



Something From Nothing: Improving CAF Retention Through Financial Incentives Without Spending Money?

Major Dionysios (Gabe) Gosselin

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SOMETHING FROM NOTHING: IMPROVING CAF RETENTION THROUGH FINANCIAL INCENTIVES WITHOUT SPENDING MONEY

Introduction

Does the Canadian Armed Forces (CAF) care about its people? If it does care, do any of its employees believe it? Employee retention is a complicated factor in organizational management and the CAF is not immune to elements influencing whether its people stay or leave. Ultimately, people stay with an organization to fulfill personal needs. When those needs are not met, they seek employment elsewhere. Personnel turnover is expensive because it necessitates recruitment and re-training of new employees. It also reduces the level of skill, experience, and leadership across the organization. The CAF is doubly impacted by the cost of poor retention because as a military structure it is a closed system. When it loses personnel to release it cannot simply hire directly against that vacancy, it must promote from within and then recruit and retrain new people. Therefore, it is an operational imperative that the CAF is highly effective at personnel retention. Historically, the CAF has focused on benefits and financial incentives to encourage retention up to, or beyond, the 25-year mark when personnel become eligible for pensions. Unfortunately, this approach, as seen in other Western militaries, appears to be losing effectiveness and personnel continue to opt out of military service. In this environment of retention challenges, the CAF, in line with its allies, must take creative approaches in convincing people to remain in uniform. Reverting to the classic playbook of more pay and more benefits may not generate the level of organizational commitment necessary to make the institution a competitive and desirable employer to Canadians. To address this challenge, this paper will apply the Allen and Meyer 3-Component Model (TCM) that outlines the areas that generate individual commitment in organizations.¹ Using the framework, this analysis will propose that the Department of National Defence (DND) and the CAF² can provide incentives to increase individual commitment. Where this analysis will push the boundaries on the topic of retention is that increased organizational commitment can be achieved without spending additional money. Using the in-depth example of issuing housing loans to CAF members, DND can align benefits with the TCM theory to increase individual commitment across the institution. Following its application of this framework on loans, this analysis will offer future areas of research that can increase personnel commitment at no financial cost to the CAF.

¹ John P. Meyer and Natalie J. Allen, "A three-component conceptualization of organizational commitment," *Human Resource Management Review*, 1, (1991): 62.

² DND and CAF are not used interchangeably in this analysis. DND specifically refers to the non-military portion of the defence institution that is responsible for application of government resources and policy. The CAF specifically refers to the military portion that is the focus of policies and resources towards executing defence objectives.

Organizational Commitment

Researchers on organizational commitment are increasingly interested in analyzing factors that determine whether employees stay or depart from employers. One of the more influential models that addresses employee retention, shown below in Figure 1, is the Allen and Meyer TCM published in 1991. It consolidates some of the foundational concepts from industrial organization research found in Becker's side-bet theory and Mowday, Porter and Steers' attitudinal commitment approach.³ In this framework three elements have been identified that comprise an individual's commitment to an organization in the context of remaining an employee or pursuing employment elsewhere. First, continuance commitment is the extent that employees believe that they have no alternative options beyond remaining with the organization. This form of commitment is mostly associated with perceived lack of employment or financial options and opportunities outside of the current employer. Subsequently, continuance commitment has been observed to correlate with minimal levels of employee efforts.⁴

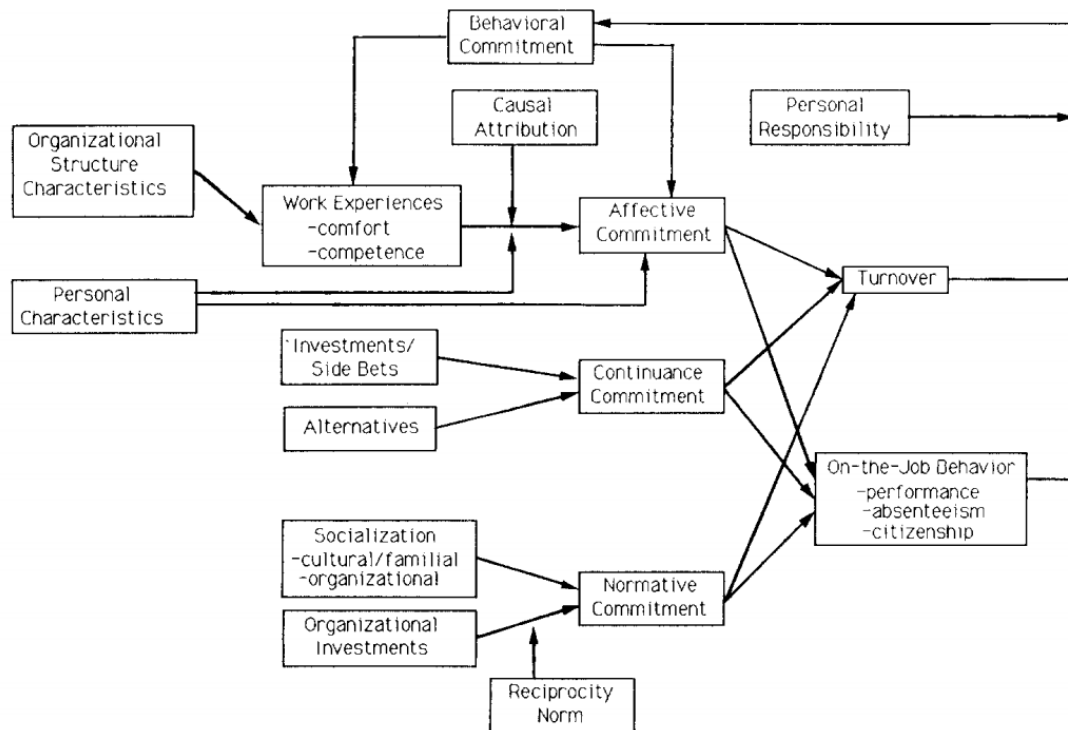


Figure 1 – A Three-Component Model of Organizational Commitment

Source: Meyer and Allen, A Three-component conceptualization of Organizational Commitment, 68.

³ John P. Meyer, David J. Stanley, Lynne Herscovitch, and Laryssa Topolnytsky, "Affective, continuance, and normative commitment to the organization: A meta-analysis of antecedents, correlates, and consequences," *Journal of Vocational Behavior*, 61, (2002): 24.

⁴ John P. Meyer, Natalie J. Allen and Laryssa Topolnytsky, "Commitment in a Changing World of Work," *Canadian Psychology*, 39, 1 (1998): 86.

The second form of commitment is normative. This commitment is described as the perceived obligation that individuals feel that they must remain with an organization. This is distinct from continuance because the perception is more values based about the employee believing that its either the right thing to do or that they have a moral obligation to their employer.⁵ Finally, the third form of commitment is affective. This is the extent to which employees desire to remain in the organization because they believe that the values of the organization mirror their own and that their fundamental needs are met. Research on affective commitment in various refinements of the TCM has repeatedly demonstrated it as having the highest correlation to lower absenteeism and turnover.⁶ The stronger the affective commitment, the more likely employees will remain with the organization.

The influence of affective commitment has become a significant focus of analysis because of its repeated empirical relationships to positive employee factors. This form of commitment indicates that employees will more frequently demonstrate behaviours that are in line with organizational preferences beyond the question of retention. Affective commitment has been linked to increased positive corporate social behaviours such as helping colleagues, ensuring high standards in work tasks, and receptiveness to change initiatives presented to employees.⁷ These are all elements that benefit the organization because they generate value at minimal added cost for execution. Overall, affective commitment is largely seen as the optimal state in which employees are motivated to remain with an organization. However, affective commitment does not exist independently from the other forms. There is a relationship between the three because, as argued by the TCM, individuals will experience these forms of commitment, in varying degrees, simultaneously.⁸ These simultaneous levels of interaction between commitment are what make the TCM dynamic in comparison to other models. Notably, the different combinations of commitment levels generate different employee “profiles” which are then predictive towards employees seeking alternative employment.⁹ For example, employees with an affective-normative oriented profile are actually more likely to remain than those with strictly affective profiles. Researchers infer that this affective-normative profile best captures the moral obligation perspective where the employment experience incorporates

⁵ John P. Meyer, Chester Kam, Irina Goldenberg, and Nicholas L. Bremner, “Organizational Commitment in the Military: Application of a Profile Approach,” *Military Psychology*, 25, 4, (2013): 384.

⁶ Zachary A. Mercurio, “Affective Commitment as a Core Essence of Organizational Commitment,” *Human Resource Development Review*, 14, 4 (2015): 399.

⁷ Kyoung Yong Kim, Robert Eisenberger, and Kibok Baik, “Perceived Organizational Support and Affective Organizational Commitment: Moderating Influence of Perceived Organizational Competence,” *Journal of Organizational Behavior*, 37, (2016): 559.

⁸ Natalie J. Allen, “Organizational Commitment in the Military: A Discussion of Theory and Practice,” *Military Psychology*, 15, 3 (2003): 240.

⁹ Meyer, Kam, Goldenberg, and Bremner, “Organizational Commitment in the Military: Application of a Profile Approach,” 382.

relationships such as colleagues, work environment, and group cohesion.¹⁰ Comparatively, an affective profile mainly focuses on the interaction strictly between the organization as a structure and the individual employee.¹¹ Using these profiles as distinct combinations of commitment to organizations, the CAF can identify different demographics that are at risk of release.

The TCM has also been refined in contemporary research to include the impact of individual perceptions and how they influence different levels of commitment. How an employee views organizational actions or decisions will be influenced by the type of commitment that characterizes their respective profile. Therefore, those with greater affective and normative commitment profiles will more likely perceive the actions or decisions of an organization in a positive light.¹² Consequently, the perception generated by how employees observe organizational action is an environmental element that influences commitment. The type and level of commitment is, therefore, subject to how employees perceive organizational decisions and not the decisions themselves. Employees in this case, as shown in Figure 2, have perceptions of their employer's support and their competence. Perceived organizational support is the extent that employees believe that their employer is making decisions for their benefit in conjunction with the company. This perception is critical because it correlates with increase affective commitment even when those decisions may be normative or continuance-based in nature.¹³

¹⁰ Ibid., 397.

¹¹ Mercurio, "Affective Commitment as a Core Essence of Organizational Commitment," 396.

¹² Meyer, Kam, Goldenberg, and Bremner, "Organizational Commitment in the Military: Application of a Profile Approach," 391.

¹³ Eric G. Lamber, Bitna Kim, Nancy L. Hogan, Thomas M. Kelley, and Brett Garland, "Why I am here matters: The effects of continuance and affective commitment on organizational citizenship of private prison staff," *Security Journal*, 30, 1 (2017): 211.

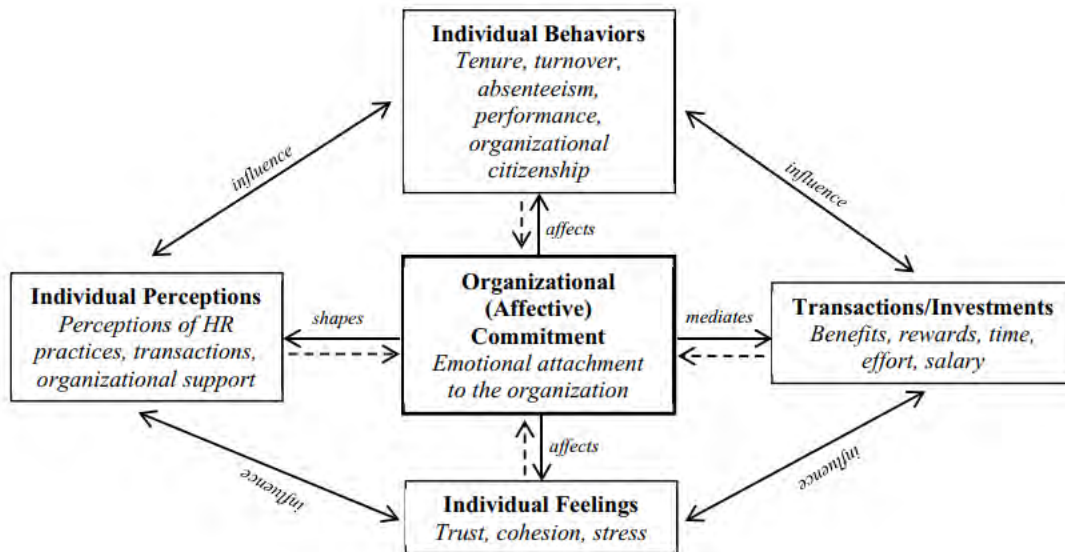


Figure 2 – Concept Map of Affective Commitment as the Core Essence of Organizational Commitment.

Source – Mercurio, Affective Commitment as a Core Essence of Organizational Commitment: An Integrative Literature Review, 406.

Therefore, perceived organizational support only requires that the employees believe that the organization is making the best decisions for them, not that the actual best decisions are made. Subsequently, perceived organization competence is the extent that employees believe an organization can deliver on its promises.¹⁴ Effectively, while an organization can demonstrate a strong desire to support employees, these messages are not credible if employees do not believe that their execution can be achieved. With the combination of these perceptions, the refined TCM demonstrates an important feedback mechanism between organizational actions and the respective impact on commitment profiles. For organizations, the implication is that employer efforts must not only be aligned with increasing affective commitment, but must also be seen and believed as credible.

Applying this refined TCM to CAF retention efforts can assist the organization with understanding or predicting outcomes associated with its decision-making. Taking the perspective of affective commitment as core to retention, the incentives provided by the organization must be aligned to this outcome. Influencing affective commitment is achieved through efforts that are seen as beneficial to CAF members and that those members believe that the institution will deliver on them. For example, while pensionable service at 25 years can be considered a continuance-based incentive, it is simultaneously perceived as a highly credible

¹⁴ Kim, Eisenberger, Baik, “Perceived Organizational Support and Affective Organizational Commitment: Moderating Influence of Perceived Organizational Competence,” 561.

benefit that will be delivered. Therefore, commitment towards receiving a pension has affective and normative elements because employees perceive this as a credible demonstration of organizational support. Unfortunately, as a public institution the CAF does not have the ability to continually increase spending to generate benefits that can translate into affective commitment. This challenges retention efforts because this constraint means that promises from the organization come with minimal credibility for demonstrating competence when additional financial resources for benefits are beyond the CAF's control. Additional appropriations for new or increased benefits must be requested through the government and Treasury Board (TB). Due to this constraint, the CAF must orient its focus on generating perceived organizational support and competence using already existing authorities within DND. There are various benefits and incentives currently within the organization subject to these authorities. If they are adjusted to maximize the perceived level of organizational support and competence, then greater affective commitment can be generated resulting in greater retention.

Providing Loans to CAF Members for Housing

One of the largest investments any person will make in their lifetime is the purchase of their home. It is a decision that combines the elements of personal financial stability with overall prosperity. In the CAF context, multiple home purchases are commonplace compared to other professions where up to 25% of its personnel are expected to relocate each year.¹⁵ The expectation is that employees will move geographic locations multiple times in a career and that the organization will compensate them for associated expenses. However, there are financial implications to moving that surface beyond the costs reimbursed by the CAF under its Canadian Armed Forces Relocation Directive (CAFRD). While current benefits succeed at addressing direct financial costs associated with relocation, personnel must contend with challenges associated with spousal employment opportunities, different standards in medical availability for dependents, different availability for extra-curricular programs for dependents, and the overall cost of living between locations.¹⁶ The impact of relocation is effectively on the entire military household not solely the member being posted. From a retention perspective, military spouses experience organizational commitment the same as their uniformed partners¹⁷ and equally influence partner commitment towards re-enlistment.¹⁸ Thus, impacts to the military family unit directly influence levels of commitment and the related financial concerns strain these relationships.¹⁹ Because home purchases, and the associated relocation, have a significant

¹⁵Department of National Defence, Assistant Deputy Minister (Review Services), "Evaluation of Military Housing," (Ottawa: Department of National Defence, August 2021), 9.

¹⁶ Department of National Defence, "Canadian Armed Forces Retention Strategy," (Ottawa, Department of National Defence, 6 October 2022), 25.

¹⁷ Paul A Gade, Ronald B. Tiggler, and Walter R. Schumm, "The Measurement and Consequences of Military Organizational Commitment in Soldiers and Spouses," *Military Psychology*, 15, 3 (2003): 204-205.

¹⁸ Rebecca A. Bull Schaefer, Stephen G. Green, Mahima Sexena, Howard M. Weiss and Shelly M. MacDermid Wadsworth, "Crossover of Organizational Commitment," *Human Performance*, 26, 4 (2013): 262.

¹⁹ Amanda Bullock and Lisa Williams, "Predicting Canadian Armed Forces Service Couples' Marital Satisfaction: Roles of Financial Well-being and Financial Strain," *Journal of Military, Veteran and Family Health*, 5, 1(2019): 67.

impact on employee personal, professional, and family lives, this analysis considers it a primary candidate to apply the refined TCM. From a TCM perspective, the CAF may be overlooking how to address these challenges in a way that influences retention by demonstrating organizational support towards increased affective commitment.

Employee loans are a tool that exist in both private and public institutions to meet various objectives that can be used towards increased organizational commitment. Home purchase loans may be used in the private sector as a benefit associated with geographic relocation and may be taxable or non-taxable depending on the level of interest recovered by the organization.²⁰ Other similar incentives have surfaced where employers offer loans to offset outstanding employee student debts.²¹ For the public sector, specifically DND and the CAF, loans currently exist as mechanisms to address very specific circumstances within the organization associated with operations and processes. For example, CAF members and Public Servants posted overseas can access a posting loan for the lesser of \$53,814 or 50% of gross annual salary repayable over four years at the prescribed TB interest rate.²² This loan is provided for the purposes of purchasing household requirements or eliminating liens on vehicles and is restricted from use on investments or to paydown existing mortgages.²³ Another form of credit provided by DND is the repayment for subsidized education upon voluntary release. Specifically, the CAF offers subsidized education in exchange for periods of obligatory service.²⁴ This is most often used in the Regular Officer Training Program for undergraduate studies, but it is also used for specialized skills such as medical, dental, and legal degrees. When members seek voluntary release from the CAF prior to completion of this obligatory service they must repay the institution for the cost of the subsidized education. From a pay and allowances perspective, the CAF also allows salary overpayment recoveries for extended periods of time, with no interest if recovered in less than 6 months and at prescribed interest if beyond 6 months.²⁵ Finally, and specific to housing, when members are posted geographically and elect the imposed restriction

²⁰ “Calculate Payroll Deductions and Contributions – Loans and Employee Debt,” Canada Revenue Agency, Canada, last modified 23 February 2023. [Loans and employee debt - Canada.ca](#).

²¹ John Kilgour, “Employer-Provided Student Loan Repayment Assistance Benefits,” *Compensation and Benefits Review*, 49, 4 (2017): 213.

²² “FSD 10 – Posting Loan,” National Joint Council, Canada, last modified 1 April 2024. [Appendix A – Maximum Loan Amount - Section 10.2 \(njc-cnm.gc.ca\)](#).

²³ “Canadian Forces Compensation and Benefits Instructions – Chapter 10 Foreign Service Instructions,” Department of National Defence, Canada, last modified 18 January 2024. [Chapter 10 – Foreign Services Instructions - Canada.ca](#)

²⁴ “Defence Administrative Order and Direction 5049-1 – Obligatory Service,” Department of National Defence, Canada, last modified 27 June 2017. [DAOD 5049-1, Obligatory Service - Canada.ca](#).

²⁵ “MPAI 8-1 Prevention and Detection of Overpayments – Recoveries from Pay and Extension,” Director Military Pay and Allowances Processing, Department of National Defence, Canada, last modified 17 March 2023.

(IR) program, where the member moves separately from their dependents, they are offered advances to secure accommodations which can be renewed annually.²⁶

Currently, these loans and debt mechanisms are not related to any intentional retention efforts or towards areas aligned to perceived organizational support. Clearly, DND has authorities and processes in place to provide credit. As a government institution it receives revenues from interest on debts and receivables as part of its operations.²⁷ Therefore, if these authorities are already in place, can they be adjusted to provide benefit to its members to entice commitment? Based on the precedents above, these authorities already exist. Leveraging DND's ability to extend credit, even at TB established interest rates for receivables,²⁸ generates a two-fold benefit to employees. First, the prescribed interest rate²⁹ is lower than the rate available from regulated financial institutions.³⁰ Therefore, CAF members would effectively have an opportunity to pay less interest on receivables offered by the institution.

The second benefit, in the housing context, is that it would reduce the size of individual mortgages taken from financial institutions. Reducing the total amount required for relocating CAF members to borrow for a home purchase provides a direct financial benefit. What is more, because DND is not charging less than the prescribed TB interest rate it is not generating a taxable employee benefit.³¹ DND could opt to charge no interest or less than the prescribed rate, however this would generate a new taxable benefit and an increased cost (through foregone interest revenues). While this form of concessionary loan exists in the Financial Administration Act³² and TB Directives,³³ the foregone revenue would constitute a new appropriation and, hence, it does not meet the constraints of this analysis. The net effect of the employee loan is a smaller individual mortgage amount required from higher cost financial institutions. As the loan is

²⁶“Canadian Forces Compensation and Benefits Instructions – Chapter 208 Relocation Benefits,” Department of National Defence, Canada, last modified 11 October 2018. [Chapter 208 - Relocation Benefits - effective 2021-04-01 - Canada.ca](#).

²⁷“Public Accounts of Canada 2023 Volume II Section 17: National Defence,” Public Services and Procurement Canada, last modified 27 October 2023. [Section 17: Revenues— Section 17: National Defence—Volume II: Public Accounts of Canada 2023—Receiver General for Canada—PSPC \(tpsgc-pwgsc.gc.ca\)](#).

²⁸“Treasury Board Directive on Public Money and Receivables,” Treasury Board Secretariat of Canada, last modified 1 April 2017. [Directive on Public Money and Receivables- Canada.ca](#).

²⁹For 2023 government lending rates for up 365 days averaged 4.9305%. “Consolidated Revenue Fund Lending Rates to Crown and Others for Periods up to 365 days: 2023,” Department of Finance, last modified 1 March 2024. [Consolidated Revenue Fund Lending Rates to Crown Corporations and Others for Periods up to 365 Days: 2023 - Canada.ca](#).

³⁰According to Statistics Canada, 2023 commercial lending averages were 5.405% for 5-year fixed mortgages and 5.465% for 5-year variable mortgage rates. “Table 10-10-0006-01 – Funds advanced, outstanding balances, and interest rates for new and existing lending – Bank of Canada,” Statistics Canada, last modified, 29 April 2024. <https://doi.org/10.25318/1010000601-eng>.

³¹“Calculate Payroll Deductions and Contributions – Loans and Employee Debt,” Canadian Revenue Agency, last modified 23 February 2023. [Loans and employee debt - Canada.ca](#).

³²“Interest and Administrative Charges Regulations SOR/96-188,” Financial Administration Act, Canada, last modified 25 April 2024, [Interest and Administrative Charges Regulations \(justice.gc.ca\)](#).

³³“Treasury Board Directive on Public Money and Receivables,” Treasury Board Secretariat of Canada, last modified 1 April 2017.

repaid, DND recovers the funds plus interest, ultimately resulting in no additional financial cost to the organization.

The main approach to a DND mortgage loan strategy for CAF personnel would be how to best align it with both perceived organizational support and retention. Providing it as a blanket benefit, like the CAFRD, may not yield the commitment results sought because the program must be provided in a way that increases perceived organizational support. Therefore, the CAF must assess which points in a military career generate higher risks for release and how institutional loans can incentivize retention. The first area can be early in a military career while members are on the first iteration of their contract, normally called a variable initial engagement.³⁴ This early career phase sees military personnel relocated from their point of recruitment for extended periods to complete training. For young and/or single service members this is less detrimental than for those that have been recruited with dependents, a spouse, and a mortgage. In this case, a DND mortgage strategy could be oriented towards first-time home buyers early in their career. This approach would be an early demonstration of organizational support. A DND loan provides both a competitive benefit, in the form of accessing home ownership, and aligns with the long-term CAF goal of enabling financial stability for personnel.

A second approach would be to align loans with periods of service. For example, at the expiration of their initial contract this benefit could become available as an incentive to sign another term of service. Similar to the subsidized education programs, the loan could also be offered optionally in exchange for obligatory service. The completion of the initial terms of service, whether there was an obligatory component or not, is an important decision point because CAF members can equally choose to release and receive a final full relocation benefit. Therefore, the financial compensation for a relocation at the end of a contract exists regardless of whether the individual chooses to re-sign or elects to release.³⁵ Subsequent milestones could also be established at 15 or 20-year marks, or in conjunction with future relocations.

The third approach to a lending strategy would be to target those posted to high-cost geographic locations and complement the Canadian Forces Housing Differential (CFHD) allowance. Specifically, the CFHD is based on salary, the lower the individual salary the greater the amount of allowance paid to offset housing costs.³⁶ Those in middle management and higher ranks under this program therefore receive minimal to no financial support to offset housing costs in these locations. Additionally, CAF members that are service couples each receive 50%

³⁴“Defence Administrative Orders and Directives 5002-1 – Enrolment,” Department of National Defence, Canada, last modified 4 June 2018. [DAOD 5002-1, Enrolment - Canada.ca](#).

³⁵“Canadian Armed Forces Relocation Directive – Chapter 14 Moves to Intended Place of Residence,” Department of National Defence, Canada, last modified 6 March 2024. [Chapter 14. Moves to Intended Place of Residence \(IPR\) - Canada.ca](#).

³⁶“Canadian Forces Housing Differential,” Department of National Defence, Canada, last modified 4 August 2023. [Canadian Forces Housing Differential - Canada.ca](#).

of the CFHD benefit respectively.³⁷ To mitigate the impact to those that are not entitled to this benefit, a loan strategy can offset the cost of mortgages for those required to relocate to these areas. The CAF personnel not entitled to this support are an area of concern because they represent those at senior levels of rank and experience. These middle management and senior personnel are also closer to the completion of their contracts. Finding creative solutions to affordable housing at these key points in a military career would demonstrate the CAF's ability to support its personnel. Importantly, housing costs are highly visible and are experienced across all demographics. Through a loan strategy, specifically targeted at these points, the CAF can demonstrate a level of perceived organizational competency in providing a solution and incentive to its personnel to build affective commitment towards retention.

The application of an employee lending strategy is also being pursued by other Western militaries such as the US, UK, and Australia. These militaries have taken the approach of demonstrating organizational support by maximizing the options available to its personnel during relocation subject to their individual requirements. For example, the US Department of Defence (DoD) partners with Veteran's Affairs to underwrite low-interest mortgages. This allows the government to secure the loans for its personnel where their cost of living will be reduced due to lower lending fees.³⁸ Another mechanism for supporting housing costs is the US Basic Housing Allowance. This approach provides tailored rates to its personnel based on location, family dependents, as well as rank and pay levels.³⁹ Lending is also used in this program where personnel can advance up to 3 months of the allowance and apply it towards their housing selection. The loan is then formally repaid in twelve monthly interest-free installments.⁴⁰ In contrast to CFHD, the US does not eliminate the housing allowance for those that elect to live in military housing. Instead, the program applies the allowance towards the cost of military rent. The net result is that personnel reside at nearly no cost for on-base housing.⁴¹

For Australia, similar creative efforts have been applied to increase retention through financial incentives. Initial efforts in 2007 and 2008 trialed the use of retention bonuses for the Australian Defence Force (ADF). However, the results indicated that these bonuses did not have the intended effect as they were not well aligned with key career points.⁴² The ADF has adjusted its approach and currently provides three options that use flexible home purchasing as a tool for

³⁷ Ibid.

³⁸“VA Home Loans,” US Department of Veterans Affairs, United States of America, accessed 22 March 2024. [VA Home Loans Home](#).

³⁹“Basic Allowance for Housing Rate Lookup,” Department of National Defence, Defence Human Resources Activity, United States of America, accessed 22 March 2024. [Basic Housing Allowance | BAH Rate Lookup | Defense Travel Management Office \(dod.mil\)](#).

⁴⁰“Permanent Change of Station (PCS) CONUS,” Department of Defense, US Army, last modified 22 August 2023. [Permanent Change of Station For Soldiers | The Official Army Benefits Website](#).

⁴¹ Ibid.

⁴² Philip Hoglin, Angie Sturrock, Phil Brezzo, and David Goble, “Military Retention Bonuses: Fact and Fiction,” *Australian Defence Force Journal*, 186, (2011): 40-41.

retention. The first is called the Defence Home Ownership Assistance Scheme.⁴³ This approach is similar to the US where private financial institutions provide favourable rates and a portion of the interest is covered by the military. In addition, the amount of the interest coverage increases with accrued service periods.⁴⁴ The second is through an allowance payment mechanism that increases with rank and seniority called the Home Purchase Assistance Scheme.⁴⁵ The third option is the Home Purchase/Sale Expense Scheme which resembles the CAFRD. The scheme is focused on covering the costs associated with buying and selling individual properties.⁴⁶

For the UK there are similar options to the US and Australia in terms of allowances. The most recent benefit, released in 2023, is the “Forces Help to Buy” scheme. This loan strategy enables personnel to borrow up to 50% of their future salaries or £25,000 (approximately \$41,960 CND⁴⁷) to use towards housing.⁴⁸ This amount is repayable over various option periods at no interest to personnel and becomes available after minimum years of service. Overall, the efforts of other Western militaries are similar in nature where they expand the application of housing benefits to best meet different circumstances. These examples are important to CAF efforts because, not only are they useable precedents, the influences on individual organizational commitment are consistent across similar cultures.⁴⁹ Respective housing strategies each come with different trade-offs and frameworks, but they provide a clear indication that the organization is providing support across the widest possible spectrum of their personnel.

Applying a loan strategy or tailoring some of the flexibilities provided by the US, UK, and Australia would not come without risks. The first risk would be the amount of debt that DND would have to manage within this framework. Using a one-size-fits-all approach would have DND providing loans up to its approximate 68,000 personnel at varying levels of risk for repayment. Therefore, the primary risk mitigation would be applying loans to personnel in line with different periods of service associated with retention. This would allow the program to observe loans at forecasted intervals defined by periods of service, such as 10, 15, and 20 years.

⁴³ “Defence Home Ownership Assistance Scheme,” Department of Defence/Department of Veterans’ Affairs, Australia, accessed 22 March 2024. [The Defence Home Ownership Assistance Scheme \(dhoas.gov.au\)](https://dhoas.gov.au).

⁴⁴ “Steps to DHOAS Benefits,” Department of National Defence/Department of Veterans’ Affairs, Australia, accessed 22 March 2024. [Steps to DHOAS benefits](#).

⁴⁵ “Selling or Buying a home using the Home Purchase or Sales Expenses Allowance,” Department of National Defence, Australia, accessed 22 March 2024. [Selling or buying a home using the Home Purchase or Sale Expenses Allowance \(HPSEA\) | Pay and Conditions \(defence.gov.au\)](#)

⁴⁶ “Buying a Home using the Purchase Assistance Scheme (HPAS),” Department of Defence, Australia, accessed 22 March 2024. [Buying a home using the Home Purchase Assistance Scheme \(HPAS\) | Pay and Conditions \(defence.gov.au\)](#).

⁴⁷ Using on the Bank of Canada 2023 Annual exchange rate for UK Pound Sterling \$1.6784. “Annual Exchange Rates,” Bank of Canada, accessed 30 April 2024, [Annual exchange rates - Bank of Canada](#).

⁴⁸ “Forces Help to Buy: Help to get on the property ladder,” Ministry of Defence, United Kingdom, last updated 19 December 2022. [Discover My Benefits - Army \(mod.gov.uk\)](#).

⁴⁹ Ronald Fischer and Angela Mansell, “Commitment across cultures: A meta-analytical approach,” *Journal of International Business Studies*, 40 (2009): 1349.

Importantly, a loan strategy compared to an allowance-centric strategy allows DND to recover interest. This interest can then be allocated towards subsequent securitization of the amount lent to personnel.

A second risk is the collectability of the respective loans. This is offset by the additional financial security of eligible members because the lowered cost of borrowing, either through preferential rates or due to increased down-payment sizes, would increase available household incomes. To that end, loans can be repaid either over time or from the proceeds of property sales on future relocations. Currently, home purchases that do not meet Canadian Mortgage and Housing Corporation (CMHC) down-payment thresholds are subject to mortgage insurance fees as they are considered higher risk.⁵⁰ The CAFRD provides financial reimbursement to personnel that incur these fees when relocating between properties. Therefore, DND loans can assist in avoiding these fees, further reducing the risk of the mortgages and the amounts reimbursed to personnel.⁵¹ A loan strategy also presents the risk that DND would absorb losses associated with lower property values when markets decline. To an extent, this risk is already carried by DND in the form of the \$30,000 benefit that CAFRD provides on losses associated with housing sales.⁵² Under a loan strategy the actual risk of loss only applies when property values decline beyond this established entitlement. Losses can be applied in the sale of a property on disposal rather than submitted as a reimbursable claim. The result would be a more expedient way to compensate members for this lost equity with an amount already subject to reimbursement.

Finally, loans that remain after a CAF member's release creates another recovery risk. However, upon completion of terms of service personnel are already entitled to a full cost relocation on release. Therefore, the risk is partially mitigated because a property can be sold without additional cost to the CAF member under CAFRD benefits and the proceeds recovered by DND. For those that do not elect a final relocation on release, loan repayments can be achieved through options such as using commercial lending institutions, most likely at a refinancing period, or through an election for deductions from other post-release benefits, such as pension or associated pension transfer values for those that do not reach 25 years of service.

Overall, the use of loans for military personnel can generate financial benefit at no cost to DND. Secure housing is a fundamental requirement for military personnel to establish their ability to operate in the CAF. Providing options allows the CAF to increase access to affordable housing and long-term financial stability, both of which are objectives of an effective and competitive employer. These creative efforts aim to increase the perceived organizational support provided to employees. It demonstrates that the CAF is providing benefit for personnel through the department sharing a portion of risk associated with relocation. Loans do not

⁵⁰ "How to Buy a Home – Mortgage Insurance." Canadian Mortgage and Housing Corporation. Accessed 22 March 2024. [Mortgage Default Insurance, Insured Mortgage - How To Buy a Home](#).

⁵¹ "Canadian Armed Forces Relocation Directive – Chapter 8 Sale and Purchase of Residence," Department of National Defence, Canada, last updated 6 March 2024.

⁵²Ibid.

directly increase personnel income, in fact, they result in a cost. However, the key to increasing perceived organizational support is that value is observed by the employee. In a loan strategy, this is generated through lower costs of borrowing resulting from larger down-payments.

Combining these second-order financial benefits with longer periods of service also supports retention because future relocations that offer loans can offset the cost of living across geographic locations. By re-aligning already existing benefits and policies to offset CAF cost of living challenges, DND can reduce the pressure of directly increasing financial compensation to its personnel. Tailoring these incentives, therefore, addresses the other influences on commitment associated with perceived organizational competence. The CAF does not solely have to rely on changes to legislation outside of its control, such as increased tax relief,⁵³ to execute this strategy. Together, presenting a loan strategy, and being able to execute it, generates the components associated with increased affective commitment which is the most prominent contributor to retention.

Areas For Future Research

The refined TCM approach can be applied to other CAF benefits and programs. Further research can be conducted on areas that have the potential to simultaneously demonstrate perceived organizational support and competence. While some benefits are not realistic for the CAF because of its nature as a public institution, others can be tailored to where they are visible to its personnel and generate increased affective commitment. Given that this approach applies the constraint of no additional cost, because the intent is to leverage already existing authorities, DND can produce CAF retention initiatives to elements within its control.

The first example is replicating leave exchange, or “Unlimited Time Off,” programs used in private industry.⁵⁴ Currently, CAF personnel have leave entitlements where their options are to consume leave, accumulate unused leave between fiscal years, or receive a payment if they have reached their accumulation limit.⁵⁵ Exchangeable leave frameworks allow personnel to manage leave to best suit personal circumstances and increase their perceived organizational

⁵³“2.1.6 Tax Measures for Canadian Armed Forces Personnel and Policy Officers Serving on International Missions,” Bill C-74, 42nd Parliament 1st Session, Canada, Ottawa: House of Commons, 22 June 2018. [Legislative Summary for Bill C-74 \(parl.ca\)](#).

⁵⁴Jessica de Bloom, Christine J. Syrek, Jana Kühnel, and Tim Vahle-Hinz, “Unlimited Paid Time Off Policies: Unlocking the Best and Unleashing the Beast,” *Frontiers in Psychology*, 13, (2022): 3.

⁵⁵“Canadian Forces Leave Policy Manual,” Department of National Defence, Canada, last updated 7 February 2024. [Leave policy - Canada.ca](#)

support.⁵⁶ These exchanges can occur between CAF personnel at set values or be transferable across service spouses. Flexible programs enable personnel at differing operational tempos the option of accessing leave to match their current employment. Higher tempo positions may incentivize an individual to use less leave and less intensive ones to desire more. Allowing exchanges provides an option to those who value additional time off as the incentive compared to those who may prefer additional cash flow. Comparatively, CAF service spouses benefit due to leave imbalances that occur from prolonged periods where one partner is away for military requirements. Transferable leave provides the option for those spouses to maximize their leave together. This is considerable given that military service couples represent approximately 6,472, or 10%, of the CAF.⁵⁷

A similar private industry leave benefit is the use of sabbatical type periods where CAF members can pursue personal endeavors.⁵⁸ While options currently exist to request leave without pay from the military, an extended period of paid time off with the purpose of providing personal benefit or growth is not as prevalent. Providing personnel this form of leave after qualifying years of service, and potentially in conjunction with offsetting obligatory service, can provide an option to seek non-military experience while maintaining financial security. The US military approached the analysis of sabbaticals through a return-on-investment perspective where extended leave options could be used to incentivize retention.⁵⁹ Further similar initiatives were applied in the US Army Captain Retention Program where obligatory service was offered in exchange for educational and developmental opportunities.⁶⁰ For example, some may elect to experiment with private sector employment or entrepreneurship. Others may choose to experience living in a foreign country given that they may never be selected to be posted outside Canada or operationally deploy.

Pushing the constraints of this analysis regarding benefits within CAF and DND control, perceived organizational support initiatives can be aligned with other government departments. Specifically, Veteran's Affairs Canada (VAC) manages the financial benefits entitled to CAF members following release. Using a no cost approach, these benefits can be aligned with CAF retention efforts. For example, VAC provides funding to released personnel to pursue training or

⁵⁶Leroy White, Andy Lockett, and Graeme Currie, "How does the availability and use of flexible leave influence the employer-employee relationship?" *Human Resource Management*, 59, 5 (2020): 456.

⁵⁷Manser, L., "Profile of Military Families in Canada: 2017 Regular Force Demographics," 63, Ottawa, 2018: Canadian Forces Morale and Welfare Services. [Profile-of-Military-Families-in-Canada-2017-RegF-Demographics-Report-FINAL-June-2018.pdf \(cfmws.ca\)](#).

⁵⁸"The Transformative Power of Sabbaticals," Harvard Business Review, last modified 22 February 2023, [Research: The Transformative Power of Sabbaticals \(hbr.org\)](#).

⁵⁹Harry J. Thie, Margaret C. Harrell, and Marc Thibault. *Officer Sabbaticals – Analysis of Extended Leave Options*, (Santa Monica, CA: RAND, 2003), 37.

⁶⁰Hunter R. Coates, Teresa S. Silvermail, Lawrence V. Fulton, and Lana Invanitskaya, "The Effectiveness of the Recent Army Captain Retention Program," *Armed Forces and Society*, 37, 1 (2011): 5-18.

education after 6 and 12 years of service.⁶¹ The maximum amount available after release is \$80,000 where the intent is to support post-military career options.⁶² Notably, these benefits are only available after leaving the organization. Therefore, while there is a level of incentive to achieve the 12-year milestone, there is no added financial value to the education benefit beyond this point. To increase the perceived organizational support of this incentive VAC, DND, and the CAF could align it with retention. Access to this benefit could be oriented to personnel at 20 and 25 years of service without increasing the cost per member. At one of these points in service, for example 20 years, a portion of the VAC benefit could become transferable to dependents or spouses similar to the US Post-9/11 GI Bill Benefits.⁶³ Subsequently, at a point closer to or at 25 years of service it could become fully transferable.

This collaboration would considerably widen the use of these funds towards the military family unit. Routinely military families are the center of organizational initiatives. The emphasis being the need to support them through the unique challenges of the military lifestyle over the duration of a career and beyond. Given that impacts to family are stated as a primary dissatisfier for those currently serving,⁶⁴ making the education benefit transferable would demonstrate a significant level of perceived organizational support. Members with no dependents or spouse would still benefit equally from the program. Simultaneously, transferability to spouses and dependents would make it accessible to over 63% of CAF personnel.⁶⁵ Since this funding is already allocated to all members that achieve the required time in service, there would be no increased cost from a Whole of Government approach.

Conclusion

This analysis has presented that DND and the CAF can increase retention incentives by providing financial benefits to its personnel without increasing costs. Using the conceptual framework of TCM, long-term retention is most influenced by the motivators for commitment. Affective commitment, which is the desire to remain with an organization, has been shown to be the strongest predictor of retention. Increased affective commitment is generated through organizational efforts when they are perceived to provide support to employees and equally when employees are confident that the organization can execute on its promises. Therefore, in the CAF context this analysis applied two constraints for retention benefits to personnel; first they must be primarily controllable within DND and, second, they must not increase spending that would require additional requests for funding from government. To meet these constraints an in-depth assessment of a financial loan strategy applied to military housing benefits was selected.

⁶¹“Education and Training Benefit,” Veteran Affairs Canada, last modified 13 February 2024, [Education and Training Benefit - Policies - Veterans Affairs Canada](#)

⁶²Ibid.

⁶³“Transfer your Post-9/11 GI Bill Benefits.” US Department of Veterans Affairs, United States of America, last modified 6 March 2024. [Transfer Your Post-9/11 GI Bill Benefits | Veterans Affairs \(va.gov\)](#).

⁶⁴“Canadian Armed Forces Retention Strategy,” Department of National Defence, Canada, 69.

⁶⁵ Manser, “Profile of Military Families in Canada: 2017 Regular Force Demographics,” 6.

Military housing is an operational necessity for the CAF because its influence extends to members, their families, and their overall financial security. A strategy to provide options to CAF members to take a loan from DND can provide a financial benefit by reducing the sizes of mortgages and increasing the size of down-payments for housing. DND already has lending and advance systems established within its authorities and can orient them towards supporting personnel housing costs. The department can provide loans and recover associated interest while also reducing the amounts it currently reimburses for insurance fees. This strategy is in line with what allies such as the US, UK, and Australia are currently providing to their personnel with options that best meet individual needs. Further tailoring these loans to key career points, such as first-time home purchases and extended years of service, can entice members to stay in the military. Ultimately, this strategy enables the CAF to align the benefits that it already has available and capitalize on opportunities to demonstrate organization support to its personnel where it matters most.

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