

# **FINANCIAL ISSUES OF RESERVE SERVICE:**

## **A REPORT FROM THE 1992 RESERVE COMPONENTS SURVEYS**

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# FINANCIAL ISSUES OF RESERVE SERVICE: A REPORT FROM THE 1992 RESERVE COMPONENTS SURVEY

## Executive Summary

### **Background**

The mission of the Reserve Components has changed since the implementation of the Department of Defense's (DoD) Total Force policy in 1970. Subsequently, the Reserve Components' roles have changed and are continuing to change. As part of the Total Force, Reserve units fill out the structure of Active units and, in many cases, deploy as augmentees serving side by side with members of Active units. Reserve units have had to adopt the overall military posture of flexible response to both foreign and domestic events such as educating foreign populaces in democratic principles, acting as peacekeepers in the midst of warring parties, and responding to domestic natural disasters like earthquakes and floods. For Reserve units to respond effectively to such a wide array of operational demands, readiness is critical. Quality of life for the military member and family has been recognized as an important contributor to readiness.

Since 1971, DoD has conducted a series of surveys to assess the characteristics, attitudes, and opinions of Reservists. In 1986, the first large-scale surveys of Reserve Component members and spouses were conducted. The *1992 Reserve Components Surveys* of officers and enlisted personnel and their spouses (hereinafter referred to as the *1992 Reserve Components Surveys*) represent the latest in this series of surveys. This report is one in a series of four reports describing the results of the 1992 surveys: *Report on Reserve Component Members*, *Report on Reserve Spouses*, *Special Topic Report on Military and Civilian Occupations of Reservists*, and *Special Topic Report on Financial Issues of Reserve Service*. (In addition, a *1992 Reserve Components Surveys Comment Report* has been submitted).

In the *1992 Reserve Components Surveys*, a stratified random sample of Reserve members was selected. Four primary sampling groups were identified: unit members, individual mobilization augmentee (IMA) Reservists, military technicians, and a longitudinal sample of current Reservists who had participated in the 1986 survey. Sampling strata in all but the longitudinal group were defined based on Reserve Component, military personnel category (enlisted vs. officer), and gender. The seven Reserve Components represented were the Army National Guard (ARNG), the Army Reserve (USAR), the U.S. Naval Reserve (USNR), the U.S. Marine Corps Reserve (USMCR), the Air National Guard (ANG), the U.S. Air Force Reserve (USAFR), and the U.S. Coast Guard Reserve (USCGR). The Reserve member sample was obtained by taking a simple random sample within each sampling stratum. Surveys were also mailed to all spouses of the Reserve member sample.

The samples were drawn in December 1991 and updated in March 1992. Three different survey questionnaires were developed: one for officers, one for enlisted personnel, and one for spouses of Reserve members. Data collection occurred between November 1992 and December 1993. From a population of 984,939 Reservists, 76,783 were selected for the member sample, and 36,069 members responded. Spouse surveys were mailed to the home addresses of those Reservists in the member sample who were married. In the spouse survey, 24,107 spouses responded.

The survey data were weighted using a three-step procedure. First, base weights were computed as the reciprocal of the individual's probability of selection. Second, weights were adjusted for

nonresponse to compensate for those who did not return valid completed surveys. Third, weights were poststratified to adjust sample estimates to conform to the known total number of Reserve members and an estimate of the number of spouses and couples in the Reserve population as a whole. The number of spouses in the population was estimated by summing the weights of the Reserve sample members who indicated that they were married.

### ***Reserve Pay and Other Income Sources***

An important reason for participating in the Reserves is to supplement other forms of income. Those members for whom Reserve pay is a relatively large portion of total income are likely to feel the largest impact from changes in pay levels for their Reserve activities. The larger the portion of a household's income that comes from Reserve pay, the greater the impact of changes in Reserve pay was on that household's standard of living.

All forms of income, including Reserve pay, wage and salary income, and total household income, increased across pay grade groups. Although Reserve pay increased as pay grade group increased, its contribution to wage and salary income and total household income decreased. The role that Reserve pay plays in Reservists' satisfaction has a complex relationship to those patterns. For example, junior Reservists received a much higher percentage of their total income from Reserve pay, but they were generally less satisfied with pay and benefits than were members of other pay grade groups. Junior Reservists were also least likely to express considerable concern about the financial burden should they have to leave the Reserve unexpectedly. These findings carry over into comparisons across Reserve Components, where the USMCR members' levels of pay and satisfaction reflect the levels of the junior Reservists proportionally most prevalent in that Component.

Relative to Reservists in other occupational categories, students, part-time workers, and Reservists who were otherwise not working for pay most often reported Reserve pay to be a larger portion of total income. Also, members of drilling units reported Reserve pay as a higher percentage of total income than did IMAs and military technicians.

The proportion of total household income accounted for by Reserve pay was lower for married Reservists than for unmarried Reservists. About 48 percent of Reservists' spouses worked full-time, whereas only 21 percent of spouses did not work for pay. Among all married Reservists, about one third had a spouse that contributed at least one fourth of the total household income.

Reservists' satisfaction with their total household income shows that, in general, they were slightly more satisfied than dissatisfied. The direction of satisfaction is the same with regard to Reserve pay and benefits, but twice as many expressed high satisfaction than dissatisfaction levels. The level of satisfaction with Reserve pay and benefits did not seem to be related to the degree of participation in Reserve activities in which Reservists engaged.

Enlisted Reservists in pay grade groups E5-E6 and E7-E9 expressed the greatest concern about the financial impact they would experience should force reductions cause them to leave the Reserves unexpectedly; the rate of concern expressed by officers was slightly lower. Junior enlisted Reservists (E1-E4), who generally received a larger portion of household and wage and salary income from Reserve pay, expressed far less concern. This seeming inconsistency may be partially attributable to age and circumstance differences. A higher percentage of junior enlisted Reservists than members of other pay grade groups were either full-time students or young adults who were more likely to live with their parents. Therefore, they may not have been as concerned about fluctuations in income as were more senior enlisted personnel and officers. Financial concerns expressed by senior Reservists and officers

may be attributable to the current value of future retirement benefits, which weigh more heavily for them than for junior enlisted Reservists.

## ***Military Benefits***

Reservists enjoy several military privileges in addition to receiving pay and allowances for their service. Chapter 3 examined the extent to which Reservists and their spouses used exchange, commissary, and MWR privileges. It also discussed the degree of satisfaction Reservists express with these privileges, relative to satisfaction with pay and allowance and retirement credit.

***Exchange, commissary, and MWR usage and satisfaction.*** Exchange usage was higher for all Reserve Components than was the use of commissary and MWR privileges. When Reservists rated their satisfaction with these benefits, the resulting pattern of satisfaction levels reflected usage, with the highest percentage of members saying that they were very satisfied or satisfied with exchange privileges. Across all groups of members, Reservists or their spouses who used exchanges were more likely to use them multiple times a month than only once.

For commissary and exchange usage, distance was, by far, the factor most limiting their usage by Reservists and their spouses; it appears likely distance was also a major factor in taking advantage of MWR privileges. Among Reserve Components, members of the ANG and, to an even greater extent, the USAFR were most likely to use all three types of privileges. To some extent, this set of findings probably reflects the high percentage of military technicians and IMAs in the ANG and the USAFR. Because of the nature of civilian work of military technicians and IMAs, these Reservists are more likely to live closer to facilities than are drill unit members.

***Satisfaction with benefits, including pay and allowances and retirement credits.*** About 60 percent of all Reservists indicated that they were very satisfied or satisfied with military pay and allowances. Retirement benefits most satisfied senior enlisted members and senior officers who were most likely to be closer to using them.

***Educational benefits.*** A substantial number of Reservists reported that they were eligible for one or more of three educational benefits programs. Fifty-two percent of Reservists reported being eligible for benefits through the Montgomery GI Bill for Selected Reserve. Eligibility was highest among junior enlisted Reservists; 62 percent of whom were eligible. About 21 percent of Reservists reported that they were eligible for state educational benefits; these Reservists were concentrated primarily in the ARNG (35%) and ANG (36%). Fifteen percent of Reservists reported they were eligible for Active Force benefits.

Although many Reservists reported being eligible for educational benefits, more than 70 percent were not using these benefits. Usage rates for the Montgomery GI Bill for Selected Reserve and state benefits were highest among junior enlisted Reservists. This group of Reservists, who tend to be younger and more likely to be students, cited educational benefits as an important reason for staying in the Reserves far more often than did members in other pay grade groups. This indicates that educational benefits have an extremely high value to those who use them.

## ***Family Housing Expenditures***

More than one half (51%) of Reservists owned their principal residences. Reservists in higher pay grade groups were more likely to own their homes than were junior Reservists. About 19 percent of E1-E4 Reservists owned their homes, compared with 90 percent of O4+ Reservists and 85 percent of E7-E9 Reservists. Unit members were less likely than IMAs and military technicians to own their principal residences (48% vs. 73% and 79%, respectively).

The length of time Reservists had rented or owned their current residences varied greatly across pay grade groups and Reserve status. Generally, Reservists in the most senior enlisted and officer pay grade groups were more likely to have lived in their current residences for 4 years or longer. Junior enlisted Reservists had the shortest average duration of residence, with 42 percent of them having lived at their current residence for less than a year.

Monthly rent, monthly house payments, and total housing costs for both owners and renters increased across pay grade groups. On average, renters paid about one half as much as owners paid for housing costs in addition to their rent or house payment. Across Reserve Components, the pattern of rental payments differed from the pattern of ownership payments. Variations in the patterns of rental versus homeowner costs suggest that a number of factors (e.g., geographical distributions of Component members, differences in the length of time that members owned their homes, and local housing situations) are important determinants of housing costs for Reservists.

For both renters and homeowners, monthly housing costs varied across pay grade group. Total costs were usually somewhat higher for homeowners, but, on average, those costs represented a smaller proportion of income for them than it did for renters. About 14 percent of renters reported total housing costs of 51 percent or more of their total household income; yet only about 5 percent of homeowners reported total housing costs that were 51 percent or more of total household income.

The percentage of household income spent on housing appeared to decline with pay grade group, and this pattern affected the percentages for Reserve Component and Reserve status findings. Because E1-E4 Reservists were most likely to spend a large proportion of their income on housing, they were the most likely pay grade group to suffer financial problems if mobilized.

## ***Health and Dental Care for Reservists***

Reservists' and their families' medical and dental care expenditures varied widely and were closely related to age and family status. In the previous year, over one half of all Reservists spent less than \$500 for health care and services, and less than \$200 for dental care. Slightly less than one third spent over \$1,500 for health care or over \$500 for dental care. Married Reservists had higher levels of expenditures than did single Reservists. Reservists with children had high medical and dental expenses more often than did Reservists without children for most pay grade groups, Reserve Components, and Reserve status categories.

In general, junior Reservists, who were most likely to be young and single, had the lowest health care expenditures of any pay grade group. The age and the marital status of junior Reservists were also reflected in health and dental care expenditures by Reserve Component. Members of the USMCR,

which had the highest proportion of junior Reservists, had the lowest health care expenditures on average. Junior Reservists also influenced the findings for expenditures by Reserve status. More specifically, a very large proportion of Reservists were unit members, and a large proportion of unit members were junior Reservists. This explains why unit members had lower health care expenditures than did military technicians and IMAs.

Eighty-two percent of all Reservists had medical/hospitalization insurance, and 63 percent had dental insurance. Evaluations of dental coverage were slightly lower than were ratings of medical coverage (among those with coverage). Again, E1-E4 Reservists were least likely to have either coverage—33 percent had no medical insurance, and 50 percent had no dental insurance. Insurance coverage seemed to depend primarily on Reservists' civilian work and school status. Full-time workers were most likely to have both dental and medical coverage. Medical insurance coverage was least common among students, self-employed workers, and those who did not work for pay outside the Reserves. For dental insurance, self-employed workers were the least likely to have coverage.

Among all Reservists, 78 percent of Reservists rated their medical insurance coverage as excellent or good, and 69 percent gave an equally high rating for their current dental coverage. Senior enlisted Reservists and officers rated their coverage higher than did junior enlisted Reservists. Even though evaluations of current coverage were relatively high, 61 percent of Reservists were interested in buying medical insurance through the Reserves for themselves and/or their families if it had been available. Sixty-two percent would have bought dental insurance. Although students, part-time workers, and members who were not working—those least likely to have both types of coverage overall—were most interested. It appears that such a benefit would have a very wide appeal across all groups of Reservists.



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# FINANCIAL ISSUES OF RESERVE SERVICE: A REPORT FROM THE 1992 RESERVE COMPONENTS SURVEY

## 1. Introduction and Background

The traditional role of the Reserve Components has been primarily to provide support to the Active Components, mainly through the operations of its combat-support and combat-service-support units. Reserve units were, in effect, "held in Reserve" (Binkin & Kaufmann, 1989) to augment and expand Active units. However, the All-Volunteer Armed Force began rebuilding the Reserves in 1973, and the Department of Defense (DoD) implemented its Total Force policy in 1970. Since then, the Reserve Components' roles have changed and are continuing to change. As part of the Total Force, Reserve units fill out the structure of Active units and, in many cases, deploy as augmentees serving side by side with members of Active units (Moskos, 1990). In response to recent global events, Reserve units have had to adopt the overall military posture of flexible response to both foreign and domestic events (Binkin & Kaufmann, 1989; Segal, 1993). Reserve units have been called upon to respond to increasingly difficult and demanding assignments, ranging from educating foreign populaces in democratic principles to peacekeeping in the midst of warring parties. In recent years, Reserve troops have participated in operations in Grenada, Panama, Somalia, Haiti, Rwanda, the Sinai, and Bosnia. Moreover, Reservists played a critical role in Operation Desert Shield/Desert Storm. On the home front, they have been called to duty in support of the Federal Emergency Management Agency for the California earthquake, Mississippi River floods, hurricanes along the Southeast coast, Northwest forest fires, and various state civil emergencies.

Reservists play an important, but often overlooked, role as the face of the military to the general public (Walker, 1992). Some commentators (e.g., Walker, 1992) have argued that Reservists are deeply embedded in their local communities, due to historical factors of service and modern recruiting and retention policy, and are most appropriately regarded as civilian, home-town military members. As citizen-soldiers, Reservists often serve as opinion leaders on military policy and advise young people on the benefits and costs of a military career. Reservists' opinions about their profession are important because they influence the public's perception of the military as a career path for young people.

For Reserve units to respond effectively to such a wide array of operational demands, readiness is critical. Quality and frequency of training, quality and availability of equipment, and personnel strength are the primary determinants of unit readiness; but other issues (e.g., quality of life) also affect readiness (Perry, 1996). The satisfaction and morale of Reservists are affected by factors that include amount of compensation and benefits, impact of Reserve service on civilian jobs and family life, quality of unit leadership, downsizing of the Reserves, and perceptions about skill development and its relation to Reservists' civilian jobs. The attitudes of the Reservist's family toward military service also influence the member's morale and future military plans.

The series of surveys on which this report is based was established, in part, by DoD to assess such issues on a periodic basis. The *1992 Reserve Components Survey of Officers*, the *1992 Reserve Components Survey of Enlisted Personnel*, and the *1992 Reserve Components Survey of Spouses* tapped the attitudes and opinions of Reservists and their spouses on a broad range of issues related to quality of life. This report discusses occupational issues of Reservists in their military and civilian lives.

## ***Background on the Reserve Component Forces***

The DoD Total Force policy brought the Active and Reserve Forces into an integrated U.S. military force. The five Active Components are the U.S. Army, U.S. Navy, U.S. Marine Corps, U.S. Air Force, and U.S. Coast Guard. The Reserve Force consists of seven Services: Army National Guard (ARNG), U.S. Army Reserve (USAR), U.S. Naval Reserve (USNR), U.S. Marine Corps Reserve (USMCR), Air National Guard (ANG), U.S. Air Force Reserve (USAFR), and U.S. Coast Guard Reserve (USCGR).

### ***Description of Each Reserve Component***

All seven Reserve Components were included in the survey. The Reserve Components are distinct with regard to history, structure, roles and missions, and demographic compositions. A description of each of the Reserve Components is provided to establish a context for information and findings described in this report.

***ARNG.*** The ARNG is the largest Reserve Component, comprising more than one third of the Selected Reserve. The ARNG has both a Federal and a state mission. The Federal mission is to maintain properly trained and equipped units for prompt mobilization during a war, national emergency, or as otherwise needed. The state mission is to provide trained and disciplined forces for domestic emergencies or as otherwise directed by state law. The ARNG has served in every armed conflict since the beginning of the nation and has provided strong domestic support for national disasters, the environment, law enforcement, and community needs. The ARNG is composed of a land force of combat, combat-support, and combat-service-support units. It holds the longest military tradition among the Reserve Components, basing its history on the first permanent militia regiment organized in 1636.

***USAR.*** The USAR, the second largest Reserve Component, has a mission to provide trained units and qualified individuals who are available for active duty in the Army during a war or national emergency and at other such times as national security requires. The USAR began in 1908 with the establishment of the Medical Reserve Corps. The USAR is composed primarily of combat-support and combat-service-support units that support the Active Component. Many of the USAR's support functions are unique: This Reserve Component supports the Total Army with functions such as training divisions, enemy POW brigades, and rail battalions. Relative to other Reserve Components, the USAR has a high proportion of officers (about one fifth of its members).

***USNR.*** The USNR mission is to provide trained units and qualified personnel available for active duty in time of war or national emergency and at such other times as the national security requires. Traditionally, the USNR has focused on meeting global threats under short notice. Early in the 1800s, the first naval militias were established by the states. The first naval battalion within the state militia was established by Massachusetts in 1888. In 1915, Congress formally established the Federal Naval Reserve. The modern USNR is composed of ship-based units, shore and support forces, aircraft squadrons, and augmentation units providing professional support services such as intelligence, medical, and legal services. The USNR also has a relatively high proportion of officers (about 20%).

***USMCR.*** The mission of the USMCR is to augment and reinforce its Active counterpart by providing qualified units and individuals to augment Active commands in time of war or other national emergency. The USMCR also reinforces the Active Component through replacement or provision of special operational capabilities not available in Active units. It is a small component, with the largest

proportion of junior enlisted members (more than two thirds of its members) among the Reserve Components.

**ANG.** Like the ARNG, the ANG has both a Federal and a state mission. The Federal mission is to maintain properly trained and equipped units that are available for prompt mobilization during a war, national emergency, or as otherwise needed. The state mission is to provide trained and disciplined forces for domestic emergencies or as otherwise directed by state law. The ANG grew out of the ARNG's interest in the developing field of aviation, specifically through ballooning, in the early 1900s. It was established formally in 1947. Today, the ANG functions as part of the first line of defense, with a community-based force that is responsive to federal, state, and local authorities.

**USAFR.** The USAFR supports the U.S. Air Force mission to defend the United States through control and exploitation of air and space. It provides global reach and global power to America and functions as a force held in reserve for possible war or contingency operations. The USAFR grew out of the movement toward air power early in this century and directly out of the Army Air Corps in World War II. The USAFR was created in 1948, 1 year after the U.S. Air Force was formally established. The USAFR now performs some U.S. Air Force missions in their entirety (such as weather reconnaissance and aerial spraying), supports and augments the U.S. Air Force flying mission, and provides mission support. The USAFR has a relatively high proportion of officers, nearly one in five members.

**USCGR.** The smallest of the Reserve Components is the USCGR, comprising less than 1 percent of the Selected Reserve. The USCGR is unique in its dual-reporting structure. It operates under the Department of Transportation in peacetime and under DoD in times of war or national emergency. The military mission of the USCGR is to provide trained personnel for active duty in times of war and national emergency or when Active Components require additional personnel. In addition to its national defense role, the USCGR has major national security peacetime roles: maritime safety, maritime law enforcement, and marine environmental protection. The USCGR was formed in 1939 as a civilian auxiliary to assist the U.S. Coast Guard. In 1941, it was established as a separate military Reserve Component.

In 1992, the Reserve Component was approximately 60 percent as large as the Active Component. Between 1989 (the year of peak strength) and 1995, Total Military was reduced by about 25 percent, from 3.3 million to 2.5 million. The Reserve Forces were reduced by about 19 percent (from 1.2 million to 950,000), but the percentage of Reserve members in the Total Force increased from 35 to 38 percent.<sup>1</sup>

### **Description of Reserve Status Categories**

Reserve Components are composed of members with different service statuses. The major categories are:

- Ready Reserve, which has three constituent groups:

Selected Reserve: Individuals assigned to troop program units (TPUs), the individual mobilization augmentation (IMA) program, and the Active/Guard Reserve (AGR) program

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<sup>1</sup> Figures supplied by Office of the Assistant Secretary of Defense for Reserve Affairs.



Individual Ready Reserve: Pretrained individuals who have already served in Active Component units or in the Selected Reserve and have a military obligation remaining

Inactive National Guard: Members of the ARNG who are in an inactive status

- Standby Reserve: Inactive Reservists who maintain some affiliation with the military
- Retired Reserve: Reservists who are retired from service

The *1992 Reserve Components Surveys* of officers and enlisted personnel and their spouses was administered to a scientific sample of Selected Reserve members and their spouses. This report details both differences in attitudes and opinions among the respondents and differences in how Reservists are affected by issues such as pay, job status, hours of work, and the relationship between military and civilian jobs. The different statuses of Selected Reserve members also imply somewhat different experiences as Reservists. These different circumstances of service may also contribute to differences in perceptions about the experience of being a Reservist. The different statuses for Selected Reserve are described below. All but AGR members, who did not participate in the *1992 Reserve Components Surveys*, are covered in this report:

**Part-time unit members:** This is the largest category of Reserve personnel. Part-time unit members operate in either operational units within the Reserve Component or in augmentation units for the Active Component. Upon mobilization, these units are subsumed into the Active Component. Part-time unit members are required to participate 1 weekend per month and for 2 full weeks of annual training. All Reserve Components contain part-time unit members.

**Military technicians:** These full-time Reservists also support Reserve units or provide support in the Selected Reserve. These individuals are Federal civilian employees who provide the units with administrative, training, and maintenance support. Military technicians must maintain their status as Reserve unit members, serving in a Reserve unit for weekend drills and annual training. ARNG, USAR, ANG, USAFR, and USCGR use military technicians.

**Individual mobilization augmentees (IMAs):** These Reservists are trained individuals who are assigned to an Active Component, the Selected Service System, or the Federal Emergency Management Agency in support of a mobilization. IMAs also train part-time with an Active Component unit. Most IMAs participate in 24 drill periods each year, but some participate only in annual training. USAR, USNR, USMCR, and USAFR use IMAs.

**AGR:** AGRs serve on active duty with a Reserve or National Guard unit to organize, administer, recruit, instruct, or train in Reserve units. Some individual AGR personnel also are assigned to headquarters and support functions of both Active and Reserve Components. All Reserve Components except USCGR use full-time support personnel.

### ***The 1992 Reserve Components Surveys***

Since 1971, DoD has conducted periodic surveys of active-duty military members and their spouses. In 1986, DoD added the first large-scale survey of Reserve Component members and spouses. The *1992 Reserve Components Surveys*, which continued this program of research, is the largest study to survey the characteristics, attitudes, and opinions of Reserve Component military members and their

spouses. It is especially valuable in that it was administered to personnel in all military services. Thus, statistically projectable estimates can be produced for the Reserves as a whole and for each Component.

### **Questionnaire Design**

Like their predecessors, the *1992 Reserve Components Surveys* were designed to provide timely policy-sensitive information about the military life cycle. The 1992 survey instruments were constructed around a core of questions similar to those used in previous surveys of Active and Reserve DoD personnel. The questionnaires focused on attitudes, experiences, and demographic characteristics of members and spouses. The questions examined a wide range of military personnel issues, including the impact of military policies on the family, the individual, and the individual's career intent; factors affecting readiness; and differences in attitudes, experiences, and intent among different subpopulations. The *1992 Reserve Components Surveys* added contemporary topics that included Operation Desert Shield/Desert Storm experiences, the effects of downsizing, compensation, dual-military families, military single parents, and family well-being.

Officers and enlisted personnel were surveyed with separate instruments: the *1992 Reserve Components Survey of Officers* and the *1992 Reserve Components Survey of Enlisted Personnel*, respectively. Although the two instruments differed mainly in terminology, some items were specific to only officers or enlisted personnel. A survey instrument was also developed for spouses of Reserve members; it was called the *1992 Reserve Components Survey of Spouses*. This instrument covered many of the same content areas explored in the officer and enlisted personnel surveys, but from the spouse's perspective. Items specific to Reserve spouses were also included. The 1992 surveys also contained a subset of questions asked of members in the 1986 surveys, thereby allowing a cross-sectional comparison of member responses across time.

The questionnaire design team included representatives from the Office of the Assistant Secretary of Defense for Reserve Affairs and from the Defense Manpower Data Center (DMDC). After the general content of the questionnaires was determined, DMDC prepared draft questionnaires that were similar to the *1986 Reserve Components Surveys*. The questionnaires were reviewed by the design team and then pretested with military members and spouses. The questionnaires are included as Appendix A.

**Reserve members.** The *1992 Reserve Components Survey of Officers* and the *1992 Reserve Components Survey of Enlisted Personnel* questionnaires each consisted of eight sections.

Location: Current residence and month of completion of the survey

Military Background: Reserve Component, length of service, promotion expectations, service history within the Reserve and Active Components, and activation for Operation Desert Shield/Desert Storm

Military Plans: Reservists' military obligations, plans to remain in the military and reasons for this decision, concerns about downsizing, family readiness, and family problems related to mobilization

**Military Training, Benefits, and Programs:** Military occupation; attendance at weekend drill and annual training; hours of Reserve duty; Reserve pay; health and dental insurance; Reserve benefits (e.g., commissary, exchange, and educational benefits); assessments of unit training, equipment, supervision, and morale; perceived likelihood of future mobilizations; and plans for reporting for duty

**Individual and Family Characteristics:** Basic demographics (e.g., age, racial/ethnic background, education, marital status, and characteristics of spouses and family members); spouse's attitude toward Reserve service; child care plans during mobilization; and perceived mobilization problems

**Civilian Work:** Type of work performed by the Reservist in his/her civilian job, amount of pay, attitude of the civilian employer toward Guard/Reserve service, and spouse's employment

**Family Resources:** Family income and household expenses

**Military Life:** Reservists' attitudes toward and satisfaction with the military

**Reserve spouses.** In the *1992 Reserve Components Survey of Spouses*, an introductory section directed unmarried Reservists to return the survey without completing it and instructed spouses who were also Reservists to complete the survey from their perspectives as Reserve spouses.<sup>2</sup> Following this introductory section, the questionnaire contained five substantive sections.

**Family Military Experience:** Spouse's military history, member's military history, and spouse's perception of the member's plans to remain in the Guard/Reserve

**Your Background and Family:** Basic demographics (e.g., gender, age, race/ethnic background, education, marital history, and family composition) and child care arrangements and costs

**Family Work Experience:** Spouse's labor force status and earnings, conflicts between the spouse's job and the member's job, and effect of the member's Reserve participation on household income

**Guard/Reserve Programs:** Commissary and exchange use, familiarity with and participation in Reserve programs and activities for family members, spouse volunteer activity, medical and dental insurance coverage, problems caused by member participation, sources of social support in the event of mobilization, and financial effects of Operation Desert Shield/Desert Storm

**Family Concerns:** Use of community/civilian social services, spouse's perception of member's motivation for Reserve participation, and spouse's attitude toward member's participation

## **Sample Design**

**Reserve members.** The sample for the *1992 Reserve Components Survey of Officers* and the *1992 Reserve Components Survey of Enlisted Personnel* was a stratified random sample of Reserve Components members who were on the Reserve Components Common Personnel Data System (RCCPDS) as of December 1991 and October 1992 (see Rizzo, Morganstein, Nieva, & Perry, 1994, for details of the sampling design). The sample was drawn using the December 1991 RCCPDS and updated with current addresses and pay grades in March 1992.

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<sup>2</sup> It was possible for a Reservist to complete both a member survey and a spouse survey.

The sample consisted of 76,783 members and was divided into four mutually exclusive groups. The first group, the longitudinal sample group, included Reservists selected in the *1986 Reserve Components Surveys* who were still in the Reserves as of December 1991. The second group included IMAs from the USAR, USAFR, USNR, and USMCR.<sup>3</sup> The third group included military technicians from the ARNG, USAR, and ANG.<sup>4</sup> The fourth group included unit members who were Reservists attending weekend drills with Reserve units from each military Component.

The 1992 longitudinal group was a sampling stratum with no further classification (i.e., the sample was not divided into substrata). The other three sampling groups were further divided into strata using cross-classifications formed by Reserve Component, military personnel category (officers vs. enlisted personnel), and gender. For example, one distinct sampling stratum was female IMA officers in the USAR. A simple random sample was taken within each sampling stratum. The sampling rates (i.e., ratio of the sample size to the population size) differed across strata in order to equalize the variances.

Table 1-1 describes the four primary sample groups and includes the December 1991 population size, the overall sampling rate, the sample size, and the number of sampled Reservists in each stratum who were eligible. The eligibility rate is the ratio of eligible sampled Reservists to the sample size. The number of eligible sampled Reservists who returned questionnaires is also shown for each group. The response rate is the ratio of responding Reservists to eligible sampled Reservists.

**Table 1-1**  
**Sample Group Summary**

	December 1991 Population	Sampling Rate	Sample Size	Eligible Count	Eligibility Rate	Respondent Count	Response Rate
1986 longitudinal sample	50,849	0.20	10,000	9,427	0.94	5,336	0.57
IMAs	27,966	0.18	5,087	4,887	0.96	3,003	0.61
Military technicians	48,379	0.13	6,117	6,007	0.98	4,099	0.68
Unit members	857,745	0.06	55,579	51,758	0.93	23,631	0.46
<b>All Reservists</b>	<b>984,939</b>	<b>0.08</b>	<b>76,783</b>	<b>72,079</b>	<b>0.94</b>	<b>36,069</b>	<b>0.50</b>

**Reserve spouses.** The sample frame for the *1992 Reserve Components Survey of Spouses* consisted of all spouses of Reserve members selected to participate in the *1992 Reserve Components Surveys* of officers and enlisted personnel. The number of spouses in each of the four subsamples was thus determined by the number of married military members in the subsample. The sample consisted of 76,783 potential spouses (if every sampled member had been married). Actual population counts and sampling rates for the spouse sample are not available.

<sup>3</sup> USCGR IMAs were inadvertently excluded from the 1992 sample.

<sup>4</sup> USAFR military technicians were inadvertently excluded from the 1992 sample and were surveyed in 1994. Documentation and data from the 1994 USAFR military technician survey are available from DMDC.

## **Survey Administration**

Data collection began in early November 1992 and was closed at the end of December 1993 (Questar Data Systems, 1994). The extended data collection period was required due to some difficulty in reaching USNR members.

Advance notification letters were sent to each unit prior to the first survey mailing. The purpose of the letters was to inform unit commanders of the survey and to ensure that unit addresses were up to date. Unit-based survey administrators returned information to DMDC on the marital status of selected Reservists and any address updates.

Because no reliable list of Reserve spouses existed, spouses were identified through the Reserve members selected for the sample. Survey materials addressed, "To the spouse of...", were included in the shipment of member survey materials. Survey materials were shipped to the Reserve unit to which the member was assigned. At the unit, survey administrators checked the marital status and home address of each sample member, corrected them if necessary, and forwarded the spouse survey to the member's home address. The roster with updated information on marital status and address was returned to DMDC for use in follow-up survey mailings for spouses.

Three waves of surveys were administered (November 1992 and March and October 1993). For the majority of the sample, the first-wave member and spouse packets, which totaled 69,220, were sent to Reserve units. Survey packets for Reservists who did not have a unit address (e.g., IMA Reservists) were mailed to their home address. Another 7,563 member packets, with corresponding spouse packets, were mailed to Reservists' homes.

The first wave of surveys was administered during monthly drill exercises. Surveys completed at drill were returned to DMDC by unit survey administrators. Survey packets for Reservists absent from drill were mailed to their homes, along with the spouse surveys.

Second- and third-wave mailings were sent to sampled members who did not respond to the previous waves. These packets were mailed to updated members' or spouses' home addresses, where available. A total of 36,799 Reservist surveys and 24,107 spouse surveys were returned.

## **Data Processing and Weighting**

Following the preparation of the raw data files, data from the member and spouse surveys were edited. Data editing consisted of duplicate and "empty" case deletion, range checks, setting missing values and valid skips, and checking data for consistency (between survey items and between survey items and RCCPDS data). Inconsistent values were flagged, but no survey data were changed. See Westat (1994) for details of data editing.

The remaining records were formed into an analytic dataset for the member and spouse data analyses (see Table 1-1). Analytic data sets were formed containing 36,073 member records and 21,148 spouse records.

The *1992 Reserve Components Surveys* sample design did not produce a self-weighted sample of Reservists. Consequently, Rizzo et al. (1994) developed weights that differed for the various sample groups in order to obtain unbiased estimates of population statistics (e.g., counts, percentages, and means). Data were weighted to known population totals. For surveys of military members,

administrative records (in this case, RCCPDS records) are usually considered the most accurate source of population totals.

Comparisons between administrative records and survey responses for an individual sometimes reveal differences. These differences are due to a variety of factors, including administrative record error, time lag in updating administrative records, survey response error, or a combination of these factors. Indeed, there are some differences between survey responses and RCCPDS records on the variables used to weight the data (i.e., sex, race/ethnic status, officer/enlisted status, and Reserve Component). Differences between survey responses and RCCPDS records for the weighting variables were 0.2 percent for sex, 7.1 percent for race/ethnic group, 0.1 percent for officer/enlisted status, and 0.6 percent for Reserve Component. A difference was defined as one category response in one source (e.g., male) and a different category response in the other data source (e.g., female), but not a missing or unknown response. RCCPDS information was accepted as the more accurate source of population totals.

*The 1992 Reserve Components Surveys* had three major populations of interest: Reservists, spouses, and couples. Each of these populations was weighted separately. The weighting process for each population was accomplished using a three-stage procedure.

1. Compute base weights. Base weights are the reciprocal of an individual's selection probability. If 1 in 10 female Air Force officers were selected, the base weight for female Air Force officers would be 10.
2. Adjust for nonresponse. Nonresponse adjustments compensate for the fact that not all sampled individuals returned completed interviews. If 1,000 officers were selected for the sample but only 900 returned completed surveys, the nonresponse adjustment would be 1,000/900 or 1.111. Using both the member and spouse survey data, special nonresponse adjustment was made for the survey question on current marital status.
3. Poststratify to known totals. Poststratification adjusts sample estimates to conform to known population totals. This final stage of survey weighting increases the precision of survey estimates. The number of members was known from the RCCPDS and could be used to poststratify the member sample. Because the number of spouses and the number of couples were unknown, the spouse and couples totals were estimated from the results of the members' survey. Using an iterative process, weights for officers, for example, were further adjusted to meet totals in cross-classifications such as Reserve Component, race/ethnic status, and gender.

### ***Descriptive Reports***

A set of four descriptive reports have been developed based on the *1992 Reserve Components Surveys* of officers and enlisted personnel and their spouses.

*Reserve Component Members: A Report from the 1992 Reserve Components Surveys* - Background characteristics of Reserve members, their military service, and their views on readiness and career issues

*Spouses of Reserve Component Members: A Report from the 1992 Reserve Components Surveys* - Background characteristics of Reserve members' spouses, their employment and child care situations, and their views on the Reserve service of their spouses

*Military and Civilian Occupations of Reservists: A Report from the 1992 Reserve Components Surveys* - The relationship between the military and civilian occupations of Reserve members

*Financial Issues of Reserve Service: A Report from the 1992 Reserve Components Surveys* - The financial benefits and costs of Reserve service on citizen-soldiers and their families

## **Special Topic Report on Financial Issues of Reserve Service**

**Organization and chapter contents.** This report contains an introductory chapter and four substantive chapters. Chapter 1, Introduction and Background, has stated the intent of the report, described the *1992 Reserve Components Surveys* of officers and enlisted personnel and their spouses, and provided background information on the Reserve Components. Chapter 2, Reserve Pay and Benefits, discusses the contribution of Reserve pay to members' income, Reserve spouse employment and earnings, Reservists' satisfaction with their household income and Reserve pay and benefits, and their concerns if they needed to leave the Reserves unexpectedly. Chapter 3, Military Benefits, reports on Reservists' use of and satisfaction with educational, commissary, and exchange benefits and other military facilities. Chapter 4, Family Housing Expenditures, examines housing and housing-related costs for homeowners and renters and the relationship of Reservists' housing costs and their income. Chapter 5, Health and Dental Care for Reservists, discusses medical and dental care expenditures, current level and quality of medical and dental insurance coverage, and interest in insurance coverage through the Reserves.

**Analytic approach.** The data analyses used weighted data, which produce the best estimates of response incidence in the Reserve Component populations (see Rizzo et al., 1994, for details of the weighting approach). Emphasis is placed on descriptive findings, which are typically based on percentages of groups or subgroups who hold a certain characteristic or report a certain attitude. For some survey items, measures of central tendency such as means are used to summarize responses. All tables presenting survey estimates note any subgroups that were excluded from the calculations.

Results are generally presented for the Reserves as a whole, pay grade groups, Reserve status, and Reserve Components. These subgroups reflect important areas of difference in perceptions and attitudes and provide useful comparative information for policy makers.

Pay grade groups in this report follow the conventions used in many military personnel surveys. More specifically, military rank has been grouped into three enlisted pay grade categories (E1-E4, E5-E6, and E7-E9) and two officer pay grade categories [O1-O3 and Warrant Officer 1 (WO1) to Warrant Officer 3 (WO3); and O4 and above (O4+), including Warrant Officer 4 (WO4)]. Tables present pay grade group data in the order just cited. A brief description of each pay grade group<sup>5</sup> is provided below:

E1-E4s: Junior enlisted are usually younger military members in their first or second enlistment. Most military personnel are in this pay grade group.

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<sup>5</sup> Although there are differences in Reserve Component characteristics among officer and enlisted pay grades, (e.g., length of service, level of authority, and, in some cases, level of responsibility), the members within each group have somewhat homogeneous experiences.

E5-E6s: Junior noncommissioned officers (NCOs) are the first level of authority within the enlisted ranks. Junior NCOs exercise leadership roles in small organizational units such as Army platoons and Navy divisions.

E7-E9s: Senior NCOs are career military personnel who are responsible for enlisted members at the largest organizational level.

O1-O3s and WO1-WO3s: O1-O3 includes members who are in entry-level commissioned officer pay grades. WO1-WO3, as distinguished from commissioned officers, are typically highly technical enlisted members who were promoted into this rank group from enlisted pay grade groups. They are accorded many of the benefits of commissioned officers. All Reserve Components except the ANG and the USAFR include warrant officers.

O4+s: Senior officers of pay grades O4-O6 and general officers of O7+ are included in this group, which is generally comprised of career officers who have the highest levels of authority at the largest organizational level. For this analysis, this group also includes WO4s.

Results for the various Reserve Components are generally presented in historical order or sorted high to low data order of survey responses. The historical order used is as follows: ARNG, USAR, USNR, USMCR, ANG, USAFR, and USCGR.

When available, 1992 survey results are compared with results from the *1986 Reserve Components Surveys* and with characteristics of comparable civilian populations. These comparisons use data from the March 1993 *Current Population Survey*, which reports on household characteristics during calendar year 1992, and the fall 1991 *Survey of Income and Program Participation* (SIPP).

**Statistical significance.** In this report, statements are made about the differences between or among groups or about the relationships between or among variables. Such statements about differences and relationships have all been tested for statistical significance at the  $p=.05$  level.

Statistical significance for differences between percentages was determined using the generalized variance function (GVF) approach. This approach, as distinguished from the use of standard errors for each point estimate, used model-based approximations of actual estimates of standard errors. Generalized standard errors were modeled for particular subgroups using a representative group of survey questions. For more information about the GVF approach, the reader may refer to the *Standard Error Computation Report for the 1992 DoD Reserve Components Surveys* (Rizzo & Nixon, 1995).

During data analysis, tables of GVFs produced for the analytic subgroups in each report were used to determine the statistical significance of findings. The tables provide analysts with a practical reference for determining the smallest statistically significant difference between population subgroups. Appendix B contains GVF tables with confidence intervals for single estimates and for subgroup comparisons.

The discussion of findings focuses on general patterns of results, rather than on each instance of statistically significant differences or relationships. With a sample the size of the *1992 Reserve Components Surveys* of officers and enlisted personnel and their spouses, even small differences in estimates will be statistically significant. The focus of the analysis more usefully becomes the examination of meaningful patterns across results.



## 2. Reserve Pay and Other Income Sources

Reserve participation offers the opportunity for members to supplement their incomes without a full-time military commitment. Although Reservists identified nonfinancial factors more frequently than financial factors as reasons for staying in the Reserves (see Perry, Hintze, Mackin, & Weltin, 1997, Chapter 5), it is useful to understand the relationship between Reservists' pay and other sources of income for them and their households.

This chapter relates Reserve pay to Reservists' total wage and salary income and total household income, examines spouses' contribution to total household income, and describes Reservists' overall level of satisfaction with their household income and with Reserve pay and benefits. The first section examines the contribution of Reserve pay to Reservists' total income, particularly in relation to their civilian work and school status. The second section discusses Reservists' spouses' work and income. The final section discusses Reservists' satisfaction with Reserve pay and household income, and their concerns about the financial burden should they have to leave the Reserves unexpectedly.

### ***Contribution of Reserve Pay to Reservists' Income***

For most Reservists, Reserve pay is only a proportion of their total income. Many Reservists hold civilian jobs from which they earn wage and salary income. They also usually have other sources of income such as interest and dividends, alimony, or public welfare or assistance. Total household income includes income from all these sources in addition to wages and salary earned by spouses. In the 1992 *Reserve Components Surveys*, Reserve pay and these two other measures—Reservists' wage and salary income and their total household income—were found using five questions:

In Question 40, members were asked about their Reserve earnings.

***For all of 1991, what was your total Guard/Reserve<sup>6</sup> income BEFORE taxes and deductions? Include any pay from drills, Annual Training/ACDUTRA, enlistment or affiliation bonuses, and any call-ups or other active duty or active duty for training. Please give your best estimate.***

In Question 121, members were asked to report their earnings from all civilian jobs.

***During 1991, what was the TOTAL AMOUNT THAT YOU EARNED FROM ALL CIVILIAN JOBS or your own business BEFORE taxes and other deductions? Include earnings as a Guard/Reserve technician. Include commissions, tips or bonuses. Give your best estimate.***

In Question 130, members were asked about their spouse's income from a civilian job.

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<sup>6</sup> Guard/Reserve is used in this context throughout the report to reflect the exact wording of the survey questions. Otherwise, Reserve is used collectively to refer to both groups.

*Altogether in 1991, what was the total amount that YOUR SPOUSE earned from a civilian job or his or her own business, **BEFORE** taxes and other deductions? Include earnings as a Guard/Reserve technician. Include commissions, tips, or bonuses. Give your best estimate.*

In Question 131, members were asked to respond *yes* or *no* to a series of items that asked about their own and their spouse's income from other sources.

*During 1991, did you or your spouse receive any income from the following sources? Mark "Yes" or "No" for each item.*

- *Interest and Dividends on Savings*
- *Stocks, Bonds or Other Investments*
- *Alimony, Child Support or Other Regular Contributions from Persons not Living in Your Household*
- *Unemployment Compensation or Workers Compensation*
- *Pensions from Federal, State or Local Government Employment*
- *Pensions from Private Employer or Union*
- *Veterans benefits or pensions*
- *GI Bill*
- *Social Security or Railroad Retirement*
- *Supplemental Security Income*
- *Public Welfare or Assistance*
- *WIC (food program for women, infants and children)*
- *Government Food Stamps*
- *Anything else not including earnings from wages or salaries*

In Question 132, members were asked how much was received from income sources listed in Question 131.

*During 1991, how much did you or your spouse receive from the income sources listed in Question 131? Do not include earnings from wages or salaries in this question. Give your best estimate.*

These questions allow tabulation of median Reserve pay, total wage and salary income (which includes both civilian wages and salary and Reserve pay), and total household income. The tables presenting wage and income data in dollar values show medians rather than means. Because the median is the value reported by the "middle" respondent to the survey (i.e., one half of the respondents reported lower values and one half reported higher values), it is less subject to the influence of extremely low or high values that affect means. Therefore, medians are more appropriate than means for examining typical or average dollar earnings and income values.

Table 2-1 shows that median levels of all three types of income—Reserve pay, wage and salary income, and total household income—increased with pay grade group. In addition to showing that salary increases as a function of pay grade, these patterns reflect a number of demographic differences across pay grade groups. These demographic characteristics such as age, education level, and marital status are documented in another report (see Perry et al., 1997, Chapter 2). Reservists in higher pay grade groups tend to be older and better educated, two factors associated with higher earnings. Reservists in higher pay

grade groups were also more likely to be married, increasing the probability of a second wage earner. It is also possible that the factors that lead Reservists to be promoted were also factors that lead to success in civilian occupations. In other words, success in the Reserves (i.e., pay grade group) was correlated with success in the civilian sector (income).

Enlisted Reservists' median Reserve pay was 41 percent of the median for officers (\$2,850 compared with \$7,000). The ratio of enlisted Reservists' figures to officers' figures was slightly higher than 41 percent for both median wage and salary income and median total household income. Enlisted Reservists' median wage and salary income (\$21,500) was 44 percent of the officer median (\$48,860), and enlisted Reservists' median total household income (\$26,400) was 44 percent of the corresponding officer figure (\$59,500). Although the median Reserve pay for O1-O3 Reservists was substantially higher than the E7-E9 median (\$5,916 vs. \$4,500), median wage and salary and median total household income were very similar for the two groups (\$38,400 and \$48,400, respectively, for E7-E9 Reservists; and \$38,000 and \$46,600, respectively, for O1-O3 Reservists).

**Table 2-1**  
*Median Reserve Pay and Income by Pay Grade Group, Reserve Component, and Reserve Status*

Pay Grade Group, Reserve Component, and Reserve Status	Median Income by Type		
	Reserve Pay	Wage and Salary	Total Household
<b>Pay Grade Group</b>			
<b>All Enlisted</b>	<b>\$ 2,850</b>	<b>\$ 21,500</b>	<b>\$ 26,400</b>
E1-E4	2,000	12,388	15,000
E5-E6	3,000	26,000	33,000
E7-E9	4,500	38,400	48,400
<b>All Officers</b>	<b>7,000</b>	<b>48,860</b>	<b>59,500</b>
O1-O3	5,916	38,000	46,600
O4+	8,500	61,000	73,568
<b>Reserve Component</b>			
ARNG	3,000	21,050	26,000
USAR	3,000	24,000	28,496
USNR	3,000	29,000	37,400
USMCR	2,500	16,000	18,400
ANG	3,310	30,830	38,300
USAFR	3,710	32,600	40,400
USCGR	2,600	35,675	46,000
<b>Reserve Status</b>			
Unit members	3,000	23,500	29,000
IMAs	2,500	44,000	53,500
Military technicians	4,000	33,150	41,500
<b>Total</b>	<b>\$ 3,000</b>	<b>\$ 24,746</b>	<b>\$ 30,500</b>

Source. Questions 40, 121, 130, 131, and 132

Across Reserve Components, Reserve pay ranged from a median of \$2,500 for the USMCR to \$3,710 for the USAFR. This pattern of increase was reflected in the distribution of wage and salary and total household income. The one exception was USCGR members. Their median Reserve pay was relatively low (\$2,600), but they had the highest levels of wage and salary income (\$35,675) and total household income (\$46,000). The high income levels of USCGR members is likely related to the high

proportion of members with at least a bachelor's degree (see Perry et al., 1997, Chapter 2), suggesting that on average they may have better-paying civilian jobs.

Across Reserve status categories, IMAs had higher median wage and salary income and total household income than did other Reservists, but IMAs also reported the lowest median Reserve pay (\$2,500 for IMAs vs. \$3,000 for unit members and \$4,000 for military technicians). Median wage and salary income for IMAs was \$44,000, compared with \$23,500 for unit members and \$33,000 for military technicians. This pattern also reflects the relative age and educational attainment of these groups overall (see Perry et al., 1997, Chapter 2).

Another view of Reservists' income is to examine income by Reservists' civilian work and school status. Question 106 asked:

*Are you currently: Mark all that apply.*

- *Working full-time as an Army or Air Force Guard/Reserve technician.*
- *Working full-time in a civilian job (not technician)*
- *Working part-time in a civilian job*
- *With a civilian job, but not at work because of temporary illness, vacation, strike, etc.*
- *Self-employed in own business*
- *Unpaid worker (volunteer or in family business)*
- *Unemployed, laid off, or looking for work*
- *Not looking for work but would like to work*
- *In school*
- *Retired*
- *A homemaker*
- *Other*

As shown in Table 2-2, income varied across civilian work and school status. Military technicians, full-time and self-employed workers, and multiple job holders had the highest median wage and salary and total household incomes, and relatively high Reserve pay. Reservists who were students and did not work otherwise for pay had the lowest wage and salary income, as well as the lowest median Reserve pay. This pattern may explain the increasing income patterns observed across pay grade groups in Table 2-1. Reservists in lower pay grade groups were more likely than other Reservists to be students or not working (see Rauch, Shen, Helmick, Perry, & Weltin, 1997, Chapters 4 and 5 for more detail on the civilian work and school activities of Reservists).

**Table 2-2**

**Median Reserve Pay, Wage and Salary Income, and Total Household Income by Civilian Work and School Status**

Civilian Work and School Status	Median Income by Type		
	Reserve Pay	Wage and Salary	Total Household
<b>Full-Time Employment</b>			
Full-time civilian job	\$ 3,100	\$ 29,303	\$ 36,860
Full-time military technician	4,000	31,600	38,872
<b>Other Employment</b>			
School and work	2,500	13,400	16,500
Multiple jobs	3,400	30,400	38,800
Part-time civilian job	2,600	13,000	16,150
Self-employed	4,000	32,500	44,000
<b>No Employment</b>			
School only	2,304	4,174	7,000
Neither school nor work	3,000	9,756	15,000
<b>Other</b>	3,500	17,210	21,000
<b>Total</b>	<b>\$ 3,000</b>	<b>\$ 24,746</b>	<b>\$ 30,500</b>

Source. Questions 106, 40, 121, 130, 131, and 132

**Reserve pay in relation to wage and salary income.** Table 2-3 shows the relationship of Reserve pay to Reservists' wage and salary income and to their total household income. The table was produced by calculating the proportion of wage and salary income and total household income provided by each individual Reservist's Reserve pay and averaging across all Reservists in each row of the table.

**Table 2-3**  
**Contribution of Reserve Pay to Total Wage and Salary Income and Total Household Income by Pay Grade Group, Reserve Component, and Reserve Status**

Pay Grade Group, Reserve Component, and Reserve Status	Reserve Pay as Average Percentage of W&S Income	Reserve Pay as Average Percentage of Total Income
<b>Pay Grade Group</b>		
<b>All Enlisted</b>	<b>30</b>	<b>23</b>
E1-E4	38	29
E5-E6	26	19
E7-E9	22	16
<b>All Officers</b>	<b>24</b>	<b>19</b>
O1-O3	27	21
O4+	22	17
<b>Reserve Component</b>		
ARNG	32	24
USAR	30	24
USNR	23	18
USMCR	36	29
ANG	25	18
USAFR	26	20
USCGR	19	13
<b>Reserve Status</b>		
Unit members	30	23
IMAs	17	12
Military technicians	27	19
<b>Total</b>	<b>29</b>	<b>22</b>

Source. Questions 40, 121, 130, 131, and 132

Table 2-3 shows that, on the average, Reserve pay accounted for 29 percent of Reservists' wage and salary income. For enlisted Reservists, this percentage ranged from 38 percent for E1-E4 Reservists to 22 percent for E7-E9 Reservists. Among officers, the proportions showed a similar pattern: O1-O3 officers relied on Reserve pay for 27 percent of their wage and salary income, and O4+ officers relied on Reserve pay for 22 percent of their wage and salary income.

Across Reserve Components, Reserve pay as a percentage of wage and salary income ranged from 19 percent for the USCGR to 36 percent for the USMCR. The high percentage for the USMCR members likely reflects their disproportionately high number of junior Reservists who are less likely to be working at full-time jobs. The low percentage for the USCGR reflects the high average income of Reservists in that Component.

Unit members received a higher percentage of wage and salary income from Reserve pay than did military technicians and IMAs (30% vs. 27% and 17%, respectively). This pattern is again consistent with the differences in total wage and salary income among those groups.

These data show that although Reserve pay is not the primary source of wage and salary income for most Reservists, it does contribute an important part of income for some members.

**Reserve pay in relation to total household income.** Table 2-3 also shows that Reserve pay was a smaller proportion of total household income than of wage and salary income for all groups. This finding is hardly surprising because wage and salary income is only one part of household income; Table 2-1 showed that Reservists' wage and salary income averaged 71 percent of total household income. For all categories of Reservists, the pattern for total household income was the same as for wage and salary income; the average percentage of total household income contributed by Reserve pay was 22 percent compared with 29 percent for wage and salary income.

**Reserve pay by civilian work and school status.** Table 2-4 provides another perspective on Reservists' income by tabulating Reserve pay percentages by civilian work and school status. Again, the pattern for the percentage that Reserve pay contributes to wage and salary income and to total household income was the same across groups. The percentages varied greatly across Reserve status categories. Students without civilian jobs relied on Reserve pay for 72 percent of their wage and salary income and about one half (49%) of their total household income. However, for students who also worked, the percentages dropped to 33 percent of wage and salary income and 26 percent of total household income. Reservists otherwise not working for pay were the only other group with over one half (57%) of their wage and salary income from Reserve pay. Reservists working full-time and at multiple jobs had 21 percent of their wage and salary income from Reserve pay. For members working only as military technicians, Reserve pay contributed 30 percent of their wage and salary income.

**Table 2-4**  
**Contribution of Reserve Pay to Total Wage and Salary Income and Total Household Income by Civilian Work and School Status**

Civilian Work and School Status	Reserve Pay as Average Percentage of Wage and Salary Income	Reserve Pay as Average Percentage of Total Income
<b>Full-Time Employment</b>		
Full-time civilian job	21	16
Full-time military technician	30	22
<b>Other Employment</b>		
School and work	33	26
Multiple jobs	21	17
Part-time civilian job	40	31
Self-employed	30	22
<b>No Employment</b>		
School only	72	49
Neither school nor work	57	40
<b>Other</b>	57	45
<b>Total</b>	<b>29</b>	<b>22</b>

Source. Questions 40, 106, 121, 130, 131, and 132

Question 89 of the 1992 Reserve Components Surveys asked Reservists about their marital status.

*What is your current marital status? Mark only one answer.*

- *Married for the first time*
- *Remarried*
- *Separated*
- *Widowed*
- *Divorced*
- *Never married*

As shown in Table 2-5, marital status was an important factor in the contribution of Reserve pay to both wage and salary income and to total household income. For married Reservists, Reserve pay was 24 percent of their wage and salary income, whereas it was 37 percent of wage and salary income for unmarried Reservists. This 13 percentage point difference reflects the expectation that married Reservists are older and have higher wage and salary incomes. For total household income, there was a 15 percentage point difference between the contribution of Reserve pay for married (16%) and unmarried (31%) Reservists. Much of this difference was due to the number of working spouses among married Reservists. The next section explores spouse employment and income in more detail.

**Table 2-5**  
*Contribution of Reserve Pay to Total Wage and Salary Income and Total Household Income by Marital Status*

Marital Status	Reserve Pay as Average Percentage of Wage and Salary Income	Reserve Pay as Average Percentage of Total Income
Married	24	16
Not married	37	31
<b>Total</b>	<b>29</b>	<b>22</b>

Source. Questions 89, 40, 121, 130, 131, and 132

**Summary.** An important reason for participating in the Reserves is to supplement other forms of income. Those for whom Reserve pay is a relatively large portion of total income are likely to feel the largest impact from changes in real pay levels for their Reserve activities and are likely to be the most sensitive to fluctuations in real pay. In general, the larger the portion of a household's income that comes from Reserve pay, the greater will be the impact of changes in Reserve pay on that household's standard of living.

All forms of income (including Reserve pay, wage and salary income, and total household income) increased across pay grade groups. However, Reserve pay comprised a larger percentage of total income for Reservists in lower pay grade groups. Across civilian work and school status, students and Reservists who were otherwise not working for pay had over one half of their wage and salary income from Reserve pay. Only full-time workers and those holding multiple jobs reported percentages below the average of 29 percent. Relative to unmarried Reservists, married Reservists had lower percentages of both wage and salary income and of total household income from Reserve pay. The relative difference for total household income was due to some extent to working spouses.



## **Spouse Employment and Earnings**

For married Reservists, financial decisions are often household decisions. Spouse contributions to household income and the number of hours that spouses work each week can be important considerations for Reserve participation. Questions 124 and 125 asked members about the civilian work and school status and military status of their spouse.

*Is your spouse: Mark all that apply.*

- *Working full-time in Federal civilian job*
- *Working full-time in civilian job (not technician or Federal)*
- *Working part-time in Federal civilian job*
- *Working part-time in civilian job (not Federal)*
- *Self-employed in his or her own business*
- *With a job, but not at work because of TEMPORARY illness, vacation, strike, etc.*
- *Unpaid worker (volunteer or in family business)*
- *Unemployed, laid off, or looking for work*
- *In school*
- *Retired*
- *A homemaker*
- *Other*

*Is your spouse: Mark all that apply.*

- *In the Armed Forces, full-time Active Component.*
- *In the Armed Forces, full-time Reserve Component (FTS-AGR/TAR)*
- *Full-time as a Guard/Reserve technician in the Army or the Air Force*
- *Part-time in the Guard/Reserve*
- *None of the above*

In the discussion that follows, only the spouses' participation in civilian work and their civilian wage and salary incomes are considered. Only 1 percent of Reservists reported that their spouses were in an Active Component, and another 4 percent reported that their spouse worked part-time in the Reserves.

**Type of work.** Table 2-6 shows that 48 percent of married Reservists had spouses who worked full-time, whereas 23 percent of spouses were students or otherwise did not work for pay. The work status and school status of Reservists' spouses did not vary a great deal across pay grade groups. E1-E4 Reservists' spouses were slightly less likely than other enlisted Reservists' spouses to be employed full-time only (46% vs. 49% overall) and were slightly more likely to be students (11% vs. 7% overall). Spouses of O4+ Reservists were also less likely to work full-time (41%) than were other Reservists' spouses (48% overall), but they were slightly more likely than other Reservists' spouses to have part-time jobs (18% vs. 15% overall).

**Table 2-6**  
***Civilian Work and School Status of Reservists' Spouse by Pay Grade Group of Reservist***

Civilian Work and School Status of Spouse	Pay Grade Group							Total
	Enlisted Personnel				Officers			
	E1-E4	E5-E6	E7-E9	All Enlisted	O1-O3	O4+	All Officers	
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	
<b>Full-Time Employment</b>								
Full-time civilian job	46	50	49	49	48	41	44	48
Full-time military technician	0	0	0	0	0	0	0	0
<b>Other Employment</b>								
School and work	7	3	3	4	3	2	2	4
Multiple jobs	4	4	4	4	6	5	4	5
Part-time civilian job	12	15	16	14	15	18	16	15
Self-employed	2	4	5	4	5	6	6	4
<b>No Employment</b>								
School only	4	3	1	3	3	1	2	2
Neither school nor work	23	20	21	21	23	20	26	21
<b>Other</b>	2	2	1	2	1	0	1	1
<b>Total</b>	<b>100</b>	<b>101</b>	<b>100</b>	<b>101</b>	<b>101</b>	<b>99</b>	<b>100</b>	<b>100</b>

*Note.* Percentages do not sum to 100 due to rounding.

*Source.* Questions 124 and 125

**Hours worked.** In Question 129, Reservists were asked to report the number of weekly hours their spouse worked.

***In 1991, how many hours per week did YOUR SPOUSE work for pay, either full or part-time at a civilian job? Give your best estimate.***

Table 2-7 shows that 43 percent of Reserve spouses worked between 35 and 40 hours per week, and another 12 percent worked 41 or more hours. Spouses of officers were less likely than spouses of enlisted members to work a full-time schedule of 35 to 40 hours a week (37% vs. 45%). However, officers' spouses were more likely than enlisted members' spouses to work more than 40 hours (16% vs. 12%). There was little difference in the distribution of spouse work hours for part-time workers across pay grade groups. There was also little variation in the distribution of work hours by Reserve Component. The spouses of IMAs (51%) were slightly less likely to work 35 or more hours a week than were spouses of unit members (55%) or military technicians (59%).

**Table 2-7**  
**Hours Worked by Reservists' Spouses by Reservists' Pay Grade Group, Reserve Component, and Reserve Status**

Pay Grade Group, Reserve Component, and Reserve Status	Spouse Hours of Work						Total
	0	1 to 14	15 to 34	35 to 40	41 to 48	49 +	
<b>Pay Grade Group</b>							
All Enlisted	23	3	17	45	5	7	100
E1-E4	25	2	18	43	5	7	100
E5-E6	23	3	17	46	5	6	100
E7-E9	24	2	17	45	5	7	100
All Officers	26	5	17	37	6	10	101
O1-O3	23	4	16	40	7	10	100
O4+	28	5	18	34	5	9	99
<b>Reserve Component</b>							
ARNG	24	3	18	45	5	6	101
USAR	23	3	17	42	5	9	99
USNR	25	3	17	41	6	9	101
USMCR	24	3	18	44	4	7	100
ANG	22	3	17	45	5	7	99
USAFR	25	3	17	42	6	7	100
USCGR	20	4	18	45	4	9	100
<b>Reserve Status</b>							
Unit members	24	3	17	43	5	7	99
IMAs	29	5	15	36	6	9	100
Military technicians	23	3	16	47	5	7	101
<b>Total</b>	<b>24</b>	<b>3</b>	<b>17</b>	<b>43</b>	<b>5</b>	<b>7</b>	<b>99</b>

Note. Percentages do not sum to 100 due to rounding

Source. Question 129

**Spouse contribution to total household income.** The 1992 Reserve Components Surveys measured members' total household income in 1991. As previously discussed, this figure was the sum of Reservists' reported civilian job and wage income, Reserve pay, spouses' civilian wage and salary income, and total income from sources other than wage and salary.

Table 2-8 shows that 57 percent of married Reservists, including those with nonworking spouses, reported that their spouse earned 25 percent or less of total household income, and spouses contributed more than one half of total household income 9 percent of the time. Spouses of enlisted Reservists were more likely than spouses of officers to contribute 26 percent or more of the household income (46% vs. 32%), due at least in part to the relatively high wage and salaries of officers. Spouses of IMAs were slightly less likely than spouses of unit members and military technicians to contribute more than 26 percent of the household income. The differences in these distributions across Reserve Components were very small.

**Table 2-8**  
**Spouse Contribution to Total Household Income by Pay Grade Group, Reserve Component, and Reserve Status**

Pay Grade Group, Reserve Component, and Reserve Status	0-25%	26-50%	51-75%	76%+	Total	Mean
	Percent	Percent	Percent	Percent	Percent	Percent
<b>Pay Grade Group</b>						
<b>All Enlisted</b>	54	36	8	2	100	23
E1-E4	51	33	13	4	101	26
E5-E6	53	38	7	2	100	23
E7-E9	62	34	3	1	100	19
<b>All Officers</b>	69	28	3	1	101	17
O1-O3	60	35	4	1	100	21
O4+	77	21	2	0	100	14
<b>Reserve Component</b>						
ARNG	57	35	6	2	100	22
USAR	57	33	8	2	100	22
USNR	58	34	6	1	100	21
USMCR	55	35	7	3	100	24
ANG	53	37	7	3	100	24
USAFR	61	31	6	1	100	20
USCGR	59	36	4	1	100	21
<b>Reserve Status</b>						
Unit members	57	34	7	2	100	22
IMAs	67	27	5	1	100	18
Military technicians	55	36	5	4	100	23
<b>Total</b>	<b>57</b>	<b>34</b>	<b>7</b>	<b>2</b>	<b>100</b>	<b>22</b>

*Note.* Percentages do not sum to 100 due to rounding.

*Source.* Question 130

**Summary.** The civilian work and school status and earnings of Reservists' spouses can greatly affect Reservists' willingness and ability to serve. Almost one half of married Reservists reported that their spouses worked full-time, and 12 percent of Reservists' spouses worked more than 41 hours a week. Although officers had the highest household incomes and the highest Reserve pay, their spouses were slightly less likely to work full-time, but more likely to work overtime when they did. Among married Reservists, spouses' civilian income accounted for more than one half of the total household income 9 percent of the time. On average, spouses of enlisted members contributed a higher proportion of total household income than did spouses of officers.

Households with two full-time workers often have less leisure time than did households in which only one spouse worked full-time. Reservists whose spouses work full-time may have less flexibility in their schedules to accommodate Reserve obligations, and Reserve income may be less important to families in which the Reservist's spouse works full-time.

## ***Satisfaction with Household Income and with Reserve Pay and Benefits, and Concerns if Reservist Needed to Leave the Reserves Unexpectedly***

Given the previous data about Reservists' sources of income, it is useful to examine Reservists' attitudes about their household incomes, pay, and concerns should they be required to leave the Reserves unexpectedly. The value that Reservists place on their pay and other sources of income varied by different levels of pay and income.

***Satisfaction with household income.*** In Question 133, Reservists were asked to indicate their level of satisfaction with their family income.

***Overall how do you feel about your/your family income; that is, all the money that comes to you and other members of your family living with you?***

Response options ranged from *very satisfied* (1) to *very dissatisfied* (5).

Table 2-9 shows that 38 percent of all Reservists were *very satisfied* or *satisfied* with their household income, but 31 percent were either *very dissatisfied* or *dissatisfied*. Enlisted Reservists were far less likely to indicate that they were *very satisfied* or *satisfied* (34%) than were officers (56%). Relative levels of satisfaction increased across pay grade groups, perhaps reflecting the increase in total household income across those groups. Similarly, IMAs—who had the highest household incomes—were more likely to be *very satisfied* or *satisfied* (53%) than unit members (37%) and military technicians (48%).

Members of the ANG, the USAFR, and the USCGR were more likely to be satisfied with household income than were Reservists in other Reserve Components. Forty-five percent of USCGR members and 43 percent of USAFR and ANG members were *very satisfied* or *satisfied* with household income. ARNG and USMCR members were least satisfied—34 percent of ARNG members and 33 percent of USMCR members were *very satisfied* or *satisfied*. Again, this pattern tends to reflect the relative levels of total household income among those Components.

**Table 2-9**

***Satisfaction with Total Household Income by Pay Grade Group, Reserve Component, and Reserve Status***

Pay Grade Group, Reserve Component, and Reserve Status	Very Satisfied	Satisfied	Neither Satisfied Nor Dissatisfied	Dissatisfied	Very Dissatisfied	Total
	Percent	Percent	Percent	Percent	Percent	Percent
<b>Pay Grade Group</b>						
All Enlisted	5	29	33	25	9	101
E1-E4	4	23	34	27	12	100
E5-E6	5	31	32	25	7	100
E7-E9	6	43	31	17	3	100
All Officers	12	44	24	17	3	100
O1-O3	9	41	25	20	5	100
O4+	16	47	22	14	2	101
<b>Reserve Component</b>						
ARNG	5	29	33	24	9	100
USAR	6	32	31	24	8	101
USNR	7	33	29	24	7	100
USMCR	6	27	32	25	9	99
ANG	6	37	31	21	5	100
USAFR	7	36	29	21	7	100
USCGR	7	38	30	21	5	101
<b>Reserve Status</b>						
Unit members	6	31	31	24	8	100
IMAs	11	42	24	18	6	101
Military technicians	6	42	31	18	3	100
<b>Total</b>	<b>6</b>	<b>32</b>	<b>31</b>	<b>23</b>	<b>8</b>	<b>100</b>

*Note.* Percentages do not sum to 100 due to rounding.

*Source.* Question 133

In addition to examining data about Reservists' income, it is useful to understand the level of satisfaction with pay and benefits reported by members. Reservists indicated their overall level of satisfaction in answering Question 145:

***Overall, how satisfied are you with the pay and benefits you receive for the amount of time you spend on Guard/Reserve activities?***

Reservists ranked their overall satisfaction with pay and benefits for time spent on Reserve activities on a scale from 1 (*very dissatisfied*) to 7 (*very satisfied*). Table 2-10 provides the percentage of Reservists providing each of these scores. In discussing the results, it is useful to combine scores 1 and 2 to describe considerable dissatisfaction and scores 6 and 7 to describe considerable satisfaction. The table shows that, overall, only 14 percent of all Reservists indicated considerable dissatisfaction with pay and benefits, and 32 percent were considerably satisfied.

**Table 2-10**

***Satisfaction with Pay and Benefits for Time Spent on Reserve Activities by Pay Grade Group, Reserve Component, and Reserve Status***

Pay Grade Group, Reserve Component, and Reserve Status	1 (Very Dissat- isfied)	2	3	4	5	6	7 (Very Satisfied)	Total	
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Mean
<b>Pay Grade Group</b>									
All Enlisted	6	8	12	24	21	19	10	100	4.43
E1-E4	8	9	14	27	20	15	8	101	4.17
E5-E6	4	7	12	23	22	22	10	100	4.57
E7-E9	4	7	9	19	20	26	15	100	4.81
All Officers	4	6	10	15	20	30	16	101	4.95
O1-O3	3	6	11	17	21	28	14	100	4.86
O4+	4	7	8	13	18	31	19	100	5.04
<b>Reserve Component</b>									
ARNG	6	8	12	23	20	20	11	100	4.49
USAR	6	7	12	24	20	20	10	99	4.48
USNR	5	7	12	22	20	22	12	100	4.58
USMCR	10	10	13	25	18	16	7	99	4.09
ANG	4	7	10	20	21	26	12	100	4.73
USAFR	4	8	11	22	22	23	10	100	4.60
USCGR	4	7	13	21	20	24	11	100	4.62
<b>Reserve Status</b>									
Unit members	6	8	12	23	21	21	11	102	4.50
IMAs	5	6	8	16	18	27	19	99	4.93
Military technicians	5	7	11	21	19	25	12	100	4.64
<b>Total</b>	<b>6</b>	<b>8</b>	<b>12</b>	<b>23</b>	<b>20</b>	<b>21</b>	<b>11</b>	<b>101</b>	<b>4.52</b>

*Note.* Percentages do not sum to 100 due to rounding.

*Source.* Question 145

For both enlisted members and officers, satisfaction levels rose with pay grade group. Only 23 percent of E1-E4 Reservists indicated that they were considerably satisfied, compared with 32 percent of E5-E6 Reservists, 41 percent of E7-E9 Reservists, 42 percent of O1-O3 Reservists, and 50 percent of O4+ Reservists. Considerable dissatisfaction had the opposite pattern, with 17 percent of E1-E4 Reservists indicating considerable dissatisfaction, and between 9 and 11 percent of Reservists in higher pay grade groups doing so.

Satisfaction did not vary a great deal by Reserve Component or Reserve status. Except for members of the USMCR, who reported considerable dissatisfaction at a rate of 20 percent, all the Components had rates close to the overall 14 percent. Similarly, all Components were very close to the overall 32 percent for considerable satisfaction, except that USMCR members reported a 23 percent rate and ANG members a 38 percent rate, perhaps reflecting the proportionately high number of junior Reservists in the former and relatively low number in the latter. Unit members were slightly more likely to report considerable dissatisfaction than IMAs or military technicians (14% vs. 11% and 12%, respectively). Again, the opposite pattern appears for considerable satisfaction, with 46 percent of IMAs,

32 percent of unit members, and 37 percent of military technicians providing that response. These percentages again tend to reflect the amount of pay and benefits received by the group.

In order to examine whether satisfaction varied by the degree or type of activities in which Reservists might participate, satisfaction ratings were examined relative to the answers to Questions 35 and 36. Those questions asked members about their participation in Reserve activities.

*In calendar year 1991, which of the following did you participate in/perform? Mark all that apply.*

- *Drill weekends*
- *Annual Training/ACDUTRA*
- *Active duty (other than for training)*
- *Active duty for school training*
- *Guard/Reserve work at my home or on my civilian job*

*In 1991, how many days of Annual Training/ACDUTRA did you attend? Do not include school unless used to satisfy your Annual Training/ACDUTRA requirement.*

In Questions 38 and 39, Reservists were asked about paid and unpaid workdays:

*In calendar year 1991, how many paid "Workdays," in addition to any regular drill days and Annual Training/ACDUTRA, did you serve?*

*In an average month in 1991, how many unpaid hours did you spend at your drill location (place of regular duty)?*

Table 2-11 relates average ratings of satisfaction (with pay and benefits for the amount of time spent) to Reservists' participation in several key activities such as paid and unpaid workdays and spending more than 15 days at annual training/ACDUTRA. For all activities, satisfaction levels ranged from 4.5 to 4.6; therefore, satisfaction varied little with different levels of participation.

**Table 2-11**  
*Average Satisfaction with Pay and Benefits for Amount of Time on Reserve Activities by Participation in Reserve Activities*

Reserve Activities	Average Satisfaction Level	
	Participated	Did Not Participate
Active duty (other than for training)	4.6	4.5
Reserve work at home/civilian job	4.6	4.5
Paid workdays	4.6	4.5
Unpaid workdays	4.5	4.5
> 15 days annual training/ACDUTRA	4.6	4.5

*Source.* Questions 35, 36, 38, 39, and 145. Reservists rated satisfaction on a scale from 1 (*very dissatisfied*) to 7 (*very satisfied*).



**Impact of force reductions.** In addition to understanding the contribution of Reserve pay to other measures of income, it is useful to examine Reservists' concerns about the financial effects that force reductions could have on them and their families. The *1992 Reserve Components Surveys* measured the types and degrees of Reservists' concerns about force reductions from Question 27.

***How concerned are you about the following as a result of current talk about force reductions in the Guard/Reserve? Mark one for each item.***

- ***Your long-term opportunities in the Guard/Reserve***
- ***The financial burden on you and/or your family should you have to leave the Guard/Reserve unexpectedly***
- ***Impact of my unit closing on my community***

Response options included:

- ***Very Greatly Concerned***
- ***Greatly Concerned***
- ***Moderately Concerned***
- ***Somewhat Concerned***
- ***Not At All Concerned***

Table 2-12 shows the degree of concern expressed by Reservists about the financial burden of force reductions. Many Reservists reported a high degree of concern, regardless of the relative contribution of Reserve pay to household income. One out of three Reservists were *very greatly* or *greatly concerned* about the financial burden they would incur should force reductions cause them to leave the Reserves unexpectedly. Military technicians were the group most likely to be concerned about financial burdens; more than two out of three military technicians stated that they were *very greatly* or *greatly concerned*. Because military technicians serve in the Reserves as a condition of their full-time civilian jobs, a force reduction that causes them to leave the Reserves would presumably also mean that they lost their full-time jobs, causing a substantially larger financial loss than would be faced by other Reservists. IMAs, who derive less of their income from Reserve pay than do other Reservists, were least likely to suggest that they were *very greatly* or *greatly concerned* about financial burdens.

**Table 2-12**

***Concern About Financial Burden If Reservist Had to Leave the Reserves Unexpectedly by Pay Grade Group, Reserve Component, and Reserve Status***

Pay Grade Group, Reserve Component, and Reserve Status	Very Greatly/ Greatly Concerned	Moderately/ Somewhat Concerned	Not at all Concerned	Total
	Percent	Percent	Percent	Percent
<b>Pay Grade Group</b>				
All Enlisted	33	38	28	100
E1-E4	28	38	34	100
E5-E6	37	38	25	100
E7-E9	39	38	23	100
All Officers	32	41	27	100
O1-O3	32	43	25	100
O4+	31	39	29	100
<b>Reserve Component</b>				
ARNG	37	38	25	100
USAR	30	40	30	100
USNR	30	40	30	100
USMCR	14	32	53	100
ANG	40	36	24	100
USAFR	30	42	28	100
USCGR	27	44	28	100
<b>Reserve Status</b>				
Unit members	31	40	29	100
IMAs	18	35	47	100
Military technicians	69	21	10	100
<b>Total</b>	<b>33</b>	<b>39</b>	<b>28</b>	<b>100</b>

*Note.* Percentages do not sum to 100 due to rounding

*Source.* Question 27

E1-E4 Reservists reported the least concern about financial burdens, even though they reported that Reserve pay comprised a higher percentage of total household income than did Reservists in other enlisted pay grade groups. Among enlisted personnel, 37 percent of E5-E6 Reservists and 38 percent of E7-E9 Reservists were at least *greatly concerned*, whereas only 28 percent of E1-E4 Reservists were at least *greatly concerned* about financial burdens. There are at least two possible explanations of why E1-E4 Reservists were least concerned about financial burdens even though they derived the highest percentage of their incomes from Reserve pay. First, Reservists who are students (many of whom are junior enlisted Reservists) may have other sources of income not reported on the survey, including parental support. Second, younger Reservists are less likely to be married and have children, so loss of even a substantial portion of their incomes may not cause a financial burden.

Among officers, 32 percent expressed very great or great concern about financial burden should they have to leave the Reserves unexpectedly. This rate is higher than the 28 percent rate for E1-E4 members and lower than the 37 percent for E5-E6 and 39 percent for E7-E9 members. These figures, in conjunction with the previous data about the relationship of Reserve pay to other income sources, suggest that Reservists' concerns about financial burden due to force reductions are not necessarily sensitive to the contribution of pay to income. The only exception is for junior enlisted members, who express less

concern despite the generally higher contribution to their income made by Reserve pay. Concern about financial burden among higher pay grade group members may reflect the value of future retirement benefits rather than immediate impact on income.

Levels of satisfaction and dissatisfaction were fairly close across Reserve Components with the exception of the USMCR, whose members had noticeably less concern than others. Again, the large proportion of junior Reservists in the USMCR seems to explain this difference.

**Summary.** With few exceptions, satisfaction with both household income and Reserve pay and benefits increased across pay grade groups, as did the levels of household income and Reserve pay. The level of satisfaction varied little with types of participation in Reserve activities. About one third of all Reservists expressed very great or great concern about the financial burden if they had to leave the Reserves unexpectedly. However, junior enlisted Reservists expressed the lowest degree of concern, perhaps because their personal situations tend to give them more flexibility in the means and level of support they require.

### **Chapter Summary**

An important reason for participating in the Reserves is to supplement other forms of income. Those members for whom Reserve pay is a relatively large portion of total income are likely to feel the largest impact from changes in pay levels for their Reserve activities. The larger the portion of a household's income that comes from Reserve pay, the greater the impact of changes in Reserve pay was on that household's standard of living.

All forms of income, including Reserve pay, wage and salary income, and total household income, increased across pay grade groups. Although Reserve pay increased as pay grade group increased, its contribution to wage and salary income and total household income decreased. The role that Reserve pay plays in Reservists' satisfaction has a complex relationship to those patterns. For example, junior Reservists received a much higher percentage of their total income from Reserve pay, but they were generally less satisfied with pay and benefits than were members of other pay grade groups. Junior Reservists were also least likely to express considerable concern about the financial burden should they have to leave the Reserves unexpectedly. These findings carry over into comparisons across Reserve Components, where the USMCR members' levels of pay and satisfaction reflect the levels of the junior Reservists most prevalent in that Component.

Relative to Reservists in other occupational categories, students, part-time workers, and Reservists who were otherwise not working for pay most often reported Reserve pay to be a larger portion of total income. Also, members of drilling units reported Reserve pay as a higher percentage of total income than did IMAs and military technicians.

The proportion of total household income accounted for by Reserve pay was lower for married Reservists than for unmarried Reservists. Forty-eight percent of Reservists' spouses worked full-time, whereas only 21 percent of spouses did not work for pay. Among all married Reservists, about one third had a spouse that contributed at least one fourth of the total household income.

Reservists' satisfaction with their total household income shows that, in general, they were slightly more satisfied than dissatisfied. The direction of satisfaction is the same with regard to Reserve pay and

benefits, but twice as many expressed high satisfaction than dissatisfaction levels. The level of satisfaction with Reserve pay and benefits did not seem to be related to the degree of participation in Reserve activities in which Reservists engaged.

Enlisted Reservists in pay grade groups E5-E6 and E7-E9 expressed the greatest concern about the financial impact they would experience should force reductions cause them to leave the Reserves unexpectedly. In contrast, the rate of concern expressed by officers was slightly lower. Although junior enlisted Reservists (E1-E4) generally received a larger portion of household and wage and salary income from Reserve pay, they expressed far less concern. This seeming inconsistency may be partially attributable to age and circumstance differences. A higher percentage of junior enlisted Reservists than members of other pay grade groups were either full-time students or young adults who were more likely to live with their parents. Therefore, they may not have been as concerned about fluctuations in income as were more senior enlisted personnel and officers. Financial concerns expressed by senior Reservists and officers may be attributable to the current value of future retirement benefits, which weigh more heavily for them than for junior enlisted Reservists.

### 3. Military Benefits

In addition to Reserve pay for drill, ACDUTRA and other Reserve activities, Reservists also receive access to a number of additional military benefits, including commissaries, exchanges, and educational benefits. Reservists differ in the frequency with which they use these benefits, and their usage may be restricted because of one or more factors such as prices, stock, distance, and eligibility. This chapter examines Reservists' usage of these benefits and their satisfaction with them.

#### ***Usage of Benefits***

In the *1992 Reserve Components Surveys*, Question 41 asked how frequently Reservists and their spouse used military benefits and services.

*In an average month in 1991, how often did you and/or your spouse use each of the following? Mark one for each item.*

- *Commissary*
- *Exchange*
- *Other military facilities*

The alternatives were:

- *Not Used*
- *Once*
- *Twice*
- *Three to five times*
- *Six times or more*

*Use of commissary.* Reservists are limited to 12 visits to commissaries a year in addition to use while on uniformed duty. Table 3-1 shows that 39 percent of all Reservists or their spouses used commissaries at least once in an average month. Commissary usage tended to increase as pay grade group increased. More enlisted members than officers indicated that they did not use the commissary at all in an average month (62% vs. 56%). Twenty-eight percent of officers or their spouses used commissaries once a month, with 16 percent using them two or more times a month. Among enlisted members, 18 percent used commissaries once a month, but a slightly higher percentage (20%) used them two or more times in an average month.

Commissary usage rates ranged from highs of 62 percent for USAFR and 44 percent for ANG members to lows of 32 percent for ARNG and 28 percent for USMCR members. Part of this difference may be explained by the relatively high percentage of IMAs in the USAFR (16% vs. 3% overall) and military technicians in the ANG (24% vs. 6% overall). IMAs and military technicians used the commissary more than did unit members; 53 percent of IMAs, 43 percent of military technicians, and 38 percent of unit members or their spouses used commissaries at least once a month. A higher proportion of IMAs and military technicians (than most unit members) may be in a position to use commissaries on a regular basis. Reservists in the USMCR and the ARNG were least likely to have used commissaries

(28% and 32%, respectively). Lower usage among members in these Reserve Components may reflect their higher proportion of younger, unmarried personnel. Reservists without families may find commissary privileges less beneficial than do married personnel.

**Table 3-1**  
*Frequency of Member/Spouse Commissary Usage by Member's Pay Grade Group, Reserve Component, and Reserve Status*

Pay Grade Group, Reserve Component, and Reserve Status	Not Used	Used Once	Used Two or More Times	Total
	Percent	Percent	Percent	Percent
<b>Pay Grade Group</b>				
<b>All Enlisted</b>	<b>62</b>	<b>18</b>	<b>20</b>	<b>100</b>
E1-E4	70	13	17	100
E5-E6	58	21	21	100
E7-E9	53	25	22	100
<b>All Officers</b>	<b>56</b>	<b>28</b>	<b>16</b>	<b>100</b>
O1-O3	57	26	17	100
O4+	55	30	15	100
<b>Reserve Component</b>				
ARNG	68	15	17	100
USAR	61	19	20	100
USNR	60	22	18	100
USMCR	72	13	15	100
ANG	55	25	19	99
USAFR	38	33	29	100
USCGR	63	23	14	100
<b>Reserve Status</b>				
Unit members	62	19	19	100
IMAs	47	32	21	100
Military technicians	57	23	20	100
<b>Total</b>	<b>61</b>	<b>20</b>	<b>19</b>	<b>100</b>

*Note.* Percentages do not sum to 100 due to rounding.

*Source.* Question 41

Table 3-1 also shows that in an average month IMAs as a group were most likely to have used commissaries, with about one half (53%) using them at least once per month. Forty-three percent of military technicians and 38 percent of unit members used commissaries at least once a month. Because IMAs are attached to active-duty units, and military technicians provide full-time support for the units, they may be more likely than unit members to have a commissary readily accessible.

*Use of military exchange.* Exchange usage was somewhat more common than commissary usage, partly because exchange usage is not limited the way that commissary access is. Table 3-2 shows that 64 percent of Reservists used military exchanges at least once each month, compared with 39 percent who used commissaries (as was shown in Table 3-1). As with commissaries, frequency of exchange usage increased as pay grade group increased. Sixty-two percent of enlisted members and 72 percent of

officers reported that they or their spouses used exchanges at least once during an average month. Among members who did use exchanges, however, they or their spouses were more likely to visit twice or more a month than only once. Forty-three percent of enlisted members or their spouses used exchanges two or more times a month, but only 19 percent used them only once. Among officers, 42 percent used exchanges two or more times a month, but only 30 percent used them only once a month.

As was the case for commissary usage, USAFR members used the military exchanges most frequently among Reserve Components; 91 percent used the exchange at least once in an average month. Members of the ARNG and the USMCR were least likely to use exchanges—46 percent of ARNG members and 43 percent of USMCR members never used military exchanges. Within Reserve status categories, unit members were least likely to use exchanges (63%). Although IMAs were more likely than military technicians to have used commissaries at least once a month (as was shown in Table 3-1), they were less likely than military technicians to have used exchanges (69% vs. 74%).

**Table 3-2**  
*Frequency of Member/Spouse Exchange Usage by Member's Pay Grade Group, Reserve Component, and Reserve Status*

Pay Grade Group, Reserve Component, and Reserve Status	Not Used	Used Once	Used Two or More Times	Total
	Percent	Percent	Percent	Percent
<b>Pay Grade Group</b>				
<b>All Enlisted</b>	<b>38</b>	<b>19</b>	<b>43</b>	<b>100</b>
E1-E4	47	16	37	100
E5-E6	32	21	47	100
E7-E9	28	23	49	100
<b>All Officers</b>	<b>28</b>	<b>30</b>	<b>42</b>	<b>100</b>
O1-O3	31	28	41	100
O4+	26	32	43	100
<b>Reserve Component</b>				
ARNG	46	18	36	100
USAR	39	20	41	100
USNR	31	25	44	100
USMCR	43	18	39	100
ANG	24	23	53	100
USAFR	9	23	68	100
USCGR	25	33	43	101
<b>Reserve Status</b>				
Unit members	37	21	42	100
IMAs	31	26	43	100
Military technicians	26	19	55	100
<b>Total</b>	<b>36</b>	<b>21</b>	<b>43</b>	<b>100</b>

*Note.* Percentages do not sum to 100 due to rounding.

*Source.* Question 41

**Factors limiting use of commissary and exchange.** Question 42 asked Reservists to indicate the reasons that limited their use of the commissary and exchange.

**Which of the following limit your and/or your spouse's use of the commissary and exchange? Mark all that apply in each column.**

- **Prices**
- **Stock**
- **Hours**
- **Distance**
- **Military does not allow more frequent use**

Table 3-3 shows that distance from the commissary or exchange appeared to be the factor that most often limited Reservists' use of these facilities. Among all Reservists, 68 percent indicated that distance limited their commissary usage, and 61 percent indicated that distance limited their exchange use. This finding about the effect of distance is consistent with the evidence that IMAs and military technicians were more likely to use commissaries and exchanges than were unit members because on average they may be located closer to these facilities than were unit members.

About one in four Reservists reported that their commissary use was limited because the military did not allow more frequent use. Fewer than 1 in 10 reported that this limitation affected their exchange use. Reservists were more likely to cite prices and stock as limiting factors in using exchanges (15% and 13%, respectively) versus using commissaries (10% and 6%, respectively).

There were few differences in the assessment of these limiting factors among pay grade groups. However, compared with enlisted members, officers were slightly more likely to cite distance as a limitation for both facilities (72% vs. 67% for commissaries and 66% vs. 60% for exchanges).

**Table 3-3**  
**Factors Limiting Commissary and Exchange Usage by Pay Grade Group**

Factors Limiting Usage	Pay Grade Group							Total
	Enlisted Personnel				Officers			
	E1-E4	E5-E6	E7-E9	All Enlisted	O1-O3	O4+	All Officers	
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	
<b>Commissary Usage</b>								
Prices	9	11	11	10	7	8	8	10
Stock	7	6	6	6	6	7	7	6
Hours	14	15	13	14	14	12	13	14
Distance	65	69	69	67	73	71	72	68
Not allowed	22	26	27	24	27	27	27	25
<b>Exchange Usage</b>								
Prices	11	17	21	15	14	17	16	15
Stock	11	14	14	13	15	18	16	13
Hours	14	14	13	14	11	10	11	13
Distance	59	60	59	60	67	66	66	61
Not allowed	11	9	7	9	6	6	6	9

Source. Question 42



*Use of other military facilities.* Table 3-4 shows that other facilities such as morale, welfare, and recreation (MWR); health; and fitness facilities were used by 38 percent of all Reservists or their spouses, a rate close to that for commissaries and below the rate for exchanges. USAFR members were far more likely to use these facilities (61%) than were other Reservists, whose rates ranged from 42 percent for the ANG to a low of 32 percent for the ARNG. IMAs were more likely to use other facilities than were unit members and military technicians (44% vs. 38% and 36%, respectively). Although limiting factors (e.g., like those in Question 42) were not included in the survey, these patterns suggest that availability of and proximity to these facilities may again be a factor as it was for commissaries.

**Table 3-4**  
*Frequency of Member/Spouse Usage of Other Military Facilities by Member's Pay Grade Group, Reserve Component, and Reserve Status*

Pay Grade Group, Reserve Component, and Reserve Status	Not Used	Used Once	Used Two or More Times	Total
	Percent	Percent	Percent	Percent
<b>Pay Grade Group</b>				
<b>All Enlisted</b>	<b>62</b>	<b>11</b>	<b>27</b>	<b>100</b>
E1-E4	65	10	26	100
E5-E6	60	12	28	100
E7-E9	61	13	26	100
<b>All Officers</b>	<b>60</b>	<b>16</b>	<b>24</b>	<b>100</b>
O1-O3	57	16	27	100
O4+	62	16	22	100
<b>Reserve Component</b>				
ARNG	68	10	22	100
USAR	60	12	27	99
USNR	61	13	26	100
USMCR	64	10	26	100
ANG	59	13	29	101
USAFR	39	20	41	100
USCGR	67	12	21	101
<b>Reserve Status</b>				
Unit members	62	12	26	100
IMAs	55	16	28	99
Military technicians	64	10	26	100
<b>Total</b>	<b>62</b>	<b>12</b>	<b>26</b>	<b>100</b>

*Note.* Percentages do not sum to 100 due to rounding.

*Source.* Question 41

**Educational benefits.** Educational benefits can be a powerful incentive to attract talented individuals to the Reserves. In Question 43, Reservists were asked if they were eligible for one of three educational benefits programs:

*Are you now eligible for educational benefits as a result of military service? Mark all that apply.*

- *No*
- *Yes, State benefits for my Guard/Reserve service*
- *Yes, Montgomery GI Bill for Selected Reserve*
- *Yes, Active Force benefits (VEAP, GI Bill)*
- *Don't know/am not sure*

Reservists' self-reported eligibility for one or more of these programs is shown in Table 3-5. The Montgomery GI Bill for Selected Reserve is available to Reservists who signed a 6-year obligation after June 30, 1985; eligibility remains for a 10-year period. During that period, Reservists enrolled in qualifying educational programs may receive monthly payments for up to 36 months to defray the costs of schooling. More than one half (52%) of all Reservists reported that they were eligible for this program. Junior enlisted Reservists (E1-E4s) were the group most likely to report eligibility (62%). Among all Reservists, 23 percent of enlisted members and 42 percent of officers indicated that they were unsure about their eligibility. Reservists in higher enlisted pay grade groups were also less likely to be eligible, probably because they either were never eligible or their eligibility period had expired. Among the Reserve Components, USMCR members reported the highest eligibility rate (74%) and members of the ARNG reported the lowest rate (45%).

Many states also offer educational benefits, chiefly for ANG and ARNG members. The eligibility rules and benefit levels vary widely. Not surprisingly, ARNG (35%) and ANG (36%) members were by far most likely to be eligible for state educational benefits. Eligibility in the other Reserve Components ranged from 6 percent to 9 percent.

Finally, some Reservists with prior active-duty service may be eligible for Active Force educational benefits, including Veterans Educational Assistance Program (VEAP) and the Montgomery GI Bill for Selected Reserve. Junior enlisted Reservists (E1-E4s) were not generally eligible for active-duty benefits because they were less likely than other Reservists to have served in an Active Component (see Perry et al., 1997, Chapter 3). Senior officers were most likely to report eligibility for Active Force benefits (25% vs. 15% overall).

**Table 3-5**  
**Eligibility for Educational Benefits by Pay Grade Group and Reserve Component**

Pay Grade Group and Reserve Component	State Benefits for Guard/Reserve Service	Montgomery GI Bill for Selected Reserve	Active Force Benefits	Don't Know
	Percent	Percent	Percent	Percent
<b>Pay Grade Group</b>				
<b>All Enlisted</b>	<b>21</b>	<b>54</b>	<b>15</b>	<b>23</b>
E1-E4	21	62	12	19
E5-E6	22	48	17	26
E7-E9	20	50	13	26
<b>All Officers</b>	<b>15</b>	<b>30</b>	<b>20</b>	<b>42</b>
O1-O3	20	36	16	36
O4+	10	23	25	48
<b>Reserve Component</b>				
ARNG	35	45	14	27
USAR	8	56	16	25
USNR	6	57	17	26
USMCR	8	74	7	15
ANG	36	46	13	25
USAFR	9	62	18	19
USCGR	6	51	14	32
<b>Total</b>	<b>21</b>	<b>52</b>	<b>15</b>	<b>25</b>

*Note.* Reservists could choose more than one type of benefit.

*Source.* Question 43

Question 44 asked Reservists about which educational benefits they were currently using.

*Which educational benefits are you now using? Mark all that apply.*

- *None*
- *State benefits for Guard/Reserve*
- *Montgomery GI Bill for Selected Reserve*
- *Active Force benefits (VEAP, GI Bill)*

Table 3-6 shows that most (71%) Reservists were not using any educational benefits. Eligible Reservists most often reported using the Montgomery GI Bill for Selected Reserve benefits (19%); use of state and active-duty benefits was much rarer (6% and 5%, respectively). E1-E4 Reservists were more likely to use state, Montgomery GI Bill for Selected Reserve, or Active Force educational benefits than were Reservists in other pay grade groups (42% vs. 29% overall). Among the Reserve Components, members of the USMCR were the group most likely to use educational benefits, particularly the Montgomery GI Bill for Selected Reserve. State educational benefit usage was highest in the ARNG and the ANG (12% and 10%, respectively).

The usage pattern indicating that junior Reservists were most likely to take advantage of educational benefits is consistent with the data in Chapter 2. Those earlier findings show that these Reservists are most likely to be students. High usage of the Montgomery GI Bill for Selected Reserve by members of the USMCR is explained by its high proportion of junior Reservists.

**Table 3-6**  
*Use of Educational Benefits by Pay Grade Group and Reserve Component*

Pay Grade Group and Reserve Component	None	State Benefits for Guard/Reserve Service	Montgomery GI Bill for Selected Reserve	Active Force Benefits
	Percent	Percent	Percent	Percent
<b>Pay Grade Group</b>				
<b>All Enlisted</b>	<b>71</b>	<b>6</b>	<b>19</b>	<b>5</b>
E1-E4	58	9	32	5
E5-E6	78	5	12	5
E7-E9	88	2	6	1
<b>All Officers</b>	<b>84</b>	<b>3</b>	<b>6</b>	<b>4</b>
O1-O3	78	5	10	5
O4+	90	1	2	2
<b>Reserve Component</b>				
ARNG	71	12	17	4
USAR	68	2	22	5
USNR	73	1	17	7
USMCR	54	3	41	2
ANG	75	10	15	3
USAFR	76	2	16	5
USCGR	75	1	15	5
<b>Total</b>	<b>71</b>	<b>6</b>	<b>19</b>	<b>5</b>

*Note.* Reservists could choose more than one type of benefit. Percentages include only those Reservists who were eligible for benefits.

*Source.* Question 44

**Summary.** Access to commissaries, exchanges, other facilities and services, and educational support are among the military benefits available to Reservists. Among all Reservists and their spouses, 39 percent used commissaries, 64 percent used exchanges, and 38 percent used other facilities at least once a month.

Reservists reported that distance was the most important factor limiting both commissary and exchange usage. Another major factor limiting commissary use was military restrictions against more frequent use. Prices and stock limited exchange slightly more than commissary use. Among Reserve Components, USAFR members were most likely to use commissaries and exchanges, with ARNG and USMCR members the least likely. Members of the USAFR also used other facilities such as MWR facilities more frequently than did members of other Reserve Components. Although factors limiting the use of these other facilities were not collected in the *1992 Reserve Components Surveys*, the high rate of use by USAFR members suggests that distance was an important factor in the use of other facilities, as it was for commissaries and exchanges.

Well over one half of all Reservists reported eligibility for one or more of three educational benefit programs: state benefits, Active Force benefits, and the Montgomery GI Bill for Selected Reserve. Both eligibility and use of state benefits was highest among ARNG and ANG members. Fifteen percent of all Reservists were eligible for Active Force benefits, but only 5 percent of those eligible reported using this benefit. More than one half of all Reservists were eligible for the Montgomery GI Bill for Selected Reserve; by far the largest pay grade group using those benefits was E1-E4 members, where about one third (32%) of those eligible used the program compared with 19 percent overall.

### **Satisfaction with Benefits**

In addition to examining data about Reservists' usage of benefits, it is useful to understand the level of satisfaction with benefits reported by members. In Question 144, members were asked to rank their level of satisfaction or dissatisfaction with various features of Reserve service, including those related to pay, benefits, and services. In the discussion that follows, military pay and allowances and military retirement benefits are included along with commissary, exchange, and MWR privileges because all of these factors are related to financial measures to some degree.

*All things considered, please indicate your level of satisfaction or dissatisfaction with each feature of the Guard/Reserve listed below.*

- *Military pay and allowances*
- *Commissary privileges*
- *Exchange privileges*
- *Morale/welfare/recreation privileges*
- *Time required at Guard/Reserve activities*
- *Military retirement benefits*
- *Unit social activities*
- *Opportunities for education/training*
- *Opportunity to serve one's country*
- *Acquaintances/friendships*

Reservists responded using one of five alternatives: *very satisfied, satisfied, neither satisfied nor dissatisfied, dissatisfied, and very dissatisfied.*

Table 3-7 shows the percentage of Reservists who responded that they were *very satisfied* or *satisfied* with the five features most associated with pay and benefits (military pay and allowances, commissary privileges, exchange privileges, MWR privileges, and military retirement benefits). Overall, the highest levels of satisfaction were expressed for pay and allowances (60%) and exchange privileges (57%). Satisfaction was considerably lower for commissary privileges (44%), military retirement benefits (43%), and MWR privileges (39%).

**Table 3-7**  
**Reservists' Satisfaction with Pay and Benefits by Pay Grade Group and Reserve Component**

Pay Grade Group and Reserve Component	Percent Very Satisfied or Satisfied with Pay and Benefits				
	Military Pay and Allowances	Military Retirement Benefits	Commissary Privileges	Exchange Privileges	MWR Privileges
<b>Pay Grade Group</b>					
<b>All Enlisted</b>	<b>56</b>	<b>41</b>	<b>43</b>	<b>56</b>	<b>39</b>
E1-E4	46	36	41	52	35
E5-E6	61	43	44	59	42
E7-E9	74	47	46	61	41
<b>All Officers</b>	<b>81</b>	<b>53</b>	<b>45</b>	<b>63</b>	<b>40</b>
O1-O3	77	48	43	61	38
O4+	85	58	47	65	42
<b>Reserve Component</b>					
ARNG	60	42	43	52	36
USAR	62	43	45	57	37
USNR	60	43	42	59	40
USMCR	44	30	36	45	33
ANG	63	48	45	66	44
USAFR	62	43	47	76	58
USCGR	64	51	48	65	39
<b>Total</b>	<b>60</b>	<b>43</b>	<b>44</b>	<b>57</b>	<b>39</b>

Source. Question 144

For all features, satisfaction increased across pay grade groups, with officers providing higher ratings than did enlisted members. For example, 56 percent of enlisted Reservists and 81 percent of officers were *very satisfied* or *satisfied* with military pay and allowances. Satisfaction with military retirement benefits was lower than satisfaction with pay and allowances, but again a higher percentage of officers (53%) than enlisted Reservists (41%) were *very satisfied* or *satisfied* with retirement benefits. For the ratings of other benefits—commissary, exchange, and MWR privileges—there were much smaller differences across pay grade groups and between enlisted members and officers. For example, for exchange privileges, which provided satisfaction levels second only to pay and allowances, the difference between enlisted members' and officers' ratings was only 7 percentage points (56% vs. 63%). The differences for the other two financial features were even smaller (43% vs. 45% for commissary and 39% vs. 40% for MWR).

Table 3-7 further shows that Reservists' satisfaction with pay, retirement, and other military benefits varied across Reserve Components. For all features, the proportion of USMCR members indicating that they were *very satisfied* or *satisfied* was notably lower than for other Reserve Components. This finding likely reflects the high proportion of younger and junior enlisted members in the USMCR because the lower pay grade groups tended to rate all features lower. For members of Components other than the USMCR, the percentage indicating that they were *very satisfied* or *satisfied* with three of the five features—pay and allowances, retirement benefits, and commissary privileges—varied little, with a range of fewer than 10 percentage points. There was more variability for exchange privileges and MWR privileges, even excluding the lowest ratings from the USMCR. High

satisfaction ratings for exchange privileges ranged from 52 percent of ARNG members to 76 percent of USAFR members. For MWR privileges, high satisfaction ratings ranged from 36 percent for the ARNG to 58 percent for the USAFR.

Satisfaction ratings for commissary, exchange, and MWR privileges tended to mirror usage rates in that Reservists who were most likely to use them most were also most likely to rate their satisfaction the highest. This result suggests that members who actually used these benefits were quite satisfied with them. However, for some members, it may be that they tended to use those benefits that satisfied them. Even with a combination of these reasons, however, the strong relationship between access (measured by distance) and benefit usage should be kept in mind.

**Summary.** Overall, Reservists were far more likely to be satisfied than dissatisfied with pay and benefits. Levels of satisfaction tended to be greater in higher pay grade groups and for officers compared with enlisted members. There were no significant differences in satisfaction ratings among Reservists with and without high levels of participation.

Among various financial features of Reserve participation, military pay and allowances was the feature for which the highest percentage of Reservists indicated that they were *very satisfied* or *satisfied*. The percentage of Reservists indicating this degree of satisfaction increased across pay grade groups. Satisfaction ratings for exchange privileges closely followed those for pay and allowances, followed in turn by ratings for commissary privileges, military retirement benefits, and MWR privileges. Retirement benefits most satisfied senior enlisted members and senior officers who were most likely to be closer to using them. Satisfaction levels for exchange, commissary, and MWR privileges generally corresponded to usage level, with the most frequently used benefit—exchanges—receiving the highest ratings of the three.

Across Reserve Components, members of the USMCR appeared least satisfied with all of the financial features discussed. At least in part, this reflects the USMCR's larger proportion of junior members, whose satisfaction ratings were lowest of all pay grade groups for all features.

## **Chapter Summary**

Reservists enjoy several military privileges in addition to receiving pay and allowances for their service. This chapter has examined the extent to which Reservists and their spouses use exchange, commissary, and MWR privileges. It has also discussed the degree of satisfaction Reservists express with these privileges, relative to satisfaction with pay and allowance and retirement credit.

**Exchange, commissary, and MWR usage and satisfaction.** Exchange usage was higher for all Reserve Components than was the use of commissary and MWR privileges. When Reservists rated their satisfaction with these benefits, the resulting pattern of satisfaction levels reflected usage, with the highest percentage of members saying that they were *very satisfied* or *satisfied* with exchange privileges. Across all groups of members, Reservists or their spouses who used exchanges were more likely to use them multiple times a month than only once.

For commissary and exchange usage, distance was, by far, the factor most limiting their usage by Reservists and their spouses; it appears likely distance was also a major factor in taking advantage of MWR privileges. Among Reserve Components, members of the ANG and, to an even greater extent, the

USAFR were most likely to use all three types of privileges. To some extent, this set of findings probably reflects the high percentage of military technicians and IMAs in the ANG and the USAFR. Because of the nature of civilian work of military technicians and IMAs, these Reservists are more likely to live closer to facilities than are drill unit members.

***Satisfaction with benefits, including pay and allowances and retirement credits.*** Sixty percent of all Reservists indicated that they were *very satisfied* or *satisfied* with military pay and allowances. Retirement benefits most satisfied senior enlisted members and senior officers who were most likely to be closer to using them.

***Educational benefits.*** A substantial number of Reservists reported that they were eligible for one or more of three educational benefits programs. Fifty-two percent of Reservists reported being eligible for benefits through the Montgomery GI Bill for Selected Reserve. Eligibility was highest among junior enlisted Reservists; 62 percent of whom were eligible. Twenty-one percent of Reservists reported that they were eligible for state educational benefits; these Reservists were concentrated primarily in the ARNG (35%) and the ANG (36%). Fifteen percent of Reservists reported they were eligible for Active Force benefits.

Although many Reservists reported being eligible for educational benefits, more than 71 percent were not using these benefits. Usage rates for the Montgomery GI Bill for Selected Reserve and state benefits were highest among junior enlisted Reservists. This group of Reservists, who tend to be younger and more likely to be students, cited educational benefits as an important reason for staying in the Reserves far more often than did members in other pay grade groups. This indicates that educational benefits have an extremely high value to those who use them.



## 4. Family Housing Expenditures

Housing costs are a major expenditure for both homeowners and renters. Because most Reservists must continue to pay for housing even when mobilized, these expenses are important in determining how a call-up affects financial well-being. This chapter examines the housing characteristics and financial outlays of Reservists and their families.

The first section of the chapter presents the number of homeowners and renters among Reservists and the length of time they had owned or rented their current residence. The second section examines housing costs separately for owners and renters. In addition to monthly house or rental payments, housing expenditures include utilities, insurance, and other basic housing-related expenses. The final section compares total housing costs both with Reservists' income from their main civilian jobs and with their total household income.

### ***Basic Housing Characteristics***

Reservists, like most of the population, make housing choices based on their personal and family circumstances. Decisions about living quarters depend on a number of economic factors, including work and school situations, income, and expected mobility.

***Housing tenure.***<sup>7</sup> Basic information about owned, rented, and otherwise-classified housing was collected using Question 135.

#### ***Do you RENT or OWN your principal residence?***

- ***Neither, live in government-owned or leased housing***
- ***Neither, live with friends/relatives and PAY NO COSTS***
- ***Neither, live in other accommodations***
- ***RENT***
- ***OWN***

Table 4-1 shows that just over one half of all Reservists (51%) owned their own homes, 34 percent rented their residences, and 15 percent had other housing arrangements. In comparison, data from the *American Housing Survey of the United States in 1991* and the *American Housing Survey of the United States in 1993* show a national home ownership rate of about 64 percent and a rental rate of about 36 percent. These two surveys, conducted by the U.S. Department of Commerce or the U.S. Department of Housing and Urban Development, report tenure for all occupied housing units in the United States. The overall ownership rate for Reservists was heavily influenced by the low rate for E1-E4 Reservists (19%), the only group below the overall rate and the group that was most likely to be young, unmarried, and earning no or low civilian wages. In contrast, O4+ and E7-E9 Reservists were most likely to own their principal residences (90% and 85%, respectively).

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<sup>7</sup> The term tenure as applied to housing characteristics refers to whether an occupied unit is owned or rented.

**Table 4-1**  
**Housing Tenure of Reservists by Pay Grade Group, Reserve Component, and Reserve Status**

Pay Grade Group, Reserve Component, and Reserve Status	Rent Percent	Own Percent	Other				Total Other Percent	Total Percent
			Govt. Housing Percent	Friends/ Relatives Percent	Other Acc. Percent			
<b>Pay Grade Group</b>								
All Enlisted	38	46	1	15	2	18	102	
E1-E4	50	19	1	28	2	31	100	
E5-E6	33	58	1	7	1	9	100	
E7-E9	13	85	0	1	0	1	99	
All Officers	18	78	1	2	1	4	100	
O1-O3	28	66	1	4	1	6	100	
O4+	8	90	1	1	1	3	101	
<b>Reserve Component</b>								
ARNG	38	47	1	13	2	16	101	
USAR	37	47	1	15	1	17	101	
USNR	28	60	1	10	1	12	100	
USMCR	44	25	0	28	3	31	100	
ANG	25	64	0	9	1	10	99	
USAFR	30	61	1	7	1	9	100	
USCGR	21	69	1	8	1	10	100	
<b>Reserve Status</b>								
Unit members	36	48	1	14	2	17	101	
IMAs	21	73	2	4	0	6	100	
Military technicians	18	79	0	2	1	3	100	
<b>Total</b>	<b>34</b>	<b>51</b>	<b>1</b>	<b>13</b>	<b>2</b>	<b>16</b>	<b>101</b>	

*Note.* Percentages do not sum to 100 due to rounding.

*Source.* Question 135

Ownership rates by Reserve Component and Reserve status were clearly influenced by the ownership rate of junior enlisted Reservists. Among E1-E4 Reservists, 19 percent owned their homes; one half (50%) rented their principal residences; and 31 percent had other housing accommodations. Living with friends or relatives was most prevalent among junior enlisted Reservists, with more than one fourth (28%) of all E1-E4 members reporting those arrangements. Therefore, the relatively high proportions of young junior enlisted Reservists in the USMCR, followed by the ARNG and the ANG, explain the lower-than-average ownership rates for members of these Reserve Components. The only Component for which ownership rates did not reflect the proportion of E1-E4 members was the USCGR. However, USCGR members were generally older than members of the other Components with high proportions of junior enlisted members, which may account for this discrepancy (see Perry et al., 1997, Chapter 2).

Across Reserve status groups, the dominance of E1-E4 Reservists among unit members was again clear; the ownership rate among unit members was 48 percent, with IMAs and military technicians having rates much higher than average (73% and 79%, respectively). Unit members were also more likely to have alternative housing accommodations; nearly 17 percent neither rented nor owned, compared with 6 percent of IMAs and 3 percent of military technicians.

***Length of time at current residence.*** To determine how long Reservists had lived at their current owned or rented residence, the 1992 *Reserve Components Surveys* included Question 136:

***How long have you RENTED or OWNED your residence?***

- *3 months or less*
- *4 to 6 months*
- *7 to 12 months*
- *13 to 24 months*
- *25 to 36 months*
- *37 to 48 months*
- *49 to 59 months*
- *5 to 10 years*
- *11 to 20 years*
- *21 or more years*

As shown in Table 4-2, 24 percent of Reservists had lived at their present residences for 12 months or less, and 46 percent had lived at their current residences for 4 years or longer. The average duration was shortest for junior enlisted Reservists (E1-E4s), of whom 42 percent had lived at their current residences for 12 months or less. Senior enlisted Reservists (E7-E9) and senior officers (O4+) were most likely to have lived at their current residences for 4 years or more; 76 percent of E7-E9 Reservists and 70 percent of O4+ Reservists had lived at their current residences for 4 years or longer. For both enlisted members and officers, the percentage of members who lived at their current residence for 4 years or less decreased as pay grade group increased, and the number who had lived there for more than 4 years increased across pay grade group. This finding suggests that senior Reservists, who were most likely to own their own homes, were more stable in their living arrangements than were junior members. This is consistent with national data from the 1993 *American Housing Survey*, which show that about 75 percent of all homeowners occupied their homes for 4 years or more, whereas only 31 percent of all renters did so.

**Table 4-2**

***Length of Time at Current Residence by Pay Grade Group, Reserve Component, and Reserve Status***

Pay Grade Group, Reserve Component, and Reserve Status	Months Living at Current Residence					Total Percent
	0 - 12	13 - 24	25 - 36	37 - 48	49 or More	
	Percent	Percent	Percent	Percent	Percent	
<b>Pay Grade Group</b>						
<b>All Enlisted</b>	25	14	11	7	44	101
E1-E4	42	19	12	6	21	100
E5-E6	20	13	11	8	49	101
E7-E9	8	6	6	5	76	101
<b>All Officers</b>	15	11	9	8	56	99
O1-O3	22	16	12	9	42	101
O4+	9	7	7	7	70	100
<b>Reserve Component</b>						
ARNG	26	13	10	7	44	100
USAR	24	13	10	7	46	100
USNR	19	14	11	7	49	100
USMCR	41	17	11	6	26	101
ANG	19	12	10	7	52	100
USAFR	20	15	10	8	47	100
USCGR	17	9	11	9	55	101
<b>Reserve Status</b>						
Unit members	25	14	11	7	44	101
IMAs	17	10	8	8	56	99
Military technicians	13	10	8	7	63	101
<b>Total</b>	24	13	10	7	46	100

*Note.* Percentages do not sum to 100 due to rounding.

*Source.* Question 136

Across Reserve Components, there was a fair degree of similarity in duration of residence among all groups, except that a large proportion (41%) of USMCR members had lived at their residence for 12 months or less, and a small proportion (26%) lived there for more than 4 years. This exception reflects the proportionately high number of junior Reservists in the USMCR, who were more likely to have moved in the recent past.

Military technicians and IMAs were more likely than were unit members to have lived in their current residences for 5 years or longer. Table 4-2 shows that 63 percent of military technicians and 56 percent of IMAs had lived in their current residences for at least 4 years, compared with 44 percent of unit members. Twenty-five percent of unit members had lived in their current residences for 12 months or less, whereas 17 percent of IMAs and 13 percent of military technicians had done so.

**Summary.** Home ownership rates generally reflected Reservists' overall economic characteristics. Among E7-E9 Reservists and officers, home ownership rates were relatively high. Only about one fifth of E1-E4 members owned their homes; this group of junior enlisted Reservists was relatively young and far more likely to be students and unmarried. In fact, more than one fourth of this group lived with friends or

relatives. These characteristics influenced the ownership rates for the Reserve Components where the proportions of junior Reservists were highest.

The duration of Reservists' residence showed a distinct pattern of increasing as pay grade group increased. There were large differences in the length of time that members of different pay grade groups lived at their current residences. Forty-two percent of all E1-E4 Reservists had lived at their current residences for 1 year or less, but less than 10 percent of E7-E-9 members and O4+ officers had done so.

### **Housing Costs for Renters and Owners**

**Types of housing costs.** Total housing costs include payments for rent or mortgage, plus costs for utilities, insurance, fees, and other expenses that are otherwise not included. The *1992 Reserve Components Surveys* asked about these expenses in a series of questions. Reservists were asked about their monthly rental costs in Question 137.

***How much TOTAL RENT is paid for your residence PER MONTH?***

***If you share the rent, enter the total rent paid by all occupants. (For example, if it is \$525 enter 0525 in the boxes and fill in the matching circles. Include RENT only. Other housing costs will be asked for later.)***

Reservists were asked about their monthly house payment in Question 138.

***What is your monthly house payment for your residence? (Include the PRINCIPAL AND INTEREST on all mortgages or trusts, real estate TAXES and homeowner's INSURANCE. Also include land lease, mobile home lot rental, or berthing fees, if applicable. Other housing costs, such as utility and maintenance costs, etc., will be asked for later. Example: if your payment is \$890, enter 0890 in the boxes, then fill in the matching circles.)***

Questions 139, 140, and 141 asked about utility costs and expenses such as insurance and fees not included in rent or house payments for both renters and owners.

***Over the last 12 months, what was the AVERAGE MONTHLY cost of all utilities (except telephone and cable TV) paid separately from other rental or home ownership costs?***

***DOES NOT APPLY, No utilities are paid separately  
Do not have a basis for estimating utility costs***

***For each utility, add all costs for the LAST 12 MONTHS and divide by 12. (If you do not know the costs for all 12 months, please estimate.)***

*Enter the average monthly cost for each utility in the space below, then enter the TOTAL at the right.*

**Monthly Average**

- *Electricity*
- *Natural Gas/Propane*
- *Fuel Oil*
- *Wood/Coal*
- *Water/Sewer*
- *Garbage*

*Enter the AVERAGE MONTHLY maintenance cost paid for the UPKEEP of the residence. Round off to the nearest dollar.*

*No maintenance costs are paid separately*

*INCLUDE only maintenance such as plumbing, electrical, heating/cooling system or structural repairs, yard upkeep, etc.*

*DO NOT include the cost of home improvements (e.g., remodeling, new rood, new furnace, major appliances), new shrubs, new fences, or other additions. Example: If your cost is \$25 per month, enter 025 in the boxes, then fill in the matching circles.*

*Enter the AVERAGE MONTHLY cost of any of the following housing expenses for the residence: condominium fee, homeowner's association fee, property and hazard insurance, if NOT included in Question 137 or Question 136.*

**Housing costs for renters.** Table 4-3 compares average monthly rent and average monthly total housing costs for renters. Across all groups of Reservists, the average monthly rent was \$420, and the average monthly housing costs were \$517, a difference of \$97 per month. As might be expected, average payments of both types increase across pay grade groups, reflecting increases in the income levels needed to support those expenditures. Costs for junior enlisted Reservists were well below the overall average (\$385 and \$471 for rent and housing costs, respectively), and costs for E5-E6 Reservists were close to the overall average (\$425 and \$531 for rent and housing costs, respectively). Costs for E7-E9 Reservists (\$512 and \$629) and O1-O3 officers (\$510 and \$616) were similar, and those for O4+ officers were substantially higher (\$679 and \$828). In all cases, the higher the average monthly rent, the higher the difference between rent and monthly housing costs.

**Table 4-3**

*Average Rent, House Payment, and Monthly Housing Costs for Renters and Owners by Pay Grade Group, Reserve Component, and Reserve Status*

Pay Grade Group, Reserve Component, and Reserve Status	Renters		Owners	
	Average Monthly Rent	Average Monthly Housing Costs	Average Monthly House Payment	Average Monthly Housing Costs
<b>Pay Grade Group</b>				
<b>All Enlisted</b>	<b>\$ 407</b>	<b>\$ 503</b>	<b>\$ 605</b>	<b>\$ 820</b>
E1-E4	385	471	536	731
E5-E6	425	531	607	825
E7-E9	512	629	647	872
<b>All Officers</b>	<b>548</b>	<b>665</b>	<b>962</b>	<b>1,223</b>
O1-O3	510	616	856	1,095
O4+	679	828	1,041	1,317
<b>Reserve Component</b>				
ARNG	378	475	562	779
USAR	417	517	715	955
USNR	499	604	845	1,076
USMCR	447	526	839	1,063
ANG	449	540	691	909
USAFR	477	578	824	1,057
USCGR	515	612	816	1,052
<b>Reserve Status</b>				
Unit members	416	513	697	922
IMAs	526	623	931	1,181
Military technicians	461	568	603	811
<b>Total</b>	<b>\$ 420</b>	<b>\$ 517</b>	<b>\$ 699</b>	<b>\$ 925</b>

Source. Questions 137, 138, 139, 140, and 141

Across Reserve Components, the lowest average rents and rental housing costs were for members of the ARNG (\$378 and \$475, respectively) and the USAR (\$417 and \$517, respectively). The highest averages were for members of the USNR (\$499 and \$604, respectively) and the USCGR (\$515 and \$612, respectively). This suggests that geographic factors, rather than composition by pay grade group, affect comparisons across Reserve Components. It may be that rent and rental housing costs tend to be somewhat higher in areas close to bodies of water, where USNR and USCGR members may concentrate. Even members of the USMCR, whose junior members have tended to dominate its low financial figures, report rent and rental housing costs above the overall average for Reservists.

Across Reserve status categories, both rent (\$416) and rental housing costs (\$513) for unit members were similar to the overall averages (\$420 and \$517, respectively). IMAs had the highest costs (\$526 and \$623, respectively), and military technicians' costs were \$461 and \$568, respectively.

**Housing costs for homeowners.** Table 4-3 also shows that, overall, Reservists paid an average of \$699 for monthly house payments and \$925 for total housing costs. The difference of \$226 was much larger than the difference of \$97 for renter costs. Across pay grade groups, the patterns of homeowner costs were the same as the patterns for renters. Both sets of costs increased across pay grade groups, and the difference between house payments and total housing costs increased as house payment increased. However, the homeowner costs for E7-E9 enlisted members (\$647 for house payment and \$872 for total costs) were not as similar to those for O1-O3 officers (\$856 for house payment and \$1,095 for total housing costs) as they were for rental costs.

Patterns of housing costs differed from those of rental costs across Reserve Component and Reserve status. Although members of the ARNG reported the lowest homeowner costs (\$562 and \$779 for house payment and total costs, respectively) as they did for rental costs, relatively high costs were reported for the USNR (\$845 and \$1,076, respectively), the USMCR (\$839 and \$1,063, respectively), the USAFR (\$824 and \$1,057, respectively), and the USCGR (\$816 and \$1,052, respectively). The relative uniformity of these figures and the reordering of the pattern of differences suggest that different factors are operating than those influencing rental costs. For instance, homeowners who have owned their homes for longer periods may have lower house payments than did those who purchased more recently.

Among Reserve status categories, military technicians had the lowest house payments and average monthly homeowner costs (\$603 and \$811, respectively), followed by unit members (\$697 and \$922, respectively). This relative ranking differed from that for rental costs in which expenses were greater for military technicians than for unit members. This suggests that military technicians had bought their homes earlier, and consequently paid less on average than did unit members. As was the case for rental costs, IMAs had the highest house payments and average monthly homeowner costs (\$931 and \$1,181, respectively).

**Summary.** Monthly rent, monthly house payments, and total housing costs for both owners and renters increased across pay grade groups. Overall, renters paid just under \$100 a month for housing costs beyond rent, and owners paid over \$200 a month for housing costs beyond their house payment, with substantial differences in these figures among pay grade groups. Across Reserve Components, the patterns of rental payments differed somewhat from the pattern for ownership payments. This set of findings suggests that factors such as geographical distributions of Component members, differences in the length of time that members owned their homes, and local housing situations are important determinants of housing costs for Reservists.

### ***Relationship of Reservists' Housing Costs and Reservists' Income***

Perhaps more important than looking at monthly rent, house payments, and housing costs is understanding the proportion of income spent on housing. In this section, a series of tables presents this information as a measure of the impact of housing costs for both renters and owners.

**Impact on renters.** Table 4-4 shows that, overall, Reservists who rented their residences spent 30 percent of their civilian income on rental housing costs. This median percentage varied greatly over pay grade groups. The highest median percentage was for E1-E4 Reservists who spent 37 percent of their civilian income on rental housing costs. Fully 21 percent of these members spent 51 percent or more of their civilian income for rental costs, compared with 15 percent of all Reservists. O4+ officers and E7-E9 Reservists had the lowest median percentages of civilian income for rental housing costs (20% and 21%,



respectively). Only 5 percent of O4+ officers and 4 percent of E7-E9 Reservists spent 51 percent or more of their civilian income for rental costs. Across all Reservists, more than one half (53%) spent between 11 and 30 percent of their civilian income for rental costs.

**Table 4-4**  
*Total Rental Costs as a Percentage of Reservists' Civilian Income by Pay Grade Group, Reserve Component, and Reserve Status*

Pay Grade Group, Reserve Component, and Reserve Status	Rental Costs as Percentage of Reservists' Civilian Income						Median Percent
	0 - 10%	11 - 20%	21 - 30%	31 - 40%	41 - 50%	51+%	
	Percent	Percent	Percent	Percent	Percent	Percent	
<b>Pay Grade Group</b>							
<b>All Enlisted</b>	7	28	24	15	9	16	31
E1-E4	6	23	21	17	11	21	37
E5-E6	7	32	27	13	8	12	26
E7-E9	11	41	27	13	4	4	21
<b>All Officers</b>	10	38	25	11	6	9	23
O1-O3	8	38	26	12	5	11	23
O4+	16	39	23	9	8	5	20
<b>Reserve Component</b>							
ARNG	8	27	25	16	9	15	30
USAR	7	31	22	14	11	15	31
USNR	5	30	26	16	8	15	28
USMCR	6	20	24	16	11	24	38
ANG	8	35	24	15	7	12	25
USAFR	6	32	28	14	7	13	28
USCGR	15	29	32	8	3	12	25
<b>Reserve Status</b>							
Unit members	7	29	24	15	9	16	30
IMAs	10	35	21	14	9	11	23
Military technicians	10	40	29	12	5	4	22
<b>Total</b>	7	29	24	15	9	15	30

Source. Questions 121, 137, 139, 140, and 141

The variations in the distribution of rental costs as a percentage of civilian income across Reserve Component and Reserve status generally reflected the proportion of junior enlisted Reservists in those groups. For example, the USMCR had the largest median percentage (38%) across Components, and unit members had the largest percentage across Reserve status categories (30%).

Table 4-5 shows the percentage of total household income represented by housing costs for renters. As would be expected, the overall median of 25 percent was lower than the 30 percent observed when the percentage was calculated using only civilian income. Also, the patterns of overall medians were very similar for pay grade groups, Reserve Component, and Reserve status categories. E1-E4 Reservists still represent the largest proportion of members who pay 51 percent or more of their total household income for rental costs (20% vs. 14% overall).

**Table 4-5**

**Total Housing Costs for Renters as a Percentage of Reservists' Total Household Income by Pay Grade Group, Reserve Component, and Reserve Status**

Pay Grade Group, Reserve Component, and Reserve Status	Housing Costs for Renters as Percentage of Reservists' Total Household Income						Median Percent
	0 - 10%	11 - 20%	21 - 30%	31 - 40%	41 - 50%	51+%	
	Percent	Percent	Percent	Percent	Percent	Percent	
<b>Pay Grade Group</b>							
All Enlisted	10	31	24	14	8	15	27
E1-E4	8	25	22	16	9	20	32
E5-E6	11	36	25	12	6	10	22
E7-E9	16	44	25	7	2	6	18
All Officers	14	45	23	7	4	7	19
O1-O3	12	46	24	8	4	7	19
O4+	22	43	20	5	5	6	17
<b>Reserve Component</b>							
ARNG	11	32	23	13	8	13	25
USAR	11	31	23	13	7	15	26
USNR	6	34	26	14	6	14	26
USMCR	8	24	22	13	11	23	32
ANG	12	39	21	12	6	10	22
USAFR	9	34	27	12	6	12	23
USCGR	16	32	24	8	6	15	24
<b>Reserve Status</b>							
Unit members	10	32	24	13	7	14	26
IMAs	11	40	18	14	7	10	21
Military technicians	15	43	24	10	4	4	19
<b>Total</b>	<b>10</b>	<b>33</b>	<b>24</b>	<b>13</b>	<b>7</b>	<b>14</b>	<b>25</b>

Source. Questions 40, 121, 130, 131, 132, 137, 139, 140, and 141

**Impact on homeowners.** Although monthly housing costs were generally higher for homeowners than for renters, Table 4-6 shows that homeowners generally spent a smaller proportion of their civilian income on housing costs. The homeowner median percentage was 23 percent, compared with 30 percent for renters. Six percent of homeowners spent 51 percent or more of their civilian income on housing costs, whereas 15 percent of renters spent that much on rental costs (as was shown in Table 4-4). As with rental costs, Reservists tended to spend a smaller percentage of their income on housing as pay grade group increased, although the range of median percentages across pay grade groups was much smaller for housing costs (20%-28% for homeowner costs, and 20%-37% for rental costs).

There was little variation in the median percentage of civilian income spent for homeowner costs across both Reserve Components and Reserve status categories. All medians are within one percentage point of the overall average of 23 percent, with the exception of the 28 percent for USMCR members. The particularly large percentage for the USMCR is explained by the large proportion of junior Reservists whose housing costs are a relatively high percentage of their income.

**Table 4-6**  
**Total Homeowner Costs as a Percentage of Reservists' Civilian Income by Pay Grade Group, Reserve Component, and Reserve Status**

Pay Grade Group, Reserve Component, and Reserve Status	Homeowner Costs as Percentage of Reservists' Civilian Income						Median Percent
	0 - 10%	11 - 20%	21 - 30%	31 - 40%	41 - 50%	51+%	
	Percent	Percent	Percent	Percent	Percent	Percent	
<b>Pay Grade Group</b>							
<b>All Enlisted</b>	10	32	31	15	6	7	24
E1-E4	7	25	34	16	9	9	28
E5-E6	10	31	31	16	6	7	24
E7-E9	15	38	28	11	4	5	20
<b>All Officers</b>	9	34	33	13	5	6	23
O1-O3	6	32	34	15	6	7	24
O4+	11	36	32	12	5	4	22
<b>Reserve Component</b>							
ARNG	12	32	29	14	6	7	23
USAR	10	33	30	14	6	6	23
USNR	7	28	37	15	7	5	24
USMCR	7	26	29	18	10	9	28
ANG	10	34	31	13	5	6	23
USAFR	8	32	30	16	6	7	24
USCGR	8	32	35	16	5	4	23
<b>Reserve Status</b>							
Unit members	10	32	31	15	6	7	24
IMAs	9	35	33	12	5	5	22
Military technicians	13	34	29	13	6	6	22
<b>Total</b>	<b>10</b>	<b>32</b>	<b>31</b>	<b>14</b>	<b>6</b>	<b>6</b>	<b>23</b>

Source. Questions 121, 138, 139, 140, 141

Table 4-7 shows the distribution and medians for homeowner costs as a percentage of total household income. Compared with the overall median for costs as a percentage of civilian income (23%), the overall median for costs as a percentage of total household income was slightly less—21 percent. This median value of 21 percent for homeowners indicates that they spent a smaller proportion of their total household income for housing costs than did renters (25%), as was shown in Table 4-5. These figures compare with national data from the 1991 and 1993 *American Housing Surveys*, which show that homeowners spent about 18 percent of their total household income for housing costs, whereas renters spent about 27 percent of their total household income for housing costs.

Table 4-7 shows patterns similar to those in previous tables (across pay grade group, Reserve Component, and Reserve status). For example, across Reserve Components, the median percentages ranged from 20 percent for the ANG to 23 percent for the USMCR. Across Reserve status categories, the variation was even less. For IMAs and military technicians the median percentage was 20, and for unit members it was 21.

Table 4-7

**Total Homeowner Costs as a Percentage of Reservists' Total Household Income by Pay Grade Group, Reserve Component, and Reserve Status**

Pay Grade Group, Reserve Component, and Reserve Status	Homeowner Costs as Percentage of Reservists' Total Household Income						Median Percent
	0 - 10%	11 - 20%	21 - 30%	31 - 40%	41 - 50%	51+%	
	Percent	Percent	Percent	Percent	Percent	Percent	
<b>Pay Grade Group</b>							
All Enlisted	13	36	30	11	5	5	21
E1-E4	11	27	34	13	7	8	26
E5-E6	12	36	30	12	5	6	22
E7-E9	18	43	25	8	3	3	18
All Officers	12	42	29	10	3	3	20
O1-O3	8	40	31	12	4	4	21
O4+	15	44	28	9	3	2	19
<b>Reserve Component</b>							
ARNG	15	37	27	10	5	6	21
USAR	14	39	28	11	3	5	20
USNR	9	35	35	13	5	4	22
USMCR	10	31	32	15	5	7	23
ANG	12	40	30	10	4	3	20
USAFR	10	38	31	12	4	5	21
USCGR	8	37	37	12	3	3	22
<b>Reserve Status</b>							
Unit members	12	37	30	11	4	5	21
IMAs	11	40	32	9	3	4	20
Military technicians	16	40	26	10	4	5	20
<b>Total</b>	<b>13</b>	<b>38</b>	<b>29</b>	<b>11</b>	<b>4</b>	<b>5</b>	<b>21</b>

Source. Questions 40, 121, 130, 131, 132, 138, 139, 140, and 141

**Summary.** As in the general population, among Reservists, rental costs as a percentage of income were higher than homeowner costs as a percentage of income. Both rental costs and homeowner costs were a higher percentage of civilian income than of total household income. Reservists who rented their homes paid an average of 25 percent of their household income for costs related to rental housing, and those who owned their homes paid an average of 21 percent of their household income for housing-related costs. In general, the lower the pay grade group, the higher the percentage of their income they were likely to pay for either rental or homeowner costs.

## **Chapter Summary**

More than one half (51%) of Reservists owned their principal residences. Reservists in higher pay grade groups were more likely to own their homes than were junior Reservists. Nineteen percent of E1-E4 Reservists owned their homes, compared with 90 percent of O4+ Reservists and 85 percent of E7-E9 Reservists. Unit members were less likely than IMAs and military technicians to own their principal residences (48% vs. 73% and 79%, respectively).

The length of time Reservists had rented or owned their current residences varied greatly across pay grade groups and Reserve status. Generally, Reservists in the most senior enlisted and officer pay grade groups were more likely to have lived in their current residences for 4 years or longer. Junior enlisted Reservists had the shortest average duration of residence, with 42 percent of them having lived at their current residence for less than a year.

Monthly rent, monthly house payments, and total housing costs for both owners and renters increased across pay grade groups. On average, renters paid about one half as much as owners paid for housing costs in addition to their rent or house payment. Across Reserve Components, the pattern of rental payments differed from the pattern of ownership payments. Variations in the pattern of rental versus homeowner costs suggest that a number of factors (e.g., geographical distributions of Component members, differences in the length of time that members owned their homes, and local housing situations) are important determinants of housing costs for Reservists.

For both renters and homeowners, monthly housing costs varied across pay grade group. Total costs were usually somewhat higher for homeowners, but, on average, those costs represented a smaller proportion of income for them than it did for renters. Among renters, 14 percent reported total housing costs of 51 percent or more of their total household income; yet only 5 percent of homeowners reported total housing costs that were 51 percent or more of total household income.

The percentage of household income spent on housing appeared to decline with pay grade group, and this pattern affected the percentages for Reserve Component and Reserve status findings. Because E1-E4 Reservists were most likely to spend a large proportion of their income on housing, they were the most likely pay grade group to suffer financial problems if mobilized.

## 5. Health and Dental Care for Reservists

Reservists' physical fitness is a key aspect of readiness in the event that Reserve units are mobilized. Access to medical and dental care may affect Reservists' general level of fitness, and the availability of insurance coverage is an important factor in the well-being of Reservists and their families. Unlike active-duty members—whose medical and dental care is provided directly—Reservists' medical and dental insurance coverage comes from a variety of sources, including private employers and coverage through spouses.

This chapter discusses insurance coverage and expenditures for medical and dental care. The first section examines Reservists' expenditures for medical and dental care. The second section explores Reservists' medical insurance coverage, and the third section discusses their dental insurance coverage. The second and third sections also discuss how Reservists evaluate their civilian insurance coverage and their willingness to purchase insurance through the Reserves.

### ***Medical and Dental Care Expenditures***

Expenses for medical and dental care vary among groups of Reservists. This variation tends to reflect differences in age and family status.

***Medical care.*** The 1992 Reserve Components Surveys asked Reservists about their previous years' health care expenditures in Question 49.

***How much did you spend on health care services and products (for you and your family) last year? Include CHAMPUS deductions, civilian insurance premiums, and drugs, etc. Do not include dental care.***

- ***Less than \$100***
- ***\$100 to \$500***
- ***\$501 to \$1,000***
- ***\$1,001 to \$1,500***
- ***\$1,501 to \$2,500***
- ***More than \$2,500***
- ***Don't know***

Table 5-1 shows that 23 percent of Reservists spent less than \$100 on health care services and products in 1991, and 21 percent spent over \$1,500. Overall, more than one half (51%) of Reservists spent \$500 or less on health care the previous year. Junior enlisted Reservists spent the least amount on health care; 70 percent spent \$500 or less in 1991, and 10 percent spent more than \$1,500. O4+ Reservists spent the most money on health care in 1991. Twenty-four percent spent \$500 or less; whereas nearly 41 percent spent more than \$1,500, with 23 percent spending over \$2,500. These patterns reflect both age difference and family status differences among pay grade groups.

**Table 5-1**

**Reservists' Annual Household Expenditures on Health Care by Pay Grade Group, Reserve Component, and Reserve Status**

Pay Grade Group, Reserve Component, and Reserve Status	Reservists' Annual Household Expenditures on Health Care						Total Percent
	Less Than \$100	\$100 - \$500	\$501 - \$1000	\$1001 - \$1500	\$1501 - \$2500	More Than \$2500	
	Percent	Percent	Percent	Percent	Percent	Percent	
<b>Pay Grade Group</b>							
<b>All Enlisted</b>	26	29	16	10	9	10	100
E1-E4	38	32	13	6	4	6	99
E5-E6	20	29	18	11	10	11	99
E7-E9	11	23	20	16	15	15	100
<b>All Officers</b>	12	22	19	14	15	18	100
O1-O3	17	27	19	12	13	13	101
O4+	7	17	19	16	18	23	100
<b>Reserve Component</b>							
ARNG	24	29	17	10	9	11	100
USAR	26	28	16	10	9	11	100
USNR	19	28	17	12	11	13	100
USMCR	38	31	13	7	6	5	100
ANG	17	26	19	13	13	12	100
USAFR	22	28	17	10	12	10	99
USCGR	22	27	17	11	10	13	100
<b>Reserve Status</b>							
Unit members	25	29	17	10	9	11	101
IMAs	17	22	17	14	14	16	100
Military technicians	7	19	20	19	20	14	99
<b>Total</b>	<b>23</b>	<b>28</b>	<b>17</b>	<b>11</b>	<b>10</b>	<b>11</b>	<b>100</b>

*Note.* Excludes those who did not know these expenditures. Percentages do not sum to 100 due to rounding.

*Source.* Question 49

**Dental care.** Question 54 on the 1992 Reserve Components Surveys asked about Reservists' expenditures for dental care.

**How much did you spend for dental treatment (for you and your family) last year? (Include civilian premiums as well as direct payments for treatment.)**

- **Less than \$100**
- **\$100 - \$200**
- **\$201 - \$300**
- **\$301 - \$500**
- **\$501 - \$800**
- **\$801 - \$1,000**
- **\$1,001 - \$2,000**
- **More than \$2,000**
- **Don't know**

Table 5-2 shows that, overall, 41 percent of all Reservists and their families spent less than \$100 on dental care in the previous year; over one half (59%) spent less than \$200, and 19 percent spent more than \$500. Among E1-E4 members, 60 percent spent less than \$100, a far higher percentage than any other group. Senior enlisted Reservists and senior officers were most likely to have spent more than \$500 on dental care in 1991. Thirty-one percent of E7-E9 Reservists and 35 percent of O4+ Reservists (but only 9 percent of E1-E4 Reservists) spent more than \$500 on dental care. Nineteen percent of E5-E6 Reservists and 20 percent of O1-O3 Reservists spent more than \$500 on dental care in 1991.

**Table 5-2**  
*Reservists' Annual Household Expenditures on Dental Care by Pay Grade Group, Reserve Component, and Reserve Status*

Pay Grade Group, Reserve Component, and Reserve Status	Reservists' Annual Household Expenditures on Dental Care						Total Percent
	Less Than \$100	\$100 - \$200	\$201 - \$300	\$301 - \$500	\$501 - \$1000	More Than \$1000	
	Percent	Percent	Percent	Percent	Percent	Percent	
<b>Pay Grade Group</b>							
All Enlisted	44	18	11	11	11	6	101
E1-E4	60	17	7	7	6	3	100
E5-E6	38	18	12	12	12	7	99
E7-E9	21	17	15	17	20	11	101
All Officers	26	18	13	16	17	11	101
O1-O3	35	20	12	14	13	7	101
O4+	17	16	15	18	21	14	101
<b>Reserve Component</b>							
ARNG	44	17	11	11	11	6	100
USAR	42	18	11	12	11	7	101
USNR	36	19	11	13	13	7	99
USMCR	58	15	8	8	7	4	100
ANG	34	18	13	13	15	8	101
USAFR	38	17	12	12	14	7	100
USCGR	34	19	12	12	14	9	100
<b>Reserve Status</b>							
Unit members	43	18	11	11	11	6	100
IMAs	29	15	13	14	17	11	99
Military technicians	21	16	15	16	21	11	100
<b>Total</b>	<b>41</b>	<b>18</b>	<b>11</b>	<b>12</b>	<b>12</b>	<b>7</b>	<b>101</b>

*Note.* Excludes those who did not know these expenditures. Percentages do not sum to 100 due to rounding.

*Source.* Question 54

Except for a high percentage of USMCR members (58%) spending less than \$100 on dental care, there were only small variations in the overall percentages of expenditures on dental care. This figure undoubtedly reflects the high proportion of young and unmarried members of the USMCR. Similarly, the relatively high figure of 43 percent of unit members spending less than \$100, compared with 29 percent for IMAs and 21 percent for military technicians, reflect the age and family status differences among these groups.



**Expenditures by marital status and children.** In order to better understand the distribution of health and dental expenditures, it is useful to examine how high levels of expenditure related to marital status and whether or not the Reservist had children. Question 100 asked Reservists about the number of dependents they had.

**How many dependents do you have in each age group? Do not include yourself or your spouse. For the purpose of this question, a dependent is anyone related to you by blood, marriage, or adoption, and who depends on you for over half his or her support.**

- **Does not apply. I have no dependents.**

**Age of dependent**

- **Under 1 year**
- **1 year to under 2 years**
- **2-5 years**
- **6-13 years**
- **14-22 years**
- **23-64 years**
- **65 years or over**

Table 5-3 provides the percentage of Reservists with high expenditures, using \$1,500 as the boundary for health care expenses and \$500 for dental expenses. This table shows that, as would be expected, married Reservists were much more likely than single Reservists to have high expenditures of these types. This finding is true across all pay grade groups, Reserve Components, and Reserve status categories. Overall, children increased married Reservists' percentages for spending over \$1,500 on medical expenses from 22 percent to 27 percent, and for spending over \$500 on dental expenses from 20 percent to 22 percent. However, among single Reservists, having children did not always increase the percentage of Reservists with high medical and dental expenses. It may be that in some cases the children of divorced or separated Reservists have their medical and dental costs paid by someone outside of the Reservists' household.

Medical and dental expenditures tended to be highest among the highest pay grade groups for enlisted members and for officers. The exception was that for single Reservists with no children, fewer O4+ officers reported dental expenses greater than \$500 than did O1-O3 Reservists (14% vs. 22%). Because Reservists in higher pay grade groups were more likely to be married and have children (see Perry et al., 1997, Chapter 2), these data support the rationale that higher expenditures for members in senior pay grade groups correspond, at least in part, to their higher rates of being married and having children.

**Summary.** More than one half of all Reservists spent less than \$500 on health care in 1991, and more than one half spent less than \$200 for dental care. Thirty-one percent of Reservists spent over \$1,500 on health care, and 30 percent spent over \$500 for dental care. In general, the distribution of expenditures across pay grade groups reflects the patterns of age and marital status of those groups.

Table 5-3

*Percentage of Reservist Households with High Health and Dental Care Expenditures, by Marital Status and Children, Pay Grade Group, Reserve Component, and Reserve Status*

Pay Grade Group, Reserve Component, and Reserve Status	Reservists' Marital Status and Children												Total					
	Single, No Children				Single, With Children				Married, No Children				Married, With Children				Annual Med. Exp. > \$1500	Annual Dent. Exp. > \$500
	Annual Med. Exp. > \$1500	Annual Dent. Exp. > \$500	Percent	Percent	Annual Med. Exp. > \$1500	Annual Dent. Exp. > \$500	Percent	Percent	Annual Med. Exp. > \$1500	Annual Dent. Exp. > \$500	Percent	Percent	Annual Med. Exp. > \$1500	Annual Dent. Exp. > \$500	Percent	Percent		
<b>Pay Grade Group</b>																		
<b>All Enlisted</b>	4	6	5	6	19	18	24	18	19	18	24	18	19	18	24	18		
E1-E4	2	3	4	4	8	6	16	6	8	6	16	6	8	6	16	6		
E5-E6	6	9	7	8	22	20	25	20	22	20	25	20	22	20	25	20		
E7-E9	12	28	14	15	24	26	31	26	24	26	31	26	24	26	31	26		
<b>All Officers</b>	17	18	12	13	32	27	37	27	32	27	37	27	32	27	37	27		
O1-O3	8	22	9	11	26	18	31	18	26	18	31	18	26	18	31	18		
O4+	27	14	20	19	36	33	43	33	36	33	43	33	36	33	43	33		
<b>Reserve Component</b>																		
ARNG	4	4	5	6	21	18	25	18	21	18	25	18	21	18	25	18		
USAR	4	6	6	6	19	20	26	20	19	20	26	20	19	20	26	20		
USNR	10	17	8	9	29	18	28	18	29	18	28	18	29	18	28	18		
USMCR	2	7	3	5	14	12	20	12	14	12	20	12	14	12	20	12		
ANG	3	10	8	9	29	28	29	28	29	28	29	28	29	28	29	28		
USAFR	10	6	8	10	23	22	28	22	23	22	28	22	23	22	28	22		
USCGR	10	14	7	6	20	21	27	21	20	21	27	21	20	21	27	21		
<b>Reserve Status</b>																		
Unit members	4	6	6	6	20	19	25	19	20	19	25	19	20	19	25	19		
IMAs	18	14	11	14	30	25	35	25	30	25	35	25	30	25	35	25		
Military technicians	9	17	14	16	35	28	36	28	35	28	36	28	35	28	36	28		
<b>Total</b>	5	7	6	7	22	20	27	20	22	20	27	20	22	20	27	20		

Source. Questions 49, 54, 89, and 100

## **Medical Insurance**

In addition to reviewing Reservists' expenditures for medical insurance, it is useful to understand the types of their medical insurance coverage, their evaluation with that coverage, and their willingness to purchase such insurance through the Reserves.

**Medical insurance coverage.** Question 45 asked Reservists about the types of medical and hospitalization coverage they held.

*Which of the following medical/hospitalization coverages do you have? Mark all that apply.*

- *My spouse's active duty military coverage*
- *My active duty military coverage*
- *Veterans' (VA) coverage*
- *My civilian employer's health care plan*
- *My spouse's civilian employer's plan*
- *Other private coverage*
- *None*

Tables 5-4, 5-5, and 5-6 show the types of coverage held by each pay grade group, Reserve Component, and Reserve status. Overall, 82 percent of Reservists had some type of medical insurance coverage, compared to a national rate of 85 percent reported in the *Statistical Abstract of the United States 1995* (1995). The coverage rate for Reservists was heavily influenced by the 33 percent of E1-E4 members without insurance. Table 5-4 shows that 58 percent of Reservists had medical/hospitalization insurance coverage through their civilian employers, and another 13 percent had coverage through their spouses' civilian employers. E1-E4 Reservists were least likely to have insurance coverage through their civilian employers (39%). Relative to all Reservists, E1-E4s were also most likely to have medical/hospitalization coverage through other private means, perhaps through programs available to college students or coverage under parents' policies (16% vs. 11% overall).

Senior enlisted Reservists and senior officers were most likely to have medical coverage through a civilian employer and were least likely to have no coverage. Ninety-six percent of E7-E9 and 95 percent of O4+ Reservists were covered either through their civilian employers or their spouses' civilian employers.

**Table 5-4**  
*Types of Medical/Hospitalization Insurance by Pay Grade Group*

Types of Medical/ Hospital Coverage	Pay Grade Group							Total Percent
	Enlisted Personnel				Officers			
	E1-E4	E5-E6	E7-E9	All Enlisted	O1-O3	O4+	All Officers	
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	
Spouse's active-duty military coverage	1	2	1	1	3	2	2	2
My active-duty military coverage	6	5	3	5	3	3	3	5
Veterans' (VA) coverage	9	12	10	10	6	7	7	10
My civilian employer's health care plan	39	64	77	56	70	77	73	58
Spouse's civilian employer's health care plan	7	16	19	13	18	19	18	13
Other private coverage	16	9	8	12	9	10	9	11
None	33	13	5	20	8	4	6	18

Source. Question 45

Table 5-5 shows that types of coverage reported by Reserve Component members reflect age and family status composition. In particular, members of the USMCR were least likely to be covered by any medical insurance (25%) and least likely to be covered by a civilian employer or spouses' employer health plan (44% and 8%, respectively). Again this reflects the relatively high proportions of young and unmarried members of the USMCR (see Perry et al., 1997, Chapter 2). These characteristics also explain the slightly lower-than-average percentages for the ARNG and the USAR.

**Table 5-5**  
*Types of Medical/Hospitalization by Reserve Component*

Types of Medical/ Hospital Coverage	Reserve Component							Total Percent
	ARNG	USAR	USNR	USMCR	ANG	USAFR	USCGR	
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	
Spouse's active-duty medical coverage	1	1	3	1	2	3	2	2
My active-duty military coverage	7	4	3	4	4	3	3	5
Veterans' (VA) coverage	10	11	9	12	6	8	5	10
My civilian employer's health care plan	54	56	63	44	69	68	72	58
Spouse's civilian employer's health care plan	12	13	16	8	15	16	19	13
Other private coverage	12	12	9	20	10	8	10	11
None	12	19	14	25	11	11	7	18

Source. Question 45

Table 5-6 shows again the effects of age and marital status (see Perry et al., 1997, Chapter 2) in the relatively low rates of coverage of unit members (19% had no coverage). Military technicians had a very high rate of coverage, with only 2 percent reporting no coverage. A high percentage of military technicians reported that they were covered by their civilian employer's plan (82%).

**Table 5-6**  
*Types of Medical/Hospitalization Insurance by Reserve Status*

Types of Medical/Hospital Coverage	Reserve Status			Total Percent
	Unit Members	IMAs	Military Technicians	
	Percent	Percent	Percent	
Spouse's active-duty medical coverage	1	5	1	2
My active-duty military coverage	5	4	3	5
Veterans' (VA) coverage	10	10	5	10
My civilian employer's health care plan	57	66	82	58
Spouse's civilian employer's health care plan	13	15	16	13
Other private coverage	12	10	7	11
None	19	9	2	18

Source. Question 45

Table 5-7 shows that among Reservists with medical coverage, having one source of coverage was far more prevalent than having multiple sources (65% vs. 16%). Medical insurance coverage appears to depend largely on a Reservist's civilian work and school status. Students, part-time workers, and those not working for pay were the least likely to have any coverage. Forty-three percent of Reservists who were students and did not have another job for pay (besides the Reserves) had no medical coverage. Likewise, 40 percent of Reservists who worked part-time only and 30 percent of students who also worked had no coverage. Nearly 24 percent of self-employed Reservists had no medical coverage, compared with 12 percent of Reservists with a full-time job.

**Table 5-7**  
**Number of Sources of Reservists' Medical/Hospitalization Coverage by Civilian Work and School Status**

Civilian Work and School Status	Sources of Reservists' Medical/Hospitalization Coverage			Total Percent
	One Source	Multiple Sources	None	
	Percent	Percent	Percent	
<b>Full-Time Employment</b>				
Full-time civilian job	69	19	12	100
Full-time military technician	79	16	5	100
<b>Other Employment</b>				
School and work	59	11	30	100
Multiple jobs	64	20	15	99
Part-time civilian job	50	10	40	100
Self-employed	64	12	24	100
<b>No Employment</b>				
School only	51	5	43	99
Neither school nor work	50	8	42	100
<b>Other</b>	59	13	27	99
<b>Total</b>	<b>65</b>	<b>16</b>	<b>19</b>	<b>100</b>

Note. Percentages do not sum to 100 due to rounding.

Source. Question 45

**Evaluation of medical/hospitalization insurance coverage.** In Question 46 of the 1992 Reserve Components Surveys, Reservists were asked to rate their coverage.

**How would you rate the coverage provided by the civilian medical insurance which you have?**

- **Does not apply, I do not have civilian medical insurance**
- **Excellent**
- **Good**
- **Fair**
- **Poor**

Table 5-8 shows that among Reservists with medical insurance coverage, 32 percent rated their current civilian medical insurance coverage as *excellent*, and another 46 percent rated their coverage as *good*. Only 4 percent of all Reservists considered their coverage *poor*. Officers were somewhat more likely to rate their coverage as *excellent* than were enlisted personnel (38% vs. 30%) and less likely to rate their coverage as *poor* (2% vs. 5%). However, across all pay grade groups, Reserve Components, and Reserve status categories, the ratings provided by members who had medical coverage were consistent.

**Table 5-8**  
**Reservists' Evaluation of Medical Coverage by Pay Grade Group, Reserve Component, and Reserve Status**

Pay Grade Group, Reserve Component, and Reserve Status	Reservists' Evaluation of Medical Coverage				Total Percent
	Excellent	Good	Fair	Poor	
	Percent	Percent	Percent	Percent	
<b>Pay Grade Group</b>					
<b>All Enlisted</b>	30	46	19	5	100
E1-E4	30	45	19	5	99
E5-E6	30	46	20	5	101
E7-E9	32	47	17	3	99
<b>All Officers</b>	38	45	14	2	99
O1-O3	34	47	15	3	99
O4+	42	44	13	2	101
<b>Reserve Component</b>					
ARNG	29	46	10	5	99
USAR	31	45	20	4	100
USNR	36	44	16	4	100
USMCR	40	41	15	4	100
ANG	30	48	18	4	100
USAFR	34	46	16	3	99
USCGR	39	46	13	3	101
<b>Reserve Status</b>					
Unit members	32	46	18	4	100
IMAs	37	45	15	4	101
Military technicians	27	48	21	4	100
<b>Total</b>	<b>32</b>	<b>46</b>	<b>18</b>	<b>4</b>	<b>100</b>

*Note.* Only Reservists with coverage are included in this table. Percentages do not sum to 100 due to rounding.

*Source.* Question 46

***Willingness to purchase medical insurance through the Reserves.*** Question 47 asked Reservists to indicate their interest in purchasing medical insurance through the Reserves.

***If it were available through your membership in the Guard or Reserve, would you be interested in purchasing medical insurance?***

- *Yes, for myself and my family*
- *Yes, for myself only*
- *Not sure*
- *No*

Table 5-9 shows that, even though there was a high degree of satisfaction with current health plans among those with coverage, 61 percent of all Reservists would be interested in purchasing medical insurance through the Reserves. Interest was somewhat higher among enlisted members (63%) than among officers (50%), although more officers than enlisted personnel indicated they were unsure if they would take advantage of such insurance (30% vs. 23%).

**Table 5-9**  
**Reservists' Interest in Buying Medical Insurance Through the Reserves, by Pay Grade Group, Reserve Component, and Reserve Status**

Pay Grade Group, Reserve Component, and Reserve Status	Reservists' Interest in Buying Medical Insurance Through the Reserves, if Available				Total Percent
	Yes, for Self and Family	Yes, for Self Only	Not Sure	No	
	Percent	Percent	Percent	Percent	
<b>Pay Grade Group</b>					
<b>All Enlisted</b>	46	17	23	14	100
E1-E4	40	26	20	14	100
E5-E6	50	13	24	13	100
E7-E9	49	8	27	16	100
<b>All Officers</b>	41	9	30	21	101
O1-O3	42	11	28	18	99
O4+	40	6	31	23	100
<b>Reserve Component</b>					
ARNG	49	15	22	14	100
USAR	45	18	22	14	99
USNR	37	15	29	19	100
USMCR	37	23	23	17	100
ANG	43	13	28	16	100
USAFR	43	15	26	15	99
USCGR	38	11	26	24	99
<b>Reserve Status</b>					
Unit members	45	17	23	15	100
IMAs	39	10	30	22	101
Military technicians	49	8	29	15	101
<b>Total</b>	<b>45</b>	<b>16</b>	<b>24</b>	<b>15</b>	<b>100</b>

*Note* Percentages do not sum to 100 due to rounding.

*Source.* Question 47

Among Reserve Components, there was high interest in buying insurance for themselves or their families. The only Component for which less than one half (49%) of the members reported interest was the USCGR. Members of the USMCR, who were least likely to be married among Reserve members, were slightly more likely than others to be interested in insurance for themselves only (23% vs. 16% overall).

By Reserve status, IMAs were less likely than military technicians and unit members to be interested in buying medical insurance through the Reserves (49% vs. 57% and 62%, respectively). The fact that military technicians were interested in such insurance, despite their high rate of coverage by civilian employers, may partly reflect their slightly lower ratings of their current coverage (21% rated their coverage as only *fair*, compared with 18% of unit members and 15% of IMAs).



Table 5-10 shows that Reservists who worked part-time only, were self-employed only, or who neither worked or went to school were most likely to be interested in purchasing medical insurance through the Reserves (70%, 74%, and 70%, respectively). Sixty-five percent of students who were working and 68 percent of students who were not working indicated that they would be interested in such insurance. Even among full-time workers, 57 percent of those holding civilian jobs and 59 percent of military technicians indicated that they would be interested in buying insurance through the Reserves.

**Table 5-10**  
**Reservists' Interest in Buying Medical Insurance Through the Reserves by Civilian Work and School Status**

Civilian Work and School Status	Reservists' Interest in Buying Medical Insurance Through the Reserves, if Available				Total Percent
	Yes, for Self and Family	Yes, for Self Only	Not Sure	No	
	Percent	Percent	Percent	Percent	
<b>Full-Time Employment</b>					
Full-time civilian job	46	11	26	17	100
Full-time military technician	49	10	27	15	101
<b>Other Employment</b>					
School and work	35	30	22	13	100
Multiple jobs	53	13	23	11	100
Part-time civilian job	46	24	18	12	100
Self-employed	58	16	17	10	101
<b>No Employment</b>					
School only	34	34	19	13	100
Neither school nor work	48	22	19	12	101
<b>Other</b>	46	18	21	15	100
<b>Total</b>	<b>45</b>	<b>16</b>	<b>24</b>	<b>15</b>	<b>100</b>

Note. Percentages do not sum to 100 due to rounding.

Source. Question 47

**Summary.** Eighty-two percent of all Reservists had some type of medical/hospitalization insurance, with E1-E4 and, to a lesser extent, E5-E6 members reporting no coverage at a higher rate than other groups (33% for E1-E4 and 13% for E5-E6). Reservists who were students or who worked part-time or not at all were least likely to have medical insurance. Among Reservists with coverage, the most common type of insurance was that provided by a civilian employer. These figures indicate that having medical insurance coverage is closely related to civilian work and school status.

Among Reservists with medical insurance coverage, there were relatively high evaluations of the coverage, with more than 3 out of 4 Reservists rating their coverage as *excellent* or *good*. However, Reservists indicated a high degree of interest in purchasing coverage if it were available through the Reserves. Sixty-one percent indicated that they were interested in purchasing coverage for themselves or for their families. It would appear that medical coverage benefits would have great appeal to Reservists.

## **Dental Insurance**

Like the previous discussion of medical insurance, this section examines the sources of Reservists' dental insurance coverage, their evaluation of that coverage, and their willingness to purchase such insurance through the Reserves.

**Dental insurance coverage.** Question 50 of the *1992 Reserve Components Surveys* asked Reservists about their dental insurance coverage.

***Which of the following dental coverages do you have? Mark all that apply.***

- ***My spouse's active duty military coverage***
- ***My active duty military coverage***
- ***Veterans' (VA) coverage***
- ***My civilian employer's dental plan***
- ***My spouse's civilian employer's plan***
- ***Other private coverage***
- ***None***

Tables 5-11, 5-12, and 5-13 show the types of coverage held by each pay grade group, Reserve Component, and Reserve status, respectively. These tables show that, overall, 37 percent of Reservists had no dental insurance coverage, with one half of all junior enlisted Reservists lacking coverage. The rate of coverage for Reservists (63%) compares favorably to the national rate of 41 percent reported by the National Center for Health Statistics for 1989, the most current year available. Table 5-11 shows that, as with medical insurance, dental coverage rates increased as pay grade group increased. One half of E1-E4 Reservists did not have dental coverage, compared with 37 percent overall. E1-E4 Reservists were also more likely than members in other pay grade groups to have other private coverage, perhaps through parents or from programs available to college students. Eleven percent of E1-E4s had such private coverage, compared with 7 percent overall. As with medical insurance, Reservists' civilian employers were the most common source of coverage, with 45 percent of Reservists reporting that source and another 11 percent reporting coverage through their spouses' civilian employer.

**Table 5-11**  
*Types of Dental Insurance by Pay Grade Group*

Types of Dental Coverage	Pay Grade Group							Total Percent
	Enlisted Personnel				Officers			
	E1-E4	E5-E6	E7-E9	All Enlisted	O1-O3	O4+	All Officers	
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	
Spouse's active-duty military coverage	1	1	1	1	2	2	2	1
My active-duty military coverage	3	2	2	3	2	1	2	2
Veterans' (VA) coverage	4	4	2	4	2	2	2	3
My civilian employer's dental plan	29	48	61	42	56	61	59	45
Spouse's civilian employer's dental plan	6	13	17	10	14	16	15	11
Other private coverage	11	5	4	8	4	4	4	7
None	50	33	23	39	27	23	25	37

Source. Question 50

Table 5-12 shows that patterns of dental coverage closely matched those of medical coverage. Members of the USMCR were least likely to have dental coverage (41% had no coverage), and members of the USCGR were most likely to be covered (only 25% had no coverage).

**Table 5-12**  
*Types of Dental Insurance by Reserve Component*

Types of Dental Coverage	Reserve Component							Total Percent
	ARNG	USAR	USNR	USMCR	ANG	USAFR	USCGR	
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	
Spouse's active-duty medical coverage	1	1	3	1	1	2	2	1
My active-duty military coverage	3	2	1	3	3	2	2	2
Veterans' (VA) coverage	4	4	3	5	2	2	2	3
My civilian employer's dental plan	39	44	50	35	53	56	57	45
Spouse's civilian employer's dental plan	10	11	14	6	13	13	16	11
Other private coverage	7	8	4	15	7	5	6	7
None	43	37	31	41	29	27	25	37

Source. Question 50

Table 5-13 shows that the overall percentage of Reservists having no coverage (37%) was heavily influenced by the 38 percent of unit members having no coverage. IMAs and military technicians, who constitute small percentages of Reservists overall, lacked dental coverage at rates of 28 percent and 23 percent, respectively. Across all Reserve status categories, the most frequent source of dental coverage was the members' civilian employers' plans.

**Table 5-13**  
*Types of Dental Insurance by Reserve Status*

Types of Dental Coverage	Reserve Status			Total Percent
	Unit Members	IMAs	Military Technicians	
	Percent	Percent	Percent	
Spouse's active-duty medical coverage	1	4	1	1
My active-duty military coverage	3	2	1	2
Veterans' (VA) coverage	4	3	1	3
My civilian employer's dental plan	43	53	58	45
Spouse's civilian employer's dental plan	11	14	15	11
Other private coverage	7	6	6	7
None	38	28	23	37

Source. Question 50

As was the case for medical insurance, Table 5-14 shows that, for Reservists with dental coverage, a single source of coverage was far more common than multiple sources. Also, like medical insurance, dental insurance coverage varied with Reservists' civilian work and school status. Coverage was low among part-time workers, students working or not, and others not working. Furthermore, compared with medical insurance, a high percentage of self-employed workers did not have dental insurance; their 62 percent rate of no coverage was the highest for any group.

**Table 5-14**  
**Number of Sources of Reservists' Dental Coverage by Civilian Work and School Status**

Civilian Work and School Status	Sources of Reservists' Dental Coverage			Total Percent
	One Source	Multiple Sources	None	
	Percent	Percent	Percent	
<b>Full-Time Employment</b>				
Full-time civilian job	62	8	30	100
Full-time military technician	68	7	25	100
<b>Other Employment</b>				
School and work	48	5	47	100
Multiple jobs	52	8	40	100
Part-time civilian job	40	5	55	100
Self-employed	35	3	62	100
<b>No Employment</b>				
School only	38	2	59	99
Neither school nor work	38	3	60	101
<b>Other</b>	51	5	44	100
<b>Total</b>	<b>56</b>	<b>7</b>	<b>38</b>	<b>101</b>

*Note.* Percentages do not sum to 100 due to rounding.

*Source.* Question 50

**Evaluation of dental insurance coverage.** In Question 51 of the 1992 Reserve Components Surveys, Reservists were asked to rate their dental coverage.

**How would you rate the coverage provided by the civilian dental insurance which you have?**

- **Does not apply, I do not have civilian dental insurance**
- **Excellent**
- **Good**
- **Fair**
- **Poor**

Table 5-15 shows that, for those with coverage, 69 percent of Reservists rated their dental insurance coverage as *excellent* or *good*, slightly lower than the 78 percent rating for medical coverage. Although E1-E4 Reservists were most likely to have no dental insurance, they were also most likely to rate their present coverage as at least *good* (75%). E7-E9 Reservists were most likely to feel that their dental insurance was *fair* or *poor* (37%). Across Reserve Components, there was a fair degree of uniformity in the ratings of dental coverage. By Reserve status, military technicians evaluated their current dental insurance coverage lower than did other Reservists. Only 40 percent of military technicians rated their coverage as *excellent* or *good*, and 67 percent of IMAs and 71 percent of unit members provided the same assessment of their current coverage. Almost 26 percent of military technicians rated their dental coverage as *poor*, compared with 11 percent of IMAs and 7 percent of unit members.

**Table 5-15**

***Reservists' Evaluation of Dental Coverage by Pay Grade Group, Reserve Component, and Reserve Status***

Pay Grade Group, Reserve Component, and Reserve Status	Reservists' Evaluation of Dental Coverage				Total Percent
	Excellent	Good	Fair	Poor	
	Percent	Percent	Percent	Percent	
<b>Pay Grade Group</b>					
All Enlisted	27	42	23	8	100
E1-E4	32	43	19	5	99
E5-E6	24	42	25	9	100
E7-E9	23	40	25	12	100
All Officers	30	40	22	9	101
O1-O3	28	41	22	9	100
O4+	31	38	22	9	100
<b>Reserve Component</b>					
ARNG	26	41	24	9	100
USAR	27	43	22	8	100
USNR	30	41	22	8	101
USMCR	40	40	16	4	100
ANG	23	40	25	12	100
USAFR	27	45	21	7	100
USCGR	30	43	20	7	100
<b>Reserve Status</b>					
Unit members	28	43	22	7	100
IMAs	29	38	22	11	100
Military technicians	11	29	34	26	100
<b>Total</b>	<b>27</b>	<b>42</b>	<b>23</b>	<b>8</b>	<b>100</b>

*Note.* Only Reservists with coverage are included in this table. Percentages do not sum to 100 due to rounding.

*Source.* Question 51

***Willingness to buy dental insurance through the Reserves.*** Question 52 asked Reservists to indicate their interest in purchasing dental insurance through the Reserves.

***If it were available through your membership in the Guard or Reserve, would you be interested in purchasing dental insurance?***

- *Yes, for myself and my family*
- *Yes, for myself only*
- *Not sure*
- *No*

Table 5-16 shows that 62 percent of all Reservists indicated an interest in buying dental insurance for themselves or their families; this was nearly identical to the 61 percent interested in buying medical coverage. As was the case for medical insurance, a slightly higher proportion of enlisted members than officers were interested in buying dental insurance (65% vs. 53%).

**Table 5-16**  
**Reservists' Interest in Buying Dental Insurance Through the Reserves by Pay Grade Group, Reserve Component, and Reserve Status**

Pay Grade Group, Reserve Component, and Reserve Status	Reservists' Interest in Buying Dental Insurance Through the Reserves, if Available				Total Percent
	Yes, for Self and Family	Yes, for Self Only	Not Sure	No	
	Percent	Percent	Percent	Percent	
<b>Pay Grade Group</b>					
All Enlisted	47	18	20	15	100
E1-E4	39	25	19	17	100
E5-E6	52	13	21	14	100
E7-E9	53	9	23	15	100
All Officers	44	9	25	21	99
O1-O3	45	12	25	18	100
O4+	44	6	26	24	100
<b>Reserve Component</b>					
ARNG	50	15	20	15	100
USAR	45	18	20	16	99
USNR	40	15	25	20	100
USMCR	36	23	22	19	100
ANG	47	15	23	15	100
USAFR	46	15	22	17	100
USCGR	41	11	26	22	100
<b>Reserve Status</b>					
Unit members	46	17	21	17	101
IMAs	42	10	25	22	99
Military technicians	58	10	21	10	99
<b>Total</b>	<b>46</b>	<b>16</b>	<b>21</b>	<b>16</b>	<b>99</b>

*Note.* Percentages do not sum to 100 due to rounding.

*Source.* Question 52

Reservists' interest in buying dental insurance showed patterns similar to their interest in buying medical insurance. For example, members of the USMCR, who are the least likely to be married, were least likely to be interested in dental insurance for themselves and their families (36%) but most likely to be interested in dental insurance for themselves only (23%).

Military technicians, who evaluated their current dental coverage lowest, were most likely to be interested in buying dental insurance through the Reserves. Nearly 68 percent reported they would buy dental insurance either for themselves only or for themselves and their families. Somewhat fewer unit members (63%) and IMAs (52%) said they would buy dental insurance.

Table 5-17 shows that military technicians (70%) and part-time workers (68%) were more likely than other Reservists to want to buy dental insurance through the Reserves. Self-employed individuals and Reservists who were not working were also likely to want to buy dental insurance (67% each). Full-time workers were slightly less likely to be interested in dental insurance than they were in medical insurance.

**Table 5-17**

**Reservists' Interest in Buying Dental Insurance Through the Reserves by Civilian Work and School Status**

Civilian Work and School Status	Reservists' Interest in Buying Dental Insurance Through the Reserves, if Available				Total Percent
	Yes, for Self and Family	Yes, for Self Only	Not Sure	No	
	Percent	Percent	Percent	Percent	
<b>Full-Time Employment</b>					
Full-time civilian job	48	12	23	18	101
Full-time military technician	58	12	20	10	100
<b>Other Employment</b>					
School and work	34	30	20	16	100
Multiple jobs	51	14	22	13	100
Part-time civilian job	46	24	17	13	100
Self-employed	51	16	16	16	99
<b>No Employment</b>					
School only	32	31	19	19	101
Neither school nor work	46	21	18	15	100
<b>Other</b>	49	16	20	15	100
<b>Total</b>	<b>46</b>	<b>16</b>	<b>21</b>	<b>16</b>	<b>99</b>

*Note.* Percentages do not sum to 100 due to rounding.

*Source.* Question 52

**Summary.** The rates of dental coverage for Reservists were slightly lower than for medical coverage (63% vs. 82%), and quality of dental coverage was rated slightly lower than was quality of medical coverage among those members with coverage. E1-E4 Reservists had the lowest rate of dental coverage. They were most likely to be students, part-time workers, or those not working. As with medical insurance, coverage was closely related to civilian work and school status. Also as was the case with medical coverage, Reservists expressed a high degree of interest in purchasing dental insurance through the Reserves, with almost 2 out of 3 Reservists expressing an interest in doing so.

**Chapter Summary**

Reservists' and their families' medical and dental care expenditures varied widely and were closely related to age and family status. In the previous year, over one half of all Reservists spent less than \$500 for health care and services, and less than \$200 for dental care. Slightly less than one third spent over \$1,500 for health care or over \$500 for dental care. Married Reservists had higher levels of expenditures than did single Reservists. Reservists with children had high medical and dental expenses more often than did Reservists without children for most pay grade groups, Reserve Components, and Reserve status categories.

In general, junior Reservists, who were most likely to be young and single, had the lowest health care expenditures of any pay grade group. The age and the marital status of junior Reservists were also reflected in health and dental care expenditures by Reserve Component. Members of the USMCR, which had the highest proportion of junior Reservists, had the lowest



health care expenditures on average. Junior Reservists also influenced the findings for expenditures by Reserve status. More specifically, a very large proportion of Reservists were unit members, and a large proportion of unit members were junior Reservists. This explains why unit members had lower health care expenditures than did military technicians and IMAs.

Eighty-two percent of all Reservists had medical/hospitalization insurance, and 63 percent had dental insurance. Evaluations of dental coverage were slightly lower than were ratings of medical coverage (among those with coverage). Again, E1-E4 Reservists were least likely to have either coverage; 33 percent had no medical insurance, and 50 percent had no dental insurance. Insurance coverage seemed to depend primarily on Reservists' civilian work and school status. Full-time workers were most likely to have both dental and medical coverage. Medical insurance coverage was least common among students, self-employed workers, and those who did not work for pay outside the Reserves. For dental insurance, self-employed workers were the least likely to have coverage.

Among all Reservists, 78 percent of Reservists rated their medical insurance coverage as *excellent* or *good*, and 69 percent gave an equally high rating for their current dental coverage. Senior enlisted Reservists and officers rated their coverage higher than did junior enlisted Reservists. Even though evaluations of current coverage were relatively high, 61 percent of Reservists were interested in buying medical insurance through the Reserves for themselves and/or their families if it had been available. Sixty-two percent would have bought dental insurance. Although students, part-time workers, and members who were not working—those least likely to have both types of coverage overall—were most interested. It appears that such a benefit would have a very wide appeal across all groups of Reservists

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## **APPENDIX A**

### **Questionnaires**

- 1992 Reserve Components Survey of Officers**
- 1992 Reserve Components Survey of Enlisted Personnel**
- 1992 Reserve Components Survey of Spouses**

## 1992 Reserve Components Survey of Officers

The National Guard and Reserve Components are conducting a survey of Guard/Reserve personnel. You have been selected to participate in this important survey. Please read the instructions before you begin the questionnaire.

### PRIVACY NOTICE

**AUTHORITY:** 10 U.S.C. 136

**PRINCIPAL PURPOSE OR PURPOSES:**

Information collected in this survey is used to sample attitudes and/or discern perceptions of social problems observed by the Guard and Reserve Components members and to support additional manpower research activities. This information will assist in the formulation of policies which may be needed to improve the environment for Reserve Components members and families.

**ROUTINE USES:** None

**DISCLOSURE:** Your survey instrument will be treated as confidential. All identifiable information will be used only by persons engaged in, and for the purposes of, the survey. It will not be disclosed to others or used for any other purpose. Only group statistics will be reported.

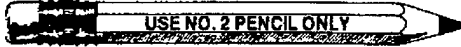
Your participation in the survey is voluntary. Failure to respond to any questions will not result in any penalty. However, your participation is encouraged so that the data will be complete and representative.

**OFFICE USE ONLY**

- PN
- NR
- RF
- NE

## INSTRUCTIONS FOR COMPLETING THE SURVEY

- Please use a **No. 2 pencil**.



- Make heavy black marks that fill the circle for your answer.
- Please **do not** make stray marks of any kind.



- Sometimes you will be asked to "Mark one." When this instruction appears, mark the one best answer.

**Example:**

In what month are you completing the survey?

- August
- September
- October
- November
- December
- January
- February

If your answer is "September," then just mark that one circle.

- Sometimes you will be asked to "Mark all that apply." When this instruction appears, you may mark **more than one** answer.

**Example:**

In which components have you served? Mark **all** that apply.

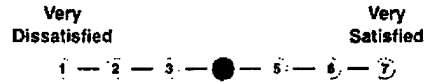
- Active Army (USA)
- Army National Guard (ARNG)
- Army Reserve (USAR)
- Active Navy (USN)
- Naval Reserve (USNR)
- Active Air Force (USAF)
- Air National Guard (ANG)
- Air Force Reserve (USAFR)
- Active Marine Corps (USMC)
- Marine Corps Reserve (USMCR)
- Active Coast Guard (USCG)
- Coast Guard Reserve (USCGR)

If your answer is "Active Army (USA)" and "Army Reserve (USAR)," then mark the two circles clearly.

- Answers to some of the questions will be on a **SEVEN-POINT SCALE**.

**Example:**

How satisfied are you with the opportunities you have for promotion in your unit?



If your answer is "VERY DISSATISFIED," you would darken the circle for number 1.

If your answer is "VERY SATISFIED," you would darken the circle for number 7.

If your opinion is somewhere in between, you would darken the circle for number 2 or 3 or 4 or 5 or 6.

- If you are asked to give numbers for your answer, please record as shown below.

**Example:**

How old were you on your last birthday?

If your answer is 24...

Write the numbers in the boxes, making sure that the last number is always placed in the right-hand box.

Fill in the unused boxes with zeros.

Then darken the circle for the matching number below each box.

Age Last Birthday

Write the number in the boxes. →

2	4
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

Then fill in the matching circles. →

I LOCATION

1. In what month are you completing the survey? Mark one.
- August
  - September
  - October
  - November
  - December
  - January
  - February

2. Which of the following best describes the type of place where you are living now? Mark one.
- In military housing on a base/installation
  - In a large city (over 250,000)
  - In a suburb near a large city
  - In a medium-sized city (50,000-250,000)
  - In a suburb near a medium-sized city
  - In a small city or town (under 50,000)
  - On a farm or ranch
  - In a rural area but not on a farm or ranch

3. How long have you lived in your present neighborhood? Mark one.
- Less than a year
  - 1-2 years
  - 2-3 years
  - 3-5 years
  - 5 years or more

II MILITARY BACKGROUND

4. Of which Reserve Component are you a member? Mark one.
- Army National Guard (ARNG)
  - Army Reserve (USAR)
  - Naval Reserve (USNR)
  - Marine Corps Reserve (USMCR)
  - Air National Guard (ANG)
  - Air Force Reserve (USAFR)
  - Coast Guard Reserve (USCGR)

5. What is your present pay grade? Mark one.
- |                                   |                                    |                           |
|-----------------------------------|------------------------------------|---------------------------|
| <input type="radio"/> O-1 or O1-E | <input type="radio"/> O-5          | <input type="radio"/> W-1 |
| <input type="radio"/> O-2 or O2-E | <input type="radio"/> O-6          | <input type="radio"/> W-2 |
| <input type="radio"/> O-3 or O3-E | <input type="radio"/> O-7 or above | <input type="radio"/> W-3 |
| <input type="radio"/> O-4         |                                    | <input type="radio"/> W-4 |

6. When do you expect to get your NEXT PROMOTION to a higher pay grade? Mark one.
- In less than 3 months
  - 3-6 months from now
  - 7-9 months from now
  - 10-12 months from now
  - 13-18 months from now
  - 19 months to 2 years from now
  - 25 months to 3 years from now
  - More than 3 years from now
  - Does not apply, I don't expect any more promotions

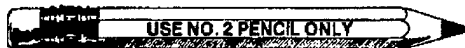
7. In what year did you first enter any branch of the military? (If you first entered in the Active Force, record the year you first entered the Active Force.)

Write the number in the boxes. → 19

Year	
0	①
1	②
2	③
3	④
4	⑤
5	⑥
6	⑦
7	⑧
8	⑨
9	⑩

Then fill in the matching circles. →

8. Through which of the following officer procurement programs did you obtain your commission/warrant? Mark one.
- Academy Graduate (USMA, USNA, USAFA, USCGA)
  - Academy Graduate (U.S. Merchant Marine Academy)
  - ROTC/NROTC (scholarship)
  - ROTC/NROTC (non-scholarship)
  - OCS/AOCS/OTS/PLC
  - Aviation Cadet
  - National Guard State OCS
  - ANG Academy of Military Science (AMS)
  - Direct appointment (professional-medical, dental, JAG, chaplain)
  - Direct appointment (all others)
  - Aviation training program (exclusive of OCS/AOCS/OTS/PLC)
  - Direct appointment as a commissioned officer
  - Direct appointment as a warrant officer
  - Warrant Officer Entry Level Training
  - Other



9. When you first entered the military, in which component did you serve? Do not include as active service, service for basic and initial training only. Mark one.

- Active Army (USA)
- Army National Guard (ARNG)
- Army Reserve (USAR)
- Active Navy (USN)
- Naval Reserve (USNR)
- Active Air Force (USAF)
- Air National Guard (ANG)
- Air Force Reserve (USAFR)
- Active Marine Corps (USMC)
- Marine Corps Reserve (USMCR)
- Active Coast Guard (USCG)
- Coast Guard Reserve (USCGR)

10. In which components have you served? Do not include as active service, service for basic and initial training only. Mark all that apply.

- Active Army (USA)
- Army National Guard (ARNG)
- Army Reserve (USAR)
- Active Navy (USN)
- Naval Reserve (USNR)
- Active Air Force (USAF)
- Air National Guard (ANG)
- Air Force Reserve (USAFR)
- Active Marine Corps (USMC)
- Marine Corps Reserve (USMCR)
- Active Coast Guard (USCG)
- Coast Guard Reserve (USCGR)

11. In all, to the nearest year, how long have you served in the Guard/Reserve? Do not include active duty years.

Less than 1 year

Years	
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

12. In all, to the nearest year, how long did you serve in the Active Force/ on active duty? Do not include your initial active duty training for the Guard/Reserve. Include service as FTS-AGR/TAR.

- I have never served in the Active Force
- Less than 1 year

Years

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

13. When you finally leave the Guard/Reserve, how many total years of service do you expect to have? (include active duty years.)

Years

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

14. Are you in a different unit now than you were two years ago? Mark one.

- I have not been in the Guard/Reserve for two years, GO TO QUESTION 17
- No, I am in the same unit, GO TO QUESTION 17
- Yes, in a different unit but in the same component
- Yes, in a different unit in a different component

15. Why did you change units? Mark all that apply.

- I was offered a promotion
- Promotion was more likely in new unit
- I relocated away from the previous unit
- I wanted to retrain in a different skill
- I like the job better in my new unit
- I like the people better in my new unit
- My old unit was disestablished
- Other reasons





16. Did you have to retrain in a new skill when you changed units?

- Yes
No

17. Were you mobilized/activated/called-up as a Reservist during Operation Desert Shield/Desert Storm?

Mark all that apply.

- No, GO TO QUESTION 19
Yes, deployed to Persian Gulf area
Yes, deployed to other overseas location
Yes, deployed in the United States
Yes, stayed in my local community

18. How many months were you mobilized/activated/called-up?

Number Months

Grid for entering number of months from 0 to 9.

III MILITARY PLANS

19. When you originally became a member of the Guard/Reserve, how many years were you obligated to serve? Mark one.

- No original obligation
1 year or less
2 years
3 years
4 years
5 years
6 years
7 years
8 years
Don't know

20. Do you have a current obligation or term of service?

- Yes
No, GO TO QUESTION 23

21. In what month and year will you complete your current obligation or term of service?

- Month: January, February, March, April, May, June, July, August, September, October, November, December
Don't know

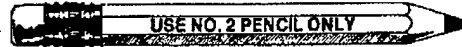
Year selection: 199 followed by a vertical column of digits 0-9.

22. At the completion of your obligation or term of service, how likely are you to continue to participate in the Selected Reserve of the Guard/Reserve?

- (0 in 10) No chance
(1 in 10) Very slight possibility
(2 in 10) Slight possibility
(3 in 10) Some possibility
(4 in 10) Fair possibility
(5 in 10) Fairly good possibility
(6 in 10) Good possibility
(7 in 10) Probable
(8 in 10) Very probable
(9 in 10) Almost sure
(10 in 10) Certain

23. When you finally leave the Guard/Reserve, what pay grade do you think you will have? Mark one.

- O-1, O-2, O-3, O-4, O-5, O-6, O-7 or above, W-1, W-2, W-3, W-4, W-5



24. Below are some reasons people have for DECIDING TO LEAVE the National Guard/Reserve. If you decide to leave the Guard/Reserve at the end of your current term, which of these would be your most important reason for leaving? Which would be your second most important reason for leaving?  
(Mark one reason under each column.)

I WOULD LEAVE THE GUARD/RESERVE BECAUSE:	(A) Most Important Reason	(B) Second Most Important Reason
a. I am not eligible to reenlist	<input type="radio"/>	<input type="radio"/>
b. I am moving to another area	<input type="radio"/>	<input type="radio"/>
c. It is too hard to get to my Guard/Reserve unit	<input type="radio"/>	<input type="radio"/>
d. I need the time for my education	<input type="radio"/>	<input type="radio"/>
e. My unit drills conflict with my civilian job	<input type="radio"/>	<input type="radio"/>
f. My unit drills conflict with my family activities	<input type="radio"/>	<input type="radio"/>
g. I want more leisure time	<input type="radio"/>	<input type="radio"/>
h. I don't like my unit's training	<input type="radio"/>	<input type="radio"/>
i. My unit doesn't have modern equipment for training	<input type="radio"/>	<input type="radio"/>
j. I'm bored with unit activities	<input type="radio"/>	<input type="radio"/>
k. The pay is too low	<input type="radio"/>	<input type="radio"/>
l. Promotions are too slow	<input type="radio"/>	<input type="radio"/>
m. I've had too many problems getting paid	<input type="radio"/>	<input type="radio"/>
n. Problems caused by mobilization/activation/deployment	<input type="radio"/>	<input type="radio"/>

25. How likely are you to stay in the Guard/Reserve until qualified for retirement? Assume that all special pays which you currently receive are still available. Mark one.

- (0 in 10) No chance
- (1 in 10) Very slight possibility
- (2 in 10) Slight possibility
- (3 in 10) Some possibility
- (4 in 10) Fair possibility
- (5 in 10) Fairly good possibility
- (6 in 10) Good possibility
- (7 in 10) Probable
- (8 in 10) Very probable
- (9 in 10) Almost sure
- (10 in 10) Certain

26. Do you plan to elect the Reserve Components Survivor Benefit Plan (SBP) when eligible?

- Does not apply, I don't plan to remain until 20 years
- I have already elected to participate
- I have already elected not to participate
- Yes, upon receipt of my 20-year letter
- Yes, when I am 60 years old
- No
- Uncertain, I am not aware of the plan at all
- Uncertain, I don't understand the plan clearly
- Uncertain, I have not made up my mind

27. How concerned are you about the following as a result of current talk about force reductions in the Guard/Reserve? Mark one for each item.

	Very Greatly Concerned	Greatly Concerned	Moderately Concerned	Somewhat Concerned	Not At All Concerned
a. Your long-term opportunities in the Guard/Reserve	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. The financial burden on you and/or your family should you have to leave the Guard/Reserve unexpectedly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Impact of my unit closing on my community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

28. The questions below are about your preparedness. Mark one for each item.

	Yes	No	Don't Know	Does Not Apply
a. Do you have a current written will?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Does anyone currently hold your power-of-attorney?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Do you have life insurance other than SGLI/VGLI?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Have you filled out a record of emergency data?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Does your spouse or next-of-kin know where to find your papers?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Do you verify/update annually your record of emergency data?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



29. If you were to be called up, how much of a problem would each of the following be for you or your family? Mark one number for each item.

	A Serious Problem					Not A Problem	Don't Know	Does Not Apply
	1	2	3	4	5	6	7	
a. Employer problems at the beginning of the mobilization/activation/call-up	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Employer problems when you returned to your job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Getting the same job back after returning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Loss of civilian health benefits during the call-up	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Loss of seniority, promotion opportunity, or job responsibility on civilian job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Loss of income during the call-up	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Attitudes of supervisor or co-workers upon return	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Business or medical practice would be damaged	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Problems for patients, clients, customers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Spouse would need work but would not find job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
k. Increased family problems	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
l. Increased chances for a marital separation or divorce	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
m. Problems for children	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
n. Burden on spouse	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
o. Child care during the call-up	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

30. People participate in the Guard/Reserve for many reasons. How much have each of the following contributed to your most recent decision to stay in the Guard/Reserve? Mark one for each item.

	Major Contribution	Moderate Contribution	Minor Contribution	No Contribution
a. Serving the country	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Using educational benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Obtaining training in a skill that would help get a civilian job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Serving with the people in the unit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Getting credit toward Guard/Reserve retirement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Promotion opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Opportunity to use military equipment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Challenge of military training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Needed the money for basic family expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Wanted extra money to use now	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
k. Saving income for the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
l. Travel/"get away" opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
m. Just enjoyed the Guard/Reserve	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
n. Pride in my accomplishments in the Guard/Reserve	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

16-57208



## IV MILITARY TRAINING, BENEFITS, AND PROGRAMS

- 31. How were you trained for your current Primary Occupational Specialty (MOS/Designator/Rating/AFSC)?** Mark all that apply.
- In a formal service school
  - On-the-job training (OJT) in a civilian job
  - In a formal civilian school
  - On-the-job training (OJT) in the active service
  - On-the-job training (OJT) in a Guard/Reserve unit
  - Correspondence course(s)

- 32. For all of 1991, what percentage of your Guard/Reserve time was spent working in your Primary Occupational Specialty (MOS/Designator/Rating/AFSC)?**
- None
  - 1-24%
  - 25-49%
  - 50-74%
  - 75-99%
  - 100% (All)

- 33. Is your current Primary Occupational Specialty (MOS/Designator/Rating/AFSC) the same one you had while on active duty?**
- Does not apply, I don't have prior active duty service
  - Yes
  - No

- 34. How similar is your civilian job to your Guard/Reserve duty?**
- Does not apply, I don't have a civilian job
  - Does not apply, my civilian job is as a Guard/Reserve military technician
  - Very similar
  - Similar
  - Somewhat similar
  - Not similar at all

- 35. In calendar year 1991, which of the following did you participate in/perform?** Mark all that apply.
- Drill weekends
  - Annual Training/ACDUTRA
  - Active duty (other than for training)
  - Active duty for school training
  - Guard/Reserve work at my home or on my civilian job

- 36. In 1991, how many days of Annual Training/ACDUTRA did you attend?** Do not include school unless used to satisfy your Annual Training/ACDUTRA requirement.

Did not attend 1991 Annual Training/ACDUTRA

**Days**

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

- 37. Did you attend the 1991 Annual Training/ACDUTRA a few days at a time, a week or more at a time, or all at once?**
- Did not attend 1991 Annual Training/ACDUTRA
  - A few days at a time, several times over the year
  - A week or more at a time
  - All at once

- 38. In calendar year 1991, how many paid "Workdays," in addition to any regular drill days and Annual Training/ACDUTRA, did you serve?**
- None

**Paid Workdays**

0	0	0
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9

- 39. In an average month in 1991, how many unpaid hours did you spend at your drill location (place of regular duty)?**
- None

**Unpaid Hours Per Month**

0	0	0
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9

- 40. For all of 1991, what was your total Guard/Reserve income BEFORE taxes and deductions?** Include any pay from drills, Annual Training/ACDUTRA, enlistment or affiliation bonuses, and any call-ups or other active duty or active duty for training. Please give your best estimate.

• Record the amount in the boxes. →

• Round to the nearest whole dollar.

• Fill in the unused boxes with zeros. (For example, if your answer is \$1,503.75, enter 01504.)

• Then mark the matching circle below each box. →

**Total Guard/Reserve Income**

\$ 

0	0	0	0	0
1	1	1	1	1
2	2	2	2	2
3	3	3	3	3
4	4	4	4	4
5	5	5	5	5
6	6	6	6	6
7	7	7	7	7
8	8	8	8	8
9	9	9	9	9

 .00

41. In an average month in 1991, how often did you and/or your spouse use each of the following? Mark one for each item.

**TIMES USED IN AVERAGE MONTH**

	Not Used	Once	Twice	Three to Five Times	Six Times or More
a. Commissary	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Exchange	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Other military facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

42. Which of the following limit your and/or your spouse's use of the commissary and exchange? Mark all that apply in each column.

	A. Commissary	B. Exchange
Prices	<input type="radio"/>	<input type="radio"/>
Stock	<input type="radio"/>	<input type="radio"/>
Hours	<input type="radio"/>	<input type="radio"/>
Distance	<input type="radio"/>	<input type="radio"/>
Military does not allow more frequent use	<input type="radio"/>	<input type="radio"/>

43. Are you now eligible for educational benefits as a result of military service? Mark all that apply.

- No, GO TO QUESTION 45
- Yes, State benefits for my Guard/Reserve service
- Yes, Montgomery GI Bill for Selected Reserve
- Yes, Active Force benefits (VEAP, GI Bill)
- Don't know/am not sure

44. Which educational benefits are you now using? Mark all that apply.

- None
- State benefits for Guard/Reserve
- Montgomery GI Bill for Selected Reserve
- Active Force benefits (VEAP, GI Bill)

45. Which of the following medical/hospitalization coverages do you have? Mark all that apply.

- My spouse's active duty military coverage
- My active duty military coverage
- Veterans' (VA) coverage
- My civilian employer's health care plan
- My spouse's civilian employer's plan
- Other private coverage
- None, GO TO QUESTION 47

46. How would you rate the coverage provided by the civilian medical insurance which you have?

- Does not apply, I do not have civilian medical insurance
- Excellent
- Good
- Fair
- Poor

47. If it were available through your membership in the Guard or Reserve, would you be interested in purchasing medical insurance?

- Yes, for myself and my family
- Yes, for myself only
- Not sure
- No, GO TO QUESTION 49

48. If you could buy medical insurance through Guard/Reserve participation, what is the maximum premium cost you would be willing to pay per month?

- Less than \$50 per month
- \$50 per month
- \$100 per month
- \$150 per month
- \$200 per month
- \$250 per month or more

49. How much did you spend on health care services and products (for you and your family) last year? Include **CHAMPUS** deductions, civilian insurance premiums, and drugs, etc. Do not include dental care.

- Less than \$100
- \$100 to \$500
- \$501 to \$1,000
- \$1,001 to \$1,500
- \$1,501 to \$2,500
- More than \$2,500
- Don't know

50. Which of the following dental coverages do you have? Mark all that apply.

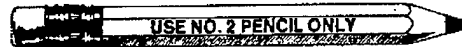
- My spouse's active duty military coverage
- My active duty military coverage
- Veterans' (VA) coverage
- My civilian employer's dental plan
- My spouse's civilian employer's plan
- Other private coverage
- None, GO TO QUESTION 52

51. How would you rate the coverage provided by the civilian dental insurance which you have?

- Does not apply, I do not have civilian dental insurance
- Excellent
- Good
- Fair
- Poor

52. If it were available through your membership in the Guard or Reserve, would you be interested in purchasing dental insurance?

- Yes, for myself and my family
- Yes, for myself only
- Not sure
- No, GO TO QUESTION 54



53. If you could buy dental insurance through monthly withholding from your Reserve paycheck, what is the maximum premium cost you would be willing to pay per month?

- Less than \$25 per month
- \$50 per month
- \$100 per month
- \$150 per month
- \$200 per month
- \$250 or more per month

54. How much did you spend for dental treatment (for you and your family) last year? (Include civilian premiums as well as direct payments for treatment.)

- Less than \$100
- \$100 - \$200
- \$201 - \$300
- \$301 - \$500
- \$501 - \$800
- \$801 - \$1,000
- \$1,001 - \$2,000
- More than \$2,000
- Don't know

55. How much of a problem is each of the following for your unit in meeting your unit's training objectives? Please mark the number which shows your opinion on the lines below. For example, people who feel that an item is Not A Problem would mark 7. People who feel that an item is A Serious Problem would mark 1. Others may have opinions somewhere between 1 and 7. Mark one for each item.

	A Serious Problem					Not A Problem	Don't Know
a. Out-of-date equipment/weapons	1	2	3	4	5	6	7
b. Poor mechanical condition of equipment/weapons	1	2	3	4	5	6	7
c. Being below strength in <u>Grades E-1 - E-4</u>	1	2	3	4	5	6	7
d. Being below strength in <u>Grades E-5 - E-9</u>	1	2	3	4	5	6	7
e. Not enough staff resources to plan effective training	1	2	3	4	5	6	7
f. Low attendance of unit personnel at <u>Unit Drills</u>	1	2	3	4	5	6	7
g. Low attendance of unit personnel at <u>Annual Training/ACDUTRA</u>	1	2	3	4	5	6	7
h. Ineffective training during <u>Annual Training/ACDUTRA</u>	1	2	3	4	5	6	7
i. Shortage of MOS/Rating/Specialty/AFSC qualified personnel	1	2	3	4	5	6	7
j. Low quality of personnel in low grade unit drill positions	1	2	3	4	5	6	7
k. Not enough drill time to practice skills	1	2	3	4	5	6	7
l. Not enough time to plan training objectives <u>and</u> get all administrative paperwork done	1	2	3	4	5	6	7
m. Lack of access to good training facilities and grounds	1	2	3	4	5	6	7
n. Lack of good instruction manuals and materials	1	2	3	4	5	6	7
o. Lack of supplies, such as ammunition, gasoline, etc.	1	2	3	4	5	6	7
p. Excessive turnover of unit personnel	1	2	3	4	5	6	7
q. Inability to schedule effective unit annual training due to gaining command's operating schedule	1	2	3	4	5	6	7
r. Uncertainty about future status of unit	1	2	3	4	5	6	7

PLEASE CHECK: HAVE YOU MARKED A CIRCLE FOR EACH ITEM?

56. How do you usually get to the place of regular military duty or drills? Mark one.

- Drive myself
- Driven by spouse
- Driven by another family member
- Car pool
- Civilian air transportation
- Military air transportation
- Other public transportation
- Taxi
- Walk
- Other

57. How long does it usually take you to get from home to the place where your unit meets/drills? Mark one.

- 0-19 minutes
- 20-39 minutes
- 40-59 minutes
- 1-2 hours
- 2-3 hours
- 3-6 hours
- 6 hours or more



FOR QUESTION 58 TO QUESTION 67 BELOW, PLEASE MARK THE NUMBER WHICH SHOWS YOUR OPINION ON THE LINE FOLLOWING EACH QUESTION. For example, people who are Very Satisfied would mark 7. People who are Very Dissatisfied would mark 1. Others may have opinions somewhere between 1 and 7.

58. How satisfied are you with the training received during your unit drills?

Very Dissatisfied                      Very Satisfied  
1 — 2 — 3 — 4 — 5 — 6 — 7

59. How satisfied are you with the opportunities you have to use your MOS/Designator/Rating/Specialty/AFSC skills during unit drills?

Very Dissatisfied                      Very Satisfied  
1 — 2 — 3 — 4 — 5 — 6 — 7

60. How satisfied are you with the opportunities you have for promotion in your unit?

Very Dissatisfied                      Very Satisfied  
1 — 2 — 3 — 4 — 5 — 6 — 7

61. How satisfied are you with your opportunities for leadership in your unit?

Very Dissatisfied                      Very Satisfied  
1 — 2 — 3 — 4 — 5 — 6 — 7

62. In general, how would you describe the weapons or equipment your unit uses during your unit drills?

Out-of-Date                              Up-to-Date  
1 — 2 — 3 — 4 — 5 — 6 — 7

63. In general, how would you describe the mechanical condition of the weapons and equipment your unit uses during training?

Poor    Excellent  
1 — 2 — 3 — 4 — 5 — 6 — 7

64. Overall, how satisfied were you with your unit's activities at 1991 Annual Training/ACDUTRA?

Does not apply, I didn't attend 1991 Annual Training/ACDUTRA

Very Dissatisfied                      Very Satisfied  
1 — 2 — 3 — 4 — 5 — 6 — 7

65. In general, how would you describe the morale of military personnel in your unit?

Morale Is Very Low                      Morale Is Very High  
1 — 2 — 3 — 4 — 5 — 6 — 7

66. In general, how satisfied are you with the supervision and direction given during unit drills?

Very Dissatisfied                      Very Satisfied  
① — ② — ③ — ④ — ⑤ — ⑥ — ⑦

67. How do you feel about not going to the Persian Gulf area during Operation Desert Storm/Desert Shield?

Does not apply, I went to the Persian Gulf area

Very Displeased                      Very Pleased  
① — ② — ③ — ④ — ⑤ — ⑥ — ⑦

68. How long have you been in your present unit?

Years in Present Unit

Less than 1 year

0	0
1	1
2	2
3	3
4	4
5	
6	
7	
8	
9	

69. How likely is it that another conflict requiring a Reserve call-up will occur in the next 5 years?

- (0 in 10) No chance
- (1 in 10) Very slight possibility
- (2 in 10) Slight possibility
- (3 in 10) Some possibility
- (4 in 10) Fair possibility
- (5 in 10) Fairly good possibility
- (6 in 10) Good possibility
- (7 in 10) Probable
- (8 in 10) Very probable
- (9 in 10) Almost sure
- (10 in 10) Certain

70. How likely is it that you would be called-up if such a mobilization occurred?

- (0 in 10) No chance
- (1 in 10) Very slight possibility
- (2 in 10) Slight possibility
- (3 in 10) Some possibility
- (4 in 10) Fair possibility
- (5 in 10) Fairly good possibility
- (6 in 10) Good possibility
- (7 in 10) Probable
- (8 in 10) Very probable
- (9 in 10) Almost sure
- (10 in 10) Certain



**V INDIVIDUAL AND FAMILY CHARACTERISTICS**

71. If you were mobilized for 30 days or more, would your total income:  
 Increase greatly  
 Increase somewhat  
 Remain the same  
 Decrease somewhat  
 Decrease greatly

72. If mobilized, would you mobilize with your present unit?  
 Yes  
 No  
 Don't know

73. If mobilized, would your military duties be the same as your current duties when attending Annual Training/ACDUTRA?  
 Yes  
 No  
 Don't know

74. Are you Army or Air Force National Guard or Reserve?  
 Yes  
 No, GO TO QUESTION 78

75. Are you a military technician, i.e., a civilian employee of the Army or Air Force National Guard or Reserve?  
 Yes  
 No, GO TO QUESTION 78

76. How long have you been employed as a military technician?  
 Less than 1 year

Years as Technician

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

77. Do you drill with the same unit that you work in as a technician?  
 Yes  
 No

78. Are you male or female?  
 Male  
 Female

79. How old were you on your last birthday?

Age Last Birthday

	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

80. Where were you born?  
 In the United States  
 Outside the United States to military parents  
 Outside the United States to non-military parents

81. Are you an American citizen?  
 Yes  
 No, resident alien  
 No, not a resident alien

82. Did you vote in the last local election? In the last Presidential election?

<b>A. LAST LOCAL ELECTION</b>	<b>B. LAST PRESIDENTIAL ELECTION</b>
<input type="radio"/> Yes, in person at the polls	<input type="radio"/> Yes, in person at the polls
<input type="radio"/> Yes, by absentee ballot	<input type="radio"/> Yes, by absentee ballot
<input type="radio"/> No	<input type="radio"/> No

83. Are you of Spanish/Hispanic origin or descent?  
 Yes  
 No

84. Are you:  
 American Indian/Alaskan Native  
 Black/Negro/African-American  
 Oriental/Asian/Chinese/Japanese/Korean/Filipino/Pacific Islander  
 White/Caucasian  
 Other





**85. AS OF TODAY, what is the highest school grade or academic degree that you have? DO NOT INCLUDE DEGREES FROM TECHNICAL/TRADE OR VOCATIONAL SCHOOLS. Mark one.**

- Less than 12 years of school (no diploma)
- GED or other high school equivalency certificate
- High school diploma
- Some college, but did not graduate
- 2-year college degree
- 4-year college degree (BA/BS)
- Some graduate school
- Master's degree (MA/MS)
- Doctoral degree (PhD/MD/LLB)
- Other degree not listed above

**86. If you are now attending civilian schooling, what kind of school is it? Mark all that apply.**

- Does not apply, I do not attend school
- Vocational/trade/business or other career training school
- Junior or community college (2-year)
- Four-year college or university
- Graduate/professional school
- Other

**87. What is the highest school grade or academic degree that you think you will complete in the future? Mark one.**

- Does not apply, I don't plan to attend school in the future
- Less than 12 years of school (no diploma)
- GED or other high school equivalency certificate
- High school diploma
- Some college, but will not graduate
- 2-year college degree
- 4-year college degree (BA/BS)
- Some graduate school
- Master's degree (MA/MS)
- Doctoral degree (PhD/MD/LLB)
- Other degree not listed above

**88. Have your parents (or guardians), brothers or sisters (include step-brothers and step-sisters) served in or retired from the military? (Include Guard/Reserve.) Mark all that apply.**

	A. Father	B. Mother	C. Brother(s)	D. Sister(s)
Never served	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently serving in the military	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Served less than 8 years and separated	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Served more than 8 years (but not retired)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retired from the military	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**89. What is your current marital status? Mark only one answer.**

- Married for the first time
- Remarried
- Separated
- Widowed, GO TO QUESTION 100
- Divorced, GO TO QUESTION 100
- Never married, GO TO QUESTION 100

**90. Is your spouse currently serving on active duty in the Armed Forces or in the Reserve/Guard?**

- No
- Yes, in a Reserve/Guard Component
- Yes, on active duty in the:**
  - Regular Army
  - Regular Marine Corps
  - Regular Navy
  - Regular Air Force
  - Regular Coast Guard

**91. Has your current spouse ever served in the U.S. Armed Forces, either on active duty or in the Reserve?**

- No, spouse never served
- Yes, spouse is retired from Service
- Yes, spouse is separated from Service
- Yes, spouse is now in Service

**92. How many years have you been married to your current spouse?**

- Less than 1 year

**Years Married**

0	0
1	1
2	2
3	3
4	4
5	
6	
7	
8	
9	

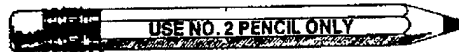
**93. How old was your current spouse on her or his last birthday?**

**Age Last Birthday**

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	
8	
9	

**94. Does your spouse speak English as the main language at home?**

- Yes
- No



FOR QUESTIONS 95 AND 96 PLEASE MARK THE NUMBER WHICH SHOWS YOUR OPINION ON THE LINE FOLLOWING EACH QUESTION.

95. How well do you and your spouse agree on your civilian career plans?

Very Well Not Well  
At All  
1 — 2 — 3 — 4 — 5 — 6 — 7

96. How well do you and your spouse agree on your military career plans?

Very Well Not Well  
At All  
1 — 2 — 3 — 4 — 5 — 6 — 7

97. How much of a problem for your family are each of the following? Mark one for each item.

- |  | Serious Problem       | Somewhat of a Problem | Slight Problem        | Not a Problem         | Does Not Apply        | Don't Know            |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| a. Absence for weekend drills                    | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| b. Absence for Annual Training/ACDUTRA           | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| c. Absence for extra time spent at Guard/Reserve | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

98. What is your spouse's overall attitude toward your participation in the Guard/Reserve? Mark one.

- Very favorable
- Somewhat favorable
- Neither favorable nor unfavorable
- Somewhat unfavorable
- Very unfavorable

99. Has your spouse's support for your decision about staying in the military changed in the past year?

- Yes, increased
- No, decreased
- No, has not changed

**EVERYBODY ANSWER:**

100. How many dependents do you have in each age group? Do not include yourself or your spouse. For the purpose of this question, a dependent is anyone related to you by blood, marriage, or adoption, and who depends on you for over half his or her support.

Does not apply, I have no dependents.  
GO TO QUESTION 104

	NUMBER OF DEPENDENTS					
	None	1	2	3	4	5 or More
a. Under 1 year	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. 1 year to under 2 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. 2-5 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. 6-13 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. 14-22 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. 23-64 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. 65 years or over	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

101. Are arrangements for your dependents who live with you realistically workable for each of the following situations? Mark one for each item.

Does not apply, my dependents do not live with me.

- |   | Yes                   | Probably              | No                    |
|---|-----------------------|-----------------------|-----------------------|
| a. Short-term emergency situation such as a mobilization exercise | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| b. Long-term situation such as being called-up or mobilized       | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

102. Are any of your dependents physically, emotionally, or intellectually handicapped requiring specialized treatment or care?

- No
- Yes, temporarily
- Yes, permanently

103. If you are a single-parent or a military member married to a military member, do you have a military family care plan?

- Does not apply
- Yes
- No

104. Do you have elderly relatives for whom you have responsibility even if they are not your legal dependent(s)?

- No
- Yes

105. Does this elderly relative live with you?

- Does not apply
- Yes
- No



**VI CIVILIAN WORK**

**A. YOUR OWN EXPERIENCE**

106. Are you currently: Mark all that apply.
- Working full-time as an Army or Air Force Guard/Reserve technician, GO TO QUESTION 109
  - Working full-time in a civilian job (not technician)
  - Working part-time in a civilian job
  - With a civilian job but not at work because of temporary illness, vacation, strike, etc.
  - Self-employed in own business
  - Unpaid worker (volunteer or in family business)
  - Unemployed, laid off, looking for work
  - Not looking for work but would like to work
  - In school
  - Retired
  - A homemaker
  - Other

107. What is your immediate (main) civilian supervisor's overall attitude toward your participation in the Guard/Reserve? Mark one.
- Does not apply, I am not working at a civilian job, GO TO QUESTION 109
  - Does not apply, I am self-employed
  - Very favorable
  - Somewhat favorable
  - Neither favorable nor unfavorable
  - Somewhat unfavorable
  - Very unfavorable

108. How much of a problem for your main employer (or for you, if self-employed) are each of the following? Mark one for each item.

	Serious Problem	Somewhat of a Problem	Slight Problem	Not a Problem	Does Not Apply	Don't Know
a. Absence for weekend drills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Absence for Annual Training/ACDUTRA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Absence for extra time spent at Guard/Reserve	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Time spent while at civilian work on Guard/Reserve business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

THE NEXT QUESTIONS ARE ABOUT YOUR CIVILIAN JOB IN 1991. IF YOU HAD MORE THAN ONE JOB, PLEASE ANSWER THESE QUESTIONS FOR THE JOB WHERE YOU WORKED THE MOST HOURS PER WEEK FOR MOST OF THE YEAR.

109. What kind of work did you do; that is, what is your job called? For example, electrical engineer, construction worker, carpenter, high school teacher, typist, etc.
- I had no civilian job in 1991, GO TO QUESTION 122

WRITE THE NAME OF YOUR JOB IN THE BOX BELOW.

KIND OF WORK/JOB TITLE:

110. Which of the following best describes your civilian employer in 1991? Mark one.

- Federal Government
- State Government
- Local Government (including public schools)
- Self-employed in own business
- Private firm with more than 500 employees
- Private firm with 100-499 employees
- Private firm with less than 100 employees
- Working without pay in family business or farm

111. What kind of organization did you work for in 1991? (For example, TV and radio, manufacturing, retail shoe store, police department, etc. Federal workers: enter the Agency, Department or Government Branch for which you work.)

WRITE THE KIND OF ORGANIZATION (BUSINESS/INDUSTRY) IN THE BOX BELOW. DO NOT WRITE THE NAME OF THE COMPANY.

KIND OF ORGANIZATION:

112. What was your Federal Government pay type and grade at the end of 1991? Mark both the pay type and number grade.

- Does not apply, I didn't work for the Federal Government

A. Pay Type	B. Number Grade	
<input type="radio"/> SES or other executive pay	<input type="radio"/> 16 or higher	<input type="radio"/> 8
<input type="radio"/> GM	<input type="radio"/> 15	<input type="radio"/> 7
<input type="radio"/> GS	<input type="radio"/> 14	<input type="radio"/> 6
<input type="radio"/> WS	<input type="radio"/> 13	<input type="radio"/> 5
<input type="radio"/> WL	<input type="radio"/> 12	<input type="radio"/> 4
<input type="radio"/> WG	<input type="radio"/> 11	<input type="radio"/> 3
<input type="radio"/> US Postal Service	<input type="radio"/> 10	<input type="radio"/> 2
<input type="radio"/> Other	<input type="radio"/> 9	<input type="radio"/> 1

113. In 1991, how many hours per week did you usually work at your (main) civilian job?

Hours Per Week Usually Worked

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

114. In 1991, how often did you work more than 40 hours per week at your (main) civilian job? Give your best estimate.

- None                       10-14 weeks  
 1-4 weeks                   15-19 weeks  
 5-9 weeks                   20 or more weeks

115. In 1991, how were you paid when you worked over 40 hours a week? Mark one.

- Not paid extra for working over 40 hours  
 Paid at my regular pay rate for all hours I worked  
 Paid time-and-a-half  
 Paid double time  
 Paid more than double time

116. In 1991, what were your USUAL WEEKLY EARNINGS from your (main) civilian job or your own business before taxes and other deductions? Give your best estimate.

Weekly Earnings

\$ 

				.00
0	0	0	0	
1	1	1	1	
2	2	2	2	
3	3	3	3	
4	4	4	4	
5	5	5	5	
6	6	6	6	
7	7	7	7	
8	8	8	8	
9	9	9	9	

117. In 1991, how many days of paid vacation did you receive from your (main) civilian job?

Days of Paid Vacation

I didn't receive paid vacation

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

118. In 1991, did you lose opportunities for overtime/extra pay because of your Guard/Reserve obligations?

- Yes, frequently  
 Yes, occasionally  
 No

119. Which of the following describes how you got time off from your civilian job to meet your Guard/Reserve obligations in 1991? Mark all that apply in each column.

Does not apply, I was self-employed,  
GO TO QUESTION 121

OBLIGATIONS

	A. Required Drills	B. Annual Training/ ACDUTRA	C. Military Schooling
Does not apply, I did not attend		<input type="radio"/>	<input type="radio"/>
I received military leave/leave of absence		<input type="radio"/>	<input type="radio"/>
I used vacation days		<input type="radio"/>	<input type="radio"/>
My Guard/Reserve obligations were on days on which I did not work		<input type="radio"/>	<input type="radio"/>

120. Which of the following describes how you were paid for the time you took from your civilian job for Guard/Reserve obligations in 1991? Mark all that apply in each column.

OBLIGATIONS

	A. Required Drills	B. Annual Training/ ACDUTRA
Does not apply, I did not attend	<input type="radio"/>	<input type="radio"/>
I received <u>full</u> civilian pay as well as military pay	<input type="radio"/>	<input type="radio"/>
I received <u>partial</u> civilian pay as well as military pay	<input type="radio"/>	<input type="radio"/>
I received only military pay	<input type="radio"/>	<input type="radio"/>
My Guard/Reserve obligations were on days on which I did not work	<input type="radio"/>	<input type="radio"/>

121. During 1991, what was the TOTAL AMOUNT THAT YOU EARNED FROM ALL CIVILIAN JOBS or your own business BEFORE taxes and other deductions? Include earnings as a Guard/Reserve technician. Include commissions, tips, or bonuses. Give your best estimate.

Amount Earned at Civilian Job

More than \$100,000     \$ 

--	--	--	--	--	--

 .00

None

0	0	0	0	0
1	1	1	1	1
2	2	2	2	2
3	3	3	3	3
4	4	4	4	4
5	5	5	5	5
6	6	6	6	6
7	7	7	7	7
8	8	8	8	8
9	9	9	9	9

122. In 1991, how many weeks were you without a job and looking for work?

Weeks Looking for Work

I had a job throughout 1991

I was not looking for work

0	0
1	1
2	2
3	3
4	4
5	5
6	
7	
8	
9	

123. Do you currently have a spouse?

- No, GO TO QUESTION 131
- Yes
- Yes, separated, GO TO QUESTION 131

**B. YOUR SPOUSE'S WORK EXPERIENCE**

124. Is your spouse: Mark all that apply.

- Working full-time in Federal civilian job
- Working full-time in civilian job (not technician or Federal)
- Working part-time in Federal civilian job
- Working part-time in civilian job (not Federal)
- Self-employed in his or her own business
- With a job, but not at work because of TEMPORARY illness, vacation, strike, etc.
- Unpaid worker (volunteer or in family business)
- Unemployed, laid off, or looking for work
- In school
- Retired
- A homemaker
- Other

125. Is your spouse: Mark all that apply.

- In the Armed Forces, full-time Active Component, GO TO QUESTION 126
- In the Armed Forces, full-time Reserve Component (FTS-AGR/TAR), GO TO QUESTION 126
- Full-time as a Guard/Reserve technician in the Army or the Air Force, GO TO QUESTION 127
- Part-time in the Guard/Reserve, GO TO QUESTION 127
- None of the above, GO TO QUESTION 129

126. Was your full-time active duty spouse deployed during Operation Desert Shield/Desert Storm?

- No, remained at home installation, GO TO QUESTION 129
- Yes, deployed to the Persian Gulf Area, GO TO QUESTION 128
- Yes, deployed to other overseas location, GO TO QUESTION 128

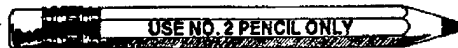
127. Was your Guard/Reserve spouse mobilized/activated/called-up for Operation Desert Shield/Desert Storm?

- No, GO TO QUESTION 129
- Yes, deployed to the Persian Gulf area
- Yes, deployed to other overseas location
- Yes, stayed in our local community
- Yes, served elsewhere in United States

128. How many months was your spouse on Active Duty during Operation Desert Shield/Desert Storm?

Months

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9



129. In 1991, how many hours per week did YOUR SPOUSE work for pay, either full or part-time, at a civilian job? Give your best estimate.

None, GO TO QUESTION 131

Hours Per Week

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

130. Altogether in 1991, what was the total amount that YOUR SPOUSE earned from a civilian job or his or her own business, BEFORE taxes and other deductions? Include earnings as a Guard/Reserve technician. Include commissions, tips, or bonuses. Give your best estimate.

More than \$100,000  
 None

Amount Earned by Spouse

\$

										.00
0	0	0	0	0	0	0	0	0	0	
1	1	1	1	1	1	1	1	1	1	
2	2	2	2	2	2	2	2	2	2	
3	3	3	3	3	3	3	3	3	3	
4	4	4	4	4	4	4	4	4	4	
5	5	5	5	5	5	5	5	5	5	
6	6	6	6	6	6	6	6	6	6	
7	7	7	7	7	7	7	7	7	7	
8	8	8	8	8	8	8	8	8	8	
9	9	9	9	9	9	9	9	9	9	

**VII FAMILY RESOURCES**

131. During 1991, did you or your spouse receive any income from the following sources? Mark "YES" or "NO" for each item.

RECEIVED

- | Yes                   | No                    | INCOME SOURCE  |
|-----------------------|-----------------------|--|
| <input type="radio"/> | <input type="radio"/> | a. Interest and Dividends on Savings   |
| <input type="radio"/> | <input type="radio"/> | b. Stocks, Bonds or Other Investments  |
| <input type="radio"/> | <input type="radio"/> | c. Alimony, Child Support or Other Regular Contributions from Persons not Living in Your Household |
| <input type="radio"/> | <input type="radio"/> | d. Unemployment Compensation or Workers Compensation   |
| <input type="radio"/> | <input type="radio"/> | e. Pensions from Federal, State or Local Government Employment                                     |
| <input type="radio"/> | <input type="radio"/> | f. Pensions from Private Employer or Union   |
| <input type="radio"/> | <input type="radio"/> | g. Veterans benefits or pensions   |
| <input type="radio"/> | <input type="radio"/> | h. GI Bill   |
| <input type="radio"/> | <input type="radio"/> | i. Social Security or Railroad Retirement  |
| <input type="radio"/> | <input type="radio"/> | j. Supplemental Security Income  |
| <input type="radio"/> | <input type="radio"/> | k. Public Welfare or Assistance  |
| <input type="radio"/> | <input type="radio"/> | l. WIC (food programs for women, infants and children)   |
| <input type="radio"/> | <input type="radio"/> | m. Government Food Stamps  |
| <input type="radio"/> | <input type="radio"/> | n. Anything else <u>not including earnings from wages or salaries</u>                              |

132. During 1991, how much did you or your spouse receive from the income sources listed in Question 131? Do not include earnings from wages or salaries in this question. Give your best estimate.

No income from sources in Question 131  
 More than \$100,000

\$

										.00
0	0	0	0	0	0	0	0	0	0	
1	1	1	1	1	1	1	1	1	1	
2	2	2	2	2	2	2	2	2	2	
3	3	3	3	3	3	3	3	3	3	
4	4	4	4	4	4	4	4	4	4	
5	5	5	5	5	5	5	5	5	5	
6	6	6	6	6	6	6	6	6	6	
7	7	7	7	7	7	7	7	7	7	
8	8	8	8	8	8	8	8	8	8	
9	9	9	9	9	9	9	9	9	9	

133. Overall how do you feel about your/your family income; that is, all the money that comes to you and other members of your family living with you?

- Very satisfied  
 Satisfied  
 Neither satisfied nor dissatisfied  
 Dissatisfied  
 Very dissatisfied

**YOUR RESIDENCE**

134. How far is your new principal residence from your last principal residence? Mark one.

- I have not moved since joining the Guard/Reserve
- Less than 50 miles
- 50 to 100 miles
- 101 to 250 miles
- 251 to 500 miles
- More than 500 miles

135. Do you RENT or OWN your principal residence?

- Neither, live in government-owned or leased housing
- Neither, live with friends/relatives and PAY NO COSTS, GO TO QUESTION 142
- Neither, live in other accommodations
- RENT
- OWN

136. How long have you RENTED or OWNED your residence?

- 3 months or less
- 4 to 6 months
- 7 to 12 months
- 13 to 24 months
- 25 to 36 months
- 37 to 48 months
- 49 to 59 months
- 5 to 10 years
- 11 to 20 years
- 21 or more years

If "RENT" continue with Question 137  
If "OWN" go to Question 138

137. How much TOTAL RENT is paid for your residence PER MONTH?

If you share the rent, enter the total rent paid by all occupants. (For example, if it is \$525 enter 0525 in the boxes and fill in the matching circles. Include RENT only. Other housing costs will be asked for later.)

Dollars Per Month

\$ 

0	0	0	0
1	1	1	1
2	2	2	2
3	3	3	3
4	4	4	4
5	5	5	5
6	6	6	6
7	7	7	7
8	8	8	8
9	9	9	9

 .00

138. What is your monthly house payment for your residence? (Include the PRINCIPAL AND INTEREST on all mortgages or trusts, real estate TAXES and homeowner's INSURANCE. Also include land lease, mobile home lot rental, or berthing fees, if applicable. Other housing costs, such as utility and maintenance costs, etc., will be asked for later. Example: if your payment is \$890, enter 0890 in the boxes, then fill in the matching circles.)

Dollars Per Month

\$ 

0	0	0	0
1	1	1	1
2	2	2	2
3	3	3	3
4	4	4	4
5	5	5	5
6	6	6	6
7	7	7	7
8	8	8	8
9	9	9	9

 .00

139. Over the last 12 months, what was the AVERAGE MONTHLY cost of all utilities (except telephone and cable TV) paid separately from other rental or home ownership costs?

- DOES NOT APPLY, No utilities are paid separately
- Do not have a basis for estimating utility costs

For each utility, add all costs for the LAST 12 MONTHS and divide by 12. (If you do not know the costs for all 12 months, please estimate.)

Enter the average monthly cost for each utility in the space below, then enter the TOTAL at the right.

Monthly Average	
Electricity .....	\$ _____
Natural Gas/Propane .....	\$ _____
Fuel Oil .....	\$ _____
Wood/Coal .....	\$ _____
Water/Sewer .....	\$ _____
Garbage .....	\$ _____
Total .....	\$ _____

Dollars Per Month

\$ 

0	0	0	0
1	1	1	1
2	2	2	2
3	3	3	3
4	4	4	4
5	5	5	5
6	6	6	6
7	7	7	7
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9	9	9	9

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140. Enter the AVERAGE MONTHLY maintenance cost paid for the UPKEEP of the residence. Round off to the nearest dollar.

No maintenance costs are paid separately

- INCLUDE only maintenance such as plumbing, electrical, heating/cooling system or structural repairs, yard upkeep, etc.
  - DO NOT INCLUDE the cost of home improvements (e.g., remodeling, new roof, new furnace, major appliances), new shrubs, new fences, or other additions.
- Example: If your cost is \$25 per month, enter 025 in the boxes, then fill in the matching circles.

Dollars Per Month

\$ 

0	0	0
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9

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141. Enter the AVERAGE MONTHLY cost of any of the following housing expenses for the residence: condominium fee, homeowner's association fee, property and hazard insurance, if NOT included in Question 137 or Question 138.

Fill in the grid for EACH expense you do have or mark "None" for EACH expense you do not have.

	Condominium Fee	Homeowner's Assoc. Fee	Property & Hazard Insurance																																																																																																			
Dollars per Month	None	None	None																																																																																																			
\$	\$	\$	\$																																																																																																			
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### VIII MILITARY LIFE

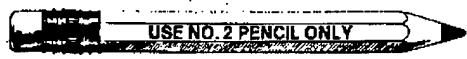
142. How do you feel about the amount of time you spend on each activity listed below? Mark one for each activity.

	I Spend Too Much Time	I Spend About the Right Amount of Time	I Don't Spend Enough Time	Does Not Apply
a. Your civilian job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Family activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Leisure activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Guard/Reserve activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Community activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

143. The Guard/Reserve are developing new information materials. Below is a list of topics that might be included. How interested would you be in receiving such materials? Please mark your interest in information about each topic.

For each item, mark if you are:	Very Interested	Interested	Somewhat Interested	Not Interested At All
a. Retirement benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Survivor Benefit Plan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Family benefits in the Guard/Reserve	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Mobilization procedures for dependents	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Selected Reserve GI Bill Educational Assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Soldiers/Sailors Civil Relief	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Dental Insurance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Medical Insurance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Mobilization Preparations for Small Business Owners and Partners/Independent Practitioners	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>





144. All things considered, please indicate your level of satisfaction or dissatisfaction with each feature of the Guard/Reserve listed below.

For each item, mark if you are:	Very Satisfied	Satisfied	Neither Satisfied Nor Dissatisfied	Dissatisfied	Very Dissatisfied
a. Military pay and allowances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Commissary privileges	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Exchange privileges	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Morale/welfare/recreation privileges	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Time required at Guard/Reserve activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Military retirement benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Unit social activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Opportunities for education/training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Opportunity to serve one's country	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Acquaintances/friendships	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

145. Overall, how satisfied are you with the pay and benefits you receive for the amount of time you spend on Guard/Reserve activities?

Very Dissatisfied	Very Satisfied
1 — 2 — 3 — 4 — 5 — 6 — 7	

146. Overall, how satisfied are you with your participation in the Guard/Reserve?

Very Dissatisfied	Very Satisfied
1 — 2 — 3 — 4 — 5 — 6 — 7	

147. We're interested in any comments you'd like to make about Guard/Reserve personnel policies, whether or not the topic was covered in this survey.

DO YOU HAVE ANY COMMENTS?

- No
- Yes — Please fill out the COMMENT SHEET on page 23.

**THANK YOU VERY MUCH FOR ANSWERING THIS SURVEY. PLEASE RETURN IT IN THE ENVELOPE PROVIDED.**



## COMMENT SHEET

Please provide us with comments you may have regarding Reserve policies or Reserve activities in general in the space below. Before commenting, please fill in one circle in each section.

**Your Rank**

- Officer
- Enlisted

**Your Component**

- Army National Guard (ARNG)
- Army Reserve (USAR)
- Naval Reserve (USNR)
- Marine Corps Reserve (USMCR)
- Air National Guard (ANG)
- Air Force Reserve (USAFR)
- Coast Guard Reserve (USCGR)

Horizontal lines for writing comments.



# 1992 Reserve Components Survey of Enlisted Personnel

The National Guard and Reserve Components are conducting a survey of Guard/Reserve personnel. You have been selected to participate in this important survey. Please read the instructions before you begin the questionnaire.

## PRIVACY NOTICE

**AUTHORITY:** 10 U.S.C. 136

**PRINCIPAL PURPOSE OR PURPOSES:** Information collected in this survey is used to sample attitudes and/or discern perceptions of social problems observed by the Guard and Reserve Components members and to support additional manpower research activities. This information will assist in the formulation of policies which may be needed to improve the environment for Reserve Components members and families.

**ROUTINE USES:** None

**DISCLOSURE:** Your survey instrument will be treated as confidential. All identifiable information will be used only by persons engaged in, and for the purposes of, the survey. It will not be disclosed to others or used for any other purpose. Only group statistics will be reported.

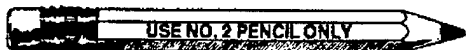
Your participation in the survey is voluntary. Failure to respond to any questions will not result in any penalty. However, your participation is encouraged so that the data will be complete and representative.

### OFFICE USE ONLY

- PN
- NR
- RF
- NE

# INSTRUCTIONS FOR COMPLETING THE SURVEY

- Please use a **No. 2 pencil**.



- Make heavy black marks that fill the circle for your answer.
- Please **do not** make stray marks of any kind.

**INCORRECT MARKS**



**CORRECT MARK**



- Sometimes you will be asked to "Mark one." When this instruction appears, mark the one best answer.

**Example:**

In what month are you completing the survey?

- August
- September
- October
- November
- December
- January
- February

If your answer is "September," then just mark that one circle.

- Sometimes you will be asked to "Mark all that apply." When this instruction appears, you may mark **more than one** answer.

**Example:**

In which components have you served? Mark **all** that apply.

- Active Army (USA)
- Army National Guard (ARNG)
- Army Reserve (USAR)
- Active Navy (USN)
- Naval Reserve (USNR)
- Active Air Force (USAF)
- Air National Guard (ANG)
- Air Force Reserve (USAFR)
- Active Marine Corps (USMC)
- Marine Corps Reserve (USMCR)
- Active Coast Guard (USCG)
- Coast Guard Reserve (USCGR)

If your answer is "Active Army (USA)" and "Army Reserve (USAR)," then mark the two circles clearly.

- Answers to some of the questions will be on a **SEVEN-POINT SCALE**.

**Example:**

How satisfied are you with the opportunities you have for promotion in your unit?



If your answer is "VERY DISSATISFIED," you would darken the circle for number 1.

If your answer is "VERY SATISFIED," you would darken the circle for number 7.

If your opinion is somewhere in between, you would darken the circle for number 2 or 3 or 4 or 5 or 6.

- If you are asked to give **numbers** for your answer, please record as shown below.

**Example:**

How old were you on your last birthday?

If your answer is 24...

Write the numbers in the boxes, making sure that the **last number** is always placed in the **right-hand box**.

Fill in the unused boxes with **zeros**.

Then darken the circle for the matching number below **each** box.

Write the number in the boxes

Age Last Birthday

2	4
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

Then fill in the matching circles



## I LOCATION

1. ... what month are you completing the survey?  
Mark one.

- August
- September
- October
- November
- December
- January
- February

2. Which of the following best describes the type of place where you are living now? Mark one.

- In military housing on a base/installation
- In a large city (over 250,000)
- In a suburb near a large city
- In a medium-sized city (50,000-250,000)
- In a suburb near a medium-sized city
- In a small city or town (under 50,000)
- On a farm or ranch
- In a rural area but not on a farm or ranch

3. How long have you lived in your present neighborhood? Mark one.

- Less than a year
- 1-2 years
- 2-3 years
- 3-5 years
- 5 years or more

## II MILITARY BACKGROUND

4. Of which Reserve Component are you a member?  
Mark one.

- Army National Guard (ARNG)
- Army Reserve (USAR)
- Naval Reserve (USNR)
- Marine Corps Reserve (USMCR)
- Air National Guard (ANG)
- Air Force Reserve (USAFR)
- Coast Guard Reserve (USCGR)

5. What is your present pay grade? Mark one.

- | ENLISTED GRADES           |                           | OFFICER GRADES            |                                     |
|---------------------------|---------------------------|---------------------------|-------------------------------------|
| <input type="radio"/> E-1 | <input type="radio"/> E-6 | <input type="radio"/> W-1 | <input type="radio"/> O-1           |
| <input type="radio"/> E-2 | <input type="radio"/> E-7 | <input type="radio"/> W-2 | <input type="radio"/> O-2           |
| <input type="radio"/> E-3 | <input type="radio"/> E-8 | <input type="radio"/> W-3 | <input type="radio"/> O-3           |
| <input type="radio"/> E-4 | <input type="radio"/> E-9 | <input type="radio"/> W-4 | <input type="radio"/> O-4           |
| <input type="radio"/> E-5 |                           |                           | <input type="radio"/> O-5           |
|                           |                           |                           | <input type="radio"/> O-6           |
|                           |                           |                           | <input type="radio"/> O-7 and above |

6. When do you expect to get your NEXT PROMOTION to a higher pay grade? Mark one.

- In less than 3 months
- 3-6 months from now
- 7-9 months from now
- 10-12 months from now
- 13-18 months from now
- 19 months to 2 years from now
- 25 months to 3 years from now
- More than 3 years from now
- Does not apply, I don't expect any more promotions

7. Do you expect to receive a commission to Warrant Officer or Officer?

- I am a Warrant Officer or Officer
- Yes
- No

8. In what year did you first enter any branch of the military? (If you first entered in the Active Force, record the year you first entered the Active Force.)

Write the number in the boxes → 19

Year	
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

Then fill in the matching circles →

9. When you first entered the military, in which component did you serve? Do not include as active service, service for basic and initial training only.  
Mark one.

- Active Army (USA)
- Army National Guard (ARNG)
- Army Reserve (USAR)
- Active Navy (USN)
- Naval Reserve (USNR)
- Active Air Force (USAF)
- Air National Guard (ANG)
- Air Force Reserve (USAFR)
- Active Marine Corps (USMC)
- Marine Corps Reserve (USMCR)
- Active Coast Guard (USCG)
- Coast Guard Reserve (USCGR)



10. In which components have you served? Do not include as active service, service for basic and initial training only. Mark all that apply.

- Active Army (USA)
- Army National Guard (ARNG)
- Army Reserve (USAR)
- Active Navy (USN)
- Naval Reserve (USNR)
- Active Air Force (USAF)
- Air National Guard (USAFR)
- Air Force Reserve (USAFR)
- Active Marine Corps (USMC)
- Marine Corps Reserve (USMCR)
- Active Coast Guard (USCG)
- Coast Guard Reserve (USCGR)

11. In all, to the nearest year, how long have you served in the Guard/Reserve? Do not include active duty years.

- Less than 1 year

Years

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

12. In all, to the nearest year, how long did you serve in the Active Force/on active duty? Do not include your initial active duty training for the Guard/Reserve. Include service as FTS-AGR/TAR.

- I have never served in the Active Force
- Less than 1 year

Years

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

13. When you finally leave the Guard/Reserve, how many total years of service do you expect to have? (Include active duty years.)

Years

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

14. Are you in a different unit now than you were two years ago? Mark one.

- I have not been in the Guard/Reserve for two years, GO TO QUESTION 17
- No, I am in the same unit, GO TO QUESTION 17
- Yes, in a different unit but in the same component
- Yes, in a different unit in a different component

15. Why did you change units? Mark all that apply.

- I was offered a promotion
- Promotion was more likely in a new unit
- I relocated away from the previous unit
- I wanted to retrain in a different skill
- I liked the job better in my new unit
- I liked the people better in my new unit
- My old unit was disestablished
- Other reasons

16. Did you have to retrain in a new skill when you changed units?

- Yes
- No

17. Were you mobilized/activated/called-up as a Reservist during Operation Desert Shield/Desert Storm? Mark all that apply.

- No, GO TO QUESTION 19
- Yes, deployed to Persian Gulf area
- Yes, deployed to other overseas location
- Yes, deployed in the United States
- Yes, stayed in my local community



18. How many months were you mobilized/activated/called-up?

Number Months

0	0
1	1
2	2
3	2
4	4
5	6
6	8
7	7
8	9
9	0

22. In what month and year will you complete your current term of service (or extension) in the Selected Reserve (ETS)?

- A  
Month
- January
  - February
  - March
  - April
  - May
  - June
  - July
  - August
  - September
  - October
  - November
  - December

B  
Year

199

0
1
2
3
4
5
6
7
8
9

Don't know

**III MILITARY PLANS**

19. At the time of your enlistment or your most recent reenlistment (or extension) in the Guard/Reserve, how many years of Selected Reserve service did you sign up for? Mark one.

- No set number of years
- 1 year or less
- 2 years
- 3 years
- 4 years
- 5 years
- 6 years
- 7 years
- 8 years
- Don't know

20. At the time of your enlistment or most recent reenlistment, did you receive a bonus? Mark one.

- No
- Yes, enlistment or affiliation bonus
- Yes, reenlistment bonus

21. If you were eligible to reenlist this year, would you receive a bonus for reenlisting?

- Yes
- No
- Don't know

23. How likely are you to REENLIST OR EXTEND at the end of your current term of service? Assume that all special pays which you currently receive are still available. Mark one.

- (0 in 10) No chance
- (1 in 10) Very slight possibility
- (2 in 10) Slight possibility
- (3 in 10) Some possibility
- (4 in 10) Fair possibility
- (5 in 10) Fairly good possibility
- (6 in 10) Good possibility
- (7 in 10) Probable
- (8 in 10) Very probable
- (9 in 10) Almost sure
- (10 in 10) Certain

24. Below are some reasons people have for deciding to LEAVE the National Guard/Reserve. If you decide to leave the Guard/Reserve at the end of your current term, which of these would be your most important reason for leaving? Which would be your second most important reason for leaving?  
(Mark one reason under each column.)

I WOULD LEAVE THE GUARD/RESERVE BECAUSE:	(A) Most Important Reason	(B) Second Most Important Reason
a. I am not eligible to reenlist:	<input type="radio"/>	<input type="radio"/>
b. I am moving to another area	<input type="radio"/>	<input type="radio"/>
c. It is too hard to get to my Guard/Reserve unit	<input type="radio"/>	<input type="radio"/>
d. I need the time for my education	<input type="radio"/>	<input type="radio"/>
e. My unit drills conflict with my civilian job	<input type="radio"/>	<input type="radio"/>
f. My unit drills conflict with my family activities	<input type="radio"/>	<input type="radio"/>
g. I want more leisure time	<input type="radio"/>	<input type="radio"/>
h. I don't like my unit's training	<input type="radio"/>	<input type="radio"/>
i. My unit doesn't have modern equipment for training	<input type="radio"/>	<input type="radio"/>
j. I'm bored with unit activities	<input type="radio"/>	<input type="radio"/>
k. The pay is too low	<input type="radio"/>	<input type="radio"/>
l. Promotions are too slow	<input type="radio"/>	<input type="radio"/>
m. I've had too many problems getting paid	<input type="radio"/>	<input type="radio"/>
n. Problems caused by mobilization/ activation/deployment	<input type="radio"/>	<input type="radio"/>

25. How likely are you to stay in the Guard/Reserve until qualified for retirement? Assume that all special pays which you currently receive are still available. Mark one.

- (0 in 10) No chance
- (1 in 10) Very slight possibility
- (2 in 10) Slight possibility
- (3 in 10) Some possibility
- (4 in 10) Fair possibility
- (5 in 10) Fairly good possibility
- (6 in 10) Good possibility
- (7 in 10) Probable
- (8 in 10) Very probable
- (9 in 10) Almost sure
- (10 in 10) Certain

26. Do you plan to elect the Reserve Components Survivor Benefit Plan (SBP) when eligible?

- Does not apply, I don't plan to remain until 20 years
- I have already elected to participate
- I have already elected not to participate
- Yes, upon receipt of my 20-year letter
- Yes, when I am 60 years old
- No
- Uncertain, I am not aware of the plan at all
- Uncertain, I don't understand the plan clearly
- Uncertain, I have not made up my mind

27. How concerned are you about the following as a result of current talk about force reductions in the Guard/Reserve? Mark one for each item.

	Very Greatly Concerned	Greatly Concerned	Moderately Concerned	Somewhat Concerned	Not At All Concerned
a. Your long-term opportunities in the Guard/Reserve	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. The financial burden on you and/or your family should you have to leave the Guard/Reserve unexpectedly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Impact of my unit closing on my community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

28. The questions below are about your preparedness. Mark one for each item.

	Yes	No	Don't Know	Does Not Apply
a. Do you have a current written will?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Does anyone currently hold your power-of-attorney?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Do you have life insurance other than SGLI/VGLI?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Have you filled out a record of emergency data?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Does your spouse or next-of-kin know where to find your papers?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Do you verify/update annually your record of emergency data?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>





29. If you were to be called up, how much of a problem would each of the following be for you or your family? Mark one number for each item.

	A Serious Problem					Not A Problem		Don't Know	Does Not Apply
	1	2	3	4	5	6	7		
a. Employer problems at the beginning of the mobilization/activation/call-up	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Employer problems when you returned to your job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Getting the same job back after returning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Loss of civilian health benefits during the call-up	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Loss of seniority, promotion opportunity, or job responsibility on civilian job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Loss of income during the call-up	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Attitudes of supervisor or co-workers upon return	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Business or medical practice would be damaged	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Problems for patients, clients, customers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Spouse would need work but would not find job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
k. Increased family problems	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
l. Increased chances for a marital separation or divorce	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
m. Problems for children	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
n. Burden on spouse	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
o. Child care during the call-up	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

30. People participate in the Guard/Reserve for many reasons. How much have each of the following contributed to your most recent decision to stay in the Guard/Reserve? Mark one for each item.

	Major Contribution	Moderate Contribution	Minor Contribution	No Contribution
a. Serving the country	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Using educational benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Obtaining training in a skill that would help get a civilian job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Serving with the people in the unit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Getting credit toward Guard/Reserve retirement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Promotion opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Opportunity to use military equipment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Challenge of military training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Needed the money for basic family expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Wanted extra money to use now	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
k. Saving income for the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
l. Travel/"get away" opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
m. Just enjoyed the Guard/Reserve	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
n. Pride in my accomplishments in the Guard/Reserve	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**IV MILITARY TRAINING, BENEFITS, AND PROGRAMS**

31. How were you trained for your **current** Primary Occupational Specialty (MOS/Designator/Rating/AFSC)? Mark all that apply.

- In a formal service school
- On-the-job training (OJT) in a civilian job
- In a formal civilian school
- On-the-job training (OJT) in the active service
- On-the-job training (OJT) in a Guard/Reserve unit
- Correspondence course(s)

32. For all of 1991, what percentage of your Guard/Reserve time was spent working in your Primary Occupational Specialty (MOS/Designator/Rating/AFSC)?

- None
- 1-24%
- 25-49%
- 50-74%
- 75-99%
- 100% (All)

33. Is your current Primary Occupational Specialty (MOS/Designator/Rating/AFSC) the same one you had while on active duty?

- Does not apply, I don't have prior active duty service
- Yes
- No

34. How similar is your civilian job to your Guard/Reserve duty?

- Does not apply, I don't have a civilian job
- Does not apply, my civilian job is as a Guard/Reserve military technician
- Very similar
- Similar
- Somewhat similar
- Not similar at all

35. In calendar year 1991, which of the following did you participate in/perform? Mark all that apply.

- Drill weekends
- Annual Training/ACDUTRA
- Active duty (other than for training)
- Active duty for school training
- Guard/Reserve work at my home or on my civilian job

36. In 1991, how many days of Annual Training/ACDUTRA did you attend? Do not include school unless used to satisfy your Annual Training/ACDUTRA requirement.

- Did not attend 1991 Annual Training/ACDUTRA

Days

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

37. Did you attend the 1991 Annual Training/ACDUTRA a few days at a time, a week or more at a time, or all at once?

- Did not attend 1991 Annual Training/ACDUTRA
- A few days at a time, several times over the year
- A week or more at a time
- All at once

38. In calendar year 1991, how many paid "Workdays," in addition to any regular drill days and Annual Training/ACDUTRA, did you serve?

- None

Paid Workdays

0	0	0
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9

39. In an average month in 1991, how many unpaid hours did you spend at your drill location (place of regular duty)?

- None

Unpaid Hours Per Month

0	0	0
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9

40. For all of 1991, what was your total Guard/Reserve income BEFORE taxes and deductions? Include any pay from drills, Annual Training/ACDUTRA, enlistment or affiliation bonuses, and any call-ups or other active duty or active duty for training. Please give your best estimate.

- Record the amount in the boxes. →  $\$$ 

--	--	--	--	--

 .00
- Round to the nearest whole dollar.
- Fill in the unused boxes with zeros. (For example, if your answer is \$1,503.75, enter 01504.)
- Then mark the matching circle below each box. → 

--	--	--	--	--

Total Guard/Reserve Income

0	0	0	0	0
1	1	1	1	1
2	2	2	2	2
3	3	3	3	3
4	4	4	4	4
5	5	5	5	5
6	6	6	6	6
7	7	7	7	7
8	8	8	8	8
9	9	9	9	9



41. In an average month in 1991, how often did you and/or your spouse use each of the following? Mark one for each item.

**TIMES USED IN AVERAGE MONTH**

	Not Used	Once	Twice	Three to Five Times	Six Times or More
a. Commissary	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Exchange	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Other military facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

42. Which of the following limit your and/or your spouse's use of the commissary and exchange? Mark all that apply in each column.

	A. Commissary	B. Exchange
Prices	<input type="radio"/>	<input type="radio"/>
Stock	<input type="radio"/>	<input type="radio"/>
Hours	<input type="radio"/>	<input type="radio"/>
Distance	<input type="radio"/>	<input type="radio"/>
Military does not allow more frequent use	<input type="radio"/>	<input type="radio"/>

43. Are you now eligible for educational benefits as a result of military service? Mark all that apply.

- No, GO TO QUESTION 45
- Yes, State benefits for my Guard/Reserve service
- Yes, Montgomery GI Bill for Selected Reserve
- Yes, Active Force benefits (VEAP, GI Bill)
- Don't know/am not sure

44. Which educational benefits are you now using? Mark all that apply.

- None
- State benefits for Guard/Reserve
- Montgomery GI Bill for Selected Reserve
- Active Force benefits (VEAP, GI Bill)

45. Which of the following medical/hospitalization coverages do you have? Mark all that apply.

- My spouse's active duty military coverage
- My active duty military coverage
- Veterans' (VA) coverage
- My civilian employer's health care plan
- My spouse's civilian employer's plan
- Other private coverage
- None, GO TO QUESTION 47

46. How would you rate the coverage provided by the civilian medical insurance which you have?

- Does not apply, I do not have civilian medical insurance
- Excellent
- Good
- Fair
- Poor

47. If it were available through your membership in the Guard or Reserve, would you be interested in purchasing medical insurance?

- Yes, for myself and my family
- Yes, for myself only
- Not sure
- No, GO TO QUESTION 49

48. If you could buy medical insurance through Guard/Reserve participation, what is the maximum premium cost you would be willing to pay per month?

- Less than \$50 per month
- \$50 per month
- \$100 per month
- \$150 per month
- \$200 per month
- \$250 or more per month

49. How much did you spend on health care services and products (for you and your family) last year? Include CHAMPUS deductions, civilian insurance premiums, and drugs, etc. Do not include dental care.

- Less than \$100
- \$100 to \$500
- \$501 to \$1,000
- \$1,001 to \$1,500
- \$1,501 to \$2,500
- More than \$2,500
- Don't know

50. Which of the following dental coverages do you have? Mark all that apply.

- My spouse's active duty military coverage
- My active duty military coverage
- Veterans' (VA) coverage
- My civilian employer's dental plan
- My spouse's civilian employer's plan
- Other private coverage
- None, GO TO QUESTION 52

51. How would you rate the coverage provided by the civilian dental insurance which you have?

- Does not apply, I do not have civilian dental insurance
- Excellent
- Good
- Fair
- Poor

52. If it were available through your membership in the Guard or Reserve, would you be interested in purchasing dental insurance?

- Yes, for myself and my family
- Yes, for myself only
- Not sure
- No, GO TO QUESTION 54

53. If you could buy dental insurance through monthly withholding from your Reserve paycheck, what is the maximum premium cost you would be willing to pay per month?

- Less than \$25 per month
- \$50 per month
- \$100 per month
- \$150 per month
- \$200 per month
- \$250 or more per month

54. How much did you spend for dental treatment (for you and your family) last year? (Include civilian premiums as well as direct payments for treatment.)

- Less than \$100
- \$100 - \$200
- \$201 - \$300
- \$301 - \$500
- \$501 - \$800
- \$801 - \$1,000
- \$1,001 - \$2,000
- More than \$2,000
- Don't know

55. How much of a problem is each of the following for your unit in meeting your unit's training objectives? Please mark the number which shows your opinion on the lines below. For example, people who feel that an item is Not A Problem would mark 7. People who feel that an item is A Serious Problem would mark 1. Others may have opinions somewhere between 1 and 7. Mark one for each item.

	A Serious Problem						Not A Problem	Don't Know
a. Out-of-date equipment/weapons	1	2	3	4	5	6	7	8
b. Poor mechanical condition of equipment/weapons	1	2	3	4	5	6	7	8
c. Being below strength in Grades E-1 - E-4	1	2	3	4	5	6	7	8
d. Being below strength in Grades E-5 - E-9	1	2	3	4	5	6	7	8
e. Not enough staff resources to plan effective training	1	2	3	4	5	6	7	8
f. Low attendance of unit personnel at Unit Drills	1	2	3	4	5	6	7	8
g. Low attendance of unit personnel at Annual Training/ACDUTRA	1	2	3	4	5	6	7	8
h. Ineffective training during Annual Training/ACDUTRA	1	2	3	4	5	6	7	8
i. Shortage of MOS/Rating/Specialty/AFSC qualified personnel	1	2	3	4	5	6	7	8
j. Low quality of personnel in low grade unit drill positions	1	2	3	4	5	6	7	8
k. Not enough drill time to practice skills	1	2	3	4	5	6	7	8
l. Not enough time to plan training objectives and get all administrative paperwork done	1	2	3	4	5	6	7	8
m. Lack of access to good training facilities and grounds	1	2	3	4	5	6	7	8
n. Lack of good instruction manuals and materials	1	2	3	4	5	6	7	8
o. Lack of supplies, such as ammunition, gasoline, etc.	1	2	3	4	5	6	7	8
p. Excessive turnover of unit personnel	1	2	3	4	5	6	7	8
q. Inability to schedule effective unit annual training due to gaining command's operating schedule	1	2	3	4	5	6	7	8
r. Uncertainty about future status of unit	1	2	3	4	5	6	7	8

PLEASE CHECK: HAVE YOU MARKED A CIRCLE FOR EACH ITEM?

56. How do you usually get to the place of regular military duty or drills? Mark one.

- Drive myself
- Driven by spouse
- Driven by another family member
- Car pool
- Civilian air transportation
- Military air transportation
- Other public transportation
- Taxi
- Walk
- Other

57. How long does it usually take you to get from home to the place where your unit meets/drills? Mark one.

- 0-19 minutes
- 20-39 minutes
- 40-59 minutes
- 1-2 hours
- 2-3 hours
- 3-6 hours
- 6 hours or more



FOR QUESTION 58 TO QUESTION 67 BELOW, PLEASE MARK THE NUMBER WHICH SHOWS YOUR OPINION ON THE LINE FOLLOWING EACH QUESTION. For example, people who are Very Satisfied would mark 7. People who are Very Dissatisfied would mark 1. Others may have opinions somewhere between 1 and 7.

58. How satisfied are you with the training received during your unit drills?

Very Dissatisfied Very Satisfied

①—②—③—④—⑤—⑥—⑦

59. How satisfied are you with the opportunities you have to use your MOS/Designator/Rating/Specialty/AFSC skills during unit drills?

Very Dissatisfied Very Satisfied

①—②—③—④—⑤—⑥—⑦

60. How satisfied are you with the opportunities you have for promotion in your unit?

Very Dissatisfied Very Satisfied

①—②—③—④—⑤—⑥—⑦

61. How satisfied are you with your opportunities for leadership in your unit?

Very Dissatisfied Very Satisfied

①—②—③—④—⑤—⑥—⑦

62. In general, how would you describe the weapons or equipment your unit uses during your unit drills?

Out-of-Date Up-to-Date

①—②—③—④—⑤—⑥—⑦

63. In general, how would you describe the mechanical condition of the weapons and equipment your unit uses during training?

Poor Excellent

①—②—③—④—⑤—⑥—⑦

64. Overall, how satisfied were you with your unit's activities at 1991 Annual Training/ACDUTRA?

Does not apply, I didn't attend 1991 Annual Training/ACDUTRA

Very Dissatisfied Very Satisfied

①—②—③—④—⑤—⑥—⑦

In general, how would you describe the morale of military personnel in your unit?

Morale is Very Low Morale is Very High

①—②—③—④—⑤—⑥—⑦

66. In general, how satisfied are you with the supervision and direction given during unit drills?

Very Dissatisfied Very Satisfied

①—②—③—④—⑤—⑥—⑦

67. How do you feel about not going to the Persian Gulf area during Operation Desert Storm/Desert Shield?

Does not apply, I went to the Persian Gulf area

Very Displeased Very Pleased

①—②—③—④—⑤—⑥—⑦

68. How long have you been in your present unit?

Less than 1 year

Years  
In Present Unit

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

69. How likely is it that another conflict requiring a Reserve call-up will occur in the next 5 years?

- (0 in 10) No chance
- (1 in 10) Very slight possibility
- (2 in 10) Slight possibility
- (3 in 10) Some possibility
- (4 in 10) Fair possibility
- (5 in 10) Fairly good possibility
- (6 in 10) Good possibility
- (7 in 10) Probable
- (8 in 10) Very probable
- (9 in 10) Almost sure
- (10 in 10) Certain

70. How likely is it that you would be called-up if such a mobilization occurred?

- (0 in 10) No chance
- (1 in 10) Very slight possibility
- (2 in 10) Slight possibility
- (3 in 10) Some possibility
- (4 in 10) Fair possibility
- (5 in 10) Fairly good possibility
- (6 in 10) Good possibility
- (7 in 10) Probable
- (8 in 10) Very probable
- (9 in 10) Almost sure
- (10 in 10) Certain



### V INDIVIDUAL AND FAMILY CHARACTERISTICS

- 71. If you were mobilized for 30 days or more, would your total income:
  - Increase greatly
  - Increase somewhat
  - Remain the same
  - Decrease somewhat
  - Decrease greatly
- 72. If mobilized, would you mobilize with your present unit?
  - Yes
  - No
  - Don't know
- 73. If mobilized, would your military duties be the same as your current duties when attending Annual Training/ACDUTRA?
  - Yes
  - No
  - Don't know
- 74. Are you Army or Air Force National Guard or Reserve?
  - Yes
  - No, GO TO QUESTION 78
- 75. Are you a military technician, i.e., a civilian employee of the Army or Air Force National Guard or Reserve?
  - Yes
  - No, GO TO QUESTION 78

76. How long have you been employed as a military technician?

Less than 1 year

Years  
as Technician

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

77. Do you drill with the same unit that you work in as a technician?

Yes

No

78. Are you male or female?

Male

Female

79. How old were you on your last birthday?

Age Last  
Birthday

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

80. Where were you born?

- In the United States
- Outside the United States to military parents
- Outside the United States to non-military parents

81. Are you an American citizen?

- Yes
- No, resident alien
- No, not a resident alien

82. Did you vote in the last local election? in the last Presidential election?

<p><b>A. LAST LOCAL ELECTION</b></p> <ul style="list-style-type: none"> <li><input type="radio"/> Yes, in person at the polls</li> <li><input type="radio"/> Yes, by absentee ballot</li> <li><input type="radio"/> No</li> </ul>	<p><b>B. LAST PRESIDENTIAL ELECTION</b></p> <ul style="list-style-type: none"> <li><input type="radio"/> Yes, in person at the polls</li> <li><input type="radio"/> Yes, by absentee ballot</li> <li><input type="radio"/> No</li> </ul>
---	--

83. Are you of Spanish/Hispanic origin or descent?

- Yes
- No

84. Are you:

- American Indian/Alaskan Native
- Black/Negro/African-American
- Oriental/Asian/Chinese/Japanese/Korean/Filipino/Pacific Islander
- White/Caucasian
- Other



85. AS OF TODAY, what is the highest school grade or academic degree that you have? DO NOT INCLUDE DEGREES FROM TECHNICAL/TRADE OR VOCATIONAL SCHOOLS. Mark one.

- Less than 12 years of school (no diploma)
- GED or other high school equivalency certificate
- High school diploma
- Some college, but did not graduate
- 2-year college degree
- 4-year college degree (BA/BS)
- Some graduate school
- Master's degree (MA/MS)
- Doctoral degree (PhD/MD/LLB)
- Other degree not listed above

86. If you are now attending civilian schooling, what kind of school is it? Mark all that apply.

- Does not apply, I do not attend school
- Vocational/trade/business or other career training school
- Junior or community college (2-year)
- Four-year college or university
- Graduate/professional school
- Other

87. What is the highest school grade or academic degree that you think you will complete in the future? Mark one.

- Does not apply, I don't plan to attend school in the future
- Less than 12 years of school (no diploma)
- GED or other high school equivalency certificate
- High school diploma
- Some college, but will not graduate
- 2-year college degree
- 4-year college degree (BA/BS)
- Some graduate school
- Master's degree (MA/MS)
- Doctoral degree (PhD/MD/LLB)
- Other degree not listed above

88. Have your parents (or guardians), brothers or sisters (include step-brothers and step-sisters) served in or retired from the military? (include Guard/Reserve.) Mark all that apply.

	A. Father	B. Mother	C. Brother(s)	D. Sister(s)
Never served	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently serving in the military	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Served less than 8 years and separated	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Served more than 8 years (but not retired)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
retired from the military	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

89. What is your current marital status? Mark only one answer.

- Married for the first time
- Remarried
- Separated
- Widowed, GO TO QUESTION 100
- Divorced, GO TO QUESTION 100
- Never married, GO TO QUESTION 100

90. Is your spouse currently serving on active duty in the Armed Forces or in the Reserve/Guard?

- No
  - Yes, in a Reserve/Guard Component
- Yes, on active duty in the:
- Regular Army
  - Regular Marine Corps
  - Regular Navy
  - Regular Air Force
  - Regular Coast Guard

91. Has your current spouse ever served in the U.S. Armed Forces, either on active duty or in the Reserve?

- No, spouse never served
- Yes, spouse is retired from Service
- Yes, spouse is separated from Service
- Yes, spouse is now in Service

92. How many years have you been married to your current spouse?

Less than 1 year

Years Married

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

93. How old was your current spouse on her or his last birthday?

Age Last Birthday

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

94. Does your spouse speak English as the main language at home?

- Yes
- No



FOR QUESTIONS 95 AND 96 PLEASE MARK THE NUMBER WHICH SHOWS YOUR OPINION ON THE LINE FOLLOWING EACH QUESTION.

95. How well do you and your spouse agree on your civilian career plans?

Very Well Not Well At All

①—②—③—④—⑤—⑥—⑦

96. How well do you and your spouse agree on your military career plans?

Very Well Not Well At All

①—②—③—④—⑤—⑥—⑦

97. How much of a problem for your family are each of the following? Mark one for each item.

	Serious Problem	Somewhat of a Problem	Slight Problem	Not a Problem	Does Not Apply	Don't Know
a. Absence for weekend drills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Absence for Annual Training/ACDUTRA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Absence for extra time spent at Guard/Reserve	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

98. What is your spouse's overall attitude toward your participation in the Guard/Reserve? Mark one.

- Very favorable
- Somewhat favorable
- Neither favorable nor unfavorable
- Somewhat unfavorable
- Very unfavorable

99. Has your spouse's support for your decision about staying in the military changed in the past year?

- Yes, increased
- No, decreased
- No, has not changed

**EVERYBODY ANSWER:**

100. How many dependents do you have in each age group? **Do not** include yourself or your spouse. For the purpose of this question, a dependent is anyone related to you by blood, marriage, or adoption, and who depends on you for over half his or her support.

- Does not apply, I have no dependents.
- GO TO QUESTION 104

**NUMBER OF DEPENDENTS**

Age of dependent	None	1	2	3	4	5 or More
a. Under 1 year	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. 1 year to under 2 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. 2-5 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. 6-13 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. 14-22 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. 23-64 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. 65 years or over	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

101. Are arrangements for your dependents who live with you realistically workable for each of the following situations? Mark one for each item.

- Does not apply, my dependents do not live with me.

	Yes	Probably	No
a. Short-term emergency situation such as a mobilization exercise	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Long-term situation such as being called-up or mobilized	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

102. Are any of your dependents physically, emotionally, or intellectually handicapped requiring specialized treatment or care?

- No
- Yes, temporarily
- Yes, permanently

103. If you are a single-parent or a military member married to military member, do you have a military family care plan?

- Does not apply
- Yes
- No

104. Do you have elderly relatives for whom you have responsibility even if they are not your legal dependent(s)?

- No
- Yes

105. Does this elderly relative live with you?

- Does not apply
- Yes
- No





**VI CIVILIAN WORK**

**OUR OWN EXPERIENCE**

106. Are you currently: Mark all that apply.
- Working full-time as an Army or Air Force Guard/Reserve technician, GO TO QUESTION 109
  - Working full-time in a civilian job (not technician)
  - Working part-time in a civilian job
  - With a civilian job but not at work because of temporary illness, vacation, strike, etc.
  - Self-employed in own business
  - Unpaid worker (volunteer or in family business)
  - Unemployed, laid off, looking for work
  - Not looking for work but would like to work
  - In school
  - Retired
  - A homemaker
  - Other

107. What is your immediate (main) civilian supervisor's overall attitude toward your participation in the Guard/Reserve? Mark one.
- Does not apply, I am not working at a civilian job, GO TO QUESTION 109
  - Does not apply, I am self-employed
  - Very favorable
  - Somewhat favorable
  - Neither favorable nor unfavorable
  - Somewhat unfavorable
  - Very unfavorable

108. How much of a problem for your main employer (or for you, if self-employed) are each of the following? Mark one for each item.

	Serious Problem	Somewhat of a Problem	Slight Problem	Not a Problem	Does Not Apply	Don't Know
a. Absence for weekend drills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Absence for Annual Training/ACDUTRA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Absence for extra time spent at Guard/Reserve	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Time spent while at civilian work on Guard/Reserve business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

THE NEXT QUESTIONS ARE ABOUT YOUR CIVILIAN JOB IN 1991. IF YOU HAD MORE THAN ONE JOB, PLEASE ANSWER THESE QUESTIONS FOR THE JOB WHERE YOU WORKED THE MOST HOURS PER WEEK FOR MOST OF THE YEAR.

109. What kind of work did you do; that is, what is your job called? For example, electrical engineer, construction worker, carpenter, high school teacher, typist, etc.
- I had no civilian job in 1991, GO TO QUESTION 122

WRITE THE NAME OF YOUR JOB IN THE BOX BELOW.

KIND OF WORK/JOB TITLE:

110. Which of the following best describes your civilian employer in 1991? Mark one.
- Federal Government
  - State Government
  - Local Government (including public schools)
  - Self-employed in own business
  - Private firm with more than 500 employees
  - Private firm with 100-499 employees
  - Private firm with less than 100 employees
  - Working without pay in family business or farm

111. What kind of organization did you work for in 1991? (For example, TV and radio, manufacturing, retail shoe store, police department, etc. Federal workers: enter the Agency, Department or Government Branch for which you work.)

WRITE THE KIND OF ORGANIZATION (BUSINESS/INDUSTRY) IN THE BOX BELOW. DO NOT WRITE THE NAME OF THE COMPANY.

KIND OF ORGANIZATION:

112. What was your Federal Government pay type and grade at the end of 1991? Mark both the pay type and number grade.

- Does not apply, I didn't work for the Federal Government

A. Pay Type	B. Number Grade
<input type="radio"/> SES or other executive pay	<input type="radio"/> 16 or higher <input type="radio"/> 8
<input type="radio"/> GM	<input type="radio"/> 15 <input type="radio"/> 7
<input type="radio"/> GS	<input type="radio"/> 14 <input type="radio"/> 6
<input type="radio"/> WS	<input type="radio"/> 13 <input type="radio"/> 5
<input type="radio"/> WL	<input type="radio"/> 12 <input type="radio"/> 4
<input type="radio"/> WG	<input type="radio"/> 11 <input type="radio"/> 3
<input type="radio"/> US Postal Service	<input type="radio"/> 10 <input type="radio"/> 2
<input type="radio"/> Other	<input type="radio"/> 9 <input type="radio"/> 1

113. In 1991, how many hours per week did you usually work at your (main) civilian job?

Hours Per Week Usually Worked

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

114. In 1991, how often did you work more than 40 hours per week at your (main) civilian job? Give your best estimate.

- None                       10-14 weeks  
 1-4 weeks                   15-19 weeks  
 5-9 weeks                   20 or more weeks

115. In 1991, how were you paid when you worked over 40 hours a week? Mark one.

- Not paid extra for working over 40 hours  
 Paid at my regular pay rate for all hours I worked  
 Paid time-and-a-half  
 Paid double time  
 Paid more than double time

116. In 1991, what were your USUAL WEEKLY EARNINGS from your (main) civilian job or your own business before taxes and other deductions? Give your best estimate.

Weekly Earnings

\$ 

0	0	0	0
1	1	1	1
2	2	2	2
3	3	3	3
4	4	4	4
5	5	5	5
6	6	6	6
7	7	7	7
8	8	8	8
9	9	9	9

 .00

117. In 1991, how many days of paid vacation did you receive from your (main) civilian job?

Days of Paid Vacation

I didn't receive paid vacation

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

118. In 1991, did you lose opportunities for overtime/extra pay because of your Guard/Reserve obligations?

- Yes, frequently  
 Yes, occasionally  
 No

119. Which of the following describes how you got time off from your civilian job to meet your Guard/Reserve obligations in 1991? Mark all that apply in each column.

Does not apply, I was self-employed, GO TO QUESTION 121

	OBLIGATION		
	A.	B.	C.
	Required	Annual	Military
	Drills	Training/	Schooling
		ACDUTRA	

- Does not apply, I did not attend I received military leave/leave of absence  
 I used vacation days  
 My Guard/Reserve obligations were on days on which I did not work

120. Which of the following describes how you were paid for the time you took from your civilian job for Guard/Reserve obligations in 1991? Mark all that apply in each column.

OBLIGATIONS

	A.	B.
	Required	Annual
	Drills	Training/
		ACDUTRA

- Does not apply, I did not attend I received full civilian pay as well as military pay  
 I received partial civilian pay as well as military pay  
 I received only military pay  
 My Guard/Reserve obligations were on days on which I did not work

121. During 1991, what was the TOTAL AMOUNT THAT YOU EARNED FROM ALL CIVILIAN JOBS or your own business BEFORE taxes and other deductions? Include earnings as a Guard/Reserve technician. Include commissions, tips, or bonuses. Give your best estimate.

Amount Earned at Civilian Job

- More than \$100,000
- None

\$						.00
0	0	0	0	0	0	
1	1	1	1	1	1	
2	2	2	2	2	2	
3	3	3	3	3	3	
4	4	4	4	4	4	
5	5	5	5	5	5	
6	6	6	6	6	6	
7	7	7	7	7	7	
8	8	8	8	8	8	
9	9	9	9	9	9	

122. In 1991, how many weeks were you without a job and looking for work?

Weeks Looking for Work

- I had a job throughout 1991
- I was not looking for work

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

123. Do you currently have a spouse?

- No, GO TO QUESTION 131
- Yes
- Yes, separated, GO TO QUESTION 131

**B. YOUR SPOUSE'S WORK EXPERIENCE**

124. Is your spouse: Mark all that apply.

- Working full-time in Federal civilian job
- Working full-time in civilian job (not technician or Federal)
- Working part-time in Federal civilian job
- Working part-time in civilian job (not Federal)
- Self-employed in his or her own business
- With a job, but not at work because of TEMPORARY illness, vacation, strike, etc.
- Unpaid worker (volunteer or in family business)
- Unemployed, laid off, or looking for work
- In school
- Retired
- A homemaker
- Other

125. Is your spouse: Mark all that apply.

- In the Armed Forces, full-time Active Component, GO TO QUESTION 126
- In the Armed Forces, full-time Reserve Component (FTS-AGR/TAR), GO TO QUESTION 126
- Full-time as a Guard/Reserve technician in the Army or the Air Force, GO TO QUESTION 127
- Part-time in the Guard/Reserve, GO TO QUESTION 127
- None of the above, GO TO QUESTION 129

126. Was your full-time active duty spouse deployed during Operation Desert Shield/Desert Storm?

- No, remained at home installation, GO TO QUESTION 129
- Yes, deployed to the Persian Gulf Area, GO TO QUESTION 128
- Yes, deployed to other overseas location, GO TO QUESTION 128

127. Was your Guard/Reserve spouse mobilized/activated/called-up for Operation Desert Shield/Desert Storm?

- No, GO TO QUESTION 129
- Yes, deployed to the Persian Gulf area
- Yes, deployed to other overseas location
- Yes, stayed in our local community
- Yes, served elsewhere in United States

128. How many months was your spouse on Active Duty during Operation Desert Shield/Desert Storm?

Months

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

USE NO. 2 PENCIL ONLY

129. In 1991, how many hours per week did YOUR SPOUSE work for pay, either full or part-time, at a civilian job? Give your best estimate.

None, GO TO QUESTION 131

Hours Per Week

9	0
8	1
7	2
6	3
5	4
4	5
3	6
2	7
1	8
0	9

130. Altogether in 1991, what was the total amount that YOUR SPOUSE earned from a civilian job or his or her own business, BEFORE taxes and other deductions? Include earnings as a Guard/Reserve technician. Include commissions, tips, or bonuses. Give your best estimate.

More than \$100,000  
 None

Amount Earned by Spouse

\$										.00
9	0	0	0	0	0	0	0	0	0	0
8	1	1	1	1	1	1	1	1	1	1
7	2	2	2	2	2	2	2	2	2	2
6	3	3	3	3	3	3	3	3	3	3
5	4	4	4	4	4	4	4	4	4	4
4	5	5	5	5	5	5	5	5	5	5
3	6	6	6	6	6	6	6	6	6	6
2	7	7	7	7	7	7	7	7	7	7
1	8	8	8	8	8	8	8	8	8	8
0	9	9	9	9	9	9	9	9	9	9

**VII FAMILY RESOURCES**

131. During 1991, did you or your spouse receive any income from the following sources? Mark "YES" or "NO" for each item.

RECEIVED

- | Yes                   | No                    | INCOME SOURCE  |
|-----------------------|-----------------------|--|
| <input type="radio"/> | <input type="radio"/> | a. Interest and Dividends on Savings   |
| <input type="radio"/> | <input type="radio"/> | b. Stocks, Bonds or Other Investments  |
| <input type="radio"/> | <input type="radio"/> | c. Alimony, Child Support or Other Regular Contributions from Persons not Living in Your Household |
| <input type="radio"/> | <input type="radio"/> | d. Unemployment Compensation or Workers Compensation   |
| <input type="radio"/> | <input type="radio"/> | e. Pensions from Federal, State or Local Government Employment                                     |
| <input type="radio"/> | <input type="radio"/> | f. Pensions from Private Employer or Union   |
| <input type="radio"/> | <input type="radio"/> | g. Veterans benefits or pensions   |
| <input type="radio"/> | <input type="radio"/> | h. GI Bill   |
| <input type="radio"/> | <input type="radio"/> | i. Social Security or Railroad Retirement  |
| <input type="radio"/> | <input type="radio"/> | j. Supplemental Security Income  |
| <input type="radio"/> | <input type="radio"/> | k. Public Welfare or Assistance  |
| <input type="radio"/> | <input type="radio"/> | l. WIC (food programs for women, infants and children)   |
| <input type="radio"/> | <input type="radio"/> | m. Government Food Stamps  |
| <input type="radio"/> | <input type="radio"/> | n. Anything else <u>not including earnings from wages or salaries</u>                              |

132. During 1991, how much did you or your spouse receive from the income sources listed in Question 131? Do not include earnings from wages or salaries in this question. Give your best estimate.

No income from sources in Question 131  
 More than \$100,000

\$										.00
9	0	0	0	0	0	0	0	0	0	0
8	1	1	1	1	1	1	1	1	1	1
7	2	2	2	2	2	2	2	2	2	2
6	3	3	3	3	3	3	3	3	3	3
5	4	4	4	4	4	4	4	4	4	4
4	5	5	5	5	5	5	5	5	5	5
3	6	6	6	6	6	6	6	6	6	6
2	7	7	7	7	7	7	7	7	7	7
1	8	8	8	8	8	8	8	8	8	8
0	9	9	9	9	9	9	9	9	9	9

133. Overall how do you feel about your/your family income; that is, all the money that comes to you and other members of your family living with you?

- Very satisfied
- Satisfied
- Neither satisfied nor dissatisfied
- Dissatisfied
- Very dissatisfied

**YOUR RESIDENCE**

134. How far is your new principal residence from your last principal residence? Mark one.

- I have not moved since joining the Guard/Reserve
- Less than 50 miles
- 50 to 100 miles
- 101 to 250 miles
- 251 to 500 miles
- More than 500 miles

135. Do you RENT or OWN your principal residence?

- Neither, live in government-owned or leased housing
- Neither, live with friends/relatives and PAY NO COSTS, GO TO QUESTION 142
- Neither, live in other accommodations
- RENT
- OWN

136. How long have you RENTED or OWNED your residence?

- 3 months or less
- 4 to 6 months
- 7 to 12 months
- 13 to 24 months
- 25 to 36 months
- 37 to 48 months
- 49 to 59 months
- 5 to 10 years
- 11 to 20 years
- 21 or more years

If "RENT" continue with Question 137  
If "OWN" go to Question 138

137. How much TOTAL RENT is paid for your residence PER MONTH?

If you share the rent, enter the total rent paid by all occupants. (For example, if it is \$525 enter 0525 in the boxes and fill in the matching circles. Include RENT only. Other housing costs will be asked for later.)

Dollars Per Month

\$     .00

0	0	0	0
1	1	1	1
2	2	2	2
3	3	3	3
4	4	4	4
5	5	5	5
6	6	6	6
7	7	7	7
8	8	8	8
9	9	9	9

138. What is your monthly house payment for your residence? (Include the PRINCIPAL AND INTEREST on all mortgages or trusts, real estate TAXES and homeowner's INSURANCE. Also include land lease, mobile home lot rental, or berthing fees, if applicable. Other housing costs, such as utility and maintenance costs, etc., will be asked for later. Example: if your payment is \$890, enter 0890 in the boxes, then fill in the matching circles.)

Dollars Per Month

\$     .00

0	0	0	0
1	1	1	1
2	2	2	2
3	3	3	3
4	4	4	4
5	5	5	5
6	6	6	6
7	7	7	7
8	8	8	8
9	9	9	9

139. Over the last 12 months, what was the AVERAGE MONTHLY cost of all utilities (except telephone and cable TV) paid separately from other rental or home ownership costs?

- DOES NOT APPLY, No utilities are paid separately
- Do not have a basis for estimating utility costs

For each utility, add all costs for the LAST 12 MONTHS and divide by 12. (If you do not know the costs for all 12 months, please estimate.)

Enter the average monthly cost for each utility in the space below, then enter the TOTAL at the right.

Monthly Average	
Electricity	\$ _____
Natural Gas/Propane	\$ _____
Fuel Oil	\$ _____
Wood/Coal	\$ _____
Water/Sewer	\$ _____
Garbage	\$ _____
Total	\$ _____

Dollars Per Month

\$     .00

0	0	0	0
1	1	1	1
2	2	2	2
3	3	3	3
4	4	4	4
5	5	5	5
6	6	6	6
7	7	7	7
8	8	8	8
9	9	9	9

140. Enter the AVERAGE MONTHLY maintenance cost paid for the UPKEEP of the residence. Round off to the nearest dollar.

No maintenance costs are paid separately

- INCLUDE only maintenance such as plumbing, electrical, heating/cooling system or structural repairs, yard upkeep, etc.
  - DO NOT INCLUDE the cost of home improvements (e.g., remodeling, new roof, new furnace, major appliances), new shrubs, new fences, or other additions.
- Example: If your cost is \$25 per month, enter 025 in the boxes, then fill in the matching circles.

Dollars Per Month

\$ 

0	0	0
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9

 .00

141. Enter the AVERAGE MONTHLY cost of any of the following housing expenses for the residence, condominium fee, homeowner's association fee, property and hazard insurance, if NOT included in Question 137 or Question 138.

Fill in the grid for EACH expense you do have or mark "None" for EACH expense you do not have.

	Condominium Fee	Homeowner's Assoc. Fee	Property & Hazard Insurance																																																																																																			
	<input type="radio"/> None	<input type="radio"/> None	<input type="radio"/> None																																																																																																			
Dollars per Month	\$ <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td> </td><td> </td><td> </td></tr> <tr><td>0</td><td>0</td><td>0</td></tr> <tr><td>1</td><td>1</td><td>1</td></tr> <tr><td>2</td><td>2</td><td>2</td></tr> <tr><td>3</td><td>3</td><td>3</td></tr> <tr><td>4</td><td>4</td><td>4</td></tr> <tr><td>5</td><td>5</td><td>5</td></tr> <tr><td>6</td><td>6</td><td>6</td></tr> <tr><td>7</td><td>7</td><td>7</td></tr> <tr><td>8</td><td>8</td><td>8</td></tr> <tr><td>9</td><td>9</td><td>9</td></tr> </table>				0	0	0	1	1	1	2	2	2	3	3	3	4	4	4	5	5	5	6	6	6	7	7	7	8	8	8	9	9	9	\$ <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td> </td><td> </td><td> </td></tr> <tr><td>0</td><td>0</td><td>0</td></tr> <tr><td>1</td><td>1</td><td>1</td></tr> <tr><td>2</td><td>2</td><td>2</td></tr> <tr><td>3</td><td>3</td><td>3</td></tr> <tr><td>4</td><td>4</td><td>4</td></tr> <tr><td>5</td><td>5</td><td>5</td></tr> <tr><td>6</td><td>6</td><td>6</td></tr> <tr><td>7</td><td>7</td><td>7</td></tr> <tr><td>8</td><td>8</td><td>8</td></tr> <tr><td>9</td><td>9</td><td>9</td></tr> </table>				0	0	0	1	1	1	2	2	2	3	3	3	4	4	4	5	5	5	6	6	6	7	7	7	8	8	8	9	9	9	\$ <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td> </td><td> </td><td> </td></tr> <tr><td>0</td><td>0</td><td>0</td></tr> <tr><td>1</td><td>1</td><td>1</td></tr> <tr><td>2</td><td>2</td><td>2</td></tr> <tr><td>3</td><td>3</td><td>3</td></tr> <tr><td>4</td><td>4</td><td>4</td></tr> <tr><td>5</td><td>5</td><td>5</td></tr> <tr><td>6</td><td>6</td><td>6</td></tr> <tr><td>7</td><td>7</td><td>7</td></tr> <tr><td>8</td><td>8</td><td>8</td></tr> <tr><td>9</td><td>9</td><td>9</td></tr> </table>				0	0	0	1	1	1	2	2	2	3	3	3	4	4	4	5	5	5	6	6	6	7	7	7	8	8	8	9	9	9
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VIII MILITARY LIFE

142. How do you feel about the amount of time you spend on each activity listed below? Mark one for each activity.

	I Spend Too Much Time	I Spend About the Right Amount of Time	I Don't Spend Enough Time	Does Not Apply
a. Your civilian job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Family activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Leisure activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Guard/Reserve activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Community activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

143. The Guard/Reserve are developing new information materials. Below is a list of topics that might be included. How interested would you be in receiving such materials? Please mark your interest in information about each topic.

For each item, mark if you are:	Very interested	Interested	Somewhat interested	Not interested At All
a. Retirement benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Survivor Benefit Plan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Family benefits in the Guard/Reserve	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Mobilization procedures for dependents	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Selected Reserve GI Bill Educational Assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Soldiers/Sailors Civil Relief	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Dental Insurance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Medical Insurance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Mobilization Preparations for Small Business Owners and Partners/Independent Practitioners	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

144. All things considered, please indicate your level of satisfaction or dissatisfaction with each feature of the Guard/Reserve listed below.

For each item, mark if you are:	Very Satisfied	Satisfied	Neither Satisfied Nor Dissatisfied	Dissatisfied	Very Dissatisfied
a. Military pay and allowances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Commissary privileges	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Exchange privileges	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Morale/welfare/recreation privileges	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Time required at Guard/Reserve activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Military retirement benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Unit social activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Opportunities for education/training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Opportunity to serve one's country	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Acquaintances/friendships	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

145. Overall, how satisfied are you with the pay and benefits you receive for the amount of time you spend on Guard/Reserve activities?

Very Dissatisfied	Very Satisfied
①—②—③—④—⑤—⑥—⑦	

146. Overall, how satisfied are you with your participation in the Guard/Reserve?

Very Dissatisfied	Very Satisfied
①—②—③—④—⑤—⑥—⑦	

147. We're interested in any comments you'd like to make about Guard/Reserve personnel policies, whether or not the topic was covered in this survey.

DO YOU HAVE ANY COMMENTS?

- No
- Yes - Please fill out the COMMENT SHEET on page 23.

**THANK YOU VERY MUCH FOR  
ANSWERING THIS SURVEY.  
PLEASE RETURN IT IN THE  
ENVELOPE PROVIDED.**





## 1992 Reserve Components Survey of Spouses

The National Guard and Reserve Components are conducting a survey of people married to military personnel from the Reserve Components to find out about their experiences. You have been selected to participate in this important survey. Please read the instructions on the next page before you begin the questionnaire.

### PRIVACY NOTICE

**AUTHORITY:** 10 U.S.C. 136

**PRINCIPAL PURPOSE OR PURPOSES:** Information collected in this survey is used to sample attitudes and/or discern perceptions of social problems observed by the Guard and Reserve Components members and to support additional manpower research activities. This information will assist in the formulation of policies which may be needed to improve the environment for Reserve Components members and families.

**ROUTINE USES:** None

**DISCLOSURE:** Your survey instrument will be treated as confidential. All identifiable information will be used only by persons engaged in, and for the purposes of, the survey. It will not be disclosed to others or used for any other purpose. Only group statistics will be reported. Your responses will not influence your spouse's career.

Public reporting burden for this collection of information is estimated to average 20 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to Department of Defense, Washington Headquarters Services, Directorate for Information Operations and Reports, 1215 Jefferson Davis Highway, Suite 1204, Arlington, VA 22202-4302, and to the Office of Management and Budget, Paperwork Reduction Project (0704-0340), Washington, DC 20503. Please do not return survey to either of these addresses. Return your completed survey in the envelope provided.



**OFFICE USE ONLY**

- PN
- NR
- RF
- NE

## INSTRUCTIONS FOR COMPLETING THE SURVEY

- Please use a **No. 2 pencil**.



- Make heavy black marks that fill the circle for your answer.
- Please do not make stray marks of any kind.

**INCORRECT MARKS**



**CORRECT MARK**



- Sometimes you will be asked to "Mark **ALL** that apply." When this instruction appears, you may mark more than one answer.

**Example:**

If you are now attending a civilian school, what kind of school is it? Mark **ALL** that apply.

- Does not apply, I don't attend school
- Vocational, trade, business, or other career training school
- Junior or community college (2-year)
- Four-year college or university
- Graduate or professional school
- Other

If your answer is "Junior or community college (2-year)" and "Other," then mark those two circles clearly.

- Sometimes you will be asked to "Mark one." When this instruction appears, mark the one best answer.

**Example:**

Which of the following best describes the type of place where you are living now? Mark one.

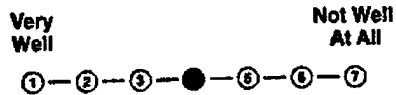
- In military housing on a base/installation
- In a large city (over 250,000)
- In a suburb near a large city
- In a medium-sized city (50,000-250,000)
- In a suburb near a medium-sized city
- In a small city or town (under 50,000)
- On a farm or ranch
- In a rural area but not on a farm or ranch

If your answer is "In a suburb near a large city," then mark that one circle.

- Answers to some of the questions will be on a **SEVEN-POINT SCALE**.

**Example:**

How well do you and your spouse agree on his/her military career plans? Mark one.



If your answer is "Very Well," you would mark the circle for number 1.

If your answer is "Not Well at All," you would mark the circle for number 7.

If your opinion is somewhere in between, you would mark the circle for number 2 or 3 or 4 or 5 or 6.

- If you are asked to give numbers for your answer, please record as shown below.

**Example:**

How old were you on your last birthday?

If your answer is 24...

Write the numbers in the boxes, making sure that the last number is always placed in the right-hand box.

Fill in the unused boxes with zeros.

Then darken the circle for the matching number below each box.

Age Last Birthday

Write the number in the boxes →

2	4
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

Then fill in the matching circles →

**IMPORTANT NOTICE**

1. Are you a member of the Guard/Reserve?  
 Yes     No
2. This survey is addressed to you as a SPOUSE of a National Guard or Reserve member and asks for your views as a SPOUSE.
3. If you are a member of the Guard or Reserve and you do not have a spouse, please mark the answer below and return this survey in the enclosed envelope.  
 I do not have a spouse
4. If you are a member of the National Guard or Reserve, you may also be asked to fill out a survey specifically designed for officer or enlisted personnel. This survey for spouses is different from the ones for members of the Guard or Reserve. Please fill out this survey AND one for members if you receive one.
5. Have you received the 1992 Reserve Components Survey of Officer and Enlisted Personnel at your unit or in the mail? Mark one.  
 Yes     No

PLEASE CONTINUE WITH THIS SURVEY

**I FAMILY MILITARY EXPERIENCE**

1. In which Guard/Reserve component is your spouse? Mark one.  
 Army National Guard  
 Army Reserve  
 Naval Reserve  
 Marine Corps Reserve  
 Air National Guard  
 Air Force Reserve  
 Coast Guard Reserve
2. Which of the following best describes your husband's/wife's participation in the National Guard or Reserve? Mark one.  
 **Drilling Member** (A National Guard or Reserve member drilling with a unit who is required to perform a minimum of 2 weeks of Annual Training/ACDUTRA and an average of one weekend per month, usually at a local unit.)  
 **IMA-Individual Mobilization Augmentee** (A Reserve member who trains with an active force organization instead of a Reserve unit.)  
 **Military Technician** (A federal civilian employee of an Army or Air Force Guard or Reserve unit who is also a military member in the same unit.)

3. What is your spouse's present pay grade? Mark one.

- | Enlisted Grades           |                           | Officer Grades                      |                           |
|---------------------------|---------------------------|-------------------------------------|---------------------------|
| <input type="radio"/> E-1 | <input type="radio"/> E-6 | <input type="radio"/> O-1           | <input type="radio"/> W-1 |
| <input type="radio"/> E-2 | <input type="radio"/> E-7 | <input type="radio"/> O-2           | <input type="radio"/> W-2 |
| <input type="radio"/> E-3 | <input type="radio"/> E-8 | <input type="radio"/> O-3           | <input type="radio"/> W-3 |
| <input type="radio"/> E-4 | <input type="radio"/> E-9 | <input type="radio"/> O-4           | <input type="radio"/> W-4 |
| <input type="radio"/> E-5 |                           | <input type="radio"/> O-5           |                           |
|                           |                           | <input type="radio"/> O-6           |                           |
|                           |                           | <input type="radio"/> O-7 and above |                           |

4. How likely is your spouse to STAY in the Guard/Reserve at the end of any current term/obligation? Mark one.

- (0 in 10) No chance
- (1 in 10) Very slight possibility
- (2 in 10) Slight possibility
- (3 in 10) Some possibility
- (4 in 10) Fair possibility
- (5 in 10) Fairly good possibility
- (6 in 10) Good possibility
- (7 in 10) Probable
- (8 in 10) Very probable
- (9 in 10) Almost sure
- (10 in 10) Certain
- Don't know

5. How many more years does your spouse plan on serving in the Guard/Reserve? Mark the answer which best describes your spouse's plans.

- Less than one year
- 1-2 years
- 2-3 years
- 3-5 years
- 5-8 years
- 8-10 years
- 10-12 years
- 12-16 years
- 17 or more years
- Don't know

6. Does your spouse plan on staying in the Guard/Reserve long enough to qualify for retired pay?

- Already qualified
- Yes
- No
- Don't know/undecided

7. Was your spouse's original decision to join the Guard or Reserve made before or after you married?

- Before we married
- After we married



8. Have you ever served in the U.S. Armed Forces, either in active duty or in the Reserve? Mark ALL that apply.

No, I have never served, GO TO QUESTION 12

**Yes, retired from**

- Active Army (USA)
- Active Navy (USN)
- Active Marine Corps (USMC)
- Active Air Force (USAF)
- Active Coast Guard (USCG)
- Army National Guard (ARNG)
- Army Reserve (USAR)
- Naval Reserve (USNR)
- Marine Corps Reserve (USMCR)
- Air National Guard (ANG)
- Air Force Reserve (USAFR)
- Coast Guard Reserve (USCGR)

**Yes, separated from**

- Active Army (USA)
- Active Navy (USN)
- Active Marine Corps (USMC)
- Active Air Force (USAF)
- Active Coast Guard (USCG)
- Army National Guard (ARNG)
- Army Reserve (USAR)
- Naval Reserve (USNR)
- Marine Corps Reserve (USMCR)
- Air National Guard (ANG)
- Air Force Reserve (USAFR)
- Coast Guard Reserve (USCGR)

**Yes, now serving in**

- Active Army (USA)
- Active Navy (USN)
- Active Marine Corps (USMC)
- Active Air Force (USAF)
- Active Coast Guard (USCG)
- Army National Guard (ARNG)
- Army Reserve (USAR)
- Naval Reserve (USNR)
- Marine Corps Reserve (USMCR)
- Air National Guard (ANG)
- Air Force Reserve (USAFR)
- Coast Guard Reserve (USCGR)

9. What is/was your highest pay grade? Mark one.

**Enlisted Grades**

- E-1
- E-2
- E-3
- E-4
- E-5
- E-6
- E-7
- E-8
- E-9

**Officer Grades**

- O-1
- O-2
- O-3
- O-4
- O-5
- O-6
- O-7 and above
- W-1
- W-2
- W-3
- W-4

10. When you finally leave (or left) the military, how many total years of service do you expect to have (or did you have)?

Write the number in the boxes

Then fill in the matching circles

Years of Service

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

11. If you previously served in the military and you are not currently serving, why did you leave the military? Mark the one most important reason.

- Does not apply, am currently serving
- Forced to separate, did not want to leave
- Did not like the specific military job assignment
- Did not like the military in general
- Better civilian job opportunity
- Left to have/raise child/family
- Health reason
- Spouse wanted me to leave
- Retired
- Family problems
- Drills/duty conflicted with civilian job
- Drills/duty conflicted with family responsibilities

## II YOUR BACKGROUND AND FAMILY

12. Are you male or female?

- Male
- Female

13. How old were you on your last birthday?

Write the number in the boxes

Then fill in the matching circles

Age Last Birthday

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

14. Where were you born?

- In the United States
- Outside the United States to military parents
- Outside the United States to non-military parents

15. Are you an American citizen?

- Yes
- No, resident alien
- No, not a resident alien

16. Are you of Spanish/Hispanic origin or descent?

- Yes
- No

17. Are you:

- American Indian/Alaskan Native
- Black/Negro/African-American
- Oriental/Asian/Chinese/Japanese/Korean/Filipino/Pacific Islander
- White/Caucasian
- Other

18. Do you speak English as your main language at home?  
 Yes  
 No

AS OF TODAY, what is the highest degree or diploma that you hold? Do not include degrees from technical, trade, or vocational schools. Mark one.

- No degree or diploma
- GED or other high school equivalency certificate
- High school diploma
- Some college but did not graduate
- Associate/junior college/military junior college degree (2-year degree)
- Bachelor's degree (BA/BS)
- Some graduate school
- Master's degree (MA/MS)
- Doctoral degree (PhD/MD/LLB)
- Other degree not listed above

20. If you are now attending a civilian school, what kind of school is it? Mark ALL that apply.

- Does not apply, I don't attend school
- Vocational, trade, business, or other career training school
- Junior or community college (2-year)
- Four-year college or university
- Graduate or professional school
- Other

21. Are you currently:

- Married for the first time
- Remarried

22. How long have you been married to your current spouse?

- Less than 1 year

Years Married

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

23. How many dependents do you and your spouse have in each age group? Do not include yourself or your spouse. For the purpose of this question, a dependent is anyone related to you by blood, marriage, or adoption, and who depends on you for over half his or her support.

- We have no dependents, GO TO QUESTION 26

NUMBER OF DEPENDENTS

Age of dependent	None	1	2	3	4	5 or More
a. Under 1 year	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. 1 year to under 2 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. 2-5 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. 6-13 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. 14-22 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. 23-64 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. 65 years or over	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

24. If you have dependent children in Question 23 who do not currently live with you, with whom do these dependents live? Mark ALL that apply.

- Does not apply
- Spouse
- Ex-spouse
- Grandmother
- Grandfather
- Other relative
- Friend
- School
- Other

25. Are any of your dependents physically, emotionally, or intellectually handicapped requiring specialized treatment or care? Mark ALL that apply.

- Yes, permanently
- Yes, temporarily
- No

26. Do you have elderly relatives for whom you have responsibility even if they are not your legal dependent(s)?

- Yes
- No

27. Does this elderly relative live with you?

- Does not apply
- Yes
- No

IF YOU HAVE NO CHILDREN UNDER AGE 15 WHO USUALLY LIVE WITH YOU MARK THE CIRCLE BELOW AND GO TO QUESTION 36.

I have no children under age 15 who usually live with me

28. During last month, who usually took care of your youngest (or only) child while you worked, looked for work, or were in school? Mark the arrangement in which the child spent the most hours.

- Does not apply, I was not working, looking for work, or in school, GO TO QUESTION 36
- Spouse cared for child
- Child's brother or sister age 15 or over
- Child's brother or sister under age 15
- Child's grandparent
- Other relative of child
- Child cares for self
- Non-relative
- Child was in school or day care

29. Where was your youngest child usually cared for under this arrangement? Mark one.

- Child was in military day care center
- Child was in nursery or preschool
- Child was in elementary or secondary school
- Child Development Center/Day Care Center
- Child's home
- Licensed family day care home
- Other private home (not licensed)
- Other place

30. How many hours a week was your youngest or only child usually cared for under this arrangement?

Hours a Week

0	0	0
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9

31. How much did you pay for child care during the last month for your youngest or only child?

Amount

\$			
0	0	0	0
1	1	1	1
2	2	2	2
3	3	3	3
4	4	4	4
5	5	5	5
6	6	6	6
7	7	7	7
8	8	8	8
9	9	9	9

32. How many of your dependent children use child care? Include your youngest or only child.

- One
- Two
- Three
- Four
- Five
- Six or more

33. What was the total you paid for child care during the last month for all your children? Include costs for your youngest or only child.

Total Paid Last Month

\$			
0	0	0	0
1	1	1	1
2	2	2	2
3	3	3	3
4	4	4	4
5	5	5	5
6	6	6	6
7	7	7	7
8	8	8	8
9	9	9	9

34. Approximately how many hours a week does your spouse care for any of your children on a regular basis while you work, look for work, or are in school?

Hours a Week

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

35. Do you need child care while your spouse is gone for any of the following Guard/Reserve activities: Mark one for each item.

- |  |                       |                       |
|--|-----------------------|-----------------------|
|  | Yes                   | No                    |
| a. Weekend drills  | <input type="radio"/> | <input type="radio"/> |
| b. Annual training/ACDUTRA                                   | <input type="radio"/> | <input type="radio"/> |
| c. Mobilization (e.g., Operation Desert Shield/Desert Storm) | <input type="radio"/> | <input type="radio"/> |

### III FAMILY WORK EXPERIENCE

36. Are you currently: Mark **ALL** that apply.
- In the Armed Forces--full-time
  - In the Armed Forces--part-time in Guard/Reserve
  - Working full-time as a Guard/Reserve technician
  - Working full-time in a civilian job (not technician)
  - Working part-time in a civilian job
  - With a civilian job but not at work because of temporary illness, vacation, strike, etc.
  - Self-employed in own business
  - Unpaid worker (volunteer or in family business)
  - Unemployed, laid off, looking for work
  - In school
  - Retired
  - A homemaker
  - Other

37. How much did each of the following contribute to your decision to work? Mark one for each item.

	CONTRIBUTION			
	Major	Moderate	Minor	None
a. Need the money for basic family expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Always planned to work/have a career	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Wanted extra money to use now	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Saving income for the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Independence/self-esteem	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Just enjoy working	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. To gain experience for a future career	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

38. To what extent does your current paid job(s) interfere with your spouse's Guard/Reserve job?

- A great deal
- Somewhat
- Very little
- Not at all

39. To what extent does your spouse's Guard/Reserve job interfere with your current paid job(s)?

- A great deal
- Somewhat
- Very little
- Not at all

40. In 1991, how many hours per week did you usually work at your (main) civilian job?

Weekly Hours

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

41. In 1991, what were your **USUAL WEEKLY EARNINGS** from your (main) civilian job or your own business before taxes and other deductions?

Give your best estimate.

• Record the amount in the boxes. →

Weekly Earnings

\$					.00
0	0	0	0	0	
1	1	1	1	1	
2	2	2	2	2	
3	3	3	3	3	
4	4	4	4	4	
5	5	5	5	5	
6	6	6	6	6	
7	7	7	7	7	
8	8	8	8	8	
9	9	9	9	9	

• Round to the nearest whole dollar. (For example, if your answer is \$346.75, enter 0347)

• Fill in the unused boxes with zeros.

• Then mark the matching circle below each box. →

42. Altogether in 1991, what was the **TOTAL AMOUNT YOU EARNED FROM YOUR CIVILIAN JOB** or your business, before taxes and other deductions?

Include commissions, tips, or bonuses.

Give your best estimate.

- More than \$100,000
- None

Amount Earned at Civilian Job

\$						.00
0	0	0	0	0	0	
1	1	1	1	1	1	
2	2	2	2	2	2	
3	3	3	3	3	3	
4	4	4	4	4	4	
5	5	5	5	5	5	
6	6	6	6	6	6	
7	7	7	7	7	7	
8	8	8	8	8	8	
9	9	9	9	9	9	



43. Is your spouse currently: Mark ALL that apply.
- Working full-time as a Guard/Reserve technician
  - Working full-time in civilian job (not technician)
  - Working part-time in a civilian job
  - With a civilian job but not at work because of temporary illness, vacation, strike, etc.
  - Self-employed in own business
  - Unpaid worker (volunteer or in family business)
  - Unemployed, laid off, or looking for work
  - In school
  - Retired
  - A homemaker
  - Other

45. How well do you and your spouse agree on his/her military career plans? Mark one.

Very Well Not Well  
At All

① — ② — ③ — ④ — ⑤ — ⑥ — ⑦

44. How well do you and your spouse agree on his/her civilian career plans? Mark one.

Very Well Not Well  
At All

① — ② — ③ — ④ — ⑤ — ⑥ — ⑦

46. In 1991, did your spouse lose opportunities for overtime/extra pay because of his or her Guard/Reserve obligations?

- Yes, frequently
- Yes, occasionally
- No

47. How much of a contribution does your spouse's Guard/Reserve income make towards each of the following items? Mark one for each item.

	Major Contribution	Moderate Contribution	Minor Contribution	No Contribution
a. Meeting basic expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Extra money to use now	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Savings for the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### IV GUARD/RESERVE PROGRAMS

48. In an average month in 1991, how often did you and/or your spouse use each of the following? Mark one for each item.

	TIMES USED IN AVERAGE MONTH				
	Not Used	Once	Twice	Three to Five	Six or More
a. Commissary	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Exchange	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Other military facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

49. Which of the following limit your and/or your spouse's use of the commissary and exchange? Mark ALL that apply.

	A. Commissary	B. Exchange
Prices	<input type="radio"/>	<input type="radio"/>
Stock	<input type="radio"/>	<input type="radio"/>
Hours	<input type="radio"/>	<input type="radio"/>
Distance	<input type="radio"/>	<input type="radio"/>
Military does not allow more frequent use	<input type="radio"/>	<input type="radio"/>





50. Guard/Reserve units or centers have different kinds of programs and activities for family members. For each program or activity listed below, please mark in (A) if it has been available to you, and in (B) if you have attended or participated in it.

	(A) AVAILABLE			(B) DID YOU ATTEND/PARTICIPATE			
	Yes	No	Don't Know	Once	More Than Once	No	Don't Recall
a. Meetings for families of new unit members	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Family oriented social events, dinners, athletic programs, bake sales, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Family oriented information programs about the Guard/Reserve	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Meetings about mobilization	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Meetings about Reserve medical benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Meetings about Reserve retirement benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Family support groups	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

51. Do you perform volunteer work for either Guard/Reserve or civilian activities? Mark one answer for each.

**A. Guard/Reserve Activities**

- No
- Yes, frequently (an average of once a week or more)
- Yes, infrequently

**B. Civilian Activities (including church, school, etc.)**

- No
- Yes, frequently (an average of once a week or more)
- Yes, infrequently

52. Which, if any, of the following reasons caused you not to take part (as a participant or volunteer) in Guard/Reserve family activities? Mark ALL that apply.

- Does not apply, spouse not a member of a local unit
- Does not apply, no family activities
- Does not apply, I attend Guard/Reserve family activities
- Does not apply, I am not interested
- Location
- Don't know other people
- Times activities are scheduled
- Lack of child care

53. Which of the following medical/hospitalization coverages do you have? Mark ALL that apply.

- My spouse's active duty military coverage
- My active duty military coverage
- Veterans' (VA) coverage
- My civilian employer's health care plan
- My spouse's civilian employer's plan
- Other private coverage
- None, GO TO QUESTION 55

54. How would you rate the coverage provided by the civilian medical insurance which you have?

- Does not apply, I do not have civilian medical insurance
- Excellent
- Good
- Fair
- Poor

55. Which of the following dental coverages do you have? Mark ALL that apply.

- My spouse's active duty military coverage
- My active duty military coverage
- Veterans' (VA) coverage
- My civilian employer's dental plan
- My spouse's civilian employer's plan
- Other private coverage
- None, GO TO QUESTION 57

56. How would you rate the coverage provided by the civilian dental insurance which you have?

- Does not apply, I do not have civilian dental insurance
- Excellent
- Good
- Fair
- Poor



57. The Guard/Reserve are developing new information materials and programs for family members. Below is a list of topics that might be included. How interested would you be in receiving such materials or attending such programs? Please mark your interest in each topic.

Topics	Very Interested	Interested	Somewhat Interested	Not Interested at All
a. Guard/Reserve organization	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. The mission of your spouse's unit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. The unit's role in mobilization	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Educational benefits for reservists	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Medical benefits for members/dependents	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Retirement benefits for reservists	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Survivor benefits for reservists	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Leave and earnings statements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Advance schedules for drills and Annual Training/ACDUTRA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Family's role in the event of mobilization	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
k. Family support groups	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
l. Family counseling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
m. Family care plans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
n. Defense Enrollment Eligibility Reporting System (DEERS) enrollment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
o. Dealing with family separations due to mobilization	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
p. Dealing with family reunions after mobilization	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
q. Veterans Reemployment Benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
r. Soldiers and Sailors Civil Relief Act	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

58. In your opinion, how do the following groups/individuals view your spouse's participation in the Guard/Reserve?

	Very Favorable	Somewhat Favorable	Neither Favorable Nor Unfavorable	Somewhat Unfavorable	Very Unfavorable	Don't Know/Does Not Apply
a. Your neighbors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Your relatives	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Your spouse's relatives	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Your spouse's civilian boss	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Your spouse's civilian co-workers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Your spouse's Guard/Reserve unit members	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

59. How much of a problem for you and your family are each of the following aspects of your spouse's Guard/Reserve duty? Mark one for each item.

	Serious Problem	Somewhat of a Problem	Slight Problem	Not a Problem	Does Not Apply	Don't Know
a. Absence for weekend drills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Absence for Annual Training/ACDUTRA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Absence for extra time spent at Guard/Reserve	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Time away from civilian job due to Guard/Reserve duty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Effects on pay and promotion at civilian job due to Guard/Reserve duty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Time away from children due to Guard/Reserve duty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Time away from you due to Guard/Reserve duty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Drills on special days (e.g., Mothers' Day, Easter)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Unscheduled Guard/Reserve activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Scheduling family vacations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
k. Family emergencies when spouse is on Guard/Reserve duty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
l. Using vacation time for Guard/Reserve duty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

60. How do you feel about the amount of time your spouse spends on each activity listed below? Mark one for each activity.

	Spends Too Much Time	Spends about the Right Amount of Time	Doesn't Spend Enough Time	Does Not Apply
a. Civilian job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Family activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Leisure activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Guard/Reserve activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

61. Was your spouse mobilized/activated/called-up for Operation Desert Shield/Desert Storm? Mark ALL that apply.

- No, GO TO QUESTION 74
- Yes, deployed to Persian Gulf
- Yes, deployed to other overseas location
- Yes, deployed in the United States
- Yes, stayed in our local community

62. Did your spouse's local unit have a family support group (or something similar to a family support group)?

- Does not apply, spouse was not part of a local unit
- Yes, an active one
- Yes, but not very active
- No
- Not sure

63. How supportive of families were the following at your location during Operation Desert Shield/Desert Storm?

	Very Supportive	Supportive	Neutral	Unsupportive	Very Unsupportive	Don't Know
a. Officers in high position at nearby military installation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Personnel at nearby Reserve center/activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Officers in my spouse's unit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Noncommissioned officers/petty officers in my spouse's unit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Military or support personnel in our community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Guard/Reserve Family Assistance Center/Family Support Center	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Family Service/Support Centers/Army Community Service Center	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Command representative (e.g., ombudsman)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Civilian community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Other Guard/Reserve spouses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
k. Friends	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

64. Did you need family support services during Operation Desert Shield/Desert Storm?

- Yes
- No

65. Were family support services available during Operation Desert Shield/Desert Storm, and did you use them?

A. Available	B. Used
<input type="radio"/> Yes	<input type="radio"/> Yes
<input type="radio"/> No	<input type="radio"/> No

66. How satisfied were you with the family support services you used during Operation Desert Shield/Desert Storm?

- I did not use family support services
- Very satisfied
- Satisfied
- Neither satisfied nor dissatisfied
- Dissatisfied
- Very dissatisfied

67. Did you file a CHAMPUS claim during Operation Desert Shield/Desert Storm?

- No, GO TO QUESTION 70
- Yes

68. Was assistance available to you concerning the process of filing CHAMPUS claims?  
 Yes, adequate assistance  
 Yes, but not adequate assistance  
 No
69. How satisfied were you with the CHAMPUS claims processing service you received?  
 Very satisfied  
 Satisfied  
 Neither satisfied nor dissatisfied  
 Dissatisfied  
 Very dissatisfied
70. Were there any changes in income for you or your family during Operation Desert Shield/Desert Storm? Mark ALL that apply.  
 Yes, increase in spouse's earnings  
 Yes, reduction in spouse's earnings  
 Yes, increase in my earnings since I worked more hours or took a second job  
 Yes, reduction in my earnings since I was unable to work as much  
 Yes, delays in getting pay  
 Yes, income from business or medical practice declined  
 Yes, other  
 No, GO TO QUESTION 72
71. Please estimate your total income change during Desert Shield/Desert Storm from all sources as a result of your spouse being mobilized/activated/called-up. If you have continuing losses from a business or medical practice, include those in your estimate.  
 Income increased more than \$5,000  
 Income increased \$2,500-\$4,999  
 Income increased \$1-\$2,499  
 No change in income  
 Income decreased \$1-\$2,499  
 Income decreased \$2,500-\$4,999  
 Income decreased \$5,000-\$9,999  
 Income decreased \$10,000-\$24,999  
 Income decreased \$25,000-\$50,000  
 Income decreased over \$50,000
72. Did the following expenses change as a result of your spouse being mobilized/activated/called-up? Mark ALL that apply.  
 Yes, medical expenses increased  
 Yes, medical expenses decreased  
 Yes, household and car repairs increased  
 Yes, household and car repairs decreased  
 Yes, child care increased  
 Yes, mortgage payments declined  
 Yes, other  
 No, GO TO QUESTION 74

73. Please estimate the change in your total expenses from all sources during Desert Shield/Desert Storm as a result of your spouse being mobilized/activated/called-up.  
 Expenses increased more than \$5,000  
 Expenses increased \$2,500-\$4,999  
 Expenses increased \$1-\$2,499  
 No change in expenses  
 Expenses decreased \$1-\$2,499  
 Expenses decreased \$2,500-\$4,999  
 Expenses decreased \$5,000-\$9,999  
 Expenses decreased \$10,000-\$24,999  
 Expenses decreased \$25,000-\$50,000  
 Expenses decreased over \$50,000

**V FAMILY CONCERNS**

74. Below is a list of community/civilian social services. Indicate all those services which you or your family have used in the past year or use now as well as those you have not used.

SERVICE	Have Used or Am Using	Have Not Used
a. Individual counseling/therapy	<input type="radio"/>	<input type="radio"/>
b. Marriage, family counseling/therapy/enrichment	<input type="radio"/>	<input type="radio"/>
c. Chaplain services/religious opportunities	<input type="radio"/>	<input type="radio"/>
d. Parent education	<input type="radio"/>	<input type="radio"/>
e. Youth/adolescent programs	<input type="radio"/>	<input type="radio"/>
f. Child care services	<input type="radio"/>	<input type="radio"/>
g. Financial counseling/management education	<input type="radio"/>	<input type="radio"/>
h. Single-parent programs	<input type="radio"/>	<input type="radio"/>
i. Pre-marital programs	<input type="radio"/>	<input type="radio"/>
j. Programs for families with handicapped members	<input type="radio"/>	<input type="radio"/>
k. Programs for families with gifted and talented members	<input type="radio"/>	<input type="radio"/>
l. Crisis referral services	<input type="radio"/>	<input type="radio"/>
m. Employment services	<input type="radio"/>	<input type="radio"/>
n. Recreational programs	<input type="radio"/>	<input type="radio"/>
o. Spouse/child abuse services	<input type="radio"/>	<input type="radio"/>
p. Alcohol treatment/drug abuse programs	<input type="radio"/>	<input type="radio"/>
q. Rape counseling services	<input type="radio"/>	<input type="radio"/>
r. Legal assistance	<input type="radio"/>	<input type="radio"/>



75. The questions below are about your family preparedness. Mark one answer for each item.

	Yes	No	Don't Know
a. Does your spouse have a current will?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Do you currently hold your spouse's power-of-attorney?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Does your spouse have life insurance other than Servicemen's Group Life Insurance/Veteran's Group Life Insurance (SGLI/VGLI)?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Has your spouse filled out a record of emergency data?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Do you know where to find these important papers?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Are the records of emergency data verified/updated annually?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Are you currently pre-enrolled in the Defense Enrollment Eligibility Reporting System (DEERS)?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

76. Which of the following would your spouse have to take care of before being mobilized/deployed? Mark **ALL** that apply.

- Dependent care problems
- Personal health problems
- Family health problems
- Preparation of emergency data (e.g., will, power-of-attorney, etc.)
- Financial arrangements
- Transportation arrangements
- Civilian job-related arrangements
- School-related arrangements

77. How likely do you think it is that your spouse will be mobilized/deployed for more than 30 days? Mark only one.

- Very likely
- Likely
- Neither likely nor unlikely
- Unlikely
- Very unlikely

78. If your spouse were mobilized/deployed for more than 30 days, how likely are you and your family to make use of the following military services?

	Very Likely	Likely	Neither Likely nor Unlikely	Unlikely	Very Unlikely	Does Not Apply/Not Available
a. Family Support Centers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Individual Counseling/Therapy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Marriage and Family Counseling/Therapy/Enrichment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Chaplain Services/Religious Opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Parent Education	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Youth/Adolescent Programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Child Care services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Financial counseling/management education	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Single-parent programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Pre-marital programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
k. Programs for families with handicapped members	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
l. Programs for families with gifted and talented members	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
m. Crisis referral services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
n. Spouse employment services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
o. Alcohol treatment/drug abuse programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
p. Rape counseling services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
q. Legal assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



79. People participate in the Guard/Reserve for many reasons. How much have each of the following contributed to your spouse's most recent decision to stay in the Guard/Reserve? Mark one for each item.

	Major Contribution	Moderate Contribution	Minor Contribution	No Contribution
a. Serving the country	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Using educational benefits (GI Bill)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Obtaining training in a skill that would help get a civilian job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Serving with the people in the unit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Getting credit toward military retirement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Promotion opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Opportunity to use military equipment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Challenge of military training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Needed the money for basic family expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Wanted extra money to use now	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
k. Saving income for the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
l. Travel/get away opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
m. Just enjoyed the Guard/Reserve	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
n. Pride in his/her accomplishments in Guard/Reserve	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

80. All things considered, please indicate your level of satisfaction or dissatisfaction with each feature of your spouse's participation in the Guard/Reserve listed below.

	Very Satisfied	Satisfied	Neither Satisfied Nor Dissatisfied	Dissatisfied	Very Dissatisfied
a. Military pay and allowances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Commissary privileges	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Medical coverage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Other military privileges (e.g., exchange, space available travel)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Time required at Guard/Reserve activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Military retirement benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Unit social activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Opportunities for education/training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Opportunity to serve one's country	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Acquaintances/friendship	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

81. What is your overall attitude toward your spouse's participation in the Guard/Reserve? Mark one.

- Very favorable
- Somewhat favorable
- Neither favorable nor unfavorable
- Somewhat unfavorable
- Very unfavorable

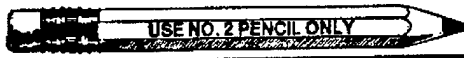
82. In what month are you completing this survey? Mark one.

- August
- September
- October
- November
- December
- January
- February

83. We're interested in any comments you would like to make about Guard/Reserve personnel policies—whether or not the topic was covered in this survey. Do you have any comments?

- No
- Yes. Please fill out the Comment Sheet on the next page.

**THANK YOU VERY MUCH FOR ANSWERING THIS SURVEY. PLEASE RETURN IT IN THE ENVELOPE PROVIDED.**



**COMMENT SHEET**

Please provide us with comments you may have regarding Reserve policies or Reserve activities in general in the space below. Before commenting, please fill in one circle in each section.

**our Spouse's Rank**

- Officer
- Enlisted

**Your Spouse's Component**

- Army National Guard (ARNG)
- Army Reserve (USAR)
- Naval Reserve (USNR)
- Marine Corps Reserve (USMCR)
- Air National Guard (ANG)
- Air Force Reserve (USAFR)
- Coast Guard Reserve (USCGR)

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## **APPENDIX B**

### **Generalized Variance Function Estimate Tables**



## Generalized Variance Function Estimate Tables

The descriptive reports of results from the *1992 Reserve Components Surveys* of officers and enlisted personnel and their spouses mainly report differences in proportions between various subgroups. Statistical significance of findings was determined using the generalized variance function (GVF) approach. This approach, as distinguished from the use of standard errors for each point estimate, uses model-based approximations of actual estimates of standard errors. Generalized standard errors are modeled for particular subgroups using a representative group of survey questions. For more information about the GVF approach, the reader may refer to the *Standard Error Computation Report for the 1992 Reserve Components Surveys of Officers and Enlisted Personnel and Their Spouses*. Subgroups for which GVFs were modeled are:

### 1992 Reserve Population

- Enlisted members (overall)
  - E1-E4 pay grade group
  - E5-E6 pay grade group
  - E7-E9 pay grade group
- Officers (overall)
  - O1-O3 pay grade group
  - O4 and above pay grade group
- Unit members
- IMAs
- Military technicians
- ARNG - Army National Guard
- USAR - Army Reserve
- USNR - Naval Reserve
- USMCR - Marine Corps Reserve
- ANG - Air National Guard
- USAFR - Air Force Reserve
- USCGR - Coast Guard Reserve
- Male Reservists
- Female Reservists

This appendix provides GVF tables for determining confidence intervals around single estimates and for determining the smallest statistically significant difference between population subgroups. Statistical significance has been computed at the  $p=.05$  level of significance. For *single estimates or comparisons within a subgroup*, confidence intervals have been provided for categories ranging from 1 percent to 50 percent. If a confidence interval is needed for an estimate between 51 percent and 100 percent, the estimate should be subtracted from 100 percent and the closest category used. For *comparisons of differences between subgroups*, two sets of tables are provided—for estimates at 30 percent and at 50 percent. There are slight differences in the minimally detectable differences between these two estimates, with the 50 percent level providing the more conservative estimate. The set of tables closest to the subgroup estimates being compared should be used.

Tables B-1 and B-2 provide confidence intervals for single estimates or comparisons within a subgroup. Table B-1 provides confidence intervals for Reserve member data, and Table B-2 provides

confidence intervals for Reserve spouse data. As an example (summarized in the table below), in describing the percentage of E5-E6 Reservists who had a current will, it was found that 51 percent had a current written will, and 38 percent had a power-of-attorney assigned. Table B-1 can be used to evaluate statistical significance. The E5-E6 confidence interval for the estimate of 50 percent (the closest percent category to the estimate of 51%) is  $\pm .98$  percent. The confidence interval for the estimate of 40 percent (the closest percent category to 38%) is  $\pm .96$  percent. As a rough, but conservative, rule of thumb, the analyst can use the rule that if the upper bound of the confidence interval for the smaller estimate and the lower bound of the confidence interval for the larger estimate do not overlap, the estimates may be considered statistically different (at the .05 level of significance). In this example, .96 is added to the 38 percent estimate, yielding an upper limit of 38.96 percent. The subtraction of .98 from the 51 percent estimate yields a lower limit of 50.02 percent. The confidence intervals of the two estimates do not overlap, therefore, the estimates are statistically different.

Response Category	Percent	Estimate Used From Table B-1	Confidence Interval From Table B-1	Calculated Limit
		Percent	Percent	
Have a current will	51	50	.98	$(51-.98)=50.02$
Power-of-attorney	38	40	.96	$(38+.96)=38.96$

Tables B-1 and B-2 also include confidence intervals for civilian population comparison groups from the March 1993 *Current Population Survey (CPS)* and the fall 1991 *Survey of Income and Program Participation (SIPP)*. Confidence intervals are available only for limited percentage estimates (refer to U.S. Department of Commerce, 1993; Jabine, King, & Petroni, 1990; for details of the standard error computation for the CPS and the SIPP, respectively.)

Tables B-3 through B-20 provide minimally detectable percentage differences between various Reserve member subgroups. Tables B-21 through B-32 provide minimally detectable percentage differences between various Reserve spouse subgroups. Civilian data comparisons are available only for estimates at the 50 percent level. These tables should be used when comparisons are being made across subgroups. As an example (summarized in the table below), it was found that 51 percent of E5-E6 Reservists had a current written will, and 69 percent of E7-E9 Reservists had a current written will. Table B-14 can be used for estimates at 50 percent—the more conservative of the two levels—to evaluate statistical significance in this case. The intersection of the E5-E6 and E7-E9 subgroups indicates that the smallest detectable difference for this comparison is 1.90 percent. Since the difference between the two estimates is larger than 1.90 percent, they can be considered statistically different.

Response Category	Percent	Difference in Estimates	Minimal Detectable Difference From B-14
		Percent	Percent
Have a current will (E5-E6)	51	$(69-51)=18$	1.90
Have a current will (E7-E9)	69		

**Table B-1. GVF Confidence Intervals for Single Estimates or Within Subgroup Comparisons  
Reserve Member Data**

Member Subgroup	Percentage Base N	Percentage Estimate										
		1%	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%
1992 Reserve population	918337	0.25%	0.28%	0.39%	0.46%	0.52%	0.56%	0.60%	0.62%	0.64%	0.65%	0.65%
Enlisted members	769405	0.29%	0.33%	0.45%	0.53%	0.60%	0.65%	0.69%	0.71%	0.73%	0.74%	0.75%
Officers	148932	0.21%	0.46%	0.63%	0.75%	0.84%	0.91%	0.96%	1.00%	1.03%	1.04%	1.05%
E1-E4	332326	0.26%	0.57%	0.79%	0.94%	1.05%	1.14%	1.20%	1.25%	1.29%	1.31%	1.31%
E5-E6	344276	0.19%	0.43%	0.59%	0.70%	0.78%	0.85%	0.90%	0.93%	0.96%	0.97%	0.98%
E7-E9	92803	0.32%	0.71%	0.98%	1.17%	1.31%	1.41%	1.50%	1.56%	1.60%	1.62%	1.63%
O1-O3, WO1-WO3	76298	0.31%	0.68%	0.93%	1.11%	1.24%	1.34%	1.42%	1.48%	1.52%	1.54%	1.55%
O4+, WO4	72634	0.28%	0.62%	0.86%	1.02%	1.14%	1.24%	1.31%	1.36%	1.40%	1.42%	1.43%
Unit members	837991	0.14%	0.30%	0.42%	0.50%	0.56%	0.61%	0.64%	0.67%	0.68%	0.70%	0.70%
IMA's	28748	0.44%	0.95%	1.31%	1.56%	1.75%	1.89%	2.00%	2.09%	2.14%	2.18%	2.19%
Military technicians	51598	0.30%	0.65%	0.89%	1.06%	1.19%	1.29%	1.36%	1.42%	1.46%	1.48%	1.49%
ARNG	323073	0.22%	0.49%	0.67%	0.80%	0.89%	0.97%	1.02%	1.06%	1.09%	1.11%	1.11%
ARNG enlisted	285007	0.12%	0.27%	0.37%	0.44%	0.50%	0.54%	0.57%	0.59%	0.61%	0.62%	0.62%
ARNG officers	38066	0.24%	0.53%	0.73%	0.87%	0.98%	1.06%	1.12%	1.16%	1.20%	1.21%	1.22%
USAR	262851	0.26%	0.57%	0.79%	0.94%	1.05%	1.13%	1.20%	1.25%	1.28%	1.30%	1.31%
USAR enlisted	208570	0.16%	0.35%	0.49%	0.58%	0.65%	0.70%	0.75%	0.78%	0.80%	0.81%	0.81%
USAR officers	54281	0.18%	0.40%	0.55%	0.66%	0.74%	0.80%	0.85%	0.88%	0.90%	0.92%	0.92%
USNR	114921	0.39%	0.86%	1.19%	1.42%	1.59%	1.72%	1.82%	1.89%	1.94%	1.97%	1.98%
USNR enlisted	90516	0.25%	0.54%	0.74%	0.89%	0.99%	1.08%	1.14%	1.19%	1.22%	1.24%	1.24%
USNR officers	24405	0.27%	0.60%	0.83%	0.98%	1.10%	1.19%	1.26%	1.31%	1.35%	1.37%	1.38%
USMCR	34977	0.49%	1.08%	1.49%	1.77%	1.99%	2.15%	2.28%	2.37%	2.43%	2.47%	2.48%
USMCR enlisted	31891	0.28%	0.61%	0.85%	1.01%	1.13%	1.22%	1.29%	1.35%	1.38%	1.40%	1.41%
USMCR officers	3086	0.39%	0.85%	1.17%	1.40%	1.56%	1.69%	1.79%	1.86%	1.91%	1.94%	1.95%
ANG	97470	0.29%	0.65%	0.89%	1.06%	1.18%	1.28%	1.36%	1.41%	1.45%	1.47%	1.48%
ANG enlisted	85815	0.17%	0.36%	0.50%	0.60%	0.67%	0.72%	0.76%	0.80%	0.82%	0.83%	0.84%
ANG officers	11655	0.33%	0.72%	1.00%	1.19%	1.33%	1.45%	1.53%	1.60%	1.64%	1.67%	1.68%

**Table B-1. GVF Confidence Intervals for Single Estimates or Within Subgroup Comparisons  
Reserve Member Data**

Member Subgroup	Percentage Base N	Percentage Estimate										
		1%	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%
USAFR	74150	0.39%	0.85%	1.18%	1.40%	1.57%	1.70%	1.80%	1.87%	1.92%	1.95%	1.96%
USAFR enlisted	58288	0.24%	0.53%	0.72%	0.86%	0.96%	1.04%	1.10%	1.15%	1.18%	1.20%	1.21%
USAFR officers	15862	0.30%	0.66%	0.91%	1.08%	1.21%	1.31%	1.39%	1.45%	1.49%	1.51%	1.52%
USCGR	10895	0.68%	1.49%	2.05%	2.44%	2.74%	2.96%	3.14%	3.26%	3.35%	3.41%	3.42%
USCGR enlisted	9318	0.40%	0.88%	1.21%	1.44%	1.61%	1.75%	1.85%	1.93%	1.98%	2.01%	2.02%
USCGR officers	1577	0.54%	1.18%	1.62%	1.93%	2.16%	2.33%	2.47%	2.57%	2.64%	2.68%	2.69%
Males	799664	0.14%	0.31%	0.43%	0.51%	0.58%	0.62%	0.66%	0.69%	0.71%	0.72%	0.72%
Females	118673	0.26%	0.58%	0.80%	0.95%	1.06%	1.15%	1.22%	1.27%	1.30%	1.32%	1.33%
Total employed <sup>1</sup> reservists	813133	0.07%	0.15%	0.21%	0.25%	0.28%	0.30%	0.32%	0.34%	0.35%	0.36%	0.36%
ARNG employed	280551	0.12%	0.27%	0.37%	0.45%	0.50%	0.54%	0.57%	0.60%	0.61%	0.62%	0.63%
USAR employed	232865	0.15%	0.33%	0.45%	0.54%	0.61%	0.66%	0.71%	0.74%	0.77%	0.79%	0.80%
USNR employed	105771	0.22%	0.49%	0.67%	0.80%	0.89%	0.97%	1.02%	1.06%	1.08%	1.10%	1.10%
USMCR employed	29039	0.29%	0.64%	0.89%	1.06%	1.20%	1.30%	1.39%	1.46%	1.51%	1.55%	1.57%
ANG employed	87738	0.16%	0.36%	0.49%	0.58%	0.65%	0.71%	0.75%	0.77%	0.79%	0.80%	0.80%
USAFR employed	67046	0.22%	0.49%	0.67%	0.79%	0.88%	0.95%	0.99%	1.02%	1.04%	1.03%	1.02%
USCGR employed	10122	0.39%	0.85%	1.16%	1.38%	1.54%	1.66%	1.74%	1.80%	1.83%	1.84%	1.82%
E1-E4 employed	271048	0.15%	0.32%	0.45%	0.54%	0.61%	0.66%	0.71%	0.75%	0.78%	0.80%	0.82%
E5-E6 employed	315854	0.10%	0.23%	0.31%	0.37%	0.42%	0.45%	0.48%	0.50%	0.52%	0.53%	0.53%
E7-E9 employed	87049	0.17%	0.38%	0.52%	0.62%	0.70%	0.76%	0.80%	0.84%	0.86%	0.88%	0.89%
O1-O3, WO1-WO3 employed	69677	0.16%	0.36%	0.50%	0.60%	0.67%	0.73%	0.78%	0.82%	0.85%	0.87%	0.88%
O4+, WO4 employed	69505	0.15%	0.33%	0.45%	0.54%	0.61%	0.66%	0.70%	0.73%	0.75%	0.77%	0.78%
CPS civilian population (18-65)	156265198	0.07%	0.20%	0.20%	N/A <sup>2</sup>	N/A	0.30%	N/A	N/A	N/A	N/A	0.30%
CPS employed population (16 and over)	100834000	0.05%	0.11%	0.10%	N/A	N/A	0.20%	N/A	N/A	N/A	N/A	0.20%
CPS married women (18-64)	49792000	0.10%	0.20%	0.30%	N/A	N/A	0.40%	N/A	N/A	N/A	N/A	0.50%

Note. Computed at the  $p = .05$  level of significance.

<sup>1</sup>Employed Reservists are those with a civilian job.

<sup>2</sup>Estimates not available for these categories.

**Table B-2. GVF Confidence Intervals for Single Estimates or Within Subgroup Comparisons**  
**Reserve Spouse Data**

Subgroup	Percentage Base N	Percentage Estimate											
		1%	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%	
1992 Reserve population	584436	0.17%	0.37%	0.51%	0.60%	0.68%	0.73%	0.77%	0.81%	0.83%	0.84%	0.84%	0.84%
Enlisted members	464899	0.19%	0.42%	0.58%	0.70%	0.78%	0.84%	0.89%	0.93%	0.95%	0.97%	0.97%	0.97%
Officers	119537	0.23%	0.51%	0.70%	0.83%	0.93%	1.01%	1.07%	1.11%	1.15%	1.16%	1.17%	1.17%
E1-E4	87551	0.45%	0.99%	1.37%	1.63%	1.82%	1.97%	2.09%	2.17%	2.23%	2.27%	2.28%	2.28%
E5-E6	266145	0.25%	0.54%	0.74%	0.88%	0.99%	1.07%	1.13%	1.18%	1.21%	1.23%	1.23%	1.23%
E7-E9	111203	0.36%	0.80%	1.10%	1.31%	1.47%	1.59%	1.68%	1.75%	1.80%	1.82%	1.83%	1.83%
O1-O3,WO1-WO3	51534	0.41%	0.90%	1.24%	1.48%	1.66%	1.79%	1.90%	1.97%	2.03%	2.06%	2.07%	2.07%
O4+,WO4	68003	0.36%	0.80%	1.10%	1.31%	1.46%	1.59%	1.68%	1.75%	1.79%	1.82%	1.83%	1.83%
Unit members	520341	0.17%	0.38%	0.52%	0.62%	0.70%	0.76%	0.80%	0.83%	0.86%	0.87%	0.87%	0.87%
Military technicians	41380	0.38%	0.83%	1.14%	1.35%	1.52%	1.64%	1.74%	1.81%	1.86%	1.88%	1.89%	1.89%
ARNG	205199	0.27%	0.60%	0.82%	0.98%	1.10%	1.19%	1.26%	1.31%	1.34%	1.36%	1.37%	1.37%
USAR	155733	0.33%	0.72%	0.99%	1.18%	1.32%	1.43%	1.51%	1.57%	1.61%	1.64%	1.65%	1.65%
USNR	82465	0.44%	0.95%	1.31%	1.56%	1.75%	1.89%	2.01%	2.09%	2.14%	2.18%	2.19%	2.19%
USMCR	14649	0.74%	1.63%	2.24%	2.67%	2.99%	3.23%	3.42%	3.56%	3.66%	3.72%	3.73%	3.73%
ANG	67838	0.36%	0.79%	1.08%	1.29%	1.44%	1.56%	1.65%	1.72%	1.77%	1.80%	1.81%	1.81%
USAFR	50540	0.51%	1.11%	1.53%	1.82%	2.04%	2.21%	2.34%	2.44%	2.50%	2.54%	2.55%	2.55%
USCGR	8012	0.76%	1.67%	2.30%	2.74%	3.07%	3.32%	3.51%	3.66%	3.75%	3.81%	3.83%	3.83%
Males	528757	0.18%	0.39%	0.53%	0.63%	0.71%	0.77%	0.81%	0.85%	0.87%	0.88%	0.89%	0.89%
Females	55680	0.39%	0.85%	1.16%	1.38%	1.55%	1.68%	1.78%	1.85%	1.90%	1.93%	1.94%	1.94%
CPS married women (18-64)	49792000	0.10%	0.20%	0.30%	N/A <sup>1</sup>	N/A	0.40%	N/A	N/A	N/A	N/A	N/A	0.50%
SIPP married women (18-64)	26000000	0.20%	0.30%	0.50%	N/A	N/A	0.70%	N/A	N/A	N/A	N/A	N/A	0.80%

Note. Computed at the  $p = .05$  level of significance.

Note. The modeling of data from the subgroup "Spouses of IMA Reservists" did not meet our precision requirements. This subgroup is deleted from this and subsequent tables.

<sup>1</sup>Estimates not available for these categories.

**Table B-3. GVF Minimal Detectable Percentage Differences Between Total 1992 Reserve Member Population and Reserve Subgroups (Based on Point Estimate of 30%)**

Member Subgroup	1992 Reserve Member Population
ARNG	1.18%
USAR	1.34%
USNR	1.91%
USMCR	2.35%
ANG	1.48%
USAFR	1.89%
USCGR	3.19%
Officers	1.13%
Enlisted members	0.91%
Males	0.89%
Females	1.36%
E1-E4	1.34%
E5-E6	1.08%
E7-E9	1.61%
O1-O3,WO1-WO3	1.54%
O4+,WO4	1.44%
Unit members	0.88%
IMA's	2.09%
Military technicians	1.49%
CPS employed population	N/A

*Note.* Computed at the  $p=.05$  level of significance.

**Table B-4. GVF Minimal Detectable Percentage Differences Between Reserve Officer and Enlisted Member Groups (Based on Point Estimate of 30%)**

	Enlisted Members
Officers	1.18%

*Note.* Computed at the  $p=.05$  level of significance.

**Table B-5. GVF Minimal Detectable Percentage Differences Among Reserve Member Pay Grade Groups (Using Point Estimate of 30%)**

Member Subgroup	O1-O3, WO1-WO3			
	E1-E4	E5-E6	E7-E9	WO1-WO3
E5-E6	1.50%	X	X	X
E7-E9	1.92%	1.74%	X	X
O1-O3,WO1-WO3	1.86%	1.68%	2.06%	X
O4+,WO4	1.78%	1.59%	1.99%	1.93%

Note. Computed at the  $p=.05$  level of significance.

**Table B-6. GVF Minimal Detectable Percentage Differences Among Reserve Member Status Subgroups (Using Point Estimate 30%)**

Member Subgroup	Unit Members	IMA's
IMA's	2.10%	X
Military technicians	1.50%	2.42%

Note. Computed at the  $p=.05$  level of significance.

**Table B-7A. GVF Minimal Detectable Percentage Differences Among Reserve Component Members (Using Point Estimate of 30%)**

Member Subgroup	ARNG	USAR	USNR	USMCR	ANG	USAFR
USAR	1.58%	X	X	X	X	X
USNR	2.08%	2.18%	X	X	X	X
USMCR	2.49%	2.57%	2.91%	X	X	X
ANG	1.70%	1.81%	2.27%	2.65%	X	X
USAFR	2.07%	2.16%	2.56%	2.90%	2.25%	X
USCGR	3.30%	3.36%	3.63%	3.88%	3.42%	3.62%

Note. Computed at the  $p=.05$  level of significance.

Table B-7B. GVF Minimal Detectable Percentage Differences Among Reserve Component Members (Using Point Estimate 30%)

Member Subgroup	ARNG		USAR		USNR		USMCR		ANG		USAFR		USCGR	
	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers
ARNG officers	2.47%	X	X	X	X	X	X	X	X	X	X	X	X	X
USAR enlisted	1.85%	2.64%	X	X	X	X	X	X	X	X	X	X	X	X
USAR officers	2.01%	2.75%	2.22%	X	X	X	X	X	X	X	X	X	X	X
USNR enlisted	2.50%	3.13%	2.67%	2.79%	X	X	X	X	X	X	X	X	X	X
USNR officers	2.72%	3.31%	2.88%	2.98%	3.34%	X	X	X	X	X	X	X	X	X
USMCR enlisted	2.77%	3.35%	2.93%	3.03%	3.38%	3.55%	X	X	X	X	X	X	X	X
USMCR officers	3.69%	4.14%	3.81%	3.89%	4.16%	4.30%	4.35%	X	X	X	X	X	X	X
ANG enlisted	1.87%	2.66%	2.10%	2.24%	2.69%	2.90%	2.95%	3.83%	X	X	X	X	X	X
ANG officers	3.21%	3.72%	3.35%	3.43%	3.75%	3.90%	3.94%	4.63%	3.36%	X	X	X	X	X
USAFR enlisted	2.44%	3.08%	2.62%	2.73%	3.11%	3.30%	3.34%	4.13%	2.64%	3.71%	X	X	X	X
USAFR officers	2.95%	3.50%	3.10%	3.20%	3.53%	3.69%	3.72%	4.45%	3.11%	4.06%	3.48%	X	X	X
USCGR enlisted	3.80%	4.24%	3.91%	4.00%	4.26%	4.40%	4.43%	5.05%	3.93%	4.72%	4.23%	4.54%	X	X
USCGR officers	4.97%	5.33%	5.06%	5.12%	5.35%	5.45%	5.47%	6.00%	5.07%	5.70%	5.31%	5.56%	6.05%	X

Note. Computed at the  $p = .05$  level of significance.



**Table B-8. GVF Minimal Detectable Percentage Differences Between Male and Female Reserve Members (Using Point Estimate of 30%)**

Member Subgroup	Females
Males	1.38%

*Note.* Computed at the  $p=.05$  level of significance.

**Table B-9. GVF Minimal Detectable Percentage Differences Among Employed Reserve Member Pay Grade Groups (Using Point Estimate 30%)**

Member Subgroup	Employed E1-E4	Employed E5-E6	Employed E7-E9	Employed O1-O3, WO1-WO3
Employed E5-E6	1.69%	X	X	X
Employed E7-E9	2.11%	1.84%	X	X
Employed O1-O3,WO1-WO3	2.07%	1.80%	2.20%	X
Employed O4+,WO4	1.96%	1.67%	2.09%	2.06%

*Note.* Computed at the  $p=.05$  level of significance.

**Table B-10. GVF Minimal Detectable Percentage Differences Among Employed Reserve Component Members  
(Using Point Estimate 30%)**

Member Subgroup	Employed	Employed	Employed	Employed	Employed	Employed	Employed
	ARNG	USAR	USNR	USMCR	ANG	USAFR	Employed
Employed USAR	1.79%	X	X	X	X	X	X
Employed USNR	2.30%	2.44%	X	X	X	X	X
Employed USMCR	2.95%	3.06%	3.38%	X	X	X	X
Employed ANG	1.85%	2.02%	2.48%	3.10%	X	X	X
Employed USAFR	2.25%	2.40%	2.80%	3.35%	2.44%	X	X
Employed USCGR	3.60%	3.70%	3.96%	4.37%	3.72%	3.93%	

Note. Computed at the  $p=.05$  level of significance.

**Table B-11. GVF Minimal Detectable Percentage Differences Between Employed Reservists and Employed Civilian Population (Using Point Estimate 30%)**

Member Subgroup	Employed Civilians
Employed reservists	N/A <sup>1</sup>

*Note.* Computed at the  $p=.05$  level of significance.

<sup>1</sup>Estimates not available for this category.

**Table B-12. GVF Minimal Detectable Percentage Differences Between Total 1992 Reserve Member Population and Reserve Member Subgroups (Based on Point Estimate of 50%)**

Member Subgroup	1992 Reserve Population
ARNG	1.29%
USAR	1.46%
USNR	2.09%
USMCR	2.57%
ANG	1.62%
USAFR	2.07%
USCGR	3.48%
Officers	1.23%
Enlisted members	0.99%
Males	0.97%
Females	1.48%
E1-E4	1.47%
E5-E6	1.18%
E7-E9	1.76%
O1-O3,WO1-WO3	1.68%
O4+,WO4	1.57%
Unit members	0.95%
IMA's	2.28%
Military technicians	1.62%
CPS employed population	1.34%

*Note.* Computed at the  $p=.05$  level of significance.

**Table B-13. GVF Minimal Detectable Percentage Differences Between Reserve Officer and Enlisted Member Groups (Based on Point Estimate of 30%)**

Member Subgroup	Enlisted Members
Officers	1.29%

*Note.* Computed at the  $p=.05$  level of significance.

**Table B-14. GVF Minimal Detectable Percentage Differences Among Reserve Member Pay Grade Groups (Using Point Estimate of 50%)**

Member Subgroup	O1-O3, WO1-WO3			
	E1-E4	E5-E6	E7-E9	WO1-WO3
E5-E6	1.64%	X	X	X
E7-E9	2.09%	1.90%	X	X
O1-O3,WO1-WO3	2.03%	1.83%	2.25%	X
O4+,WO4	1.94%	1.73%	2.17%	2.11%

*Note.* Computed at the  $p=.05$  level of significance.

**Table B-15. GVF Minimal Detectable Percentage Differences Among Reserve Member Status Subgroups (Using Point Estimate of 50%)**

Member Subgroup	Unit Members	IMA's
IMA's	2.30%	X
Military technicians	1.64%	2.64%

*Note.* Computed at the  $p=.05$  level of significance.

**Table B-16A. GVF Minimal Detectable Percentage Differences Among Reserve Component Members (Using Point Estimate of 50%)**

Member Subgroup	ARNG	USAR	USNR	USMCR	ANG	USAFR
USAR	1.72%	X	X	X	X	X
USNR	2.27%	2.38%	X	X	X	X
USMCR	2.72%	2.81%	3.18%	X	X	X
ANG	1.85%	1.98%	2.47%	2.89%	X	X
USAFR	2.26%	2.36%	2.79%	3.16%	2.46%	X
USCGR	3.60%	3.66%	3.96%	4.23%	3.73%	3.94%

*Note.* Computed at the  $p=.05$  level of significance.

**Table B-16B. GVF Minimal Detectable Percentage Differences Among Reserve Component Members (Using Point Estimate 50%)**

	ARNG Enlisted	ARNG Officers	USAR Enlisted Officers	USAR Officers	USNR Enlisted Officers	USNR Officers	USMCR Enlisted Officers	USMCR Officers	ANG Enlisted Officers	ANG Officers	USAFR Enlisted Officers	USAFR Officers	USCGR Enlisted	USCGR
ARNG officers	2.69%	X	X	X	X	X	X	X	X	X	X	X	X	X
USAR enlisted	2.02%	2.88%	X	X	X	X	X	X	X	X	X	X	X	X
USAR officers	2.19%	3.00%	2.42%	X	X	X	X	X	X	X	X	X	X	X
USNR enlisted	2.74%	3.42%	2.92%	3.04%	X	X	X	X	X	X	X	X	X	X
USNR officers	2.97%	3.62%	3.14%	3.26%	3.65%	X	X	X	X	X	X	X	X	X
USMCR enlisted	3.03%	3.66%	3.20%	3.31%	3.69%	3.87%	X	X	X	X	X	X	X	X
USMCR officers	4.03%	4.52%	4.15%	4.25%	4.55%	4.70%	4.73%	X	X	X	X	X	X	X
ANG enlisted	2.05%	2.90%	2.29%	2.44%	2.94%	3.16%	3.22%	4.17%	X	X	X	X	X	X
ANG officers	3.53%	4.08%	3.67%	3.77%	4.11%	4.27%	4.31%	5.06%	3.69%	X	X	X	X	X
USAFR enlisted	2.67%	3.37%	2.86%	2.98%	3.40%	3.60%	3.64%	4.51%	2.88%	4.06%	X	X	X	X
USAFR officers	3.22%	3.82%	3.38%	3.48%	3.85%	4.02%	4.06%	4.85%	3.40%	4.44%	3.80%	X	X	X
USCGR enlisted	4.15%	4.63%	4.28%	4.35%	4.66%	4.80%	4.84%	5.51%	4.29%	5.16%	4.61%	4.95%	X	X
USCGR officers	5.44%	5.80%	5.53%	5.59%	5.83%	5.94%	5.97%	6.54%	5.53%	6.23%	5.79%	6.06%	6.60%	X

Note. Computed at the  $p = .05$  level of significance.

**Table B-17. GVF Minimal Detectable Percentage Differences Between Male and Female Reserve Members (Using Point Estimate of 50%)**

Member Subgroup	Females
Males	1.51%

Note. Computed at the  $p = .05$  level of significance.

**Table B-18. GVF Minimal Detectable Percentage Differences Among Employed Reserve Member Pay Grade Groups (Using Point Estimate 50%)**

Member Subgroup	Employed E1-E4	Employed E5-E6	Employed E7-E9	Employed O1-O3, WO1-WO3
Employed E5-E6	1.93%	X	X	X
Employed E7-E9	2.38%	2.04%	X	X
Employed O1-O3, WO1-WO3	2.37%	2.03%	2.46%	X
Employed O4+, WO4	2.23%	1.86%	2.32%	2.31%

Note. Computed at the  $p = .05$  level of significance.

**Table B-19. GVF Minimal Detectable Percentage Differences Among Employed Reserve Component Members (Using Point Estimate 50%)**

Member Subgroup	Employed ARNG	Employed USAR	Employed USNR	Employed USMCR	Employed ANG	Employed USAFR
Employed USAR	2.00%	X	X	X	X	X
Employed USNR	2.48%	2.67%	X	X	X	X
Employed USMCR	3.33%	3.47%	3.77%	X	X	X
Employed ANG	2.00%	2.22%	2.67%	3.47%	X	X
Employed USAFR	2.35%	2.55%	2.94%	3.68%	2.54%	X
Employed USCGR	3.78%	3.91%	4.18%	4.73%	3.91%	4.10%

Note. Computed at the  $p = .05$  level of significance.

**Table B-20. GVF Minimal Detectable Percentage Differences Between Employed Reservists and Employed Civilian Population (Using Point Estimate 50%)**

Member Subgroup	Employed Civilians
Employed reservists	0.81%

Note. Computed at the  $p = .05$  level of significance.

**Table B-21. GVF Minimal Detectable Percentage Differences Between Total 1992 Reserve Spouse Population and Reserve Spouse Subgroups (Based on Point Estimate of 30%)**

<b>Spouse Subgroup Spouses of:</b>	<b>1992 Reserve Population</b>
ARNG	1.48%
USAR	1.70%
USNR	2.15%
USMCR	3.51%
ANG	1.83%
USAFR	2.47%
USCGR	3.60%
Officers	1.32%
Enlisted members	1.18%
Males	1.12%
Females	1.94%
E1-E4	2.23%
E5-E6	1.37%
E7-E9	1.85%
O1-O3,W01-W03	2.05%
O4+,W04	1.85%
Unitmembers	1.11%
Military technicians	1.90%
CPS married women (18-64)	N/A
SIPP married women (18-64)	N/A

*Note.* Computed at the  $p=.05$  level of significance.

**Table B-22. GVF Minimal Detectable Percentage Differences Between Spouses of All Reserve Officers and Spouses of All Reserve Enlisted Members (Based on Point Estimate of 30%)**

<b>Spouse Subgroup Spouses of:</b>	<b>Enlisted Members</b>
Officers	1.39%

*Note.* Computed at the  $p=.05$  level of significance.

**Table B-23. GVF Minimal Detectable Percentage Differences Among Spouses of Reserve Member Pay Grade Groups (Using Point Estimate of 30%)**

Spouse Subgroup Spouses of:	O1-O3, WO1-WO3			
	E1-E4	E5-E6	E7-E9	WO1-WO3
E5-E6	2.38%	X	X	X
E7-E9	2.68%	2.03%	X	X
O1-O3,WO1-WO3	2.82%	2.21%	2.53%	X
O4+,WO4	2.68%	2.02%	2.38%	2.53%

*Note.* Computed at the  $p=.05$  level of significance.

**Table B-24. GVF Minimal Detectable Percentage Differences Among Spouses of Reserve Member Status Subgroups (Using Point Estimate of 30%)**

Spouse Subgroup Spouses of:	Unit Members	IMA's
IMA's		X
Military technicians	1.91%	

*Note.* Computed at the  $p=.05$  level of significance.

**Table B-25. GVF Minimal Detectable Percentage Differences Among Spouses of Reserve Component Members (Using Point Estimate of 30%)**

Spouse Subgroup Spouses of:	ARNG	USAR	USNR	USMCR	ANG	USAFR
USAR	1.96%	X	X	X	X	X
USNR	2.37%	2.51%	X	X	X	X
USMCR	3.65%	3.74%	3.97%	X	X	X
ANG	2.08%	2.24%	2.60%	3.80%	X	X
USAFR	2.66%	2.79%	3.08%	4.15%	2.87%	X
USCGR	3.73%	3.82%	4.04%	4.90%	3.88%	4.22%

*Note.* Computed at the  $p=.05$  level of significance.

**Table B-26. GVF Minimal Detectable Percentage Differences Between Male and Female Reserve Spouses (Using Point Estimate of 30%)**

Spouse Subgroup	Females
Males	1.95%

*Note.* Computed at the  $p=.05$  level of significance.



**Table B-27. GVF Minimal Detectable Percentage Differences Between Total 1992 Reserve Spouse Population and Reserve Spouse Subgroups (Based on Point Estimate of 50%)**

<b>Spouse Subgroup Spouses of:</b>	<b>1992 Reserve Population</b>
ARNG	1.61%
USAR	1.85%
USNR	2.34%
USMCR	3.83%
ANG	1.99%
USAFR	2.69%
USCGR	3.92%
Officers	1.44%
Enlisted members	1.29%
Males	1.23%
Females	2.12%
E1-E4	2.43%
E5-E6	1.49%
E7-E9	2.02%
O1-O3,WO1-WO3	2.24%
O4+,WO4	2.02%
Unit members	1.21%
Military technicians	2.07%
CPS married women (18-64)	1.93%
SIPP married women (18-64)	2.29%

*Note.* Computed at the  $p=.05$  level of significance.

**Table B-28. GVF Minimal Detectable Percentage Differences Between Spouses of All Reserve Officers and Spouses of All Reserve Enlisted Members (Based on Point Estimate of 50%)**

<b>Spouse Subgroup Spouses of:</b>	<b>Enlisted Members</b>
Officers	1.52%

*Note.* Computed at the  $p=.05$  level of significance.

**Table B-29. GVF Minimal Detectable Percentage Differences Among Spouses of Reserve Member Pay Grade Groups (Using Point Estimate of 50%)**

Spouse Subgroup Spouses of:	01-03, WO1-WO3			
	E1-E4	E5-E6	E7-E9	
E5-E6	2.59%	X	X	X
E7-E9	2.93%	2.21%	X	X
O1-O3,WO1-WO3	3.08%	2.41%	2.77%	X
O4+,WO4	2.92%	2.21%	2.59%	2.76%

Note. Computed at the  $p=.05$  level of significance.

**Table B-30. GVF Minimal Detectable Percentage Differences Among Spouses of Reserve Member Status Subgroups (Using Point Estimate of 50%)**

Spouse Subgroup Spouses of:	Unit Members	IMA's
	IMA's	
Military technicians	2.09%	

Note. Computed at the  $p=.05$  level of significance.

**Table B-31. GVF Minimal Detectable Percentage Differences Among Spouses of Reserve Component Members (Using Point Estimate of 50%)**

Spouse Subgroup Spouses of:	01-03, WO1-WO3					
	ARNG	USAR	USNR	USMCR	ANG	USAFR
USAR	2.14%	X	X	X	X	X
USNR	2.58%	2.74%	X	X	X	X
USMCR	3.98%	4.08%	4.33%	X	X	X
ANG	2.27%	2.44%	2.84%	4.15%	X	X
USAFR	2.90%	3.04%	3.36%	4.52%	3.13%	X
USCGR	4.07%	4.17%	4.41%	5.35%	4.24%	4.61%

Note. Computed at the  $p=.05$  level of significance.

**Table B-32. GVF Minimal Detectable Percentage Differences Between Male and Female Reserve Spouses (Using Point Estimate of 50%)**

Spouse Subgroup Spouses of:	Females
Males	2.13%

Note. Computed at the  $p=.05$  level of significance.