

# Factors that Fuel Post-9/11 GI Bill® Education Benefits Usage

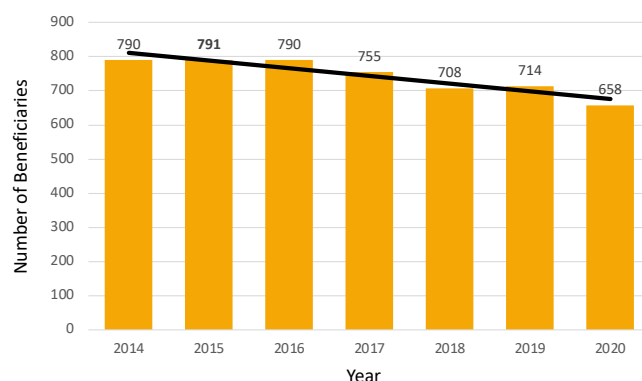
The information and statistics in this infographic are primarily sourced from an electronic survey conducted in Fall 2021 that surveyed 1,507 individuals who have interacted or will interact with the U.S. Department of Veterans Affairs (VA's) education benefits application process. This includes eligible Active-Duty Service members, recent Veterans (separated within the last 10 years), and dependents.



## What We Know

Preferences for higher education attainment are changing. While VA's expansion of benefits and programs support these trends, **education benefits utilization extended by the Post-9/11 GI Bill has declined by 17% over the last six years.** This analysis seeks to help better understand why GI Bill utilization is declining and identify opportunities to communicate existing VA benefits and programs.

Beneficiaries who Received Post-9/11 GI Bill Education Benefits by Fiscal Year (in thousands)



## What We Heard

Four major factors are influencing decisions to use VA education benefits:



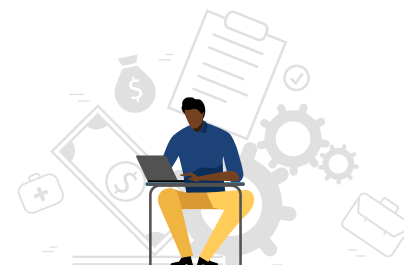
### 1. Beneficiary demographics



### 2. Evolving mindsets towards education attainment



### 3. Ability to translate education to preparedness for civilian jobs



### 4. Barriers to obtaining financial support and a school-life balance

## 1. Beneficiary Demographics

The demographics of the country, the military, and eligible beneficiaries are changing. Traditional demographics (age, level of education), as well as military service history, are significant predictors of whether individuals would use their Post-9/11 GI Bill education benefits. Increasing awareness around non-traditional college degree programs and targeting the older Post-9/11 GI Bill population may help influence those who are debating whether or not to use their education benefit.



Those who are at least **20% more likely** to use or transfer their benefit:



- » Younger (18-34)
- » Enlisted (Army-affiliated)
- » Serve(d) for shorter time periods (< 3 years)
- » Highest education level entering/exiting military: High school diploma

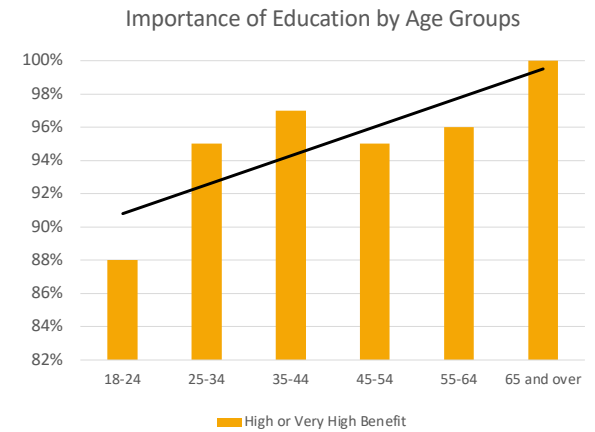
Those who are at least **20% less likely** to use or transfer their benefit:



- » Older (45+)
- » Officers (Air Force-affiliated)
- » Serve(d) for 9+ years
- » Highest education level entering/exiting military: Bachelors or Masters degrees

## 2. Evolving Mindsets Towards Education Attainment

Mindsets are changing on what counts as learning and how and where it can be delivered, largely along generational lines. While **95%** of respondents agreed that pursuing education immediately after separating from the military delivers a high benefit, younger generations rate education as significantly less important than older generations of eligible beneficiaries.

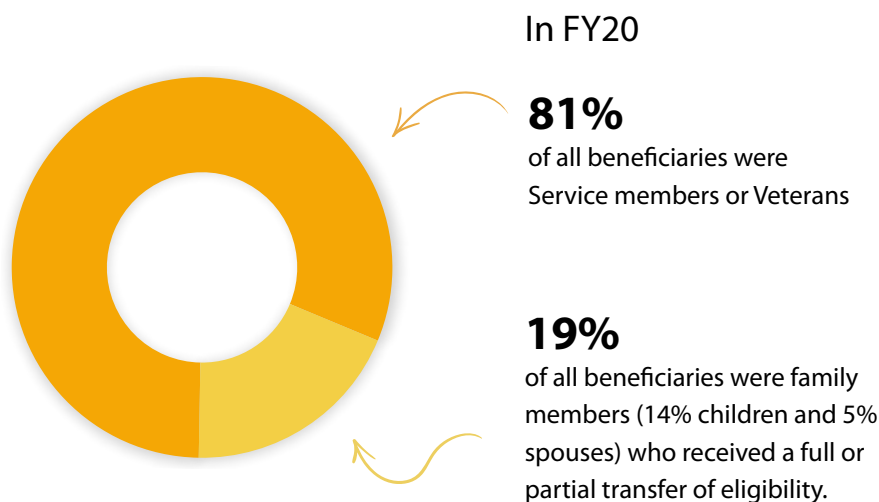


How beneficial is it to pursue education after separating from the military?

### Deferring Benefits for Reskilling Later

What looks like a decline in education benefit claims may just be a deferral of benefits usage. Colleges and universities have historically focused on frontloading knowledge of learners early in their careers. Today, to meet the needs of our digital economy, lifelong learning is on the rise. Combined with the Harry W. Colmery Act (Forever GI Bill), which removed the 15-year limit on using benefits, these changes may be encouraging those eligible to defer their benefits usage to reskill later in life.

**Transferring education benefits to dependents could indicate a lag in the number of present-day claimants, rather than a net decline.**



**When asked why they joined the military:**

**7%** of respondents said their #1 reason was to **transfer education benefits to a dependent**



**32%** of eligible active duty (separating in the next 5 years) **plan to transfer some or all of their benefit.**

## Learners now have more choice than ever on how they pursue post-secondary education



The definition of learning has expanded and non-degree credentials, such as professional certificates, apprenticeships, vocational training, industry-based certifications, and occupational licenses, are a rapidly growing option for many. **Among adults without degrees, 57% of Veterans have a non-degree certificate, far outpacing the 35% of non-Veterans who have a non-degree certificate.**<sup>ii</sup>

### Veterans Employment Through Technology Education Courses (VET TEC)

In 2019, VA launched a popular five-year pilot program, VET TEC, to pair Veterans with industry-leading training providers in the high-technology field. Covered through eligibility in the Post-9/11 GI Bill, VET TEC programs include tuition and housing for approved non-traditional digital bootcamps (software coding, cybersecurity, data analysis, etc.) that last between one week to several months. With ongoing congressional discussions about increasing funding and slots, and a large applicant pool with over 13,500 applications submitted, and 3,000 enrolled this year alone,<sup>iii</sup> highly popular, targeted education programs such as VET TEC could raise the demand and usage for benefits.



## 3. Ability to Translate Education to Preparedness For Civilian Jobs

More than before, **Veterans are separating from the military and joining industries which may reward their work experience as much a credential.**<sup>iv</sup>

**Different industries recognize military experience and past credentials at different rates.**<sup>v</sup>

For those who are currently active duty, the industry they want to pursue significantly affects whether they pursue additional education using their Post-9/11 GI Bill.

Both active-duty enlisted and active-duty officers identified the fields of Government and IT as the top fields for which they would use their education benefits. These fields may require additional credentials on top of their military experience.

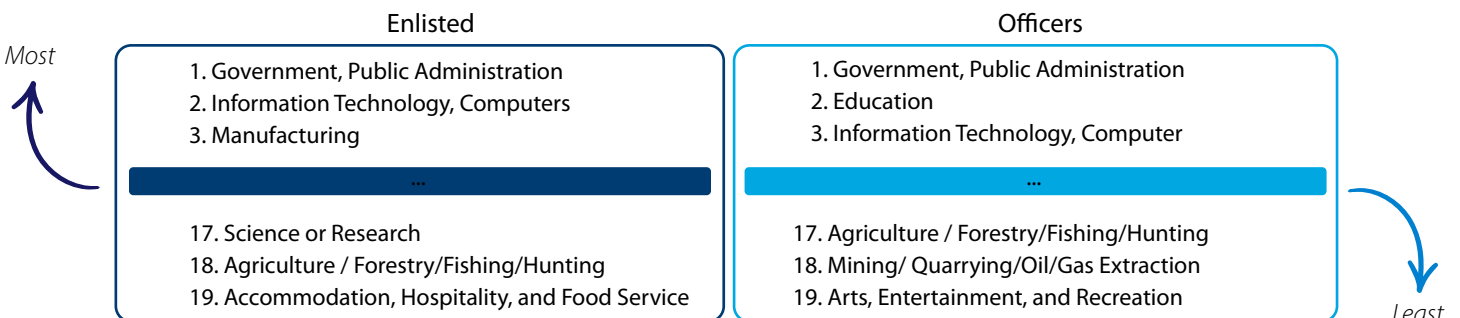
VA offers a variety of Non-College Degree programs and On-The-Job training through use of Post-9/11 GI Bill benefits including:

- » HVAC repair
- » Truck driving
- » EMT training
- » Barber or beautician school

Beneficiaries can also use part of their entitlement to cover licensing fees, certification exams, or even flight school



### Top Industries where Active Duty will use their Education Benefit



Question: Select the industry in which you plan to work

## 4. Barriers To Obtaining Financial Support And A School-Life Balance

Despite **97%** of eligible beneficiaries rating Post-9/11 GI Bill education benefits as positive, survey respondents identified significant challenges associated with pursuing their education.



### Varying levels of awareness of Post-9/11 GI Bill program eligibility, benefits, and deadlines

Those who felt knowledgeable about their benefits at separation are **2X** as likely to use their Post-9/11 GI Bill benefit. 19% of those who won't claim or transfer the benefit said they wanted to claim the benefit, but the process was either unclear or too burdensome.

#### The most helpful resources identified were:

**49%** VA website, emails, or social media

**47%** Veterans Service Organizations (e.g., Student Veterans of America)

**35%** Veteran web forums (e.g., Reddit)

**34%** Department of Defense emails, website or social media

### Conflicting responsibilities and priorities

Once enrolled in a program, the top stated barrier that hindered those pursuing education or job-related goals was not an ability to complete the program, but an ability to juggle life, school, and work.

**16%**



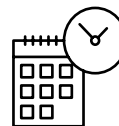
Personal/family obligation

**11%**



Health or disability issue

**11%**



Inflexibility in class schedules for military obligations

**11%**



Lack of financial resources/financial burden

### Financial support and opportunity cost of post-secondary education

Even though Post-9/11 GI Bill benefits include payment of tuition and fees, a monthly housing allowance (MHA), and a books and supplies stipend:

- » Over 25% of undergraduate Veterans still took out student loans to supplement their education benefits.<sup>vi</sup>
- » Of those who didn't claim their Post-9/11 GI Bill benefits, 23% reported it was because traditional education programs would take too long to complete.

Understanding many beneficiaries may not be able to commit to a traditional 4-year program full-time, there is opportunity to further communicate Non-College Degree programs and VET TEC that can be completed sooner.

### Future Of GI Bill Utilization

The decline in Post-9/11 GI Bill usage can be attributed to many complex and interrelated causes. Understanding the potential reasons for this trending decline can help identify specific areas to target to encourage GI Bill usage and can help remove barriers that prevent Veterans and beneficiaries from using the benefits they earned. Taking such action stands not only to improve the financial wellbeing and career growth of our nation's Veterans, but also, promises to contribute to the country's economic competitiveness and innovation on a broader scale.

i. [https://www.benefits.va.gov/REPORTS/abr/docs/2020\\_education.pdf](https://www.benefits.va.gov/REPORTS/abr/docs/2020_education.pdf)

ii. <https://www.luminafoundation.org/wp-content/uploads/2019/10/veterans-without-degrees.pdf>

iii. <https://www.militarytimes.com/education-transition/2021/06/02/va-wants-more-money-to-expand-popular-tech-training-program-for-job-seeking-vets/>

iv. <https://www.census.gov/content/dam/Census/library/publications/2020/demo/acs-46.pdf>

v. <https://www.census.gov/content/dam/Census/library/publications/2020/demo/acs-46.pdf>

vi. <https://www.pewtrusts.org/en/research-and-analysis/articles/2021/09/13/veteran-student-loan-debt-draws-new-attention>

