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THE EFFECTS ON PILOT RETENTION AS A RESULT OF
THE UNITED STATES AIR FORCE'S
BANKED PILOT PROGRAM OF 1991 TO 1993

by

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A Research Report Submitted to the Faculty

In Partial Fulfillment of the Graduation Requirements

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Contents

	<i>Page</i>
DISCLAIMER	ii
ACKNOWLEDGEMENTS	v
ABSTRACT	vi
BANKED PILOT 101: AN INTRODUCTION.....	1
REVIEW OF RELATED LITERATURE	3
STUDY OF THE PROBLEM.....	7
The Statement of the Problem.....	7
The Questions	7
The Hypotheses.....	8
The Delimitations.....	8
METHOD.....	9
The Population.....	9
How the Data was Collected.....	10
Bias	11
How the Data was Treated.....	11
DISCUSSION	13
Responses from the Questionnaire.....	13
How the Responses Compare to USAF Pilot Retention Rates	19
Responses Compared to Other Research	20
CONCLUSIONS	22
Summary	22
Why is this Important?.....	25
Recommendations.....	26
APPENDIX A: SURVEY INSTRUMENT	28
APPENDIX B: RAW SURVEY DATA.....	31
GLOSSARY	35

BIBLIOGRAPHY	36
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Abstract

The purpose of this study is to highlight the effects of the United States Air Force's banked pilot program of 1991-1993 on pilot retention. It was hypothesized and confirmed that retention would be negatively affected by the disillusionment resulting from the program. A sample population of 300 banked pilots, chosen randomly, was questioned about their views on the issue. When compared to Air Force pilot retention rates as a whole, the banked pilots were more likely to separate than their "non-banked" contemporaries. If not remedied, the USAF could lose approximately 200 more banked pilots than currently projected. When compared to the results of a 1994 study, the banked pilots were less likely to remain in the USAF after their pilot training commitment expired than at the beginning of their banked assignments. The results highlight the need for the Air Force to take a closer look at adjustments necessary to ensure banked pilots are given every opportunity to catch up to their peers in terms of experience and responsibility. If ever faced with a pilot surplus again, other means should be used to deal with the situation.

Chapter 1

Banked Pilot 101: An Introduction

*An ostrich and a banked pilot have a lot in common, both have wings;
both can't fly.*

—An unidentified banked pilot

The end of the Cold War between the countries of the Eastern Bloc and the Western NATO alliance facilitated sweeping, unprecedented military budget cuts, both in the United States and abroad. As a result, the United States Air Force (USAF) was able to retire aging aircraft to reduce costs. This reduction in available cockpits, coupled with normal pilot production levels, left far too many qualified pilots between the years 1991-1993. The banked pilot program matched Undergraduate Pilot Training (UPT) graduates with non-flying assignments to alleviate the overage.

A banked pilot is one of these graduates of USAF Pilot Training, who--upon graduation--did not receive a flying assignment, but instead received a non-flying assignment for a duration of approximately three years. After the three years in a non-flying assignment, the pilot was given a refresher course and then sent into the active flying corps. Now these pilots have been absorbed back into the active flying corps and it becomes imperative to predict whether or not they will stay in the Air Force. Will the banked pilots be disillusioned with the Air Force to the extent it may be difficult to retain

them on active duty? This study focuses on such problems and attempts to predict the answers to these and other relevant questions concerning the banked pilot program.

Chapter 2

Review of Related Literature

In the Air Force, we're about half the size we were eight or nine years ago, but we have about four times the level of commitments around the world that we had in that day. So those things all come together, and they produce a tension in our people, and absence from home, stresses on the family, that all come together to cause people to question whether or not they want to make a career out of service to their country.

—General Richard Hawley

From his 11 November 1997 PBS interview

Finding related research on this relatively scarce topic proved to be quite difficult. Five written works were especially pertinent to the topic. Three were articles found in military periodicals. The fourth is a graduate research project from a student and former banked pilot from the University of Colorado at Boulder. While not trying to specifically predict the effect on retention of banked pilots, all four of these works provide interesting related information. The fifth study is a 1994 work by the author of this research, to which this project is a follow up. Highlights of the five works are summarized below.

The May 1993 issue of *Armed Forces Journal* summarized the banked pilot program as follows, “In late 1991, the Chief of Staff of the United States Air Force, General Merrill A. McPeak instituted a number of programs to reduce the number of pilots entering active duty flying. In response to force structure cuts as part of an unprecedented peacetime draw down of the U.S. military, the banked pilot program commenced to offset a perceived surplus of active duty pilots. The program was to last

until 1998, but instead peaked in 1994, with approximately 1,000 UPT graduates receiving banked assignments.”¹

The banked program was not a popular one for these young pilots. Their dreams of being a qualified active duty flyer were to be delayed for approximately thirty-four months. "Going into the bank is not something the young pilots relish" commented Major Diane Copeland (the former officer in charge of banked assignments), in *Air Force Times*, February 8, 1993.² But not all of the news appeared to be bad for these “delayed” pilots.

Personnel officials prefer to call the banked program a "distribution" problem. While there is a surplus of young pilots, there continues to be a shortage of the more experienced generation of Air Force pilot. “Only thirty-seven percent of pilots in the six to eleven years of experience range historically decide to remain in the Air Force when faced with the re-enlistment decision.” according to Joe West in the February 8, 1993 issue of *Air Force Times*. Those statistics, coupled with a continued reduction in the production of new pilots, paint a bright future for the currently banked pilots as more cockpits become available for them to occupy. West also posed the question of how the return of the banked pilots into the active flying corps will affect flying skills and experience, as well as the attitude of this future generation of U.S. Air Force pilots.³ The attitude of the banked pilot toward the USAF would prove to be especially important as the pilot surplus turned into a pilot shortage.

Babione (1993) provided valuable insight into the banked pilot's satisfaction with the current non-flying assignment and how that assignment would affect the overall breadth of the Air Force officer. He also examined how the assignment might damage the pilot's

attitude toward the USAF and how it might affect the career of the pilot. Approximately twenty percent of the respondents to his written survey indicated some level of dissatisfaction that could possibly lead to not remaining in the USAF for twenty years or more. The effect of the banked assignment therefore was minimal according to his study. As noted before, only thirty-seven percent of all pilots remain in the USAF past the eleven-year point. When asked how the banked assignment (concentrating again on the non-flying portion) would affect career progression, approximately thirty-five percent indicated the overall experience had negatively affected their career.⁴ While scratching the surface on the effects of the banked pilot program on the USAF, the Babione study left many questions remaining.

The 1994 Newberry research entitled, “The Effects on the United States Air Force as a Result of the Return of Banked Pilots into the Active Flying Corps”, attempted to predict the effects of the program on flying skills, experience and retainability. It was hypothesized and confirmed flying skills would be affected noticeably in the short term, flying experience would be noticeably decreased in both the long and short terms, and retainability would be affected negatively as a result of disillusionment with the USAF. A sample population of 400 banked pilots, selected randomly, was questioned relative to their views on these issues as the means of acquiring the primary data. As hypothesized, the results highlight the need for the USAF to take a closer look at making the necessary adjustments to make sure these pilots are given every opportunity to catch up to their peers and pursue a successful career in the USAF.

The five works highlighted in this section provide invaluable insight into this research endeavor. They have however become dated. As the banked pilots approach the

end of their initial pilot training commitments, the requirement for a new study becomes necessary to determine if attitudes have changed.

Notes

¹ Glenn W. Goodman, Jr., "Rapid USAF Draw Down Dashes Hopes of would-be Pilots," *Armed Forces Journal* 130, no. 10 (May 1993): 10.

² Joe West, "Gridlock in the Cockpit: Abundance of Pilots, Shortage of Aircraft Dim Flier's Prospects," *Air Force Times* 53, no. 27 (February 1993): 12-13.

³ Joe West, "Banked Pilots Called an Asset," *Air Force Times* 53, no. 29 (February 1993): 8.

⁴ Mark Babione, "Job Satisfaction and the Banked Pilot" (master's thesis, University of Colorado at Boulder School of Journalism and Mass Communication, 1993).

Chapter 3

Study of the Problem

In the interim, we face one of the most serious pilot force challenges in Air Force history.

—General Michael Ryan

From his 29 September 1998 NOTAM to All USAF Members

The Statement of the Problem

The purpose of this study is to highlight the effects of the USAF's banked pilot program of 1991-1993 on pilot retention. Ten questions were asked of 300 surveyed banked pilots to ascertain their feelings on the issue.

The Questions

The ten questions examined various issues affecting pilot retention and feelings about the banked program. Specifically, the banked pilots were questioned about the upcoming decision to remain in or leave the USAF after their initial pilot training commitment was fulfilled and whether the pilot planned to stay in the USAF until retirement. The pilot was also asked to provide the reasons he or she might separate. The banked pilot was then questioned if his or her career had been affected, either positively or negatively, as a result of receiving a banked assignment out of UPT and how the banked pilot's attitude toward the USAF had been affected by the banked assignment.

Lastly the respondent was asked if the banked pilot program was good for the USAF and if a banked pilot program should be used in the future.

The Hypotheses

The main hypothesis was retention rates of banked pilots would be less than the rest of the pilots in the USAF, but not by a significant amount. It was also hypothesized while being an underlying factor in the respondent's decision to separate from the USAF, the banked assignment would be secondary to other concerns such as excessive operational requirements or the lure of a lucrative career in the airlines. Likewise, it was hypothesized the banked pilot would view his or her career as being negatively affected by the banked assignment and there would be a slight degree of dissatisfaction toward the USAF as a result of the assignment. Lastly, it was thought the banked pilots would believe the program was not good for the USAF and would not be in favor of the USAF instituting another banked assignment program in the future.

The Delimitations

While trying to predict the effects on retention, the study did not attempt to differentiate between banked pilots based on the type of aircraft or geographic location they were assigned to. It did not attempt to predict the exact reason pilots might leave the USAF or the exact retainability rates of the sampled population. The study did not attempt to address the validity or fairness of the banked pilot process or to what extent a banked pilot's career might be affected as a result of the banked assignment.

Chapter 4

Method

To behold is to look beyond the fact; to observe, to go beyond the observation. Look at a world of men and women, and you are overwhelmed by what you see; Select from that mass of humanity a well chosen few, and these observe with insight, and they will tell you more than all the multitudes together. This is the way we must learn: by sampling judiciously, by looking intently with the inward eye. Then, from these few that you behold, tell us what you see to be the truth. This is the descriptive--the normative--survey method.

—Paul D. Leedy

From his book “Practical Research”, 1993

The Population

During the years 1991 through 1993, 1,092 USAF pilots received delayed (banked) assignments after pilot training instead of reporting directly to a flying assignment as a pilot. Of those, 989 initially returned to fly. 103 either decided to join Air Force Reserve or National Guard units, or to remain in the non-flying position they occupied as a banked pilot. They currently reside at Air Force and other DOD installations worldwide. No care was taken to separate pilots based on their aircraft type or current position. Most surveyed had attained the Air Force rank of Captain, while a smaller portion were Majors. Ages ranged from twenty-nine to thirty-five years. Most were male.

How the Data was Collected

The descriptive survey method was used for data collection within this study by the means of a ten-question questionnaire, which was pre-tested by a group of ten pilots to ensure the validity of the questions. The names and addresses of the remaining 961 banked pilots were obtained from the Air Force Personnel Center (AFPC), Randolph AFB, San Antonio, Texas. The names were received in order of base assignment, then placed against a random number generation program to produce the final list of 300 addressees. Each surveyed pilot received the questionnaire, with cover letter and instructions, and an addressed return envelope. The questionnaires were to be both delivered and received using military courier mail service. Surprisingly, the U.S. Postal Service returned forty-two percent of the surveys received with the subject paying the postage. Please refer to the copy of the survey, including cover page and instructions at Appendix A.

A total of 163 completed surveys were returned. This translates to a return rate of fifty-four percent. Another twelve surveys were returned for having an incorrect address. This raises the return rate to 163 out of 288 theoretically correct addresses, for a rate of fifty-seven percent. The timing of the survey, 1 December 1998 through 1 January 1999, coincided directly with Operation DESERT FOX, the coordinated air attacks by British and U.S. forces on Iraq. As many as one-third to one-half of all banked pilots were estimated to be deployed in support of this effort. Due to the excellent rate of response to the survey, the researcher decided not to send out a follow-up letter. Please refer to the tabular representation of the raw response data located at Appendix B.

Bias

Webster defines bias as a mental leaning or inclination; partiality or prejudice. This group of pilots has experienced a unique hardship that undoubtedly has soured their attitudes toward the USAF and a certain amount of bias is expected as a result. This souring of attitude is critical to this study and will be gauged, but in no way factored out or altered.

There are many unavoidable biases in any group. This group is no different. One-third of the total population received the survey instrument. As in any sample, there exists the possibility the portion sampled holds a different view than the population as a whole. Of the 288 theoretically returnable surveys distributed, 163 were returned. The possibility exists the other 125 who did not respond would have responded quite differently than those who did respond or there was more of an impetus to respond if leaning one way or the other on an issue. Where a pilot was assigned and what aircraft he or she flew definitely influenced responses. The pilot at icy Minot AFB, North Dakota was probably not as happy to be surveyed in December as the pilot at Patrick AFB, Florida on the beach. While all of these biases are important, it was more important to ensure the random distribution of the survey instrument, to prevent the possibility of even greater biases.

How the Data was Treated

The responses to questions one through seven were given on a scale that allowed responses anywhere in the range of the most negative to the most positive answer. Please refer to the copy of the survey including cover page and instructions at Appendix A) These responses were then tabulated and turned into a percentage based on which side of

neutral they fell upon, to identify how the population as a whole felt on each issue. Question eight measured reasons banked pilots might get out of the USAF. The simple popularity of each response was converted to a percentage of total responses to show which of the reasons was most prevalent. Questions nine and ten were simple yes or no responses and were simply counted to find the most prevalent answer.

Chapter 5

Discussion

OPSTEMPO was highlighted as the primary reason pilots are separating from the Air Force.

General Ronald R. Fogleman
Corona Conference, 1997

Responses from the Questionnaire

The 163 banked pilots responded enthusiastically with well-thought responses and comments. Question one asked if the pilot planned to remain in the USAF after his or her UPT commitment expired. Fifty-five percent of the respondents were leaning toward separating from the USAF. Twenty-seven percent indicated they would probably stay in the USAF. Another eighteen percent were on the fence. Among the fifty-five percent who were leaning toward separation, fifty percent said they would definitely separate, while fifty percent said they probably would separate. Many of the respondents reported their answer would have leaned more toward separating from the USAF on this particular question if it had been worded differently. Many were going to remain in the USAF past their initial UPT commitment due to additional service commitment being added for upgrade training, promotion, and graduate degree courses. One unidentified-banked pilot responded, “I plan to remain in the USAF after my commitment, not by choice necessarily, but because of the time crunch being banked has put me in, lowering my

flying hours and forcing me to accept additional commitments.” The intent of the research was not to factor reasons such as these in. The question should have been reworded to ask if the pilot planned to leave the USAF after his or her current commitment (not UPT) expired. Regardless, the data proves to be very interesting.

Question two asked how the banked assignment influenced the respondent’s plans to remain with or leave the USAF. Forty-nine percent of the respondents indicated the banked assignment would affect their decision to separate from the USAF. Nine percent indicated they would probably stay in the USAF as a result of their banked assignment. Another forty-two percent indicated the banked assignment did not affect them either positively or negatively. Of the forty-nine percent who believed the banked assignment had affected their decision to leave the USAF, ninety-one percent responded it had only affected their decision to leave, while nine percent indicated it definitely made them decide to leave. One banked pilot responded as follows, “Although I would love to stay in the USAF, I feel behind all of my peers. Whether this fear is actual or perceived will be seen at my Major’s promotion board. My timing for Squadron and Wing positions, which would benefit my promotion chances are not available due to my lack of flying experience and crew qualification. I assume that I, and ninety-nine percent of my peers, will make Major. I don’t believe I will compete well at all for a school (ACSC) slot, though.”

Question three asked the pilot how they felt their career in the USAF had been affected as a result of the banked assignment. Seventy-five percent of the respondents believed there was some negative effect on their career. Eighteen percent believed their career had been enhanced. Another seven percent saw no effect at all. Of the seventy-

five percent who believed there had been a negative effect, seventy percent believed the negative effect to be small, while thirty percent believed there had been a large negative effect. One banked pilot noted, “Many tell me that I’m lucky that I’ve had a staff tour already. I remind them that a staff tour as a Lieutenant cannot compare with staff experience as a senior Captain or Major. It will eventually hurt my knowledge base, then ultimately my chances for promotion.”

Question four asked the banked pilot how they believed they would compete at promotion time with those who were not banked. Forty-eight percent of the respondents indicated they did believe their chances of being promoted to Major would be affected negatively. Twelve percent believed the banked assignment would enhance their chances of being promoted to Major. Another forty percent indicated they believed there would be no effect on their chances of being promoted to Major. Of the forty-eight percent who believed their chances of being promoted to Major would be affected negatively, all believed there had only been a small negative effect. Many of the respondents reported today’s climate in the USAF almost guaranteed a pilot with promotion to Major. One unidentified respondent noted, “In a more competitive environment, being banked would hurt slightly....Plenty of breadth, but not enough depth.”

Question five asked if the banked pilot would be more or less likely to remain in the USAF until retirement, compared to how they might have felt the day they arrived at UPT. Seventy-five percent of the respondents indicated they would be more unlikely to remain in the USAF until retirement than the day they arrived at UPT. Twelve percent indicated they would be more likely to stay in the USAF until retirement. Another thirteen percent indicated they had not been influenced either positively or negatively.

Among the seventy-five percent who indicated they would likely not remain in the USAF, fifty-six percent indicated they would probably not continue until retirement. Forty-four percent replied they would definitely not remain until retirement. One banked pilot noted, “Does the USAF really think that I’m going to stick around to retirement as a passed over Major or Captain, so that I can be given a remote assignment in my eighteenth or nineteenth year of service?”

Question six asked the pilot how the banked assignment affected the chance of reaching their original career goals. Seventy-eight percent of the respondents believed there was some negative effect on reaching their original career goals. Twelve percent believed chances of reaching their original career goals had been enhanced. Another ten percent saw no effect at all. Of the seventy-eight percent who believed their career goals had been negatively affected, sixty-nine percent saw a small negative effect, while thirty-one percent saw a large negative effect. One banked pilot noted, “Thank God the Air Force needs Majors. I’ve not been able to participate in career enhancing programs like the Congressional Intern Program and etc., or even rise to the level of an evaluator because of the banked assignment. Hopefully, by the time our Lieutenant Colonel’s promotion board comes around, we can catch up.”

As noted in the delimitation section earlier, the study made no attempt to differentiate between the effects on the banked pilots of different weapon systems. But many surveys noted the banked pilot program did not have the negative effect on some members of the fighter aircraft community it did on other banked pilots. No fighter pilots were produced in the years of the USAF banked pilot program. This leads to all fighter pilots in the mid-career grades having nearly the same amount of experience. While it is

not good there is an experience gap in those grades, it allows all pilots in these grades to compete equally.

Question seven asked the pilot how their attitude toward the USAF had been affected as a result of the banked assignment. Seventy percent of the respondents believed there was some negative effect on their attitude. Fifteen percent believed their attitude was better. Another fifteen percent saw no effect at all. Among the seventy percent who believed there had been a negative effect on their attitude, seventy-four percent believed their attitudes had been affected by a small amount while twenty-six percent saw a large effect. One banked pilot commented, "I am very grateful the USAF kept its promise to the banked guys and brought us back to fly. It however upsets me that I sat for three years and now they are doing everything in the world to keep me in; even questioning my sense of duty for wanting to get out." On a more positive note, another noted, "I'm not thrilled that I received a banked assignment, however I am very happy to see that the USAF kept its promise and sent us all back to fly. That is a huge positive for the USAF in my eyes."

Question eight examined which factors would most influence a pilot to separate from the USAF. The respondent was asked to rank order five responses as to their effect on the hypothetical decision. The most popular reason for separating was operational tempo and excessive TDY, chosen by fifty-two percent of the respondents. The next most popular reason for separating was the erosion of benefits and pay, chosen by twenty-four percent of the respondents. The lure of a career in the airlines was the third most popular reason for separating, chosen by sixteen percent of the respondents. The lure of a career other than the airlines was the next most popular reason for separating, chosen by five

percent of the respondents. The banked assignment was the number one reason for separating for only three percent of the respondents. It should be noted fourteen percent indicated the banked assignment was a major contributing factor to their decision to separate, finishing ahead of the lure of a career other than the airlines as a major factor.

Of particular concern was the fact over one-fourth of the respondents commented on the fact there were not more choices available to them on question eight. All but two of these wanted to voice their disappointment with the integrity of senior Air Force leadership and indicated this would be their number one or two choice for separating. One pilot commented, "We at the operational (Captain) level feel our leaders in the military and the upper levels of government have become too concerned with their own personal agendas and not with what is good for our country. We don't see Generals sticking their necks out to either understand or fix our problems. They may be trying, but we don't see it."

Question nine asked if the banked program was good for the USAF in a simple yes or no question. Seventy-three percent believed the program was not good for the USAF. Comments ranged from highly supportive of the program to highly upset by the program. One respondent noted, "The banked assignment has given me a better understanding of the people and mission of the USAF. It gave a lot of Lieutenants and Captains great experience dealing with military matters other than flying. It was certainly better than releasing us from active duty." Conversely another noted, "I think the banked program will go down as one of the worst ideas in the manning history of the profession of arms. I am convinced this is a prime factor in the current retention crisis."

Question ten asked if the banked program should be used in the future in a yes or no question. Eighty-one percent believed the program should not be used again. Comments again ranged from highly supportive of the program to highly upset by the program. One pilot commented, "While I definitely see the negative consequences of getting banked, I am thankful that the USAF designed the banked program. The U.S. Navy took my counterpart and told him he could not fly for the Navy and many found they didn't even have a job. If we look at how bad the pilot retention numbers are now, imagine if all of the banked pilots had been denied their wings. Until something better is devised, I hope the USAF is not afraid to dust off the bank next time they are over-manned." Conversely another noted, "Giving young officers a chance to see the non-flying side of the USAF is great. Right after getting their wings is not the time to do it though."

How the Responses Compare to USAF Pilot Retention Rates

Most of the banked pilot force is approaching the end of their eight-year pilot training commitment. Therefore the most telling comparison would be to compare the banked pilot retention rates from the survey to other USAF pilots approaching the same point in their career. The USAF rates for accepting the pilot bonus, rewarded to those who remain in the USAF after their initial pilot training commitment is served, was used to facilitate the comparison. For fiscal year 1998, forty-two percent of those eligible decided to accept some form of the pilot bonus extending them beyond their initial pilot training commitment.¹ For fiscal year 1999, thirty-two percent have accepted the pilot bonus thus far.² Taking the average of those who planned to remain in the USAF from questions one and five from the survey, nineteen percent of the surveyed-banked pilots plan to extend their initial pilot training commitment toward the twenty year retirement

point. Another sixteen percent are still undecided if they will remain in the USAF or separate. As mentioned earlier, many of the banked pilots will be forced to extend their pilot training commitment for various reasons. Also many of the undecided pilots may chose to extend their pilot training commitment. Therefore, while this comparison of retention rates is alarming, it is not completely conclusive, but should be monitored as the banked pilots come upon the end of their pilot training commitment.

Responses Compared to Other Research

In 1994, a similar survey was conducted by the researcher sampling 400 banked pilots on their feelings at the beginning of their banked assignment. It now proves interesting to see how their views may have changed over the last five years. No care was taken to ensure the same pilots were surveyed each time. Names were chosen randomly on both projects.

Three questions were identical on each of the two surveys. Question one asked if the pilot planned to remain in the USAF after his or her UPT commitment expired. The 1994 mean response was 5.63, slightly indicating the pilots were likely to separate. The 1999 mean response was 6.11, leaning more toward separating. Question five asked if the banked pilot would be more or less likely to remain in the USAF until retirement, compared to how they might have felt the day they arrived at UPT. The 1994 mean response was 5.37, slightly indicating the pilots were not likely to remain in the USAF until retirement. The 1999 mean response was 7.23, a significant jump, indicating the pilots were leaning more strongly toward not remaining in the USAF until retirement. Question seven asked the pilot how they felt their attitude toward the USAF had been affected as a result of the banked assignment. The 1994 mean response was 5.20,

indicating the pilot's attitude had been affected very little. The 1999 mean response was 6.63, indicating the pilot's attitude had become more negative.

The above comparison shows the banked pilots have become more dissatisfied with the USAF over the five years since they left UPT. This dissatisfaction may have come from other factors such as operational tempo or the availability of career choices in the civilian employment market. It may be natural pilots become more disenchanted with the USAF as time goes by. But it seems this group of pilots was likely to be more bitter after UPT than other pilots, due to receiving banked assignments. Therefore, the large change in their attitudes should be of considerable concern.

Notes

¹ "FY 1998 Pilot Bonus Take Rates." *Air Force Personnel Center*, 1 December 1998, n.p. On-line. Internet, 20 March 1999. Available from: <http://charty.afpc.randolph.af.mil/retention/98take.htm>

² "FY 1999 Pilot Bonus Take Rates." *Air Force Personnel Center*, 1 December 1998, n.p. On-line. Internet, 20 March 1999. Available from <http://charty.afpc.randolph.af.mil/retention/99take.htm>

Chapter 6

Conclusions

The banked assignment was definitely a symptom of my dissatisfaction, but certainly was not the cause.

—An unidentified banked pilot

Summary

The purpose of this study was to highlight the effects of the United States Air Force's banked pilot program of 1991-1993 on pilot retention. To better analyze this problem, a ten-question survey was administered to 300 randomly selected banked pilots. The feelings of the 163 respondents are summarized below.

The first question examined how the banked pilots viewed their upcoming decision to remain in or leave the USAF after their initial pilot training commitment was fulfilled. As hypothesized, the majority of the pilots planned on leaving the USAF at the end of their pilot training commitment. Many noted their initial commitment had been extended due to other reasons forcing them to remain beyond the initial UPT commitment. Question two was related to question one and asked the banked pilot to indicate to what extent, if any, the banked assignment had affected their decision to remain with or leave the USAF. As hypothesized, it did influence the pilot's decision to leave to a small extent. Question five was also related to questions one and two, and asked whether the

pilot planned to stay in the USAF until retirement. As hypothesized, a large amount indicated they would likely not remain in the USAF until retirement as a result of the banked assignment. Comparing the banked pilot's feelings to an earlier 1994 survey highlighted the pilots had become less likely to remain in the USAF after their initial UPT commitment expired, while nearly twenty percent more indicated they would not remain in the USAF until retirement.

To better understand the effect of the banked assignment on retention, a further comparison was made with USAF pilot bonus take rates. The pilot bonus is offered at the end of a pilot's initial UPT service commitment, which coincides with the point most banked pilots have reached in their USAF careers. In 1998, forty-two percent of the eligible USAF pilots accepted some form of the pilot bonus. Thus far in 1999, thirty-two percent have accepted some form of the pilot bonus. The surveyed-banked pilots indicated only nineteen percent of their ranks would definitely extend their commitment beyond their original eight-year UPT commitment toward the twenty-year retirement point.

Question three examined how the banked pilot believed his or her career had been affected, either positively or negatively, as a result of receiving a banked assignment out of UPT. As hypothesized, the banked pilots believed there had been a negative effect on their career. Question four was related to question three and asked how the banked pilot believed he or she might compete for the rank of Major. As hypothesized, the respondents believed their chances for being promoted to Major had been slightly negatively affected. Many noted promotion to Major would not be a problem, but believed they had little chance of advancing beyond that rank. Question six was related

to questions three and four and asked how the banked assignment had affected the pilot's chances of meeting his or her original career goals. As hypothesized, the banked pilots believed they had little chance of recovering from the setback of the banked assignment. The findings regarding the negative effects on the career of the banked pilot could have a further negative effect on retention. Many commented they believed they would not be able to compete with their non-banked peers, therefore would probably separate before they reached their Major's promotion board.

Question seven examined how the banked pilot's attitude toward the United States Air Force was affected by the banked assignment. The responses to the survey confirmed there would be a slight degree of dissatisfaction toward the USAF in the perception of a pilot who received a banked assignment. Again comparing this to the 1994 research showed a fifteen- percent decline in attitude toward the USAF. This accounts for much of the drop in surveyed retention rates displayed earlier..

Question eight examined which factors would most influence a pilot to separate from the USAF. The respondent was asked to rank order five responses as to the effect on their hypothetical decision. The responses indicated while being an underlying factor in the banked pilot's decision to separate from the USAF, the banked assignment would not be as significant as other concerns. The respondents ranked these concerns as follows:

1. Excessive operational requirements and TDY (52%)
2. Erosion of benefits and pay (24%)
3. The lure of a lucrative career in the airlines (16%)
4. The lure of a career in some vocation other than the airlines (5%)
5. The banked assignment (3%)

An unexpected concern was identified on many of the surveys. Nearly one-fourth of the respondents wrote in a sixth category they believed to be a major factor in their

decision to separate from the USAF. This concern was their disappointment with the integrity of senior Air Force leadership. Most indicated this would be their number one or two choice for separating.

Question nine asked if the banked program was good for the USAF. Seventy-three percent believed the program was not good for the USAF. Many believed the banked pilots were key to alleviating the current pilot shortage.

Question ten asked if the banked program should be used in the future. Eighty-one percent believed the program should not be used again. But many commented the program was much better than the possible alternatives, such as never attending UPT at all.

Why is this Important?

The USAF is projecting a pilot retention crisis that will challenge its leadership like never before. Every pilot lost creates a larger burden for those who remain, further exacerbating discontent amongst the ranks. If the pilots surveyed do not have a change of heart over the next two years, as they come upon their decision to separate or accept the pilot bonus, the USAF could lose many more pilots than it was counting on losing. Using the differences in percentages taken from the survey, compared to 1998 and 1999 bonus take rates in a population of 1000 banked pilots, could equate to 130 to 230 additional losses. This would severely impact the already dire situation and leave the USAF with even less mid-level experience in its flying units.

Recommendations

Finding a way to change the attitude of this group of pilots and then convince them to remain in the USAF is a problem with no easy answers. Frankly, it may be too late to keep large numbers of these pilots from leaving the USAF as their pilot training commitments expire in the years 1999 to 2001. Many have already declined opportunities for advancement and upgrade in qualification in preparation for separation from the USAF. Building trust in this group that believes it has little reason to trust the USAF would take considerable time. One unidentified pilot quoted, "I have absolutely no faith in the corporate memory of the Air Force to remember what a banked pilot was and why I am not a major weapon system instructor pilot or flight examiner at the time of my primary promotion board to Major." The majority of the respondents echoed this sentiment and believe they have little choice but to separate from the USAF and try to build a career elsewhere. The only way to sway the attitudes of these pilots would be to institute a well-publicized program tailored specifically to this group, concentrating on offering the banked pilot the opportunity to catch his or her non-banked peers in terms of flying and professional experience, and promotion.

If it is too late to change the attitude of these pilots, it is not too late to learn from the banked program. If ever faced with a similar situation, the USAF might consider banking or cutting back the top of the experience pool versus pilots directly out of UPT. Most pilots fly less as their career responsibilities increase and are better able to cope with an interruption in their development than a pilot directly out of UPT. If this is not possible, and a pilot bank is necessary for those graduating UPT, an accelerated program must be

devised to ensure the banked pilots are given a better chance to catch their non-banked peers in terms of flying experience and professional development.

Appendix A

Survey Instrument

Good Day,

My name is Major John Newberry. I am currently a student at Air Command and Staff College at Maxwell AFB, Alabama. In 1994, I surveyed many of you on experiences to that point as a result of receiving a banked pilot assignment out of UPT. With your consent, I would like to survey you again to help the leadership of the Air Force understand changes in your situation and attitude as a result of the banked assignment.

Please be honest in your assessment of the following questions. Try to factor out other considerations, such as airline hiring and operational tempo, and concentrate on the effect of the banked assignment, except where noted. Participation is voluntary and will be greatly appreciated. Your anonymity will be protected completely.

If you have any questions at all, my email address is jnewberry@prodigy.net. Feel free to include comments in the space between questions or on separate paper if desired. Please return the survey to me in the enclosed envelope by the USAF distribution system (base distro) by 1 JAN 99.

Thank you very much.

INSTRUCTIONS

Please answer questions 1 - 8 indicating how strongly you feel on the scale provided with each question. All scaled answers should be expressed as a whole number between one and ten. Questions 9 and 10 are simple "yes" or "no" responses. Please circle your preference.

Banked Pilot Survey
USAF Control Number 98-78

1. Do you plan to remain in the USAF after your UPT commitment expires?

1-----	3-----	5-----	7-----	10
Definitely Will Stay	Probably Will Stay	On The Fence	Probably Will Leave	Definitely Will Leave

2. How has your banked assignment influenced your plans to remain with or leave the USAF? (Please respond only to the effect of the banked assignment on your decision)

1-----	3-----	5-----	7-----	10
Will Make Me Decide To Stay	Affected My Decision To Stay	No Influence	Affected My Decision To Leave	Will Make Me Decide To Leave

3. How do you feel your career in the USAF has been affected as a result of your banked assignment?

1-----	3-----	5-----	7-----	10
Large Positive Effect	Small Positive Effect	No Effect	Small Negative Effect	Large Negative Effect

4. When promotion time arrives, how do you think you will compete (or how did you compete) for promotion to Major with those who were not banked?

1-----	3-----	5-----	7-----	10
Being Banked Will Assure Promotion	Being Banked Will Help Promotion Chances	No Difference	Being Banked Will Hurt Promotion Chances	Being Banked Will Guarantee Pass Over

5. Compared to the day you arrived at UPT, are you now more or less likely to stay in the USAF until retirement?

1-----	3-----	5-----	7-----	10
Definitely Will Retire	Probably Will Retire	No Effect	Probably Will Not Retire	Definitely Will Not Retire

6. How has the fact that you were banked affected the chance of reaching your original career goals in the USAF?

1-----	3-----	5-----	7-----	10
Large	Small	No	Small	Large
Positive	Positive	Effect	Negative	Negative
Effect	Effect		Effect	Effect

7. How has the banked assignment affected your attitude toward the USAF?

1-----	3-----	5-----	7-----	10
Large	Small	No	Small	Large
Positive	Positive	Effect	Negative	Negative
Effect	Effect		Effect	Effect

8. If you were to leave the USAF today, what factors would have influenced your decision most? Rank from 1 (the most important factor) to 5 (the least important factor). If one of the areas would not affect your decision at all, do not include it in your rating. For example, if "Erosion of benefits/pay" would not play into your decision at all, rate the others between 1 and 4.

The lure of a career in the airlines	_____
Operational tempo/Excessive TDY	_____
Receiving a banked assignment	_____
The lure of a career other than the airlines	_____
Erosion of benefits/pay	_____

9. Was the banked assignment program good for the USAF?

YES or NO

10. Should the USAF use a banked assignment process in the future?

YES or NO

Appendix B

Raw Survey Data

Qu 1	Qu 2	Qu 3	Qu 4	Qu 5	Qu 6	Qu 7	Q8 -1	Q8 -2	Q8 -3	Q8 -4	Q8 -5	Qu 9	Q 10
7	7	10	5	10	10	10	3	1	4	5	2	no	no
5	5	3	5	7	5	3	3	1	5	4	2	no	yes
5	5	7	7	7	7	7		2	4	1	3	no	no
10	5	2	2	10	1	3	3	2		4	1	yes	yes
10	7	7	3	10	7	7	2	1	4		3	no	no
5	7	7	7	7	7	7	3	2	4	5	1	no	no
6	5	4	3	7	7	5	2	1		3	4	no	no
9	6	7	7	10	8	7	3	1	4	5	2	yes	no
9	7	7	7	10	7	8	3	1	4		2	no	no
7	7	7	5	7	10	7	3	1	4		2	yes	yes
5	6	10	8	7	8	8	5	1	3	4	2	no	no
10	10	10	7	10	10	10	5	1	2	4	3	no	no
10	5	3	3	10	5	3	1				2	yes	no
3	5	10	7	5	7	7	2	1	5	3	4	no	no
5	7	10	7	7	10	10	1	3	2			no	no
3	6	6	5	3	5	7	4	2		3	1	no	no
5	7	7	5	10	7	7	3	1	4		2	no	no
7	5	5	5	7	7	7	2	1	4	5	3	no	no
7	6	8	5	7	8	3	4	2	5	3	1	yes	yes
5	5	3	5	5	7	3	3	1		4	2	yes	yes
2	6	10	7	4	7	5	5	1	3	4	2	yes	no
1	8	9	8	5	7	7	5	1	2	4	3	yes	yes
4	5	6	4	4	5	7	1	3	4		2	no	no
7	7	7	7	7	10	10	3	4	1		2	no	no
1	5	7	5	5	1	2				2	1	yes	no
5	5	3	3	7	7	3	3	1		2	4	yes	yes
7	7	7	7	7	7	7	2	1	3	5	4	no	no
10	7	9	7	10	7	6		2		1	3	no	no
5	7	7	7	6	7	5	1		3		2	no	yes
5	7	7	5	7	7	7	4	2	3	5	1	no	no
10	5	3	3	10	7	7	1	3	5	2	4	no	no

4	5	10	6	7	8	7	2	4	5	3	1	no	no
1	7	7	7	7	7	7	5	2	4	1	3	no	no
10	7	10	7	10	10	10	1	4	3	5	2	no	no
10	7	7	5	10	5	7	1	4	5	2	3	no	no
7	5	10	5	10	7	7	2	1	5	3	4	yes	no
5	5	7	7	7	7	5	4	1	5	3	2	no	no
9	8	9	8	9	8	9	1	3	2			no	no
10	10	10	7	10	10	10	4	1	2	5	3	no	no
10	5	7	7	10	7	7	1	2				no	no
3	5	7	5	5	5	7	1	2	4	5	3	no	no
7	5	7	5	7	7	5	3	1	5	4	2	no	no
10	5	7	5	10	5	5	2	1			3	yes	no
1	5	5	5	3	5	5	3	1	5	4	2	yes	yes
9	7	8	7	7	8	8	2	3	4		1		
4	4	7	5	8	7	3	2	1	4		3	no	no
7	5	5	5	7	3	5	3	1	5	4	2	no	no
7	8	7	7	7	10	10	4	1	3	2	5	no	no
1	7	7	7	7	7	10	3	1	4		2	no	no
8	8	8	7	3	6	9	3	1	2	4	5	no	no
5	8	6	8	8	7	6	5	2	4		1	no	no
7	6	3	1	10	1	3		1				no	no
10	5	3	3	10	7	5	3	1		2	4	yes	yes
7	5	1	5	5	1	1	1	2			3	yes	yes
5	5	7	5	3	7	7	3	2	4	5	1	yes	yes
1	9	7	5	9	9	8	3	1	5	4	2	no	no
7	5	7	7	7	7	7	3	1	4	5	2	no	no
10	7	10	5	10	5	10	3	2	5	1	4	no	no
10	7	8	5	10	10	7		2	4	1	3	yes	no
3	5	7	7	3	7	5	3	2	4	5	1	yes	yes
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10	5	7	3	5	5	10	1	2	3			no	no
7	5	3	5	10	10	5	3	1		4	2	no	no
3	3	3	3	3	3	3	5	1	4	3	2	yes	yes
5	5	1	3	5	10	7	1	2	4		3	yes	yes
7	5	3	5	7	7	5	3	1			2	no	no
9	7	10	7	9	10	10	5	1	3	4	2	no	no
7	5	7	6	7	7	5	1	2				no	no
10	7	7	7	10	10	10	4	3	2	5	1	no	no
1	3	1	3	3	3	3	4	1		2	3	yes	yes
7	7	5	6	6	7	5		1			2	yes	yes
3	3	3	5	3	3	5	3	1			2	no	no
9	5	7	7	9	10	8	3	1			2	no	no
10	7	8	8	6	9	8	1	4	2	5	3	no	no

3	5	7	7	5	10	7	2	1	4	3	5	yes	yes
10	6	7	5	10	7	7	2	1	3	5	4	no	no
5	7	10	7	7	10	10	4	5	2	3	1	no	no
3	5	7	5	5	7	7	3	1	4	5	2	no	no
5	5	3	5	10	7	5	2	1	3	4	5	no	no
7	7	8	8	8	8	7		1	2		3	no	no
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8	8	7	5	8	9	5	1	4	2	5	3	no	no
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4	4	7	7	9	7	7	3	1	2			no	no
10	5	7	7	10	7	5	2	1	5	4	3	yes	yes
3	3	7	3	7	7	7	1	3	5	4	2	no	no
7	5	9	7	10	8	3		2			1	no	no
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7	7	10	7	7	10	7	2		3		1	no	no
7	5	7	5	7	5	3	3	1				yes	no
10	5	3	5	10	7	3	1	3	4	5	2	yes	yes
3	3	7	8	4	7	3		2			1	yes	yes
1	7	10	7	7	10	7	1	4	2	5	3	yes	no
1	3	7	5	5	7	1		1	3		2	yes	yes
3	5	7	7	3	7	7		1				no	no
7	7	7	4	9	9	10			2		1	no	no
3	5	3	5	7	3	5	3	1			2	yes	yes
1	5	3	5	7	3	8	2	1		3	4	no	no
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10	7	10	7	10	10	7	4	1	3		2	no	no
7	7	7	5	7	7	7	4	1	3	5	2	no	no
4	5	7	5	5	8	7	3	2			1	no	no
9	6	4	5	9	4	7	2	3	5	4	1	no	no
10	7	10	7	7	7	10	2	4	3	5	1	no	no
7	7	10	5	7	8	7	3	1	2	5	4	no	no
7	7	7	5	7	10	7	2	1	3	5	4	no	no

Glossary

AFPC	Air Force Personnel Center
NATO	North Atlantic Treaty Organization
NOTAM	Notice to Airmen
OPSTEMPO	Operational Tempo
TDY	Temporary Duty
UPT	Undergraduate Pilot Training
USAF	United States Air Force

active duty. Regular, full time duty in the U.S. Air Force. The term is used to denote both personnel and aircraft.

banked. The act of receiving a banked assignment.

banked pilot. A graduate of USAF pilot training, who—upon graduation—did not receive a flying assignment, but received a non-flying assignment for a duration of approximately three years. The program was initiated to absorb a reduction in the number of pilots needed between the years 1991-1993, due to a significant reduction in the number of active duty USAF aircraft.

cockpit. A term used to denote available pilot slots for USAF pilots.

retention. In this study, the word "retention" is used to denote the ability of the United States Air Force to retain these pilots on active duty and not to lose them to other vocations or dissatisfaction.

NOTAM. A notice to airmen. Commonly used to get important aeronautical data to pilots. Used in this study as a memorandum.

OPSTEMPO. A slang word for operational tempo. The pace in which USAF forces are employed.

Temporary Duty (TDY). Duty away from primary station. Usually for less than six months at a time.

Undergraduate Pilot Training (UPT). A one-year, required course, that teaches basic flying skills to potential USAF pilots.

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