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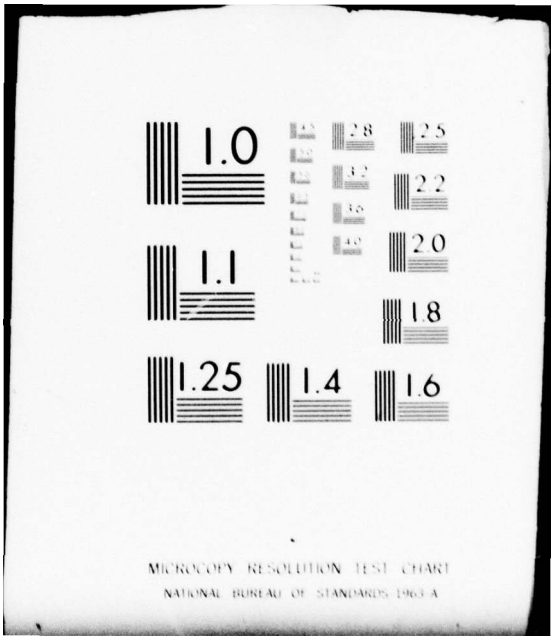
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THE DISSEMINATION OF ARMY PAY AND FRINGE BENEFITS INFORMATION TO ROTC CADETS AND JUNIOR OFFICERS

A thesis presented to the Faculty of the U.S. Army Command and General Staff College in partial fulfillment of the requirements of the degree

MASTER OF MILITARY ART AND SCIENCE

by

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ABSTRACT

The adequacy and timeliness of the dissemination of Army pay and fringe benefits information to ROTC cadets and to junior ROTC officers is examined. The effect increased emphasis on the dissemination of financial information would have on career retention is explored.

To obtain data for this study, questionnaires were sent to college ROTC units, to Army schools conducting branch basic courses, and to ROTC officers attending selected basic courses. The responses to these questionnaires provided the information necessary to determine the amount of formal instruction presented. Lesson plans were requested, and the adequacy of the instruction was determined by reviewing the lesson plans submitted. The amount of literature issued on pay and fringe benefits was also ascertained from the questionnaires.

In addition to the original data obtained utilizing questionnaires, a review of the literature showed that pay and fringe benefits is an important factor in career decisions, but is not the most important factor. This review also established the importance of providing the junior officer with information that may affect his career decision very early in his military career.

Existing guidance and requirements for the dissemination of pay and fringe benefits information are presented. This includes background information on the Army Information Program, the college ROTC program, and the Army school system. Career counseling and recruiting for ROTC are also addressed.

Each individual's knowledge of pay and fringe benefits, his

opinion of the relative merits of Army and civilian compensation, his primary source of information on this subject, and the manner in which he would prefer to receive new information were all explored.

The relationship between an individual's knowledge of Army pay and fringe benefits and his opinion of the relative merits of Army and civilian compensation was investigated. The individual's opinion of the relative merits of Army and civilian compensation, and the effect this has on pay and fringe benefits as a career retention factor, was also tested.

Several conclusions were reached which relate to improvements necessary in the existing programs for the dissemination of pay and fringe benefits information.

It was determined that the channels exist for the proper dissemination of pay and fringe benefits information to ROTC cadets and to ROTC junior officers, however an integrated program to insure that each individual is informed in a timely manner of his pay and fringe benefits entitlements does not exist.

The permissive nature of existing guidance contributes to the limited effectiveness of current methods of disseminating pay and fringe benefits information.

The lack of a current, consolidated reference, which explains in simple language the existing Army pay and fringe benefits package and its equivalent monetary worth, contributes to the diverse coverage of this subject.

An effective means to insure that individuals are apprised of changes to pay and fringe benefits which affect them does not exist. Most individuals would prefer to have this information mailed directly to them.

Additional conclusions were drawn on the effect increased emphasis on the dissemination of financial information would have on career retention.

The individual's opinion of the merits of Army pay and fringe benefits, relative to what he thinks is available to him in the civilian community, is independent of his knowledge of Army pay and fringe benefits.

The opinion of Army pay and fringe benefits improves during the first few months of commissioned service, and this opinion is highly correlated to the individual's opinion of pay and fringe benefits as a career retention factor. Despite this, increased emphasis on the dissemination of pay and fringe benefits information will have little effect on the career retention of ROTC officers, since this factor is overridden by other unspecified factors in the final career decision.

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CHAPTER I

INTRODUCTION, PURPOSE AND ORGANIZATION OF THE REPORT

Introduction

The acquisition of junior officers and the retention of these officers beyond their obligated tour has consistently been one of the most critical problems in officer personnel management. In recent years the Army has experienced difficulty in maintaining the ROTC output at desired levels. The trend away from compulsory ROTC courses and the growing demands on the student have contributed to this problem. The fact that the direct cost of producing an officer from ROTC is less than from any other source, combined with the fact that the Army obtains an officer with a college education, makes it very desirable to increase the retention of these ROTC officers.[1]

During 1968 the Franklin Institute Research Laboratories (FIRL) conducted a study of junior officer retention in the Army. One of the recommendations of this study was that a program be initiated to "sell" the Army to junior officers and their wives.[2] A portion of such a sales program is the presentation of factual data concerning Army pay and

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[1]Department of the Army, Report of the Department of the Army Board to Review Army Officer Schools, III, LTG Ralph E. Haines, President (Haines Board) (Washington: U.S. Government Printing Office, 1966), p. 399.

[2]Franklin Institude Research Laboratories, Career Motivation of Army Personnel, Junior Officers' Duties, Technical Report 1-212, I, (Washington: Deputy Chief of Staff for Personnel, Department of the Army, 1968). p. 8.

fringe benefits to prospective officers and to junior officers.

Previous studies of Army recruiting efforts at colleges have shown that the competition from civilian corporations is intense. Attractive, well designed and carefully planned brochures prepared by industry are in evidence in school libraries, student lounges, and other areas. These publications offer a wide and fascinating vista to young men on the threshold of a career. The Report of the Department of the Army Board to Review Army Officer Schools noted in 1966 that no similar eye-catching Army publications were encountered which pointed out the attractiveness of a professional military career. The report further stated that the Army had not been sufficiently imaginative in its sales approach and should increase its efforts in this field.[3]

Purpose

These previous findings led to this thesis. Specifically, this study examines the adequacy and timeliness of the dissemination of pay and fringe benefits information to ROTC cadets and to ROTC junior officers. It also examines the impact that a knowledge of pay and fringe benefits information has on the career decisions of this group.

Approach to the Problem and Organization of the Report

To accomplish this purpose the existing literature is reviewed in Chapter II. This includes a review of literature on the importance of pay and fringe benefits as a factor in making career decisions and the timing of career decisions. A review of studies of career intent

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[3]Haines Board Report, op. cit., p. 406.

and the effectiveness of career counseling is also included. Finally this chapter includes a review of data available on the dissemination of Army pay and fringe benefits information.

Chapter III is devoted to providing background information on the Army Information Program, the current ROTC program and the Army school system. The background discussion of ROTC includes the current curriculum, recruiting for ROTC and career counseling within ROTC. The background on the Army school system is designed to review responsibility for the instruction in the branch basic courses. The requirements and responsibilities for the dissemination of information are covered in this chapter.

The research methods employed to obtain original data are discussed in Chapter IV. Questionnaires were prepared and sent to the professors of military science (PMS) at ROTC units to determine what is currently presented to students in this program. Questionnaires were also sent to the directors of instruction at the branch schools conducting a basic course to determine what is currently presented to junior officers attending these courses. Officers attending branch basic courses were queried by questionnaire to obtain information on the amount of instruction on pay and fringe benefits they had received, and to obtain their evaluation of what they had received. This last questionnaire also provided the data for evaluating the effect of knowledge of pay and fringe benefits on the individual's career decision.

The following two chapters, V and VI, present the results obtained from the questionnaires sent to the professors of military science and to the directors of instruction. These responses provide the basis for analyzing the existing programs for the dissemination of

pay and fringe benefits information in the ROTC units and at the branch basic courses.

Chapter VII presents the results of the survey of junior ROTC officers attending branch basic courses. The information gained from these questionnaires provides a further basis for evaluating the effectiveness of existing programs for the dissemination of financial information in ROTC units and in the branch basic courses. This chapter also contains the discussion of how these officers view Army pay and fringe benefits and their career intent. The relationship between their knowledge of Army pay and fringe benefits and how they view Army compensation relative to the compensation they feel is available to them in a civilian career is given. Finally, the relationship between how the sample feels about the merits of Army pay and fringe benefits relative to civilian pay and benefits and the effect this has on the influence of Army pay and fringe benefits as a career retention factor is addressed.

The last chapter summarizes the findings of the thesis and contains general conclusions, recommendations and suggestions for further study.

CHAPTER II

LITERATURE REVIEW

Introduction

There is a great body of information available concerning Army pay and fringe benefits. Only after delving into the subject does one appreciate the enormity of attempting to know all the ramifications of rights, privileges, duties and responsibilities associated with the financial aspects of a military career. There is also considerable data on the importance of pay and fringe benefits to career decisions and to the general subject of career intent. In spite of the vast amount of associated literature available, only a limited amount of material was identified which deals primarily with the dissemination of Army financial data.

The literature survey has three sections. The first section covers the importance of pay and fringe benefits as a factor in obtaining volunteers and in retaining individuals in the Army. The second section covers topics associated with making a career decision. This includes the timing of career decisions, career intent and career counseling. The last section consists of a review of the literature on the dissemination of Army financial information. Throughout these three sections, data is presented which relates the subject being discussed to either ROTC cadets or to junior officers commissioned through ROTC.

Government sources have been utilized extensively throughout

this research. The Department of the Army, specifically the Office of Personnel Operations, Personnel Management Development Office (OPOPMF), has conducted a myriad of surveys of officer personnel. Among these are many which address career officer retention, pay and fringe benefits and the readership and dissemination of information through various means. These statistical surveys generally do not give any background of the sampling technique used, nor do they discuss results. Results given indicate total sample size, a tabulation of the responses, and the total size of the population at the time of the survey. Generally these surveys make no attempt to query personnel assigned to units in Vietnam, although the strength figures for the total population include these personnel. These surveys do give a good idea of the magnitude of certain problems, and therefore several of these surveys were examined.

THE IMPORTANCE OF PAY AND FRINGE BENEFITS

Considerable research has been accomplished relating the importance of pay to the acquisition and retention of junior officers. It is not the intent of this thesis to determine the adequacy of the Army's pay-fringe benefits package, however the following representative data is presented in order to place pay and fringe benefits in its proper position relative to other factors that motivate individuals to choose the Army as a career.

One recent study, which addressed the impact of the draft on volunteers for the Army, found that, of those who said they would not enter if there were no draft, less than four percent indicated that they would consider volunteering if military pay were equal to that which they could earn in civilian life, and only 17 percent would

consider volunteering if military pay were raised to a level considerably higher than civilian wages. Of junior officers on their first tour of active duty, the proportion who stated they would not have entered if there had been no draft was 41 percent.[1] This study further points out that:

> Although the above findings suggested clear limitations to the effectiveness of pay incentives as such, the composite evidence available from the survey data, and from actual recruitment experience over a period of years, indicates that, as in civilian job choices, the differential opportunities for economic betterment provided to many youth by military careers have played a significant role in the pattern of military recruitment.[2]

The Franklin Institute Research Laboratories report, Career Motivation of Army Personnel, Junior Officers' Duties, is one of the most comprehensive studies that has been conducted on career motivation. It initiated a vast series of other studies and has caused many Army policies to be changed. The findings of this study are too voluminous to repeat here, however the study concluded that the Army can hold its own in competition with the civilian sector based on average income, but cannot compete with high salaries.[3]

The estimated length of time which might be required for the supply of volunteers to respond to a major change in military pay levels is also important.

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[1] Harold Wool, "Military Manpower Procurement and Supply," A Survey of Military Institutions, I, ed. Roger W. Little (Chicago: The Inter-University Seminar on Armed Forces and Society, Inc., 1969). pp. 60, 62.

[2] Ibid., p. 62.

[3] Franklin Institute Research Laboratories, Career Motivation of Army Personnel, Junior Officers' Duties, Technical Report 1-212, I, (Washington: Deputy Chief of Staff for Personnel, Department of the Army, 1968), p. 8.

> There is considerable evidence that attitudes to different types of careers are developed by youth over a period of years and are influenced by many factors; hence, are not likely to be modified quickly simply by a change in pay levels alone.[4]

Certainly a more concerted effort to disseminate information on Army pay and benefits to prospective officers might assist in accelerating this formative process.

It is further pointed out, and the research performed for this thesis substantiates the fact, that:

> It is evident that--as in choices among civilian careers--economic factors have significantly affected the number and characteristics of volunteers for military service. Analysis of the socio-economic background of volunteers consistently indicates that the appeal of military service careers has been greatest for youth with less favorable alternative civilian opportunities--either because of limited education, race, geographic origin or other personal factors.
>
> However, results of attitudinal surveys suggest that the economic advantages of military service are perceived by such youth as a complex of potential benefits rather than in narrow terms of "pay" alone. Particular importance is attached by youth coming from deprived civilian backgrounds to the training and educational opportunities of military service and to considerations of economic security.[5]

The effect that economic factors have on ROTC enrollment has also been examined. Voluntary enrollment rates in the ROTC program of 82 colleges were correlated with median civilian earnings of graduates from these colleges. This analysis indicated a significant inverse correlation between volunteering for ROTC and civilian earnings opportunities.[6]

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[4]Wool, op. cit., p. 64.

[5]Ibid., p. 70.

[6]Ibid., p. 62.

Many factors other than strictly economic considerations influence young men in their decisions concerning military service careers. Some influencing factors are the attitudes of wives, family and friends; duty assignments; family separations; educational opportunities; prestige; and job satisfaction and daily duties.

The dissatisfier-satisfier approach of Professor Herzberg of Western Reserve University is one way of examining the importance of these various factors. This theory is based upon two basic needs of man: the need to avoid pain, or dissatisfaction, and the need to seek satisfaction. It is hypothesized that one cannot be substituted for the other, i.e., man cannot find satisfaction by avoiding dissatisfaction. Herzberg relates dissatisfiers to job context, i.e., to that which surrounds the doing of the job and relates satisfiers or motivaters to job content, i.e., to the actual doing of the job. Within this conceptual scheme, the positive effects of high attitudes are more potent than the negative effects of low attitudes. Salary is considered as a dissatisfier and therefore, if adequate, can only serve to reduce negative effects, but cannot lead to job satisfaction in the same sense as true motivaters which lead to positive work effects.[7]

The Army has conducted several attitudinal surveys designed to identify key motivational factors influencing retention. From these certain insights can be gained. One such survey tabulated the most important factor in choosing either a military or civilian career

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[7]Department of the Air Force, Officer Motivation Study, New View, II, (Washington: Department of the Air Force, 1969), pp. A-64, A-65, A-72.

versus the career orientation of the individual. Individuals were categorized as career oriented, career undecided, or non-career oriented. Interesting work was the most important factor for all three groups. Pay alone was relatively unimportant, but combined with the retirement plan, the medical plan and other fringe benefits it was very important and ranked as the third most important factor for the "career undecided" group. The chance for advancement, as well as interesting work, were considered more important factors than pay and fringe benefits by this "career undecided" group.[8] Additional data in this survey, relating the most satisfying and dissatisfying aspects of military life to the officer's career orientation, indicated that more non-career oriented officers than career oriented officers considered one of the financial benefits of the Army the most satisfying aspect.[9]

Another Army survey showed that more first and second lieutenants considered one of the financial aspects of a military career as the most satisfying aspect of military life than picked one of these as the most dissatisfying aspect. There was a wide variance within the entire category of pay and fringe benefits. Second lieutenants considered pay and housing as significantly greater dissatisfiers than satisfiers, and medical and retirement benefits as significantly greater satisfiers than dissatisfiers.[10]

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[8]Department of the Army, OPO, Survey Estimate of Data Relating to Retention of Male Junior Officers, OPOPM Report No. 18-70-E (Washington: Office of Personnel Operations, 1969), pp. 53, 56.

[9]Ibid. pp. 33-36, 43-46.

[10]Department of the Army, OPO, Survey Estimate of Satisfying and Dissatisfying Aspects of Military Life as Indicated by Army Officers and Enlisted Men, OPOPM Report No. 52-69-E (Washington: Office of Personnel Operations, 1969), pp. 4, 12.

Other studies reach slightly different conclusions. The Franklin Institute found that the strongest influence to leave the Army is frequent separation from family, followed by pay, status and the attraction of civilian jobs.[11]

Certain generalizations can be made from the results of the large number of surveys which have been conducted despite the difference in coverage, timing and methodology.

> First, it is clear that considerations other than strictly economic or financial factors have influenced a large proportion of first-term personnel against remaining in military service on a career basis. These have included such considerations as limitations of personal freedom; unsatisfactory living, working, and disciplinary conditions; dissatisfaction with assignment policies and skill utilization; and enforced absences from home and family.
>
> Second, such factors as security and retirement benefits, training and travel opportunities, rank high among the positive aspects of military service for men who have elected to continue in military service on a career basis.
>
> Finally, in most of the surveys we have reviewed, "Pay" as such does not appear at the head of the list of stated reasons for either reenlisting or separating from service - although increased pay ranks high as a needed improvement. However, in those surveys directed at measuring the potential effectiveness of pay increases as a re-enlistment inducement, significant proportions of personnel have responded that such incentives - if sufficiently great - would in fact induce them to continue in service.
>
> The apparent contradiction in survey findings as to the relative role played by pay factors in re-enlistment decisions illustrates one of the serious limitations of attitudinal surveys for this purpose. Most of the attitudinal surveys conducted among military personnel have been based on structured questionnaires in which the respondent is forced to select among a number of predetermined factors, or incentives, influencing his plans or attitudes. This method fails to allow for the fact that career decisions are often the result of a complex series of influences - some operating upon individuals for a period of years - and often not clearly perceived or identified by the individual himself. Under these conditions, the precise wording or form of the question asked can be decisive and can produce seemingly contradictory results.[12]

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[11] Franklin Institute, op. cit., p. 37.

[12] Wool, op. cit., p. 69.

CAREER DECISIONS

The importance of pay and fringe benefits as a factor in the career decision has been discussed. It is also important to examine career intent and the timing of career decisions, in order to validate the choice of the time frame used in this study, and to equate the timing of career decisions and the time frame in which financial data is actually presented. Studies of the effectiveness of career counseling are also examined, since counseling affects career decisions and can be utilized to disseminate information on Army pay and fringe benefits.

Career Intent and Timing of the Career Decision

There are several surveys which compare the career intentions of male officers upon entry into the Army with their present career intentions. Information is also available on the time the decision to leave the Army and return to a civilian life was made, for that group which has made this decision.

Upon entry into the Army, less than five percent of the new lieutenants have definitely decided to make the Army a career; approximately thirty percent have decided they definitely would not, and the remainder are undecided. This undecided category contains individuals who feel they probably will make the Army a career, and others who feel they probably will not.[13] The largest "non-career" oriented group of

[13] Department of the Army, OPO, Survey Estimate of Selected Retention Data on Army Male Officers, OPOPM Report No. 16-70-E (Washington: Office of Personnel Operations, 1969), p. 28.

officers, based on source of commission, gained their commission through ROTC.[14] Data available on current career intentions versus career intentions upon entry into the service show considerable mobility from initial intent to current intent. For example, of those individuals who were currently career oriented, 73.3% were initially undecided, and 10.1% were initially non-career oriented.[15]

The relationship of the timing of the career decision and the source of commission has also been examined. Among those who had made the decision to leave the Army, the decision was made by 37.6% of the ROTC junior officers prior to their entry on active duty, 36.2% decided when they had less than one year of service, and another 15.2% decided between 12 and 18 months service.[16] This emphasizes the importance of getting any information which the Army hopes will influence the career decision to the ROTC junior officer very early in his career. This includes the dissemination of pay and fringe benefits information if it is determined that it should have a positive influence.

Career Counseling

The contribution of career counseling to the dissemination of the financial aspects of the Army could be substantial. Unfortunately, various studies have shown that the career counseling program has been anything but successful in reaching its desired audience. One survey showed that 63.5% of all second lieutenants and 48.5% of all first lieutenants had never received career counseling. Further, only 28.4%

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[14] Department of the Army, OPO, Survey Estimate of Data Relating to Retention of Male Officers, op. cit., p. 7.

[15] Ibid., pp. 24-26.

[16] Ibid., p. 19.

of the second lieutenants had received career counseling during their first year in the Army.[17] Army officers who were not planning on making the Army a career had been formally counseled to make the Army a career even less frequently than the average. Of this group, 69.9% of the second lieutenants and 58.5% of the first lieutenants had never been counseled.[18] This data did not indicate the extent to which career counseling addressed the financial aspects of an Army career. Some information on this topic is presented later in the thesis.

The recently published Commanders' Guide to the Retention of Junior Officers, which was prepared to assist commanders in counseling junior officers, states that "the biggest failure in the retention effort is the counseling of junior officers by their seniors--both commanders and colleagues."[19] This document is extremely important because it is the Army's personalized attempt to encourage individual officers, specifically commanders, to counsel their subordinates. Financial information is presented in this guide for use by commanders in their counseling sessions.

LITERATURE ON THE DISSEMINATION OF FINANCIAL INFORMATION

The previous section reviewed literature concerned with career decisions. This section will address literature on the dissemination

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[17] Department of the Army, OPO, Survey Estimates of Attitudes and Opinions of Army Male Officers on Making the Army a Career, OPOPM Report No. 26-69-E (Washington: Office of Personnel Operations, 1968), p. 15.

[18] Ibid., pp. 28, 29.

[19] Department of the Army, OPO, Commanders' Guide to the Retention of Junior Officers (Washington: Office of Personnel Operations, undated), p. 9-1.

of Army pay and fringe benefits information and some of the methods by which it is propagated, and the audience that is reached.

What promises to be the most comprehensive investigation of the subject, a report of the House Subcommittee on Supplemental Benefits, which is a subcommittee of the Armed Services Committee, is entitled "Adequacy of Information Programs on Supplemental Benefits." This report, prepared under the auspices of Representative Byrne of Pennsylvania, was not available in its entirety in the preparation of this thesis. The following are extracts of the initial findings of this committee as reported by Army Times.

> Servicemen underestimate the value of their fringe benefits by about 25%....
>
> The report said servicemen are "not adequately informed" on the value of their supplemental benefits "in grades which are most critical for career retention."
>
> The Byrne group specifically cited the lack of information about dependent medicare under the CHAMPUS program.... The number one officer in the Department of Defense responsible for internal information programs "was unaware of the Army survey...."
>
> The subcommittee suggested that from now on, Defense should budget money for information programs along with the money to carry out benefits programs.
>
> The lawmakers cited "inexcusable" delays in publishing a pamphlet to explain the workings of the CHAMPUS medicare program, adding that there was a lack of understanding within Defense "as to who was responsible for the information program in the first place."[20]

The Department of the Army has conducted several surveys which examine the dissemination of information by specific means. For example, a survey was conducted to determine how familiar officers were

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[20] "Many Hazy Fringes", Army Times, 27 January 1971, p. 41.

with the recommendations of the Hubbell Pay Plan. The survey showed that 87.6% of all officers, 89.0% of first lieutenants and 77.4% of all second lieutenants had some knowledge concerning the Hubbell Pay Study. The source of information for 77.2% of the first lieutenants and 74.5% of the second lieutenants was Army Times. No other source was mentioned by more than 3% of the officers.[21]

Even though a large percentage of the junior officers indicated some knowledge of the Hubbell Plan, the degree of familiarity with specific recommendations varied greatly. At the lower ranks there was a smaller percentage of individuals who were well informed, and a higher percentage of people who were poorly informed. This correlation was also evident throughout the enlisted ranks from E1 to E9.[22]

Another Army study, which led to unfavorable comments by the Byrne Committee, addressed the extent to which DA Pamphlet 360-505, Uniformed Services Health Benefits Program, was received and read. A larger percentage of senior officers than junior officers received the pamphlet. The study showed that 63.1% of all officers in the grade of second lieutenant through captain had not received nor read it. More married officers than single officers received and read a copy. This would be expected considering the topic and its applicability.[23]

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[21] Department of the Army, Survey Estimate of Information Concerning Source and Extent of the Hubbell Pay Study, OPOPM Report No. 30-69-E (Washington: Office of Personnel Operations, February 1969), p. 2.

[22] Ibid., p. 3.

[23] Department of the Army, OPO, Survey Estimate of Familiarity With the Civilian Health and Medical Care Program for the Uniformed Services (CHAMPUS) and the Extent of Civilian Medical Care, OPOPM Report No. 4-70-E (Washington: Office of Personnel Operations, 1969), pp. 5, 6.

The survey further determined the percentage of officers who were aware of the benefits available to a family under CHAMPUS. This included all sources of information, not just DA Pamphlet 360-505. Again the results show that the junior officer has less knowledge of his benefits than other officers. For the rank group second lieutenant through captain, 43.4% had no knowledge of these benefits, however this dropped to 24.1% for the married officers in this category.[24]

The following table shows that the families of officers who understood CHAMPUS benefits received more medical care than families whose sponsor was not knowledgeable. Dependents of sponsors who had read DA Pamphlet 360-505 also participated more than dependents whose sponsor had not read the pamphlet. The numbers are percentages.

Dependents Received Medical Care Last Year	Have General Idea of Benefits	Do Not Have General Idea	Received and Read Pamphlet	Not Received, Not Read the Pamphlet
Yes	46.3	40.8	48.7	42.6

The impact of a knowledge of this fringe benefits is what would be expected. Those who know about what is available to them use it. Although the percentages may not appear overly unbalanced, when one considers the military population, the total number of families not using their benefits because of what appears to be an information gap is large and is strong justification for increased emphasis on the dissemination of information.[25]

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[24] Ibid., pp. 12, 13.

[25] Ibid., pp. 29, 30.

Readership of Available Literature

The previous section discussed studies which directly examined how well specific pay and fringe benefits information was disseminated. This portion of the literature survey examines the audience that is reached by various written media.

During 1968 almost 50% of all second lieutenants read less than one-third of the issues of Army Digest, the official magazine of the Department of the Army. For captains and first lieutenants, the figures were 43% and 32% respectively.[26] This same source indicated that each year 85% of all officers read Army Digest and Army Times in some combination. This includes the extreme cases of from all issues of each to one issue of each, and every combination between. This is not very definitive, but clearly shows that 15% of the officers did not read one copy of either.[27]

Another survey showed that 73.3% of all second lieutenants had never read an Officers' Call pamphlet, and another 20.3% had read less than three. During the previous two year period, 39.4% of all first lieutenants had not read a copy and another 37.2% had read less than three.[28]

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[26]Department of the Army, OPO, Survey Estimate of the Readership and Opinions of the Quality of the Army Digest as Expressed by Army Male Officers, OPOPM Report No. 38-69-E (Washington: Office of Personnel Operations, 1969), p. 4.

[27]Ibid., p. 14.

[28]Department of the Army, OPO, Survey Estimate of Readership of DA Pamphlet 360-304, "Efficiency Reporting" and Other Officers' Call Pamphlets as Indicated by Army Male Officers, OPOPM Report No. 37-69-E (Washington: Office of Personnel Operations, 1969), p. 9.

Specific figures were also given on the readership of one particular Officers' Call pamphlet, DA Pamphlet 360-304, Efficiency Reporting. This survey showed that 77.6% of all second lieutenants, 45.3% of first lieutenants, and 39.0% of captains had not read it.[29] Although the topic is not related to pay and fringe benefits, it does show how ineffective relying on printed matter can be, even when the topic is of vital concern to the individual.

Still a third example of the readership of specific publications shows the frequency with which the Army Personnel Letter is read, and the means of access to the Army Personnel Letter. Only 59.8% of the first lieutenants and 38.3% of the second lieutenants indicated they ever read the Army Personnel Letter.[30]

Approximately 90% of the lieutenants who read the Army Personnel Letter did so as it was circulated within their unit. Less than 5% obtained access to it in a library or on a bulletin board.[31] This data shows the effectiveness of distributing material directly to individuals as opposed to making the material accessible to the individual.

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[29] Ibid. p. 4.

[30] Department of the Army, OPO, Survey Estimate of the Utilization of the "Army Personnel Letter" by Army Male Military Personnel, OPOPM Report No. 35-69-E (Washington: Office of Personnel Operations, 1969), p. 4.

[31] Ibid. p. 8.

CHAPTER III

BACKGROUND INFORMATION

This chapter provides information on the existing Army information program, the ROTC program and the Army school system. The purpose of this background information is to identify existing programs and requirements for the dissemination of pay and fringe benefits information. This information is necessary in the evaluation of the adequacy and timeliness of information presented on pay and fringe benefits to ROTC students and to officers in a branch basic course.

The discussion of the ROTC program includes the ROTC recruiting and public affairs programs, curriculum guidance and career counseling. Within the ROTC program and the branch basic courses the existing policies and the support available at the instructor level are examined. The examination of what is actually presented to ROTC students and officers is covered in the next chapter.

THE ARMY INFORMATION PROGRAM

The command information program, the public information program and the community relations program are all a part of the Army information program. A junior officer or ROTC student can be reached by some of the information programs, therefore a few were examined to determine the role they play in the dissemination of pay and fringe benefits information.

The Department of Defense (DOD) information program is developed

by the Office of Information for the Armed Forces (IAF). When planning its command information program, the Army considers the DOD program and subjects such as pay and fringe benefits that have been prescribed.[1]

Topics are presented during "Commanders Call", which is the formal group instruction part of the Command Information Program.[2] The unit commander is left with some freedom to adapt topics to fit the needs of his command. Higher headquarters supply most supporting materials. Additional materials available are described in DA Pamphlet 360-508, Current Information Materials Catalog.

Department of the Army produced materials are designed to support specific Command Information objectives. The media used include newspapers, daily bulletins, pamphlets and fact sheets.

The chief printed medium is the pamphlet.[3] One outstanding example of a pamphlet used to disseminate pay information was DOD PA-2, It Pays to Stay In, The New Pay Act of 1963. The distribution was exceptional - one copy to each military member in the active Army. The entire booklet is devoted to explaining the effect of pay changes on the individual so that he has these facts available when making his career decision.[4]

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[1]Department of the Army, Pamphlet 360-5, Army Information Officers' Guide (Washington: Government Printing Office, August 1968), p. 13-2.

[2]Ibid., p. 13-1.

[3]Department of the Army, Pamphlet 360-508, Current Information Materials Catalog (Washington: Government Printing Office, 1968), p. 2.

[4]Department of Defense, Armed Forces Information and Education, DOD Pamphlet 360-504, It Pays to Stay In (Washington: Government Printing Office, 24 April 1964).

Fact sheets are a convenient and economical means of disseminating information quickly, pending more complete treatment.[5] One copy of Fact Sheet #176, published by the Army Internal Information Office, Office Chief of Information, which covered changes in pay that became effective in January 1971, was distributed to all ROTC units and service schools.[6]

The U.S. Army Command Information Unit (CIU) prepares the Army's official magazine, Army Digest, and special orientation and educational material for use in service schools.[7]

Despite some well constructed material, there is ample evidence that troop and command information programs have not been a complete success. The apparent weaknesses are the lack of command support at the unit level and the lack of adequately qualified instructors. This latter weakness is partially due to a shortage of time in which the instructors can prepare classes even though the majority of the data needed to present the class is provided.[8]

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[5]Department of the Army, Pamphlet 360-508, loc. cit.

[6]Statement by Major Carey, Army Internal Information Office, Office Chief of Information, Department of the Army, telephone conversation, February 8, 1971.

[7]Department of the Army, Pamphlet 360-5, op. cit., p. 15-1.

[8]Amos A. Jordan, Jr., "Troop Information and Indoctrination", in A Survey of Military Institutions, Vol. II, ed. Roger W. Little (Chicago: The Inter-University Seminar on Armed Forces and Society, Inc., 1969), pp. 354-376.

THE ROTC PROGRAM

Current programs and responsibilities within the ROTC program are reviewed in this section.

General Program

The Department of the Army formulates the overall policy governing the ROTC program. The United States Continental Army Command (CONARC) is responsible for directing, supervising and supporting the program and for the preparation of training literature. The Continental United States Armies are responsible for the operation and administration of the ROTC program within their area. Service school commandants are responsible for furnishing military educational material to ROTC units as directed.[9]

The primary objective of ROTC is to procure and train college students so that they may qualify as commissioned officers. The professor of military science (PMS) conducts military training and stimulates interest in the Army as a career.[10]

ROTC is normally a four year program consisting of a two year Basic Course, compulsory at some colleges and elective at others, and a two year Advanced Course which is elective at all schools. There is also a two year ROTC program for students who were unable to take ROTC during

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[9]Department of the Army, Continental Army Command, CON Reg 145-11, Senior ROTC Oncampus Educational Program (Fort Monroe: Continental Army Command, 10 June 1970), p. 3.

[10]Department of the Army, Report of the Department of the Army Board to Review Army Officer Schools, II, LTG Ralph E. Haines, President (Haines Board) (Washington: U.S. Government Printing Office, 1966), p. 150.

their first two years of college. They qualify for the Advanced Course by attending the ROTC Basic Camp.[11]

Students participating in the Basic Course do not incur a service obligation unless they are on Army scholarships. Enlistment in the Army Reserve is a prerequisite for any scholarship student and for enrollment in the Advanced Course. The student who enrolls in the Advanced Course must agree to accept a commission after he completes the course. He generally incurs a two year obligation in the Active Army and four years in a reserve status.[12] Beginning in 1971 newly commissioned officers were offered the opportunity to select an Active Duty for Training Option. This program requires an officer to remain on active duty for 90 days, or for the duration of the Officers' Basic Course. This individual's total obligation is eight years rather than six.[13]

ROTC Recruiting and Public Affairs Programs

Headquarters, Continental Army Command, is responsible for managing and supervising ROTC public affairs and recruiting programs. The primary message strategy for ROTC recruiting efforts is to provide factual information about the program and its personal advantages, such as leadership development. It is recruiting policy not to stress the

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[11] Ibid., 151.

[12] Department of the Army, Headquarters, First United States Army, A. G. Briefing Notes for ROTC, Instructor Orientation Course (Fort Meade: First United States Army, 1969), p. 20.

[13] Donald A. Lund, "Active Duty Yes or No?," Military Police Journal, XX (February, 1971), pp. 15-17.

advantages of the military as a career to attract individuals into the ROTC program.[14]

The professor of military science is responsible for developing a public affairs plan and for carrying out public and command information programs and activities within the university and surrounding area. Materials required to carry out these programs, which are common to all units, or that can be produced more economically in large quantities, are developed and produced at DA or CONARC.[15]

Since the professors of military science do not have the capability of arranging for the placement of Army ROTC literature in the more than 26,000 high schools in the United States, CONARC has developed a plan to place ROTC recruiting materials in these schools. Reserve units have assisted in the placing of such materials since the 1969-70 school year. CONARC is responsible for developing the packet of material for this program.[16]

Curriculum Guidance

The Army has several curriculum options from which an institution hosting ROTC may choose. The Army's new "Core Curriculum", available beginning in the 1970-71 school year, is described in the Senior Division Program of Instruction, Army ROTC.[17] This curriculum is

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[14]Department of the Army, Continental Army Command, CON Reg 145-6, Army ROTC Public Affairs and Recruiting (Fort Monroe: Continental Army Command, 1970), pp. 3, 4.

[15]Ibid., p. 3.

[16]Ibid., p. 22.

[17]Department of the Army, Continental Army Command, Senior Division Program of Instruction, Army ROTC (Fort Monroe: Continental Army Command, 1970), pp. 1-22.

indicative of current trends, therefore the guidance provided is examined.

The program allows professors of military science, in coordination with institutional officials, to develop an ROTC curriculum. This program consists of the individual's academic major, courses of particular interest and value to the military service, and courses in military science.[18] It is in this latter area that data concerning Army financial matters could be formally presented.

Within the minimum 210 military contact hours there is the desire to have common elements within the curriculum. This is provided through a core of military subjects which must be taught at all institutions.[19] Guidance for these core courses is provided in four CONARC pamphlets which cover MS I through MS IV. These guides were screened to determine whether any pay and fringe benefits information is prescribed.

An outline is presented for a 50-100 minute class for freshmen on "Military Service Obligations and Benefits and Responsibilities of a Commissioned Officer". Financially oriented portions of this class include pay and allowances, retirement annuity, medical care, insurance, survivor benefits and education at government expense. Facilities at Army posts, such as the post exchange, commissary and officers' club, are also discussed. Three references on financial subjects are included. It should be noted that this lesson, which may be as short as 50 minutes, is also designed to acquaint the student with his service obligations,

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[18] Ibid., Preface.

[19] Ibid., pp. 3-5.

the current draft laws and deferment policies, and their effects on college students. It would appear that about ten to twenty minutes of the class is devoted to the financial aspects of the Army as a career.[20]

During the sophomore year there is a 50 minute "Advanced Course Orientation". The purpose of this class is to aid the cadet in evaluating the advisability of continuing in the ROTC program. The introduction to this period of instruction is supposed to emphasize the necessity for complete and accurate information in the decision making process and the advantages of continuing in the ROTC advanced program. There is no indication that data is presented on Army pay and fringe benefits. The instructors' references do not include sufficient information to provide an understanding of Army pay and fringe benefits.[21]

No instruction on pay and fringe benefits can be identified in the course outline for the junior year.[22]

"Army Career Planning", a 50-100 minute class, is presented in the senior year. The guidance states that "To further smooth his (the cadet's) transition from civilian to military life, he should be provided with all possible information about military service and his role

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[20]Department of the Army, Continental Army Command, CON Pamphlet 145-11, Instructor's Guide For Fundamentals of Leadership and Management (A Course Outline: Military Science I) (Fort Monroe: Continental Army Command, 1970), pp. 11-14.

[21]Department of the Army, Continental Army Command, CON Pamphlet 145-12, Instructor's Guide For Applied Leadership and Management (A Course Outline: Military Science II) (Fort Monroe: Continental Army Command, 1970), pp. 111, 112.

[22]Department of the Army, Continental Army Command, CON Pamphlet 145-13, Instructor's Guide For Advanced Leadership and Management (A Course Outline: Military Science III) (Fort Monroe: Continental Army Command, 1970).

as a commissioned officer".[23] Apparently about 10% of the classroom time is devoted to discussing topics with financial implications. Within the subtopic "Reporting on Active Duty", travel and travel allowances are discussed, as are quarters and housing. There are no financially oriented sources listed in the instructor references.[24]

In addition to the instruction required by the guides for the core course, CONARC specifies certain minimum requirements for the ROTC basic and advanced summer camps. New programs are effective beginning with the calendar year 1971. The six week basic ROTC camp is required for all individuals applying for the Senior ROTC 2-year program. This group has not received the instruction on pay and fringe benefits presented during the freshman and sophomore years. During basic camp there is a 12 hour block of instruction entitled "Professionalism". This includes a guided and supervised introduction to the activities and facilities of the installation hosting the camp. No formal instruction on benefits is identifiable during this camp. The list of references and training aids to be used lists no financially oriented items.[25]

One of the objectives of the Advanced ROTC Camp is to provide the cadet with a practical introduction to Army life. No instruction on pay and benefits was identified. The references do not include any

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[23]Department of the Army, Continental Army Command, CON Pamphlet 145-14, Instructor's Guide For Seminar In Leadership and Management and Theory and Dynamics of the Military Team (A Course Outline: Military Science IV) (Fort Monroe: Continental Army Command, 1970), p. 55.

[24]Ibid., pp. 55-57.

[25]Department of the Army, ATP 145-5, Army Training Program for the ROTC Basic Camp (GMS) (Washington: U.S. Government Printing Office, 1970), pp. 1-17.

financially related matter.[26]

Career Counseling in ROTC

Many young officers leave the Army upon completion of their obligated service because they have never gained an understanding of what it means to be a career Army officer.[27] The contribution of factual pay and fringe benefits information to this understanding has been recognized. "The important thing is to be absolutely sure that the officer knows, through your proper counseling, all of the many tangible benefits and advantages which accrue to him through the Army service."[28]

The career intent information in the previous chapter showed that the average young man will change his mind many times during his formative years. Guidance services must be present during these years. "In the case of junior officers commissioned through the Reserve Officers' Training Corps (ROTC) program, counseling should begin as the cadets enter the ROTC program and should continue throughout the program."[29]

It is very important to recognize that much of the information

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[26]Department of the Army, ATP 145-6, Army Training Program for ROTC Advanced Camp (GMS) (Washington: U.S. Government Printing Office, 1970), pp. 1-17.

[27]Department of the Army, Pamphlet 600-3, Career Planning for Army Commissioned Officers (Washington: U.S. Government Printing Office, 1970), p. 3-1.

[28]Ibid., p. B-2.

[29]Department of the Army, Continental Army Command, CON Pam 145-10, Guide For Conduct of the ROTC Guidance and Counseling Program (Fort Monroe: Continental Army Command, 1970), Foreword.

the ROTC cadet needs to make a decision on his service obligation is military in nature, and is not available elsewhere. One of the major purposes of the ROTC guidance program is, therefore, to provide individuals with informational services.[30]

> All information that would be useful to the cadet in gaining a better self-understanding and in making good decisions should be collected, maintained, presented, and made available to the cadet. The cadet also needs accurate information in order to arrive at good decisions. Two freshmen in a college may meet; neither of them has significant information about the ROTC program; yet, on the basis of this lack of information they will decide whether they should participate in a voluntary ROTC program. In like manner, they may decide whether to enroll in Advanced Course ROTC, whether to make the military a career, or select a branch of service in which they wish to serve. A basic requirement for all guidance programs is to collect, maintain, present--not "ram down the throat,"--and make readily available the information that students must have to make decisions.[31]

Guidance designed to assist the professor of military science in cadet counseling is suggestive, not directive, and therefore relies heavily on the military background of the professor of military science and his managerial and administrative experience.[32]

ROTC Materials and Textbooks

There is a ROTC textbook policy specified in AR 145-1. ROTC manuals and other publications authorized by DA are the only official publications prescribed for ROTC training.[33] CONARC does not specify materials to be furnished to all cadets, but does supervise the development and publication of textbooks for ROTC instruction. Instructional

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[30] Ibid.

[31] Ibid., p. 7.

[32] Ibid., p. 1.

[33] Department of the Army, Continental Army Command, CON Reg 145-11, op. cit., p. 7.

materials are further controlled by requiring the preparing agency to submit finalized drafts of new or revised instructors' guides and subject schedules to CONARC for review.[34]

A reference library is provided to each ROTC unit. The list of books currently provided indicates none pertaining to pay.[35] The Infantry School provides military educational training support materials which are not available from regular supply sources, or are not furnished by the host institution.[36]

There is an exception where CONARC directs a specific issue. Each cadet is issued DA Pamphlet 600-2, The Armed Forces Officer, upon enrollment in the Advanced Course.[37] The Armed Forces Officer does not contain information that explains pay and fringe benefits, but the procedure of specifying a particular issue could be used to insure that each ROTC cadet receives sufficient information on the financial benefits of the Army.

THE ARMY SCHOOL SYSTEM

The Department of the Army formulates the overall policy governing the education and training programs of the Army school system.

The branch basic course is the point of entry of the officer into the Army school system. Beginning in FY 1970 all officers (RA and USAR) attend the same basic course.[38]

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[34] Ibid., p. 4.

[35] Ibid., p. 23.

[36] Ibid., p. 8.

[37] Ibid., p. 7.

[38] Department of the Army, First United States Army, op. cit., p. 42.

In addition to branch peculiar subjects, the curricula of all schools include instruction in certain common subjects prescribed by CONARC. CONARC specifies the broad performance objectives to be attained in each subject. A common subject cannot be eliminated without CONARC's approval, however time allocations are left to the determination of school commandants.[39] Service school commandants establish the specific objectives to be attained in each common subject by determining the knowledge that graduates of each course should possess.[40]

A review of the common subjects shows that there is no requirement to present instruction on pay and fringe benefits. Instruction on this subject would be appropriate for inclusion in the common subject "Officer Indoctrination".[41]

Branch schools or school centers, if designated as a proponent for an instructional area, must develop, distribute, review, and update pertinent instructional packets for other schools. They must also provide effective public and military information programs.[42]

This review of the Army school system concludes the background information presented to support the remainder of this study. It is recognized that although the Army school system is the principal means of officer education and training, it is not the only means. Troop duty,

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[39]Haines Board, op. cit., p. 169.

[40]Department of the Army, Continental Army Command, Annex Q, CON Reg 350-1, Army Schools Curriculum Administration and Training Policies (Fort Monroe: Continental Army Command, 1969), p. 42.

[41]Ibid., pp. 58, 59.

[42]Department of the Army, AR 350-5, Military Education and Schools (Washington: U.S. Government Printing Office, 1968), p. 4.

on-the-job training, individual study, civilian schooling, information programs, and precepts acquired from seniors are other significant factors in overall officer education.[43] Each of these will contribute to the officer's knowledge of Army pay and fringe benefits.

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[43] Ibid.

CHAPTER IV

RESEARCH METHODS EMPLOYED

In addition to obtaining as much information as possible from existing literature, an independent analysis of certain aspects of the dissemination of financial information was undertaken. This consisted primarily of three questionnaire surveys. The items considered as pay and fringe benefits by the individuals answering these questionnaires are given in Appendix A.

The first survey was designed to ascertain the extent to which financial information is presented to young men currently enrolled in the ROTC program. Of particular interest is the amount of time devoted to formal classroom instruction on Army financial matters and the timing of this instruction throughout a four year academic program. Another topic examined was the Army financial literature issued to, or available to, the student. The opinion of the faculty concerning the adequacy of the dissemination of financial data was also sampled.

To obtain this information on pre-commissioning exposure to financial data, a questionnaire was prepared and sent to the professors of military science at seventy-eight institutions. This sample was chosen from the 279 colleges and universities that currently conduct a Senior Reserve Officer Training Corps program.[1] Seventy-two responses

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[1] _____, "12 New ROTC Units Approved", Army Times, 3 February 1971, p. 10.

were received. The questions used are shown in Appendix B. An analysis of the results of this survey of ROTC units is contained in Chapter V.

The second survey was designed to ascertain the exposure of young officers to financial data in the branch basic courses. This survey, as well as the first one, was directed to the faculty rather than to individual officers. A letter with an attached questionnaire was mailed to the director of instruction at each Army school conducting an officers' basic course. Again, the purpose was to identify any formal instruction on pay or fringe benefits which an officer might normally be expected to receive from this source. Informal access to financial data was also investigated. The questions used to obtain the data are given in Appendix C, and the results of this survey are given in Chapter VI.

The third survey was directed to individual officers attending a branch basic course. The purpose was to obtain their evaluation of the programs to which they had been exposed, both before and after commissioning. Questionnaires were administered by representatives of the Field Artillery School, the Armor School, the Infantry School, the Adjutant General School, and the Defense Information School. The questions used in this survey are shown in Appendix D, and the results are discussed in Chapter VII.

A simple statistical analysis is also conducted in Chapter VII. Chi-square tests of independence are made on various variables. The first test examines the relationship between a knowledge of Army pay and fringe benefits and the corresponding opinion of the adequacy of this compensation relative to what is available in the civilian community. For the second chi-square test, the individual's opinion of the adequacy of Army compensation relative to civilian compensation is one variable.

The second variable is the influence of Army pay and benefits as a factor in the individual's career decision.

CHAPTER V

RESULTS OF THE SURVEY OF ROTC

Introduction

Questionnaires were mailed to 78 colleges and universities participating in the Reserve Officer Training Corps program. Responses were received from 72 of these institutions with a combined enrollment of 9469 freshmen, 5037 sophomores, 4518 juniors and 6067 seniors. This compares with a total national ROTC enrollment of 31,703 freshmen, 16,850 sophomores, 11,014 juniors and 14,396 seniors.[1] Thus the institutions from which responses were received represent 29.9% of the freshmen, 29.9% of the sophomores, 41.2% of the juniors and 42.1% of the seniors enrolled in ROTC nationwide.

For the purposes of this research, pay and fringe benefits were defined to include the items shown in Appendix A. The questions utilized are shown in Appendix B.

Professors of military science were asked for the amount of classroom instruction, if any, devoted to explaining the Army's pay and fringe benefits package by year group. During freshman year 43 schools had no instruction, and the average instructional time for the other 29 schools was approximately one hour, or one classroom period.

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[1] Department of the Army, Continental Army Command, Army ROTC Opening Enrollment Report School Year 1970-71 (Fort Monroe, Virginia: Continental Army Command, 1970), p. 2.

A freshman class orientation is held at almost all universities to acquaint the incoming students with the ROTC program, and although a pay table might be shown, these sessions do not go into the details of Army pay and fringe benefits.

In the sophomore year 53 colleges had no instruction. A total of 27½ hours, essentially the same as was taught during the freshman year, was presented at 19 institutions. Of these 19, 14 had also presented instruction during the freshman year. Thus instruction was presented at 34 different schools during the first two years, and 38 schools had no formal instruction on the subject during this time. It is important to note that in two years less than one-half of the ROTC units presented formal classroom instruction on pay and fringe benefits. It should be noted again that, except for four year scholarship students, it is at the end of the sophomore year that a cadet must decide if he is going to participate in the Advanced ROTC Program. This is one of the first indications an individual makes that he may desire to serve as an officer in the Army.

Forty-four schools had no formal instruction during the junior year. A total of 33 hours of instruction was presented at 28 institutions for an average instructional time slightly in excess of one hour. Of the 38 institutions which had not yet presented any instruction, 7 were included in the 28 conducting instruction during this year, leaving 31 that had zero hours of formal instruction over a three year period.

During the fourth year of ROTC a total of 158 hours of instruction was presented at 69 institutions for an average instructional time of in excess of 2 hours. Noteworthy is that only three ROTC units had zero formal instruction in this area during the senior year, and none

of these 3 had conducted any prior instruction.

The greatest apparent weakness in the presentation of formal instruction on pay and fringe benefits is the timing of the presentations. The instruction during the freshman year is useful in initially orienting the incoming student on the Army's pay and fringe benefits and provides a basis for expanding his knowledge over the next four years. Instruction during the sophomore year insures that the individual has current information to incorporate into the factors he weighs in reaching his decision on whether or not to continue in the ROTC program. Too many ROTC units do not have presentations during the freshman and sophomore years. It is recognized that the timing of instruction is closely tied to the total amount of time which can be devoted to this subject in a ROTC program which has a limited number of classroom instructional hours available.

The instruction during the junior year appears to be the most untimely, except for those individuals entering the two year program. The instruction during the senior year is important because the student will soon be entering the Army on active duty and should understand his entitlements. Many of these prospective officers will also be deciding whether to apply for, or accept, a Regular Army commission. Others will be making their career decisions shortly after commissioning.

Lesson Plans

All lesson plans returned with the survey of ROTC units were reviewed. Because of the wide variety of criteria available,it is extremely difficult to evaluate a large number of lesson plans. Even with the criteria established,there is no way of knowing how the material is presented,or whether the lesson plan is followed. The assumption was

made that the lesson plans are adhered to. To evaluate the lessons, completeness and approach have been considered. Completeness was based upon a comparison of the subjects covered in the lesson plans to the list of subjects considered in this thesis as comprising pay and fringe benefits (Appendix A). Evaluating approach consisted of examining the stated objective of the class and the "need" statement which consistently appears in Army lesson plans. Particular attention was also paid to the justification given for the student to understand the subject matter. Specifically, objectives such as "to provide the student with factual information concerning the advantages and opportunities inherent with selection of the Army as a career so that the student will be able to weigh the facts and make his own decision - a service career or a civilian career" were sought.[2]

Although many of the plans were essentially carbon copies of those given in the Army subject guides, others showed marked variance and considerable initiative. Since a review of each individual lesson plan cannot be given, several examples of various approaches to the presentation of pay and fringe benefits are given in Appendix E.

Certain general impressions were gained from the complete survey. The guidance provided for these subjects is not directive in nature, which results in a wide variety of lesson plans. This leads to a lack of consistent quality and comprehensive content; therefore there is no assurance that ROTC students will receive the information they should from a prospective employer.

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[2]Quartermaster School, The Army as a Career, Lesson Plan QMS 19.12 (Fort Lee: The Quartermaster School, 1968), p. 2.

The timing of many of the subjects is questionable. There is a tendency to present all classes on obligations and benefits in the senior year rather than presenting this data in a more balanced manner over the four year period.

The majority of the classes presented to the individual are not presented with the intent of informing him of the benefits of an Army career. All of the lesson plans reviewed contain some information on pay and fringe benefits,but there is a decided difference in lesson content which is dependent on the objective of the class.

The lack of practical work was surprising. Only one practical exercise was identified,and not one instance of the use of a programmed text to teach this subject was found. This teaching method would appear to be very suited to this subject.

The most important problem is the lack of a consolidated updated reference on pay and fringe benefits. Keeping current is a significant problem. It is extremely difficult for an instructor to refer to countless publications in the preparation of a lesson plan or class. Further, it is difficult to give the student meaningful reading assignments. This lack of a good consolidated reference detracts from all attempts to present meaningful pay and fringe benefits information.

Literature Available to ROTC Cadets

One of the easiest ways information concerning pay and fringe benefits can be disseminated other than through formal classroom instruction, or in conjunction with formal instruction, is by making appropriate literature available. Some of the limitations of this method were discussed in the literature survey in Chapter II. Questions four through ten of the questionnaire elicited answers to the following

questions. Is a "library" of literature concerning Army pay and fringe benefits maintained? Is this library readily available to the cadets and is it frequently used? Does each cadet receive a "forced issue" of literature concerning pay-fringe benefits during his tenure as a cadet, and, if so, what is he given and when is it given to him? The following information was obtained.

Of the 72 respondents, 56 maintain a collection of literature concerning Army pay and fringe benefits, and 16 do not. Of the 56 which maintain this literature collection, 52 maintain it primarily for the ROTC cadets' use, and only 4 state the material is primarily for faculty use and not readily available to the student. Of the 52 having a readily available library, 34 feel that the literature displayed is infrequently utilized, leaving 18 who feel their literature is often used. There is no doubt that the use of literature as expressed is highly opinionated, and certainly subject to large error, since in many cases the literature display is unobserved. Regardless of the usage, the literature is probably referred to most often by cadets having the most interest in the Army. This opinion was expressed by several respondents. Additionally, usage increases at times of greatest interest. Usage is highest for beginning freshmen and for seniors shortly before their graduation. It is somewhat higher toward the end of the sophomore year when the student decides whether to continue in the ROTC program.

The "forced issue" of literature obviates the problem of whether the student sees the available literature. The question, "Does he read it even if he sees it?", remains.

The "forced issue" of literature was examined in question seven, "Does each cadet receive a forced issue of literature concerning pay-

fringe benefits during his tenure as a cadet?" Thirty-nine of the 72 responses indicated that a forced issue is made, 32 indicated it is not, and one response was unusable. These statistics exclude issues made for civilian firms which cater to the military in the fields of car, life, household and property insurance. In only five cases was material issued during freshman year and in one case during sophomore year. Thus, only six forced issues had been made up to the time when many individuals have the choice of whether to continue in the Advanced ROTC Program. All other issues were thus made to a captive audience, i.e., to individuals in the Advanced Program who must accept a commission if it is tendered at the end of the senior year. Specifically, three ROTC units had forced issues during the junior year and thirty-six had such an issue during the senior year. There were 45 forced issues by 39 ROTC units, six schools making two separate issues and 33 making one issue during the four year period. Although 31 ROTC units had no forced issue, a few responses indicated that some literature was available periodically under various circumstances which a student might take or leave as he desired. This category fits between the pure library concept and the forced issue.

There was a wide range in the amount of material which was issued, as evidenced by the response to question 8. A comprehensive list consolidating all responses is given in Appendix F. This list does not tell the true story because of the few items in the average issue. Eleven of the issues were an absolute minimum, consisting only of active duty pay scales to include allowances and special pay. A few issues were very extensive and consisted of many of the items on the list.

The literature most often referred to was that published by the USA Infantry School (USAIS) at Fort Benning, Georgia. Their pamphlets, entitled Personal Affairs, Military Customs and Traditions, Etiquette and Officer Efficiency Reports, although not all related to pay or fringe benefits, were all mentioned. The booklet on personal affairs was mentioned six times, and was the only item mentioned five or more times in the entire survey other than the basic pay table mentioned earlier. The frequency that two relatively comprehensive pamphlets related to pay and fringe benefits were mentioned should be stressed. DA Pamphlet 608-2, Personal Affairs Handbook, was mentioned three times and DA Pamphlet 360-524, Your Personal Affairs, was mentioned once.

The relatively large, although still insignificant, response indicating reliance upon USAIS literature stresses the fact that the instructors must rely to a great extent upon their own knowledge of what is available and acquire it on their own initiative. This may be ideal in certain subject areas, but is not an appropriate method for explaining the monetary rewards of Army life to a prospective career officer. While civilian employers are supplying attractive literature on a personalized basis, the literature most frequently used in ROTC is designed and written for individuals stationed at Fort Benning. The solution to the problem was mentioned in several responses--more literature about Army benefits designed for cadets and their wives should be made available.

The dissemination of information through ROTC units by civilian firms which cater to the military in the fields of car, life, household and personal property insurance was examined separately. The answers

to question 10 showed the following:

Data Presented On:	Yes	No
Car Insurance	71	1
Life Insurance	70	2
Personal Property Insurance	68	4

These figures are in marked contrast to those previously presented on the dissemination of Army pay and fringe benefits literature. The uniformity of the literature distributed by each of these companies contributes to the ease of distributing the literature. There is a lesson to be learned from these very high figures. These civilian firms have a product to sell and are exceptionally efficient in reaching their target audience. But doesn't the Army have something to sell also? Certainly! All that is required to match the performance of these civilian firms is the compact literature and the implementing directive.

The professors of military science were asked to evaluate the graduating student's knowledge of Army pay and fringe benefits. Question 2, with the tallied responses was:

How would you rate the average newly commissioned ROTC officers' knowledge of pay-fringe benefits?

Very thorough	4
More than adequate	11
Satisfactory	36
Limited	19
Inadequate	1
No response	1

These results show that the majority of professors of military science feel that the graduating ROTC senior has sufficient knowledge of pay and fringe benefits. A large minority feel otherwise.

CHAPTER VI

RESULTS OF THE SURVEY OF BASIC COURSE INSTRUCTION

The previous chapter presented the results obtained from the professors of military science. This chapter presents the results obtained from the questionnaire sent to the directors of instruction at the branch schools. Questions utilized to determine the instruction on pay and fringe benefits presented to basic course students are given in Appendix C.

Each school was queried to determine if it is required by any Army directive to present data concerning pay and fringe benefits in its curriculum. Only two answered affirmatively. The Finance School, by its very nature, is required to provide extensive training to officers in the basic course on active duty pay and entitlements. The Quartermaster School referred to the list of common subjects in CONARC Reg 350-1. They recognized that this reference only requires that data be presented on educational programs available for career development. The data from the WAC School was not utilized since the commissioning of WAC officers is not accomplished through the ROTC program.

The amount of classroom instruction on financial data in the basic courses varies considerably. Five schools, the Infantry, Military Police, Armor, Field Artillery and Transportation, present no formal instruction as a part of their curriculum. The Finance and Adjutant General Schools, where training in this area tends to be

branch material, presented the most data, as one would expect. All instruction in the Finance School is directed to active duty pay, and none to fringe benefits. It is not designed to inform the individual of his benefits for career retention purposes.

The instruction at the Adjutant General School includes an orientation on legal affairs, survivor benefits and retired pay and benefits, to include estate planning, insurance programming, pensions, compensations and the Retired Servicemen's Family Protection Plan. Survivor assistance and the personal affairs program are also reviewed.

The schools that present formal classroom instruction allocate from one to four hours for this purpose. These classes are not all wholly devoted to financial matters. In some cases this dilution shortens the actual financial presentation to a few minutes.

Lesson plans were evaluated for the basic course instruction using the same approach as was taken to evaluate the ROTC lesson plans.

Again the review of the lesson plans shows a great variety; however, several general characteristics were identified. The presentations are almost completely lecture. There is very little practical work which can be identified. The majority of the classes are presented with a "job material" orientation. This means that the need-to-know is justified to the student on the basis that he must know the material in order to properly perform as an officer.

Only two of the classes are directed at the student officer for his own information. Both emphasize the need for this data to arrive at a career decision. These are the presentations by the Engineer School and the Quartermaster School. The objective of the Engineer School lecture is to insure that by the end of the three hours of

instruction the student will know what pay, entitlements and benefits he is eligible to receive as a military officer. The introduction states that:

> The great bulk of your instruction up to this time has been concerned with the functions you will have to perform as an officer in regard to your military duties. Very little attention has been given to the questions you must have concerning your own personal affairs.[1]

Even in this rather complete presentation, there is nothing included on retirement pay or benefits available thereafter.

The other noteworthy presentation is by the Quartermaster School. It explicitly points out that the lesson is designed to discuss the Army as a career, and that this is a timely subject because many of the individuals may not have made up their minds on their future. This class does present data on retirement and presents figures equating retirement pay to present day dollar value. The manner in which this class is structured indicates a high degree of open discussion and participation by the students, which is not readily identifiable in the majority of the instruction presented by other institutions.[2]

The other classes presented at the various basic courses can be categorized as follows:

(1) Military Pay Procedures. Covers duties of the Class A Agent, military pay to include special and incentive pay, allowances, allotments, deductions and the savings program. Need is established on

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[1] Engineer School, Benefits Lecture, EOBC File No. B. 020-10 (Fort Belvoir: The Engineer School, 1970), p. 1.

[2] Quartermaster School, The Army as a Career, Lesson Plan QMS 19.12 (Fort Lee: The Quartermaster School, 1968), pp. 2, 8, 9.

the basis that it is the officer's responsibility to be able to assist his men with their pay problems. These classes are oriented only on day-to-day, active duty pay problems.

(2) The Army as a Career. These classes cover career patterns for a commissioned officer, preparation of officer efficiency reports, military customs and traditions, and entitlements available to the commissioned officer and his family under the personal affairs program. This type presentation generally meets the minimum requirements for presenting officer indoctrination data. It usually covers pay well, but is superficial in its presentation of fringe benefits.

(3) Personnel and Administrative Procedures. The objective is to enable the student to better discharge his responsibilities as an officer. Instruction covers personal affairs data to include insurance, wills, social security, and self-improvement and career development through the various educational programs. Dependency and indemnification and retirement benefits are usually briefly covered. The Chemical School lesson plan under this category is exceptional in its scope.

In summarizing these three types of classes, it can be said that their coverage of active duty pay is good, their coverage of active duty fringe benefits is marginal, and their coverage of retirement pay and benefits is inadequate. There is essentially no attempt made to present one figure as being representative of the overall monetary equivalent of the Army pay-fringe benefits package.

The schools were asked if any information was issued on this subject other than in the standard curriculum, for example, as a part of in-processing or out-processing. The majority of the schools stated

the basis that it is the officer's responsibility to be able to assist his men with their pay problems. These classes are oriented only on day-to-day, active duty pay problems.

(2) The Army as a Career. These classes cover career patterns for a commissioned officer, preparation of officer efficiency reports, military customs and traditions, and entitlements available to the commissioned officer and his family under the personal affairs program. This type presentation generally meets the minimum requirements for presenting officer indoctrination data. It usually covers pay well, but is superficial in its presentation of fringe benefits.

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The schools were asked if any information was issued on this subject other than in the standard curriculum, for example, as a part of in-processing or out-processing. The majority of the schools stated

that nothing is covered outside the curriculum except that a specific time is devoted to financial in-processing, at which time questions concerning pay and fringe benefits are answered. This routine administrative procedure is not considered as an attempt to reach an individual on a personalized basis for career retention purposes. There are a few exceptions.

The Military Police School includes the pamphlet Helpful Hints in a packet that is mailed to every incoming student. The information presented in this pamphlet is based upon questions asked by former Military Police Basic Course students. Its purpose is to provide the student with pertinent information regarding his course of instruction and to assist him in making a smooth transition from civilian to Army life. It explains to the new lieutenant what base pay he will receive and other pay and allowances he will be entitled to, such as per diem, advance pay, uniform allowance and travel pay. The pamphlet also discusses the coverage provided by Soldiers' Group Life Insurance (SGLI). The individual is informed that hospital/health insurance is not needed for himself because all of his needs will be taken care of by the Army. He is told what dependent medical services are available and the limitations on dental and optical work. This mailing of information to the prospective student prior to his arrival is commendable, however the content is even more commendable. This is one of the very few instances identified in the research associated with this thesis where a personalized attempt is made to distribute timely pay and fringe benefits information directly to junior officers.

The Armor School also provides information during in-processing. Students and their wives receive a briefing on the commissary, the post

exchange, on-post medical facilities and the CHAMPUS program.

The third exception is the Transportation School, which has incorporated into in-processing and out-processing a five hour block of instruction on active duty pay. This is presented by the Finance and Accounting Office. A one hour presentation on in-service fringe benefits is given by the Academic Records and Student Affairs Division of the school.

The schools were asked if each officer received a "forced issue" of literature concerning pay and fringe benefits during his tenure as a student. Six schools, the Adjutant General, the Finance, the Engineer, the Transportation, the Field Artillery, and the Chemical, present literature to basic course officers. The Transportation School issue is minimal, consisting of a pay scale and an information sheet on allowances which is prepared locally. The Adjutant General School, the Field Artillery School and the Engineer School issue DA Pam 608-2, Personal Affairs Handbook. The Field Artillery School also issues USAFAS Pamphlet 608-4, Personal Affairs. This is a record of personal affairs which an officer may complete to assist his family in applying for survivor benefits. The Engineer School includes a bibliography of references for the student's use. Many of these references address the financial aspects of the Army. The Finance School has a text issue directly related to their instruction on active duty pay. They also issue Weigh and Consider and the Finance Officer Basic Course Information Handbook. The former is an article directed at assisting an individual in making a career decision and includes military equivalent salary data.[3]

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[3]R. E. Pedersen, "Weigh and Consider," The Army Finance Journal, Reprint FBH 812 7/70 8C (Fort Benjamin Harrison: n.n., 1970), p.3.

The Information Handbook is designed to assist the junior officer and is written for him. It contains some general information on service obligations, reserve retirement benefits, promotions, schooling opportunities and a list of publications to which the officer may refer for detailed information on many topics. There is also a section which explains medical and dental services, travel pay and other benefits. The handbook is very readable, as opposed to many DA pamphlets which lose the reader in technicalities.

The Quartermaster School distributes an Army Community Service information folder, a student guide, and a booklet entitled Assignment Opportunities for Junior Officers in the United States Army Quartermaster Corps 1970. One chapter of the student guide is prepared by the Finance and Accounting Division of the Comptroller and is relatively comprehensive on immediate pay matters such as active duty pay, allotments, insurance, legal assistance and hospitalization.

The following extract is from the foreword to the booklet on assignment opportunities.

> One of the prime missions of the Quartermaster Branch, OPD, is to manage the career of the Quartermaster officer. I believe that this can best be accomplished by identifying and corresponding with designated Quartermaster officers while they are still in the ROTC program, Officer Candidate School, or prior to their receiving a direct commission. This early contact provides the future officer with information pertaining to his initial duty activities and enables him to prepare better for his military tenure. Further, and most important, I consider the officer's entry to active duty as a family venture, and the early contact gives him the opportunity to discuss the options available to him with his wife or family.
>
> I propose that the Quartermaster School prepare a booklet containing the assignment opportunities available to junior Quartermaster officers. This booklet should be mailed to the future officer as soon as he is selected to become a member of the Quartermaster Corps. My office will certainly cooperate in any manner possible.
>
> I am confident that this action will be of great assistance to

the junior officer and indicate to him that his new branch has an interest in his well being.[4]

This booklet on assignment opportunities contains one of the very few attempts to present gross pay figures. The data, shown below, is presented in the booklet without an explanation of the source of the figures, but the important point is that the information is presented for the individual's consideration.[5]

CURRENT PAY CHART

Pay Grade	Gross Annual Pay
Chief of Staff	$ 40,945
General	37,329
Lieutenant General	33,347
Major General	30,355
Brigadier General	26,765
Colonel	22,670
Lieutenant Colonel	18,930
Major	15,531
Captain	12,506
First Lieutenant	9,541
Second Lieutenant	7,336

The responses of the Chemical School and the Quartermaster School identified another means of disseminating pay and benefits information to junior officers. Both use the information folder provided by the Army Community Service (ACS) to all personnel reporting to an installation. The folder prepared at the Chemical Center contains DA Pam 608-2, Your Personal Affairs Handbook, and DA Pam 360-524, Your Personal Affairs. The folder from the Quartermaster Center contains DA Pamphlet 360-505, Revised Uniformed Services Health Benefits

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[4]Department of the Army, Officer Personnel Directorate, Quartermaster Branch, Assignment Opportunities For Junior Officers in the U.S. Army Quartermaster Corps, 1970 (Washington: Office Personnel Operations, 1970), p. 2.

[5]Ibid., p. 18.

Program, prepared by the Office of Information for the Armed Forces. Each installation may choose the materials to be included in its Army Community Service folder.

The final point on which these schools were queried was whether they present material from firms that cater to Army officers in the fields of car insurance, life insurance, and household and personal property insurance. The results were not as overwhelming as they were for ROTC units. Two branch schools stated this type information was presented to basic course students. This may be partially explained by the fact that, after an officer is commissioned, many of these firms rely more heavily on direct mailing and personal referral to obtain clients, however each school still retains the option of requesting either verbal presentations or literature to inform their students of these programs.

CHAPTER VII

RESULTS OF THE SURVEY OF OFFICERS IN A BASIC COURSE

Introduction

The last two chapters covered what is currently presented on pay and fringe benefits in college ROTC and in branch basic courses. This chapter consists of two parts. Both parts report results obtained from the questionnaires answered by ROTC officers attending a branch basic course. The questions used are given in Appendix D. The usable questionnaires that were returned resulted in a sample of 160 officers who had been commissioned through ROTC. The group characteristics of the sample are given in Appendix G.

Part I presents data on where these officers have received information on pay and fringe benefits, which sources they received the majority of their knowledge from, and an evaluation of the instruction they have received. The manner in which they would prefer to receive new information is also explored.

Part II of this chapter examines changes in attitude toward Army pay and fringe benefits during the period immediately after commissioning and changes in career intent over the same time period. Also presented is the individual's current opinion, and his opinion when he was commissioned, of his knowledge of Army compensation for the purpose of comparing it to civilian pay.

Two chi-square tests of independence are performed. In the first the two variables used are:

(1) The individual's current professed knowledge of Army pay, for the purpose of comparing Army pay to civilian pay.

(2) The individual's opinion of the relative merits of Army and civilian pay and fringe benefits.

The second test used the following two variables:

(1) The individual's opinion of the relative merits of Army and civilian pay and fringe benefits.

(2) The influence of Army pay and benefits as a factor in the individual's career decision.

Utilizing these test results, conclusions are drawn concerning the impact of the dissemination of pay and fringe benefits information on the career decision and the impact that increased emphasis on the dissemination of such information might have.

PART I

Introduction

The first ten questions were utilized to ascertain the audience reached by some of the means used to disseminate information, to obtain an audience evaluation of these means, and to determine how individuals would prefer to receive additional information.

Results Related to Sources of Information

The responses to questions 1 and 2 indicated that 45 individuals remembered having received information during high school concerning a career as an Army officer, and 9 officers could not remember. Of the forty-five, eighteen stated that financial aspects had been covered, and six could not remember. Even allowing for a large loss of memory, the fact that 106 officers in the sample indicated they had not received information in high school indicates that they did not receive any

information, or the impression created was not strong enough to be remembered for four years. With these results, one must conclude that a very large percentage did not receive adequate Army career information during high school.

The program for placing information in high schools with the assistance of reserve units has been implemented since the sample of officers attended high school; therefore, no conclusions can be reached on that program. Based on the results above, one wonders how many high school students are aware of ROTC scholarships as a result of this program. A study of this question would be appropriate.

The next question complemented the investigation of ROTC and basic course formal classroom instruction on pay and fringe benefits. One hundred and three of the respondents stated they had received formal instruction on pay and fringe benefits while in ROTC. Of these, 44 stated that the instruction was in sufficient depth to satisfy them, 55 felt that it was not, and 4 made no judgment. Although some of the respondents might have been scheduled for instruction which they had not yet received, fifty-one had already received some instruction in the basic course. Thirteen rated the coverage adequate, and 35 rated it inadequate. Three people did not respond to this question. Since thirty-six individuals had not received formal instruction in either ROTC or the basic course, plus the fact that so many rated what they did receive as inadequate, it can be concluded that a majority of the officers were inadequately informed by formal instruction of Army pay and fringe benefits.

The program for career counseling in ROTC, and the emphasis placed on it Army-wide, was discussed in Chapter III. Questions four

through six addressed the career counseling that the individuals had received from a superior officer. In response to question four, eighty-six individuals indicated they had never received career counseling from a superior officer, and 74 indicated they had. Of these 74, 40 indicated that the financial aspects of the Army as a career had been addressed, and only four of these felt that their counselor was not knowledgeable on the subject, while four formed no opinion.

It is not surprising that so many individuals had not been counseled considering the short average active duty time of the sample. The percentage of officers counseled is a slight improvement over the data shown on page 13 in Chapter II, and indicates that the Army's increased emphasis on career counseling may be achieving results.

The fact that only 40 of 74 individuals had pay and fringe benefits discussed in one or more of their counseling sessions probably indicates that neither the counselor nor the individual being counseled considered the subject of sufficient importance to be addressed. This may be due to the conflicting guidance provided in the Commanders' Guide to the Retention of Junior Officers. It states:

> Stereotyped, hollow, hard-or-soft-sell programs are not going to appeal to the junior Reserve Officer we desire to keep in the Army. The men we are interested in have already assessed incentives such as pay, medical benefits and travel, and have made judgments regarding these factors.[1]

However, it further states, "Those officers who show promise and seem truly interested in a career as a Regular Army officer or reservist on extended active duty should be aware of the various

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[1]Department of the Army, OPO, Commanders' Guide to the Retention of Junior Officers (Washington: Office of Personnel Operations, undated), p. 9-1.

benefits available such as: (followed by several pages of data on educational opportunities, time-in-grade requirements for promotion, and current pay tables)."[2]

This conflict has been continually identified throughout the research for this thesis.[3] Many individuals within the Army have difficulty articulating that there are officers whose decision to remain in the Army is based on money. This group wants these decisions to be based on moral reasons, such as love of country, rather than on more material things, for who would want to fight next to an individual motivated by money.

Unfortunately, little information was obtained which could be used to judge the effectiveness of the ROTC counseling program, but in free responses several individuals indicated that one of their primary sources of financial information was the ROTC cadre.

The results obtained from questions four through six on career counseling show that the Army career counseling program could be utilized to a greater extent to disseminate or clarify pay and fringe benefits information. The importance to the Army of insuring that an individual is informed of financial matters, in this case by a counselor, is one of the key questions this study addresses.

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[2] Ibid., pp. (3-1)-(3-5).

[3] Data on this conflict is contained in an unpublished Command and General Staff College paper by Major Courtney E. Prisk entitled Analysis of CGSC Questionnaire on Junior Officer Retention, dated April 1971.

The officers' primary source of information on pay and fringe benefits was determined by question 7. The results shown in the following table are not surprising considering the short average active duty time.

TABLE I

PRIMARY SOURCE OF PAY AND FRINGE BENEFITS INFORMATION FOR ROTC JUNIOR OFFICERS

Source	Number
ROTC	72
Basic Course	35
Experience	26
Other officers	6
Indeterminate	11
TOTAL	150

Every other source was mentioned less than five times.

An interesting fact obtained from these results is that although only 44 individuals previously indicated that ROTC formal instruction was adequate, 72 stated it was their primary source of information. For most individuals, this reflects the fact that the majority of their time since they have been exposed to the Army has been spent in the ROTC program. It may also reflect the cumulative effect of contacts other than formal instruction in the ROTC program.

A similar situation exists with respect to information gained at a basic course. Only 13 considered the formal coverage of the topic adequate, yet 35 individuals said it was their primary source

of information.

Although separate conclusions can be drawn on each of the topics covered in the first part of this chapter, it is the cumulative effect of all means of dissemination that is important. The overall evaluation, expressed by the sample in question 8, was that 35 officers felt the current dissemination of information concerning pay and fringe benefits is adequate, 121 felt it is inadequate, and 4 expressed no opinion.

Almost all of the respondents, 145, indicated a desire to receive periodic, updated material on changes to the Army's financial package. Only ten stated it didn't matter, four desired nothing more than they currently get, and one did not respond. The manner in which individuals would prefer to receive additional information is as follows:

Letters explaining changes sent directly to the individual	85
Periodic verbal orientations by a qualified briefing team	57
More literature available such as pamphlets	55

The total of the responses does not agree with the sample size since multiple responses were allowed.

PART II

Introduction

The last seven questions were used to determine changes in attitude toward Army pay and fringe benefits over a short period of time, to determine changes in career intent over the same period, and to examine whether the individual feels his knowledge of Army financial compensation is sufficient for him to compare the financial aspects of Army and civilian careers.

The relationship between the following two variables is examined.

(1) The individual's professed knowledge of Army pay.

(2) The individual's opinion of the relative merits of Army pay and his anticipated civilian pay.

Finally, the relationship between how an individual equates Army pay to civilian pay potential, and the resultant influence of pay on his career intent, is discussed.

Relative Opinion of Army and Civilian Pay and Fringe Benefits

The opinion of the sample about the financial benefits in the Army, relative to those the individual felt were available to him in the civilian community, was obtained in questions 11 and 15. The results, given in Table II, show that in the very short time the officers have been on active duty there has been a decided change in their opinion of the relative financial merits of Army and civilian life. The trend is toward the more moderate position of nearly equating the two and away from the extreme opinion that one is much better, or much worse, than the other. There were 42 individuals whose relative opinion of Army pay improved, and 21 whose relative opinion declined. The two largest changes were made by the group who initially felt Army pay was much worse and now feel it to be slightly worse (20 individuals), and the group who initially thought Army pay to be slightly worse and now consider it about the same (13 individuals).

Career Intent

The individual's change in career intent between the time he entered on active duty and the time the questionnaire was administered was examined. This resulted in data comparable to that presented in the

TABLE II

CHANGE OF OPINION OF ARMY PAY
RELATIVE TO CIVILIAN PAY

Opinion Prior to Entry	Current Opinion					
Army pay and benefits:	Much Better	Slightly Better	About the Same	Slightly Worse	Much Worse	Totals
Much Better	3	4	0	0	1	8
Slightly Better	1	15	4	2	0	22
About the Same	0	5	13	9	0	27
Slightly Worse	0	1	13	41	1	56
Much Worse	0	2	0	20	25	47
Totals	4	27	30	72	27	160

literature survey. This data, obtained in questions 13 and 16, is given in Table III. The results show that thirteen of the officers have become more favorably inclined toward the Army as a career, while thirty have become less interested. There were two large changes. Thirteen officers who initially thought they would probably not make the Army a career have decided they definitely will not; nine officers who were undecided now feel they probably will not remain in the Army. The trend is definitely toward leaving the Army, even though the relative opinion of Army pay and benefits has improved during this time period.

Knowledge of Army Financial Benefits

Two of the questions, 12 and 14, addressed the individual's evaluation of his knowledge of the financial aspects of the Army for the purpose of comparing Army and civilian pay.

The responses to the question, "At the time of your commissioning how would you rate your knowledge and understanding of the financial aspects of an Army career relative to what you would have expected to know about the financial aspects of a prospective civilian job?" were:

I knew more about the financial aspects of the Army than I would expect to know about a civilian career	26
I knew about the same	60
I knew less about the Army than I would expect to know about a civilian position	73
No response	1

Certainly this result is critical of the Army as an employer, since so many individuals felt they knew less about Army pay than they would expect to know about civilian pay.

TABLE III

JUNIOR OFFICERS' CHANGE IN CAREER INTENT

Entry Intent	Current Intent					
Remain in Army:	Definitely	Probably	Undecided	Probably Not	Definitely Not	Totals
Definitely	8	1	0	1	0	10
Probably	2	17	0	1	2	22
Undecided	0	6	9	9	3	27
Probably Not	0	0	1	26	13	40
Definitely Not	0	0	0	4	56	60
Totals	10	24	10	41	74	159*

*One individual did not respond to one question.

Question 14, and the responses were: For the purpose of comparing Army pay and fringe benefits with civilian pay and benefits, my current knowledge of the details of Army pay and fringe benefits is:

More than adequate	14
Adequate	92
Less than adequate	54

Test of the First Hypothesis

Table IV is a contingency table constructed using the individual's evaluation of his current knowledge of Army pay and fringe benefits, presented in the previous section, as the first variable. The second variable was the individual's opinion about the adequacy of the Army's pay and benefits relative to the pay and fringe benefits he felt were available to him in the civilian community (question 15).

A chi-square test of the independence of the two variables was made. The hypothesis tested was that there is no relationship between an ROTC officer's self-expressed knowledge of Army pay, and whether he thinks Army pay is good or bad relative to his conception of what is available to him in the civilian community.

One of the restrictions on such a chi-square test is that no theoretical frequency should be smaller than five.[4] When this occurs, and the data is amenable to this procedure, it is possible to combine categories. This was done with the categories in Table IV. The "much better" and "slightly better" categories were combined into a "better" category. The "much worse" and "slightly worse" categories were

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[4]Hubert M. Blalock, Jr., Social Statistics (New York: McGraw-Hill, 1960), p. 220.

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TABLE IV

CONTINGENCY TABLE FOR THE CHI-SQUARE
TEST OF THE FIRST HYPOTHESIS

Knowledge of Army Pay	Current Relative Opinion of Army Pay					
	Much Better	Slightly Better	Same	Slightly Worse	Much Worse	Totals
More than adequate	1	4	0	6	3	14
Adequate	2	16	20	38	16	92
Less Than Adequate	1	7	10	28	8	54
Totals	4	27	30	72	27	160

TABLE V

CONSOLIDATED CONTINGENCY TABLE FOR THE CHI-SQUARE
TEST OF THE FIRST HYPOTHESIS

Knowledge of Army Pay	Current Relative Opinion of Army Pay			
	Better	Same	Worse	Totals
Adequate	23 (20.5)	20 (19.9)	63 (65.6)	106
Less Than Adequate	8 (10.5)	10 (10.1)	36 (33.4)	54
Totals	31	30	99	160

combined into a "worse" category, and the "more than adequate" category was included in the "adequate" category. The results of this consolidation, which were utilized in the chi-square test, are shown in Table V. The expected frequencies are shown in parenthesis, and the observed frequencies are outside.

The 5% critical value of X^2 with two degrees of freedom is 5.99. Chi-square results using the test data equaled .90. This result is not significant, therefore the hypothesis of independence is not rejected. The meaning of this result will be discussed after the results of the test of the second hypothesis are presented.

Test of the Second Hypothesis

For the second chi-square test two variables were used. One variable was the sample's opinion of the importance of pay and fringe benefits in making their career decision (question 17). The second variable, the sample's opinion of the adequacy of the Army's pay and benefits relative to the pay and benefits they felt were available to them in the civilian community, is the same as the second variable in the previous chi-square test. Table VI shows the relationship between these two variables.

Examination of this table shows that more officers (68) consider pay a reason for leaving the Army than consider it a reason for staying (49), even though it was previously shown that the sample's opinion of Army pay and benefits relative to civilian pay and benefits has improved since entry into the Army.

The second hypothesis tested was that no relationship exists between the individual's opinion of the adequacy of the Army's pay and

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TABLE VI

CONTINGENCY TABLE FOR THE CHI-SQUARE
TEST OF THE SECOND HYPOTHESIS

Impact of Pay	Current Relative Opinion of Army Pay					
	Much Better	Slightly Better	Same	Slightly Worse	Much Worse	Totals
Strong Reason for Staying	3	6	3	8	1	21
Minor Reason for Staying	1	11	10	6	0	28
No Effect On Decision	0	10	13	17	3	43
Minor Reason for Leaving	0	0	3	29	8	40
Strong Reason for Leaving	0	0	1	12	15	28
Totals	4	27	30	72	27	160

benefits relative to the compensation he feels is available to him in the civilian community and the importance attached to Army pay and fringe benefits as a factor in making the career decision.

In order to perform the chi-square test, it was necessary to combine the categories shown in Table VI. The combinations used were:

Old Categories	New Categories
Strong reason for staying--minor reason for staying	Reason for staying
Strong reason for leaving--minor reason for leaving	Reason for leaving
Much better--slightly better	Better
Much worse--slightly worse	Worse

This resulted in the contingency data shown in Table VII. Expected results are shown in parenthesis, and observed frequencies are outside.

The critical values of X^2 with four degrees of freedom are 9.49 at five percent, 13.28 at one percent, and 18.46 at .1 percent. Chi-square results equaled 59.1, which is significant at .1 percent; therefore, the hypothesis of independence is rejected. There is a relationship between an individual's opinion of the relative merits of Army and civilian pay and fringe benefits and the importance attached to Army pay and benefits in making the career decision.

Discussion of Chi-square Test Results

The first test accepted the hypothesis that there is no relationship between an officer's self-expressed knowledge of Army pay, for the purpose of comparing Army pay to civilian pay, and whether he thinks Army pay is good or bad relative to what is available to him in the civilian community.

The second test rejected the hypothesis that there is no relationship between the sample's opinion of the adequacy of the

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TABLE VII

CONSOLIDATED CONTINGENCY TABLE FOR THE CHI-SQUARE
TEST OF THE SECOND HYPOTHESIS

Impact of Pay	Current Relative Opinion of Army Pay			
	Better	Same	Worse	Totals
Reason for Staying	21 (9.5)	13 (9.2)	15 (30.3)	49
Same	10 (8.3)	13 (8.1)	20 (26.6)	43
Reason for Leaving	0 (13.2)	4 (12.7)	64 (42.1)	68
Totals	31	30	99	160

Army's pay and fringe benefits relative to civilian compensation they felt was available to them and the importance attached to Army pay and fringe benefits in making their career decision.

The first result, that the individual's expressed knowledge of Army pay appeared independent of his relative evaluation of Army and civilian pay, shows that there are definite limitations on what can be gained by insuring that all individuals are well informed about Army pay and fringe benefits. One explanation is that there is a maximum monetary value associated with any existing Army pay and fringe benefits package. There is no such constraint on the civilian compensation an individual thinks is available to him.

A previous finding is important in explaining the second result. This finding was that during the first few months of commissioned service the opinion of Army pay and fringe benefits improved, while the intent to remain in the Army decreased. Coupling this finding with the result of the second test further illustrates the limitation of existing pay and fringe benefits as a career factor. This factor, even though it has become more positive in favor of the Army, is being overridden by other unspecified factors.

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CHAPTER VIII

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

SUMMARY

The dissemination of pay and fringe benefits information to ROTC cadets and junior officers has been examined. Existing guidance and requirements have been presented. Within college ROTC, the amount and timing of formal instruction and the lesson plans utilized were examined. Literature issued to cadets was screened. A determination was made of the adequacy of the individual's knowledge of pay and fringe benefits at the time of his commissioning. Instruction and literature presented to the junior officer at the branch basic courses was examined. Career counseling was addressed.

Each individual's knowledge of pay and fringe benefits, his opinion of the relative merits of Army and civilian compensation, his primary source of information on this subject, and the manner in which he would prefer to receive new information were all explored.

The relationship between an individual's knowledge of Army pay and fringe benefits and his opinion of the relative merits of Army and civilian compensation was investigated. The relationship between an individual's opinion of the relative merits of Army and civilian compensation and the effect this has on pay and fringe benefits as a career retention factor was also examined.

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CONCLUSIONS

Introduction

From this study of the dissemination of pay and fringe benefits information, conclusions were reached in two areas. The first set of conclusions relate to improvements necessary in the existing programs for the dissemination of pay and fringe benefits information. The final conclusions relate to the importance of making these improvements for the purpose of improving career retention.

Conclusions on the Programs to Disseminate Information

The channels exist for the proper dissemination of pay and fringe benefits information to ROTC cadets and to ROTC junior officers utilizing recruiting programs, formal instruction, career counseling, and other available media.

An integrated program to insure that each individual is informed, in a timely manner, of his pay and fringe benefits entitlements does not exist.

The permissive nature of the existing guidance for each of the means available for disseminating information contributes to the limited effectiveness of these means as a vehicle for insuring that comprehensive information reaches the target audience.

The lack of a current, consolidated reference, which explains in simple language the existing Army pay and fringe benefits package and its equivalent monetary worth, contributes significantly to the diverse coverage provided by the various programs which attempt to disseminate appropriate information.

An effective means to insure that individuals are apprised of

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The lack of a current, consolidated reference, which explains in simple language the existing Army pay and fringe benefits package and its equivalent monetary worth, contributes significantly to the diverse coverage provided by the various programs which attempt to disseminate appropriate information.

An effective means to insure that individuals are apprised of

changes to pay and fringe benefits which affect them does not exist.

Conclusions of the Impact on Career Retention of Improving the Dissemination of Pay and Fringe Benefits Information

Improvement in the program to disseminate pay and fringe benefits information, for the purpose of increasing individual knowledge, will have little effect on career retention of ROTC officers. The individual's expressed knowledge of Army pay and benefits does not correlate with his opinion of the adequacy of Army pay and fringe benefits relative to what he thinks is available to him in the civilian community.

The opinion of Army pay and fringe benefits, relative to what the individual assumes is available to him in the civilian community, improves during the first few months of commissioned service. Improved programs to disseminate pay and fringe benefits information might cause this opinion to change at an earlier time.

The individual view of Army pay and fringe benefits, relative to civilian compensation, is highly correlated to the importance the individual attaches to benefits as a factor in the career decision; however, pay and fringe benefits as a career retention factor is overridden by other factors.

RECOMMENDATIONS

It is recommended that the Department of the Army establish minimum requirements for the dissemination of pay and fringe benefits information that are directive in nature.

An integrated program for the timely dissemination of pay and fringe benefits information should be developed.

To assist in this program, the preparation of detailed core financial data should be centralized. This data should be used to prepare an appropriate reference and should be provided to agencies that have the need to present it. Specifically, this core financial data should be provided to CONARC for use in the ROTC recruiting program, the ROTC counseling program, and the formal instruction presented to ROTC cadets and officers in the branch basic courses.

CONARC should centralize the detailed preparation of lesson plans on the dissemination of pay and fringe benefits information to insure that these lesson plans satisfy the Army's responsibility, as an employer, for informing its individual members of their entitlements.

Further, the Department of the Army, through the Office of the Chief of Information, should mail updated information on changes to pay and fringe benefits directly to each individual.

Topics For Further Study

Although this study of the dissemination of pay and fringe benefits information has examined several areas that are applicable to all individuals in the Army, the majority of it has been directed only at the information that a ROTC cadet might reasonably expect to receive. A similar study directed at Officer Candidates might have significantly different results, particularly since the average Officer Candidate has less education, and therefore less earning capacity in civilian life, than the ROTC graduate.

A study of the dissemination of pay and fringe benefits information to wives and girlfriends of ROTC cadets and ROTC officers would be interesting. Data collected but not utilized in this study indicates that a definite information gap exists. The impact of this information

gap and the subsequent influence of the wife's opinion of Army pay on her husband's career decision might be enlightening.

The extent to which high school students are familiar with the Army ROTC scholarship program could be studied. Increased awareness of this program might cause more individuals to apply for ROTC.

Improving the dissemination of pay and fringe benefits information would provide a personalized service that does not currently exist. The effect this would have on the individual's attitude toward the Army as an employer could be examined.

APPENDIX "A"

LIST OF PAY AND FRINGE BENEFITS

1. ACTIVE DUTY PAY

   a. Base Pay

   b. Housing allowance

   c. Subsistence allowance

   d. Separation allowance

   e. Combat pay

   f. Travel pay

   g. Special duty pay (flight, airborne, etc.)

   h. Financial aspects of movement of household goods to include dislocation allowance

2. IN-SERVICE FRINGE BENEFITS

   a. Commissary

   b. Post Exchange

   c. Housing

   d. Medical care

   e. Dental care

   f. Insurance

   g. Educational programs available

3. RETIREMENT BENEFITS

4. SURVIVOR BENEFITS

   a. Sponsor dies while In-Service

   b. Sponsor dies after retirement

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APPENDIX "B"

PROFESSOR OF MILITARY SCIENCE QUESTIONNAIRE

1. Enrollment at your university in Army ROTC for 1970-71?

   Freshmen_____ Sophomores_____ Juniors_____ Seniors_____

2. How would you rate the average newly commissioned ROTC officer's knowledge of pay-fringe benefits?

   _____Very thorough

   _____More than adequate

   _____Satisfactory

   _____Limited

   _____Inadequate

3. Amount of classroom instruction, if any, devoted to explaining the Army's Pay-Fringe Benefits Financial Package?

   a. Freshman year

   b. Sophomore year

   c. Junior year

   d. Senior year

4. Do you maintain a "library" of literature concerning Army pay-fringe benefits?

5. If "yes", is this "library" readily available to the cadets, or is it primarily for faculty use?

6. If it is available to the cadets, is the literature frequently used?

7. Does each cadet receive a "forced issue" of literature concerning pay-fringe benefits during his tenure as a cadet?

8. If "yes", when is he given this data?

9. What is given to him?

10. Are your cadets presented with data concerning firms which cater to the armed forces in the following fields?

Yes	No	
_____	_____	Car insurance
_____	_____	Life insurance
_____	_____	Household/personal property insurance

11. If "yes", how do they receive this information?

12. Additional comments you feel are pertinent.

APPENDIX "C"

DIRECTOR OF INSTRUCTION QUESTIONNAIRE

1. Are you required by any Army directive, regulation, etc., to present data concerning pay and fringe benefits in the curriculum?

2. If the response was "yes" in question 1, what is the requirement and what is the reference?

3. Amount of classroom instruction, if any, devoted to explaining the Army's Pay-Fringe Benefits Financial Package? (Please inclose lesson plans if they are available.)

4. Is any information passed out on this subject other than in the standard curriculum, for example, as a part of in- or out-processing?

5. If the response was "yes" in question 4, please explain.

6. Does each officer receive a "forced issue" of literature concerning pay-fringe benefits during his tenure as a student?

7. If the response was "yes" in question 6, what is given to him? (Please send copies of this literature where possible.)

8. Are the student officers presented data concerning firms which cater to the armed forces in the following fields?

	Yes	No
Car Insurance	____	____
Life Insurance	____	____
Household/Personal Property Insurance	____	____

9. Additional comments you feel are pertinent.

APPENDIX "D"

BASIC COURSE STUDENT QUESTIONNAIRE

1. Did you ever receive any information during high school concerning a career as an Army officer?

   Yes_____ No_____ I don't remember_____

2. If you answered "yes", were the financial aspects of the Army as a career covered?

   Yes_____ No_____ I don't remember_____

3. I have received formal instruction on officers' pay and fringe benefits at the following places:

Instruction was received at:	Instruction was in sufficient depth to satisfy me:	
	Yes	No
_____ ROTC	_____	_____
_____ Basic Course	_____	_____
_____ Other (specify)	_____	_____

_____ I have never received formal instruction on this topic.

4. The approximate number of times you have received career counseling from a superior officer? _____

5. Approximate number of times this counseling addressed the financial aspects of the Army as a career? _____

6. If financial aspects were discussed, did you feel that the individual counselors were knowledgeable?

   Yes_____ No_____ I don't know_____

7. The majority of what I now know about pay and fringe benefits has been obtained from:

   _____ ROTC

   _____ Basic Course Instruction

   _____ Department of the Army pamphlets

Army Times

_____ Experience

_____ Other - please specify

8. I feel that the current dissemination of information concerning pay and fringe benefits is:

_____ Adequate _____ Inadequate

9. Would you like to receive periodic updated changes to the Army's financial package?

Yes_____ No_____ Doesn't matter_____

10. In what form would you prefer to receive new information?

_____ More literature available such as pamphlets

_____ Letters explaining changes sent directly to me

_____ Periodic verbal orientations by a qualified briefing team

_____ I need nothing more than what is now available

_____ Other - please specify

11. Prior to entering the Army, how did you feel about the financial benefits in the Army relative to those available to a person of your comparable skills in the civilian community?

I felt the Army's pay and benefits were:

_____ much better than

_____ slightly better than

_____ about the same as

_____ slightly worse than

_____ much worse than

what was available to me in the civilian community.

12. At the time of your commissioning, how would you rate your knowledge and understanding of the financial aspects of an Army career relative to what you would have expected to know about the financial aspects of a prospective civilian job?

____ I knew more about the financial aspects of the Army than I would expect to know about a civilian career.

____ I knew about the same.

____ I knew less about the Army than I would expect to know about a civilian position.

13. What was your career intent when you entered the service?

____ I planned to make the Army a career.

____ I was undecided, but leaned toward the Army as a career.

____ I was undecided.

____ I was undecided but leaned toward leaving the Army at the completion of my obligation.

____ I definitely planned to leave the Army at the earliest opportunity.

14. For the purpose of comparing Army pay and fringe benefits with civilian pay and benefits, my current knowledge of the details of Army pay and fringe benefits is:

____ more than adequate

____ adequate

____ less than adequate

15. I now feel that the Army's pay and benefits are:

____ much better than

____ slightly better than

____ about the same as

____ slightly worse than

____ much worse than

what is available to me in the civilian community.

16. What is your current status concerning making the Army a career?

_____ I currently plan to make the Army a career.

_____ I am undecided, but lean toward remaining in the Army.

_____ I am undecided - just don't know what to do.

_____ I am undecided, but lean toward leaving the Army.

_____ I currently plan on leaving the Army at the earliest opportunity.

17. What impact do your feelings about pay expressed in question 15 have on your career status as expressed in question 16?

Pay and benefits:

_____ are a very definite influence for remaining in the Army.

_____ are a minor influence for remaining in the Army.

_____ have essentially no effect on my decision concerning remaining in the Army.

_____ are a minor reason for leaving the Army.

_____ are a very definite reason for leaving the Army.

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THE DISSEMINATION OF ARMY PAY AND FRINGE BENEFITS INFORMATION T--ETC(U)
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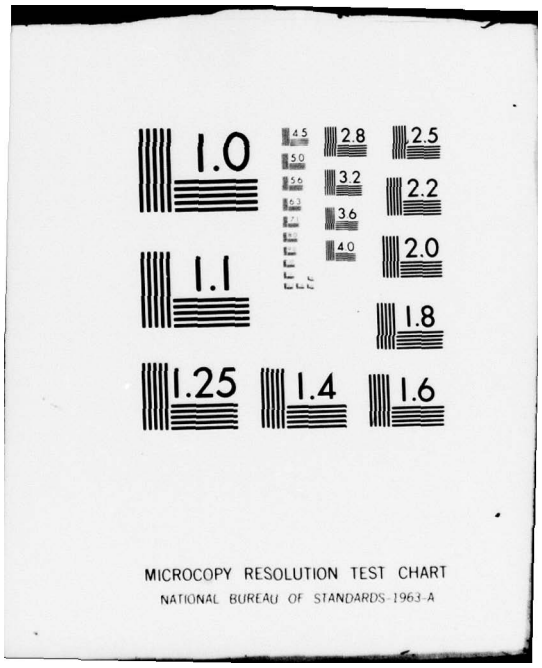
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APPENDIX "E"

EXAMPLES OF LESSON PLANS

The purpose of this Appendix is to illustrate various methods used to present pay and fringe benefits information. These examples were extracted from a few of the many lesson plans submitted by the ROTC units.

Example 1 (Auburn)

This example was chosen for several reasons. One is the stated objective. The class is designed to provide the individual with a basis for making wise decisions - to include the career decision. This theme has been identified previously in the ROTC recruiting and career counseling programs. In Chapter III a class that covered obligations, the draft, and deferment policy in the same class with pay and benefits was criticized. The introduction to this lesson brings these topics together well. In this class Army pay and fringe benefits are equated to present day dollars. This was the most comprehensive presentation identified in the research conducted of classroom instruction. The approach utilized in this lesson is easily adaptable to classes presented to students from their freshman through senior year.

Lesson: Career Development

> Advanced ROTC students are pursuing not only a degree, but also a commission in the US Army. It is important that the cadet be able to compare his service obligation and officer pay, allowances and benefits to those of his chosen civilian occupation. The ROTC cadet then will be able to make an educated decision on the obligation he wishes to incur, the method in which he desires to meet that obligation, and whether or not the US Army offers as good or better a career than that of his chosen civilian occupation.
>
> Now, let's look at a chart (Table VIII) showing the Army's pay and fringe benefits spelled out on a conservative basis.
>
> Your obligation to the US Army is a binding and exacting one. However, your compensation in the form of pay, allowances and non-cash benefits, is a generous return on your obligation investment.[1]

TABLE VIII

PAY AND ALLOWANCES FOR MARRIED 2LT, UNDER 2 YRS SERVICE

		MONTHLY	ANNUALLY
1.	**Cash Benefits**		
a.	Base Pay	418.00	5016.00
b.	Quarters allowance	110.10	1321.20
c.	Subsistence	47.88	574.56
		$ 575.98	$ 6911.76
2.	**Non-cash benefits**		
a.	Medical care	20.00	240.00
b.	Purchase advantages (Commissary and PX facilities)	20.00	240.00
c.	Recreation privileges (clubs and movies, etc.)	5.00	60.00
d.	Insurance (available at reduced cost to officers on active duty)	5.00	60.00
e.	Insurance, mortgage	10.00	120.00
f.	Cash value of retirement benefit	348.00	4176.00
g.	Cash value of tax exempt pay	27.24	326.88
h.	Cash value of survivor's benefits	45.00	540.00
		480.24	5762.88
3.	**Deductions**		
a.	Income Tax withholding	46.00	552.00
b.	Social Security withholding	19.30	231.60
c.	SGLI premium	3.00	36.00
		68.30	819.60
4.	**Realized Income**		
a.	Actual Cash Benefits	575.98	6911.76
b.	Non-cash Benefits	480.24	5762.88
		1056.22	12674.64
	Less	68.30	819.60
		989.82	11855.04

Let's look at your salary projections based on present promotion rates.

	BASE	HOUSING	SUBS	OTHER	TOTAL
2LT - Newly Commissioned and Married	450.60	110.10	47.88		608.50
CPT - At Promotion (2 yrs in service) with ABN Unit RVN	731.10	120.00	47.88	110.00 30.00 65.00	1103.98
LTC - Prior to Retirement 20 years service	1421.10	157.50	47.88		1626.48
LTC - Completed 20 yrs service and retired	710.55				710.55

Example 2 (Clemson)

The approach taken is that a commissioned officer needs to understand pay to be able to effectively perform his duties as an officer. This class is not very appropriate for presentations to freshmen and sophomores, whereas it is appropriate for seniors. The classes which fall into this category stress personal affairs rather than the financial benefits of an Army career.

Lesson: Obligations and Responsibilities of an Officer; Management of Personal Affairs

> Your knowledge of the subject is not only necessary for keeping your own affairs in order, but you should also know it well enough to explain it to your dependents, and you must know it well enough to be able to assist your subordinates in handling theirs, which is usually a case of straightening theirs out by the time it comes to your attention, and keeping them straight.[2]

Example 3 (University of Dayton)

This example gives a personalized approach to a forced issue of literature. A letter with inclosures is sent to all senior ROTC cadets, a procedure easily adaptable to any student level. The question period gives the individual an opportunity to discuss those things which are important to him. This would be an ideal manner in which to present pay and fringe benefits information.

Lesson: Question Period

> 1. You have been given, as an inclosure to this letter, a number of informational pamphlets to read and utilize in your

---

[1] Auburn University Army ROTC Instructor Group, Lesson Plan, Career Development I (Auburn: Army ROTC Unit, 1971), pp. 1-4.

[2] Clemson College Army ROTC Instructor Group, Lesson Plan, Obligations and Responsibilities of an Officer, (Clemson: Army ROTC Unit, undated), pp. 1-4.

preparation for active duty.

2. During the fifth period of "Obligations and Responsibilities of an Officer", a 30 minute question and answer period will be opened for you to pose any questions that you wish about your future assignments, military life, officer conduct, etc.

3. Please plan your questions ahead so that all who desire may have ample time to present their questions.[3]

Example 4 (University of Michigan)

This is the only example of a lesson plan submitted on the class, "Advanced Course Orientation", given to sophomores prior to their deciding whether to continue in the Advanced ROTC Program. The requirement for this lesson is prescribed by CONARC in the instructor guides and was discussed in Chapter III.

The lesson plan submitted covers assignments and Army life after commissioning. This includes pay, the post exchange, commissary, hospitals and medical care, educational opportunities and retirement.[4]

Example 5 (Ohio State University)

This example was chosen because it was the only lesson plan submitted for a class which stresses to the student Reserve obligations and pay rather than active duty obligations and pay.

Lesson: The Army Reserve Program

This lesson is designed to acquaint the student with the United States Army Reserve Program, specifically those aspects that affect the ROTC graduate in the USAR. It is taught to MS IV students. Minimum

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[3]University of Dayton Army ROTC Instructor Group, Lesson Plan, Obligations and Responsibilities of an Officer, (Dayton: Army ROTC Unit, undated), pp. 1-5.

[4]University of Michigan Army ROTC Instructor Group, Lesson Plan, Advanced ROTC Program (Ann Arbor: Army ROTC Unit, undated), pp. 1, 2.

years of service for promotion to various ranks are presented, as is pay and the retirement system.[5]

Example 6 (University of Arizona)

This example was chosen because of the novelty and appeal of the "formalized" informal approach used to present information concerning the Army as a career. A series of vignettes are presented to the ROTC cadets. A vignette is defined as a short literary composition characterized by compactness, subtlety and delicacy. These vignettes, five minutes in length, are presented just prior to the start of formal classroom instruction. Only those vignettes which cover topics related to pay and fringe benefits have been extracted from the comprehensive list of thirty-seven subjects covered in the program. The letter defining the program follows:

> SUBJECT: Junior Officer Orientation "Vignettes of Military Life"
> 1. Junior Officers have indicated they feel deficient in certain subject areas concerning the military and would like to have more instruction in them. The subjects mentioned are:
> a. General knowledge of what is expected of an officer.
> b. Senior-subordinate relationships.
> c. Customs and courtesies of the services.
> d. Army administration.
> e. Personal affairs.
> 2. To assist the senior Cadets to be better prepared for entry on active duty, a program of short (5 minute) presentations, "Vignettes", concerning the cited subjects will be initiated effective 6 February 1970. The schedule of presentations is at Incl. 1. Instructors will approach their subjects from the viewpoint of "tips" which will make an officer's entry on active duty easier for him. Whenever possible relate your subject to actual experiences. Avoid the formalized textbook format and approach. Make your subject real and alive - be enthusiastic. Just as we have combat "war stories" we can just as well have personal affairs "war stories".

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[5] Ohio State University Army ROTC Instructor Group, Lesson Plan, The Army Reserve Program (Columbus: Army ROTC Unit, undated), pp. 1-9.

3. To preclude using the instructors classroom time, the presentations will start five (5) minutes before the scheduled class time. For the Senior Cadets, these times will be 0835, 0935, 1235, and 1335 hours respectively. The responsible officer, see Incl 1, will insure that he starts on time and stops at the opening bell. A great deal of learning about the Army can be put across to the Cadets by informal "gab" sessions. In this connection unoccupied officers, when convenient, should be in the MS IV classroom a few minutes before each class starts to engage in conversation with Senior cadets.
4. Attendance by the Cadets is not mandatory, however, it is strongly encouraged. If Cadets arrive after the start of the presentation, they have been instructed to come on in and be seated.
5. Instructors will prepare a[6] written copy of their "Vignette" for file in the operations office.

"VIGNETTES OF MILITARY LIFE"

1. Personal problems of subordinates; types and how to assist them
2. Use of Government facilities - PX, Commissary, BOQ, Guest homes, etc.
3. Your Army Pay System
4. Pay while on casual status
5. Banking Services - checking and savings accounts
6. Charge accounts and loans
7. Car and life insurance
8. Legal advise and assistance - Power of attorney - wills
9. Buying, renting, selling houses
10. Movement of household goods[7]

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[6] University of Arizona Army ROTC Instructor Group, Vignette Program (Tucson: Army ROTC Unit, 1970), pp. 1, 2.

[7] Ibid., inclosure 1.

Appendix "F"

FORCED ISSUE ITEMS

DA Pamphlets	Date Published	Frequency Mentioned
1. 55-2, Personal Property Information	9 Dec 68	2
2. 360-83, Tips for Dependents	6 May 69	1
3. 360-505, Uniformed Services Health Benefits Program	15 May 69	2
4. 360-524, Your Personal Affairs	12 Jan 68	1
5. 360-531, Your Personal Affairs, A Check List	1968	1
6. 360-611, The Military Tenant	1969	1
7. 600-2, The Armed Forces Officer	29 Dec 60	3
8. 600-3, Career Planning for Army Commissioned Officers	4 Nov 68	1
9. 608-1, Dependent Travel Information	3 Feb 69	1
10. 608-2, Your Personal Affairs Handbook	28 Aug 69	3
11. 608-5, Information for Dependents Traveling to Overseas Areas	18 Nov 66	1

Other Publications

1. VA Pamphlet 20-67-1, Summary of Benefits For Veterans and Servicemen	1
2. USA Infantry School Pamphlets	
a. Personal Affairs	6
b. Military Customs and Traditions	4
c. Etiquette	4
d. Officer Efficiency Reports	2
3. 1st U.S. Army Pamphlet 145-1, ROTC Cadet Preparation For Active Duty	1

4.	1st U.S. Army Pamphlet 601-1	1
5.	3d Army Pamphlet 145-1, ROTC Cadet Preparation For Active Duty	1
6.	Air Force Pamphlet, Official Pay Guide	1
7.	Mrs. Lieutenant	1
8.	The Officer's Guide	2
9.	Extracts of information from Army Times	3
10.	Material extracted from Army Digest	1

Other Materials

1. Car insurance, life insurance and household insurance information from such agencies as Army Mutual Aid, United Services Automobile Association, Government Employees Insurance Company (GEICO), Officers Benefit Association, Armed Forces Relief and Benefit Association, Uniformed Services Benefit Association and the Acacia Mutual Life Insurance Company

2. Current pay scales

3. Military Clothing Store price lists

4. Locally reproduced study guides

APPENDIX "G"

GROUP CHARACTERISTICS OF THE ROTC

OFFICER SAMPLE

(1)	Sample size	160
(2)	Rank	
	Second Lieutenants	147
	First Lieutenants	13
(3)	Branch	
	Field Artillery	74
	Adjutant General	36
	Armor	18
	Infantry	18
	Military Intelligence	11
	Air Defense Artillery	1
	Military Police	1
	Quartermaster	1
(4)	Average months commissioned service	5
(5)	Regular Army	
	Yes	20
	No	140
(6)	Prior civilian employment	
	Number who have worked	75
	Average years of employment	1.7
	Number who earned more than current pay	43
	Number who earned less than current pay	29
	Number who earned about the same	3

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