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The Post-Vietnam Era Veterans'
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Participation During the First Year.

by
(20) Mark J. Eitelberg,
John A. Richards
Richard D. Rosenblatt

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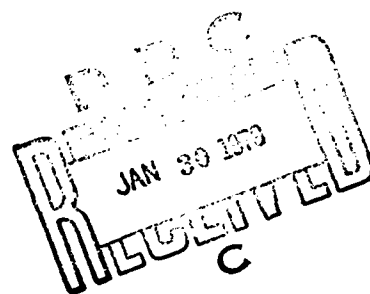
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20. ABSTRACT (Continue on reverse side if necessary and identify by block number)  This is the second in a series of semiannual reports on participation in the new Post-Vietnam Era Veterans' Educational Assistance Program (VEAP). This report covers the first full year (January-December 1977) of VEAP operation. Data on participation were derived from the DoD Master and Loss File, the USAREC First Examination and Accession File, VEAP documentation from the finance and accounting centers of the separate Services, and the		

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20. Abstract (continued)

1970 U.S. Census of Population. The results of recent surveys also were used to evaluate specific issues.

A file on VEAP participants and eligible servicemembers was constructed, and patterns of participation during the first year of the program were examined. In addition, disenrollment and other VEAP transactions were analyzed for possible patterns. Standard statistical techniques were employed to compare demographic, socioeconomic, and other characteristics of eligibles, participants, and disenrollees. VEAP participation frequency distributions for selected variables were also examined in order to track previously observed trends and to detect any emerging trends.

An updated bibliography of related literature is included.

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The Post-Vietnam Era Veterans' Educational Assistance Program: Participation During the First Year

-SUMMARY-

Scope and Objectives

By the conclusion of its first year, the Post-Vietnam Era Veterans' Educational Assistance Program (VEAP) had attracted nearly one out of every six eligible enlisted servicemembers. This statistic, however, does not provide much of a basis for gauging the success of the program. And, since VEAP is unique and not really at all like the "old" G.I. Bill (chapter 34) educational benefits program, no *comparative* evaluation of its success can be made. In the absence of benchmarks, one must sift through each subtle nuance and variation in participation patterns to determine if VEAP is meeting the objectives established by Congress. The analyses described in this report represent such an attempt.

Approach

The evaluation of participation in VEAP required the construction of a special data base from the following sources: VEAP documentation from the finance and accounting centers of the separate Services, the DoD Master and Loss File, the USAREC First Examination and Accession File, and the 1970 U.S. Census of Population Fifth Count File (Zip Code Extract). The results of recent surveys also were used to evaluate specific issues.

A file on participants and eligibles was constructed, and patterns of participation during the first six months of the program were examined. Standard statistical techniques were employed to compare demographic, socio-economic, and other characteristics of eligibles and participants. VEAP participation frequency distributions for selected variables through December 1977 were examined in order to track detectable trends.

Results

The salient findings from the analysis of participation in VEAP during the first year are presented below.

- The total number of participants through December 1977 was 40,489. The number of active participants (i.e., total enrollees less disenrollees) was estimated at 36,536. Army and Navy enrollments accounted for over 92 percent of all VEAP enrollments during CY 1977.
- VEAP participants are almost exclusively enlisted personnel. The total number of officers enrolled in VEAP as of December 31, 1977 was 177, or less than one-half of one percent of all VEAP participants.

- 15.2 percent of all eligible enlisted accessions enrolled in VEAP during CY 1977.
- Overall participation cannot be described as either "high" or "low"--since there is no acceptable basis for comparison and no experience with a similar program.
- The VEAP cumulative participation rate has increased with each successive month. For example, the participation rate during the last six months of CY 1977 was close to 20 percent. In view of the slow start of the program, patterns of enrollment during the later months are more indicative of future enrollment trends. With the added likelihood that eligible non-enrollees will decide to enroll later in their careers, participation rates are expected to increase.
- Participation rates for enlisted personnel in FY 1977 were:
 - Army - 20.4 percent
 - Navy - 19.9 percent
 - Marine Corps - 7.9 percent
 - Air Force - 1.0 percent

The reasons for differences in participation between the Services are not clear.

- For all Services except the Air Force, participation by female enlistees is disproportionately low. However, the DoD rate of participation by female enlisted personnel is increasing.
- Participation results demonstrate minority group interest in VEAP opportunities. Minority race/ethnic groups are consistently overrepresented among VEAP participants. Interestingly, high school dropouts from minority groups and minorities from lower mental categories are especially attracted to VEAP.
- The data show that enlisted VEAP participants are similar to eligible enlisted accessions in educational attainment. However, there are slightly fewer VEAP participants at combined educational levels of high school graduate and above.
- Eligible enlistees from the above-average mental categories are slightly underrepresented among VEAP participants. However, this appears to be changing.
- Generally, VEAP participants are younger than eligibles. The mean age of participants is lower than the mean age of eligibles in each of the Services.

- The percentage of enlisted VEAP participants who are married is approximately one-third of the percentage of married eligibles. The likelihood of VEAP participation also diminishes as the number of dependents increases.
- Eligibles from middle to upper income areas are slightly overrepresented. Participation rates steadily increase as median family income levels increase.
- There is some evidence that VEAP currently favors participation by those who have a higher "capacity to contribute." In a study of VEAP contributions, for example, individuals who are assumed to have less disposable income are found to participate at lower contributory levels.
- Over 60 percent of all participants select the \$50 minimum contributory level; over 28 percent select the \$75 maximum level. The mean monthly contribution is \$58.33.
- Exploratory analysis of educational attainment suggests that VEAP alone is not a primary enlistment incentive for "quality" servicemembers. It appears to be a "fringe benefit," or part of an overall package of education and training opportunities. On the other hand, the attraction of VEAP opportunities for certain high school dropouts is remarkably strong. Participation by high school dropouts is consistently higher than "expected," despite possible socioeconomic constraints.
- Disenrollment from VEAP is more likely among those who are probably less able to afford the monthly contribution. But, ironically, an analysis of disenrollees by duration of participation shows that those who participated for longer periods of time (5-10 months) were less likely to be able to afford the commitment than those who disenrolled shortly after signing up for the program (0-4 months).
- An analysis of VEAP transactions shows that the percentage of participants who increased (0.3%) or decreased (0.2%) their VEAP allotment was very small, and that one out of every twelve "true" disenrollees (8.5%) re-entered the program later during the year.

FOREWORD

In January 1977, HumRRO undertook an evaluation of initial (January-June 1977) participation in the Post-Vietnam Era Veterans' Educational Assistance Program (VEAP). HumRRO researchers drafted the Department of Defense portion of the ninety-day VEAP implementation report to Congress. HumRRO prepared a plan for a continuing analysis of VEAP which would provide data on participation trends and the impact of the program on the enlistment and retention of qualified men and women. HumRRO researchers then analyzed initial program data using this plan as a guide, and presented the results in a technical report (HumRRO FR-ED-77-28, October 1977).

Under the present research plan, HumRRO drafted the Department of Defense portion of the First Annual Report to Congress on the Post-Vietnam Era Veterans' Educational Assistance Program (June 1978) and extended previous research efforts to include the first full year (January-December 1977) of VEAP experience. The first annual report to Congress contained detailed statistics on program participation during CY 1977, and provided the only comprehensive assessment of the early progress of VEAP. This report describes the results of analyses conducted by HumRRO to fulfill Congressional reporting requirements (specified in 38 USC 1642). This report also includes a more thorough exploration of socioeconomic and quality factors, disenrollment, and VEAP transactions. It is expected that this study will serve as a template for succeeding evaluations of VEAP during the pilot phase of the program.

The first-year analysis involved the construction of a special data base from existing sources. Data on participation were derived from the DoD Master and Loss File, the USAREC First Examination and Accession File, the Army Finance and Accounting Center Master Allotment File, the Navy Finance Center Master Block Listing, the Marine Corps Main Blanket File, the Air Force Accounting and Finance Center Blanket Company Voucher, and the 1970 U.S. Census of Population. Data from recent surveys of eligible servicemembers and personnel associated with the administration of the program were also examined in the course of the analysis.

Mark J. Eitelberg directed the project and served as principal investigator. John A. Richards coordinated research activities and assisted in the data interpretation and analysis. Richard D. Rosenblatt directed the design and assembly of the special data base. Judith C. Pumphrey assisted in the preparation of the final manuscript and provided secretarial support.

This research project would not have been possible without the valuable support and expert assistance of the Defense Manpower Data Center (DMDC). The authors express their gratitude to DMDC and, especially, to Mr. Kenneth C. Scheflen, Director; and to Mr. Leslie W. Willis, who spent many hours assembling data from several sources into a usable data file. The authors also acknowledge the special cooperation of the Army Education Directorate in the Office of the Adjutant General, the Veterans Administration, and the Finance Centers of the separate Services.

This research was supported by the Office of the Assistant Secretary of Defense (Manpower, Reserve Affairs, and Logistics) and performed under contract MDA 903-75-C-0128 (Mod. 19). Colonel Robert S. Zimmer, Director of Postsecondary Education, served as technical monitor. All research was conducted in HumRRO Eastern Division under the direction of Dr. Robert J. Seidel. The views and interpretations expressed herein are those of the authors and do not represent the opinion or policy of the Department of Defense.

THE POST-VIETNAM ERA VETERANS' EDUCATIONAL ASSISTANCE PROGRAM:
PARTICIPATION DURING THE FIRST YEAR

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1. The Post-Vietnam Era Veterans' Educational Assistance Program (VEAP)

1.1 Brief Description

The Post-Vietnam Era Veterans' Educational Assistance Act of 1977 established a contributory educational assistance program under chapter 32 of Title 38, United States Code. The stated purpose (in 38 USC 1601) of the Post-Vietnam Era Veterans' Educational Assistance Program (VEAP), is: (1) to provide educational assistance to those persons who enter the Armed Forces after December 31, 1976 (i.e., individuals who do not qualify for "G.I. Bill" educational benefits); (2) to assist young men and women in obtaining an education they might not otherwise be able to afford; and (3) to promote and assist the All-Volunteer military program of the United States by attracting qualified men and women to serve in the Armed Forces. VEAP is a five-year pilot program, scheduled to expire on December 31, 1981 unless the President recommends (with Congressional approval) that the program be continued. If new enrollments after 1981 are authorized, the budgetary responsibility for VEAP will be transferred from the Veterans Administration (VA) to the Department of Defense (DoD).

To be eligible for VEAP benefits, the servicemember must elect to participate and agree to have monthly deductions (i.e., "allotments") made from his or her military pay. The participant may contribute between \$50 and \$75 per month (in multiples of \$5), up to a maximum of \$2,700. The servicemember's contributions are deposited in an education fund and matched by VA with \$2 for each \$1 contributed. Under the current plan, therefore, a participant can accumulate an educational fund of \$8,100—including \$2,700 in personal savings and \$5,400 in VA matching funds. In addition,

the Secretary of Defense is authorized to contribute (at his discretion) to the education funds of program participants "to encourage persons to enter or remain in the Armed Forces" (38 USC 1622c).

VEAP enrollees are required to contribute for at least twelve consecutive months, unless released from the obligation for reasons of personal hardship or discharge from active duty. The participant is eligible to receive matching funds after his or her first obligated period of active duty, or after six years of active duty, whichever period is less. (Benefits may be used while *in* Service, but only after the required period of active duty.) If the participant enrolls in an approved course of study, VA pays a monthly stipend equal to the total amount of contributions (personal savings plus VA matching funds plus Secretary of Defense contributions, if made) divided by the number of months in which contributions were made (to a maximum of 36 monthly benefit payments). VEAP participants also are eligible for benefits under the Predischarge Education Program (PREP) during the last six months of their first enlistment and, if further qualified, for VA education loans while pursuing a course of study under VEAP.

1.2 VEAP: A Replacement for the "G.I. Bill"¹

VEAP is generally regarded as an economical "replacement" for the "G.I. Bill." It was a "tolerable compromise" (Roark, 1976, p. 11) between opponents and supporters of continued benefits for peacetime veterans; or, as the Senate Veterans' Affairs Committee expressed it, a "reasonable balance" of "legitimate concerns about budgetary expenditures with the

¹ The "G.I. Bill," as noted by the VA, is "a term used to identify a series of legislative enactments which have provided readjustment benefits--particularly educational benefits--for veterans of World War II, the Korean Conflict and for those veterans and service personnel eligible under chapter 34, title 38, of the U.S. Code" (U.S. Veterans Administration, 1978, IB-04-78-1, p. 1).

many advantages our nation receives from G.I. Bill expenditures" (U.S. Congress, Senate, 1976B, p. 60).

The original "G.I. Bill of Rights" was created through the Servicemen's Readjustment Act of 1944, a comprehensive package of benefits to restore lost educational and employment opportunities and to ease the social and economic readjustment of World War II veterans. In 1952, a new G.I. Bill was enacted (P.L. 82-550), extending education and other readjustment benefits to veterans of the Korean Conflict. During the late 1950s and early 1960s, actions were taken in Congress to extend veterans' benefits on a more permanent basis. The Department of Defense opposed the extension of peacetime (post-service) educational benefits throughout this period (see Rashkow, 1975, p. 9; U.S. Congress, Senate, 1963, pp. 27-28) on the grounds that such benefits would encourage skilled personnel to leave military service, negate personnel retention benefits and programs, and cost "undue" millions.

In 1966, the Post-Korean Conflict ("Cold War") G.I. Bill was enacted (P.L. 89-358), providing benefits for veterans who had served since the end of the Korean Conflict. Although a stated purpose of the "Cold War" G.I. Bill was "enhancing and making more attractive service in the Armed Forces" (38 USC 165), the major objective was "to provide educational or vocational opportunities to veterans whose education plans may have been impeded by service in the Armed Forces after January 31, 1955" (U.S. Veterans Administration, 1978, IB-04-78-1, p. 34).

On October 15, 1976, Public Law 94-502 was enacted, creating an innovative "educational matching assistance program" for peacetime military volunteers. At the same time, the establishment of VEAP marked the end of an era of "wartime" educational benefits which had lasted for 33 of the previous 36 years.

It has been observed (Eitelberg, et al., 1977, pp. 2-4) that the creation of VEAP had little to do with the "readjustment" of All-Volunteer Force (AVF) veterans; and, in no way was VEAP ever intended to "compensate" post-Vietnam era military entrants or "restore lost educational opportunities." Instead, the G.I. Bill replacement was conceived as a program to "help the Armed Forces in its recruitment of members for our volunteer force" (Rep. Ray Roberts in U.S. Congress, Senate, 1976A, p. 3528); it was a way to "accommodate our national interest in maintaining a strong national defense" (Sen. Strom Thurmond in U.S. Congress, Senate, 1976A, p. 3502). It is clear from the statements of Rep. John P. Hammerschmidt that the "recruitment and retention" function of the educational benefits program was a primary consideration in its creation:

Now that military service is entirely voluntary, now that military benefits make service and civilian careers comparable, it is altogether appropriate that the present G.I. Bill should be terminated. Nonetheless, the educational program may serve as a recruitment-retention device for the military, for which reason a new program, the Post-Vietnam Era Educational Assistance Program, is being established (in U.S. Congress, Senate, 1976A, p. 3507; see also p. 3502, p. 3506, p. 3528).

It is ironic that the principal justification given for terminating G.I. Bill educational benefits--namely, that military service is strictly voluntary--was used as a major reason for instituting VEAP. The perceived need to maintain some form of post-service educational assistance program was a direct result of the prevalent fear that G.I. Bill termination would create manpower (especially "quality" manpower) shortfalls in the AVF. A combination of studies, surveys, and reports attested to the understanding that G.I. Bill educational benefits were important enlistment incentives. Although the Services never really advertised veterans' benefits, it was generally known in the recruiting marketplace that the G.I. Bill was a

"good deal." As Levitan and Alderman (1977, p. 76) note, "military service was one of the very few occupations where a young person could 'put aside' in less than two years as much as \$13,000 to go to school."

The consensus at the time of the Congressional hearings on G.I. Bill termination was that a severe reduction of educational benefits would adversely affect the Services' ability to attract high school diploma graduates (see Eitelberg, et al., pp. 7-8). Many concerned observers of the AVF agreed with Army Secretary Howard H. Callaway (in U.S. Department of the Army, 1975 D, letter of transmittal) that the "key consideration" was "the significant reduction in overall quality . . . which will result:"

I believe that the net cost of providing an educational benefit is a small price to pay for maintaining a quality Army But, regardless of fiscal impact, I am certain we cannot have a representative volunteer Army without educational benefits and incentives.

The Defense Manpower Commission (DMC), created by Congress in 1973 as an independent and non-partisan body to examine military personnel policy, went so far as to note in its final report that "[t]he G.I. Bill probably was a major reason for the relative recruiting success in the active forces during 1974 and 1975" (U.S., DMC, 1976, p. 192).

VEAP thus became the first post-service educational benefit, or *any* veterans' benefit, created for the primary purpose of enhancing enlistment in the Armed Forces. The G.I. Bill termination debates and subsequent enactment of VEAP also provided the first official affirmation that educational benefits are important enlistment incentives which, by nature of the times, are an indispensable means for attracting the "quality" margin of military manpower. Regardless of whether VEAP can replace the G.I. Bill or meet the expectations of its more ardent supporters, it does mark an important period of change in the relationship between the Armed Forces and society.

1.3 A Comparison of Educational Benefits for Veterans: Past and Present

Comparisons frequently are made between "old" (G.I. Bill) and "new" (VEAP) educational benefits. Although VEAP was created primarily to counteract the effects of G.I. Bill termination on the AVF, there is very little similarity between the two programs. VEAP is distinctly different from the G.I. Bill in structure, eligibility requirements, and extent of entitlements. VEAP offers no "automatic" benefits for military service. It requires that a moderate financial sacrifice be made by the participant. It demands self-discipline, a high degree of commitment to the goals of advanced education, and sufficient "future-orientation" to make realistic educational plans. The G.I. Bill, on the other hand, requires only that the servicemember successfully complete a specified period of active duty: military personnel who complete 181 or more days of service are eligible to use the G.I. Bill while in-Service; persons who complete 18 or more months of active duty are eligible for up to the equivalent of 45 months of full-time schooling or on-the-job training.

In dollar value alone, VEAP is no comparison to the G.I. Bill, and it is certainly not a "replacement" for its predecessor. With the recent increases of the G.I. Bill Improvement Act, passed last November, the maximum monthly entitlement for an eligible veteran is \$311 (with no dependents), \$370 (with one dependent), \$422 (with two dependents), and so on. Using the maximum allotted period of 45 months, the veteran with no dependents can receive almost \$14,000 in educational assistance. For the veteran with two dependents (historically, over 40 percent of all trainees), the maximum educational allowance is close to \$19,000. The maximum amount of educational assistance available under VEAP, \$5,400 (without Secretary of Defense contributions), is less than 39 percent of the maximum G.I. Bill

benefits available to veterans with no dependents, and approximately 28 percent of maximum G.I. Bill benefits for veterans with two dependents.

According to the National Center for Education Statistics, almost two-thirds of all entering freshmen in fall 1977 expressed concern about their ability to finance their college education (U.S. Department of Health, Education, and Welfare, 1978, p. 204). Actual expenditures for all students attending all types of institutions of higher education, as reported by participants in the National Longitudinal Study of the High School Class of 1972, averaged \$2,795 during the 1975-1976 academic year (Ibid., p. 204, p. 228). During the 1976-1977 academic year, a student at a public university such as Ohio State, Purdue, or U.C.L.A. could expect to spend just over \$2,000 per year on tuition, fees, and room and board; at Harvard, Dartmouth, or Cornell, a student had to pay more than \$6,000 for the same expenses, including over \$4,000 for tuition charges (Thomas, 1978, p. 153). It is easy to see why a recent evaluation of the "continuing readjustment" of Vietnam veterans found that "the rapidly rising costs of higher education in the last decade--especially at private colleges--has made it difficult for many Vietnam veterans to cover college costs solely with their G.I. benefits" (Leepson, 1977, p. 796).

If the G.I. Bill is a disappointment to Vietnam era veterans, what are the likely sentiments of the future recipients of VEAP benefits? Certainly, one of the most important enlistment motivation factors is the "reputation" of the Armed Forces in schools and communities. And the reputation or image of the military is greatly affected by the public value placed on advancement opportunities, the value of being a "vet"--along with the special recognition, the opportunities, and the rewards for service in behalf of one's country. It has been observed that "recognition of the educational function of the Services and the association of enlistment with opportunities

for advanced education are the indisputable accomplishments of educational assistance programs The image of the Armed Forces as a 'vast training institution' is an invaluable asset to both the military and society" (Eitelberg, et al., 1977, p. 152).

Levitan and Alderman (1977, p. 203) write that the retrenchment of G.I. Bill benefits may have "serious consequences since this was, for many recruits, a substitute for job progression within the military." The authors conclude that whatever the impact on recruiting success, it is important that the military "reexamine recruiting promises" and "admit that the chances of advancement and preparation for future careers are less than in the past" (Ibid., p. 203). It may also be that calling VEAP a "replacement" for the G.I. Bill and, thereby, *overselling* its actual value will further damage the image of the Armed Forces. Elaborate promises of the great opportunities for educational advancement through VEAP--especially when analogies are made with G.I. Bill benefits--may eventually impair the Services' credibility in the recruiting marketplace. In four or five years, when peacetime veterans have had a chance to see what they have--when they compare notes with other veterans and, in some cases, with peacetime veterans who happened to volunteer before G.I. Bill eligibility was terminated--when college costs will have increased without concomitant increases in available veterans' educational assistance--what will be the likely reaction to previous promises of educational opportunities by the Services?

VEAP benefits obviously are considerably less than G.I. Bill benefits and, consequently, no match for the enlistment incentive value often attributed to the G.I. Bill by Defense administrators. But VEAP can be the framework for an effective enlistment incentive program. It is (withholding G.I. Bill comparisons) a reasonably generous Federal student aid program. It

offers a great deal more than the complete termination of post-Service educational assistance originally passed by a three-to-one majority in the House of Representatives in 1975 (see House Resolution 9576). And, in all fairness, Congress intended that the Department of Defense add educational "bonuses" to the VEAP package. It is also fair to say that no educational assistance program, past or present, can match the social value of the G.I. Bill or the overwhelming impact it has had on the Armed Forces, the educational establishment, and society.

The "G.I. Bill" has been one of the most successful and important social programs in the history of the nation. One study, completed in 1951, reached the conclusion that 20 to 25 percent of the World War II veterans who took advantage of the original program would not have attended college without it (cited in Thomas, 1978, p. 151). In 1968, veterans readjustment benefits constituted about 27 percent of all Federal expenditures for student support. In 1976, G.I. Bill assistance represented almost 53 percent of all Federal educational aid (U.S. Department of Health, Education, and Welfare, 1978, p. 206). There is no estimate of how many Vietnam era veterans would not have attended college without the G.I. Bill; but, among student recipients of veterans educational benefits in 1975, 49 percent reported earnings less than \$7,500 a year, and 72 percent reported earnings of less than \$10,000 (Ibid., p. 207, p. 247).

Under the present G.I. Bill (post-Korean Conflict), a total of \$24.5 billion in direct expenditures has been paid out to veterans and Service personnel for educational benefits. This is an average expenditure of over \$2 billion per year through FY 1977. Altogether, the nation has spent more than \$43.5 billion in direct expenditures for the education and training of veterans under the three G.I. Bill programs since 1944. In all, G.I. Bill expenditures have helped over 24 million veterans finance their

education. This includes 64.7 percent of eligible Vietnam era veterans, 45.5 percent of eligible peacetime post-Korean Conflict veterans, 43.4 percent of eligible Korean Conflict veterans, and 50.5 percent of eligible World War II veterans (U.S. Veterans Administration, 1978, IB-04-78-1, p. 53).¹

1.4 Review of Literature

As previously noted, during the 1960s it was generally believed that post-service educational benefits created more costs than benefits for DoD personnel programs. The draft served to supply the necessary manpower; G.I. Bill entitlements only encouraged good soldiers, sailors, airmen, and marines to become good *veterans*. President Eisenhower stated in his final budget message that educational benefits "cannot be justified by conditions of military service and are *inconsistent with the incentives which have been provided to make military service an attractive career for capable individuals*" (quoted in Rashkow, 1975, p. 9 [emphasis added]). Consequently, under the last G.I. Bill, eligibility was extended to servicemembers after they had completed two years of active duty (later reduced to 180 days)--so that there would not necessarily be an incentive to leave the military (see Starr, 1973, p. 238; Rashkow, 1975, p. 11). (It is interesting to note that VEAP once again restricts the in-Service use of educational benefits by requiring that the participant complete his or her first obligated period of active duty before receiving funds.)

¹ The VA notes that participation rates under the three G.I. Bills cannot be directly compared. For example, the Vietnam era participation rate includes almost 9 percent active duty Service personnel--while active duty Service personnel were ineligible for training under the two previous G.I. Bills. Also, there are diverse spans of time for entry into training under the G.I. Bills (see Ibid., p. 23).

The end of the draft and advent of voluntary service in the early 1970s revived interest in measuring the supply of volunteers and, in particular, discovering ways to expand the supply of volunteers. The "Gates Commission" (U.S. President's Commission on an All-Volunteer Armed Force, 1970) exhibited indifference to the possible influence of G.I. Bill incentives on enlistment rates. The potential attractiveness of educational benefits was first brought to the attention of the Defense community through the University of Michigan's "Youth in Transition" study (Johnson and Bachman, 1970, 1972). Using a group of experimental incentives, researchers found "four years of paid schooling" to be far and above the most appealing incentive for military-age youth. The "Youth in Transition" findings received wide circulation, and it was not long thereafter that manpower analysts began to seriously consider the full range of alternative educational benefits.

No military manpower publication or study of enlistment issues is complete now without some mention of the strength and utility of a paid education. The Congressional Budget Office (CBO) observes in a recent study of options for national service programs that "[t]raining programs are ... a vehicle for improving the yield of the military's recruitment efforts" (U.S. Congress, Congressional Budget Office, 1978, p. 8). According to CBO, increases in training opportunities "will improve the capacity of the armed forces to compete successfully with civilian employment and training opportunities" (Ibid., p. 54); and "DoD has attempted to capitalize on this appeal through educational incentives such as the new G.I. Bill and the Community College of the Air Force" (Ibid., p. 8). Bachman, Blair, and Segal (1977, p. 146; see also Moskos, 1978A, pp. 63-65, 1978B) similarly write in The All-Volunteer Force that "under

present (early 1977) conditions the typical high school student planning to attend college is likely to view military service as an unwise interruption of his educational development:"

Given no change in present conditions, or worse yet, given further reductions in educational benefits for veterans, it is probably quite accurate to conclude that non-college men will remain the primary source of military personnel. But we think it would be unwise to leave present conditions as they are. On the contrary, we recommend that the educational benefits in return for military service be retained and enhanced, and that these benefits be publicized more widely.

Today, educational "bennies" are the folk heroes of military recruiting installations throughout the country. Recruiting materials and advertising copy sing the praises of educational and training opportunities available through military service. In slightly over one decade, educational benefits which were "inconsistent with the incentives which . . . make military service an attractive career for capable individuals" (as observed by President Eisenhower) became primary means for "attracting qualified men and women to serve in the Armed Forces" (38 USC 1601).

Educational Benefits as Enlistment Incentives

The reasons for this major transition in attitude concerning the influence and effects of educational enlistment incentives are clear from an examination of recent literature. *Numerous* studies since the beginning of AVF discussions have demonstrated the relative importance attributed to education and training opportunities by prospective recruits. Relevant studies, surveys, and reports include:

- three surveys of Navy enlistees by the Naval Personnel Research and Development Laboratory on "personnel reactions to incentives, naval conditions, and experiences" (Katz, 1971; Katz and Schneider, 1970);

- a survey of Army personnel at six installations by Research Analysis Corporation (Adams, et al., 1973);
- probing interviews of potential enlistees (Glickman, et al., March, 1973), a study of enlistment incentives among junior college students (Korman, et al., 1973), and a study of experimental incentives (Glickman, et al., December, 1973) by the American Institutes for Research;
- Gilbert Youth Surveys of 16 to 21 years-old civilian males and HumRRO motivational analyses of the surveys (Fisher, 1972, 1973; Fisher and DiSario, 1973; Fisher, Orend, and Rigg, 1974; Fisher and Rigg, 1974; Fisher and Harford, 1973; U.S. Department of Defense, 1972; Gilbert Youth Research, Inc., and HumRRO, 1972; Gilbert Youth Research, Inc., 1975; Eisenman, et al., 1975; U.S. Department of Defense, MARDAC, 1975A; Goral, 1974; Goral, et al., 1975);
- Armed Forces Examining and Entrance Station (AFEES) surveys of personnel entering active Service (U.S. Department of Defense, MARDAC, 1975; U.S. Department of Defense, DMD, 1977; Kriner, Orend and Rigg, 1975; Fisher and Harford, 1973; Eisenman, et al., 1975);
- a survey of attitudes and motivations toward enlistment in the Army by Opinion Research Corporation (1974);
- United States Army Recruiting Command (USAREC) "Recruit Probe" surveys of entering Army personnel (U.S. Department of the Army, 1975A, 1977);
- U.S. Army Training and Doctrine Command (TRADOC) studies of educational opportunities and "quality" personnel (U.S. Department of the Army, 1975B, 1975C);

- "Youth Attitude Tracking Surveys" of military-age youth (Market Facts, Inc., 1976A, 1976B, 1977A, 1977B) and a study of young women's attitudes toward enlisting in the Army (Market Facts, 1974);
- the National Longitudinal Study of the High School Class of 1972 (Eisenman, et al., 1975);
- the "Monitoring the Future Study" of the attitudes and behavior of young men and women over time, conducted by the Institute for Social Research of the University of Michigan (Blair, 1977; Segal and Bachman, 1977; Bachman, Blair and Segal, 1977; see also Institute for Social Research, 1975);
- a study of military and civilian attitudes toward the AVF (Bachman and Blair, 1975A, 1975B);
- and numerous other surveys of entering servicemembers (for example Kristiansen, 1975; Mullins, et al., 1968, 1975; Muldrow, 1970; Vitola, et al., 1974; Lockman, et al., 1972; Deimal, 1969; Dupuy, 1967; Friedman, 1972; Thomas, 1977) and in-Service personnel (see, especially, U.S. Department of Defense, MARDAC, 1976 DoD Personnel Survey, Form B, undated).

Recent research concerning enlistment motivation continues to highlight the importance of educational opportunities. Results from the 1976-1977 AFEES Survey, for example, show that over 60 percent of the male non-prior Service respondents indicated relative certainty about plans to continue their education (on their own time) while in the Service; over 80 percent said they definitely or probably would take advantage of in-Service educational benefits; and, an even greater number (85 percent) expressed a likelihood of using educational benefits after leaving the Service (U.S. Department of Defense, DMDC, 1977, pp. 122-124). Although "helps you get

a college education while you serve" received a relatively low ranking among other enlistment motivators in the same survey, it is clear from the intentions of military entrants that educational advancement is a foremost consideration.

Effects of G.I. Bill Termination on Service Accessions

Studies concerning the probable effects of G.I. Bill termination on Service accessions are also a valuable source of information on educational benefits--beginning with the 1973 Interagency Task Force Report (U.S. Interagency Task Force, 1973) on the "G.I. Bill and the All-Volunteer Force," which recommended the discontinuance of veterans' educational benefits, and additional early efforts to measure the effects of G.I. Bill termination on volunteer accessions (for example, U.S. Department of Defense, 1973; Eisenman, 1973; Jehn, 1973). During the seventeen-month period between the formal end of the "Vietnam Era" and eventual G.I. Bill termination, several attempts were made to measure the *overall* effects of educational benefits on Service accessions. The principal references during this period included the "Educational Benefits Analysis" by HumRRO (Eisenman, et al., 1975), the May 1975 AFEEES Survey (U.S. Department of Defense, MARDAC, 1975C), and studies by TRADOC (U.S. Department of the Army, TRADOC, 1975B, 1975C).

The consensus at the time of the Congressional hearings on G.I. Bill termination was that a reduction of educational incentives would lessen the attraction of military service for high school diploma graduates; more importantly, the Army would experience a significant shortfall in "quality" enlistments (see U.S. Congress, Senate, 1976A, pp. 1908-1909). In addition to the depletion of Army quality recruits, the complete elimination of G.I. Bill benefits was expected to adversely affect "representation" and the objectives of civil-military convergence by (1) reducing the number of

accessions who planned to attend college and, consequently, the number of new recruits from white, middle-class, suburban families (see Bachman, Blair, and Segal, 1977; Moskos, 1978A, 1978B); (2) increasing the number of minority group accessions, disadvantaged youth, and youth from the inner city (see U.S. Congress, Senate, 1976A, p. 2631; also, Janowitz and Moskos, 1974); (3) reducing the number of high-potential high school graduates and replacing them with high school graduates from below-average mental categories and with non-high school graduates (U.S. Congress, Senate, 1976A, pp. 2630-2631; see also, Eisenman, et al., 1975); (4) reducing the number of non-career motivated recruits (i.e., "in-and-outers") who seek only single-term enlistments, thereby increasing the likelihood of military homogeneity and ideological isolation from civilian society (see Bachman and Blair, 1975A, 1975B; Blair, 1976; Institute for Social Research, 1975; Bachman, Blair, and Segal, 1977).

Initial Participation in VEAP

A study of participation in VEAP during the first six months of the program (January-June 1977) suggested that VEAP (alone) had not operated as a comparatively strong enlistment motivator (see Eitelberg, et al., 1977). VEAP enrollees during the first six months were, as a group, noticeably lower in "quality" than the population of eligibles. In addition, initial results suggested that VEAP contributory requirements might be a disincentive for participation by military personnel from lower socioeconomic backgrounds and those with a lower "capacity to contribute." However, it was also observed that initial participation results were far from conclusive since (1) program awareness levels among new and potential recruits were probably low and (2) initial participation reflected "start-up" lag generally associated with the implementation of a major new program.

During the first six months of the program, VEAP enrollees (as compared with eligible enlisted accessions) were *overrepresentative* of: males; minorities (39 percent of participants vs. 29 percent of eligibles); younger enlistees; single enlistees with no dependents; and enlistees from Zip code areas with lower-than-average median family incomes. Compared with eligibles, VEAP enrollees were *underrepresentative* of: females (only one-third the "expected" participation rate); white/non-Spanish enlistees; college educated enlistees (one-year or beyond); enlistees in the above-average Mental Categories (especially I and II); and married enlistees.

Attitudinal Data on VEAP

At least six surveys covering various VEAP-related topics have been conducted since the inception of the program. None was comprehensive and none addressed the total VEAP-eligible population, but the information they contain does provide useful insights into how the program is being received, both by eligible servicemembers and by various administrative personnel. The surveys include the 1977 spring administration of the DoD Youth Attitude Tracking Study, the August 1977 and February 1978 administrations of the Army Quarterly Sample Survey of Military Personnel, an Army survey of installation Education Services Officers (ESOs), a survey of Army recruiters, and a General Accounting Office (GAO) study of VEAP implementation which included small surveys of eligible recruits. The results of the February 1978 Army Quarterly Sample Survey of Military Personnel, and the report of the GAO study have not been published as of this writing.

The DoD Youth Attitude Tracking Study is an annual survey of a national sample of military-age youth. The 1977 spring administration of that survey contained three questions on VEAP, the results of which are discussed in Eitelberg, et al. (1977, pp. 110-111). The principal findings from those

questions was that a \$25 monthly contribution (half the present minimum contribution) was preferred by the greatest number of prospective participants.

The August 1977 Army Quarterly Sample Survey of Military Personnel contained several VEAP-related questions and is the largest survey of VEAP-eligible servicemembers yet published. The sample included 11,305 officer and enlisted respondents. Almost half of the enlisted respondents and one-fifth of the officer respondents were eligible for VEAP participation. Among the eligible enlisted respondents to the Army survey, nearly one-fifth (18.5 percent) said they were unaware of VEAP, and one in nine (10.8 percent) said they could not afford to participate. Significantly, half (50.3 percent) of the eligible enlisted respondents who were not enrolled in VEAP said that they intended to participate in the future.

The Army, concerned over the loss of G.I. Bill educational benefits as a recruiting tool, conducted a survey of Army recruiters in fall 1977 to see how VEAP was performing as a substitute. Responses were obtained from 1671 recruiters from the five Army recruiting districts. The majority of the recruiters who responded to the survey (80 percent) felt that VEAP is a useful sales tool, and most (77 percent) said that prospects generally react with interest to the program when it is described to them. However, well over one-third of the recruiters (39 percent) thought that the matching funds should be increased, and more than a quarter (29 percent) were in favor of lowering the minimum contribution to \$25 a month.

The Army also conducted a survey of its Education Services Officers at both stateside and overseas installations. Responses were received from 50 installations within the continental U.S. and 66 installations in Europe, Korea, and Japan. Only slightly more than two-thirds of the stateside

installations and about half of the overseas installations reported that in-processing soldiers demonstrate an awareness of VEAP. Nevertheless, only about one-third of the installations from each group have produced local publicity items on VEAP. Among both overseas and stateside installations, about half the ESOs reported that education counselors try to sell the program, and about half said that their counselors mention the program but do not stress it. ESOs from both groups of installations indicated that the reaction to VEAP among eligible soldiers is mixed; about a third are positive, a third are negative, and a third are neutral. The major reason cited by eligible soldiers for not enrolling in VEAP, according to the ESOs, is that they cannot afford the \$50 minimum contribution.

If one conclusive statement can be made based on the responses to VEAP-related attitude surveys, it is that a considerable percentage of eligible servicemembers do not enroll in VEAP simply because they cannot afford the expense. The surveys further indicate that many who do not enroll are interested in the program and plan to participate at some time in the future--perhaps after a few pay increases.

What these surveys do *not* provide is a look at some of the more subtle reasons for not participating in VEAP as expressed by members of *all* Services, and how the program might be altered to increase its attractiveness. Such information, which is needed now during the experimental phase of VEAP, can be obtained only through a standardized, DoD-wide survey of VEAP-eligible servicemembers.

1.5 The Analysis Plan

In January 1977, HumRRO undertook an evaluation of initial participation (January-June 1977) in VEAP. HumRRO researchers drafted the Department of Defense portion of the ninety-day implementation report to Congress. In addition, HumRRO located data sources and constructed (in cooperation with DMDC) a data base on VEAP eligibles and participants. HumRRO prepared a plan for a continuing analysis of VEAP which would provide data on participation trends and the impact of the program on the enlistment and retention of qualified men and women. HumRRO researchers then analyzed initial program data using this plan as a guide, and presented the results in a technical report (Eitelberg, et al., 1977).

Under present research requirements, HumRRO extended the analysis of program data and drafted the DoD portion of the First Annual Report to Congress on the Post-Vietnam Era Veterans' Educational Assistance Program (U.S. Veterans Administration and Department of Defense, June 1977). The annual report to Congress contained detailed statistics on program participation during CY 1977, and provided Congress and DoD with the only comprehensive assessment of the early progress of VEAP. This final research report combines the results of analyses conducted by HumRRO and presented to Congress with additional analyses of socioeconomic and "quality" factors, disenrollment, and VEAP transactions. (Included in Appendix A are the remaining sections of the First Annual Report to Congress which are not incorporated elsewhere in this report.)

VEAP research objectives are outlined in the Joint Implementation Report of the Veterans Administration and the Department of Defense (U.S. Veterans Administration and Department of Defense, Report to Congress, April, 1977). Briefly, these objectives include: (1) the fulfillment of VEAP reporting requirements (i.e., annual reports to Congress which "detail the operation

of the program during the preceding year" [38 USC 1642]; (2) the provision of information to facilitate management planning for (a) the implementation of DoD educational "bonus" contributions, (b) expected levels of participation and related administrative responsibilities, (c) gauging the demand for other educational services, (d) "outreach" program administration, and (e) future benefit and enlistment incentive actions; (3) the identification of problems and the development of program modifications; and (4) the establishment of a foundation for program evaluation. The long-range objective of current research is to provide a basis for Department of Defense recommendations concerning the eventual continuation or termination of VEAP after 31 December 1981.

This report contains a brief discussion of the research methodology, including descriptions of the data base, the population of eligibles and participants, and the procedures employed in year-end analyses of participation results. VEAP participation is then examined in a demographic comparison of enlisted participants and eligible enlisted accessions by Service of accession and total DoD. Following the comparison of participants and eligibles are participation frequencies for selected enrollment characteristics--including amount of monthly contribution and disenrollment. The final section of this report contains several exploratory studies of VEAP issues which have been identified as major areas of concern. VEAP issues evaluated here are level of contribution and "capacity to contribute" (i.e., socioeconomic characteristics), the "quality" distribution of VEAP participants, patterns of disenrollment, and VEAP transactions during the first year.

2. Methodology

The study of participation in VEAP required the development of a special data base from existing sources. This section describes the data sources, the procedures used in constructing and analyzing VEAP data files, and the population of "eligibles" and "participants."

2.1 Data Sources

Information identifying and describing VEAP participants was obtained from the finance/accounting centers of the Services. Specific data files used in the study are identified at the bottom of each table. The Service finance/accounting centers provided identification (Social Security Number) and fiscal data (contribution size, start date, and, where appropriate, disenrollment date) for each participant. VEAP data covering the first six months of program operation were submitted in three forms: punch cards, magnetic tapes, and print-outs. Subsequent data (for the period July through December, 1977) were supplied on magnetic tapes, corresponding to V.A. specifications.

Most demographic data on VEAP participants and eligibles were obtained from magnetic tape copies of the DoD Master/Loss file and U.S. Army Recruiting Command (USAREC) First Examination and Accession file. These tapes are maintained and updated by the Defense Manpower Data Center (DMDC) on the basis of information supplied periodically by the Services. The Master/Loss file is updated by DMDC at two-month intervals, while the USAREC file is updated monthly.

Information on the socioeconomic status (SES) of VEAP participants and eligibles was obtained from the 1970 U.S. Census of Population. The "fifth count" census data files, maintained at DMDC, contain detailed information

on a random subset of the U.S. population living in Standard Metropolitan Statistical Areas (SMSAs). The postal Zip code extract of the Census file was used to determine the socioeconomic characteristics of participants and eligibles living within each Zip code located in an SMSA.

File Construction and Update

A. Participants

The records obtained from the Service finance/accounting centers were keypunched and transcribed onto magnetic tape (where necessary), and passed against the Master/Loss and USAREC files in order to extract demographic data for each participant. The two types of records were matched using Social Security numbers provided by the finance centers. The principal source of data was the Master/Loss file; in those cases where a given datum was not available for a participant, a second pass was made against the USAREC file in an attempt to locate the missing information.

Participant records were then passed against the Census file in order to extract SES data. The home address postal Zip codes for each participant were matched with the five-digit Zip codes contained in the Census file. Approximately ten percent of the five-digit Zip codes located in SMSAs did not contain data on population or income. For these missing cases, SES data on the more inclusive three-digit Zip code areas were substituted.

B. Eligibles

Eligible servicemembers (described below) were identified by searching the entire June and December 1977 USAREC files and extracting the complete records of those who met eligibility criteria. SES data on eligibles were obtained from the Census file by means of the same procedures employed for participants.

The tables in Appendix B present a detailed description of the records in each file: the name of a variable, its position in each record, the source of the variable (Master/Loss, USAREC, or Census files), the values for each variable and their meanings (for extensive definitions, refer to Appendix B, Data Format and Description), and, where appropriate, any subsequent transformations made for the purposes of the present study.

Data Analysis

Data in the participants file were analyzed using the Statistical Package for the Social Sciences (SPSS) computerized programs maintained at DMDC (see Nie, et al., 1975). The findings presented in this report are based on SPSS programs and sub-programs applied to the file generated on VEAP participants.

The eligibles file was not amenable to analysis by SPSS. This was due to the fact that, while the data on participants are stored in conventional *numeric character form*, the data on eligibles are stored in "binary" code-- a form which cannot be processed by SPSS. Consequently, statistical programs developed by DMDC were used in place of SPSS to study the population of eligible servicemembers.

2.2 Definitions

Eligible servicemembers are those individuals who entered active duty on or after January 1, 1977 and did not sign a Delayed Entry Program (DEP) agreement prior to that date. (Under the DEP, individuals contract to enter the Services, are enlisted in a Reserve unit, and are required thereafter to enter active duty. Individuals who entered active duty in CY 1977 through a CY 1976 DEP agreement and who successfully completed more than 180 days of active duty are eligible for "G.I. Bill" educational benefits.) During CY 1977, over 367,000 enlisted servicemembers (non-prior service) entered

active duty. Approximately 102,000 enlisted entrants were ineligible for VEAP benefits. The remaining total of approximately 265,000 enlisted servicemembers are defined as "eligible." The following is a complete breakout of non-prior service (NPS) enlisted accessions according to VEAP eligibility status.

Table 2.1 CY 1977 Non-Prior Service (NPS) Enlisted Accessions
by VEAP Eligibility Status

CY 1977 NPS Enlisted Accessions Eligible for VEAP

Direct Active Duty	62,717
Entered DEP in 1977	202,750
<u>Total Eligibles</u>	<u>265,467*</u>

CY 1977 NPS Enlisted Accessions Ineligible for VEAP

Entered DEP in 1976	92,823
Ineligible Reservists	9,525
<u>Total Non-Eligibles</u>	<u>102,348</u>

TOTAL ACCESSIONS	367,815*
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* Note: The number of total enlisted VEAP eligibles used in this study is 264,912. Department of Defense (Office of the Secretary of Defense) Report 1391, "Monthly Report of Personnel Statistics," records 367,892 total accessions. Slight differences in the number of VEAP eligibles and total accessions are attributable to variations in personnel data files.

SOURCE: USAREC First Examination and Accession File.

Determining the number of eligible officers presented more problems than determining the number of eligible enlisted servicemembers. Officer accessions are received through nine separate programs or "sources of

procurement." Officers entering active duty through some of these programs are eligible for VEAP, while those entering through other programs may be eligible for G.I. Bill (chapter 34) educational benefits. Table 2.2 below shows for each Service the number of officer accessions identified as eligible for each of the programs.

Table 2.2 CY 1977 Non-Prior Service (NPS) Officer Accessions
by VEAP Eligibility Status and Service^a

1977 Officer Accessions, Who Were:	<u>Army</u>	<u>Navy</u>	<u>Marine Corps</u>	<u>Air Force</u>	<u>Total</u>
Eligible for VEAP	1623 (22.6)	1452 (31.3)	306 (30.3)	1285 (23.7)	4666 (25.6)
Eligible for G.I. Bill	5099 (70.9)	2354 (50.8)	702 (69.5)	3898 (71.9)	12053 (66.0)
Unknown	469 (6.5)	827 (17.9)	2 (0.2)	237 (4.4)	1535 (8.4)
TOTAL ^b (Percent)	7191 (100)	4633 (100)	1010 (100)	5420 (100)	18254 (100)

^a For many officer accessions listed in the file, the source of procurement (e.g., Service Academy, ROTC, OCS, etc.) was not indicated; therefore, it could not be determined whether they were eligible for VEAP or the G.I. Bill.

^b Percentages may not add due to rounding.

SOURCE: DoD Officer Master and Loss File (December 1977).

An unusually large number of officer accessions fall into the "unknown" category. This is because critical information is missing from the data file for these particular officers. Two factors other than source of procurement must be considered when determining an officer's eligibility for VEAP: 1) Base Active Service Date (BASD) and 2) Pay Entry Base Date (PEBD). If any of the above

items is missing from the data file, the officer's eligibility is not ascertainable. Because of the large number of "unknowns" in Table 2.2, the eligible officer figures must be viewed as approximations.

VEAP Participants, for the purpose of this study, include all persons who ever enrolled in VEAP during CY 1977. VEAP participants therefore include persons known to have separated from the Service or disenrolled from the program. Persons who enrolled, disenrolled, and then re-enrolled in VEAP during CY 1977 are recorded as single enrollments. Duplicate records on VEAP participants are not included.¹

¹ Service finance and accounting data files contain approximately 2300 duplicate records on VEAP participants. Duplication occurs when changes are made on individual allotment records.

3. Comparison of Enlisted Program Participants and Eligible Enlisted Accessions

In order to study patterns of VEAP participation within the Department of Defense and the separate Services, comparisons were made between the population of enlisted eligibles and VEAP enrollees. Officers were *not included* in the present analysis for two reasons: complete data on officer eligibles were not available at the time of the study, and the total number of officers enrolled in VEAP was 177, or less than one-half of one percent of all VEAP participants. "VEAP participants," for the purposes of this study, therefore include *enlisted servicemembers only*.

VEAP enlisted participants were compared with eligible enlisted accessions according to month of entry, sex, race/ethnic group, age-at-entry, educational attainment, mental category, marital and dependent status, median family income in home of record (Zip code area), home of record (Region), and percentage of black residents in home of record (Zip code area). Tables 3.1 through 3.50 present the results of these data analyses.

3.1 Data Interpretation

Tables 3.1 through 3.50 show the numbers and percentages of eligibles and participants in each category. Participation rates and indices also depict the statistical relationship between the two groups. The "VEAP Participation Rate" is simply the ratio of participants to eligibles in each category. The "VEAP Participation Index" is also a ratio, used here to measure and depict intra-group relationships. The participation index

is derived from the ratio of "actual" and "expected" numbers of participants, according to the following formula:

$$\text{Participation Index} = \left[\frac{\text{Actual Percent}}{\text{Expected Percent}} \right] \times 100 - 100 =$$

Percentage over or underrepresented.

Where "actual percent" is equal to the percentage of participants and "expected percent" is equal to the percentage of eligibles in each category.

By dividing the "actual percent" by the "expected percent," a ratio is obtained which expresses the extent to which the percentage of participants is greater or less than the percentage of eligibles. Multiplication by 100 merely converts the ratio to a whole-number percentage. Subtraction of 100 creates a baseline index of 0 for comparison--i.e., a zero calculation results when the actual percent and expected percent are equal. In this case, there is "no difference" between participant and eligible groups. If the actual percent is greater than the expected percent, the result is a positive index. If the actual percent is less than the expected percent, the result is a negative index. For example, if the index is +20, then the number (or percent) of participants is 20 percent greater than the number (or percent) which would be expected under "normal" (i.e., where the participant and eligible populations are alike in all respects) conditions. If the index is -20, then the number (or percent) of all participants is 20 percent less than the expected number (or percent).

Several tables show "unknown" cases of participants, and these "unknown" cases should be taken into consideration when making comparisons or evaluating

indices. In most cases, the percentage of unknown participants is reasonably small. Nevertheless, if these individuals were distributed among known groups of participants, each participation rate would be the same or slightly higher; participation indices would likewise remain constant or increase in a positive direction.

Due to the large number of cases, the chi-square goodness-of-fit measure yields extremely high significance values even when observed differences are relatively small (a fraction of one percent in some cases). Therefore, chi-square values and significance levels are not presented. The VEAP Participation Index, described above, provides a clear indication of the direction and relative magnitude of the differences on a given variable between the eligible and participant populations.

3.2 Results

Comparisons by Month of Entry

Tables 3.1 through 3.5 present monthly participation rates for DoD and the separate Services. Year-end participation rates cannot be described as either "high" or "low," since there is no acceptable basis for comparison and no experience with a similar program. The only possible criteria are the participation rates originally used in computing program costs. In 1976, the Congressional Budget Office (see U.S. Congress, Senate, 1976B, p. 156), the Veterans Administration (in Ibid., p. 186), and the Department of Defense (in Ibid., p. 208) prepared program cost estimates, derived from projected participation rates. However, since the original projections of participation rates were highly speculative and not based on actual experience, they do not provide a meaningful standard for comparison.

In March, 1978, with one year of program experience, the Services estimated the following participation rates:

	<u>Participation Rate</u> (Percent of Eligibles)	
	<u>FY 1978</u>	<u>FY 1979</u>
Army	20	20
Navy	20	20
Marine Corps	10	15
Air Force	1	1

The data presented here (along with several assumptions concerning the enrollment behavior of second and third year enlistees) indicate that current Service estimates of projected participation are low.

Participation during CY 1977 for all Services exceeded 40,000 enlisted enrollees, or 15.2 percent of all eligible enlisted accessions. However, it is apparent from the data presented in Table 3.1 that the VEAP cumulative participation rate has been increasing with each successive month. The overall participation rate is also misleading, because of the great divergence between participation rates in the early and later months of the year. In fact, the participation rate during the last five months of CY 1977 was over 21 percent. In view of the apparently slow start of the program, patterns of enrollment during the *later months* are probably more indicative of future enrollment trends. Applying trend-line analysis to these data (which must be considered relatively scant), a projected participation rate of over 28 percent is found for the year ending December 1978.

Even if participation remains stable at around 15 percent of eligible enlisted accessions each year, overall participation rates may be expected to increase as enlistees in their second and third years of service decide to enroll in VEAP. It is assumed that many eligible nonenrollees will decide to enroll as their salaries increase and their educational plans become more clearly defined. For example, in the Army's August 1977 quarterly Survey of Military Personnel, approximately 28 percent of eligible enlisted respondents who did not plan to enroll in VEAP said they could not afford the expense. Yet, over half of the eligible non-participants surveyed indicated that they *would* participate at some time in the future (see U.S. Department of the Army, 1977).

Participation rates for the separate Services also show continuing increases. With the exception of July, Army participation increased in every successive month (see Table 2.3). Navy data show the most dramatic

changes in participation over the year (Table 3.3). The Navy participation rate during the first six months of 1977 was 5.9 percent; yet, during the last six months, Navy enlisted VEAP participants accounted for close to 30 percent of eligible enlistees. Marine Corps (Table 3.4) and Air Force (Table 3.5) enrollments likewise have consistently increased (with the exception of August) as a percentage of eligibles.

Army and Navy enrollments in VEAP account for over 92 percent of all enrollments during CY 1977. No explanation for the relative differences between the Services (especially the Air Force) can be found in recent or past survey data on the *interest* expressed in educational benefits by members of the separate Services (Eitelberg, et al., 1977, p. 6, p. 29; also see, for example, U.S. Department of Defense, DMDC, 1977; Market Facts, Inc., 1976A, 1976B, 1977A, 1977B; Eisenman, et al., 1975). No Service-wide attitude survey of VEAP eligibles has been conducted as yet, though questions on VEAP will be added to the next AFEES survey (an annual survey of military accessions administered at selected Armed Forces Examining and Entrance Stations). The next AFEES survey will be administered this summer or early fall, with results available in 1979.

Although there is still no explanation for differing patterns of enrollment, some observations have been made concerning possible reasons for non-participation. For example, all Services unanimously agree that *one feature* of the program, more than any other, keeps eligible servicemembers from enrolling: the minimum required monthly contribution of \$50. A lower minimum monthly contribution, Army analysts observe, would allow many servicemembers who cannot afford the current \$50 minimum to enroll

in the program and perhaps accumulate enough savings to cover the costs of an associate degree program. On the other hand, raising the \$75 upper limit for monthly contributions would give persons who postpone enrollment in VEAP the opportunity to still earn the maximum benefit.

Air Force administrators have noted that VEAP restrictions on in-Service use may also deter some individuals from enrolling in the program. VEAP educational assistance cannot be received until the participant has completed his/her initial term of service. The military tuition program, on the other hand, allows servicemembers to enroll in college level courses during the initial term of service and requires that the individual pay up to 25 percent of tuition costs (plus books and other fees). Many new servicemembers probably cannot afford to pay for *both* their share of the tuition costs *and* VEAP. Consequently, the decision to use tuition assistance (i.e., attend school while in Service) competes with participation in VEAP; and educationally-motivated servicemembers are forced to choose between VEAP and current in-Service education programs.

The Navy cites two other factors which may contribute to a lack of interest in VEAP: (1) some servicemembers feel that they will get an education in and from the Service *anyway*, and (2) a majority of the recruits are fresh out of high school, and additional education may not be a major factor in their early career decisions.

Table 3.1 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Month of Entry^a

(January-December 1977)

All Services

Month of Entry	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)	VEAP Cumulative Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b			
January	13233	5.0	6	0.0	--	0.0	0.0
February	17655	6.7	769	1.9	-71.6	4.4	2.5
March	21028	7.9	2047	5.1	-35.4	9.7	5.4
April	19250	7.3	2448	6.1	-16.4	12.7	7.4
May	20079	7.6	2922	7.2	-5.3	14.6	9.0
June	24176	9.1	3040	7.5	-17.6	12.6	9.7
July	27949	10.5	3180	7.9	-24.8	11.4	10.0
August	29564	11.2	6048	15.0	+33.9	20.4	11.8
September	30176	11.4	5104	12.7	+11.4	16.9	12.6
October	23468	8.9	6164	15.3	+71.9	26.3	14.0
November	20675	7.8	5132	12.7	+62.8	24.8	14.9
December	17659	6.7	3452	8.6	+28.4	19.5	15.2
Unknown	0	0.0	0	0.0	--	--	--
TOTAL	264912	100	40312	100	--	15.2	15.2

^a For comparison purposes, month of entry for participants equals date of first VEAP contribution. Note, however, that first contribution may not occur in Month of Entry.

^b Percentages may not add due to rounding.

^c See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, Air Force Accounting and Finance Center Blanket Company Voucher.

Table 3.2 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Month of Entry^a

(January-December 1977)

Service: Army

Month of Entry	Eligibles		Participants		VEAP Participation Index ^c	VEAP Participation Rate (Percent)	VEAP Cumulative Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b			
January	6166	5.1	6	0.0	--	0.1	0.1
February	8609	7.2	741	3.0	-58.3	8.6	5.1
March	9992	8.3	1935	7.9	-4.8	19.4	10.8
April	9437	7.9	2198	9.0	+13.9	23.3	14.3
May	10410	8.7	2079	8.5	-2.3	20.0	15.6
June	11696	9.8	1922	7.8	-20.4	16.4	15.8
July	13311	11.1	1300	5.3	-52.2	9.8	14.6
August	12596	10.5	3844	15.7	+49.5	30.5	17.1
September	13853	11.6	2795	11.4	-1.7	20.2	17.5
October	9381	7.8	3701	15.1	+93.6	39.5	19.5
November	9042	7.5	2653	10.8	+44.0	29.3	20.2
December	5396	4.5	1335	5.4	+20.0	24.7	20.4
Unknown	0	0.0	0	0.0	--	--	--
TOTAL	119889	100	24509	100	--	20.4	20.4

^a For comparison purposes, month of entry for participants equals date of first VEAP contribution. Note, however, that first contribution may not occur in month of entry.

^b Percentages may not add due to rounding.

^c See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Army Finance and Accounting Center Master Allotment File.

Table 3.3 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Month of Entry^a

(January-December 1977)

Service: Navy

Month of Entry	Eligibles		Participants		VEAP Participation Index ^c	VEAP Participation Rate (Percent)	VEAP Cumulative Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b			
January	3904	6.1	0	0.0	--	0.0	0.0
February	4172	6.5	28	0.2	-96.9	0.8	0.3
March	4551	7.1	55	0.4	-94.4	1.2	0.6
April	3951	6.2	97	0.8	-87.1	2.4	1.1
May	3883	6.1	672	5.3	-13.1	17.3	4.2
June	5695	8.9	661	5.2	-41.6	11.6	5.9
July	7142	11.1	1381	10.8	-2.7	19.3	8.7
August	8221	12.8	1958	15.4	+20.3	23.8	11.7
September	7965	12.4	1961	15.4	+24.2	24.6	13.8
October	5782	9.0	2096	16.4	+82.2	36.2	16.1
November	4756	7.4	2081	16.3	+120.3	43.8	18.3
December	4055	6.3	1763	13.8	+119.0	43.5	19.9
Unknown	0	0.0	0	0.0	--	--	--
TOTAL	64077	100	12753	100	--	19.9	19.9

^a For comparison purposes, month of entry for participants equals date of first VEAP contribution. Note, however, that first contribution may not occur in month of entry.

^b Percentages may not add due to rounding.

^c See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Navy Finance Center Master Block Listing.

Table 3.4 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Month of Entry^a

(January-December 1977)

Service: Marine Corps

Month of Entry	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index	VEAP Participation Rate (Percent)	VEAP Cumulative Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b			
January	2076	6.4	0	0.0	--	0.0	0.0
February	2323	7.2	0	0.0	--	0.0	0.0
March	2579	8.0	57	2.2	-72.5	2.2	0.8
April	1965	6.1	148	5.8	-4.9	7.5	2.3
May	2049	6.3	165	6.4	+1.6	8.0	3.4
June	2645	8.2	430	16.7	+103.6	16.2	5.9
July	3396	10.5	454	17.7	+68.6	13.4	7.4
August	3912	12.1	207	8.1	-33.0	5.3	7.0
September	3593	11.1	293	11.4	+2.7	8.2	7.1
October	3274	10.1	267	10.4	+2.9	8.2	7.3
November	2200	6.8	300	11.7	+72.0	13.6	7.7
December	2398	7.4	247	9.6	+29.7	10.3	7.9
Unknown	0	0.0	0	0.0	--	--	--
TOTAL	32410	100	2568	100	--	7.9	7.9

^a For comparison purposes, month of entry for participants equals date of first VEAP contribution. Note, however, that first contribution may not occur in Month of Entry.

^b Percentages may not add due to rounding.

^c See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Marine Corps Main Blanket File.

Table 3.5 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Month of Entry^a

(January-December 1977)

Service: Air Force

Month of Entry	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)	VEAP Cumulative Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b			
January	1087	2.2	0	0.0	--	0.0	0.0
February	2551	5.3	0	0.0	--	0.0	0.0
March	3906	8.0	0	0.0	--	0.0	0.0
April	3897	8.0	5	1.0	-87.5	0.1	0.0
May	3737	7.7	6	1.2	-84.4	0.2	0.1
June	4140	8.5	27	5.6	-34.1	0.6	0.2
July	4100	8.4	45	9.3	+10.7	1.1	0.4
August	4835	10.0	39	8.1	-19.0	0.8	0.4
September	4765	9.8	55	11.4	+16.3	1.2	0.5
October	5031	10.4	100	20.7	+99.0	2.0	0.7
November	4677	9.6	98	20.3	+111.4	2.1	0.9
December	5810	12.0	107	22.2	+85.0	1.8	1.0
Unknown	0	0.0	0	0.0	--	--	--
TOTAL	48536	100	482	100	--	1.0	1.0

^a For comparison purposes, month of entry for participants equals date of first VEAP contribution. Note, however, that first contribution may not occur in month of entry.

^b Percentages may not add due to rounding.

^c See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Comparisons by Sex

Comparisons of enlisted VEAP participants and eligible enlisted accessions according to sex are presented in Tables 3.6 through 3.10. For all Services except the Air Force, participation among females is disproportionately low. For DoD as a whole (Table 3.6) the participation rate for females was 10.7 percent, compared to 15.4 percent for males. However, the total rate of participation by female enlisted personnel is increasing.

During the first six months of the program, females accounted for only 2 percent of all VEAP enrollees, with an overall participation rate of 3.6 percent. At the end of June, 1977, female enlisted personnel comprised 2.5 of all participants in the Army--and less than one percent of participants in both the Navy and Marine Corps (see Eitelberg, et al., 1977, pp. 37-41). During the last six months of CY 1977, females represented close to 7 percent of all VEAP enrollees, with an overall participation rate of 14.5 percent--while female participation rates during the last six months of CY 1977 in the Army and Navy were 20 percent and 30 percent, respectively.

Table 3.6 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Sex

(January-December 1977)

All Services

Sex	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^b	VEAP Participation Rate (Percent)
	Number	Percent ^a	Number	Percent ^a		
Male	244442	92.3	37710	93.5	+ 1.3	15.4
Female	20453	7.7	2195	5.4	-29.9	10.7
Unknown	17	0.0	407	1.0	--	--
TOTAL	264912	100	40312	100	--	15.2

^aPercentages may not add due to rounding.

^bSee text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Table 3.7 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Sex

(January-December 1977)

Service: Army

Sex	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^b	VEAP Participation Rate (Percent)
	Number	Percent ^a	Number	Percent ^a		
Male	111144	92.7	22802	93.0	+0.3	20.5
Female	8737	7.3	1442	5.9	-19.2	16.5
Unknown	8	0.0	265	1.1	--	--
TOTAL	119889	100	24509	100	--	20.4

^a Percentages may not add due to rounding

^b See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Army Finance and Accounting Center Master Allotment File.

Table 3.8 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Sex
(January-December 1977)

Service: Navy

Sex	<u>Eligibles</u>		<u>Participants</u>		<u>VEAP</u> Participation Index ^b	<u>VEAP</u> Participation Rate (Percent)
	Number	Percent ^a	Number	Percent ^a		
Male	60255	94.0	11996	94.1	+0.1	19.9
Female	3816	6.0	626	4.9	-18.3	16.4
Unknown	6	0.0	131	1.0	--	--
TOTAL	64077	100	12753	100	--	19.9

^a Percentages may not add due to rounding

^b See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Navy Finance Center Master Block Listing.

Table 3.9 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Sex

(January-December 1977)

Service: Marine Corps

Sex	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^b	VEAP Participation Rate (Percent)
	Number	Percent ^a	Number	Percent ^a		
Male	31188	96.2	2496	97.2	+ 1.0	8.0
Female	1219	3.8	61	2.4	- 36.8	5.0
Unknown	3	0.0	11	0.4	--	--
TOTAL	32410	100	2568	100	--	7.9

^aPercentages may not add due to rounding.

^bSee text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Marine Corps Main Blanket File.

Table 3.10 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Sex

(January-December 1977)

Service: Air Force

Sex	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^b	VEAP Participation Rate (Percent)
	Number	Percent ^a	Number	Percent ^a		
Male	41855	86.2	416	86.3	+0.1	1.0
Female	6681	13.8	66	13.7	-0.7	1.0
Unknown	0	0.0	0	0.0	--	--
TOTAL	48536	100	482	100	--	1.0

^a Percentages may not add due to rounding.

^b See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Comparisons by Race/Ethnic Groups

Comparisons of enlisted VEAP participants and eligible enlisted accessions according to race/ethnic groups are presented in Tables 3.11 through 3.15. For all Services combined, the participation rate among the white/non-Spanish group is below the total participation rate; conversely, the levels of participation in minority categories are higher than "expected" (Table 3.11). The separate Services generally follow this pattern--with the exception of black enlistees in the Marine Corps and in the Air Force.

Several early projections of participation assumed that few blacks and other minorities would initially enroll in VEAP because of the amount of required monthly contribution. Furthermore, it was felt that minorities and disadvantaged individuals (i.e., those most in need of educational support) would tend to be less "future-oriented" and not experienced enough to make realistic educational plans (see, for example, a Department of Health, Education, and Welfare report, in U.S. Congress, Senate, 1976A, p. 2517). The data presented here do not support the hypothesis that VEAP contributory requirements necessarily discriminate against enrollment by minorities.

Table 3.11 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Race/Ethnic Group

(January-December 1977)

All Services

Race/Ethnic Group ^a	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
White/ Non Spanish	184752	69.7	24095	59.8	-14.2	13.0
White/ Spanish	12312	4.6	2544	6.3	+37.0	20.7
Black	58563	22.1	11288	28.0	+26.7	19.3
Other	9246	3.5	1949	4.8	+37.1	21.1
Unknown	39	0.0	436	1.1	--	--
TOTAL	264912	100	40312	100	--	15.2

^a Race/Ethnic Group determined by identifying Spanish surnames and combining surname information with Race.

^b Percentages may not add due to rounding.

^c See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Table 3.13 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Race/Ethnic Group

(January-December 1977)

Service: Navy

Race/Ethnic Group ^a	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
White/ Non-Spanish	51411	80.2	9548	74.9	-6.6	18.6
White/ Spanish	2186	3.4	502	3.9	+14.7	23.0
Black	8020	12.5	2017	15.8	+26.4	25.1
Other	2451	3.8	552	4.3	+13.2	22.5
Unknown	9	0.0	134	1.1	--	--
TOTAL	64077	100	12753	100	--	19.9

^a Race/Ethnic Group determined by identifying Spanish surnames and combining surname information with Race.

^b Percentages may not add due to rounding.

^c See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Navy Finance Center Master Block Listing.

Table 3.12 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Race/Ethnic Group

(January-December 1977)

Service: Army.

Race/Ethnic Group ^a	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
White/ Non-Spanish	71916	60.0	12497	51.0	-15.0	17.4
White/ Spanish	6655	5.5	1837	7.5	+36.4	27.6
Black	37043	30.9	8702	35.5	+14.9	23.5
Other	4254	3.5	1182	4.8	+37.1	27.8
Unknown	21	0.0	291	1.2	--	--
TOTAL	119889	100	24509	100	--	20.4

^a Race/Ethnic Group determined by identifying Spanish surnames and combining
surname information with Race.

^b Percentages may not add due to rounding.

^c See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination
and Accession File, and Army Finance and Accounting Center Master
Allotment File.

Table 3.14 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Race/Ethnic Group

(January-December 1977)

Service: Marine Corps

Race/Ethnic Group ^a	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
White/ Non-Spanish	21961	67.8	1638	63.8	-5.9	7.4
White/ Spanish	1917	5.9	189	7.4	+25.4	9.8
Black	7272	22.4	534	20.8	-7.1	7.3
Other	1255	3.9	196	7.6	+94.9	15.6
Unknown	5	0.0	11	0.4	--	--
TOTAL	32410	100	2568	100	--	7.9

^a Race/Ethnic Group determined by identifying Spanish surnames and combining surname information with Race.

^b Percentages may not add due to rounding.

^c See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Marine Corps Main Blanket File.

Table 3.15 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Race/Ethnic Group

(January-December 1977)

Service: Air Force

Race/Ethnic Group ^a	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
White/ Non-Spanish	39464	81.3	412	85.5	+5.2	1.0
White/ Spanish	1554	3.2	16	3.3	+3.1	1.0
Black	6228	12.8	35	7.3	-43.0	0.6
Other	1286	2.6	19	3.9	+50.0	1.5
Unknown	4	0.0	0	0.0	--	--
TOTAL	48536	100	482	100	--	1.0

^a Race/Ethnic Group determined by identifying Spanish surnames and combining surname information with Race.

^b Percentages may not add due to rounding.

^c See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Comparisons by Age

Comparisons of VEAP enlisted participants and eligible enlisted accessions by age are presented in Tables 3.16 through 3.20. Generally, VEAP participants are younger than eligibles. The mean age of participants is lower than the mean age of eligibles in each of the Services. The Army (Table 3.17) and Navy (Table 3.18) display similar patterns in rates of participation by age--with individuals over the age of 20 participating at lower than "expected" levels, and individuals between the ages of 17 and 20 years participating at higher than "expected" levels. Beyond the age of twenty, the disproportionately low rates of participation become increasingly divergent from the population of eligibles with each advancing year.

The Marine Corps (Table 3.19) and Air Force (Table 3.20) do not follow the same overall pattern. For example, both of these Services are under-representative in the 18-year old category--where the Army and Navy display greatest overrepresentative tendencies. However, as a general conclusion (based on these data), it would appear that VEAP is more attractive to the younger enlistee.

Table 3.16 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Age at Entry

(January-December 1977)

All Services

Age at Entry ^a	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent		
17 years or less	43045	16.2	7267	18.0	+11.1	16.9
18 years	78417	29.6	13200	32.7	+10.5	16.8
19 years	49724	18.8	8027	19.9	+ 5.8	16.1
20 years	27858	10.5	4289	10.6	- 1.0	15.4
21 years	17847	6.7	2449	6.1	- 9.0	13.7
22 years	13199	5.0	1686	4.2	-16.0	12.8
23 years	9829	3.7	1085	2.7	-27.0	11.0
24 years	6956	2.6	649	1.6	-38.5	9.3
25 years or more	18035	6.8	1253	3.1	-54.5	6.9
Unknown	2	0.0	407	1.0	--	--
TOTAL	264912	100	40312	100	--	15.2

^aAge at entry computed by using date of birth and date of file. Mean age of eligibles: 19.6 years. Mean age of participants: 19.1 years.

^bPercentages may not add due to rounding.

^cSee text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Table 3.17 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Age at Entry

(January-December 1977)

Service: Army

Age at Entry ^a	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
17 Years or Less	20920	17.4	4365	17.8	+ 2.3	20.9
18 Years	32212	26.9	7613	31.1	+15.6	23.6
19 Years	21623	18.0	4814	19.6	+ 8.9	22.3
20 Years	12901	10.8	2708	11.0	+ 1.8	21.0
21 Years	8375	7.0	1557	6.4	- 8.6	18.6
22 Years	6380	5.3	1120	4.6	-13.2	17.6
23 Years	4603	3.8	716	2.9	-23.7	15.6
24 Years	3306	2.8	450	1.8	-35.7	13.6
25 Years or More	9569	8.0	901	3.7	-53.8	9.4
Unknown	0	0.0	265	1.1	--	--
TOTAL	119889	100	24509	100	--	20.4

^a Age at entry computed by using date of birth and date of file. Mean age of eligibles: 19.8 years. Mean age of participants: 19.2 years.

^b Percentages may not add due to rounding.

^c See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Army Finance and Accounting Center Master Allotment File.

Table 3.18 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Age at Entry

(January-December 1977)

Service: Navy

Age at Entry ^a	Eligibles		Participants		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
17 Years or Less	10444	16.3	2249	17.6	+ 8.0	21.5
18 Years	19565	30.5	4631	32.3	+19.0	23.7
19 Years	11754	18.3	2551	20.0	+ 9.3	21.7
20 Years	6130	9.6	1276	10.0	+ 4.2	20.8
21 Years	3992	6.2	706	5.5	-11.3	17.7
22 Years	3060	4.8	472	3.7	-22.9	15.4
23 Years	2436	3.8	289	2.3	-39.5	11.9
24 Years	1745	2.7	155	1.2	-55.6	8.9
25 Years or More	4950	7.7	293	2.3	-70.1	5.9
Unknown	1	0.0	11	0.4	--	--
TOTAL	64077	100	12753	100	--	19.9

^aAge at entry computed by using date of birth and date of file. Mean age of eligibles: 19.7 years. Mean age of participants: 18.9 years.

^bPercentages may not add due to rounding.

^cSee text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Navy Finance Center Master Block Listing.

Table 3.19 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Age at Entry

(January-December 1977)

Service: Marine Corps

Age at Entry ^a	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
17 Years or Less	6867	21.2	603	23.5	+10.8	8.8
18 Years	10801	33.3	816	31.8	- 4.5	7.6
19 Years	6286	19.4	556	21.7	+11.8	8.8
20 Years	3108	9.6	239	9.3	- 3.1	7.7
21 Years	1822	5.6	132	5.1	- 8.9	7.2
22 Years	1134	3.5	71	2.8	-20.0	6.3
23 Years	809	2.5	59	2.3	- 8.0	7.3
24 Years	528	1.6	32	1.2	-25.0	6.1
25 Years or More	1054	3.3	49	1.9	-42.4	4.6
Unknown	1	0.0	11	0.4	--	--
TOTAL	32410	100	2568	100	--	7.9

^a Age at entry computed by using date of birth and date of file. Mean age of eligibles: 19.0 years. Mean age of participants: 18.8 years.

^b Percentages may not add due to rounding.

^c See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Marine Corps Main Blanket File.

Table 3.20 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Age at Entry

(January-December 1977)

Service: Air Force

Age at Entry ^a	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
17 Years or Less	4814	9.9	50	10.4	+ 5.0	1.0
18 Years	15839	32.6	140	29.0	-11.0	0.9
19 Years	10061	20.7	106	22.0	+ 6.3	1.0
20 Years	5719	11.8	66	13.7	+16.1	1.2
21 Years	3658	7.5	54	11.2	+49.3	1.5
22 Years	2625	5.4	23	4.8	-11.1	1.0
23 Years	1981	4.1	21	4.4	+ 7.3	1.1
24 Years	1377	2.8	12	2.5	-10.7	0.9
25 Years or More	2462	5.1	10	2.1	-58.8	0.4
Unknown	0	0.0	0	0.0	--	--
TOTAL	48536	100	482	100	--	1.0

^a Age at entry computed by using date of birth and date of file. Mean Age of eligibles: 19.6 years. Mean age of participants: 19.4 years.

^b Percentages may not add due to rounding.

^c See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Comparison by Education

Comparisons of enlisted VEAP participants and eligible enlisted accessions according to educational attainment appear in Tables 3.21 through 3.25. Because of variations in Service documentation, it was not possible to calculate the number of high school graduates who passed the general educational development (GED) high school equivalency test. However, a confidence limit or range of VEAP participants with GEDs was established for each Service and total DoD. These confidence limits appear along with the percentage of eligibles with GEDs in a note at the bottom of each table.

VEAP participants in DoD (Table 3.21) and the separate Services are, in varying degrees, a cross section of eligible accessions. Most projections of VEAP enrollment have anticipated a disproportionately *high* rate of participation by individuals who completed high school, since it is generally assumed that most VEAP participants are college-bound. The fact that VEAP participants are a cross section of eligibles in educational attainment is therefore somewhat surprising. In fact, *non*-high school graduates have a slightly higher participation rate than high school graduates. (The education issue is examined in greater detail in Section 5 of the report.)

Table 3.21 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Education

(January-December 1977)

All Services

Education	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^b	VEAP Participation Rate (Percent)
	Number	Percent ^a	Number	Percent ^a		
1 Year High School or Less	11080	4.2	1735	4.3	+2.4	15.6
2 Years High School	26386	10.0	4253	10.6	+6.0	16.1
3-4 Years High School	30758	11.6	5340	13.2	+13.8	17.4
High School Diploma Graduate or GED ^c	184495	69.6	26489	65.7	-5.6	14.4
Some College	8450	3.2	1608	4.0	+25.0	19.0
College Graduate or Post Graduate	3740	1.4	465	1.2	-14.3	12.4
Unknown	3	0.0	422	1.0	--	--
TOTAL	264912	100	40312	100	--	15.2

^a Percentages may not add due to rounding.

^b See text for description.

^c 4.6 percent of total eligible enlisted accessions are GED recipients; between 2.5 and 5.9 percent of total participants are GED recipients.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Table 3.22 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Education

(January-December 1977)

Service: Army

Education	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^b	VEAP Participation Rate (Percent)
	Number	Percent ^a	Number	Percent ^a		
1 Year High School or Less	8755	7.3	1440	5.9	-19.2	16.4
2 Years High School	15380	12.8	2924	11.9	-7.0	19.0
3-4 Years High School	16779	14.0	3539	14.4	+2.9	21.1
High School Diploma Graduate or GED	72732	60.7	15006	61.2	+0.8	20.6
Some College	4424	3.7	993	4.1	+10.8	22.4
College Graduate or Post Graduate	1818	1.5	327	1.3	-13.3	18.0
Unknown	1	0.0	280	1.1	--	--
TOTAL	119889	100	24509	100	--	20.4

^a Percentages may not add due to rounding.

^b See text for description.

^b 4.4 percent of Army eligible enlisted accessions are GED recipients;
between 2.4 and 5.5 percent of Army participants are GED recipients.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Army Finance and Accounting Center Master Allotment File.

Table 3.23 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Education

(January-December 1977)

Service: Navy

Education	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^b	VEAP Participation Rate (Percent)
	Number	Percent ^a	Number	Percent ^a		
1 Year High School or Less	1851	2.9	267	2.1	-27.6	14.4
2 Years High School	5630	8.8	946	7.4	-15.9	16.8
3-4 Years High School	7540	11.8	1481	11.6	-1.7	19.6
High School Diploma Graduate or GED ^c	47075	73.5	9425	73.9	+0.5	20.0
Some College	1251	1.9	388	3.0	+57.9	31.0
College Graduate or Post Graduate	728	1.1	115	0.9	-18.2	15.8
Unknown	2	0.0	131	1.0	--	--
TOTAL	64077	100	12753	100	--	19.9

^a Percentages may not add due to rounding.

^b See text for description.

^c 5.4 percent of Navy eligible enlisted accessions are GED recipients;
between 2.9 and 6.5 percent of Navy participants are GED recipients.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Navy Finance Center Master Block Listing.

Table 3.24 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Education

(January-December 1977)

Service: Marine Corps

Education	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^b	VEAP Participation Rate (Percent)
	Number	Percent ^a	Number	Percent ^a		
1 Year High School or Less	467	1.4	28	1.1	-21.4	6.0
2 Years High School	5359	16.5	383	14.9	-9.7	7.1
3-4 Years High School	4107	12.7	306	11.9	-6.3	7.4
High School Diploma Graduate or GED ^c	20932	64.6	1633	63.6	-1.5	7.8
Some College	1406	4.3	198	7.7	+79.1	14.1
College Graduate or Post Graduate	139	0.4	9	0.4	0.0	6.5
Unknown	0	0.0	11	0.4	--	--
TOTAL	32410	100	2568	100	--	7.9

^a Percentages may not add due to rounding.

^b See text for description.

^c 4.3 percent of Marine Corps eligible enlisted accessions are GED recipients; between 3.0 and 7.4 percent of Marine Corps participants are GED recipients.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Marine Corps Main Blanket File.

Table 3.25 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Education

(January-December 1977)

Service: Air Force

Education	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^b	VEAP Participation Rate (Percent)
	Number	Percent ^a	Number	Percent ^a		
1 Year High School or Less	7	0.0	0	0.0	--	0.0
2 Years High School	17	0.0	0	0.0	--	0.0
3-4 Years High School	2332	4.8	14	2.9	-39.6	0.6
High School Diploma Graduate or GED	43756	90.2	425	88.2	-2.2	0.9
Some College	1369	2.8	29	6.0	+114.3	2.1
College Graduate or Post Graduate	1055	2.2	14	2.9	+31.8	1.3
Unknown	0	0.0	0	0.0	--	--
TOTAL	48536	100	482	100	--	1.0

^a Percentages may not add due to rounding.

^b See text for description.

^c 4.6 percent of Air Force eligible enlisted accessions are GED recipients; between 1.2 and 4.6 percent of Air Force participants are GED recipients.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Comparisons by Mental Category

All applicants for enlistment are tested for their mental aptitude. Mental aptitude is determined from the combined scores of three subtests on the Armed Services Vocational Aptitude Battery (ASVAB). These scores are then used to classify applicants into one of five so-termed mental categories (Category I through Category V). Those applicants in Categories I and II are above average in aptitude; those in Category III are average; those in Category IV are below average, but still eligible for enlistment; and those in Category V are at the very bottom of the scale, and not eligible to join the Services. Mental Categories III and IV are also subdivided into finer classifications.

ASVAB percentile scores for the mental categories are distributed in the following manner:

<u>Mental Category</u>	<u>Percentile Score</u>
I	93-100
II	65-92
IIIa	50-64
IIIb	31-49
IVa	21-30
IVb	16-20
IVc	10-15
V	0-9

Manpower objectives focus primarily on the upper 50th percentile, or mental categories I through IIIa. For the purposes of this comparison, therefore, Categories IIIa and above are defined as the "quality" level of mental aptitude.

Tables 3.26 through 3.30 present mental category comparisons of eligible enlisted accessions and enlisted VEAP participants. For DoD as a whole (Table 3.26), servicemembers who scored below the 50th

percentile on the ASVAB (Categories IIIb and below) participate at a slightly higher rate than those who scored in the upper 50th percentile (Categories IIIa and above).

The separate Services generally display no distinct pattern with respect to mental categories. In the Army (Table 3.27), for example, the total percentage of eligibles at the "quality" level is approximately equal to the percentage of participants at the "quality" level. In the Marine Corps (Table 3.29) and the Air Force (Table 3.30), "quality" level servicemembers are actually overrepresented among VEAP participants. Navy results (Table 3.28) are somewhat misleading, due to the high number of missing cases among eligibles. However, assuming that missing cases comprise a random sample of eligibles, "quality" level servicemembers are underrepresented among VEAP participants in the Navy.

During the first six months of 1977, the differences in "quality" between eligibles and participants were noticeably greater (see Eitelberg, et al., 1977, pp. 66-70). Although "quality" individuals are still slightly underrepresented among VEAP participants, this appears to be changing.

Table 3.26 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Mental Category

(January-December 1977)

All Services

Mental Category	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^b	VEAP Participation Rate (Percent)
	Number	Percent ^a	Number	Percent ^a		
I	13646	5.1	2084	5.2	+2.0	15.3
II	68925	26.0	9556	23.7	-8.8	13.9
IIIa	69085	26.1	9349	23.2	-11.1	13.5
IIIb	91853	34.7	15469	38.4	+10.7	16.8
IVa	9835	3.7	2051	5.1	+37.8	20.8
IVb	4566	1.7	986	2.4	+41.2	21.6
IVc	640	0.2	125	0.3	+50.0	19.5
Unknown	6362	2.4	692	1.7	--	--
TOTAL	264912	100	40312	100	--	15.2

^a Percentages may not add due to rounding.

^b See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Table 3.27 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Mental Category

(January-December 1977)

Service: Army

Mental Category	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^b	VEAP Participation Rate (Percent)
	Number	Percent ^a	Number	Percent ^a		
I	4477	3.7	1045	4.3	+16.2	23.3
II	22963	19.2	4833	19.7	+2.6	21.0
IIIa	24698	20.6	4708	19.2	-6.8	19.1
IIIb	54146	45.2	10833	44.2	-2.2	20.0
IVa	6919	5.8	1621	6.6	+13.8	23.4
IVb	4411	3.7	974	4.0	+8.1	22.1
IVc	426	0.4	93	0.4	0.0	21.8
Unknown	1849	1.5	402	1.6	--	--
TOTAL	119889	100	24509	100	--	20.4

^a Percentages may not add due to rounding.

^b See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Army Finance and Accounting Center Master Allotment File.

Table 3.28 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Mental Category

(January-December 1977)

Service: Navy

Mental Category	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^b	VEAP Participation Rate (Percent)
	Number	Percent ^a	Number	Percent ^a		
I	4351	6.8	811	6.4	-5.9	18.6
II	18852	29.4	3767	29.5	+0.3	20.0
IIIa	18762	29.3	3809	29.9	+2.0	20.3
IIIb	17806	27.8	3780	29.6	+6.5	21.2
IVa	1473	2.3	317	2.5	+8.7	21.5
IVb	65	0.1	7	0.1	0.0	10.8
IVc	93	0.1	26	0.2	+100.0	28.0
Unknown	2675	4.2	236	1.8	--	--
TOTAL	64077	100	12753	100	--	19.9

^a Percentages may not add due to rounding.

^b See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Navy Finance Center Master Block Listing.

Table 3.29 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Mental Category

(January-December 1977)

Service: Marine Corps

Mental Category	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^b	VEAP Participation Rate (Percent)
	Number	Percent ^a	Number	Percent ^a		
I	1233	3.8	151	5.9	+55.3	12.2
II	7765	24.0	711	27.7	+15.4	9.2
IIIa	9308	28.7	712	27.7	-3.5	7.6
IIIb	11627	35.9	817	31.8	-11.4	7.0
IVa	1367	4.2	113	4.4	+4.8	8.3
IVb	74	0.2	5	0.2	0.0	6.8
IVc	92	0.3	5	0.2	-33.3	5.4
Unknown	944	2.9	54	2.1	--	--
TOTAL	32410	100	2568	100	--	7.9

^a Percentages may not add due to rounding.

^b See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Marine Corps Main Blanket File.

Table 3.30 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Mental Category

(January-December 1977)

Service: Air Force

Mental Category	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^b	VEAP Participation Rate (Percent)
	Number	Percent ^a	Number	Percent ^a		
I	3585	7.4	77	16.0	+116.2	2.1
II	19345	39.9	245	50.8	+27.3	1.3
IIIa	16317	33.6	120	24.9	-25.9	0.7
IIIb	8274	17.0	39	8.1	-52.4	0.5
IVa	76	0.2	0	0.0	--	--
IVb	16	0.0	0	0.0	--	--
IVc	29	0.1	1	0.2	+100.0	3.4
Unknown	894	1.8	0	0.0	--	--
TOTAL	48536	100	482	100	--	1.0

^a Percentages may not add due to rounding.

^b See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Comparison by Marital Status and Dependents

Tables 3.31 through 3.35 present comparisons of enlisted VEAP participants and eligible enlisted accessions by marital status and dependents. These demographic characteristics were grouped together for two reasons: (1) they are both intended to reveal patterns of participation among individuals who have disparate abilities to set aside contributory funds; and, (2) there is a strong correlation between marital status and the declaration of dependents.

Each Service follows a similar pattern of participation: married enlistees participate at rates *well below* the total participation rate, and the likelihood of VEAP participation *decreases* as the number of dependents increases.

There is a large group of unknown cases among VEAP participants in the data on dependents. Assuming that unknown cases represent a random sample of participants, the relative differences between categories of dependents would remain the same.

Table 3.31 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Marital Status and Dependents

(January-December 1977)

All Services

<u>Marital Status</u>	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^b	VEAP Participation Rate (Percent)
	Number	Percent ^a	Number	Percent ^a		
Single	234719	88.6	38184	94.7	+6.9	16.3
Married	30175	11.4	1708	4.2	-63.2	5.7
Unknown	18	0.0	420	1.0	--	--
TOTAL	264912	100	40312	100	--	15.2
<u>Dependents^c</u>						
None	234068	88.4	35423	87.9	-0.6	15.1
One	13990	5.3	1257	3.1	-41.5	9.0
Two	11667	4.4	374	0.9	-79.5	3.2
Three or More	5169	1.9	77	0.2	-89.5	1.5
Unknown	18	0.0	3181	7.9	--	--
TOTAL	264912	100	40312	100	--	15.2

^a Percentages may not add due to rounding.

^b See text for description.

^c 0.7 percent of single enlisted accessions reported one or more dependents;
0.5 percent of married enlisted accessions reported no dependents.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Table 3.32 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Marital Status and Dependents

(January-December 1977)

Service: Army

<u>Marital Status</u>	<u>Eligibles</u>		<u>Participants</u>		<u>VEAP Participation Index^b</u>	<u>VEAP Participation Rate (Percent)</u>
	Number	Percent ^a	Number	Percent ^a		
Single	103045	86.0	22753	92.8	+7.9	22.1
Married	16837	14.0	1480	6.0	-57.1	8.8
Unknown	7	0.0	276	1.0	--	--
TOTAL	119889	100	24509	100		20.4
<u>Dependents^c</u>						
None	102948	85.9	20850	85.1	-0.9	20.2
One	6688	5.6	939	3.8	-32.1	14.0
Two	6823	5.7	340	1.4	-75.4	5.0
Three or More	3423	2.9	73	0.3	-89.7	2.1
Unknown	7	0.0	2307	9.4	--	--
TOTAL	119889	100	24509	100	--	20.4

^a Percentages may not add due to rounding.

^b See text for description.

^c 0.6 percent of single enlisted accessions reported one or more dependents;
0.5 percent of married enlisted accessions reported no dependents.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Army Finance and Accounting Center Master Allotment File.

Table 3.33 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Marital Status and Dependents

(January-December 1977)

Service: Navy

<u>Marital Status</u>	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^b	VEAP Participation Rate (Percent)
	Number	Percent ^a	Number	Percent ^a		
Single	59006	92.1	12472	97.8	+6.2	21.1
Married	5064	7.9	150	1.2	-84.8	3.0
Unknown	7	0.0	131	1.0	--	--
TOTAL	64077	100	12753	100	--	19.9
<u>Dependents^c</u>						
None	58430	91.2	11736	92.0	+0.9	20.1
One	2551	4.0	247	1.9	-52.5	9.7
Two	2314	3.6	23	0.2	-94.4	1.0
Three or More	775	1.2	2	0.0	--	0.2
Unknown	7	0.0	745	5.8	--	--
TOTAL	64077	100	12753	100	--	19.9

^a Percentages may not add due to rounding.

^b See text for description.

^c 1.1 percent of single enlisted accessions reported one or more dependents;
0.2 percent of married enlisted accessions reported no dependents.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Navy Finance Center Master Block Listing.

Table 3.34 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Marital Status and Dependents

(January-December 1977)

Service: Marine Corps

<u>Marital Status</u>	<u>Eligibles</u>		<u>Participants</u>		<u>VEAP Participation Index^b</u>	<u>VEAP Participation Rate (Percent)</u>
	Number	Percent ^a	Number	Percent ^a		
Single	30628	94.5	2495	97.2	+2.8	8.1
Married	1778	5.5	60	2.3	-58.2	3.4
Unknown	4	0.0	13	0.5	--	--
TOTAL	32410	100	2568	100	--	7.9
<u>Dependents^c</u>						
None	30594	94.4	2380	92.7	-1.8	7.8
One	1341	4.1	60	2.3	-43.9	4.5
Two	377	1.2	6	0.2	-83.3	1.6
Three or More	94	0.3	1	0.0	--	1.1
Unknown	4	0.0	121	4.7	--	--
TOTAL	32410	100	2568	100	--	7.9

^a Percentages may not add due to rounding.

^b See text for description.

^c 0.4 percent of single enlisted accessions reported one or more dependents;
0.3 percent of married enlisted accessions reported no dependents.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Marine Corps Main Blanket File.

Table 3.35 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Marital Status and Dependents

(January-December 1977)

Service: Air Force

<u>Marital Status</u>	<u>Eligibles</u>		<u>Participants</u>		<u>VEAP Participation Index^b</u>	<u>VEAP Participation Rate (Percent)</u>
	Number	Percent ^a	Number	Percent ^a		
Single	42040	86.6	464	96.3	+11.2	1.1
Married	6496	13.4	18	3.7	-72.4	0.3
Unknown	0	0.0	0	0.0	--	--
TOTAL	48536	100	482	100	--	1.0
<u>Dependents^c</u>						
None	42096	86.7	457	94.8	+9.3	1.1
One	3410	7.0	11	2.3	-67.1	0.3
Two	2153	4.4	5	1.0	-77.3	0.2
Three or More	877	1.8	1	0.2	-88.9	0.1
Unknown	0	0.0	8	1.7	--	--
TOTAL	48536	100	482	100	--	1.0

^a Percentages may not add due to rounding.

^b See text for description.

^c 0.9 percent of single enlisted accessions reported one or more dependents;
1.0 percent of married enlisted accessions reported no dependents.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Comparisons by Median Family Income in Home of Record (1970 Zip Code Area)

The comparisons of median family income in home of record are presented in Tables 3.36 through 3.40. These data were derived from the 1970 U.S. Census of Population by using postal Zip code identifiers. Median family incomes are for the 1970 Zip code areas used in the Census, and represent earnings for the 1969 calendar year. The distributions were derived for the purposes of conducting comparative analyses between eligibles and participants. Since the income figures are used only for comparison, *they have not been scaled to current dollar levels.*

The data were extracted from the 1970 Census because this source provided the only available measure of family income suited to the purposes of this study. It is assumed that these data provide a reasonably good measure of the *environment* in which the residents of the Zip code area live (see "Zip Code Data as a Unit of Analysis" in Cooper, 1977, pp. 246-250). Although there will be some variance of incomes within Zip code areas, it is further assumed that high income families tend to live in Zip areas with high median family incomes, low income families in Zip areas with low median family incomes, and so on.

The data on median family income in home of record are consistent throughout the Services. In each Service, lower income eligibles are slightly underrepresented among participants, while middle and upper income eligibles are slightly overrepresented. In fact, there appears to be a point of equilibrium between \$10,000 and \$12,000 (CY 1969 income) where participation rates balance, and negative participation indices convert to positive participation indices. It is interesting to note that participation rates steadily increase as income levels increase (though actual differences are comparatively small, and with the possible exception of the lowest income category).

Table 3.36. Comparison of Enlisted VEAP Participants and Eligible Enlisted Accessions by Median Family Income in Home of Record (1970 Zip Code Area)^a

(January-December 1977)

All Services

Median Family Income in Home of Record (1970 Zip Code Area)	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
Under \$6,000	16052	6.0	2425	6.0	0.0	15.1
\$6,000 - \$7,999	60562	22.9	8850	22.0	-3.9	14.6
\$8,000 - \$9,999	86204	32.5	12637	31.3	-3.7	14.6
\$10,000 - \$11,999	68216	25.8	10635	26.4	+2.3	15.6
\$12,000 - \$14,999	29261	11.0	4922	12.2	+10.9	16.8
\$15,000 - \$24,999	4549	1.7	832	2.1	+23.5	18.3
Over \$25,000	68	0.0	11	0.0	--	16.2
TOTAL	264912	100	40312	100	--	15.2

^aMedian Family Income is for CY 1969, derived from the 1970 U.S. Census of Population Zip Code area distribution. Merging the participant and eligible files with the Census data resulted in a large number of cases that could not be matched by Zip Code (2.8% for eligibles and 10% for participants). To reduce the effect of this disparity, unidentified cases were distributed among the income categories on a proportional basis.

^bPercentages may not add due to rounding.

^cSee text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, Air Force Accounting and Finance Center Blanket Company Voucher, and 1970 U.S. Census of Population Fifth Count File (Zip Code Extract).

Table 3.37. Comparison of Enlisted VEAP Participants and Eligible Enlisted Accessions by Median Family Income in Home of Record (1970 Zip Code Area)^a

(January-December 1977)

Service: Army

Median Family Income in Home of Record (1970 Zip Code Area)	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
Under \$6,000	8957	7.5	1725	7.0	-6.7	19.2
\$6,000 - \$7,999	20153	25.2	5925	24.2	-4.0	19.6
\$8,000 - \$9,999	39331	32.8	7800	31.8	-3.0	19.8
\$10,000 - \$11,999	28307	23.6	6014	24.5	+3.8	21.2
\$12,000 - \$14,999	11182	9.3	2600	10.6	+14.0	23.2
\$15,000 - \$24,999	1650	1.4	436	1.8	+28.6	26.4
Over \$25,000	28	0.0	9	0.0	--	32.1
TOTAL	119889	100	24509	100	--	20.4

^aMedian Family Income is for CY 1969, derived from the 1970 U.S. Census of Population Zip Code area distribution. Merging the participant and eligible files with the Census data resulted in a large number of cases that could not be matched by Zip Code (2.8% for eligibles and 10% for participants). To reduce the effect of this disparity, unidentified cases were distributed among the income categories on a proportional basis.

^bPercentages may not add due to rounding.

^cSee text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, and 1970 U.S. Census of Population Fifth Count File (Zip Code Extract).

Table 3.38. Comparison of Enlisted VEAP Participants and Eligible Enlisted Accessions by Median Family Income in Home of Record (1970 Zip Code Area)^a

(January-December 1977)

Service: Navy

Median Family Income in Home of Record (1970 Zip Code Area)	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
Under \$6,000	2928	4.6	550	4.3	-6.5	18.8
\$6,000 - \$7,999	13017	20.3	2379	18.6	-8.4	18.3
\$8,000 - \$9,999	20426	31.9	3888	30.5	-4.4	19.0
\$10,000 - \$11,999	17902	27.9	3727	29.2	+4.6	20.8
\$12,000 - \$14,999	8418	13.1	1886	14.8	+13.0	22.4
\$15,000 - \$24,999	1369	2.1	323	2.5	+19.0	23.6
Over \$25,000	17	0.0	0	0.0	--	--
TOTAL	64007	100	12753	100	--	19.9

^aMedian Family Income is for CY 1969, derived from the 1970 U.S. Census of Population Zip Code area distribution. Merging the participant and eligible files with the Census data resulted in a large number of cases that could not be matched by Zip Code (2.8% for eligibles and 10% for participants). To reduce the effect of this disparity, unidentified cases were distributed among the income categories on a proportional basis.

^bPercentages may not add due to rounding.

^cSee text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Navy Finance Center Master Block Listing, and 1970 U.S. Census of Population Fifth Count File (Zip Code Extract).

Table 3.39. Comparison of Enlisted VEAP Participants and Eligible Enlisted Accessions by Median Family Income in Home of Record (1970 Zip Code Area)^a

(January-December 1977)

Service: Marine Corps

Median Family Income in Home of Record (1970 Zip Code Area)	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
Under \$6,000	1874	5.8	147	5.7	-1.7	7.8
\$6,000 - \$7,999	7014	21.6	498	19.4	-10.2	7.1
\$8,000 - \$9,999	10556	32.6	792	30.8	-5.5	7.5
\$10,000 - \$11,999	8839	27.3	741	28.8	+5.5	8.4
\$12,000 - \$14,999	2576	11.0	336	13.1	+19.1	9.4
\$15,000 - \$24,999	541	1.7	52	2.0	+17.6	9.6
Over \$25,000	10	0.0	2	0.0	--	20.0
TOTAL	32410	100	2568	100	--	7.9

^aMedian Family Income is for CY 1969, derived from the 1970 U.S. Census of Population Zip Code area distribution. Merging the participant and eligible files with the Census data resulted in a large number of cases that could not be matched by Zip Code (2.8% for eligibles and 10% for participants). To reduce the effect of this disparity, unidentified cases were distributed among the income categories on a proportional basis.

^bPercentages may not add due to rounding.

^cSee text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Marine Corps Main Blanket File, and 1970 U.S. Census of Population Fifth Count File (Zip Code Extract).

Table 3.40. Comparison of Enlisted VEAP Participants and Eligible Enlisted Accessions by Median Family Income in Home of Record (1970 Zip Code Area)^a

(January-December 1977)

Service: Air Force

Median Family Income in Home of Record (1970 Zip Code Area)	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
Under \$6,000	2322	4.8	12	2.4	-50.0	0.5
\$6,000 - \$7,999	10423	21.5	67	13.9	-35.3	0.6
\$8,000 - \$9,999	15895	32.7	160	33.2	+1.5	1.0
\$10,000 - \$11,999	12852	26.5	138	28.6	+7.9	1.1
\$12,000 - \$14,999	6050	12.5	86	17.8	+42.4	1.4
\$15,000 - \$24,999	982	2.0	19	4.0	+100.0	1.9
Over \$25,000	12	0.0	0	0.0	--	--
TOTAL	48536	100	482	100	--	1.0

^a Median Family Income is for CY 1969, derived from the 1970 U.S. Census of Population Zip Code area distribution. Merging the participant and eligible files with the Census data resulted in a large number of cases that could not be matched by Zip Code (2.8% for eligibles and 10% for participants). To reduce the effect of this disparity, unidentified cases were distributed among the income categories on a proportional basis.

^b Percentages may not add due to rounding.

^c See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Air Force Accounting and Finance Center Blanket Company Voucher, and 1970 U.S. Census of Population Fifth Count File (Zip Code Extract).

Comparisons by Home of Record (Region)

Tables 3.41 through 3.45 present comparisons of eligible enlisted accessions and enlisted VEAP participants by home of record (region) at time of enlistment. The "regions" used here are the standard regions established by the U.S. Bureau of Census. The states comprising these regions (arranged by Census district) are as follows:

North East District

New England: Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont

Middle Atlantic: New Jersey, New York, Pennsylvania

North Central District

East North Central: Illinois, Indiana, Michigan, Ohio, Wisconsin

West North Central: Iowa, Kansas, Minnesota, Mississippi, Nebraska, North Dakota, South Dakota

South District

South Atlantic: Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, West Virginia

East South Central: Alabama, Kentucky, Missouri, Tennessee

West South Central: Arkansas, Louisiana, Oklahoma, Texas

West District

Mountain: Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, Wyoming

Pacific: Alaska, California, Hawaii, Oregon, Washington

Other

Puerto Rico, Virgin Islands, American Samoa, Canal Zone, and Guam

For DoD as a whole (Table 3.41), there are only slight differences in "expected" levels of participation within regions. The greatest disparity occurs in the "other" classification (where the actual rate of participation is *more than double* the expected rate), followed by the West North Central region of the country. By the larger Census District classification, overall participation is slightly underrepresentative in both the South and North Central Districts.

There is noticeable variance between the Services. In fact, only one region, East North Central, has a positive participation index in every Service, while no region has a negative participation index in every Service. Only one Census district, the South, has a negative participation index in every Service, and no district index is consistently positive.

The greatest disparities in regional participation rates appear to occur in the Marine Corps (Table 3.44). For example, the Marine Corps participation rate in the North East regions (2.8) is approximately one-third the expected level; and participation in the West regions is unrepresentatively high, at almost double the overall rate.

Table 3.41 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Home of Record (Region)^a

(January-December 1977)

ALL SERVICES

HOME OF RECORD (REGION)	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
<u>NORTHEAST</u>					+2.7	15.6
New England	15171	5.7	2014	5.0	-12.3	13.3
Middle Atlantic	43492	16.4	7117	17.7	+7.9	16.4
<u>NORTH CENTRAL</u>					-6.2	14.3
East North Central	49212	18.6	7769	19.3	+3.8	15.8
West North Central	19545	7.4	2084	5.2	-29.7	10.7
<u>SOUTH</u>					-7.2	14.1
South Atlantic	45294	17.1	6358	15.8	-7.6	14.0
East South Central	17685	6.7	2684	6.7	0.0	15.2
West South Central	25773	9.7	3506	8.7	-10.3	13.6
<u>WEST</u>					+1.8	15.4
Mountain	12718	4.8	1828	4.5	-6.3	14.4
Pacific	32691	12.3	5179	12.8	+4.1	15.8
Other ^d	2939	1.1	975	2.4	+118.2	33.2
Unknown	392	0.1	798	2.0	--	--
TOTAL	264912	100	40312	100	--	15.2

^a Regions are standard Census regions. See text for list of states within regions.

^b Percentages may not add due to rounding.

^c See text for description.

^d Includes Puerto Rico, Virgin Islands, American Samoa, Canal Zone, and Guam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Table 3.42 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Home of Record (Region)^a

(January-December 1977)

ARMY

HOME OF RECORD (REGION)	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
<u>NORTHEAST</u>					<u>+3.4</u>	<u>21.1</u>
New England	6256	5.2	1133	4.6	-11.5	18.1
Middle Atlantic	18213	15.2	4031	16.4	+7.9	22.1
<u>NORTH CENTRAL</u>					<u>-6.7</u>	<u>19.1</u>
East North Central	22184	18.5	4557	18.6	+0.5	20.5
West North Central	8173	6.8	1229	5.0	-26.5	15.0
<u>SOUTH</u>					<u>-7.6</u>	<u>18.9</u>
South Atlantic	23527	19.6	4395	17.9	-8.7	18.7
East South Central	9143	7.6	1685	6.9	-9.2	18.4
West South Central	11363	9.5	2227	9.1	-4.2	19.6
<u>WEST</u>					<u>+7.1</u>	<u>21.9</u>
Mountain	5057	4.2	992	4.0	-4.8	19.6
Pacific	13544	11.3	3078	12.6	+11.5	22.7
Other ^d	2335	1.9	879	3.6	+89.5	37.6
Unknown	94	0.1	303	1.2	--	--
TOTAL	119889	100	24509	100	--	20.4

^a Regions are standard Census regions. See text for list of states within regions.

^b Percentages may not add due to rounding.

^c See text for description.

^d Includes Puerto Rico, Virgin Islands, American Samoa, Canal Zone, and Guam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Army Finance and Accounting Center Master Allotment File.

Table 3.43 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Home of Record (Region)^a

(January-December 1977)

NAVY

HOME OF RECORD (REGION)	<u>Eligibles</u>		<u>Participants</u>		<u>VEAP</u> Participation Index ^c	<u>VEAP</u> Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
<u>NORTHEAST</u>					+24.1	24.7
New England	3458	5.4	785	6.2	+14.8	22.7
Middle Atlantic	11146	17.4	2828	22.2	+27.6	25.4
<u>NORTH CENTRAL</u>					-10.3	17.9
East North Central	11875	18.5	2408	18.9	+2.2	20.3
West North Central	4898	7.6	589	4.6	-39.5	12.0
<u>SOUTH</u>					-8.9	18.1
South Atlantic	9294	14.5	1801	14.1	-2.8	19.4
East South Central	3908	6.1	802	6.3	+3.3	20.5
West South Central	6325	9.9	938	7.4	-25.3	14.8
<u>WEST</u>					-18.4	16.2
Mountain	3370	5.3	575	4.5	-15.1	17.1
Pacific	9180	14.3	1463	11.5	-19.6	15.9
Other ^d	376	0.6	81	0.6	0.0	21.5
Unknown	247	0.4	483	3.8	--	--
TOTAL	64077	100	12753	100	--	19.9

^a Regions are standard Census regions. See text for list of states within regions.

^b Percentages may not add due to rounding.

^c See text for description.

^d Includes Puerto Rico, Virgin Islands, American Samoa, Canal Zone, and Guam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Navy Finance Center Master Block Listing.

Table 3.44 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Home of Record (Region)^a

(January-December 1977)

MARINE CORPS

HOME OF RECORD (REGION)	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
<u>NORTHEAST</u>					-64.3	2.8
New England	2010	6.2	51	2.0	-67.7	2.5
Middle Atlantic	5690	17.6	166	6.5	-63.1	2.9
<u>NORTH CENTRAL</u>					+19.0	9.4
East North Central	7189	22.2	705	27.5	+23.9	9.8
West North Central	2867	8.8	243	9.5	+8.0	8.5
<u>SOUTH</u>					-18.4	6.5
South Atlantic	4470	13.8	97	3.8	-72.5	2.2
East South Central	1771	5.5	175	6.8	+23.6	9.9
West South Central	2750	8.5	309	12.0	+14.2	11.2
<u>WEST</u>					+81.3	14.4
Mountain	1540	4.7	231	9.0	+91.5	15.0
Pacific	3991	12.3	565	22.0	+78.9	14.2
Other ^d	103	0.3	14	0.5	+66.7	13.6
Unknown	29	0.1	12	0.5	--	--
TOTAL	32410	100	2568	100	--	7.9

^a Regions are standard Census regions. See text for list of states within regions.

^b Percentages may not add due to rounding.

^c See text for description.

^d Includes Puerto Rico, Virgin Islands, American Samoa, Canal Zone, and Guam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Marine Corps Main Blanket File.

Table 3.45 Comparison of Enlisted VEAP Participants and Eligible
Enlisted Accessions by Home of Record (Region)^a

(January-December 1977)

AIR FORCE

HOME OF RECORD (REGION)	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
<u>NORTHEAST</u>					+15.9	1.2
New England	3447	7.1	45	9.3	+31.0	1.3
Middle Atlantic	8443	17.4	92	19.1	+9.8	1.1
<u>NORTH CENTRAL</u>					+6.3	1.1
East North Central	7964	16.4	99	20.5	+25.0	1.2
West North Central	3607	7.4	23	4.8	-35.1	0.6
<u>SOUTH</u>					-26.0	0.7
South Atlantic	8003	16.5	65	13.5	-18.2	0.8
East South Central	2863	5.9	22	4.6	-22.0	0.8
West South Central	5335	11.0	32	6.6	-40.0	0.6
<u>WEST</u>					+18.9	1.2
Mountain	2751	5.7	30	6.2	+8.8	1.1
Pacific	5976	12.3	73	15.1	+22.8	1.2
Other ^d	125	0.3	1	0.2	-33.3	0.8
Unknown	22	0.0	0	0.0	--	--
TOTAL	48536	100	482	100	--	1.0

^a Regions are standard Census regions. See text for list of states within regions.

^b Percentages may not add due to rounding.

^c See text for description.

^d Includes Puerto Rico, Virgin Islands, American Samoa, Canal Zone, and Guam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Comparison by Percentage of Black Residents in Home of Record (1970 Zip Code Area)

Tables 3.11 through 3.15 presented earlier in this section showed that blacks and other minorities are participating in VEAP at levels higher than one would expect by examining their distribution in the eligible population. In another set of tables (3.36 through 3.40), VEAP participants were compared with eligible servicemembers according to the median family income in their home of record. There it was noted that those from lower income areas are less likely to participate in the program than those from middle and upper income areas--a finding that accords with logic. In Tables 3.46 through 3.50 VEAP eligibles and participants are compared according to the percentage of black residents in their home of record. Since ethnic enclaves or areas of high ethnic homogeneity tend to be lower income areas, this analysis should show whether blacks (representing the largest minority group) follow the general trend of lower participation at lower family income levels.

The following tables indicate that this is not the case. In fact, just the reverse is true: the greater the percentage of black residents in one's home of record the *more* likely one is to participate in VEAP. The VEAP participation rate jumps from slightly more than 14 percent for those from areas where fewer than one-fifth of the residents are black, to nearly 22 percent for areas where four-fifths or more of the residents are black. This trend holds true for the Army and Navy, but breaks down for servicemembers in the Marine Corps and Air Force. (However, the small number of cases in some of the cells for the Marine Corps and Air Force tables makes those data suspect.) If the assumption is true that areas of high ethnic concentration are lower income areas, then blacks do not hold to the general pattern of lower frequency of participation in VEAP at lower family income levels.

A couple of factors may account for this apparent paradox. First, these tables certainly reflect the greater overall frequency of participation by black servicemembers. This apparently holds true regardless of family income. Second, these figures may indicate an increasing emphasis among blacks on educational achievement as a vehicle for improving one's upward mobility. For whatever reason, it is obvious that blacks from all backgrounds are more interested than their white peers in VEAP benefits.

Table 3.46. Comparison of Enlisted VEAP Participants and Eligible Enlisted Accession by Percentage of Black Residents in Home of Record (1970 Zip Code Area)^a

(January - December 1977)

ALL SERVICES

Percent Black in Home of Record (1970 Zip Code Area)	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
0-9%	179623	67.8	25953	64.4	-5.0	14.4
10-19%	25086	9.5	3613	9.0	-5.3	14.4
20-29%	16849	6.4	2591	6.4	0.0	15.4
30-39%	13137	5.0	2163	5.4	+8.0	16.5
40-49%	8935	3.4	1611	4.0	+17.6	18.0
50-59%	5507	2.1	1032	2.6	+23.8	18.7
60-69%	4867	1.8	1061	2.6	+44.4	21.8
70-79%	3046	1.1	577	1.4	+27.3	18.9
80-89%	3955	1.5	860	2.1	+40.0	21.7
90-99%	3903	1.5	851	2.1	+40.0	21.8
100%	4	0.0	0	0.0	--	0.0
TOTAL	264912	100	40312	100	--	15.2

^aThe percentage of black residents in home of record is derived from the 1970 U.S. Census of Population Zip Code area distribution. Merging the participant and eligible files with the Census data resulted in a large number of cases that could not be matched by Zip Code (2.8% for eligibles and 9.1% for participants). To reduce the effect of this disparity, unidentified cases were distributed among the percentage groupings on a proportional basis.

^bPercentages may not add due to rounding.

^cSee text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, Air Force Accounting and Finance Center Blanket Company Voucher, and 1970 U.S. Census of Population.

Table 3.47. Comparison of Enlisted VEAP Participants and Eligible Enlisted Accessions by Percentage of Black Residents in Home of Record (1970 Zip Code Area)^a

(January - December 1977)

Service: ARMY

Percent Black in Home of Record (1970 Zip Code Area)	Eligibles		Participants		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
0-9%	74172	61.9	14436	58.9	-4.8	19.5
10-19%	12016	10.0	2348	9.6	-4.0	19.5
20-29%	8768	7.3	1764	7.2	-1.4	20.1
30-39%	7251	6.0	1517	6.2	+3.3	20.9
40-49%	5286	4.4	1176	4.8	+9.1	22.2
50-59%	3136	2.6	769	3.1	+19.2	24.5
60-69%	2792	2.3	788	3.2	+39.1	28.2
70-79%	1815	1.5	432	1.8	+20.0	23.8
80-89%	2361	2.0	635	2.6	+30.0	26.9
90-99%	2290	1.9	644	2.6	+36.8	28.1
100%	2	0.0	0	0.0	--	0.0
TOTAL	119889	100	24509	100	--	20.4

^aThe percentage of black residents in home of record is derived from the 1970 U.S. Census of Population Zip Code area distribution. Merging the participant and eligible files with the Census data resulted in a large number of cases that could not be matched by Zip Code (2.8% for eligibles and 9.1% for participants). To reduce the effect of this disparity, unidentified cases were distributed among the percentage groupings on a proportional basis.

^bPercentages may not add due to rounding.

^cSee text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, and 1970 U.S. Census of Population.

Table 3.48. Comparison of Enlisted VEAP Participants and Eligible Enlisted Accessions by Percentage of Black Residents in Home of Record (1970 Zip Code Area)^a

(January - December 1977)

Service: NAVY

Percent Black in Home of Record (1970 Zip Code Area)	Eligibles		Participants		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
0-9%	47305	73.8	9166	71.9	-2.6	19.4
10-19%	5595	8.7	1087	8.5	-2.3	19.4
20-29%	3560	5.6	594	5.4	-3.6	19.5
30-39%	2529	3.9	554	4.3	+10.3	21.9
40-49%	1483	2.3	370	2.9	+26.1	24.9
50-59%	1027	1.6	216	1.7	+6.3	21.0
60-69%	867	1.4	239	1.9	+46.2	27.6
70-79%	427	0.7	112	0.9	+28.6	26.2
80-89%	656	1.0	157	1.2	+20.0	23.9
90-99%	628	1.0	158	1.2	+20.0	25.2
100%	0	0.0	0	0.0	--	0.0
TOTAL	64077	100	12753	100	--	19.9

^aThe percentage of black residents in home of record is derived from the 1970 U.S. Census of Population Zip Code area distribution. Merging the participant and eligible files with the Census data resulted in a large number of cases that could not be matched by Zip Code (2.8% for eligibles and 9.1% for participants). To reduce the effect of this disparity, unidentified cases were distributed among the percentage groupings on a proportional basis.

^bPercentages may not add due to rounding.

^cSee text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Navy Finance Center Master Block Listing, and 1970 U.S. Census of Population.

Table 3.49. Comparison of Enlisted VEAP Participants and Eligible Enlisted Accessions by Percentage of Black Residents in Home of Record (1970 Zip Code Area)^a

(January - December 1977)

Service: MARINE CORPS

Percent Black in Home of Record (1970 Zip Code Area)	<u>Eligibles</u>		<u>Participants</u>		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
0-9%	21976	67.8	1913	74.5	+9.9	8.7
10-19%	2972	9.2	145	5.7	-38.0	4.9
20-29%	1869	5.8	123	4.8	-17.2	6.6
30-39%	1535	4.7	91	3.5	-25.5	5.9
40-49%	1068	3.3	64	2.5	-24.2	6.0
50-59%	722	2.2	46	1.8	-18.2	6.4
60-69%	643	2.0	33	1.3	-35.0	5.1
70-79%	458	1.4	34	1.3	-7.1	7.4
80-89%	553	1.7	67	2.6	+52.9	12.1
90-99%	613	1.9	52	2.0	+5.3	8.5
100%	1	0.0	0	0.0	--	0.0
TOTAL	32410	100	2568	100	--	7.9

^aThe percentage of black residents in home of record is derived from the 1970 U.S. Census of Population Zip Code area distribution. Merging the participant and eligible files with the Census data resulted in a large number of cases that could not be matched by Zip Code (2.8% for eligibles and 9.1% for participants). To reduce the effect of this disparity, unidentified cases were distributed among the percentage groupings on a proportional basis.

^bPercentages may not add due to rounding.

^cSee text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Marine Corps Main Blanket File, and 1970 U.S. Census of Population.

Table 3.50. Comparison of Enlisted VEAP Participants and Eligible Enlisted Accessions by Percentage of Black Residents in Home of Record (1970 Zip Code Area)^a

(January - December 1977)

Service: AIR FORCE

Percent Black in Home of Record (1970 Zip Code Area)	Eligibles		Participants		VEAP Participation Index ^c	VEAP Participation Rate (Percent)
	Number	Percent ^b	Number	Percent ^b		
0-9%	36046	74.3	396	82.0	+10.4	1.1
10-19%	4512	9.3	38	7.8	-16.1	0.8
20-29%	2671	5.5	15	3.0	-45.5	0.6
30-39%	1846	3.8	7	1.5	-60.5	0.4
40-49%	1120	2.3	7	1.5	-34.8	0.6
50-59%	635	1.3	6	1.3	0.0	0.9
60-69%	576	1.2	5	1.1	-8.3	0.9
70-79%	353	0.7	2	0.4	-42.9	0.6
80-89%	394	0.8	5	1.1	+37.5	1.3
90-99%	382	0.8	1	0.2	-75.0	0.3
100%	1	0.0	0	0.0	--	0.0
TOTAL	48536	100	482	100	--	1.0

^aThe percentage of black residents in home of record is derived from the 1970 U.S. Census of Population Zip Code area distribution. Merging the participant and eligible files with the Census data resulted in a large number of cases that could not be matched by Zip Code (2.8% for eligibles and 9.1% for participants). To reduce the effect of this disparity, unidentified cases were distributed among the percentage groupings on a proportional basis.

^bPercentages may not add due to rounding.

^cSee text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Air Force Accounting and Finance Center Blanket Company Voucher, and 1970 U.S. Census of Population.

4. Participation Frequencies for Selected Enrollment Characteristics

The tables in this section present frequency distributions broken out by Service. The characteristics depicted are month of enrollment, officer and enlisted participation, amount of monthly contribution, month of disenrollment, "true" disenrollment (disenrollees less separatees), and reason for early separation from Service. The data cover all participants, including *both officers and enlisted servicemembers*. The month of enrollment table is presented here in order to show *total* VEAP enrollment by Service of accession. However, as already stated, officers comprise a very small percentage of program participants (less than one half of one percent). Therefore, enrollment figures do not shift markedly from those previously presented in Tables 3.1 through 3.5.

Month of Enrollment (Table 4.1)

As pointed out in the previous section, monthly enrollments in VEAP generally increased throughout the year, reaching a peak during the month of October. The slow growth during the first six months of the program most likely reflects the lag in information reaching the prospective recruit population. The dip in November and December (almost entirely attributable to a fall-off in Army participation) are, in large part, related to the seasonal decrease in enlistments which commonly occurs at that time of year. Overall, monthly participation trends appear to be stabilizing.

Officer and Enlisted Participation (Table 4.2)

This table is included here primarily because it shows *officer* participation by Service. Although available, paygrade breakouts are not presented because, at this point in the program, they contain relatively little information of value.

Table 4.1. VEAP Participants: Frequency Distribution by
Military Service and Month of Enrollment

(January-December 1977)

Month of Enrollment	<u>Frequency Distribution</u> ^a									
	<u>Military Service</u>									
	<u>Army</u>		<u>Navy</u>		<u>Marine Corps</u>		<u>Air Force</u>		<u>Total</u>	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
January	6	0.0	0	0.0	0	0.0	0	0.0	6	0.0
February	741	3.0	28	0.2	0	0.0	0	0.0	769	1.9
March	1937	7.9	55	0.4	57	2.2	0	0.0	2049	1.9
April	2201	8.9	97	0.8	148	5.7	5	1.0	2451	6.1
May	2091	8.5	672	5.3	165	6.4	7	1.4	2935	7.2
June	1930	7.8	661	5.2	431	16.7	28	5.5	3050	7.5
July	1309	5.3	1382	10.8	455	17.7	53	10.5	3199	7.9
August	3856	15.7	1959	15.3	207	8.0	40	7.9	6062	15.0
September	2813	11.4	1966	15.4	293	11.4	56	11.0	5128	12.7
October	3726	15.1	2105	16.5	267	10.4	103	20.3	6201	15.3
November	2671	10.8	2088	16.3	300	11.6	106	20.9	5165	12.8
December	1345	5.5	1767	13.8	253	9.8	109	21.5	3474	8.6
TOTAL	24626	100	12780	100	2576	100	507	100	40489	100

^a Percentages may not add due to rounding.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, Air Force Accounting and Finance Center Blanket Company Voucher.

Table 4.2 VEAP Participants: Frequency Distribution by
Military Service for Officer and Enlisted Personnel

(January-December 1977)

Officer and Enlisted Personnel	Frequency Distribution*									
	Military Service									
	Army		Navy		Marine Corps		Air Force		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Enlisted Personnel	24509	99.5	12753	99.8	2568	99.7	482	95.1	40312	99.6
Officers	117	0.4	27	0.2	8	0.3	25	4.9	177	0.4
TOTAL	24626	100	12780	100	2576	100	507	100	40489	100

* Percentages may not add due to rounding.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Amount of Contribution (Table 4.3)

The distribution of participants according to the amount of monthly contribution is clearly bimodal, with the peaks being at the minimum and maximum contributory levels. The \$50 minimum contribution continues to be the most popular option among VEAP participants. Six out of ten enrollees elect to contribute at the lower limit. This general trend holds true for each Service except the Air Force. Only four out of ten Air Force enrollees contribute at the minimum level, while nearly half contribute at the maximum (\$75) level. For the other Services, only about a quarter of the enrollees participate at the maximum level. The mean monthly contribution for all Services is \$58.33.

The frequency of participation at the \$50 per month minimum level was not anticipated. Original Congressional Budget Office (in U.S. Congress, Senate, 1976B, p. 156) and Department of Defense (in Ibid., p. 208) cost estimates projected a mean monthly contribution level of \$62.50, or midrange. The Veterans Administration (in Ibid., p. 186) projected an average monthly contribution of \$60.00. The larger-than-expected participation at the \$50 level may reflect the hesitancy of individuals to make strong commitments to a new, untried, and basically unknown program. It may only occur for the "first wave" of new participants--while other eligibles, at later stages in their careers, will opt for larger monthly contributions. It may also be that first-year participants will increase their contributions in subsequent years when they are earning more.

The results of a study of initial participation conducted last year revealed that VEAP would probably attract more servicemembers if the minimum contribution were reduced (see Eitelberg, et al., 1977, pp. 109-123). In that study it was found that: 1) market surveys of military-age youth showed that a \$25 monthly contribution was preferred by the greatest number

Table 4.3 VEAP Participants: Frequency Distribution by
Military Service and Amount of Monthly Contribution

(January-December 1977)

Amount of Monthly Contribution ^b	Frequency Distribution ^a									
	<u>Military Service</u>									
	<u>Army</u>		<u>Navy</u>		<u>Marine Corps</u>		<u>Air Force</u>		<u>Total</u>	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
50 Dollars	15268	62.0	7290	57.0	1646	63.9	203	40.0	24407	60.3
55 Dollars	393	1.6	236	1.8	4	0.2	5	1.0	638	1.6
60 Dollars	904	3.7	1642	12.8	291	11.3	27	5.3	2864	7.1
65 Dollars	390	1.6	403	3.2	7	0.3	15	3.0	815	2.0
70 Dollars	109	0.4	92	0.7	2	0.1	9	1.8	222	0.5
75 Dollars	7562	30.7	3117	24.4	626	24.3	248	48.9	11553	28.5
TOTAL ^b	24626	100	12780	100	2576	100	507	100	40489	100

^a Percentages may not add due to rounding.

^b Mean Monthly Contributions are as follows: Army, \$58.45; Navy, \$58.09; Marine Corps, \$57.27; Air Force, \$63.61; Total VEAP Participants, \$58.33.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, Air Force Accounting and Finance Center Blanket Company Voucher.

of prospective participants (in Ibid., pp. 110-111; see also Market Facts, Inc., 1978, p. 16, p. 168); 2) contributory requirements may discourage participation by those with a lower "capacity to contribute" (Ibid., pp. 113-122); and 3) there may be a large number of prospective participants who are either willing to participate if the contribution is reduced to \$25 or waiting until they can afford to participate at the current minimum level of \$50 a month (Ibid., p. 123).

Month of Disenrollment (Table 4.4)

Without the benefit of experience from similar participatory programs, there is no way of determining whether drop-out rates are high or low. The Army has the highest cumulative drop-out rate for the 12-month period (11.9 percent), and the Air Force has the lowest (3.7 percent). Observe that in the last four months for which data are presented, the drop-out rate stabilized across Services at about 1.4 percent per month.

"True" Disenrollment (Table 4.5)

It should be noted that the vast majority of disenrollees are individuals who have separated from the Service. The actual number of "true" VEAP disenrollees is considerably less than that indicated in Table 4.4. As shown in Table 4.5, nearly 75 percent of all disenrollments during CY 1977 are attributable to early discharges. When separatees are subtracted from total disenrollees, an adjusted disenrollment rate of 2.7 percent is found.

Reason for Early Separation From Service (Table 4.6)

Table 4.6 shows the reasons for early separation from Service by VEAP participants. It is evident from these data that Service finance

and accounting records reflect a lag in reported disenrollment: the total number of separatees (3016) is greater than the total number of persons reported by the Services (see Table 4.5) to have disenrolled *and* separated (2877). Assuming that all separatees during the stated period are *also* disenrollees, total disenrollment for CY 1977 (including "true" disenrollees and *all* separatees) is 4092 or 10.2 percent of all VEAP participants--slightly higher than the number reported by the Services at the end of CY 1977.

Table 4.4 VEAP Participants: Frequency Distribution by
Military Service and Month of Disenrollment
(January-December 1977)

Month of Disenrollment	Frequency Distribution ^a									
	Military Service									
	Army		Navy		Marine Corps		Air Force		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
January	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
February	23	0.1	0	0.0	0	0.0	0	0.0	23	0.1
March	105	0.4	2	0.0	2	0.1	0	0.0	109	0.3
April	185	0.8	3	0.0	6	0.2	0	0.0	194	0.5
May	220	0.9	32	0.3	2	0.1	0	0.0	254	0.6
June	275	1.1	35	0.3	10	0.4	0	0.0	320	0.8
July	340	1.4	81	0.6	19	0.7	1	0.2	441	1.1
August	284	1.2	113	0.9	27	1.0	0	0.0	424	1.0
September	338	1.4	157	1.2	35	1.4	1	0.2	531	1.3
October	388	1.6	154	1.2	37	1.4	7	1.4	586	1.4
November	356	1.4	177	1.4	32	1.2	7	1.4	572	1.4
December	337	1.4	159	1.2	0	0.0	3	0.6	499	1.2
Total Disenrolled	2851	11.6	913	7.1	170	6.6	19	3.7	3953	9.8
No Disenroll- ment Reported ^b	21775	88.4	11867	92.9	2406	93.4	488	96.3	36536	90.2
TOTAL	24626	100	12780	100	2576	100	507	100	40489	100

^a Percentages may not add due to rounding.

^b Active participants at end of CY 1977.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Table 4.5 VEAP Participants: Disenrollment
and Early Separation by Military Service
(Percent of Participants)

Military Service	Total Disenrollment Rate	Disenrolled and Separated	Adjusted Disenrollment Rate (Disenrollees less Separatees)
Army	11.6 (2851)	8.6 (2122)	3.0 (729)
Navy	7.1 (913)	4.9 (622)	2.3 (291)
Marine Corps	6.6 (170)	4.9 (126)	1.7 (44)
Air Force	3.7 (19)	1.4 (7)	2.5 (12)
TOTAL	9.8 (3953)	7.1 (2877)	2.7 (1076)

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, Air Force Accounting and Finance Center Blanket Company Voucher.

**Table 4.6 VEAP Participants: Frequency Distribution by
Military Service and Reason for Early Separation From Service
(January-December 1977)**

Reason for Early Separation From Service ^a	Frequency Distribution ^b									
	Military Service									
	Army		Navy		Marine Corps		Air Force		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Early Release	8	0.0	1	0.0	1	0.0	0	0.0	10	0.0
Medical Dis- qualification	439	1.8	25	0.2	17	0.7	0	0.0	481	1.2
Death	9	0.0	3	0.0	1	0.0	0	0.0	13	0.0
Dependency or Hardship	18	0.1	0	0.0	0	0.0	1	0.2	19	0.0
Entry Into Officer Program	9	0.0	1	0.0	5	0.2	2	0.4	17	0.0
Failure to Meet Minimum Behavioral or Performance Criteria	420	1.7	407	3.2	50	1.9	4	0.8	881	2.2
Trainee Dis- charge Program	1046	4.2	4	0.0	1	0.0	3	0.6	1054	2.6
Other Separ- ations or Discharges	68	0.3	126	1.0	21	0.8	0	0.0	215	0.5
Unknown Reasons	179	0.7	81	0.6	64	2.5	2	0.4	326	0.8
TOTAL SEPARATED	2196	8.9	648	5.1	160	6.2	12	2.4	3016	7.4
<u>Did Not Separate</u>	22430	91.1	12132	94.9	2416	93.8	495	97.6	37473	92.6
TOTAL	24626	100	12780	100	2576	100	507	100	40489	100

^a Obtained from the Interservice Separation Code, based on the DoD Standard Data Element, Separation Program Designator (SPD).

^b Percentages may not add due to rounding.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, Air Force Accounting and Finance Center Blanket Company Voucher.

5. Selected Studies

This section contains four studies of limited scope on VEAP issues that have been identified as important areas of concern. Tables 5.1 through 5.20 present the results of cross-tabulations of educational achievement with other selected demographic variables. The findings from an analysis of the amount of monthly contribution compared with selected demographic characteristics are given in Tables 5.21 through 5.25. A preliminary analysis of the patterns of disenrollment is presented in Tables 5.26 and 5.27. And Table 5.28 shows the most common types of post-enrollment transactions made by VEAP participants. Some of these analyses (particularly the last two) are provisional, and are included primarily to lay the groundwork for succeeding evaluations. In future analyses, the yield of meaningful data from these studies will be much greater. There are already indications that disenrollments and transactions will be major areas of study for the CY 1978 data.

5.1 Educational Attainment of VEAP Participants: Exploratory Analysis of Incentives and Disincentives

It is observed in Section 1 that "quality" considerations were foremost in the minds of VEAP architects. Termination of G.I. Bill eligibility was expected to have an adverse effect on the recruitment of high school diploma graduates,¹ and VEAP was designed to be an economical "replacement" for G.I. Bill enlistment incentives.

¹ It is generally accepted that possession of a high school diploma is the best single measure of a recruit's "adaptability" to military life. Non-graduates are more likely to have disciplinary problems and to be discharged during the initial term of active duty for unsuitability reasons. Recruiting programs therefore concentrate on enlisting high school diploma graduates.

In order to study the impact of VEAP on the quality of CY 1977 accessions, the educational attainment of VEAP eligibles and participants was isolated and compared among several groups. The present analysis is obviously limited; without survey data on the reasons given by new recruits for enlisting in the Armed Services, no conclusive statements can be made concerning the effects of VEAP. However, it is assumed that individuals who are attracted to the Services by VEAP (either alone or in combination with other educational benefits and incentives) will be likely to enroll in VEAP soon after they enlist. Thus, the behavioral data presented here can provide some indication of the types of individuals who are most influenced by VEAP enlistment incentives.

From all evidence gathered so far, it appears that VEAP is not a particularly strong incentive for enlistment. VEAP pales by comparison with the G.I. Bill. The chance to get \$14,000 to \$19,000 in G.I. Bill student aid could be a major incentive for some individuals. But, it is much less likely that VEAP alone can provide a primary reason for enlisting. At most, it acts to increase the general *attractiveness* of the Armed Services and, at the same time, to soften the impact of a complete cessation of post-Service educational assistance.

This analysis therefore assumes that VEAP operates with other education-related benefits to form a "package" of enlistment incentives. Again, there is no way of accurately determining its relative value in this "package" of benefits without data on attitudes. Nevertheless, some indication of the manner in which VEAP relates to other education and training opportunities may be seen in a comparison of various program participation rates. It is recommended that the present analysis be used in conjunction with similar

studies of participation in other (i.e., in-Service) education programs when data on CY 1977 accessions become available.

The following tables (Tables 5.1 through 5.15) present comparisons of enlisted VEAP participants and eligible enlisted accessions according to educational attainment and selected demographic variables. This analysis was *exploratory* and, therefore, limited in scope. It is intended to provide a better perspective on the quality of VEAP participants and further broaden our understanding of VEAP attraction for various categories of accessions.

The demographic variables used in this analysis are also indicators of socioeconomic status (SES). Previous study has shown that an individual's "capacity to contribute" influences his or her decision to participate. For example, it was found that servicemembers who have a presumably higher "capacity to contribute" participate in greater rates and choose higher monthly contributory levels. In effect, evidence suggests that low SES factors do not enhance the likelihood of participation.

On the other hand, most projections of VEAP enrollment have anticipated a disproportionately high rate of participation by individuals who completed high school. This expectation relates to the understanding that VEAP was created as an enlistment incentive primarily for college-bound individuals, education "achievers," and upwardly mobile youth. Consequently, it is assumed that educational attainment (i.e., high school graduation and above) reflects educational motivation, "future-orientation," and the relatively greater desire to participate in educational assistance programs.

Since education and SES both influence participation in an opposite fashion, the combination of these two factors in the present analysis should show the relative strength of VEAP disincentives and incentives. If we assume that VEAP benefits are strong enough to induce high school graduates to enlist,

the opportunity for participation should outweigh some of the financial sacrifices, and the attraction of VEAP for high school graduates should (to some extent) transcend socioeconomic boundaries.

Educational Attainment and Median Family Income in Home of Record

A recent report by CBO (U.S. Congress, Congressional Budget Office, 1978, p. 31) observes that "predictably, the students least likely to enroll in post-secondary education are low-achieving students from low income families. As income and achievement rise, so do rates of enrollment." For example, less than 50 percent of medium achievement (i.e., according to rank in class and high school grades) high school graduates from lower-income families (\$0-7,500 per year) went on to postsecondary education, as compared to 70 percent of graduates with similar achievement levels but higher family income (above \$15,000 per year) (Ibid., p. 31).

The National Center for Education Statistics (U.S. Department of Health, Education, and Welfare, 1978, p. 101) reports that among high school seniors coming from families having an income of \$25,000 and over, about 81 percent plan to attend college; on the other hand, only 36 percent of students whose family incomes are below \$5,000 have such plans. Interestingly, the proportion of students planning to attend vocational schools increases as the level of family income *decreases*. And, among 18 to 24 year-old high school graduates not enrolled in postsecondary education in 1976, the proportion "interested in attending school" was *greater* for members of low-income families (\$5,000 and below) than for members of higher income families. Survey results also show that among 1972 high school seniors, 40 percent of those who did not attend school beyond high school said they did not do so for economic reasons (U.S. Congress, Congressional Budget Office, 1978, p. 32).

It is clear that family income and achievement play a role in postsecondary school enrollment. The present analyses were conducted to explore the role of family income and educational attainment in VEAP enrollment, or *plans* for postsecondary school enrollment; and the nature of interest in VEAP, as influenced by this combination of characteristics. Tables 5.1 through 5.5 present the results of analyses.

The results for all Services (Table 5.1) suggest that, among individuals at the level of high school graduate and above, median family income does not appear to influence enrollment decisions. However, the most underrepresentative group of participants comes from the high school graduate level with the lowest median family income--while the most overrepresentative group of participants comes from the highest educational level with the highest median family income.

The most interesting finding occurs in the below high school graduate level where participation, despite the median family income, is consistently higher than "expected"--especially at the lowest median family income level, where the participation index is +14.6. (The overall participation index [see Table 3.21] for non-high school graduates is +8.9.) The counterpart to this result occurs in the lowest median family income level for individuals with one or more years of college, where the participation index is -2.3. (The overall participation index for those with at least some college training is +13.0.)

Army results (Table 5.2) appear similar to total DoD. Other than a very slight family income effect in the high school graduate category, there are no noticeable patterns.

In the Navy results (Table 5.3), participation among college-educated enlistees increases as median family income levels increase. But in the

two other educational attainment groups, participation does not appear to follow any particular pattern. A general conclusion here would be that the program attraction among quality level accessions in the Navy is not constrained by family income.

In both the Marine Corps (Table 5.4) and the Air Force (Table 5.5) participation by individuals with some college training is actually higher at median family income levels below \$10,000 than at the higher income levels. In the Marine Corps, high school graduates from lower family income levels also participate at relatively greater rates than their higher family income counterparts. Again, lower median family income does not appear to constrain participation or noticeably reduce VEAP attraction for quality level recruits in these Services.

Table 5.1. Educational Attainment of Enlisted VEAP
Participants and Eligible Enlisted Accessions:
Comparison by Median Family Income in Home of Record^a

ALL SERVICES

LEVEL OF EDUCATION	Median Family Income in Home of Record (Percent)			
	Less Than \$8,000	\$8,000- \$9,999	\$10,000- \$11,999	\$12,000 or More
<u>Below High School Graduate</u>				
Eligibles ^b	24.7 (18424)	26.8 (22479)	27.4 (18195)	23.4 (7704)
Participants ^b	28.3 (2873)	29.1 (3311)	30.6 (2931)	25.5 (1322)
Participation Index ^c	+14.6	+8.6	+11.7	+9.0
<u>High School Grad- uate or Above</u> ^d				
Eligibles ^b	75.3 (56041)	73.2 (61316)	72.6 (48115)	76.6 (25225)
Participants ^b	71.7 (7276)	70.9 (8064)	69.4 (6642)	74.6 (3868)
Participation Index ^c	-4.8	-3.1	-4.4	-2.6
<u>One or More Years of College</u>				
Eligibles ^b	4.3 (3186)	4.4 (3670)	4.5 (2959)	5.3 (1748)
Participants ^b	4.2 (427)	5.1 (579)	5.2 (498)	6.6 (340)
Participation Index ^c	-2.3	+15.9	+15.6	+24.5

^aMedian Family Income is for CY 1969, derived from the 1970 U.S. Census of Population Zip Code Area distribution.

^bExcluded from these figures due to missing data were 7413 (2.8%) eligibles and 4025 (10.0%) participants.

^cSee text for description.

^dIncludes individuals who have passed the General Educational Development (GED) high school equivalency exam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, Air Force Accounting and Finance Center Blanket Company Voucher, and 1970 U.S. Census of Population Fifth Count File (Zip Code Extract).

Table 5.2. Educational Attainment of Enlisted VEAP
Participants and Eligible Enlisted Accessions:
Comparison by Median Family Income in Home of Record^a

Service: ARMY

LEVEL OF EDUCATION	Median Family Income in Home of Record (Percent)			
	Less Than \$8,000	\$8,000- \$9,999	\$10,000- \$11,999	\$12,000 or More
<u>Below High School Graduate</u>				
Eligibles ^b	31.5 (11841)	35.7 (13534)	37.8 (10410)	34.0 (4213)
Participants ^b	31.8 (2164)	33.9 (2348)	35.9 (1919)	31.2 (844)
Participation Index ^c	+1.0	-5.0	-5.0	-8.2
<u>High School Grad- uate or Above</u> ^d				
Eligibles ^b	68.5 (25803)	64.3 (24330)	62.2 (17111)	66.0 (8167)
Participants ^b	68.1 (4633)	66.2 (4582)	64.1 (3424)	68.8 (1861)
Participation Index ^c	-0.6	+3.0	+3.1	+4.2
<u>One or More Years of College</u>				
Eligibles ^b	4.2 (1569)	5.0 (1879)	5.5 (1504)	7.2 (886)
Participants ^b	4.0 (274)	5.4 (371)	5.7 (305)	7.7 (208)
Participation Index ^c	-4.8	+8.0	+3.6	+6.9

^aMedian Family Income is for CY 1969, derived from the 1970 U.S. Census of Population Zip Code Area distribution.

^bExcluded from these figures due to missing data were 4480 (3.7%) eligibles and 2734 (11.2%) participants.

^cSee text for description.

^dIncludes individuals who have passed the General Educational Development (GED) high school equivalency exam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, and 1970 U.S. Census of Population Fifth Count File (Zip Code Extract).

Table 5.3. Educational Attainment of Enlisted VEAP
Participants and Eligible Enlisted Accessions:
Comparison by Median Family Income in Home of Record^a

Service: NAVY

LEVEL OF EDUCATION	Median Family Income in Home of Record (Percent)			
	Less Than \$8,000	\$8,000- \$9,999	\$10,000- \$11,999	\$12,000 or More
<u>Below High School Graduate</u>				
Eligibles ^b	22.9 (3561)	24.5 (4883)	24.8 (4338)	20.7 (1983)
Participants ^b	20.6 (554)	21.3 (761)	23.7 (813)	18.7 (381)
Participation Index ^c	-10.0	-13.1	-4.4	-9.7
<u>High School Grad- uate or Above^d</u>				
Eligibles ^b	77.1 (12003)	75.5 (15055)	75.2 (13136)	79.3 (7587)
Participants ^b	79.5 (2141)	78.8 (3817)	76.2 (2617)	81.2 (1652)
Participation Index ^c	+3.1	+4.4	+1.3	+2.4
<u>One or More Years of College</u>				
Eligibles ^b	3.2 (498)	2.9 (573)	2.7 (472)	3.1 (299)
Participants ^b	3.4 (91)	3.7 (131)	3.8 (132)	4.9 (100)
Participation Index ^c	+6.3	+27.6	+40.7	+58.1

^aMedian Family Income is for CY 1969, derived from the 1970 U.S. Census of Population Zip Code Area distribution.

^bExcluded from these figures due to missing data were 1531 (2.4%) eligibles and 1017 (8.0%) participants.

^cSee text for description.

^dIncludes individuals who have passed the General Educational Development (GED) high school equivalency exam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Navy Finance Center Master Block Listing, and 1970 U.S. Census of Population Fifth Count File (Zip Code Extract).

Table 5.4. Educational Attainment of Enlisted VEAP
Participants and Eligible Enlisted Accessions:
Comparison by Median Family Income in Home of Record^a

Service: MARINE CORPS

LEVEL OF EDUCATION	Median Family Income in Home of Record (Percent)			
	Less Than \$8,000	\$8,000- \$9,999	\$10,000- \$11,999	\$12,000 or More
<u>Below High School Graduate</u>				
Eligibles ^b	29.0 (2528)	32.0 (3307)	31.7 (2745)	28.1 (1137)
Participants ^b	26.2 (153)	27.5 (197)	29.1 (195)	26.6 (94)
Participation Index ^c	-9.7	-14.1	-8.2	-5.3
<u>High School Grad- uate or Above</u> ^d				
Eligibles ^b	71.0 (6180)	68.0 (7035)	68.3 (5915)	71.9 (2907)
Participants ^b	73.8 (430)	72.5 (519)	70.9 (475)	73.4 (259)
Participation Index ^c	+3.9	+6.6	+3.8	+2.1
<u>One or More Years of College</u>				
Eligibles ^b	4.8 (418)	4.3 (446)	4.8 (414)	5.7 (231)
Participants ^b	9.3 (54)	8.1 (58)	7.8 (52)	8.8 (31)
Participation Index ^c	+93.8	+88.4	+62.5	+54.4

^aMedian Family Income is for CY 1969, derived from the 1970 U.S. Census of Population Zip Code Area distribution.

^bExcluded from these figures due to missing data were 656 (2.0%) eligibles and 246 (9.6%) participants.

^cSee text for description.

^dIncludes individuals who have passed the General Educational Development (GED) high school equivalency exam

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Marine Corps Main Blanket File, and 1970 U.S. Census of Population Fifth Count File (Zip Code Extract).

Table 5.5. Educational Attainment of Enlisted VEAP
Participants and Eligible Enlisted Accessions:
Comparison by Median Family Income in Home of Record^a

Service: AIR FORCE

LEVEL OF EDUCATION	Median Family Income in Home of Record (Percent)			
	Less Than \$8,000	\$8,000- \$9,999	\$10,000- \$11,999	\$12,000 or More
<u>Below High School Graduate</u>				
Eligibles ^b	3.9 (494)	4.8 (755)	5.5 (702)	5.2 (371)
Participants ^b	2.7 (2)	3.3 (5)	3.1 (4)	3.0 (3)
Participation Index ^c	-30.8	-31.3	-43.6	-42.3
<u>High School Grad- uate or Above^d</u>				
Eligibles ^b	96.1 (12055)	95.2 (14896)	94.5 (11953)	94.7 (6564)
Participants ^b	97.3 (72)	96.7 (146)	96.9 (126)	97.0 (96)
Participation Index ^c	+1.2	+1.6	+2.5	+2.4
<u>One or More Years of College</u>				
Eligibles ^b	5.6 (701)	4.9 (772)	4.5 (569)	4.8 (332)
Participants ^b	10.8 (8)	12.6 (19)	6.9 (9)	1.0 (1)
Participation Index ^c	+92.9	+157.1	+53.3	-79.2

^aMedian Family Income is for CY 1969, derived from the 1970 U.S. Census of Population Zip Code Area distribution.

^bExcluded from these figures due to missing data were 746 (1.5%) eligibles and 28 (5.8%) participants.

^cSee text for description.

^dIncludes individuals who have passed the General Educational Development (GED) high school equivalency exam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Air Force Accounting and Finance Center Blanket Company Voucher, and 1970 U.S. Census of Population Fifth Count File (Zip Code Extract).

Educational Attainment and Marital Status

In a recent study of the enlisted ranks of the Army, Moskos (1978A, p. 19) examines census data on marriage rates and suggests the existence of two distinct groups within the white population:

One group, the numerical majority with middle-class origins or aspirations, is characterized by increasing educational attainment and later marriage. The other group, with declining educational levels and propensity to enter young marriages, seems headed toward a marginal position both in class and culture terms.

It is from the latter white group (along with racial minorities), Moskos concludes, that the all volunteer Army has been overrecruiting.

From a representation perspective, it is interesting to observe that married enlisted accessions (without controlling for race or ethnic origin) display higher educational attainment than their single counterparts. It is also quite interesting that non-high school graduates who are married participate at the most overrepresentative rate (see All Services, Table 5.6). While married high school graduates participate at a rate 10 percent below their comparable rate in the eligible population, married high school dropouts appear to overcome any financial constraints. It is assumed, therefore, that married high school dropouts (all Services) do aspire to receive VEAP educational assistance. Of course, these are relative percentages by marital status; it should be recalled that married accessions generally participate at rates well below the total participation rate (see Table 3.31).

Another implication of the results presented in Table 5.6 is that "quality" level accessions who are married find it slightly more difficult (perhaps financially) than their single counterparts to participate in VEAP. The difference in participation indices among "quality" recruits is greatest in the college-level category; however, both single and married college-level

participants have higher participation indices than all participants at the same educational level (see Table 3.21).

Because single enlistees comprise over 90 percent of all VEAP participants in each of the Services, there is very little variation between the educational distributions presented here and those presented in Tables 3.21 through 3.25. However, in each of the separate Services (with the possible exception of the Air Force), single high school dropouts participate at rates below those of all participants; and, single enlistees at both "quality" levels participate at rates above those of all participants with similar educational attainment.

Married high school dropouts participate at overrepresentative rates only in the Army (Table 5.7). In the Army and in the Marine Corps (Table 5.9), participation by married personnel at the "quality" level is below the average rate of participation for all "quality" recruits; on the other hand, participation by married personnel at the "quality" level in both the Navy (Table 5.8) and the Air Force (Table 5.10) is generally above the comparable rate of participation for all recruits in these Services (cf. Tables 3.21 through 3.25).

Table 5.6. Educational Attainment of Enlisted VEAP Participants and Eligible Enlisted Accessions: Comparison by Marital Status

ALL SERVICES

LEVEL OF EDUCATION	<u>Marital Status (Percent)</u>	
	Single	Married
<u>Below High School Graduate</u>		
Eligibles ^a	26.7 (62782)	18.0 (5437)
Participants ^a	28.4 (10856)	27.7 (472)
Participation Index ^b	+6.4	+53.9
<u>High School Graduate or Above^c</u>		
Eligibles ^a	73.3 (171937)	82.0 (24693)
Participants ^a	71.6 (27321)	72.3 (1235)
Participation Index ^b	-2.3	-11.8
<u>One or More Years of College</u>		
Eligibles ^a	3.9 (9079)	10.3 (3109)
Participants ^a	4.9 (1874)	11.7 (199)
Participation Index ^b	+25.6	+13.6

^a Excluded from these figures due to missing data were 63 (0.0%) eligibles and 428 (1.1%) participants.

^b See text for description.

^c Includes individuals who have passed the General Educational Development (GED) high school equivalency exam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Table 5.7. Educational Attainment of Enlisted VEAP Participants and Eligible Enlisted Accessions: Comparison by Marital Status

Service: ARMY

LEVEL OF EDUCATION	Marital Status (Percent)	
	Single	Married
<u>Below High School Graduate</u>		
Eligibles ^a	35.8 (36910)	23.8 (4002)
Participants ^a	32.8 (7462)	29.8 (441)
Participation Index ^b	-8.4	+25.2
<u>High School Graduate or Above^c</u>		
Eligibles ^a	64.2 (66135)	76.2 (12835)
Participants ^a	67.2 (15284)	70.1 (1038)
Participation Index ^b	+4.7	-8.0
<u>One or More Years of College</u>		
Eligibles ^a	4.2 (4333)	11.3 (1908)
Participants ^a	5.1 (1152)	11.4 (168)
Participation Index ^b	+21.4	+0.9

^a Excluded from these figures due to missing data were 7 (0.0%) eligibles and 284 (1.2%) participants.

^b See text for description.

^c Includes individuals who have passed the General Educational Development (GED) high school equivalency exam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Army Finance and Accounting Center Master Allotment File.

Table 5.8. Educational Attainment of Enlisted VEAP Participants and Eligible Enlisted Accessions: Comparison by Marital Status

Service: NAVY

LEVEL OF EDUCATION	<u>Marital Status (Percent)</u>	
	Single	Married
<u>Below High School Graduate</u>		
Eligibles ^a	24.3 (14332)	13.7 (687)
Participants ^a	21.5 (2676)	12.0 (18)
Participation Index ^b	-11.5	-12.4
<u>High School Graduate or Above^c</u>		
Eligibles ^a	75.7 (44674)	86.3 (4339)
Participants ^a	78.5 (9796)	88.0 (132)
Participation Index ^b	+3.7	+2.0
<u>One or More Years of College</u>		
Eligibles ^a	2.7 (1605)	7.4 (373)
Participants ^a	3.9 (481)	14.7 (22)
Participation Index ^b	+44.4	+98.6

^a Excluded from these figures due to missing data were 45 (0.1%) eligibles and 131 (1.0%) participants.

^b See text for description.

^c Includes individuals who have passed the General Educational Development (GED) high school equivalency exam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Navy Finance Center Master Block Listing.

Table 5.9. Educational Attainment of Enlisted VEAP Participants and Eligible Enlisted Accessions: Comparison by Marital Status

Service: MARINE CORPS

LEVEL OF EDUCATION	<u>Marital Status (Percent)</u>	
	Single	Married
<u>Below High School Graduate</u>		
Eligibles ^a	31.0 (9508)	23.8 (424)
Participants ^a	28.2 (704)	21.7 (13)
Participation Index ^b	-9.0	-8.8
<u>High School Graduate or Above^c</u>		
Eligibles ^a	69.0 (21120)	76.2 (1354)
Participants ^a	71.8 (1791)	78.3 (47)
Participation Index ^b	+4.1	+2.8
<u>One or More Years of College</u>		
Eligibles ^a	4.4 (1350)	11.0 (195)
Participants ^a	8.0 (200)	11.7 (7)
Participation Index ^b	+81.8	+6.4

^a Excluded from these figures due to missing data were 4 (0.0%) eligibles and 13 (0.5%) participants.

^b See text for description.

^c Includes individuals who have passed the General Educational Development (GED) high school equivalency exam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Marine Corps Main Blanket File.

Table 5.10. Educational Attainment of Enlisted VEAP Participants and Eligible Enlisted Accessions: Comparison by Marital Status

Service: AIR FORCE

LEVEL OF EDUCATION	<u>Marital Status (Percent)</u>	
	Single	Married
<u>Below High School Graduate</u>		
Eligibles ^a	4.8 (2032)	5.0 (324)
Participants ^a	3.0 (14)	0.0 (0)
Participation Index ^b	-37.5	--
<u>High School Graduate or Above^c</u>		
Eligibles ^a	95.2 (40008)	95.0 (6165)
Participants ^a	97.0 (450)	100.0 (18)
Participation Index ^b	+1.9	+5.3
<u>One or More Years of College</u>		
Eligibles ^a	4.3 (1791)	9.8 (633)
Participants ^a	8.8 (41)	11.1 (2)
Participation Index ^b	+104.7	+13.3

^a Excluded from these figures due to missing data were 7 (0.0%) eligibles.

^b See text for description.

^c Includes individuals who have passed the General Educational Development (GED) high school equivalency exam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Educational Attainment and Race/Ethnic Group; Mental Category and Race/Ethnic Group

The comparisons of enlisted VEAP participants and eligible enlisted accessions presented in Section 3 (Tables 3.11 through 3.15) show that the participation rate among the white/non-Spanish group is below the total participation rate; conversely, minorities are found to participate at disproportionately high rates. This is one of the more interesting results, since it was generally felt (before VEAP implementation) that minorities would be less likely to participate than their white/non-Spanish counterparts.

One explanation given for the unexpectedly high participation by minorities is that recent minority accessions are simply better educated than white/non-Spanish accessions--and, therefore, more inclined to seek out VEAP benefits. In fact, Tables 5.11 through 5.15 show that, with the exception of the white/Spanish group in the Marine Corps, minority groups exceed the white/non-Spanish group in the proportion of high school graduates in each of the Services and total DoD. As Moskos (1978A, p. 11) observes in a study of FY 1977 Army data, "today's Army enlisted ranks is the only major arena in American society where black educational levels surpass that of whites, and by quite a significant margin."

The National Center for Education Statistics (U.S. Department of Health, Education, and Welfare, 1978, p. 101) reports that among 18 to 24 year old high school graduates not enrolled in postsecondary education in 1976, 43 percent of whites, 56 percent of blacks, and 52 percent of Hispanics were said to be "interested in attending school" by a household respondent. NCES (Ibid., p. 102) also notes that between 1966 and 1976, the proportion of white males in college declined from 58.1 percent to 46.8 percent. During the same

period, the percentage of blacks in the college-going population increased from 4.6 percent to 10.7 percent--while the actual number of black college students increased by over 275 percent.

The fact that minorities are disproportionately represented among recent accessions with high school diplomas--along with the observation that minorities, especially blacks, show a relatively high propensity for educational advancement--should operate to partially explain higher than "expected" minority participation in VEAP. However, Tables 5.11 through 5.15 show that there are also other factors at work.

In the results for all Services (Table 5.11), it is seen that participants from the white/non-Spanish group are slightly overrepresentative (see Table 3.21) at the quality level; and participants from the white/Spanish group show the same tendency. In marked contrast, black high school dropouts participate in noticeably greater proportions within each of the Services--while blacks who are high school graduates participate in lower-than-average proportions (see Tables 3.21 through 3.25). Blacks are the only minority race/ethnic group which display this pattern of consistency across Services.

In total DoD and in the Army, blacks and, to a lesser degree, persons of Spanish descent who have some college education also participate at unrepresentatively low levels. The same pattern does not occur in the Navy, Marine Corps, or Air Force; however, in these Services college-educated members of the "other" group display an unrepresentatively low level of participation. Conversely, white/non-Spanish accessions with some college education generally participate in greater-than-average proportions (i.e., compared to all VEAP participants with some college experience; see Tables 3.21 through 3.25).

It is difficult to draw any definitive conclusions from this multitude of data without additional data on attitudes. However, it appears that

Table 5.11 Educational Attainment of Enlisted VEAP
Participants and Eligible Enlisted Accessions:
Comparison by Race/Ethnic Group

ALL SERVICES

LEVEL OF EDUCATION	Race/Ethnic Group (Percent)			
	White/ Non-Spanish	White/Spanish	Black	Other
<u>Below High School Graduate</u>				
Eligibles ^a	26.4 (48754)	26.0 (3197)	23.8 (13930)	25.3 (2335)
Participants ^a	28.4 (6839)	27.1 (690)	28.7 (3241)	28.6 (557)
Participation Index ^b	+7.6	+4.2	+20.6	+13.0
<u>High School Grad- uate or Above^c</u>				
Eligibles ^a	73.6 (135998)	74.0 (9115)	76.2 (44633)	74.7 (6911)
Participants ^a	71.6 (17251)	72.9 (1852)	71.3 (8044)	71.4 (1389)
Participation Index ^b	-2.7	-1.5	-6.4	-4.4
<u>One or More Years of College</u>				
Eligibles ^a	4.6 (8448)	5.2 (639)	4.2 (2451)	6.2 (574)
Participants ^a	5.5 (1314)	5.7 (145)	4.1 (466)	7.6 (147)
Participation Index ^b	+19.6	+9.6	-2.4	+22.6

^aExcluded from these figures due to missing data were 39 (0.0%) eligibles and 449 (1.1%) participants.

^bSee text for description.

^cIncludes individuals who have passed the General Educational Development (GED) high school equivalency exam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Table 5.12 Educational Attainment of Enlisted VEAP
Participants and Eligible Enlisted Accessions:
Comparison by Race/Ethnic Group

Service: ARMY

LEVEL OF EDUCATION	<u>Race/Ethnic Group (Percent)</u>			
	White/ Non-Spanish	White/Spanish	Black	Other
<u>Below High School Graduate</u>				
Eligibles ^a	37.5 (26961)	30.8 (2047)	28.2 (10448)	34.2 (1453)
Participants ^a	34.1 (4262)	29.0 (533)	31.2 (2710)	33.7 (397)
Participation Index ^b	-9.1	-5.8	+10.6	-1.5
<u>High School Grad- uate or Above^c</u>				
Eligibles ^a	62.5 (44955)	69.2 (4608)	71.8 (26595)	65.9 (2801)
Participants ^a	65.9 (8230)	71.0 (1320)	68.8 (5989)	66.3 (782)
Participation Index ^b	+5.4	+2.6	-4.2	+0.6
<u>One or More Years of College</u>				
Eligibles ^a	5.5 (4066)	6.1 (409)	3.9 (1458)	7.2 (305)
Participants ^a	6.3 (793)	6.2 (113)	3.6 (316)	8.2 (97)
Participation Index ^b	+14.5	+1.6	-7.7	+13.9

^aExcluded from these figures due to missing data were 21 (0.0%) eligibles and 304 (1.2%) participants.

^bSee text for description.

^cIncludes individuals who have passed the General Educational Development (GED) high school equivalency exam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Army Finance and Accounting Center Master Allotment File.

Table 5.13 Educational Attainment of Enlisted VEAP
Participants and Eligible Enlisted Accessions:
Comparison by Race/Ethnic Group

Service: NAVY

LEVEL OF EDUCATION	Race/Ethnic Group (Percent)			
	White/ Non-Spanish	White/Spanish	Black	Other
<u>Below High School Graduate</u>				
Eligibles ^a	24.6 (12652)	20.7 (452)	17.7 (1417)	20.3 (498)
Participants ^a	22.1 (2108)	18.3 (92)	19.6 (396)	17.8 (98)
Participation Index ^b	-10.2	-11.6	+10.7	-12.3
<u>High School Grad- uate or Above^c</u>				
Eligibles ^a	75.4 (38759)	79.3 (1734)	82.3 (6603)	79.7 (1953)
Participants ^a	77.9 (7440)	81.7 (410)	80.4 (1621)	82.2 (454)
Participation Index ^b	+3.3	+3.0	-2.3	+3.1
<u>One or More Years of College</u>				
Eligibles ^a	2.8 (1450)	3.6 (78)	3.4 (270)	7.3 (180)
Participants ^a	3.8 (360)	2.6 (13)	4.6 (92)	6.9 (38)
Participation Index ^b	+35.7	-27.8	+35.3	-5.5

^aExcluded from these figures due to missing data were 9 (0.0%) eligibles and 134 (1.1%) participants.

^bSee text for description.

^cIncludes individuals who have passed the General Educational Development (GED) high school equivalency exam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Navy Finance Center Master Block Listing.

Table 5.14 Educational Attainment of Enlisted VEAP
Participants and Eligible Enlisted Accessions:
Comparison by Race/Ethnic Group

Service: MARINE CORPS

LEVEL OF EDUCATION	<u>Race/Ethnic Group (Percent)</u>			
	White/ Non-Spanish	White/Spanish	Black	Other
<u>Below High School Graduate</u>				
Eligibles ^a	32.0 (7038)	33.7 (646)	26.3 (1929)	25.4 (319)
Participants ^a	28.0 (459)	33.9 (64)	25.1 (134)	30.6 (60)
Participation Index ^b	-12.5	+0.6	-4.6	+20.5
<u>High School Grad- uate or Above^c</u>				
Eligibles ^a	68.0 (14923)	66.3 (1271)	73.5 (5343)	74.6 (936)
Participants ^a	72.0 (1179)	66.1 (125)	74.9 (400)	69.4 (136)
Participation Index ^b	+5.9	-0.3	+1.9	-7.0
<u>One or More Years of College</u>				
Eligibles ^a	4.7 (1034)	4.3 (82)	4.9 (358)	5.7 (71)
Participants ^a	7.8 (127)	8.5 (16)	10.1 (54)	5.1 (10)
Participation Index ^b	+66.0	+97.7	+106.1	-10.5

^aExcluded from these figures due to missing data were 5 (0.0%) eligibles and 11 (0.4%) participants.

^bSee text for description.

^cIncludes individuals who have passed the General Educational Development (GED) high school equivalency exam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Marine Corps Main Blanket File.

Table 5.15 Educational Attainment of Enlisted VEAP
Participants and Eligible Enlisted Accessions:
Comparison by Race/Ethnic Group

Service: AIR FORCE

LEVEL OF EDUCATION	Race/Ethnic Group (Percent)			
	White/ Non-Spanish	White/Spanish	Black	Other
<u>Below High School Graduate</u>				
Eligibles ^a	5.3 (2103)	3.3 (52)	2.2 (136)	5.1 (65)
Participants ^a	2.4 (10)	6.3 (1)	2.9 (1)	10.5 (2)
Participation Index ^b	-54.7	+90.9	+31.8	+105.9
<u>High School Grad- uate or Above^c</u>				
Eligibles ^a	94.7 (37361)	96.7 (1502)	97.8 (6092)	94.9 (1221)
Participants ^a	97.6 (402)	93.8 (15)	97.1 (34)	89.5 (17)
Participation Index ^b	+3.1	-3.0	-0.7	-5.7
<u>One or More Years of College</u>				
Eligibles ^a	4.8 (1898)	4.5 (70)	5.9 (365)	6.9 (89)
Participants ^a	8.3 (34)	18.8 (3)	11.4 (4)	10.5 (2)
Participation Index ^b	+72.9	+317.8	+93.2	+52.2

^aExcluded from these figures due to missing data were 4 (0.0%) eligibles.

^bSee text for description.

^cIncludes individuals who have passed the General Educational Development (GED) high school equivalency exam.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Air Force Accounting and Finance Center Blanket Company Voucher.

(1) high school dropouts from minority groups, especially blacks, are more likely than whites (non-Spanish) to seek out VEAP benefits; and (2) white (non-Spanish) high school graduates and whites with some college training are more likely than minorities with similar educational backgrounds to participate in VEAP. The reasons for differences by race/ethnic groups are unclear. Factors to be considered in future analyses are financial status, educational aspirations, the desire for social mobility and advancement, and so on.

In order to further explore some of these quality differences, mental category by race/ethnic group was also examined. The results for all Services (Table 5.16) show that, at the "quality" level (Categories I through IIIA), only white/non-Spanish accessions participate at above-average rates (see Table 3.26) and in greater proportion than the comparable percentage of eligibles. Conversely, minorities from the lower mental categories display a greater propensity to enroll in VEAP than their white/non-Spanish counterparts (with the exception of blacks in Category IV). In addition, it appears that the propensity for minorities to enroll in VEAP increases as mental categories *decrease*. The same phenomenon occurs to a lesser degree for the white/non-Spanish group, but the distinctions between "quality" levels are not as apparent. (There are some differences between Services. However, because of the small number of cases in some cells in the Marine Corps and Air Force tables, these data are probably less stable.)

The data on mental category are an anomaly. But the results on high participation by minorities in lower mental categories appear to conform to results on education, where participation by minority group high school drop-outs also runs unexpectedly high. It will be interesting to see if this trend continues. When survey data become available, the reasons for the disproportionately high enrollment by lower-educated, lower-aptitude minorities should also become more clear.

Table 5.16 Mental Categories of Enlisted VEAP Participants and Eligible Enlisted Accessions: Comparison by Race/Ethnic Group

ALL SERVICES

MENTAL CATEGORY	Race/Ethnic Group (Percent)			
	White/Non-Spanish	White/Spanish	Black	Other
<u>I Through IIIA</u>				
Eligibles ^a	67.3 (124414)	40.6 (5007)	31.4 (18409)	41.2 (3807)
Participants ^a	68.2 (16429)	31.6 (805)	27.3 (3084)	33.8 (659)
Participation Index ^b	+1.3	-22.2	-13.0	-18.0
<u>IIIB</u>				
Eligibles ^a	27.6 (51019)	48.8 (6012)	52.0 (30462)	47.0 (4344)
Participants ^a	28.1 (6765)	55.4 (1410)	55.5 (6261)	52.3 (1020)
Participation Index ^b	+1.8	+13.5	+6.7	+11.3
<u>IVA Through IVC</u>				
Eligibles ^a	2.6 (4714)	8.3 (1024)	14.3 (8384)	9.9 (918)
Participants ^a	3.2 (759)	12.3 (314)	16.3 (1843)	12.6 (245)
Participation Index ^b	+23.1	+48.2	+14.0	+27.3
<u>Unknown</u>				
Eligibles ^a	2.5 (4605)	2.2 (269)	2.2 (1308)	1.9 (177)
Participants ^a	0.6 (142)	0.6 (15)	0.9 (100)	1.3 (25)
<u>Total</u>				
Eligibles ^a	100 (184752)	100 (12312)	100 (58563)	100 (9246)
Participants ^a	100 (24095)	100 (2544)	100 (11288)	100 (1949)

^a Excluded from these figures due to missing data were 39 (0.0%) eligibles and 436 (1.1%) participants.

^b See text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Table 5.17 Mental Categories of Enlisted VEAP Participants and Eligible Enlisted Accessions: Comparison by Race/Ethnic Group

Service: ARMY

MENTAL CATEGORY	White/ Non-Spanish	Race/Ethnic Group (Percent)		
		White/Spanish	Black	Other
<u>I Through IIIA</u>				
Eligibles ^a	56.3 (40510)	27.7 (1844)	23.2 (8606)	27.4 (1168)
Participants ^a	62.1 (7764)	23.6 (434)	23.5 (2042)	28.3 (335)
Participation Index ^b	+10.3	-14.8	+1.3	+3.3
<u>IIIB</u>				
Eligibles ^a	37.8 (27161)	58.5 (3892)	55.9 (20723)	55.5 (2360)
Participants ^a	33.2 (4145)	60.3 (1108)	56.5 (4918)	55.1 (651)
Participation Index ^b	-12.2	+3.1	+1.1	-0.7
<u>IVA Through IVC</u>				
Eligibles ^a	4.5 (3209)	12.4 (828)	19.0 (7057)	16.0 (661)
Participants ^a	4.3 (543)	15.7 (288)	19.2 (1671)	15.6 (185)
Participation Index ^b	-4.4	+26.6	+1.0	-2.5
<u>Unknown</u>				
Eligibles ^a	1.4 (1036)	1.4 (91)	1.8 (657)	1.5 (65)
Participants ^a	0.4 (45)	0.4 (7)	0.8 (71)	0.9 (11)
<u>Total</u>				
Eligibles ^a	100 (71916)	100 (6655)	100 (37043)	100 (4254)
Participants ^a	100 (12497)	100 (1837)	100 (8702)	100 (1182)

^aExcluded from these figures due to missing data were 21 (0.0%) eligibles and 291 (1.2%) participants.

^bSee text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Army Finance and Accounting Center Master Allotment File.

Table 5.18 Mental Categories of Enlisted VEAP Participants and Eligible Enlisted Accessions: Comparison by Race/Ethnic Group

Service: NAVY

MENTAL CATEGORY	White/ Non-Spanish	Race/Ethnic Group (Percent)		
		White/Spanish	Black	Other
<u>I Through IIIA</u>				
Eligibles ^a	70.9 (36434)	49.5 (1082)	40.8 (3272)	47.9 (1173)
Participants ^a	74.1 (7079)	52.4 (263)	40.4 (816)	41.3 (228)
Participation Index ^b	+4.5	+5.8	-1.0	-13.8
<u>IIIB</u>				
Eligibles ^a	23.2 (11917)	42.7 (933)	48.5 (3891)	43.3 (1061)
Participants ^a	23.3 (2225)	43.2 (217)	52.8 (1064)	49.3 (272)
Participation Index ^b	+0.4	+1.2	+8.9	+13.9
<u>IVA Through IVC</u>				
Eligibles ^a	1.7 (893)	3.0 (88)	6.2 (494)	6.4 (156)
Participants ^a	1.8 (171)	3.6 (18)	5.9 (119)	7.6 (42)
Participation Index ^b	+5.9	+20.0	-4.8	+18.8
<u>Unknown</u>				
Eligibles ^a	4.2 (2167)	3.8 (83)	4.5 (363)	2.4 (61)
Participants ^a	0.8 (73)	0.8 (4)	0.9 (18)	1.8 (10)
<u>Total</u>				
Eligibles ^a	100 (51411)	100 (2186)	100 (8020)	100 (2451)
Participants ^a	100 (9548)	100 (502)	100 (2017)	100 (552)

^aExcluded from these figures due to missing data were 9 (0.0%) eligibles and 134 (1.1%) participants.

^bSee text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Navy Finance Center Master Block Listing.

Table 5.19 Mental Categories of Enlisted VEAP Participants and Eligible Enlisted Accessions: Comparison by Race/Ethnic Group

Service: MARINE CORPS

MENTAL CATEGORY	Race/Ethnic Group (Percent)			
	White/ Non-Spanish	White/Spanish	Black	Other
<u>I Through IIIA</u>				
Eligibles ^a	66.0 (14511)	46.7 (896)	33.0 (2401)	39.5 (496)
Participants ^a	73.5 (1204)	49.2 (93)	37.1 (198)	40.3 (79)
Participation Index ^b	+11.4	+5.4	+12.4	+2.0
<u>IIIB</u>				
Eligibles ^a	28.6 (6286)	44.2 (847)	53.1 (3864)	50.1 (629)
Participants ^a	22.3 (366)	44.4 (84)	50.9 (272)	48.5 (95)
Participation Index ^b	-22.0	+0.5	-4.1	-3.2
<u>IVA Through IVC</u>				
Eligibles ^a	2.5 (539)	5.4 (103)	10.9 (792)	7.9 (99)
Participants ^a	2.7 (44)	4.2 (8)	9.9 (53)	9.2 (18)
Participation Index ^b	+8.0	-22.2	-9.2	+16.5
<u>Unknown</u>				
Eligibles ^a	2.9 (625)	3.7 (71)	3.0 (215)	2.5 (31)
Participants ^a	1.5 (24)	2.1 (4)	2.0 (11)	2.0 (4)
<u>Total</u>				
Eligibles ^a	100 (21961)	100 (1917)	100 (7272)	100 (1255)
Participants ^a	100 (1638)	100 (189)	100 (534)	100 (196)

^aExcluded from these figures due to missing data were 5 (0.0%) eligibles and 11 (0.4%) participants.

^bSee text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Marine Corps Main Blanket File.

Table 5.20 Mental Categories of Enlisted VEAP Participants and
Eligible Enlisted Accessions: Comparison by Race/Ethnic Group

Service: AIR FORCE

MENTAL CATEGORY	White/ Non-Spanish	<u>Race/Ethnic Group (Percent)</u>		
		White/Spanish	Black	Other
<u>I Through IIIA</u>				
Eligibles ^a	83.5 (32959)	76.2 (1185)	66.4 (4130)	75.4 (970)
Participants ^a	92.7 (382)	93.8 (15)	80.0 (28)	89.5 (17)
Participation Index ^b	+11.0	+23.1	+20.5	+18.7
<u>IIIB</u>				
Eligibles ^a	14.3 (5655)	21.9 (340)	31.9 (1984)	22.9 (294)
Participants ^a	7.0 (29)	6.2 (1)	20.0 (7)	10.5 (2)
Participation Index ^b	-51.0	-71.7	-37.3	-54.1
<u>IVA Through IVC</u>				
Eligibles ^a	0.2 (73)	0.4 (5)	0.7 (41)	0.2 (2)
Participants ^a	0.2 (1)	--	--	--
Participation Index ^b	0.0	--	--	--
<u>Unknown</u>				
Eligibles ^a	1.9 (777)	1.5 (24)	1.2 (73)	1.6 (20)
Participants ^a	--	--	--	--
<u>Total</u>				
Eligibles ^a	100 (39464)	100 (1554)	100 (6228)	100 (1286)
Participants ^a	100 (412)	100 (16)	100 (35)	100 (19)

^aExcluded from these figures due to missing data were 4 (0.0%) eligibles.

^bSee text for description.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, and Air Force Accounting and Finance Center Blanket Company Voucher.

5.2 Evaluation of Contributory Levels and Participation

No other feature of VEAP has sparked as much discussion as the contribution formula. For example, in "Report on H.R. 13017", submitted in response to a request for technical assistance from the Congressional Research Service (Library of Congress), the Department of Health, Education, and Welfare provided the following assessment of the "impact on who would be aided by this [contributory vesting] program:"

. . . [T]he proposal would seem less likely to attract participation by low-income military personnel who might require the \$50 a month for subsistence purposes or who might not have sufficient foresight to make realistic educational plans. To the extent that this is true, the bill would not be consistent with efforts to focus Federal assistance on disadvantaged individuals, including those who are veterans (in U.S. Congress, Senate, 1976A, pp. 2517-2518).

The major issue is whether enlisted recruits can afford \$50 to \$75 deductions from their monthly paychecks. Currently, the approximate take-home pay of a new military recruit is about \$335 per month (for a single enlistee living in government quarters). If interested in participating in VEAP, therefore, the recruit would have to set aside between 14.9 and 23.3 percent of his or her monthly pay, depending upon the level of contribution. If the servicemember is married with dependents, or just making car payments, an additional \$50 a month commitment may well be a significant financial outlay. Even for those without pressing financial responsibilities, there is the question of whether the average recruit, who is typically still a "teenager," is mature enough or has "sufficient foresight" to make such a commitment.

In order to obtain information on how contributory levels might be affecting the enrollment of various types of servicemembers, a series of cross-tabulations was performed on participant data from the first year. In these analyses, participation rates for the various contributory levels

were compared when broken out by selected demographic characteristics.

The results of these comparisons appear in Tables 5.21 through 5.25.

In comparing contributory levels by demographic characteristics, the following assumptions are made: (1) married servicemembers and those with dependents are less likely to be able to save at required levels than are single servicemembers with no dependents; (2) white/non-Spanish servicemembers are less likely to be from disadvantaged backgrounds than are minorities; (3) non-high school graduates are more likely to be from low-income families than are high school graduates; (4) median family income in home of record reflects the probable family income range of servicemembers; and (5) older enlistees are probably more financially settled than young enlistees. If these assumptions are correct--and enlistees can be separated on the basis of their inferred ability to save--then the data in Tables 5.21 through 5.25 support the claim that for some servicemembers, the required levels of contribution discourage enrollment in VEAP.

The data show that there is a clear trend on every demographic variable for participants who are assumed to have fewer financial resources to participate at the lower contributory levels. This trend is least dramatic when age is the demographic variable being examined; though, as expected, younger enrollees are slightly more likely to opt for the minimum contribution. The absence of a stronger trend is possibly due to the interaction of age with other variables. For example, since older servicemembers are more likely to be married and more likely to have dependents, they also are inclined to contribute at the minimum level. These interactions tend to obscure any age-related differences.

Though the combined data for all Services show unmistakable trends in the anticipated direction, there is some inter-Service variation. The trends hold true for the Army and Navy, but Air Force and Marine Corps data reveal several exceptions. For example, among Air Force participants, those with dependents are *less* likely than those with no dependents to contribute at the minimum level. And among Marine Corps participants, those from towns where the median income is \$25,000 per year or more are actually *more* likely to participate at the minimum level than those from towns where the median income is less than \$6,000 per year. These apparent discrepancies are most likely due to the fact that the Marine Corps and the Air Force have much fewer participants than do the Army and Navy. Therefore, the cross-tabulation matrices for the Marine Corps and Air Force have very few cases in some cells. In future analyses, as the total number of VEAP participants in these two components grows, the trends should stabilize, yielding more reliable data.

Table 5.21. VEAP Participant Frequency Distribution:
Selected Demographic Characteristics by Contributory Level

(January-December 1977)

All Services

SELECTED DEMOGRAPHIC CHARACTERISTICS	Frequency Distribution (Percent)*						
	Contributory Level (Dollars)						TOTAL
	50	55	60	65	70	75	
<u>Marital Status</u>							
Single	59.7	1.6	7.3	2.1	0.5	28.8	100
Married	73.4	1.3	2.7	0.9	0.2	21.5	100
Unknown	58.1	1.3	4.8	1.3	0.4	34.0	100
<u>Number of Dependents</u>							
None	59.4	1.6	7.4	2.1	0.5	29.0	100
One	73.7	1.3	4.4	1.2	0.3	19.2	100
Two	73.9	1.3	1.3	1.6	0.0	21.8	100
Three or More	74.4	0.0	2.4	1.2	0.0	22.0	100
Unknown	62.3	1.7	5.3	1.7	0.6	28.5	100
<u>Race/Ethnic Group</u>							
White/Non-Spanish	58.1	1.4	8.0	2.1	0.5	29.9	100
White/Spanish	63.8	1.5	6.0	1.7	0.5	26.5	100
Black	63.3	2.1	5.9	2.0	0.5	26.2	100
Other	65.0	1.0	4.6	1.4	0.6	27.3	100
Unknown	59.7	1.1	4.2	1.3	0.4	33.2	100
<u>Education</u>							
Non-High School Graduate	66.3	1.8	6.6	2.0	0.5	22.7	100
High School Graduate or GED	58.6	1.5	7.4	2.1	0.5	29.8	100
1 Year College or More	49.1	1.4	6.3	1.3	0.5	41.3	100
Unknown	59.4	1.1	4.5	1.3	0.4	33.3	100

(Continued)

Table 5.21. VEAP Participant Frequency Distribution:
Selected Demographic Characteristics by Contributory Level (Continued)
(January-December 1977)

All Services

SELECTED DEMOGRAPHIC CHARACTERISTICS	Frequency Distribution (Percent)*						
	Contributory Level (Dollars)						TOTAL
	50	55	60	65	70	75	
<u>Median Income</u>							
Less than \$6,000	66.6	1.4	4.7	1.7	0.4	25.2	100
\$6,000-\$7,999	63.7	1.6	6.6	1.9	0.5	25.8	100
\$8,000-\$9,999	61.1	1.8	7.0	2.1	0.5	27.5	100
\$10,000-\$11,999	58.3	1.5	7.9	2.3	0.6	29.4	100
\$12,000-\$14,999	55.3	1.2	8.1	2.2	0.7	32.4	100
\$15,000-\$24,999	46.1	1.7	9.9	2.1	0.9	39.2	100
\$25,000 or more	40.0	0.0	0.0	0.0	0.0	60.0	100
Unknown	60.7	1.4	5.8	1.3	0.4	30.3	100
<u>Age at Entry</u>							
17 years or less	62.1	1.8	7.1	2.3	0.5	25.6	100
18 years	58.1	1.6	8.2	2.3	0.6	29.3	100
19 years	60.8	1.5	7.0	1.9	0.6	28.2	100
20 years	61.2	1.7	6.0	1.8	0.3	28.9	100
21 years	62.5	1.4	6.6	1.4	0.4	27.7	100
22 years or Older	60.8	1.1	4.7	1.4	0.6	31.3	100
Unknown	59.3	1.2	4.7	1.4	0.5	32.9	100

* Percentages may not add due to rounding.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, Air Force Accounting and Finance Center Blanket Company Voucher, and 1970 Census of Population Fifth Count File (Zip Code Extract).

Table 5.22. VEAP Participant Frequency Distribution:
Selected Demographic Characteristics by Contributory Level

(January-December 1977)

Service: Army

SELECTED DEMOGRAPHIC CHARACTERISTICS	Frequency Distribution (Percent)*						
	Contributory Level (Dollars)						TOTAL
	50	55	60	65	70	75	
<u>Marital Status</u>							
Single	61.3	1.6	3.8	1.6	0.5	31.2	100
Married	73.4	1.3	2.3	0.9	0.3	21.7	100
Unknown	58.7	1.6	2.9	0.3	0.3	36.2	100
<u>Number of Dependents</u>							
None	61.0	1.6	3.9	1.6	0.5	31.4	100
One	74.8	1.2	2.0	1.3	0.2	20.5	100
Two	75.2	1.5	0.9	0.9	0.0	21.6	100
Three or More	80.8	0.0	1.4	1.4	0.0	16.4	100
Unknown	63.2	1.6	2.8	1.3	0.5	30.6	100
<u>Race/Ethnic Group</u>							
White/Non-Spanish	59.7	1.4	4.0	1.6	0.4	33.0	100
White/Spanish	64.7	1.5	3.5	1.4	0.5	28.4	100
Black	64.6	2.1	3.6	1.8	0.4	27.6	100
Other	63.7	1.0	1.8	1.0	0.8	31.7	100
Unknown	60.9	1.3	2.3	0.3	0.3	34.8	100
<u>Education</u>							
Non-High School Graduate	68.2	1.8	3.5	1.5	0.6	24.5	100
High School Graduate or GED	60.1	1.5	3.8	1.7	0.4	32.6	100
1 Year College or More	48.2	1.5	4.1	1.2	0.3	44.7	100
Unknown	61.7	1.4	2.8	0.3	0.3	33.4	100

(Continued)

Table 5.22. VEAP Participant Frequency Distribution:
Selected Demographic Characteristics by Contributory Level (Continued)

(January-December 1977)

Service: Army

SELECTED DEMOGRAPHIC CHARACTERISTICS	Frequency Distribution (Percent)*						TOTAL
	Contributory Level (Dollars)						
	50	55	60	65	70	75	
<u>Median Income</u>							
Less than \$6,000	67.1	1.6	2.6	1.4	0.4	27.0	100
\$6,000-\$7,999	65.3	1.7	3.6	1.3	0.4	27.7	100
\$8,000-\$9,999	62.8	1.8	3.8	1.7	0.4	29.5	100
\$10,000-\$11,999	59.7	1.5	4.0	1.9	0.5	32.3	100
\$12,000-\$14,999	56.3	1.1	3.3	1.7	0.6	37.0	100
\$15,000-\$24,999	47.5	1.6	4.7	1.3	0.8	44.2	100
\$25,000 or more	25.0	0.0	0.0	0.0	0.0	75.0	100
Unknown	62.2	1.6	3.7	1.1	0.3	31.2	100
<u>Age at Entry</u>							
17 years or less	64.3	2.0	3.8	1.9	0.5	27.6	100
18 years	60.2	1.6	4.2	1.8	0.5	31.7	100
19 years	62.4	1.6	3.5	1.5	0.5	30.6	100
20 years	62.3	1.8	3.8	1.4	0.3	30.4	100
21 years	63.8	1.5	3.9	1.3	0.2	29.3	100
22 years or Older	61.4	1.0	2.4	1.3	0.4	33.4	100
Unknown	60.9	1.4	2.8	0.4	0.4	34.2	100

* Percentages may not add due to rounding.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, and 1970 Census of Population Fifth Count File (Zip Code Extract).

Table 5.23. VEAP Participant Frequency Distribution:
Selected Demographic Characteristics by Contributory Level

(January-December 1977)

Service: Navy

SELECTED DEMOGRAPHIC CHARACTERISTICS	Frequency Distribution (Percent)*						
	Contributory Level (Dollars)						TOTAL
	50	55	60	65	70	75	
<u>Marital Status</u>							
Single	56.8	1.9	13.0	3.2	0.7	24.4	100
Married	76.5	0.7	4.6	0.7	0.0	17.6	100
Unknown	55.0	0.8	9.2	3.8	0.8	30.5	100
<u>Number of Dependents</u>							
None	56.6	1.8	12.9	3.2	0.7	24.7	100
One	72.3	1.6	10.8	1.2	0.4	13.7	100
Two	73.9	0.0	8.7	8.7	0.0	8.7	100
Three or More	0.0	0.0	0.0	0.0	0.0	100.0	100
Unknown	58.4	2.4	12.5	3.2	0.9	22.6	100
<u>Race/Ethnic Group</u>							
White/Non-Spanish	56.0	1.8	13.1	3.1	0.7	25.4	100
White/Spanish	62.5	1.8	11.8	3.4	0.6	19.9	100
Black	57.9	2.5	13.7	3.5	0.8	21.6	100
Other	67.8	1.4	7.2	2.5	0.5	20.4	100
Unknown	55.1	0.7	8.8	3.7	0.7	30.9	100
<u>Education</u>							
Non-High School Graduate	60.3	2.3	14.2	3.7	0.6	18.9	100
High School Graduate or GED	56.4	1.7	12.7	3.0	0.7	25.3	100
1 Year College or More	51.9	1.7	10.0	1.9	1.0	33.4	100
Unknown	53.8	0.7	8.4	3.5	0.7	32.9	100

(Continued)

Table 5.23. VEAP Participant Frequency Distribution:
Selected Demographic Characteristics by Contributory Level (Continued)

(January-December 1977)

Service: Navy

SELECTED DEMOGRAPHIC CHARACTERISTICS	Frequency Distribution (Percent)*						
	Contributory Level (Dollars)						TOTAL
	50	55	60	65	70	75	
<u>Median Income</u>							
Less than \$6,000	64.8	1.4	9.1	3.0	0.4	21.3	100
\$6,000-\$7,999	60.2	1.8	12.0	3.5	0.6	21.9	100
\$8,000-\$9,999	57.6	2.1	13.0	3.3	0.7	23.3	100
\$10,000-\$11,999	55.9	1.9	13.6	3.1	0.7	24.8	100
\$12,000-\$14,999	53.9	1.6	14.4	3.2	0.9	26.1	100
\$15,000-\$24,999	45.1	2.4	15.2	3.7	1.3	32.3	100
\$25,000 or more	--	--	--	--	--	--	--
Unknown	57.0	1.4	10.4	2.2	0.8	28.2	100
<u>Age at Entry</u>							
17 years or less	56.7	2.0	14.4	3.9	0.6	22.4	100
18 years	54.5	1.9	14.2	3.5	0.8	25.2	100
19 years	58.6	1.8	12.1	3.0	0.8	23.7	100
20 years	58.5	1.9	10.4	2.8	0.4	26.1	100
21 years	60.7	1.6	12.3	1.7	0.7	23.0	100
22 years or Older	60.5	1.7	10.0	2.0	0.8	24.9	100
Unknown	54.5	0.8	9.1	3.8	0.8	31.1	100

* Percentages may not add due to rounding.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Navy Finance Center Master Block Listing, and 1970 Census of Population Fifth Count File (Zip Code Extract).

Table 5.24. VEAP Participant Frequency Distribution:
Selected Demographic Characteristics by Contributory Level

(January-December 1977)

Service: Marine Corps

SELECTED DEMOGRAPHIC CHARACTERISTICS	Frequency Distribution (Percent)*						
	Contributory Level (Dollars)						TOTAL
	50	55	60	65	70	75	
<u>Marital Status</u>							
Single	63.4	0.1	11.4	0.3	0.1	24.7	100
Married	80.6	1.6	8.1	0.0	0.0	9.7	100
Unknown	76.9	0.0	7.7	0.0	0.0	15.4	100
<u>Number of Dependents</u>							
None	63.3	0.1	11.4	0.3	0.1	24.8	100
One	72.1	1.6	13.1	0.0	0.0	13.1	100
Two	57.1	0.0	0.0	0.0	0.0	42.9	100
Three or More	0.0	0.0	100.0	0.0	0.0	0.0	100
Unknown	71.9	0.0	8.3	0.0	0.0	19.8	100
<u>Race/Ethnic Group</u>							
White/Non-Spanish	63.5	0.1	9.8	0.2	0.1	26.3	100
White/Spanish	61.1	0.0	13.7	0.5	0.0	24.7	100
Black	64.4	0.6	13.9	0.4	0.2	20.6	100
Other	67.3	0.0	14.8	0.5	0.0	17.3	100
Unknown	81.8	0.0	0.0	0.0	0.0	18.2	100
<u>Education</u>							
Non-High School Graduate	69.3	0.0	12.6	0.4	0.0	17.7	100
High School Graduate or GED	62.8	0.2	10.7	0.2	0.1	26.1	100
1 Year College or More	53.7	0.5	12.1	0.5	0.5	32.7	100
Unknown	75.0	0.0	0.0	0.0	0.0	25.0	100

(Continued)

Table 5.24. VEAP Participant Frequency Distribution:
Selected Demographic Characteristics by Contributory Level (Continued)

(January-December 1977)

Service: Marine Corps

SELECTED DEMOGRAPHIC CHARACTERISTICS	Frequency Distribution (Percent)*						TOTAL
	Contributory Level (Dollars)						
	50	55	60	65	70	75	
<u>Median Income</u>							
Less than \$6,000	69.9	0.0	12.0	0.0	0.0	18.0	100
\$6,000-\$7,999	65.3	0.0	14.2	0.0	0.2	20.2	100
\$8,000-\$9,999	65.6	0.3	9.4	0.1	0.1	24.4	100
\$10,000-\$11,999	62.5	0.3	11.5	0.6	0.0	25.1	100
\$12,000-\$14,999	61.5	0.0	9.2	0.0	0.0	29.3	100
\$15,000-\$24,999	35.4	0.0	22.9	0.0	0.0	41.7	100
\$25,000 or more	100.0	0.0	0.0	0.0	0.0	0.0	100
Unknown	64.8	0.0	11.1	0.8	0.0	23.3	100
<u>Age at Entry</u>							
17 years or less	66.7	0.0	11.3	0.0	0.0	22.1	100
18 years	62.0	0.1	11.4	0.5	0.0	26.0	100
19 years	61.2	0.0	14.4	0.2	0.2	24.1	100
20 years	69.0	0.4	8.4	0.8	0.0	21.3	100
21 years	67.2	0.7	9.0	0.0	0.0	23.1	100
22 years or Older	61.8	0.5	8.3	0.0	0.5	29.0	100
Unknown	81.8	0.0	0.0	0.0	0.0	18.2	100

* Percentages may not add due to rounding.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Marine Corps Main Blanket File, and 1970 Census of Population Fifth Count File (Zip Code Extract).

Table 5.25. VEAP Participant Frequency Distribution:
Selected Demographic Characteristics by Contributory Level

(January-December 1977)

Service: Air Force

SELECTED DEMOGRAPHIC CHARACTERISTICS	Frequency Distribution (Percent)*						
	Contributory Level (Dollars)						TOTAL
	50	55	60	65	70	75	
<u>Marital Status</u>							
Single	40.1	1.0	5.6	3.1	1.9	48.2	100
Married	38.5	0.0	0.0	0.0	0.0	61.5	100
Unknown	--	--	--	--	--	--	
<u>Number of Dependents</u>							
None	41.1	1.1	5.1	3.0	1.7	48.1	100
One	23.1	0.0	15.4	0.0	7.7	53.8	100
Two	28.6	0.0	0.0	14.3	0.0	57.1	100
Three or More	40.0	0.0	0.0	0.0	0.0	60.0	100
Unknown	12.5	0.0	12.5	0.0	0.0	75.0	100
<u>Race/Ethnic Group</u>							
White/Non-Spanish	39.2	0.9	4.4	3.0	1.8	50.7	100
White/Spanish	37.5	6.3	18.8	0.0	6.3	31.3	100
Black	51.4	0.0	14.3	2.9	0.0	31.4	100
Other	40.0	0.0	0.0	5.0	0.0	55.0	100
Unknown	--	--	--	--	--	--	
<u>Education</u>							
Non-High School Graduate	28.6	14.3	7.1	0.0	0.0	50.0	100
High School Graduate or GED	41.9	0.7	5.4	3.0	1.9	47.0	100
1 Year College or More	30.8	0.0	4.6	3.1	1.5	60.0	100
Unknown	33.3	0.0	0.0	0.0	0.0	66.7	100

(Continued)

Table 5.25. VEAP Participant Frequency Distribution:
Selected Demographic Characteristics by Contributory Level (Continued)

(January-December 1977)

Service: Air Force

SELECTED DEMOGRAPHIC CHARACTERISTICS	Frequency Distribution (Percent)*						
	Contributory Level (Dollars)						TOTAL
	50	55	60	65	70	75	
<u>Median Income</u>							
Less than \$6,000	45.5	0.0	0.0	9.1	9.1	36.4	100
\$6,000-\$7,999	42.9	0.0	7.9	3.2	1.6	44.4	100
\$8,000-\$9,999	41.1	1.3	6.0	2.0	1.3	48.3	100
\$10,000-\$11,999	40.2	1.5	3.0	3.0	2.3	50.0	100
\$12,000-\$14,999	34.6	1.2	8.6	4.9	2.5	48.1	100
\$15,000-\$24,999	61.1	0.0	0.0	0.0	0.0	38.9	100
\$25,000 or more	--	--	--	--	--	--	
Unknown	33.3	0.0	3.9	2.0	0.0	60.8	100
<u>Age at Entry</u>							
17 years or less	52.0	0.0	8.0	2.0	0.0	38.0	100
18 years	35.0	0.7	5.7	2.1	2.9	53.6	100
19 years	41.5	1.9	4.7	5.7	0.9	45.3	100
20 years	43.9	1.5	1.5	1.5	0.0	51.5	100
21 years	36.2	0.0	5.2	3.4	3.4	51.7	100
22 years or Older	39.5	1.2	7.0	2.3	2.3	47.7	100
Unknown	0.0	0.0	0.0	0.0	0.0	100.0	100

* Percentages may not add due to rounding.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Air Force Accounting and Finance Center Blanket Company Voucher, and 1970 Census of Population Fifth Count File (Zip Code Extract).

5.3 Demographic Analysis of "True" Disenrollees

The analysis of characteristics of participants in the Veterans' Educational Assistance Program reveals much about its appeal and about the segments of the eligible population that find it appealing. In the absence of attitudinal data, a thorough review of participant characteristics is the best way to assess the success of the new educational program. But by studying a special subset of the participant population, those who disenroll from VEAP, something can be learned about the program disincentives.

Tables 5.26 and 5.27 show selected demographic characteristics of VEAP disenrollees, first compared to the characteristics of servicemembers still participating in the program, then compared according to duration of participation in the program before disenrolling. *Servicemembers reported as disenrolled from VEAP due to separation from the Service have been eliminated from these analyses* so that only the "true" disenrollees (those who voluntarily disenroll and remain in the Service) are examined.

When VEAP disenrollees are compared with servicemembers who were still participating in the program as of December 1977, a clear pattern of disenrollee characteristics emerges. VEAP disenrollees are more likely than active participants to be married, have one or more dependents, have less than a high school education, and come from an area where the median family income is less than \$6,000 per year (according to 1970 census figures). This is a logical pattern since all of these characteristics relate to one's ability to afford the monthly contribution.

Disenrollees were also more likely than participants to have been contributing to the program at the minimum level (\$50 per month). This at first

Table 5.26. Comparison of VEAP Participants (Less Disenrollees) and VEAP Disenrollees (Not Separated from the Service) by Selected Characteristics (January-December 1977)

SELECTED CHARACTERISTICS	Relative Frequency Distribution (Percent)		VEAP Disenrollment Index ^c
	Total Participants, Less Disenrollees ^a	Disenrollees not Separated From the Service ^b	
\$50 Contribution	60.0	64.0	+6.7
\$75 Contribution	28.7	25.8	-10.1
Married	4.1	7.8	+90.2
Single	95.3	88.7	-6.9
One or More Dependents	4.2	9.7	+131.0
High School Graduate, GED, or Above	73.4	51.8	-29.4
Less Than High School Graduate	26.0	44.8	+72.3
1970 Zip Area Median Income Below \$6000	5.3	6.9	+30.2
1970 Zip Area Median Income Between \$10,000 and \$15,000	34.5	36.0	+4.3
Male	93.7	93.1	-0.6
Female	5.9	3.4	-42.4
White/Non-Spanish	60.1	58.6	-2.5
White/Spanish	6.3	5.5	-12.7
Black	28.0	27.1	-3.2
Other Than Above Race/Ethnic Group	4.9	5.3	+8.2

^a N = 36536

^b N = 1076

^c This index is computed using the same formula as that used for computing the participation index (see Section 3.1).

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, Air Force Accounting and Finance Center Blanket Company Voucher, and 1970 U.S. Census of Population Fifth Count File (Zip Code Extract).

seems a contradiction, since it would appear logical that the burden would be greater for those contributing \$75 per month. However, it is probable that disenrollees were more likely to contribute at the minimum level because they were aware of the financial burden of participation at the time they enrolled. Also, participants who enrolled at the \$75 contributory level were probably more certain of their ability to afford such a commitment.

For Table 5.27, disenrollees are broken into two groups: those who participated in VEAP for up to four months before disenrolling, and those who participated for five to ten months before disenrolling. The groups are divided at the four-month mark because nearly 70 percent of those who disenrolled did so within four months. The duration of participation was derived by subtracting the number of the month of enrollment (e.g., January = 1, February = 2, etc.) from the number of the month of disenrollment. None of the disenrollees in the 1977 VEAP participant file participated for more than 10 months before disenrolling.

A curious thing is revealed in this analysis: the disenrollees who are more characteristic of the total "true" disenrollee population are those who remained in the program for the longer duration (5-10 months). Members of this group are more likely than those who disenrolled within four months to be married, have one or more dependents, and have less than a high school education. Also, the longer-duration participants are more likely to be male, from white/Spanish or black minority groups, and to have participated in the program at the \$50 contributory level. Conversely, those who disenrolled shortly after entering the program (within four months) are more likely to be single, female, have no dependents, have at least a high school education, and to be a member of a minority group other than white/Spanish or black.

Table 5.27. Comparison of VEAP Disenrollees (Not Separated from the Service)
by Selected Demographic Characteristics and Duration of
Participation in VEAP

SELECTED CHARACTERISTICS ^a	Duration of VEAP Participation		Comparison Index ^d
	4 Months or Less ^b	5 to 10 Months ^c	
\$50 Contribution	62.8	66.8	+6.4
\$75 Contribution	26.7	23.9	-10.5
Married	6.6	10.6	+60.6
Single	88.3	89.4	+1.2
One or More Dependents	8.3	12.7	+53.0
High School Graduate, GED, or Above	55.0	44.4	-19.3
Less Than High School Graduate	40.0	55.6	+39.0
Male	90.7	98.5	+8.6
Female	4.3	1.5	-65.1
White/Non-Spanish	58.9	58.0	-1.5
White/Spanish	4.3	8.2	+90.7
Black	25.6	30.5	+19.1
Other Than Above Race/Ethnic Group	6.2	3.3	-46.8

^a Figures for Median Family Income are not presented in this table because the differences between the two disenrollee groups were negligible.

^b N = 745

^c N = 331

^d This index is computed using the same formula as that used for computing the participation index (see Section 3.1).

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, and Air Force Accounting and Finance Center Blanket Company Voucher.

One possible explanation for this finding is that the disenrollees who remained in the program for the longer duration were more committed to long-range educational goals as a means of self-improvement or as a way to achieve upward mobility. Therefore, in spite of the financial hardship, they stayed in the program until the burden became intolerable. It is difficult to adequately interpret this finding without supporting attitudinal data.

There are already indications that disenrollments have increased substantially in CY 1978, so future analyses will focus more closely on this area. Also, in succeeding analyses disenrollees will be compared with participants who temporarily suspend their contributions to the program.

5.4 Post-Enrollment Transactions

Analysis of VEAP participation and disenrollment patterns has focused principally on the comparative description of participants and disenrollees with respect to fixed background characteristics such as education, race/ethnic group, marital status, initial contributory level, etc. While differences were found between participants and non-separated disenrollees suggesting characteristics that may discourage continued participation, these analyses dealt only with enrollment and disenrollment. For example, we know that the proportions of married persons, persons with dependents and persons contributing \$75 are greater among disenrollees than among participants; we infer that these characteristics indicate a lower capacity to contribute. But these analyses do not provide information on the degree to which such individuals may have tried, successfully or unsuccessfully, to adjust to VEAP requirements by reducing their monthly contribution. Nor do they provide information on individuals who disenrolled and re-enrolled at a later time, when, for example, promotion brings an increase in salary.

To answer such questions concerning interactions between participants and VEAP, data on changes in participant status after initial enrollment were extracted from participant files supplied by the Services. Analysis of the transactions would presumably supplement existing information on the characteristics of participants and disenrollees with data on VEAP-related behavior before and after disenrollment.

Table 5.28. Occurrence of Selected Types of Transactions
Among VEAP Participants*

(January-December 1977)

ALL SERVICES

	<u>Transaction 1</u>	<u>Transaction 2</u>	<u>Transaction 3</u>
Re-enrollment	--	99	1
Contribution Reduced	102	6	1
Contribution Increased	116	2	0

*Transactions tabulated by order of occurrence.

SOURCE: Data derived from DoD Master and Loss File, USAREC First Examination and Accession File, Army Finance and Accounting Center Master Allotment File, Navy Finance Center Master Block Listing, Marine Corps Main Blanket File, and Air Force Accounting and Finance Center Blanket Company Voucher.

Unfortunately, the small number of transactions by VEAP participants during the first year did not permit meaningful study of these phenomena. Table 5.28 shows that in the first year (CY 1977) only 100 non-separated

disenrollees chose to re-enroll in VEAP. The table also shows that 109 participants chose to reduce their contributions and 118 chose to increase them. The identification of stable, meaningful patterns in VEAP transactions must await a larger sample of data. In future analyses, the body of data should be of sufficient size to allow cross tabulations of program transactions with selected demographic characteristics.

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APPENDIX A

Excerpts from

"First Annual Report to Congress on the
Post-Vietnam Era Veterans' Educational
Assistance Program"

[Sections 1 and 2]

First Annual Report to Congress on the
Post-Vietnam Era Veterans' Educational
Assistance Program

INTRODUCTION

The Post-Vietnam Era Veterans' Educational Assistance Act of 1977 enacted under Title IV of Public Law 94-502, established a contributory educational assistance program under chapter 32 of Title 38, United States Code. The purpose of chapter 32 is to provide educational assistance to those persons who initially enter the armed forces after December 31, 1976 and are not covered by the provisions of chapter 34, (Veterans' Educational Assistance) to assist them in obtaining an education they might otherwise be unable to afford and to attract qualified persons to serve in the armed forces. Eligibility for participation in the chapter 32 program is extended to active duty personnel in the U.S. Coast Guard, the U.S. Public Health Service, the National Oceanic and Atmospheric Administration and military personnel in the Department of Defense.

This report is in response to requirements specified in Title 38, United States Code, Section 1642, that a report be submitted annually to the Committees on Veterans' Affairs of the Senate and House of Representatives and that the first such annual report be submitted 15 months after the date of enactment of this section. Section one of the report describes the administration of the chapter 32 program by the Veterans Administration. Section two discusses the implementation and operation within the Department of Defense. Section three contains detailed statistics on participation, including information on patterns of enrollment (according to demographic, socioeconomic, and other characteristics) within the Department of Defense and its components.

First Annual Report to Congress on the
Post-Vietnam Era Veterans' Educational
Assistance Program

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Section 1. Administration of the Program - Veterans Administration

Policies and procedures, consistent with the provisions of Public Law 94-502, incorporated into Title 38, United States Code, under chapter 32, have been developed for administration of the Post-Vietnam Era Veterans' Educational Assistance Program (VEAP). The Veterans Administration has made every effort to plan for and accommodate those applicants who have requested benefits or who are expected to apply for benefits in the future. This section of the report includes a comment on the status of regulations drafted to guide implementation of the program, a description of the banking system which maintains a record of funds contributed, and a summary of the procedures approved for administration of benefits. The last part of this section discusses the progress made and difficulties encountered since inception of the program.

1.1 Joint Veterans Administration/Department of Defense Regulations

Chapter 32 of Title 38, United States Code contains several references to definitions, terms and conditions to be prescribed in regulations issued jointly by the Administrator of Veterans Affairs and the Secretary of Defense. In response to this requirement, regulations have been drafted and are pending concurrence by both the Veterans Administration and the

Department of Defense. Subsequent to this approval, the regulations will be published in the Federal Register and will be incorporated later into the Code of Federal Regulations.

Until such time as these regulations are promulgated, the Veterans Administration will continue to operate under the guidelines established by DVB Circular 20-77-25, issued in coordination with the Department of Defense. Since the joint implementation report of April 11, 1977, DVB Circular 20-77-25, Appendix A, Revised, has been published and is provided in Appendix A of this report. In addition, the Veterans Administration is developing, for internal use, more detailed instructions for processing chapter 32 benefits.

1.2 Maintenance of the Fund

Records of contributions from the participants, along with any contributions from the Department of Defense, are maintained by the Veterans Administration in a computerized system at the VA Data Processing Center in Austin, Texas known as the Chapter 32 Banking System. Several staff months and substantial overtime were expended in activating this system. The project also required close coordination among several Federal agencies. In December 1977, the Veterans Administration began processing computer tapes from the Army, Navy, Marine Corps, Air Force, Coast Guard and National Oceanic and Atmospheric Administration.

These initial submissions culminated several months of negotiations on data content, format and transfer. A memorandum of understanding which formalized the results of these negotiations has been signed by all parties concerned. A copy of this memorandum of understanding, entitled Interagency Agreement between the Veterans Administration and the Department of Defense, is provided in Appendix A of this report.

The banking system maintains the following information for each participant:

- basic identification data,
- an accounting of the dates and amounts of contributions made by the participant and the Department of Defense, if applicable, and
- an accounting of the dates and amount of refunds made from the system.

Now that the initial tapes from the Services have been processed by the Veterans Administration, the banking system is updated monthly. These monthly transactions include the transfer of contributions from the Services, the input of information concerning allotment changes and the processing of disenrollment refunds. VA Form 4-5281, Notice of Disenrollment and Application for Funds Deposited in Post-Vietnam Era Veterans' Educational Assistance Program, is used to apply for a disenrollment refund. Participants on active duty submit

completed forms to their installation finance office; veterans submit their completed forms to the nearest VA regional office. Subsequently, the applications are forwarded to the VA Data Processing Center, Hines, Illinois where pertinent data are transferred to magnetic tape. These refund transactions are transmitted to the VA Data Processing Center in Austin, Texas for input into the Chapter 32 Banking System, from which refund tapes are sent to the Department of Treasury Disbursing Center for the issuance of refund checks. A record of the amounts refunded is returned to the VA Data Processing Center, Hines, Illinois for accounting purposes.

Data obtained from the banking system were used to determine the participation rate and amounts of contributions during the first year of the program ending December 31, 1977 and are presented below. These data are based upon actual transactions received by the Veterans Administration from the individual Services. Total participants means all persons who have ever participated in the program since its inception. Active participants means those persons who were having, as of December 31, 1977, amounts deducted from their pay monthly. Total gross contributions means the total amount of contributions that have been paid into the system since inception of the program.

Chapter 32 Participants/Contributions
(January 1, 1977 through December 31, 1977)

	<u>TOTAL PARTICIPANTS</u>	<u>ACTIVE PARTICIPANTS</u>	<u>TOTAL GROSS CONTRIBUTIONS</u>
Army	26,091	25,635	\$ 7,202,465
Navy	13,571	13,353	3,704,140
Marine Corps	2,438	2,438	676,030
Air Force	507	502	103,810
Coast Guard	256	256	67,035
PHS*	69	69	20,670
NOAA**	2	2	475
TOTAL	42,934	42,255	\$11,774,625

* Public Health Service

** National Oceanic and Atmospheric Administration

NOTE: The data presented here are taken from the VA banking system computations. The data differ from calculations used elsewhere in this report because figures supplied by the Services eliminated duplicate records on persons who have disenrolled and re-enrolled during the year. The VA banking system counted these as two initial enrollments. It should also be noted that the above chart includes participants from the Coast Guard, Public Health Service and the National Oceanic Atmospheric Administration. Section 3 figures do not include these with the Service participation figures.

1.3 Administration of Benefits

The Veterans Administration has the sole responsibility for the administration of educational assistance benefits under chapter 32, Title 38, United States Code and has dedicated a considerable amount of staff time toward the development of systems and procedures for processing applications as they are received. Applications for benefits under this program are processed by the VA regional office having jurisdiction over the area where the training is given, except for correspondence training, in which case it may be processed by the regional office having jurisdiction over the area where the veteran is living.

A new form, VA Form 22-8821, Application for Educational Assistance (For Post-Vietnam Era Veterans under Chapter 32, Title 38, U.S.C.) has been developed and is pending publication. This form is to be used for all chapter 32 educational assistance programs except the Predischarge Education Program (PREP) for which a separate application form is being developed. To the extent possible, existing forms, with modifications as necessary, will be used in administering chapter 32 benefits.

Processing of chapter 32 payments will require extensive program modifications to the current computer system that processes benefits under chapters 34 and 35. Until this is accomplished, awards, disallowances and other transactions under chapter 32 will be processed manually. A payment processing unit has been established at the VA Data Processing Center,

Hines, Illinois. It will receive Educational Assistance Award forms (VAF 22-1997) after completion by the VA regional office. The unit will then perform those functions that are normally carried out by the automated system that processes benefits under chapters 34 and 35.

The Veterans Administration has developed formulas and tables based on the formula contained in Title 38, United States Code, Sections 1622(b) and 1631(a)(2). These formulas and tables, which are utilized to compute monthly rates and benefit payment amounts, are necessary to assure that the VA-to-participant contribution ratio of 2 to 1 is maintained.

As of December 31, 1977 there were no beneficiaries receiving payments from the chapter 32 program. However, recently there have been some applicants, who, due to early discharges, have been declared eligible. Their claims have been processed for payment of benefits under the program.

There is no confirmed date for completion of the modification of the current education computer system to accept chapter 32 awards or related transactions. This is due to the fact that several higher priority computer projects require immediate programming attention. It is estimated that the modification of the current system will be accomplished within the next two years. The next annual report will provide a firmer estimate of the actual activation date.

Eventually chapter 32 transactions will be processed under the VA's Target System, an advanced computer system that will expedite claims processing through the use of video display terminals. This system, which is designated to process all types of VA claims, is presently in the initial installation phase. Chapter 32 award processing will not be programmed into the Target System until some time in the future because current operating systems with a large volume of actions have taken precedence over this project. Again as stated above, the next annual report will provide more definitive dates.

1.4 Progress to Date

It is estimated that there will be no significant number of chapter 32 applications for benefits until 1980. This is due to the fact that most participants who entered the Services after December 31, 1976, and who began authorizing payroll deductions at the beginning of the chapter 32 program in 1977, will not complete their first enlistment (usually three years) until that time. In the interim, the Veterans Administration will be responding to requests for information on the status of chapter 32 accounts in the banking system, and is in the testing phase of adding this capability to the existing Beneficiary Identification and Record Locator System (BIRLS). Considering the small number of applications for benefits expected within the next two years, the Veterans Administration has developed adequate procedures for processing claims. Furthermore, it is expected that the current computer system

will have been fully modified and capable of processing chapter 32 transactions by the time large numbers of claims are received.

The first joint report submitted by the Veterans Administration and the Department of Defense stated that the Veterans Administration would evaluate the chapter 32 program by studying the characteristics of 1) all participants in the payroll deduction program, 2) trainees receiving chapter 32 benefits and 3) participants who contributed through payroll deductions but did not receive training under chapter 32. There were no eligible chapter 32 trainees during the first year of the program and an analysis of participants not electing to draw benefits for training was scheduled for several years in the future. Therefore, for this report, only an analysis of the participants in the payroll deduction program would have been possible by the Veterans Administration. An adequate system has been established for the retrieval of this data. However, due to a variety of problems, records transferred by the seven Services did not include all of the socioeconomic and demographic data necessary to complete an analysis. The Veterans Administration and the Services are working closely to resolve these problems, and it is anticipated that the data required for analysis will be available soon.

During a review of the Regulations submitted by the Service Departments, the Veterans Administration Office of the General Counsel noted a number of inconsistencies with the existing

law. These were discussed with a representative of the Department of defense who agreed to make the appropriate changes as soon as possible.

1.5 Evaluation of the Program

While the number of chapter 32 participants slightly exceeded prior expectations, the Veterans Administration believes that it is still too soon to accurately assess the popularity or viability of the chapter 32 program. However, a great deal of effort has been expended by the staff to develop and establish appropriate systems in order to both maintain contributed funds and process claims for benefits in a timely manner. The Veterans Administration is well prepared to meet the needs of all claimants within the provisions of law.

◆

Section 2. Program Implementation and Operation -
Department of Defense

For the four Department of Defense components, the implementation of the Post-Vietnam Era Veterans' Educational Assistance Program (VEAP) is essentially complete. Some problems concerning the transfer of funds and information from the Services to the Veterans Administration remain unresolved; however, most other aspects of the program are operational.

There is considerable Service variation both in the interest shown by eligible recruits, and in the nature of problems encountered in implementing the program. Because of these differences, each Service component was asked to prepare a statement for this report, summarizing its observations on the first year of VEAP operation. The Services were requested to include the following information:

- Description of outreach activities (both those directed to recruiting prospects and those directed to eligible servicemembers);
- Description of enrollment procedures;
- Review of major problems encountered during the year and a discussion of how they were solved (for unsolved problems, a description of the implications for future operation of the program);
- Discussion of plans for Department of Defense "bonus" contributions.

This section presents a summary of this information.

2.1 Outreach

Recruiting Programs

Each of the four Services has some form of information program for potential recruits, but there is considerable variation in the manner and extent of VEAP exposure presented in their promotional materials. This variation is attributable to the differing recruiting needs of the Services and reflects the general differences in Service advertising scope and methods.

For the past several years, educational benefits have been identified as effective enlistment motivators for persons entering the Army. Army recruiting and advertising materials incorporate frequent references to the educational opportunities available through military service. Soon after P.L. 94-502 was enacted, the Army developed advertising materials which featured the new program. The Army has conducted an aggressive promotional campaign--advertising VEAP in newspapers, magazines, professional journals, and radio.

The Navy has also given VEAP exposure in its recruiting campaign. Literature mailed to prospective recruits, standard poster displays, a chart explaining benefits, and other material are all used to advertise VEAP and create awareness of the new

Service benefit. However, Navy promotional efforts have been confined primarily to its own publications. Information on VEAP has been featured in Navy recruiting literature such as Navy Challenge, Mind Growing Experience, and the Navy Career Guide.

The Marine Corps and the Air Force have concentrated mainly on in-Service outreach efforts. Though recruiters from both of these Services counsel prospective recruits on VEAP benefits, the program is not featured in their advertising campaigns.

In-Service Programs

The Marine Corps counsels all eligible enlisted accessions on VEAP at its two recruit depots, and newly commissioned officers at the Marine Corps Development and Education Command in Quantico, Virginia. Additionally, Marine Corps education officers are required to identify and counsel all non-enrollees when they report to their first duty station. The Marine Corps Educational Opportunities booklet, which receives wide distribution, includes a description of the chapter 32 program.

The Air Force briefs all enlistees on VEAP during the 12th and 18th days of their Basic Military Training, and briefs all officers at their points of accession. Briefings are also given at all Air Force technical training centers. In addition, the Air Force has developed a special program to ensure that all enlisted members serving four-year enlistments are counseled on VEAP benefits in their 12th month of service. Since full VEAP

benefits can be accrued in three years, the 12th month counseling program reminds eligible servicemembers about the program at a time when they are earning more and can still derive maximum benefits from participation.

The Army and Navy also have in-Service VEAP information and counseling programs. All Army enlistees are briefed on VEAP at the Army Reception Centers. Recently, a special videotape presentation was developed for this purpose to ensure that all eligible enlistees receive a uniform, enthusiastic and professional presentation on VEAP opportunities. The Army further requires that soldiers be counseled during in-processing at their first duty station and annually thereafter during their initial tour of duty.

The Navy provides information and counseling on VEAP at the Recruit Training Commands. In addition, VEAP has been incorporated into the Navy Retention Team program to ensure that eligible servicemembers periodically receive VEAP counseling. The Navy also promotes VEAP in a wide range of internal publications such as Navy Campus magazine, Careergram, Flag Officer's Newsletter, CHINFO (Chief of Naval Information) newsgrams, and All Hands magazine. VEAP information has been presented in radio and film spots distributed to all ships and stations.

2.2 Enrollment Procedures

Service entrants are briefed on VEAP provisions and requirements at Armed Forces Examining and Entrance Stations (AFEES) prior to entering active duty. At that time recruits must read and sign Part I of the VEAP statement of understanding (DD Form 2057) certifying that they received the VEAP briefing. During reception station processing or at the first duty station, each recruit is again briefed on the program and given an opportunity to enroll. The recruit records his/her decision on Part II of DD Form 2057 and signs the form. Servicemembers who elect to participate complete an allotment form which authorizes automatic payroll deductions.

The detailed administrative procedures of the enrollment process for the individual Services appear in Appendix B.

2.3 Significant Problems

Many of the problems encountered during the implementation of chapter 32 were the typical "start-up" difficulties that can be associated with the establishment of any major program. Problems centered around the inclusion of the VEAP allotment in the existing finance and accounting systems, and the development of automated procedures for transferring VEAP funds to the Veterans Administration.

The Army initially encountered some difficulties in setting up its VEAP allotment program. The Army's automated finance

system could accommodate only 35 VEAP allotment payments during a three-year enlistment. Therefore, a temporary system was instituted to collect the 36th payment manually from the servicemember's separation voucher. An automated separation voucher system is being designed and will be installed in late FY 1978.

The Air Force experienced some problems in developing procedures for implementing VEAP and merging VEAP data with their automated finance and accounting system. But their difficulties were related more to a lack of time than to any deficiencies inherent in the design of the program. Once their procedures were developed, the Air Force encountered no major problems.

The Navy and Marine Corps reported no major problems in implementing the program. There was some initial confusion over VEAP provisions at the field operations level in the Navy, but this problem has been resolved.

2.4 Department of Defense Contributions to the Fund

Chapter 32 of Title 38, United States Code, Section 1622(c) authorizes the Secretary of Defense to contribute to the deposit fund accounts of program participants:

The Secretary is authorized to contribute to the fund of any participant such contributions as the Secretary deems necessary or appropriate to encourage persons to enter or remain in the Armed Forces. The Secretary is authorized to

issue such rules and regulations as the Secretary deems necessary or appropriate to implement the provisions of this subsection.

The Senate Committee on Veterans' Affairs states in its report to accompany S.969 (September 16, 1976) that "the Committee expects that the Secretary will utilize this authorization as 'a management tool to attract selected individuals' and as an inducement to high quality personnel whom the Secretary wishes to retain" (p. 105). "In this regard," the Committee further states, "the conclusion of the Defense Manpower Commission that G.I. Bill type educational benefits should be utilized as a 'recruiting management program with benefits granted only on a selective basis to help meet critical skill needs' has guided the Committee in its determination of the need for this provision" (Ibid.).

The Secretary of Defense currently has the authority (Public Law 93-277) to offer differential compensation in the form of bonuses to personnel possessing skills or qualifications for which there is a critical need. Enlistment bonuses, payable at completion of training, are used to attract volunteers who are considered trainable for skills in short supply. In addition, selective re-enlistment bonuses are used to stimulate the retention of enlisted personnel in shortage-category military occupational specialties.

Since the objectives of Title 38, United States Code, Section 1662(c) are similar to the objectives of current enlistment and reenlistment bonus programs (as well as enlistment and reenlistment incentive programs in general), the potential use of the VEAP provision must be evaluated within the context of existing incentive payments. The Services have been studying the potential use of the educational "bonus" (i.e., Department of Defense contributions to VEAP accounts) as a recruiting management device.

The Army has developed a "test plan" for implementation of the educational "bonus" provision. The cost for the test is estimated at \$11 million. The Army test is expected to provide empirical data on the cost-effectiveness of the DoD contribution as an enlistment incentive. It will be conducted during FY 1979, with recruiting promotional support and advertising in the public media. The test will measure the overall effect of the DoD contribution (alone and in conjunction with the enlistment bonus) on the quantity and quality of enlistments in hard-to-fill skills. The data and findings from this test will be shared with the other Services.

The Army is also planning to conduct a study of enlistment incentives. A survey will be used to compare the relative attractiveness of DoD VEAP contributions and other enlistment incentives.

The Navy has been considering the potential use of the DoD contribution. The Navy is concerned that a DoD contribution could discourage reenlistments. The Navy believes that several years of VEAP experience may be necessary before valid analyses can be conducted on the value of DoD VEAP contributions.

The Marine Corps and the Air Force have not developed any formal plans for payment of DoD contributions. However, both Services suggest consideration of modifications to the present format. The Marine Corps speculates that DoD contributions may enhance VEAP participation if they are applied to the enrollee's own required contribution--thus reducing the apparent financial burden placed upon the individual participant. The Air Force proposed that a DoD "bonus" be given to all individuals who have participated for the maximum 36 months, and that the servicemember's contribution be reduced.

The Department of Defense will evaluate the results of the Army test and attitude survey before making a decision on DoD contributions.

APPENDIX B

Data Format and Description

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Table B.1 VEAP Participant File Record Description

<u>Element Name</u>	<u>Record Position</u>	<u>Source</u>	<u>Values</u>	<u>Transformations</u>
Service	1	Submitting Agency/Service	1-4	
SSAN	2-10	"	Valid Numeric	
Pay Grade	11-12	DMDC Master/USAREC (as of December 1977)	See Appendix	
Begin Date (mmyy)	13-16	Submitting Agency/Service	0177-0877	
End Date (mmyy)	17-20	"	0177-0877	
Amount	21-22	"	\$50-\$75	
D.I.A. (Army only)*	23-25	"	See Appendix	
DoD Primary Occupation Code (DPOC)*	71-73	DMDC Master/USAREC (as of December 1977)		
Home Record	74-76	"	"	
Marital Status	77	"	"	
No. Dependents	78-79	"	"	
Race/Ethnic Code	80	"	"	
Sex	81	"	"	
AFQT Percentile	82-83	"	"	
Age at Entry	84-85	"	"	Master File age Recorded to Actual age; Value 35=35+
TAFMS Group *	86-87	"	"	
VRBN*	88	"	"	
Reenlistment Eligibility	89	"	"	
UIC (Unit Identification Unit)	90-96	"	"	
Spanish Surname Flag	97	"	"	
Highest Year of Education	98-99	"	"	GED (Value 13) USAREC Recorded to HS Grad. (Value 6)
Term of Enlistment	100	"	"	
Match Flag	101	"	"	0=No match; 1=Master only; 2=USAREC only; 3=Both
ZIP Code	102-106	DMDC USAREC (December 1977)	See Appendix	

* Not used in present analysis of participants

Table B.1 (continued)

<u>Element Name</u>	<u>Record Position</u>	<u>Source</u>	<u>Values</u>	<u>Transformations</u>
Mean Family Income*	107-111	DMDC 1970 Census File	"	
Median Family Income	112-116	"	"	
% Urban Residence*	117-121	"	"	
% Rural Residence*	122-126	"	"	
% White*	127-131	"	"	
% Negro*	132-136	"	"	
% 16-21 Males Not In School				
Unemployed*	137-141	"	"	
% Males 14-64 In Armed Services*	142-146	"	"	
% Males 14-64 Unemployed*	147-151	"	"	
Flag	152		0=No ZIP Match; 1=3 digit match 2=5 digit match	
Enlistment Bonus	153	DMDC Master/USARC (as of December 1977)	0=Unknown 1=Combat Arms \$0-1500 2=Combat Arms \$1500-3000 3=Combat Arms \$3000+ 4=Non-Combat Arms \$0-1500 5=Non-Combat Arms \$1500-3000 6=Non-Combat Arms \$3000+	
Inter Service Separation Code (ISC)	154-155	DMDC Loss as of Dec. 1977	See Appendix	19 indicates no match vs Loss File

* Not used in present analysis of participants.

Table B.2 Participant File: Coding and Data Element Description

<u>Record Position</u>	<u>Element Name</u>	<u>Description</u>
11-12	Pay Grade (PG)	00 Enlisted Unknown 01-09 E1-E9 10 Warrant Officer Unknown 11-14 W1-W4 20 Commissioned Officer Unknown 21-31 O1-11
Member's pay grade at as-of-date of the file or date of separation. If Warrant Officer/Commissioned Officer designator is missing, pay grade is assumed to be an officer pay grade. If pay grade is also missing, field is shown as officer unknown (20).		
71-73	DoD Primary Occupation Code (DPOC)	See DoD Publication 1312.1-E and 1312.1-0
Coding for this variable is taken from DoD Publications 1312.1-E and 1312.1-0 "Occupational Conversion Table." This conversion table translates individual Service occupational designations into a common coding and occupational scheme in order to facilitate cross-Service occupational comparisons. The Primary Occupation code indicates the occupation for which the Service member has been trained or the most significant skill which the Service member has been trained or the most significant skill held by the individual.		
74-76	Home of Record: State or Country (HOR)	See A.1.1 for coding of this data element.
This data element contains information on the Service member's home of record at entry onto active duty or at the time of his latest reenlistment. Army and Navy report Home of Record at entry, Marine Corps and Air Force report at time of latest enlistment/reenlistment. Only Air Force and Marine Corps report home of record for officer personnel.		
77	Marital Status (MS)	1 Single, Divorced, Interlocutory Decree, Legally Separated, Widowed, or Marriage Annulled 2 Married
78-79	Number of Dependents (DEPS)	01 No dependents 02 1 dependent 03 2 dependents 04 3 dependents 05 4 dependents 06 5 dependents 07 6 dependents 08 7 dependents 09 8-15 dependents

Submission values greater than 15 are recorded to unknown.

<u>Record Position</u>	<u>Element Name</u>	<u>Description</u>	
80	Race Ethnic (RETH)	1	Caucasian Non-Spanish
		2	Caucasian Spanish
		3	Negro
		4	Malayan
		5	Other

Reflects members' race/ethnic status. Spanish information is added to the file based on a match with a Spanish surname file maintained by DMDC. Information on Spanish surname is also stored in data element number 52. Information on Malaysians is stored for Navy personnel only.

81	Sex (SEX)	1	Male
		2	Female

82-83	AFQT Percentile Score (AFQT)	For Navy and Air Force	
		01-09	Converted to unknown
		10-99	Valid range

For Army
01-99 Valid range

For Marine Corps, see below.

For Army, Navy and Air Force, entry in this field represents the percentile score achieved by Service member on the Armed Forces Qualification Test, or on another entry test which has been converted to an AFQT percentile equivalent. Starting with the FY 72 file, Marine Corps has submitted scores from a variety of entry tests, and these scores are recorded in this field. The AFQT score group data element provides information on the specific test and a mental category equivalent for the score reported here. In the FY 71 files, the Marine Corps AFQT field entry is the same as Air Force and Navy. This field is coded only for enlisted personnel.

84-85	Age at Entry (Transaction)	Valid for 01-99
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Age of individual at the time of entry (or at time of transaction) computed by using date of birth and date of file, if matched in USAREC File. Age as of June 1977 if matched in Master File.

86-87	TAFMS Group (TAFMSG)	1	1-11 months
		2	12-23 months
		3	24-35 months
		-	-
		-	-
		35	408-419 months
		36	420-480 months

This data element reflects year of Service. For enlisted personnel, data element is computed from TAFMS. For officers, TAFMS group is based on Service computed from Date of Entry into Officer Ranks. The same grouping criteria are used for both officers and enlisted personnel. Personnel showing from 420-480 months are included in 36. Months above 480 are plugged to unknown.

Variable/Selective Reenlistment Bonus Multiplier (VRBM)	1-6	Valid range
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<u>Record Position</u>	<u>Element Name</u>	<u>Description</u>	
89	Reenlistment Eligibility (RE)	1	Eligible to reenlist
		2	Ineligible to reenlist
90	Unit Identification Code Type	1	Assigned unit is registered JCS FORSTAT System
		2	Assigned unit has DODAADS Code
		3	Individual is not assigned to a unit
		4	Unit assignment is unknown
91-96	Identification Code (UIC)	Actual UIC to which individual is assigned.	
97	Spanish Surname Flag	1	Individual has Spanish surname
This flag is set based on individual's name having matched DMDC Spanish- surname tape.			
98-99	Highest Year of Education (HYEC)	01	1-7 years of elementary school completed
		02	8 years of elementary school completed
		03	1 year high school completed
		04	2 years high school completed
		05	3 or 4 years high school completed with no diploma or no G.E.D.
		06	High School graduate, diploma or G.E.D.
		07	1 year college completed
		08	2 years college completed
		09	3 or 4 years college completed with no diploma
		10	College graduate
		11	Masters degree received or other professional degrees beyond college other than a doctorate
		12	Doctorate degree received.
100	Term of Enlistment	Valid for values 01-99	
Number of years of service for which an individual has contracted.			
102-106	Home of Record Zip Code- First Three Digits	Valid for 000-999	
	Home of Record Zip Code- Last Two Digits	Valid for 00-99	

<u>Record Position</u>	<u>Element Name</u>	<u>Description</u>
107-111	Mean Family Income	
112-116	Median Family Income	
117-121	Percent of Persons living in Urban Residence	
122-126	Percent of Persons with Rural Non-Farm Residence	
127-131	Percent of Persons White	
132-136	Percent of Persons Negro	
137-141	Percent of Males 16-21 years not in School who are Unemployed	
142-146	Percent of Males 14-64 years in Armed Forces	
147-151	Percent of Males 14-64 years who are Unemployed	
154-155	Interservice Separation Codes	See A.1.2 for description

Table B.2.1 State Codes

Alabama	AL	01	Nebraska	NE(NB)	31
Alaska	AK	02	Nevada	NV	32
American Samoa	AQ	03	New Hampshire	NH	33
Arizona	AZ	04	New Jersey	NJ	34
Arkansas	AR	05	New Mexico	NM	35
California	CA	06	New York	NY	36
Canal Zone	PQ	07	North Carolina	NC	37
Colorado	CO	08	North Dakota	ND	38
Connecticut	CT	09	Ohio	OH	39
Delaware	DE	10	Oklahoma	OK	40
District of Columbia	DC	11	Oregon	OR	41
Florida	FL	12	Pennsylvania	PA	42
Georgia	GA	13	Puerto Rico	RQ	43
Guam	GQ	14	Rhode Island	RI	44
Hawaii	HI	15	South Carolina	SC	45
Idaho	ID	16	South Dakota	SD	46
Illinois	IL	17	Tennessee	TN	47
Indiana	IN	18	Texas	TX	48
Iowa	IA	19	Utah	UT	49
Kansas	KS	20	Vermont	VT	50
Kentucky	KY	21	Virginia	VA	51
Louisiana	LA	22	Virgin Islands	VQ	52
Maine	ME	23	Washington	WA	53
Maryland	MD	24	West Virginia	WV	54
Massachusetts	MA	25	Wisconsin	WI	55
Michigan	MI	26	Wyoming	WY	56
Minnesota	MN	27			
Mississippi	MS	28			
Missouri	MO	29			
Montana	MT	30			

Table B.2.2 Interservice Separation Codes
Enlisted

- 00 Transactions
FHC, DHC, MHC. Air Force: 475, 490, 491, 493, 900-912
Marine Corps: GKF, HKF, JKF.
- 0 Release from Active Service
 - 01 Expiration of Term of Service
FBK, FBL, JBK, KBK, KEA, KEC, LBK, MBK, MBN, MEA, MEC
 - 02 Early Release - Insufficient Retainability
JBM, JED, KBM, LBM, LED, MBM. Air Force: J10
 - 03 Early Release - To Attend School
KCE, KCF, MCE, MCF
 - 04 Early Release - Police Duty
KCG, MCG
 - 05 Early Release - In the National Interest
JDJ, KCK, KDJ, MCK, MDJ
 - 06 Early Release - Seasonal Employment
KCJ, MCJ
 - 07 Early Release - To Teach
KCH, MCH
 - 08 Early Release - Other (Including RIF)
JCC, JDM, JDR, KCC, KDM, KDR, KEB, LCC, LDM, LDR, LGJ, MCC, MDM, MDR, MEB
MGJ, XDM. Air Force: 711, 712, 715, 716, 717.
- 1 Medical Disqualifications
 - 10 Conditions Existing Prior to Service
GFN, JFM, JFN, KFN
 - 11 Disability - Severance Pay
JFL
 - 12 Permanent Disability - Retired
RFJ, SFJ, VFJ
 - 13 Temporary Disability - Retired
RFK, SFK, VFK, WFK
 - 14 Disability - Non EPTS - No Severance Pay
JFR, LFR
 - 15 Disability - Title 10 Retirement
 - 16 Unqualified for Active Duty - Other
GFT, GFV, HFT, HFV, JFT, JFV, KFT, KFV, LFT, MFT, XFT

2 Dependency or Hardship

22 Dependency or Hardship
KDB, KDH, MDB, MDH, XDH

3 Death

30 Battle Casualty
Army: 944. Marine Corps: H61-69, 861-869. Navy: 870-879.

31 Non-Battle - Disease
Army: 945. Marine Corps: H24, 824. Navy: 892

32 Non-Battle - Other
Army: 946. Marine Corps: H4G, H21-H23, H25-H59, 82B, 82E, 82I, 83C, 83I, 84B, 85B, 85D, 85I, 821-823, 825-859. Navy: 880-891, 893-899.

33 Death - Cause Not Specified
Air Force: 474

4 Entry Into Officer Programs

40 Officer Commissioning Program
KGL, KGM, KGN, KGS, KGX, MGX

41 Warrant Officer Program
KGT, KGW

42 Service Academy
KGU, MGU, PGU

5 Retirement (Other than Medical)

50 20-30 Years of Service
JBD, KBD, NBD, RBD, SBD

41 Over 30 Years of Service
RBC

52 Other Categories
RBB, VBK, XBK, XDS

6 Failure to Meet Minimum Behavioral or Performance Criteria

60 Character or Behavior Disorder
GMB, GMK, HMB, JMB, JMK, KMB

61 Motivational Problems
GMJ, HMJ, JMJ

62 Enuresis
GMC, HMC, JMC

63 Inaptitude
GMD, HMD, JMD

- 64 Alcoholism
GMG, HMG, JMG
- 65 Discreditable Incidents - Civilian or Military
GKA, GLB, HKA, HLB, JKA, JLB
- 66 Shirking
GKJ, GLJ, HKJ, HLJ, JKJ, JLJ
- 67 Drugs
BLF, GKK, GLF, GMM, GPB, HKK, HLF, HMM, JKK, JLF, JMM, JPB
- 68 Financial Irresponsibility
GKE, GLG, GMH, HKE, HLG, HMH, JKE, JLG, JMH, KLG
- 69 Lack of Dependent Support
GKH, GLH, HKH, HLH, JKH, JLH
- 70 Unsanitary Habits
GLK, GMP, HLK, HMP, JKV, JLK, JMP
71. Civil Court Conviction
GKB, HKB, JKB
- 72 Security
BDK, GDK, HDK, JDK, LDK
- 73 Court Martial
GJB, HJB, JJB, JJC, JJD
- 74 Fraudulent Entry
GKG, HKG, JKG, YKG
- 75 AWOL, Desertion
GKD, HKD, JKD. Air Force, Army, Navy: GKF, HKF, JKF
- 76 Homosexuality
BLC, BML, DLC, GKC, GLC, GML, HKC, HLC, HML, JKC, JLC, JML
- 77 Sexual Perversion
GKL, GLL, GMF, HKL, HLL, HMF, JKL, JLL, JMF
- 78 Good of the Service
BFS, DFS, JFS, KFS, KNL
- 79 Juvenile Offender
JFE
- 80 Misconduct (Reason Unknown)
BNC, GNC, HNC, JFP, JHM, JNC. Air Force: J11
- 81 Unfitness (Reason Unknown)
BLM, JNG, KLM
- 82 Unsuitability (Reason Unknown)
BHJ, BHK, BMN, CBL, GHJ, GHK, GMN, HHJ, HMN, JHK. Army, Marine Corps, Air Force: JHJ. Navy, Marine Corps, Air Force: KMN.

84 Basic Training Attrition

85 Failure to Meet Minimum Qualifications for Retention
JGF, JHE, KGF. Army, Navy, Marine Corps: JET, JGZ. Navy, Marine Corps,
Air Force: LEM. Navy, Marine Corps: JEM, JGH.

86 Expeditious Discharge
Army: JGH, KMN. Navy: JHJ. Marine Corps: JFG. Air Force: JEM, JGH.

87 Trainee Discharge
Army: JEM, JNF, LEM, LNF. Air Force: JET, JGZ

9 Other Separations or Discharges

90 Secretarial Authority
JFF, KFF, LFF, MFF. Air Force: 713

91 Erroneous Enlistment or Induction
JFC, KFC, LFC, MFC, YFC

92 Sole Surviving Son
KCQ, MCQ

93 Marriage
KDC, MDC

94 Pregnancy
FDF, HDF, JDF, KDF, MDF

95 Minority
JFB, KFB, YFB

96 Conscientious Objector
FCM, JCM, KCM

97 Parenthood
FDG, JDG, KDG, MDG

98 Breach of Contract
JDP, KDP, KDS, KDQ, LDP, MDP, MDS, XDP

99 Other
FBC, FND, GHF, JBB, JBC, JBH, JCP, JDN, JHD, JHF, JND, KBH, KBJ, KCP,
KDN, KFG, KHD, KHF, KND, KNF, LBH, LDN, LFG, LND, MDN, MFG, MHD, MND,
MNF, VNF, XND, YCP, YDN, YND.
Army, Navy, Air Force: JFG
Navy, Marine Corps, Air Force: JNF, LNF

Table B.3 VEAP Eligibles File Record Description

<u>Element Name</u>	<u>Record Position</u>	<u>Source</u>	<u>Values</u>	<u>Transformations</u>
USAREC Record	1-80	DMDC USAREC File	See Appendix A.2	
Mean Family Income*	81-85	DMDC 1970 Census File	"	
Median Family Income	86-90	"	"	
% Urban Residence*	91-95	"	"	
% Rural Residence*	96-100	"	"	
% White*	101-105	"	"	
% Negro*	106-110	"	"	
% 16-21 Male NHS unemployed*	111-115	"	"	
% Male 14-64 in Armed Services*	115-120	"	"	
% Male 14-64 unemployed*	121-125	"	"	
Flag	136			

* Not used in present analysis of eligibles

Table B.4 Eligibles File: Coding and Data Element Description

<u>Record Position</u>	<u>Element Name</u>	<u>Description</u>
1-4	Social Security Number (SSN)	Valid for values 000000001- 999999998
5	Census Region	Standard Census grouping of states into larger geographic entries: 1. New England 2. Middle Atlantic 3. East North Central 4. West North Central 5. South Atlantic 6. East South Central 7. West South Central 8. Mountain 9. Pacific 10. Other
6	Census District	Standard Census grouping into states into larger geographic entries: 1. North East 2. North Central 3. South 4. West 5. Other
7-8	Home of Record Zip Code- First Three Digits	Valid for 000-999
9	Home of Record Zip Code- Last Two Digits	Valid for 00-99
10	Home of Record - State	
11-12	Date of Determination	Year: Valid for 00-99 Month: Valid for 01-12 Date of final determination as to qualification or disqualifi- cation of an individual for the Service for which examined.
13-15	Date of Birth	Year: Valid for 00-99 Month: Valid for 01-12 Day: Valid for 01-31
16	Age at Entry (Transaction)	Valid for 01-99 Age of individual at the time of entry (or at time of transaction) computed by using date of birth and date of file.

<u>Record Position</u>	<u>Element Name</u>	<u>Description</u>
17	Record Identification	1. Record showing examination results 2. Enlistment into delay status 3. Enlistment to active duty
18	Highest Year of Education	1. 1-7 years 2. 8 years 3. 1 year high school 4. 2 years high school 5. 3-4 years high school-no diploma 6. High school diploma 7. 1 year college 8. 2 years college 9. 3-4 years college-no degree 10. College graduate 11. Masters or equivalent 12. Doctors or equivalent 13. High school GED
19	Sex	1. Male 2. Female
20	Race	1. Caucasian 2. Negro 3. Other
21	Ethnic	1. Spanish Descent 2. American Indian 3. Asian American 4. Puerto Rican 5. Filipino 6. Mexican American 7. Eskimo 8. Aleut 9. Cuban American 10. Chinese 11. Japanese 12. Korean 13. Other 14. None

Individual's ethnic status as reported by USAREC.

22	Race Ethnic	1. Caucasian Non-Spanish 2. Caucasian Spanish 3. Negro 4. Malayan
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Individual's race/ethnic status determined by identifying Spanish surnames and combining surname information with race.

<u>Record Position</u>	<u>Element Name</u>	<u>Description</u>
23	Marital Status/ Authorized Dependents	10. Single - no dependents 11. Single - one dependent 12. Single - two dependents 13. Single - three dependents 14. Single - four dependents 15. Single - five dependents 16. Single - six dependents 17. Single - seven dependents 18. Single - eight dependents 19. Single - nine dependents 20. Married - no dependents 21. Married - one dependent 22. Married - two dependents 23. Married - three dependents 24. Married - four dependents 25. Married - five dependents 26. Married - six dependents 27. Married - seven dependents 28. Married - eight dependents 29. Married - nine dependents
24	Test Form	1. ECFA1 2. ECFA2 3. ECFA3 4. ASVAB 5. AFWST/5 6. AFWST/6 7. AFQT 7A,D 8. AFQT 7B 9. AFQT 7C 10. AFQT 8A,D 11. AFQT 8B/AQB 12. AFQT 8C/AQE66 13. SBTB 14. SBTB2 15. SBTB3 16. BTB3 17. BTB4 18. BTB5 19. BTB6 20. BTB7 21. BTB8 22. BTB-R1 23. ACB73 24. ACT 25. AQB 26. AQE66 31. ASVAB1 32. ASVAB2 33. ASVAB3 34. ASVAB4

<u>Record Position</u>	<u>Element Name</u>	<u>Description</u>
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24 (cont'd)	Test Form (cont'd)	35. ASVAB5 36. ASVAB6 37. ASVAB7
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Identification of the standardized test given and version of the test used to derive mental/aptitude percentiles.

25	AFQT Percentile (or Equivalent)	Valid for values 01-99
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26	AFQT Test Groups	AFQT Score
	1. (V)	1-9
	2. (IVc)	10-15
	3. (IVb)	16-20
	4. (IVa)	21-30
	5. (IIIb)	31-49
	6. (IIIa)	50-64
	7. (II)	65-92
	8. (I)	93-99

Aggregations of percentile test scores attained by individual on the Armed Forces Qualification (or equivalent) Test.

27-38	Aptitude Area Scores	Valid for value 01-180
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The aptitude area scores from the test given to applicants to the Services. Aptitude areas vary by test.

39	Service of Accession (or equivalent)	1. Army 2. Navy 3. Air Force 4. Marine Corps 5. Preinductee 6. Inductee 7. Army Reserve 8. Navy Reserve 9. Air Force Reserve 10. Marine Corps Reserve 11. Coast Guard 12. Coast Guard Reserve 13. Navy Inductee 14. Air Force Inductee 15. Marine Corps Inductee 16. Coast Guard Inductee 17. National Guard 18. Air Guard 19. Vista 20. Job Corps 21. Peace Corps 22. Merchant Marine 23. Other
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<u>Record Position</u>	<u>Element Name</u>	<u>Description</u>
40	Prior Service	1. Non Prior Service 7. Prior Service Army 9. Prior Service Navy 11. Prior Service Air Force 13. Prior Service Marine Corps 15. Prior Service Coast Guard 16. Other
41-42	PULHES	A series of codes giving a description of an individual's physical normalcy. Each letter corresponds to a particular area of health as follows: P - General physical well-being U - Upper extremities L - Lower extremities H - Hearing E - Eyes and Vision S - Psychiatric well-being Each area is scored from one through four: 1 - completely healthy; 2 - minor defect (such as wearing glasses); 3 - more serious defect requiring waiver for entry; and 4 - an unwaiverable defect. For this field the PULHES is treated as two separate three digit codes. All 4's are converted to 5's. Then each of the three digits is multiplied together and the product of each set is stored in its appropriate position. For example, if an individual's PULHES were "124223" his values would be coded: col 41 = "10" col 42 = "12"
43-46	Aptitude Area Scores	See record position 27
47	Entry Status	1. Direct to active duty 2. From DEP, CACHE, etc. 3. Reservist to active duty 4. Into DEP Ø. N/A
48	Height	Valid for values 01-99 An individual's height in inches (all fractions are dropped).
49	Weight	Valid for values 01-255 NOTE: for all above values a base of 89 pounds is implied, i.e., 1 = 89 pounds An individual's weight expressed in pounds (fractional values rounded to nearest pound).

<u>Record Position</u>	<u>Element Name</u>	<u>Description</u>
50	Blood Pressure - Systolic	Valid for values 00-255
51	Blood Pressure - Diastolic	Valid for values 01-255
52	Medical Failure Codes	
	Codes that identify the primary, secondary, and tertiary disqualifying medical defects of an individual as determined by medical examination. These codes correspond to block numbers 18-52 and 55-72 on the Standard Form 88.	
55	Waiver Code	1. Age 2. Number of dependents 3. Mental qualification 4. Moral qualification 5. Previous disqualification separation 6. Lost time 7. Physical qualification (EPTS) 8. Physical qualification 9. Sole survivor member 10. Education 11. Alien 12. Security Risk 13. Conscientious Objector 14. Pay grade 15. Skill requirements 16. Predictor requirements 17. Other Ø. N/A Designation of the specific conditions set aside to permit an otherwise prohibited enlistment into the military service.
56	Waiver Approval Level and Moral Waiver Explanation	1. Minor traffic offense 2. Minor Non-Traffic Offense <3 3. Minor Non-Traffic Offenses 3+ 4. Other (non-minor) misdemeanor 5. Felony (Adult) 6. Preservice Drug Abuse 7. Preservice Alcohol Abuse 8. Other 9. N/A Ø. All others 10. Service Department 20. Service Recruiting Command 30. Service Recruiting Immediate HQ 40. Service Recruiting Unit 50. Service Recruiting Sector, Area or District

<u>Record Position</u>	<u>Element Name</u>	<u>Description</u>
56 (cont'd)	Waiver Approval Level and Moral Waiver Explanation (cont'd)	60. Service Recruiter 70. AFES 80. Other

This field is a combination of two codes: waiver approval level - which identifies level of approval for waiver granted (represented in the ten's position of this field); and explanation of moral waiver (in the units position). For example, if an individual were coded 15 in column 56 it would indicate an adult felony waived at the department level.

57	Examination Status	1. Fully qualified 2. Mentally disqualified 3. Medically disqualified 4. Returned to recruiting service 5. Medical hold 6. Eloper 7. Not acceptable 8. Eloper from recruiter service
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58-60	Date of Entry	Year: Valid for 00-99 Month: Valid for 01-12 Day: Valid for 01-31
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Individual's date of entry onto active duty (or into DEP for record type 2)

61	Term of Enlistment	Valid for values 01-99
	Number of years of service for which an individual has contracted.	

62	Entry Pay Grade	0. E00 1. E01 2. E02 3. E03 4. E04 5. E05 6. E06 7. E07 8. E08 9. E09 10. W00 11. W01 12. W02 13. W03 14. W04 20. 000 21. 001 22. 002 23. 003 24. 004 25. 005 26. 006 27. 007
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<u>Record Position</u>	<u>Element Name</u>	<u>Description</u>
62 (cont'd)	Entry Pay Grade (cont'd)	28. 008 29. 009 30. 010 31. 011
63-64	Home of Record County- Fips	Valid for value 00-999 (To be used in connection with home of record state). For coding structure refer to DoD Standard Data Elements 5000.12M - Code CO-WB.
65-69	Program Enlisted For Consult Service manuals for options coding.	Service Unique
70-71	Reserved	
72	AFES Station	USAREC Coding
		1. Albany NY A01 2. Ashland KY Closed 3. Baltimore MD A02 4. Bangor ME Closed 5. Berkley WV A21 6. Boston MA A03 7. Buffalo NY A04 8. Cincinnati OH B55 9. Cleveland OH B56 10. Columbus OH B57 11. Fairmont WV Closed 12. Harrisburg PA A06 13. Louisville KY B27 14. Manchester NH A07 15. Newark NJ A08 16. New Haven CT A09 17. Whitehall NY Closed 18. Philadelphia PA A10 19. Pittsburgh PA A11 20. Portland ME A12 21. Providence RI Closed 22. Richmond VA B32 23. Roanoke VA Closed 24. Springfield MA A13 25. Syracuse NY A14 26. Wilkes-Barre PA A15 27. Ft. Hamilton NY A05 28. Atlanta GA AB20 29. Charlotte NC A22 30. Coral Gables FL A23 31. Ft. Jackson SC A24

<u>Record Position</u>	<u>Element Name</u>	<u>Description</u>
72 (cont'd)	AFEES Station (cont'd)	32. Jackson MS B42 33. Jacksonville FL A25 34. Knoxville TN B26 35. Memphis TN B45 36. Montgomery AL B28 37. Nashville TN B29 38. Raleigh NC A31 39. San Juan PR A30 40. Abilene TX Closed 41. Albuquerque NM C36 42. Amarillo TX C37 43. Dallas TX C38 44. El Paso TX C40 45. Houston TX C41 46. Little Rock AR B44 47. New Orleans LA B46 48. Oklahoma City OK C47 49. San Antonio TX C48 50. Shreveport LA B49 51. Chicago IL B54 52. Denver CO C39 53. Des Moines IA B58 54. Detroit MI B59 55. Fargo ND B60 56. Indianapolis IN B61 57. Kansas City KA B43 58. Milwaukee WI B62 59. Minneapolis MN B63 60. Omaha NE B64 61. Sioux Falls SD B65 62. St Louis MO B66 63. Boise ID C70 64. Butte MT C71 65. Salt Lake City UT C78 66. Fresno CA C72 67. Los Angeles CA C74 68. Phoenix AZ C76 69. Phoenix AZ C76 70. Portland OR C77 71. Seattle WA C79 72. Spokane WA C80 73. Anchorage AK C81 74. Honolulu HA C73 75. Guam C82
73	Bonus Option	1. Combat Arms \$0-1500 2. Combat Arms \$1500-3000 3. Combat Arms \$3000+ 4. Non-Combat Arms \$0-1500 5. Non-Combat Arms \$1500-300 6. Non-Combat Arms \$3000+

Record
Position

Element
Name

Description

74

Enlistment Option

1. Advanced enlistment grade plus training or skill, unit or geographic locations, and buddy programs.
2. Advanced enlistment grade plus unit or geographic location and buddy program.
3. Advanced enlistment grade plus unit or geographic location.
4. Advanced enlistment grade.
5. Advanced enlistment grade plus unit or geographic location and training or skill.
6. Advanced enlistment grade plus training or skill guarantee.
7. Advanced enlistment grade plus buddy program.
8. Accelerated promotion plus training or skill guarantee, unit or geographic location and buddy program.
9. Accelerated promotion plus unit or geographic location and buddy program.
10. Accelerated promotion plus unit or geographic location.
11. Accelerated promotion
12. Accelerated promotion plus buddy program and training or skill guarantee.
13. Accelerated promotion plus training or skill guarantee.
14. Accelerated promotion plus buddy program.
15. Training or skill guarantee plus unit or geographic location and buddy program.
16. Unit or geographic location plus buddy program.
17. Unit or geographic location.
18. Training or skill guarantee plus unit or geographic location.
19. Training or skill guarantee plus buddy program.
20. Training or skill guarantee.
21. Other.

75

Youth Program

10. Junior Reserve Officer Training Corps - 3 year program.
20. Junior Reserve Officer Training Corps - 4 year program

<u>Record Position</u>	<u>Element Name</u>	<u>Description</u>
75 (cont'd)	Youth Program (cont'd)	30. Reserve Officer Training Corps - 1 year program. 40. Reserve Officer Training Corps - 2 year program. 50. Reserve Officer Training Corps - 3 year program. 60. Reserve Officer Training Corps - 4 year program. 70. Civil Air Patrol - Spaatz Award. 80. Civil Air Patrol - Earhart Award. 90. Civil Air Patrol - Mitchel Award. 100. U.S. Naval Sea Cadet - Recruit 110. U.S. Naval Sea Cadet - Apprentice 120. U.S. Naval Sea Cadet - Seaman. 130. Other

Last digit identifies service sponsor as follows:

1. Army
2. Navy
3. Air Force
4. Marine Corps

(For example, an individual who was credited with Civil Air Patrol - Spaatz Award sponsored by Air Force would be coded 73.)

76-77 Reserved

78 USAREC Tape Date Month Valid for values 1-12.

Indicates the month of the file on which the record was submitted.

79-80 Reserved

81-85 Mean Family Income

86-90 Median Family Income

91-95 Percent of Persons Living in
Urban Residence.

96-100 Percent of Persons with Rural
Non-Farm Residence

101-105 Percent of Persons White

106-110 Percent of Persons Negro

111 113

111 113

Description

111 113

Percent of Males 16-24 not in school
who are unemployed

111 113

Percent of Males 14-24 in Armed
Forces

111 113

Percent of Males 14-24
unemployed

111

111 113

0 - no match on Zip Code
1 - match on 3-digit Zip Code
2 - match on 5-digit Zip Code

Best Available Copy