



Relocation Experiences

The Experiences of Military Families with Relocations Due to Postings – Survey Results

May 2018

Relocation Experiences

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Abstract

To inform the development of a Comprehensive Military Family Plan, Military Family Services and Canadian Forces Morale and Welfare Services conducted a research study, “***Understanding the Needs and Processes of Canadian Armed Forces Families during Relocations***”. This research focused on better understanding:

- The number of moves families experienced and to what locations;
- The financial impact of moves;
- How families made decisions with respect to where to live;
- What relocation tasks are most important and most time-consuming;
- Where they sought resources and support;
- What unique challenges are associated with Imposed Restrictions;
- Non-military spousal employment considerations; and
- Impacts on the intimate partner relationship.

Results revealed that for most military families the posting instruction confirming the need to geographically relocate comes with feelings of happiness and excitement. A smaller proportion respond to the posting instruction with fear, apprehension, anxiety or sadness.

Geographical relocations resulting from military postings do have financial impacts on the family, primarily due to changes in cost of living and employment. For approximately half of families, this is a negative impact.

For many, the relocation process also places additional stressors on their intimate partner relationships. While for some, their relationship improved after the relocation, for more than half, this was not the case.

And while some families go on Imposed Restriction to maintain family stability, almost two-thirds of respondents felt that their relationships became strained during the posting due to the additional stressors and physical distance.

There is a pervasive assumption that the posting instruction is mandatory, final, unquestionable and not to be refused. While it is true that some posting instructions are CAF operational requirements, many are for the military member’s career progression. And while refusing a posting may stall or end the military career, accepting the posting quite frequently ends or interrupts the civilian spouse’s career, in addition to adding stress and instability to the family. These are decisions that need to be made after much serious discussion between couples about the pros and cons of both individual’s careers, their financial situation and their family’s needs.

Recommendations are provided to help address some of these issues, including financial literacy education, relationship counselling, posting and relocations education and Military Family Services Program realignment.

Résumé

Les Services aux familles des militaires et les Services de bien-être et moral des Forces canadiennes ont mené une étude intitulée **Comprendre les besoins et les démarches des familles des membres des Forces armées canadiennes lors du processus de réinstallation** afin de contribuer à l'élaboration d'un plan global pour les familles des militaires. Ces travaux de recherche étaient axés sur :

- le nombre et le lieu des déménagements vécus par les familles;
- les répercussions financières des déménagements;
- la façon dont les familles prennent des décisions en fonction de leur lieu de résidence;
- les tâches les plus importantes et les plus exigeantes lors d'une réinstallation;
- les personnes et services vers lesquels les familles se tournent pour obtenir des ressources et du soutien;
- les défis uniques liés aux affectations en restriction imposée;
- les aspects relatifs à l'emploi des conjoints civils;
- les répercussions sur la relation de couple.

Les résultats ont révélé que, pour la plupart des familles des militaires, l'instruction d'affectation qui annonce leur déménagement est accueillie avec de la joie et de l'anticipation. Une proportion moindre l'accueille plutôt avec des sentiments de crainte, d'appréhension, d'anxiété ou de tristesse.

Les déménagements qui découlent d'une affectation militaire ont des répercussions financières sur les familles, particulièrement en raison du coût de la vie et des conditions d'emploi qui diffèrent d'un endroit à l'autre. Environ la moitié des familles sont désavantagées par cette situation.

Pour de nombreux répondants, le processus de réinstallation apporte son lot de défis également pour la relation de couple. Bien que certains aient renforcé cette relation après la réinstallation, ce n'était pas le cas pour plus de la moitié des répondants.

Même s'il y a des familles qui optent pour la restriction imposée afin de maintenir la stabilité au sein de l'unité familiale, de nombreux répondants ont signifié que l'affectation mettait leur relation à l'épreuve en raison des facteurs de stress supplémentaires et de la distance.

Les familles croient trop souvent à tort que l'instruction d'affectation est imposée, finale, incontestable et irréfutable. Bien que certaines instructions d'affectation soient en effet non négociables en raison des exigences opérationnelles des FAC, beaucoup ne visent qu'à faire avancer la carrière du militaire. Tout comme refuser l'affectation peut mettre un frein, voire un terme, à la carrière du militaire, l'accepter a bien souvent les mêmes conséquences sur la carrière du conjoint civil, en plus de causer du stress et de l'instabilité au sein de la famille. Les couples ne devraient prendre cette décision qu'après de sérieuses discussions sur leur situation financière, les besoins de leur famille et les avantages et les inconvénients sur la carrière de l'un et de l'autre.

Les recommandations fournies visent à remédier à certains de ces problèmes, notamment par l'amélioration de la littératie financière et de l'éducation sur les affectations et les réinstallations, le counselling de couple et le réaligement du Programme des services aux familles des militaires.

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1 Introduction

Military Family Services (MFS) and Canadian Forces Morale and Welfare Services (CFMWS) conducted a research study in 2018 called “***Understanding the Needs and Processes of Canadian Armed Forces Families during Relocations***” to inform the development of a Comprehensive Military Family Plan.

The Comprehensive Military Family Plan is an initiative within the new Defence Policy, STRONG SECURE ENGAGED, released by the Government of Canada in June 2017. This policy is deliberately ambitious and provides unprecedented support to Canadian Armed Forces (CAF) members and their families. It offers clear direction on Canada’s defence priorities over a 20-year horizon. It focuses on ensuring military personnel and their families are well-supported, diverse and resilient – physically, psychologically and socially – from the moment they join the Canadian Armed Forces, throughout their careers, to the time they transition out of the military.

As stated in STRONG SECURE ENGAGED, military families are the strength behind the uniform. They share in the stresses and strains resulting from deployments of their loved ones into dangerous operational duty, and the prolonged separations they entail. They also make important sacrifices and face challenges associated with frequent relocation, such as finding new family health care providers, re-establishing child care, moving children between schools and education systems, professional licensing and dealing with inconveniences such as changing drivers’ and vehicles licenses when moving between provinces. They must also deal with the financial instability resulting from frequent moves, whether it be the loss of employment, different tax systems or changes to post-living differentials.

CFMWS was tasked with the implementation of STRONG SECURE ENGAGED Initiative 24 – Develop a Comprehensive Military Family Plan. Specifically, the STRONG SECURE ENGAGED Defence Policy detailed the following to be included within Initiative 24:

- Providing an additional \$6 million per year to modernize Military Family Support Programs, such as Military Family Resource Centres (MFRCs), to provide better support to families when members are deploying or during periods of absence;
- Establishing relocation expertise to help military families find and access the services they need in a new community; and
- Working with federal, provincial and private sector partners to improve the coordination of services across provinces to ease the burden of moving.

The objective of this research was to inform specifically the second component of the Comprehensive Military Family Plan – establishing relocation expertise.

Over the course of their careers, CAF personnel will move through Canada, and in some cases, around the world. The process for relocating for work reasons is referred to as a posting. Postings may occur for a number of reasons including promotions, training opportunities, to fill high-priority vacancies, or simply to expand the member's knowledge, skills and experience.

As a matter of routine, military personnel are asked to identify their posting preferences. CAF members are able to update these preferences at any time, as their personal situation may change. All of the information regarding preferred choices for employment is managed by each member's Career Manager, the staff officer responsible for initiating postings, registering personnel on key career courses and managing important aspects of the member's career.

Most postings occur during a timeframe referred to as the Active Posting Season, which extends annually from June to August. This is done in an effort to reduce the number of children being adversely affected by moving in the middle of the school year.

Not all postings involve a geographical move, on large bases where many opportunities for employment within a given career field exist, members may simply be moved to a new position in a different local unit, or even within their existing organization.

When it comes to postings, the CAF endeavours to move personnel based on their list of posting preferences, but this is not always possible. The deciding factor must always be the operational requirements of the CAF.

On occasion, the CAF may post a member to a location that does not correspond to the member's preferred career path or family situation. In these situations, the member may request a deferral of the posting, a Compassionate Posting or Imposed Restriction.

A CAF member may request a deferral of a posting due to family reasons (such as spouse's employment requirements, children's education or family medical concerns).

In some cases, military members may request a posting to a specific location for compassionate reasons (called a Compassionate Posting). Such postings may be authorized in order to allow the family to be closer to an ailing relative, to have better access to medical or specialist services, to address special education needs, or for any number of other situations where family welfare and stability is being affected.

Or the military member may request an unaccompanied posting (Imposed Restriction) where they move on their own for the posting but their family remains at their current location. The CAF expects that its members will relocate their families when posted to a new location, but they recognize that there are factors and circumstances that may temporarily require the member to elect to be separated from the family and proceed unaccompanied to the new place of duty. Reasons for approving Imposed Restrictions include, but are not limited to:

- Domestic – uprooting of a family outside of the Annual Posting season;
- Education – disrupting children during an academic year or during a period of high school;
- Financial – breaking of a lease, inability to rent or sell a home, or when a working spouse wishes to continue current employment;
- Medical or dental – ongoing medical or dental treatment;
- Courses – where a member is posted on a course;
- Posting notice – when less than 90 days warning is provided for a posting;
- Retirement – members who are within two years of reaching compulsory retirement age; and
- Cost of living – members are posted to high cost locations.

Imposed Restrictions are intended to be short-term solutions to mitigate potential friction between military service and family life. While this policy effectively addresses some of the disruptions that frequent relocations can have on spousal employment, children’s education and family medical care, it does raise other concerns about the long-term effect that extended separation may have on family members.

Each year, approximately 12,500 CAF members relocate to a new location because of a posting¹.

To ease the difficulties associated with moving to a new location, the CAF provides members with access to specialized, tailored relocation services and a variety of allowances and subsidies through the Canadian Forces Integrated Relocation Program (IRP). Military personnel are obligated to use the services of the IRP, which includes the assignment of a relocation consultant to assist with many of the details tied to a move.

The IRP ensures that members are provided assistance and funding through every stage of the relocation process, from the house hunting trip (HHT) at the new destination, to sale of the current residence, to contracting for the move of furniture and effects, to travel to the new destination and transient accommodations along the way.

When military members and their families relocate, they may buy or rent local private dwellings, or occupy Department of National Defence residential housing units (RHUs) or private married quarters (PMQs). A series of processes are triggered as part of the IRP including the shipment of household goods, provision of accommodations and meals for family members while travelling to the new location, and connection of utilities and services in the new residence.

Military personnel are not constrained to the type, size or cost of the local private dwelling that they choose to secure. There are limits, however, to the level of reimbursement for certain expenses related to the sale and purchase of homes. In accordance with the IRP, those who sell or buy a new residence may be entitled to full

¹ Chief Review Services *Audit of Financial Stewardship of the CF Housing Portfolio* report. http://www.forces.gc.ca/assets/FORCES_Internet/docs/en/about-reports-pubs-audit-eval/147p0838.pdf

or partial compensation for expenses related to real estate commissions, land survey and legal fees, home inspections, and mortgage early repayment or lease termination penalties.

Notwithstanding this support, the process of moving to a new home remains stressful for military families.

The goal of this research study was to better understand the needs of CAF members and their families during the geographic relocation planning process in response to CAF member postings. In particular, this research focused on the unique stressors, transition needs, resilience factors, and the need, access and use of support resources. To best understand these issues, participant eligibility was limited to CAF Regular Force (RegF) members and/or their spouses who had geographically relocated within the past 5 years due to a military posting.

2 Methods

An online survey was developed based on an initial review of existing literature on CAF family relocation experiences. The objective of this research was to understand the needs of CAF members and their families during their planning process of geographic relocation in response to postings, in particular with respect to unique stressors, transition needs, resilience and need/access/use of support resources. To better understand these issues, eligibility was limited to CAF RegF members and/or their spouses who had geographically relocated within the past 5 years due to a military posting.

This survey focused on understanding the demographics of respondents, how many moves they've experienced and to what locations, the financial impact of those moves, the impacts on their dependents, how they made decisions with respect to where to live, what tasks were most important and which were most time-consuming during the relocation process, where they sought out resources and support to assist them during their moves, any unique challenges associated with Imposed Restriction and Compassionate Postings, non-military spousal employment considerations, and any effects on the intimate partner relationship from the relocation process.

This research study was approved by the Director General Military Personnel Research and Analysis Social Science Research Review Board in accordance with Defence Administrative Order Directive 5062-0 and 5062-1 with approval number 1730/17.

An initial "invitation to participate" email was sent in February 2018 to all 32 MFRCs in Canada as well as to MFS Europe and MFS US requesting that the survey be promoted among the families in their communities. Additionally, MFS promoted the research through their social media channels. The survey remained open for 6 weeks, after which data was compiled and analysed.

In total, there were 630 completed responses from 32 geographic locations. The questions in this survey were tailored to a variety of experiences had by different types of connections to military, specifically the needs of CAF members and their spouses/partners who have geographically relocated due to a posting within the past 5 years. As such, of the 630 respondents, 49 respondents indicated they had not geographically relocated within the past 5 years, and were redirected to a page at the end of the survey for general comments only. This left a total of 581 eligible respondents. The only military locations that did not have any respondents are Dundurn, Prince Edward Island and Suffield. All other locations are represented, with response rates calculated as a percentage of the RegF population ranging from 0.30% to 10.94%.

Table 1: Respondents by Geographic Location

Closest CAF Base	Respondent Count	% of All Respondents	RegF Count (2014)	% of RegF
Bagotville	15	2.59%	1,368	1.10%
Borden	15	2.59%	3,122	0.48%
Calgary	1	0.17%	95	1.05%
Cold Lake	18	3.11%	1,758	1.02%
Comox	7	1.21%	970	0.72%
Dundurn / Central Saskatchewan	0	0.00%	120	0.00%
Edmonton	76	13.13%	4,481	1.70%
Esquimalt	22	3.80%	4,295	0.51%
Europe	6	1.04%	500	1.20%
Gagetown	73	12.61%	4,704	1.55%
Gander	4	0.69%	145	2.76%
Goose Bay	7	1.21%	64	10.94%
Greenwood	16	2.76%	1,589	1.01%
Halifax and Region	31	5.35%	6,463	0.48%
Kingston	32	5.53%	3,687	0.87%
London	3	0.52%	174	1.72%
Mainland BC	1	0.17%	182	0.55%
Meaford	3	0.52%	206	1.46%
Moose Jaw	3	0.52%	509	0.59%
North Bay	3	0.52%	467	0.64%
Ottawa (NCR)	59	10.19%	7,038	0.84%
Prince Edward Island	0	0.00%	21	0.00%
Petawawa	28	4.84%	5,717	0.49%
Shilo	14	2.42%	1,356	1.03%
St John's	3	0.52%	133	2.26%
St-Jean / Montreal	16	2.76%	3,587	0.45%
Suffield	0	0.00%	137	0.00%
Toronto	9	1.55%	870	1.03%
Trenton	38	6.56%	2,893	1.31%
USA	7	1.21%	700	1.00%
Valcartier	18	3.11%	5,950	0.30%
Wainwright	6	1.04%	644	0.93%
Winnipeg	22	3.80%	1,609	1.37%
Yellowknife	13	2.25%	193	6.74%
Other / Did Not Answer	12	1.73%	n/a	n/a
TOTALS / AVERAGE	581	2.86%	65,747	1.41%

While the sample size as a percentage of the entire RegF population is small, the purpose of this research was not to conduct a comprehensive study with full representation of all CAF families, but rather to gain a more in-depth exploratory understanding of the issues involved in relocating for specific families who had recently relocated.

All qualitative comments in this report are taken directly from the surveys, and any errors or apparent errors in the transcribed material do not arise from transcription but rather from being reproduced exactly as spelled or presented in the original source.

3 Results

3.1 Demographics

The typical respondent was female (72%), a RegF member (39%) or non-military civilian employee (27%), between the ages of 25-44 (77%), and married/common-law to a RegF member (69%). For the large majority of respondents (82.5%), English is their primary language.

For comparison purposes, demographics are presented as percentage of respondents to this survey alongside the percentage of respondents to the CAF Community Needs Assessment conducted in 2016².

Table 2: Respondent Demographics

	Overall % of Respondents (n=581)	Comparison to CAF Community Needs Assessment 2016
Gender		
Male	28%	61%
Female	72%	39%
Age		
18-24	6%	6%
25-34	38%	32%
35-44	39%	42%
45-54	15%	16%
55-64	2%	4%
Marital Status		
Common-Law with Civilian	3%	n/a
Common-Law with RegF member	11%	n/a
Common-Law with ResF member	0%	n/a
Divorced	1%	n/a
Married to Civilian	17%	n/a
Married to RegF member	58%	n/a
Married to ResF member	1%	n/a
Separated	1%	n/a
Single	7%	n/a
Widowed	0%	n/a
Primary Language		
English	82.5%	81%
French	17%	21%

² Prairie Research Associates. (2017). *CAF Community Needs Assessment 2016 Overall Results*. Ottawa, ON: Canadian Forces Morale and Welfare Services.

	Overall % of Respondents (n=581)	Comparison to CAF Community Needs Assessment 2016
Other	0.5%	1%
Current Employment Status		
Civilian Employee (non-military)	27%	10%
Civilian Employee (DND, NPF)	5%	13%
RegF member	39%	60%
ResF member	2%	8%
Self-employed	3%	1%
Homemaker / Not Seeking Employment	13%	3%
Unemployed / Seeking Employment	7%	1%
Retired	1%	1%
Other	3%	2%
Note: Due to rounding, totals may not sum to 100%.		

3.2 Military Characteristics

Respondents were asked to respond to a variety of questions related to their military careers or their partner/spouse’s military career, including connection to military, years served, environment and rank.

More than half of respondents were civilian spouses of RegF members, and 40% of respondents were RegF members.

Table 3: Respondents Connection to Military

	Overall % of Respondents (n=581)	Comparison to CAF Community Needs Assessment 2016
Connection to Military		
RegF member (single or with civilian spouse)	29%	58%
RegF member (dual service couple)	11%	3%
Civilian spouse of RegF member	56%	13%
Recently medically-released RegF member	1%	n/a
Civilian spouse of a recently medically-released RegF member	1%	n/a
Other	3%	26%
Note: Due to rounding, totals may not sum to 100%.		

More than half of respondents were Canadian Army. Approximately one-third were Royal Canadian Air Force. And 10% were Royal Canadian Navy. These ratios are similar to the respondents to the CAF Community Needs Assessment in 2016.

Respondents were a mix of Junior/Senior Non-Commissioned Members (NCM) and Junior/Senior Officers or the partners/spouses of Junior/Senior NCM and Junior/Senior Officers.

Table 4: Environment and Rank

	% of RegF Member Respondents (n=233)	% of Civilian Spouse/Partner Respondents (n=331)	Comparison to CAF Community Needs Assessment 2016
Royal Canadian Navy	10%	11%	10%
Junior NCM	30%	22%	n/a
Senior NCM	22%	36%	n/a
Junior Officer	26%	14%	n/a
Senior Officer	22%	28%	n/a
Canadian Army	64%	50%	46%
Junior NCM	52%	38%	n/a
Senior NCM	29%	28%	n/a
Junior Officer	13%	15%	n/a
Senior Officer	6%	20%	n/a
Royal Canadian Air Force	25%	37%	37%
Junior NCM	36%	33%	n/a
Senior NCM	17%	19%	n/a
Junior Officer	28%	28%	n/a
Senior Officer	19%	20%	n/a
Other	1%	2%	7%
Junior NCM	50%	67%	n/a
Senior NCM	50%	16%	n/a
Junior Officer	0%	16%	n/a
Senior Officer	0%	0%	n/a
Note: Due to rounding, totals may not sum to 100%.			
Note: Not all respondents provided an answer to this question.			

On average, respondents had served in the CAF for 14-15 years. The years served ranged anywhere from 1 to 40 years of service.

Table 5: Length of Service

	RegF Member Respondents (n=205)	Civilian Spouse/Partner Respondents (n=266)	Comparison to CAF Community Needs Assessment 2016
Years of Service			
Average	14 years	15.5 years	n/a
Range	1-38 years	1-40 years	n/a
Note: Due to rounding, totals may not sum to 100%.			
Note: Not all respondents provided an answer to this question.			

3.3 Relocations Due to Postings

Respondents were asked a variety of questions on their military career postings and relocations. Respondents were evenly split in the number of years at their current location between less than 1 year and 4 years.

Table 6: Years at Current Location

	% of RegF Member Respondents	% of Civilian Spouse/Partner Respondents	Comparison to CAF CNA 2016
Less than 1 year	34%	33%	18%
1-2 years	30%	37%	25%
3-4 years	31%	30%	32%
5 or more years	5%	1%	35%
Note: Due to rounding, totals may not sum to 100%.			

Respondents were fairly evenly distributed between 1-6 relocations, most of which were to different provinces, over the course of the military career. For comparison purposes, these results are presented alongside the results of the Impacts of Military Lifestyle on Military Families study conducted by DGMFRA³.

Table 7: Total Number of Posting-Related Relocations During Military Career

	% of RegF Member Respondents	% of Civilian Spouse/Partner Respondents	Comparison to Impacts of Military Lifestyle
Total Number of Relocations			
0	0%	0%	15.7%
1	20%	23%	28.3%
2	24%	23%	19.3%
3	22%	18%	13.4%
4-6	26%	26%	17.5%
7-9	4%	6%	4.1%
10+	4%	3%	1.5%
Total Relocations to a Different Province / Territory / Country			
0	6%	8%	n/a
1	26%	26%	n/a
2	24%	29%	n/a
3	20%	14%	n/a
4-6	22%	18%	n/a
7-9	3%	2%	n/a
10+	0%	2%	n/a
Note: Due to rounding, totals may not sum to 100%.			

³ Wang, Z., Aitken, N. CAF Family Research Team. (2016). Impacts of Military Lifestyle on Military Families: Results from the Quality of Life Survey of Canadian Armed Forces Spouses. Director Research Personnel and Family Support, Director General Military Personnel Research and Analysis, Defence Research and Development Canada Scientific Report DRDC-RDDC-2016-R012, Ottawa, Canada.

When the number of postings are filtered by environment and rank, there appear to be patterns where Officers tend to be geographically relocated more due to postings than NCM, and Senior Officers / Senior NCM are geographically relocated more than Junior Officers / Junior NCM.

Table 8: Average Posting Relocations by Environment and Rank

	Average of RegF Member Respondents	Average of Civilian Spouse/Partner Respondents
Royal Canadian Navy	3.5	3.8
Junior NCM	2.4	3.8
Senior NCM	1.6	3.8
Junior Officer	4.8	2.6
Senior Officer	5.4	4.2
Canadian Army	3.0	3.2
Junior NCM	2.2	2.0
Senior NCM	4.1	3.2
Junior Officer	2.5	3.3
Senior Officer	5.1	5.3
Royal Canadian Air Force	3.9	3.5
Junior NCM	2.4	2.4
Senior NCM	3.9	4.6
Junior Officer	3.6	3.3
Senior Officer	7.5	4.6

When the number of postings are filtered by years of services, there is an obvious pattern where the more years served with the CAF, the more postings respondents had that required relocation.

Table 9: Average Posting Relocations by Years of Service

	Average of RegF Member Respondents	Average of Civilian Spouse/Partner Respondents
1-5 years	1.7	1.7
6-10 years	2.3	1.9
11-15 years	3.0	3.6
16-20 years	4.0	3.3
20+ years	5.7	5.9

Most respondents had lived in Ontario, Alberta, New Brunswick, Quebec or Nova Scotia in the past 10 years.

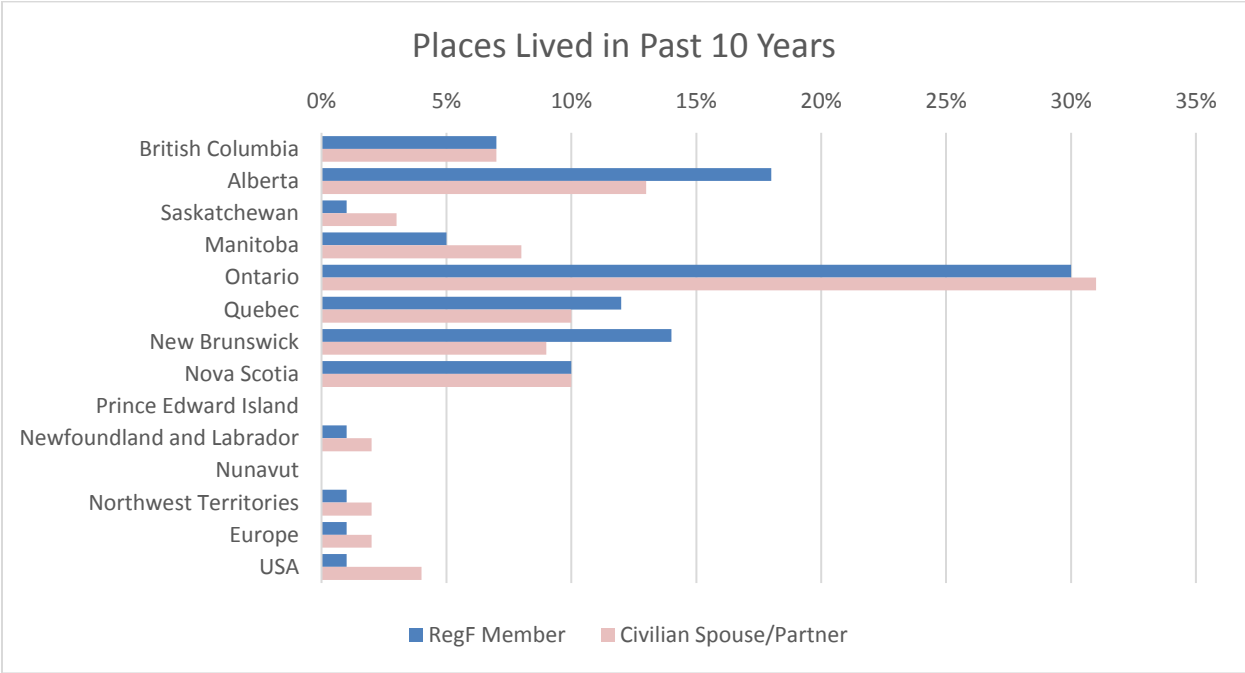


Figure 1: Locations Lived During Past 10 Years Due to Postings

Almost one-quarter of respondents indicated that they had been or currently are on Imposed Restriction.

Table 10: Imposed Restriction

	% of RegF Member Respondents (n=233)	% of Civilian Spouse/Partner Respondents (n=331)
Currently or Have Been on Imposed Restriction		
Yes, in the past	20%	25%
Yes, currently	4%	3%
No	76%	72%
Note: Due to rounding, totals may not sum to 100%.		
Note: Not all respondents provided an answer to this question.		

Almost half of respondents felt their current financial situation was worse compared to their last posting, primarily due to cost of living, mortgage/rent increases, or decrease in non-military spousal employment wages/hours.

Table 11: Posting-Related Financial Situation

	% of RegF Member Respondents	% of Civilian Spouse/Partner Respondents
Compared to last posting, my financial situation is BETTER because...	33%	27%
My spouse's / partner's wages have increased	15%	28%
My wages / hours of employment increased	23%	24%
My mortgage / rent decreased	15%	14%
My provincial income tax rates decreased	27%	11%
The cost of living is lower	13%	16%
Other	7%	7%
Compared to last posting, my financial situation is WORSE because...	43%	52%
My spouse's / partner's wages have decreased	17%	0%
My wages / hours of employment decreased	2%	24%
My mortgage / rent increased	22%	22%
My provincial income tax rates increased	14%	12%
The cost of living is higher	25%	23%
I do not receive Post-Living Differential (PLD) anymore	11%	9%
Other	9%	11%
No impact on my finances	21%	16%
I don't know	3%	6%
Note: Due to rounding, totals may not sum to 100%.		

These results are similar to those of the DGMPRA 2017 Military Members/Family Finances Survey⁴. In that study, about half (57%) of personnel who had been posted to a new geographic location reported that their financial situation had become worse, while about one-quarter (24%) reported that their situation had improved, and the rest report no impact or “don’t know”. The most frequently given reasons for improved financial situation were promotion and a change in the cost of living. A change in the cost of living was also the top reason CAF members gave for their worsened financial situation.

⁴ Wang, Z., Lee, J. Farley, K. (2018). Top-line results from the 2017 Military Members/Family Finances Survey. DRDC-RDDC-2018-L095. Ottawa, ON: National Defence.

3.4 Dependants

Respondents were asked to identify if they had any dependants (people who depend on them for more than half of their financial support). Of the 581 eligible respondents, 216 (37%) either did not answer the question or did not have any dependants, leaving 365 with children (approximately 62% of all respondents).

Of those who indicated they did have dependants, the following table details these demographics.

Table 12: Dependant Demographics

Dependant Age Group	Total Number	Number Currently Living with You	Number with Special Needs
Under 2 years	115	107 (93%)	1 (1%)
2-5 years	195	154 (79%)	11 (6%)
6-12 years	287	183 (64%)	20 (7%)
13-18 years	93	62 (67%)	12 (13%)
19-22 years	42	23 (55%)	4 (10%)
23-64 years	46	33 (72%)	3 (7%)

Of all dependants, approximately 7% have special needs, with Autism and ADHD identified most commonly. For those who had dependants with special needs, 42 respondents provided the following comments to describe the special needs in further detail (*sic*).

- *Educational aid required*
- *Two children. 8 year old has autism. 6 year old has Down syndrome, autism, uses wheelchair, non verbal, g-tube fed.*
- *Adhd, lyme disease*
- *Our 7 year old son has autism*
- *Autism*
- *Severe ADHD and physical disability*
- *Teenager with ADHD*
- *Speech pathology*
- *Son has Phonological Dyslexia*
- *Speech & language*
- *developmental, speech and language delays*
- *Severe anxiety due to loss surrounding postings.*
- *ADHD*
- *Child:social anxiety/depression Parent: alcoholic*
- *ADHD/Autism*
- *Speech language disorder*
- *Behavioral*
- *ORTHOPHONIE -PSYCHOEDUCATEUR*
- *One with severe food allergies, one with level two autism, and one with level two autism and severe anxiety*

- *learning difficulties*
- *Physical disability with frequent dislocations and chronic pain*
- *Autism*
- *Delayed development and sensory issues*
- *Autism Spectrum*
- *Adhd, ocd, anxiety disorder, oppositional defiant disorder, intermittent explosive disorder, disorthographia, dyslexia*
- *Autism, ADHD, Developmental disorder, anxiety*
- *My youngest child is autistic*
- *Diabète*
- *My mother is disabled. Needs help walking and getting around.*
- *Mental health*
- *Intellectual development disorder,ADHD,ADD*
- *Learning disability*
- *Orthophoniste, aide à l'éducation*
- *Learning disabilities and neurological disorders*
- *Adhd*
- *learning disabililty*
- *bipolar, ADHD, social and seperation anxiety, SDB*
- *Autism Spectrum*
- *mental illness*
- *ADHD*
- *Orthophonie, psychologue*
- *Learning disability*

Respondents with children under the age of 5 were asked what their preference was for child care during the settling-in time (up to 1 year after move). The majority (46%) preferred stay-at-home parenting.

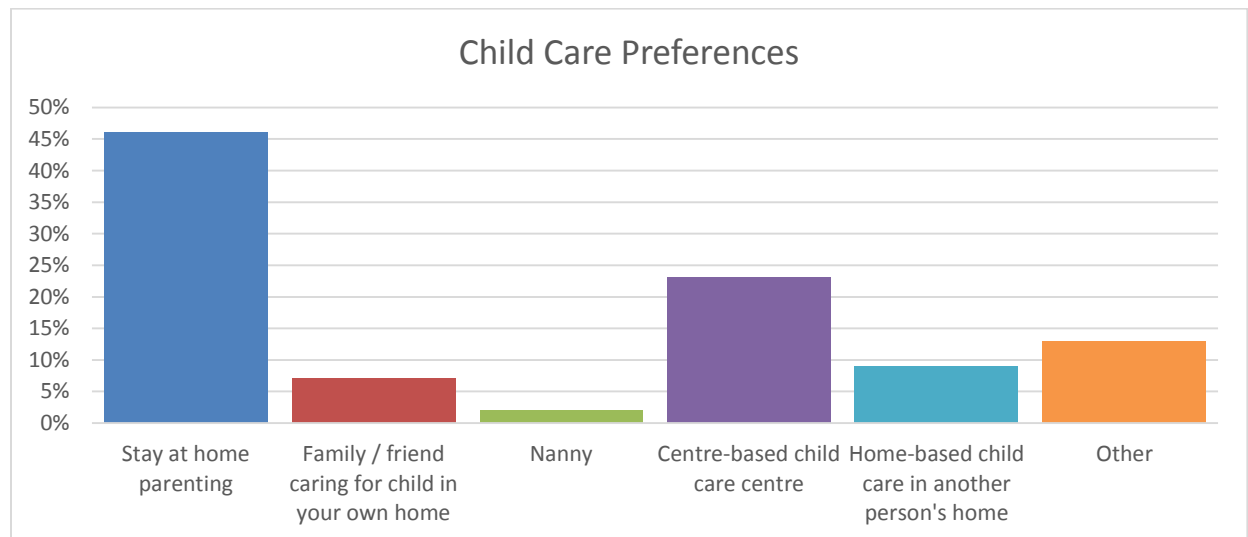


Figure 2: Preferences for Child Care During Settling-In Period

3.5 Relocation Experiences

Respondents were asked a number of questions specific to their most recent relocation experiences.

3.5.1 Immediate Reactions to Posting Instruction

Many respondents described their immediate reactions to the posting instruction requiring a relocation as positive, e.g. happy, excited, and excitement were common words. Some described their immediate reaction as less positive, e.g. stress.

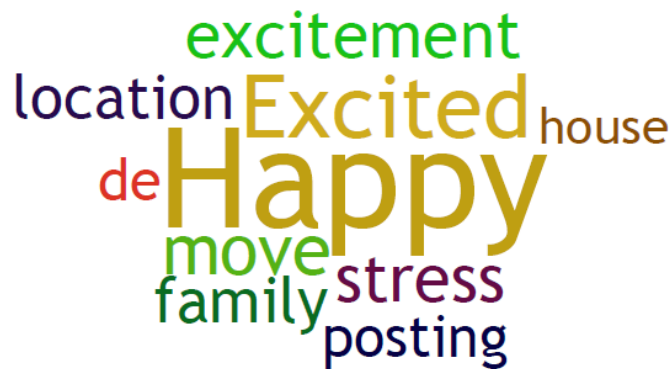


Figure 3: Word Cloud of Immediate Reactions to Posting Instruction

When further analysed, the respondents' comments grouped predominantly into the following major categories.

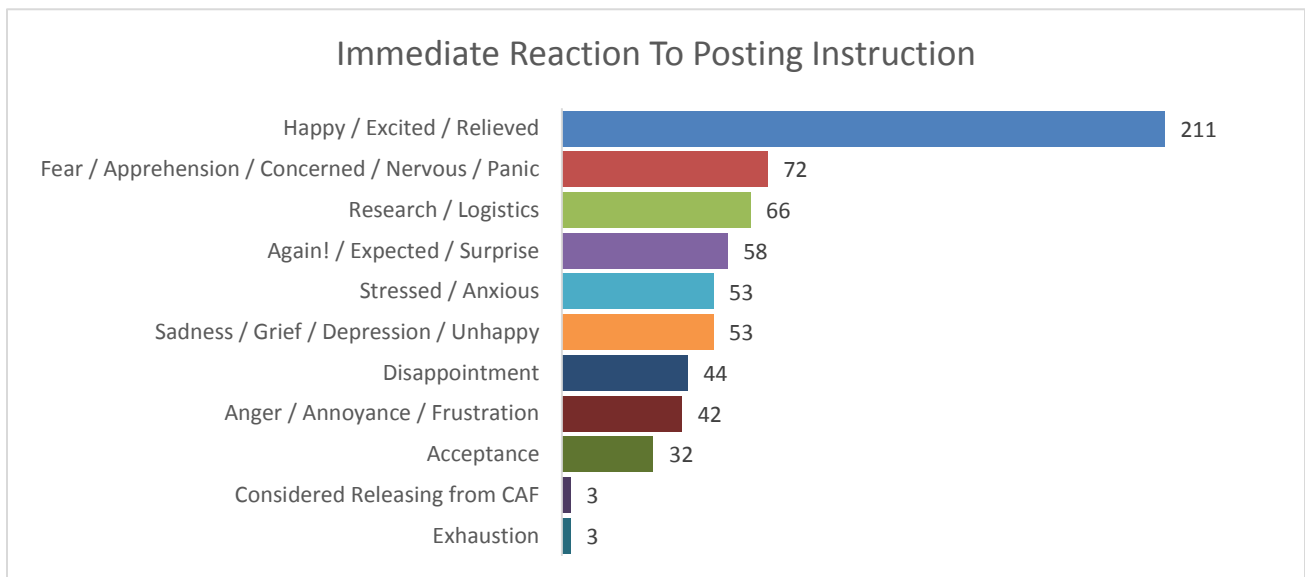


Figure 4: Immediate Reactions Grouped by Total Number of Respondents

Some of their comments about their immediate reactions are included below (sic).

- *Angoisse de devoir quitter mon travail.*
- *Disappointment at the short length of posting, unwillingness of military to allow me to stay an extra year despite CoC support and future benefit of military and likely thousands in cost savings (the military will likely be moving me back to that location only 1 year after I left because I'll be on course).*
- *Disgust that my career manager did not care about my elderly mother's medical condition or that I had purchase a house less than 3 years earlier...*
- *Happy, I don't want to stagnate too long at a posting*
- *Here we go again - I don't understand why we have to keep moving! How much is this going to cost us? There goes my job!*
- *Heureux car je savais que les enfants auraient la chance d'être bilingue.*
- *Oh dear god thank you I am getting the hell out of this bleeping hell hole! Pmq application GO!*
- *Okay. Bring it on and hope our stuff doesn't get wrecked.*
- *tears because we would be even farther away from family and friends. Then research on the new area.*
- *Time to research!*
- *To start looking at what the markets are like and what type of housing we'll be able to afford in the new area. The cost of living difference.*
- *We like relocating! It gives us the opportunity to meet new people and teach our children to be resilient and adapt.*
- *Where was I Going? What is the cost of living? And this is good- a fresh start*
- *Woohoooo! Lets go see what houses we like that are still on MLS!!*
- *Excitement for myself. My spouse was anxious yet excited as well.*
- *Happy for a new adventure*
- *Here we go again! Is this the right thing to do for our kids? Can we afford it?*

3.5.2 Location Preferences

More than two-thirds of respondents (71%) chose to live off-base for their last relocation. Top reasons why included that they wanted or already own their own home, they preferred to live in the civilian community, or the quality of military housing (Private Married Quarters or PMQs).

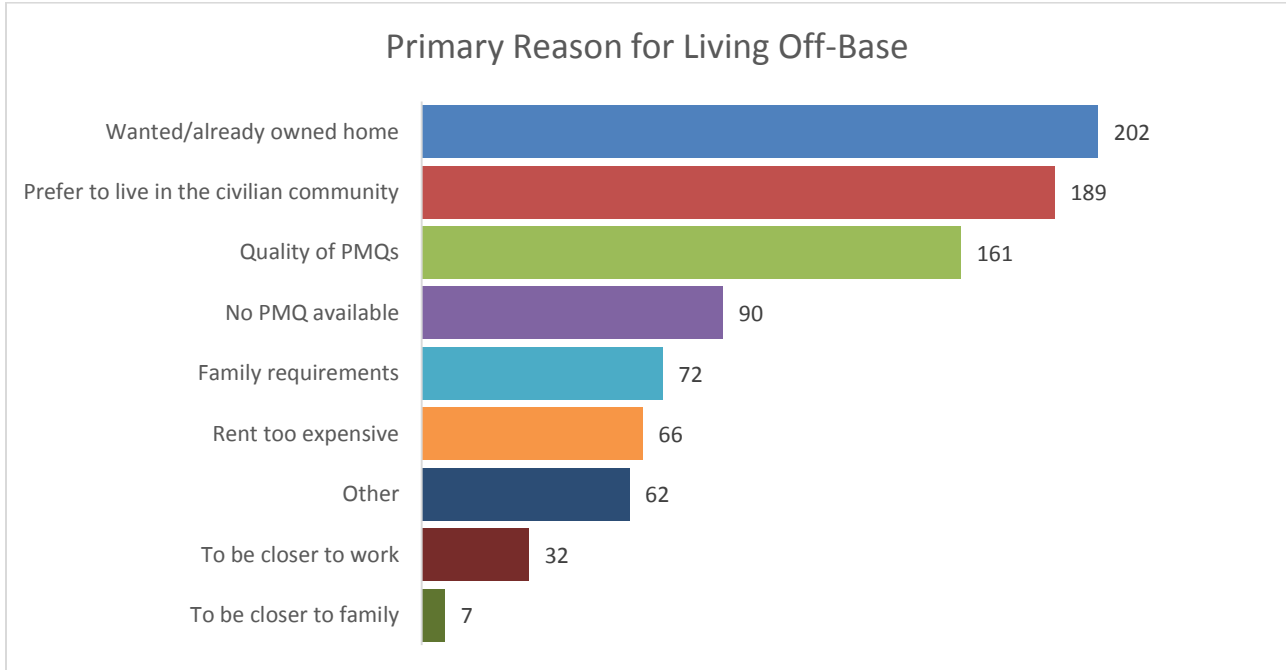


Figure 5: Reasons for Living Off-Base

3.5.3 Dwelling Preferences

Less than two-thirds of respondents preferred owning their own home, while almost one-quarter preferred military housing.

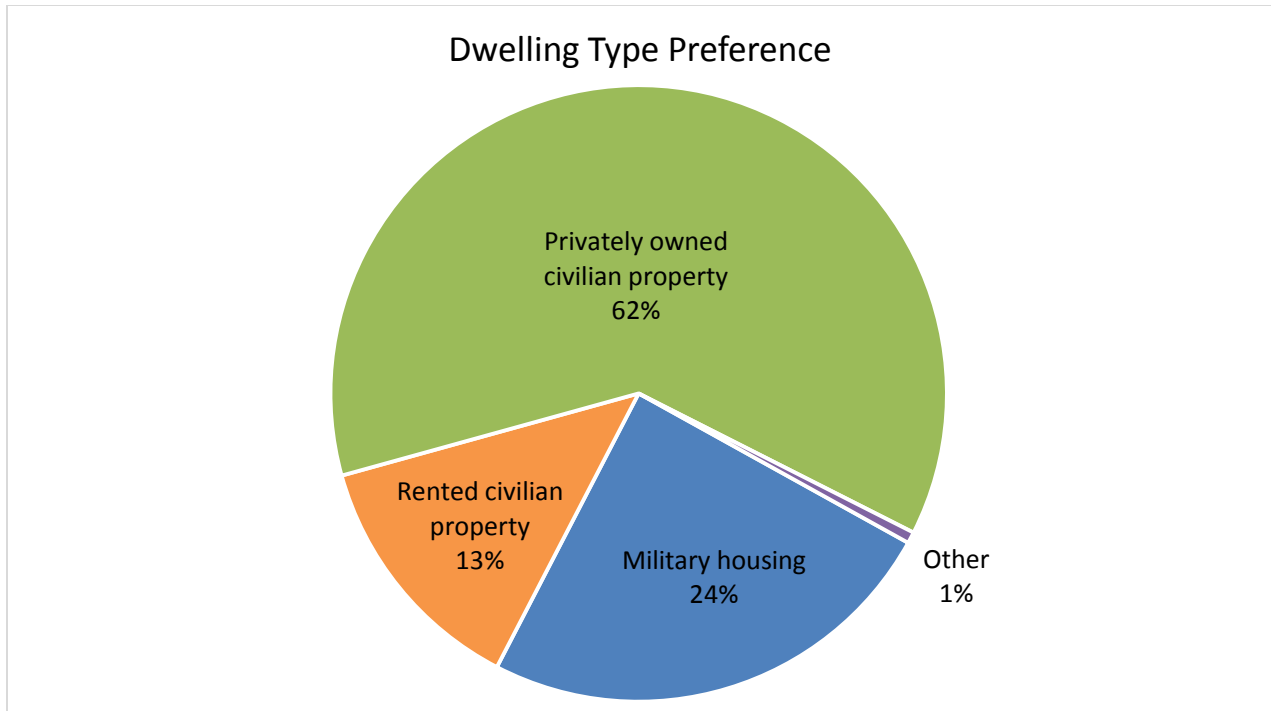


Figure 6: Preference for Type of Dwelling

3.5.4 Steps Taken to Plan for Relocation

Approximately 500 respondents detailed the steps they took to plan for their relocation. Looking for housing, contacting BGRS (formerly Brookfield), doing research on the new location and schools were the most common steps taken to plan.



Figure 7: Word Cloud of Steps Taken to Plan for Relocation

Respondents were asked what types of questions they had while they were planning for their relocations and where they looked for answers to those questions. The large majority of respondent's questions were related to benefits and entitlements. And given this, naturally the majority went to BGRS (formerly Brookfield) to find answers to those questions.

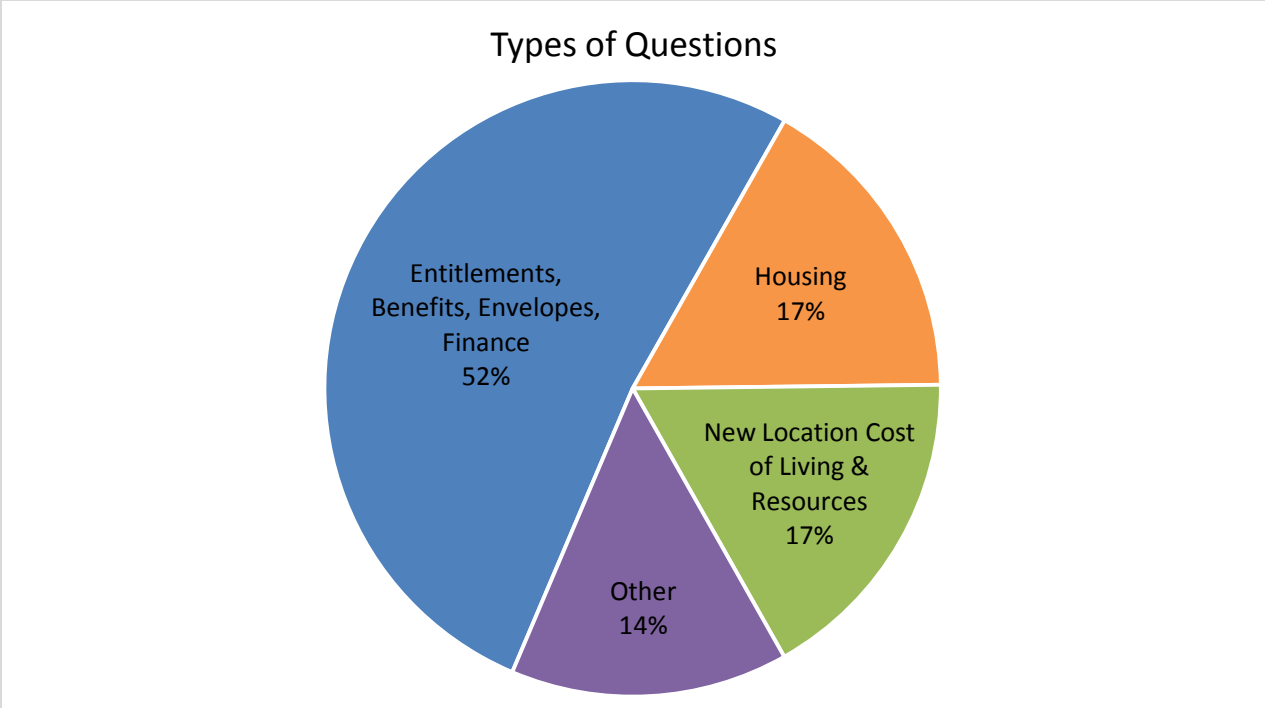


Figure 8: Types of Questions While Planning for Relocations

“Other” questions (14%) covered issues such as child care, schools, non-military spousal employment, packing and moving, etc.

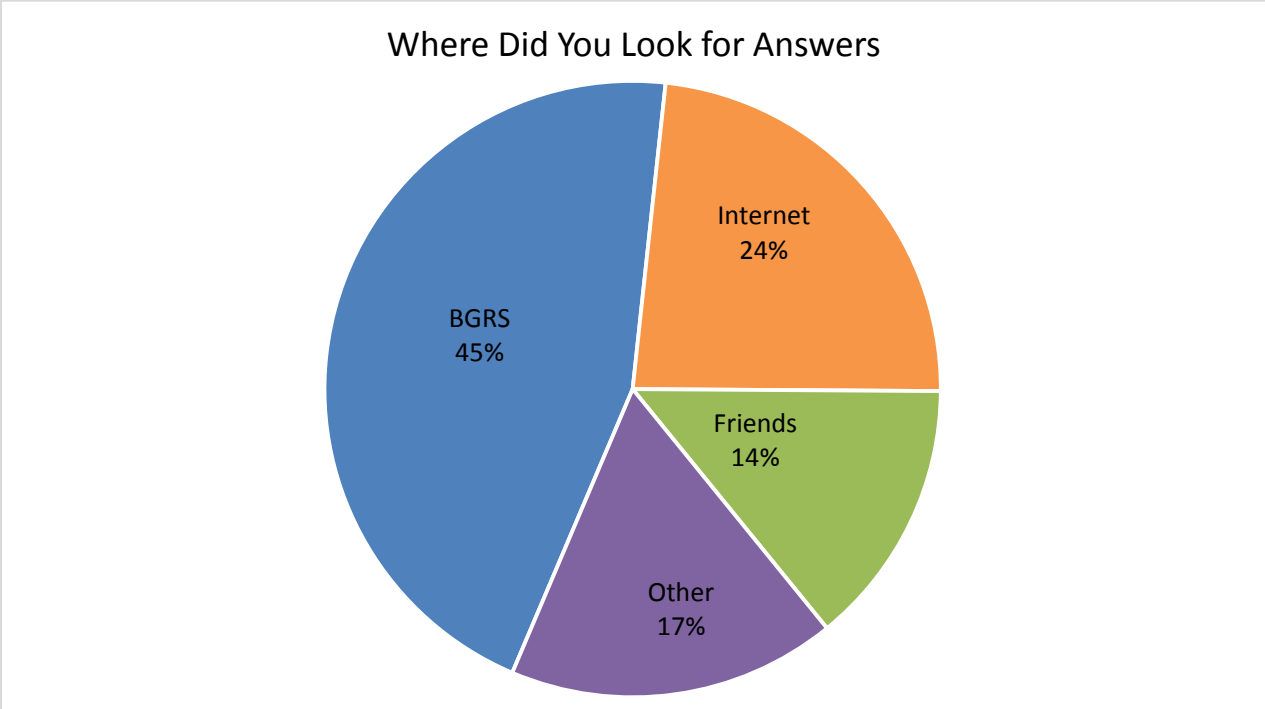


Figure 9: Where Did You Look for Answers

“Other” places (17%) where respondents went for help to answer their questions included real estate agents, CAF policy directives, MFRCs, MFS, SISIP, etc.

Some of their comments related to the questions they had and where they looked for answers are included below (sic).

- *1. Benefits - Brookfield policies are outdated and unclear, and too often subject to "interpretation" by individual agents. Answers given by agents, admin pers, and friends all too often turned out to be incorrect in the end, to my financial cost... 2. Information on the new location was available and easy to find. Thank God for the internet!*
- *about the community we were moving to (schools, recreational activities, etc.) - online what we were entitled to financially during the move - asked questions to Brookfield representative*
- *Cost of living vs expected income (sourced info from colleagues and the Internet), best neighbourhood and a good realtor (sources info from colleagues and the Internet), childcare options (Internet and Facebook groups after we arrived), finding a doc (MFRC - but found a new doc as the original doc ineffective)*
- *Eligibility for benefits. Went to CF policy to try to figure it out. Not enough examples in the relocation directive for common scenarios to make it easier.*
- *How is healthcare covered in the US? Can I have my professional licensing fees reimbursed? How do I file my taxes? (There is very little information available on filing taxes available through the MFS or CDLS(W)). MFS US, Facebook groups, Brookfield 'It's Your Move' documentation.*
- *how much do I get, What is covered, How much time to I get, There should be a list of what is covered and what is not. Just like how an Index for a encyclopedia works. the documentation is scattered at best, and from what I have seen the new system is worse. _____ Why are there magical envelopes if My move is paid for. There should only be; You get this money because you move, the money is to cover x. The rest of the things are covered by y. _____ read documentation, talk to agent for clarification.*
- *I found it difficult to find information because I often did not have access to it. It was all under my husband's name and through his accounts.*
- *I had questions about: - hidden costs about buying a house - best neighborhoods - cost of living - housing market - condition of PMQs - job market - community resources - job transition for CAF member - financial questions regarding military coverage of moving expenses - more questions I looked to Brookfield for these answers and the local realtor.*
- *Most questions were related to what our entitlement was under the relocation program with Brookfield and about our largest asset, our home. There were questions on timelines and when certain things needed to be done, and which things needed to be done first. We looked to other military friends who had been through the posting process for advice, or contacted our personal Brookfield rep directly for clarification. We used the resources we had through our realtor and mortgage broker to answer questions regarding our home and the impact on our personal finances.*
- *My husband was the only one I could ask and he out of province on course. We were at very small posting (so very few military personnel) so I didn't have any support. It was an isolating experience. Luckily we had fantastic Realtors who helped a lot.*
- *Pour nous, famille qui enseignons à la maison, nous recherchons toujours les informations relatives aux lois, au support, aux activités disponible pour la socialisation de nos enfants. Certaines provinces ne sont pas du tout favorable à l'éducation en famille, Aussi, des endroits comme ici, à Borden, le marché de l'immobilier est ridiculement élevé. Il est presque impossible pour une famille qui arrive d'une région où le prix des maisons est normale de pouvoir accéder à la propriété, ou même de louer en dehors de la base. De plus, nous ne restons jamais assez longtemps pour bâtir une équité en achetant une maison. Nous sommes heureux de ne pas avoir acheté de propriété en Alberta lors de notre posting à cet endroit, car le prix des maisons ont*

chuté, pendant le temps que nous y étions. Nous avons des amis qui ont perdu des sommes astronomiques lorsqu'ils ont été postés ailleurs. Et l'armée a coupé dans les compensation de remboursement de pertes. Ce n'est donc pas un risque que nous voulons prendre.

- *School differences between provinces/regions and what is/is not credited for "normal" people and if there are any special rules for military families - found answers through word of mouth and visiting actual schools during house hunting - a very frustrating process. Only after relocating and being in a school for more than a year, did we learn about some of the exceptions to rules/school acceptance for military pers (especially English students in Quebec). Doctors - did not know about the service through the MFRC to assist in finding a new family doctor, so went 5 years without one, trying to get one using the provincial waiting list. The IRP list of service providers is good - for a list, but there is no recommendations or "star" rating next to any of them, so you end up choosing blind. A system of identifying good/recommended providers for realtors, legal services or home inspections (etc) would make it more useful. Ask people who have used one on the list to rate them, and/or recommend others who were good.*
- *We had never purchased a home and I had never moved out of my home province, so we had a lot of questions about moving, buying a home, finding resources outside of our home province, etc. Moving pregnant and with a toddler made it all the more difficult and brought up many more questions. Most of the answers were figured out by us taking the initiative to make the required phone calls, send the necessary emails and connect with the appropriate resources of what was about to become our new home province. We didn't get very much support outside of creating our own-- which worked out well for us.*
- *We had questions about signing mortgage papers interprovincially, and answers were difficult to find from lawyers, notaries, or Brookfield.*
- *What are envelopes? How are envelopes managed? Why is your residence sale not covered when you have to take it off the market for a period of time due to financial weight of not selling and then put it back on the market after a short period? How hard would it be to put together informative packages for typical postings listing key steps, locations of registration offices, etc? Why must we always reinvent the wheel?*
- *What is life like in our new location for couples without children. There was nowhere to go for answers because the MFRC was so focused on children they had nothing to offer us. We had to figure it out on our own.*
- *when do I start, where do I get money for these expenses? when do I get money? how much can I get? what do I do with my pets? why do I need to take apart most of my things myself why are the movers so rough with my stuff? How can I claim these damages they did on my furniture who do I talk to to make the movers accountable for damages?*

3.5.5 Relocation Tasks – Importance and Time/Effort Required

Out of a list of 20 common relocation tasks, respondents were asked to rank their top 10 in terms of importance, and also in terms of the time and effort required to do while planning for their relocations. Selling the current house and finding a new home topped the priorities in terms of both importance and in terms of time and effort required.

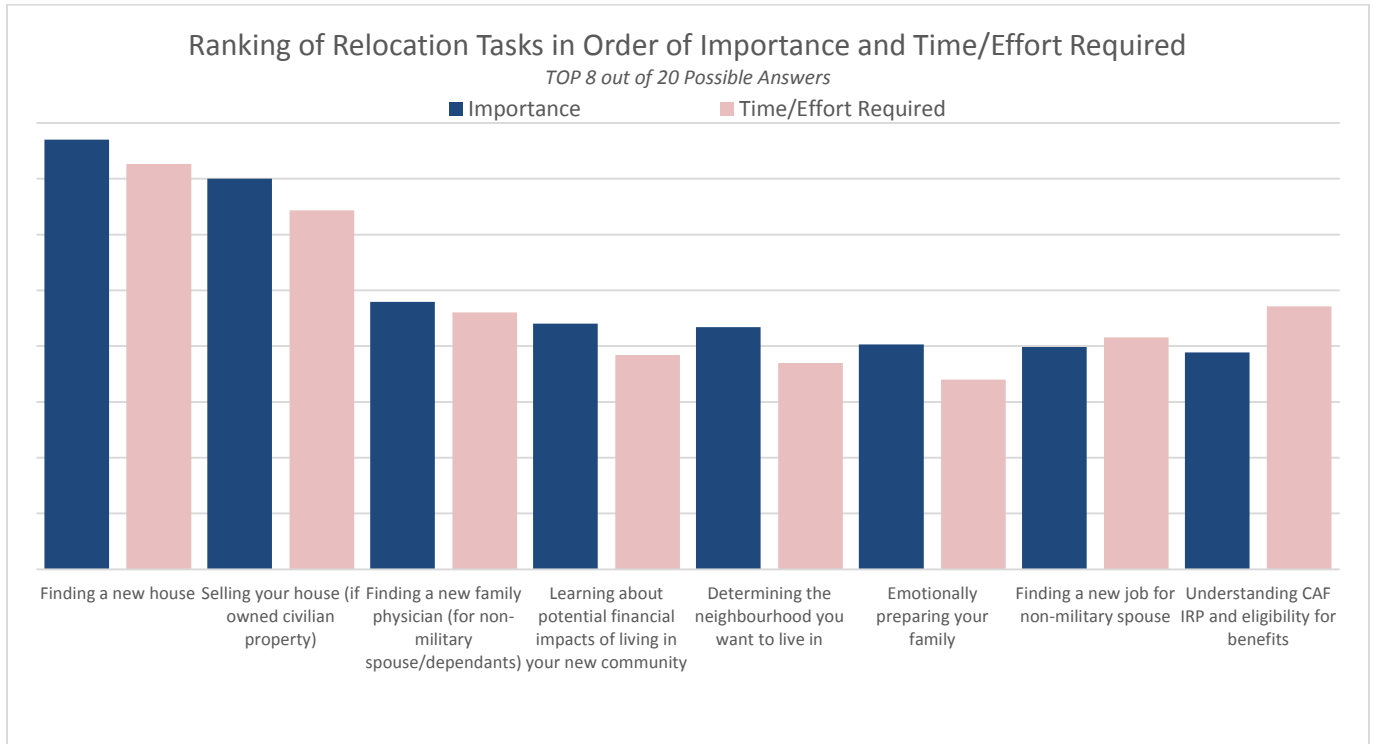


Figure 10: Top 8 Relocation Task Priorities

All the various tasks are outlined below in terms of their ranking priorities.

Table 13: Ranking of Relocation Tasks

	Importance - RANK	Time/Effort - RANK
Finding a new house	1	1
Selling your house (if owned civilian property)	2	2
Finding a new family physician (for non-military spouse/dependants)	3	4
Learning about potential financial impacts of living in your new community (e.g. cost of living)	4	6
Determining the neighbourhood you want to live in	5	7
Emotionally preparing your family for the change in residence	6	8
Finding a new job (for non-military spouse)	7	5
Understanding the CAF Integrated Relocation Program Directive and your eligibility for benefits	8	3
Registering your children for their new school	9	15

	Importance - RANK	Time/Effort - RANK
Changing driver's licenses and/or vehicle licence plates	10	9
Dealing with movers	11	10
Creating / establishing new social support networks in the new community	12	11
Getting new provincial health cards (for non-military spouse/dependants)	13	12
Finding child care	14	13
Locating community and recreational activities	15	14
Finding specialist health care providers (for non-military spouse/dependants)	16	16
Getting professional certification in new province (for non-military spouse)	17	17
Purchasing new furniture	18	18
Figuring out your child's post-secondary education plans	19	20
Making new child custody arrangements (if divorced/separated and shared custody)	20	19

Some respondents identified other tasks that were not on this list of 20 and that they felt were more important to them or took more time and effort to do. Some of these included:

- Dealing with BGRS (formerly Brookfield);
- Learning a new language;
- Moving pets;
- Moving firearms safely and legally;
- Scheduling house hunting trip and arranging child care;
- Changing addresses, utilities, vehicle inspections;
- Applying for employment insurance;
- Downsizing and getting house ready for showings; and
- Planning and booking travel and hotels to line up with movers.

3.5.6 Relocation Supports and Resources

Respondents were asked if they reviewed specific policies or guides while planning for their relocation and whether they felt they were helpful or not.

Table 14: Helpfulness of Reviewing Policies and Guides

	Helpful	Somewhat Helpful	Not Helpful
Integrated Relocation Program Directive	41%	41%	19%
Compensation and Benefits Instruction	38%	39%	23%
It's Your Move Guide (BGRS, formerly Brookfield)	45%	36%	19%
On the Move – A Guide to Relocation (Canadian Forces Newspaper Association)	18%	30%	52%

	Helpful	Somewhat Helpful	Not Helpful
The ABCs of Military Postings (National Defence and Canadian Forces Ombudsman)	13%	26%	61%
Note: Due to rounding, totals may not sum to 100%.			

It is important to note that for both “On the Move” and “The ABCs of Military Postings”, many respondents indicated that they were not aware of these resource guides, which may explain the low percentage who found them helpful.

From a list of other resources, BGRS (formerly Brookfield) was the most common place respondents sought additional support from when planning for the relocation.

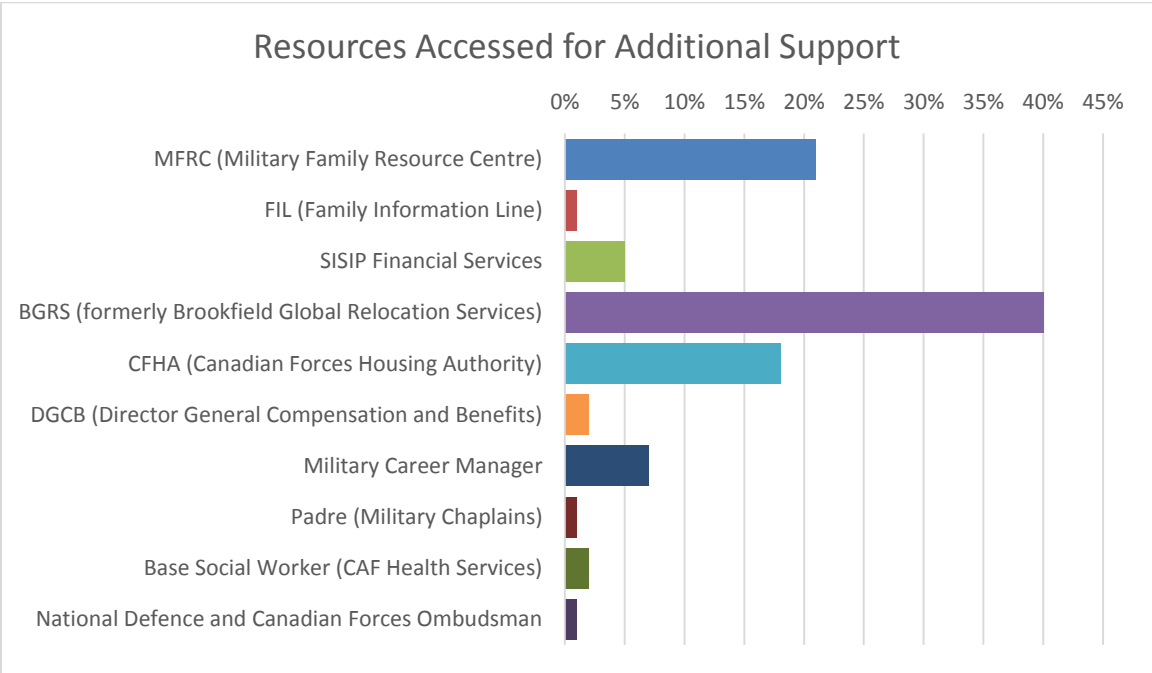


Figure 11: Additional Support Resources Accessed

Some respondents indicated the following sources as additional places from which they sought support while planning for their relocations (*sic*):

- *DCBA for adjudicating rejected BGRS claims*
- *Bank/Mtg Broker*
- *Military spouse Facebook page*
- *Base transport and my unit*
- *Global Affairs Canada*
- *Articles from the Canadian Military Family Magazine*
- *Realtor/MLS*
- *Others who made or were making same move via social networks*
- *Chain of command and Chief Clerk*
- *MFS US*
- *other military members*

- *Sponser*
- *doctor*
- *Other military families helped us more then any other person or unit or directive*
- *Never heard of FIL until now...*
- *F&E*
- *Base Nurse for health checks.*
- *Groupe facebook*
- *Assurance emploi*
- *Other spouses*
- *Online research*
- *DRASA*
- *Base CF Relocation Coordinator*

Respondents were asked whether the MFRC in particular provided any assistance during relocation, specifically in connecting them with new services. Overall, most respondents did not receive any assistance from the MFRC to connect them with services in their new location.

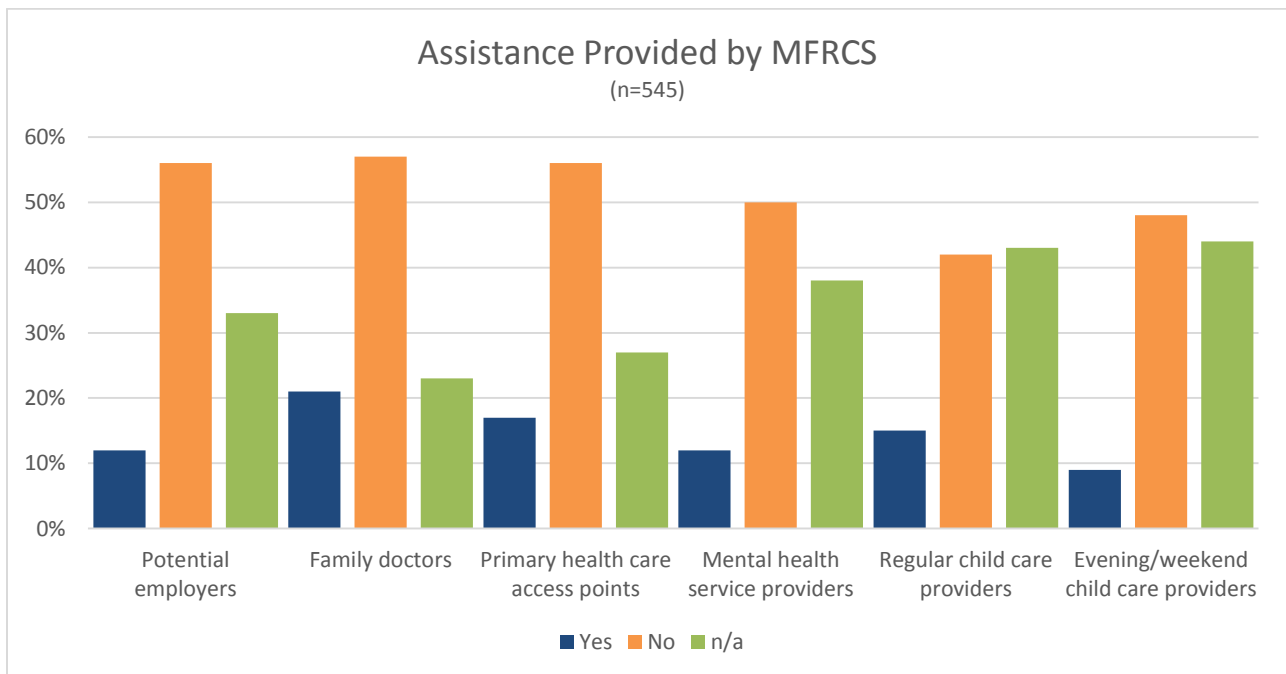


Figure 12: Assistance Provided by MFRCs

When asked about their preferences, most respondents indicated they would prefer to access preparation for relocation information and services virtually online or through BGRS (formerly Brookfield).

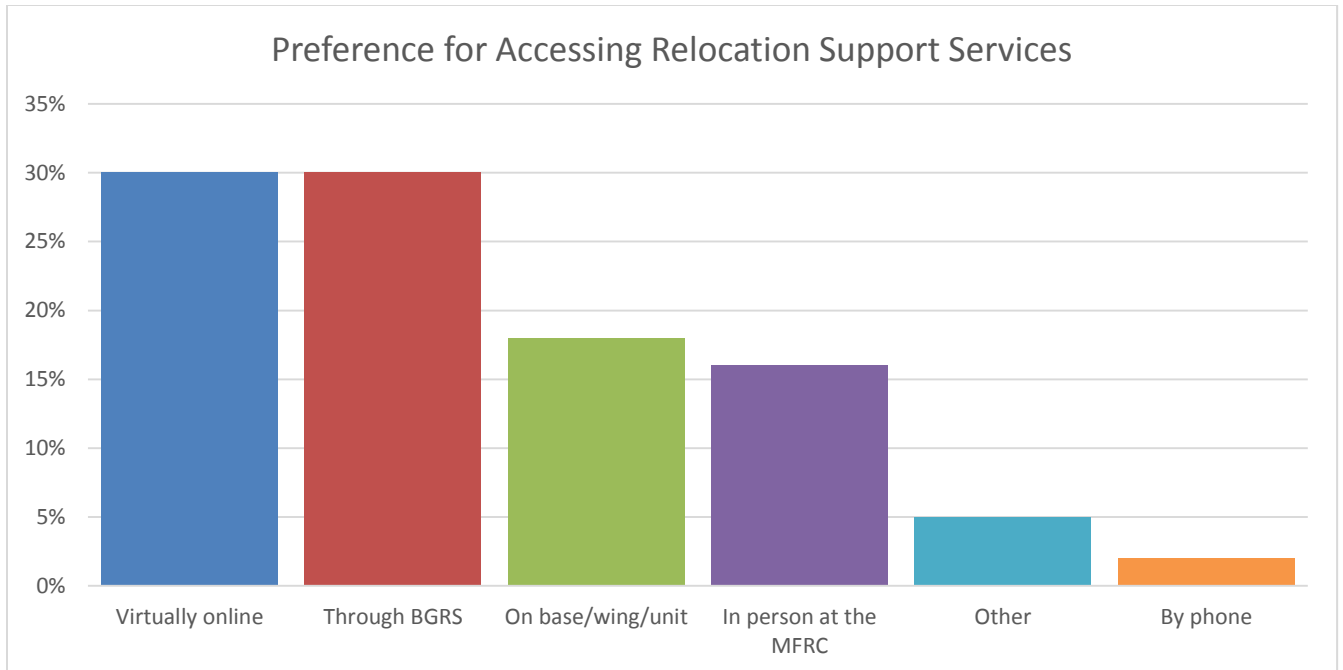


Figure 13: Preferences for Accessing Relocation Support Services

Those respondents who provided comments for “other” preferences included *(sic)*:

- *A selection of all of the above, because every move/base is different and every move is different, so a mix of any/all of these is really needed.*
- *In person with Brookfield*
- *Through military clerks like it used to be...*
- *In person from a specialist, location doesn't matter. When you are forcing a move there should always be a specialist on hand to help.*
- *Would like both the option of online and in person.*
- *I would have liked the information sent to our home. We lived off base and my husband was away from the base. Any information should have been shared with me. I don't go to the base as I was still working my full time job and I had our two girls and 2 dogs to be with as well as selling our home and packing my classroom*
- *It's nice to have a face to face*
- *Anywhere i guess. When things only go through hubby and i can't input or participate in any process it is problematic*
- *I really liked it when you sat down with a military member and they explained the moving Process and what you are entitled to as the days before Brookfield*
- *At base/unit/station (or close to work), in person (preferably). Mechanism of delivery - BGRS/other contractor, MFRC, GoC or member doesn't matter as much.*
- *Online with the option to speak in person about materials needed for verification and questions.*
- *Military - the best move we had was when the military looked after the moves. Other agencies are businesses and not concerned with our best interests.*
- *Inclure le conjoint, peu importe la méthode de transmission d'info.*
- *a centered location where a professional can assist with relocation.*

- *Whoever is in charge of the move - if Brookfield provides funding and resources, then through them. If someone else, than with them. And always in person so we can look at things, write things out etc and make sure that we are on the same page.*
- *in person/face to face*
- *All of the above. Info should be available across multiple platforms.*

3.5.7 Most Challenging, Most Helpful and Advice for New Recruits

Approximately 500 respondents described what they found most challenging for them while planning for relocation, many which focused on selling and finding homes and BGRS (formerly Brookfield).



Figure 14: Word Cloud of Most Challenging Thing While Planning for Relocation

Similarly, when approximately 425 respondents detailed what would have been most helpful to them to ease the challenges of planning for a relocation, many focused on BGRS (formerly Brookfield), as well as time.



Figure 15: Word Cloud of What Would Be Most Helpful

Almost 450 respondents wrote about the advice that they would give new recruits and their families as they prepare for their first posting and relocation. Many focused on the importance of researching, reading, planning and asking questions.



Figure 16: Word Cloud of Advice for New Recruits and their Families

3.5.8 House Hunting Trips

Respondents were asked what their strategy was for the house hunting trip (HHT), and if they would do anything differently on their next HHT. Many respondents had similar strategies:

- Get on waitlist for PMQ immediately as a backup in case you can't find suitable housing;
- Join facebook groups ahead of time to get rants and raves of different areas, offices, schools, etc.;
- Establish your maximum budget and know what you want for a house;
- Get a real estate agent who is familiar with military HHTs;
- Build your list on MLS and share it with the real estate agent beforehand;
- Get pre-approval on financing before going on HHT;
- Contact schools, hospitals, doctors, etc. as soon as possible and before the HHT;
- Hit the ground running;
- Look at as many houses as possible the first two days;
- Second viewings on day 3;
- Make your offer no later than day 3 to get all the paperwork/inspections done before leaving;
- Negotiations on days 3-4;
- Home inspection on day 4-5; and
- Visit schools, rec areas, etc on day 4-5.

3.5.9 Non-Military Spousal Employment Experiences

Of non-military spouse respondents, 7% indicated that they were unemployed / currently seeking employment. This rate is similar to the findings of other studies, including the CAF Community Needs Assessment⁵ (8%), the Military Members/Family Finances Survey⁶ (10% unemployed or unable to find suitable employment), and the Impacts of Military Lifestyle on Military Families⁷ (4.5%). In reality, the actual unemployment rate of non-military spouses is likely closer to the 4.5% found in the Impacts of Military Lifestyle on Military Families study, as this study used a sampling frame resulting in a more representative sample. Both the CAF Community Needs Assessment and this research study relied on snowball sampling, which could have encouraged more respondents who were dissatisfied with their current employment situation than representative of the whole population. And while the Military Members/Family Finances Survey also used a sampling frame, the higher rate of 10% reflected military spouses who were both unemployed and who were unable to find “suitable” employment (as opposed to finding any employment).

Respondents who were civilian spouses of RegF members were asked additional questions regarding their experiences with their own employment during relocations. Many believed they were over-qualified for the jobs they currently had, and disagreed that they were under-qualified for their current jobs.

Table 15: Employment and Qualifications

Indicate your level of agreement with the following statements. (n=180)	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Compared to our previous location, I feel I had to take a job that I am under-qualified for as a result of having to relocate for my spouse/partner’s military career.	17%	9%	20%	13%	41%
Compared to our previous location, I feel I had to take a job that I am over-qualified for as a result of having to relocate for my spouse/partner’s military career.	37%	15%	14%	9%	24%

Note: Due to rounding, totals may not sum to 100%.

Respondents were also asked to identify the top challenges their family had faced associated with the non-military career. Finding employment that matches their experience and education was the biggest challenge.

⁵ Prairie Research Associates. (2017). *CAF Community Needs Assessment 2016 Overall Results*. Ottawa, ON: Canadian Forces Morale and Welfare Services.

⁶ Wang, Z., Lee, J. Farley, K. (2018). Top-line results from the 2017 Military Members/Family Finances Survey. DRDC-RDDC-2018-L095. Ottawa, ON: National Defence.

⁷ Wang, Z., Aitken, N. CAF Family Research Team. (2016). *Impacts of Military Lifestyle on Military Families: Results from the Quality of Life Survey of Canadian Armed Forces Spouses*. Director Research Personnel and Family Support, Director General Military Personnel Research and Analysis, Defence Research and Development Canada Scientific Report DRDC-RDDC-2016-R012, Ottawa, Canada.

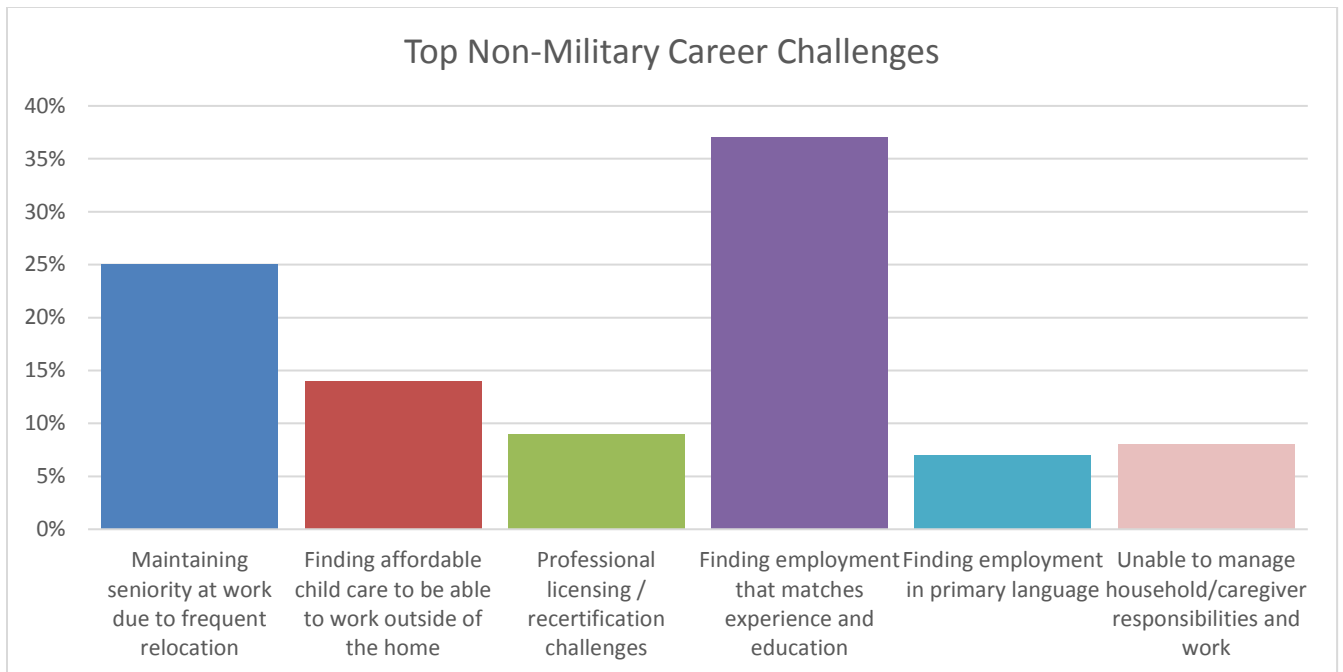


Figure 17: Top Challenges with Non-Military Career

Many respondents (n=137) provided general comments about the non-military career challenges. Most of these challenges focused on finding employment, being underemployed and losing seniority.

Table 16: Non-Military Career Challenges

Comment Theme	# of times theme appeared in comments (% of n=137)	Comment Example (<i>sic</i>)
It is very challenging to find work	35 (26%)	<ul style="list-style-type: none"> • <i>Giving up a career I loved was the second hardest part of this posting.</i> • <i>I've put my career on hold no fewer than 3 times so far. And it has cost me dearly.</i>
I am underemployed	19 (14%)	<ul style="list-style-type: none"> • <i>I feel like I've wasted my potential due to moving so often. It has caused depression and anxiety issues. This is the C9 quality of life issue that my family faces.</i> • <i>I took a drastic pay cut when we moved. In our new location, I was lucky enough to find a job, but was questioned about how long I would be there before we be moving again.</i>
I've lost seniority	15 (11%)	<ul style="list-style-type: none"> • <i>It's getting very hard to find full time work in my profession. Always restarting seniority doesn't help.</i>

Comment Theme	# of times theme appeared in comments (% of n=137)	Comment Example (sic)
I've experienced professional license transfer issues	12 (9%)	<ul style="list-style-type: none"> • I had to pay about \$1500 to get licensed as a health professional in Ontario. Also paid \$400 less than a year ago in Nova Scotia
I've experienced employer biases	12 (9%)	<ul style="list-style-type: none"> • Employers are often hesitant to hire military spouses because they assure we will be relocated shortly after being hired.
I've found a flexible employer / flexible business	11 (8%)	<ul style="list-style-type: none"> • I have a job that moves with me and have not had employment concerns • J'ai eu la chance pour ma part d'avoir un employeur très flexible et de pouvoir travailler de la maison
I am unemployed	9 (7%)	<ul style="list-style-type: none"> • I left my job to relocate and haven't returned since we had two children. We have moved three additional times since then. Every time I gather myself and organize our household to imagine going back to work, we are posted.
We've experienced financial challenges due to my employment	9 (7%)	<ul style="list-style-type: none"> • Starting at the bottom is very financially draining
It is difficult to find employment in remote locations and small towns	8 (6%)	<ul style="list-style-type: none"> • I have not been able to find good full time work in my field due to more rural location. I have been doing part time or contract work the entire time at this location.

Respondents were also asked what services would help most for non-military career development. Access to employers and financial support were identified as the services that would be most helpful.

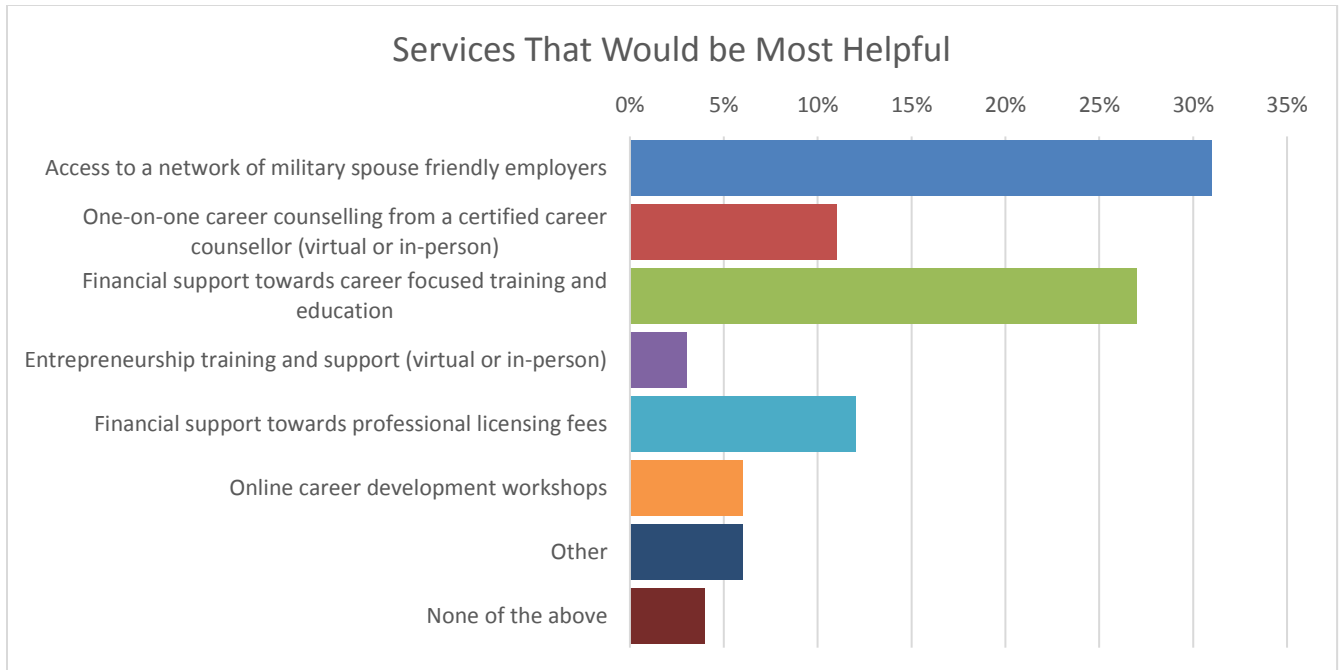


Figure 18: Most Useful Services for Non-Military Career Development

For those respondents who indicated “Other” (n=50), the following comments were offered (sic):

- *A letter from the military to my employer that clearly describes why and when we have moved.*
- *A National spousal pension plan we can opt to contribute to regardless of which province we live in.*
- *Accès au maximum de semaines assurance-emploi. Accès à des émotions lois civiles sur la base de mutation.*
- *Access to a men's network for male spouses of military females. More mens' networking opportunities. Connection to Reserve Units (this is a way for a home-maker to connect to adults on a regular basis and keep connected with the military community)*
- *Access to childcare and support*
- *Affordable childcare offered at extended hours and weekends. Not everyone works Monday to Friday 9-5*
- *Allowing non-military spouses to have Priority hire status with Public Service for civilian positions on base.*
- *Allowing spouses the same access to apply for federal jobs internally, or any job internally, i.e. Hospital and schools*
- *As a Federal government employee, my only option is to go on a leave of absence. I can't access EI. I can't begin the process of seeking new employment until after we move. The longer I am on a leave of absence my experience becomes less and less "recent". It's not a service I need, but a change in policy*
- *at home jobs*
- *Available and affordable child care*
- *Avoir des employeurs prêts à composer avec la réalité des conjoints de militaires par exemple: horaire stable mais flexible lorsque le conjoint est absent*
- *Being given priority if you have the quals and experiance your experiance should carry over to the new province. Like reservists have a network why can't Military spouses?*
- *Being posted places that have appropriate employment in the first place.*

- *Bouger moin*
- *Business grants for entrepreneurs*
- *Cheaper child care*
- *Child care services. It's so hard to find someone we trust when I need to start a new job every few years.*
- *Childcare*
- *Create a process that helps/encourages civilian spouses to apply to appropriate job pools within the federal government where jobs are likely to be co-located with military bases. E.g. help them apply to the appropriate pools (administrative, clerical, human resources, etc) for jobs within DND, VAC, etc.*
- *create public servant job for spouses only from base to base*
- *Easily accessible emergency childcare*
- *Federal licensing of teachers*
- *financial support for professional development courses (many registered professions require a minimum amount of hours to maintain a professional designation/registration).*
- *Financial support for professional fees is already covered. How about waivers or excepted for inter provincial certifications to ease the strain?*
- *Have a more consistent posting plan beyond several months so that spouses and/or dependants can better prepare for the next location.*
- *I am a federal public servant. I'm grateful to be able access priority consideration but incredibly challenging to manoeuvre in the public service when you don't have contacts.*
- *I just wanted to expand on networks of military spouse employers - get more companies on board!*
- *I wish unions would recognize military spouse through prioritizing during hiring process if all of the requirements are met. Because my resume has jobs from three provinces in a short amount of time I think employers are scared to hire me because I will leave. In my field it seems like whenever we move I need to take a lower paying job just to network before I can get a job that pays what I am used to.*
- *If you offer development it should be offered to anyone that's a spouse.*
- *It would be nice to have finances available to help you upgrade your skills. At my last post and I spent \$6000 to upgrade my skills in that community and then we moved. I still need to upgrade but I can't afford it*
- *job agency support*
- *language training for spouses as this is a barrier to job seeking. More focus on help for professionals- so much of CF support for job seekers are looking at entry level workers and not professionals*
- *Lobbying for legislation to establish provincial regulations to protect the transferability of seniority between provinces*
- *Longer postings*
- *Military spouse priority employers*
- *Ne pas muter les gens pour rien.*
- *offering priority to military spouses through DND and CFMWS.*
- *OUTCAN employment opportunities for spouses*
- *Priority employment list for qualified military spouses*
- *Priority given on the base to military spouses who have worked contracts on their previous bases.*
- *Priority hire internally to government jobs for spouses.*

- *Removal of regulation 274 in Ontario that hinders experienced teachers who change school boards.*
- *Services d'aides pour trouver un emploi*
- *Support to the military spouse who may also be the caregiver of children, and financial support for families with a spouse must live outside of the geographical area where the member is posted*
- *The military would focus on hiring spouses for their civilian positions so we could work on the bases we are posted to.*
- *The option to NOT-relocate for the military member*
- *What about for those who are already educated but the job market is small and you are therefore forced to take employment at a level lower than you should, and it directly affects wages and finances for the family?*
- *Wider access to affordable after school child care*

3.5.10 Impacts on Spousal / Partner Relationship

Respondents with partners/spouses were asked about the impacts of the relocation process on that intimate partner relationship. For the most part, respondents felt they discussed and researched the relocation requirements together, but that the relationship became strained during the process because of the additional stressors. Only one-third of the respondents felt their relationship improved after the relocation, the remainder were neutral or did not feel their relationship improved.

Table 17: Relationship Experiences Within the Relocation Process

Indicate your level of agreement with the following statements. (n=507)	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
We had the opportunity to discuss accepting the posting instruction.	28%	19%	18%	10%	25%
My spouse / partner and I discussed the decision to accept a posting together.	50%	14%	13%	7%	16%
Together we explored the pros and cons of a posting before making a decision (e.g. service requirements, progression of career(s), family requirements, etc.)	42%	17%	14%	9%	18%
We knew where to find information to assist us in our relocation process.	30%	31%	20%	12%	6%
We researched our eligibility for various benefits and supports to assist us in our relocation.	35%	33%	18%	10%	4%
We both understood the financial impacts of relocation before accepting a posting (e.g. property, cost of living, income, etc.).	37%	30%	14%	10%	9%
Our relationship became strained during the relocation process due to the additional stressors.	31%	27%	15%	12%	14%
Our relationship improved after the relocation.	13%	24%	43%	12%	9%

Note: Due to rounding, totals may not sum to 100%.

Almost 200 respondents provided additional comments on the impact of posting relocations on their spousal/partner relationships. Of these comments, the majority didn't believe that they could refuse a posting, regardless of the negative impact on the family (61 respondents). Also common were comments about the strain caused to the relationship (32 respondents) and to their finances (23 respondents). Negative impacts on the non-military spouse's well-being due to job searches (19 respondents) and isolation (18 respondents) were also common. Family breakdown and family instability were indicated by some (29 respondents).

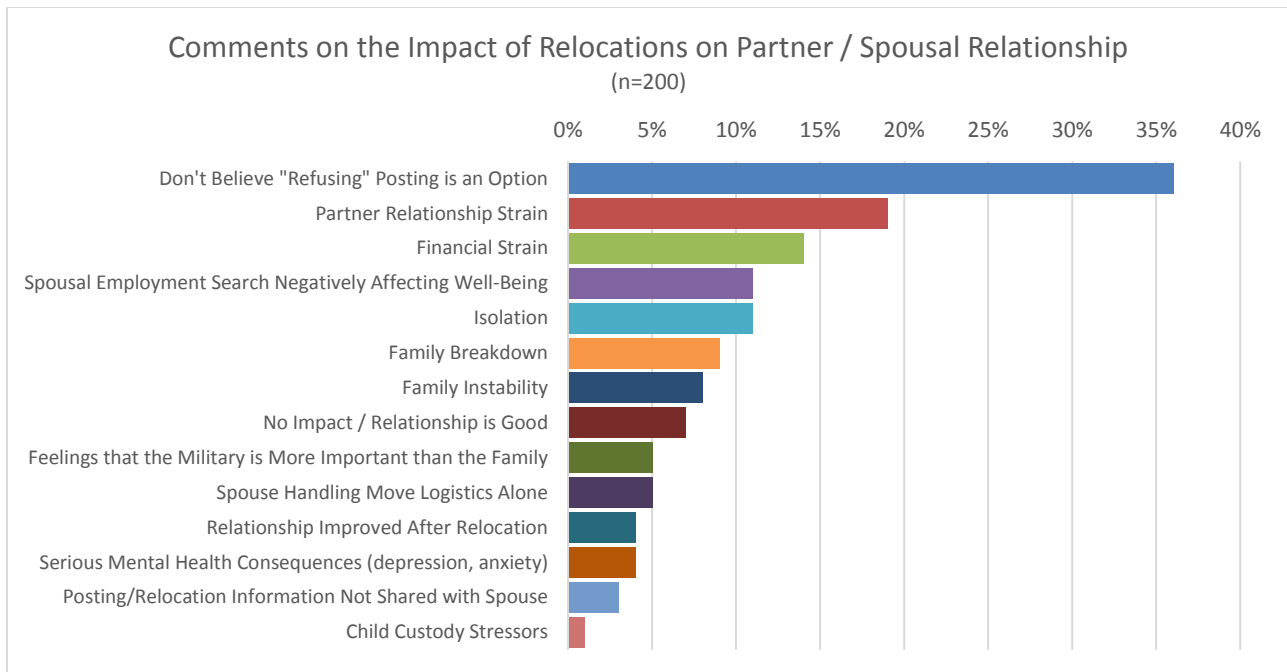


Figure 19: The Impacts of Relocations on Partner / Spousal Relationships

Some of their general comments are below (sic):

- *3 of our 6 moves were done alone by one spouse. I was on course or deployed for 3 moves. My spouse had to plan and sell the home alone. The most recent one and the upcoming move this season I will be away on course and will only be able to take part in the first 2 days of the HHT as I am not permitted to be away from the course more than the weekend. This is very very stressful.*
- *Being posted and losing money on the house sale almost ended our marriage. Had we known we would have to sell our house at a loss, we might have refused the posting.*
- *Getting posted before heading to Wainwright for almost 3 months then only having 1 month before we were packed up and driving to new location was very hard. Military needs to do a better job with planning with families if they are true to their word about supporting families.*
- *Husband finally obtained work 8 mos post move. Financially still trying to get back on our feet. (ie. 8 mos single income and forced to pay daily childcare x2 to allow for job hunting.)*
- *We did not have the option to accept the posting, it was the only option. My spouse and I discussed what area would better suite our families needs but accepting a posting was not an option. Prior to our posting my spouse and I had a very good relationship. Since being posted to CFB Gagetown and mostly due to the financial stressors this posting has caused we are very unhappy and close to separation.*
- *I have had 8 IRs of 13 postings, destroyed one marriage and almost destroyed my second relationship. It irritates me to no end to hear the policy on support to military spouses, which is not applied equitably. Those who have a service spouse have no choice but to accept a posting away or to release. It is a decision we make, but the CAF needs to try harder.*
- *It has brought us together but has also been a challenge as being in Quebec and not speaking French or having a true network of support has damaged my mental health in many ways.*
- *It's a lonely time for the spouse at home. The Member gets to go to work every day and talk to other people. The spouse is at home trying to come up with ways to meet new people and not talk to the walls. It's very lonely and quiet, and it happens over and over again at every posting.*

- *Its a volunteer military. Families should be put in priority above the said needs of the military. its been my experience, that people are posted to places "just because" if there are 5 spots to fill and 5 people volunteer, yet different people are picked "because they have been in their current location" long enough is a horrible reason to move people.*
- *I've lost all my family/friend support as well as the community supports I had in place to help with raising our two children under two so my mental health has suffered which in turn takes a toll on our marriage*
- *Member blames themselves for ruining spouses career,hesitant about next posting even though it is good for members career.*
- *Moving is always stressful and you need to be able to laugh about everything*
- *Moving is stressful and can strain relationships, but if both people understand this and give the other person the time to 'cope' with it. Once you're settled in, things calm back down.*
- *Nous sommes un couple fort nous avons été chanceux lors du déménagement mais je peux totalement comprendre les divorces et séparations lors qu'on nous relocalise sans nous donner le choix*
- *Relocation is not a big deal. The day we enroll or start dating a military member we know that it will happen. The only impact it has on our relationship is that we get to see even more how well we work as a team.*
- *The first few months are always hard. The military spouse is especially busy learning their new responsibilities and meeting new people. Meanwhile, the spouse at home feels isolated and is grieving what they've left behind, work, relationships, friends, children. Tempers are short. Military spouses are too stressed to be able to listen well. Maybe if spouses could meet at "mandatory" adjustment conversation groups at MFRC. It feels as if there's so many cliques. It's hard to find your place.*
- *The last two years have been all about my husbands career. Mine has been out on the back burner. This is risky because I need to work a certain number of hours annually to maintain my professional license. We moved in January 2017, then again in October 2017 and we will be moving again in June 2018, It's difficult for me to keep changing jobs, but it's too expensive for us to pay rent in one location and then pay fees for shacks and meals for my husband, so I had to come with him.*
- *The reality of being a military spouse is that there is always the possibility of being posted. Being supportive and independent is key to a successful marriage and career*
- *We are pretty flexible and willing to be posted where ever, so we don't often hash out the pros and cons. Every posting has pros and cons, and we realize that posting are just temporary.*
- *We are very solid, however my inability to get appropriate work (finances and my career are negatively affected) and the fact that our base housing unit doesn't quite meet our needs are regular stressors. We could move off the base into the community, but we expect to be posted again in approx 18 months so it's not really worth it. We feel a bit stuck.*
- *We did not have the option to refuse the posting. We spoke with a social worker for screening and when I brought up concerns about being so isolated, I was told I shouldn't have married someone in the military. If my husband weren't so supportive and understanding, and our relationship not have been so strong, we never would have survived this as a couple. We survived despite the military, not because of it.*
- *We have pretty much figured this out now. Still my first wife;-)*

3.5.11 Posting Refusal Discussions

Approximately half of respondents had discussed the option of refusing a posting requiring a relocation because of the disruption it would cause to their family (Compassionate Posting Status) or temporarily living in separate locations to take the posting (Imposed Restriction).

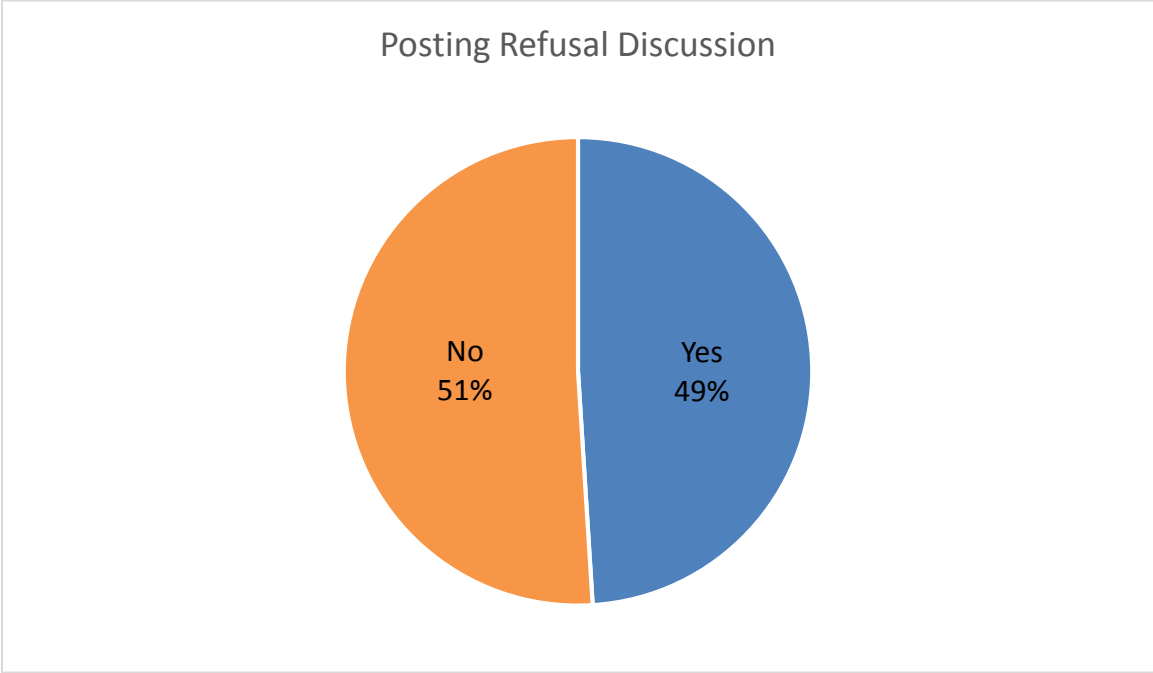


Figure 20: Discussed Refusing a Posting

3.5.12 Imposed Restriction Experiences

Those respondents whose families are or had been on Imposed Restriction and had to live in two separate locations because of a posting were asked additional questions regarding that experience. In total 149 of the 151 respondents who are or had been on Imposed Restriction responded to the following questions.

The majority of these respondents had been on Imposed Restriction for less than one year.

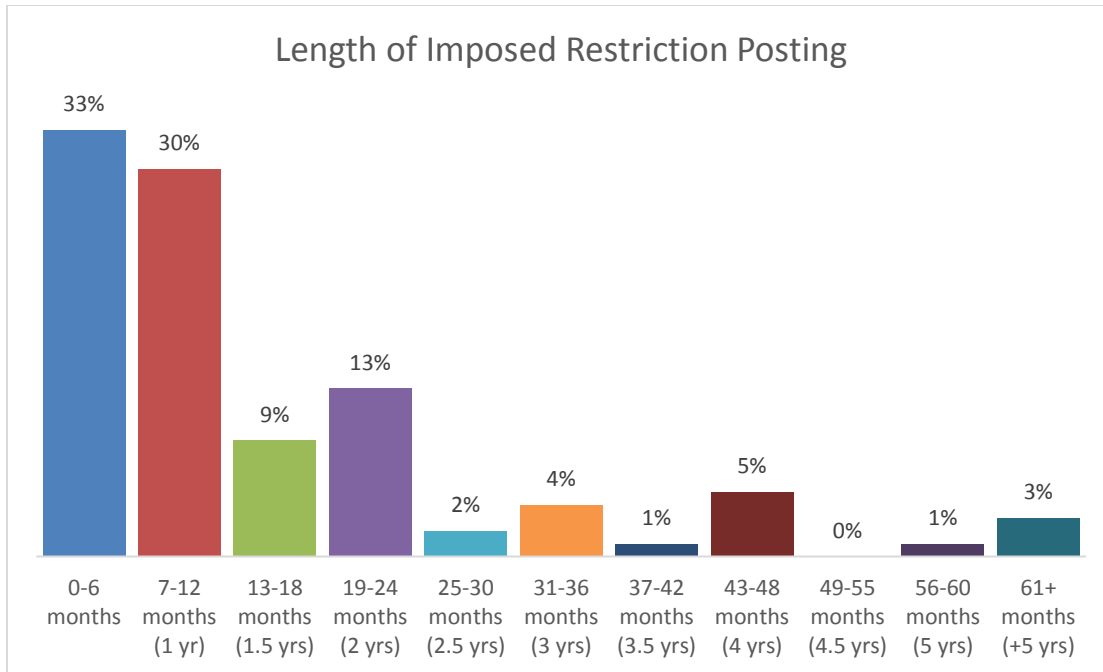


Figure 21: Length of Imposed Restriction Posting

These results are similar to the finding of Defence Research and Development Canada's Fall 2015 Your Say Survey – Imposed Restriction Results⁸:

0-6 months	50%
7-12 months	8%
13-18 months	10%
19-24 months	6%
25-30 months	8%
31-36 months	1%
37-42 months	6%
43+ months	11%

⁸ Squires, E. Dobрева-Martinova, T. Truscott, S. (2016). Fall 2015 Your Say Survey Imposed Restriction Results. DRDC=RDDC-2016-L139. Ottawa, ON: National Defence.

Most respondents (75%) had only been on Imposed Restriction one time. These results are in line with the Fall 2015 Your Say Survey – Imposed Restriction Results, where 73% had been on once, 18% had been on twice, and 8% had been on three times.

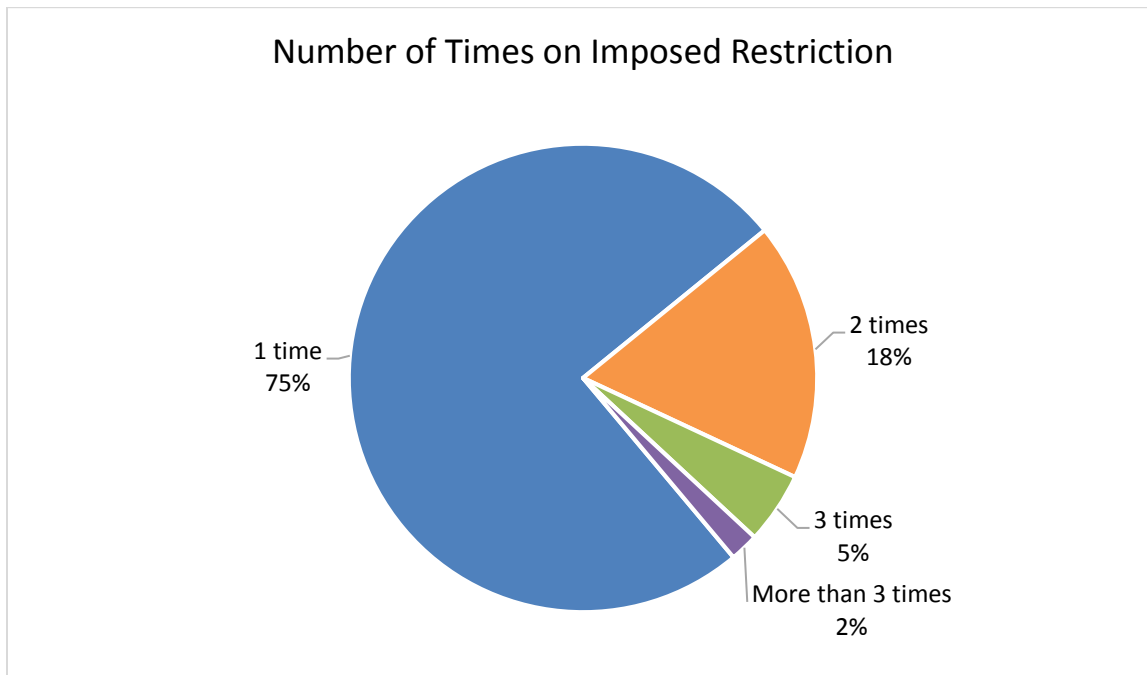


Figure 22: Number of Imposed Restriction Postings

There was a wide variety of responses to the frequency of family visits while on Imposed Restriction.

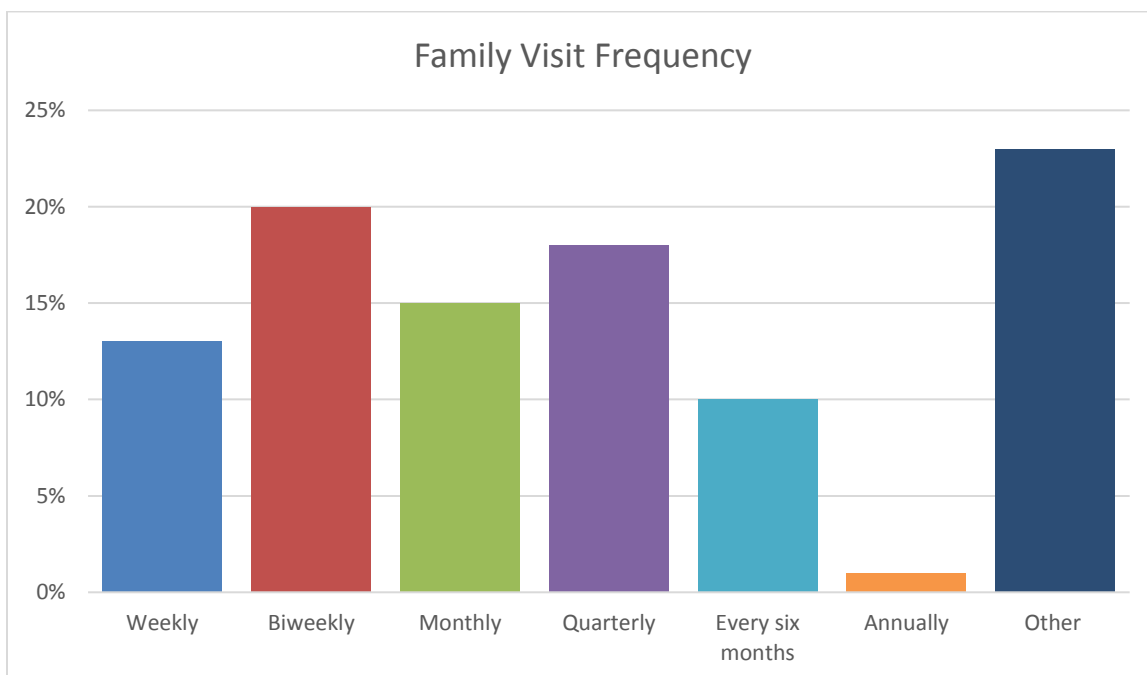


Figure 23: Frequency of Family Visits While on Imposed Restriction

Respondents were asked about the extent that various reasons explained why they chose to temporarily live in separate locations for a posting. Stability in family life, child(ren)'s education and non-military spouse/partner employment were the most common reasons.

Table 18: Reasons for Choosing Imposed Restriction

To what extent does each of the following explain why you chose to temporarily live in separate locations for a posting.	No Influence	Slight Influence	Moderate Influence	Considerable Influence	Very Considerable Influence	N/A
Stability in family life	23%	9%	4%	13%	33%	16%
Child(ren)'s education	24%	3%	6%	9%	28%	31%
Non-military spouse/partner's education	38%	5%	4%	2%	14%	36%
Non-military spouse/partner's employment	24%	8%	9%	8%	28%	22%
Family caregiving (e.g. aging parent)	41%	1%	5%	6%	5%	42%
Marriage/relationship difficulties	49%	6%	5%	3%	4%	34%
Shared custody of child(ren)	43%	1%	0%	2%	2%	52%
Child(ren) with special needs	40%	1%	2%	3%	3%	50%
Child(ren) with medical condition	40%	4%	1%	4%	1%	50%
Non-military spouse/partner with medical condition	40%	3%	3%	4%	4%	46%
Availability of adequate housing	31%	6%	5%	11%	16%	31%
(For dual serving couples) Military spouse/partner is in a different posting location from me	37%	0%	1%	1%	10%	51%
Stability in my family's social support networks	35%	9%	7%	13%	10%	26%
Did not want to sell house	42%	6%	9%	4%	7%	33%
Anticipated that the posting would be for a limited time and was not worth the hassle of moving the entire family	36%	2%	5%	6%	22%	28%

To what extent does each of the following explain why you chose to temporarily live in separate locations for a posting.	No Influence	Slight Influence	Moderate Influence	Considerable Influence	Very Considerable Influence	N/A
Other (please specify why you are on IR)	35%	0%	0%	3%	25%	37%
Note: Due to rounding, totals may not sum to 100%.						

These results are also in line with the Fall 2015 Your Say Survey – Imposed Restriction Results, although the percentages are lower in this study for each reason.

Of the respondents who indicated other reasons for going on Imposed Restriction, 45 provided the following reasons, a significant number of which were related to not being able to sell the house (*sic*):

- *Natural progression of partner's career, while there are no postings available for my trade where he is.*
- *Had no choice - could not get a local posting*
- *Spouse attended Staff College an hour away from home for less than 12 months, so renting was the only option if we moved and the pricing and availability of housing in Toronto was/ is unaffordable by most. Changing schools for 1 year also did not make sense..*
- *Had to finish renovations to sell house*
- *conjointe a finalement retrouvé un emploi dans son champs de pratique et est demeurée en arrière (Yellowknife) pour quelques années additionnelles*
- *Was on course after basic*
- *Not able to sell our house*
- *La maison ne se vendait pas et il fallait inscrire les enfants à lécole..*
- *MSC - posting together not feasible due to occupation requirements*
- *We knew the second posting was only short term and he would be back within a year*
- *Could not sell the house due to a depressed market*
- *Difficulty selling house*
- *was posted to a position for over a year and was not qualified to do my job, i should have been posted to one of the 8+ available positions where my family was.*
- *Share costaud y*
- *Could not sell my house for two years*
- *At our previous posting our house did not sell on time for my husband's report date. We were apart for 3 months before our house sold.*
- *Housing market dropped and we could not sell our house*
- *financial stability (cant own 2 house/apartment)*
- *Second year was that we were unable to sell our house in Cold Lake and could not afford two residences.*
- *QMB et cours de métier*
- *Posting d'un an*
- *We had no choice because we could not sell our home.*
- *Child was in grade 12 and then house didn't sell*

- *Husbands parents live with us and would be difficult to move. Housing market went way down when we would have been selling. We do not want to live in Winnipeg. I have aging parents in NS and Winnipeg would make it more difficult than it already is to get to see them.*
- *Did not want to move while he was on pre deployment training to be left in a new place while pregnant when he actually deployed.*
- *Waiting for school to finish*
- *Short term posting and family was not allowed to move with me.*
- *Posting immediately after deployment... no time to prepare for a move as a family*
- *Due to the housing market, we could not sell our house*
- *We moved ourselves because we could not afford to live separately.*
- *We had a difficult time selling our house - took 5 months. Husband moved to new posting while I stayed behind to sell home. It is the member's responsibility to do everything possible to arrange a door to door move. We could not purchase a new home before selling the old home without incurring penalties.*
- *We have no choice as a service couple*
- *My house sale closing date was after my COS*
- *Temps pour trouver des locataires pour la maison.*
- *jsut wasnt in the cards to sell or buy a huse that year as markets were high where i was posted and it was a buyeers market where i was living and couldnt sell my house for the most part.*
- *18 yrs of service at the time so I had to complete 2 more yrs.*
- *House unable to sell. Once the house is sold, my family will join me.*
- *no housing market to sell so we wait to sell in the spring so i went on IR*

Respondents who were or had been on Imposed Restriction were also asked about some of the impacts of this decision. Many respondents believed they researched their eligibility for supports and understood the financial impacts before accepting the posting, but that their family relationships became strained during the Imposed Restriction posting.

Table 19: Impacts of Decision

Indicate your level of agreement with the following statements. (n=146)	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
We knew where to find information to assist us during the IR posting.	18%	21%	28%	14%	19%
We researched our eligibility for various benefits and supports to assist during the IR posting.	24%	34%	20%	11%	10%
We understood the financial impacts of IR before accepting the posting (e.g. property, cost of living, income, etc.).	26%	32%	18%	11%	13%
Our family relationships became strained during the IR posting due to the additional stressors and physical distance.	39%	21%	21%	10%	10%
Our family relationships improved after the IR posting.	23%	18%	37%	12%	10%

Note: Due to rounding, totals may not sum to 100%.

More respondents were dissatisfied than satisfied with both the benefits and the policies for Imposed Restriction. Given all respondents to this question were or had been on Imposed Restriction, it is worrying that 7%-9% were not familiar with the benefits or policies respectively.

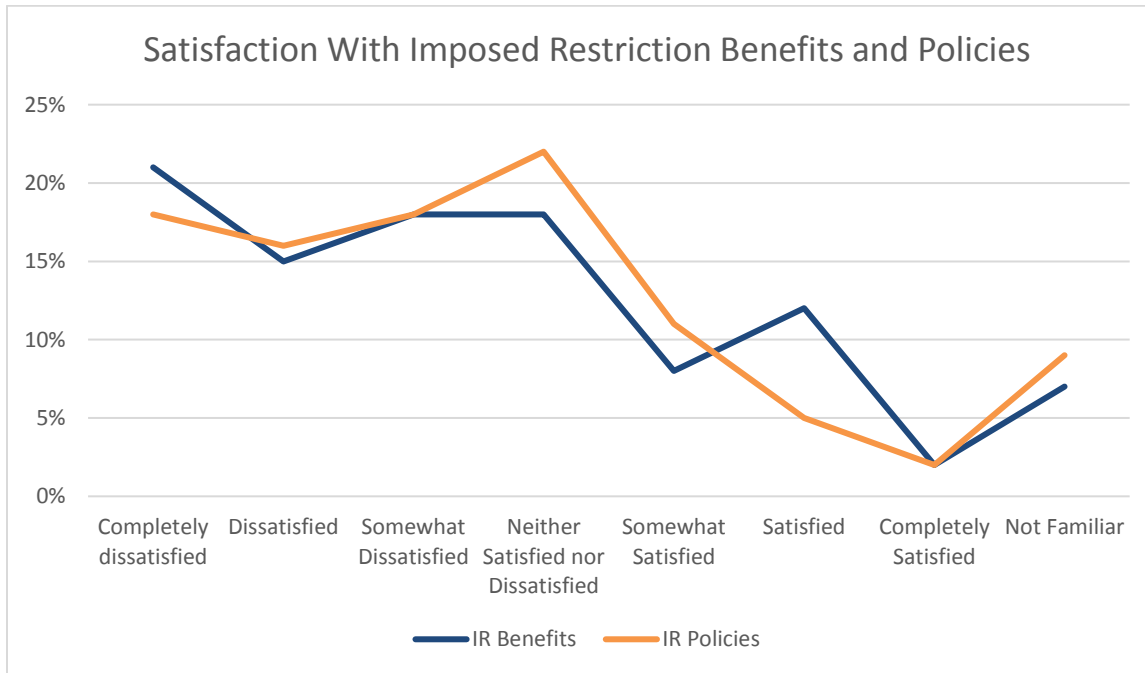


Figure 24: Satisfaction with Imposed Restriction Benefits and Policies

Some comments related to the Imposed Restrictions benefits included (sic):

- *It was a huge financial burden to the family with limited support from the CF for the family back at home station..*
- *For any posting where the separation is not voluntary, I believe that some additional benefits are required. Namely, ability to claim internet expenses and some form of family reunion expenses. While rent is covered, my family was out of pocket considerable amount as child care arrangements had to be changed, there was additional travel home when possible.*
- *MSC should have separation expense entitlements - it isn't our choice*
- *the removal of the benefits caused undo hardship and strain on my family. instead of going home every weekend and trying to go home during the week once in a while for family events. we could barely afford the gas for the bi weekly trips. it cost a lot more to operate two households.*
- *It was more of a financial burden and added more stress*
- *Requirement to pay for rations while living in added additional financial concern*
- *Ir is a financial burden on families*
- *Le fait de voyager coûte cher, tout comme l'épicerie*
- *In the beginning it was ok being on IR, as I was still under the old plan where allot of stuff was covered including food money. During my last year of IR, is when that all changed and only the rent was covered. This puts more of a strain on families as you are now forcing the member to dip into the family funds to help support him/her during their posting. This can be extremely stressful on some families especially depending on the rank of the individual. Also some members have had to take part time jobs in order to be able to cover the extra costs that are no longer covered.*

- *The CF could have handed me the \$1700 they spend for my apt rent and parking. (No food allowance), and I could used that to cover the mortgage on my house while I wait for it to sell. It would have been cheaper for the CF at \$1500 with mortgage and condo fees*
- *benefits have changed since we were on IR*
- *The new policies were based on several people whom abused the policies and is having a huge impact on family quality of life and on finances. There is the attitional need to pay for meals, living in required to pay more for the service members meals than what it cost to feed the rest of the family back home.*
- *I was very dissatisfied with the amount of hours I was allowed to stay at the IR post with my husband.*
- *The policy is vague and it is difficult to find any authoritative reference to IR. The FAQ portion of CMP's website does not cut it.*
- *policy changed while on IR. any new policy that changes monetary benifits should only effect NEW PERS TO IR. It should not change for people currently on it. Consider it a contract, both parties should have to agree to the changes before they come into force.*
- *I can get a fully furnished house for 1000+ but I can't rent a room with a friend for 500.*

Respondents were asked if they had ever turned down a posting to avoid going on Imposed Restriction and the majority had not.

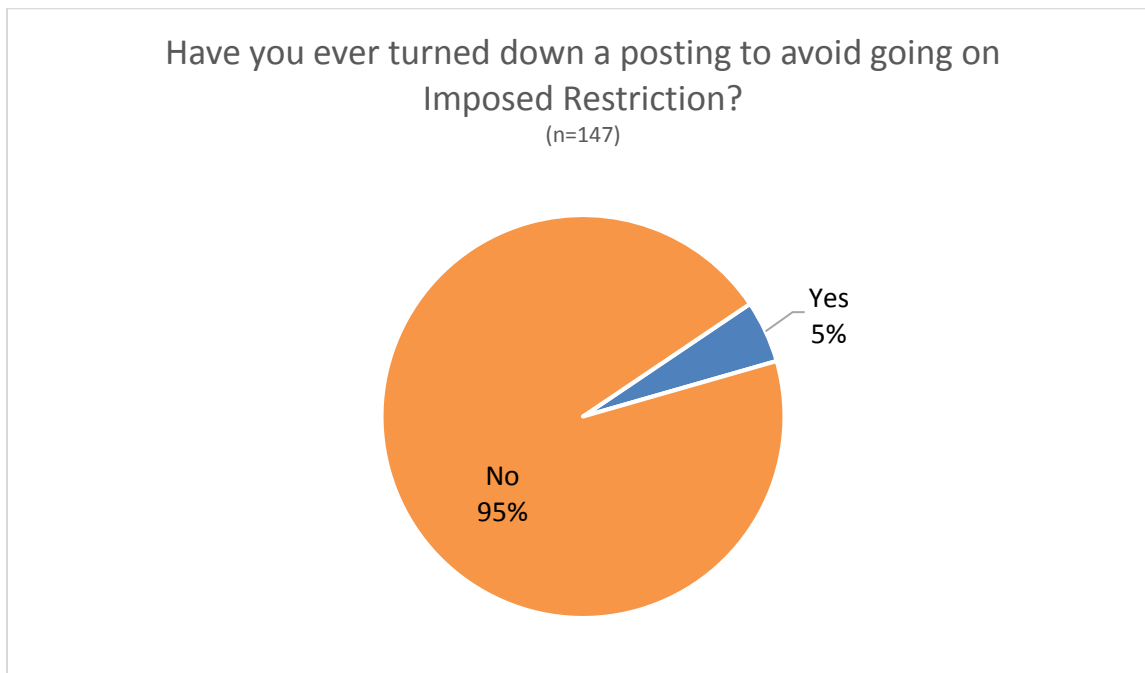


Figure 25: Turned Down Posting

The percentage of respondents who had turned down a posting (5%) is in line with the 6% who had refused a posting identified in the Fall 2015 Your Say Survey – Imposed Restriction Results. Of the 7 respondents to this study who had turned down a posting to avoid going on Imposed Restriction, these were the reasons for that decisions:

- Wanting to keep my family together (33%);
- To avoid adverse impact on my child(ren)'s education (17%);

- To accommodate my spouse/partner's employment pursuits (17%);
- To keep my spouse/partner relationship together (17%);
- Shared custody of child(ren) (6%);
- My spouse/partner refuses to relocate (6%); and
- My military spouse/partner was not being posted (6%).

4 Discussion

For most military families, the posting instruction confirming the need to geographically relocate comes with feelings of happiness and excitement. A smaller proportion respond to the instruction with fear, apprehension, anxiety or sadness.

Geographical relocations resulting from postings do have financial impacts on the family, primarily due to changes in cost of living and employment changes. For most, this is a negative impact – approximately half of families relocating feel their financial situations became worse after the move. Financial stress was identified as the second largest challenge facing military families in the 2016 CAF Community Needs Assessment⁹, as well as in the 2017 Military Members/Family Finance Survey¹⁰, so these results are not surprising, but it is still alarming.

Finding and selling the family home is by far the most important consideration for families when relocating, and it is also the task that requires the most time and effort. Learning about the potential financial impacts of living in the new community, and determining which neighbourhood to live in are also important considerations for families.

While finding a new job for the non-military spouse ranked lower on both the importance and time/effort required when relocating, and only 7% of respondents were unemployed, the second household income obviously affects the family's financial situation as well. Non-military spouses felt most challenged finding employment that matches their experience / education or maintaining their seniority.

The majority of respondents indicated that the relocation process placed additional stressors on their intimate partner relationship causing strain. While their relationship improved after the relocation for a third of respondents, more than half did not agree that their relationship improved or were neutral. It is important to note that challenges with intimate partner relationships were identified as the third largest stressor facing military families both in the 2016 CAF Community Needs Assessment and also in the 2017 Military Members/Family Finance Survey.

And while some families go on Imposed Restriction to maintain family stability, many respondents felt that their family relationships became strained during the Imposed Restriction posting due to the additional stressors and physical distance.

⁹ Prairie Research Associates. (2017). *CAF Community Needs Assessment 2016 Overall Results*. Ottawa, ON: Canadian Forces Morale and Welfare Services.

¹⁰ Wang, Z., Lee, J. Farley, K. (2018). Top-line results from the 2017 Military Members/Family Finances Survey. DRDC-RDDC-2018-L095. Ottawa, ON: National Defence.

Given that financial stress is one of the top three challenges facing military families, and that this research is showing that financial stressors are topping the specific relocation challenges facing families, and compounded by the fact that financial strain can cause or aggravate existing intimate partner relationship challenges, any strategy for increased relocation expertise must address these issues in parallel to ensure families are better supported through moves.

Interestingly, understanding CAF IRP and benefits rank lower on importance to families, but higher on the time/effort required to do. Frequent complaints on the assistance of BGRS (formerly Brookfield) also point to the amount of time/effort and frustration families have with respect to benefits and processes. This suggests that the increased relocation expertise should include an easy-to-understand guide to ease the time/effort spent on trying to understand this aspect of moving.

It is also important to note that very few respondents sought support from any other source. Only about 20% of respondents accessed MFRCs and/or CFHA (Canadian Forces Housing Authority) for support. And when asked if the MFRC provided them with assistance, even fewer said they did, most said they did not. This question focused on mandated services that the MFRCs are supposed to provide as part of their funding through the Military Family Services Program (e.g. connecting them with services in their new location – from potential employers, to health care access points, to mental health service providers, to child care providers). This is unsettling on its own, but even more so given that the research participants were recruited primarily through MFRCs, so presumably their own clients.

Finally, there is a pervasive assumption that the posting instruction is mandatory, final, unquestionable and not to be refused. While it is true that some posting instructions are CAF operational requirements, many are for the military member's career progression. And while refusing a posting may stall or end the military career, accepting the posting quite frequently ends or interrupts the civilian spouse's career, in addition to adding stress and instability to the family. These are decisions that need to be made after much serious discussion between couples about the pros and cons of both individual's careers, their financial situation and their family's needs together.

5 Conclusion and Recommendations

While many families are managing posting-related relocations, there are clearly some negative impacts on the family financial situation and the intimate partner relationship. Based on the results of this research, there are some areas requiring attention, and the following recommendations are offered to help address these areas.

Recommendation #1: Financial Literacy Education

For almost half of families, a geographic relocation due to a posting results in a worsened financial situation, primarily due to changes in employment and cost of living. Further, buying/selling a house is the most important consideration for families as well as the task that requires the most time and effort. The purchase / sale of a house also has significant impact on family finances. As postings are a reality of the military, families should be prepared for these changes, not only as a major family life change, but also how it may impact both their financial situation and their family relationships. Currently, very little posting-related financial education exists, yet this is a reality facing 12,500 CAF families every year. Financial literacy education would assist families to make better informed decisions on accepting postings as well as whether it is more prudent to rent or own a house. Financial literacy education should include local cost of living rates and housing market analysis, preparing for a temporary loss of a second income and how to have conversations about challenging financial issues.

Recommendation #2: Relationship Counselling

In addition to financial impacts, there are also impacts on family relationships, especially the intimate partner relationship. On top of the major life change event of moving to a new location and the financial impacts of that move, which can both add stress to a relationship, there are also unique discussions that must occur between the partners – whose career is going to be sacrificed this time, who will carry the most workload of managing the move, how does the partner get access to all the critical information (dates, benefits, expenses, etc.) when only the military personnel has been authorized to have that information, etc. These are difficult conversations to have at any time, without the added stressors of the move and the finances. Psychoeducation and counselling for couples on how to have these conversations would help families manage their relocations in a healthy and supportive manner.

Recommendation #3: Postings and Relocations Education

It is clear from the results of this research that families don't have enough knowledge of posting relocations, as shown by the amount of time/effort and frustration with IRP and BGRS (formerly Brookfield) processes, but also by the number of respondents who feel

there is not an option at all to refuse a posting, regardless of the negative impact on their family. A family-friendly guide to the relocation process, including information on the postings process and ways to defer or refuse postings along with the conversations families should have beforehand, would assist families and give them a stronger sense of locus of control over their own lives.

Recommendation #4: Military Family Services Program Realignment

Finally, the Military Family Services Program exists to help families through the more challenging aspects of the military lifestyle – those being relocations, repeated absences from the family and injury/death. Yet when respondents were asked if they accessed the MFRC or received assistance from the MFRC, the vast majority did not. This speaks to a serious disconnect between family needs, organizational mission, and services offered. The Military Family Services Program operational directive, funding and accountability mechanisms must be reviewed and realigned in light of existing research and evidence including this study.