

ELIGIBILITY

1. Were you a member of a Reserve component (National Guard or Reserve member) on November 14, 2024?

- Yes
- No, I separated or retired

BACKGROUND INFORMATION

2. What is your current paygrade?

- | | | | |
|---|---|---|--|
| <input checked="" type="checkbox"/> E-1 | <input checked="" type="checkbox"/> E-6 | <input checked="" type="checkbox"/> W-1 | <input checked="" type="checkbox"/> O-1/O-1E |
| <input checked="" type="checkbox"/> E-2 | <input checked="" type="checkbox"/> E-7 | <input checked="" type="checkbox"/> W-2 | <input checked="" type="checkbox"/> O-2/O-2E |
| <input checked="" type="checkbox"/> E-3 | <input checked="" type="checkbox"/> E-8 | <input checked="" type="checkbox"/> W-3 | <input checked="" type="checkbox"/> O-3/O-3E |
| <input checked="" type="checkbox"/> E-4 | <input checked="" type="checkbox"/> E-9 | <input checked="" type="checkbox"/> W-4 | <input checked="" type="checkbox"/> O-4 |
| <input checked="" type="checkbox"/> E-5 | | <input checked="" type="checkbox"/> W-5 | <input checked="" type="checkbox"/> O-5 |
| | | | <input checked="" type="checkbox"/> O-6 or above |

3. Have you served on active duty, not as a member of a Reserve component, for a cumulative 24 months or more?

- Yes
- No

4. What is the highest degree or level of school that you have completed? *Mark the one answer that describes the highest grade or degree that you have completed.*

- 12 years or less of school (no diploma)
- High school graduate—traditional diploma
- High school graduate—alternative diploma (home school, GED, etc.)
- Some college credit, but less than 1 year
- 1 or more years of college, no degree
- Associate's degree (e.g., AA, AS)
- Bachelor's degree (e.g., BA, AB, BS)
- Master's, doctoral, or professional school degree (e.g., MA, MS, MEd, MEng, MBA, MSW, PhD, MD, JD, DVM, EdD)

5. What is your marital status?

- Married
- Separated
- Divorced
- Widowed
- Never married

6. [Ask if Q5 = "Divorced" OR Q5 = "Widowed" OR Q5 = "Never married"] Do you have a significant other?

- Yes
- No

For the next questions, the definition of "child, children, or other legal dependents" includes anyone in your family, **except your spouse**, who has, or is eligible to have, a Uniformed Services Identification and Privilege Card (also called a military ID card) or is eligible for military health care benefits, and is enrolled in the Defense Enrollment Eligibility Reporting System (DEERS).

7. Do you have a child, children, or other legal dependents based on the definition above?

- Yes
- No

8. [Ask if Q7 = "Yes"] How many children or other legal dependents do you have in each age group specified below? *To indicate none, select "0." To indicate nine or more, select "9."*

13 years and younger

14–22 years old

23 years and older

9. What is your race and/or ethnicity? *Mark all that apply.*

American Indian or Alaska Native- Enter, for examples, Navajo Nation, Blackfeet Tribe of the Blackfeet Indian Reservation of Montana, Native Village of Barrow Inupiat Traditional Government, Nome Eskimo Community, Aztec, Maya, etc.

Asian-*Provide details below.*

- Chinese
- Asian Indian
- Filipino
- Vietnamese
- Korean
- Japanese

Enter, for example, Pakistani, Hmong, Afghan, etc.

Black or African American- *Provide details below.*

- African American
- Jamaican
- Haitian
- Nigerian
- Ethiopian
- Somali

Enter for example, Trinidadian and Tobagonian, Ghanaian, Congolese etc.

Hispanic or Latino – *Provide details below.*

- Mexican
- Puerto Rican
- Salvadoran
- Cuban
- Dominican
- Guatemalan

Enter, for example, Colombian, Honduran, Spaniard, etc.

Middle Eastern or North African- *Provide details below.*

- Lebanese
- Iranian
- Egyptian
- Syrian
- Iraqi
- Israeli

Enter, for example, Moroccan, Yemeni, Kurdish, etc.

Native Hawaiian or other Pacific Islander- *Provide details below.*

- Native Hawaiian
- Samoan
- Chamorro
- Tongan
- Fijian
- Marshallese

Enter, for example, Chuukese, Palauan, Tahitian, etc.

White- *Provide details below.*

- English
- German
- Irish
- Italian
- Polish
- Scottish

Enter, for example, French, Swedish, Norwegian, etc.

ACTIVATION/DEPLOYMENT STATUS

Please read the following definition carefully.

In this survey, the term “**activation**” refers to the involuntary or voluntary call to active duty of a Reserve Component member (Reserve or National Guard) under the following Title 10 USC statute authorities: §12301(a) (Full Mobilization), §12301(b) (15-Day Statute), §12302 (Partial Mobilization), §12304 (Presidential Reserve Call-up), §12304(a) (Reserve Emergency Call-up), §12304(b) (Reserve Call-Up), §12301(d) (Active Duty for Operational Supporting). It also applies to National Guard members who perform duties under 32 USC 502(f) for the purposes of supporting a Declaration of National Emergency. **It does NOT apply to members on full-time active duty or members serving on full-time National Guard Duty in an AGR/FTS/AR/TAR/RCM status, active duty for operational support, active duty for training, or members serving on State Active Duty.**

10. Have you been activated in the past 24 months? *This includes activations that started more than 24 months ago and continued into the past 24 months. If you have been an AGR/FTS/AR for the past 24 months, select “No.”*

- Yes
 No

11. [Ask if Q10 = "Yes"] Was at least one of your activations in the past 24 months longer than 30 consecutive days?

- Yes
 No

12. [Ask if Q11 = "Yes"] In the past 24 months, has (have) your activation(s) of more than 30 consecutive days been voluntary, involuntary, or both?

- Voluntary
 Involuntary
 Both

13. [Ask if Q10 = "Yes"] Are you currently activated?

- Yes
 No

In the survey, the term “**deployment**” refers to the performance of duties at a location that would be considered outside normal commuting distance or time from the member’s permanent work site (i.e., an armory or reserve center). Deployments can be to a location **within** the contiguous 48 states (CONUS) or to a location **outside** the contiguous 48 states (OCONUS).

14. [Ask if Q11 = "Yes"] Did any of your activations of more than 30 consecutive days in the past 24 months result in deployment?

- Yes
 No

15. [Ask if Q14 = "Yes"] In the past 24 months, after processing in the mobilization station, were you deployed within the contiguous 48 states (CONUS), outside the contiguous 48 states (OCONUS), or both?

- CONUS
 OCONUS
 Both

16. [Ask if Q13 = "Yes" AND Q14 = "Yes"] Are you currently deployed?

- Yes
 No

EMPLOYMENT/STUDENT STATUS

17. Are you working toward or did you receive a new credential(s) or certification, in the last 12 months? *Mark all that apply.*

- High school graduate—high school diploma or equivalent (e.g., GED)
 Vocational or technical diploma
 Associate's degree
 Bachelor's degree
 Master's, doctoral, or professional school degree
 Professional license
 Professional certificate
 None/Not applicable

18. [Ask if [AGRFLAG] = "Not AGR" AND (Q10 = "No" OR Q13 = "No")] Are you **currently** enrolled in a civilian school? *Mark “Yes” if you were enrolled in the most recent academic semester or if you are enrolled for the next semester.*

- Yes
 No

19. [Ask if Q18 = "Yes"] Are you **currently** a full-time student or part-time student? *Full-time is considered an equivalent of 12 credit hours or more per semester. Part-time is considered an equivalent of less than 12 credit hours per semester.*
- Full-time
 Part-time
20. [Ask if [MTFLAG] = "Ask if Mil Tech" AND (Q10 = "No" OR Q13 = "No")] Are you **currently** a military technician?
- Yes
 No
21. [Ask if ([RPROGCIV] = "IMA" OR ([AGRFLAG] = "Not AGR" AND ([RORG_CD] = "Navy Reserve" OR [RORG_CD] = "Marine Corps Reserve" OR Q20 = "No")) AND (Q10 = "No" OR Q13 = "No"))] Last week, did you do **any** work for pay or profit? *Mark "Yes" even if you worked only one hour, or helped without pay in a family business or farm for 15 hours or more.*
- Yes
 No
22. [Ask if Q21 = "No"] Last week, were you **temporarily** absent from a job or business?
- Yes, on vacation, temporary illness, labor dispute, etc.
 No
23. [Ask if Q22 = "No"] Have you been looking for work during the last 4 weeks?
- Yes
 No
24. [Ask if Q23 = "Yes"] Last week, could you have started a job if offered one, or returned to work if recalled?
- Yes, could have gone to work
 No, because of my temporary illness
 No, because of other reasons (in school, etc.)
25. [Ask if Q21 = "Yes" OR Q22 = "Yes, on vacation, temporary illness, labor dispute, etc."] Do you have a full-time civilian job (of 35 hours or more per week) that includes benefits, as well as pay or salary?
- Yes
 No
26. [Ask if Q25 = "No"] What is the **main** reason you do not currently have a full-time civilian job?
- Unable to find a job
 Full-time homemaker, parent, and/or care giver
 Full-time student
 Retired, other than Guard/Reserve requirements
 Disabled
 Prefer not to have a full-time job
 Other
27. [Ask if Q21 = "Yes" OR Q22 = "Yes, on vacation, temporary illness, labor dispute, etc."] What is your current **principal** civilian employment? *By principal civilian employment, we mean the job at which you work the most hours.*
- An employee of a PRIVATE/PUBLIC company, business or individual, working for wages, salary, or commission
 An employee of a NOT-FOR-PROFIT, tax-exempt, or charitable organization
 A FEDERAL government employee
 A STATE government employee
 A LOCAL government employee (e.g., county, city, town)
 Self-employed in OWN business, professional practice, or farm
 Working WITHOUT PAY in a family business or farm
 Working WITH PAY in a family business or farm

28. [Ask if (Q27 = "An employee of a PRIVATE/PUBLIC company, business or individual, working for wages, salary, or commission" OR Q27 = "An employee of a NOT-FOR-PROFIT, tax-exempt, or charitable organization" OR Q27 = "A FEDERAL government employee" OR Q27 = "A STATE government employee" OR Q27 = "A LOCAL government employee (e.g., county, city, town)" OR Q27 = "Self-employed in OWN business, professional practice, or farm" OR Q27 = "Working WITHOUT PAY in a family business or farm" OR Q27 = "Working WITH PAY in a family business or farm")] Counting all locations where your current principal employer operates **in the United States**, what is the total number of persons who work for this employer?
- 1 to 9
 10 to 24
 25 to 49
 50 to 99
 100 to 499
 500 to 999
 1,000 or more
29. [Ask if Q13 = "No" AND (Q27 = "An employee of a PRIVATE/PUBLIC company, business or individual, working for wages, salary, or commission" OR Q27 = "An employee of a NOT-FOR-PROFIT, tax-exempt, or charitable organization" OR Q27 = "A FEDERAL government employee" OR Q27 = "A STATE government employee" OR Q27 = "A LOCAL government employee (e.g., county, city, town)" OR Q27 = "Self-employed in OWN business, professional practice, or farm" OR Q27 = "Working WITHOUT PAY in a family business or farm" OR Q27 = "Working WITH PAY in a family business or farm")] Is your current principal civilian employment the same as before your most recent activation?
- Does not apply; I did not have a civilian job prior to my most recent activation
 Yes
 No
30. [Ask if [AGRFLAG] = "Not AGR" AND Q13 = "Yes"] At the time of your most recent activation, were you enrolled in a civilian school? *Mark "Yes" if you were enrolled in the most recent academic semester or if you were enrolled for the next semester.*
- Yes
 No
31. [Ask if Q30 = "Yes"] At the time of your most recent activation, were you a full-time student or part-time student? *Full-time is considered an equivalent of 12 credit hours or more per semester. Part-time is considered an equivalent of less than 12 credit hours per semester.*
- Full-time
 Part-time
32. [Ask if [MTFLAG] = "Ask if Mil Tech" AND Q13 = "Yes"] In the week prior to your current activation, were you a military technician?
- Yes
 No
33. [Ask if ([RPROGCIV] = "IMA" OR ([AGRFLAG] = "Not AGR" AND ([RORG_CD] = "Navy Reserve" OR [RORG_CD] = "Marine Corps Reserve" OR Q32 = "No")) AND Q13 = "Yes")] In the week prior to your most recent activation, did you do **any** work for pay or profit? *Mark "Yes" even if you worked only one hour, or helped without pay in a family business or farm for 15 hours or more.*
- Yes
 No
34. [Ask if Q33 = "No"] In the week prior to your most recent activation, were you **temporarily** absent from a job or business?
- Yes, on vacation, temporary illness, labor dispute, etc.
 No
35. [Ask if Q34 = "No"] Were you looking for work during the 4 weeks prior to your most recent activation?
- Yes
 No

36. [Ask if Q35 = "Yes"] In the week prior to your most recent activation, could you have started a job if offered one, or returned to work if recalled?
- Yes, could have gone to work
 - No, because of my temporary illness
 - No, because of other reasons (in school, etc.)
37. [Ask if Q33 = "Yes" OR Q34 = "Yes, on vacation, temporary illness, labor dispute, etc."] In the week prior to your most recent activation, did you have a full-time civilian job (of 35 hours or more per week) that included benefits, as well as pay or salary?
- Yes
 - No
38. [Ask if Q33 = "Yes" OR Q34 = "Yes, on vacation, temporary illness, labor dispute, etc." OR Q29 = "No"] In the week prior to your most recent activation, what was your **principal** civilian employment? *By principal civilian employment, we mean the job at which you worked the most hours.*
- An employee of a PRIVATE/PUBLIC company, business or individual, working for wages, salary, or commission
 - An employee of a NOT-FOR-PROFIT, tax-exempt, or charitable organization
 - A FEDERAL government employee
 - A STATE government employee
 - A LOCAL government employee (e.g., county, city, town)
 - Self-employed in OWN business, professional practice, or farm
 - Working WITHOUT PAY in a family business or farm
 - Working WITH PAY in a family business or farm
39. [Ask if (Q38 = "An employee of a PRIVATE/PUBLIC company, business or individual, working for wages, salary, or commission" OR Q38 = "An employee of a NOT-FOR-PROFIT, tax-exempt, or charitable organization" OR Q38 = "A FEDERAL government employee" OR Q38 = "A STATE government employee" OR Q38 = "A LOCAL government employee (e.g., county, city, town)" OR Q38 = "Self-employed in OWN business, professional practice, or farm" OR Q38 = "Working WITHOUT PAY in a family business or farm" OR Q38 = "Working WITH PAY in a family business or farm")] Counting all locations where your principal employer (in the week prior to your most recent activation) operated **in the United States**, what is the total number of persons who worked for this employer?
- 1 to 9
 - 10 to 24
 - 25 to 49
 - 50 to 99
 - 100 to 499
 - 500 to 999
 - 1,000 or more

40. In what career field is your current or most recent civilian employment?

- Not applicable, I have never had civilian employment
- Administrative services (e.g., administrative assistant, secretary)
- Education (e.g., teacher, teacher's assistant)
- Child care and child development (e.g., attend to children at schools, businesses, private households, and child care institutions)
- Financial services (e.g., claim adjuster, credit analyst, accountant, financial counselor, banker, insurance agent)
- Health care practitioners and technical occupations (e.g., nurse, dental hygienist, pharmacist, medical records specialist, dentist, doctor, paramedic, optician, veterinarian)
- Health care support (e.g., home health aide, nursing assistant, occupational or physical therapy aid)
- Community and social services (e.g., mental health counselor, social worker, probation officers and correctional treatment specialists, school bus monitor)
- Communications and marketing (e.g., writer/editor, call center, film/TV, social media, web development)
- Retail and customer service (e.g., cashier, sales person, customer service representative, manager)
- Information technology (e.g., network analyst, database administrator)
- Software development (e.g., coding)
- Recreation and hospitality (e.g., restaurant, hotel business/management, personal trainer, ticket agent)
- Legal (e.g., lawyer, paralegal, legal assistant, mediator, magistrate)
- Protective services (e.g., correctional officer, firefighter, police officer, animal control worker, security guard)
- Transportation and material moving occupations (e.g., aircraft service attendant; parking attendant; bus, taxi, or truck driver)
- Skilled trades (e.g., electrician, cosmetology, plumber, construction, welder)
- Other occupations which require a state license
- Other occupations which do NOT require a state license

41. What barriers have you faced in entering your most recent or current career field?

Mark all that apply.

- Pay does not cover cost of child care
- Lack vocational training
- Lack required 2-year degree
- Lack required 4-year degree
- Lack required certification
- Lack transferability of certifications/licensure
- Lack experience
- Lack available/flexible child care
- Frequent moves
- Lack of jobs in my field in my current location
- Medical or health limitations
- Caregiver (non-child) requirements
- Lack of part-time options
- Lack of flexible hours/flexible schedule
- Not applicable

SATISFACTION

42. Taking all things into consideration, how satisfied are you, in general, with each of the following aspects of being in the National Guard/Reserve? Mark one answer for each item.

	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very satisfied
a. Your total compensation (i.e., base pay, allowances, and bonuses).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. The type of work you do in your military job.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Your opportunities for promotion in your unit.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. The quality of your coworkers in your unit.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. The quality of your supervisor in your unit.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

43. Overall, how satisfied are you with the military way of life?

- Very satisfied
- Satisfied
- Neither satisfied nor dissatisfied
- Dissatisfied
- Very dissatisfied

RETENTION

44. How many years have you spent in military service? *Do not count partial years. To indicate less than 1 year, enter "0". To indicate 35 years or more, enter "35".*

Include in military service years:

- *Time spent as an active duty Service member*
- *Time spent as a National Guard/Reserve component member, to include:*
 - *Time spent as a Drilling unit Reservist/ Traditional Guardsman/Troop Program Unit (TPU) Reservist*
 - *Time spent mobilized/activated on active duty*
 - *Time spent in a full-time, active duty program*
 - *Time spent in the Individual Ready Reserve (IRR)*
 - *Time spent as an Individual Mobilization Augmentee (IMA)*
 - *Time spent in the Standby Reserve*

		Years
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45. Suppose that you have to decide whether to continue to participate in the National Guard/ Reserve. Assuming you could stay, how likely is it that you would choose to do so?

- Very likely
- Likely
- Neither likely nor unlikely
- Unlikely
- Very unlikely

46. [Ask if Q5 = "Married" OR Q5 = "Separated" OR Q6 = "Yes"] In your opinion, how does your spouse/significant other view your participation in the National Guard/Reserve?

- Very favorably
- Somewhat favorably
- Neither favorably nor unfavorably
- Somewhat unfavorably
- Very unfavorably

47. In your opinion, how does your family view your participation in the National Guard/ Reserve?

- Very favorably
- Somewhat favorably
- Neither favorably nor unfavorably
- Somewhat unfavorably
- Very unfavorably

48. [Ask if Q21 = "Yes" OR Q22 = "Yes, on vacation, temporary illness, labor dispute, etc." OR Q33 = "Yes" OR Q34 = "Yes, on vacation, temporary illness, labor dispute, etc."] In your opinion, how does your supervisor at your principal civilian job view your participation in the National Guard/ Reserve?

- Does not apply; I do not have a supervisor at my principal civilian job
- Very favorably
- Somewhat favorably
- Neither favorably nor unfavorably
- Somewhat unfavorably
- Very unfavorably

49. [Ask if Q21 = "Yes" OR Q22 = "Yes, on vacation, temporary illness, labor dispute, etc." OR Q33 = "Yes" OR Q34 = "Yes, on vacation, temporary illness, labor dispute, etc."] In your opinion, how do your coworkers at your principal civilian job view your participation in the National Guard/ Reserve?

- Does not apply; I do not work with others at my principal civilian job
- Very favorably
- Somewhat favorably
- Neither favorably nor unfavorably
- Somewhat unfavorably
- Very unfavorably

DETAILED RETENTION

50. To what extent does military service provide you with the following opportunities? *Mark one answer for each item.*

	Very large extent	Large extent	Moderate extent	Small extent	Not at all
a. Opportunity to learn a new skill.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Opportunity to do an interesting job.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Opportunity to do something exciting.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Opportunity to have the challenge of military training.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Opportunity to travel/"get away".....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Opportunity to use educational benefits.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Opportunity to earn extra money.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Opportunity to earn credit toward a military pension.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Opportunity to perform a public service.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Opportunity to serve your country.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Opportunity to serve your local community.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Opportunity to serve with people you respect and enjoy being around.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

51. Are you already eligible for military retirement?

- Yes
- No

52. Suppose that you have to decide whether to continue to participate in the National Guard/Reserve. To what extent is each of the following a reason for you to leave? *Mark one answer for each item.*

	Very great extent	Great extent	Moderate extent	Slight extent	Not at all
a. Obligation of military service fulfilled.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Not eligible to reenlist.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Moving to another area.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Too hard to get to my Guard/Reserve unit.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Need the time for my education.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Unit drills conflict with my civilian job.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Unit drills conflict with my family activities.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Desire for more leisure time.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Dislike of my unit's training.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Unit's lack of modern equipment for training.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Bored with unit activities.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Insufficient pay.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Pace of promotions is too slow.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. Too many problems getting paid.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Activations/deployments.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Age/condition of unit training facilities.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

53. Suppose that you have to decide whether to continue to participate in the National Guard/Reserve. Which of the following would be the most important factor in this decision?

- Pay and allowances
- Military retirement system
- Health care
- Educational assistance
- Opportunities for training and professional development
- Quality of the work environment based on unit morale, camaraderie, and professionalism
- Pride in serving your country
- Other factor

TEMPO

54. [Ask if [AGRFLAG] = "Not AGR"] In the past 12 months, how many days (**full days, not drill periods**) did you spend in a compensated (pay or points) National Guard/Reserve status?

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Days

55. [Ask if [AGRFLAG] = "Not AGR"] In an average month when not activated, how many **unpaid** hours, off duty, do you spend on your **unit's business**? *For none, enter "0".*

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Hours

56. In the past 12 months, how many nights did you spend away from your home because of your military duties? *Do not include nights spent away from home before out-of-town drills.*

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Nights

57. In the past 12 months, have you spent more or less time away from your home than you expected when you first entered the National Guard/Reserve?

- Much more than expected
- More than expected
- Neither more nor less than expected
- Less than expected
- Much less than expected

58. What impact has time away (or lack thereof) from your home in the past 12 months had on your military career intentions?

- Greatly increased your desire to stay
- Increased your desire to stay
- Neither increased nor decreased your desire to stay
- Decreased your desire to stay
- Greatly decreased your desire to stay

READINESS

59. Overall, how well prepared are **you** to perform your wartime job?

- Very well prepared
- Well prepared
- Neither well nor poorly prepared
- Poorly prepared
- Very poorly prepared

60. Overall, how well prepared is **your unit** to perform its wartime mission?

- Very well prepared
- Well prepared
- Neither well nor poorly prepared
- Poorly prepared
- Very poorly prepared

61. How well has your training prepared you to perform your wartime job?

- Very well
- Well
- Neither well nor poorly
- Poorly
- Very poorly

STRESS

62. Overall, how would you rate the current level of stress in your **military** life?

- Much less than usual
- Less than usual
- About the same as usual
- More than usual
- Much more than usual

63. Overall, how would you rate the current level of stress in your **personal** life?

- Much less than usual
- Less than usual
- About the same as usual
- More than usual
- Much more than usual

**ATTITUDES TOWARD MILITARY SERVICE/
LIFESTYLE**

64. How much do you agree or disagree with each of the following statements about serving in the National Guard/Reserve? *Mark one answer for each item.*

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
a. I enjoy serving in the National Guard/Reserve.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Serving in the National Guard/Reserve is consistent with my personal goals.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. I would feel guilty if I left the National Guard/Reserve.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Generally, on a day-to-day basis, I am happy with my life in the National Guard/Reserve.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. It would be difficult for me to leave the National Guard/Reserve and give up the benefits that are available.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. I would not leave the National Guard/Reserve right now because I have a sense of obligation to the people in it.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Generally, on a day-to-day basis, I am proud to be in the National Guard/Reserve.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. If I left the National Guard/Reserve, I would feel like I had let my country down.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. I continue to serve in the National Guard/Reserve because leaving would require considerable sacrifice.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. I intend to leave the National Guard/Reserve at the next available opportunity.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

65. How satisfied are you with each of the following aspects of being in the National Guard/Reserve? *Mark one answer for each item.*

	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very satisfied
a. Military values, lifestyle, and tradition.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Amount of enjoyment from your National Guard/Reserve duty.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Your unit's morale.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Opportunities for leadership in your unit.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Opportunities to use your primary MOS/D/R/AFSC skills during unit drills.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

66. How satisfied are you with each of the following aspects of being in the National Guard/Reserve? *Mark one answer for each item.*

	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very satisfied
a. Types of assignments received.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Assignment stability.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Your personal workload.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Time required at National Guard/Reserve activities.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. The likelihood that you will be activated or deployed in the future.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. The likelihood that you will not be activated or deployed in the future.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Number of recent activations or deployments you have experienced.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

67. [Ask if Q10 = "No"] How satisfied are you with **not being included** in recent activations or deployments?

- Very satisfied
- Satisfied
- Neither satisfied nor dissatisfied
- Dissatisfied
- Very dissatisfied

68. How satisfied are you with each of the following aspects of being in the National Guard/Reserve? *Mark one answer for each item.*

	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very satisfied
a. Basic pay.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Military pay system.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Military retirement system.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

69. In the past 24 months, have you received special pays (e.g., incentive, reenlistment, continuation, hardship duty, hazardous duty pay, combat pay/tax benefit)?

- Yes
- No

70. [Ask if Q69 = "Yes"] How satisfied are you with special pays (e.g., incentive, reenlistment, continuation, hardship duty, hazardous duty pay, combat pay/tax benefit)?

- Very satisfied
- Satisfied
- Neither satisfied nor dissatisfied
- Dissatisfied
- Very dissatisfied

72. [Ask if (Q5 = "Divorced" OR Q5 = "Widowed") AND (Q8 a > "0")] Do you have child(ren) who are routinely enrolled in child care so you and your spouse can work?

- Yes
- No

73. [Ask if [(Q8 a > "0") AND (Q71 = "No" OR Q72 = "No")]] Do you need child care arrangements so you (and/or your spouse) can work?

- Yes
- No

74. [Ask if [(Q8 a > "0") AND (Q71 = "Yes" OR Q72 = "Yes")]] During the work day, do you routinely use the following sources of child care? *Mark "Yes" or "No" for each item.*

	Yes	No
a. ON-installation child care	<input type="checkbox"/>	<input type="checkbox"/>
b. OFF-installation child care.....	<input type="checkbox"/>	<input type="checkbox"/>

75. [Ask if [(Q8 a > "0") AND (Q71 = "Yes" OR Q72 = "Yes") AND (Q74 a = "Yes")]] How satisfied are you with each of the following aspects of ON-installation child care? *Mark one answer for each item.*

	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very satisfied
a. Availability of child care.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Quality of child care.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Affordability of child care.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Location of child care.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Operating hours of child care.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FAMILY LIFE

71. [Ask if (Q5 = "Married" OR Q5 = "Separated") AND (Q8 a > "0")] Do you have child(ren) who are routinely enrolled in child care so you and your spouse can work?

- Yes
- No

76. [Ask if [(Q8 a > "0") AND (Q71 = "Yes" OR Q72 = "Yes") AND (Q74 b = "Yes")]] How satisfied are you with each of the following aspects of OFF-installation child care? *Mark one answer for each item.*

	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very satisfied
a. Availability of child care.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Quality of child care.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Affordability of child care.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Location of child care.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Operating hours of child care.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

77. [Ask if Q8 a > "0"] Which of the following, if any, are barriers to using ON-installation child care during Reserve training exercises? *Mark all that apply.*

- Child care services are too expensive
- I want to have my child(ren) closer to home
- The hours of operation do not meet my needs
- I have concerns about the quality of care
- The waitlist is too long
- I have problems arranging for consistent transportation
- I prefer to have multiple children/siblings in the same facility
- Other
- Not applicable. There are no barriers to using ON-installation child care during Reserve training exercises.

78. [Ask if Q8 a > "0"] Which of the following, if any, are barriers to using OFF-installation child care during Reserve training exercises? *Mark all that apply.*

- Child care services are too expensive
- The hours of operation do not meet my needs
- I have concerns about the quality of care
- I have problems arranging for consistent transportation
- The waitlist is too long
- I prefer to have multiple children/siblings in the same facility
- Other
- Not applicable. There are no barriers to using OFF-installation child care during Reserve training exercises.

79. [Ask if Q7 = "Yes" AND Q8 a > "0"] To what extent do you feel that child care issues will impact whether you stay in the National Guard/Reserve?

- Very large extent
- Large extent
- Moderate extent
- Small extent
- Not at all

80. [Ask if Q5 = "Married" OR Q5 = "Separated"] Is your spouse **currently** serving in the military?

- Yes, on active duty (not as a member of the National Guard/Reserve)
- Yes, as a member of the National Guard/Reserve in a full-time active duty program (AGR/FTS/AR)
- Yes, as a traditional National Guard/Reserve member (e.g., drilling unit, IMA, IRR)
- No

81. [Ask if (Q5 = "Married" OR Q5 = "Separated") OR Q6 = "Yes"] To what extent do you and your spouse/significant other agree on your **National Guard/Reserve** career plans?

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

82. [Ask if (Q5 = "Married" OR Q5 = "Separated") OR Q6 = "Yes"] To what extent does your spouse/significant other have a choice in whether you stay in the National Guard/Reserve?

- Very large extent
- Large extent
- Moderate extent
- Small extent
- Not at all

83. [Ask if (Q5 = "Married" OR Q5 = "Separated" OR Q6 = "Yes") AND Q13 = "Yes"] Were any of your deployments in the past 24 months longer than your spouse/significant other expected?

- Yes
- No

FINANCIAL WELL-BEING AND EDUCATION

84. Which of the following **best** describes your (and/or your spouse's) financial condition?

- Very comfortable and secure
- Able to make ends meet without much difficulty
- Occasionally have some difficulty making ends meet
- Tough to make ends meet but keeping your head above water
- In over your head

85. Compared to 12 months ago, is your financial situation better, worse, or has it stayed the same?

- Much better
- Somewhat better
- Stayed the same
- Somewhat worse
- Much worse

86. [Ask if Q85 = "Much better" OR Q85 = "Somewhat better"] Which of the following are reasons why your financial situation is **better** than it was 12 months ago? *Mark "Yes" or "No" for each item.*

	Yes	No
a. Change related to your employment (e.g., new job, increase in pay)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Change related to your spouse's employment (e.g., new job, increase in pay).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Change in your family situation (e.g., got married or divorced, fewer children living at home).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Reduction in debt and/or expenses (e.g., paid off credit card, student loan, or other debt).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Better financial management (e.g., used financial education strategies, increased savings, followed budget).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

87. [Ask if Q85 = "Much worse" OR Q85 = "Somewhat worse"] Which of the following are reasons why your financial situation is **worse** than it was 12 months ago? *Mark "Yes" or "No" for each item.*

	Yes	No
a. Change related to your employment (e.g., lost job, decrease in pay)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Change related to your spouse's employment (e.g., lost job, decrease in pay, could not find job).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

	Yes	No
c. Change in your family situation (e.g., got married or divorced, had a baby, provided financial support for family).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Increased debt and/or expenses (e.g., unplanned expenses, additional loans).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Financial management challenges (e.g., used savings, did not follow budget).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

88. How well does each statement describe you or your situation? *Mark one answer for each item.*

	Not at all	Very little	Somewhat	Very well	Completely
a. Because of my money situation, I feel like I will never have the things I want in life.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. I am just getting by financially.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. I am concerned that the money I have, or will save, won't last.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

89. How often does each of the following statements apply to you? *Mark one answer for each item.*

	Never	Rarely	Sometimes	Often	Always
a. I have money left over at the end of the month.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. My finances control my life.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

90. Which of the following statements **best** describes your (and your spouse's, if applicable) saving or investment habits?

- Usually spend more than income—unable to save or invest
- Usually spend about as much as income—unable to save or invest
- Usually spend less than income—save or invest whatever is left over at the end of the month
- Usually spend less than income—save or invest regularly by putting money aside each month

91. How much do you (and your spouse, if applicable) have in an emergency savings fund, in terms of your **average** monthly expenses?

- Less than 1 month
- Between 1 and 3 months
- Between 4 and 6 months
- More than 6 months
- I do not have an emergency savings fund

92. Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? *If you would use more than one method to cover this expense, please mark all that apply.*

- Put it on my credit card and pay it off in full at the next statement
- Put it on my credit card and pay it off over time
- With the money currently in my checking/savings account or with cash
- Using money from a bank loan or line of credit
- By borrowing from a friend or family member
- Using a payday loan, deposit advance, or overdraft
- Using a loan or grant from a military aid society (e.g., Army Emergency Relief, Navy-Marine Corps Relief)
- By selling something
- I wouldn't be able to pay for the expense right now

93. Which best describes how you (and/or your spouse if applicable) have paid bills over the last **12 months**?

- Paid bills on time
- Paid most bills on time
- Paid some bills on time
- Paid very few bills on time

94. In the **past 12 months**, which of the following options **best** describes how you most frequently pay credit card debt?

- Pay credit card balance in full each month
- Pay more than minimum payment but not full balance
- Pay only minimum payment
- I do not use credit cards

95. In the **past 12 months**, did any of the following happen to you (and/or your spouse, if applicable)? *Mark "Yes" or "No" for each item.*

	Yes	No
a. Failed to make a monthly/minimum payment on your credit card	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Failed to make a rent or mortgage payment.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Had a debt referred to a collection agency.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Had telephone, cable, or Internet shut off.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Had water, heat, or electricity shut off.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Failed to make a vehicle payment.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Had a vehicle repossessed.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. Filed for personal bankruptcy.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
i. Paid overdraft fees to your bank or credit union.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
j. Borrowed money from family and/or friends to pay bills.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
k. Took money out of a retirement fund or investment to pay bills.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
l. Had personal relationship problems with your partner due to finances.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
m. Received a notification about your security clearance due to your financial condition.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
n. Had adverse personnel action due to your financial condition.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
o. Provided unplanned financial support to a family member who did not live with you.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

96. In the **past 12 months**, have you (and/or your spouse, if applicable) used any of the following financial products or services? *Mark "Yes" or "No" for each item.*

	Yes	No
a. Overdraft protection for bank account, loan, or line of credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Buy Now Pay Later product.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Payday loan.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Vehicle title loan (a loan where you obtain money by providing a vehicle title as collateral).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Cash advance on a credit card.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Pawn loan.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Loan or grant from a military aid society (e.g., Army Emergency Relief, Navy-Marine Corps Relief Society, Air Force Aid Society, Coast Guard Mutual Assistance).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. Other loan or advance (e.g., mobile app).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

97. How often do you engage in the following activities in order to manage your finances? *Mark one answer for each item.*

	Always	Often	Sometimes	Never
a. Make short-term financial plans (e.g., renting a house, purchasing a vehicle, saving for vacation, medical/dental/vision expenses).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Make and/or monitor long-term financial plans (e.g., home ownership, retirement, insurance, children's college education).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Follow a monthly budget or spending plan.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Contribute to a savings account for emergency savings or other savings goal.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Review your Leave and Earnings Statement (LES).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Contribute to a retirement account (e.g., the Thrift Savings Plan (TSP), IRA, 401(k)).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Monitor your credit score/rating.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

98. From which of the following resources have you received information, training, or counseling on **any** financial topic? *Mark "Yes" or "No" for each item.*

	Yes	No
a. Military financial training, class, or seminar (online or classroom)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Military financial counseling (in-person, by telephone, or virtually).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Unit leadership or financial specialist within your unit (e.g., Command Financial Specialist, Corporal for Financial Fitness, Command Financial NCO).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Military aid society (e.g., Army Emergency Relief, Navy-Marine Corps Relief Society, Air Force Aid Society, Coast Guard Mutual Assistance).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. On-base financial institution (e.g., bank or credit union).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Online military resource(s) (e.g., Office of Financial Readiness, Sen\$e app, Military OneSource, Service or installation financial readiness program).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Non-military financial counselor, advisor, or other resource (e.g., social or charitable organizations, online blogs and articles).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. Family/friends/peers.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

99. Please indicate whether the following are financial goals for you (and your spouse, if applicable). *If a goal does not apply to you, please select "No, this is not a goal for me/us." Mark one answer for each item.*

	I/we have met this goal	No, this is not a goal for me/us	Yes, this is a goal for me/us
a. Saving for retirement.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Saving for child(ren)'s education.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Saving for a safety net/emergency fund.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Paying off your education-related loans (e.g., federal or private student loans).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Being free of debt, except for mortgage.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Buying a home.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Saving for a major purchase (e.g., vehicle, vacation, household items).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

100. If you were to set a financial goal for yourself today how confident are you in your ability to achieve it?

- Not at all confident
- Not very confident
- Somewhat confident
- Very confident
- Don't know

The Department of Defense is interested in assessing the overall financial literacy and preparedness of military members. By completing the next set of items, you will help the Department determine how well military members understand a variety of financial-related topics. *For each question or statement, please select the BEST response. If you are not sure about an answer, please select "Don't know."*

101. Suppose you had \$100 in a savings account and the interest rate was 2% per year. After five years, how much do you think you would have in the account if you left the money to grow?

- More than \$102
- Exactly \$102
- Less than \$102
- Don't know

102. Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?

- More than today
- Exactly the same
- Less than today
- Don't know

103. Is the following statement true or false?
A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage, but the total interest paid over the life of the loan will be less.

- True
- False
- Don't know

104. Is the following statement true or false?
Buying a single company's stock usually provides a safer return than a stock mutual fund.

- True
- False
- Don't know

105. Which of the following does not impact your credit score?

- Paying bills on time
- Checking your own credit score
- The percentage of available credit used
- Applying for new credit
- Don't know

106. Under the Blended Retirement System (BRS), the government will contribute 1% of your base pay to your Thrift Savings Plan (TSP) account and match up to an additional ___ percent based on your TSP contribution after you are vested in TSP.

- 4% for a total of 5%
- 5% for a total of 6%
- There is no government match
- Don't know

FOOD ASSISTANCE

107. In the past 12 months, have you and/or your family used a commissary?

- Yes
- No, although a commissary was available
- No, a commissary was not available

108. [Ask if Q107 = "Yes"] In the past 12 months, how often, on average, do you and/or your family shop at a commissary?

- Daily
- More than once a week
- Weekly
- 2-3 times a month
- Once a month
- Less than once a month

109. [Ask if Q107 = "Yes"] On average, what percentage of commercial retail prices do you think you and/or your family have saved in the past 12 months by shopping at the commissary?

- 0%
- 1-5%
- 6-10%
- 11-20%
- 21-30%
- 31-40%
- 41% or more

110. [Ask if Q107 = "Yes"] Think about the quality of your experiences with military commissaries in the past 12 months. How would you and/or your family rate the following: Mark one answer for each item.

	Excellent	Very good	Good	Fair	Poor
a. Convenience of store locations.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Convenience of store hours.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Prices for products, given the quality.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Variety and selection of merchandise.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Availability of merchandise.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

	Excellent	Very good	Good	Fair	Poor
f. Courtesy and helpfulness of staff.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Layout and cleanliness of the store.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. Speed of the checkout process.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
i. Ability to provide brand name products.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
j. Frequency of sales and promotions.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

111. Choose the best statement that represents your home/barracks/dorm/ship **TODAY** (where you are living now): *Mark all that apply.*

- Kitchen with major appliances (e.g., refrigerator, stove, microwave) and food prep/cooking supplies.
- Shared kitchen in building with major appliances and food prep/cooking supplies.
- Shared kitchen in building with major appliances, without any food prep/cooking supplies.
- No kitchen in building, but have mini-refrigerator and microwave in room.
- Room/Rack without any food prep/cooking capability.

112. In a typical week, how many meals do you get at the military dining facility (DFAC)/galley?

		Meals
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113. When you don't eat at the military dining facility (DFAC)/galley, what are the reasons? *Mark all that apply.*

- Not applicable (I always go to the DFAC/galley)
- No DFAC/galley available or closed
- No transportation to get there
- Lines are too long to wait
- Not enough time
- Don't like the food at the DFAC/galley
- Eat at home or bring food from home
- Prefer to eat at fast food or other local restaurant
- Other

114. Are you and/or your family currently receiving support from **any** of the following nutrition assistance resources? *Mark all that apply.*

- SNAP (Supplemental Nutrition Assistance Program/ Food Stamps)
- WIC (Women, Infants, and Children) program
- National School Lunch Program (children receive free or reduced meals at school)
- Food banks or pantries, on or off the military installation
- Grocery, commissary, or food gift cards from Chaplains or other military leadership
- Some other assistance resource
- No, I am not using any nutrition assistance resource

115. Do you have any additional feedback related to access to quality food for you and your family? *Please do not include any personally identifiable information (e.g., names, addresses).*

TRANSITION ASSISTANCE

Title 10, U.S. Code, Chapter 58, includes steps to improve the Transition Assistance Program (TAP) for Service members. The statute made participation in several components of TAP mandatory for all Service members, including National Guard and Reserve members who have completed 180 **continuous** days or more on active duty. DoD policy directs that these Service members need to attain Career Readiness Standards, have a viable Individual Transition Plan (ITP), and participate in Capstone to better prepare them for a successful transition from military to civilian life.

116. Before taking this survey, were you familiar with the requirements that all Service members (including National Guard and Reserve members who have been activated or mobilized for 180 continuous days or more on active duty after being called up voluntarily or involuntarily) must participate in the Transition Assistance Program (TAP) and attain Career Readiness Standards for their transition to civilian life?

- Yes
- No

The Transition Assistance Program (TAP) is mandatory for National Guard and Reserve members who have completed 180 continuous days or more on active duty, not including time spent in training or attending professional military education (PME).

117. Since 1 January 2014, have you ever served, or are you currently serving, 180 continuous days or more on active duty? Do not count time spent in training or PME.

- No
- Yes, I have served 180 continuous days or more on active duty since 1 January 2014, but I am not currently serving on active duty.
- Yes, I am currently serving in an active duty status for a time period that will total 180 continuous days or more.

118. [Ask if Q120 = "Yes, I have served 180 continuous days or more on active duty since 1 January 2014, but I am not currently serving on active duty." OR Q120 = "Yes, I am currently serving in an active duty status for a time period that will total 180 continuous days or more."] Have you taken the Transition Assistance Program (TAP)?

- Yes, I have taken the curriculum
- No, but I plan to take the curriculum
- No, and I do not plan to take the curriculum

119. [Ask if (Q120 = "Yes, I have served 180 continuous days or more on active duty since 1 January 2014, but I am not currently serving on active duty." OR Q120 = "Yes, I am currently serving in an active duty status for a time period that will total 180 continuous days or more.") AND Q121 = "No, and I do not plan to take the curriculum"] Why are you are not planning to take the Transition Assistance Program curriculum—Transition GPS? Mark "Yes" or "No" for each item.

	Yes	No
a. The location offering the curriculum is/was geographically remote/too far away from me.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. The curriculum is not/was not offered at my location.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. The curriculum is not/was not offered at a convenient time for me.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. My commander/supervisor will not/did not allow me to attend.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. I do not/did not feel like I needed to learn the material in the curriculum.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

	Yes	No
f. I do not/did not know enough about the curriculum to take the class.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Personal reasons/convenience.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. Other reason(s).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

120. [Ask if (Q120 = "Yes, I have served 180 continuous days or more on active duty since 1 January 2014, but I am not currently serving on active duty." OR Q120 = "Yes, I am currently serving in an active duty status for a time period that will total 180 continuous days or more.") AND Q121 = "Yes, I have taken the curriculum"] How much do you agree or disagree with each of the following statements about the Transition Assistance Program (TAP) curriculum—Transition GPS? Mark one answer for each item.

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
a. Overall, the TAP was beneficial in helping me gain the information and skills I need to better plan my transition back to my post-activation/mobilization civilian career.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. The TAP enhanced my confidence in planning for my post-activation/mobilization civilian career....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. I will use what I learned in the TAP in my post-activation/mobilization civilian career.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. The TAP was useful in my preparation for my post-activation/mobilization civilian career.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. The location of the TAP classes was convenient for me.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

121. Which of the following topics concerning the transition to post-activation/mobilization civilian life are of interest to you? Mark "Yes" or "No" for each item.

	Yes	No
a. Counseling on transition services and benefits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Federal employment assistance.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Private employment assistance.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Veterans Affairs (VA) benefits.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Financial planning.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Career planning.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Military Occupation Code (MOC)/Military Occupational Specialty (MOS)/Rating/Air Force Specialty Code (AFSC) conversion to civilian skills.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. Support systems, mentoring, family care issues, and stress management.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
i. Relocation assistance.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
j. Individual Transition Plan assistance.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
k. Entrepreneurship (small business) opportunities.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
l. Accessing higher education (colleges and universities).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
m. Career technical training and vocational training.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
n. Licenses and credentials.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
o. Resilience training.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
p. Preparing your family for the transition.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

EXIT SURVEYS

122. Military members are sometimes asked to complete exit interviews or exit surveys when they leave commands or are about to leave their Service. In the past 5 years, have you been asked to complete a military exit interview or military exit survey? Mark one answer.

- Yes, exit interview only
- Yes, exit survey only
- Yes, both an exit interview and an exit survey
- No, neither an exit interview nor an exit survey
- Don't know

123. [Ask if Q125 = "Yes, an exit interview only" OR Q125 = "Yes, an exit survey only" OR Q125 = "Yes, both an exit interview and an exit survey"] Please describe your exit interview and/or your exit survey? Please do not include any personally identifiable information (e.g., names, addresses).

TAKING THE SURVEY

124. Thank you for participating in the survey. There are no more questions on this survey. If you have comments or concerns that you were not able to express in answering this survey, please enter them in the space provided. Your comments will be viewed and considered as policy deliberations take place. Any comments you make on this questionnaire will be kept confidential. Do not include any personally identifiable information (PII) in your comments. However, if OPA or its data collection contractor perceives comments as a direct threat to yourself or others, out of concern for your welfare, OPA may contact an office in your area for appropriate action. Your feedback is useful and appreciated.

125. [Ask if Q1 = "No, I separated or retired"]

Based on your answer to the previous question, you are ineligible to take this survey. If you feel you have encountered this message in error, click the back arrow button and check your answer(s).

To submit your answers click *Submit*. For further help, please call our Survey Processing Center toll-free at 1-800-881-5307 or e-mail rc-survey@mail.mil.
