

Study Report 96-04

# Outcome Evaluation of the Army Career and Alumni Program's Job Assistance Centers

Robert Sadacca, Janice H. Laurence, and Ani S. DiFazio  
Human Resources Research Organization

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WESTAT

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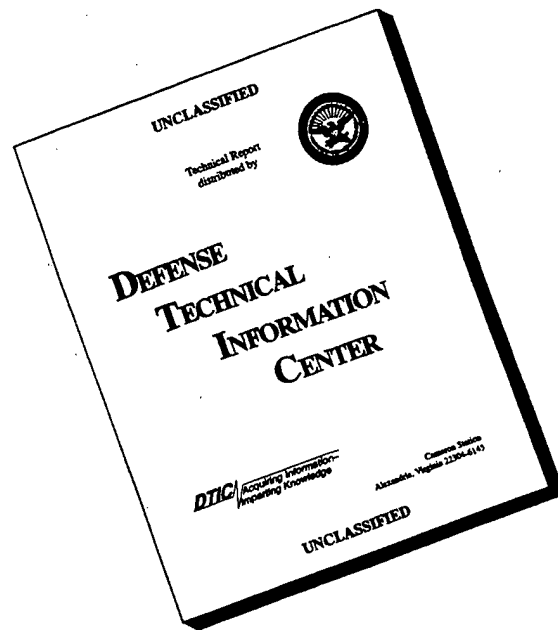


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## 13. ABSTRACT (Maximum 200 words):

The Army Career and Alumni Program offers transition services to servicemembers and their families as well as to Army civilian employees who are separating from the service. This report evaluates the functions of the Job Assistance Centers (JAC) at which these services are provided. Approximately 3,000 ex-servicemembers (Army, Navy, Marines, and Air Force), spouses, and separated civilian employees who transitioned between 1 October 1992 and 30 September 1993 were interviewed. The evaluation revealed that the more job search assistance services individuals received and the more satisfied they were with these services, the more they felt prepared for and achieved success in the civilian job market. Also, respondents who received more JAC-type services and who were satisfied with them felt more positive about recommending the military. Each job assistance service received increased annual earnings by \$419.00, holding other factors constant. Given that the average "one time" cost of JAC per client is \$160.00, a net benefit is evident.

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## **FOREWORD**

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A primary mission of the Organization and Personnel Resources Research Unit of the U.S. Army Research Institute for the Behavioral and Social sciences is to gather and analyze data on personnel and programmatic resources that will provide the Army with timely information on which to base future planning and policy making.

This Study Report provides the outcomes of an evaluation of the functions of Job Assistance Centers that are part of the Army Career and Alumni Program. These Centers provide military and civilians whose jobs are lost due to installation closures, downsizing, or consolidation of military units with job transition assistance. The study revealed that the more job assistance services individuals received and the more satisfied they were with the services, the more they felt prepared for and achieved success in the civilian job market. Each added job assistance service increased annual earnings, providing a net dollar benefit for the Army's investment.

The military services can use the findings of this evaluation to plan and support their transition management efforts.

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(Science and Technology)

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# **OUTCOME EVALUATION OF THE ARMY CAREER AND ALUMNI PROGRAM'S JOB ASSISTANCE CENTERS**

## **EXECUTIVE SUMMARY**

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### **Requirements:**

The National Defense Authorization Act of 1991 (Public Law 101-510, November 5, 1990) requires that the Departments of Defense, Labor, and Veterans Affairs establish and maintain a program to provide employment/career counseling and other transition services for separating military members and their families. The Department of Labor (DoL) has established a Transition Assistance Program (TAP) which operates near Department of Defense (DoD) installations nationwide (it is not available overseas). The DoL program provides group seminars or classes designed to increase general job search skills of separating service personnel. Each Military Service operates a transition assistance program that includes managing and coordinating TAP. The Army's response to the congressional mandate established the Army Career and Alumni Program (ACAP) and includes the operation of Job Assistance Centers (JAC) by contractor personnel. JAC services include job assistance seminars and workshops wherein clients are instructed and receive practice regarding skills relevant to seeking employment and understanding and utilizing occupational trends, sources, networks, and application procedures and processes. Furthermore, each JAC provides individual job/career counseling and maintains an employment-related reference library. In contrast to TAP, JAC provides one-on-one counseling and supplemental job search services. JAC and TAP are designed to reinforce and complement each other. JAC was also designed to have a full-time presence at troop-intensive installations (including overseas) and provide individualized, intensive, flexible, and responsive services to meet clients' demands, needs, and schedules. In addition to the service-wide Defense Outplacement Referral System (DORS) and Transition Bulletin Board (TBB), JAC sites make available an additional automated/information system--the Army Employer and Alumni Network (AEAN) and disseminate information on Job Fairs and "hot lead" job opportunities which are, in turn, fed into the TBB. This evaluation was initiated by the Army in response to appeals for in-depth study of transition programs made by the DoD Inspector General (in August 1993) and the General Accounting Office (in January 1994).

### **Procedure:**

As part of the ACAP-sponsored outcome-based evaluation of JAC, approximately 3,000 Army, Navy, Marine Corps, and Air Force ex-servicemembers, Army civilians, and spouses of Army ex-servicemembers who transitioned between October 1, 1992, and September 30, 1993, participated in Computer-Assisted Telephone Interviews (CATI) in late 1994. They were asked about transition and job search assistance received and post-separation employment and other, less tangible outcomes such as civilian job satisfaction and attitudes toward the military. In addition, information on individual and military demographics was collected to control for potential confounds. Though no adjustments were made for economic conditions, it should be noted that FY 1993 was a year of economic recession. Separate multivariate analyses were performed on the ex-servicemember, civilian, and spouse samples. The primary outcome



measures were annual earnings, receipt of unemployment compensation, ratings of preparedness for the job market, civilian job ratings, and ratings of current financial condition relative to preseparation. These outcomes were related to transition and job assistance services as well as satisfaction with these services after controlling for demographic factors (e.g., gender, military occupation) and post-transition activities (e.g., retirement, school enrollment).

#### Findings:

**Ex-servicemembers.** Transition and job search assistance and satisfaction with such services were significant factors in accounting for former servicemembers' earnings, relative financial condition, and reliance on unemployment compensation. Receipt of and satisfaction with such services was even more strongly and positively related to ratings of preparedness for the civilian job market and ratings of various aspects of one's civilian job. All in all, on average, the more job search assistance services received and the more satisfied with these services, the more one felt prepared for and achieved success in the civilian job market. Furthermore, respondents who received more JAC-type services and were satisfied with such services felt more positive about recommending the military. For example, 83% of those who received and were satisfied with job search assistance said that such services made them more inclined to recommend the military as a career. In contrast, only 39% of those dissatisfied with job assistance would so endorse the military.

The effects of job search assistance were larger for a subsample of former enlisted servicemembers at or below the grade of E6 who had less than a bachelor's degree. The estimated average difference in yearly earnings between this subsample of ex-servicemembers who attended a workshop other than TAP and had received all 12 of the JAC-type services and received only 2 services was about \$7,300, all other factors being equal. Each of the 12 job assistance services was predicted to increase annual earnings by \$419, holding other factors constant.

Even conservatively estimated, the return on the Army's investment of \$160 (the average cost of JAC per person) can be expected to increase for each additional JAC service used by a client. For example, the net benefit to the government for 12 services would be \$409 assuming a 15% tax rate and beginning with the average enlisted sample member who earned \$16,306 and had 5.6 JAC services. Thus, the more job assistance services that are used the higher the return estimated on the government's investment in the JAC.

On average, ex-servicemembers felt that the most useful job search services included: resume/cover letter preparation; interviewing skills; career planning; information on Federal jobs and completing form SF171; salary/benefit negotiation; and individual job search. These were rated as useful or very useful by 70% to 86% of ex-servicemembers. Services rated as less useful included the relatively low-cost electronic resume and employment ad services--DORS, TBB, and state job bank, although these three were rated as useful by 51% to 56% of ex-servicemembers. They were rated not useful at all by 21% to 27% of such respondents. These "less useful" services may not have widespread utility but may be invaluable to some. The fact that the JAC program has matured substantially since the sample members were exposed to it detracts from the

current validity of the ratings of the relative usefulness of the individual services. However, it was informative that the respondents who reported receiving all 12 services had higher ratings of the individual services than did the full sample. This suggests a cumulative impact of receiving job assistance in a number of different areas.

**Civilians.** In general, satisfaction with transition and job assistance services was found to be related to feelings of being prepared for the job market. Furthermore, having received one-on-one counseling as well as satisfaction with services was related positively to both ratings of aspects of post-transition jobs and comparative financial condition. One-on-one counseling was also positively related to yearly earnings and negatively related to collecting unemployment compensation, all other factors held constant.

**Spouses.** Again, satisfaction with job search assistance was positively related to ratings of preparedness for the job market. Satisfaction with such assistance was also a key variable in estimating spouses' ratings of their comparative financial condition. However, yearly earnings were not related significantly to transition or job search assistance. Spouses of enlisted military members who recalled receiving information about unemployment compensation were more likely to have collected unemployment compensation. This suggests especially targeting spouses of enlisted members to receive transition and job search assistance so as to reduce their reliance on unemployment compensation.

**General.** After controlling for individual and military demographics and background factors, participation in job search assistance services such as those offered through JAC was related to subsequent success in the civilian job market. As the number of and satisfaction with services increased, so too did preparedness for the job market, positive regard for the military as a career, earnings, and post-transition job ratings. Given the predilection to favor monetary benefits to less tangible, psychological effects, the finding that earnings increase as a function of the number of job assistance services received at a far greater rate than the cost of providing such services supports the continuance of such programs for exiting military members, Army civilians, and their spouses.

#### Utilization of Findings:

Army Career and Alumni program managers will use these findings to guide future decisions concerning job assistance services. The findings also demonstrate the effectiveness and fiscal benefits of the program. Other military decisionmakers can guide their job assistance efforts by the indications of greater or lesser strengths of the program elements. Furthermore, the Army Recruiting Command can use the outcomes as a recruiting tool to demonstrate to potential recruits the extent of the Army's concern and support for soldiers' lifetime careers.

# OUTCOME EVALUATION OF THE ARMY CAREER AND ALUMNI PROGRAM'S JOB ASSISTANCE CENTERS

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# OUTCOME EVALUATION OF THE ARMY CAREER AND ALUMNI PROGRAM'S JOB ASSISTANCE CENTERS

## Chapter 1 Introduction

### Background

Throughout its history, the size of the United States military has ebbed and flowed depending on the political climate and the perceived level of threat to the country's vital interests. For example, the peacetime force of 1940 numbered under 500,000 active duty personnel. Five years later during World War II this figure swelled to over 12 million. Increases in manpower strength also accompanied the Korean and Vietnam wars.

Countering this trend were the increases in the numbers of men and women in uniform that occurred during the 1980s. There was no large-scale, all-out war during this period. Rather this buildup represented an escalation of the Cold War, and there are many who credit the increased defense expenditures during this period with the eventual breakup of the Soviet Union and the Eastern bloc.

Another crucial difference between the buildup of the eighties and those that preceded it is that prior manpower escalations were largely brought about through conscription, with the requirement that young men who were physically able and who met ability standards serve in the defense of the national interests. The buildup of the last decade, however, was accomplished through the All Volunteer Force (AVF). This despite the dire predictions of many that the Department of Defense (DoD) would not be able to compete successfully with other institutions seeking young people, whether they be colleges and universities or civilian employers hungry for entry-level personnel. Through strong recruiting efforts and attractive incentive packages, DoD proved the doomsayers wrong by assembling a force made up of above-average individuals in terms of the educational and aptitude measures used in determining eligibility to serve.

With the end of the Cold War the pressure began to mount for a decrease in defense spending. The ominous threat of the Soviet Union was now gone and, many claimed, the funds being used to maintain such a large force could be better spent elsewhere or not spent at all in order to reduce the federal deficit. From 1990 through 1995 the enlisted ranks will see a decrease of approximately 20 percent, with commissioned officer numbers declining nearly 18 percent.

There are several factors that make this downsizing more wrenching than those that occurred after previous military buildups. First, all of these individuals voluntarily agreed to serve their country and thus potentially put their lives on the line to defend its interests. Of course, this was also true for many of those who left service following World War II. However, the end of that war saw the country in a period of growth and prosperity, with veterans having little problem returning to civilian life as workers or students. Today, even when there are upward shifts in the economy, finding a well paying job can be a difficult task

for those unaccustomed to the civilian job market and with little (apparent) relevant experience or training.

Another troubling aspect of the involuntary separation of so many of today's servicemembers is that they entered the military with thoughts of a career in mind. In the past, most of those brought into service as a result of manpower buildups were happy to leave once their task had been completed. But inherent to the concept of the AVF is the notion that a higher percentage of the total force will be career personnel. And many who joined during the eighties did so with plans to become part of that career force. Data from the Army's 1987 New Recruit Survey, for instance, indicate that nearly one-third of the respondents thought it definite or probable that they would remain in the Army until retirement. Among those currently affected by the reduction-in-force are individuals who have worked towards this goal, only to be told that they will not be able to attain it.

All of these factors led DoD to be concerned about the transition process of those leaving service, and particularly those doing so against their will. Aside from reasons of compassion, manpower planners also realize that thousands of new recruits are still needed each year for entry-level positions, even with the reduction of force. The perception of an uncaring Department of Defense that simply turns its back on those it no longer needs is not one that will inspire young people to consider the military option. Further, studies have shown that knowing someone who has served is a prime draw for youth contemplating enlisting. However, if the veterans themselves are left with hard feelings about their military choice, this is likely to be reflected in the advice given to those who may seek their counsel.

### **The Introduction of Transition Assistance**

Congress has played more of a role in the military downsizing than simply stipulating its size and pace. The House and Senate have also expressed concerns about parting servicemembers, and therefore mandated that a pilot program be created to ease their transition to the civilian labor force (Public Law 101-237). The Department of Labor (DoL) was given primary responsibility for the development and implementation of these efforts, and the result was called the Transition Assistance Program (TAP). Originally implemented in six states and twelve test sites, TAP has expanded widely and in 1991 was operational in over 40 states, serving tens of thousands of participants annually. TAP comprises a fixed three-day seminar on job search skills and career opportunities. Groups of around 30 transitioners typically attend each seminar. TAP seminars are independent of and augment other services such as veterans' benefits advice and assistance and relocation services typically provided by the Services' Education and Family Centers, as well as the Department of Veterans Affairs (VA).

Less than a year after mandating the pilot transition program, Congress took further action in the National Defense Authorization Act of 1991 (PL 101-510), requiring that DoD, DoL, and the VA provide job transition assistance to military and civilian personnel whose jobs are lost due to installation closures and downsizing and consolidation of military units. This law mandated that DoD: a) provide each departing servicemember with a skills verification document that translates their military skills into potential civilian opportunities; b) make individual counseling available to separatees; c) operate employment assistance

centers, and; d) assist DoL and the Department of Veterans Affairs in conducting seminars on finding civilian employment for separatees and their spouses. In 1992, Public Law 102-484 was passed, requiring that counseling be provided no later than 90 days before separation and that an individual transition plan be developed for/by/with each person leaving service.

Each of the Services stepped up its existing transition services and began managing and coordinating TAP services as well as automated transition resume and job announcement tools such as the Defense Outplacement Referral System (DORS) and the Transition Bulletin Board (TBB). As the Service with the largest number of transitioning personnel, the Army established the Army Career and Alumni Program (ACAP) to manage transition and job assistance services. A distinctive feature of ACAP is the Job Assistance Center (JAC). In 1991, the Army established 55 JACs operated by contractors at Army installations world-wide to serve hundreds of thousands of transitioning soldiers, Army civilians, and their family members. JAC services include job assistance seminars and workshops wherein clients are instructed and receive practice regarding skills relevant to employment and occupational trends, sources, networks, and application procedures and process. Furthermore, each JAC provides individual job/career counseling tools and services and maintains an employment-related reference library. Transitioners may participate in both TAP and JAC. JAC and TAP were designed to reinforce and complement each other. JAC was also designed to have a full-time presence at troop intensive installations (within the United States and overseas) and provide individualized, intensive, and flexible and responsive services to meet clients' demands, needs, and schedules. In addition to the DORS and TBB, JAC sites make available an additional automated/information system--the Army Employer and Alumni Network (AEAN) and disseminates information on upcoming Job Fairs and "hot lead" job opportunities. These hot leads are fed into the TBB comprising about 65% of its job listings.

### **Evaluating Transition/Job Assistance Efforts**

The Department of Defense Inspector General (IG) conducted an evaluation of transition services through site visits, interviews, and reviewing pertinent documents. The results, published in August of 1993, included several general criticisms without citing any individual Service programs.

- The IG found a lack of coordination between various parties responsible for the provision of transition services. This fault was found at all levels (e.g., between Federal agencies, federal and local offices, local and state offices, etc.).
- Facilities were found to be inadequate at many locations such that services could not be provided (e.g., automated job search databases), and class sizes were often too large.
- In cases where alternate programs were available in conjunction with TAP, a redundancy in topics and information was often noted.



- There was a lack of services overseas, at remote locations, and for those at sea. In addition, attempts to assist civilians who were losing their jobs due to downsizing were found to be less than comprehensive.
- No mechanisms were in place to provide data on the effectiveness, cost, consistency, comprehensiveness, or quality of services. Further, there was a lack of criteria by which program success could be evaluated.

The results of another evaluation, this one carried out by the General Accounting Office (GAO), were released in January of 1994. GAO also conducted 16 site visits, and sent a questionnaire to some 266 installations that provided transition services at that time. As with the IG, GAO reported a number of problems with the way transition services were provided at the time of their study. These included the following:

- Transition offices were often not aware of who was separating and when, therefore they had great difficulty ensuring that services were delivered in a timely manner.
- Servicemembers were not receiving the Skills Verification Document that details training received and where this training might be applicable in the civilian world.
- There was no system in place to ensure that servicemembers would receive pre-separation counseling.
- People stationed overseas were given very little time to participate in transition programs upon their return to the United States.
- Servicemembers in general noted that command support for transition services was often not high, making it difficult for them to get the time to participate.

In general, DoD concurred with many of the problems found and recommendations for solutions in both the IG and GAO studies. As a result, instructions were put forth to ensure that: the Skills Verification Document is provided to departing personnel at least 120 days before separation; names of separating personnel be periodically forwarded to the appropriate transition sites; command at all levels increase their support for transition programs, and; overseas returnees be given priority for transition programs so that they can be completed prior to actual separation.

A recurring theme throughout the IG and GAO reports was that more efforts need to be directed at evaluating the effectiveness of transition programs, and that such efforts should go beyond the process evaluations represented by these reports themselves. That is, these two evaluations focused exclusively on whether services were being made available, how many were taking advantage of them, and (to a lesser extent) how they were rated by participants.

No attempt was made to determine if the investment of resources in transition-related programs paid off in terms of post-service outcomes.

One evaluation that has already taken place among 1990 enlisted separatees centered specifically on the DoL TAP portion of the transition services. Samples of 1,000 TAP and non-TAP participants who left service between July and December 1990 were selected, stratified by transition site and quarter of the year separated. Extensive location efforts were conducted, but only 49 percent of the TAP and 46 percent of the non-TAP sample members were actually contacted and interviewed. There was, however, little evidence that those who were not located and/or refused to participate were significantly different from those who were in terms of demographic and military experience as indicated by military service records.

Respondents were asked a variety of questions about their post-service lives, many focusing on job location efforts and income. The results indicated that TAP participants were more satisfied with the transition assistance they received. Also they were more likely to say that their first job after leaving the military was somewhat consistent with their goals. This difference disappeared over time, however, and the pay of TAP and non-TAP participants was similar. When the data for those who received TAP were adjusted for individual characteristics and potential selection bias, no difference was found in the time it took members of each group to obtain their first jobs. Data on unemployment benefits received were obtained for a portion of the sample from State Employment Security Agencies. They indicated that TAP reduces the probability of receiving such benefits by about five percentage points. However, the estimated savings of \$72 per participant was not statistically significant.

### **The ACAP Evaluation**

The TAP evaluation mentioned above was carried out when the program was just getting underway. Further, the additional programs offered Army personnel through ACAP were not in place. Given the interest on the part of the DoD IG, the GAO, and other parties within the Pentagon on the cost-effectiveness of ACAP, another evaluation was deemed worthwhile. Specifically, the questions to be answered through this research were as follows:

- How do JAC clients compare with non-JAC clients in regard to post-separation employment and other outcomes?
- Which JAC services have the most impact on success in achieving employment?
- Considering the additional costs of providing JAC services, are the added benefits derived from the program cost-effective?

The following sections of the report describe how the evaluation instrument was developed, the sampling procedures, the steps involved in implementation, and the outcomes achieved.

## Chapter 2 Methodology

### Questionnaire Development

Two separate questionnaires were developed for the evaluation; one for ex-servicemembers and Army civilians, and the other for Army spouses. Prior to creating survey items, extensive discussions were held with ACAP personnel, including several site visits to transition centers. Information was gathered on current practices, the timing and content of any modifications to program functions and procedures, likely participant familiarity with transition-associated jargon, and so on. In addition to such discussions, other survey instruments with some relevance to the present project were reviewed.

Some debate took place regarding the need to gather information through the survey that is available from other sources such as military records. In order to minimize respondent burden, it was necessary to keep the instrument relatively short. Yet problems with missing and incomplete records often accompany extant data. In the end it was decided that extremely important information, such as transition services participated in, would be verified as part of the survey instrument. More basic information like rank at separation would be abstracted from military records.

Although there were some differences between the ex-servicemember/civilian employee and spouse questionnaires, a majority of the items were substantively comparable. This led to the decision to merge the two instruments into a single Computer-Assisted Telephone Interview (CATI) survey. Differences between the two questionnaires were managed by branching routines programmed in the CATI system. This reduced programming and streamlined the training of interviewers.

During programming, extreme care was taken to ensure that the branching routines operated as expected, and that the output data file conformed to strict standards of quality and data integrity. The instrument was thoroughly tested during development, making certain that question wording was accurate, response alternatives were appropriate, and that sufficient interviewer instructions were included to assure a smooth administration process. The final CATI instrument can be found in Appendix A.

### Sampling Plan

**Objectives.** To evaluate JAC services, multivariate analyses were to be used to: compare the post-separation employment of recipients and nonrecipients of services; measure the impact of the job assistance services on achieving employment, and; assess whether the program benefits are worth the costs involved. To achieve these ends, it was essential that sufficient numbers of participants and non-participants in JAC-sponsored programs be selected, located, and interviewed concerning their post-military (or post-Army civilian employment) experiences. Further, in order to control for the effects of personal and background characteristics that might play a role in shaping these outcomes, it was important that persons with such characteristics be adequately represented in the sample. These were central goals of the sampling plan, as described below.

**Sampling Scheme.** A disproportionate stratified systematic sampling scheme was designed, with the strata corresponding to major subdomains of TAP and JAC users. The subdomains of interest were as follows:

1. Navy ex-servicemembers;
2. Marine ex-servicemembers;
3. Air Force ex-servicemembers;
4. Army ex-servicemembers who utilized job assistance center program services;
5. Army ex-servicemembers who did not utilize job assistance center program services;
6. Army civilian ex-employees who utilized job assistance center program services;
7. Army civilian ex-employees who did not utilize job assistance center program services;
8. Army ex-servicemembers' spouses who utilized job assistance center services; and
9. Army ex-servicemembers' spouses who did not utilize job assistance center services.

**Creation of the Sampling Frame.** Individuals in the sampling frame came from two datafiles. The first was the Defense Manpower Data Center (DMDC) Active Duty Military Loss Files (ADMLF) which includes records for all separating active duty servicemembers. Those meeting the following criteria were eligible for sample selection:

- Separated from the military during the period from October 1, 1992 to September 30, 1993;
- Reason for separation (as indicated by Interservice Separation Code) was expiration of term of service, early release, or retirement.

The second data file used in the creation of the sampling frame was the Army Civilian Personnel System (ACPERS) file maintained by PERSCOM, which contains records for all Army civilian employees. Those meeting the following criteria were included in the sampling frame:

- Left their Army civilian positions during the period from October 1, 1992 to September 30, 1993;
- United States citizen;
- Full-time employee;
- Career permanent or career conditional;
- Army appropriated fund;

Personnel action codes corresponding to retirement (voluntary or mandatory), resignation, or termination.

A data file identifying spouses of Army ex-servicemembers was not available. Instead, all Army members on the ADMLF meeting the separation date and status criteria whose records indicated that they were married were assumed to have eligible spouses. This group constituted the Army spouse sampling frame.

**Stratification.** All eligible records on the ADMLF data file were grouped by service branch. Navy, Marine Corps, and Air Force members constituted Strata 1, 2, and 3 respectively. The Army ex-servicemembers were further stratified on the basis of whether or not they had received JAC program services (strata 4 and 5). The Job Assistance Center Management Information System (JAC-MIS) datafile was used to make this determination. All former servicemembers, Department of Defense ex-civilian employees, their spouses and dependents, and Reserve and National Guard members with a minimum number of months of active duty seeking employment services at job assistance centers appear on the JAC-MIS database. Using social security numbers, all eligible Army ex-servicemembers appearing on the ADMLF were matched to the JAC-MIS file and were placed into the appropriate stratum on the basis of the match status. An analogous process was used to stratify former Army civilian personnel as recipients or nonrecipients of JAC services (strata 6 and 7) using the ACPERS and JAC-MIS datafiles.

When spouses of ex-Army servicemembers visited a center, they were required to provide their social security numbers as well as that of their active duty husband/wife. On the JAC-MIS database, the records of the spouses (referred to as clients) were identified by a client relationship code of SP. The social security numbers from the JAC-MIS were matched with those on the ADMLF to identify spouses who had participated in JAC programs (strata 8). All other spouses (as indicated by the marital status of the Army veterans) were classified as non-participants (strata 9).

**Ordering the Sampling Frame Records Within Strata.** The files from which the former active duty and Army civilian employee samples were drawn contain a host of additional information on each of these individuals. Some of these variables may have an impact on the kinds of job assistance sought and on employment-related outcomes and other criterion measures. Therefore, analysis plans were derived with the intention of using these variables as covariates to control for such factors as occupation, rank/grade at separation, and so on.

The first step in sample selection was to sort these records by the covariates within each of the stratum. This ensured that, as the sample was drawn, the individuals chosen would represent the entire range of the characteristic found within each covariate. When a uniform sampling fraction is used to draw a sample in this way, the outcome is very similar to proportionate stratified sampling. For all of the ex-servicemember strata, rank, occupational group, race-ethnicity, and Armed Forces Qualification Test (AFQT) category were considered to be important covariates. Within each stratum, ADMLF records were ordered according to the categories for these variables.

Because of its relation to so many other factors (e.g., age, time in service), military rank was selected as the primary sorting variable. Using pay grade codes, the following categories were the basis for the ordering:

1. Junior enlisted
2. Junior noncommissioned officers
3. Senior noncommissioned officers
4. Junior commissioned officers
5. Senior commissioned officers

The DoD primary occupation codes were combined into five occupational groups that differed for enlisted and officer personnel. For officers, the categories were as follows:

1. General
2. Tactical operations
3. Intelligence, engineering and maintenance
4. Scientists and professionals, health care
5. Administration, supply, procurement, and related skills

For enlisted personnel, the occupational categories were as follows:

1. Infantry, gun crews, and seamanship specialist
2. Electronic equipment repairmen, communications and intelligence specialists, health care specialists, other technical allied specialists
3. Functional support and administration
4. Electrical/mechanical equipment repair, craftsmen
5. Service and supply handlers

The various race-ethnicity groupings were combined into three categories of White, Black, and Other. While for enlisted personnel, the aptitude categories (based on AFQT percentile scores) were combined into the following four groups:

<u>Category</u>	<u>Percentile Range on AFQT</u>
Category IV	10-30
Category IIIB	31-49
Category IIIA	50-64
Category II, Category I	65-99

For officers, the ADMLF educational data were collapsed into two categories: Bachelor's degree or less, and beyond a Bachelor's degree.

As with veterans, the two primary strata for former Army civilian employees were defined by participation or non-participation in JAC programs. Within each of these strata the variables of position level (supervisor or manager/general work force), occupational group, race-ethnicity, and pay grade were used to order the records. The six occupational groups, derived from the ACPERS database were: (1) blue collar (2) administrative (3) clerical (4)

professional (5) technical (6) other. The categories for race-ethnicity were identical to those used for the ex-servicemembers. Within each position level/occupational group/race-ethnicity cell, records were sorted by the paygrade code.

Records within each of the two strata of Army veteran spouses were sorted by spouse rank at the time of separation (junior enlisted, junior noncommissioned officers, etc.) and race-ethnicity.

**Allocation of the Sample to Strata.** Allocating the target of 3,000 completed interviews to strata needed to be done in such a way as to make possible: comparisons of the post-separation experiences of those who received or did not receive job assistance, and; measurement of the impact of the various JAC-type services on achieving employment. An equal allocation of the 3,000 completed cases to the nine strata would have been the most efficient strategy for the first purpose. However, this would have resulted in only 333 individuals in the stratum of Army veterans who participated in JAC programs. This would most likely not provide sufficient power to examine the differential effects of specific services. Thus, the number of cases allocated to this stratum was increased to 600, with the remaining 2,400 cases divided equally among the eight remaining strata.

Only a small percentage of individuals in the Army ex-civilian and Army spouse populations took advantage of JAC program services (3.8 and 6.7 % of the civilians and spouses, respectively, could be linked to the JAC-MIS). As a result, the analysis of the impact of job assistance on outcome measures for these populations could not be as detailed as it was for Army veterans. Allocating 300 completed interviews to the recipient strata for these populations was deemed adequate for the analysis.

The number of completed cases allocated to each stratum had to be adjusted for the fact that not all sampled individuals would be located and not all located individuals would agree to participate. Based on assumptions concerning locatability and cooperation rates, the designated sample size within each stratum was increased to twice the targeted number of completed surveys.

Given the separation dates of the population of interest and delays in obtaining approval of the survey instrument, the maximum length of time between separation from military or civil service positions and the time of interview would be 27 months. The combination of a highly mobile society and the relatively unsettled circumstances facing those who are released from military or civilian jobs, made it likely that locating sample members could be problematic. To protect against the actual location rate being lower than expected, a reserve sample was designated. In each stratum the size of the reserve sample was equal to the size of the primary sample with the exception of Stratum 6 -- Army ex-civilians receiving JAC program services--where the population size did not permit drawing an equally sized reserve sample. The reserve samples provided a source of additional individuals meeting the requirements for inclusion in the study that could be drawn upon if location problems became severe.

**Sample Selection.** The primary and reserve samples were selected simultaneously. With the exception of stratum 6 (civilians who used services), the targeted number of

completed surveys for each stratum was multiplied by four. The sampling interval was computed by dividing the stratum universe count by the size of the designated sample (primary plus reserve). Using this interval and a random start, an equal probability systematic sample was selected.

The sample drawn was randomly divided into two equal-size subsamples, the primary and the reserve. The reserve sample was then randomly divided into 15 equal-sized replicates. For Stratum 6, an equal probability systematic sample of 600 records was selected. All records not sampled in this stratum were assigned to the reserve sample.

It became apparent after the primary sample was released that the actual location rate was going to be lower than expected. As a result, all 15 replicates of the reserve sample were released. Thus final sample size for each strata was four times the desired number of completed interviews for that strata.

The strata universe counts, designated sample sizes, and sampling intervals are shown in Table 1.

When the sampling frame had been identified and the samples selected, attention shifted to obtaining telephone numbers for each sample member. The following section describes these efforts.

### **Tracing/Tracking Efforts**

**Initial Tracing/Tracking.** Upon completion of the sampling activities it was found that a large proportion of the selected records did not contain telephone numbers. In some instances address information was also missing. It was clear that additional tracing/tracking efforts were necessary. Unlimited resources of both time and money would have made it possible to locate most of the individuals in the sample through multiple databases and sophisticated credit bureau searches. Due to the project schedule and limited financial resources, however, a more realistic approach was adopted to obtain this information.

As a first step, the names and addresses of all 11,926 sample members (both the primary and reserve samples), were sent to Telematch -- a service bureau that specializes in providing up-to-date address and telephone information. It is important to note that the multiple databases used for selecting the sample made it possible for each sample member to have a maximum of four separate or unique addresses. Telematch was asked to provide a telephone number for all known addresses for each individual. Based on previous experience, a 35% rate success was expected. Of the 11,926 cases submitted, matches were made for 5,706 individuals -- a success rate of 48%. The remaining 6,220 cases (52%) were grouped together as constituent elements of a tracing queue for later review. Among the cases without telephone numbers, 3,120 originated from the primary sample, and 3,100 were from the reserve sample.



Table 1. JAC Evaluation Sample Strata, Sample Sizes, and Sampling Intervals

Stratum number	Stratum description	Universe count	Total sample	Sampling interval
1	Navy ex-servicemembers	59,514	1,200	49.595
2	Marine ex-servicemembers	23,975	1,200	19.979
3	Air Force ex-servicemembers	40,427	1,200	33.689
4	Army ex-servicemembers with JAC program services	42,622	2,400	17.759
5	Army ex-servicemembers without JAC program services	22,576	1,200	18.813
6	Army ex-civilians with JAC program services	1,126	1,126	1.000
7	Army ex-civilians without JAC program services	28,617	1,200	23.848
8	Army spouses receiving JAC program services	2,340	1,200	1.950
9	Army spouses not receiving JAC program services	32,503	1,200	27.085

Address and telephone information provided by Telematch was merged back to the sample member's data record in advance of conducting the interviews. In cases where multiple numbers were provided for a single sample member, all were merged back to the individual's data record. Each telephone number was used in subsequent location efforts, starting with the most recent.

**Tracing/Tracking During the Interview Process.** As detailed above, the datafiles used in sample selection (ACPERS, ADMLF, etc.) and the Telematch search were the first sources of address information and telephone numbers for each sample member. In many instances, the sample member was contacted based on this information and the initial call resulted in a completed interview. In other cases, the initial phone call led to a series of follow-up calls -- in essence tracking the sample member by contacting people who may have known how or where he/she could be reached.

Interviewers collected this information and continued to call each "lead" in hopes of locating the named individual. This involved making more than 20 phone calls in some cases. This situation was not completely unexpected given that, at the time of separation, military personnel often do not have a permanent residence. Consequently, it is not uncommon for them to provide the address of a relative or friend with an established residence for interim mailing purposes. This is the information that would be on the ADMLF.

Despite concentrated efforts to locate all respondents, in many cases this proved impossible given the time and resource constraints. A total of 2,371 sample members could not be located (1,070 from the primary sample and 1,301 from the reserve sample). These cases were added to those already placed in the tracing queue from earlier tracing/tracking efforts at Telematch. This resulted in a total of 8,591 cases in the tracing queue (4,190 from the primary sample and 4,401 from the reserve sample).

**Additional Tracing/Tracking and Interviewing.** Given the large proportion of cases in the tracing queue at the conclusion of interviewing (72% of those sampled), it was decided to implement a final tracing/tracking and interviewing procedure. The primary purpose of this effort was to obtain approximately 150 additional completed interviews so that non-response bias, if any, could be statistically approximated. A second purpose was to obtain a sufficient surplus of interview data necessary to make an informed decision with respect to data weighting and statistical adjustments for non-response.

The final tracing/tracking procedure involved sending all 8,591 cases in the tracing queue through the U.S. Postal Service's National Change of Address system. This yielded 2,126 cases for which new address information was found (24% of all tracing cases). These addresses were sent to Telematch for purposes of obtaining telephone numbers. Telematch was able to provide numbers for only 743 of the cases (35% of those with a new address, 8.6% of all tracing cases). The interview process was repeated for these cases, yielding an additional 229 completed interviews. Time and resources did not permit further pursuit of the untraced cases.

### **Interviewer Training and Data Collection**

**Interviewer Training.** Interviewers are critical to the success of any telephone survey. Therefore, training these individuals is of utmost importance. Even those who have a great deal of experience conducting telephone surveys need to be thoroughly briefed on the background and purpose of each new project, as well as the ins and outs of the CATI system as applied in each instance. This allows them to deal with all contingencies and to provide appropriate feedback to any inquiries received. Three primary training instruments were compiled for this project.

- 1) Question-by-Question Specifications
- 2) Respondent Question and Answer List
- 3) Glossary of Military Terms

The question-by-question specifications, referred to as "Q-by-Qs" (QxQs), contain information on specific survey items. Interviewers were trained to consult the QxQs whenever asked a question about the intent or background of a particular item. If the QxQs did not provide the necessary information to satisfy the respondent, they were instructed to consult a Telephone Research Center supervisor.

Beyond questions about specific items, respondents to phone surveys often want more general information about the project than is covered in the introductory statement. Therefore, all interviewers were provided with a list of anticipated respondent questions coupled with suggested answers. This list covered general survey-related and ACAP-specific questions. By providing this list in advance, the interviewers were able to study the answers and so were better prepared to quickly and correctly respond to inquiries received.

The third training item provided to interviewers was a glossary of military terms. This was necessary because of the nature of the survey and the likelihood of respondents using unfamiliar military phrases and acronyms. The glossary was produced on hard-stock paper and distributed to all interviewers who were instructed to maintain it in their work area for reference during phone calls.

Although written materials are vital in the training of CATI interviewers, the many facets and features of the specific instrument can only be taught by having these personnel sit with the computer and navigate through the survey on-line. Approximately 24 hours of hands-on training were provided for this study; 16 hours of general interviewer and 8 hours of ACAP-specific instruction.

General training concentrated on operating the CATI computer system, with further emphasis on interviewing skills, pronunciation, and telephone center administrative procedures. The ACAP-specific instruction was designed to familiarize interviewers with the substantive content of the survey. Each interviewer participated in group sessions in which they were called upon to read questions aloud and then record the responses in the CATI system. This was followed by individualized training involving scripted role plays designed to realistically simulate interviewing conditions. Role plays required that trainees work in pairs -- one acting as the respondent, and one as the interviewer--while being monitored by an instructor. This intensive program demanded that the trainees become familiar and comfortable with the ACAP instrument prior to "live" interviewing.

### Final Disposition of Cases

A total of 1,854 hours were logged in achieving the 2,766 completed interviews. Data collection took place from November 1994 through January 1995. The final disposition of all cases that made up the sample is shown in Table 2.

The column totals in Table 2 show the number of members in each stratum from the total, primary, and reserve samples. The row totals display the number of cases across all strata that ended up in each of the fifteen different categories listed under the first column titled, Final Disposition.

**Table 2**  
**Final Disposition of Cases**

Final Disposition	STRATA									Row Totals
	1	2	3	4	5	6	7	8	9	
Complete	235	274	312	572	300	301	259	286	227	2766
Ineligible	0	1	1	3	0	15	42	2	9	73
Lang Prob-Max Call	0	0	0	0	0	0	0	0	1	1
Lang Prob	1	1	1	3	0	0	2	5	11	24
Max Call	63	55	45	95	53	29	35	34	34	443
No Answer	19	17	24	33	15	7	16	22	17	170
Non-Locatable	665	677	618	1280	638	594	675	622	669	6438
Non-Loc thru Tracing	186	160	146	354	157	137	105	194	173	1612
Non-Working	0	0	1	0	1	0	0	0	0	2
Out of Area	0	0	2	3	2	0	1	1	3	12
Deceased	1	0	1	0	4	2	2	2	4	16
File Error	0	0	0	0	0	1	0	0	0	1
Other Out of Scope	0	0	1	13	3	1	3	4	8	33
Final Refusal	29	14	47	43	26	39	58	28	43	327
Refusal Max Call	1	1	1	1	1	0	2	0	1	8
Column Totals	1200	1200	1200	2400	1200	1126	1200	1200	1200	11926
Primary/Reserve	600/600	600/600	600/600	1200/1200	600/600	600/526	600/600	600/600	600/600	6000/5926

<u>Disposition</u>	<u>Description</u>
Complete	An interview is completed w/ sampled respondent.
Ineligible	Respondent found to be ineligible during administration of questionnaire.
Language Problem-Max Call	Questionnaire had initial language problem and reached the maximum calling algorithm.
Language Problem	A communication problem (i.e., hearing or speech problem) or non-English respondent.
Max Call	The calling algorithm has been fulfilled. At least one "human" contact has been made at the number.
No Answer	The calling algorithm has been fulfilled for a telephone number and no "human" contact was made.
Non-Locatable	The sampled person was not located using available <u>internal</u> tracing procedures.
Non-Locatable thru Tracing	The sampled person was not located using available <u>internal</u> or <u>external</u> tracing resources.
Non-Working	Not a working number.
Out of Area	The respondent was out of the area during the interview period.
Deceased	Informed that respondent was deceased.
File Error	Respondent appeared in sample due to file error.
Other Out of Scope	The questionnaire is out of scope.
Final Refusal	The respondent refused to be interviewed or broke off during the interview and refused to continue.
Refusal Max Call	The questionnaire had initial refusal code and has reached the maximum calling algorithm.

Completed interviews appeared somewhat uniformly across the nine strata that made up the sample, ranging from 227 of the 1,200 members in strata 9 (18.9%) to 312 of the 1,200 members in strata 3 (26%). There were also 327 respondents who refused to complete an interview after contact was made with them. Strata 2 had the lowest refusal rate (1.2%), and strata 7 had the highest (4.8%).

### **Data Cleaning and Data Delivery**

The CATI database was converted to Statistical Analysis System (SAS) format using an SAS macro procedure developed in-house. The resulting files were reconfigured to produce one data file for each sample type--ex-active military, Army civilian, and Army spouse. These files contain the survey responses for all respondents who completed an interview. The ex-military file contains 1,693 cases, the civilian file 560, and the spouse file 513. The SAS files were checked for accuracy by comparing frequencies on each variable to those from the original CATI database. No discrepancies were discovered during the quality control process. The SAS datasets were then transported from the VAX to the PC environment.

Selected variables were extracted from the ADMLF and ACPERS sample files and matched back to the CATI database to provide background and survey data for the entire sample. The resulting SAS datasets were also transported from the VAX to the PC environment.

User documentation delivered with the six datafiles mentioned above included a narrative describing each file and discussing CATI coding conventions, contents listings, and formatted frequencies for the three survey datafiles.

### **Adjustments for Nonrepresentativeness and Nonresponse**

The application of weights to survey data is done to correct for the fact that the final sample often does not match the population on key background or demographic characteristics that may be related to the outcomes. Thus, if population estimates are desired and a sample of respondents is found to have a smaller proportion of Hispanics than is the case in the population, an adjustment factor is calculated and applied that gives more weight to the responses of those Hispanics who are in the sample.

The regression analyses that make up the larger part of the results reported here were run without any type of weights. This is because the factors on which the weights would be calculated (i.e., rank, occupation, AFQT/education, race-ethnicity) were included in the regression equations, and thus controlled for in that way.

Sample weights were derived to support future analyses of the resultant data that called for population estimates. A sample weight was first calculated to inflate the stratum sample size "up to" the population for that stratum. This weight is simply the stratum population divided by the stratum sample size. A further adjustment was then made for nonresponse. This was done by first performing Chi Squares within each strata to determine

if there were differences on the key demographic variables (rank, occupation, AFQT/ed, race-ethnicity) between respondents and nonrespondents. For instance, were Army veterans who received JAC services and who were also interviewed for this evaluation different than those who received services and were selected for the sample but who could not be reached or refused to be interviewed in terms of their rank at separation, occupational specialties, AFQT or educational category, or racial ethnic group? Where such differences were found, the sample weights for the members of that cell were multiplied by a nonresponse adjustment factor (the inverse of the response rate for that stratum). Again the analyses reported here do not rely on such population estimates, instead they are based on the unweighted analytic sample.

### Caveats

It is important to keep in mind when reviewing the evaluation results that transition and job assistance services have matured, expanded, or been revised since the sample members had access to them. For example, during the timeframe covered by this survey, there was no specialized job assistance program for officers, Hot Leads were not as extensive as they are now, and employer participation in automated employment systems such as DORS, TBB and AEAN was at much lower levels than today.

The reader should also bear in mind that the representativeness of the sample is unknown, and applying sampling weights will not necessarily correct for any unrepresentativeness or non-response bias. Therefore, findings based on the sample must be taken as tentative. The findings, however, can be used to formulate reasonable hypotheses about the impact of providing transition and job search assistance to servicemembers and their spouses and to Army civilians.

### Analyses

**Purpose.** The primary purpose of the analyses was to determine whether the job assistance services affected servicemembers post-transition earnings, financial condition, and other job-related measures. Toward this end, criterion variables were specified and the impact of transition and job assistance services above and beyond potentially confounding variables (e.g., individual and military demographics) on measures of success in the civilian job market was assessed.

The general analytic objective of isolating and measuring the impact of the provision of job assistance services was also pursued for Army spouses and civilians.

**Initial Selection of Variables.** The combined CATI questionnaire consisted of 57 questions many of which involved branching. Thus, no respondent was asked every question

(see Appendix A).<sup>1</sup> For example, Question 20 asked respondents whether they received job assistance in 12 specific areas such as career planning and resume preparation. A subsequent question asked respondents to only rate the usefulness of the services that had been provided. In addition to questionnaire items, variables were derived from DMDC and Army data files used to extract the military, spouse, and civilian samples. Altogether, the questionnaire and file data could comprise well over 100 variables.

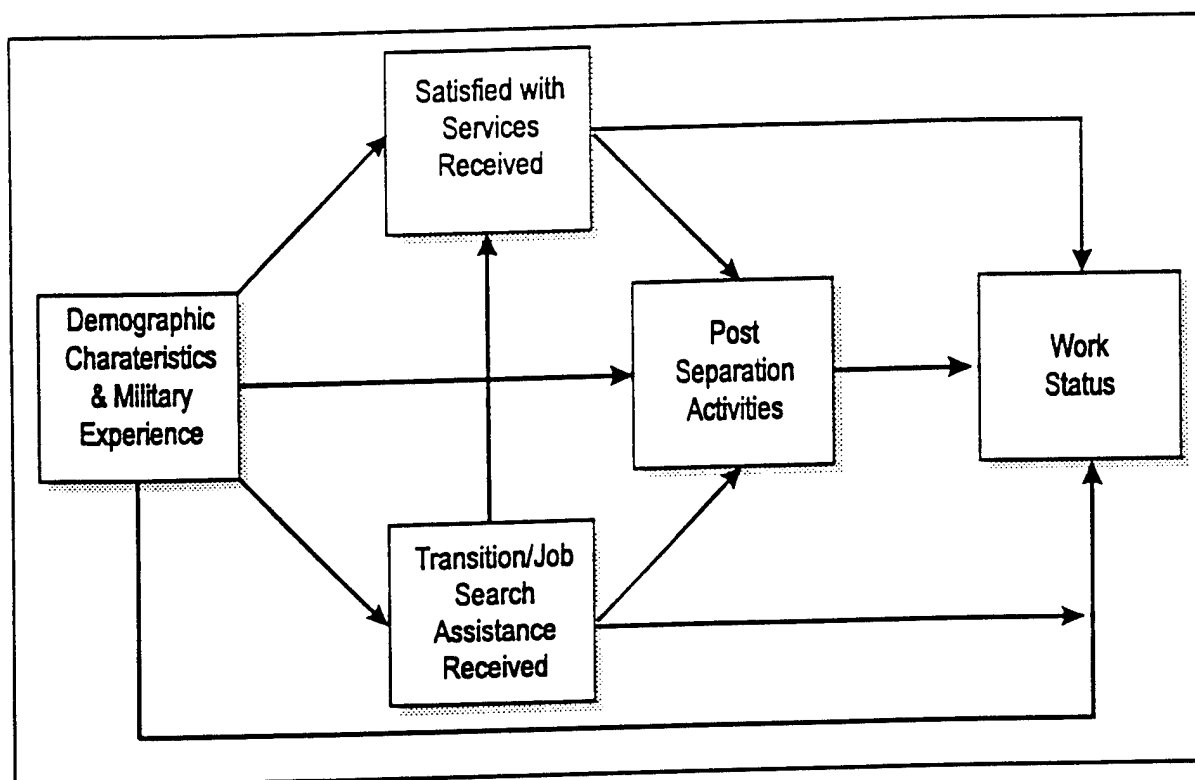
To identify a subset of the many possible variables that could be used to account for the observed variation in job-related outcome measures, a number of variable selection criteria were employed. Foremost among these was the relevance, as judged by the authors, of the variables for predicting or estimating job success. The authors were guided in their judgments by a simplified model (see Figure 1) which hypothesized a number of causal relationships among individual demographic constructs, military service history, measures of the area in which the sample members lived, the type and amount of transition and job assistance services received, the degree of satisfaction with these services, and activities during the first three months after separation. Variables that appeared to be potentially important measures of the different model constructs were selected for use in the initial analyses. Emphasis was placed on selecting variables that helped define the type and duration of transition and job search assistance received as well as on selecting variables that might be thought to incorporate alternate explanations of any observed impact of the transition and job assistance measures.

Another criterion initially used to select variables was whether the variable exhibited sufficient variance in the analytic samples. Frequency distributions of the response to the questionnaire items were examined and items that were answered similarly by the vast majority (over 95%) of the respondents were generally not used in the analyses. On the basis of these criteria, 107 variables were selected for initial analyses.

**Further Variable Selection Procedures.** As the number of initially selected variables was still too large, the number of independent variables was further reduced through a series of hierarchical multiple regression analyses. The model diagrammed in Figure 1 assumes causal linkages among five blocks of variables: (1) Variables that measure demographic and other personal characteristics of the respondents including aspects of their military service (e.g., years of service) and the area in which they lived; (2) Variables that are measures of the type and amount of transition and job search assistance services the respondents received; (3) Measures of the respondents' satisfaction with the transition and job search assistance they had received; (4) Variables indicating some of the respondents' actions or activities after receiving the assistance and up to three months after separating; and (5) Employment status as measured by (a) annual earnings, (b) ratings of job benefits, pay, opportunity for

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<sup>1</sup> Rather than dropping non applicable cases from the analysis because of missing data the mean variable value was assigned to such cases and a one/zero dummy variable was created to capture whether or not a mean had been assigned as the variable value. In this manner, all cases could be used in the analyses. Mean variable values were not, however, used as substitutes for missing dependent variable values.



**Figure 1. Model for Estimating Effects of Transition/Job Assistance on Work Status**

promotion, and other aspects of the job; (c) current financial condition relative to financial condition when in Service, (d) ratings of how well respondents felt they were prepared to enter the civilian job market, and (e) whether the respondents had received any unemployment compensation since separation. The initial sets of variables in each of these blocks are listed in Table 3 along with an indication of how the variables were derived.

The first four sets of variables were introduced into hierarchical multiple regression equations in the order suggested by the model. That is, for example, the effects of transition and job assistance on yearly earnings was assessed after controlling for individual and military demographics. A separate equation was developed for each of the five dependent/criterion or outcome variables. After each set of variables was introduced into an equation, the statistical significance of the increase in explanatory power ( $R^2$ ) that resulted from adding the set of variables to the multiple regression equation was assessed. If the



**Table 3. Initial Sets of Variables Used in Hierarchical Regression and Factor Analyses**

<u>Individual/Military Demographics</u>			
<u>Source</u>	<u>Variable</u>	<u>Source</u>	<u>Variable</u>
File	Male vs Female	Q1/Census	Postal area per capita income
File	Officer vs others	Q1/Census	% population in urban area
File	Enlisted vs others	Q1	Midwest vs others
File	Years of service	Q1	West vs others
File	Combat job in mil	Q1	South vs others
File	El repair job in mil	Q2	Years of education
File	Supply job in military	Q3	Married vs not married
File	Communications/Intelligence job	Q3b	Divorced/widowed
File	Admin job in military	Q3c	Spouse's years of education
File	Black vs others	Q4	Number of dependents
File	Hispanic vs others	Q8	Had second job while in military
File	White vs others	Q50	Spouse worked before member left
File	Months since separation	Q55	Non-job taxable income
File	Aptitude category	Q56	Owens home
File	Aptitude category missing		
File	Separation -- expir. of term		
File	Separation -- early		
File	Separation -- retired		
File	Age		
File	Ex-Army member vs others		
File	Ex-Air Force member vs others		
File	Ex-Marine Corps member vs others		
<u>Transition/Job Search Assistance Variables</u>			
Q11	Rcvd interpretation of military experience	Q20	Rcvd career planning
Q11	Rcvd educational planning/advice	Q20	Rcvd indiv. job search info
Q11	Rcvd VA benefits advice/assistance	Q20	Rcvd resume/cover ltr preparation
Q11	Rcvd relocation advice/assistance	Q20	Interviewing coaching
Q11	Rcvd info on unemployment compensation	Q20	Salary negotiation
Q11	Rcvd financial advice/planning	Q20	Use of employer network
Q11	Rcvd stress management	Q20	Use of DORS
Q11	Rcvd info on Reserves/National Guard	Q20	State employ. job bank
		Q20	Use of TBB
Q12	Attended DoL TAP workshop	Q20	Information on federal jobs
Q12a	Number of days attended TAP	Q20	Use of hot lead job listings
Data	Days attended TAP missing	Q20	Job fairs
Q13	Attended other (non-DoL) workshop		
Q15	Had one-on-one counseling	Q52	Spouse used job search assistance
Q16	Number of counseling hours		
Q17	Total hours of job search assistance		

Continued

Table 3. Initial Sets of Variables Used in Hierarchical Regression and Factor Analyses  
(Cont.)

<u>Satisfaction with Transition/Job Search Service Variables</u>			
<u>Source</u>	<u>Variable</u>	<u>Source</u>	<u>Variable</u>
11A	Satisfaction with trans. services recd	23	Sat. with job search services rcvd
Data	Satisfaction with trans. service missing	Data	Satisfaction with job services missing
<u>Activity After Receipt of Assistance</u>			
Q7	Member of reserves/National Guard	Q35	Looked for job after separation
Q27	Received separation or severance pay	Q35	Stayed at home after separation
Q30	Had unused leave when separated	Q35	Started work after separation
Q32	Cashed in leave	Q35	Started school after separation
Q32	Used leave to hunt for a job	Q35	Took vacation after separation
Q32	Used leave for a vacation	Q35	Permanently retired after separation
Q51	Spouse left job after member left	Q35	Did something else after separation
Q53	Spouse currently works for pay		
Q54	Spouse earnings		
<u>Outcomes or Dependent Variables</u>			
Q9	Skills gained would help get job	Q47a	Rating of pay
Q10	Work attitudes & values would help get job	Q47b	Rating of retirement benefits
Q24	Understands making most of military exp.	Q47c	Rating of other benefits
Q25	Well prepared for job market	Q47d	Rating job security
Q26	Job assistance had positive effect on recommending a military career	Q47e	Rating opportunities for advancement
		Q48a	Doesn't often think about quitting
		Q48b	Work challenging
Q26a	Would recommend joining the military	Q48c	Have skills to do job well
Q37	Collected unemployment compensation	Q48d	Service training useful in doing work
Q37a	Weeks collected unemploy. compensation	Q57	Comparative financial condition to service
Q38	Weeks unemployed		
Q39	Currently working for pay		
Q42	Hours worked per week		
Q44	Yearly earnings		
Q45	Months in primary job		

overall set was significantly related statistically to civilian financial or employment success, the statistical significance<sup>2</sup> of the individual variables comprising the set were examined and if significant ( $p \leq .05$ ) either when the variable was first introduced in the equation or after

<sup>2</sup> The reader is cautioned that the obtained significance level probabilities are most likely inaccurate. The sampling that was accomplished most probably had the effect of causing the regression weights to be less statistically significant than they otherwise would be for random samples of equal size. The significance levels reported should be used, therefore, as relative indexes rather than precise statements of the probabilities involved.

all variables being tried out had been introduced into the equation, it was selected for further analyses.

As the statistical significance of a given variable depends in part upon the other variables introduced into the equation, an iterative procedure was used to identify the best predictor variables across the outcome measures. That is, the regression equation for each dependent variable was examined and variables that had statistically significant weights in more than one equation were identified and retained for the next iteration. In addition, variables which did not have any significant weights in any of five equations were retained if in the authors' opinion the absence of significance was, itself, noteworthy, or if failing to control explicitly for the factor measured by the variable might have led readers to wonder why the variable was omitted.

**Main Analysis.** The principal analyses performed involved hierarchical multiple regression. The weights derived for the independent variables in fitting the model to the data essentially are measures of how much change in the dependent variable (e.g., yearly earnings) would occur for a change in one unit of the independent variable, holding all other independent variables constant. For example, the regression weight for years of service indicates how much the estimate of the dependent variable value would increase (a positive weight) or decrease (a negative weight) for each year increase in years of service. The regression weights obtained when the variables first entered the equation (before controlling for other factors) are measures of the Total Effect of the variables. The weights obtained when the variables entered the last equation involving the four sets of independent variables are measures of the Direct Effect of the variables, when controlling for all other measured factors. The differences between the Total Effects and the Direct Effects are measures of the Indirect Effects of the earlier sets of variables operating through the later sets of variables in the model.

Before the hierarchical analyses were conducted, a series of factor and item analyses were performed in order to identify composite variables that could be formed through averaging a set of variables with similar content. Combining a number of variables into composites not only reduces the number of variables but tends to increase the meaningfulness and reliability of the composites. Such analyses were used to specify the dependent variables that would be used in the hierarchical multiple regression analyses and two key independent variables that measure the transition and job search assistance received.

**Additional Analyses.** Four additional analyses were conducted on the ex-servicemember data:

- (1) The simple correlations between the selected outcome measures and the initially selected independent variables were obtained. The size of the correlations to a certain extent presages the results of the multiple correlation analyses.

- (2) The ex-servicemembers who reported that they had received job search assistance services were asked to evaluate the usefulness of each service received. Their average evaluations are reported. In addition, a repeated measure analysis of variance was performed

to determine whether the mean usefulness ratings were significantly different across the different job search assistance services.

(3) The employed ex-servicemembers were asked how they found their current jobs. The percentage of ex-servicemembers who found their jobs through various types of information sources was obtained.

(4) The ex-servicemembers, who were either not working for pay or were looking for a different or better job, were asked to identify problems that they had experienced finding suitable jobs. The proportions of ex-servicemembers reporting different problems were obtained as were the correlations of reporting the problems with the number of transition and job search assistance services provided and the degree of satisfaction with those services.

Analyses of the Army Civilian and Army Spouse Data. Hierarchical multiple regression analyses were also performed on the Army civilian and Army spouse data. These analyses were run using the same model that was employed in the analyses of the ex-servicemember data (see Figure 1). With some exceptions, the same variables were used in the regression equations. The exceptions rose mostly from different individual and military demographic and service type variables that were available from the Army civilian database and from skip patterns in the questionnaire that omitted certain questions from the spouse protocol. These skip patterns caused the composite dependent variable, Preparedness for the civilian job market, to be reduced to only one item. But, for the most part, the variables and analyses for both spouses and civilians were kept the same to facilitate comparisons with the results obtained for the ex-servicemembers.

## Chapter 3 Results

### Ex-Servicemembers

#### Composite Variable Formation

Factor and item analyses were run on sets of questionnaire items that were similar in content. The objectives of these analyses were (1) to reduce the number of independent and dependent variables that would be used in later analyses; and (2) to construct meaningful reliable composite variables for use in the later analyses. The factor and item analyses were conducted on five sets of items/variables:

- (a) Seven questionnaire items which called for evaluations of how well prepared for the civilian job market the respondents felt they were and whether they would recommend the military as a career;
- (b) Seven questionnaire items which asked respondents to rate different aspects of their jobs (e.g., their pay, benefits);
- (c) Nine variables that measured different aspects of how well the ex-servicemembers were doing vocationally and financially;
- (d) Eight items that were measures of whether or not the ex-servicemembers received specific transition assistance services.
- (e) Twelve questionnaire items that were measures of whether or not the ex-servicemembers received specific job search assistance services.

Conceptually, factors are underlying dimensions, constructs, or themes uniting the items. They are derived statistically through patterns of correlations among items. Loadings indicate the degree to which the items represent the underlying dimension: the higher the loading the stronger the relationship between the item and the construct.

**Preparedness for Civilian Job Market.** Factor and item analyses were conducted on a set of seven questionnaire items concerning attitudes toward the military. More specifically, these items covered the usefulness of military experience in securing civilian sector jobs and being inclined to recommend joining the military and/or making a career of the military. Table 4 lists these seven attitudinal items and presents the correlations (factor loadings) between the items and the factors obtained in the factor analyses. The reliabilities (alpha coefficient) of both a two-item and a seven-item composite were assessed. The two-item composite had a reliability of .71; the seven-item composite a reliability of .76; both indicated substantial cohesiveness. In the interests of parsimony, reliability, and broadness of definition, the composite that encompassed all seven items was used in further analyses.

**Job Ratings.** Sampled ex-servicemembers who indicated that they were working were asked to evaluate various aspects of their jobs. They were asked to rate their jobs in regard to pay, retirement and other benefits, job security, and opportunities for advancement. They were also asked whether they found their work challenging and whether they frequently thought about quitting their jobs. Factor analyses of the responses to these items indicated that the ratings of retirement and other benefits had relatively higher loadings on one factor

**Table 4. Rotated Factor Loadings of Items Assessing Usefulness of Military Service (n = 1359 ex-servicemembers)**

Item No.	Job Aspect	Factor I	Factor II
9	Skills gained would help get job	.42	.42
10	Work attitudes and values would help get job	.45	.18
24	Understands how to make most of military skills and experience	.21	.63
25	Well prepared for job market	.17	.79
26	Job assistance services had positive effect on recommending a military career	.66	.21
26A	Would recommend joining the military	.69	.10
48D	Service training useful in doing work	.43	.31

whereas the other evaluations had relatively higher loadings on another factor (see Table 5). There was, however, enough overlap in the loadings on the two factors across the questionnaire items to suggest that it might be better in the interest of parsimony to form a composite composed of all the items.

**Table 5. Rotated Factor Loadings of Job Ratings (n = 1354 ex-servicemembers)**

Item No.	Job Aspect	Factor I	Factor II
47A	Pay	.48	.35
47B	Retirement benefits	.25	.69
47C	Other benefits (medical, dental, vacations, education training)	.25	.84
47D	Job security	.52	.35
47E	Opportunities for advancement	.63	.31
48A	<u>Doesn't</u> often think about quitting	.62	.14
48B	Work challenging	.57	.15

Reliability coefficients were subsequently obtained for three groupings of items: ratings of retirement and other benefits--.78; ratings of pay, job security, advancement opportunities, work challenge, and frequency of thoughts about quitting--.74; and all seven items--.80. Because the composite formed from averaging the responses to all seven items proved to be the most reliable composite and would encompass the broadest set of job aspects, that composite was used in subsequent analyses.

**Financial Variables.** In addition to the questionnaire items that asked for ratings of the ex-servicemembers' jobs and how well they felt they were prepared for the civilian job market, there were nine items that were related to the financial condition of the ex-servicemembers. These items are listed in Table 6 along with the results of a factor analysis of the variables from the item responses.

**Table 6. Rotated Factor Loadings of Financial Condition Variables  
(n = 1530 ex-servicemembers)**

Item No.	Financial Aspects	Factor I	Factor II
37	Collected unemployment compensation	.00	.79
37a	Weeks collected unemployment compensation	-.11	.83
38	Weeks unemployed	-.57	.29
39	Currently working for pay	.85	.01
42	Hours worked per week	.87	.01
44	Yearly earnings	.68	-.12
45	Months working in primary job	.65	-.21
56	Owens home	.09	-.33
57	Comparative financial condition to Service	.43	-.04

Two factors were extracted from the interrelationships among the financial variables. Underlying the first factor apparently was the length of time that the ex-servicemember had been working on a civilian job, whereas the second factor reflected whether the ex-servicemember had collected unemployment compensation since leaving the military. Five variables (weeks unemployed, currently working for pay, hours worked per week, yearly earnings, and months working in primary job) had relatively high loadings on the first factor. As the scales on which these five were measured were all different, it was deemed impractical<sup>3</sup> to derive a composite composed of the five variables. Instead, one representative variable, yearly earnings, was chosen as a dependent variable to be used in

<sup>3</sup> A composite could have been formed by first standardizing the variables and then obtaining their average value, but the resultant scale would have had no readily understandable metric such as time worked or dollars earned.

further analysis. Of the five variables, yearly earnings seemed to be the one variable that was most "bottom line" oriented in terms of demonstrating whether providing job search assistance services "paid off" in the long run.

The second factor extracted from the financial variables comprised two variables, whether the ex-servicemember collected unemployment compensation and, if so, for how many weeks. Both of these variables had low negative correlations with yearly earnings. Because "number of weeks ex-servicemembers collected unemployment compensation" was a highly skewed variable (close to 60% of the ex-servicemembers had not collected any unemployment compensation), it was decided to use only whether the ex-servicemember had collected unemployment compensation as an outcome measure in further analyses.

Two variables did not have very high loadings on either of the two factors extracted--financial condition in comparison to when in the military and home ownership. The measure of relative financial condition was selected as an outcome measure for further analyses because it seemed to be capturing an important component of how well ex-servicemembers were faring since leaving the Service. Although not selected as a dependent variable, home ownership was retained in the analyses as a control variable. (Whether ex-servicemembers owned a home could impact their financial condition.)

In summary, five variables were selected as outcome measures in further analyses: preparedness for the civilian job market, average job rating, relative financial status, yearly earnings, and whether the ex-servicemember collected unemployment compensation after leaving the military. Table 7 presents the means and intercorrelations of these measures. The relatively low intercorrelations suggest that the five dependent variables are measuring different aspects of the post-separation financial and employment condition of ex-servicemembers.

**Transition and Job Search Assistance.** For this evaluation, a conceptual distinction was made between *transition* and *job* assistance. The former comprised more general services such as interpretation of military training and skills documentation, advice and/or assistance with relocation, finances, educational planning, and stress management, and information on educational benefits, unemployment compensation, and the National Guard. Job assistance, on the other hand, as defined by the provision of information or services in the following 12 areas:

- Resume preparation;
- Interviewing;
- Career planning;
- Government jobs and SF171 form completion;
- Salary negotiation;
- Individual job search information;
- Job fairs;
- Hot lead job listings;
- Employer/alumni network;
- State job bank;
- TBB;
- DORS



**Table 7. Means and Intercorrelations of Selected Dependent Variables  
(n = 1561 to 1686)**

	Outcome Measure	Mean	Correlation			
			(1)	(2)	(3)	(4)
(1)	Preparedness for civilian job market (Scale 1-4)	2.97	--			
(2)	Average rating of job (Scale 1-4)	2.59	.34	--		
(3)	Comparative financial condition (Scale 1-5)	2.96	.19	.45	--	
(4)	Yearly earnings (dollars)	18209	.22	.27	.44	--
(5)	Collected unemployment compensation (proportion)	.41	-.11	-.04	-.01	-.11

The factor analyses of the 8 measures (from Question 11) of whether or not the ex-servicemembers had received specific transition assistance services resulted in just one factor being extracted. Similarly, the factor analysis of the 12 measures (from Question 20) of whether the ex-servicemembers had received specific job search assistance services resulted in the extraction of one factor.<sup>4</sup> The Alpha reliability of the eight-item composite formed by combining the eight transition assistance items was .75; the Alpha reliability of the twelve-item composite of job search assistance measures was .89. On the basis of these results, only these two composites were used in later hierarchical regression analyses rather than the 20 component variables separately.<sup>5</sup>

## **Univariate Results**

**Relationships between Individual/Military Demographics and Outcome Measures.** Table 8 presents the correlations of the five dependent variables with the individual and military demographics used in the subsequent hierarchical regression analyses. Only significant correlations above .10 and below -.10 are reported ( $p \leq .0001$ ). The statistics given in the table clearly indicate that demographic and Service-related variables tend to be more highly related to yearly earnings (EARNINGS) and whether ex-servicemembers collected unemployment compensation (COLUNEMP) than to how the ex-servicemembers rated their jobs (RATEJOB) and their current financial status in comparison to their status when in the Service (FINANCES). Not surprisingly, the variables that were positively related to EARNINGS tended to be negatively related to COLUNEMP. For

<sup>4</sup> An eigenvalue equal to or greater than 1.0 was the criterion for factor extraction.

<sup>5</sup> Factor analyses of the 20 transition and job search assistance measures indicated that the 20 variables should not be combined into a single overall measure of services received, thus reinforcing the conceptual distinction.

Table 8. Correlations<sup>a</sup> Between Outcome Measures and Individual/Military Demographics (n = 1527 to 1686 ex-servicemembers)

Independent Variable	Outcome Measure				
	MLPRPJOB	RATEJOB	FINANCES	EARNINGS	COLUNEMP
Male vs Female				.11	
Yrs of education				.21	— .24
Married	.11	.11		.18	— .20
No. of Dependents	.11			.19	— .15
Spouse yrs. of educ.				.13	
Officer vs others				.21	— .22
Enlisted vs others	— .11			— .22	.24
Yrs of service	.18		— .11	.19	— .45
Own home	.16	.12		.22	— .33
Combat job in mil	— .15			— .12	
Postal area per capita income				.17	
South vs others					— .10
Sep.—expir. of term			.12	— .16	.32
Separation -- early					.16
Separation -- retired	.15			.17	— .46
Age	.17		— .11	.19	— .41
Non-job income				.11	— .12
Aptitude category missing	.15			.17	— .45
Months since separation					
Black vs others					
White vs others					
Hispanic vs others					

(Table continued)

**Table 8. Correlations Between Outcome Measures and Individual/Military Demographics (Cont.)**

Independent Variable	Outcome Measure				
	MLPRPJOB	RATEJOB	FINANCES	EARNINGS	COLUNEMP
Divorced/widowed					
Had 2nd job in mil					
El repair job in mil					
Supply job in mil					
Admin job in mil					
Communications/ Intelligence job in mil					
Army member vs others					
Air Force member vs others					
Marine Corp member vs others					
Midwest vs others					
West vs others					
% population in urban area					
Spouse worked before member left					
Aptitude category					

<sup>a</sup> Correlations less than |.10| omitted from table.

**Key**

MLPRPJOB	Composite - attitudes toward military acquired skills and recommending military as a career
RATEJOB	Composite ratings of pay benefits, security, advancement, opportunities of civilian job (1=poor; 4=good)
FINANCES	Current financial status compared to when left military (1= much worse; 5=much better)
EARNINGS	Yearly job earnings before deductions
COLUNEMP	Collected Unemployment Compensation

example, ex-servicemember years of education, years of Service, age, number of dependents, whether married, whether an officer, separation--retired, non job income, and whether own home, were positively related to EARNINGS and negatively related to COLUNEMP. A few demographic variables--male vs. female, spouse years of education, and zip code per capita income had correlations above .10 with EARNINGS but did not have correspondingly high negative correlations with COLUNEMP. It is noteworthy that having a combat job while in the Service was associated with lower earnings, while having other types of military jobs was not.

Ex-servicemembers who had combat jobs also tended to rate themselves less well prepared for the civilian job market (MLPRPJOB). On the other hand, older, married ex-servicemembers with more years of service and more dependents, and who owned their homes tended to feel better prepared for the civilian job market.

Only a few of the individual and military demographics had high correlations with RATEJOB and FINANCES. Being married and owning one's home was associated with higher ratings of one's job while older ex-servicemembers with more years of service tended to evaluate their current financial status as poorer than when they were in the service.

The individual and military demographic variables that did not have correlations above .10 or below -.10 with any of the five dependent variables are also listed in Table 8. It is noteworthy that neither branch of the Service (e.g., Army vs. others) nor race (e.g., Black vs. others) had high correlations (either positive or negative) with the outcomes. Nor did any of the military job categories (besides combat) have high relationships with the criteria of success. Likewise, aptitude category, having a second job in the military, being located in the Midwest or West or in a more urban area, months since separation, or having a spouse who was working when the ex-servicemember separated were not highly related to any of the outcomes.

#### **Relationships between Transition/Job Search Assistance and Outcome Measures.**

The correlations of the transition and job search assistance variables with the five outcomes are presented in Table 9. Again, only correlations above .10 and below -.10 are reported ( $p \leq .0001$ ). The transition/job assistance variables are, for the most part, more highly correlated with ratings of how well military service prepared the respondents for the civilian job market than with any of the other dependent measures. In fact, none of the transition/job assistance variables was highly related to EARNINGS and only one variable, satisfaction with job search assistance services, had a correlation above .10 with FINANCES. Satisfaction with job search assistance also had the highest correlations with two other dependent variables (MLPRPJOB, and RATEJOB). Satisfaction with transition services also had high correlations with both MILPRPJOB and RATEJOB as did the number of job search assistance services received.

The number of transition services received was positively related to whether the ex-servicemember collected unemployment compensation. Further investigation of this relationship revealed that the positive correlation obtained would be less than .10 if the service, received unemployment compensation information (UNEMPL), were dropped from the composite. UNEMPL, by itself, had a correlation of .29 with COLUNEMP.

**Table 9. Correlations<sup>a</sup> of Outcome Measures With Transition/Job Search Assistance Variables (n = 1520 to 1686 ex-servicemembers)**

Independent Variable	Outcome Measure				
	MILPRPJOB	RATEJOB	FINANCES	EARNINGS	COLUNEMP
Attended DoL TAP	.12				
Attended other workshop	.10				
Had one-on-one counseling after TAP	.18				
No. of TAP services	.20				.12
No. of TAP services less unemploy. compensation info.	.19				
Received unemploy. compensation info.	.12				.29
No. of job assistance search services	.29	.14			
Satisfaction with Transition Services	.43	.19			
Satisfaction with job assistance services	.47	.22	.15		
Sat. with job assistance services missing	— .13				
No. of days attended TAP					
No. of TAP days attended missing					
No. of job search assistance hours					
No. of counseling hrs.					
Spouse used job search assistance					
Sat. with transition assist. services missing					

<sup>a</sup> Correlations less than |.10| omitted from table.

**Key**

MILPRPJOB	Composite - attitudes toward military acquired skills and recommending military as a career
RATEJOB	Composite ratings of pay benefits, security, advancement, opportunities of civilian job (1 = poor; 4 = good)
FINANCES	Current financial status compared to when left military (1 = much worse; 5 = much better)
EARNINGS	Yearly job earnings before deductions
COLUNEMP	Collected Unemployment Compensation

The variables measuring amount of time spent attending TAP or receiving counseling and job search assistance were not highly (above .10) correlated with any of the five dependent variables; neither was the variable, spouse received job search assistance. Apparently, it is not the time spent receiving assistance that has an impact, but the number of services the ex-servicemember received and the degree of his/her satisfaction with these services.

Though MILPRPJOB is a reliable composite of both ratings of the perceived labor market value of military acquired skills and experiences and likelihood of recommending joining the military, components were analyzed separately in relation to transition and job assistance services. These additional analyses were conducted to explore the potential "recruiting value" of job and transition assistance and are highlighted in Table 10.

Correlations between transition and job assistance variables and components of MILPRPJOB are provided in Table 10 (MILPRPJOB is also included as a point of comparison). Transition and job assistance and, to a greater extent, satisfaction with such services were related to ex-servicemembers feelings of being prepared for the job market. For example, respondents who had one-on-one counseling, and who received more transition and job search assistance, on average, were more likely to agree that they knew how to make the most of their military skills and were more prepared for the labor market. Similarly, such services were significantly related to likelihood of recommending the military. Regarding recruiting value, it seems that transition and job assistance in particular were associated with positive feelings about the military. Job and transition assistance were also related to perceptions that military-acquired training, skills, and values are useful in securing employment. In general, however, correlations were lower for these measures than for other Preparedness components--perhaps owing to the lack of the direct transferability of some military experience. Regardless, the positive findings suggest that transition and job assistance maximize that transferability. In subsequent analyses of the outcome "preparedness for the civilian job market," it is important to keep in mind the recruiting value component of this outcome measure.

#### **Relationships Between Post-Separation Activities and Outcome Measures.**

One variable--started work after separation--had significant high correlations with all five of the outcome measures. Those ex-servicemembers who found jobs during the first three months after separation tended to have higher yearly earnings, rated their jobs more highly, were less apt to collect unemployment compensation, thought their financial condition was relatively better, and felt better prepared for the job market. If ex-servicemembers are planning to work after separation, apparently the sooner they get a job the better.

Not surprisingly, starting school soon after separation tended to be negatively related to yearly earnings. Whether the relationship would turn positive at some future time cannot be determined from the data collected but an investment in education is a known investment in human capital.

**Table 10. Correlations<sup>a</sup> of Attitudes Toward the Military and Transition/Job Assistance Services (n = 1439 to 1686 ex-servicemembers)**

Independent Variable	Helped to Obtain a Good Job			Market skills	Recommend Military		MLPRPJOB
	Skills	Values	Training		Due to job asst.	Joining	
Attended DoL TAP	.10			.10	.11		.12
Attended other Workshop							.10
Had one-on-one counseling	.12			.16	.16		.18
No. transition services	.10		.10	.16	.24	.10	.20
Rec'd unemploy. compensation info.				.12	.13		.12
No. job search assistance services	.16	.11	.16	.26	.26	.16	.29
Satisfaction-transition services	.30	.25	.19	.36	.37	.23	.43
Satisfaction-job assistance services	.30	.22	.27	.40	.42	.22	.47
No. days attended TAP							
No. job search assistance hrs.							
No. counseling hrs.							
Spouse used job search assistance							

<sup>a</sup> Correlations less than |.10| omitted from table.

Six of the variables tapping post service activity were significantly related to whether the ex-servicemember collected unemployment compensation (COLUNEMP). Having received severance pay, cashed in leave, or looked for a job after separation was positively related to COLUNEMP. Interestingly, joining the Reserves or National Guard was also positively related to COLUNEMP. As might be expected, having retired after separation was negatively related to COLUNEMP and starting work in the first three months after separation was also negatively related to COLUNEMP.

## **Multivariate Results**

**Initial Hierarchical Multiple Regressions.** Initially, over 70 independent variables were used to predict the outcome measures. The variables included most of those listed in Tables 8, 9, and 11, as well as the measures of specific transition and job search assistance services. Before finally deciding to use the two composite variables measuring the number of such services received (see page 28) the authors wished to see if any of the specific services had fairly consistent high regression weights indicating a strong relationship with the outcomes. This proved not to be the case. Moreover, the direction (positive or negative) of the relationship between specific transition/job assistance services and the outcome measures was inconsistent.

Some of the variables were dropped because of their overlap with other variables in the equations. For example, Black vs Others and Hispanics vs Others had high negative correlations with White vs Others as did Separation Early with Separation at Expiration of Term and Separation--Retired. Other variables were dropped because they did not appear significantly in any of the equations, either initially when they were first entered or after all the other variables had entered the equations.

As mentioned earlier, some variables were retained even though they had only one or did not have any significant regression weights in any of the equations. Whether the ex-servicemember was married or was white were two such variables among the demographic measures. Whether the ex-servicemember attended DoL TAP or had one-on-one counseling or had gone on vacation during the first three months after separation were also retained despite their failure to enter into more than one equation significantly.

After several iterations, 29 variables were retained for selective use in the equations for all five dependent variables. These included 16 individual and military demographic variables, 5 variables measuring the type and amount of transition and job search assistance received, 4 variables (including 2 indicants of "missing data") measuring degree of satisfaction with the services received, and 4 variables measuring post service activities. In addition, 8 variables were retained for selective use in the equations. These variables are listed in upcoming tables (Tables 13, 14, 17, 19, and 22).



**Table 11. Correlations Between Outcome Measures and Post-Separation Activities**  
(n = 1559 to 1682 ex-servicemembers)

Independent Variable	Outcome Measure				
	MLPRPJOB	RATEJOB	FINANCES	EARNINGS	COLUNEMP
Rec'd severance pay					.12
Cashed in leave					.12
Member of the Reserves/Natl Guard				— .11	.14
Looked for job after sep					.21
Started work after sep	.16	.11	.17	.26	— .23
Started school after sep				— .23	
Retired vs others					— .14
Spouse left job after member left					
Took vacation after sep					
Did something else after sep					
Used leave to hunt for job					
Spouse currently works for pay					

\* Correlations less than |.10| omitted from table.

**Key**

MILPRPJOB	Composite - attitudes toward military acquired skills and recommending military as a career
RATEJOB	Composite ratings of pay, benefits, security, advancement, opportunities of civilian job (1=poor; 4=good)
FINANCES	Current financial status compared to when left military (1= much worse; 5=much better)
EARNINGS	Yearly job earnings before deductions
COLUNEMP	Collected Unemployment Compensation

**Final Hierarchical Multiple Regression Results: Ex-Servicemembers**

Table 12 presents for each of the outcome measures the additional effects (proportion of variance-- $R^2$ ) that each set of independent variables had when added sequentially to the analyses (hierarchical regression equations). These effects were considerably different across

**Table 12. Relationship Between Outcome Measures for Ex-Servicemembers and Sequentially Added Variable Sets**

Variable Set	No. of Variables	Proportion of Variance ( $R^2$ ) Explained after Inclusion
<b>Composite rating of how well prepared for the civilian job market</b>		
Individual/Military Demographics	17	.0641
Job and Transition Assistance	5	.0963
Satisfaction with Assistance	4	.1804
Activity after Receipt of Assistance	4	.0110
	30	.3518
<b>Composite rating of aspects of jobs</b>		
Individual/Military Demographics	16	.03056
Job and Transition Assistance	5	.0258
Satisfaction with Assistance	4	.0396
Activity after Receipt of Assistance	4	.0095
	29	.1054
<b>Comparative evaluation of financial status</b>		
Individual/Military Demographics	16	.0599
Job and Transition Assistance	5	.0106
Satisfaction with Assistance	4	.0247
Activity after Receipt of Assistance	4	.0300
	29	.1252
<b>Annual earnings</b>		
Individual/Military Demographics	17	.1537
Job and Transition Assistance	5	.0111
Satisfaction with Assistance	4	.0111
Activity after Receipt of Assistance	5	.0709
	31	.2468
<b>Collected unemployment compensation</b>		
Individual/Military Demographics	19	.2509
Job and Transitional Assistance	6	.0434
Satisfaction with Assistance	4	.0028
Activity after Receipt of Assistance	4	.0548
	33	.3519

the dependent variables. The individual and military demographics, which entered the equations first, accounted for considerably more of the variation in Financial Status, Annual Earnings, and Collected Unemployment Compensation than they did for the other two dependent variables. Measures of post-service activities, which entered the equation last, were also related substantially to financial condition, earnings, and receipt of unemployment insurance. On the other hand, job and transition assistance and satisfaction with that assistance were related to a higher degree with Preparedness for Civilian Job Market and Job Ratings. As will be seen in the following sections, however, job and transition assistance and satisfaction variables did have significant relationships with financial condition, earnings, and the collection of unemployment compensation.

**Preparedness for the Civilian Job Market.** Table 13 presents the multiple regression weights for variables that were significantly<sup>6</sup> different from zero when the model variables first entered the equation for estimating Preparedness for the Civilian Job Market. These weights represent the total effect of the variables on the outcome measure. The table also presents the regression weights that were significantly different from zero in the equation containing all model variables. These represent the direct effects on Preparedness. The indirect<sup>7</sup> effects reflecting the relationship with preparedness through other, mediating variables are also provided. Variables listed but containing no numerical entries did not have significant weights either when they first entered the equation or when they were entered together with all model variables related to Preparedness.<sup>8</sup> The effects indicate the change in preparedness per unit change in the independent variables.

Loosely speaking, total effects represent the "simple" relationships between sets of independent variables (e.g., job and transition assistance) and the outcome measure whereas direct effects are the relationships between the independent variable sets and the outcome simultaneously controlling for all model variables (e.g., demographics, satisfaction). Indirect effects are the difference between total and direct effects. They indicate the degree to which variables entered first are related to subsequent sets which are in turn related to the outcome.

Among the findings for the individual and military demographics, it is perhaps of most interest to note that ex-servicemembers who were in combat military occupational specialties (MOS) and communication and intelligence MOS felt that they were less well prepared for the civilian job market. On the other hand, ex-servicemembers with more years of service felt better prepared. It is also interesting to note that when all the other variables in the equation are controlled, such variables as years of education, marital status, number of dependents, and whether majority (White) or minority member were not significantly related to how well prepared for the civilian job market the ex-servicemembers felt.

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<sup>6</sup>  $p \leq .05$ .

<sup>7</sup> No significance tests were performed on the indirect effect values.

<sup>8</sup> Additionally, there were 29 variables not included as model variables in the analyses of Preparedness and analyses of the other outcomes because of their consistent non-significant regression weights.

Table 13. Effects<sup>a</sup> of Variables on Ex-servicemembers' Preparedness for the Civilian Job Market (n = 1416)

Variable	TOTAL EFFECT	INDIRECT EFFECT	DIRECT EFFECT
<b>Individual and Military Demographics</b>			
Male vs Female			
Yrs of education			
Married			
No. of Dependents			
White vs others			
Spouse yrs. of education			
Months since separation	0.001	—0.009	0.010
Officer vs others			
Yrs of service	0.016	0.004	0.012
Had 2nd job in mil	—0.086	—0.014	—0.072
Own home	0.089	0.036	0.053
Combat job in svc	—0.162	—0.072	—0.09
Communications/Intelligence job in mil	—0.130	—0.008	—0.122
Postal area per capita income			
Sep.--expiration of term	0.111	0.070	0.041
Separation -- retired			
Spouse worked	0.024	—0.069	0.093
<b>Job and Transition Assistance</b>			
Attended DoL TAP			
Attended other workshop			
Had one-on-one counseling	0.090	0.040	0.050
No. of transition services	0.035	0.022	0.013
No. of job assistance services	0.027	0.023	0.004

(Continued)

**Table 13. Effects of Variables on Ex-servicemembers' Preparedness for the Civilian Job Market (Cont.)**

Variable	TOTAL EFFECT	INDIRECT EFFECT	DIRECT EFFECT
<b>Satisfaction with Assistance</b>			
Satisfaction- transition services	0.177	0.002	0.175
No. Transition services(missing)			
Satisfaction - job assistance	0.251	0.007	0.244
Satisfaction-job asst.(missing)	—0.090	0.001	—0.091
<b>Post-Separation Activity</b>			
Looked for a job after separation			
Started work after separation	0.126		0.126
Started school after separation			
Took vacation after separation			

\* Effects represent multiple regression weights ( $p \leq .05$  for total and indirect effects).

When first introduced into the equation, three of the five job and transition assistance variables had significant regression weights (total effects). But when satisfaction with the job and transition services were taken into consideration, the job and transition assistance weights were no longer significant. These findings indicate that the impact of the type and number of services provided on the Preparedness dependent variable may operate indirectly through the satisfaction variables.

Satisfaction with job and transition services provided had the most significant effects, all else considered ( $p \leq .0001$ ). Table 14 illustrates the relationship between the ex-servicemembers' preparedness for the civilian job market and their degree of satisfaction with the job assistance services they had received. The table presents the expected mean preparedness ratings for different levels of job assistance satisfaction/ dissatisfaction.<sup>9</sup> The mean of the actual job preparedness ratings in the ex-servicemember sample was approximately 2.98 on a four-point scale (the standard deviation was about .56). It can be seen in Table 14 that the ratings of job preparedness given by ex-servicemembers who were very satisfied with the job assistance services they had received were on the average more than one standard deviation higher than the ratings given by ex-servicemembers who were very dissatisfied with the services they had received (all other factors being equal). Similar effects, though not as large, would be obtained using the variable, satisfaction with transition assistance.

<sup>9</sup>These were estimated through the use of the direct effect regression weights given in Table 13.

**Table 14. Estimated Ratings of Preparedness for Civilian Job Market as Satisfaction With Job Assistance Services Increase (n = 1416)**

	Satisfaction with Job Assistance Services			
	Very Dissatisfied	Dissatisfied	Satisfied	Very Satisfied
Estimated Rating	2.52	2.76	3.00	3.25
Differences from Mean Rating*	-.47	-.22	+.02	+.26

\* Mean = 2.98; standard deviation = .56

Among the post-separation activities, starting work in the first three months after separation had the only statistically significant relationship (see Table 13). As will be seen below when the other outcome measures are discussed, whether an ex-servicemember starts to work soon after separation has a major effect on his or her work and financial status. Obviously, an ex-servicemember, who received satisfactory transition and job assistance service and who found a job soon after leaving the service, would consider him or herself better prepared to cope with the civilian job market, all other factors being equal.

**Job Ratings.** The total and direct effects of the model variables on job ratings are given in Table 15. Again, regression weights are given only for the independent variables significantly related to the outcome measure under consideration.

Among the military demographics, two occupational areas, combat and communication/intelligence, had significant negative weights when they first entered the equation--that is, when their effects were considered with only the other demographics. These findings indicate that ex-servicemembers in these MOS rated their civilian jobs lower on the average than did ex-servicemembers in other types of military occupations. On the other hand, ex-servicemembers who owned their own homes tended to evaluate their jobs more highly. The effects of these variables were in part reduced when other sets of variables--transition and job assistance, satisfaction, and post-separation activities--were considered.

Number of job search assistance services received and degree of satisfaction with these services had the most significant effects on civilian job ratings, all things considered ( $p \leq .001$ ). Table 16 shows the combined effect of these two variables on mean job ratings for different levels of job search assistance services and satisfaction with these services. The values in the table indicate how far below (negative numbers) or above (positive numbers) the mean rating the servicemembers with the indicated number of services/ satisfaction with services combination were estimated to rate their jobs. The mean civilian job rating of the sampled ex-servicemembers was 2.59; the standard deviation of the ratings was .62. It is clear that ex-servicemembers who received satisfactory JAC-type services and who had six or

Table 15. Effects<sup>a</sup> of Variables on Ex-servicemembers' Job Ratings (n = 1416)

Variable	TOTAL EFFECT	INDIRECT EFFECT	DIRECT EFFECT
<b>Individual and Military Demographics</b>			
Male vs Female			
Yrs of education			
Married			
No. of Dependents			
White vs others			
Spouse yrs. of education			
Months since separation			
Officer vs others			
Yrs of service			
Had 2nd job in mil			
Own home	0.144	0.032	0.112
Combat job in mil	-0.090	-0.039	-0.051
Communications/Intelligence job in mil	-0.105	-0.018	-0.087
Postal area per capita income			
Sep.--expir. of term			
Separation -- retired			
Spouse worked			
<b>Job and Transition Assistance</b>			
Attended DoL TAP			
Attended other workshop			
Had one-on-one counseling			
No. of transition services			
No. of job assistance services	0.027	0.003	0.024

(Continued)

**Table 15. Effects of Variables on Ex-servicemembers' Job Ratings (Cont.)**

Variable	TOTAL EFFECT	INDIRECT EFFECT	DIRECT EFFECT
<b>Satisfaction with Assistance</b>			
Satisfaction - transition services	0.076	.000	0.076
No. Transition services (missing)			
Satisfaction - job assistance services	0.123	—0.001	0.118
Satisfaction-job asst.(missing)			
<b>Post-Separation Activity</b>			
Looked for a job after separation			
Started work after separation	0.099		0.099
Started school after separation			
Took vacation after separation			

\* Effects represent multiple regression weights ( $p \leq .05$  for total and indirect effects).

**Table 16. Estimated Increase in Job Ratings as Number of Job Assistance Services and Satisfaction With Those Services Increase (n = 1416 ex-servicemembers)**

Job Assistance Satisfaction Level	Number of Services					
	2	4	6	8	10	12
Very Dissatisfied	— .318*	— .269	— .220	— .172	— .123	— .074
Dissatisfied	— .200	— .151	— .102	— .053	— .005	+ .044
Satisfied	— .081	— .010	+ .016	+ .065	+ .114	+ .162
Very Satisfied	+ .037	+ .086	+ .135	+ .183	+ .232	+ .281

\* Mean job rating = 2.59; standard deviation = .624



more services tended to rate their jobs considerably higher than those ex-servicemembers who received fewer services and who were not satisfied with the services. The estimated average difference in the job ratings between very dissatisfied ex-servicemembers who received few job assistance services and very satisfied ex-servicemembers who received ten or more services is over one half of the sample standard deviation of the ratings. The value of having satisfactorily provided a number of job assistance services to ex-servicemembers is evidently reflected in their higher evaluations of their jobs in terms of pay, benefits, challenge, and the like.

As was the case for the preparedness measure, the only post-separation activity that entered the hierarchical regression equation significantly was whether the ex-servicemember had started to work in the first three months after separation. As also was the case for preparedness, none of the 29 independent variables that were excluded from the model would have been significant had they been included (see footnote 8 on page 38).

**Financial Status Since Leaving the Service.** The significant equation regression weights reflecting the total, indirect, and direct effects of the model variables on comparative financial status are shown in Table 17. The two demographic variables that had the most highly significant direct effects were whether the ex-servicemember was male and the average income level in the postal area (zip code) in which the ex-servicemember lived. Whether ex-servicemembers owned their homes also positively impacted their ratings of their present financial condition.

Satisfaction with job assistance services and whether the ex-servicemember had started to work in the first three months after separation had the most statistically significant ( $p \leq .0001$ ) direct effects. One other transition/job assistance variable had a positive, significant effect--whether the ex-servicemember attended a workshop not sponsored by the Department of Labor. One other post-separation activity--whether the ex-servicemember started school during the first three months after separation--was also significant, but was negatively related to financial condition. That is, starting school tended to have a negative impact on financial status relative to what the status was prior to leaving the Service. This effect might well disappear in samples taken in a later post-separation time frame.

Table 18 shows, for different satisfaction levels with the job assistance service received, the estimated increases in the average expected rating of the comparative financial status of ex-servicemembers who attended another (non-DoL) workshop. Higher levels of satisfaction with job assistance services were associated with higher comparative financial condition ratings. The values shown in the table are for ex-servicemembers who attended other (non-DoL) job assistance workshops; the corresponding estimated values for ex-servicemembers who did not attend another (i.e., JAC) workshop were .16 lower. Perceptions of doing better financially were clearly associated with attending other workshops and feeling satisfied with the job assistance services received.

Table 17. Effects<sup>a</sup> of Variables on Ex-servicemembers' Ratings of Comparative Financial Status (n = 1416)

Variable	TOTAL EFFECT	INDIRECT EFFECT	DIRECT EFFECT
<b>Individual and Military Demographics</b>			
Male vs Female	.000	—0.428	0.428
Yrs of education			
Married			
No of Dependents			
White vs others			
Spouse yrs. of education	0.077	.000	0.077
Months since separation			
Officer vs others			
Yrs of service	—0.027	0.007	—0.034
Had 2nd job in mil			
Own home	0.338	0.076	0.262
Combat job in mil	—0.179	—0.037	—0.142
Communications/Intelligence job in mil			
Postal area per capita income	0.00003	.000	0.00003
Sep.--expir. of term	0.281	0.087	0.194
Separation -- retired			
Spouse worked			
<b>Job and Transition Assistance</b>			
Attended DoL TAP			
Attended other workshop	0.132	—0.028	0.160
Had one-on-one counseling			
No. of transition services			
No. of job assistance services	0.026	0.002	0.024

(Continued)

**Table 17. Effects of Variables on Ex-servicemembers' Ratings of Comparative Financial Status (Cont.)**

Variable	TOTAL EFFECT	INDIRECT EFFECT	DIRECT EFFECT
<b>Satisfaction with Assistance</b>			
Satisfaction - transition services			
No. Transition services (missing)	0.321	0.062	0.259
Satisfaction - job assistance services	0.232	0.025	0.207
Satisfaction-job asst. (missing)			
<b>Post-Separation Activity</b>			
Looked for job after separation			
Started work after separation	0.354		0.354
Started school after separation	—0.258		—0.258
Took vacation after separation			

\* Effects represent multiple regression weights ( $p \leq .05$  for total and indirect effects).

**Table 18. Estimated Comparative Financial Status Ratings\* as Satisfaction With Job Assistance Increases for Other Workshop Attendees (n = 1416 ex-servicemembers)**

	Satisfaction Level with Job Assistance Services			
	Very Dissatisfied	Dissatisfied	Satisfied	Very Satisfied
Attended Other (non-TAP) Workshop	2.65	2.85	3.06	3.27
Differences from Mean Rating*	— .30	— .10	.11	.32

\* Mean financial condition rating = 2.95; standard deviation = 1.20

\* Compared to when left service, current financial condition is:  
 1 - much worse; 2 = somewhat worse; 3 = about the same;  
 4 = somewhat better; 5 = much better

**Yearly Earnings.** It can be seen in Table 20 that a large number of the individual and military demographics had statistically significant total and direct effects on yearly earnings. Foremost among these ( $p \leq .001$ ) were whether the ex-servicemember was male, number of dependents, and the average income level in the zip code area where the ex-servicemember resided. These factors were positively related to yearly earnings controlling for all other factors. The ex-servicemember's and his/her spouse's years of education and whether the ex-servicemember was an officer and owned his/her own home also had positive effects on earnings. Ex-servicemembers who were in a combat MOS, on the other hand, tended to earn less as did ex-servicemembers who were retiring when separated.

The type and amount of job search assistance provided the ex-servicemembers also impacted their yearly earnings (see Table 19).<sup>10</sup> Ex-servicemembers who received job search assistance at non-DoL workshops and who received a number of services had higher earnings, all other factors being equal, than did ex-servicemembers who did not have these advantages. Table 21 shows the estimated increases in average yearly earnings as the number of job assistance services provided the ex-servicemembers increased from 2 to 12. The increases are shown for ex-servicemembers who received services from other than DoL/TAP workshops. (The estimated earnings increases for ex-servicemembers who did not attend other workshops such as JAC would be about \$2,500 lower.) The estimated earnings differential for ex-servicemembers who attended non-DoL workshops and who received 10 or more job assistance services is over \$2,500 per year. Whether the amount of this increase is likely to be maintained or change over time cannot be inferred from the data. But the fact that the increase was obtained on ex-servicemembers who had been out of the service between 12.7 and 26.9 months with an average of 18.9 months suggests that the positive effects of receiving job assistance services may not be short lived.

The earnings advantage of looking for and starting work soon after separation is seen in the significant positive regression weights obtained by these independent variables. On average and controlling for all other factors, ex-servicemembers who started work within the first three months after separation earned close to \$8,000 more yearly than ex-servicemembers who did not start work promptly. As might be expected, ex-servicemembers who retired or who started school during that initial period earned considerably less on the average than ex-servicemembers who did not take those routes.

Ex-servicemembers who did not provide satisfaction ratings for job search assistance services (for the most part because they had not received services) comprised 16% of the sample and reported higher yearly earnings than did those who provided ratings (see Table 19). To resolve this apparent anomaly, analyses were conducted under the working hypothesis that there were one or more subgroups in the sample who had elected not to obtain job search assistance because they presumably had already lined up relatively high paying jobs.

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<sup>10</sup> The significant positive total and direct effects in the regression equation of the dummy control variable, did not receive any job assistance services, may be attributable to a tendency of servicemembers, who already have lined up jobs prior to leaving the Service, not to attend job search assistance workshops (see discussion, page 50, of the significant interaction between number of job assistance services received and education, age, and rank).

Table 19. Effects<sup>a</sup> of Variables on Ex-Servicemembers' Yearly Earnings (n= 1352)

Variable	TOTAL EFFECT	INDIRECT EFFECT	DIRECT EFFECT
<b>Individual and Military Demographics</b>			
Male vs Female	\$6846	\$1161	\$5685
Yrs of education	604	—428	1032
Married			
No. of Dependents	1659	135	1524
White vs others			
Spouse yrs. of education	817	143	674
Months since separation			
Officer vs others	6813	1078	5735
Yrs of service			
Had 2nd job in mil			
Own home	3328	1209	2119
Combat job in mil	—2348	—215	—2133
Communications/Intelligence job in mil			
Postal area per capita income	0.758	0.04	0.72
Sep.--expir.of term			
Separation -- retired	—4788	—50	—4738
Marine Corps member vs others	3289	—10	3299
<b>Job and Transition Assistance</b>			
Attended DoL TAP	—2011	—1019	—992
Attended other workshop	2283	—215	2498
Had one-on-one counseling			
No. of transition services			
No. of job assistance services	203	—138	341
<b>Satisfaction with Assistance</b>			
Satisfaction - transition services			
No. transition services (missing)			
Satisfaction - job assistance services			
Satisfaction-job asst. (missing)	3421	—19	3440

(Continued)

**Table 19. Effects of Variables on Ex-Servicemembers' Yearly Earnings (Cont.)**

Variable	TOTAL EFFECT	INDIRECT EFFECT	DIRECT EFFECT
<b>Post-Separation Activity</b>			
Looked for a job after separation	\$2613		\$2613
Started work after separation	7822		7822
Started school after separation	—4104		—4104
Took vacation after separation			
Retired after separation	—4377		—4377

\* Effects represent multiple regression weights ( $p \leq .05$  for total and indirect effects).

**Table 20. Estimated Yearly Earnings as Number of Job Assistance Services Increase for Other Workshop Attendees (n = 1352 ex-servicemembers)**

Service Provided	Number of Services Received					
	2	4	6	8	10	12
Attended Other (non-TAP) Workshop <sup>a</sup>	18,397	19,079	19,761	20,444	21,126	21,809
Difference from Mean Earnings <sup>b</sup>	—90	+592	+1,274	+1,957	+2,639	+3,322

\* The estimated earnings for ex-servicemembers who did not attend other workshops are approximately \$2,500 lower than the values shown.

<sup>b</sup> Mean yearly earnings = 18,487; standard deviation = 15,714

A series of two-way analyses of variance was run with yearly earnings as the dependent variable and number of job search assistance services (ranging from low to high) as one of the independent variables for all the analyses. The other independent variable in the two-way analysis was one of the demographic variables. What we were looking for was whether there were any significant interactions between number of job search assistance services and the various demographic measures. That is, whether some specific combination of job assistance and demographic characteristics had considerably higher or lower yearly earnings than one would expect based on the general relationships of job search assistance and the demographic characteristic with earnings.

The results of the analyses supported the working hypothesis. Significant interactions were found between number of job search assistance services received and age, education level, and service rank. Younger, lower-ranked ex-servicemembers with less education tended to have higher yearly earnings as the number of job assistance services they had received increased. But older, higher-ranked ex-servicemembers with more education who had received more services tended to have lower yearly earnings on the average than their counterparts who had received fewer or no services. The mean yearly earnings in the cells of Table 21 illustrate this pattern. For ex-servicemembers with two years of college or less, mean earnings levels were highest for those who received a high number of job search assistance services. But for ex-servicemembers with a Bachelor's or advanced degree, higher yearly earnings were achieved by those who received low numbers of services. Similar patterns were found for younger and lower ranked ex-servicemembers.

**Table 21. Interaction Effect of Education Level and Number of Job Assistance Services on Yearly Earnings (n = 1553 ex-servicemembers)**

Education Level	Number of Job Assistance Services				
	Low	Med. Low	Med. High	High	Total
High school degree	\$17,940	\$17,116	\$17,049	\$20,480	\$18,007
Some college	13,420	13,234	16,208	18,317	15,156
Two year college	16,594	19,282	18,117	21,668	18,778
Bachelor's Degree	27,312	19,502	17,760	19,049	20,450
Advanced Degree	36,163	37,580	31,652	24,187	32,832
Total	17,950	17,303	17,849	19,935	18,184

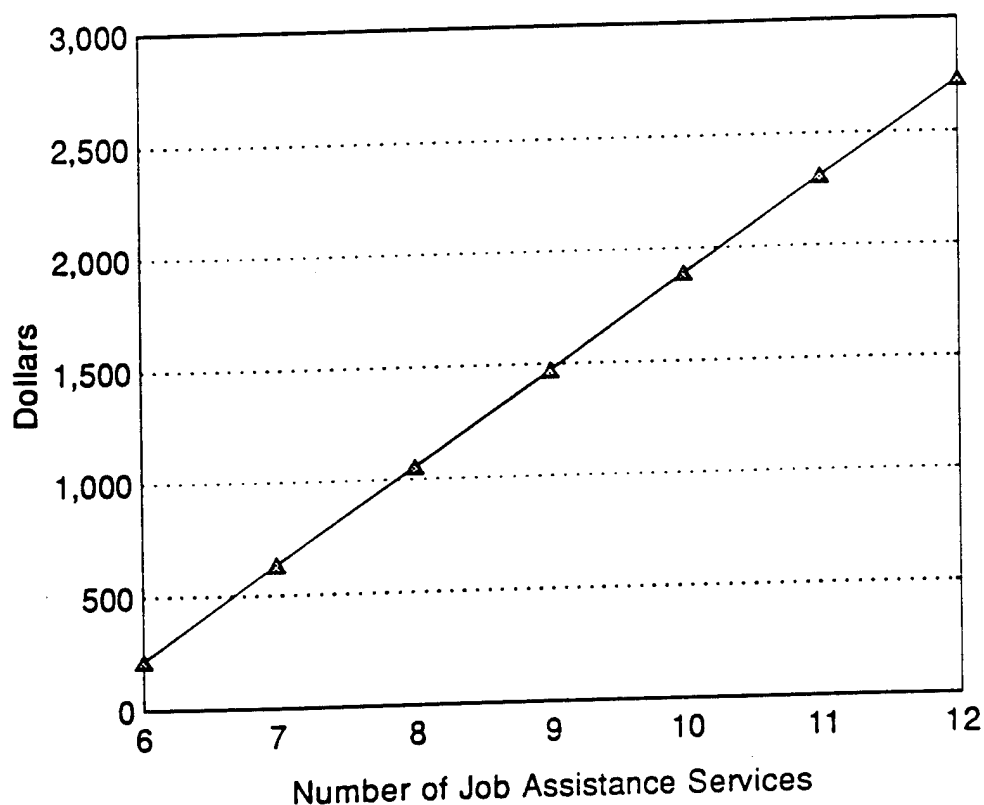
These findings led to analyses using a subsample of ex-servicemembers all of whom were age 42 or younger, had two years or less of college, and had the rank of E-6 or lower when they separated from the service. These ex-servicemembers consisted of about 64% of the original ex-servicemember sample and presumably would stand to gain the most from receiving job search assistance.

As might be expected considering the overlap between the subsample and full samples, the hierarchical multiple regression equation derived for the subsample was generally quite similar to one derived from the full sample. However, as was also expected, the direct effect increased for the number of job search assistance services provided.

For the enlisted subset of ex-servicemembers, the direct effects for both having attended another (non-DoL) workshop such as JAC and for the number of job search assistance services were larger and more statistically significant than they were for the entire sample of ex-servicemembers. And, ex-servicemembers who received no job search assistance services had lower though not significantly different earnings. The estimated

average difference in yearly earnings between the enlisted ex-servicemembers who had attended a workshop other than TAP and had received 12 JAC-type services and the earnings of ex-servicemembers who had not attended another workshop and had only received 2 services was about \$7,300 less, all other factors being equal. It apparently paid to attend other workshops and to receive job search assistance especially if you were young, had a relatively low rank in the military, and did not have a Bachelor's or advanced college degree.

Figure 2 depicts estimates of the net benefit of each additional job assistance service for the subset of former servicemembers. The net benefit was calculated by varying the number of job assistance services from 6 through 12 in the regression equation that was developed for the selected subgroup. The remaining variables were entered at their mean.



**Figure 2. Net Benefit of Job Assistance Services for Enlisted Ex-Servicemembers (n = 864).**

This figure represents the prediction of earnings associated with adding additional job assistance services. That is, as the number of services was increased from 6 to 12, the predicted mean earnings increased accordingly. Once the predicted earnings were derived, the mean earnings (i.e., \$16,306) was subtracted from each predicted value. The difference in the predicted value and the mean value was defined as the benefit of the number (i.e., 6 to 12) of job assistance services. Once the benefit of the addition of each service was calculated, the



cost of the program was subtracted from the benefit to produce an estimate of the **net benefit** of each service level.

Assuming that the increase in earnings will be taxed at the 15% marginal rate, the return on the Army's investment of \$160 (the average cost of JAC per person) can be expected to increase for each additional JAC service used by a client. For example, the net benefit to the **government** for 12 services would be \$409 (i.e.,  $\$2,729 \times .15$ ) while the government's net benefit for 6 services would be \$32. Thus, the more job assistance services that are used the higher the return estimated on the government's investment in the Job Assistance Centers.

**Collected Unemployment Compensation.** As was the case with yearly earnings, whether the ex-servicemember collected unemployment compensation was related considerably to demographics (see Table 22). Factors that led to greater use of this benefit were number of dependents and whether the ex-servicemember had a second job while in the Service. On the other hand, years of military service and whether the ex-servicemember was retiring when separated tended to reduce the incidence of unemployment compensation collection. The area in which the ex-servicemember resided had a large effect on whether he or she collected unemployment compensation. Separates in the South, Midwest, and West and in high income zip code areas collected unemployment compensation less often than their counterparts living elsewhere.

As might be expected, among the transition/job search assistance services and related satisfaction variables, reporting having received information on unemployment compensation<sup>11</sup> had the largest impact on whether former servicemembers collected unemployment compensation. In previous analyses, receipt of information on unemployment benefits was a component of "number of transition services received." Whereas number of transition services (excluding unemployment information) was negatively related to the collection of unemployment compensation, gathering unemployment information (or perhaps intending to use unemployment compensation) evidently had a strong positive effect ( $p \leq .0001$ ). Both the negative impact of the provision of the other transition services and the positive impact of provision of relevant information on the collection of unemployment compensation indicate that the transition services provided are producing their desired programmatic effects.

As might be expected, whether the ex-servicemember started work in the first three months after separation had a strong negative impact on whether he or she collected unemployment compensation. On the other hand, a higher percentage of ex-servicemembers who looked for a job (an presumably failed to find one) or who took a vacation during the three-month period collected unemployment compensation.

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<sup>11</sup> Information on unemployment compensation is routinely provided to separating personnel through both JAC and TAP. Additional information is available to those interested. Thus, those who reported having received such information may represent those who "remembered" it because they used it. Thus, this relationship may be somewhat of a tautology.

Table 22. Effects<sup>a</sup> on Ex-Servicemembers' Collection of Unemployment (n = 1406)

Variable	TOTAL EFFECT	INDIRECT EFFECT	DIRECT EFFECT
<b>Individual/Military Demographics</b>			
Male vs Female			
Yrs of education			
Married			
No. of Dependents	0.031	0.005	0.026
White vs others			
Spouse yrs. of education			
Months since separation	.006	.002	.004
Officer vs others			
Yrs of service	—0.010	.000	—0.010
Had 2nd job in mil	0.037	—0.043	.080
Own home	—0.083	—0.025	—0.058
Combat job in mil			
Commun./Intell. job in mil			
Postal area per capita income	—0.00001	.00000	—0.00001
Sep.--expir. of term			
Separation -- retired	—0.323	—0.043	—0.28
Spouse worked			
MidWest	—0.185	—0.022	—0.163
South	—0.189	—0.043	—0.146
West	—0.226	—0.019	—0.207
<b>Job and Transition Assistance</b>			
Attended Dol TAP			
Attended other workshop			
Had one-on-one counseling			
No. transition sves. (minus unemployment)	—0.026	—0.006	—0.020
Information on unemployment compensation	0.230	.009	.221
No. of job assistance services			

(Continued)

**Table 22. Effects on Ex-Servicemembers' Collection of Unemployment (Cont.)**

Variable	TOTAL EFFECT	INDIRECT EFFECT	DIRECT EFFECT
<b>Satisfaction with Assistance</b>			
Satisfaction-transition services			
No. transition services (missing)			
Satisfaction-job asst. services			
Satisfaction-job asst. (missing)			
<b>Post-Separation Activities</b>			
Looked for a job after separation	0.110		0.110
Started work after separation	-0.175		-0.175
Started school after separation			
Took vacation after separation			

\* Effects represent multiple regression weights ( $p \leq .05$  for total and indirect effects).

### **Additional Analyses**

**Usefulness of Services.** Respondents who reported having received job assistance before or after having left the military were asked to rate the usefulness of the services they received on a four-point scale ranging from "Not at all Useful" to "Very Useful." Table 23 shows the number of respondents who rated each service and the means of the usefulness ratings they provided. The table also gives mean ratings assigned by the 114 ex-servicemembers who rated all 12 of the services listed. A repeated measures analysis of variance indicated that the mean ratings given by the 114 respondents were significantly different at the .0001 level.

The job assistance services rated as most useful (on average) were resume/cover letter preparation, interviewing, information on obtaining federal government jobs and filling out an SF171, and career planning. Services receiving relatively low ratings were DORS, TBB, state employment job bank, employer or alumni network, and hot lead job listings. Keep in mind that the ratings of the relative usefulness might very well be different in a later sample exposed to more fully developed transition and job assistance services. Regardless, it is interesting to note that in general the services that were used to a greater extent tended to be rated more useful than lesser-used services. It is also interesting to note that the mean usefulness ratings made by the 114 respondents who took advantage of all the services are consistently higher than the mean ratings made by those who did not have all the services. These findings point to the possible cumulative impact of receiving job assistance services in a number of different areas.

**Table 23. Mean Usefulness Ratings of Job Search Assistance Services**  
(1 = Not at all useful; 2 = A little useful; 3 = Somewhat useful; 4 = Very useful)

Service	No. Rating <sup>a</sup>	Mean Rating	Mean for All Services Group (n = 114)
Resume preparation	1136	3.38	3.73
Interviewing	994	3.30	3.68
Career planning	698	2.96	3.40
Gov. jobs and SF171	989	2.93	3.46
Salary negotiation	664	2.89	3.21
Indiv. job search info	836	2.83	3.31
Job fairs	778	2.76	3.15
Hot lead job listings	509	2.60	2.93
Employer/alumni network	577	2.59	2.97
State job bank	690	2.59	2.93
TBB	640	2.55	2.96
DORS	632	2.42	2.90

<sup>a</sup> Total sample size: 1532

**How Found Jobs.** How employed ex-servicemembers found their current jobs was apparently not related to either the number of job assistance services received or the degree of satisfaction with these services. Table 24 shows the percent of respondents who indicated that they had found their current jobs through newspaper/journal ads, contacting their employers, friends/relatives, state employment services, and the like. These percentages did not vary significantly across groups that received high, medium, and low numbers of job search assistance services or across groups that had high, medium, or low satisfaction with the services received.

Its interesting to note that about 30% of the ex-servicemembers reported that they had found their jobs through friends or relatives. Fairly high percentages of this sample also found their jobs through responding to newspaper or journal ads or contacting employers directly, whereas relatively small proportions of ex-servicemembers found their jobs through employment agencies and job banks, fairs, or searches. These findings are consistent with the results reported above which indicated the most useful job search assistance services were the ones that promoted skills that could be used across the board, such as resume preparation, interviewing techniques, and career planning.

**Table 24. How Ex-Servicemembers Reported They Found Their Current Jobs**  
(n = 1428)

How Found Job	Percent
Newspaper/Journals	17.8
Contacted Employer	16.5
Job Fair Contact	1.1
Friend/Relative	29.6
Volunteer Work	.1
Private Employment Agency	2.9
Military Search	1.9
State Employment Service	7.8
Job Bank	.4
Other	22.0

**Problems Finding Suitable Jobs.** Respondents who either were not working for pay or were looking for a different or better job were asked to identify problems they had experienced in finding suitable jobs. Table 25 presents the proportion of these respondents who identified each type of problem and the correlations between the number of TAP and JAC-type services rendered the respondents and whether they reported having had the problem or not. The table also gives the correlations between the ex-servicemembers' satisfaction levels with transition and job assistance given and whether they reported having had the problem.

**Table 25. Correlations of Reported Problems with Number of Services Provided and Satisfaction With Services (n = 1644 to 1682 ex-servicemembers)**

Problem	Percent	No. Transition Services	Satis. - Transition Services	No. Job Assistance Services	Satis. Job Assistance Services
Lack of jobs	58	— .03	— .10	— .03	— .13
Lack of skills/training	43	— .05	— .10	— .06	— .11
Jobs too far away	52	.03	.01	.04	— .02
Salary not acceptable	55	.01	— .07	— .02	— .07
Family problems	11	.06	.00	— .01	— .03
Not enough job market info	35	— .07	— .13	— .12	— .14
No Reported Problems	42	— .03	.09	.08	.16

Over half the respondents reported having problems because of lack of jobs, unacceptable salaries, or jobs being too far from where they lived. Over one third of the respondents reported that they lacked requisite job skills or training or did not have enough information about the job market. Only about one tenth of the respondents indicated that family problems had interfered with finding a suitable job. Having problems associated with finding suitable jobs was generally negatively correlated with the number of transition and job search assistance services received and satisfaction with those services. Satisfaction with job search assistance services had the largest negative correlations with having specific problems and the largest positive correlation with not having reported any specific problem.

### Army Civilians

#### **Hierarchical Regression Analyses of Army Civilian Data**

The independent variables used in analyses of Army civilian data are listed in Table 26. These variables for the most part are identical with those used in the analyses of the ex-servicemember data. The changes in the variable list included dropping military specific demographics (e.g., enlisted/officer status, military occupational area) and substituting variables measuring civilian pay grade, pay plan, recent performance ratings, and professional status. Altogether there were 30 independent variables in the models except for the outcome--Collected Unemployment Compensation--which had 33 variables. In addition, after the model variables were entered, these additional variables were entered into the equations and  $R^2$  was obtained. These additional variables are also listed in Table 26.<sup>12</sup>

**Preparedness for Job Market.** As was the case for former military personnel, satisfaction with transition and job search assistance had the greatest effect on preparedness for the job market ( $R^2$  increased from .13 to .32). In fact, the satisfaction variables had the only two statistically significant ( $p \leq .0001$ ) direct effects in the equation. An increase in satisfaction with job search assistant services of one unit (for example, from satisfied to very satisfied) resulted in an estimated .26 increase in the average rating by Army civilians of how well they were prepared for the job market. Similarly, a one unit increase in satisfaction with transition service resulted in an estimated .22 increase in the average rating, all other factors being equal.

Two other variables had significant regression weights (total effects) when they were first entered into the regression equation. These two variables, age of the civilian and whether he or she received one-on-one counseling, did not have significant weights in the final equation after all the model variables had been entered. It appears that the direct effect of the age was mediated by (had indirect effects through) post separation activities, whereas the effect of receiving one-on-one counseling was mediated by satisfaction.

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<sup>12</sup> The 27 additional variables (24 collection of unemployment compensation) entered the five regression equations with significant weights ( $p \leq .05$ ) only six times--about what one would expect by chance. Only once was the  $R^2$  obtained after entering the additional variables significantly different from the  $R^2$  obtained after entering the model variables only. On the basis of these results, it was decided not to change the number or type of model variables.

**Table 26. Variables Used in the Hierarchical Analysis of the Army Civilian Data**

**Individual/Work Demographics**

**Model Variables**

Male versus female  
 Years of education  
 Married versus not married  
 Number of dependents  
 Spouse years of education  
 White versus other  
 Owns home  
 Age  
 Spouse worked before civilian left  
 Months since separation  
 Under GS/GM pay plan  
 Pay grade  
 Latest performance rating  
 Had second job while working for Army  
 In a professional occupation versus others  
 Postal area per capita income

**Additional Control Variables**

New job income  
 Divorced or widowed versus other  
 Percentage of population in urban area  
 Lives in West versus elsewhere  
 \*Lives in South versus elsewhere  
 \*Lives in Midwest versus elsewhere  
 Had veterans preference  
 In a clerical occupation versus other  
 In a technical occupation versus other  
 Supervisor versus non-supervisor  
 Had tenure

**Transition and Job Search Assistance Variables**

**Model Variables**

Attended DoL TAP  
 Attended other workshop  
 Had one-on-one counseling after TAP  
 Number of job search assistance services

**Additional Assistance Variables**

Number of days attended TAP  
 Number of TAP days attended missing  
 Number of counseling hours  
 \*Number of TAP services less unemploy. compensation info.  
 \*Received unemployment compensation info  
 Number of job search assistance hours  
 Spouse used job search assistance  
 Listed as having attended JAC in JAC data file

Continued

**Table 26. Variables Used in the Hierarchical Analysis of the Army Civilian Data (Cont.)**

**Satisfaction with Service Variables**

**Model Variables**

Satisfaction with job search assistance services  
 Satisfaction with job assistance services missing  
 Satisfaction with transition assistance services  
 Satisfaction with job assistance services missing

**Post Separation Activity Variables**

**Model Variables**

Looked for job during first three months after separation  
 Started work during first three months after separation  
 Started school during first three months after separation  
 Stayed at home during first three months after separation  
 Retired during first three months after separation

**Additional Post Separation Activity Variables**

Received severance pay  
 Had unused leave  
 Cashed in leave  
 Used leave to hunt for job  
 Member of the Reserves/National Guard  
 Spouse left job after civilian left  
 Took vacation after separation  
 Spouse currently works for pay

\* Used as a model variable in the hierarchical analysis of the dependent variable, collected unemployment compensation.

**Job Ratings.** As was the case for the military transitioners, the independent variables had the least effect on job ratings, accounting for only about 12% of the variance of this outcome measure. The three variables with the most significant effects (which were positive) were received one-on-one counseling, satisfaction with transition services, and whether the civilians started work in new jobs in the first three months after transition.

**Comparative Financial Condition.** Receipt of one-on-one counseling, satisfaction with transition services, and whether the civilians started work in new jobs in the first three months after leaving Army employment also had significant positive effects on Army civilian workers' comparative financial status. Likewise, satisfaction with job search assistance services had positive total and direct effects as did a number of other variables including owns home, months since separation, and professional occupation. A number of variables had negative effects, including the age of the civilian worker, whether he or she was White, and whether he or she stayed at home after separation.



A relatively large number of variables in the model were significantly related to comparative financial status, thus boosting the proportion of variance ( $R^2$ ) explained to about .27. This value was about twice as high as the amount of variance in former service-members' ratings of comparative financial status explained by the model variables. Transition and job search assistance had a major role in explaining differences in financial condition of civilians--raising the  $R^2$  from about .11 with just the demographic and other control variables in the equation to .22.

**Yearly Earnings.** The yearly earnings of the Army civilian workers was estimated quite well by the model equations. About 54% of the variance was accounted for, which was more than twice that obtained by the model variables in the ex-servicemember sample. As was found for ex-servicemembers, demographics and post-separation activities accounted for most of the differences in earnings. Only a small part of the civilian yearly earnings variance was accounted for by transition and job search assistance. However, having received one-on-one counseling had a significant ( $p \leq .05$ ) positive effect, above and beyond the effects of demographics. One-on-one counseling also had significant positive effects on preparedness for the civilian job market, job ratings, and comparative financial status. Although one-on-one counseling did not play a very significant role in accounting for the work outcomes of the ex-servicemembers, it was apparently an important factor for Army civilians.

**Collected Unemployment Insurance.** As was the case for ex-servicemembers, whether civilian workers recalled receiving information concerning unemployment compensation was highly related to whether they collected unemployment compensation. The estimated proportion of civilian workers who collected unemployment compensation was .25 greater among workers who reported that they had received this information than it was for their counterparts who did not so indicate, all other factors being equal.

Other independent variables that had significant positive direct effects were whether the civilian worker had had a second job when working for the Army, whether the civilian was white, had attended a DoL transition workshop, had received one-on-one counseling, and whether the worker had stayed at home during the three months after separation. Looking for a job during that three month period was also positively related to the collection of unemployment compensation. Significant negative effects were obtained for workers living in the South or Midwest, that is, the proportions of workers receiving unemployment compensation in these areas was less than the proportions living elsewhere.

### **Army Spouses**

#### **Hierarchical Regression Analyses of Army Spouse Data**

Most of the variables used in the hierarchical multiple regression analyses of the ex-servicemember data were also used in the analyses of the Army spouse data. The spouse model independent variables consisted of 16 demographic/service/area variables, 5 transition and job search assistance service variables, 4 satisfaction with service variables, and 5 post separation activity variables. These variables are listed in Table 27 along with 25 additional variables that were introduced into the equations for estimating the outcome measures after

the model variables.<sup>13</sup> They are listed in the table principally to indicate variables that had little power in explaining the outcomes.

**Preparedness for Job Market.** The preparedness composite used in the analyses of the ex-servicemember and Army civilian data was not used in the analysis of the spouse data because some of the questions that were used to derive this composite were not asked of the Army spouses. The response to the single question (Q25), "How well were you prepared for the job market?" was used instead.

Not surprisingly, the variable having the most significant total and direct effects was whether the spouse was working at the time the ex-servicemember separated. The control variables, years of education and average income level in the postal zip code where the spouse lived, also had significant positive effects.

Of the transition and job search assistance variables, the two measures of satisfaction with services had significant total and direct effects on preparedness. For example, spouses who reported that they were very satisfied with both the transition and job search assistance services they had received, on average, felt that they were about 1.5 points higher on the 4-point scale used to measure preparedness than their counterparts who were very dissatisfied with these services (all other factors being equal). Number of job search services received,<sup>14</sup> also had a significant total effect (without accounting for other factors). The direct effect of this variable was, however, not significant.

The opposite was true of "received one-on-one counseling." This variable had a significant negative weight (direct effect) in the model equation after all variables had been entered, but not when it first was introduced into the equation. It may be that spouses who received one-on-one counseling tended to be perceived by themselves or their counselors as less well prepared for the job market.

As might be expected, spouses who started to work in the first three months after the ex-servicemember left service, on average, felt that they were better prepared for the civilian job market than spouses who did not start work. Spouses, who started school during that initial time period, generally felt that they were less well prepared than their counterparts who did not enter school.

**Job Ratings.** The model variables had about as small an effect on estimating job ratings in the spouse sample as in the ex-servicemember and Army civilian samples. Only three variables had significant total and direct effects--years of education and satisfaction with transition services had positive effects whereas number of dependents had negative effects.

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<sup>13</sup> In the case of only one of the dependent variables did the  $R^2$  significantly increase with the addition of these variables.

<sup>14</sup> This variable included the additional service, job search skills workshop, that was listed in the spouse question (Q21) regarding services received but not in the corresponding ex-servicemember/civilian question (Q20).

**Table 27. Variables Used in the Hierarchical Analysis of the Army Spouse Data**

Individual/Work Demographics

**Model Variables**

Male versus female  
 Years of education  
 Married versus not married  
 Was working for pay when spouse separated  
 Number of dependents  
 White versus other  
 Owns home  
 Spouse was an officer  
 Spouse years of education  
 Spouse was in a combat MOS  
 Spouse was in a communications/intelligence MOS  
 Spouse separated -- expiration of term  
 Spouse separated -- retirement  
 Spouse years of service in military  
 Months since spouse was separated  
 Postal area per capita income

**Additional Control Variables**

Age  
 Non-job income  
 Percentage of population in urban area  
 Lives in West versus elsewhere  
 Lives in South versus elsewhere  
 Lives in Midwest versus elsewhere  
 Spouse was in an administrative MOS  
 Spouse was in an electronic/electric repair MOS  
 Spouse was in a supply MOS  
 Spouse was an enlisted soldier  
 Spouse aptitude category  
 Spouse aptitude category missing  
 Spouse's age

Transition and Job Search Assistance Variables

**Model Variables**

Attended DoL TAP  
 Attended other workshop  
 Had one-on-one counseling after TAP  
 Number of TAP services  
 Number of job search assistance services

**Additional Assistance Variables**

Number of days attended TAP  
 Number of TAP days attended missing  
 Number of counseling hours  
 Number of job search assistance hours  
 Spouse used job search assistance  
 Listed as having attended JAC in JAC data file  
 Received unemployment compensation information

Continued

**Table 27. Variables Used in the Hierarchical Analyses of the Army Spouse Data (Cont.)**

**Satisfaction with Service Variables**

**Model Variables**

Satisfaction with job search assistance services  
 Satisfaction with job assistance services missing  
 Satisfaction with transition assistance services  
 Satisfaction with job assistance services missing

**Post Separation Activity Variables**

**Model Variables**

Continued working during first three months after separation  
 Looked for job during first three months after separation  
 Started work during first three months after separation  
 Started school during first three months after separation  
 Stayed at home during first three months after separation

**Additional Post Separation Activity Variables**

Spouse received severance pay  
 \*Spouse cashed in leave  
 Spouse used leave to hunt for job  
 Took vacation after separation  
 \*Spouse is working for pay

- \* Used as a model variable in the hierarchical analysis of the dependent variable, comparative financial condition.

The number of transition assistance services<sup>15</sup> had a significant positive total effect but did not have a significant direct effect once additional variable sets were taken into account. Most likely, transition services affected job ratings indirectly through its impact on satisfaction with those services.

**Comparative Financial Status.** Satisfaction with transition services was also a key variable in estimating spouses' ratings of their comparative financial condition. Its total and direct effects on financial condition ratings were significant and positive. The total effects of number of job search assistance services and satisfaction with these services were also significant. However, when the remaining model variables were entered into the equation their regression weights were no longer significant.

<sup>15</sup> This variable was modified in the spouse sample by excluding services that were not given to spouses (interpretation of military experience, VA benefits advice/assistance, and information on Reserve/National Guard opportunities).

Of the 16 control variables only one had significant total and direct effects--average income level in the spouses' postal zone. Interestingly, the single variable with the most statistically significant ( $p \leq .001$ ) effect on spouse financial condition was whether the ex-servicemember was working for pay. (This variable was added to the model variables measuring post separation activities for the financial condition outcome measure only.) A second variable which was added to the model, "ex-servicemember cashed in leave," had a significant negative effect on relative financial status. Army spouses' perceptions of their financial condition are evidently affected considerably by what their ex-servicemember spouses do.

**Yearly Earnings.** Army spouse yearly earnings were not as readily estimated by the model variables as the yearly earnings of ex-servicemembers and Army civilians. Together the model variables accounted for only about 12% of the variance in spouses' yearly earnings compared to 25% and 54% for the ex-servicemembers and civilians, respectively. Moreover, only one model variable, "spouse working at time ex-servicemember was separated," had a significant positive effect on yearly earnings. This finding supports the general hypothesis that the best indicator of future performance is past or current performance.

**Collected Unemployment Compensation.** The results obtained for spouses regarding collection of unemployment compensation, were similar to those obtained for their yearly earnings. The independent variables were not highly related to collection of unemployment ( $R^2 = .13$ , compared to  $R^2 = .35$  for ex-servicemembers and  $.33$  for Army civilians). Whether the spouse was working at the time the ex-servicemember separated and whether the spouse looked for a job during the first three month period after the servicemember separated, had significant positive impacts (direct effects) on this outcome.

Although as a set, the extra 25 independent variables listed in Table 27 were not significantly related to collection of unemployment compensation, several variables had significant effects when tested independently. Two of these variables are of interest--spouse recalled receiving transition assistance information concerning unemployment compensation and ex-servicemember was in the enlisted ranks. Both these variables had positive effects in the equation containing all 55 variables. The result obtained for receiving unemployment compensation information parallels the results obtained for this measure in the ex-servicemember and Army civilian analyses. The result for the spouses of enlisted ex-servicemembers suggests that the spouses of these soldiers should be especially targeted to receive transition and job search assistance so as to reduce reliance on unemployment compensation.

## Chapter 4

### Summary and Conclusions

Transition and job search assistance and satisfaction with such services were significant factors in accounting for former servicemembers' yearly earnings, relative financial condition, and reliance on unemployment compensation. Receipt of and satisfaction with such services even more strongly and positively affected ratings of preparedness for the civilian job market and ratings of various aspects of one's civilian job including pay, benefits, and challenge. Almost 80% of respondents who were satisfied with job search assistance felt well or very well prepared for the job market in contrast to only 43% of those who were dissatisfied with such services. Approximately 63% of satisfied respondents rated aspects of their jobs as fair or good, whereas only 29% of those dissatisfied with job assistance indicated that their pay, benefits, and the like were fair or good. About 51 and 67% of former military personnel who were dissatisfied and satisfied, respectively, with job assistance said their financial status was the same or better than when they were in the military. All in all, on average, the more job search assistance services received and the more satisfied with these services, the more one achieved success in the civilian job market.

The effects of job search assistance were larger for a subsample of former enlisted servicemembers at or below the grade of E6 who had less than a Bachelor's degree. The estimated average difference in yearly earnings between this subsample of ex-servicemembers who attended a workshop other than TAP and had received all 12 of the job assistance services asked about in the interview and the earnings of those who had not attended a non-TAP workshop and received only 2 services was about \$7,300, all other factors being equal. Each job assistance service was predicted to increase annual earnings by \$419, holding other factors constant. Given that the average "one time" cost of JAC per client is \$160, a net benefit is evident. The more JAC-type services used, the higher the return on the government's investment in Job Assistance Centers.

In addition to a monetary return on investment, there is evidence that transition and job search assistance are of recruiting value. Satisfied recipients of such services felt more prepared for the job market and were more likely to recommend joining the military. Just over 83% of ex-servicemembers who received and were satisfied with JAC-type services said that such job search assistance made them willing to recommend the military as a career. In contrast, only about 39% of those dissatisfied with job assistance would so endorse the military.

Resume preparation, job interview techniques, and career planning were the top three rated job search services in terms of usefulness with from 74 to 86% of ex-servicemembers claiming that such assistance was either useful or very useful. Information on salary/benefit negotiation techniques, Federal jobs (and SF171), and individual job search assistance was rated as useful or very useful by 70% or more former servicemembers. On the other hand, DORS, TBB, and the state employment job bank were rated as less useful (only 51, 56, and 58%, respectively, of ex-servicemembers said they were useful or very useful). These less useful services also typically involve less client/counselor interaction. Former military personnel found their jobs primarily through friends/relatives, newspaper or journal ads. or by

contacting employers directly. The fact that transition programs, and in particular JAC, have matured substantially since the sample members were exposed to them detracts from the validity of the obtained ratings of the relative usefulness of the individual services in finding a job. However, it was informative that the respondents who reported receiving all 12 services had higher ratings of the individual services than did the full sample. This suggests a cumulative impact of receiving job assistance in a number of different areas. In sum, it pays to have many good services available to transitioning servicemembers.

In general, satisfaction with transition and job assistance services was found to be related to civilians' feelings of being prepared for the job market. Furthermore, having received one-on-one counseling as well as satisfaction with services had a positive impact on both ratings of aspects of post-transition jobs and comparative financial condition. One-on-one counseling was also positively related to yearly earnings and negatively related to collecting unemployment compensation, all other factors held constant.

For spouses, again, satisfaction with job search assistance had a positive effect on ratings of preparedness for the job market. Satisfaction with such assistance was also a key variable in estimating spouses' ratings of their comparative financial condition. However, yearly earnings were not related significantly to transition or job search assistance. Spouses of enlisted military members who recalled receiving information about unemployment compensation were more likely to have collected unemployment. This suggests especially targeting spouses of enlisted members to receive transition and job search assistance so as to reduce their reliance on unemployment compensation.

All-in-all, after controlling for individual and military demographics and background factors, participation in job search assistance services such as those offered through JAC was related to subsequent success in the civilian job market. As the number of and satisfaction with services increased so too did preparedness for the job market, positive regard for the military as a career, earnings, and post-transition job ratings. These results are especially encouraging given that evaluations of social action programs are notorious for dismal conclusions. Effects tend to be muted particularly for those with all but the severest of deficits.

Given the predilection to favor monetary benefits to less tangible, psychological effects, the finding that earnings increase as a function of the number of JAC-type services received at a far greater rate than the cost of providing such services supports the continuance of such programs for exiting military members, Army civilians, and their spouses.

APPENDIX A  
COMBINED CATI QUESTIONNAIRE



**INTRODUCTION:** Hello, my name is {Interviewer\_Name}. I am calling from WESTAT a private research organization in Rockville, Maryland.

We are gathering information for the military services and the Federal Government regarding the usefulness and effectiveness of transition services for exiting Service members and their families and Army civilians. This study is being conducted and is authorized in 10 U.S. Code 2358, Research Projects. Study results will be used for reports to Congress, for special studies, and for the development of important policy decisions.

Any information you provide is protected under the Privacy Act of 1974. Your identity will not be released for any reason. You may ask us to skip any questions with which you are not comfortable, and you can stop the discussion at any time.

You are entitled to a printed copy of the Privacy Act Statement that applies to this survey. (Would you like a copy of the statement?)

(1)

1. YES
2. NO (ADN)

S1. May I speak with {Respondent\_Name}?

( )

1. CONTINUE
2. GO TO RESULT

ADN.

[AGENCY DISCLOSURE NOTICE (ADN) FOR 0704-0069]:

This survey is estimated to take less than 20 minutes of your time. This may vary as some interviews will take more time and some will take less. You may send comments regarding this estimate or any other aspect of this collection of information, including suggestions for reducing the length, to the Federal Government.

Would you like the addresses of the Government offices you may contact?

(1)

1. NO (S2)
2. YES (OV1)

OV1.

You may write:

U.S. Army Research Institute for the Behavioral and Social Sciences  
5001 Eisenhower Avenue  
Alexandria, VA 2233-5600

and:

OMB  
Paperwork Reduction Project (0704-0069)  
Washington, DC 20503

( 1 )

1. CONTINUE QUESTIONNAIRE WITH (RESPNAME)
2. GO TO RESULT

S2. Did (you/your spouse) transition from (the military/an Army civilian job, the Army) between October 1, 1992 and September 30, 1993?

(1)

1. YES (1)
2. NO (CLOSING)

First, let me start with some background questions.

BOTH

1. What is your zipcode?

(1)

BOTH

2. What is the highest level of education you have completed?

(1)

1. SOME HIGH SCHOOL, BUT NO DIPLOMA OR CERTIFICATE
2. GED/HIGH SCHOOL EQUIVALENCY/HIGH SCHOOL DIPLOMA
3. SOME COLLEGE BUT NO DEGREE
4. ASSOCIATE'S (2-YEAR) DEGREE
5. BACHELOR'S DEGREE (E.G., BA, BS, OR EQUIVALENT)
6. GRADUATE DEGREE (MASTERS, DOCTORATE)
7. TECHNICAL LICENSE OR CERTIFICATE

BOTH

3. Are you currently married?

- 1. YES (3A)
- 2. NO (3B)



BOTH

3a. Are you legally separated from your spouse?

(1)

- |        |      |
|--------|------|
| 1. YES | (3C) |
| 2. NO  | (3C) |
| DK/REF | (3C) |

BOTH

3b. Are you currently divorced, widowed, or have you never been married?

- 1. DIVORCED (4)
- 2. WIDOWED (4)
- 3. NEVER MARRIED (4)
- DK/REF (4)

BOTH

ASK Q3C ONLY IF Q3=1 (YES)

3c. What is the highest level of education that your spouse has completed?

(1)

1. SOME HIGH SCHOOL, BUT NO DIPLOMA OR CERTIFICATE
2. GED/HIGH SCHOOL EQUIVALENCY/HIGH SCHOOL DIPLOMA
3. SOME COLLEGE BUT NO DEGREE
4. ASSOCIATE'S (2-YEAR) DEGREE
5. BACHELOR'S DEGREE (E.G., BA, BS, OR EQUIVALENT)
6. GRADUATE DEGREE (MASTERS, DOCTORATE)
7. TECHNICAL LICENSE OR CERTIFICATE

BOTH

ALL RESPONDENTS GET THIS QUESTION

4. How many dependents, if any, do you have?

[Probe: Count as dependents those living at home with you on a full-or part-time basis and/or those for whom you pay support.]

(1)

SPOUSE ONLY

5. How old were you on your last birthday?

SPOUSE ONLY

b. What do you consider to be your main racial or ethnic group?

1. WHITE
2. BLACK
3. HISPANIC
4. ASIAN OR PACIFIC ISLANDER
5. AMERICAN INDIAN OR ALASKAN NATIVE
91. OTHER

(GO TO 11)

MEMBER/CIVILIAN

7. Are you a member of the Reserves or National Guard?

(1)

1. YES

2. NO

MEMBER/CIVILIAN

8. When you were (in the Service/working as an Army civilian employee) did you work for pay at a second job?

1. YES
2. NO



MEMBER/CIVILIAN

I am going to read a series of statements and then I am going to ask you if you strongly agree, agree, disagree, or strongly disagree with the statements.

9. The specific job skills I gained (in the Service, working as an Army civilian employee) would help me obtain a good civilian job.

[Do you strongly agree, agree, disagree, or strongly disagree?]

(1)

1. STRONGLY AGREE
2. AGREE
3. DISAGREE
4. STRONGLY DISAGREE

MEMBER/CIVILIAN

10. The work attitudes and values I developed in the Service, working as an Army civilian employee, would help me obtain a good civilian job.

[Do you strongly agree, agree, disagree, or strongly disagree?]

(1)

1. STRONGLY AGREE
2. AGREE
3. DISAGREE
4. STRONGLY DISAGREE

BOTH

11. Did you receive or use any of the following types of transition services:

[YES = 1, NO = 2]

{ Interpretation of your verification  
of military experience and training }

(1)

Educational planning/advice

(2)

{ VA Benefits advice/assistance }

(3)

Relocation advice/assistance

(4)

Information on unemployment compensation

(5)

Financial advice/planning

(6)

Stress Management

(7)

{ Information on Reserve/National Guard  
opportunities }

(8)

DISPLAY ALL RESPONSE CHOICES FOR MEMBERS.

DO NOT DISPLAY RESPONSE CHOICES IN {}'S FOR CIVILIANS OR SPOUSES.

BOTH

ASK Q11A ONLY IF 1 OR MORE RESPONSES FROM Q11=1 (YES)

11A. Overall, how satisfied with the transition services that you received? Were you...

1. Very satisfied.
2. satisfied.
3. dissatisfied. or
4. very dissatisfied?

BOTH

12. Did you attend the Transition Assistance Program (TAP) workshop run by the Department of Labor or the State Employment Service Office?

(1)

- 1. YES (12A)
- 2. NO (13)

BOTH

12a. How many days did you attend TAP?

(1)

1. LESS THAN 1 day
2. 1 DAY
3. 2 DAYS
4. 3 DAYS

BOTH

13. {Other than TAP, did. Did} you attend job assistance seminars or workshops run by one of the military Services or a private company?

(1)

- 1. YES (14)
- 2. NO (15)

BOTH

14. Was the assistance provided by...

(1)

1. A military service
2. A private company
3. Both military service and a private company



BOTH

15. Did you receive any one-on-one job or transition counseling?

(1)

- 1. YES (16)
- 2. NO (17)

BOTH

16. About how many hours?

\_\_\_\_\_ Hrs.

BOTH

ASK Q17 ONLY IF Q13=1 (YES)

17. How many total hours of job search assistance did you receive from (the military Service, the private company, both sources)?

[PROBE: Count hours received during workshop and one-on-one counseling.]

\_\_\_\_\_ Hrs.

QUESTION 18 HAS BEEN DELETED PURPOSEFULLY -- ITEMS HAVE NOT BEEN  
RENUMBERED

BOTH

ASK Q19 ONLY IF Q12=2 (NO), DK. OR REF AND IF Q13=2 (NO), DK. OR REF

19. Why didn't you use these transition services?

(1)

1. CONFLICTED WITH WORK
2. TOO BUSY
3. DIDN'T THINK WOULD HELP
4. IT WAS TOO CROWDED
5. WASN'T LOOKING FOR WORK
6. HAD A JOB LINED UP
7. DIDN'T THINK FINDING A JOB WOULD BE A PROBLEM
8. NO TRANSITION OFFICE AT LAST ASSIGNMENT - NOT CONVENIENT
9. BOSS/SUPERVISOR WOULD NOT LET ME ATTEND
91. OTHER (SPECIFY) (2)

MEMBER/CIVILIAN

20. Before or after you left (the Service, your Army civilian job) did you receive job assistance in any of the following specific areas? Please answer Yes or No. Did you receive...

YES = 1. NO

= 2]

- |   |      |
|---|------|
| Career planning   | (1)  |
| Individual job search information   | (2)  |
| Resume/cover letter preparation   | (3)  |
| Interviewing  | (4)  |
| Salary negotiation and employment benefit evaluation                          | (5)  |
| Use of an employer or alumni network  | (6)  |
| Use of the Defense Outplacement<br>Referral Services or DORS                  | (7)  |
| State employment job bank   | (8)  |
| Use of the DoD Transition Bulletin Board or TBB                               | (9)  |
| Information on obtaining Federal Government<br>Jobs and filling out an SF 171 | (10) |
| Use of Hot Lead Job listings  | (11) |
| Job Fair(s)   | (12) |

**SPOUSE ONLY**

21. When your (ex) spouse left the Army did you receive job assistance in any of the following specific areas? Please answer Yes or No. Did you receive...

[YES = 1. NO

= 2]

- |  |      |
|--|------|
| Vocational counseling  | (1)  |
| Career planning  | (2)  |
| Job search skills/workshop   | (3)  |
| Individual job search information  | (4)  |
| Resume/cover letter preparation  | (5)  |
| Interviewing   | (6)  |
| Salary negotiation and employment benefit evaluation                       | (7)  |
| Use of an employer or alumni network                                       | (8)  |
| Use of the Defense Outplacement Referral Services or DORS                  | (9)  |
| Use of the DoD Transition Bulletin Board or TBB                            | (10) |
| Information on obtaining Federal Government Jobs and filling out an SF 171 | (11) |
| Use of Hot Lead Job listings   | (12) |
| Job Fair(s)  | (13) |

BOTH

ASK FOR EACH SERVICE FROM Q20 OR Q21 THAT WAS RECEIVED (YES)

22. How useful was (DISPLAYED)

(1)

1. Very useful.
2. Somewhat useful.
3. A little useful. or
4. Not at all useful



BOTH

ASK ONLY IF AT LEAST 1 OF THE SERVICES FROM Q20 OR Q21 WAS=1 (YES)

23. Overall, how satisfied are you with the job assistance that you received? Would you say...

(1)

1. Very satisfied.
2. satisfied.
3. dissatisfied, or
4. very dissatisfied?

MEMBER/CIVILIAN

24. In terms of obtaining a job, how well do you understand how to make the most of your (Military Service/Army civilian job) skills and experience? Would you say...

(1)

1. Very well.
2. well.
3. not well. or
4. not at all?

BOTH

25. How well were you prepared for the job market? Would you say...

(1)

1. Very well.
2. well
3. not well, or
4. not at all?

BOTH

Do you strongly agree, agree, disagree, or strongly disagree with the following statements.

26. The availability of job assistance services has a positive effect on my willingness to recommend the Military Services/Army civilian employment/the Army as a career.

(1)

1. STRONGLY AGREE
2. AGREE
3. DISAGREE
4. STRONGLY DISAGREE

BOTH

26A. If someone asked my advice, I would recommend joining or working for the military as a career.

(1)

1. STRONGLY AGREE
2. AGREE
3. DISAGREE
4. STRONGLY DISAGREE

MEMBER/CIVILIAN

27. Did you receive separation or severance pay when you left (the military, your Army civilian job)?

(1)

1. YES

2. NO

(GO TO 30)

SPOUSE ONLY

28. Did your (ex) spouse receive separation or severance pay for leaving the Army?

1. YES
2. NO

SPOUSE ONLY

29. Did your (ex)spouse receive a monetary separation incentive or bonus for leaving the Army?

1. YES
2. NO

(GO TO 31)



MEMBER/CIVILIAN

30. When you left (the military, your Army civilian employment), did you have any unused leave?

(1)

- 1. YES (32)
- 2. NO (35)

SPOUSE ONLY

31. When your (ex)spouse left the Army, did he/she have any unused leave?

- 1. YES 32)
- 2. NO 33)

BOTH

32. How did {you,he/she} use this leave time? [Mark all that apply.]

CASHED IT IN

(1)

USED THE LEAVE TIME TO HUNT FOR A JOB

(2)

USED THE LEAVE TIME FOR A  
VACATION/PERSONAL REASON

(3)

SPOUSE ONLY

33. Before your (ex)spouse left the Army were you working?

- 1. YES (34)
- 2. NO (36)
- DK/REF (36)

**SPOUSE ONLY**

34. Did you leave your job when your (ex)spouse left the Army?

1. YES
2. NO

(GO TO 36)

MEMBER/CIVILIAN

35. In the first three months after leaving the Service, your Army civilian employment (what did you do with regard to your career status? [Mark all that apply.]

(1)

1. LOOKED FOR A JOB
2. STAYED HOME/TOOK CARE OF FAMILY
3. STARTED WORK IN A JOB LINED UP BEFORE LEAVING OR SOON AFTER
4. STARTED SCHOOL
5. TOOK A BREAK/VACATION
6. PERMANENTLY RETIRED
7. SOMETHING ELSE \_\_\_\_\_

(GO TO 37)

**SPOUSE ONLY**

36. In the first three months after your (ex)spouse left the Army what did you do with regard to your career status? [Mark all that apply.]

(1)

1. CONTINUED WORKING AS USUAL. WAS NOT AFFECTED BY MY (EX)SPOUSES TRANSITION
2. LOOKED FOR A JOB
3. STAYED HOME/TOOK CARE OF FAMILY
4. STARTED WORK IN A JOB LINED UP BEFORE SPOUSE LEFT THE ARMY OR SOON AFTER
5. STARTED SCHOOL
6. TOOK A BREAK/VACATION
7. PERMANENTLY RETIRED
8. SOMETHING ELSE (2) \_\_\_\_\_

BOTH

37. (Since leaving the Service. Since leaving your Army civilian employment. Since your (ex)spouse left the Army), have you collected any unemployment compensation?

1. YES (37A)  
2. NO (38)  
DK/REF (38)



BOTH

37a. How many weeks did you collect unemployment compensation?

(1)

BOTH

38. (Since you left the Service. Since you left your Army civilian employment. Since your (ex)spouse left the Army) how many weeks or months, in total, have you been unemployed?

(1)

— — — wks HR: 0-104  
— — — months HR: 0-24

BOTH

39. Are you currently working for pay?

(1)

1. YES (39A)
2. NO (39A)

BOTH

39a. Are you:

[YES = 1, NO = 2]

- |     |   |      |
|-----|---|------|
| 1.  | Going to school?                                      | (1)  |
| (2. | Staying at home?                                      | (2)} |
| 3.  | Doing volunteer work?                                 | (3)  |
| (4. | Retired?  | (4)} |
| 5.  | Unable to work due to long<br>term illness/disability | (5)} |

{DISPLAY ALL RESPONSE CHOICES IF Q39=2 (NO)}  
{DISPLAY RESPONSE CHOICES 1 AND 3 IF Q39=1 (YES)}

BOTH

ASK Q40 ONLY IF Q39=1 (YES)

40. Are you looking for a different or better job?

(1)

1. YES
2. NO

BOTH

ASK Q40A ONLY IF Q39=2 (NO)

40A. Are you looking for work?

(1)

- 1. YES (49)
- 2. NO (49)

BOTH

ASK Q41 ONLY IF Q39=1 (YES)

41. How many paying jobs do you have now?

(1)

BOTH

ASK Q42 ONLY IF Q39=1 (YES)

42. On average, how many hours per week do you work at your paid (job/jobs)?  
[PROBE: Please round to the nearest whole number.]

(1)



BOTH

ASK Q43 ONLY IF Q39=1 (YES)

43. What kind of work are you now doing? [ONLY ONE ANSWER]. [MAIN JOB]

\_\_\_\_\_

BOTH

ASK Q44 ONLY IF Q39=1 (YES)

44. How much do you earn at your paid (job, jobs) before any deductions? Please include any overtime or tips usually received.

\$ (1)

—	—	—	—	—	HOURLY	HR: 0-100
—	—	—	—	—	DAY	HR: 0-1,000
—	—	—	—	—	WK	HR: 0-5,000
—	—	—	—	—	MONTH	HR: 0-20,000
—	—	—	—	—	YR	HR: 0-250,000

BOTH

ASK Q45 ONLY IF Q39=1 (YES)

45. Since (separation, your (ex)spouse separated from the Army) how many months have you been in your primary paying job?

[IF LESS THAN 1 MONTH, ENTER 1]

(1)

— — MONTHS HR: 1-30

BOTH

ASK Q46 ONLY IF Q39=1 (YES)

46. How did you find your current or main job?

(1)

1. ANSWERED AN AD IN THE NEWSPAPER/TRADE JOURNAL
2. CONTACTED THE EMPLOYER DIRECTLY
3. JOB FAIR CONTACT
4. THROUGH INFORMATION PROVIDED BY A FRIEND OR RELATIVE
5. DID VOLUNTEER WORK
6. CIVILIAN/PRIVATE EMPLOYMENT AGENCY
7. MILITARY JOB SEARCH SERVICE
8. STATE EMPLOYMENT SERVICE (OR OTHER PUBLICLY FUNDED AGENCY)
9. THROUGH A JOB BANK
91. OTHER (SPECIFY) (2)

BOTH

ASK Q47 ONLY IF Q39=1 (YES)

47. For each of the following aspects of your primary job, rate them as Excellent, Good, Fair, or Poor.  
How do you rate...

[EXCELLENT = 1, GOOD = 2, FAIR = 3, POOR = 4]

Your pay	(1)
Your retirement benefits	(2)
Your other benefits (medical, dental, vacations education/training)	(3)
Your job security	(4)
Your opportunities for advancement	(5)

BOTH

ASK Q48 ONLY IF Q39=1 (YES)

48. Please tell me whether you Strongly Agree, Agree, Disagree or Strongly Disagree with each of the following statements:

(1)

[STRONGLY AGREE = 1, AGREE = 2, DISAGREE = 3,  
STRONGLY DISAGREE = 4]

I frequently think about quitting my job.

(1)

I find my work challenging.

(2)

I have the skills I need to do my job well

(3)

(The training I received in (the Service,  
my Army civilian employment) has been useful  
in doing my work.)

(4)

BOTH

ASK Q49 ONLY IF Q40=1 (YES) OR Q40A=1 (YES)

49. What type of work are you looking for as your primary job?

---

BOTH

ASK Q49A IF Q39=2 (NO) OR Q40=1 (YES)

49a. During the last six months, how many (different or better) jobs have you actually applied for?

(1)

(GO TO 49B)



BOTH

ASK Q49B IF Q39=2 (NO) OR Q40=1 (YES)

49b. For each of the following, please tell me which have caused problems in finding a suitable job.

[YES = 1, NO = 2]

Lack of jobs that use your training,  
experience, or skills.

(1)

Lack of necessary skills, training,  
or experience.

(2)

Available jobs too far away.

(3)

No jobs available in acceptable salary range.

(4)

Too many family problems/responsibilities.

(5)

Not enough information about job market and jobs;  
don't know where to look.

(6)

Lack of transportation.

(7)

MEMBER/CIVILIAN

ASK Q50 IF Q3=1 (YES). ELSE GO TO Q55

50. Before you left (the Service, your Army civilian job) was your spouse working for pay?

(1)

- 1. YES (51)
- 2. NO (53)

**MEMBER/CIVILIAN**

51. Did your spouse leave (his, her) job when you left (the Service, your Army civilian job)?

(1)

1. YES
2. NO

BOTH

52. Did your (ex)spouse use job search assistance from a transition office to find employment?

(1)

1. YES
2. NO

BOTH

53. Is your spouse currently working for pay?

(1)

- 1. YES (54)
- 2. NO (55)

BOTH

54. How much does your spouse earn before any deductions? Please include any overtime or tips usually included.

\$ (1)

BOTH

55. During 1993, what is the total taxable household income you received from non-job sources such as rental property, gifts, inheritances, investments?

(1)

1. \$0 - \$1,000
2. \$1001 - \$5000
3. \$5001 - \$10,000
4. More than \$10,000

BOTH

56. Do you and/or your (ex)spouse own your home?

(1)

1. YES
2. NO



BOTH

57. Compared to when (you left the service/you left Army civilian employment/your (ex)spouse left the Army) is your current financial situation...

(1)

1. Much better.
2. Somewhat better.
3. About the same.
4. Somewhat worse, or
5. Much worse?