

AWARENESS OF AIR FORCE RESERVISTS  
OF THEIR BENEFITS

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SELECTION OF DOMICILE BY ACTIVE  
DUTY AIR FORCE PERSONNEL~~

Awareness of Air Force  
reservists of their  
benefits.

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## PREFACE

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## CHAPTER I

### INTRODUCTION

Many companies provide what has been termed "fringe benefits." These benefits add approximately one third to payroll costs. In recent years fringe benefits have increased almost twice as fast as salaries according to a survey of 1,000 companies by the United States Chamber of Commerce (Berman, p. 233). These benefits are expensive to provide but are considered worth the investment if the recipients utilize them when circumstances dictate.

If employees are unaware of benefits, they are unable to take advantage of what the company offers. Employers need to inform employees about added compensation entitlements if personnel are to reap the benefits. Delaney (1983) reported that productivity increases as employees seek to increase current fringe benefits. Some employees remain with a company longer when attractive benefits are offered.

Many employees are unaware of entitlements or benefits available to them. This is true of many Air Force Reservists. Consequently, many reservists fail to take advantage or utilize benefits available.

Headquarters Air Force distributes an official publication approved by the Secretary of the Air Force to all reservists

and units a magazine quarterly called "The Air Reservist." A list of "entitlements and benefits" was published in the winter 1984/1985 issue of The Air Reservist. An updated listing was released in May 1985 to designated units and base individual mobilization augmentee administrator offices. Individual reservists have not yet received the updated information.

The Air Reserve Personnel Center publishes and distributes the Update, a training and information publication to all individual mobilization augmentees (IMA's). The Update, a quarterly publication addresses one specific aspect of entitlements and benefits, generally selected at random or specifically requested. The focus on entitlements began in November, 1984 Update when the Air Force realized that many Air Force Reservists were unaware of benefits. Reservists assigned to the 507 Tactical Clinic at Tinker Air Force Base, Oklahoma receive a monthly eight page newspaper titled "On-Final" updates revisions in benefits.

The Air Force has not conducted any studies to determine awareness of Air Force Reservists relative to benefits and entitlements. The Air Force does not have a pamphlet which lists benefits and an explanation of how they are to be used. This situation suggests a need for a study designed to determine the level of awareness of benefits and entitlements displayed by Air Force Reservists.

## Purpose and Objectives

The purpose of the research was to determine the level of awareness of military benefits displayed by Air Force Reservists assigned to the 507 Tactical Clinic and individual mobilization augmentees assigned to the USAF Hospital Tinker and Tinker Air Force Base, Oklahoma. The objectives of the study were:

1. To examine the types of Air Force Reserve benefits.
2. To compare consumer awareness between Air Force Reservists assigned to a unit (507 Tactical Clinic) as opposed to being an individual mobilization augmentee.
3. To determine if there is a difference in awareness based on rank and years of military service.
4. To determine if there is a difference in awareness based on level of education and income.
5. To determine if age and/or sex affects a reservists awareness of benefits.
6. To determine if family background affects the level of awareness of benefits.
7. To enlighten/inform reservists about the benefits they are entitled to.
8. To make recommendations for further study in this area.

## Research Questions

The following research questions were considered in this research effort:

Question 1: Is there a difference between Air Force

Reservists assigned to a unit in knowledge of military benefits than individual mobilization augmentees?

Question 2: Is there a difference in knowledge of benefits in reservists that have attained more rank and served in the military longer than reservists of lower rank and served fewer years in the military?

Question 3: Is there a difference in benefit awareness between reservists with higher education and large income and those with less education and a lower income?

Question 4: Are reservists closer to retirement and those with military family background more informed about benefits than reservists with a few years of service and no military background?

Question 5: Is there a difference in awareness between reservists that do not receive benefits from their civilian employer and those who do receive civilian benefits?

#### Limitations

The limitations of this study were:

1. The accessibility of personnel was limited because of flexible scheduling employed for reservists at Tinker Air Force Base, Oklahoma.

2. This was a cross-sectional study and conclusions based on a one-time observation.

3. The sample was limited to reservists assigned to the 507 Tactical Clinic, IMA's attached to USAF Hospital Tinker and IMA's attached to Tinker Air Force Base who were willing

to participate.

### Assumptions

Assumptions formulated for this study were:

1. The questionnaire would be honestly answered by the participants.
2. All Air Force Reservists receive the magazine, The Air Reservist and appropriate publications as dictated by their assignments, for example: IMA's the Update and reservists assigned to the 507 Tactical Clinic the On-Final.
3. Tinker Air Force Base reservists are representative of the total Air Force Reserve.
4. It was recognized that some bias would be introduced since a nonprobability sample was used. It was assumed that such bias, if any, would not affect the results of the study.

### Definitions

1. Fringe benefits - benefits that accrue to an employee over and above salary or wages (Delaney, p. 36).
2. IMA - Individual Mobilization Augmentee is a Ready Reserve member assigned to a regular Air Force against an individual manpower authorization established to support the period immediately following a declaration of war or national emergency or to respond to any situation that the national security requires. Being an IMA means you are responsible for your own career and your own readiness when reserve forces are mobilized. (Air Force Reserve's Individual

Mobilization Program, p. 2)

3. 507 Tactical Clinic - a unit of the 700 member 507 Tactical Fighter Group at Tinker Air Force Base. The clinic consists of 40 members attached to render medical care at USAF Hospital Tinker one weekend each month.

## CHAPTER II

### REVIEW OF LITERATURE

The purpose of this chapter is to present a synopsis of recent literature helpful in analyzing and understanding the topic of study. According to Mr. Clawson on July 2, 1985 of the office of entitlements at the Air Reserve Personnel Center, the military, like civilian companies, is aware that too few workers actually know or understand the benefits that are being provided for them.

The Air Force Reserve realized reservists were unaware of their entitlements and established an official entitlement office in October 1984 at Air Reserve Personnel Center in Denver, Colorado.

#### Awareness of Benefits

Literature regarding employees awareness of benefits was very limited. Maes reported (1979) that

in a poll of workers in utilities, a retail chain and at a newspaper found only twenty percent of the employees have a fairly accurate perception of their benefit plans. Forty eight percent do not know how much their benefit plans provide and twenty three percent underestimate the level of their benefits (p. 20).

Delaney's article "Making Fringe Benefits Pay" reported that a supervisor was asked to select ten of

the company's best people and have them list the components of the company's fringe benefit package. The supervisor and company were surprised that no one was able to name all of the benefits that they were provided.

The Officer (1985) reports Harris and Associates conducted a survey using the in-depth interview method of 3,003 women veterans around the country. The survey was part of the Veterans Administration efforts to ensure that eligible women veterans receive care and benefits equal to those of male veterans. The low rate of use of VA programs by women veterans seems to reflect a problem of benefit awareness rather than preference. By comparison with male veterans from the same period of service, women veterans' level of program awareness was lower on eight out of ten programs (p. 35).

Best's Review (1984) reports the Johnson and Higgins survey as finding employees between 20 and 25 and those past 50 and close to retirement were the best informed about their benefits (p. 82).

#### Historical Perspective

Historically McCaffery (1983) reports that benefits were begun in 1794 when the first profit sharing plan was set up by Albert Gallatin at a glass works company in New Geneva, Pennsylvania (p. 6). See Appendix A for further details of historical events.



Wistert (1959) reports that the term "fringe benefits" was first used about 1943 by members of the War Labor Board (p. 2). Since the War Labor Board was not allowed to grant direct wage increases they encouraged employers to use indirect benefits. Leshen (1979) states fringe benefits are also referred to as "indirect compensation" or "supplementary benefits."

The Air Force Reserve came into being in 1946 without the inducement of drill pay, retirement or other benefits. Shariff (1985) reports President Truman two years later directed all the services to revitalize their reserve programs, and by the end of 1948 there were drill pay and retirement benefits (p. 104).

Perhaps the biggest contribution to approximately forty-two million workers who are covered by private pension plans (government plans were exempt) has been the establishment of the Employee Retirement Income Security Act (ERISA) in 1974. This landmark act has spurred movement toward more professional management of employee benefits.

ERISA does not require a retirement plan be established, however, if one is begun certain standards must be met. ERISA does require those companies/employers to submit to the Internal Revenue Service, the U.S. Department of Labor and the Pension Benefit Guaranty Corporation complete information about their plan.

The editors of Consumer Guide Your Retirement A Complete Planning Guide (1981) state that under ERISA, pension plans must now meet federal funding and investment standards, and they must meet federal standards for employee rights (p. 65).

In addition to reporting information to the three agencies ERISA requires that the company provide the employee with a clear, understandable statement about eligibility, benefits and all pertinent details. Employee awareness and understanding have improved with the establishment of ERISA.

The requirement of furnishing benefit details to the employee is in keeping and supportive of the rights of consumers. President Kennedy (Aaker and Day 1982) in the mid-sixties introduced the four rights of consumers: the right to safety, to be informed, to choose, and to be heard. The writer believes the right to be informed is relative and pertinent in making wise decisions concerning selection and use of eligible benefits.

According to Jorgensen (1980) under the terms of ERISA. "Every company with a defined benefit pension plan must now stand ready to boil out the employees of any company that defaults on retirement benefits, either promised or earned (p. 12)." Jorgensen (1980) agrees

with other authors that many of the provisions of the 208 page ERISA document are difficult to comprehend and beyond the scope of this paper.

### Change In Benefits

Salisbury (1982) suggests our nation is in a period of transition. Attitudinal changes along with dramatic shifts in family relationships, life-styles, work-styles, trends toward earlier retirement and increased longevity have far reaching implications for all organizations sponsoring health, welfare and retirement benefits (p. v).

An article, "Controlling Fringe Benefits," in the CPA Journal (1984) mentions that benefits were originally designed for the "average employee" (a male, the head of household and the only adult working) (p. 10). Due to the changing American society - the increase of women in the work force to about fifty percent of the workers in the United States, along with the fact that many households now contain two people working benefit programs are being adjusted to fit the modern work force.

Paine (1982) writes that accompanying the dollar climb in benefits is a shift in employee attitudes. Benefits have grown - they have long since come to be perceived less as "gratuities" than as "entitlements." Benefits represent a "right" - the right to be protected

against the financial hazards of working life (p. 21).

Along with changing attitudes companies are finding that some employees are becoming more sophisticated and asking questions about the benefit plan that is offered. Some individuals are looking for certain benefits, evaluating and criticizing plans. The younger employees are seeking additional medical and dental privileges or insurance. Whereas, working couples are finding flex and cafeteria plans more attractive and better able to meet their requirements. Working couples should be examining their benefits closely to see that entitlements are not duplicated, overlapped as well as eliminated or overlooked.

Nation's Business and Changing Times have reported that companies are switching to what are now called "flex" or "cafeteria" style plans based on the increasing costs and demographic changes. Tane and Treacy (1984) state that "flex" plans allow the employees to select benefits according to their needs. The plan also gives each employee a specific dollar value of benefits "credits" that the individual can spend on a menu of benefit options (p. 81).

The American Can Company introduced a cafeteria plan to its employees in 1979. Changing Times (1982) reports that the company first shrank traditional

benefits into five basic areas that the company feels everyone should have: minimum life and health insurance, disability and retirement income plans, and vacation time (p. 52). Beyond that, each employee receives credit based on the difference of cost under the two plans. The employees have an opportunity to alter their individualized plans yearly.

The article "Benefits That Bend With Employee's Needs" discussed a few of the experiences of employees when the company, Comerica, of Michigan implemented a flexible benefits plan. Some employees have reduced medical coverage in order to "buy" extra days off to be with children; where as, other employees desire to purchase additional days of vacation.

The Comerica Company revealed that an extraordinary 94 percent of participating employees elected to rearrange their existing benefits. Thomas E. Cain, vice president of employee benefits at Comerica said in Nation's Business (1984)

"Because benefits mean more to employees with a flex plan, the employer's return on its benefits is higher. For the first time, employees become aware of the value of each benefit - and their appreciation of the company's benefits investment rises dramatically." Mr. Cain continues: "At the same time management regains control over long term costs because our obligation is redefined. We are no longer committed to a specific set of benefits whose future costs are largely beyond our control - but to an overall level of expenditure that we control. The beauty of flexible benefits is that everybody wins (p. 81)."

The Marriott Corporation designed another approach called the "Bene-Trade." McCaffery (1983) reports this program allows employees to trade a portion of their unused sick leave and/or vacation to help pay their contribution to medical, dental, and disability plans (p. 178).

Entitlements and benefits have also changed for Air Force Reservists. In comparing an entitlement page that appeared in a special issue of The Air Reservist 1981-1982 (see Appendix B) with a current (May 1985) listing (see Appendix C) from the Air Reserve Personnel Center reveals changes. Library services, military family housing, pharmaceutical, passports, PCS entitlements, and veterinary services do not appear on the current listing, however, package liquor store, Officer and NCO Open Mess and family support center appear on the present (May 1985) entitlement listing.

One benefit offered by the military that may be considered flexible is Servicemen's Group Life Insurance. Reservists who are not yet 60 years old, or receiving retired pay are eligible to purchase life insurance (up to \$50,000) at a group rate.

Whatever direction employers decide to take, it appears benefit programs will become even more important. Employees are nearing the point of demanding flexibility,

and perceptive employers realize offering choices of benefits within established limits is a sensible and cost-effective response.

#### Cost of Benefits

Since employee benefits are adding up to be a large part of the cost of doing business the United States Chamber of Commerce started to compile data relating to employee benefits. In the book, Employee Benefits Historical Data 1951-1979 it was reported that employee benefits growth has increased from 18.7 percent of the payroll in 1951 to 36.6 percent in 1979. The average cost of providing benefits rose from \$644.00 in 1951 to \$5,560 in 1979 (1981, p. 5).

The U.S. News and World Report in 1984 article reported the average cost of providing benefits in 1982 as \$7,187.00 (p. 67). Geisel (1985) states benefit costs per employee increased 5.5 percent to an average of \$7,582.00 in 1983 (p. 1). Morris (1984) has averaged the cost of benefits to be \$138.21 per week per employee (p. 84).

Morris (1984) continues to say that the price tag for employers - for pensions, insurance, paid vacation time and holidays, coffee breaks and lunch periods and many other benefits - was \$510 billion, up from \$485

billion the year before in 1981 (p. 84).

Mr. Dellefield, Budget Office at the Pentagon, stated on January 7, 1986 that the cost of benefits for the Reserve Forces was not calculated or broken into specific benefit/entitlement per se. Mr Dellefield stated he was not at liberty to release any information on cost of reserve benefits.

The Appendix to the Budget for Fiscal Year 1986 (1985) listed the following figures for Air Force Reserve Personnel in thousands of dollars:

Reserve Personnel in thousands of dollars:

Personnel benefits:	<u>1984 Actual</u>	<u>1985 est.</u>	<u>1986 est.</u>
military personnel			
Accrued retirement benefits	-----	144,586	154,817
Other personnel benefits	13,591	17,099	22,404

(p. I-Gb)

#### Types of Pension Plans

Generally there are two main types of pension plans: the defined-contribution plan and the defined-benefit plan. A defined-contribution is one in which the total contributions are defined or known. The company and the employee both contribute to the account and the money is then invested. On the other hand, in a defined-benefit plan the benefits are defined or promised after retirement. Social security, Civil Service Retirement Plan and military retirement are examples of this plan.

Fay and Leo Young (1976) list the following character-



istics in a "defined-benefit" plan:

1. Employee is credited with a defined number of percentage points for each year of service. The percentage added may go up with years of service.
2. Retirement can begin after a specified age or years of service or some combination thereof.
3. The employee may or may not contribute, depending on the plan.
4. Annuity on retirement equals the sum of percentage points times the highest salary, or highest three year average, or other specified salary while employed.
5. The cost-of-living adjustments may or may not be added. (p. 6)

Everyone should be aware of what benefits and entitlements they are eligible to receive. Daly (1981) states "Fringe benefits are an increasingly important part of family financial planning (p. 19)."

## CHAPTER III

### METHODOLOGY AND PROCEDURES

The major purpose of the study was to examine the awareness of benefits of Air Force Reservists assigned to the 507 Tactical Clinic and individual mobilization augmentees attached to Tinker Air Force Base. The study was designed to compare the awareness of Air Force benefits between two selected groups, and to examine their knowledge of selected military benefits.

The study also considered demographic factors which may affect awareness of benefits. This is a descriptive, cross-sectional study. The chapter describes the research design, population and sample studied, the development of the instrument and the statistical analysis of the data.

#### Research Design

A descriptive survey was selected as the design of this research based upon purpose and objectives of the study. Babbie (1983) suggests that survey research is probably the best and most frequently used method available to the social scientist interested in collecting original data for describing a problem too large to observe directly. Descriptive research deals with the analysis of relationships that exist

and becomes comparative. Best (1977) described descriptive research as that research which involves the descriptive, recording, analysis and interpretation of conditions that now exist. It involves some type of comparison or contrast and may attempt to discover relationships that exist between existing non-manipulated variables (p. 15).

In descriptive research the variables are not manipulated. The data collected can be helpful in investigating a situation or in the development of new programs.

A questionnaire was chosen as the research method to be used in gathering information for this study.

#### Population and Sample

The population of this study were reservists assigned to the 507 Tactical Clinic and individual mobilization augmentees attached to USAF Hospital Tinker and Tinker Air Force Base, Oklahoma. The sample consisted of 38 members assigned to the 507 Tactical Clinic, 18 individual mobilization augmentees attached to the base hospital and 20 IMA's attached to Tinker Air Force Base for a total sample size of 76.

#### Development of Instrument

The instrument used in this study was a questionnaire developed by the researcher. The questions were devised after a thorough review of literature and thesis objectives. A few questions were extracted from a proposed questionnaire to be administered by the Department of Defense Manpower Data Center to Reserve Components in 1986. The questionnaire

developed for this study was designed to be self-administered. Objectives for the questionnaire design were to: (1) keep items clear and unambiguous, (2) present an uncluttered, easy to read questionnaire, (3) allow for contribution of statements not specified in the survey instrument, (4) keep the questionnaire as short as possible within study constraints, (5) be of sufficient interest and appeal to respond to it and complete the form and (6) offer sufficient choices/responses so the individual respondent would not be embarrassed. Mendenhall (1971) stresses that questions offer an adequate choice of answers on the questionnaire to avoid forcing an unrepresentative response and it is particularly important to allow for no response, even on simple questions (p. 27). Sudman (1983) suggests arranging types of questions to increase variety and reduce response rate (p. 208). Dichotomous, multiple-choice and open-end questions were used on the questionnaire. A basic assumption underlying the mailed questionnaire is that respondents will answer truthfully. A copy of the original survey instrument is included in Appendix D and final instrument in Appendix E.

The questionnaire was pretested on September 11, 1985 by 25 IMA's attending a day seminar at Tinker Air Force Base. The name, rank and social security number of individuals consenting to participate in the pretest were recorded and these individuals were not used in the final sample. The pretest list of names was referred to in selecting the additional IMA's to receive a mailed questionnaire.

Respondents of the pretest were asked to provide feedback concerning clarity and comprehension of the instrument. The results of the pretesting showed the questionnaire to be easily read and understood. Question twelve (on original) was the only question not answered by five individuals in the pretest. The researcher did not think this was significant at that time. However, in the final survey 14 unit members did not answer the question (12) concerning civilian occupation. A statement was added to the mailed letter of explanation (see Appendix F) asking participants not to forget to identify their civilian occupation as it was important in the research. Five IMA's did not complete this question in the final survey. A total of 19 participants did not answer this question and it was omitted from the study.

Revisions were made on the original questionnaire to lend interest to the study so respondents would complete the questionnaire. Questions relating to benefits and entitlements were placed on the first three pages of the final five page instrument. Demographic information was placed at the end of the questionnaire. Miller (1977) suggests starting with easy questions that the respondent will enjoy answering. Questions should be asked to arouse interest and to use the sequence of questions to protect the respondent's ego. Personal questions such as income, age, sex, should be saved for later (p. 76).

One of the pretest participants wrote on the questionnaire that select civilian benefits were partial pay. A third column was added to include Partial Pay on the final questionnaire. To lend more credibility to the study a don't know/

uncertain category was added to the final instrument on questions 4, 9, and 10.

The doctorate category was added to question 24 concerning education to reduce the number of write-ins thereby making coding easier. The writer knew some of the respondents would be physicians and possess a doctorate.

Case ID numbers, as suggested by Dillman (1978) were listed on the top right corner of the questionnaire. The ID numbers expedited recording and follow-up if the questionnaire was not returned within two weeks. The number on the questionnaire corresponded to the recipient's name on the mailing list.

#### Administration of Instrument

The final revised questionnaire was self-administered by 38 Air Force Reservists of the 507 Tactical Clinic during their regularly scheduled weekend duty on October 19, 1985 and November 16, 1985. Questionnaires were self-administered by individual mobilization augmentees attending a meeting on October 19, 1985 directed by the hospital commander. Reservists not attending this meeting were mailed a questionnaire along with a letter of explanation on October 24, 1985. A stamped self-addressed envelope was included to facilitate return of the questionnaire. In order to have a more accurate comparison between unit reservists and IMA's 20 additional names and addresses of IMA's attached to Tinker Air Force Base were obtained from the base individual mobilization augmentee administrator's office. Reservists were randomly selected

from the list provided. The pretest list of participants was referred to before each selection. Names on the pretest list were eliminated and random selection continued until the desired number attained (approximate to unit representation).

Babbie (1983) states occasionally it may be appropriate to select your sample on the basis of your own knowledge of the population, its elements, and the nature of your research aims: in short, based on your judgment and the purpose of the study (p. 178). Hence, the writer used purposive or judgmental sampling in order to have a more accurate comparison of awareness of benefits between unit members and IMA's.

The writer realized that the mailed self-administered questionnaire has the lowest response rate of survey research methods. Mendenhall (1971) states "the low response rate can introduce a bias into the sample because the people who answer questionnaires may not be representative of the population of interest (p. 25)." Mendenhall (1971), Miller (1977) and Dillman (1978) suggest follow-up methods (post-card, telephone or personal interviews) to eliminate some of this bias and to increase response rate.

The writer personally contacted by telephone each participant that did not return the mailed questionnaire after two weeks. The response rate was thereby improved because five of the ten people contacted returned the questionnaire within three days of being contacted. A total of five questionnaires were not returned (two from unit members and three from IMA's). The overall response rate was 85 percent. Babbie (1983) cited

60 percent as a good response rate and 70 percent as very good.

All participants were informed that the study was being conducted through the Center for Consumer Studies of the College of Home Economics at the Oklahoma State University. The time anticipated to answer the questionnaire would not exceed fifteen minutes.

The final sample consisted of 71 individuals (36 unit members and 35 IMA's). The writer felt this was an adequate sample size since it was not a probability sample and generalizations cannot be made back to the population of all reservists.

#### Analysis of Data

The data and findings of the study were performed by the use of descriptive statistics. Hays (1969) states descriptive statistics are ways of condensing and summarizing data in order to be useful (p. 5). Responses to questions were coded and the data key punched by the Computer Science Center at Oklahoma State University. The Statistical Analysis System (SAS) programs were used for analysis of the data. The probability of .05 was used as the criteria for significance. A picture of the awareness of reservists of types of benefits were analyzed by using frequency and percentages. Frequency, percentage, mean, analysis of variance and t test were used to determine if there is a difference in awareness based on rank, years of service, family background, age, sex or income. Duncan grouping was performed to compare the mean differences of the groups for significant differences.



## CHAPTER IV

### PRESENTATION OF RESULTS

Seventy-one reservists were the participants of this study. Benefit awareness of Air Force Reservists was examined. The Statistical Analysis System (SAS) was utilized in compiling the analysis. The contents of this chapter is divided into six sections. The sections are presented in the following order: 1) awareness of types of military benefits; 2) comparison of awareness between members of 507 Tactical Clinic and IMA's; 3) awareness based on years of service and rank; 4) awareness based on education and income; 5) awareness based on age, sex, marital status and number of dependents; and 6) awareness based on civilian benefits.

#### Awareness of Types of Air Force Reserve Benefits

The overall response rate for the survey was 85 percent. Seventy-one out of seventy-six individuals returned questionnaires. Two unit members and three IMA's did not respond. Questions 3, 4, 9, 10, and 11 on the final questionnaire were used in determining benefit awareness. The responses to these five questions were recorded as a correct response, and incorrect response and in questions 4, 9, and 10 a third response of don't know/uncertain. The 507 Tactical Clinic

was represented by 23 males and 13 females. Whereas, 26 males and nine females composed the IMA group, making a total of 49 males and 22 females in the sample. The distribution of respondents by category (unit/IMA) and sex to the third question on the final questionnaire is presented in Table I. Fifty-eight percent of the respondents were aware that at 60 years of age you are eligible to apply for retirement pay. A total of nine women or 41 percent of total females and 32 men or 65 percent of males were aware of the retirement age.

TABLE I  
DISTRIBUTION OF RESPONDENTS BY CATEGORY AND SEX  
TO AGE ELIGIBLE TO APPLY RETIREMENT PAY

Q 3	Freq.	%	Unit	Women	Men	IMA	Women	Men
60yrs.	41	57.7	20	(5)	(15)	21	(4)	(17)
Other	30	42.3	16	(8)	(8)	14	(5)	(9)
Total	71	100.0	36	(13)	(23)	35	(9)	(26)

(N=71)

Sixty-nine percent of reservists (50 percent women and 78 percent men) know they have to apply for retirement as presented in Table II. Twenty-four percent indicated they were not aware of this requirement. Ten (45 percent) women and seven (14 Percent) men composed the don't know group of question 4. Table II on the following page.

TABLE II  
DISTRIBUTION OF RESPONDENTS BY CATEGORY AND SEX  
TO KNOW APPLY FOR RETIREMENT PAY

Q 4	Freq.	%	Unit	Women	Men	IMA	Women	Men
Yes	49	69.1	24	(7)	(17)	25	(4)	(21)
No	5	7.0	4	(1)	(3)	1	(0)	(1)
Don't Know	17	23.9	8	(5)	(3)	9	(5)	(4)
Total	71	100.0	36	(13)	(23)	35	(9)	(26)

(N=71)

Table III shows that forty-four percent of the reservists (23 percent women and 53 percent men) were aware that they temporarily lose benefits and four percent marked they were uncertain in response to question 9. Fifteen women (68 percent) and twenty-one (43 percent) men were not aware they temporarily lose some Federal benefits until they reach retirement age. Table III on the next page.

Table IV lists eighty-five percent of the respondents (86 percent women and 84 percent men) aware that Ready Reservists are authorized space available travel on military aircraft. Table IV is located on the following page.

TABLE III  
DISTRIBUTIONS OF RESPONDENTS BY CATEGORY AND SEX  
TO TEMPORARY LOSE OF BENEFITS

Q 9	Freq.	%	Unit	Women	Men	IMA	Women	Men
Yes	31	43.7	13	(3)	(10)	18	(2)	(16)
No	36	50.7	22	(9)	(13)	14	(6)	( 8)
Uncertain	4	5.6	1	(1)	( 0)	3	(1)	( 2)
Total	71	100.0	36	(13)	(23)	35	(9)	(26)

(N=71)

TABLE IV  
DISTRIBUTION OF RESPONDENTS BY CATEGORY AND SEX  
TO SPACE AVAILABLE TRAVEL

Q 10	Freq.	%	Unit	Women	Men	IMA	Women	Men
Yes	60	84.5	32	(12)	(20)	28	(7)	(21)
No	5	7.0	2	( 0)	( 2)	3	(0)	( 3)
Uncertain	6	8.5	2	( 1)	( 1)	4	(2)	( 2)
Total	71	100.0	36	(13)	(23)	35	(9)	(26)

(N=71)

Table V indicates the responses to the five parts of question 11 by sex and unit of assignment. Eighty-seven percent of the respondents (91 percent of women and 86 percent men) indicated that a flag of the United States may be presented to a person designated to direct the disposition of the remains of any Reserve of an armed force who dies while on active duty or active duty training.

Seventy percent of the reservists (68 percent of women and 71 percent of men) were aware a flag may be presented if the individual was performing authorized travel to or from their duty assignment.

A little over fifty percent (50.7 percent) of respondents (41 percent of women and 55 percent of men) realized a flag may be presented to a person designated to direct the disposition of the remains of a reserve member on inactive duty training.

Fifty-eight percent of the participants (50 percent of women and 61 percent of men) marked that a flag may be presented to someone who has been a member of the Ready Reserve.

Sixty-six percent of the reservists (73 percent of women and 65 percent of men) indicated that a flag may be presented upon death with the completion of 20 years of creditable service but not yet at retirement age.

See Table V on the next page.

TABLE V  
 DISTRIBUTION OF RESPONDENTS BY CATEGORY AND SEX  
 TO FIVE PARTS OF QUESTION RELATING TO FLAG

Q 11	Freq.	%	Unit	Women	Men	IMA	Women	Men
Q 11-1 Individual on active duty								
Yes	62	87.3	33	(13)	(20)	29	(7)	(22)
No	9	12.7	3		(3)	6	(2)	(4)
Total	71	100.0	36	(13)	(23)	35	(9)	(26)
Q 11-2 Travel to and from duty assignment								
Yes	50	70.4	25	(10)	(15)	25	(5)	(20)
No	21	29.6	11	(3)	(8)	10	(4)	(6)
Total	71	100.0	36	(13)	(23)	35	(9)	(26)
Q 11-3 Member on inactive duty training								
Yes	36	50.7	13	(5)	(8)	23	(4)	(19)
No	35	49.3	23	(8)	(15)	12	(5)	(7)
Total	71	100.0	36	(13)	(23)	35	(9)	(26)
Q 11-4 Member of Ready Reserve								
Yes	41	57.7	18	(7)	(11)	23	(4)	(19)
No	30	42.3	18	(6)	(12)	12	(5)	(7)
Total	71	100.0	36	(13)	(23)	35	(9)	(26)
Q 11-5 Completion of 20 years service								
Yes	47	66.2	24	(11)	(13)	24	(5)	(19)
No	24	33.8	12	(2)	(10)	11	(4)	(7)
Total	71	100.0	36	(13)	(23)	35	(9)	(26)

(N=71)

The overall mean for the five specific benefit questions was 5.61 for unit members and 5.64 for individual mobilization augmentees. Women from the 507 Tactical Clinic had a mean of 5.6 and men a 5.61 mean. The mean of women IMA's was 4.6 and men a 6.69 mean. Indicating that women from the 507 Tactical Clinic and male IMA's were slightly more aware of benefits relating to questions 3, 5, 9, 10, and 11.

Ten (14 percent) reservists acknowledged they did not know if they were eligible to receive a bonus for reenlisting as asked in the second question.

Twenty-four (33.8 percent) of the individuals surveyed answered they were not eligible for educational benefits as a result of military service. Six (8.4 percent) respondents indicated they were eligible for state benefits and 14 (19.7 percent) marked yes to the Selected Reserve GI Bill section. Nine (12.7 percent) reservists don't know if they are entitled to educational benefits. One individual (1.4 percent) did not answer the question. The remaining 17 (23.9 percent) specified the other category and 13 specified eligibility for educational benefits under the active duty GI Bill with the four remaining annotating entitlement under the Vietnam GI Bill.

Table VI shows the distribution of respondents as to their perception of adequate information/or written

material being provided to them by the Reserves. The following six areas were covered: retirement benefits, reenlistment bonus, family benefits, mobilization procedures for dependents, Selected Reserve GI Bill and officer programs. Thirty-five (49.3 percent) of the respondents feel that adequate information on retirement benefits is provided and the same number or 49.3 percent disagree. One unit member did not offer a response to this question. Thirty-five (49.3 percent) responded that not enough information concerning reenlistment bonuses is dispersed. Seven respondents (four from the unit (two non-commissioned officers and two officers) and three officer IMA's) did not answer the section concerning reenlistment bonus. The majority at 38 (53.5 percent) indicated additional information was needed on family benefits. Two female non-commissioned personnel did not answer this question - one indicating one dependent child while the other listing no dependents. Sixteen of the 38 feeling more information on family benefits was needed do not have any dependents under 18 years of age. Fifty-six percent of the reservists felt a need for additional information regarding mobilization procedures for dependents is needed. The same two female members of the unit did not answer this part of this question. Thirty-five (49.3 percent) marked that information concerning Selected Reserve GI Bill was insufficient. Two enlisted



unit members did not make a selection to this question. Officer programs was the only area where 45.1 percent of the reservists felt that adequate information was supplied. This area was also the largest no response/no answer with a total of eight reservists (six enlisted unit members and two enlisted IMA's) not answering this area of the question. This may indicate that enlisted personnel are not interested in this area. Unit emembers did not supply a response 17 times in this section and IMA's did not respond five times.

TABLE VI  
RESPONSE TO ADEQUATE INFORMATION PROVIDED BY RESERVES

Question 8 Response	Freq. Yes	% Yes	Freq. No	% No	Freq. No answer	%
Retirement Benefits	35	49.3	35	49.3	1	1.4
Reenlistment Bonus	29	40.8	35	49.3	7	9.9
Family Benefits	31	43.7	38	53.5	2	2.8
Mobilization Dependents	29	40.8	40	56.3	2	2.8
Selected Res. GI Bill	34	47.9	35	49.3	2	2.8
Officer Programs	32	45.1	31	43.7	8	11.3

The response to dependency and indemnity compensation (question 14) and the four major areas of Federal Benefits (question 16) eligibility is presented in Table VII. Only one person (1.4 percent) indicated they were very familiar, four (5.6 percent) were familiar and 18 (25.4 percent) of the respondents were somewhat familiar with Dependency and Indemnity Compensation. Forty-eight (67.6 percent) of those surveyed were not at all familiar with this form of compensation.

No one surveyed felt they were very familiar with the following four major areas of Federal Benefits and entitlements: inactive duty for training, active duty for training and active duty, Retired Reserve under retirement age and eligible Retired Reservists. Fifteen (21.1 percent) indicated they were familiar and 28 (39.4 percent) are somewhat familiar with the four major areas of benefits. A total of 15 (21.1 percent) responded they were not at all familiar and 22 (30.9 percent) requested further information about the four benefit-categories listed. See Table VII on next page.

Question seven on the final questionnaire asked the respondents to answer how familiar they were with the Survivor Benefit Program. Five (7.0 percent) said they were very familiar, ten (14.1 percent) answered familiar, 39 (54.9 percent) marked somewhat familiar and 17 (23.9

TABLE VII  
 RESPONSE TO DEPENDENCY AND INDEMNITY COMPENSATION  
 AND FOUR MAJOR AREAS OF FEDERAL BENEFITS

Statement	Dependency & Indemnity		4 Areas Benefits	
	Freq.	Percent	Freq.	Percent
Very Familiar	1	1.4	0	0
Familiar	4	5.6	15	21.1
Somewhat Familiar	18	25.4	24	33.8
Not At All Familiar	48	67.6	10	14.1
Further Information			13	18.3
Checked Somewhat & Further Information			4	5.6
Checked Not At All & Further Information			5	7.0
Total	71	100.0	71	100.0

(N=71)

percent) indicated they were not at all familiar with the program.

Question 13 asked the participants if they plan to elect the Survivor Benefit Plan upon completion of 20 good retirement years. Five (7 percent) participants placed a mark in front of the not applicable answer. Eleven (15.5 percent) were unaware of the plan and the same number indicated they do not understand the plan. Nineteen (26.8 percent) have a desire to study the plan and three (4.2 percent) checked they would not elect the plan based on no survivors. No one

marked they could get better coverage elsewhere and only one (1.4 percent) person said the coverage was too expensive. Four (5.6 percent) reservists responded they would elect minimum coverage, two (2.8 percent) elect less than full coverage and fifteen (21.1 percent) will elect full Survivor Benefit coverage.

The writer asked the computer science center to run a cross check between how familiar the reservist indicated they were with the Survivor Benefit Plan (question 7) and what plan, if any, they plan to elect when asked to respond (question 13). Please refer to Table VIII for the comparison.

The researcher found it interesting that one individual checked they were very familiar with the plan (question 7), however, was uncertain and wanted to study the plan in question 13. Four participants checked that they were unaware of the plan, however, two marked they were familiar and two were somewhat familiar with the Survivor Benefit Plan in question 7. Forty-one (57.7 percent) of the respondents were unaware, don't understand or want to study the Survivor Benefit Plan. Nine reservists (12.68 percent) marked they were somewhat familiar and one individual was not at all familiar, but both indicated they would elect full coverage when able to do so.

Table VIII is located on the next page.

TABLE VIII

CROSS CHECK ON HOW FAMILIAR WITH SURVIVOR BENEFITS  
AND WHAT PLAN THEY WILL ELECT WHEN ABLE

Q 13	Question 7				Total
	Very Freq.	Familiar Freq.	Somewhat Freq.	Not At All Freq.	
Not Apply			4	1	( 5)
Unaware		2	2	7	(11)
Don't Understand		2	4	5	(11)
Want To Study	1	1	14	3	(19)
No, No Survivors			3		( 3)
No, Too Expensive	1				( 1)
Yes, Min Coverage		2	2		( 4)
Yes, Less Full Coverage		1	1		( 2)
Yes, Full Coverage	3	2	9	1	(15)
Total	5	10	39	17	(71)

(N=71)

#### Comparison of Awareness Between Unit/IMA's

The Statistical Analysis System (SAS) was used to analyze the awareness of benefits to see if there was a difference in knowledge between unit members and IMA's. The response to question 18 which indicated whether they had been assigned to a unit as well as had experience as an IMA was used in the comparison.

The writer was surprised to learn that 28 (39.4 percent) of the respondents had been a member of a unit as well as an IMA. Forty-three (60.6 percent) answered they only had experience in one of the categories.

The mean score of the respondents for each of the benefit variables was calculated. To determine the statistical significance of these mean scores, analysis of variance tests were used for variables that contained three or more categories and t tests were used for variables with only two categories.

Benefit questions were coded and the participants given credit for being aware of a benefit if they answered the question correctly and/or replied they were familiar or somewhat familiar with a benefit. An analysis of variance was performed to determine if there was a difference in awareness of benefits based on the type of unit. See Table IX. An F value of 0.67 was calculated. Referring to the F table found that an F 3.13 for 2, 68 degrees of freedom is significant at the .05 level. Hence, the F value of 0.67 was concluded that both samples were drawn from a population with the same variances. Concluded there was no difference in knowledge of military benefits based on type of unit.

Duncan's multiple range test for variable benefits was performed. The Duncan test revealed that the means were not significantly different and we reject the research question that there is a difference in awareness based on unit of assignment. Reservists that had only been IMA's earned the highest mean of 7.400 in benefit awareness.

TABLE IX  
DIFFERENCE IN AWARENESS OF BENEFITS BASED ON TYPE  
OF UNIT - ANALYSIS OF VARIANCE

Source	Degrees Freedom	Sum of Sq.	Mean Sq.	F value
Between Groups	2	8.2848820	4.1424410	0.67
Within Groups	68	421.5461039	6.1992074	
Corrected Total	70	429.8309859		
	P	0.5160		

#### Awareness Based on Years of Service and Rank

The significance of years of military duty is shown in Table X as determined by the analysis of variance. Six (8.5 percent) participants had spent less than one year in the reserves. Thirty (42.3 percent) have served between one and five years and six (8.5 percent) between six and ten years. Nineteen (26.7 percent) have been active between eleven and twenty years. Ten (14.1 percent) have served over 20 years in the reserves. Table X will appear on the next page. Table X will also contain a Duncan test along with an analysis of variance.

A recording of .05 or less is significant in the analysis of variance test. P at .0003 reports there is a difference in the groups in awareness of benefits based on years of

TABLE X  
ANALYSIS OF VARIANCE AND DUNCAN GROUPING  
BASED ON YEARS IN RESERVES

Source	Degrees Freedom	Sum of Sq.	Mean Sq.	F value
Between Groups	3	104.143192	34.67143975	7.13
Within Groups	67	325.816666	4.86293532	
Corrected Total	70	429.959858		
	P	0.0003		

  

Duncan Grouping	Mean	Number	Years in Service
A	8.4667	15	16 + years
B A	7.3500	20	6-15 years
B	6.1000	30	1-5 years
C	4.1667	6	Less than 1 year

Means with same letter are not significantly different.

military service. The Duncan test was again utilized and showed that individuals with less than one year of military service were significantly different from all others. People with one to five years of service are significantly different from people that served over 16 years in the reserves. Reservists who have been in the military over 16 years were the most knowledgeable about their benefits.

Seventeen (23.9 percent) field grade officers, ten (14.1



percent) junior officers, forty (56.3 percent) non-commissioned officers and four (5.6 percent) airman answered the questionnaire. The difference in awareness of benefits based on rank was analyzed using the analysis of variance and Duncan test. See Table XI.

TABLE XI  
ANALYSIS OF VARIANCE AND DUNCAN GROUPING  
BASED ON RANK

Source	Degrees Freedom	Sum of Sq.	Mean Sq.	F value
Between Groups	3	53.0809859	17.69366197	3.15
Within Groups	67	376.7500000	5.62313433	
Corrected Total	70	429.8309859		
	P	.0307		

  

Duncan Grouping	Mean	Number	Rank
A	8.000	17	Field Grade Officer
A	6.700	10	Junior Officer
A	6.550	40	Non-commissioned Off.
B	4.250	4	Airman

Means with same letter are not significantly different.

A recording of .05 or less is significant in the analysis of variance test. P at .0307 indicates there is a difference of awareness based on rank. Duncan test was used and controls the Type I comparison wise error rate. Means with the same letter are not significantly different. Duncan showed that airman were not as aware of Reserve benefits and were significantly different from the three other ranks. However, this may not be relative based on the small size of the airman group. Since the analysis of variance test performed on years of military service and rank showed there to be a significant difference we can not reject the second research question.

#### Awareness Based on Education and Income

Table XII shows the distribution of respondents by level of education along with their mean score in benefit awareness. All individuals surveyed had at least a high school education. Twenty (28.2 percent) earned a high school education and overall awareness of benefits mean was the lowest at 6.300. Associate and bachelor degree each had 13 respondents (combined 36.6 percent) and there was a .14 difference in mean score of benefit awareness with the bachelor degree participants earning the higher mean. The seven master degree (9.9 percent) holders received the highest benefit mean of 8.143. The second highest mean, 7.750, was scored by the three diploma nursing school graduates and one trade school graduate. Thirteen (18.3 percent) doctorate graduates earned a mean of 7.303 in benefit awareness. One individual annotated aircraft

flight training and the writer miss coded his response and the SAS program put this individual's benefit awareness and education in a separate category. The writer noted the extremely low mean and verified it with the original questionnaire and it was found to be correct.

TABLE XII  
DISTRIBUTION OF RESPONDENTS BY EDUCATION  
AND MEAN OF BENEFIT AWARENESS

Q 24 Education	Number	Percent	Mean
High School	20	28.2	6.300
Associate Degree	13	18.3	6.538
Bachelor's Degree	13	18.3	6.692
Master's Degree	7	9.9	8.143
Doctorate	13	18.3	7.303
Other	4	5.6	7.750
Aircraft Flight Trained	1	1.4	1.000
Total	(71)	(100.0)	

(N=71)

An analysis of variance was performed and showed there to be no significant difference in awareness of benefits based on education.

Table XIII shows the distribution of respondents by income and the mean scored on the awareness of benefits. Four part-

icipants are full time students and do not have a civilian income. Fourteen (19.7 percent) have an income of less than \$10,000 and scored a mean in benefit awareness of 5.7857. For statistical purposes the intervals were collapsed and made equal, ex: \$10-15,000 and \$15-20,000 grouped and recorded \$10-20,000. Twenty-seven reservists (38.1 percent) in the over \$30,000 category were the most informed on benefits with a mean of 7.5185.

TABLE XIII  
DISTRIBUTION OF RESPONDENTS BY INCOME  
AND MEAN OF BENEFIT AWARENESS

Q 22 Income	Number	Percent	Mean
Less than \$10,000	14	19.7	5.7857
\$10,000-15,000	4	5.6	5.3333
\$15,000-20,000	5	7.0	
\$20,000-25,000	10	14.1	7.4706
\$25,000-30,000	7	9.9	
\$30,000-35,000	6	8.5	7.5185
Over \$35,000	21	29.6	
Not applicable	4	5.6	

Using an analysis of variance test, an F value of 3.37 was found. This F value was significant at the .05 level.

The calculated P 0.0237 or less than .05 indicates a significant difference in benefit awareness based on income.

TABLE XIV  
ANALYSIS OF VARIANCE AND DUNCAN GROUPING  
BASED ON INCOME

Source	Degrees Freedom	Sum of Sq.	Mean Sq.	F value
Between Groups	3	55.1742849	18.3914283	3.37
Within Groups	63	343.3331777	5.4497329	
Corrected Total	66	398.5074626		
	P	0.0237		

  

Duncan Grouping	Mean	Number	Income
A	7.5185	27	\$30,000 and above
A	7.4706	17	\$20,000-30,000
B	5.7857	14	Less than \$10,000
B	5.3333	9	\$10,000-20,000

Means with same letter are not significantly different

A Duncan test was performed and showed there to be a difference in awareness between reservists who earn \$10-20,000 from those who earn \$20-30,000 and above. This test also indicated individuals earning less than \$10,000, \$20-30,000

and \$30,000 and above were not significantly different in benefit awareness. Hence, we reject part of the research question (3) that there is a difference in benefit awareness based on education and can not reject the part of the question based on income.

#### Awareness Based on Family Background

An analysis of variance test reported no significant difference in benefit awareness based on military family background. Thirteen (18.3 percent) indicated no family member (parents, spouse, brothers or sister) possessed military experience. Four (5.6 percent) individuals did not answer any part of question 15 that asked about family background. The F value was 0.00 and P 0.9476 in the analysis of variance and Duncan Grouping showed no significant difference. Individuals with a military family background scored a mean of 6.7778 and reservists with no military background earned a slightly higher mean of 6.8235. As stated earlier in this section individuals with 16 years of service and above earned the highest mean in benefit awareness, however, individuals with a military family background are not significantly different and we reject the fourth research question.

#### Awareness Based on Age, Sex, Marital Status, and Number of Dependents

Four (5.6 percent) respondents to the survey were 25 years of age or younger. Twelve (16.9 percent) were between 26 and 30 years of age. The largest percentage (42.3 percent)

or 30 individuals fell between 31 and 40 years old. Seventeen (23.9 percent) indicated they were between 41-50 years old and the remaining eight (11.3 percent) reservists were between 51 and 60 years of age.

The analysis of variance test proved there was a significant difference in awareness based on age. See Table XV. Referring to the F table the critical value of F for 3, 67 degrees of freedom is  $F_{.05} = 2.74$ . The calculated F value was 6.06 and  $P = .0010$ .

TABLE XV  
ANALYSIS OF VARIANCE AND DUNCAN GROUPING  
BASED ON AGE

Source	Degrees Freedom	Sum of Sq.	Mean Sq.	F value
Between Groups	3	91.681231	30.560410	6.06
Within Groups	67	338.149754	5.047011	
Corrected Total	70	429.830985		
	P	.0010		

  

Duncan Grouping	Mean	Number	Age
A	8.8750	8	51-60 years old
B	7.8235	17	41-50 years old
B	6.4333	30	31-40 years old
C	5.3125	16	Less than 31 years

Means with same letter are not significantly different.

The Duncan multiple range test was also used to compare the mean differences of benefit awareness between the various age groups. Refer back to Table XV. Two age groups (less than 25 and 25-30) were combined and four age categories used in the analysis. The sixteen participants younger than 31 years of age earned the lowest mean (5.3135) and were significantly different than individuals 41-60 years old. Reservists between the ages of 31 and 50 were significantly different than the other two age groups. The eight reservists between 51 and 60 years old with a mean of 8.8750 showed the most awareness of Reserve benefits.

Twenty-two (31 percent) of the respondents were females and forty-nine (69 percent) were males. To determine if females and males differed in their awareness of benefits the F-distribution was used. See Table XVI. Using the critical values for F table we find that an F 1.79 is significant at the .05 level. We may conclude that both samples were drawn from a population with the same variances. A t test was then performed to test the significance of the differences in the mean between males and females. A t of 2.8664 was obtained and is greater than is necessary for significance at the .05 level. The t test showed the difference between the means to be significant and males were more knowledgeable about benefits than females. Table XVI is located on the following page.



TABLE XVI  
DIFFERENCE IN AWARENESS BASED ON SEX

Sex	Number	Mean	Standard Deviation
Female	22	5.59090909	2.63057283
Male	49	7.32653061	2.23035643
F=1.39 with 21 and 48 Degrees of Freedom Prob>F=.3415			

Seventy-eight percent of the participants were married, twelve percent were single and ten percent indicated the separated/divorced status. The F-distribution was used to determine if the variances of the two groups (married and single) differed significantly. The single and separated/divorced group were combined to form the not married group.

TABLE XVII  
DIFFERENCE IN AWARENESS BASED ON MARITAL STATUS

Marital Status	Number	Mean	Standard Deviation
Married	55	6.98181818	2.41515975
Not Married	16	6.12500000	2.65518361
F=1.21 with 15 and 54 Degrees of Freedom Prob>F=0.5879			

Using the critical values of F table, we find that an F 1.83 is significant at the 0.05 level. The calculated F was 1.21. It was concluded that both samples were drawn from a population with the same variances. A t test was performed to determine if the mean differences between the two categories was significant. A t of 1.22 was obtained thereby indicating no significant difference in awareness of benefits between married and single reservists.

Table XVIII indicates the number of dependents (not including spouse) that reservists have along with their mean in benefit awareness. See Table XVIII on the following page. An analysis of variance was performed to determine if the number of dependents influences awareness of benefits. Referring to the F table it was found that an F 2.76 for 3, 67 degrees of freedom is significant at the .05 level. The calculated F of 1.59 reflects no real differences among the population means.

Individuals with three to five dependents were grouped together because of low sample and more accurate statistical analysis. A Duncan grouping was also performed and the calculated means are shown in Table XVIII on the next page. Although no significant difference was evident the participants with three to five dependents demonstrated over all more awareness of benefits.

TABLE XVIII  
 AWARENESS OF BENEFITS AND ANALYSIS OF VARIANCE  
 BASED ON NUMBER OF DEPENDENTS

No. of Children	Freq.	Percent	Mean
0	26	36.6	6.1154
1	10	14.1	6.5000
2	21	29.6	7.0952
3	10	14.1	
4	3	4.2	7.7857
5	1	1.4	

  

Source	Degrees Freedom	Sum of Sq.	Mean Sq.	F value
Between Groups	3	28.5104730	9.50349103	1.59
Within Groups	67	401.3251281	5.98985841	
Corrected Total	70	429.8356012		
	P	0.2008		

#### Awareness Based on Civilian Benefits

Table XIX shows the response of the individuals to the benefits that their civilian employer provide. Seven participants indicated they were self-employed and five marked they were full time students and four did not have a civilian employer. Over half of the respondents indicated they received life insurance coverage, medical and retirement

benefits through their civilian employment. Seven reservists noted they receive a bonus and four acknowledged sick leave as an added benefit. Other benefits listed were: two disability coverage, one incentive pay and one use of an auto.

TABLE XIX  
RESPONSE TO CIVILIAN BENEFITS

Benefit	Yes	No	Partial Pay	No Answer
Retirement	39	14	5	13
Medical	36	12	11	12
Dental	23	26	9	13
Educational	22	28	5	16
Life Insurance	35	15	8	13
Other (Bonus)	7			
(Sick Leave)	4			

Fifty-eight (81.7 percent) individuals responded they were aware of civilian benefits and 13 (18.3 percent) marked they did not receive civilian benefits (self-employed, not employed or student status). An F test was used to determine if the variances of reservists receiving civilian benefits were significantly different from those who receive no added compensation. See Table XX on the next page.

TABLE XX  
DIFFERENCE IN AWARENESS BASED ON CIVILIAN BENEFITS

Civilian Benefit	Number	Mean	Standard Deviation
Aware	58	6.844827	2.46236033
Unaware	13	6.538461	2.63360920
F=1.14 with 12 and 57 Degrees of Freedom Prob 0.6898			

Using the F table we find that an F 1.92 is significant at the .05 level. The calculated F was 1.14. We conclude that both samples were drawn from a population with the same variances. A t test was performed to test the significance of the differences between the two categories. A t of 0.40 was obtained which indicated no significant difference in awareness between reservists who receive civilian benefits from those who do not receive benefits. Hence, we reject research question five that there is a difference in reservists awareness of benefits based on receiving civilian benefits.

Major findings of the study will be listed in the next chapter and select finding will now be listed:

1. Sixteen percent did not know or were unsure whether reservists were eligible for space available travel.

2. Eighty-seven percent knew a burial flag could be presented for a member of the military performing active duty training. Only 51 percent were aware a burial flag could also be offered for inactive duty training.

3. Forty-five percent of reservists indicated sufficient information was provided in only one area, namely officer programs. Additional information is needed in retirement benefits, reenlistment bonus, family benefits, mobilization procedures for dependents and the Selected Reserve GI Bill.

4. No significant difference in awareness of benefits between reservists of the 507 Tactical Clinic and individual mobilization augmentees at Tinker Air Force Base, Oklahoma.

5. No significant difference in awareness of benefits based on education.

6. Reservists that possess a military family background are not significantly different in benefit awareness.

7. No significant difference in benefit awareness was found in seventy-eight percent married and twenty-two percent single, separated/divorced reservists surveyed.

8. No significant difference recorded in benefit awareness based on the number of dependents (spouse excluded). However, the mean average in awareness increased as the number of dependents increased.

9. Sixty-two percent indicated receiving retirement/pension compensation; sixty-six percent receive medical benefits and fifty-nine percent life insurance coverage from their civilian employers.

10. No significant difference in benefit awareness between reservists that currently receive civilian benefits with those who do not.

## CHAPTER V

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### Summary of Findings

The purpose of this study was to determine the level of awareness of Air Force Reservists of their military benefits and entitlements. The study focused on 36 reservists of the 507 Tactical Clinic, and 35 IMA's attached to the base hospital and Tinker Air Force Base, Oklahoma. The objectives of the study were: to examine all types of Air Force benefits available to Reservists; to compare consumer awareness and knowledge of reservists assigned to a unit (507 Tactical Clinic) with individual mobilization augmentees (IMA'a); to determine if there is a difference in awareness based on rank or years in reserves; to determine if income or military family background affected an awareness of benefits and entitlements; to determine if age or sex affects a reservists awareness of entitlements; to determine if marital status and number of dependents influences awareness of benefits; to determine if there is a difference between reservists that currently receive civilian benefits with those who do not; and to make recommendations for further study in this area.

A comprehensive review of available literature was conducted by the writer. Awareness of benefits of the general

population was researched; since the military has not conducted any surveys specifically dealing with benefits and entitlements.

The research method used was the descriptive survey. The population studied included reservists assigned to the 507 Tactical Clinic and individual mobilization augmentees attached to USAF Hospital Tinker and Tinker Air Force Base. A nonprobability sample of 76 reservists was selected to participate in this project. Members of the 507 Tactical Clinic reporting for training in October and November 1985 were individually asked to complete a questionnaire. Individual mobilization augmentees attending a hospital meeting were personally asked to fill out a questionnaire. In order to have a more accurate comparison between unit members and IMA's additional names of IMA's were obtained from the office of the base individual mobilization augmentee administrator. A letter of explanation, questionnaire and self-addressed stamped envelope were mailed out. The overall response rate was 85 percent. Data gathered by the instrument was coded. Analysis of the data was done by the Computer Science Center at Oklahoma State University. The Statistical Analysis System (SAS) performed frequency, percentage, analysis of variance, Duncan grouping and t test.

The major findings of this study were:

1. Thirty-one percent of the reservists were not aware they have to apply for retirement.
2. Forty-two percent were not aware what age they are



eligible to apply for retirement pay.

3. Fifty-six percent were not aware they temporarily lose some benefits until they are able to draw retirement.

4. Sixty-eight percent of respondents were not at all familiar with dependency and indemnity compensation. Only seven percent indicated they were familiar or very familiar with the plan.

5. Twenty-four percent indicated they were not at all familiar with the Survivor Benefit Plan and fifty-five percent were somewhat familiar. Fifty-eight percent responded they were unaware, didn't understand, or wanted to study the Survivor Benefit Plan when asked if they would elect the plan upon completion of 20 good retirement years.

6. Individuals with less than one year of military service were significantly less aware of benefits from all other groups. Reservists serving 16 years and over were the most knowledgeable about benefits. Knowledge of benefits increases with years of military service.

7. The awareness of benefits of airmen was the lowest and significantly different from other enlisted respondents and officers, however, the group size was small. Field grade (major and above) scored the overall highest mean in benefit awareness.

8. A significant difference in benefit awareness was found based on income. Reservists earning \$10,000 to \$20,000 were different from all other groups. Individuals earning \$30,000 and above scored the highest mean of 7.5185 in entitlement awareness.

9. Eighty-three percent of reservists were between 26-50 years old. The mean scored in benefit awareness increased with age. Respondents in the 51-60 years of age (close to retirement age) were most aware of benefits and those younger than 31 were the least knowledgeable concerning benefits.

10. Sixty-nine percent of the participants were males and they were significantly more aware of benefits than females. It will be interesting to see if this continues with the transition of the American family and increase of women in the work force.

### Conclusions

Conclusions drawn from the data could not be generalized beyond the sample since nonprobability sampling techniques were used. The data could be valuable to the military in noting areas that reservists request and need additional information concerning benefits and entitlements.

The number of years in the reserves was significant in determining the awareness of benefits. Reservists serving 16 years and over and closer to the age of retirement were the most knowledgeable about benefits.

Difference in rank seemed to significantly affect the level of benefit awareness. Field grade officers (major and above) scored the highest mean in benefit awareness.

A significant difference in benefit awareness was noted based on income. Individuals earning \$30,000 and above were most aware of their entitlements.

Awareness of benefits increased with age and the difference was significant. Respondents in the 51-60 year category (closer to retirement age and able to use retirement benefits) were the most knowledgeable of benefits.

Male reservists were significantly more aware of benefits than female participants.

### Recommendations

The results of this study have recommendations for research and practice. These recommendations include:

1. Information from this study should be provided to the military Reserve Force Center so the center might provide additional information to meet the needs of the reservists.

2. Additional research should be conducted using a random sampling technique of other reserve units and individual mobilization augmentees stationed at various locations.

3. The methodological approach used in the study should be tested and refined in future research. The writer would add a question concerning enrollment in Serviceman's Group Life Insurance to the questionnaire. The researcher would reword the question relating to civilian job and list specific categories. Suggest adding a fourth column - label children to question 15 on the final questionnaire. Some reservists have children of age to be active in the military.

4. A current benefit listing be enclosed with the W-2 form yearly in January.

5. The military may consider referring to the listing of benefits as displayed by the Reserve Forces Almanac. The

writer felt this table to be easier to read and more inclusive of benefits.

6. Future research should address the use of benefits provided by the military. Many companies tailor their benefits to the employees' and provide a menu for the employees selection.

7. Research should be conducted on the types of benefits that workers desire. The goal of this research should be to identify the benefits wanted and plan and budget proportionately.

8. The military should conduct research on what benefits reservists feel are most important. Based on this finding the military may consider adjusting/altering benefits as indicated.

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APPENDIX A

HISTORICAL EVENTS

(McCaffery, 1983, pp. 6-8)



## APPENDIX A

Historical milestones in the development of employee benefits.

- 1794 The first profit sharing plan set up by Albert Gallatin at his glassworks in New Geneva, Pennsylvania.
- 1818 Pensions established for war veterans.
- 1866 The Crane company introduced a medical dept for employees.
- 1875 First private pension plan adopted by American Express.
- 1880 First suggestion system installed by Yale & Towne.
- 1885 Procter & Gamble granted a Sat. afternoon half holiday for all workers with no reduction in pay.
- 1886 Westinghouse Corporation granted paid vacations.
- 1894 National Wallpaper Co. and craftsmen negotiated a guaranteed annual wage.
- 1911 First state workmen's compensation laws enacted on. First group life insurance plan for employees.
- 1912 First major group insurance plan introduced at Montgomery Ward.
- 1921 Edward Filene set up Credit Union National Ext. Bureau.
- 1926 Sun Oil Co. established employee savings plan with company contributions. Federal tax exemption extended to pension plans.
- 1935 Social Security Act provided basis for a federal retirement system and state-administered unemployment insurance programs.
- 1937 Railroad Retirement Act federalized a private pension.
- 1938 Kaiser prepaid health plan established for construction workers at Grand Coulee Dam in Washington State.
- 1940 National Labor Relations Board ruled that vacations, holidays, and bonuses were proper subjects for collective bargaining (Singer Manufacturing Co. decision).
- 1942 Formation of War Labor Board led to wage freezes, an expansion of nonwage incentives, reference to benefits as "fringes."
- 1945 Employee assistance program established offering help to alcoholics and other behavioral-medical problems.

- 1952 Teachers Insurance Annuity Association established College Retirement Equities Fund offering a pension option linking common stock performance with the life-time annuity principle.
- 1958 Welfare and Pension Plans Disclosure Act required employers and unions to disclose financial and other information about operation of private benefits programs.
- 1962 Self-Employed Retirement Act established tax-deferred pension plans for the self-employed (Keogh plans)
- 1966 Medicare, developed to provide medical care for the aged under the Social Security program, became operative.
- 1971 Occupational Safety and Health Act (OSHA) strengthened employee safeguards and established federal commission to study state workers' compensation laws.
- 1972 Equal Employment Opportunity Commission (EEOC) issued guidelines covering sex discrimination in benefit plans.
- 1973 Health Maintenance Organization Act specified conditions under which employers must offer employees the alternative of having group medical benefits provided through a qualified health maintenance organization.  
3M Company started the first employee van pool program.
- 1974 Employee Retirement Income Security Act (ERISA) established communications requirements and fiduciary standards for private pension and welfare plans, and set eligibility, vesting, and funding rules for pension plans.  
TRW Systems Group and Educational Testing Service introduces cafeteria (flexible) benefits programs.
- 1975 Dental Insurance became significant employee benefit
- 1978 Age Discrimination in Employment Act amended to prohibit mandatory retirement before age 70 in the private sector.
- 1981 President's Commission on Pension Policy issued final report with comprehensive recommendations covering the nation's retirement, survivor, and disability systems.  
Economic Recovery Tax Act (ERTA) liberalized rules on individual retirement accounts and Keogh plans; exempted tax-qualified benefits plans from constructive doctrine.
- 1982 Tax Equity and Fiscal Responsibility Act (TEFRA) increased restrictions on employee benefits plans.  
Ford Motor Company and United Auto Workers agreed to reduce previously negotiated paid-time-off benefits.

APPENDIX B

ENTITLEMENT TABLE 1981-1982

(The Air Reservist, p. 5)

## ENTITLEMENT TABLE

LINE	IF THE INDIVIDUAL CLAIMING ENTITLEMENT IS:					
		A	B	C	D	E
A	A member of the Reserve on Active Duty Training (ADT). (1)	YES				
B	A member of the Reserve on Inactive Duty Training (IDT). (2)		YES			
C	A member of the Reserve not on ADT or IDT. A retired Reservist not drawing retired pay. (Red ID Card Only)			YES		
D	A retired Reservist drawing retired pay. (Blue ID Card)				YES	
E	Regular Air Force/Reserve on EAD. (Green ID Card)					YES
THEN THE INDIVIDUAL IS ENTITLED TO THE FOLLOWING BENEFITS AND PRIVILEGES:						
1	Air Force Aid Society (AFR 211-1)				X	X
2	Clothing Sales Store (AFM 67-1)	X	X	X	X	X
3	Commissary Sales Store (AFR 145-15 & DoD Dir 1330.17)	X			X	X
4	Dental Services (AFR 168-6)	X			X	X
5	Education Facilities (AFR 213-1)	X	X	X	X	X
6	Exchange Services (AFR 147-14)	X	X		X	X
7	Family Services Program (AFR 211-24)	X			X	X
8	Legal Assistance (AFR 110-22)	X			X	X
9	Library Services (AFR 212-1)	X	X	X	X	X
10	Military Affiliate Radio (AFM 100-15)	X	X	X	X	X
11	Military Family Housing (AFM 30-6)					X
12	Medical and Pharmaceutical (AFRs 168-10 & 160-1)	X	X		X	X
13	Passports (AFR 211-29)	X	X			X
14	Postal Services (AFM 182-1)	X			X	X
15	Special Services Program (AFR 215-1)	X*	X*	X*	X*	X
16	Red Cross (AFR 211-11)	X				X
17	PCS Entitlements (JTR, Para M1150.10)					X
18	Base Theatre (AFR 34-32)	X	X		X	X
19	Transient Housing (AFR 30-7)	X	X	X	X	X
20	Space Available Travel (DoD Dirs 1340.7 & 4515.13R)	X	X	X	X	X
21	Veterinary Services (AFR 163-11)				X	X
22	Serviceman's Group Life Insurance (AFR 211-23)	X	X	X**	X	X

\*Utilization is on a space available basis as determined by the installation commander.

\*\*Member must pay premium.

APPENDIX C

AIR FORCE RESERVE ENTITLEMENT TABLE



AIR NATIONAL GUARD  
AIR FORCE RESERVE  
ENTITLEMENTS



ENTITLEMENTS TABLE							
L I N E	IF THE INDIVIDUAL CLAIMING ENTITLEMENT IS:	RULE					
		A	B	C	D	E	F
A	A member of the ANG/Reserve on AT, ADT, ADS, or MPA Man-Days	YES					
B	A member of the ANG/Reserve on IDT		YES				
C	An active member (participating for pay and/or points) of the ANG/Reserve, but not on IDT, AT, ADT, ADS, or MPA Man-Days (Red ID card)			YES			
D	A retired member not drawing retired pay. (Red ID card and letter of eligibility for retired pay at age 60/Retirement order)				YES		
E	An Air Force retiree drawing retired pay. (Blue/Gray ID card)					YES	
F	Regular Air Force, ANG/Reservist on EAD (Title 10 AD), ANG-AGR Title 32 AD						YES
THEN THE MEMBER IS ENTITLED TO THE FOLLOWING BENEFITS AND PRIVILEGES:							
1	Clothing Sales Store (AFR 147-14 & AFM 67-1, part 3, vol 1)	X	X	X	X	X	X
2	Commissary Sales Store (AFR 145-15)	* X				X	X
3	Dental Services (AFR 168-6)	* X	X			X	X
4	Education Services (AFR 213-1)	* X	X	X		X	X
5	Exchange Services (AFR 147-14)	* X	X	X		X	X
6	Family Services Program (AFR 211-24)	X				X	X
7	Legal Assistance (AFR 110-22)	* X				X	X
8	Military Affiliate Radio (MARS) (AFM 100-15)	X	X	X	X	X	X
9	Medical (AFR 168-6)	* X	X			X	X
10	Packaged Liquor Store (AFR 215-7)	* X				X	X
11	Postal Services (AFR 182-2)	* X					X
12	Morale, Welfare and Recreation (MWR) Programs (AFR 215-1)	* X	X	X	X	X	X
13	Red Cross (AFR 211-11)	* X	X	X	X	X	X
14	Officer and NCO Open Mess (AFR 215-11)	* X	X	X	X	X	X
15	Base Theater (AFR 147-14)	* X	X	X		X	X
16	Transient Quarters (AFR 90-9)	* X	X	X	X	X	X
17	Space Available Travel (DOD 4515.13R)	* X	X	X	X	X	X
18	Servicemen's Group Life Insurance (AFR 211-23)	X	X	X	X		X
19	Air Force Aid Society (AFAS) (AFR 211-1)	* X	X	X	X	X	X
20	Family Support Center (AFR 30-7)	X	X	X	X	X	X

\*See notes on next page

APPENDIX D

ORIGINAL (PRETEST) QUESTIONNAIRE

QUESTIONNAIRE

Please put an X by your answer to the following questions.

1. AGE is:
  - Under 25
  - 26-30
  - 31-40
  - 41-50
  - 51-60
  
2. Are you male or female?
  - Male
  - Female
  
3. Marital Status is:
  - Married
  - Single
  - Separated
  - Divorced
  
4. How many dependents do you have? Do not include yourself or your spouse. For the purpose of this survey, a dependent is anyone related to you by marriage, or adoption, and who depends on you for over half their support. \_\_\_\_\_
  
5. How many of your dependents are under 18 years of age? \_\_\_\_\_
  
6. What rank have you attained?
  - airman
  - noncommissioned officer (NCO E-4 or above)
  - junior officer (O1-03)
  - field grade officer (O4 or above)
  
7. How many years have you been in the reserves?
  - less than 1 year
  - 1-5 years
  - 6-10 years
  - 11-15 years
  - 16-20 years
  - over 20 years
  
8. Are you currently assigned to a unit that meets monthly? \_\_\_\_\_  
(yes or no)
  
9. Are you an individual mobilization augmentee and arrange your own training? (yes or no) \_\_\_\_\_
  
10. Have you ever been both (assigned to unit and IMA)?



11. Have you served in more than one branch of the military?

Yes

No

If yes, which service(s) have you served? \_\_\_\_\_

12. If you had more than one civilian job in 1985, Please answer the question for the job where you worked the most hours.

What kind of work did you do, that is, what is your job called? (For example; electrical engineer, construction worker, carpenter, teacher, typist, etc) \_\_\_\_\_

13. During 1985, what was the total amount, before taxes and other deductions, that you earned from a civilian job or your own business?

Under \$10,000

\$10,001-15,000

\$15,001-20,000

\$20,001-25,000

\$25,001-30,000

\$30,001-35,000

\$35,001 or above

14. Does your civilian employer provide benefits for you?

	YES	NO
Retirement/pension Plan	<input type="checkbox"/>	<input type="checkbox"/>
Medical benefits	<input type="checkbox"/>	<input type="checkbox"/>
Dental Insurance	<input type="checkbox"/>	<input type="checkbox"/>
Educational benefits	<input type="checkbox"/>	<input type="checkbox"/>
Life Insurance	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify)	_____	

15. As of today, what is the highest grade or year of regular school or college that you have completed. (Mark One)

Grade school

High school

Associate's Degree

Bachelor Degree

Master's Degree

Other (please specify)

16. If you were eligible to reenlist this year, would you receive a bonus for reenlisting?

Yes

No

Don't Know

17. Do you plan to elect the Survivor Benefit Plan upon completion of 20 good retirement years?
- Not applicable, do not plan to remain until retirement  
 Uncertain, am not aware of the plan at all  
 Uncertain, am aware of the plan but want to study it  
 Uncertain, do not understand the plan clearly  
 No, no survivors  
 No, can get better coverage elsewhere  
 No, too expensive  
 Yes, will only elect minimum coverage  
 Yes, will elect more than minimum coverage but less than full  
 Yes, will elect full coverage
18. How familiar are you with the Survivor Benefits Program?
- Very familiar  
 Familiar  
 Somewhat familiar  
 Not familiar at all.
19. Do you feel the Reserve provides you enough information and/or written material to keep you informed on:
- |   | YES                      | NO                       |
|---|--------------------------|--------------------------|
| Retirement Benefits                         | <input type="checkbox"/> | <input type="checkbox"/> |
| Reenlistment Bonus                          | <input type="checkbox"/> | <input type="checkbox"/> |
| Family Benefits                             | <input type="checkbox"/> | <input type="checkbox"/> |
| Mobilization procedures for your dependents | <input type="checkbox"/> | <input type="checkbox"/> |
| Selected Reserve GI Bill                    | <input type="checkbox"/> | <input type="checkbox"/> |
| Officer Programs                            | <input type="checkbox"/> | <input type="checkbox"/> |
20. Are you now eligible for educational benefits as a result of military service?
- No  
 Yes, State Benefits for my reserve service  
 Yes, Selected Reserve GI Bill  
 Other (please specify)  
 Do not know/am not sure
21. Are you aware that when a Reservist completes at least 20 years of Federal military service and chooses to transfer to the Retired Reserve, he temporarily loses some of his Federal benefits until reaching age 60?  Yes  No

22. At what age is a reservist eligible to draw retirement? \_\_\_\_\_
23. Does a reservist have to apply for retirement pay?  
 \_\_\_\_\_ Yes  
 \_\_\_\_\_ No
24. Are Ready Reservists authorized space available travel on military aircraft with in CONUS, Hawaii, Alaska, Puerto Rico, Guam, Samoa and Virgin Islands?  
 \_\_\_\_\_ Yes  
 \_\_\_\_\_ No
25. A flag of the United States may be presented to a person designated to direct the disposition of the remains of any Reserve of an armed force who dies while: (Mark all that apply)  
 \_\_\_\_\_ on active duty or active duty training  
 \_\_\_\_\_ performing authorized travel to or from that duty  
 \_\_\_\_\_ on inactive duty training  
 \_\_\_\_\_ a member of Ready Reserve  
 \_\_\_\_\_ completed 20 years of creditable service but was not yet age 60.
26. How familiar are you with the Dependency and Indemnity Compensation?  
 \_\_\_\_\_ Very familiar  
 \_\_\_\_\_ Familiar  
 \_\_\_\_\_ Somewhat familiar  
 \_\_\_\_\_ Not familiar at all
27. Have your parents, spouse, brothers/sisters: (Mark all that apply)
- |  | <u>Parents</u> | <u>Spouse</u> | <u>Brothers/sisters</u> |
|--|----------------|---------------|-------------------------|
| Retired from the military                    | _____          | _____         | _____                   |
| Served in the military for less than 8 years | _____          | _____         | _____                   |
| Served in the military for more than 8 years | _____          | _____         | _____                   |
| Currently serve in the military              | _____          | _____         | _____                   |
| None of the above                            | _____          | _____         | _____                   |
28. How familiar are you with the eligibility of Federal benefits and entitlements? Are you aware that benefits can be divided into four major area: inactive duty for training, active duty for training and active duty, Retired Reserve under 60 and Retired Reserve age 60 or above?  
 \_\_\_\_\_ Very familiar  
 \_\_\_\_\_ Familiar  
 \_\_\_\_\_ Somewhat familiar  
 \_\_\_\_\_ Not familiar at all  
 \_\_\_\_\_ Would like further information

APPENDIX E

FINAL QUESTIONNAIRE

QUESTIONNAIRE

Please give your answers to the following questions by writing in the appropriate space or by marking an X in the blanks as indicated.

1. Does your civilian employer provide benefits for you?

	YES	NO	PARTIAL PAY
Retirement/pension Plan	_____	_____	_____
Medical Benefits	_____	_____	_____
Dental Insurance	_____	_____	_____
Educational Benefits	_____	_____	_____
Life Insurance	_____	_____	_____
Other (please specify)	_____		

2. If you were eligible to reenlist this year, would you receive a bonus for reenlisting?

\_\_\_\_\_ Yes  
 \_\_\_\_\_ No  
 \_\_\_\_\_ Don't Know  
 \_\_\_\_\_ Not Applicable

3. At what age is a reservist eligible to draw retirement?  
 \_\_\_\_\_ years of age.

4. Does a reservist have to apply for retirement pay?

\_\_\_\_\_ Yes  
 \_\_\_\_\_ No  
 \_\_\_\_\_ Don't Know / Uncertain

5. Are you now eligible for educational benefits as a result of military service?

\_\_\_\_\_ No  
 \_\_\_\_\_ Yes, state benefits for my reserve service  
 \_\_\_\_\_ Yes, Selected Reserve GI Bill  
 \_\_\_\_\_ Other (please specify)  
 \_\_\_\_\_ Do not know/am not sure

6. Have you served in more than one branch of the military?

\_\_\_\_\_ Yes     If yes, which service(s) have you served?  
 \_\_\_\_\_ No     \_\_\_\_\_

7. How familiar are you with the Survivor Benefits Program?
- Very familiar
- Familiar
- Somewhat familiar
- Not familiar at all
8. Do you feel the Reserve provides you enough information and/or written material to keep you informed on:
- |   | YES                      | NO                       |
|---|--------------------------|--------------------------|
| Retirement Benefits                         | <input type="checkbox"/> | <input type="checkbox"/> |
| Reenlistment Bonus                          | <input type="checkbox"/> | <input type="checkbox"/> |
| Family Benefits                             | <input type="checkbox"/> | <input type="checkbox"/> |
| Mobilization procedures for your dependents | <input type="checkbox"/> | <input type="checkbox"/> |
| Selected Reserve GI Bill                    | <input type="checkbox"/> | <input type="checkbox"/> |
| Officer Programs                            | <input type="checkbox"/> | <input type="checkbox"/> |
9. Are you aware that when a Reservist completes at least 20 years of Federal military service and chooses to transfer to the Retired Reserve, he/she temporarily loses some Federal benefits until reaching retirement age?
- Yes
- No
- Uncertain
10. Are Ready Reservists authorized space available travel on military aircraft with in CONUS, Hawaii, Alaske, Puerto Rico, Guam, Samoa and Virgin Islands?
- Yes
- No
- Uncertain
11. A flag of the United States may be presented to a person designated to direct the disposition of the remains of any Reserve of an armed force who dies while: (Mark all that apply)
- on active duty or active duty training
- performing authorized travel to or from that duty
- on inactive duty training
- a member of Ready Reserve
- completed 20 years of creditable service but was not yet retirement age
12. Are you currently assigned to a unit that meets monthly?
- Yes
- No

13. Do you plan to elect the Survivor Benefit Plan upon completion of 20 good retirement years?
- Not applicable, do not plan to remain until retirement  
 Uncertain, am not aware of the plan at all  
 Uncertain, do not understand the plan clearly  
 Uncertain, am aware of the plan but want to study it  
 No, no survivors  
 No, can get better coverage elsewhere  
 No, too expensive  
 Yes, will only elect minimum coverage  
 Yes, will elect more than minimum coverage but less than full coverage  
 Yes, will elect full coverage
14. How familiar are you with Dependency and Indemnity Compensation?
- Very Familiar  
 Familiar  
 Somewhat familiar  
 Not familiar at all
15. Have your parents, spouse, brothers/sisters: (Mark all that apply)
- |  | <u>Parents</u>           | <u>Spouse</u>            | <u>Brothers/sisters</u>  |
|--|--------------------------|--------------------------|--------------------------|
| Retired from the military                    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Served in the military for less than 8 years | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Served in the military for more than 8 years | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Currently in the military                    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| None of the above                            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
16. How familiar are you with the eligibility of Federal benefits and entitlements? Are you aware that benefits can be divided into four major areas: inactive duty for training, active duty for training and active duty, Retired Reserve under retirement age and eligible Retired Reservists?
- Very Familiar  
 Familiar  
 Somewhat Familiar  
 Not Familiar At All  
 Would like further information
17. Are you an individual mobilization augmentee and arrange your own training?  Yes  No

18. Have you ever been assigned to a unit and an IMA?  
 \_\_\_\_\_ Yes  
 \_\_\_\_\_ No
19. How many years have you been in the reserves?  
 \_\_\_\_\_ less than 1 year  
 \_\_\_\_\_ 1-5 years  
 \_\_\_\_\_ 6-10 years  
 \_\_\_\_\_ 11-15 years  
 \_\_\_\_\_ 16-20 years  
 \_\_\_\_\_ over 20 years
20. What rank have you attained?  
 \_\_\_\_\_ airman  
 \_\_\_\_\_ noncommissioned officer (NCO E-4 or above)  
 \_\_\_\_\_ junior officer (O1-O3)  
 \_\_\_\_\_ field grade officer (O4 or above)
21. If you had more than one civilian job in 1985, please answer the question for the job where you worked the most hours. What kind of work did you do, that is, what is your job called? (For example: electrical engineer, construction worker, carpenter, teacher, typist, etc.- please be specific) \_\_\_\_\_
- 
22. During 1985, what will be the total amount, before taxes and other deductions, that you earned from a civilian job or your own business?  
 \_\_\_\_\_ Under \$10,000  
 \_\_\_\_\_ \$10,001-15,000  
 \_\_\_\_\_ \$15,001-20,000  
 \_\_\_\_\_ \$20,001-25,000  
 \_\_\_\_\_ \$25,001-30,000  
 \_\_\_\_\_ \$30,001-35,000  
 \_\_\_\_\_ \$35,001 or above
23. AGE is:  
 \_\_\_\_\_ Under 25  
 \_\_\_\_\_ 26-30  
 \_\_\_\_\_ 31-40  
 \_\_\_\_\_ 41-50  
 \_\_\_\_\_ 51-60



24. As of today, what is the highest grade or year of regular school or college that you have completed. (Mark One)

Grade/elementary school

High school

Associate's Degree

Bachelor's Degree

Master's Degree

Doctorate

Other (please specify)

25. Are you a male or a female?

Male

Female

26. Marital Status is:

Single

Married

Widow

Separated or divorced

27. How many dependents do you have? Do not include yourself or your spouse. \_\_\_\_\_

28. How many of your dependents are under 18 years of age?  
\_\_\_\_\_ are under 18 years of age.

29. Please add any additional comments: \_\_\_\_\_  
\_\_\_\_\_

APPENDIX F

LETTER OF EXPLANATION

3304 Oak Grove Drive  
Midwest City, Ok 73110  
October 24, 1985

Fellow Reservists I need your assistance!

I am an Individual Mobilization Augmentee (IMA) at the Tinker Hospital and a graduate student at Oklahoma State University pursuing a Masters Degree in Consumer Studies. My thesis subject is Reservist awareness of their Air Force benefits. Please do me a favor and complete the enclosed questionnaire. I have included a self-addressed stamped envelope. I would appreciate your response by 15 November 1985. Questions, comments or recommendations are welcome. Don't forget to identify your civilian occupation as it is important in my research. Thanks for your cooperation.

Elaine S. Sams, LtCol, USAFR, NC  
IMA to Chief Nurse

VITA

Elaine Spong Sams

Candidate for the Degree of

Master of Science

Thesis: AWARENESS OF AIR FORCE RESERVISTS OF THEIR BENEFITS

Major Field: Housing, Interior Design and Consumer Studies

Biographical:

Personal Data: Born in Punxsutawney, Pennsylvania, September 19, 1943, the daughter of Charles M. and Florence Spong. Married to Ronald W. Sams on February 3, 1968.

Education: Graduated from Clarks Summit Abington High School, Clarks Summit, Pennsylvania in June, 1961; received Diploma in Nursing from the Hospital of the University of Pennsylvania in August, 1964; received Bachelor of Science in Psychology from University of Maryland in December 1980; completed requirements for the Master of Science degree at Oklahoma State University in May, 1986.

Professional Experience: Float and Charge Nurse, Hospital of University of Pennsylvania, September, 1964 to 1966; Private Duty Nurse November, 1966 to February, 1967; joined United States Air Force as Staff Nurse and Charge Nurse USAF Hospital Cannon, March 1967 to 1970; joined Air Force Reserves August, 1973 to present; Staff and Head Nurse of Psychiatric Unit, Southern Maryland Hospital, January, 1981 to April, 1983; Psychiatric Nurse, Dr. Leonardo Maguigad's Private Practice, September, 1983 to June, 1984. Member of Reserve Officers Association.