<table>
<thead>
<tr>
<th>1. AGENCY USE ONLY (Leave blank)</th>
<th>2. REPORT DATE</th>
<th>3. REPORT TYPE AND DATES COVERED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>THESIS/DISSertation</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4. TITLE AND SUBTITLE</th>
<th>5. FUNDING NUMBERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. Air Force Banked Pilots Is the Interest Worth the Deposits</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>6. AUTHOR(S)</th>
</tr>
</thead>
<tbody>
<tr>
<td>MARK William Babione</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>7. PERFORMING ORGANIZATION NAME(S) AND ADDRESS(ES)</th>
<th>8. PERFORMING ORGANIZATION REPORT NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>AFIT Student Attending:</td>
<td>AFIT/CI/CIA-94-C20</td>
</tr>
<tr>
<td>University of Colorado</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>9. SPONSORING/MONITORING AGENCY NAME(S) AND ADDRESS(ES)</th>
<th>10. SPONSORING/MONITORING AGENCY REPORT NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>DEPARTMENT OF THE AIR FORCE</td>
<td></td>
</tr>
<tr>
<td>AFIT/CI</td>
<td></td>
</tr>
<tr>
<td>2950 P STREET</td>
<td></td>
</tr>
<tr>
<td>WRIGHT-PATTERSON AFB OH 45433-7765</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>11. SUPPLEMENTARY NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>12a. DISTRIBUTION/AVAILABILITY STATEMENT</th>
<th>12b. DISTRIBUTION CODE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approved for Public Release IAW 190-1</td>
<td></td>
</tr>
<tr>
<td>Distribution Unlimited</td>
<td></td>
</tr>
<tr>
<td>Michael M. Brickler, SMSgt, USAF</td>
<td></td>
</tr>
<tr>
<td>Chief Administration</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>13. ABSTRACT (Maximum 200 words)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>14. SUBJECT TERMS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>15. NUMBER OF PAGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>41</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>16. PRICE CODE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>17. SECURITY CLASSIFICATION OF REPORT</th>
<th>18. SECURITY CLASSIFICATION OF THIS PAGE</th>
<th>19. SECURITY CLASSIFICATION OF ABSTRACT</th>
<th>20. LIMITATION OF ABSTRACT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

DTIC QUALITY INSPECTED B
# Table of Contents

1. Literature Review ............................................. Page 3
2. Query Letter ................................................ Page 24
3. Feature Article .............................................. Page 25
4. Sidebar ......................................................... Page 35
5. Summary of data with sample survey ....................... Page 37
6. Self-Critique and Project History ......................... Page 41

<table>
<thead>
<tr>
<th>Accession For</th>
</tr>
</thead>
<tbody>
<tr>
<td>NTIS CRA&amp;I</td>
</tr>
<tr>
<td>DTIC TAB</td>
</tr>
<tr>
<td>Unannounced</td>
</tr>
<tr>
<td>Justification</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Availability Codes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dist</td>
</tr>
<tr>
<td>A-1</td>
</tr>
</tbody>
</table>
The world changed a great deal between 1987 and 1991. In 1987, the Soviet Union and Warsaw Pact posed a significant threat to the United States—a threat which disappeared a mere four years later. By 1991, the Berlin Wall fell, the Soviet Union crumbled, and the Cold War was over.

The end of the Cold War may have allowed the world to breathe a bit easier, but for the United States Air Force a new battle had just begun.

The Air Force, which spent the last ten years preparing for a war which never came, suddenly found itself with too many pilots. Planning of the 1980s had caught up with the political reality of the 1990s. For the first time in Air Force history, pilots coming out of Undergraduate Pilot Training were relegated to desk jobs.

Similar to a bank into which one deposits money, the Air Force created a "bank" into which it deposited pilots. They would later be withdrawn as they were needed.

Interestingly, the banked pilot program, which affects over 1,100 pilots and has cost the Air Force millions of dollars to operate, originated with a handwritten note. Also, there is no official Air Force regulation governing the program. Policy is based on correspondence, internal memos, and staff summary sheets.

It all started at the 1991 CORONA South Conference, a high-level meeting of Air Force four star generals. Air Force Chief of Staff Merrill McPeak faced a difficult dilemma. Defense cuts and
force drawdowns were shrinking the Air Force much faster than it could adjust pilot production. Pilot training production exceeded major weapon system absorption capability, thus creating a short-term pilot surplus. A major weapon system is a fighter, bomber, tanker or transport-type aircraft. Air Force planners predicted a 3,400 pilot surplus in 1994 if production rates continued as they were.(1)

It takes between five and six years to turn a high school graduate into a mission-qualified Air Force pilot.(2) This process is known as the training pipeline. Large numbers of pilot candidates entered the pilot training pipeline in the late 1980s destined for units that now no longer exist. For example, towards the end of the Cold War, the Air Force planned to have nearly twice the number of fighter squadrons it has now.

Ironically, the Air Force anticipated a long-term pilot shortage, starting in 1995, based on expected retention rates.(3). Pilot retention has traditionally been a problem in the Air Force. The obvious solution to each of these problems exacerbated the other. Many separate from the service for more lucrative careers in the civilian world.

McPeak could have absorbed the surplus pilots into flying units, thereby eliminating any concern about a future shortage. However, flying units would then be significantly overmanned. He feared a severe downgrade in readiness if flying time were used to keep pilots current rather than sharpen skills.(4)

Four days after the conference, McPeak sent a handwritten note
to the Air Force Deputy Chief of Staff of Personnel, the AF/DP, tasking him to come up with a plan to:
- Reclassify 320 of 350 ROTC pilot candidates--newly commissioned officers waiting to go to pilot training--into non-flying jobs.
- Reclassify 480 of 1,070 ROTC cadets slated to go to UPT into non-flying jobs.
- Defer 700 UPT graduates into non-flying support jobs for two to three years.

McPeak closed the note saying, "Take all week."

IMPLEMENTATION

The Deputy Chief of Staff came up with a game plan three days later.

First, the plan suggested an Order of Merit Listing identify which 320 AFROTC pilot candidates would not go on to UPT. These officers would be offered the option of taking a non-flying job or separating from the Air Force without obligation. These 320 officers, known as "recats," were later offered the chance to go to UPT about three years after coming on active duty.(5)

Second, the same Order of Merit Listing would be used to identify the top 590 AFROTC cadets of fiscal 1991 and 1992 who would retain their pilot classification. The remainder would be reclassified into non-flying jobs for good, with no promise of going to UPT.

Finally, a pilot "bank" was created, into which 700 UPT graduates (400 UPT graduates in fiscal 1991 and 300 UPT graduates
in fiscal 1992) would be deferred.

Those currently in pilot training would be given the option to:

- Continue flight training and take the chance of being banked upon graduation. Chances of being banked would depend on class standing.
- Disenroll from UPT and leave the service without obligation, provided the individual was not an Air Force Academy graduate.
- Recategorize into a non-flying job immediately with no promise of returning to UPT.

Graduates would be banked into major weapon system categories—fighter, bomber, tanker, transport—rather than specific aircraft because of the uncertainty of what the actual requirements would be three years in the future.(6)

Later, a March 27, 1991, memo further clarified student options. It said separation options would be open to all UPT students except those in the Training Review Process, a review board which determines whether a student will be allowed to continue UPT.

Secretary of the Air Force Donald Rice approved the plan March 6, 1991, provided that "implementation retains flexibility to adjust the numbers somewhat...to ensure we do not disproportionately impact women and minority entrants into the pilot force."(7)

At the same time, other actions were taken to open more cockpits. Field grade fliers (major and above) were reassigned to
desk jobs after meeting their flying gates. A gate is a specific number of flying hours a pilot must accrue to keep flight pay. The Voluntary Separation Incentive paid 239 pilots to leave the Air Force. Early outs were accepted, and active duty service commitments were waived. Pilots expressing a desire to separate from the Air Force were grounded immediately and over 200 pilots were put into the Air National Guard and Air Force Reserve. (8)

The surplus was also exacerbated by a new assignment process which, ironically, was intended to increase retention.

Upon becoming Chief of Staff, McPeak gave officers the option of choosing their next assignment, provided there was a valid opening. The move was designed to increase morale and hopefully improve retention.

Under the old system, the Military Personnel Center determined assignments and could thus place each officer at will. MPC no longer has that power. The new assignment process has made it tougher for MPC to manage the pilot force and predict when pilots would get out.

The new assignment process is similar for UPT students. About a month before graduation, they choose their next assignment from a list of available assignments called the "drop." The procedure is set up like the NFL draft, with the number one student choosing first, the number two choosing second, and so on, until the last assignment is chosen. The order in which students choose is based on class standing.

Before the bank, each student was guaranteed an aircraft
assignment. Now, with banked assignments in the drop, only the top graduates would go on to fly.

The Air Force's flying force manager determines the percentage of banked assignments in each drop.

The job of implementing and managing the bank fell into the hands of HQ AFMPC/DPMROT, otherwise known as pipeline training.

Pipeline training representatives visited each pilot training base in March 1991 to brief students on why the bank was necessary and how the changes would affect them. Students were polled to determine their intentions. The vast majority, 1,534 of 1,562, said they would continue UPT and take their chances of being banked. However, the briefing teams reported that UPT bases indicated several students who were close to graduating will opt to separate when they are banked.

The program was barely a month old when the plan for getting pilots out of the bank was devised. Pilots would be removed from the bank on a first-in-first-out basis.

To maintain the merit order from UPT, students were given an assignment selection number based on their class ranking divided by their class size times 1,000. The returning pilot with the lowest number would have first pick of aircraft available.

Next, a requalification plan was established to bring returning pilots to post-UPT levels of proficiency. A two-month program was developed in which students would receive a total of 40 aircraft and simulator sorties and 45 hours of academic instruction. The syllabus would vary depending on whether the
pilot was returning to a fighter/bomber or a tanker/transport assignment. The bomber/fighter track would focus more on formation flying and the tanker/transport track would emphasize navigation skills. (12)

The banked program was set in motion armed only with the numbers of how many there would be, what options were available to students, how they will be brought out, and how they will be requalified as guidance.

Euro-NATO Joint Jet Pilot Training Class 91-05 (the fifth class to graduate in fiscal 1991) from Sheppard Air Force Base was the first to receive banked assignments. Fifty-six percent of the class received banked fighter assignments May 10, 1991. A week later, Class 91-09 was the first UPT class to receive banked assignments. Forty-nine percent of 91-09 was banked. (13)

The first post-implementation policy question arose June 26, 1991. MPC drafted a message to clarify procedures on what should be done when a UPT student separates from the Air Force, is eliminated from UPT, or is held back a class after receiving an aircraft assignment.

The message, which was sent out to UPT bases, said that if a student with an aircraft assignment separates or eliminates, that aircraft assignment will be placed in the next assignment drop. The one exception is if the aircraft assignment is a "must fill" training slot, that is, the training start date for the aircraft assignment is such that subsequent UPT classes cannot fill it. In this case, the assignment will be offered to the first banked
student below the merit order ranking of the officer opting to separate or eliminating from UPT. If the student washes back a class, he or she will keep his or her assignment, provided the follow-on training is not must-fill. Must-fill training slots are rare, less than 5 percent.(14)

Next, the issue of local utilization of banked pilots arose in September 1991.

Commanders at Travis Air Force Base, Calif. sent a message to MPC asking if a banked pilot could change his MPC-assigned job and do something else when he arrives. For example, a banked pilot was projected to arrive at Travis as an information systems officer. However, he had a civil engineering degree and has expressed a desire to work as a civil engineer. Could this be done?

MPC said no. They determine the banked pilot’s non-flying assignment was based on the officer’s rank, education, desires and available openings. If the banked pilot were to switch jobs once he arrived at the base, initial job placement would have been for naught. Also, that would allow base commanders to use banked pilots as "temporary labor," placing them wherever they were needed at the moment. Such utilization went against the spirit of bank, where officers would be placed in a job commensurate with their rank, education and experience.(15)

McPeak said he wanted banked pilots to be placed into challenging "real" jobs.(16) He said banked pilots would gain valuable experience in their non-flying jobs and have a better understanding of how the Air Force works. Also, the experience
would come early enough in the fliers' careers so as not to displace career non-fliers from jobs they need to gain command and supervisory experience.(17)

In December 1991, Air Force Headquarters at the Pentagon sent a message to the major flying commands (Tactical Air Command, Strategic Air Command, and Military Airlift Command) urging them to establish a banked pilot sponsorship program. Headquarters became concerned that banked pilots may be losing their identification with the flying community and suggested that they be involved with flying activities to the maximum extent possible. The program was intended to be "an extremely positive step in ensuring these officers, who made a conscious decision to stay with the Air Force despite the opportunity to depart with no commitment, remain highly motivated."(18)

By the end of 1991, there were 500 pilots in the bank. However, too many pilots, particularly fighter pilots, were still coming out of the UPT pipeline. The fighter training pipeline became so clogged that some UPT graduates were waiting up to a year for follow-on fighter training.

The problem eventually became so critical that MPC canceled all orders authorizing fighter training for UPT graduates. Those who were told they would report to follow-on fighter training now had to wait at their UPT base until further notice. These pilots waiting for training slots to open were called "stacked" pilots.

Unlike banked pilots, stacked pilots could not go on to graduate school or retrain into another Air Force Specialty Code,
such as maintenance officer or public affairs officer. They were placed on "casual" status, a job with no particular mission and lots of free time. They flew occasionally to stay proficient.(19)

Banked fighter and bomber assignments were taken out of the drop in November, 1991. Actual, or live, fighter assignments were removed December, 1991.

It wasn't until May 1992 that banked fighter assignments were once again offered to UPT students. Live fighter assignments were placed back in the drop December, 1992. Banked bomber assignments were placed back in the drop in mid-1993.

Pipelines for fighter training eventually opened up, and the last pilot came out of the stack in April 1993.

Pilots continued to flow into the bank throughout 1992. Although the bank grew beyond its original size that year, the first banked pilots were drawn out and placed back into cockpits.

In January, 1992, the General Accounting Office requested the Air Force furnish estimated costs to provide training in a second career field and the rationale for the decisions and who made them. The GAO wanted the information to insure the Air Force was managing the program with fiscal responsibility.

The Air Force reported the total cost to retrain the 500 banked pilots, as of January 1992, was $4,989,296. The most expensive course was the 19.5-week Military Intelligence Course, held at Goodfellow Air Force Base, which cost $28,511 per student. The least expensive was the 2.5-week Security Police Course, held at Lackland Air Force Base, which cost $5,522 per student.(22)
Also, a "concerned and frustrated wife" sent a letter to Lt. Gen. Billy Boles in January, expressing a concern that her husband may be bumped from his Air Force Institute of Technology slot to make room for a banked pilot. (23) MPC sent a letter to Lt. Gen. Boles assuring him that no AFIT candidate had his or her slot taken by a banked pilot, nor were non-fliers being displaced to make room for banked pilots.

Nevertheless, as of March 1992, the issue of how many pilots to bank and for how long still remained open.

An MPC analyst drafted a study that month recommending that the maximum banked length tour be two years. (24) The study said a short-length tour more easily accommodates force changes and keeps the bank young, thus able to meet gates more easily. Also, the shorter the bank tour, the fewer requalification problems.

However, the Air Force chose to stick with its original estimate of about three years as a guideline for the longest period a pilot could be in the bank. The 34-month wait was determined to be the longest a pilot could be out of the cockpit and still meet his or her first gate. Also, a two-year tour would mean more people would have to be banked, thus a higher turnover. Three years kept banked numbers to a minimum and allowed the retrained officer to be adequately utilized in a new career field. (25)

A March 19, 1992 pilot update management briefing to McPeak suggested a UPT training schedule which set production even lower than originally determined in 1991 (700 for fiscal 1993, 500 for fiscal 1994, 500 for fiscal 1995, 525 for fiscal 1996, and 540 for...
Reducing the UPT production rate would cap United States Air Force Academy UPT inputs from the classes of 1992 through 1995 and would force the Air Force to "revisit written or implied 'promises' to pilot accessions." This production schedule would limit USAFA UPT entry to 225 per year (fiscal years 1993-1995) and would affect an estimated 950 USAFA pilot candidates. A memo to the Air Force Vice Chief of Staff, AF/CV, said, "It is probably ill-advised to break promises to any other group without first impacting USAFA, since they came through previous accession cuts unscathed."

Traditionally, Air Force policy has been to let every medically qualified Air Force Academy graduate continue to pilot training. Typically, out of a class of 1,000 cadets, 600 would go to UPT. Now, only 600 between fiscal years 1993 and 1998 would go.

For the Air Force, it was a choice of keeping its "implied" promise to academy cadets or reducing the bank. The Air Force chose to reduce the bank.

Needless to say, the policy was unpopular with academy cadets who wanted to fly. Gannett News ran a story Nov. 7, 1992, about angry academy grads upset about not being able to go to flight school after graduation. The cadets sent petitions to Congress and the White House for what they called a "flagrant violation" of the academy's promise that all medically qualified pilot candidates would be allowed to fly.

However, Technical Sergeant Thomas Moore, who manages pilot training accessions, said fiscal year 1991-92 academy grads would
eventually get to go to pilot training, only they would have to wait, just like the ROTC recats. "We didn’t break any promises to anybody," Moore said.

In his briefing, "Managing the Pilot Problem," McPeak described the prospect of recategorizing pilot candidates or placing young pilots into non-flying jobs as "not very pleasant." He said, "Four years of working your way through the Academy or ROTC and you’re told, ‘Sorry, you gotta wait longer, maybe a lot longer’ or you make it through pilot training and find out you have to go into the bank before you can put your wings to work...This is not something I’m enjoying much."

The bank grew beyond its original estimate of 700 pilots in October. McPeak authorized to continue banking pilots as necessary. McPeak authorized to continue banking pilots as necessary.

The GAO sent a second request to MPC in August 1993 wanting to know why banked pilots were not staying in the bank the full 34 months. As of that month, the average banked tour had been 22.47 months. MPC explained that extra training slots had opened up and pilots should be taken out of the bank as long as the training was available.

The post-implementation obstacles--what to do in case a person with an assignment separates or eliminates, the question of local utilization, the implementation of a sponsorship program, breaking USAFA "promises" the letter from the "concerned and frustrated" housewife and the GAO requests--are the only documented snags or "brushfires" the program encountered during implementation.
However, Major Don Cohick of pipeline training said the impression that the program was easily implemented is inaccurate. He said implementing and managing the bank has been a fluid process, and many issues, which do not appear in the banked chronology, were resolved as they arose.

Captain Mark Milardo of the same office said top Air Force brass has been behind the program from the very beginning. "When you have the Chief of Staff, the Air Force DP and the XO all committed to making this thing happen, people are going to respond," he said.

PRESS COVERAGE

The banked program has not received much coverage in the civilian press. A total of nineteen stories appeared in the Lexis/Nexis database, of which, only four were exclusively about banked pilots. (Aviation Week and Space Technology, June 8, 1992; The Washington Times, Feb. 28, 1992; Gannett News Service, November 7, 1992; Lubbock Avalanche Journal, Apr. 27, 1992; The Houston Chronicle, Apr. 5, 1992) Twelve of the nineteen stories were published in Air Force magazine.

Civilian press coverage basically took two different angles: One viewed the bank strictly in terms of budget and personnel decisions. The other was more personal, focusing on the deferred dreams of the young aviators or the irony of training a person to become a pilot so that he or she could go on to a desk job.

Air Force magazine and Aviation Week and Space Technology took
the more technical perspective.

Although 12 of the 19 stories appeared in Air Force magazine, its coverage of the bank wasn’t very substantial. The magazine has not yet published any features about the banked program. Banked pilots are discussed in short 150-words-or-less news releases, such as, "First Banked Pilots Requalified" (Air Force magazine, April 1993) or as tangents in larger pieces such as "Career Paths in the New Air Force." (Air Force magazine, February 1993.) Air Force magazine is a civilian monthly published by the Air Force Association.

The one and only Aviation Week and Space Technology article (June 8, 1992) described the bank the same way it would have described Delta Airline’s new hiring policy.

The news services preferred the more human aspects of the situation. The irony of overqualified pilots being tasked to mundane jobs also made for good press. A good example is the Nov. 7, 1992 Gannett News story.

The Houston Chronicle ran a story April 5, 1992, about a Yale-educated Navy pilot who has to wait a year before going to follow-on training in the A-6 attack plane. In the meantime, he bides his time passing out towels, checking identification cards and supervising workouts at the base weightlifting facility.

Similarly, an April 27, 1992, Lubbock Avalanche Journal story told of a recent UPT graduate who passes the time at Reese Air Force base typing up wills and making copies. "At least I’m not down to making coffee, yet," said Second Lieutenant Mark Babione.
Air Force magazine tried to take the same approach in its feature "The Human Side of the Drawdown" (Air Force magazine, July 1992). The article described the plight of Second Lieutenant Kevin Tolley, a banked pilot who doubts the Air Force will keep its promise to return him to flying. "I'm putting a lot of faith in the Air Force," Tolley said. "I'm hoping that somebody won't come along and say 'Let's cut our losses with these guys and send them away.'"

For some, though, the approach didn't fly. An Air Force captain responded to the feature: "I read 'The Human Side of the Drawdown' with annoyance. Of all the perspectives of the human side of the drawdown you could have chosen, it is interesting that you chose to focus on the plight of the banked pilot in your lead paragraph... The human side of the drawdown takes the face of 12-year staff sergeants with three kids... I don't think you will find a terribly sympathetic audience in the Air Force that sees the banked pilot as the tragic figure in this entire episode." (Air Force magazine, October 1992).

Finally, much of the civilian press, especially newspapers, was lacking in providing the reader with a full understanding of why the Air Force chose to bank pilots. Unfortunately, this is often the nature of the business. A reporter must relate to the reader a complex situation like this in a hundred words or less.
ENDNOTES


3. 91 CORONA South.


8. Managing the Pilot Problem. 1992


11. HQ AFMPC/DPMR. Letter to ATC/DP. 5 Apr. 91.


27. AFMPC/DPMROY. Letter to Charles Bonanno. 23 Aug. 93.
28. Memo from DPHAP to DPKA, CS, CV. "Pilot Management Issues (UPT Delays)" 10 Apr. 92.
BIBLIOGRAPHY


2. 91 CORONA South. 21 Feb. 1991.


7. HQ AFMPC/DPMR. Letter to ATC/DP. 5 Apr. 91.

8. ATC/DO. Letter to USAF/XOO. 9 Apr. 91.


42. 60 MSSQ. Message to HQ AFMPC. "UTILIZATION OF BANKED PILOTS OUTSIDE OF THEIR DAFSC" 18 Sept. 1991.


Robert S. Dudney, Executive Editor  
Air Force Magazine  
1501 Lee Highway  
Arlington, Va. 22209

Dear Mr. Dudney:

A recent study involving more than 500 banked pilots shows that, contrary to conventional wisdom, most banked pilots are happy with their non-flying jobs.

The Air Force quit banking UPT graduates into non-flying jobs in October. Though banked assignments were unpopular with UPT students, morale in the banked community is not as low as one might expect. Many banked pilots feel, despite the initial disappointment, that being banked may not be such a bad deal.

Banked pilots were surveyed to get their impressions of:

- How they feel about their non-flying jobs
- Whether time spent in the bank has been a productive learning experience in terms of job knowledge gained and officer development
- What effect they think being banked will have on their career
- Whether they plan to stay in the Air Force for 20 years

In-depth interviews were conducted with banked pilots to provide more details about the banked experience.

I am a banked pilot (Class 92-06, Reese Air Force Base) studying Mass Communication at the University of Colorado, Boulder on an Air Force Institute of Technology-sponsored scholarship.

The enclosed article is my professional project, the capstone of my M.A. program. If you have any questions, please call me at (303) 494-8525, or my committee chair, Prof. Frank L. Kaplan, at (303) 492-7031.

Thank you for considering my article.

Mark W. Babione
For First Lieutenant Tim McGregor, Undergraduate Pilot Training assignment night was no party. When it was his turn to pick on assignment night, only banked assignments were left. Instead of flying off into the wild blue yonder after earning his wings, he would be sitting at a desk for the next two or three years. Dreams of flying Air Force aircraft would have to wait a little while longer.

"I was so disappointed," McGregor said, referring to assignment night. "Including my enlisted time and academy time, it took me eight years to get to pilot training." McGregor graduated from Class 91-13 at Williams Air Force Base.

Now, McGregor is the Public Affairs Officer for the 363 Fighter Wing and he said he couldn't be happier with his non-flying job. "If I wasn't going to fly, this is what I'd want to do," he said. "It's a great job. It's different every day."

As wing spokesman, he coordinates all media interviews and base tours. He works with all levels of public affairs from the base level up to the Secretary of the Air Force. He also sits on the wing staff and is on the editorial staff of the base newspaper.

Surprisingly, many other banked pilots share McGregor's sentiments, and morale in the banked community is not as low as one would imagine.

Despite the initial disappointment, many banked pilots feel that being banked may not be such a bad deal after all.
A survey conducted in August 1993 of more than 500 randomly selected banked pilots indicates the majority view being banked as a positive experience.

Survey data show the typical banked pilot would rather be flying, is satisfied with his or her non-flying assignment and will probably stay in the Air Force.

In other findings:
- Sixty-five percent of those polled reported they are "very satisfied" or "satisfied" with their banked assignments. Nineteen percent said they are "dissatisfied" or "very dissatisfied."
- Many report the bank has been a beneficial experience in job knowledge gained and officer development--78 percent rated job knowledge gained as "excellent," or "good." Fourteen percent rated job knowledge gained as "fair," and 4 percent described it as "poor."
- The numbers are fairly similar for officer development. Forty-two percent rated it as "excellent," 36 percent as "good," 14 percent as "fair," 7 percent as "poor."
- Eighty percent said they did not choose to be banked. In other words, they did not choose a banked assignment over a flying assignment.

Despite the favorable responses, banked pilots show no consensus on how they think being banked will affect their careers.

Responses were evenly divided into three different camps. About one-third said it will have a positive effect, while another third said it will have a negative effect. The remainder said
being banked will have neither a positive nor negative impact.

The vast majority, 94 percent, said they would not trade their banked assignment for a flying job. Those who said they would rather not be flying cited family, education or career pursuits, preference for their new job, regular hours, and a break from flying as reasons.

The majority of banked pilots surveyed also said they will probably stay in the Air Force for at least 20 years.

Forty-one percent said they "definitely" or "probably" will remain in the Air Force, while only 10 percent said they "probably" or "definitely" will not remain in the Air Force.

The banked pilots' favorable reaction to their non-flying assignments is what Air Force Chief of Staff Merrill McPeak had hoped for.

McPeak wanted banked pilots to be placed into challenging "real" jobs instead of a three-year casual tour, an internal Air Force Military Personnel Center memo said. In his briefing "Managing the Pilot Problem," McPeak said banked pilots would gain valuable experience in their non-flying jobs and have a better understanding of how the Air Force works. Also, the experience would come early enough in the fliers' careers so as not to displace career non-fliers from the jobs they need to gain command and supervisory experience.

Captain Mark Milardo of HQ AFMPC/DPMROT, the office of primary responsibility for banked pilots, described one of the criteria for banked assignments: "One of the 'rules' was we would put these
officers in a valid job position commensurate with their rank, experience and skill level," he said.

He added that banked pilots were not assigned by MPC to created jobs. "From my standpoint, never have we put a banked pilot into a position that we knew was filled or didn’t exist," he said. He went on to explain that what happens at the base level is something outside of MPC’s control and that non-fliers were not displaced to make room for banked pilots.

Banked assignments were unpopular with UPT students and were usually the last chosen on assignment night. UPT students joined the Air Force to fly, and after an intense year of pilot training, the prospect of being grounded two or three years was unpalatable for those about to graduate. Also, many feared a loss of proficiency or thought they would never return to flying once they were placed into a non-flying job.

Nevertheless, many banked pilots, even those who initially had doubts about the Air Force keeping its promise to return them to cockpits, are discovering these fears to be unfounded.

First Lieutenant Steve Fowler is a banked pilot who reports satisfaction with his banked assignment. Fowler passed up a flying assignment, a KC-135 to Minot Air Force Base, North Dakota, to complete his banked tour. The Merritt Island, Fla. native is now the test director of the Range Operations Control Center at Cape Canaveral, Fla.

"I came home to do my banked tour," he said.

Fowler is part of the system program office which is
developing a more efficient method of using missile range airspace. The new method consolidates eight different agencies into one. It will coordinate use of the Air Force-owned airspace for various clients such as NASA or Martin Marietta, and provide tracking and telemetry for missiles launched at the range. Air Force Materiel Command is developing the new system in hopes of selling it to Air Force Space Command, Fowler said. His secondary duty is managing security for the site.

Fowler said he believes his banked experience will help his career. He said he will return to flying with test and evaluation and managerial experience. He also earned his master's degree during his banked time. Though he would not trade flying for his banked job, he said he would like to return to this career field after flying.

"For me, it's been about as good as it gets," he said. "It couldn't have been any better."

Regardless of the positive aspects, many banked pilots are unsure about what effect being banked will have on their careers, particularly when they come up for promotion to major.

"In the big picture, it's going to help," McGregor said. "I have a much bigger picture of the Air Force. I know how to get things done...I would like to think that will be looked upon favorably."

However, he expressed concerns about being two to three years behind his peers in flying hours.

"In that aspect, it's going to hurt," he said. He was
concerned about how the promotion board would view the disparity in flying hours.

First Lieutenant Melissa Leos, a banked pilot stationed at Wright-Patterson Air Force Base, Ohio, expressed the same sentiments.

"I don’t see how this is going to be good," she said, referring to her classmates who went on to fly after UPT. "I’m going to be behind every one of them."

Milardo admitted there will be some experience differences between banked pilots and their peers, who went on to fly, when they appear before the major board. However, he guaranteed that banked pilots will meet all flying criteria necessary for promotion to major by the time the promotion board meets.

"There’s enough time for all of these guys to fill their rated squares, namely, upgrade to aircraft commander, become an instructor or evaluator, or become a schoolhouse IP," he said. "By the time they come up for major, which by DODMERB rules is 11 years after commissioning, they’ll have filled all the requirements they were expected to." He added that individuals who went on to fly after UPT will probably be doing staff jobs while banked pilots continue flying.

The Air Force closed the "bank" indefinitely in October. Undergraduate Pilot Training Class 94-01 was the first UPT class in over two years to send all graduates to flying assignments. The Air Force quit banking recent UPT graduates for two reasons: reduced pilot training production and flying units are better able
to absorb pilots. But some pilots still in the bank wonder why they weren’t absorbed first.

"Bank more recent graduates and let guys who have been waiting have their jets," one banked pilot said. "Now that seems fair."

Captain John Bird is a banked fighter pilot stationed at Langley Air Force Base, Virginia. He graduated at the top of his class, but no live fighter assignments were available. He chose a banked fighter. (No live fighter assignments were offered to UPT grads between April and November 1992).

Bird said he had no qualms about waiting a few years to fly a fighter, but became upset to discover fighters were being offered again shortly after he graduated. "I didn’t have any problem with it all, until I find out that people who graduated after me are getting fighters," he said. "They say that timing is everything, but there is something fundamentally unfair about that kind of timing...They shouldn’t have that advantage just because they graduated a few months later."

Timing is indeed everything. Eighty percent of Euro-NATO Joint Jet Pilot Training Class 91-08 got banked, while only 25 percent of ENJJPT Class 92-04 got banked, which graduated a few months later. UPT Class 92-15, which graduated September 1992, had the largest percentage of banked assignments—58 percent. UPT Class 93-08, which graduated a few months later, had the lowest banked rate—24 percent.

The Air Force wanted to bank as few pilots as possible, an internal MPC memo said. Banking pilots for the full 34 months
would keep banked pilot turnover to a minimum and allow the retrained officers to be more adequately utilized in their non-flying career fields.

Bird said he doesn’t know how being banked will affect him when he goes before the major promotion board.

As a section commander for the First Operation Support Squadron, Bird said he had a "great picture of what goes on in a fighter squadron" and how an operations support squadron works. He also has 120 hours in the F-15 which, he said, will help when he eventually returns to a fighter cockpit.

"I could not think of a better preparation for going into the fighter community," he said.

Despite being better prepared upon arriving at a fighter squadron, he is worried about acquiring the staff experience too early in his career and the stigma attached to being banked.

"I don’t want people to think the guys who took banked fighters are at the bottom of their class," he said.

He expressed hope that banked pilots will not be viewed as an anomaly by the major board simply by virtue of having been banked.

"These guys have gotten in line, and through no fault of their own--it’s a product of the system and circumstances--they’ve gone through this," he said. "Now, should their careers suffer? I think not."

Another issue which does not sit well with some banked fighter pilots is the recent policy change allowing women to fly fighters.

The Air Force offered fighter assignments to female pilots who
ranked high enough in UPT to pick one had there been no combat restriction. The offer included female pilots who had graduated months before the policy change.

"There were some classes where the number one grad did not have the option of a real fighter, yet any female who finished near the top of her class has been offered one," said one banked pilot.

Likewise, Desert Storm veteran Captain Jim Hetherington said, "I am extremely upset with MPC giving fighters out at UPT again without giving them to the banked fighter guys who have been waiting for them. I have no problem with female fighter pilots, but they should wait like everyone else."

Milardo said opening fighter cockpits to women will have no effect on banked fighter return rates.

"We did not take away anything," he said. "We told banked people they’d be in 34 months. We’ve been taking 22 months (to get them out)... We haven’t delayed a banked guy beyond 34 months to make room for a female."

Despite its unpopularity and associated heartache, the bank was the most viable solution to the pilot surplus.

"Of course, nobody liked it," Milardo said. "We were catching a lot of heat from all the congressmen and GAO (Government Accounting Office). Politically, we looked for a way to get out of it." But, Milardo said, there was only one alternative--tell people to walk. "And we weren’t prepared to do that," he said.

Milardo said for all intents and purposes it has been a successful program. "The way it’s touched everyone’s lives they
may not see it that way," he said. "Looking back on it now, they
would probably say we were on the right track all along."

Some banked pilots, though, would disagree. "Being banked is
like being a red-headed stepchild," said one banked pilot. "You
don’t fit in with the pilots, even though you have wings, and you
don’t fit in with the rest of the people you work with because they
think you’re leaving tomorrow."

But for most banked pilots, the banked cloud’s silver lining
has manifested itself in the opportunity to earn a master’s degree,
learn another AFSC, or simply enjoy regular hours for a while.

As one banked pilot said, "The leadership experience of
supervising over 160 enlisted personnel was well worth the wait for
flying."
The survey was conducted by First Lieutenant Mark Babione, an Air Force Institute of Technology student studying journalism at the University of Colorado, Boulder. Questionnaires were mailed to 750 randomly selected banked pilots, 511 of whom responded.

Eighty percent of those polled said they did not choose to be banked. In other words, they did not choose a banked assignment over a flying assignment.

Twenty-seven percent responded that they were "very satisfied" with their banked assignments, 37 percent said they were "satisfied," 17 percent reported being "Neither satisfied nor dissatisfied," 12 percent responded "dissatisfied," and 6 percent said they were "very dissatisfied." One percent did not answer.

Ninety-five percent said they would rather be flying "right now." The five percent who didn’t cited family, regular hours, or educational or career pursuits as reasons.

In a similar question, the survey asked, "Would you consider staying in your present career field versus returning to fly?" Strangely, 6 percent said "Yes."

Forty-four percent described job knowledge gained in their banked assignments as "excellent," 34 percent described it as "good," 14 percent said it was "fair," and 4 percent said it was "poor." Four percent responded "other," explaining that they had not spent enough time in their non-flying assignments to tell.

As for officer development, 42 percent rated it as
"excellent," 36 percent described it as "good," 14 percent said it was "fair," 7 percent rated it as "poor," and 2 percent responded "other."

On a scale from 1 to 5, with 1 being "positive" and 5 being "negative," the survey asked, "How do you think being banked will affect your career?" Thirteen percent gave it a "1," 28 percent rated it a "2," 23 percent gave it a "3," 25 percent gave it a "4," and 8 percent gave it a "5." Two percent did not respond.

Finally, when asked, "What is your current intention towards remaining in the Air Force for at least 20 years?" 13 percent said they "definitely will remain in the Air Force," 28 percent said they "probably will remain in the Air Force," 20 percent said they "lean toward remaining in the Air Force," 19 percent responded "undecided," 9 percent said they "lean toward not remaining in the Air Force," 6 percent said they "probably will not remain in the Air Force," and 4 percent said they "definitely will not remain in the Air Force." Two percent did not respond.

The survey has a confidence level of 95 percent and a margin of error of plus or minus 2.8 points.

As of September 1993, there were 899 banked pilots. Four-hundred and thirty-eight were banked transports, 253 were banked tankers, 189 banked fighters and 19 banked bombers.
BANKED PILOT SURVEY
USAF SCN 93-77

1. Did you choose to be banked?

Yes. 105

No. 403

No Answer: 3

2. Are you satisfied with your banked assignment?
(Please circle a number)

Very Satisfied 1. 135
2. 187

Neither Satisfied nor Dissatisfied 3. 84
4. 62

Very Dissatisfied 5. 31

No Answer: 2
3. Would you rather be flying right now?

Yes. 483

No. 23

No Answer: 5

4. How would you rate your banked assignment based on job knowledge gained?

A. Excellent. 224
B. Good. 175
C. Fair. 73
D. Poor. 21
E. Other. 18

5. How would you rate your banked assignment as an officer development experience?

A. Excellent. 214
B. Good. 183
C. Fair. 70
D. Poor. 35
E. Other. 9
6. Would you consider staying in your present career field versus returning to fly?

Yes. 30

No. 479

No Answer: 2

7. How do you think being banked will affect your career?

<table>
<thead>
<tr>
<th>Positive Impact</th>
<th>Negative Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>67</td>
<td>144</td>
</tr>
</tbody>
</table>

No Answer: 11
8. What is your current intention towards remaining in the Air Force for at least 20 years?

A. Definitely will remain in the Air Force. 68

B. Probably will remain in the Air Force. 143

C. Lean toward remaining in the Air Force. 102

D. Undecided. 99

E. Lean toward not remaining in the Air Force. 44

F. Probably will not remain in the Air Force. 29

G. Definitely will not remain in the Air Force. 18

No Answer: 8
I am an Air Force "banked" pilot, a recent Undergraduate Pilot Training graduate temporarily assigned to a non-flying job. I was not happy, at first, with being banked. However, once I became established in my non-flying job, I began to feel that being banked may not have been such a bad deal after all. Many other banked pilots that I know echoed the same sentiments.

For my professional project, I wanted to determine how banked pilots, as a community, felt about their banked assignments.

To achieve this end, I planned to survey the entire population. Originally, I planned to send a copy of my survey to the office of primary responsibility for banked pilots, HQ AFMPC/DPMROT, whose personnel, in turn, would distribute it to all of the banked pilots.

I presented my proposal to my committee in May. After receiving committee approval to proceed with the project, the first order of business was to build the survey.

Basically, I wanted to find out:
- How banked pilots would rate their banked assignments in terms of job knowledge gained and officer development
- Did they choose to be banked/would they rather be flying?
- How banked pilots thought being banked would affect their career
- What were their career intentions

Steve Jones and I worked on the questionnaire and came up with the first version in June. Building the survey was only the
beginning. Consent was needed by a number of agencies before it could be administered.

First, my immediate supervisor at the Air Force Institute of Technology had to approve the study and my game plan. He approved the study, but not the game plan.

He informed me the survey was not considered official Air Force business, and that I would have to fund the entire project myself. Total cost to conduct the survey was roughly $600.

Next, I had to coordinate with various Air Force agencies. First, I had to get a hold of a mailing list of all of the banked pilots. To do this, I needed to sell the idea to Major Don Cohick, the officer in charge of HQ AFMPC/DPMROT. At first, he balked, citing privacy act considerations. So I sent him a copy of my proposal, the suggested survey, and a letter explaining how the information would be used. Cohick seemed to like the idea, and forwarded the request to the Air Force Personnel Survey Branch.

Charles Hamilton, chief of the Air Force Personnel Survey Branch, said the survey would be approved, provided some of the questions were changed or deleted, and that a sample be surveyed rather than the entire population. Hamilton suggested the sample be limited to 570 banked pilots. Anticipating a 50 percent response rate, he said I would have a confidence level of 95 percent. I wanted a higher confidence level, so I asked if the sample could be expanded to 750 banked pilots. He agreed. The survey was issued a survey control number, 93-77, which meant it was the 77th survey approved by the Air Force that fiscal year.
Finally, I needed approval from the Human Research Committee at the University of Colorado. For all intents and purposes, Air Force approval was good enough for the HRC.

My wife and I stuffed 750 surveys and cover letters and included a self-addressed stamped envelope with each survey to encourage a good response rate. I was quite pleased with the result. Five-hundred and eleven banked pilots responded. The surveys were mailed in the middle of August. More than 300 came back before Aug. 30.

As they came in, my wife and I tabulated the results. I began working on the literature review in August. I found press coverage of the banked program to be sparse, and opted to focus more on the history and implementation of the banked program.

The chronology of the entire program is contained in two binders maintained by HQ AFMPC/DPMROT. I travelled to San Antonio to see the documents firsthand. They were an indispensable source. I submitted the first copy of my literature review to my chair in late-October.

While in San Antonio, I learned that the Air Force quit banking pilots indefinitely. This was big news, so I decided to use this as the lead for the feature.

I finished tabulating the surveys in early-October and began conducting the in-depth interviews shortly thereafter. I turned in the first copy of my feature to my committee chair November first.

As far as the game plan went, there really isn’t much I would have changed. I would not have approached it so naively, thinking
the Air Force would roll out the red carpet for my project. I had to sell the idea to each agency involved.

I believe the school did an excellent job of preparing me for this project. The newsgathering and writing skills I’ve learned here were invaluable.

In the short time I’ve been here, my writing skills have improved immensely. I’ve learned how to communicate complicated events and ideas simply.

Also, I have learned to analyze events and ideas more effectively. For example, having to report the results of a city council meeting in one hundred words or less requires accurate analysis and precise reporting.

With the training I’ve received at the University of Colorado, I felt confident that I could write a major in-depth feature, such as this, and that I could do it in a readable, entertaining manner.

###