full variety of geographical locations and climatic conditions in any physical environment; b. deploying on short notice; c. sustaining irregular or prolonged working hours, and in some cases working shifts; [...] f. performing their duties under physical and mental stress including but not limited to: 1. frequent movement including relocation, isolation, and temporary duty away from their home or unit; and, 2. working over extended periods of time in hostile"; Kerry Sudom, *Quality of Life among Military Families: Results from the 2008/2009 Survey of Canadian Forces Spouses* (DGMPRA, August 2010), i.

²² Department of National Defence, Fact Sheet: Canadian Armed Forces Casualty Statistics (Afghanistan) (13 June 2013),

<http://www.forces.gc.ca/en/news/article.page?doc=canadian-forces-casualty-statistics-afghanistan/hie8w9c9> . 2,071 members have been injured or wounded in action. This statistic does not include illnesses due to operations that manifest post-deployment.

²³ "(A)ll members accept and understand that they are subject to being lawfully ordered into harm's way under conditions that could lead to the loss of their lives." Canadian Forces Leadership Institute, *Duty with Honour: The Profession of Arms in Canada* (Ottawa, 2010), 27.

²⁴ No casualty/fatality accounting as a result of military training was made available. However, it is common knowledge that casualties and occasionally fatalities do occur

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as a result of military training. For example, a fatal accident occurred during a military exercise at CFB Petawawa in October 2008, killing one soldier and injuring four others (see CBC News report

<http://www.cbc.ca/news/canada/ottawa/story/2008/10/25/petawawa-accident.html>).

²⁵ This theory was arrived at as evidence was collected and analyzed. The experiences of family after family led us to conclude that among the myriad of characteristics of military family life, it was these three in particular in combination with one another that made CF military life distinctive from that of every other occupation and profession. This theory was subsequently reinforced by literature, including M.W. Segal's "The Military and the Family as Greedy Institutions", *The Armed Forces & Society* (1986), 1, 9-38.

²⁶ "Operations and operational support take primacy over all other activities and considerations". Lieutenant-General Andrew Leslie, Report on Transformation 2011 (Ottawa, July 2011), 2.

²⁷ "The Ombudsman's office is committed to connecting directly with constituents where they live and work. In this vein, the Ombudsman and his staff travel regularly to Canadian Forces bases and wings, where they meet with senior leaders, non-commissioned members of all ranks and occupations, military family members, health care providers, chaplains, social workers and civilian employees." Office of the DND/CF Ombudsman, Visits to Canadian Forces Installations, <http://www.ombudsman.forces.gc.ca/out-sen/vcfi-vifc-eng.asp>.

²⁸ Members of the Defence community and their families who feel they have been treated unfairly or who are seeking information to resolve a problem contact the Office of the DND/CF Ombudsman by phone, fax, mail or online. The organization serves as an office of last resort. Members of the Defence community must first use existing internal review mechanisms before the office can initiate a review or begin an investigation. <http://www.ombudsman.forces.gc.ca/sc-sp/index-eng.asp>.

²⁹ Pierre Daigle, *Fortitude Under Fatigue: Assessing the Delivery of Care for Operational Stress Injuries that Canadian Forces Members Need and Deserve*; Special Report to the Minister of National Defence (September 2012).

³⁰ The investigation found that the DND/CF recognizes the difficulties of military families in accessing care and services, and that it has a moral obligation in supporting families. The challenge lies in translating the moral commitment into effective action. Whether the CF has done enough in support of families, was unclear. The evidence suggested that while there are more services and programs on offer to military family members, families continued to struggle and suffer. Moreover, developing family-centred initiatives seemed to have become a cottage industry, leading to concerns about how well the various pieces fit together and whether they truly meet military family needs.

³¹ House of Commons, Standing Committee on National Defence and Veterans Affairs (SCONDVA), *Moving Forward: A Strategic Plan for Quality of Life Improvements in the Canadian Forces* (Public Works and Government Services Canada, October 1998). The report examined five areas: compensation and benefits, housing, care of injured and retired personnel, military families and transitions. Although 16 of the report's 89

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recommendations made were in response to the challenges facing families, the report's themes were mostly member-centric.

³² Director General Military Personnel, Canadian Forces Joint Publication 1.0 Military Personnel Management Doctrine (June 2008), 5.2-5.4. The Chief of Military Personnel and the Assistant Deputy Minister (Science and Technology) jointly own and develop the personnel research programme. The Director General Military Personnel Research and Analysis leads personnel research initiatives.

³³ Office of the DND/CF Ombudsman, Investigation Plan: The Systemic Review of Military Families (19 October 2012).

³⁴ Pierre Daigle, Message from the Ombudsman-April 19th, 2012: A Systemic Review of the Concerns of Canada's Military Families (19 April 2012).

³⁵ This correlation is based on a detailed analysis of the engagement results of the various constituencies targeted within respective site visits, reinforced with observation of additional engagements related to the sites visited.

³⁶ This correlation is based on a detailed comparison of the engagement results from one visited site to another, reinforced with observation of additional engagements related to both sites visited and additional sites.

³⁷ This correlation is based on a detailed comparison of the results of the responsive engagements in which various constituents presented themselves to the project in various forms, with those of the proactive engagements in which the project reached out to constituents who knew not of the project and/or had little interest in coming forward.

³⁸ The sentiment that the systemic review of Canadian Forces military families would focus disproportionately on those families with more prevalent issues, to the detriment of the 'average' or 'regular' military family was expressed explicitly by one senior Level One stakeholder, and implied by several others. On the ground, this concern was expressed directly or indirectly by a number of formation, base and unit commanders. In several instances, this concern was articulated at the very outset of the interview, most often setting a sceptical, defensive tone for the engagement.

³⁹ The evidence gleaned and analyzed in this systemic review demonstrated that a strong majority of military families are dealing with major familial issues. Some are vocal in their attempt to bring about change or find solutions, while others seek more insular, discreet fixes. However, with few exceptions, today's CF families are grappling with significant challenges unique to modern military family life or exacerbated by CF service. This central finding is directly contradictory to the perspective voiced by numerous senior stakeholders (including several senior Level Ones) and commanders that the majority of military families are not faced with significant family challenges related to the CF lifestyle.

⁴⁰ Information obtained from a cross-section of CF family members.

⁴¹ Several family members interviewed spoke of the pride in their resourcefulness and strength during challenging times, especially during separations. These statements are corroborated by findings in Sanela Dursun and Kerry Sudom's report *Impacts of Military Life on Families: Results from the Perstempo Survey of Canadian Forces Spouses* (Defence R&D Canada, 2009).

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⁴² Information obtained from a cross-section of CF family members, commanders, providers and supporters.

⁴³ Most families interviewed spoke of the benefits of living a military lifestyle. These statements are corroborated by findings in Sanela Dursun and Kerry Sudom's report *The Relationship Study: Qualitative Findings* (Defence R&D Canada, 2006).

⁴⁴ Information obtained from a cross-section of CF family members and buttressed by Sanela Dursun and Kerry Sudom's report *Impacts of Military Life on Families: Results from the Perstempo Survey of Canadian Forces Spouses* (Defence R&D Canada November 2009).

⁴⁵ Information obtained from a cross-section of CF family members.

⁴⁶ SCNDVA, *Moving Forward*, Chapter Five: Military Families. The Committee proposed 16 recommendations that would improve military family quality of life. Examples of recommendations that were implemented by the Department include standardizing deployment support to families, providing emergency child care, reimbursing employment accreditation costs when posted and providing spousal employment counselling services.

⁴⁷ CF operations of the 1990s and especially the post-2000 period introduced new pressures on families. Three of these are especially noteworthy. The first is the heightened cadence of deployments. While it was impossible to obtain metrics comparing CF deployment rates on a per capita basis for each of the past three decades, it is clear that these have increased sharply from the 1980s to today. This has wrought very real pressures on family units, particularly the burden on non-serving partners and the impact on children. The second is the marked increase in the level of risk. While CF operations have always involved an element of physical risk, operations in Afghanistan in the 2000s were decisively deadlier than those in Balkans and elsewhere in the 1990s, which were riskier than those of the 1970s and 1980s. The CF's casualty figures bear this out. Again, this was a new reality for families, one which they were not adequately prepared for, especially during the early period of the commitment. Finally, the emotional toll of modern CF operations and the increased incidence of PTSD and other OSIs translated into increased pressures on affected military families, both during and after a deployment or a series of deployments. Again, the level of understanding of, and preparation for, this new reality was insufficient, particularly in the early stages. This lament was voiced by families, care providers and commanders from coast to coast. It was also documented in the fall 2012 follow up report on post-traumatic stress disorder and other operational stress injuries entitled *Fortitude Under Fatigue*.

⁴⁸ Director Military Family Services, *Military Family Services Program: Parameters for Practice* (2004). 2-5. Following the release of SCNDVA's report *Moving Forward*, funding was increased to establish a number of universal services in Military Family Resource Centres. In 2002, the Chief Review Services conducted a follow-up evaluation of the Military Family Services Program and proposed recommendations on governance, program design and funding. In response, the Director Military Family Services proposed an action plan which led to the creation of the Military Family Services Program guiding document. *Parameters for Practice*, in 2004.

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⁴⁹ CANFORGEN 193/08 CMP 083/08 211848Z OCT 08. The review found that several commanders, supporters and providers were not familiar with the Family Covenant. Others felt that the Covenant is “just a piece of paper”, having no tangible effect on families.

⁵⁰ Colonel Russell Mann, Director Military Family Services Division, et al., Interview (17 January 2013).

⁵¹ Laurie Ogilvie, National Program Manager, Military Family Services Division, "RE: Question regarding MFSP funding ", Email to Christine Desjardins (07 June 2013).

⁵² CANFORGEN 053/04 CDS 022 022014Z APR 04.

⁵³ Director Military Family Services, *Military Family Service Program: Parameters for Practice* (2004), 2.

⁵⁴ Director Military Family Services, Military Family Resource Centre Family Liaison Officer Terms of Reference (14 March 2011). Belonging to Military Family Resource Centres but operating out of the Integrated Personnel Support Centres, Family Liaison Officers are qualified social workers who support, counsel and advocate for families of the ill and injured.

⁵⁵ Departmental Administrative Order and Directive 5044-3, Deployment Support Groups (08 February 2008). The roles of Deployment Support Groups are to provide access to military family resources, programs and services, to provide information on family related civilian programs, to provide information on deployed operations and to assist families during crisis.

⁵⁶ CANFORGEN 104/08 CDS 013/08 051327Z JUN 08 STAND-UP OF UNITS FOR THE CARE OF INJURED AND ILL CANADIAN FORCES PERSONNEL.

⁵⁷ Colonel Russel Mann, et al., Interview (17 January 2013).

⁵⁸ General Tom Lawson, Interview (20 February 2013); General Walter Natynczyk, Interview (25 February 2013).

⁵⁹ The impact of family well-being on operational effectiveness is explored in Sanela Dursun and Kerry Sudom's report *Impacts of Military Life on Families: Results from the Perstempo Survey of Canadian Forces Spouses* (Defence R&D Canada November 2009), 1-4.

⁶⁰ Departmental Administrative Order and Directive (DAOD) 5019-2, Administrative Review.

⁶¹ This is supported by results of recent DND *Your Say* surveys, which assess major trends within the CF population. The 2009 study revealed that almost 51% of respondents felt that postings negatively affected spousal employment opportunities. A further 25% considered that postings had a negative impact on child education. Finally, over 66% wanted more geographic stability. In terms of work-life balance, 57% of respondents lamented the level of effort required to make arrangements for children and elderly relatives. These numbers are significant when measured against the drivers of retention. When asked about the factors which would determine whether they would continue with their CF career or not, 82% of respondents cited family considerations as a key determinant (2007 *Your Say* survey). As importantly, commanders at several locations outlined that while current retention numbers are stable and thus not alarming; the age/seniority/potential profile of those leaving appears to be changing. Those who

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previously stayed on for long careers are now leaving sooner in greater proportions, usually for family reasons. Conversely, those who were more prone to leave early in their careers now seem to be staying on in greater numbers. Several commanders clearly voiced their grave concern regarding this trend and its potential long-term effects on the CF's operational capability and sustainability.

⁶² Several family members interviewed were confused and offended by the messaging from senior leadership that families are important.

⁶³ Director Military Family Services, *Military Family Services Program: Parameters for Practice* (2004).

⁶⁴ www.familyforce.ca provides a comprehensive description of services offered by each Military Family Resource Centre.

⁶⁵ Military Family Resource Centres offer families a wide variety of clubs, workshops, activities and special events where people can make social connections.

⁶⁶ The National Military Family Council (NMFC) is another venue where families' voices are heard. Established in 2009, this voluntary advisory group comprised of military family members briefs the Chief of the Defence Staff and senior leadership on issues that are impacting families. However, this review found that the NMFC is experiencing governance issues and its credibility is questioned. The Council's Terms of Reference have changed three times and whereas the NMFC previously presented at the Armed Forces Council, this is no longer the practice. The NMFC also has difficulties in sourcing information from families, thereby affecting its credibility.

⁶⁷ Colonel Russel Mann, et al., Interview (16 November 2012).

⁶⁸ Information obtained from a cross-section of Military Family Resource Centre Executive Directors.

⁶⁹ Dominique Francoeur, Chief Executive Officer, Canadian Forces Housing Agency (CFHA), Interview (03 January 2013). It was noted that CFHA serves 15% of the CF population; therefore 85% of CF members live off base.

⁷⁰ Information obtained from a cross-section of senior leadership, commanders and families

⁷¹ Information obtained from a cross-section of commanders.

⁷² Information obtained from a cross-section of senior leadership, commanders, providers and supporters.

⁷³ "Our government is taking steps to reduce the number of relocations so that next year CAF member locations will be reduced by approximately 10 per cent". The Current, CBC Radio, Interview with Pierre Daigle and Marcus Brauer (07 February 2013). This is not the first time that DND has taken steps to reduce the number of annual moves. One supporting initiative of the CF Retention Strategy's Campaign plan is to examine ways to improve geographic stability.

⁷⁴ DGMC, QAP 2350 Posting Process DRAFT COPY (March 2000).

⁷⁵ CF Health Services Ottawa, "Pulling down the barriers for families", *Lookout* (3 January 2012), 5.

⁷⁶ DGMC, QAP 2350 Posting Process DRAFT COPY (March 2000).

⁷⁷ DAOD 5003-6, Contingency Cost Moves for Personal Reasons, Compassionate Status and Compassionate Posting (26 June 2001).

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⁷⁸ CANFORGEN 184/12 CMP 078/12 101509Z OCT 12.

⁷⁹ Ibid.

⁸⁰ DAOD 5003-6, Contingency Cost Moves for Personal Reasons, Compassionate Status and Compassionate Posting (26 June 2001).

⁸¹ Several family members interviewed spoke in the pride in their resourcefulness and strength during challenging times, especially during separations. These statements are corroborated by findings in Sanela Dursun and Kerry Sudom's report *The Relationship Study: Qualitative Findings* (Defence R&D Canada, 2006), 13-14.

⁸² Information obtained from a cross-section of CF family members.

⁸³ This is the standard annual posting season timeframe. While exceptions do occur, the overwhelming majority of military family relocations are governed by this schedule.

⁸⁴ Canadian Forces Integrated Relocation Program 2.2.01 Responsibilities and Brookfield Global Relocation Services, *It's Your Move* (2012), 4.

⁸⁵ Information obtained from a cross-section of CF family members.

⁸⁶ Ibid.

⁸⁷ This is based on observations from a large number of engagements with military families and service providers, who spoke to the challenges of relocation. A former senior non-commissioned member who served as a career manager for an extended period during the 2000s reinforced this conclusion.

⁸⁸ This is based on observations from a large number of engagements with military families and care providers, and reinforced with inputs from several base Integrated Relocation Program coordinators.

⁸⁹ Information obtained from a cross-section of CF family members.

⁹⁰ Pierre Daigle, *A Report Outlining the Delays in the Processing of Adjudications and Initial Authority Grievances by the Director General Compensation & Benefits*, Special Report to the Minister of National Defence (May 2013).

⁹¹ Compensation and Benefit Instruction 205.45(3).

⁹² CANFORGEN 084/10 CMP 039/10 081701Z APR 10.

⁹³ Ibid.

⁹⁴ Information obtained from a cross-section of CF family members and commanders.

⁹⁵ The pre-deployment training period for a major operational deployment is typically six months (or more), much of which occurs off-site at remote training locations in Canada or the United States. The post-deployment period of travel and decompression normally extends from 2-4 weeks. As a result, the family separation involved in operational deployments is regularly exceeded by a period of 3-4 months or longer. This does not account for the period of instability that, for most families, invariably follows the return of the deployed member back into the family unit.

⁹⁶ Information obtained from a cross-section of CF family members and corroborated by findings in Sanela Dursun and Kerry Sudom's report *Impacts of Military Life on Families: Results from the Perstempo Survey of Canadian Forces Spouses* (Defence R&D Canada November 2009).

⁹⁷ Information obtained from a cross-section of CF family members and commanders.

⁹⁸ This is based on input from care providers, as well as input from the special report of the Office of the Ombudsman entitled *Reserved Care: A follow-up into the Treatment*

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of Injured Reservists, Special Report to the Minister of National Defence (November 2012).

⁹⁹ Information obtained from a cross-section of CF family members and care providers/supporters.

¹⁰⁰ Ibid.

¹⁰¹ Ibid.

¹⁰² Sanela Dursun, Kerry Sudom, *Impacts of Military Life on Families: Results from the Perstempo Survey of Canadian Forces Spouses* (Defence R&D Canada November 2009), 46. In the Perstempo Survey, 57.9% of respondents agreed or strongly agreed that “A state of crisis exists among our personnel and their families because of the frequency of deployments”.

¹⁰³ Sanela Dursun, Kerry Sudom, *Impacts of Military Life on Families: Results from the Perstempo Survey of Canadian Forces Spouses* (Defence R&D Canada November 2009).

¹⁰⁴ To illustrate, the Royal Canadian Navy's pers tempo is very volatile as sailors do not get much notice. Depending on the ship a sailor is posted to, the average time away per annum varies from 80 days to 150.

¹⁰⁵ Information obtained from a cross-section of CF family members and corroborated by findings in Sanela Dursun and Kerry Sudom's report *Impacts of Military Life on Families: Results from the Perstempo Survey of Canadian Forces Spouses* (Defence R&D Canada November 2009).

¹⁰⁶ Anne Milan, et al., “Families, Living Arrangements and Unpaid Work”, 15-16. Prior to the Divorce Act in 1968, divorce was relatively rare. Although the divorce rate has been stable since the 1990s, 40.7% of marriages are expected to end in divorce by the 30th year of marriage.

¹⁰⁷ Information obtained from a cross-section of CF members.

¹⁰⁸ Brigadier-General Louis Meloche, Canadian Forces Recruiting Group Commander, Interview (15 April 2013). The review team also observed an enrolment ceremony. Also, there is very little information for family members on the CF recruiting website (see <http://forces.ca/en/page/lifeinthecf-75>), and some of the information provided is misleading. For example, the website indicates that all necessary moving expenses are covered during relocations yet new families do not realize that DND regulations determine what is considered necessary. Moreover, a list of services provided by the CF includes child care facilities, yet they are not located on all bases.

¹⁰⁹ Canadian Forces Administrative Order 205-25 – Environmental Allowances.

¹¹⁰ Information obtained from a cross-section of CF family members, senior leadership and commanders.

¹¹¹ Chief of Land Staff, “CLS Planning Directive-Comprehensive Policy Review-Land Duty Allowance and Casual Land Duty Allowance” (27 October 2010).

¹¹² Sanela Dursun and Kerry Sudom, *Impacts of Military Life on Families: Results from the Perstempo Survey of Canadian Forces Spouses* (Defence R&D Canada November 2009), 6-7.

¹¹³ Information obtained from a cross-section of CF family members.

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¹¹⁴ Information obtained from a cross-section of CF family members, commanders, providers and supporters.

¹¹⁵ Information obtained from CF members in a relationship with another CF member.

¹¹⁶ Col Mann, Interview (31 January 2013) and corroborated by many CF families and commanders.

¹¹⁷ Canadian Information Centre for International Credentials, Occupational profiles for selected trades and professions, <http://www.cicic.ca/403/occupational-profiles-for-selected-trades-and-professions.canada?crit=1&sprofession=&sRegulated=T&sSkillLevel=> .

¹¹⁸ Canadian Forces Integrated Relocation Program 0.4.09 Spousal Employment Services.

¹¹⁹ Information obtained from a cross-section of CF family members and corroborated by Jason Dunn et al.'s report *Spousal/Partner Employment and Income (SPEI) Project: How Do Canadian Forces Spouses Compare?* (November 2010), 39 & 57.

¹²⁰ Information obtained from a cross-section of CF family members.

¹²¹ Ibid.

¹²² Ibid.

¹²³ Information obtained from a cross-section of CF family members and corroborated in part by Sanela Dursun and Kerry Sudom's report *The Relationship Study: Qualitative Findings* (Defence R&D Canada, 2006), 13.

¹²⁴ Information obtained from a cross-section of CF family members.

¹²⁵ Col Mann, Interview (31 January 2013) and corroborated by many CF families.

¹²⁶ Vincent Ferrao, "Paid Work", *Statistics Canada, Women in Canada: A Gender Based Statistical Report* (Ottawa: Minister of Industry, December 2010), 11-12, In 2009, 73.8% of females in two-parent families were employed.

¹²⁷ Jason Dunn, et al., *Spousal/Partner Employment and Income (SPEI) Project: How Do Canadian Forces Spouses Compare?* (November 2010), 57. On average, CF spouses earn \$5,063 less than their civilian counterparts.

¹²⁸ Information obtained from a cross-section of CF family members.

¹²⁹ Service Canada, General Information About the Canada Pension Plan (16 April 2013), <http://www.servicecanada.gc.ca/eng/isp/cpp/cppinfo.shtml#a4> . Contributions during employment are reviewed to calculate the monthly pension amount. Both the length of time and the amount contributed are factors in determining the pension amount.

¹³⁰ Information obtained from a cross-section of CF family members and buttressed by Sanela Dursun and Kerry Sudom's report *Impacts of Military Life on Families: Results from the Perstempo Survey of Canadian Forces Spouses* (Defence R&D Canada November 2009), 41-42.

¹³¹ Information obtained from a cross-section of CF family members and care providers and supporters.

¹³² Information obtained from a cross-section of CF family members, commanders and care providers and supporters. The CF Retention Strategy's Campaign Plan includes supporting initiatives such as improving spousal employment services and dependent education initiatives and examining the improvement of geographic stability.

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¹³³ Col Russ Mann, Interview (31 January 2013).

¹³⁴ Director Military Family Services, *Military Family Services Program: Parameters for Practice* (2004). 30-31.

¹³⁵ Information obtained from a cross-section of CF family members.

¹³⁶ Jason Dunn, et al., *Spousal/Partner Employment and Income (SPEI) Project: Phase Three Findings and Final Report* (Ottawa, October 2011), 2. Phase I of the report was a literary review of research conducted on military spouse's employment; the review found that very little research had been conducted on the Canadian military spouse's experience. Phase II of the report compared the military employment and income situation to 3 other groups: spouses of police forces, public service employees and other Canadians. Phase III detailed the qualitative employment experiences of military spouses.

¹³⁷ Jason Dunn, et al., *Spousal/Partner Employment and Income (SPEI) Project: How Do Canadian Forces Spouses Compare?* (Ottawa, November 2010), 39 & 57.

¹³⁸ Jason Dunn, et al., *Spousal/Partner Employment and Income (SPEI) Project: Phase Three Findings and Final Report* (Ottawa, October 2011), iii.

¹³⁹ Information obtained from a cross-section of CF family members, stakeholders, commanders, providers and supporters. The Department's previous research on perstempo corroborates their statements.

¹⁴⁰ Queen's Regulations and Orders (QR&O) 34.26-Provision of Medical Care-Overseas Areas.

¹⁴¹ Canadian Forces Health Services Group, Instruction 5100-07 Member Focused Family Care (25 June 2007).

¹⁴² Information obtained from a cross-section of CF family members and corroborated by findings in W. Darr and B. Doan's report *An Examination of Canadian Forces Spouses Access to a Family Physician* (June 2011). According to the report, 27% of spouses do not have a family physician, compared to 16% of the Canadian population (it is noted that this comparable may be skewed as the Statistics Canada data includes any Canadian over the age of 12).

¹⁴³ Information obtained from a cross-section of CF family members and care providers and supporters.

¹⁴⁴ Ibid.

¹⁴⁵ Ibid.

¹⁴⁶ The Canadian Association of Emergency Physicians, *Taking Action on the Issue of Overcrowding in Canada's Emergency Departments* (16 June 2005). The principal cause of wait times in emergency rooms is overcrowding. On top of longer wait times, overcrowding results in increased suffering, lower levels of service and in some cases in worsened medical condition.

¹⁴⁷ Information obtained from a cross-section of CF family members.

¹⁴⁸ Ibid.

¹⁴⁹ Ibid.

¹⁵⁰ Ibid.

¹⁵¹ Brigadier-General Jean-Robert Bernier, Surgeon General, et al., Interview (20 March 2013).

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¹⁵² Information gleaned from interviews with CF clinicians during the investigation for *Fortitude Under Fatigue*.

¹⁵³ QR&O 34.23-Provision of Medical Care Generally-Dependants.

¹⁵⁴ BGen Bernier, Interview (20 March 2013).

¹⁵⁵ CANFORGEN 035/05 ADM(HR-MIL) 010 152014Z FEB 05.

¹⁵⁶ Information obtained from several senior stakeholders.

¹⁵⁷ Col Russ Mann, Interview (21 January 2013).

¹⁵⁸ BGen Bernier, Interview (20 March 2013).

¹⁵⁹ Military Family Services Division, Word Document, Family Medicine Forum, received 15 May 2013.

¹⁶⁰ Military Family Services Division, Military families moving to Nova Scotia will no longer have to wait three months in order to obtain healthcare coverage (08 July 2013), <https://www.cfmws.com/en/AboutUs/MFS/NewsandUpdates/Pages/Nova-Scotia-Waives-90-Day-Wait-Period.aspx>. The three Territories are investigating the feasibility.

¹⁶¹ Information obtained from a cross-section of CF family members.

¹⁶² National Joint Council, Public Service Health Care Plan Directive: Summary of Maximum Eligible Expenses (01 April 2006).

¹⁶³ Information obtained from a cross-section of CF family members, care providers and supporters.

¹⁶⁴ Ibid.

¹⁶⁵ Information obtained from CF family members who have, or their children have, special needs.

¹⁶⁶ Ibid.

¹⁶⁷ Information obtained from a cross-section of stakeholders, care providers and supporters.

¹⁶⁸ Gaynor Jackson, Executive Director Military Family Resource Centre Esquimalt, et al., Interview (20 November 2013). Although originally a resource for special needs, Family Navigator now provides information on relocation, child and elder care, health care and the military lifestyle. Visit <http://www.familynavigator.ca/>.

¹⁶⁹ Col Russ Mann, Interview (21 January 2013).

¹⁷⁰ Military Family Services Division, Word Document: Status Report on Work Plan for Special Needs Policy Development (14 May 2013).

¹⁷¹ Director General Personnel and Family Support Services, Annual Report: Support Our Troops Program, Fiscal Year 2011/2012, 3-4.

¹⁷² True Patriot Love, Our Mission: How We Serve (2013) <http://truepatriotlove.com/our-mission/>.

¹⁷³ Laurie Ogilvie, National Program Manager Military Family Services Division, Interview (07 May 2013).

¹⁷⁴ Information obtained from a cross-section of families, commanders, care providers and supporters. C.R. Figley has done extensive research on compassion fatigue and vicarious trauma in families generally. D. Harrison, D. Norris and are Canadian scholars who have examined the CF's impacts on families.

¹⁷⁵ Information obtained from a cross section of families, care providers and supporters.

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¹⁷⁶ Family Peer Support Coordinator, Operational Stress Injury Social Support, Interview.

¹⁷⁷ Director Military Family Services, *Military Family Services Program: Parameters for Practice* (2004), 48-50.

¹⁷⁸ Canadian Forces Health Services Group, Instruction 5100-07 Member Focused Family Care (25 June 2007).

¹⁷⁹ Director Military Family Services, Military Family Resource Centre Family Liaison Officer Terms of Reference (14 March 2011).

¹⁸⁰ The Canadian Forces Health Services Group maintains a comprehensive website on the Road to Mental Readiness program, including a section dedicated to family members. <http://www.forces.gc.ca/health-sante/ps/mh-sm/r2mr-rvpm/default-eng.asp>.

¹⁸¹ Lieutenant-Colonel Suzanne Bailey, CF Senior Social Worker, Interview (16 April 2013).

¹⁸² Ibid.

¹⁸³ Henry Matheson, CFMAP Coordinator, Interview conducted for *Fortitude Under Fatigue* (19 January 2012).

¹⁸⁴ Laurie Ogilvie, Interview (07 May 2013).

¹⁸⁵ Tom Martineau, "Operational Stress Injury Social Support", Presentation at the Military Families Matter Conference (26 March 2013).

¹⁸⁶ DAOD 5024-0 DND Living Accommodation sets out the housing principles, requirements and roles of stakeholders in the management and governance of this accommodation.

¹⁸⁷ DND Living Accommodation Instruction provides more detailed instructions on DAOD 5024-0, on allocation of units, size and suitability conditions, occupancy rights and principles related to charges for rent amongst other things.

¹⁸⁸ QR&O Appendix 4.1 Charges for Family Housing (approved by TB Minute 829184 on 28 August 2001 and effective 1 September 2001) sets out the requirement for rent to be based on market rates, the application of provincial rent control legislation and cases where the Minister of Defence may waive or reduce certain charges.

¹⁸⁹ Both families residing in RHUs as well as those recently residing in RHUs expressed this.

¹⁹⁰ CFHA data - As at 1 April 2013, CFHA manages 12,248 Crown owned RHU at 30 locations which are served by 27 site offices across Canada (this RHU count excludes leased RHUs, trailer pads, units used as emergency houses and units used for HSC storage / office space); The occupancy rate of 87.9% includes all Crown-owned and leased RHUs, but does not include trailer pads or emergency houses. It should also be noted that the occupancy rate includes all CF families and singles, Reservists, members on IR, Foreign military members/civilians, DND employees, other government department employees, retired/released CF members, and civilians.

¹⁹¹ At the time of drafting this report, it should be noted that the investigation was provided by the Canadian Forces Housing Agency with a new interim condition assessment of residential housing units on June 2, 2013. The information is substantially different to the information used over the past three years by the Agency, and provided to the Ombudsman's staff personally by the Chief Executive Officer of the

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Agency on 25 February 2013. The interim data is dated March 2013 and was to be finalized in June 2013. The interim data suggests a 9% decrease, from 29 to 20.1%, in the number of units categorized as in poor condition. Pending the release of the final data in June 2013, the decision was made to retain the existing data for the purposes of this report due to insufficient substantiation as to why this appreciable decrease had occurred. In any event, the interim data does not change the substantive findings and recommendations.

¹⁹² Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-554-XCB2006022 (Canada, Code01).

¹⁹³ Statistics Canada, Classification of dwelling condition, 17 May 2010, <http://www.statcan.gc.ca/concepts/definitions/dwelling-logement-class03-eng.htm>.

¹⁹⁴ CFHA Housing Services Centre Initial Budget Allocation - Vote 5 funding: \$6.842 million (2010-2011); \$8.659 million (2011-2012); and \$13.730 million (2012-2013).

¹⁹⁵ Leigh Fisher, Management Letter (22 November 2010).

¹⁹⁶ Leigh Fisher, Management Letter (22 November 2010); Ernst & Young, Business Case for the Analysis of service delivery options for Canadian Forces Residential Housing: Ernst & Young Presentation Dashboard (April 22, 2013) No.2.

¹⁹⁷ National Vermiculite Project Completion Report (2007). While likely fewer today, the 2013 data on the number of units per location with sealed asbestos was not available. The removal of vermiculite is triggered by disposals and capital projects and other interventions.

¹⁹⁸ It should be noted that the removal of vermiculite is triggered by disposals and capital projects and other interventions. 2013 data on the number of units per location with sealed asbestos was not available.

¹⁹⁹ Vermiculite Insulation and Asbestos: Information for Realtors, Canadian Real Estate Association (June 2007), <http://www.crea.ca/sites/default/files/Vermiculite.pdf>.

²⁰⁰ Health Canada, It's Your Health (2009), <http://www.hc-sc.gc.ca/hl-vs/iyh-vsv/prod/insulation-isolant-eng.php>.

²⁰¹ Isolated Posts and Government Housing Directive (IPGHD) - 6.5 Occupancy Agreement; LICENCE TO OCCUPY (CFHA) - <http://www.cfha-alfc.forces.gc.ca/custsvcs-svcclients/lo-po-eng.aspx>; Occupant Handbook (CFHA) - <http://www.cfha-alfc.forces.gc.ca/custsvcs-svcclients/oh-go/oh-go-10-eng.aspx#101>.

²⁰² Dominique Francoeur, Interview (03 January 2013).

²⁰³ Leigh Fisher, Management Letter (22 November 2010).

²⁰⁴ CANFORGEN 084/10 CMP 039/10 081701Z APR 10.

²⁰⁵ CANFORGEN 145/12 CMP 063/12 301435Z JUL 12.

²⁰⁶ This is based on engagements with two separate senior bank executives, both of whom requested that they or their institutions not be identified out of concern of adverse impacts on future business with the CF clientele. Both identified the fact that in negotiating a portable/transferable mortgage, the lowest mortgage rate that would be made available to a client negotiating a standard mortgage is increased by a margin to cover the administrative and other costs inherent in portability. Stated otherwise, the costs involved in having a mortgage that can be transferred from one location to another are largely transferred to the client in the form of a less attractive mortgage rate.

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²⁰⁷ Director Compensation and Benefit Administration, Home Equity Assistance Statistics updated as at 7 January 2013; note that Access to Information and Privacy request file no. A-2010-00699, recently the subject of media reports, quoted a figure of 146 applications received at the Director Compensation and Benefits Administration level between 2007 and 2010. The investigation did not rely on this figure for two reasons. The figure of 146 applications corresponds to data obtained in 2010, and therefore pre-dates 7 January 2013 data used. The investigation obtained information from the Director Compensation and Benefit Administration noting that none of their records reflect the figure of 146 quoted in the media article, however, depending on the timeframe looked at, one could derive such a figure.

²⁰⁸ Director General Military Personnel Research and Analysis, *Annual Report on Regular Force Personnel 2010/2011* (February 2013), 11. Approximately 50% of the CF population is under the age of 36.

²⁰⁹ Information obtained from a cross-section of CF family members and corroborated by Quality of Life/Military Family Services (QOL/MFS), *CF Child Care Status Update 2013* (2013), 4.

²¹⁰ Information obtained from a cross-section of CF family members and care providers and supporters.

²¹¹ QOL/MFS, *CF Child Care Status Update 2013*, 5-7.

²¹² Information obtained from a cross-section of CF family members.

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<http://www.familyforce.ca/sites/AllLocations/EN/Parents%20and%20Caregivers/Pages/childcare.aspx>

²¹⁴ Laurie Ogilvie, National Program Manager Military Family Services Division, Interview (07 May 13).

²¹⁵ <http://www.cmec.ca/281/Programs-and-Initiatives/Student-and-Teacher-Mobility/Student-Transfer-Guide/Overview/index.html>.

²¹⁶ Information obtained from a cross-section of CF family members. The impact of frequent location on children is detailed in Debra Scarlata et al.'s article "Impact of Family Relocation on Children's Growth, Development, School Function, and Behavior", *Journal of the American Medical Association* (1993) 270 (11), 1334-1338.

²¹⁷ Childcare Resource and Research Unit, Child care Canada, *The state of early childhood education and care in Canada 2010: Trends and analysis* (05 February 2013), 9.

²¹⁸ Information obtained from a cross-section of CF family members. The Military Personnel Retention Strategy launched in 2009 identified dependant education as a key supporting initiative in retaining CF members.

²¹⁹ Information obtained from a cross-section of CF family members.

²²⁰ Ibid.

²²¹ Compensation and Benefits Instruction 12.1.03 Education Allowance.

²²² Robert Blum, *School connectedness—Improving students' lives*,

<http://cecp.air.org/download/MCMonographFINAL.pdf>.

²²³ Information obtained from a cross-section of CF family members and care providers/supporters. A literature review conducted by Julie Coulthard, *The Impact of*

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Deployment on the Well-Being of Military Children: A Preliminary Review (DGMPPRA, February 2011), details the research conducted of separation and deployment's impact on children.

²²⁴ Information obtained from a cross-section of CF family members, care providers and supporters.

²²⁵ Anthony Faber et al, "Ambiguous Absence, Ambiguous Presence: A Qualitative Study of Military Reserve Families in Wartime", *Journal of Military Psychology* (2008) 22 (2), 222-230.

²²⁶ Information obtained from a cross-section of CF family members, care providers and supporters.

²²⁷ Information obtained from a cross-section of CF family members, care providers and supporters, corroborated by Jennifer L. Price's "When a Child's Parent Has PTSD" (United States Department of Veterans Affairs, National Center for PTSD, October 2009), http://www.ptsd.va.gov/professional/pages/pro_child_parent_ptsd.asp.

²²⁸ <http://www.familyforce.ca/sites/AllLocations/EN/Deployment%20Departures%20and%20Reunions/Pages/ChildrensDeploymentSupportProgram.aspx>.

²²⁹ Jill Kruse "Helping CF Youth Cope with Parent's Operational Stress", *Canadian Military Family Magazine* (2012), <http://www.cmfmag.ca/en/helping-cf-youth-cope-parent%E2%80%99s-operational-stress>.

²³⁰ Information obtained from a cross-section of families, commanders, care providers and supporters.

²³¹ Raj Chawla and Sharanjit Uppal, "Household Debt in Canada", *Statistics Canada, Perspectives on Labour and Income* (Ottawa: Minister of Industry, March 2012), 3.

²³² Andrew Mayeda, "Canada facing subprime mortgage risk", *Financial Post* (30 January 2012).

²³³ Raj Chawla and Ted Wannell, "Spenders and savers" *Statistics Canada: Perspectives on Labour and Income* (Ottawa: Minister of Industry, March 2005).

²³⁴ Georgia Department of Behavioral Health & Developmental Disabilities, Problem Gambling and the Military, http://dbhdd.georgia.gov/sites/dbhdd.georgia.gov/files/imported/DBHDD/AD/Gambling/Military%20and%20PG_09_11.pdf.

²³⁵ Amanda M. Kelley et al., *Risk Propensity in Soldiers Post-deployment: A Series of Studies Exploring Contributing Factors to Risk-taking after Combat Deployment* (United States Army Aeromedical Research Laboratory, September 2011).

²³⁶ <http://defenceteam-equipedeladefense.mil.ca/news-nouvelles/2012/07/11-eng.asp>.

²³⁷ Information obtained from a cross-section of commanders.

²³⁸ Information obtained from a cross-section of commanders, care providers and supporters.

²³⁹ Information obtained from a cross-section of care providers and supporters.

²⁴⁰ Chantal Mercier, Vice President, SISIP Financial Services, Interview (04 April 13).

²⁴¹ While a single youth was interviewed on a trial basis during the review, the experience was not conclusive and the results of that engagement were not included.