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A cornerstone of the all-volunteer force is the continued ability of the military services to recruit and retain high-quality individuals. Free tuition for college and a retirement system with earlier vesting on government contributions could make sustaining the all-volunteer force a challenge for military personnel planners in the future. To get ahead of the looming changes to recruitment and retention, the military services could adopt a number of imaginative steps. These include: modifications to the current Post-9/11 GI Bill (GI Bill), taking aggressive action to reinforce existing programs that provide college credit for military service, linking the continuation pay under the blended retirement system to performance, increasing the rate the government matches TSP contributions for mid-careerists, allowing mid-career service members to opt into a higher level of TRICARE, and allowing for professional development sabbaticals. Maintaining the all-volunteer force is critical to giving the United States a competitive edge over near-peer competitors.

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**FUTURE WAR PAPER**

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**Recruiting and Retaining Quality Service Members: Exploring the Potential  
Implications of Changes to Military Benefits**

SUBMITTED IN PARTIAL FULFILLMENT  
OF THE REQUIREMENTS FOR THE DEGREE OF  
MASTER OF OPERATIONAL STUDIES

**AUTHOR: MAJ JAMES W. LUCAS**

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*Gordon Rudd*  
*9 MAY 2018*

## Executive Summary

**Title:** Recruiting and Retaining Quality Service Members: Exploring the Potential Implications of Changes to Military Benefits

**Author:** Major James W. Lucas, United States Army

**Thesis:** Without the recruitment incentive of money for college, and with service members able to disengage mid-career with tangible retirement savings, the military should adopt six measures to maintain a competitive advantage over potential adversaries. These include: modifications to the current Post-9/11 GI Bill (GI Bill), taking aggressive action to reinforce existing programs that provide college credit for military service, linking the continuation pay under the blended retirement system to performance, increasing the rate the government matches TSP contributions for mid-careerists, allowing mid-career service members to opt into a higher level of TRICARE, and allowing for professional development sabbaticals.

**Discussion:** A cornerstone of the all-volunteer force is the continued ability of the military services to recruit and retain high-quality individuals. Free tuition for college and a retirement system with earlier vesting on government contributions could make sustaining the all-volunteer force a challenge for military personnel planners in the future. To get ahead of the looming changes to recruitment and retention, the military services could adopt a number of imaginative steps. Maintaining the all-volunteer force is critical to giving the United States a competitive edge over near-peer competitors.

**Conclusion:** Modifications to the current Post-9/11 GI Bill and revamping existing programs to grant college credit for military service will still allow recruiters to use financial assistance for college as an incentive for service. Linking a portion of the continuation pay multiplier to performance, increasing the rate which the government matches TSP contributions, and allowing mid-career service members to opt into a more flexible version of TRICARE will serve as critical financial incentives to bridge the mid-career gap. Finally, allowing for a professional development sabbatical will improve overall job satisfaction and organizational commitment.

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## **Introduction**

Following through on a campaign promise in March 1969, President Richard S. Nixon established the President's Commission on an All-Volunteer Armed Force. Commonly referred to as the Gates Commission, aptly named after its chair, former Secretary of Defense Thomas Gates, the group unanimously recommended abolishment of the draft and adoption of the all-volunteer force (AVF) in November 1970. On June 30, 1973, the age of conscription formally ended.<sup>1</sup> Economist Milton Friedman, a prominent and influential member of the commission, argued the AVF would be more efficient than a draft force. He based his argument on three premises: the opportunity cost of the AVF, the elimination of the conscription tax inherent to a conscription force, and confidence that an AVF would reduce personnel turnover, resulting in smaller annual demands for new recruits.<sup>2</sup>

A fundamental aspect of the all-volunteer force is the necessity to recruit and retain high-quality individuals. Based on existing programs of tuition assistance in at least five states, it is possible to imagine a future where college tuition is universally free. Changes to the military retirement system effective January 1, 2018 provide earlier vesting on government contributions. In the future, military personnel can elect to separate from service with some form of retirement prior to the traditional twenty-year mark.

Without the recruitment incentive of money for college, and with service members able to disengage mid-career with tangible retirement savings, the military should adopt six measures to maintain a competitive advantage over potential adversaries. These include: modifications to the current Post-9/11 GI Bill (GI Bill), taking aggressive action to reinforce existing programs that provide college credit for military service, linking the continuation pay under the blended retirement system to performance, increasing the rate the government matches TSP contributions

for mid-careerists, allowing mid-career service members to opt into a higher level of TRICARE, and allowing for professional development sabbaticals.

### **Motivations for Service**

People volunteer to serve and remain in the military for a number of reasons. A sense of patriotism drives some, while others seek opportunities that may not be accessible near their home.<sup>3</sup> Two of the more prevalent reasons for military service include education benefits and the attraction of a pension for careerists after twenty years of service.

In a study from 2008, researchers from the RAND Corporation asked two groups of military enlistees, recruits joining directly out of high school and people joining later in life, to cite their primary reasons for joining the Army. Although the reasons differed slightly, both groups cited “money for education” as one of their top two reasons for joining.<sup>4</sup> A more recent RAND Corporation study explored the impact of military education benefits on service members’ decision-making, and came to a similar conclusion. Researchers polled new recruits from the Air Force, Army, Marine Corps, and Navy in sixteen focus groups across four major cities in the United States.<sup>5</sup> The second most common reason for joining the military listed by every group was “benefits,” and the majority of the focus groups “specifically highlighted education benefits,” during and after service as an impetus for volunteering.<sup>6</sup> Both studies focused exclusively on enlisted personnel. A college degree is a prerequisite to commission as an officer so education assistance is a tangible benefit of an appointment to West Point or a scholarship through the Reserve Officer Training Corps (ROTC).

The specific reasons people opt to remain in the service after completion of their initial obligation are harder to ascertain. A significant motivator at the ten years-of-service (YOS) mark is undoubtedly the military pension. Ironically, only seventeen percent of initial entry men and women serve the twenty-years necessary to earn the pension.<sup>7</sup> This statistic is somewhat

misleading. Almost forty-nine percent of *officers* opt to serve for at least twenty years; seventeen is the overall percentage including both officers and enlisted.<sup>8</sup> Two key conclusions emerge from the RAND Corporation research and the revelation about the percentage of individuals who choose to serve the twenty years necessary to receive a military pension. First, education benefits play an important role in the recruitment of enlisted personnel. Second, while education benefits are a less effective recruitment tool for officers, the lure of a pension at twenty years is at least one reason almost half of those eligible remain in.<sup>9</sup>

### **Defining the Problem**

In the future, two significant changes could affect how the military recruits and retains highly qualified individuals. Looming over the horizon is the potential adoption of some form of free college education. More immediate are the approved changes to the military retirement system. Both alterations to existing systems could force the military to adopt new and creative measures to identify and retain invaluable personnel.

The first change that could significantly affect recruitment is the adoption of some form of free college education. New York, Oregon, Rhode Island, and Tennessee already offer free tuition to community college or public state institutions. This consists of a scholarship for a recent high school graduate covering any remaining tuition expenses after needs-based grants are exhausted.<sup>10</sup> Some states have additional requirements. For example, the New York Excelsior Scholarship plan is only available to students whose family earns less than \$125,000 annually. Recipients must also work and reside in New York after graduation for the same number of years they received the scholarship.<sup>11</sup>

The most progressive program in the country is currently in San Francisco, California where, “every resident is eligible no matter when they finished high school.” The San Francisco program also provides money to cover non-tuition related expenses for lower income

participants.<sup>12</sup> This movement could have tremendous implications for military recruitment. People frequently view higher education as a gateway to a higher quality of life. If potential service members can pursue higher education at a discounted rate without military service, the challenge becomes finding new ways to incentivize service.

Approved changes to the military retirement system represent the second factor that could considerably negatively affect retention. On January 1, 2018, the Blended Retirement System (BRS) went into effect. There are four key components to the new retirement system. First, similar to the former retirement plan, the BRS provides eligible retirees with a defined benefit after twenty years-of-service (YOS). However, under the BRS the pension is equal to the average of the final three YOS basic pay multiplied by two percent for every year-of-service.<sup>13</sup> This is half a percentage point lower than the current multiplier.<sup>14</sup>

Second, under the blended retirement system the government will contribute one percent of the service member's base pay to a Thrift Savings Plan (TSP) after sixty days of service. This contribution is fully vested after two years-of-service.<sup>15</sup> The government will also start matching individual contributions up to four percent after the second YOS.<sup>16</sup> This brings the maximum government contribution up to five percent.<sup>17</sup>

The third unique component of the new retirement system is the concept of "continuation pay." Comparable to a bonus, continuation pay is a retention tool targeted at service members between eight and twelve years of service. The cash payout is calculated using a continuation pay multiplier, set by each military service based on its unique needs, ranging anywhere from two and half to thirteen times an individual's monthly basic pay.<sup>18</sup> In return for accepting the continuation pay, the service member incurs an additional four-year service obligation.<sup>19</sup>

The final significant component to the blended retirement system is the option for service members who retire after twenty years to receive their pension either as a full annuity or as a lump sum. Under the latter option, service members collect either twenty-five percent or fifty percent of their pension at retirement, then receive reduced monthly payments until the age of sixty-seven. After age sixty-seven the system reverts back to the normal monthly pension amount.<sup>20</sup>

For the first time, service members can exit the military prior to twenty years with some form of retirement. This can have tremendous negative ramifications on retention, a concern for both personnel managers and service chiefs. The military is unique from other professions because certain occupations require “skills and expertise [that] cannot be hired from the civilian labor market,” or home-grown talent.<sup>21</sup> Perhaps of greater concern are the occupational specialties that are also in high-demand in the civilian sector such as pilots, cyber operations specialists, and linguists to name a few. Congress has already taken an active interest in how the respective services are addressing “the shortage of military pilots.”<sup>22</sup> The other occupational specialties face their own challenges with retention. As long as mission requirements continue to grow, and the demands of the private sector remain fierce, retaining enough cyber specialists and linguists may prove challenging, especially with the guaranteed vested retirement offered under the BRS.<sup>23</sup>

Senior leaders are still evaluating the effect the blended retirement system may have on mid-career retention, especially as it pertains to these highly sought-after skillsets. In testimony before the Subcommittee on Personnel of the House Armed Services Committee, Lieutenant General Brilakis said the Marine Corps remained “concerned on the potential impact on [the] retention behavior of the force,” the blended retirement system could have.<sup>24</sup> At the same hearing Representative Trent Kelly of Mississippi expressed apprehension over service members in high-

demand fields capitalizing on their military training and vested TSP contributions to pursue better paying jobs in the private sector after their initial term of enlistment.<sup>25</sup> The personnel managers from the other services did not express the same angst over the impact of the blended retirement system; however, the concern of LtGen Brilakis and Representative Kelly is not unfounded. In 1991 the Australian military switched from a defined benefit plan to a plan comparable to the BRS. In an article published in 2015, researchers found the attrition rate under the new retirement plan was higher than the older plan “in every year of the sample except at 20 YOS.”<sup>26</sup> The United States military will need to identify ways to retain mid-career service members, who now have the option to leave the service sooner with some form of tangible retirement.

Two forthcoming changes could affect the way the military services recruit and retain capable individuals. The implementation of some form of free college education threatens to obviate one benefit of service sought after by potential recruits. With the implementation of the blended retirement system in 2018, the retention of mid-career service members may prove difficult. To counter these potential changes, the military should explore alternative enticements for recruitment and retention.

### **Recommendations**

History demonstrates there is rarely one single way to resolve complex problems. It is infinitely complicated to identify new and creative ways to incentivize military service in a future where college tuition is free for everyone or mid-career service members can separate with some vested form of retirement prior to twenty years, or both. The following recommendations first target recruitment, then address retention. The Department of Defense should consider modifications to the current Post-9/11 GI Bill (GI Bill) and take aggressive action to reinforce the benefits of existing programs providing college credit for military service to continue

recruitment of quality individuals. To bridge the mid-career gap between eight and twelve years and retain top talent, the military should explore linking continuation pay to performance, increasing the rate the government matches TSP contributions for service members who elect to serve past the mid-career mark, allowing mid-career service members to opt into a higher level of TRICARE, and allowing for professional development sabbaticals.

The first recommendation is a modification of the Post-9/11 GI Bill. Under the current system, after thirty-six aggregate months on active duty, a service member can receive full tuition and fees paid directly to the institution of higher learning (IHL) at the in-state student rate. Veterans participating in a resident degree program qualify for a monthly housing allowance (MHA) equal to the basic allowance for housing (BAH) for an E-5 with dependents and receive an annual stipend for books and supplies up to \$1,000.<sup>27</sup> Veterans can also utilize the Post-9/11 GI Bill to pursue trade school education, apprenticeships, and on-the-job training.<sup>28</sup>

Since 1985, "college tuition alone has shot up by more than 500 percent" outpacing the price of food, gas, and healthcare.<sup>29</sup> What frequently gets overlooked are the hidden costs of attending college including room and board, books and supplies, and health care. In the future, if tuition is free for everyone, prospective students will still need to support themselves financially. Full-time student status "limits students' participation in the workforce," and financial aid does not always cover the veiled cost of higher education.<sup>30</sup> With that in mind, proposed modifications to the existing Post-9/11 GI Bill could take four forms: a change to the way benefits are distributed, the addition of a basic allowance for subsistence (BAS) payment, an increase in the stipend for books and school supplies, and the addition of the opportunity for veterans to retain TRICARE health coverage while in school in lieu of enrollment in another program.

The first adjustment to the Post-9/11 GI Bill updates the way funds are distributed. Instead of paying the tuition and fees directly to the school, the Veterans Administration would distribute funds directly to the service member. Service members could elect to receive *either* the total cost of tuition and fees as a monthly payment or the MHA, depending on their individual circumstances.<sup>31</sup> For example, tuition and fees for “Veteran A,” at the University of Virginia, Charlottesville, VA, are estimated at \$15,192 and the monthly housing allowance is \$1,646.<sup>32</sup> They could choose either a monthly payment of \$1,688 or the MHA of \$1,646.<sup>33</sup> By comparison, tuition and fees for “Veteran B,” attending the University of Michigan, Dearborn, MI, are estimated at \$11,304; the monthly tuition and fee payment is \$1,246. Veteran B’s MHA is \$1,742.<sup>34</sup> Since the cost of living in Dearborn, MI, is higher than Charlottesville, VA, Veteran B could elect to receive the MHA.

The next alteration to the GI Bill is the addition of a BAS payment comparable to what active duty service members currently receive to "offset the cost for a [service] member's meals."<sup>35</sup> Under this proposal GI Bill benefits would include a monthly BAS payment to reduce living expenses while attending school. The entitlement would maintain parity with the rate active duty service members receive. Similar to the current allowance, the BAS paid to service members attending school is "not intended to offset the costs of meals for family members."<sup>36</sup> That would remain a potential out-of-pocket expense.

Doubling the stipend for books and supplies is another potential modification to the Post-9/11 GI Bill that would still attract recruits looking to offset the expense of college. Using data from the National Center for Education Statistics (NCES), return to the example of Veteran A and Veteran B. According to data collected by the NCES on the 2016-2017 academic year, Veteran A could expect to pay approximately \$1,294 for books and supplies<sup>37</sup>; Veteran B

approximately \$1,300.<sup>38</sup> It is evident that the current book stipend inadequately addresses the cost of books and supplies. Doubling the compensation would not only better address the expense but also provide additional funds to cover unforeseen expenditures.

The final recommended adjustment to the Post-9/11 GI Bill would allow veterans who separate from service and elect to *immediately* utilize their GI Bill the opportunity to remain enrolled in TRICARE for the duration of their time in school. Currently, a veteran separating from active duty service has a number of options for continued health care. He or she can apply for the Transitional Assistance Management Program (TAMP)<sup>39</sup>, or the Continued Health Care Benefit Program (CHCBP).<sup>40</sup> Veterans of Operation Enduring Freedom (OEF) and Operation Iraqi Freedom (OIF) may also apply for health care benefits through the Veterans Administration (VA).<sup>41</sup> Instead of enrolling in any of these programs or pursuing a civilian health care plan, veterans exercising their GI Bill directly after separating would remain on TRICARE. This would alleviate the worry of continued medical coverage, at no cost to the service member.

The second recommendation aimed at supporting the continued recruitment of quality individuals is for the military to take aggressive action to emphasize existing programs that grant college credits towards specific degree tracts. Currently the American Council on Education (ACE) “presents credit recommendations and detailed summaries for formal courses and occupations offered by all branches of the military.”<sup>42</sup> These credit recommendations appear on the service member’s Joint Services Transcript (JST)<sup>43</sup>; however, the academic institution awards the actual credit.<sup>44</sup> Although a foundation exists, the military can expand this program in three ways: review existing military courses to ensure the necessary accreditation exists, educate service members on additional educational benefits, and link a percentage of federal funding to the ACE credit recommendations schools accept.

The first step in building on the existing college credit program for military service is to scrupulously review current ACE course and occupation recommendations. According to the American Council on Education website, course reviews are good for ten years “provided the course or occupation has not substantively changed.”<sup>45</sup> The ACE staff last reviewed the credit recommendation for Ranger School in February 2000, making the existing recommendation out of tolerance.<sup>46</sup> By the same token, in the ACE military guide, there is currently no recommended occupational credit for lower enlisted (skill levels 10 and 20). ACE only provides a recommendation for mid and senior enlisted (skill levels 30, 40 and 50).<sup>47</sup> Conducting the comprehensive review of military courses and occupations will increase the service members’ ability to either complete general education requirements or complete credit along with a specific degree track.

After completing the review, the next critical step becomes educating new and existing service members on the credit opportunities. Programs like the United States Army’s Soldier for Life, GoArmyEd, and the United States Marine Corps’ Marine for Life Network are just the start point for connecting service members to education benefits. The services may need to place additional emphasis on training recruiters, career counselors, and leaders throughout the force on how service members can leverage their military experience to complete a college degree.

The final step to emphasize the existing program of granting credit towards specific degree tracts is to tie additional federal funding to the acceptance of ACE recommendations. Typically, the federal government supports higher education by providing financial assistance to individual students and funding research projects.<sup>48</sup> Tax cuts, deductions, exemptions, and exclusions are other ways the federal government supports higher education. In 2013, the federal government provided approximately \$31 billion in federal tax expenditures to compensate for costs, equaling

the money spent on Pell Grants.<sup>49</sup> Linking these tax cuts to the ACE recommendations for military school and occupational experience is one way to incentivize public colleges and universities to grant credit. This might make it easier for veterans to complete degrees and enable recruiters to continue to offer education benefits as a service incentive.

To address the retention of mid-career service members, the first recommendation is linking a portion of the continuation pay offered between eight and twelve years of service to performance. Under the BRS, individual services determine the continuation pay multiplier a service member is eligible for based on service needs. This rate ranges anywhere from two and a half to thirteen times monthly basic pay.<sup>50</sup> Although service requirements will always play a role in personnel actions, needs-based determination of the pay multiplier is a missed opportunity to retain top performing individuals. Instead the rate should be calculated based on a combination of service requirements and individual performance. Think of the continuation pay multiplier as a spectrum ranging from the low end of two and a half to the high end of thirteen. The difference between the two points on the spectrum is ten and a half, so each evaluation criteria is worth approximately five and a quarter places between the low and high end. A service member's place on the spectrum is driven as much by need as it is by performance.

The well-documented air force pilot shortage serves as an example of this change.<sup>51</sup> A mid-career pilot considering separating from the service meets a pressing need for the Air Force and would qualify for the full value, five and a quarter, of the continuation pay multiplier associated with service requirements. However, this same pilot maybe a mid-tier performer, and only warrants half of the performance multiplier, or approximately three. The pilot's final continuation pay multiplier, starting at two and half and adding the values associated with needs and performance, would be approximately ten times monthly basic pay.<sup>52</sup> Conversely, a mid-

career armor crewman is less of a pressing need for the army and does not receive any credit towards the continuation pay multiplier. This same crewman is a top-tier performer and qualifies for the full performance-based rate, for a total continuation pay multiplier of approximately eight times base pay.<sup>53</sup> By attempting to establish parity between the needs of the service and performance, top performers are incentivized to remain in the service past the mid-career mark.

Increasing the percentage rate at which the government matches individual contributions to the Thrift Savings Plan is another way to incentivize people to bridge the mid-career gap. Currently, the government only matches individual contributions up to five percent. Under this proposal, individuals at the eight years-of-service mark could receive an additional one and quarter percent matching for every additional year of service through twelve years. At the twelve-year mark, the government-matching rate would revert back to a maximum of five percent. An individual in their twelfth year of service who contributed ten percent of their paycheck to the TSP would receive an additional ten percent from the government. To prevent a mass exodus of service members after the twelve-year mark, the government matching contributions would not fully vest until after the fourteenth year-of-service. In theory, after twelve years of service, most people will elect to remain in through the twenty-year mark to receive the defined benefit. However, service members who elect to get out prior to the vesting of the additional government contributions would pay a penalty. Providing service members a higher government-matching rate for individual TSP contributions is an additional way to encourage people to remain in the military through the mid-career point.

A tangible benefit of military service is the relatively low-cost health care provided to service members and their families. Currently, there are two principal TRICARE plans available to active duty service members and eligible dependents: TRICARE Prime and TRICARE Standard

and Extra (soon to be replaced by TRICARE Select).<sup>54</sup> According to TRICARE, there are approximately 2.79 million active duty service members and dependents enrolled in TRICARE Prime; 303,000 active duty family members are enrolled in TRICARE Standard and Extra.<sup>55</sup> TRICARE Prime is the most affordable plan, with the fewest out-of-pocket expenses, because the majority of care is provided by a primary care manager (PCM). This PCM is typically located at an on-post clinic, although time and distance standards do exist which allow non-active duty beneficiaries to receive care off-post.<sup>56</sup> A consideration for family members seeking treatment at an on-post health clinic is increased wait times resulting from the understandable priority given to uniformed service members.

By comparison, TRICARE Standard and Extra is a more flexible plan in that it allows non-active duty beneficiaries to elect where they receive treatment regardless of their proximity to an on-post facility. Unfortunately, this flexibility comes at a cost. Under TRICARE Standard and Extra, family members have an annual deductible. After meeting the deductible, beneficiaries covered under TRICARE Standard and Extra pay a percentage of the cost of a doctor's visit.<sup>57</sup>

To encourage individuals to remain in the military past the mid-career point, the Department of Defense (DoD) could consider offering the benefits of TRICARE Standard and Extra to family members without the additional cost. By removing the annual deductible and visit fees, the DoD removes one of the largest barriers to selecting TRICARE Standard for dependents. With the flexibility to choose their network provider, family members could avoid the long wait times frequently associated with receiving treatment on-post. Although it is difficult to assign a value to that benefit, it is not unrealistic to expect family members to be grateful for the increased freedom and therefore more willing to support continued military service for their sponsor.

So far all of the recommendations to aid in the retention of top talent have focused on higher pay and additional benefits. The final recommendation deviates from that path since a potential counter-argument can be made that "competing to retain top talent on price alone ... is a losing strategy."<sup>58</sup> Services can incentivize people to stay in past the mid-career mark by increasing ways to take a professional development sabbatical. This temporary interruption in service can include increased opportunities for inter-agency exchange programs and the pursuit of advanced civil-schooling while on active duty. Research indicates, "key job attitudes, notably job satisfaction and organizational commitment are also strong predictors of turn-over."<sup>59</sup> This leave of absence might improve both job satisfaction and organizational commitment by allowing service members to pursue other areas of interest.

The army already offers a few select majors and lieutenant colonels an opportunity to participate in the Command and General Staff College (CGSC) Interagency Fellowship. This program is designed to expose participants to a federal department or agency, helping them to "develop a more thorough understanding of the agency's mission, culture, capabilities, and procedures."<sup>60</sup> Unfortunately, those selected to participate are only on loan for approximately a year before returning to the army. The program could be modified to focus on captains and non-commissioned officers at the mid-career point. It could also be adjusted so that selected service members are required to work for the agency for two years prior to returning to their parent service.

To address future challenges to the recruitment and retention of personnel, the military may need to consider unconventional methods. The DoD should consider reforms to the Post-9/11 GI Bill and strengthen an existing program to transfer military service to college credit to continue to incentivize military service in exchange for educational benefits. The services might retain

more top talent past the mid-career (eight to twelve-years) gap by linking a portion of the continuation pay included under the blended retirement system to performance, increasing the government matching rate for TSP contributions, allowing service members to opt into a more flexible TRICARE plan, and allowing for professional leaves of absence. To fully evaluate the strength of these recommendations, it is important to consider potential counter-arguments.

### **Potential Counter-Arguments**

These proposals are not without their own shortfalls and require additional refinement for full implementation. When evaluating the merits of modifications to the Post-9/11 GI Bill that involve payments directly to service members, it is anticipated that critics may have reservations about abuse of the system. A simple solution to prevent misuse of the benefit is to require proof of registration at the start of the semester and proof of completion with a passing grade at the end. Failure to complete the semester or the exploitation of the system would result in the service member incurring a debt comparable to a student loan.

An additional concern about the alterations to the GI Bill may be the lack of acknowledgment of veterans who separate from service and do not immediately return to school. Although valid, the modifications to the Post-9/11 GI Bill would be a time-based opportunity. Prior to separating from the military, a service member would have to opt-in to the modified benefit. If they choose to pursue other opportunities first, he or she would retain the Post-9/11 GI Bill as it currently stands.

Perhaps the biggest counter-argument to the proposals to aid in the retention of mid-career service members is that they are essentially throwing money at the problem, which admittedly is not always a successful strategy. Although higher pay and more benefits are not always enough incentive for top performers to remain, they do play a role. What these proposed recommendations attempt to do is establish fair and reasonable standards for continuation pay

compensation and create a realistic vesting period for the additional benefits. As John Warner and Beth Asch point out, “the electorate would probably see some additional spending as a cheap price to pay to avoid a return to conscription.”<sup>61</sup>

Readers may also be concerned about linking continuation pay to performance; it could erode the value of selfless service or the necessity of being a team player. The impact of this recommendation is harder to ascertain. There may be unintended second and third order effects; however, any resulting competition could ultimately improve the quality of the force. Raters and senior raters would play an instrumental role in monitoring, counseling, and developing subordinates to minimize negative outcomes.

Finally, the argument could be made that implementing time for professional development sabbaticals would require a large cultural shift within the Department of Defense. Currently, the unorthodox career path often goes unrewarded, providing little incentive to deviate from the norm. This could be addressed with something as simple as linking promotions and selection for command to a broadening experience. If the services truly want to retain top talent, senior leaders will find a way. Even these unrefined recommendations serve as an initial start point when seeking imaginative ways to recruit and retain talented individuals.

### **Conclusion**

A cornerstone of the all-volunteer force is the continued ability of the military services to recruit and retain high-quality individuals. Free tuition for college and a retirement system with earlier vesting on government contributions could make sustaining the all-volunteer force a challenge for military personnel planners in the future. To get ahead of the looming changes to recruitment and retention, the military services could adopt a number of imaginative steps. Modifications to the current Post-9/11 GI Bill and revamping existing programs to grant college credit for military service will still allow recruiters to use financial assistance for college as an

incentive for service. Linking a portion of the continuation pay multiplier to performance, increasing the rate which the government matches TSP contributions, and allowing mid-career service members to opt into a more flexible version of TRICARE will serve as critical financial incentives to bridge the mid-career gap. Finally, allowing for a professional development sabbatical will improve overall job satisfaction and organizational commitment. Maintaining the all-volunteer force is critical to giving the United States a competitive edge over near-peer competitors.

<sup>1</sup> John T. Warner and Beth J. Asch, "The Record and Prospects of the All-Volunteer Military in the United States," *The Journal of Economic Perspectives* 15, no. 2 (Spring 2001): 169, <http://www.jstor.org/stable/2696597>.

<sup>2</sup> John T. Warner and Beth J. Asch, "The Record and Prospects of the All-Volunteer Military in the United States," *The Journal of Economic Perspectives* 15, no. 2 (Spring 2001): 170-176, <http://www.jstor.org/stable/2696597>.

<sup>3</sup> Bernard Rostker, Jacob A. Klerman, and Megan Z. Cotugno, *Recruiting Older Youths: Insights from a New Survey of Army Recruits* (Santa Monica, CA: RAND Corporation, 2014), 30, [https://www.rand.org/pubs/research\\_reports/RR247.html](https://www.rand.org/pubs/research_reports/RR247.html).

<sup>4</sup> Bernard Rostker, Jacob A. Klerman, and Megan Z. Cotugno, *Recruiting Older Youths: Insights from a New Survey of Army Recruits* (Santa Monica, CA: RAND Corporation, 2014), 30, [https://www.rand.org/pubs/research\\_reports/RR247.html](https://www.rand.org/pubs/research_reports/RR247.html).

<sup>5</sup> Jennie W. Wenger, Trey Miller, Matthew D. Baird, Peter Buryk, Lindsay Daugherty, Marlon Graf, Simon Hollands, Salar Jahedi and Douglas Yeung, *Are Current Military Education Benefits Efficient and Effective for the Services?* (Santa Monica, CA: RAND Corporation, 2017), 11-12, [https://www.rand.org/pubs/research\\_reports/RR1766.html](https://www.rand.org/pubs/research_reports/RR1766.html).

<sup>6</sup> Jennie W. Wenger, Trey Miller, Matthew D. Baird, Peter Buryk, Lindsay Daugherty, Marlon Graf, Simon Hollands, Salar Jahedi and Douglas Yeung, *Are Current Military Education Benefits Efficient and Effective for the Services?* (Santa Monica, CA: RAND Corporation, 2017), 13, [https://www.rand.org/pubs/research\\_reports/RR1766.html](https://www.rand.org/pubs/research_reports/RR1766.html).

<sup>7</sup> Allison Schrager, "Only One in Five People take up this Incredibly Generous Pension to Retire at 40," Quartz (blog), March 14, 2017, <https://qz.com/929153/only-one-in-five-people-take-up-this-incredibly-generous-pension-to-retire-at-40/>.

<sup>8</sup> Allison Schrager, "Only One in Five People take up this Incredibly Generous Pension to Retire at 40," Quartz (blog), March 14, 2017, <https://qz.com/929153/only-one-in-five-people-take-up-this-incredibly-generous-pension-to-retire-at-40/>.

<sup>9</sup> Allison Schrager, "Only One in Five People take up this Incredibly Generous Pension to Retire at 40," Quartz (blog), March 14, 2017, <https://qz.com/929153/only-one-in-five-people-take-up-this-incredibly-generous-pension-to-retire-at-40/>.

<sup>10</sup> Katie Lobosco, "Tuition-free College is Getting Bigger. Here's where it's Offered," CNN.com, August 4, 2017, <http://money.cnn.com/2017/05/16/pf/college/states-tuition-free-college/index.html>.

<sup>11</sup> Kelli B. Grant, "If you can't get New York's Free Tuition, here are 10 more States with Cheap College Costs," CNBC.com, May 17, 2017, <https://www.cnbc.com/2017/04/10/new-york-approves-free-tuition-heres-10-more-states-with-cheaper-college-costs.html>.

<sup>12</sup> Katie Lobosco, "Tuition-free College is Getting Bigger. Here's where it's Offered," CNN.com, August 4, 2017, <http://money.cnn.com/2017/05/16/pf/college/states-tuition-free-college/index.html>.

<sup>13</sup> Amilcar A. Menichini, Jesse M. Cunha, and Gregory Moynihan, "The Retention Impacts of the Forthcoming USA Military Retirement Reform," *Journal of Defense Management* 7, no. 1 (August 2017): 161, doi:10.4172/2167-0374.1000161.

<sup>14</sup> As an example, if at twenty years a retiree's average final three years of basic pay was \$6,000 monthly, under the BRS they could expect approximately \$2,400 as a monthly pension. Under the old system the monthly pension works out to approximately \$3,000.

<sup>15</sup> For military members serving as of December 31, 2017, the one percent automatic government contribution starts immediately on the first pay period after opting into the BRS. It becomes vested after two years of service.

<sup>16</sup> Service members who opt-in to the blended retirement system will see matching contributions immediately.

<sup>17</sup> A person who makes an individual contribution to a TSP of five percent will also receive the automatic government contribution of one percent and the government matching contribution of four percent, for a total monthly contribution of ten percent. Laura J. Junor, Samantha Clark, and Mark Ramsay, "Military Retirement Reform: A Case Study in Successful Public Sector Change." *Joint Forces Quarterly* 86 (July 2017): 76, [http://ndupress.ndu.edu/Portals/68/Documents/jfq/jfq-86/jfq-86\\_73-80\\_Junor-Clark-Ramsay.pdf](http://ndupress.ndu.edu/Portals/68/Documents/jfq/jfq-86/jfq-86_73-80_Junor-Clark-Ramsay.pdf).

<sup>18</sup> "Continuation Pay" (fact sheet, Military Compensation), 1-2,

<http://militarypay.defense.gov/Portals/3/Documents/BlendedRetirementDocuments/Fact%20Sheet-Continuation%20Pay.pdf?ver=2017-12-08-134845-997>.

<sup>19</sup> Amilcar A. Menichini, Jesse M. Cunha, and Gregory Moynihan, "The Retention Impacts of the Forthcoming USA Military Retirement Reform," *Journal of Defense Management* 7, no. 1 (August 2017): 161, doi:10.4172/2167-0374.1000161.

<sup>20</sup> *Introduction to the Blended Retirement System* (Department of Defense, Washington, D.C., June 26, 2017) PowerPoint presentation, [http://militarypay.defense.gov/Portals/3/Documents/BlendedRetirementDocuments/Intro\\_BRS\\_Website\\_06262017.pdf?ver=2017-06-26-142742-403](http://militarypay.defense.gov/Portals/3/Documents/BlendedRetirementDocuments/Intro_BRS_Website_06262017.pdf?ver=2017-06-26-142742-403).

- <sup>21</sup> Laura J. Junor, Samantha Clark, and Mark Ramsay, "Military Retirement Reform: A Case Study in Successful Public Sector Change." *Joint Forces Quarterly* 86 (July 2017): 74, [http://ndupress.ndu.edu/Portals/68/Documents/jfq/jfq-86/jfq-86\\_73-80\\_Junor-Clark-Ramsay.pdf](http://ndupress.ndu.edu/Portals/68/Documents/jfq/jfq-86/jfq-86_73-80_Junor-Clark-Ramsay.pdf).
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- <sup>27</sup> For students participating in distance learning programs, the MHA is equal to one-half the BAH national average. Students pursuing degrees at foreign schools are eligible for an MHA equal to the BAH national average. Department of Veterans Affairs, *Post 9/11 GI Bill*, VA Pamphlet 22-09-01 (Washington, D.C.: Department of Veterans Affairs, May 2012), [https://www.benefits.va.gov/gibill/docs/pamphlets/ch33\\_pamphlet.pdf](https://www.benefits.va.gov/gibill/docs/pamphlets/ch33_pamphlet.pdf).
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- <sup>35</sup> Department of Defense, "Military Compensation: Basic Allowance for Subsistence (BAS)," *Department of Defense*, accessed December 28, 2017, <http://militarypay.defense.gov/Pay/Allowances/BAS.aspx>.
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- <sup>39</sup> TAMP provides "180 days of premium-free transitional health care benefits" after regular TRICARE coverage ends. TRICARE, "Transitional Assistance Management Program," *TRICARE*, accessed December 28, 2017, <https://tricare.mil/Plans/SpecialPrograms/TAMP>.
- <sup>40</sup> CHCBP provides coverage for up to eighteen months and serves to bridge the gap between the end of TRICARE coverage and the start of a civilian health. TRICARE, "Continued Health Care Benefit Program," *TRICARE*, accessed December 28, 2017, <https://tricare.mil/Plans/SpecialPrograms/CHCBP>.
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- <sup>52</sup> Based on the example provided, the actual continuation pay multiplier would be ten and three eighths times monthly basic pay.
- <sup>53</sup> Based on the example provided, the actual continuation pay multiplier would be seven and three-quarters times monthly basic pay.
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