# Military OneSource: Its Use, Impact and Effectiveness

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## **Executive Summary**

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Four sources of quantitative and qualitative data were used to assess 1) the extent of overall use of OneSource, 2) reasons for non-use, 3) use of specific OneSource services, 4) clients' perceptions of the effectiveness with which the service met their concerns, 5) the impact of the service, 6) client satisfaction with the service, 7) the time it saved clients, 8) client subjective reactions to OneSource, and 9) professional assessment of the quality of OneSource. Major findings included:

- 1. About one in 20 (5 percent) of military members used the service in the past 12 months. This is comparable to use in civilian population work-life programs. There was considerable variability around the overall mean with high and very high users including members of the Navy, warrant officers, the widowed, overseas members, those with some college, E5-E9 enlisted persons, and members who are separated. Very low or low use groups included members of the Air Force, 01-03 officers, those with no college, Asians, those who are not currently married, and those who were never married.
- 2. The predominant reason for non-use (which was impacted very little by member characteristics) was not being familiar (81 percent) with the service followed by a belief that it was not relevant (17 percent) to members' current needs. There was little evidence that non-users avoided OneSource because of negative beliefs about the service. The service would probably be used much more if members were more aware of it.
- 3. Using the Internet to garner information from OneSource was by far the most used specific service (96 percent among those who used any service in the past 12 months), and arranging face-to-face counseling was the least used (eight percent). Using email to contact OneSource or using the telephone for consultation were intermediate activities. The Internet was also the only specific service where the modal frequency of use was "two to three times" in the past 12 months. For the other three specific services, the mode was only "one time." Member characteristics tended not to be related to use of specific services. Interestingly, however, the percentage of minority members who used the more personal methods of accessing OneSource (email, the telephone, and arranging face-to-face counseling) was greater than that for Whites. OneSource appeared to offer a number of services that were attractive to minority members. Divorced subjects also used each of the four specific services more often than married and especially never married respondents.
- 4. Using OneSource appeared to reduce the concerns of members across six areas of their lives including deployment- related stress, reunion-related stress, personal relationships, personal stress, financial stress, and work related stress. These changes occurred across almost all member groups. Although these changes were not large they were very consistent and suggest that OneSource had a broad impact on the lives of participants.
- 5. Most respondents said that OneSource had a positive impact regarding the most important reason or issue for which they had contacted the service. The greatest impact was related to "getting the problem solved" where 68.3 percent of respondents reported positive or very positive impact. Impacts on level

of stress about their concerns, commitment to the military, and satisfaction with the military were somewhat less but still predominantly positive. However, a small but significant percentage (seven to 12 percent) of subjects said OneSource had a negative impact—although this is also true of other human services like counseling. Impact was little affected by member characteristics.

- 6. Client satisfaction ratings of OneSource were very high. 89.2 percent of respondents agreed or strongly agreed that they would recommend the service, 82.8 percent responded similarly that the service made it less stressful to research options; and 82.9 percent agreed or strongly agreed that by offering the service the military supported them to address quality of life issues. Satisfaction scores appeared to remain high with the passage of time, although there was a significance decrease on the extent to which the service reduced stress to "research options" regarding services between an administration of this item by Ceridian and a later administration by MFRI using the same subjects.
- 7. Users reported that the median number of hours saved through the service was three hours. 64.8 percent indicated that the service saved them 5 hours or less, but a sizable minority (21.3 percent) said it saved them ten hours or more. The results on hours saved were significantly lower in the MFRI survey than reported by the same subjects in a previous Ceridian survey. In the MFRI administration, respondents also reported lower levels of satisfaction with timed saved by the service.
- 8. Focus group participants offered both concerns about and praise for OneSource. Concerns included its not being well advertised, possible duplication of services, being a questionable use of resources, its not being personal, and fears about confidentiality (not confirmed in the quantitative data). Praise was offered for its value in isolated locales, excellence in offering information, 24/7 availability and timeliness of responses, its being free, its value for moving and deployment/reunion issues, confidentiality, offering one-stop shopping, and quality of OneSource personnel. Members were much less likely to be aware of OneSource than staff. Within members, the OCONUS subgroup was more positive than the CONUS subgroup—70 percent of which had either not heard of OneSource or used it. Within staff, both OCONUS and CONUS sub-groups had similar positive reactions, but differed in their concerns about OneSource.
- 9. A site visit by the first author confirmed the positive professional opinion of those who selected the Ceridian corporation to offer the service in the first place. The service offers high quality information from the best professional resources. OneSource takes great advantages of economies of scale to offer in-depth timely information that only a large professional organization could provide.
- 10. Overall, within the methodological limits of the studies reported, we found that for people who use it, OneSource addressed members concerns, had a positive impact, saved a modest amount of time, and created a very satisfactory user experience. Efforts should be made to make more members aware of OneSource and to find better ways to co-ordinate services within the military.

### Introduction

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### Introduction

Given the government's major financial commitment to the military OneSource program, an independent evaluation seems prudent. This report, completed by the Military Family Research Institute (MFRI) at Purdue University, used four sources of data to address the following nine research questions:

- 1. What percentage of members used military OneSource and how does overall use vary depending on members' characteristics?
- 2. Among those who have not used military OneSource, what is the primary reason for non-use and how is non-use related to member characteristics?
- 3. Which specific OneSource services are used and how does use of these services vary by member characteristics?
- 4. How effectively does OneSource address the concerns of clients?
- 5. To what extent does OneSource impact the lives of clients?
- 6. How satisfied are OneSource clients?
- 7. How much time does OneSource save clients?
- 8. What were the subjective responses of potential clients regarding the perceived strengths and limitations of OneSource?
- 9. Does OneSource offer a high quality service as evaluated by professionals?

The data for the first three research questions were from the large nationally representative December, 2004 Status of Forces Survey, which included some questions about OneSource submitted by MFRI. Data for questions four through seven came from a survey conducted by MFRI in cooperation with the Ceridian Corporation, who offers OneSource to the military through a contract. Ceridian gave MFRI access to OneSource clients who gave permission to be independently evaluated by MFRI. MFRI took sole responsibility for questionnaire construction and data analysis. Data for question eight came from transcripts of 27 focus groups conducted by MFRI at military installations around the world. The response to question nine was based on a field trip to the Ceridian office in suburban Philadelphia by the first author of this report.

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# **Findings**

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### **Findings**

#### Status of Forces Survey Results

The data for research questions 1-3 were taken from the Status of Forces Survey of December 2004. The survey was completed by 10,621 respondents. Given the large sample size and the scientific method of data collection, responses are believed to be an excellent approximation of the population parameters for members of the military. We analyzed raw data provided to MFRI by the Defense Manpower Data Center (DMDC).

The Military Family Research Institute (MFRI) submitted a series of questions for inclusion in this study. The following questions were included to assess *overall* use of the service, reasons for *not* using, and use of the four major *specific* services offered by Military OneSource:

- Have you used the Military OneSource website or 1-800 help-line service in the past 12 months?
  - Yes
  - No
- What is the primary reason you have not used Military OneSource?
  - Not familiar with Military OneSource
  - Not relevant, I did not have any issues I needed information or referrals for
  - Concerned about confidentiality
  - Thought I could get help elsewhere
  - I heard Military OneSource was not useful
  - Military OneSource was hard to use
- How many times have you accessed Military OneSource via the Internet in the past 12 months?
  - Zero times
  - 1 time
  - **2-3** times
  - 4-5 times
  - 6-10 times
  - 11 or more times
- How many times have you emailed Military OneSource in the past 12 months?
  - (same choices as above)
- How many times have you talked on the telephone with a Military OneSource consultant in the past 12 months?
  - (same choices as above)
- How many times have you used Military OneSource to arrange face to face counseling sessions in the past 12 months?
  - (same choices as above)

Unfortunately, space constraints did not permit the inclusion of questions about member satisfaction or the impact of OneSource. These questions were included in additional data collected by MFRI, which is described later.

### Research Question 1: What percentage of members used military OneSource and how does overall use vary depending on members' characteristics?

Overall use (Yes vs. No) of Military OneSource by member characteristics is depicted in Figures 1-5. Because (as noted above) the sample probably reflects the population parameters, all of the differences in these figures are statistically significant.

Figure 1

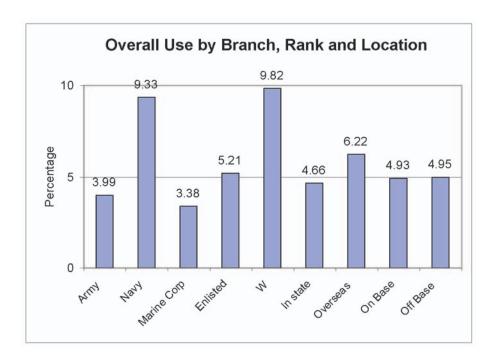


Figure 2

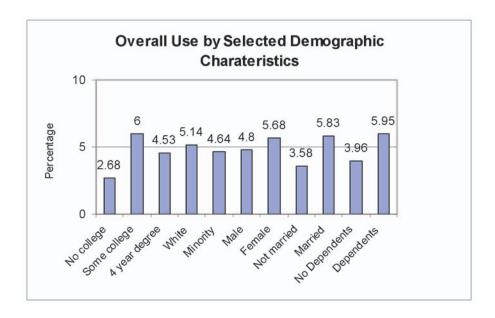


Figure 3

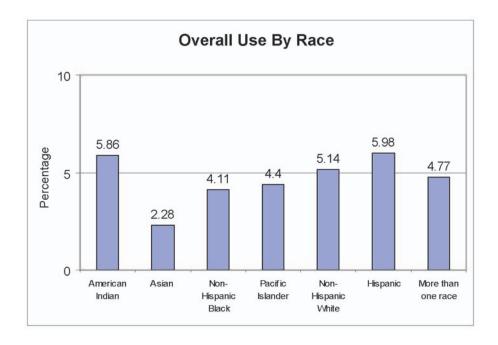


Figure 4

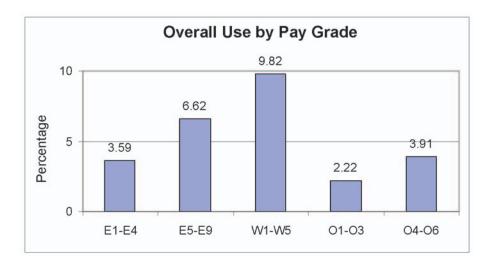


Figure 5

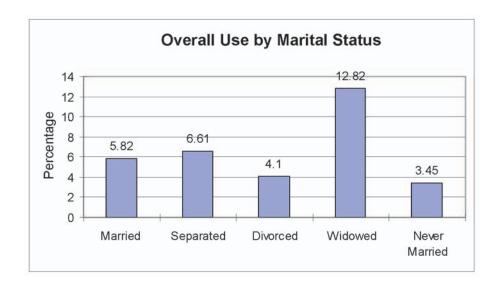


Figure 1 shows overall use by all military members, branch, rank and location. Five percent (or one in 20—this mean is represented by the horizontal line in the figures) of all military members had used OneSource at least once in the past year. This rate is comparable to the utilization rate reported in non-military work life settings.

Figures 1-5 demonstrate that there was considerable variability around the overall mean of five percent. As Figure 1 makes dramatically clear, the overall rate of use was more than three times higher in the Navy (9.33) than in the Air Force (2.64). Nonetheless, there is considerable variability in the extent of Military OneSource penetration (use among the Navy is at least twice that of any other branch); and may reflect differences in the extent to which the program is being publicized.

Overall use was greater among enlisted members (5.21) than among officers (2.97). However, when warrant officers (9.82) were included, these differences diminished somewhat (to about 5 to 4). As Figure 4 on pay grade makes clear, use increased as pay grade increased through the enlisted pay categories and into warrant officers (E1-E4, 3.59; E5-E9, 6.62; W1-W5, 9.82). We saw a similar climb (but dropping down first to a much lower rate) among O1-O3 officers (2.22) and 04-06 officers (3.91).

Returning to Figure 1, there was a higher rate of utilization among members stationed OCONUS (6.22) versus CONUS members (4.66), which may reflect favorably on OneSource's importance in areas where there are presumably fewer available services.

Figure 2 depicts overall use by selected demographic characteristics. The relationship of use and education was curvilinear in that those with some college (6.00) were more than twice as likely to use as those with no college (2.68). However, college graduates (4.53) used the service less than those with some college (perhaps reflecting the lower use noted above among 01-06 officers. Females (5.68) were somewhat more likely to use the service than males (4.80), perhaps reflecting the societal tendency for females to be more willing to ask for help.

Whites (5.14) used the service somewhat more than minorities (4.64) as a group. However, as Figure 3 on race makes clear, there is considerable variability in use among the different racial groups. Hispanics (5.98) and American Indians (5.86) actually used the service *more* than non-Hispanic whites, although Asians

(2.28) had by far the lowest rate of utilization followed by non-Hispanic Blacks (4.11).

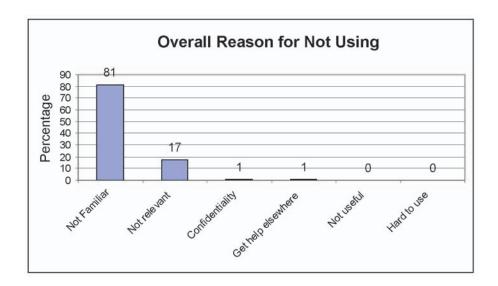
Returning to Figure 2, married respondents (5.83) were much more likely to use OneSource than non-married (3.58) subjects. Similarly, those with dependents (5.95) were much more likely to use OneSource than those without dependents (3.96). However, as Table 5 on marital status makes clear, widowed (12.82) and separated (6.61) groups were greater users than those who are currently married (5.83). Those who were never married (3.45) also use the service very little. Taken together, one is much more likely to use OneSource if he/she has been married at some time, has dependents, (and has special urgent needs like being separated or widowed).

In summary, very high use groups (7% or greater) included members of the Navy, warrant officers, and the widowed. High use groups (6% or greater) included overseas members, those with some college, E5-E9 enlisted persons, and members who were separated.

Very low use groups (3% or lower) included members of the Air Force, 01-03 officers, those with no college, and Asians. Low use groups (4% or less) included members of the Army and the Marines, E1-E4 enlisted members, those who are not married currently, and those who were never married.

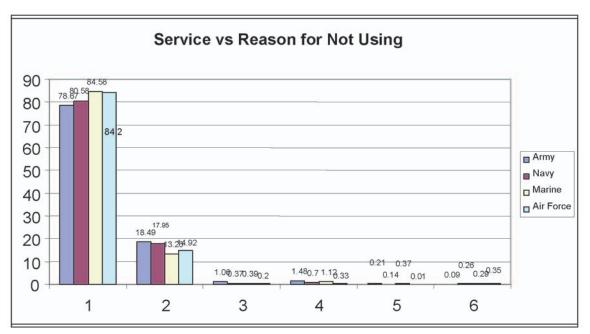
Research Question 2: Among those who have not used military OneSource, what is the primary reason for non-use and how is non-use related to member characteristics?

Figure 6



As Figure 6 makes clear, non-users predominantly (in over 4 out of 5 cases, 81 percent of the time) reported they were "not familiar" with the service. The second reason (17 percent) was that the service was considered" not relevant" ("I did not have any issues I needed information or referrals for"). Overall only about one percent of respondents said they had concerns about confidentiality, or thought they could get service elsewhere. Less than one percent of members indicated they had heard Military OneSource was not useful, or believed that Military OneSource was hard to use. Thus, negative opinions were very infrequent in this representative sample.

Figure 7



Controlling for member characteristics (using any of the breakdowns noted under research question #1 did not change the rank order of responses to this question. Figure 7, for example, illustrates branch of service by reason for non-use. There was some variability in that, for example, members in the Marine Corps (84.5) and Air Force (84.2) were more likely than members of the Army (78.7) or Navy (80.6) to say that they were not familiar with OneSource—which may explain the lower use of OneSource among the Marines and Air Force. However, regardless of branch of service, the primary reason for non-use (hovering around the mean of 81 percent) was always "not familiar" followed by "not relevant." Options three ("concerned about confidentiality") and four ("thought I could get help elsewhere") got only a smattering of endorsements and options five ("OneSource was not useful) and six ("OneSource was hard to use) engendered negligible endorsements. This pattern was the same regardless of rank, pay grade, location, education, gender, race, family or marital status.

One not surprising theme that does appear in the data is that the groups who were most likely to use the service (research question #1) were least likely to say they were "not familiar" with it.

In only a few subgroups did the percentage of respondents indicating "concerned about confidentiality" reach even two percent. These included warrant officers, Army enlisted E5-E-9 members, and Non-Hispanic Blacks. Since these numbers are within the margin of error, they are probably not interpretable. Similarly only a few groups reached a level of two percent on option 4 ("thought I could get help elsewhere"): Hispanics, Army enlisted E1-E4 and E5-E9. Again, these results are within the margin of error.

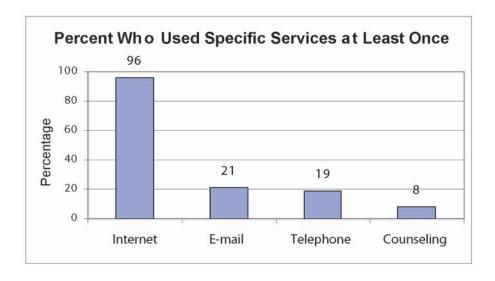
It is striking that not a single subgroup reached a level of two percent on option five ("was not useful") and only one subgroup even reached a level of one percent. Similarly, no subgroup reached a level of two percent on option #6 ("hard to use) and only two subgroups reached a level of even one percent.

In summary, although member characteristics had a profound impact on overall use (research question #1), these characteristics had no impact on research question #2. All subgroups of those who had not used the service overwhelmingly endorsed "not familiar" followed by "not relevant." There was no evidence that Military OneSource had "bad press" among respondents to this survey. The 81 percent "not familiar with

Military OneSource, "in conjunction with the dearth of negative evaluations and the five percent overall use rate reported in the previous research question, engenders hope that greater awareness could lead to greater participation.

Research Question #3: Which specific OneSource services are used and how does use of these services vary by member characteristics?

Figure 8



#### Internet

As Figure 8 makes very clear, of the four primary services offered, members who used at least one of the services in the past 12 months were most likely to have used the Internet (96.0 percent) to access Military OneSource. The web site offers a large menu of information on a variety of topics of use to members on themes like marriage, parenting, money management, dealing with stress, and deployment.

Figure 9

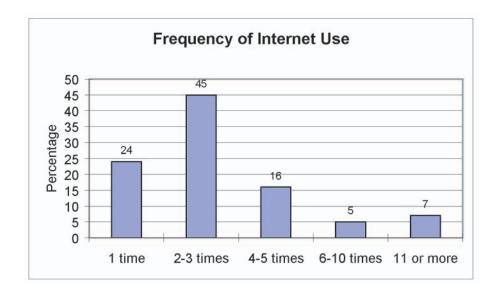


Figure 9 indicates that among those who accessed the service on the Internet, the largest group (45 percent) logged on 2-3 times during the past 12 months. The second largest group (24 percent) used the Internet once during the same time. High frequency users, defined as those who used this service four or more times, comprised 28 percent of the sample; and very high frequency users (11 or more times) seven percent of subjects.

Regarding characteristics of members, there were some significant differences by member characteristics. However, the reader should note that a high percentage of all categories of members used the Internet to access OneSource. Therefore these differences are only *relative* differences among groups of people all of whom predominantly had used the Internet. Some analyses by member sub-groups could not be completed due to low cell sizes.

With these caveats in mind, there was a fairly large disparity between the percentages that accessed the service through the Internet in the Navy (99 percent) versus the Army (91 percent), whose relatively low rates were largely explained by the relatively low use among Army enlisted personnel (90 percent). Among all services there was also a significant difference among the lower paid enlisted ((92 percent) versus the higher paid enlisted (98 percent). Not surprisingly, there was also considerable disparity between those who had no college (93 percent) versus those with four year degrees (99 percent) or graduate degrees (97 percent). Taken together, we can say with some confidence that Internet use was somewhat positively related to socioeconomic status. This finding may also explain the somewhat higher rate among non-Hispanic Whites (98 percent) than total minority use (94 percent).

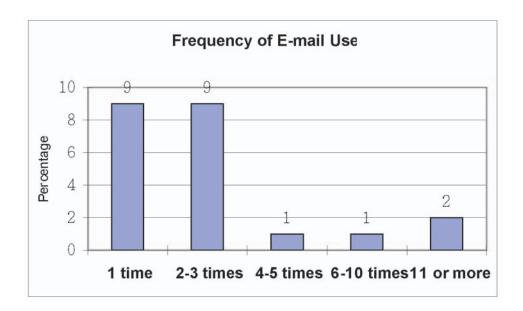
We analyzed Internet use, not only by the percentage of member subgroups who used it at least once (the analysis in the previous paragraph) but also by the frequency with which the subgroups used it. Overall, the various member sub-groups tended to use the Internet about the same number of times. However, there were significant differences based on marital status (p=<.001). Post hoc analysis showed that there were significant differences between mean use by divorced (mean=3.75 times per year) versus never married (2.73) subjects and separated (2.52) respondents; between married (3.27) versus never married (2.73); and married (3.27) versus separated (2.52) subjects.

The only other significant differences by frequency of use were within pay grade (p=.033). Post hoc analysis showed differences among E5-E9 subjects (3.35) versus (E1-4 subjects (2.79), demonstrating the relationship between frequency and economic status. Finally, those with dependents (3.30) used the Internet more frequently (p=.049) than those without dependents (2.92). As was the case with the never married, those without dependents were also relatively low frequency Internet users.

#### Email

As Figure 8 shows, members were second most likely to have accessed OneSource through sending an email, but this method (21 percent) lagged the Internet (96 percent) by a large margin. Email is a more personal form of communication since it carries an expectation that the member would receive some form of personal response from someone at OneSource. As Figure 10 shows, of those who contacted OneSource in the past 12 months, about nine percent emailed OneSource once and another nine percent emailed two to three times. Only four percent sent an email four or more times and only two percent were very heavy users (more than ten times).

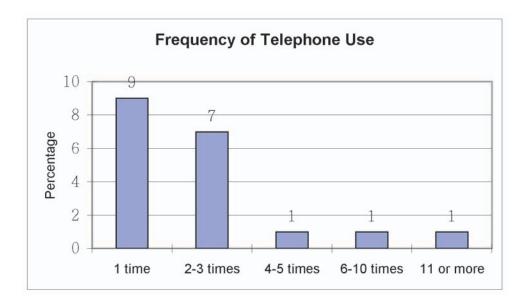
Figure 10



It is not possible to draw many confident conclusions about differences in subgroups because cell sizes were often too small. Furthermore, we did not note too many differences in the percentage of subgroups who accessed OneSource though email even when cell sizes were sufficient. A notable exception, however, was that the total minority subgroup (33 percent) was much more likely to have used email than the non-Hispanic White sub-group (15 percent). So, while Whites were somewhat more likely to have used the Internet to gather information on various topics through OneSource, minority members were much more likely to report using email to make a contact with someone at One Source at least once. The fact that minorities were twice as likely to have used emails as Whites is an interesting finding. As will be noted below, a higher percentage of minority members used the more personal forms (email, telephone, arranging face to face counseling) of accessing OneSource than did White members.

The greater use by minorities also held up when frequency data was analyzed, although the differences were small even though significant. However, the reader should remember that there was not much variance in the extent of email use and therefore small differences would be expected. The mean use for total minorities was 1.68 emails during 12 months versus 1.20 for whites (p=.032). Email frequency was also related to education (p=.008) but not totally as expected. The mean for no college (1.96) was actually higher than for some college (1.23); however those with a college degree used email more frequently (1.69) than those with only some college (1.23). There were also some differences by marital status (p=.008). Specifically, those who were divorced had higher mean scores (2.12) than those who were never married (1.21) and those who were married (1.42).

Figure 11



#### **Telephone**

As Figure 8 indicates, members were only somewhat less likely to use the telephone (19 percent) to access OneSource than to have used email. Figure 11 demonstrates that nine percent of total users of OneSource had contacted the service by telephone once, and seven percent two-three times. Only two percent had used the telephone to access OneSource four or more times and only one percent were heavy telephone users (more than 10 times).

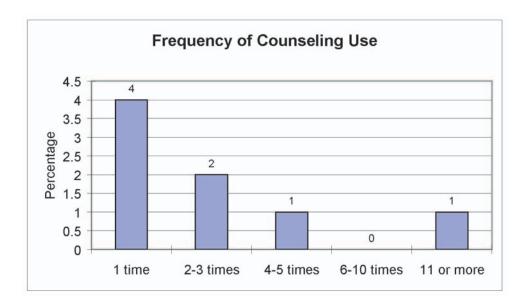
Many subgroups could, once again, not be compared with confidence due to small cell sizes. However, for reasons that are not clear, the percentage who had contacted OneSource by telephone was significantly higher in the Army (29 percent) than in the other branches of the service (Navy, 14; Marines, 16; Air Force, 17). The percentage of telephone users who were off base (23 percent) was also much higher than those on base (12 percent). Perhaps this reflects a convenience factor since off base personnel might be somewhat less likely to have alternate resources. Females (31 percent) were also much more likely to have talked to a OneSource consultant on the telephone than male (16 percent) members, again perhaps reflecting the willingness of females to ask for help. Finally, as was true with email contacts, total minority respondents (30 percent) were significantly more likely to have had a telephone contact than Whites (13 percent).

Frequency of use analysis also showed that total minority respondents used the telephone more times (1.62) in the past 12 months than did Whites (m=1.20, p=.014). The reader will note that again there was very little variance in frequency among telephone users. Finally, there was, once again, difference in telephone frequency by marital status (p=<.001). Specifically, divorced subjects were more frequent users (2.32) than separated (1.49), married (1.34) or never married (1.16) respondents.

#### Face- to- Face Counseling Sessions

Figure 8 shows that overall respondents were least likely (eight percent) to have used OneSource to arrange face-to-face counseling sessions. This was expected since this form of service is the most personal, the least convenient, and the most time consuming service offered by OneSource.

Figure 12



As Figure 12 makes clear, of the eight percent who accessed One Source for counseling, four percent did so one time, and two percent used OneSource two to three times for this purpose. Only two percent of all subjects used this service four or more times in the past year and only one percent were heavy users (more than ten times).

Although, again, many comparisons could not be drawn due to small cell sizes, we can say that eight percent of enlisted persons used this service at least once versus only four percent of officers. We can speculate that perhaps officers had more concerns about confidentiality, although as noted previously, very few respondents who had not used the service said that they had this concern about OneSource. Perhaps officers also have more options regarding face to face counseling. Perhaps disturbingly, only one percent of overseas personnel had used OneSource for this purpose versus 10 percent of members in the US (including territories). This may suggest that there are very limited referral sources for face to face counseling for overseas members. Since research question #1 had shown that overall OneSource use by overseas members was relatively high, the use of this specific service is a glaring exception. This may offer an important rationale for programs like the First Armored Division Pilot Counseling Program (Sprenkle, MacDermid, and Ko, 2005) where therapists were brought into overseas bases to enhance counseling options. Here the gender pattern was the reverse of the telephone in that eight percent of males versus fur percent of females arranged face to face sessions. This was a surprising finding in that overall use of OneSource was greater for females. It may indicate that when the issues are serous enough to request face- to- face counseling military men are willing to break the gender stereotype. Finally, as was also true for email, and the telephone, a higher percentage of total minority members (11) had arranged face to face sessions at least once in the past 12 months than Whites (6 percent).

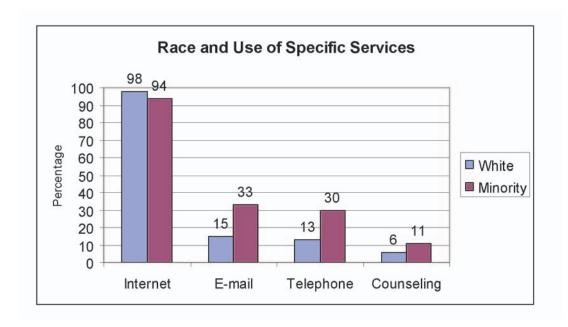
Analysis of frequency data supported the difference (p=.011) between use by US members (1.20) versus overseas personnel (1.01). Again, the reader should remember there was little variance in frequency. Marital status also produced significant results (p=.006). Specifically, once again divorced subjects had higher means (2.00) than those who were separated (1.20), married (1.10) or never married (1.10). Finally, once again means were higher (p=.005) for total minority subjects (1.27) than for Whites (1.07).

Summary by Specific Service Used

The Internet was by far the most used specific service and arranging face- to- face counseling was the least used. The Internet was also the only specific service where "two to three times" in the past 12 months was the modal frequency. For the other three specific services, the mode was only "one time." Furthermore, whereas 28 percent of subjects had used the Internet four or more times, the most any other method was used four or more times was four percent (email).

There were generally not many large differences among subgroups of member characteristics regarding the four specific services, although a number of comparisons could not be made due to small cell sizes. Regarding branch of service, it is interesting that the Navy used the Internet the most and the Army used this method the least. The reverse was true for the telephone.

Figure 13



An interesting pattern developed regarding race for those subjects who used OneSource services at least one time in the previous 12 months (See Figure 13). Whereas Whites used the Internet somewhat more than total minority subjects, minority subjects used the other three more personal methods (email, the telephone, and face to face) quite a bit more. In all but face to face, the percentage of totally minority subjects using the method was twice as high among total minority respondents. Higher use among minorities for these three specific methods was also supported when the frequency data for email, telephone, and face to face were compared. OneSource appears to offer a number of services that are apparently attractive to minority members.

It is also interesting that divorced subjects used each of the four specific services more often than married and especially never married respondents. Given that the overall use of OneSource by divorced subjects was lower than average (research question #1 and Figure 5 had shown that only 4.1 percent of divorced subjects had said they had used OneSource during the past year) the frequency data for specific services suggests a different picture for divorced subjects. Those divorced subjects that used the various services used them more often than other marital status groups. This suggests that for some clients with special needs, frequency may be a better barometer of the value of OneSource than whether they simply used the service or not.

#### **Overall Summary of Status of Forces Data**

This large and representative sample showed that about five percent (one in 20) of all military members had used Military OneSource in some form at least once during the previous year. There was considerable variability around this mean depending on branch of service, rank and pay grade, education, marital status, and some aspects of race. For those members who did not use OneSource, the reason was predominantly (81 percent) that they were "not familiar" with it followed by their belief that it was "not relevant" (17 percent). Only a very small percentage of non-users were motivated by negative thoughts or feelings about OneSource. Furthermore, reasons for non-use were little impacted by member characteristics. The specific service used the most was, by far, the Internet (96 percent) both in terms of the percent of members who had ever used it and frequency of use; and the service used least (not surprisingly) was face-to- face counseling (eight percent). The use of specific services was generally not impacted much by member characteristics, but an interesting pattern emerged with regard to greater use of email, telephone, and face to face counseling by minority members.

#### MFRI/Ceridian Data

Data for research questions 4-7 on the effectiveness, impact, satisfaction, and time saved by OneSource are taken from a survey conducted the by Military Family Research Institute (MFRI) in cooperation with the Ceridian Corporation, which offers OneSource to the military though a contract.

The survey was developed by MRFI researchers, and approved (along with survey methodology) by the Institutional Review Board (IRB) at Purdue University. A copy of the survey is included in Appendix A.

In order to maintain client confidentiality, the survey was shipped to Ceridian who, in turn, contacted the respondents either by US mail or by email if an email address was available. The sample was composed of all OneSource clients who had received a service and who had already completed a follow up (mostly automated telephone) survey within the previous 12 months from Ceridian regarding their satisfaction with the service--most typically about a month after completion of the service. The sample only included clients who had made a personal contact with Ceridian that was sufficient for them to have established a "case" relationship with the client (also called an "assessment and consultation"). This required that the subjects specify a specific issue or concern for which they needed help and willingly give identifying (albeit confidential) personal information. If a client made a brief contact (less than a minute) asking for general information, he/she was not considered a case. Furthermore, clients who exclusively used the Internet to gather information anonymously were not included in this research. Ceridian personnel estimated that more than 85 percent of these clients had telephoned OneSource to initiate their becoming a "case" and the rest made the contact through email. When referral for face to face counseling was requested or appropriate, referral was made by a OneSource caseworker.

Subjects who chose to respond to the MFRI questionnaire either sent the completed surveys electronically to a secure website created at MFRI or sent hard copy questionnaires directly to MFRI. In keeping with IRB requirements, data were only analyzed if the research subjects also returned an informed consent. Data analysis and interpretation was the sole responsibility of MFRI and was carried out with complete independence from Ceridian

Ceridian contacted 2,815 potential subjects. They had completed a follow-up survey during the previous 12 months. Of these contacts, 724 completed our questionnaire and included the appropriate informed consent, for an overall response rate of 25.7 percent. We received 432 email surveys and 292 hard copy surveys through the US mail. Unfortunately, we were not able to get informed consent from 64 subjects and their data was therefore not used.

#### **Description of the MFRI Sample**

Figure 14

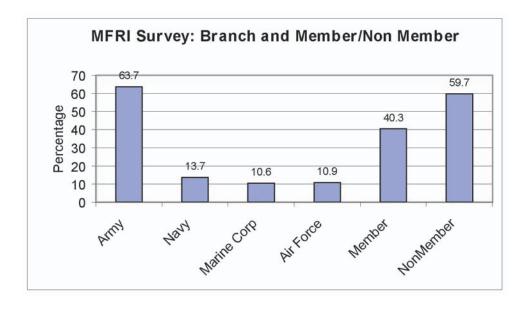


Figure 15

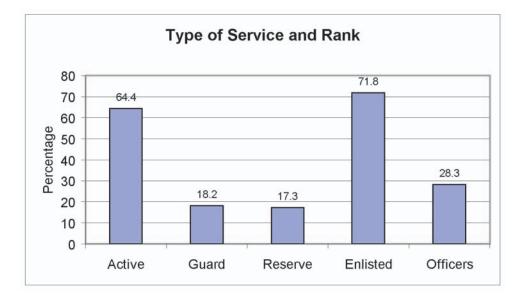


Figure 15A

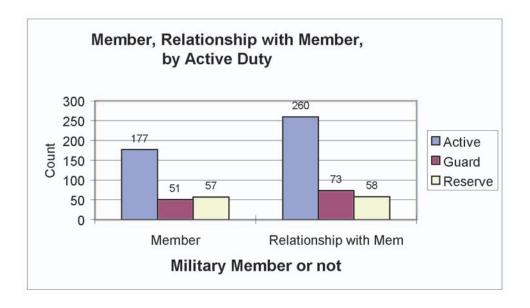


Figure 16

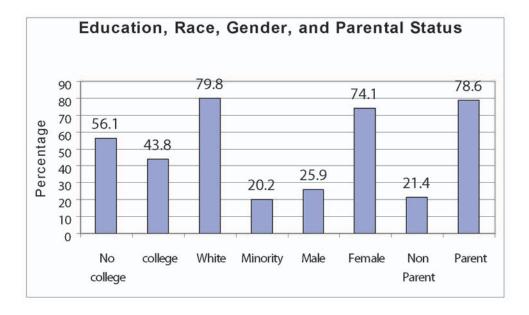


Figure 17

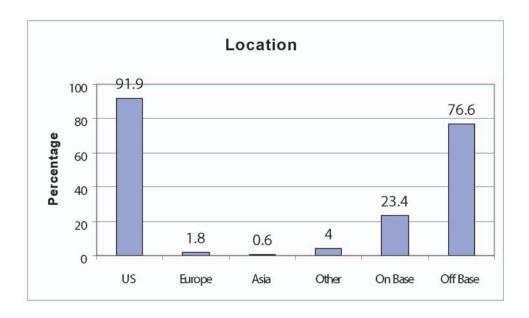


Figure 18

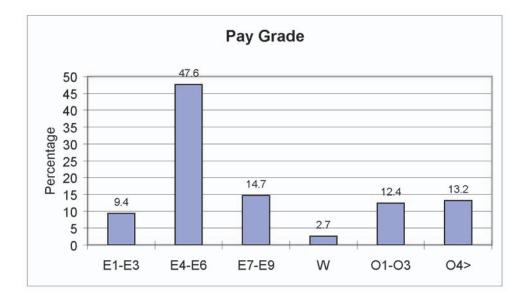


Figure 19

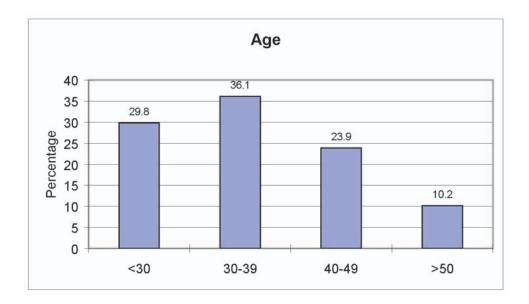
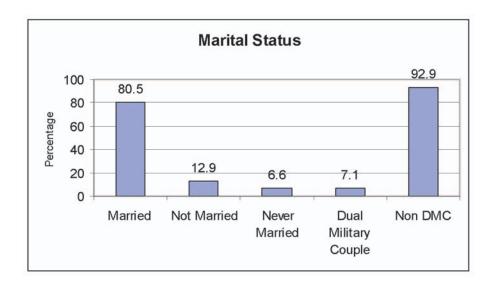


Figure 20



Figures 14-20 illustrate the characteristics of the MFRI sample. Figure 14 depicts that the sample was composed of about 40 percent who were military members and 60 percent of who had a relationship with a military member. The Status of Forces survey only included members. Furthermore, unlike the Status of Forces survey, the current sample does not purport to be representative of the armed forces. For this reason, we used the Status of Forces data exclusively to describe the extent to which military members were using OneSource and its specific services.

The MFRI survey is at best representative of those persons who had established a "case" and had completed a Ceridian satisfaction survey. Not surprisingly, given how a "case" was typically established, the most widely used service in this sample was the telephone (95 percent of MFRI survey clients had used it versus only 19 percent Status of Forces respondents who had used at least one service. Other comparisons include: Internet: MRFI, 60 percent, SOF, 96 percent; email: MFRI, 34 percent, SOF 21 percent; face-to-face

counseling: MFRI, 38 percent; SOF, 7 percent. It is clear that the typical person in this sample was far more likely than the typical military person in the SOF survey to have used the more personal means (email, telephone, face-to-face counseling) of interacting with OneSource. In contrast, only a small percentage of the SOF sample were individuals who had established a "case" relationship with OneSource. The differences are particularly dramatic with regard to face to face counseling utilization. For these reasons, the reader should remember that the two samples are not comparable. Other limitations of this survey include the fact that it is not longitudinal, does not purport to be a controlled, scientific outcome study, and only utilizes the perspective of the users of the service.

Figure 14 depicts that about 60 percent of respondents were related to the Army and the rest were about equally divided among the other three major services. (The reader should remember that all of the descriptions that follow pertain to those who were in a relationship with a military member or were members themselves). Figure 15 shows that a little less than 65 percent were active duty and the rest were about equally divided between the guard and the reserve. About 72 percent were enlisted and about 28 percent were officers.

Figure 15A depicts duty status within member and relationship-with-member subgroups. There were 177 active duty members and 260 subjects who were in a relationship with an active duty member in the sample. The 177 subjects constituted 62.1% of the member sample and the 260 subjects comprised 66.5% of the "relationship with member" sample. Therefore about 2/3 of both member and "relationship with member" groups were active duty. The percentages of the member sample in the guard and reserve were 17.9 and 20.1 respectively. The percentages of the "relationship with member" sample in the guard and reserve were 18.7 and 14.8. Therefore, a somewhat smaller percentage of the "relationship with member" group was in the reserve.

Figure 16 shows there were more respondents with no college (56 percent) than some college (44 percent). Whites comprised about 80 percent of the sample and minorities totaled 20 percent. There were many more females (74 percent) than males (26 percent). 79 percent were parents and 21 percent were not parents. Figure 17 depicts that over 90 percent of respondents were within the United States and about 60 percent lived off base. Figure 18 makes clear that by far the largest pay grade group (almost 48 percent) was E4-E6. Figure 19 shows that the largest age group was 30-39 and that about two thirds of the subjects were 39 or fewer years old. Only 10 percent were 50 or greater.

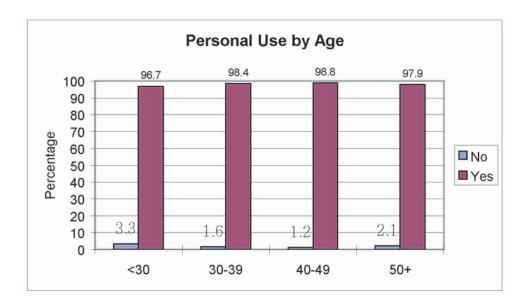
Figure 20 shows that that over 80 percent were married and that over 90 percent were non-dual military couples.

In summary the sample disproportionately represented the army, non-members, active duty personnel, those who are enlisted, Whites (although a little over 20 percent were minorities), females, parents, those in the US and off base, E4-E6 pay grade, subjects who were 39 years or younger, and those who were married and not in a dual military couple relationship.

As noted previously, our data is not representative of the armed forces in general (in which only about five percent used OneSource in the past year). Our sample was comprised, by definition, of OneSource users and users who had established a "case" relationship with OneSource. 95.6% had telephone relationship (versus only 19 percent in the representative SOFS sample). Therefore the reader should refer to the Status of Forces data for representative information on the use of various OneSource services across the military.

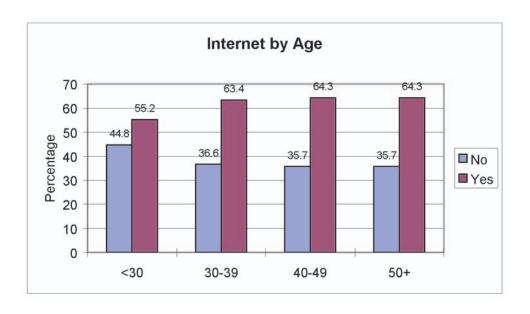
Within the limits of the MFRI sample we attempted to see if there was any relationship between the use of the various OneSource services and the age of the respondents.

Figure 21



In our sample there was little relationship between use of specific service and age. Figure 21 shows that the percentage of subjects who used one of the "personal" means of contacting OneSource (email, telephone, counseling) was uniformly quite high. Figure 22, depicts the use of the Internet (the impersonal method) by age. In all age groups, except less than 30 years, the percentage who used the Internet was quite similar (about 63-64 percent). Somewhat surprisingly, the percentage under 30 years of age who used the internet was lower than for older subjects.

Figure 22



It would not surprise us if the results in the SOFS were quite different. (Unfortunately, the age of respondents was not available at the time that we completed the SOFS analysis).

#### Research Question #4: How effectively does OneSource address the concerns of clients?

To answer this question, respondents were asked to rate their levels of concern in six areas both before and after using OneSource (see Exhibit 1).

### Exhibit 1 Questions Regarding Concerns of Clients Before and After OneSource Issues for which I sought help:

Please rate your level of concern regarding the following issues both <u>before</u> and <u>after</u> using Military OneSource.

BEFORE using Military OneSource I would rate my level of concern:

	Not a concern	Slight concern	Moderate concern		Very strong concern
5. Deployment-related stress	1	2	3	4	5
6. Reunion-related stress	1	2	3	4	5
7. Personal relationships	1	2	3	4	5
8. Personal stress	1	2	3	4	5
9. Financial stress	1	2	3	4	5
10. Work-related stress	1	2	3	4	5

AFTER using Military OneSource I would rate my level of concern:

	Not a concern	Slight concern	Moderate concern	_	Very strong concern
11. Deployment-related stress	1	2	3	4	5
12. Reunion-related stress	1	2	3	4	5
13. Personal relationships	1	2	3	4	5
14. Personal stress	1	2	3	4	5
15. Financial stress	1	2	3	4	5
16. Work-related stress	1	2	3	4	5

These questions were patterned after those developed by Masi and Jacobson (2002) in a study of 536 Ceridian clients in a corporate work/life program. All of the questions we used, except those related to deployment and reunion stress, were included in the earlier study. These authors noted that the questions were based on prior research, a review of the literature, and recommendations from senior level staff and researchers (Masi and Jacobson, 2002). Part of our rationale in using these questions was to assess the extent to which OneSource impacted a broad or narrow part of the participants' lives.

Table 1 shows the means and standard deviations for each of the six areas of concern before and after services, along with the paired sample t test results.

All of the mean changes were statistically significant, indicating that based on self report, respondents' levels of concern were reduced through participation in the program. The t values were highest around changes in personal stress, personal relationships, and deployment related stress.

These changes also proved to be quite robust across most member characteristics. That is, when the sample was broken down into subgroups by gender, age, etc. and t tests run within the subgroups, all but

Type of Before Service			After Se	After Service				
Concern	Mean	SD	Mean	SD	Mean diff.	t	df	Sig.
Deployment Stress	2.46	1.567	1.99	1.277	.469	13.426	703	< 0.001
Reunion Stress	1.94	1.364	1.64	1.064	.298	8.932	700	< 0.001
Personal Relationship	2.50	1.588	1.93	1.185	.575	14.454	703	< 0.001
Personal Stress	2.74	1.561	2.09	1.274	.646	16.383	702	< 0.001
Financial Stress	2.13	1.395	1.76	1.139	.376	11.712	703	< 0.001
Work Stress	1.95	1.305	1.62	1.013	.331	10.521	702	< 0.001

a few before and after differences remained highly statistically significant (typically <.001) in spite of reduced sample size. T tests were run, for example, within four different age groups. This same pattern of significance remained constant across gender, age, whether subjects were active duty, guard, or reserve; whether White or minority; on base or off base, and regardless of education, parental, and marital status. With some small exceptions, results also held across branch of service and pay grade.

The few exceptions related to changes regarding reunion stress where the before/after significance for Navy, Marine, and 01-03 officer subcategories was .453, .077 and .057 respectively. Two of these changes approached significance. The reader will also note that in the overall sample, the changes had been smallest in the dimension of reunion related stress (see Table 1).

In summary, although these changes in levels of concern were not large, they were remarkable consistent throughout the sample. These findings also suggest that OneSource may have had a broad impact of the lives of participants since participants generally reported reduced concern in all six areas of their lives.

#### Research Question #5: To what extent does OneSource impact the lives of clients?

To answer this question, respondents were asked to rate the extent to which OneSource had impacted their lives in four areas (see Exhibit 2).

Questions Reg	Exhibit garding Im		neSource		
Considering your own most important re rate the impact the service had on:	ason (issue	) for conta	cting Mil	itary OneS	ource, please
Impact of the service:	Very negative	Negative impact	No impact	Positive impact	Very positive
17. My level of stress about this issue	1	2	3	4	5
18. Getting the problem solved	1	2	3	4	5
19. My commitment to the military:	1	2	3	4	5
20. My satisfaction with the military	1	2	3	4	5

Figures 23 to 26 depict the impact of OneSource on the level of stress, ability to get the problem solved, commitment to the military, and satisfaction with the military.

Figure 23

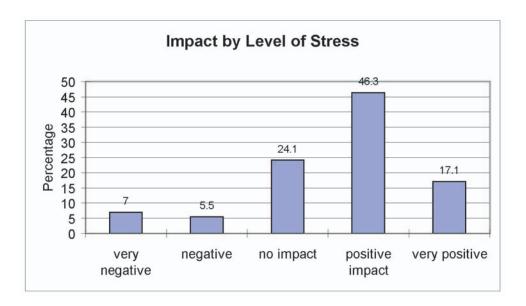


Figure 24

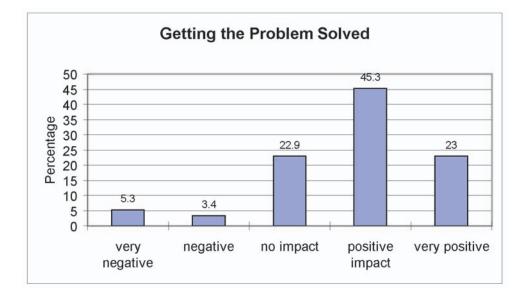


Figure 25

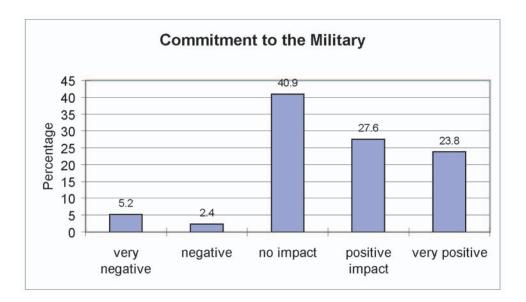


Figure 26

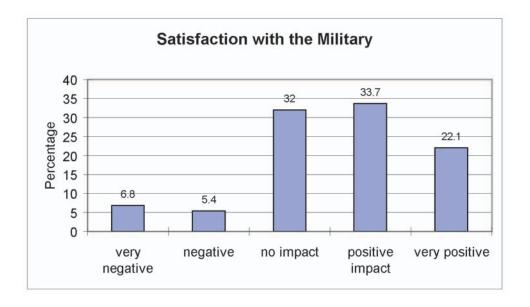


Table 2 shows the mean scores in each of these same categories. The mean (3.78) for "getting the problem solved" was statistically significantly higher (<.001) than the other means, which did not differ significantly from each other. It is not surprising that clients felt the service had the greatest impact in this area since the reason they contacted OneSource was to address a specific concern.

Table 2			
Impact of the Service			
Type of Impact	Mean	SD	
Level of Stress	3.61	1.054	
Problem Solved	3.78	1.011	
Commitment to Military	3.62	1.036	
Satisfaction with Military	3.59	1.095	

Overall, the data suggest that OneSource had a positive impact on the lives of participants. The percentage of clients who said that the service had a *positive or very positive impact* was 63.4 percent for level of stress, 68.3 percent for getting the problem solved, 51.4 percent for commitment to the military (lowest of the four areas), and 55.8 percent for satisfaction with the military. So, in each of the categories, the majority of respondents gave one of the two highest impact ratings. Furthermore, in all four areas the modal rating was "positive" except for "commitment to the military" where the modal response was "no impact."

It should be noted that a small but not insignificant number of subjects offered negative impact ratings (very negative and negative combined) ranging from 7.6 percent (commitment to the military) to 12.5 percent (level of stress). This suggests that not all clients were helped and some even perceived that OneSource had a negative impact on their level of stress, ability to solve their problems, and commitment to and satisfaction with the military.

These results should be interpreted in light of the fact that counseling services do not typically receive uniformly positive impact ratings because of the simple truth that many problems are not improved through short term interventions. For example, a person may hope that counseling will save her marriage even though her partner has no interest in saving the marriage. She may report the problem got worse during counseling, even though she may have been satisfied with the counseling in other ways.

It is not unusual, as in the current survey, for subjects to report both that they are satisfied with a service but also note some negative impact. Counseling services simply do not always impact users in the way providers hope they might. In comparable surveys of counseling services, about five to ten percent of users report some negative impact. The results of the current survey should be viewed in light of these general trends.

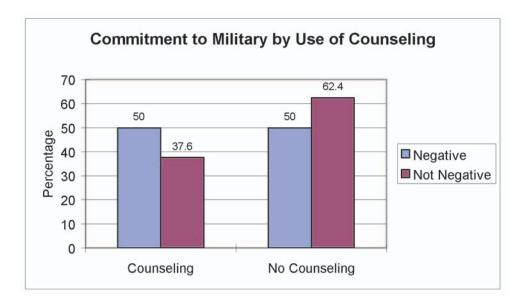
	er of Items	Subjects	Valid	Cumulative	
Scored negative		Percent	Percent		
Valid	0	555	78.4	78.4	
	1	69	9.7	88.1	
	2	50	7.1	95.2	
	3	14	2.0	97.2	
	4	20	2.8	100.0	
	Total	708	100.0		

We completed additional analyses of the "negative" impact of OneSource reported by some respondents to questions #17-#20 of the current survey. Table 3 shows the number of respondents who reported either a "negative" or "very negative" (together scored as "negative") impact on any of these four questions regarding "level of stress" (89 negative or very negative responses), "getting the problem solved" (62), "commitment to the military" (54) or "satisfaction with the military" (86)

The table shows that 78.4 percent of respondents (N=555 of 708) did not have any negative responses to any of these four questions. 9.7 percent had a negative response to one question, 7.1 percent a negative response to two questions, and 4.8 percent a negative response to either three or all four of the questions. Therefore only a small part of the sample had a negative response to more than two items. It does not appear that there was "across the board" negativity for many subjects.

We also examined the relationship between those who gave negative ratings and the specific services they reported receiving. Generally speaking, the negative ratings were fairly equally distributed among those who used the internet, email, the telephone, or counseling. One exception is shown in Figure 27.

Figure 27



This figure shows that regarding "commitment to the military," of those respondents (N=54) who reported a negative impact ("negative" or "very negative") 50 percent had received counseling. Of those whose reaction was "not negative" ("neutral," "positive," or "very positive" [N=654]) only 37.6 percent had received counseling.

Although the small sample size in the "negative" group necessitates cautious interpretation, the data may suggest that participation in counseling may have slightly contributed to a negative impact on "commitment to the military." On the other hand, since the data does not enable us to make conclusions about causality, it may be that subjects who, for some other reason reported a negative impact of commitment to the military, chose to express these views in counseling. We stress, again, that the negative group was small. Furthermore, regarding the other three items, participating in counseling was no more likely to lead to "negative" ratings than not participating in counseling. Furthermore, it is also interesting that the overall satisfaction ratings of clients regarding OneSource (see below, Figures 28-30) were considerably higher than these impact ratings. This may suggest that a certain percentage of clients who are not helped nonetheless view the service favorably.

40 or greater

3.64

Characteristics	Mean	SD	Between Groups Sig.
Members	3.65	0.97	
Mon-members	3.60	1.10	0.549
Active	3.54	1.08	
Guard	3.71	1.03	
Reserve	3.76	1.01	0.063
Enlisted	3.60	1.06	
Officers	3.64	1.07	0.682
Male	3.55	1.02	
Female	3.64	1.06	0.385
Parents	3.62	1.07	
Non parents	3.63	0.97	0.897
Married	3.62	1.07	
Not Married	3.57	1.01	0.629
White	3.62	1.04	
Total Minorities	3.63	1.11	0.925
No college	3.57	1.07	
College	3.67	1.03	0.188
Age 39 or less	3.61	1.05	
Age 37 of less	2.64	1.05	0.707

Table 4 shows that the characteristics of respondents had little bearing on mean ratings of impact related to level of stress. The only difference that approached (but failed to reach significance) was the lower scores of active duty participants.

0.707

1.06

Table 5				
Problem	Solved	by	Charac	teristics

Chara	ecteristics	Mean	SD	Between Groups Sig.	
Memb	ers	3.76	1.01		
Mon-r	nembers	3.80	1.00	0.477	
Active		3.79	1.02		
Guard		3.64	1.01		
Reserv	ve .	3.85	1.02	0.230	
Enliste	ed	3.77	1.02		
Office	rs	3.80	1.01	0.757	
Male		3.75	1.02		
Femal	e	3.79	1.00	0.587	
Parent	s	3.81	1.01		
Non p	arents	3.69	0.96	0.221	
Marrie	ed	3.81	1.01		
Not M	arried	3.65	1.01	0.108	
White		3.77	1.01		
	Minorities	3.79	1.05	0.832	
No col	llege	3.76	1.04		
Colleg		3.79	0.98	0.726	
Age	39 or less	3.79	1.00		
0	40 or greater	3.77	1.00	0.846	

Table 5 indicates that the characteristics of respondents also had no relationship with impact ratings regarding "getting the problems solved." Although these impact ratings were the highest (see Figure 22 and Table 2), the same pattern of responses held up regardless of member characteristics. Again, 68.3 percent of respondents gave positive impact ratings on this item.

Table 6					
Commitment	to	Military	by	Characteristic	S

Chara	cteristics	Mean	SD	Between Groups Sig.	
Memb	ers	3.59	1.05		
Mon-n	nembers	3.66	1.01	0.350	
Active		3.67	1.03		
Guard		3.59	1.11		
Reserv	/e	3.59	1.03	0.609	
Enliste	ed	3.63	1.07		
Office		3.61	0.98	0.778	
Male		3.52	1.08		
Female	e	3.67	1.01	0.091	
Parent	s	3.70	1.034		
Non pa		3.39	0.977	0.001**	
Marrie	ed	3.66	1.03		
Not M		3.50	1.06	0.112	
White		3.67	1.03		
	Minorities	3.53	1.07	0.182	
No col	llege	3.61	1.10		
Colleg		3.65	0.95	0.646	
Age	39 or less	3.61	1.04		
3766	40 or greater	3.70	1.02	0.276	

\* *p*<.05, \*\* *p*<.01.

Table 6 indicates that being a parent was associated with giving a significantly more positive (<.001) impact rating regarding "commitment to the military." This is interesting in light of the previously finding that parents were much more likely to use OneSource than non-parents. However, the most compelling conclusion from this table is that characteristics had little bearing on how clients responded to this question. Again, (see Figure 25) a slight majority of subjects responded positively to this question and almost 41 percent said OneSource had no impact on "commitment to the military."

Table /				
Satisfaction	with	Military	by	Characteristics

Charac	cteristics	Mean	SD	Between Groups Sig.	
Memb	ers	3.57	1.09		
Mon-n	nembers	3.62	1.08	0.567	
Active	El.	3.66	1.08		
Guard		3.42	1.20		
Reserv	/e	3.62	1.06	0.104	
Enliste	ed	3.56	1.14		
Office		3.66	0.98	0.266	
Male		3.54	1.15		
Female	e	3.61	1.07	0.422	
Parent	s	3.65	1.09		
Non pa		3.41	1.07	0.019*	
Marrie	ed	3.64	1.09		
Not M		3.39	1.10	0.013*	
White		3.59	1.10		
	Minorities	3.54	1.07	0.646	
No col	llege	3.54	1.20		
Colleg		3.66	0.95	0.152	
Age	39 or less	3.59	1.08		
Ü	40 or greater	3.63	1.10	0.626	

P ...., P ....

Table 7 demonstrates that parents (versus non-parents) and married (versus non married) respondents gave higher impact ratings regarding "satisfaction with the military." As with the previous question, only family variables had any impact. As noted previously also, married persons were also higher OneSource users than unmarried persons.

#### Research Question #6: How satisfied are OneSource clients?

This question was addressed by asking clients the same three clients satisfaction questions used in Ceridian's own follow-up survey (see Exhibit 3).

### **Exhibit 3:** Questions on Client Satisfaction

- 21. I would recommend the service to other military members and their families.
  - 5= Strongly Agree
  - 4= Agree
  - 3= Neutral
  - 2= Disagree
  - 1= Strong Disagree
  - 6= Don't Know/Not Applicable
- 22. The service made it less stressful to research options.
  - 5= Strongly Agree
  - 4= Agree
  - 3= Neutral
  - 2= Disagree
  - 1= Strong Disagree
  - 6= Don't Know/Not Applicable
- 23. The feel the military is supporting me to address quality of life issues by offering this service.
  - 5= Strongly Agree
  - 4= Agree
  - 3= Neutral
  - 2= Disagree
  - 1= Strong Disagree
  - 6= Don't Know/Not Applicable

Figure 28

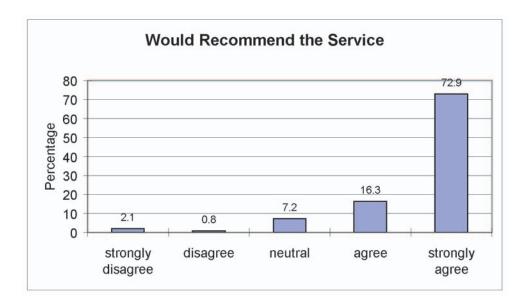


Figure 29

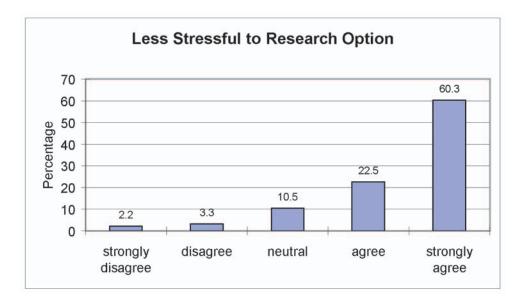
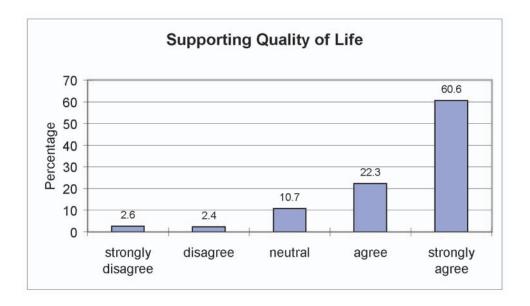


Figure 30



Figures 28-30 depict responses to these items. It is clear that levels of satisfaction specifically with OneSource were very high. The percentage of respondents reporting agree or strongly agree to these three items was 89.2 ("would recommend"), 82.8 ("less stressful to research options"), and 82.9 ("address quality of life issue"). It is also the case that the modal response for each of these three items was clearly "strongly agree." Although not shown in a table, the characteristics of respondents had no bearing on these high ratings, which were high "across the board"

	Ceridian		MFRI					
	Mean	SD	Mean	SD	Mean diff.	t	df	Sig.
Recommend	4.65	.902	4.59	.837	.053	1.381	716	.168
Research Option	4.52	.892	4.38	.969	.139	3.766	719	.000**
Support of QOL	4.40	1.068	4.40	.972	003	064	718	.949
Time Saved	3.38	2.076	2.51	1.536	.869	9.739	715	.000**

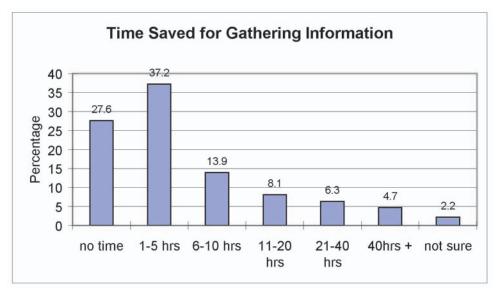
However, as Table 8 indicates, since the same questions were asked of the same clients by Ceridian and MFRI, we did a comparison of MFRI and Ceridian satisfaction scores for the same clients. That is, the same clients' scores were compared at the Ceridian and MRFI administration of the same question. A comparison of the means of these three satisfaction questions is found on the first three lines of this table. The first two Ceridian means were higher and the "research options" mean was significantly higher. Since all the scores were high, this finding should not be over-interpreted. Nonetheless it suggests that either because of the passage of time, or because an independent group was conducting the MFRI survey, scores were slightly, but significantly lower (<.001) on "research options" in the later MRFI survey. And, as will be noted below the same subjects in the MFRI survey also said OneSource had saved them a little less time than they had reported in the Ceridian survey. We hope to complete additional analysis in which will look at the exact dates of the two administrations and see if lower scores are related specifically to the passage of time between administrations. It is also possible that the differences were due to the Ceridian survey being conducted in an automated telephone format for many subjects. At this point, however, the most robust conclusion is that satisfaction scores remain high even with the passage of time.

#### Research Question #7: How much time does OneSource save clients?

As Exhibit 4 shows, MFRI asked an open-ended question. This was intentionally different from the method used by Ceridian who used response categories. We especially thought it might be the case that using the category of 1-5 hours might mask a lot of information if many subjects reported a small number of hours saved.

Exhibit 4
MFRI Question:  24. How much time did the service save you from having to gather information and learn about alternatives?  1= no time  2= (please write in the number of hours you believe the service saved you)
Ceridian Question: How much time did the service save you from having to gather information and learn about alternatives? no time1-5 hours6-10 hours11-20 hours21-40 hours41 or more hoursunsure or not applicable

Figure 31



As Figure 31 shows, over a quarter of respondents (27.6 percent) said that OneSource saved them no time and 64.8 percent indicated the service saved five hours or less. More specifically, when we arrayed our data, we discovered that the median number of hours saved was three and the mode was two. However, it should be noted that a sizable minority (21.3 percent) indicated the service had saved them more than 10 hours; and when we looked at the scores of individuals some believed the service had saved them hundreds of hours.

However, we believe that the median of 3.0 hours is the most representative figure since it represents the 50<sup>th</sup> percentile when the numbers were arrayed from lowest to highest. So, we believe that the Ceridian category of 1-5 hours may unintentionally have masked some important information and distorted upward the hours saved by the service.

Figure 32

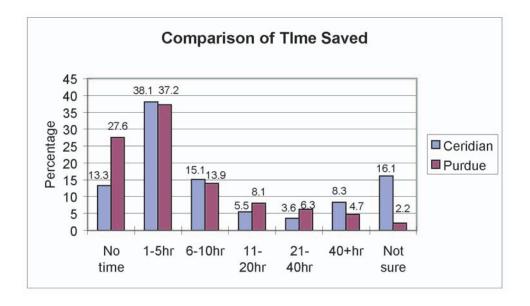


Figure 32 depicts the distributions of time saved by the same subjects in the Ceridian and Purdue/MFRI administrations of the questionnaire. Perhaps the most important difference is that over twice as many subjects reported in the open ended Purdue survey that OneSource had not saved them any time. The percentages were fairly similar in the 1-5 and 6-10 hour categories. The Purdue questionnaire showed higher percentages in the 11-20 and 21-40 hour categories, but a lower percentage in the 40+ category. Also, about seven times as many subjects reported "not sure or not applicable" in the Ceridian versus the Purdue administration of the questionnaire (This category was not used in computing means). Therefore, the Ceridian results appear to be higher on hours saved due to the smaller percentage of people who reported "no time saved" and the larger number who checked the 40+ hour category.

As Table 8 (above) also indicates, there was a fairly significance difference between the Ceridian (3.38) and the MFRI mean (2.51) on the question (<.001) regarding *satisfaction* with time saved. Therefore, it does appear that when respondents were asked the question in an open ended way (as was done by MRFI) not only was the time saved less than that reported using Ceridian's categories, but also the respondents indicated less satisfaction with time saved. Therefore, how the question regarding time saved was worded did have a significant impact, and the open ended questions produced less favorable results.

Table 9	
Time Saved	by Characteristics

Chara	cteristics	Mean	SD	Between Groups Sig.	
Memb	ers	2.59	1.53		
Mon-r	members	2.29	1.29	0.038*	
Active		2.49	1.46		
Guard		2.22	1.30		
Reserv	ve	2.44	1.30	0.212	
Enliste	ed	2.36	1.40		
Office	rs	2.54	1.36	0.129	
Male		2.48	1.47		
Femal	e	2.39	1.37	0.729	
Parent	S	2.45	1.42		
Non p		2.30	1.30	0.258	
Marrie	ed	2.42	1.38		
	larried	2.36	1.46	0.641	
White		2.31	1.32		
	Minorities	2.67	1.52	0.009**	
No col	llege	2.40	1.46		
Colleg		2.43	1.31	0.819	
Age	39 or less	2.36	1.39		
	40 or greater	2.53	1.40	0.145	

As Table 9 indicates, there were significant differences between mean hours saved for members (higher) than non-members and between minorities (higher) than for whites. This was another indicator that minorities benefit from OneSource.

#### Research Question #8: What were the subjective responses of potential clients to OneSource?

The first author read all of the transcripts of the focus groups relevant to OneSource-11 groups comprised of members and 16 groups comprised of staff. Any comment that was positive or negative about OneSource was coded. Later a neutral code was added to account for the significant percentage of negative codes that reflecting simply not knowing about or not using OneSource. The statements were categorized, first, by the speaker's status as either a service member or a staff person; and second by the speaker's location as either OCONUS or CONUS. Then each statement was coded by the theme of the statement.

There was considerably less data on service members than on staff members. There were 36 pages of single spaced text of comments by staff versus only six pages for members. Therefore the data about staff members was probably more representative and more reliable than the data on service members.

Data was coded from nine focus groups for OCONUS staff that represented the Army (one group), the Navy (two) and the Marines (six). Therefore the Marines were heavily represented and the Air Force was not represented. Data was coded from seven focus groups for CONUS staff that represented the Navy (two),

The Air Force (two) and the Marines (three). The army was not represented.

Data was coded from six focus groups for OCONUS members that represented the Army (two), the Navy (two), the Air Force (one), and the Marines (one). Data was coded from five focus groups for CONUS members that included the Army (one), Navy (one), the Air Force (two), and the Marines (one). Therefore four branches of the service were represented among the focus groups of members, which may help to compensate for the smaller number of pages of transcripts from members.

Table 10

Number of Members Making Positive and Negative Comments by Location

OCONUS

CONUS

Positive 6 1

Negative 13 15

Table 10 shows the number of members who made positive and negative comments about OneSource in the transcripts. A member was counted only once for making a positive comment (e.g. "OneSource is available 24/7") and once for making a negative comment ("The web site had little to offer"). This method of coding the data prevented a talkative individual from having a disproportionate influence. As the data show there were far more individual members making negative comments about OneSource than positive comments, and the number of members making negative comments among the CONUS group overwhelmed the single individual making a positive comment (15 to one). However, negative codes included remarks like "never heard of it," "never used it," or "don't know what it does." If these were coded as "neutral" rather than negative, a different picture emerges in which the total number of positive and negative comments is equal across the two groups (see below).

Table 11			
Number of	Staff Making P	ositive and Negative Comments by Location	
	OCONUS	CONUS	
Positive	17	14	
Negative	21	25	

Table 11 shows the number of staff who made positive and negative comments about OneSource in the transcripts. Again, a member was only counted one time for making either a positive or negative comment. While there were still more negative than positive codes, the proportion that was negative was only 55 percent in the OCONUS group. The ration of negative to positive codes (64 percent) in the CONUS group was higher but there was not nearly the imbalance there was among the members. Further analysis showed that staff members were far less likely than members to say they had not heard of OneSource, had never used it, or did not know what it did.

In summary, counting the numbers of respondents who made negative or positive remarks about OneSource shows a higher rate of negativity among members than among staff and a higher rate of negativity among CONUS than among OCONUS groups. These results are ameliorated when certain codes were classified as "neutral."

Table 12 Positive, Negative and Neutral Codes among Members by Location

	OCONUS		CONUS			
	"N"	%	"N"	%	Total N	
Positive Codes	9	41	1	6	10	
Negative Codes	6	27	4	24	10	
Neutral Codes	7	32	12	70	19	
Totals	22	100	17	100	39	

Table 12 depicts statements by any member about OneSource that was codable as positive or negative or neutral--so that a given member could be counted more than once if he/she made more than one positive, negative, or neutral comment. The coding unit was a single theme. (These themes are reported below). The total number of codes was not markedly different than when members could be counted only once. For this coding, however, statements like "never heard of OneSource," "never used it" or "don't know what it does" was coded as neutral. While there were still more negative than positive codes among CONUS members, about 70 percent of the codes were neutral. Among OCONUS members, when neutral codes (32 percent) were removed, then there were more positive than negative codes. Across both groups, when neutral codes were subtracted, the number of positive and negative codes was equal (ten each). In both groups there were more neutral than negative codes.

#### **Neutral Codes among Members:**

- never heard of OneSource (OCONUS 6; CONUS,10)
- never used it (O, 1; C, 1)
- don't know what it does (C,1)

#### **Positive Codes among Members:**

- Availability
  - counselors brought over to Germany went everywhere (O,1)
  - 24/7 availability (C,1)
- Characteristics of OneSource Staff
  - well trained (O, 2)
- Anonymity/Confidentiality of Service (seen as positive)
  - (O, 2)
- Miscellaneous Specific Benefits
  - counselors brought over to Germany were effective (O,1)
  - services are free (O,1)
  - saved my marriage (O,1)
  - offers everything you need (O,1)

#### **Negative Codes among Members:**

- o Not Good for Overseas Members:
  - you are from (overseas location). We cannot help you. (0,1)
  - 800 number does not work in this (overseas) location. (O,1)
- o Specific Concerns:
  - didn't like the counselor rotation in Germany (O,1)
  - website offers little or same information available elsewhere (0,1; C,1)
  - OneSource workers not in military—had to explain too much to them (O,1)
  - OneSource is information overload (C,1)
  - don't need it. Services we already have are fine (C,1)

In summary, the members who were OCONUS clearly had more positive codes than CONUS members. Positive codes focused on availability, characteristics of OneSource staff, client confidentiality, and a variety of specific benefits. CONUS members were less likely to be familiar with OneSource and had more neutral codes reflecting lack of awareness of the service. Both groups had a roughly equal number of negative codes on a percentage basis. Several OCONUS members commented that OneSource was not good for overseas members. Otherwise, the members reported single miscellaneous concerns. The only other concern mentioned by more than one member was that the OneSource web site had little to offer beyond what was available elsewhere. Again, the relatively small number of members who made comments about OneSource raises questions about the representativeness of this data.

Table 13
Positive, Negative and Neutral Codes among Staff by Location

	OCONUS		CONU	J <b>S</b>		
	"N"	%	"N"	%	Total N	
Positive	24	44	26	47	50	
Negative	22	40	25	45	47	
Neutral	9	16	4	8	13	
Totals	55	100	55	100	110	

Table 13 shows the number of positive, negative, and neutral codes among staff members. On a percentage basis, there were far fewer neutral codes than among the member data, indicating that staff were much more likely than members to be familiar with OneSource. In contrast with the members, the CONUS staff had, on a percentage basis, only half as many neutral codes than the OCONUS staff—the reader will remember that 70 percent of CONUS member codes were neutral—not familiar with OneSource. In general, the positive and negative codes were about equal both across groups (50 percent positive to 47 percent negative) and within groups (44 percent positive to 40 percent negative within OCONUS and 47 percent positive to 45 percent negative within CONUS).

#### **Neutral Codes among Staff:**

- o I never heard of OneSource (O,2)
- o the average person does not know about it (O,4; C,1)
- o not discussed much (O.3)
- o I only know general information, not specifics (C,1)
- o not a lot use it (C,1)

As previously noted, there were far fewer neutral codes among staff members than members. Furthermore, although the numbers are probably too small to make reliable generalizations, there were more OCONUS than CONUS staff members who

who had not heard of OneSource, or thought the average person did not know about it, or heard little discussed about it.

#### **Positive Codes among Staff:**

- o Availability:
  - o 24/7, 365 days a year (O, 2; C, 2)
- Meets Special Needs
  - o great for unique presenting problems (O,1;C,1)
  - o good for relocation (O,1;C,1)
  - o deployment (general) (O,1)
  - o good for spouse left behind (O,1)

- o financial management (C,1)
- o health information (C,1)
- o good for minor problems (O,1)
- o good for big picture problems (O,1)
- Types of People who Benefit from OneSource
  - o great for people off base or in remote areas (O,3;C,3)
  - o young people who are computer savy (O,1)
  - o reservists (O,1)
  - o family members who have few resources ((C,1))
- Anonymity/Confidentiality (seen as positive):
  - $\circ$  (O, 4, C, 4)
- Characteristics of OneSource Staff:
  - o well qualified (C,1)
- o Good for Information:
  - o provides wealth of information (O, 3; C 1)
  - $\circ$  does research we could never do (C,1)
  - $\circ$  one stop shopping (C,1)
  - o family gets resources quickly (C,1)
- o Miscellaneous Specific Benefits:
  - o adjunctive to the Family Support Centers (C,2)
  - o liked the mobile counselors in Germany (O,1)
  - o prepaid (O,1)
  - o ombudsman love it (C,1)
- o General Positive Comments:
  - o helpful, valuable, effective (O,2; C, 1)
  - o well briefed on OneSource (C,1)
  - o media and publicity on OneSource good (C,1)

There did not seem to be substantial differences between OCONUS and CONUS staff members on the reporting of positives. Regarding differences between staff members and members regarding positives, staff members shared a number of positive codes with members. Both groups praised OneSource for availability, well-trained staff, confidentiality, offering one-stop shopping, being free to users, and for the mobile counseling service in Germany. Staff members, however, gave more attention to the special needs being met by OneSource and the special populations it serves. They also talked more about the information it provides. This added information is probably due both the staff knowing more about OneSource and the fact that there were more transcript pages coded of staff focus groups.

#### **Negative Codes among Staff:**

- o Not Needed or Redundant/Competes with Other Services:
  - o (C,5)
- Problems Related to Education/Orientation about OneSource:
  - o not well publicized, marketed (O,1; C,2)
  - $\circ$  not educated in how to use it (C,1)
  - OneSource does not explain itself (C,1)
  - o I thought it was just about counseling (C,1)
- o Concerns about Assumed Impersonal Nature of OneSource:
  - o prefer one to one/face to face contact (0,5)
  - o computers isolate people (O,3)
- o Concerns about Confidentiality:

- o (O,2;C,3)
- Not Good for Overseas Members:
  - o a state side effort (O,2)
  - o better for people in the states (0,2)
- o Referral Concerns:
  - o I am reluctant to refer to OneSource for therapy ((C,1)
  - o hard to get feedback after referral (C,1)
  - o I would rather refer to Tricare (C,1)
  - o concerned about quality assurance (C,1)
  - o a lot more referrals than people who actually contact OneSource (C,1)
- OneSource Content Concerns:
  - o need more information/skills on children's issues (O,1)
  - o don't know enough about military issues (O,1)
  - o could not answer my question (O,1)
  - o tries to do everything. Needs to be more specific (C,1)
  - o web articles do not have sufficient depth or define things well enough (C,1)
- o Technical Problems:
  - o not enough computers for sailors (O,1)
  - o web site not user friendly (O,1; C,1)
- o Questionable Use of Resources:
  - o this is a way of providing services "on the cheap." (C,2)
  - o questionable use of resources since OneSource expensive (C,1)
- Miscellaneous Concerns:
  - o better for young people (from an older staff member) (O,1)
  - o usage has leveled off (O,1)

Unlike the positive codes, which were fairly similar between OCONUS and CONUS staff, the negative codes were dissimilar. The OCONUS staff exclusively mentioned the impersonal nature of OneSource and that it was better for stateside personnel. The CONUS respondents were exclusively the ones that stressed that OneSource was not needed or was redundant and that it was a questionable use of resources. They also solely stressed education/orientation concerns about the service, and voiced problems regarding referral to OneSource.

Comparing staff and members on negative codes (remembering that the negative codes for members were relatively fewer in number), both members and staff (but only within the OCONUS sub-groups) mentioned that OneSource was not good for overseas members. Both members and staff also referred to OneSource as not knowing enough about the military. Both members and staff had spokespersons who felt OneSource was redundant. However, most of the detailed concerns about OneSource were voiced by staff.

#### **Overall Summary**

Data from individuals in 27 focus groups who made comments about OneSource was analyzed. The first author categorized the speaker's status as either a service member or a staff person; and the speaker's location as either OCONUS or CONUS.

Regarding member/staff comparisons, members were much less likely to be aware of OneSource than staff and therefore were more likely to report that they had not heard of the service or used it. When these kinds of statements were counted as negative, then members were significantly more negative about OneSource than staff. However, when these statements were coded as neutral, then the percentage of positive and negative statements about OneSource was about equal in both groups--about half positive. (The reader may

remember that in the more representative Status of Forces data, there was little evidence that non-users avoid OneSource because of negative beliefs about the service).

However, within members, the OCONUS sub-group had far more positive comments about OneSource than the CONUS group, while the latter had many more neutral codes—70 percent of this subgroup had not heard of OneSource or had not used it. The percentage of negative codes within these subgroups was about equal.

Within staff members, it was the negative codes that distinguished the OCONUS and CONUS sub-groups (the positive codes were fairly similar between these sub-groups). The difference was not the number and percentage of negative codes (about the same), but rather the nature of the concerns raised. OCONUS staff critics were more likely to say that OneSource was not good for overseas members and focused on the impersonal nature of OneSource. CONUS staff critics said OneSource was redundant, voiced concerns about education and orientation regard OneSource, and noted problems regarding referrals.

In conclusion, the focus group data added some "flesh" to the quantitative findings. As with the Status of Forces respondents, most focus group participants had not used OneSource and had minimal awareness of it. Of those that did respond, concerns and praise for the service were about equally expressed (although those who praised the service were more committed to their positions). While most of the concerns appeared to be related to an insufficient understanding of what OneSource does, concerns regarding how OneSource interfaces with other military services merits more attention.

#### Research Question #9: Does OneSource offer a high quality service as evaluated by professionals?

The response to this question is the most subjective since it was largely based on a field trip to the Ceridian office in suburban Philadelphia by the first author of this report. However, the results of the visit were largely confirmatory of the positive evaluation of the professionals who selected Ceridian to provide the service. The first author is well qualified to make an evaluation since he is Director of the highly regarded Doctoral Program in Marriage and Family Therapy at Purdue University. Furthermore, he is the first person in the history of his profession to win all three major career achievement awards in teaching, service and research (including the Award, in 2001, for Cumulative Career Contribution to Family Therapy Research from the American Association for Marriage and Family Therapy).

Dr. Sprenkle was especially impressed with the economies of scale of the operation, which allowed Ceridian to respond in a very timely manner to inquiries regarding information and services. Within 24 -- 72 hours of a request for specific and detailed information (e.g. Rehabilitation services for a wounded soldier from Houston who lost his leg beneath the knee), Ceridian responds with personal letters, detailed referral information, and up-to-date reading material. No small organization or private practice could offer such a service. Ceridian also has a staff of full-time researchers to assist telephone consultants with specific information and referral requests. The printing and resource rooms employ the latest technology to ensure maximum efficiency and the timely receipt of materials.

Dr. Sprenkle reviewed the specific resource material in the areas he knows best (marriage and the family), and he thought the materials were outstanding. Works by the best researchers were employed. This material is sent out at no additional cost. Dr. Sprenkle also reviewed the material on the OneSource web site and also found it to be very high quality.

The operation seemed to maintain excellent databases for tracking cases, and the service also monitored service related statistics like the time it took for calls to be answered. Personnel seemed to be well trained and supervised and there were appropriate and impressive quality assurance mechanisms.

In short, Dr. Sprenkle was very favorably impressed with the operation and especially its ability to utilize the economies of scale to offer specific information and referrals for specific services. This type of service could rarely be duplicated by any local service provider.

# Conclusions and Recommendations

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## **Conclusions and Recommendations**

This section will utilize the questions raised by MacDermid, Weiss, and Sprenkle (2004) in an earlier report.

Does OneSource offer a high quality service? All indications are that it does; especially when it comes to providing specific, timely information only a large organization could provide. Services are high-quality.

Does OneSource satisfy its clients? Clearly it does. These results were very impressive.

Do military members know about OneSource? Just as clearly, many do not. Of the approximately 95 per cent of military members who did not use OneSource in the past 12 months, over 80 percent said they were "not familiar" with the service. Where the service was somewhat better known, as in the Navy, it was used more. Evidently, more work needs to be done to publicize it.

How is OneSource regarded among the military members? In the representative Status of Forces survey, there was little evidence that non-users have a bad impression of OneSource nor were they discouraged by "negative press" or bad feelings about it. Given the high satisfaction ratings of users, and the lack of negative feelings/beliefs, we believe that the reputation of OneSource should grow as the program becomes more widely publicized and used.

Does OneSource make a positive difference for its clients? The answer is probably "yes" but conclusions must be more tentative given the nature of the data analyzed for this report. While the descriptive "use" results from the Status of Forces survey were probably very reliable, the effectiveness results in this report were not based on a randomized controlled design-- but rather on an uncontrolled self-report methodology. We recommend that a randomized, controlled, pre-post follow-up design be utilized in the future. However, there was at least suggestive evidence that OneSource reduced clients levels of concern across six broad areas, had a generally positive impact on (especially) getting client's problems solved; and on reducing stress, commitment to military, and satisfaction with the military. The numbers of hours saved were not as great as might have been hoped; but even three hours (the median) multiplied by thousands of users would result in considerable time savings.

Work should also be done to coordinate OneSource better with other services. What it does best is provide information/referral where its economies of scale allow it to provide information that a local provider could not duplicate. It is also terrific for providing services when a local consultant or counselor is not available, or when an individual does not want (or finds it inconvenient) to talk to a local service provider. It is also advantageous for people "on the move," which constitutes a large percentage of the military. Since it is available 24 hours a day 7 days a week, it is also great as a backup or crisis service. Where it duplicates services there is the potential for bad feelings or possibly a waste of resources. We recommend that the program be publicized especially in locales where other recourses are not available.

Taking everything into consideration, we believe that the program has many more strengths than limitations. Given the highly mobile nature of the military, if something like OneSource did not exist, it would probably have to be invented.

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# Appendix A

Military OneSource: Its Use, Impact and Effectiveness						
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#### MILITARY ONESOURCE QUESTIONAIRE

Douglas Sprenkle, Ph.D. and Shelley MacDermid, Ph.D., Purdue University

The following are questions about your experiences with the Military OneSource website, 1-800 information, and referral service. There are no right or wrong answers. Your opinions will be held in strict confidence and will not be shared with anyone in the military. The questionnaire only takes about 4 minutes to complete.

# The Services I Used in the Past Twelve Months and <u>Estimate</u> of How Often I Used Them

1. I accessed Military OneSource via the Internet
Number of times in past 12 months:
a. 0
b. 1 time
c. 2-3 times
d. 4-5 times
e. 6-10 times
f. 11 or more times
2. I e-mailed Military OneSource
Number of times in past 12 months:
a. 0
b. 1 time
c. 2-3 times
d. 4-5 times
e. 6-10 times
f. 11 or more times
3. I talked on the telephone with a Military OneSource consultant
Number of times in past 12 months:
a. 0
b. 1 time
c. 2-3 times
d. 4-5 times
e. 6-10 times
f. 11 or more
4. I used Military OneSource to arrange face-to-face counseling sessions
Number of times in past 12 months:
a. 0
b. 1 time
c. 2-3 times
d. 4-5 times
e. 6-10 times
f. 11 or more times

#### **Issues for Which I Sought Help**

Please rate your level of concern regarding the following issues both <u>before</u> and <u>after</u> using Military OneSource.

BEFORE using Military OneSource I would rate my level of concern:

	Not a	Slight	Moderate	Strong Ve	ry strong
Level of concern <u>BEFORE</u> :	concern	concern	concern	concern	concern
5. Deployment-related stress	1	2	3	4	5
6. Reunion-related stress	1	2	3	4	5
7. Personal relationships	1	2	3	4	5
8. Personal stress	1	2	3	4	5
9. Financial stress	1	2	3	4	5
10. Work-related stress	1	2	3	4	5

AFTER using Military OneSource I would rate my level of concern:

	Not a	Slight	Moderate	Strong Ve	ery strong
Level of concern <b>AFTER</b> :	concern	concern	concern	concern	concern
11. Deployment-related stress	1	2	3	4	5
12. Reunion-related stress	1	2	3	4	5
13. Personal relationships	1	2	3	4	5
14. Personal stress	1	2	3	4	5
15. Financial stress	1	2	3	4	5
16. Work-related stress	1	2	3	4	5

Considering your own most important reason (issue) for contacting Military OneSource, please rate the impact the service had on:

Impact of the service:	Very negative	Negative impact	No impact	Positive impact	Very positive
17. My level of stress about this issue	2 1	2	3	4	5
18. Getting the problem solved	1	2	3	4	5
19. My commitment to the military	1	2	3	4	5
20. My satisfaction with the military	1	2	3	4	5

#### Your satisfaction with Military OneSource

21.	I would recommend the		other military m	nembers and the	neir families.	
	5= Strongly agr	ee				
	4= Agree 3= Neutral 2= Disagree					
	3= Neutral					
	2= Disagree					
	1— Subligity dis					
	6= Don't know/	Not applicable	le			
22.	The service made it le		research option	ns.		
	5= Strongly agree	ee				
	4= Agree 3= Neutral 2= Disagree 1= Strongly disa					
	3= Neutral					
	2= Disagree					
	1= Strongly disa	igree				
	6= Don't know/1	Not applicable	e			
23.	I feel the military is su	apporting me	to address qual	ity of life issu	es by offering this so	ervice.
	5= Strongly agre	e				
	4= Agree 3= Neutral 2= Disagree 1= Strongly disagree					
	3= Neutral					
	2= Disagree					
	1= Strongly disas	gree				
	6= Don't know/N	ot applicable				
	How much time did the	ne service sav	e you from hav	ing to gather i	nformation and lear	n about alternatives?
	2 =  (please	write in the	number of hour	s vou believe	the service saved vo	nı)
	2(picuse	Willo III tilo	114111001 01 11041	s you concre	ine service savea ye	(4)
Oı	iestions about You	r Current '	Well-being a	nd Facts ah	out Yourself	
			S			
25.	During the past 4 wee anxious, depressed or		n have you beer	bothered by	emotional problems	, such as feeling
	Not at all	Slightly	Moderately	Quite a lot	Extremely	
	1	2	3	4	5	
26.	During the past 4 wee usual work, school, or		-	or emotional p	oroblems keep you f	rom doing your
	, , , , , , , , , , , , , , , , , , ,	ours aurij u			Could not do	
	Not at all	Very little	Somewhat	Quite a lot		
	1	2	3	4	5	
	1	2	J	,	5	
27.	What is your gender?					
	a. Male					
	b. Female					

28.	Age at last birthday (write in number of years)				
	What is your marital status? a. Marriedb. Separatedc. Divorcedd. Widowede. Never Married				
30.	Are you a part of a dual military couple? a. Yes b. No				
31.	What is your parental status? a. Parent b. Not a parent				
32.	Check one option below a. Military member b. Person who has a relationship with a military member				
33.	Mark the branch of service of you (if military member) or the military member with whom you have a relationship is a member.  a. Army b. Navy c. Air Force d. Marines e. Coast Guard  Mark whether you are a member of the active, guard, or reserve component a. Active b. Guard c. Reserve				
34.	34. What is your race? <i>Mark one or more races to indicate what you consider yourself to be.</i> a. White b. Black or African American c. American Indian or Alaska Native d. Asian (e.g., Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese) e. Native Hawaiian or other Pacific Islander (e.g., Samoan, Guamanian or Chamorro) f. Spanish/ Latino/ Hispanic				
35.	Location - Check one location and whether on or off base.  a. US (Incl. Territories) living on base or off base  b. Europe living on base or off base  c. Asia living on base or off base  d. Other				

36. Education level of	of self: (check o	one)		
a. Less than	nhigh school gr	aduate		
b. High school graduate c. Some college				
e. Graduate	/professional de	egree		
	•			
37. Paygrade of self	(if military mer	nber) or militar	y member with whom you have a relationship: (please	
check one)		,	,	
a. E-1	f. E-6	k. W-2	p. O-2	
b. E-2	g. E-7	1. W-3	q. O-3	
c. E-3	h. E-8	m. W-4	r. O-4	
d. E-4	i. E-9	n. W-5	s. O-5	
e. E-5	j. W-1	o. O-1	t. O-6 or above	

Thanks very much for completing this questionnaire! Please mail in the stamped- addressed envelope

