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UMass Amherst Center Economic Development

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**ECONOMIC BASE ANALYSIS
ECONOMIC IMPACT OF THE THIRD BRIGADE
MASSACHUSETTS ARMY NATIONAL GUARD**

SPRING, 1992

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The Center for Economic Development would like to thank the
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Survey of the Third Brigade

189 returned surveys:

	# of Responses	%
Male.....	172	91
Female.....	17	9

HOMETOWN:

<u>Massachusetts</u>	# of Resp.	%		# of Resp.	%
Acushnet.....	1	.5	Sunderland.....	1	.5
Agawam.....	1	.5	Warren.....	1	.5
Amherst.....	2	1.1	West Brookfield.....	1	.5
Ashfield.....	2	1.1	Westfield.....	7	3.7
Belchertown.....	4	2.1	West Springfield.....	5	2.6
Belmont.....	2	1.1	Weymouth.....	1	.5
Bernardston.....	1	.5	Whitman.....	1	.5
Blandford.....	1	.5	Wilbraham.....	2	1.1
Boston.....	1	.5	Williamsburg.....	1	.5
Charlestown.....	1	.5	Williamstown.....	1	.5
Charlton.....	1	.5	Worcester.....	2	1.1
Chatham.....	1	.5			
Cheshire.....	2	1.1	<u>Connecticut</u>		
Chicopee.....	7	3.7	Granby.....	1	.5
Colrain.....	1	.5	Newington.....	1	.5
Easthampton.....	1	.5	West Hartford.....	1	.5
East Longmeadow.....	3	1.6			
Feeding Hills.....	1	.5	<u>New Hampshire</u>		
Hadley.....	1	.5	Hooksett.....	1	.5
Hatfield.....	1	.5			
Holyoke.....	5	2.6	<u>New Jersey</u>		
Hull.....	1	.5	Randolph.....	1	.5
Lexington.....	1	.5	West New York.....	1	.5
Longmeadow.....	2	1.1			
Ludlow.....	2	1.1	<u>New York</u>		
Millville.....	1	.5	Brentwood.....	1	.5
New Bedford.....	1	.5	Chatham.....	1	.5
New Salem.....	1	.5	East Greenbush.....	1	.5
North Adams.....	3	1.6	New York.....	1	.5
Northampton.....	2	1.1	Schdy.....	1	.5
Oxford.....	1	.5			
Palmer.....	1	.5	Jamaica.....	1	.5
Peru.....	1	.5			
Pittsfield.....	5	2.6	Barbados.....	1	.5
Plainville.....	1	.5			
Rutland.....	2	1.1			
Shelburne.....	1	.5			
Southbridge.....	1	.5			
South Deerfield.....	1	.5			
South Hadley.....	2	1.1			
Springfield.....	80	42.3			

GOOD YEARS:

Range: 0 - 31 years Mean: 9.0

	# of Resp.	%		# of Resp.	%
0-5 years.....	76	40.3	16-20 years.....	26	13.7
6-10 years.....	49	25.9	21-23 years.....	8	4.3
11-15 years.....	24	12.6	27-31 years.....	4	2.1

RANK:

	# of Resp.	%
E-1.....	7	3.7
E-2.....	13	6.9
E-3.....	10	5.3
E-4.....	47	24.9
E-5.....	31	16.4
E-6.....	11	5.8
E-7.....	7	3.7
E-8.....	2	1.1
E-9.....	1	.5
O-1.....	21	11.1
O-2.....	9	4.8
O-3.....	20	10.6
O-4.....	6	3.2
O-5.....	1	.5
O-6.....	1	.5
Cadet.....	1	.5

EDUCATION LEVEL:

	# of Resp.	%
Less than a high school graduate.....	8	4.2
High school graduate (or GED).....	38	20.1
Some college but no degree.....	57	30.2
Associate's Degree.....	25	13.2
Bachelor's Degree.....	41	21.7
Master's Degree.....	13	6.9
More than a Master's Degree.....	6	3.2

EMPLOYMENT:

	# of Resp.	%
Unemployed.....	20	10.6
Underemployed (working part-time only)....	19	10.1
Working full time as a civilian.....	103	54.5
Working full time for the military.....	11	5.8
Fully enrolled as a student.....	34	18.0
Other:		
Part-time & student.....	1	.5

OCCUPATION:

	# of Resp.	%		# of Resp.	%
Homemaker.....	1	.5	Education/Teacher.....	7	3.7
EMT/Charter Ambul Tech.....	4	2.1	Student.....	36	19.0
Hospital.....	1	.5	Electrician.....	2	1.1
Mental Health Worker.....	2	1.1	Electrical Contractor.....	1	.5
Lab Technician.....	2	1.1	Carpenter.....	2	1.1
Resp. Therapist.....	1	.5	Construction.....	1	.5
Nurse.....	1	.5	Wood working.....	1	.5
Direct Care.....	1	.5	Management.....	9	4.8
Work w/retarded clients.....	1	.5	Sales.....	8	4.2
Mechanical Engineer.....	1	.5	Office Worker.....	1	.5
Civil Engineer.....	1	.5	Supervisor.....	1	.5
IC Layout Engineer.....	1	.5	Clerk.....	1	.5
Mathematician.....	1	.5	Banking.....	2	1.1
Cook.....	1	.5	Financial Underwriter.....	1	.5
Baker.....	1	.5	Insurance Underwriter.....	1	.5
Cashier.....	1	.5	Real Estate Assess.....	1	.5
Waitress.....	1	.5	Systems Analyst.....	2	1.1
Dishwasher.....	2	1.1	Data Processor.....	1	.5
Hotel.....	1	.5	Computer Programmer.....	1	.5
Room Serv.....	1	.5	Psychologist.....	1	.5
Employment Spec.....	1	.5	Psychiatric Specialist.....	1	.5
Laborer.....	3	1.6	Public Servant.....	1	.5
Cncret Pipe Mach. Oper.....	1	.5	Post Office.....	3	1.6
Machinist.....	6	3.2	Police Officer.....	6	3.2
Asst. Foreman.....	1	.5	Criminal Justice.....	1	.5
Electronic Mechanic.....	1	.5	Special Agent.....	1	.5
Mechanic.....	2	1.1	Prison Warden/Corr. Off....	3	1.6
Etcher.....	1	.5	Probation Officer.....	1	.5
Shipping & Receiving.....	3	1.6	Security.....	4	2.1
Truck Driver.....	3	1.6	Admin. Officer.....	2	1.1
Janitor.....	1	.5	Bde Trng Officer.....	1	.5
Bus Monitor.....	1	.5	Operations Sgt.....	1	.5
Karate Instructor.....	1	.5	Supply Sgt.....	1	.5
Forester.....	1	.5	Recruiting & Retention.....	1	.5
			Training Officer.....	2	1.1
			MRW I.....	2	1.1

YOUR GUARD CHECK (CHOOSE AS MANY AS APPLY):

	# of Resp.	%
Is a necessity for your standard of living.....	91	48.1
Is used for "nice to have" things like vacations/recreation...	25	13.2
Goes primarily into savings.....	36	19.0
Goes straight into the checkbook like your other income.....	69	36.5
Other:		
Only source of income.....	3	1.6
School benefits.....	7	3.7
Covers expenses in tight months.....	1	.5
Loan.....	2	1.1
Savings bonds.....	1	.5
For things I can't afford.....	1	.5

IS YOUR GUARD CHECK NEEDED MORE OR LESS THAN FIVE YEARS AGO?

	# of Resp.	%		# of Resp.	%
More.....	109	57.7	I wasn't in the		
Less.....	22	11.6	Guard five years ago....	56	29.6

IF YOU NO LONGER HAD YOUR GUARD CHECK, THE FOLLOWING WOULD APPLY:

	# of Resp.	%
Your life would not change.....	19	10.1
Your life would change a little.....	66	34.9
Your life would change significantly.....	63	33.3
Your life would change dramatically.....	38	20.1

IF YOU NO LONGER HAD YOUR GUARD CHECK, THE FOLLOWING WOULD APPLY: (CHOOSE AS MANY AS APPLY):

	# of Resp.	%
I would save less.....	64	33.9
I would continue to be a renter.....	22	11.6
I would buy a less expensive home.....	8	4.2
I would postpone purchases such as appliances.....	37	19.6
I would struggle more to pay my bills.....	114	60.3
I would take less expensive vacations.....	26	13.8
None of the above.....	11	5.8

IF YOU NO LONGER HAD YOUR GUARD CHECK, THE FOLLOWING WOULD APPLY: (CHOOSE AS MANY AS APPLY): (cont.)

	# of Resp.	%
Other:		
Not pay bills at all.....	1	.5
Postpone education.....	1	.5
Be more careful with purchases.....	1	.5
Couldn't pay for school.....	15	7.9
Eliminate luxury items.....	1	.5
New state.....	1	.5
Quit school & move.....	1	.5
Lose insurance.....	2	1.1
Get another job.....	1	.5
Spend less.....	1	.5
Couldn't pay loan.....	1	.5
No vacation.....	1	.5
Be unemployed.....	1	.5

THE LOSS OF A GUARD CHECK WOULD MOST IMPACT:

	# of Resp.	%
You.....	97	51.3
Your wife.....	3	1.6
Your kids.....	7	3.7
Your family as a whole.....	74	39.2
Other:		
None.....	3	1.6

YOUR GUARD INCOME IS APPROXIMATELY:

	<u># of Resp.</u>	<u>%</u>		<u># of Resp.</u>	<u>%</u>
Less than \$1000.....	19	10.1	1000-1999.....	43	22.8
2000-2999.....	42	22.2	3000-3999.....	20	10.6
4000-4999.....	13	6.9	5000-5999.....	13	6.9
6000-6999.....	7	3.7	7000-7999.....	5	2.6
8000-8999.....	8	4.2	9000-9999.....	4	2.1
10,000 or greater.....	12	6.3			

YOUR CIVILIAN INCOME IS APPROXIMATELY:

	<u># of</u> <u>Resp.</u>	<u>%</u>		<u># of</u> <u>Resp.</u>	<u>%</u>
Under \$20,000.....	94	49.7	20,000-35,000..	60	31.7
35,000-50,000.....	18	9.5	over 50,000.....	8	4.2

YOUR SPOUSE'S INCOME IS APPROXIMATELY:

	<u># of</u> <u>Resp.</u>	<u>%</u>		<u># of</u> <u>Resp.</u>	<u>%</u>
Under \$20,000.....	61	32.3	20,000-35,000..	15	7.9
35,000-50,000.....	9	4.8	over 50,000.....	1	.5

YOUR INVESTMENT INCOME IS APPROXIMATELY:

	<u># of</u> <u>Resp.</u>	<u>%</u>		<u># of</u> <u>Resp.</u>	<u>%</u>
Under \$1,000.....	87	46.0	1,000-5,000....	29	15.3
over 5,000.....	13	6.9			

WHAT PERCENTAGE OF YOUR GUARD CHECK IS SPENT IN WESTERN MASSACHUSETTS:

	<u># of</u> <u>Resp.</u>	<u>%</u>		<u># of</u> <u>Resp.</u>	<u>%</u>
Less than 10%.....	23	12.2	10-19%.....	0	
20-29%.....	10	5.3	30-39%.....	1	.5
40-49%.....	7	3.7	50-59%.....	4	2.1
60-69%.....	7	3.7	70-79%.....	9	4.8
80-89%.....	12	6.3	90-99%.....	37	19.6
100%.....	76	40.2			

OF THE GUARD CHECK SHARE THAT YOU SPENT IN WESTERN MASSACHUSETTS, IT PROBABLY WENT TOWARDS BUYING THE FOLLOWING:

	<u># of</u> <u>Resp.</u>	<u>%</u>		<u># of</u> <u>Resp.</u>	<u>%</u>
House.....	24	12.7	Car.....	82	43.4
Appliances.....	37	19.6	Home Repairs.....	31	16.4
Clothing.....	99	52.4	Education.....	80	42.3
Eating Out.....	70	37.0	Medical Expenses....	43	22.8
Local travel/vacations...	39	20.6	None of the above....	6	3.2
I don't know.....	10	5.3			
<u>Other:</u>					
Child.....	1	.5	Food/Drink.....	8	4.2
Education.....	1	.5	Rent/bills.....	12	6.3
Transportation.....	1	.5	Daily Expenses.....	1	.5
Insurance.....	2	1.1	Leisure activities...	1	.5
Child care.....	1	.5	Gas.....	2	1.1

IF YOU NO LONGER HAD A GUARD CHECK, YOU MOST LIKELY WOULD CUT BACK ON PURCHASES IN WESTERN MASSACHUSETTS IN THE FOLLOWING AREAS:

	# of Resp.	%		# of Resp.	%
House.....	20	10.6	Car.....	48	25.4
Appliances.....	38	20.1	Home Repairs.....	31	16.4
Clothing.....	74	39.2	Education.....	57	30.2
Eating Out.....	74	39.2	Medical Expenses....	26	13.8
Local travel/vacations...	50	26.5	None of the above...	16	8.5
I don't know.....	12	6.3			
<u>Other:</u>					
Food/Drink.....	3	1.6	All.....	5	2.6
Rent/bills.....	2	1.1	Insurance.....	1	.5
Credit Card.....	1	.5	Shelter.....	1	.5
Loan.....	1	.5	None.....	1	.5

IF YOUR GUARD UNIT WAS DISBANDED YOU WOULD:

	# of Resp.	%
Get out.....	29	15.3
Be willing to travel as far as Worcester.....	21	11.1
Be willing to travel anywhere in Massachusetts.....	45	23.8
Join the Reserves.....	19	10.1
Attempt to go on Active Duty.....	10	5.3
I don't know.....	51	27.0

IF YOUR GUARD UNIT WAS DISBANDED YOU WOULD:

	# of Resp.	%
Understand why.....	30	15.9
Feel cheated.....	67	35.4
Be angry.....	61	32.3
Be happy.....	2	1.1
Wouldn't care.....	7	3.7

THE NATIONAL GUARD IS

	# of Resp.	%
Essential to your life.....	49	25.9
Part of your patriotic contribution to the Nation.....	77	40.7
A hobby.....	9	4.8
An obligation.....	27	14.3
<u>Other:</u>		
Necessary for college/school.....	4	2.1
Way of life.....	1	.5
Enjoyable diversion from everyday life.....	1	.5
A LIFE.....	1	.5
Contribution to our state.....	1	.5
All.....	2	1.1
A part of life.....	1	.5

Guardsmen/women Survey

1. You are a: ☐ Male ☐ Female
2. Your hometown is: _____
3. How many "good years good you have in the Military (Active, Guard and/or Reserve)?

4. Your present rank is: _____
5. Your education level is best described as follows (choose one):
- ☐ less than a high school graduate
 - ☐ high school graduate (or GED)
 - ☐ some college but no degree
 - ☐ Associate's Degree
 - ☐ Bachelor's Degree
 - ☐ Master's Degree
 - ☐ More than a Master's Degree
6. At the present time you are primarily (choose one):
- ☐ Unemployed
 - ☐ Underemployed (working part-time only)
 - ☐ Working full time as a civilian
 - ☐ Working full time for the military
 - ☐ Fully enrolled as a student
 - ☐ Other: _____
7. You are primarily occupation is: _____
8. Your Guard check (choose as many as apply):
- ☐ Is a necessity for your standard of living
 - ☐ Is used for "nice to have" things like vacations/recreation
 - ☐ Goes primarily into savings
 - ☐ Goes straight into the checkbook like your other income
 - ☐ Other: _____

9. Is your Guard check needed more or less than five years ago? (Choose one)

☐ More

☐ Less

☐ I wasn't in the Guard five years ago

10. If you no longer had your Guard check,
the following would apply (Choose one):

- ☐ Your life would not change
- ☐ Your life would change a little
- ☐ Your life would change significantly
- ☐ Your life would change dramatically

11. If you no longer had your Guard check,
the following would apply (choose as many
as apply):

- ☐ I would save less
- ☐ I would continue to be a renter
- ☐ I would buy a less expensive home
- ☐ I would postpone purchases
such as appliances
- ☐ I would struggle more to pay my bills
- ☐ I would take less expensive vacations
- ☐ Other: _____
- ☐ None of the above

12. The loss of a Guard check would
most impact (Choose one):

- ☐ You
- ☐ Your wife
- ☐ Your kids
- ☐ Your family as a whole
- ☐ Other: _____

13. Your Guard income is approximately (Please estimate and fill in one box):

- ☐ less than \$1000
- ☐ 1000 - 1999
- ☐ 2000 - 2999
- ☐ 3000 - 3999
- ☐ 4000 - 4999
- ☐ 5000 - 5999
- ☐ 6000 - 6999
- ☐ 7000 - 7999
- ☐ 8000 - 8999
- ☐ 9000 - 9999
- ☐ 10,000 or greater

14. Your Civilian Income is approximately:

- ☐ under \$20,000
- ☐ \$20,000-\$35,000
- ☐ \$35,000-\$50,000
- ☐ over \$50,000

Your Spouse's Income is approximately:

- ☐ under \$20,000
- ☐ \$20,000-\$35,000
- ☐ \$35,000-\$50,000
- ☐ over \$50,000

Your Investment Income is approximately:

- ☐ under \$1,000
- ☐ \$1,000-\$5,000
- ☐ over \$5,000

15. What Percentage of your Guard check is spent in Western Massachusetts (Berkshire, Hampshire, Hampden and/or Franklin Counties). Please Estimate!

- ☐ Less than 10%
- ☐ 10 - 19%
- ☐ 20 - 29%
- ☐ 30 - 39%
- ☐ 40 - 49%
- ☐ 50 - 59%
- ☐ 60 - 69%
- ☐ 70 - 79%
- ☐ 80 - 89%
- ☐ 90 - 99%
- ☐ 100%

16. Of the Guard check share that you spent in Western Massachusetts, it probably went towards buying the following (Check as many as apply):

<input type="checkbox"/>	A house
<input type="checkbox"/>	A car
<input type="checkbox"/>	Appliances
<input type="checkbox"/>	Home repairs
<input type="checkbox"/>	Clothing
<input type="checkbox"/>	Education
<input type="checkbox"/>	Eating out
<input type="checkbox"/>	Medical expenses
<input type="checkbox"/>	Local travel/vacations
<input type="checkbox"/>	None of the above
<input type="checkbox"/>	I don't know
<input type="checkbox"/>	Other: _____

17. If you no longer had a Guard check, you most likely would cut back on purchases in Western Massachusetts in the following areas (Check as many as apply):

<input type="checkbox"/>	A house
<input type="checkbox"/>	A car
<input type="checkbox"/>	Appliances
<input type="checkbox"/>	Home repairs
<input type="checkbox"/>	Clothing
<input type="checkbox"/>	Education
<input type="checkbox"/>	Eating out
<input type="checkbox"/>	Medical expenses
<input type="checkbox"/>	Local travel/vacations
<input type="checkbox"/>	None of the above
<input type="checkbox"/>	I don't know
<input type="checkbox"/>	Other: _____

18. If your Guard Unit was disbanded you would
(Choose one):

- ☐ Get out
- ☐ Be willing to travel as far as Worcester
- ☐ Be willing to travel anywhere in
Massachusetts
- ☐ Join the Reserves
- ☐ Attempt to go on Active Duty
- ☐ I don't know

19. If your Guard Unit was disbanded you would
(Choose one):

- ☐ Understand why
- ☐ Feel cheated
- ☐ Be angry
- ☐ Be happy
- ☐ Wouldn't care

20. The National Guard is (Choose one):

- ☐ Essential to your life
- ☐ Part of your patriotic contribution
to the Nation
- ☐ A hobby
- ☐ An obligation
- ☐ Other: _____