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Early Separation Incentives: An Analysis of Survey Data and Reenlistment Decision-Making Models

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AUG 3 1993



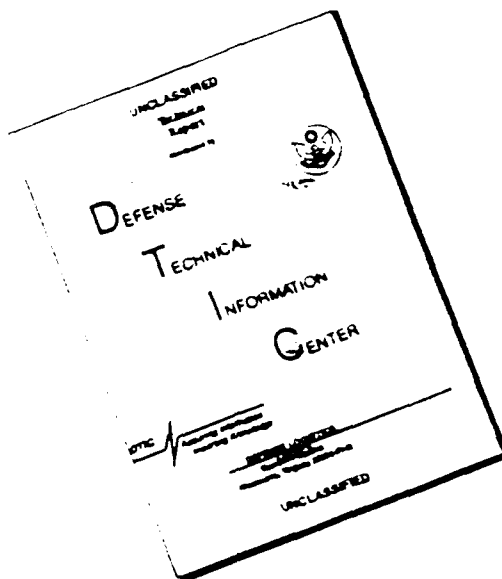
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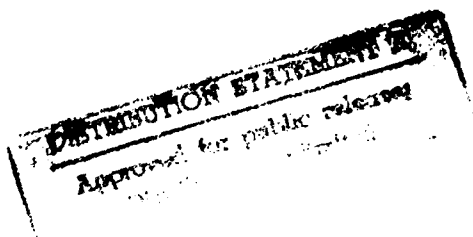
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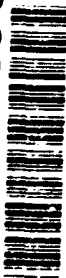
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13. ABSTRACT (Maximum 200 words) To reduce the military personnel force, soldiers are being offered incentives for early separation: the Voluntary Separation Incentive (VSI, annual payments) and the Special Separation Benefit (SSB, a lump sum). Using the framework of occupational decision making, this research examined soldiers' responses to the incentives and identified factors affecting soldiers' decisions about separating. The analyses use data from the Survey of Total Army Military Personnel (STAMP), which was mailed to 51,000 active and reserve soldiers after Operation Desert Shield/Storm. STAMP surveyed morale, organizational commitment, leadership, training, career plans, adequacy of mobilization, and reactions to personnel policies such as VSI. Because STAMP covered many topics, the data supported assessment of soldiers' reactions to separation incentives and of their responses to variables in the Annualized Cost of Leaving (ACOL) models. Correlations between a separation incentive and ACOL variables were examined to evaluate alternative Army reenlistment models. There are three main conclusions: (1) Army reenlistment models are a sound basis for understanding soldiers' decisions about early separation incentives and should form the (Continued)			
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framework of additional research in this area, (2) years of service and rank relate significantly to soldiers' separation decisions, and (3) soldiers' race and gender do not affect their decisions.

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EARLY SEPARATION INCENTIVES: AN ANALYSIS OF SURVEY DATA AND REENLISTMENT DECISION-MAKING MODELS

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Early Separation Incentives: An Analysis of Survey Data and Reenlistment Decision-Making Models

Introduction

As a means of reducing the military force, early separation incentives are being offered to current personnel. Incentives include the Voluntary Separation Incentive (VSI) (annual payments) and the Special Separation Benefit (SSB) (a smaller amount paid in a lump sum).

Clearly, it is important for the U.S. Army to understand the kinds of issues that will lead soldiers to accept or reject the early separation incentive. The ability to understand these issues will determine the extent to which the U.S. Army can effectively administer the program. The primary objective of this project is to demonstrate the feasibility of placing the analyses of soldiers' responses to the offers within the framework of the literature on occupational decision making.

The second goal of this project is to describe, from available data and from variables suggested by the occupational choice literature, the causal factors that lead soldiers to decide whether or not to take an incentive. The project will examine the relationship between such things as morale, job satisfaction, family support and other important variables that might be related to a soldier's decision.

A third goal of this project is to examine the impact of race and gender on a soldier's decisions to accept an incentive. If incentives are significantly more or less acceptable to any group, the proportion of minorities in the military could be adversely affected by attempts to downsize. The impact of race and gender on the decision will therefore be explored.

The final goal of this project is to develop the knowledge base in such a way that it can add to the ability to effectively administer the early separation program. Since "Years of Service" and "Rank" are the administrative criteria upon which the value of each VSI offer is determined, this project will explore the relationship between these administrative variables and the early separation decision.

Army Reenlistment Models

The approach taken here to the analysis of the early separation decisions is to place them within the framework of the literature on occupational decision making. The literature that has examined this topic generally views occupational choice as if each individual were selecting from a variety of possible occupations, each of which might differ on important factors such as pay and intrinsic satisfaction. This rational economic perspective with regard to occupational choice dates as far back as the time of Adam Smith (Smith, Sylwester & Villa, 1991, p.43).

This occupational decision making framework has been used effectively in the past to analyze similar kinds of decision making processes, including the reenlistment decision. Reenlistment decisions have been viewed by the Gates Commission and by others as an occupational choice between a military career and a variety of potential careers as a civilian. The Gates Commission was concerned about the establishment of an all volunteer force and the effect that changes in pay levels would have upon reenlistment rates at the end of the first term of service.

Since then several different "Reenlistment Models" have been developed which have attempted to model decision making using primarily pecuniary (e.g., pay, retirement benefits) but also non pecuniary factors (e.g., job satisfaction, family support) to predict and describe the reenlistment decision (Smith, et al., pp. 43-50). According to the Reenlistment Models, which are described in more detail in a later section, a rational reenlistment decision would take into consideration current and future military earnings, as well as non pecuniary factors such as satisfaction with military life, and weigh these outcomes against satisfaction with civilian life and the probable income that could be earned outside the military. The reenlistment decision is essentially a comparison of current and future earnings and satisfaction in the military in comparison to the same outcomes if one were to leave the military.

It seems reasonable that the decision making processes and factors that underlie the decision to accept or reject an early separation incentive are very similar to those that affect the reenlistment decision and that the "Reenlistment Models" can be directly applied to the analysis of the early separation incentive decision. The only difference between the two decisions has to do with the timing of the decision. Conceptually the decision maker, in both instances, must consider future earnings potential and satisfaction in the Army and contrast this with the probable outcomes in the civilian work force in order to make the stay/no stay decision. The addition of an early separation to the decision making mix does not change the decision making processes but rather changes the values of some of the decision making factors, namely, the amount of future earnings possible if one were to leave the military.

There are two highly related Reenlistment Models which are most commonly used to analyze reenlistment decision making and which will be briefly reviewed here. The Annualized Cost of Leaving Model (ACOL) and an extension of that model, referred to as ACOL-2, are described below.

Annualized Cost of Leaving Model (ACOL)

For an individual with t years of service, the returns or benefits for remaining with the military for s additional years are:

$$RS_s = \sum_{j=t}^{t+s} d^{j-t} M_j + d^{s+1} [R_{t+s} + W_{t+s}]$$

where:

RS_s is the expected present value of income from an additional S years with the military;

M_j is military pay in year j , $j=t, \dots, t+s$;

R_{t+s} is the expected present value of retirement income for serving $t+s$ years;

W_{t+s} is the expected present value of civilian income after serving $t+s$ years; and

d is $1/(1+\rho)$ where ρ is the individual's rate of time preference;

In comparison to the returns for staying in the military there are also returns for leaving immediately. These returns can be stated as:

$$RL = R_t + W_t$$

where R_t and W_t are the present value of retirement income and civilian wages, respectively, for leaving at time t .

The decision to stay or leave can be made by comparing RS and RL . If $RS > RL$, the benefits for staying are greater than the benefits from leaving and the rational decision is to reenlist.

The model to this point does not take non pecuniary factors into consideration. Let k be the individual preference for the non-pecuniary aspects of military versus civilian life. Then the reenlistment decision can be thought of as:

$$RS + k > RL$$

That is, if the total financial and non-financial benefits from staying in the military are greater than the financial benefits from leaving the military, the reenlistment decision will be made. Note that the financial benefits for leaving could be greater than those for staying but the soldier could still make the decision to reenlist because of k , a generally positive attitude toward army life.

Another way to think about the reenlistment problem is to consider what it would cost someone who would otherwise make a positive reenlistment decision, that is, someone whose RS is greater than their RL , to leave the military. There is a financial cost for leaving (COL) which can be defined as:

$$COL = RS - RL$$

In order to make it worthwhile for someone in this situation to leave the military it is necessary to provide them a financial incentive that is greater than their COL. Thus in order for the early separation incentives (ESI) to be effective:

$$ESI > RS - RL$$

or if non-pecuniary factors are considered:

$$ESI > RS - RL + k$$

Since at the time an offer is made there are no retirement benefits that are applicable, the return for leaving can be stated as:

$$RL = W; \text{ since } R = 0 \text{ and}$$

$$ESI > RS - W + k$$

ACOL-2

The ACOL model considers first and second term reenlistment rates to be identical. This however can not be correct since the retention rates at the second term will depend upon the value of the first term decision. The ACOL-2 model adds an error term to correct for this selection bias. In the ACOL-2 model the Cost of Leaving (COL) is defined as:

$$\frac{\sum_1^s (WM_{it} - WC_{it}) d^t}{1} + \frac{\sum_{s+1}^T (WC_{ist} - WC_{it} + R_{ist}) d^t}{s+1} / \left(\frac{\sum_1^s d^t}{1} \right)$$

where:

WM_{it} is military earnings;

WC_{it} is civilian earnings;

WC_{ist} is civilian earnings after s years in the military;

R_{ist} is military retirement benefits;

d^t is the individuals' rate of time preference.

As we did in the ACOL model we can set $R=0$ and the value for an early separation incentive to be effective is

$$ESI = \frac{\sum_1^s (WM_{it} - WC_{it}) d^t}{1} + \frac{\sum_{s+1}^T (WC_{ist} - WC_{it}) d^t}{s+1}$$

There is a great deal of similarity between this equation and the early separation incentive equation that resulted from the ACOL model.

Correlates of the Attractiveness of Early Separation Incentives

The Survey of Total Army Military Personnel (STAMP) was mailed to a sample of about 51,000 soldiers (21,00 active and 30,000 reserves) shortly after Operation Desert Shield/Storm. The STAMP is designed to provide personnel officials with information that can assist them in setting policies and procedures during demobilizations, redeployments and downsizing. The survey topics include morale, organizational commitment, leadership, training, career plans, adequacy of mobilization and reactions to specific personnel management policies such as Voluntary Separation Incentives.

Because of the broad range of topics covered on the STAMP, data was collected that can be used to assess both soldiers' reactions to the early separation incentives and their attitudes and responses to many of the variables deemed important by the ACOL Models in determining the COL. As a result it was possible to examine the correlations between ACOL variables and early separation incentive variables so that the effectiveness of the Army Reenlistment Models could be determined.

On the STAMP, soldiers' reactions to the early separation incentive offers were obtained in several formats and are reproduced in Appendix A. Note that only soldiers with between 6 and 19 years of service answered these items.

As mentioned above, many STAMP variables are related to different aspects of the ACOL Models. Several of these variables were selected for analysis based upon the extent to which they reflect important ACOL concepts. Those variables which were selected include such things as morale, family support, years of service, rank, gender and race (see Appendix B).

Thus responses on these ACOL variables will be compared to early separation decision making within the framework of the Army Reenlistment Models. These models ought to play an important role in understanding early separation incentives decision making for the following: the Army Reenlistment Models have demonstrated validity with regard to the reenlistment decision; they have a long developmental history; they offer a great deal of insight into the decision making process; and they are supported with substantial research.

While the analysis of the ACOL Models could have been conducted using any of the early separation incentives questions, item 215a was considered the critical item for our analysis. This critical item, which asks the respondent to provide the amount of the lump sum payment that they would accept for

voluntarily leaving military service, became the dependent variable in many of the analyses that follow. Thus, rather than analyze item 217a, which directly asks the soldiers if they will/will not take the early separation incentives, the focus here is rather on the correlates of the soldiers' assessment of their own needs or "worth".

This focus was taken for several reasons. The soldiers take/no take decision depends on their "worth" in comparison to the size of the actual early separation incentive offer. That is, if the early separation incentive offer were greater than the soldiers' assessment of their "worth" they would take the offer; otherwise they would not. Since the size of the early separation incentive could change it was considered more appropriate and more direct to assess the correlates of the soldiers' "worth" rather than their final decision, which could fluctuate with different offers. In addition, item 215a can also be thought of as a measure of what the ACOL models refer to as the cost of leaving (COL). The item asks soldiers to directly assess their own COL. Thus, by examining the correlates of 215a, we are not only examining the possible factors related to the take/no take decision, but also the determinants of the soldiers' COL. Item 215a will be referred to as "the COL item" in sections that follow.

The analyses reported here were conducted on three distinct groups of respondents. These groups are:

N=4632	Enlisted Personnel
N=2697	Warrant Officers
N=3777	Commissioned Officers

Because of missing data on specific items, sample sizes reported for specific analysis are often smaller.

For Enlisted Personnel, Warrant Officers and Commissioned Officers, correlations between the selected STAMP variables and the COL item are presented in Appendix C, D, and E. These correlations were performed on variables which have a limited range. This range sets an upper limit to the size of the correlation which can be obtained. A correction for attenuation would seem feasible if reliability coefficients were available for specific items or groups of items. Since this correction cannot be performed at this time, the reader should keep in mind, in evaluating the correlations in Appendix C, D, and E, that corrected correlations would be considerably higher.

The correlations presented among the ACOL variables and the COL item demonstrate that there are several items that have significant and meaningful correlations with COL. These items tend to group around several factors which are described in Table 1.

Table 1

Correlations of STAMP Variables With COL for Enlisted Personnel
(N=4632)

Item		r
Years Of Service		
#194	Years to retire	.22
#007	Years on active duty	.26
#15	Likely stay to retire	.26
#193c	Allowed to serve to retire	.21
Rank		
#004	Rank	.25
Morale		
#76	Morale is high	.13
#100	Morale in unit	.13
Job Satisfaction		
#88	Job is important	.10
#90	Boredom is problem	.12
Family		
#180b	Mate support	.17
#165	Dependents	.11
#186b	DOB last child	.21
Retirement Anticipation		
#23	Stay even if could retire early	.19
#193d	Likely involuntary separate	-.14
#193e	Likely offered early out	-.14

The findings described in Table 1 are consistent with predictions that would be made using the ACOL model and support the feasibility of using the ACOL for analysis of early separation incentive decision making. That model predicts that COL will be higher the greater an individual's current salary,

the greater the present value of their retirement and the greater the present value of their post-retirement civilian earnings. COL will also be higher the greater the value of k , the net affinity of the soldier for military life.

Since Years of Service and Rank are directly related to current salary the ACOL model would predict that the greater the Years of Service and Rank the greater the COL. Therefore a positive correlation for these two variables with COL would be expected. In addition, the longer the Years of the Service and the higher the Rank, and the higher the present military pay, the greater the discrepancy between military pay and possible civilian earnings. This would also act to increase RS and COL and thus the correlation between COL and Years of Service. In fact our data demonstrates that Years of Service and Rank are positively correlated with COL.

The relationship between Retirement Anticipation, individuals' belief that they will serve until retirement, and COL is also correctly predicted by the ACOL model. According to the ACOL Model the greater the likelihood that there will be an involuntary separation and that the individual cannot stay until retirement, the lower the COL. This is because with an involuntary separation the soldier loses the opportunity to collect retirement. Thus, fear of such an occurrence lowers the present value of the retirement flow, decreasing the returns for staying in the military (RS). This in turn decreases the size of COL. The STAMP data correctly shows a negative correlation between COL and involuntary separation variables.

High k should be correlated with early separation decisions. By definition the greater the k the higher the COL. Several variables that might be thought of as measures k are morale, job satisfaction and family support for an Army career. These variables have demonstrated moderate correlations with COL. Only moderate correlations would be expected since k is itself a poorly defined variable and not completely measured by these three variables.

It can be concluded from these analyses that (1) the Army Reenlistment Models are viable methods for analysis of early separation incentives decision making, (2) the variables that appear to be the most significant components of k are morale, job satisfaction and family issues and (3) Rank and Years of Service and the probability of successfully achieving retirement are most directly related to the pecuniary issues underlying a decision to accept an early separation offer.

In order to see if a larger proportion of the COL variance could be explained by combining items or factors, a stepwise multiple regression was run for each sample group. The results of the stepwise regressions are presented for, Enlisted, Commissioned Officers, and Warrant Officers in Tables 2, 3, and 4, respectively.

Table 2

Summary of Forward Selection Procedure for First Five Variables and Dependent Variable COL (Enlisted Personnel)

<u>VARIABLE</u>	<u>R²</u> <u>PARTIAL</u>	<u>R²</u> <u>MODEL</u>	<u>F</u>	<u>PROB>F</u>
Rank	0.0877	0.0877	198.6617	0.0001
Stay If Could Retire	0.0245	0.1122	56.9284	0.0001
Housing	0.0111	0.1233	26.1172	0.0001
Career Plans	0.0110	0.1343	26.3174	0.0001
Years of Service	0.0067	0.1410	16.1093	0.0001

Table 3

Summary of Forward Selection Procedure for First Five Variables and Dependent Variable COL (Commissioned Officers)

<u>VARIABLE</u>	<u>R²</u> <u>PARTIAL</u>	<u>R²</u> <u>MODEL</u>	<u>F</u>	<u>PROB>F</u>
Years Of Service	0.2293	0.2293	591.0448	0.0001
Stay If Could Retire	0.0186	0.2480	49.1560	0.0001
Rank	0.0084	0.2564	22.3800	0.0001
Career Plans	0.0054	0.2618	14.5441	0.0001
Feel Like Leaving	0.0019	0.2637	5.1364	0.0235

Table 4

Summary of Forward Selection Procedure for First Five Variables and Dependent Variable COL (Warrant Officers)

<u>VARIABLE</u>	<u>R²</u> <u>PARTIAL</u>	<u>R²</u> <u>MODEL</u>	<u>F</u>	<u>PROB>F</u>
Years Of Service	0.0524	0.0524	35.4913	0.0001
Career Plans	0.0117	0.0640	7.9806	0.0049
Unit Works Well	0.0140	0.0781	9.7283	0.0019
Feel Like Leaving	0.0055	0.0836	3.8466	0.0503
Rank	0.0033	0.0869	2.2977	0.1301

The results of the stepwise regressions do not add significantly to the understanding of the causal factors leading to the COL decision. Because of missing data, sample sizes are greatly reduced and R squares are smaller than would be expected. For all three samples, Years of Service and Rank were among the first five variables entered into the equation. Years of Service was entered first for both Warrant and Commissioned Officers and Rank was entered first for Enlisted Personnel.

Predicting The Cost of Leaving

The absolute value of early separation incentive offers is based upon Rank and Years of Service. STAMP data was analyzed to determine if these two variables were related to COL. The STAMP data analyzed above demonstrated a correlation between these variables and COL. In this section, Analysis of Variance procedures are reported using Rank and Years of Service as independent variables and COL as the dependent variable.

Table 5 provides the analysis of variance table for COL by Years of Service and Rank for Enlisted Personnel. Years of Service and Rank were significant predictors of VSI with an R square of about .12. A similar analysis of variance for Commissioned Officers, presented as Table 6, also shows significant results but with an R square of .25. For Warrant Officers, the R square shown in Table 7 was only .10. The factor Years of Service was significant for Warrant Officers but Rank was not significant.

In general, the data presented in Tables 5-7 support the use of Rank and Years of Service in the administration of the early separation incentive program.

Table 5

Analyses of Variance for COL by Years of Service (YOS) and Rank (Enlisted Personnel N=2992)

<u>SOURCE</u>	<u>DF</u>	<u>TYPE III SS</u>	<u>MEAN SQUARE</u>	<u>F VALUE</u>	<u>PR > F</u>
RANK	7	1558102.511	222586.073	3.37	0.0014
YOS	26	4135397.795	159053.761	2.41	0.0001
RANK*					
YOS	52	3905794.495	75111.433	1.14	0.2344

Note: R-Square= 0.123899

Table 6

Analyses of Variance for COL by Years of Service (YOS) and Rank (Commissioned Officers N=2829)

<u>SOURCE</u>	<u>DF</u>	<u>TYPE III SS</u>	<u>MEAN SQUARE</u>	<u>F VALUE</u>	<u>PR > F</u>
RANK	5	926070.430	185214.086	3.09	0.0088
YOS	26	5456660.480	209871.557	3.50	0.0001
RANK*					
YOS	67	4499577.726	67157.877	1.12	0.2391

Note: R-Square= 0.254118

Table 7

Analyses of Variance for COL by Years of Service (YOS) and Rank (Warrant Officers N=876)

<u>SOURCE</u>	<u>DF</u>	<u>TYPE III SS</u>	<u>MEAN SQUARE</u>	<u>F VALUE</u>	<u>PR > F</u>
RANK	3	347910.472	115970.157	1.53	0.2049
YOS	24	3494482.080	145603.420	1.92	0.0051
RANK*					
YOS	31	1673173.114	53973.326	0.71	0.8771

Note: R-Square= 0.104028

Race and Gender Differences in the Cost of Leaving

A major concern with offering early separation incentives is that the rate of acceptance may be different for subgroups that make up the U.S. Army. In order to determine if there are differences by Race and Gender in terms of attitudes towards the early separation incentive, analysis of variance procedures were conducted using Race (Black, American Indian, White, Asian-Pacific Islander, Other) and Gender as dependent variables and COL as the independent variable.

For the Enlisted personnel sample and the Warrant Officer samples, average males' COL were higher than females' COL and Asian/Pacific Islander and White means were higher than the means for Blacks and American Indians. These mean differences however were not significant. Thus, as shown in Tables 8 and 9, neither Race nor Gender are significant factors in determining the size of the COL for Enlisted Personnel or Warrant Officers.

The results for Commissioned Officers were different. For this group both Gender and Race were significant factors in determining the COL, as shown in Table 10.

Table 8

Analyses of Variance for COL by Race and Gender (Enlisted Personnel)

<u>SOURCE</u>	<u>DF</u>	<u>TYPE III SS</u>	<u>MEAN SQUARE</u>	<u>F VALUE</u>	<u>PR > F</u>
SEX 1	80219.5873	80219.5873	1.09	0.2958	
RACE 4	583193.5442	145798.3861	1.99	0.0938	

Note: R-Square= 0.002921

Table 9

Analyses of Variance for COL by Race and Gender (Warrant Officers)

<u>SOURCE</u>	<u>DF</u>	<u>TYPE III SS</u>	<u>MEAN SQUARE</u>	<u>F VALUE</u>	<u>PR > F</u>
SEX 1	82779.4582	82779.4582	1.04	0.3074	
RACE 4	202214.2787	50553.5697	0.64	0.6362	

Note: R-Square= 0.004141

Table 10

Analyses of Variance for COL by Race and Gender (Commissioned Officers)

<u>SOURCE</u>	<u>DF</u>	<u>TYPE III SS</u>	<u>MEAN SQUARE</u>	<u>F VALUE</u>	<u>PR > F</u>
SEX 1	1843343.079	1843343.079	24.05	0.0001	
RACE 4	1417808.536	354452.134	4.62	0.0010	

Note: R-Square= 0.015966

Conclusions and Recommendations

There are four basic conclusions related to the four goals of the study:

(1) The Army Reenlistment Models provide a sound explanatory basis for understanding early separation incentive decision making and should form the framework of additional research in this area;

(2) Years of Service and Rank have been shown to be significantly related to early separation incentive decision making;

(3) Years of Service and Rank could effectively be used as the determining factors in setting the size of early separation incentive offers in the administration of early separation incentive program;

(4) Race and Gender have not been clearly shown to be determining factors in the early separation incentive decision.

Three recommendations for further research follow from the study:

(1) It is necessary to develop regression equations using Years of Service and Rank as predictors of COL. Separate equations may need to be developed for Enlisted, Commissioned and Warrant Officers and possibly for more specific assignments and MOS categories. It is also necessary to attempt to fit non-linear equations to available data.

(2) Race and Gender issues need to be more fully investigated to assure that there are not differences in the rate at which different groups accept early separation incentive offers.

(3) Additional models and explanations for early separation incentive decision making need to be examined. These include Personal Discount Rates and Turnover Models.

REFERENCES

- Black, M., & Hogan, P. F. (1991). Reenlistment Models: A Methodological Review. In C. L. Gilroy, D. K. Horne, & D. A. Smith (Eds.), Military compensation and personnel retention: Models and evidence (pp. 19-42). Alexandria, VA: U.S. Army Research Institute for the Behavioral and Social Sciences.
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- Smith, D. A., Sylwester, S. D., & Villa, C. M. (1991). Army Reenlistment Models. In C. L. Gilroy, D. K. Horne, & D. A. Smith (Eds.), Military compensation and personnel retention: Models and evidence (pp. 43-180). Alexandria, VA: U.S. Army Research Institute for the Behavioral and Social Sciences.

APPENDIX A

STAMP Survey VSI Questions

During the drawdown, certain individuals might be able to leave voluntarily and receive either a lump sum or a series of annual payments instead of staying until 20 years and earning regular retirement pay and benefits. An incentive like this would offer less than a regular retirement but more than an involuntary separation. If an incentive like this were offered, it would only be allowed for a limited time and would not be a permanent option available to military personnel. The questions below focus on whether you would be willing to voluntarily leave and receive payments instead of staying until 20 years of service.

215. A. What is the amount of a one-time, lump sum payment that you would accept for voluntarily leaving the service today, passing up all your credit towards an active duty retirement? Such a payment would be taxed as ordinary income. Assume that military retiree benefits would not be included.

\$

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

 THOUSANDS

B. What if the offer was the same as in question A except that it also included military retiree benefits (medical, PX, and commissary)? What is the amount of a one-time, lump sum payment that you would accept for voluntarily leaving the service today?

\$

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

 THOUSANDS

C. What if the offer was for annual payments unlike the one-time lump sum payment in Question B? What is the amount of an annual payment that you would accept for voluntarily leaving the service today? Payments would begin immediately and continue annually over your lifetime; they would be taxed as ordinary income and would not be adjusted for inflation. Military retiree benefits would be included.

\$

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

 THOUSANDS

D. What if the offer was the same as in question C except that it also included annual adjustments for increases in the cost of living? What is the amount of an annual payment that you would accept for voluntarily leaving the service today?

\$

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

 THOUSANDS

216. If a single lump sum payment, such as that described in A or B of the previous question, were offered, would you prefer to stretch out the payments over several years for tax or other reasons? I would prefer...

- A one time payment when I leave
- 2 equal payments over 2 years
- 3 equal payments over 3 years
- 4 equal payments over 4 years
- 5 equal payments over 5 years
- To stretch out the payments for more than 5 years

217. Below are described 4 specific voluntary separation plans. Please indicate whether you would be willing to voluntarily leave under each of these plans.

A. The first plan would provide a one-time lump sum payment equal to 20% of your current annual base pay for each year of service you have completed. For example, an individual with 10 years of service would receive a payment equal to twice ($2 \times 10 = 2$ times) their current annual base pay and an individual with 15 years of service would receive three ($2 \times 15 = 3$) times their annual base pay. The table below shows the amount of the payment for several combinations of paygrade and years of service. No other benefits would be provided.

	YOS 8	YOS 10	YOS 12	YOS 14	YOS 16
O-4	\$54,444	\$72,698	\$92,137	\$112,402	\$134,093
O-3	\$52,572	\$69,271	\$87,238	\$104,278	\$119,174
W-3	\$40,452	\$53,510	\$66,321	\$79,824	\$93,948
W-2	\$36,789	\$47,729	\$59,374	\$71,659	\$84,776

Would you voluntarily leave the service now for this offer?

- Yes No

B. The second plan would provide annual payments rather than a one-time lump sum. The payments would be made for twice the number of years of service. The payments would be based on the current retirement formula of $.025 \times$ years of service \times current annual base pay. The table below shows the annual payments under this plan for different combinations of paygrade and years of service. No cost-of-living or other benefits would be provided under this plan.

	YOS 8	YOS 10	YOS 12	YOS 14	YOS 16
O-4	\$6,805	\$9,067	\$11,517	\$14,050	\$16,762
O-3	\$6,571	\$8,658	\$10,905	\$13,035	\$14,897
W-3	\$5,057	\$6,689	\$8,290	\$9,978	\$11,743
W-2	\$4,599	\$5,966	\$7,442	\$8,957	\$10,587

Would you voluntarily leave the service now for this offer?

- Yes No

C. The third plan would provide an immediate lump sum plus an annuity beginning at age 65. The lump sum would be equal to 10% of current base pay for each year of service. The annuity at age 65 would be $.025 \times$ years of service \times current annual pay, adjusted for cost of living changes between retirement and age 65. Under this plan, the lump sum would be one-half that provided under Plan A above, and the annual payments beginning at age 65 would be the same as under Plan B, plus cost-of-living adjustments.

The annuity would continue to be adjusted for cost-of-living like military retirement and the plan would include military retiree benefits starting at age 65.

Would you voluntarily leave the service now for this offer?

- Yes No

D. The fourth plan would provide annual payments beginning immediately after separation and continuing for life. The payments would be based on the current retirement formula of $.025 \times$ years of service \times current annual base pay, and would include annual cost-of-living adjustments. This plan would include full military retiree benefits (medical, commissary, PX). (Examples of the initial annual payments under this plan are shown in Part B above.)

Would you voluntarily leave the service now for this offer?

- Yes No

218. If an incentive program were offered, how long would you need to decide whether or not to apply for early retirement? Mark only one.

- 1 month
- 2 months
- 3 months
- 4 months
- 5 months
- 6 months or more

219. If you did apply, and the Army approved your application, how long would you need after approval before separating from the Army? Mark only one.

- 1 month
- 2 months
- 3 months
- 4 months
- 5 months
- 6 months or more

220. If an early retirement incentive program were offered, please indicate what your spouse would prefer.

- Not Applicable → GO TO PAGE 23

A. My spouse would be more likely than I would to prefer leaving the Army now.

- Yes No

B. My spouse would place more value on military retirement benefits as part of the offer than I would.

- Yes No

C. My spouse would be more likely than I would to prefer remaining in the Army until normal retirement.

- Yes No

221. If you had the opportunity to choose between a lump sum payment, of the amount you indicated in question 215 B (military retirement benefits included) and an annuity of the amount you indicated in your answer to 215 D (including benefits and cost-of-living adjustments) which alternative would your spouse favor?

- A one-time lump sum payment
- Payments over time
- Don't know

APPENDIX B

STAMP Survey Items Selected for Correlation Analysis

7. How many years of active duty service have you completed (including enlisted, warrant officer, and commissioned or near time)?

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

YEARS

15. Which of the following best describes your current career intentions? (Mark only one)

- I am beyond 20 years
- I plan to stay in the Army beyond 20 years
- I plan to stay in the Army until retirement at 20 years
- I have stayed in the Army beyond my obligation, but am undecided about staying until retirement
- I plan to stay in the Army beyond my obligation, but am undecided about staying until retirement
- I am undecided whether or not I will stay in the Army upon completion of my present obligation
- I will probably leave the Army upon completion of my present obligation
- I will definitely leave the Army upon completion of my present obligation

20. How competitive for schools and promotions would you be if you were to be evaluated right now taking the nature of your assignments, as well as your performance, into account?

- I'd have a strong advantage
- I'd have an advantage
- No advantage or disadvantage
- I'd be at a disadvantage
- I'd be at a strong disadvantage

22. What level of conflict/stress are/were you experiencing...

Legend: 1 Does Not Apply
 2 Extremely high
 3 Very high
 4 High
 5 Moderate
 6 Slight
 7 None

a. Now in your military job?	1	2	3	4	5	6	7
b. Now in your family/personal life?	1	2	3	4	5	6	7
c. 1 year ago in your military job?	1	2	3	4	5	6	7
d. 1 year ago in your family/personal life?	1	2	3	4	5	6	7
e. 2 years ago in your military job?	1	2	3	4	5	6	7
f. 2 years ago in your family/personal life?	1	2	3	4	5	6	7

Do you agree or disagree with the following:

Not Applicable
 Strongly Disagree
 Disagree
 Neither Agree nor Disagree
 Agree
 Strongly Agree

23. I would stay in the Army for 20 or more years even if I could retire earlier

24. It would take a lot to convince me to stay in the Army beyond my current obligation or enlistment

16. How difficult do you think it would be for you to find a good civilian job right now, considering both your own qualifications and current labor market conditions?

- Very difficult
- Difficult
- Not particularly difficult or easy
- Easy
- Very easy

37. How difficult would it be for you financially to be unemployed for 2 or 3 months if you needed time to find a new job?

- Very difficult
- Difficult
- Not particularly difficult or easy
- Easy
- Very easy

40. If a good friend of yours asked your advice about seeing a military recruiter, would you say it was: (Mark only one)

- A good idea
- Up to him or her
- A waste of time

B. Have you ever served in a combat zone?

- No → Go to Question 57 on the next page
- Yes → Please indicate your combat experience in each combat zone. (Mark all that apply)

Other
Vietnam
Grenada
Panama
(Southwest Asia (SWA))

- 47. I served in a combat zone in
- 48. I was in direct combat in
- 49. I used a weapon against the enemy in
- 50. I took enemy prisoners in
- 51. I was under enemy fire in
- 52. I was wounded by enemy action in
- 53. I witnessed American casualties in
- 54. I witnessed allied casualties in
- 55. I witnessed enemy casualties in

112. My job (e.g., the type of work, amount of responsibility, etc.) causes me a great deal of personal stress and anxiety.....

113. Relations with the people I work with (e.g., co-workers, supervisors, subordinates) cause me a great deal of stress and anxiety.....

Strongly Disagree
Disagree
Neither Agree nor Disagree
Agree
Strongly Agree

114. General aspects of the Army (e.g., policies and procedures, general working conditions) tend to cause me a great deal of stress and anxiety.....

115. My health and safety in my job cause me a great deal of stress and anxiety.....

The following questions are about YOU AND YOUR UNIT at three points in time. Please think about each time period separately. Indicate in (A) your agreement or disagreement with the statements before ODS/S. Then do all the ratings in (B) for how you felt during ODS/S, and finally the ratings in (C) for how you feel now after ODS/S. If you work(ed) with your assigned company or other similar unit, answer these questions for your work with your unit at that point in time. If you work(ed) someplace else, answer these questions for the place where you work(ed) at that point in time.

(A) BEFORE ODS/S

(B) DURING ODS/S

(C) AFTER ODS/S

Does not apply: I was not in the Army then → Go to (B)

Does not apply: I was not in the Army then → Go to (C)

Strongly Disagree Disagree Neither Agree nor Disagree Agree Strongly Agree	Strongly Disagree Disagree Neither Agree nor Disagree Agree Strongly Agree	Strongly Disagree Disagree Neither Agree nor Disagree Agree Strongly Agree
--	--	--

- 72. The Army gives me enough information to make decisions about my personal life...
- 73. My pay/allotments are handled accurately...
- 74. I am satisfied with the mail delivery
- 75. Medical and dental services are easily available to me
- 76. My morale is high
- 77. I have enough time to do my job right
- 78. I have enough equipment/supplies to do my job right
- 79. Transportation is adequate to do my job right
- 80. I am well trained to perform my duty assignment
- 81. I feel my work is appreciated
- 82. Overall, I am satisfied with my job
- 83. I am well prepared for rapid deployment
- 84. There are people in my unit I can count on to help me or do me a favor
- 85. There are people in my unit with whom I can have fun and relax
- 86. There is someone in my unit who will listen to and understand my concerns about my job/career
- 87. There is someone in my unit who will listen to and understand my concerns about my family

ANSWER OR SKIP
COLUMNS (A), (B), AND
(C) AS YOU DID ON LAST
PAGE

(A) BEFORE ODS/S

(B) DURING ODS/S

(C) AFTER ODS/S

	Strongly Disagree	Disagree	Agree	Strongly Agree	Strongly Disagree	Disagree	Agree	Strongly Agree	Strongly Disagree	Disagree	Agree	Strongly Agree
88. The job I am doing is important	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
89. I frequently feel like leaving the Army	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
90. Boredom in my job is a problem for me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
91. I am confident in my ability to perform my assigned duties	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
92. I am very worried about my family	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
93. My immediate leader has the trust and confidence of senior leaders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
94. I am confident in my immediate leader's ability to perform his/her duties	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
95. My immediate leader encourages and is open to my comments and suggestions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
96. My immediate leader is a good leader	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
97. The leaders in my unit work well together as a team	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
98. My unit works well together as a team	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
99. My unit is well prepared to perform its assigned mission	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
100. The morale in my unit is high	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
101. I am satisfied with my unit's performance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
102. My unit is well prepared for rapid deployment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
103. The Army is concerned about the welfare of its soldiers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
104. I am confident that I could perform well in combat	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
105. I am confident that members of my unit could perform well in combat	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
106. I am confident that my leaders could perform well in combat	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

APPENDIX C.

Correlations Between STAMP Variables and COL for Enlisted Personnel (N=4632)

<u>ITEM</u>	<u>COL</u>	<u>ITEM</u>	<u>COL</u>
ADQ INFO FOR PERS DECISIONS	0.06647* N=2821	HAD TIME TO DO JOB RT	0.03784* N=2817
PAY/ALLOTS HANDLED ACCURATE	0.02575 N=2823	HAD EQUIP TO DO JOB RT	0.05614** N=2832
SATISFIED W/MAIL DELIVERY	0.01803 N=2807	TRANS IS ADQ TO DO JOB RT	0.03520* N=2814
MED/DENTAL SVS EASILY AVAIL	0.02310 N=2830	WELL TRAINED TO DO DUTY	-0.00110 N=2826
MORALE IS HIGH	0.12924** N=2813	FEEL WORK IS APPRECIATED	0.06705** N=2824
SATISFIED WITH JOB	0.07800** N=2811	WELL PREP FOR RAPID DEPLOY	0.10164** N=2808
S/O IN UNIT TO DO FAVOR	0.04375* N=2825	S/O IN UNIT W/WHOM TO RELAX	0.00231 N=2827
S/O IN UNIT LISTENS RE/JOB	0.03820* N=2832	S/O IN UNIT LISTENS RE/FAM	0.01852 N=2828
JOB IS IMPORTANT	0.10027** N=2792	FREQLY WISH TO LEAVE ARMY	-0.13284** N=2787
BOREDOM IS PROBLEM	-0.11928** N=2750	CONF N ABILITY TO DO DUTIES	-0.01045 N=2788
VERY WORRIED ABOUT FAMILY	-0.08866** N=2765	SR LEADRS TRUST IMMED LEADR	0.04388* N=2792

APPENDIX C. (continued)

APPENDIX C. (continued)

<u>ITEM</u>	<u>COL</u>	<u>ITEM</u>	<u>COL</u>
CONF IN IMM LEADR'S ABILITY	0.00726 N=2788	IMM LEADR OPEN 2 SUGGESTION	0.00910 N=2785
IMM LEADR IS A GOOD LEADR	0.02204 N=2762	UNIT LEADRS WK WELL AS TEAM	0.08161** N=2776
UNIT WORKS WELL AS A TEAM	0.09297** N=2770	UNIT WELL PREP TO PERFORM	0.08923** N=2784
MORALE IN UNIT HIGH	0.12754** N=2773	SATIS W/UNIT'S PERFORMANCE	0.08516** N=2760
UNIT WELL PREP FOR DEPLOY	0.09467** N=2764	ARMY CARES ABOUT SOLDIERS	0.04164* N=2786
CONF PERFORM WELL IN COMBAT	0.03186 N=2776	CONF UNIT DO WELL IN COMBAT	0.06243** N=2781
CONF LEADRS DO WEL N COMBAT	0.05815* N=2783	JOB CAUSES GREAT PERSONAL STRESS/ANXIETY	0.01880 N=2916
RELATIONS W/PEOPLE CAUSE STRESS/ANXIETY	0.02367 N=2913	WORKING CONDITIONS CAUSE STRESS/ANXIETY	-0.07406** N=2863
HEALTH/SAFETY N JOB CAUSE STRESS/ANXIETY	-0.04125* N=2862	HOW SATISFYING IS LEVEL JOB FULFILLMENT	0.05191** N=2915
HOW SATISFYING IS RESPECT FR SUPERIORS	0.06597** N=2929	HOW SATISFYING IS ENJOYMENT FROM JOB	0.04306* N=2910

APPENDIX C. (continued)

<u>ITEM</u>	<u>COL</u>	<u>ITEM</u>	<u>COL</u>
HOW SATISFYING IS AMT OF REGS/DISCIPLINE	0.01615 N=2900	HOW SATISFYING IS QUAL LEADERSHIP/MANAGE	0.04416* N=2920
HOW SATISFYING IS NUM QUICK RESPONSE TASK	0.01575 N=2758	HOW SATISFYING IS LEV OF RECOG FOR ACCOM	0.01907 N=2903
HOW SATISFYING IS LENGTH OF WORK HOURS	0.01184 N=2909	HOW SATISFYING IS JOB'S GEOGR LOCATION	0.03215* N=2893
HOW SATISFYING IS AMOUNT OF PAPERWORK	-0.01939 N=2869	HOW SATISFYING IS NUMBER OF PERSONNEL	-0.01578 N=2916
HOW SATISFYING IS SUPRVISOR'S COMPETENCE	0.04967** N=2895	HOW SATISFYING IS COMPETENCE OF CO-WKERS	0.01227 N=2893
HOW SATISFYING ARE QUAL/AMT EQUIPMENT	0.02378 N=2905	HOW SATISFYING IS LIVNG CONDITION OCONUS	-0.03573* N=2468
HOW SATISFYING IS LIVNG CONDITION CONUS	-0.04593 N=2696	HOW SATISFYING IS AMT OF OVERSEAS DUTY	0.06759** N=2693
HOW SATISFYING IS GOVT HOUSING	-0.06759** N=2302	HOW SATISFYING ARE SPOUSE'S WK OPPT'IES	0.01374 N=2130

APPENDIX C. (continued)

<u>ITEM</u>	<u>COL</u>	<u>ITEM</u>	<u>COL</u>
HOW SATISFYING IS NUMBER OF PCS MOVES	0.00598 N=2765	HOW SATISFYING IS FAMILY'S MED/DEN CARE	-0.03074 N=2641
HOW SATISFYING ARE DEP FACILITIES/SCHOOL	-0.04064 N=2062	HOW SATISFYING ARE FAM SERVICE CENTERS	-0.00388 N=2274
HOW SATISFYING IS AMOUNT OF BASIC PAY	-0.02895 N=2274	HOW SATISFYING IS SPECIAL	-0.00192 N=2059
HOW SATISFYING ARE RETIREMENT BENEFITS	-0.07097** N=2059	HOW SATISFYING ARE EDUCATIONAL BENEFITS	-0.02682 N=2875
HOW SATISFYING IS MARRIED VS SINGLE PAY	0.05500** N=2791	HOW SATISFYING IS QUAL MIL MED/DEN CARE	-0.02367 N=2921
HOW SATISFYING IS PCS ALLOWANCE	-0.02783 N=2777	HOW SATISFYING IS AMT OF JOB SECURITY	0.02999 N=2885
HOW SATISFYING IS QUAL COMISSARY/PX	0.03087 N=2885	HOW SATISFYING ARE SUPPORT/ REC SERVICES	-0.02877 N=2860
HOW SATISFYING IS QUAL OF ARMY LIFE	0.05934** N=2860	HOW SATISFYING IS AVAIL OF ARMY HOUSING	0.01650 N=2476
HOW SATISFYING IS QUAL OF ARMY HOUSING	-0.09554** N=2362	HOW SATISFYING IS AMOUNT OF FAM SEPARATION	0.01441 N=2420
HOW SATISFYING IS AVAIL DEP MED/DEN CARE	-0.00800 N=2519	HOW SATISFYING PROMOTION/ADV OPPT'IES	0.05863** N=2920
HOW SATISFYING IS ACCESS TO ED/TRAINING	0.01071 N=2913	HOW SATISFYING IS ASSIGNMENT TO TECH JOBS	0.02249 N=2834

APPENDIX C. (continued)

<u>ITEM</u>	<u>COL</u>	<u>ITEM</u>	<u>COL</u>
HOW SATISFYING ARE SKILL/ TRAINING TO JOB	0.03716* N=2905	HOW SATISFYING ASSIGNMNT TO TO LEADR JOBS	0.04289* N=2894
HOW SATISFYING IS CONTROL OVER ASSIGNMNT	0.0526* N=2878	HOW SATISFYING IS FAIRNESS OF EER/OER	0.00344 N=2908
HOW MANY DEPENDENT CHILDREN	0.11203** N=2918	PRESENT CIVILIAN EMPLOYMENT STATUS	0.05075* N=2254
CURRENT MARITAL STATUS	-0.05104** N=2917	SPOUSE CURRENTLY EMPLOYED	-0.02220* N=2163
AMT LUMP SUM PAYMENT TO LEAVE SERVICE TODAY	1.00000 N=2963	AMT LUMP SUM PAYMENT W/ BENEFITS TO LV	0.86285 N=2926
AMT ANNUAL PAYMENTS TO LV SERVICE TODAY	0.55142** N=2903	AMT ANNUAL PAYMENTS W/COLA	0.52808** N=2881
MATE SUPPORTIVE OF BEING IN ARMY-AR/NG	0.10489** N=2452	MATE SUPPORTIVE OF MAKING ARMY A CAREER	0.172261** N=2437
MATE SUPPORTIVE OF LEAVING ARMY-AR/NG	-0.04509* N=2168	ODS/S AFFECTED MATE'S FEELING FOR ARMY	0.00707 N=2265
MATE SATISFIED W/ARMY'S SUPPORT OF FAMILY	0.07544** N=2321	DATE OF BIRTH OF LAST CHILD	-0.21048** N=1899
THINK ALLOWED TO STAY BEYOND CURR ETS	0.05283** N=2822	THINK PROMOTED AHEAD OF SCHEDULE	0.09551** N=2932
THINK ALLOWED TO SERVE UNTIL RETIREMENT	0.21181** N=2858	WILL BE SEPARATED INVOLUNTARILY	-0.14812** N=2932

APPENDIX C. (continued)

<u>ITEM</u>	<u>COL</u>	<u>ITEM</u>	<u>COL</u>
WILL BE OFFERED EARLY OUT	-0.14195** N=2929	PROJECTED YRS TILL RETIREMENT OR LV AR/NG	0.22209** N=2945
YEARS ON ACTIVE DUTY	0.26039** N=2949	HOW LIKELY STAY AS UNTIL RETIRE-20 YRS	0.25860** N=2928
HOW COMPETITIVE FOR SCHOOLS/ PROMOTIONS	0.06785** N=2944	LEVEL CONFLICT/STRESS IN MIL JOB NOW	-0.03825* N=2892
LEVEL CONFLICT/STRESS IN LIFE NOW	-0.06440** N=2820	LEVEL CONFLICT/STRESS IN MIL JOB YR AGC	0.00732 N=2793
LEVEL CONFLICT/STRESS IN LIFE YR AGO	-0.04693** N=2808	LEVEL CONFLICT/STRESS IN MIL JOB 2 YR AGO	0.00732 N=2772
LEVEL CONFLICT/STRESS IN LIFE 2 YRS AGO	0.02090* N=2811	WOULD REMAIN N ARMY EVEN IF COULD RETIRE	0.18744** N=2947
DIF CONVINCED STAY N ARMY-AR/NG AFTER ETS	-0.08485** N=2952	DIFFICULT TO FIND CIVILIAN JOB NOW	-0.02373* N=2929
DIFFICULT TO BE UNEMPLOYED FOR 2-3 MONTHS	0.01534* N=2929	WHAT ADVICE GIVE GOOD FRIEND RE/MILITARY	0.04320** N=2928
EVER SERVE IN COMBAT ZONE	-0.00498 N=2879	RANK	0.24921** N=2992

* Significant as < .05

** Significant as < .01

APPENDIX D

Correlations Between STAMP Variables and COL for Commissioned Officers (N=2697)

<u>ITEM</u>	<u>COL</u>	<u>ITEM</u>	<u>COL</u>
ADQ INFO FOR PERS DECISIONS	-0.01386 N=3693	HAD TIME TO DO JOB RT	-0.00622 N=3690
PAY/ALLOTS HANDLED ACCURATE	0.02208 N=3691	HAD EQUIP TO DO JOB RT	-0.00689 N=3704
SATISFIED W/MAIL DELIVERY	-0.01563 N=3671	TRANS IS ADQ TO DO JOB RT	0.00294 N=3681
MED/DENTAL SVS EASILY AVAIL	-0.00699 N=3696	WELL TRAINED TO DO DUTY	0.18120 N=3701
MORALE IS HIGH	0.01068 N=3680	FEEL WORK IS APPRECIATED	0.00828 N=3686
SATISFIED WITH JOB	0.03770** N=3691	WELL PREP FOR RAPID DEPLOY	0.02803** N=3691
S/O IN UNIT TO DO FAVOR	-0.02625 N=3696	S/O IN UNIT W/WHOM TO RELAX	-0.03825** N=3705
S/O IN UNIT LISTENS RE/JOB	-0.03003** N=3706	S/O IN UNIT LISTENS RE/FAM	-0.01895 N=3703
JOB IS IMPORTANT	0.05037** N=3695	FREELY WISH TO LEAVE ARMY	-0.15969** N=3693
BOREDOM IS PROBLEM	-0.06940** N=3660	CONF N ABILITY TO DO DUTIES	0.04727** N=3692
VERY WORRIED ABOUT FAMILY	-0.02241 N=3666	SR LEADRS TRUST IMMED LEADR	0.02453 N=3692

APPENDIX D. (continued)

APPENDIX D. (continued)

<u>ITEM</u>	<u>COL</u>	<u>ITEM</u>	<u>COL</u>
CONF IN IMM LEADR'S ABILITY	-0.00903 N=3695	IMM LEADR OPEN 2 SUGGESTION	0.03290* N=3695
IMM LEADR IS A GOOD LEADR	0.00279 N=3677	UNIT LEADRS WK WELL AS TEAM	0.00274 N=3679
UNIT WORKS WELL AS A TEAM	-0.000034 N=3644	UNIT WELL PREP TO PERFORM	0.02247 N=3682
MORALE IN UNIT HIGH	0.02494 N=3675	SATIS W/UNIT'S PERFORMANCE	0.01385 N=3675
UNIT WELL PREP FOR DEPLOY	0.00941 N=3640	ARMY CARES ABOUT SOLDIERS	0.00442 N=3690
CONF PERFORM WELL IN COMBAT	0.02273 N=3691	CONF UNIT DO WELL IN COMBAT	-0.02626 N=3676
CONF LEADRS DO WEL N COMBAT	-0.00152 N=3680	JOB CAUSES GREAT PERSONAL STRESS/ANXIETY	-0.03024 N=2816
RELATIONS W/PEOPLE CAUSE STRESS/ANXIETY	-0.01961 N=2812	WORKING CONDITIONS CAUSE STRESS/ANXIETY	-0.01133 N=2791
HEALTH/SAFETY N JOB CAUSE STRESS/ANXIETY	-0.01511 N=2790	HOW SATISFYING IS LEVEL JOB FULFILLMENT	0.02496 N=2815
HOW SATISFYING IS RESPECT FR SUPERIORS	0.02984 N=2812	HOW SATISFYING IS ENJOYMENT FROM JOB	0.04467* N=2814

APPENDIX D. (continued)

<u>ITEM</u>	<u>COL</u>	<u>ITEM</u>	<u>COL</u>
HOW SATISFYING IS AMT OF REGS/DISCIPLINE	0.05394** N=2775	HOW SATISFYING IS QUAL LEADRSHIP/MANAGE	0.00495 N=2811
HOW SATISFYING IS NUM QUICK RESPONSE TASK	0.02674 N=2654	HOW SATISFYING IS LEV OF RECOG FOR ACCOM	0.03873* N=2794
HOW SATISFYING IS LENGTH OF WORK HOURS	0.02325 N=2807	HOW SATISFYING IS JOB'S GEOGR LOCATION	-0.00987 N=2789
HOW SATISFYING IS AMOUNT OF PAPERWORK	0.03289 N=2803	HOW SATISFYING IS NUMBER OF PERSONNEL	0.02220 N=2806
HOW SATISFYING IS SUPRVISOR'S COMPETENCE	0.01789 N=2817	HOW SATISFYING IS COMPETENCE OF CO-WKERS	0.03143 N=2812
HOW SATISFYING ARE QUAL/AMT EQUIPMENT	0.01791 N=2796	HOW SATISFYING IS LIVNG CONDITION OCONUS	-0.07622** N=2189
HOW SATISFYING IS LIVNG CONDITION CONUS	-0.03837* N=2641	HOW SATISFYING IS AMT OF OVERSEAS DUTY	-0.00942 N=2469
HOW SATISFYING IS GOVT HOUSING	-0.05156* N=2140	HOW SATISFYING ARE SPOUSE'S WK OPPT'IES	0.02180 N=1969
HOW SATISFYING IS NUMBER OF PCS MOVES	-0.04620* N=2699	HOW SATISFYING J'S FAMILY'S MED/DEN CARE	-0.04600* N=2546

APPENDIX D. (continued)

<u>ITEM</u>	<u>COL</u>	<u>ITEM</u>	<u>COL</u>
HOW SATISFYING ARE DEP FACILITIES/SCHOOL	-0.09761** N=1703	HOW SATISFYING ARE FAM SERVICE CENTERS	-0.07522** N=1896
HOW SATISFYING IS AMOUNT OF BASIC PAY	-0.03215 N=2813	HOW SATISFYING IS SPECIAL	-0.01454 N=1836
HOW SATISFYING ARE RETIREMENT BENEFITS	-0.03582 N=2364	HOW SATISFYING ARE EDUCATIONAL BENEFITS	0.02589 N=2642
HOW SATISFYING IS MARRIED VS SINGLE PAY	-0.02936 N=2572	HOW SATISFYING IS QUAL MIL MED/DEN CARE	-0.04485* N=2814
HOW SATISFYING IS PCS ALLOWANCE	-0.13175** N=2757	HOW SATISFYING IS AMT OF JOB SECURITY	-0.01266 N=2806
HOW SATISFYING IS QUAL COMISSARY/PX	-0.07739** N=2807	HOW SATISFYING ARE SUPPORT/ REC SERVICES	-0.09445** N=2737
HOW SATISFYING IS QUAL OF ARMY LIFE	-0.03666 N=2813	HOW SATISFYING IS AVAIL OF ARMY HOUSING	-0.05352** N=2350
HOW SATISFYING IS QUAL OF ARMY HOUSING	-0.07083** N=2250	HOW SATISFYING IS AMOUNT OF FAM SEPARATION	0.03126 N=2306
HOW SATISFYING IS AVAIL DEP MED/DEN CARE	-0.04191* N=2310	HOW SATISFYING PROMOTION/ADV OPPT'IES	-0.02053 N=2795
HOW SATISFYING IS ACCESS TO ED/TRAINING	0.04735* N=2791	HOW SATISFYING IS ASSIGNMENT TO TECH JOBS	0.01216 N=2747
HOW SATISFYING ARE SKILL/ TRAINING TO JOB	0.00251 N=2808	HOW SATISFYING ASSIGNMNT TO TO LEADR JOBS	-0.06073** N=2781
HOW SATISFYING IS CONTROL OVER ASSIGNMNT	-0.04192* N=2799	HOW SATISFYING IS FAIRNESS OF EER/OER	0.00079 N=2800

APPENDIX D. (continued)

<u>ITEM</u>	<u>COL</u>	<u>ITEM</u>	<u>COL</u>
HOW MANY DEPENDENT CHILDREN	0.11339** N=2814	PRESENT CIVILIAN EMPLOYMENT STATUS	0.01867 N=2223
CURRENT MARITAL STATUS	-0.08513** N=2803	SPOUSE CURRENTLY EMPLOYED	-0.00287 N=2169
AMT LUMP SUM PAYMENT TO LEAVE SERVICE TODAY	1.00000 N=3813	AMT LUMP SUM PAYMENT W/ BENEFITS TO LV	0.92759 N=3787
AMT ANNUAL PAYMENTS TO LV SERVICE TODAY	0.60808 N=3766	AMT ANNUAL PAYMENTS W/COLA	0.55419** N=3758
MATE SUPPORTIVE OF BEING IN ARMY-AR/NG	0.05716** N=2442	MATE SUPPORTIVE OF MAKING ARMY A CAREER	0.146951** N=2430
MATE SUPPORTIVE OF LEAVING ARMY-AR/NG	-0.05757** N=2213	ODS/S AFFECTED MATE'S FEELING FOR ARMY	0.03699 N=2303
MATE SATISFIED W/ARMY'S SUPPORT OF FAMILY	-0.04072 N=2313	DATE OF BIRTH OF LAST CHILD	-0.26261** N=1670
THINK ALLOWED TO STAY BEYOND CURR ETS	-0.03732* N=3233	THINK PROMOTED AHEAD OF SCHEDULE	-0.07451** N=3792
THINK ALLOWED TO SERVE UNTIL RETIREMENT	0.19814** N=3730	WILL BE SEPARATED INVOLUNTARILY	-0.05686** N=3793
WILL BE OFFERED EARLY OUT	-0.14311** N=3784	PROJECTED YRS TILL RETIREMENT OR LV AR/NG	0.29476** N=3767
YEARS ON ACTIVE DUTY	0.48719** N=3807	HOW LIKELY STAY AS UNTIL RETIRE-20 YRS	0.29558** N=3763
HOW COMPETITIVE FOR SCHOOLS/PROMOTIONS	-0.03640* N=3802	LEVEL CONFLICT/STRESS IN MIL JOB NOW	-0.00505 N=3806

APPENDIX D. (continued)

<u>ITEM</u>	<u>COL</u>	<u>ITEM</u>	<u>COL</u>
LEVEL CONFLICT/STRESS IN LIFE NOW	-0.00656 N=3801	LEVEL CONFLICT/STRESS IN MIL JOB YR AGO	0.02428 N=3762
LEVEL CONFLICT/STRESS IN LIFE YR AGO	-0.01551 N=3792	LEVEL CONFLICT/STRESS IN MIL JOB 2 YR AGO	0.04960* N=3737
LEVEL CONFLICT/STRESS IN LIFE 2 YRS AGO	0.03203* N=3791	WOULD REMAIN N ARMY EVEN IF COULD RETIRE	0.20732** N=3801
DIF CONVINCED STAY N ARMY-AR/NG AFTER ETS	0.03306* N=3808	DIFFICULT TO FIND CIVILIAN JOB NOW	0.08278** N=3786
DIFFICULT TO BE UNEMPLOYED FOR 2-3 MONTHS	0.06512** N=3788	WHAT ADVICE GIVE GOOD FRIEND RE/MILITARY	-0.00748 N=3782
EVER SERVE IN COMBAT ZONE	0.02346 N=3734	RANK	0.40165** N=2875

* Significant as < .05

** Significant as < .01

APPENDIX E

Correlations Between STAMP Variables and COL for Warrant Officers (N=????)

<u>ITEM</u>	<u>COL</u>	<u>ITEM</u>	<u>COL</u>
ADQ INFO FOR PERS DECISIONS	0.05458** N=3693	HAD TIME TO DO JOB RT	0.04477* N=3690
PAY/ALLOTS HANDLED ACCURATE	-0.01869 N=3691	HAD EQUIP TO DO JOB RT	0.03238* N=3704
SATISFIED W/MAIL DELIVERY	0.03129* N=3671	TRANS IS ADQ TO DO JOB RT	0.06040** N=3681
MED/DENTAL SVS EASY AVAIL	0.04444* N=3696	WELL TRAINED TO DO DUTY	0.04439* N=3701
MORALE IS HIGH	0.11187** N=3680	FEEL WORK IS APPRECIATED	0.00515 N=3686
SATISFIED WITH JOB	0.07656** N=3691	WELL PREP FOR RAPID DEPLOY	0.08396** N=3691
S/O IN UNIT TO DO FAVOR	-0.08137** N=3696	S/O IN UNIT W/WHOM TO RELAX	0.00456 N=3705
S/O IN UNIT LISTENS RE/JOB	-0.03634* N=3706	S/O IN UNIT LISTENS RE/FAM	0.02516 N=3703
JOB IS IMPORTANT	0.04010** N=3695	FREQLY WISH TO LEAVE ARMY	-0.08820** N=3693
BOREDOM IS PROBLEM	-0.10709** N=3660	CONF N ABILITY TO DO DUTIES	0.02480 N=3692
VERY WORRIED ABOUT FAMILY	-0.04982* N=3666	SR LEADRS TRUST IMMED LEADR	0.00482 N=3692

APPENDIX E. (continued)

<u>ITEM</u>	<u>COL</u>	<u>ITEM</u>	<u>COL</u>
CONF IN IMM LEADR'S ABILITY	-0.01303 N=3695	IMM LEADR OPEN 2 SUGGESTION	-0.00440 N=3695
IMM LEADR IS A GOOD LEADR	-0.00862 N=3677	UNIT LEADRS WK WELL AS TEAM	-0.00536 N=3679
UNIT WORKS WELL AS A TEAM	-0.07003** N=3644	UNIT WELL PREP TO PERFORM	0.05880* N=3682
MORALE IN UNIT HIGH	0.01540 N=3675	SATIS W/UNIT'S PERFORMANCE	-0.01371 N=3675
UNIT WELL PREP FOR DEPLOY	-0.00954 N=3640	ARMY CARES ABOUT SOLDIERS	0.03523* N=3690
CONF PERFORM WELL IN COMBAT	0.07737** N=3691	CONF UNIT DO WELL IN COMBAT	-0.00717 N=3676
CONF LEADRS DO WEL N COMBAT	0.02106* N=3680	JOB CAUSES GREAT PERSONAL STRESS/ANXIETY	-0.05506* N=870
RELATIONS W/PEOPLE CAUSE STRESS/ANXIETY	0.04680 N=870	WORKING CONDITIONS CAUSE STRESS/ANXIETY	-0.01203 N=861
HEALTH/SAFETY N JOB CAUSE STRESS/ANXIETY	0.01684 N=861	HOW SATISFYING IS LEVEL JOB FULFILLMENT	0.03379 N=868
HOW SATISFYING IS RESPECT FR SUPERIORS	0.04545 N=866	HOW SATISFYING IS ENJOYMENT FROM JOB	0.0924C* N=863

APPENDIX E. (continued)

<u>ITEM</u>	<u>COL</u>	<u>ITEM</u>	<u>COL</u>
HOW SATISFYING IS AMT OF REGS/DISCIPLINE	-0.00572 N=861	HOW SATISFYING IS QUAL LEADERSHIP/MANAGE	0.00501 N=865
HOW SATISFYING IS NUM QUICK RESPONSE TASK	-0.02896 N=816	HOW SATISFYING IS LEV OF RECOG FOR ACCOM	-0.08414** N=862
HOW SATISFYING IS LENGTH OF WORK HOURS	0.06831* N=863	HOW SATISFYING IS JOB'S GEOGR LOCATION	-0.00826 N=862
HOW SATISFYING IS AMOUNT OF PAPERWORK	0.04423 N=8583	HOW SATISFYING IS NUMBER OF PERSONNEL	0.00891 N=865
HOW SATISFYING IS SUPRVISOR'S COMPETENCE	-0.02996 N=865	HOW SATISFYING IS COMPETENCE OF CO-WKERS	0.04513 N=863
HOW SATISFYING ARE QUAL/AMT EQUIPMENT	0.00181 N=864	HOW SATISFYING IS LIVING CONDITION OCONUS	-0.03903 N=744
HOW SATISFYING IS LIVING CONDITION CONUS	-0.10018** N=798	HOW SATISFYING IS AMT OF OVERSEAS DUTY	0.10733** N=814
HOW SATISFYING IS GOVT HOUSING	-0.04033 N=709	HOW SATISFYING ARE SPOUSE'S WK OPPT'IES	0.03574 N=629
HOW SATISFYING IS NUMBER OF PCS MOVES	0.07533* N=844	HOW SATISFYING IS FAMILY'S MED/DEN CARE	0.03442 N=792

APPENDIX E. (continued)

<u>ITEM</u>	<u>COL</u>	<u>ITEM</u>	<u>COL</u>
HOW SATISFYING ARE DEP FACILITIES/SCHOOL	0.05705 N=623	HOW SATISFYING ARE FAM SERVICE CENTERS	0.02502 N=664
HOW SATISFYING IS AMOUNT OF BASIC PAY	-0.05178 N=865	HOW SATISFYING IS SPECIAL	-0.05029 N=557
HOW SATISFYING ARE RETIREMENT BENEFITS	-0.03747 N=727	HOW SATISFYING ARE BENEFITS	-0.03215 N=851
HOW SATISFYING IS MARRIED VS SINGLE PAY	-0.08656* N=813	HOW SATISFYING IS QUAL MIL MED/DEN CARE	0.02050 N=867
HOW SATISFYING IS PCS ALLOWANCE	-0.12222** N=857	HOW SATISFYING IS AMT OF JOB SECURITY	0.04947 N=852
HOW SATISFYING IS QUAL COMISSARY/PX	0.01968 N=865	HOW SATISFYING ARE SUPPORT/ REC SERVICES	0.09371** N=846
HOW SATISFYING IS QUAL OF ARMY LIFE	0.02988 N=866	HOW SATISFYING IS AVAIL OF ARMY HOUSING	0.05666 N=753
HOW SATISFYING IS QUAL OF ARMY HOUSING	0.00080 N=735	HOW SATISFYING IS AMOUNT OF FAM SEPARATION	-0.07741* N=746
HOW SATISFYING IS AVAIL DEP MED/DEN CARE	-0.06044** N=753	HOW SATISFYING PROMOTION/ADV OPPT'IES	-0.03432 N=862
HOW SATISFYING IS ACCESS TO ED/TRAINING	-0.03834 N=862	HOW SATISFYING IS ASSIGNMENT TO TECH JOBS	-0.02027 N=856
HOW SATISFYING ARE SKILL/ TRAINING TO JOB	0.02901 N=864	HOW SATISFYING ASSIGNMNT TO TO LEADR JOBS	0.06545 N=795
HOW SATISFYING IS CONTROL OVER ASSIGNMNT	0.07284* N=846	HOW SATISFYING IS FAIRNESS OF EER/OER	0.04848 N=859

APPENDIX E. (continued)

<u>ITEM</u>	<u>VSI</u>	<u>ITEM</u>	<u>VSI</u>
HOW MANY DEPENDENT CHILDREN	-0.01555 N=867	PRESENT CIVILIAN EMPLOYMENT STATUS	-0.06220 N=694
CURRENT MARITAL STATUS	0.09663* N=8613	SPOUSE CURRENTLY EMPLOYED	-0.09567** N=669
AMT LUMP SUM PAYMENT TO LEAVE SERVICE TODAY	1.00000 N=3813	AMT LUMP SUM PAYMENT W/ BENEFITS TO LV	0.86701 N=3787
AMT ANNUAL PAYMENTS TO LV SERVICE TODAY	0.46696** N=3766	AMT ANNUAL PAYMENTS W/COLA	0.41794** N=3758
MATE SUPPORTIVE OF BEING IN ARMY-AR/NG	0.02807 N=757	MATE SUPPORTIVE OF MAKING ARMY A CAREER	0.03051 N=750
MATE SUPPORTIVE OF LEAVING ARMY-AR/NG	-0.01661 N=664	ODS/S AFFECTED MATE'S FEELING FOR ARMY	-0.05119 N=710
MATE SATISFIED W/ARMY'S SUPPORT OF FAMILY	0.07448* N=716	DATE OF BIRTH OF LAST CHILD	-0.11874* N=604
THINK ALLOWED TO STAY BEYOND CURR ETS	-0.09334** N=3233	THINK PROMOTED AHEAD OF SCHEDULE	-0.05252** N=3792
THINK ALLOWED TO SERVE UNTIL RETIREMENT	0.05414** N=3730	WILL BE SEPARATED INVOLUNTARILY	-0.00141 N=3793
WILL BE OFFERED EARLY OUT	0.00828 N=3784	PROJECTED YRS TILL RETIREMENT OR LV AR/NG	0.12464** N=3767
YEARS ON ACTIVE DUTY	0.18839** N=3807	HOW LIKELY STAY AS UNTIL RETIRE-20 YRS	0.17521** N=3763
HOW COMPETITIVE FOR SCHOOLS/PROMOTIONS	0.04478* N=3802	LEVEL CONFLICT/STRESS IN MIL JOB NOW	-0.07343** N=3806

APPENDIX E. (continued)

<u>ITEM</u>	<u>COL</u>	<u>ITEM</u>	<u>COL</u>
LEVEL CONFLICT/STRESS IN LIFE NOW	-0.13009** N=3801	LEVEL CONFLICT/STRESS IN MIL JOB YR AGO	-0.00336 N=3762
LEVEL CONFLICT/STRESS IN LIFE YR AGO	-0.06222** N=3792	LEVEL CONFLICT/STRESS IN MIL JOB 2 YR AGO	-0.00714 N=3737
LEVEL CONFLICT/STRESS IN LIFE 2 YRS AGO	-0.06067* N=3791	WOULD REMAIN N ARMY EVEN IF COULD RETIRE	0.13113** N=3801
DIF CONVINCED STAY N ARMY-AR/NG AFTER ETS	0.04399 N=3808	DIFFICULT TO FIND CIVILIAN JOB NOW	-0.07788** N=3786
DIFFICULT TO BE UNEMPLOYED FOR 2-3 MONTHS	0.02870 N=3788	WHAT ADVICE GIVE GOOD FRIEND RE/MILITARY	0.02292 N=3782
EVER SERVE IN COMBAT ZONE	0.08413** N=3734	RANK	0.05972 N=881

* Significant as < .05

** Significant as < .01