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## THE RISE OF SINGLE MEMBERS IN THE CANADIAN ARMED FORCES

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**JCSP 45**

**Solo Flight**

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**THE RISE OF SINGLE MEMBERS IN THE CANADIAN ARMED FORCES**

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## **The Rise of Single Members in the Canadian Armed Forces**

Over time society changes and with it the makeup of those women and men serving in uniform. With it, policy must adapt and continue to meet the changing needs of modern soldiers, sailors, and air personnel. It can be said that Department of National Defence (DND) and Canadian Armed Forces (CAF) policies have adapted over the years to better serve members in general and the traditional nuclear family most of all, with much great work done to better support the families of service members. One area where policy modernisation has not kept up with the changing needs of people is with the rise of members living alone. This paper aims to show that under current policy single members are financially disadvantaged when compared to married and common law members. To show this the paper will discuss the impact of the rise of single members on the Canadian Armed Forces and where significant gaps exist in current policies surrounding temporary duty travel and relocation with specific emphasis on financial costs taken on by service member which would be either not required or are compensated by policies supporting their married and common law peers. This paper will not discuss policies around single parent challenges.

In order to analyse the policy gaps around *single members*, there must be an understanding of what that is, and bounds on the terms for the purposes of the research done. In this case, the term *single* will be taken to mean anyone living without a legal partner and to achieve that will include the collection of those always single, separated from either a spouse or common law partner, divorced, and those whose partner has died. This grouping was chosen to be inclusive of all those members who are living alone and who are unlikely to have an additional adult living in their homes. The presence of

absence of other dependents, be they children or otherwise are not deemed a factor in the analysis as they are for the most part people who would not normally be deemed responsible to care for a home without supervision. According to the most recent Census, this grouping of people includes 41% of Canadians aged 20-59<sup>1</sup>, which covers the majority of the Canadian Armed Forces age demographic. In the membership of the Regular Force, this increases to nearly half of all members<sup>2</sup>, indicating this is a substantial portion of the population which needs to be equally factored in alongside the more traditional nuclear families. It can be understood that this grouping is excessively inclusive and will include a percentage of membership who have an additional adult living in the same household, be them a romantic partner, friend, or roommate. These adults would not, under most circumstances, be eligible for any of the benefits a dependant to the member would and are therefore still classified as single. Similarly, while the paper will focus on the conditions of single members, it is not to be assumed that these items will not apply to some married members. There will be situations where some of the cases described for single members apply to married members when their spouse is unable or unwilling to perform the tasks described and may therefore be eligible for a similar benefit.

The first area in which there is a policy gap which disproportionately impacts single members is in duty travel. This is most easily seen through temporary duty travel outside of the member's home location; however, the same conditions exist for members on exercises who are not sleeping at home. When examining the overarching travel

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<sup>1</sup> Statistics Canada. Table 17-10-0060-01 Estimates of population as of July 1st, by marital status or legal marital status, age and sex

<sup>2</sup> L. Manser, Profile of Military Families in Canada: 2017 Regular Force Demographics (Ottawa: Canadian Forces Morale and Welfare Services, 2018), 23

policies detailed by the National Joint Council (NJC)<sup>3</sup> there are two main areas where expense exists without mitigating policy measures: home visits and pet care. Nearly all home, condo, and tenant insurance policies require a residence to be physically checked every 1-3 days to check for damage and ensure there can be no claim of negligence where damage occurs. While married or common law partners typically remain in the home and fulfil this requirement, single members must find someone to take this role on, often at an expense to the member. Similarly, for any long period of absence, there is a requirement to maintain the grounds, including snow removal to ensure safety and lawn care to comply with local bylaws. These expenses are not necessarily great however they are an expense resulting for official travel which is not reimbursed.

The second area looks at pets. While owning a pet is a choice, approximately 54% of Canadian households have made that choice, with no significant difference between single and married households. While away on training or travel single members are financially responsible for boarding their pets and this can become a significant expense. While the NJC policy does account for childcare expenses, it does not account for pet care, and this is a significant policy gap. Looking at a case study where the member were to travel from Ottawa to Toronto to complete the residency phase of the Joint Command and Staff Program, at a cost of \$50 per day<sup>4</sup> for a single pet, the pet care costs would total \$750 for the 15 day block. In a situation where the member has two pets, it could increase again by anywhere from 50% to 100%, potentially costing the member as much as \$1500,

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<sup>3</sup> National Joint Council, *Travel Directive* (Canada: Canada Communications Group, 2016)

<sup>4</sup> Dogs At Camp, "Pricing," accessed 22 May 2020, <https://dogsatcamp.com/ottawa/pricing/>; Dog World Ottawa, "Boarding Fees," accessed 22 May 2020, <https://dogworldottawa.com/rates/>

representing a significant portion of monthly take home salary for a mid-level major<sup>5</sup>, and given the cost is relatively fixed, becomes exponentially more burdensome for more junior officers and NCMs. This is a substantial disadvantage to single members over those with partners who will, in nearly all cases, continue caring for the pets in their own home at no cost.

Relocation policy is a somewhat different case, where the general policy is rather inclusive, and does account intrinsically for pet care during travel for house hunting trips, as it assumes that travel includes the partner of the member, yet still does not account for needing to have properties checked on while the member and their family are in the new location. The applicable discussion for that point from the previous section should be taken to apply equally here for all members. The challenges in relocation policy become more clear when special circumstances come about which add challenge to a relocation beyond what is typical and predictable, and where there is no flexibility in the interpretation of written policy to account for the situation applicable solely to single members.

The first such of these cases comes up in the case where a member is unable to sell their home in their previous location prior to reporting for duty in their new location<sup>6</sup>. While there are some policy items meant to apply in this situation to mitigate the burden on the member, the standard interpretation assumes the member is returning to a home

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<sup>5</sup> Department of National Defence, “Pay Rates for Officers,” accessed <https://www.canada.ca/en/department-national-defence/services/benefits-military/pay-pension-benefits/pay/officers.html#major>

<sup>6</sup> This case is based on the experiences of a single member unable to sell their home in the previous location prior to reporting for duty in the new location. The discussion of policy shortfalls has been expanded to be more representative of a broad spectrum of single members in comparable cases.

occupied by their spouse. The policy therefore does not account for a rental car or transportation in the previous location during the *return to assist* trip<sup>7</sup>. This leaves a member financially responsible for the costs of transportation in order to manage the finalisation of the sale. This is an especially unique gap as the travel policies for nearly all other forms of travel account for rental car authorisation<sup>8</sup>, yet in this already difficult situation for members, single members are not able to make similar claims for reimbursement. In this same case a second discrepancy exists between the eligibility for an Imposed Restriction between single members and members with dependants. In a comparable situation where the member was unable to sell their former residence without a significant financial loss a married service member would be eligible for a period of imposed restriction to allow for the member's household goods and effects to remain at the previous location and living expenses in the new location paid at Crown expense. In the case of single members, the accepted interpretation of the policy is that they are not entitled to imposed restriction despite the wording "who intend to relocate their dependants and/or [household goods and effects]"<sup>9</sup> as the conditions to travel unaccompanied. This situation results in single members being forced to maintain two residences, whether in single quarters or private accommodations at the new location, at their own expense where the same is not asked of married members.

The second area associated with relocation which inequitably applies to single members is in the case where members have become single since their last relocation. In

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<sup>7</sup> Department of National Defence, A-PP-005-IRP-AG-001, *Canadian Forces Integrated Relocation Policy* (Ottawa: DND, Canada, 2018)

<sup>8</sup> National Joint Council, *Travel Directive* (Canada: Canada Communications Group, 2016)

<sup>9</sup> Department of National Defence, A-PP-005-IRP-AG-001, *Canadian Forces Integrated Relocation Policy* (Ottawa: DND, Canada, 2018) 117

this case a member and spouse will have occupied a single residence and prior to relocation have separated and either now occupy two residences or co-occupy a single residence. Some elements of the policy do specifically discuss the reimbursement of expenses for sale of a home co-owned by the member and a former spouse, namely those referring to co-ownership of a residence. The policy has provisions in place for disposal of a residence jointly owned by a former spouse and authorising the reimbursement of full expense, and also permitting the member to claim expenses for the disposal of a residence other than the one they moved into during their previous location. There do remain gaps in the practical application of the portion of the policy dealing with the purchase of a replacement residence, the most challenging of which is surrounding mortgage default insurance. Following a review of circumstance surrounding reimbursement of mortgage default insurance, the relocation policy was changed in 2018 to allow for this under specific circumstances. The main condition for the majority of cases is a requirement for members to invest 100% of the proceeds of selling their previous home into purchasing a new home in the new location. In the case of a recently single member, this is not strictly possible.

In Canada the divorce rate is approximately 38%, and this number does not include those couples who separate and never legally divorce, or those couples whose common law relationship is dissolved, meaning the rate is likely much higher in practice. While not necessarily true in all case, a typical divorce involves the splitting of profits from the sale of the home. Under the terms of the policy this makes the member, or both members in the case of a former service couple, unable to comply with the requirement to use the full amount of proceeds from the sale of the home in paying for a new home,



whether or not each member puts the entirety of their portion of the profits into the purchase of their own new residence<sup>10</sup>. In this case the member's likelihood of requiring mortgage default insurance is increased based on splitting the capital, and this becomes a substantial expense during an already exceedingly difficult time for the members. Using an average home price for Canada of \$500,000<sup>11</sup> this cost could be as high as \$21,000<sup>12</sup> of out of pocket expense which would have been reimbursable in comparable situations for other members. This clearly presents a financial disadvantage for these members and adds a hardship to a relocation, which is supposed to be at Crown expense.

In all of the above cases there is a preventable disadvantage present in policy which could be mitigated or prevented with some modification. The first set of policy change recommendations are for adjustments to travel costs. As discussed in the earlier portion of the paper, these hardships are not necessarily unique to single members in all cases and therefore the policy change recommendations presented here are not presented as conditional on being single. Similarly, these expenses are not universal and the actual costs incurred vary greatly based on geography, task, and personal choice and therefore any consideration for a universal benefit would not be in the interest of the Crown and can be seen as unnecessary. In consideration of finding a fair balance between not creating a financial burden on members and responsible use of public funds, the recommendation for the costs associated with both home visits while a residence is

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<sup>10</sup> This example case is based on the experience of a former service couple who separated and purchased two residences on their subsequent posting, with details removed and expansion to be representative of a broader set of conditions.

<sup>11</sup> Canadian Real Estate Association, "National Price Map," accessed 23 May 2020, <https://www.crea.ca/housing-market-stats/national-price-map/>

<sup>12</sup> Canada Mortgage and Housing Corporation, "CMHC Mortgage Loan Insurance Costs," last modified 31 Mar 2018, <https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/mortgage-loan-insurance-homeownership-programs/cmhc-mortgage-loan-insurance-cost>

unoccupied and the costs of pet care should be included as a reimbursement for those members who incur expense and whose expense is reasonable. In the case of both, a policy addition for reimbursement of actual and reasonable expenses should be added, providing for meeting the needs of members during periods away from the home and only for what would be a fair amount. Any inclusion of a “cap” for reimbursement would be difficult as regionally these costs can vary greatly and within a single region the availability of the services may result in costs being higher than would be considered reasonable based on a survey of service providers. In the case of maintenance requirements for a home to comply with safety or bylaw concerns, a similar policy addition is required to address the need, however unlike the other two there would be a requirement to include a maximum frequency in order to prevent abuse of the service.

When looking at the relocation policies, each case must be addressed independently. In response to the requirement for a rental vehicle during a return to assist trip after selling a home, the simple policy inclusion with the same requirements and limitations as other rental car entitlements would be sufficient, ensuring members have access to transportation with a limit of actual and reasonable expenses. This simple change would be an extremely helpful one for single members who struggled to sell their homes. In the case of eligibility for a period of imposed restriction, this is a more complicated change and would require a longer term analysis to ensure a more lenient policy would balance the genuine need for the benefit with the responsibility and obligations associated with service requirements and relocations. Conceptually, this could be achieved by expanding the policy interpretation to include cases where the single member is unable to sell their home, as in the case described earlier, allowing for the

member to maintain the residence and an additional one in the new location without a financial burden on the member. This should not be interpreted to be a default approval and should not be used to avoid relocation. This will require discretion on the part of the chain of command and career managers to prevent abuse. This policy would potentially also open an opportunity to single members who expect to return to their current location an opportunity to maintain their residence in the same way a married member could do with the imposed restriction rules in choosing the leave their dependants in the previous location.

In the case of recently single members splitting the proceeds of a home sale with another person this can be addressed through an additional condition placed on the entitlement. In this situation, the condition as stated "...they use 100% of the equity from the sale for the purchase of the new residence"<sup>13</sup> is the limitation and a subsequent caveat could be added to enable the inclusion this case as eligible. This could be written as guidance for an interpretation such that in the case of a separation of co-owners of a residence prior to its disposal and the purchase of a new residence, using 100% of the subject member's portion of the proceeds of the sale is deemed to be 100% for the purposes of reimbursing mortgage default insurance costs. This would need to be proven using separation agreements or other verifiable documentation to show the distribution of the proceeds of the sale, in addition to the verification that the funds received were used to purchase the new residence. While this does add complexity to the policy to some degree, it would create a more equitable situation for single members.

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<sup>13</sup> Department of National Defence, A-PP-005-IRP-AG-001, *Canadian Forces Integrated Relocation Policy* (Ottawa: DND, Canada, 2018) 92

Single members represent a substantial portion of the CAF population, accounting for about half of all serving members of the Regular Force, and yet policy has not adapted to support this reality. This paper has demonstrated that current policy dealing with duty travel and other activities keeping members away from their residences do not adequately account for the circumstances this presents for members living alone and the financial burdens these policy gaps place on those members, recommending an addition to that policy permitting reimbursement of those costs. It has also demonstrated there are issues pertaining to relocation which impact some single members and place them at a financial disadvantage over members with spouses and identifying areas where relocation policy could be adapted to better account for those special move cases. Policy changes specifically to address the issues presented would mitigate the hardships created for members and would better represent the needs of single members in military service.

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