



Military Service Members and Veterans in Higher Education:

What the New GI Bill May Mean
for Postsecondary Institutions



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Military Service Members and Veterans in Higher Education

Figure 5, which reports percentage of undergraduates attending for-profit institutions by student type, contains an error in the legend (see page 10). *Nonmilitary nontraditional*, shown in red in the legend, and *nonmilitary traditional*, shown in blue, should be reversed. The correct percentages for *nonmilitary nontraditional* in 2000, 2004, and 2008 are 8, 12, and 15 percent, respectively. The correct percentages for *nonmilitary traditional* are 3, 4, and 4 percent. [The text describing Figure 5 on page 11 is correct.]

Figure 16, which displays the average amount of financial aid received, by student and institution type (see page 15), contains two errors for public four-year institutions. The average amount of financial aid received by nonmilitary *nontraditional* undergraduates at public four-year colleges should read \$8,100, instead of \$9,000. The average amount of financial aid received by nonmilitary *traditional* undergraduates at public four-year colleges should read \$9,900, instead of \$10,500.

Subsequently, text on page 14 is incorrect. The first sentence in the final paragraph should read:

Compared with nonmilitary nontraditional undergraduates, military undergraduates received more in aid when enrolled in public two-year, public four-year, and for-profit institutions, and a similar amount when enrolled in private not-for-profit four-year colleges and universities (**Figure 16**).

The second sentence in the final paragraph should read:

Contrasting military and nonmilitary traditional students, military students received more aid at public two-year, a similar amount at public four-year colleges and for-profit institutions, and less aid at private not-for-profit four-year universities. [The footnote to this sentence remains the same.]



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Foreword

In May 2001, the American Council on Education (ACE) convened a meeting to assess the current state of analysis of higher education policy issues. The purpose was to identify ways in which the needs of institutions, the interests of foundations, and the talents of scholars could be better aligned. Participants included higher education scholars, foundation executives, college and university presidents, and education policy analysts.

In particular, we were eager to learn how ACE could help make research on higher education more accessible and useful to institution leaders. Several participants suggested that ACE produce short publications that summarize the findings of important areas of higher education research. The ACE Center for Policy Analysis embraced that suggestion and created this series, *Informed Practice: Syntheses of Higher Education Research for Campus Leaders*. Six prior reports have been issued in this series, which are listed on the final page of this report.

This year, the *Informed Practice* report is issued in conjunction with another ACE project, *Serving Those Who Serve: Higher Education and America's Veterans*. The aim of this initiative is to promote access to and success in higher education for the nearly 2 million service members and their families who will become eligible for newly expanded benefits under the Post-9/11 Veterans Educational Assistance Act of 2008 on August 1, 2009. One way of helping institutions prepare to serve these new students is to gather as much information as we can about service members and veterans who are already enrolled in higher education. Drawing on numerous data sources, including recently released national data on undergraduate students, this report will help higher education administrators anticipate the enrollment choices of returning veterans and military personnel and the services needed to accommodate these students once the new GI Bill takes effect. In addition, this report summarizes the key features of the post-9/11 GI Bill and describes how it differs from previous GI Bills. Like all installments in this series, the report concludes with a list of questions to guide campus discussion and strategic analysis.

We hope you will share this report with your staff and that it will spark useful conversations at your institution. Additional copies of this report and all the reports in the *Informed Practice* series are offered for purchase on the ACE web site. Additional resources from the *Serving Those Who Serve* initiative also can be found on the site. They include information on a companion report—completed in partnership with several other higher education associations—that summarizes results from a national survey of campus programs and services for military students. We hope that you will find these resources helpful, and we welcome your suggestions for future work.



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Executive Summary

College campuses may soon see an influx of military service members seeking an undergraduate education. The Post-9/11 Veterans Educational Assistance Act of 2008—the “new GI Bill”—takes effect on August 1, 2009. Radically different from and more financially generous than its recent predecessors, the new GI Bill is likely to generate widespread interest in postsecondary education among current and former military personnel.

As of September 30, 2008, the U.S. Department of Veterans Affairs (2008d) estimated that there were 23.4 million veterans in the United States. Nearly 2 million U.S. military personnel have fought in the Afghanistan and Iraq wars (American Council on Education, 2008). As higher education institutions prepare to serve more of those who have served their country, it is useful to review what we know about veterans in general as well as veterans and military service members who were recently enrolled in higher education.

This report has two purposes: to summarize earlier GI Bills and compare them with the Post-9/11 Veterans Educational Assistance Act (referred to in this report as the new GI Bill for brevity), and to describe the recent participation and experiences in higher education of U.S. military service members and veterans (“military undergraduates”). Drawing on numerous data sources, including the most current national data on undergraduate

students, this report will help higher education administrators anticipate the enrollment choices of returning veterans and military personnel and the services needed to accommodate these students once the new GI Bill takes effect.

GI Bill Education Benefits

- The new GI Bill offers more generous financial benefits than the current Montgomery GI Bill, though the benefits are not as generous as those of the original 1944 GI Bill.
- The new GI Bill differs from the current Montgomery GI Bill not only in how it disburses funds and the amount of funds disbursed, but also in its personal eligibility and program requirements.

Characteristics of Veterans in General and Military Undergraduates

- Military undergraduates tend to be younger than veterans in general, but older than traditional undergraduates. In 2007–08, some 85 percent of military undergraduates were aged 24 or older.
- In 2007–08, military undergraduates were more likely to be non-white than veterans in general and traditional undergraduates.
- Women represented 27 percent of all military undergraduates in 2007–08, although they made up just 7 percent of all U.S. veterans in 2006.

The Experiences of Military Undergraduates in Higher Education

- In 2007–08, military undergraduates represented 4 percent of all undergraduates enrolled in postsecondary education.
- Location was an important factor to three-quarters of military undergraduates in choosing a postsecondary institution in 2003–04. About half reported that program/coursework or costs were important.
- A plurality (43 percent) of military undergraduates in 2007–08 attended public two-year institutions. Twenty-one percent attended public four-year colleges. Private for-profit and private not-for-profit four-year institutions each enrolled about one-eighth of all military undergraduates.
- Nearly equal percentages of military undergraduates pursued associate (47 percent) and bachelor's (42 percent) degrees in 2007–08.
- Nearly one-quarter (23 percent) of military undergraduates attended full time for the full year, while 37 percent attended part time for part of the year in 2007–08. Military undergraduates who received benefits were almost 15 percentage points more likely to enroll full time/full year and 19 percentage points less likely to enroll part time/part year than military undergraduates who did not receive benefits.
- The percentage of military undergraduates provided with financial aid and the amount received vary by the type of institution. In 2007–08, those at for-profit colleges were the most likely to receive aid and were given the highest amount of aid, although the type of aid distributed was more often loans than grants. Military students at other types of institutions were less likely to receive aid and received less aid dollars, but the type of aid they received was more often grants than loans.
- Almost half of all military undergraduates at public four-year colleges received veterans' education benefits, compared with about one-third of military undergraduates at other institutions.
- Military undergraduates were equally or more likely to receive financial aid than other undergraduates. They received as much as or more than the amount received by nonmilitary undergraduates who were similarly older and financially independent from their parents.

Issues Faced by Military Undergraduates

- Military undergraduates can find it difficult to finance their education, manage time constraints, transition from military life to student life, and overcome bureaucratic obstacles.

Introduction

Key Terms

Who Are Veterans? In this study, the term *veterans* refers to former members of the armed services.

Who Are Military Service Members? *Military service members* include military personnel on active duty, in the reserves, or in the National Guard.

Who Are Military Undergraduates? For the purposes of this report, the term *military undergraduates* refers to veterans and military service members on active duty or in the reserves who are pursuing an undergraduate education. The survey this report relies on for information about military personnel and veterans enrolled in higher education did not specifically ask respondents if they were members of the National Guard. However, the survey did ask if students were on active duty. Because members of the National Guard have been deployed since 9/11, it is likely that members of the National Guard are included in this group. Veterans and military service members on active duty or in the reserves and members of the National Guard all are eligible for benefits under the new GI Bill, provided they meet certain conditions (see box on page 2).

On August 1, 2009, a radically different and more financially generous GI Bill—the Post-9/11 Veterans Educational Assistance Act of 2008—will take effect, with potential implications for institutions of higher education. As of September 30, 2008, the U.S. Department of Veterans Affairs (2008d) estimated that there were 23,442,000 veterans in the United States. Two million U.S. military personnel have fought in the Afghanistan and Iraq wars (American Council on Education, 2008). As these veterans and military service members use their new benefits to seek postsecondary education, it is important to understand their backgrounds and characteristics, as well

as the experiences of previous military service members in higher education.

What does the new GI Bill mean for higher education? What can institutions expect as veterans and military service members enroll? How can institutions best prepare for their arrival and success as students? This report synthesizes existing research and analyzes numerous data sources, including the most current national data available on undergraduates, to offer insight into these questions.

The first section of this report provides a brief history of U.S. GI Bill education benefits. It also details the key distinctions between the two GI Bills that will be in effect starting in August 2009: the Montgomery GI Bill

Companion Report on Campus Services to Military Undergraduates

ACE, in partnership with the Servicemembers Opportunity Colleges, NASPA-Student Affairs Administrators in Higher Education, the American Association of State Colleges and Universities, and the National Association of Veterans' Program Administrators, has released *From Soldier To Student: Easing The Transition Of Service Members On Campus*, a report on a national survey of colleges and universities about their current programs and services for military undergraduates. This report will help institutions plan for the expected influx of service members and veterans.

and the Post-9/11 Veterans Educational Assistance Act of 2008 (the new GI Bill).

Using data from the U.S. Census, U.S. Department of Veterans Affairs, and U.S. Department of Education, the second section of this report offers a current portrait of both veterans in general and military undergraduates. Both groups are profiled to provide an overall sense of what new military undergraduates may want and need as they arrive on campus. To provide context, the characteristics of military undergraduates are compared with those of nonmilitary undergraduates.

Employing recent U.S. Department of Education data, the third section

examines the factors military undergraduates consider in deciding the types of institutions in which they matriculate, the degrees they pursue, the intensity of their attendance, and the financial aid they receive. For comparative purposes, nonmilitary undergraduates' enrollment experiences also are discussed.

The fourth section highlights the obstacles military undergraduates can face. Some of these concerns are common to all undergraduates, particularly older undergraduates, but other problems are unique to military undergraduates, including making the transition from military to civilian life and overcoming extra bureaucratic hurdles.

Data

Although this report cites data from the U.S. Department of Veterans Affairs, U.S. Census Bureau, and smaller studies, its focus on veterans and military service members in higher education means that most of the data come from the U.S. Department of Education's National Center for Education Statistics (NCES). The two NCES datasets used in this report are described in detail below.

The National Postsecondary Student Aid Study (NPSAS) is a comprehensive, nationally representative survey of how students finance their postsecondary education. NPSAS also includes a broad array of demographic and enrollment characteristics. This report draws on the most recent NPSAS data available, from academic year 2007–08 (NPSAS:08).

The Beginning Postsecondary Students Longitudinal Study (BPS) tracks new postsecondary students through their postsecondary education and into the labor force. This report uses BPS:04/06 data. In this dataset, students enrolled in postsecondary education for the first time in 2003–04 were interviewed at that time; next, they were interviewed in 2006 and will be interviewed again in 2009.

GI Bill Education Benefits

The new GI Bill greatly increases the value of veterans' education benefits over those of its most recent predecessor, the Veterans' Educational Assistance Act of 1984, more commonly known as the Montgomery GI Bill. A review of previous GI Bills can help forecast what this new legislation may mean for military undergraduates and higher education institutions.

The U.S. government has provided education benefits to its military personnel since the 1944 Servicemen's Readjustment Act. When this act was passed, only 640,000 of the 16 million World War II (WWII) veterans were expected to enroll in college (Breedin, 1972; U.S. Department of Veterans Affairs, 2001). This estimate, however, was off by a factor of more than 10. As early as 1950, some 6.6 million WWII veterans had enrolled in higher education using their GI Bill benefits (Breedin, 1972).

The original GI Bill was very generous: Veterans received a stipend for living expenses, and their entire tuition was paid directly to the institutions in which they enrolled. Benefits were generous enough that veterans could enter any type of institution they chose; their tuition and fees were covered at even the most expensive private colleges.

Concerns about abuse of these benefits by institutions led to adjustments in the provision of veterans' education

benefits in the Veterans Readjustment Assistance Act of 1952, known as the Korean GI Bill. Henceforth, veterans received their educational benefits directly as a single lump sum. This amount no longer covered the entire cost of private institutions, as did the original GI Bill (Breedin, 1972). Moreover, this payment had to cover both living expenses and tuition and fees, which in turn motivated recipients to attend less expensive institutions so they would have more money available for personal expenses. Three subsequent acts, the Veterans' Readjustment Benefits Act of 1966, the Post-Vietnam Era Veterans' Educational Assistance Act of 1977, and the Veterans' Educational Assistance Act of 1984 (Montgomery GI Bill), adopted the same procedure of providing benefits directly to veterans in a single monthly check.

On July 1, 2008, the new GI Bill was signed into law. This bill does not replace the 1984 Montgomery GI Bill; instead, veterans who completed their service before September 11, 2001, continue to receive their benefits under the 1984 bill, and military service members and veterans meeting the new GI Bill eligibility requirements can choose to receive their benefits under the old or new bills (U.S. Department of Veterans Affairs, 2008c).

Basic Eligibility Requirements for Benefits of the New GI Bill

According to the U.S. Department of Veterans Affairs (2008b), military service members and veterans may be eligible for benefits under the new GI Bill if they served at least 90 aggregate days on active duty after September 10, 2001, and meet one of the five following requirements:

1. Still on active duty.
2. Honorably discharged from active duty.
3. Honorably released from active duty and placed on the retired list or temporary disability retired list.
4. Honorably released from active duty and transferred to the Fleet Reserve or Fleet Marine Corps Reserve.
5. Honorably released from active duty for further service in a reserve component of the Armed Forces.

Individuals honorably discharged from active duty for a service-connected disability who served 30 continuous days after September 10, 2001, also may be eligible.

The new GI Bill generally provides military undergraduates with more money than the current Montgomery GI Bill. Under the current GI Bill, as of August 2008, the U.S. Department of Veterans Affairs issued a monthly check for \$1,321 to individuals attending school full time who had served on active duty for at least three years (U.S. Department of Veterans Affairs, 2008a). In contrast, in addition to paying a housing allowance based on local housing costs and a yearly stipend for books and supplies, the new GI Bill pays the cost of students' post-secondary attendance directly, up to the total cost of the most expensive program of study at a public university in the student's state of residence (U.S. Department of Veterans Affairs, 2008c). Post-9/11 military undergraduates who enroll in more expensive programs as graduate students, out-of-state public college students, or private college students also may be eligible for the Yellow Ribbon program (see sidebar on next page), under which the Veterans Administration (VA) matches

what participating institutions contribute for any remaining costs (U.S. Department of Veterans Affairs, 2008b; Redden, 2009c).

The new GI Bill and the Montgomery GI Bill also differ in other ways. First, to receive Montgomery GI Bill education benefits, military undergraduates must have contributed \$100 a month to the system during their first year of service, but the new GI Bill does not require veterans to contribute any money to receive education benefits (Redden, 2008a). Second, Montgomery GI Bill benefits are available for 10 years after leaving the service, while new GI Bill benefits are available for 15 years (Redden, 2008a). However, the new GI Bill is not necessarily a better deal for all military undergraduates. For example, benefits from the new GI Bill cannot be used at non-degree-granting institutions or for apprenticeships or on-the-job training, as can Montgomery GI Bill benefits (Redden, 2008a). Further, under the new GI Bill, students who study part time or entirely online do not receive

a housing allowance (Redden, 2008a). This restriction may hit military undergraduates particularly hard because the majority of recent military undergraduates have attended part time (Radford

& Wun, 2009), and many of the institutions enrolling the most military undergraduates have a large amount of online programs or entirely online programs (Redden, 2009a).

The Yellow Ribbon Program

According to the U.S. Department of Veterans Affairs (2009c) web site, “The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program)... allows institutions of higher learning (degree-granting institutions) in the United States to voluntarily enter into an agreement with VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. The institution can waive up to 50 percent of those expenses and VA will match the same amount as the institution.”

To participate in the Yellow Ribbon Program, institutions of higher education must agree to:

- “Provide contributions to eligible individuals who apply for the Yellow Ribbon Program on a first-come, first-served basis, regardless of the rate at which the individual is pursuing training in any given academic year.
- Provide contributions during the current academic year and all subsequent academic years in which the student maintains satisfactory progress, conduct, and attendance.
- Make contributions toward the program on behalf of the individual in the form of a grant, scholarship, etc.
- State the dollar amount that will be contributed for each participant during the academic year.
- State the maximum number of individuals for whom contributions will be made in any given academic year” (U.S. Department of Veterans Affairs, 2009c).

The New GI Bill: The Post-9/11 Veterans Educational Assistance Act of 2008

For more information about the new GI Bill, and to keep up with changes as this program is implemented, visit ACE’s Serving Those Who Serve web site: www.acenet.edu/stws.

Characteristics of Veterans in General and Military Undergraduates

To help administrators learn more about the military service members who may soon seek enrollment in their institutions, this section describes characteristics of veterans in general as well as the military population enrolled in higher education just before enactment of the new GI Bill. Understanding both groups is useful because the generous benefits of the new GI Bill may prompt veterans not currently in higher education to enroll after the new law takes effect.

Profile of Veterans

In 2007, 9.3 million U.S. veterans (39 percent) were aged 65 or older, while just 3.16 million (13 percent) veterans were 39 or younger. In contrast, among the post-9/11 population, a substantially greater share (73 percent) of veterans were aged 39 or younger. In the future, this younger post-9/11 veteran population will grow from 2007's 1.2 million to nearly 2 million by 2013 (U.S. Department of Veterans Affairs, 2007c).

In 2006, approximately 85 percent of veterans of all ages were white, 10 percent were African American, and 1 percent were Asian American. When veterans were asked if they were of Hispanic or Latino origin in a separate question, 5 percent responded affirmatively (U.S. Census Bureau, 2009). The Department of Veterans Affairs estimates that non-Hispanic whites account

By the Numbers

In 2008, there were about 23.4 million veterans living in the United States (U.S. Department of Veterans Affairs, 2008d). During the 2007–08 academic year, approximately 660,000 veterans and approximately 215,000 military service members were enrolled in undergraduate education. These students represented 4 percent of all undergraduates (Radford & Wun, 2009).

for only 68 percent of veterans aged 39 or younger, with African Americans and Hispanics making up 16 and 10 percent of veterans in this age cohort, respectively (U.S. Department of Veterans Affairs, 2007b).

Just as the racial distribution of veterans has changed over time, so too has the gender distribution. In 1980, women amounted to just 4 percent of the veteran population (U.S. Department of Veterans Affairs, 2007b). By 2006, there were 1.64 million female veterans, representing 7 percent of all veterans and 9 percent of all veterans under age 65 (U.S. Census Bureau, 2009); among post-9/11 veterans, 750,000 were women, representing 16 percent of the veteran population in 2006. The number and proportion of female veterans are expected to continue to increase. The U.S. Department of Veterans Affairs (2007d) projects that by 2020, the number of female veterans will reach 1.9 million, encompassing 10 percent of the entire veteran population. Slightly more than 1 million of these women will have served after 9/11 (2007c).

Geographic Concentrations of Veterans

Postsecondary institutions in certain regions, states, and communities may be more likely to experience a surge in the number of veterans who are seeking to enroll. Census 2000 data revealed that the largest veteran populations were centered in the South and Midwest regions (Richardson & Waldrop, 2003). Among the states, California, Florida, and Texas had the highest number of veterans in general and veterans aged 39 or younger (U.S. Census Bureau, 2009; U.S. Department of Veterans Affairs, 2007a). Alaska, Virginia, and Wyoming had the highest proportion of veterans aged 39 or younger as a percentage of their state population (2 percent, 1.8 percent, and 1.6 percent, respectively) (U.S. Department of Veterans Affairs, 2007a; U.S. Census Bureau, 2007). At the community level, veterans were most concentrated in rural and nonmetropolitan communities (Richardson & Waldrop, 2003).

Table 1

Percentage Distribution of Undergraduates, by Military Status: 2007–08	Veterans	3.1
	Military service members	
	Active duty	0.7
	Reserves	0.4
	Undergraduates who are not veterans or military service members	95.8
		100.0

SOURCE: Radford & Wun (2009), Table 1. Based on NPSAS:08 data.

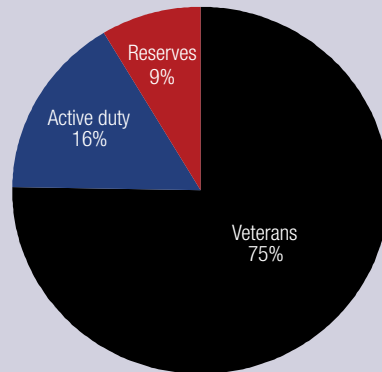
Lastly, most veterans were married. As of 2000, about three-fourths of veterans were married, and 90 percent had been married at some point (U.S. Department of Veterans Affairs, 2001).

Profile of Military Undergraduates

According to the 2008 National Postsecondary Student Aid Study (NPSAS:08), which provides the most recent national data available on students in higher education, slightly more than 3 percent of all undergraduates enrolled during the 2007–08 academic year were veterans, and slightly more than 1 percent were military service members (**Table 1**). Among these military undergraduates, about 75 percent were veterans, 16 percent were military service members on active duty, and almost 9 percent were military service members in the reserves (**Figure 1**). The National Guard is not specifically included in this definition, but members of the National Guard who have been deployed since 9/11 may have identified themselves as active-duty

Figure 1

Percentage Distribution of Military Undergraduates, by Current Service: 2007–08



SOURCE: Radford & Wun (2009), Table 1. Based on NPSAS:08 data.

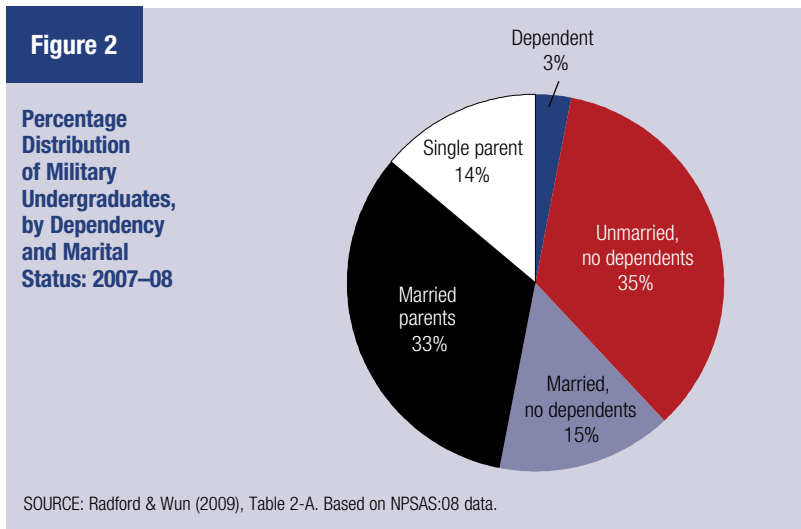
military, and may be included as well. Only about 38 percent of military undergraduates, however, used their veterans' education benefits during the 2007–08 academic year (Radford & Wun, 2009).¹

Table 2 and **Figure 2** present a demographic profile of military undergraduates. In 2007–08, the majority were aged 24 or older (85 percent), non-Hispanic white (60 percent), male (73 percent), and had a spouse, a child, or both (62 percent).

Military undergraduates varied from veterans in general in several ways. First, military undergraduates were younger. Thirteen percent of all veterans, but 75 percent of military undergraduates, were aged 39 or younger (U.S. Census Bureau, 2009). Although most military undergraduates were white, compared with veterans as a whole and even veterans aged 39 or younger, military undergraduates were less likely to be white and more likely to be African American, Hispanic, and Asian American (U.S. Census Bureau, 2009; U.S. Department of Veterans Affairs, 2007b). Further, military undergraduates were more likely than veterans in general and post-9/11 veterans specifically to be female (27 percent vs. 7 percent and 16 percent, respectively) (U.S. Census Bureau, 2009; U.S. Department of Veterans Affairs, 2007c). Finally, military undergraduates were less likely to be married (48 percent) than veterans in general (75 percent) (U.S. Department of Veterans Affairs, 2001).

Table 2		Military students	Nonmilitary nontraditional students	Nonmilitary traditional students
Demographic Characteristics of Military Students, Nonmilitary Nontraditional Students, and Nonmilitary Traditional Students: 2007–08	Total	100.0	100.0	100.0
	Age			
	18 or younger	0.5	0.9	18.1
	19–23	15.0	13.6	81.9
	24–29	31.4	37.2	†
	30–39	28.2	26.5	†
	40 or older	24.9	21.9	†
	Gender			
	Female	26.9	64.8	52.9
	Male	73.1	35.2	47.1
	Race/ethnicity*			
	White	60.1	57.0	65.8
	African American	18.3	18.1	10.3
	Hispanic	12.8	15.1	13.5
	Asian American	3.2	5.6	6.3
	Other	5.7	4.3	4.1

† Not applicable.
 *Other includes American Indian, Alaska Native, Native Hawaiian or other Pacific Islander, other, and more than one race/ethnicity. Race/ethnicity categories exclude Hispanic origin unless specified.
 NOTE: Detail may not sum to totals because of rounding.
 SOURCE: Radford & Wun (2009), Table 2-A. Based on NPSAS:08 data.



¹ Some military service members may not receive benefits because they personally are not eligible or their program does not qualify (see "GI Bill Education Benefits" section on pp. 1–3). Others, however, may be eligible but still do not receive benefits. Some of the reasons that eligible military undergraduates may not receive benefits are discussed in "Issues Faced by Military Undergraduates" on pp. 17–19.

Defining Key Terms: Military Undergraduates vs. Other Undergraduates

Who Are Nonmilitary Traditional Undergraduates?

Nonmilitary traditional undergraduates are students who are under age 24, are financially dependent on their parents, and are not veterans or military service members.

Who Are Nonmilitary Nontraditional Undergraduates?

Nonmilitary nontraditional undergraduates are students who are typically aged 24 and older and/or are financially independent from their parents, and are not veterans or military service members.

Who Are Military Undergraduates?

Military undergraduates are students who are veterans or military service members on active duty or in the reserves. The National Guard is not specifically included in this definition, but members of the National Guard who have been deployed since 9/11 may have identified themselves as active-duty military, and may be included as well. The vast majority of military undergraduates are similar to nonmilitary nontraditional undergraduates in age and/or financial independence. Only a small proportion of military undergraduates serving in the reserves are similar to nonmilitary traditional undergraduates in age and financial dependence.

Military undergraduates also differed from other undergraduates in some significant ways.² For analysis purposes, nonmilitary undergraduates were separated into two groups: traditional and nontraditional undergraduates, who are defined in the sidebar above. The largest difference between military and nonmilitary undergraduates was gender. In 2007–08, almost two-thirds of nontraditional and more than half of traditional nonmilitary undergraduates were female, compared with just over one-quarter of military undergraduates (Table 2).

Other differences between military and other undergraduates were not as great, but they are still worth noting. Military undergraduates were less likely to be aged 18 or younger or between the ages of 19 and 23 than nonmilitary traditional undergraduates, who were aged 23 or younger by definition (Table 2). Compared with nonmilitary nontraditional students, military students were less likely to be in their mid- to late-20s and more likely to be aged 40 or older. Military students were less likely to be Asian American than nonmilitary nontraditional students, and less likely to be white and Asian American and more likely to be African American or “other”³ than nonmilitary traditional students.

² All comparisons reported in the text that rely exclusively on NPSAS:08 data are statistically significant at the 0.05 level.

³ The “other” category includes individuals identified as American Indian, Alaska Native, Native Hawaiian or other Pacific Islander, other, and more than one race.

The Experiences of Military Undergraduates in Higher Education

This section describes military undergraduates' enrollment choices, enrollment characteristics, and use of financial aid. Significant differences between military undergraduates and nonmilitary undergraduates are highlighted.

Enrollment Choice

Whether the new GI Bill will change the way veterans and military service members enroll in postsecondary education is subject to debate (Field, 2008c). One argument is that military undergraduates have attended less expensive institutions because existing educational benefits did not cover the cost of more expensive institutions. A counterargument is that cost is not the sole determinant of where military undergraduates enroll. Additional factors influencing enrollment choices include whether an institution offers appropriate credit for military training and experience, and how well an institution accommodates veterans and their needs (ACE, 2008; Field, 2008c).

Military undergraduates were most likely to select location (75 percent), followed by program/coursework (52 percent) and cost (47 percent) as reasons for choosing a particular institution (Table 3). Slightly less than one-third of military undergraduates listed either personal/family reasons or reputation as important factors. These results suggest that college costs and course offerings are important to many military

Table 3	Reasons for attending institution ¹	Military students	Nonmilitary nontraditional students	Nonmilitary traditional students
Percent of First-Time Beginning Undergraduates Who List Various Reasons for Attending Their Institutions, by Student Type: 2003–04	Location	75.3	77.8	78.1
	Program/coursework	52.3	61.0	53.1
	Cost	46.7	49.3	59.4
	Personal or family	29.7	36.2	40.6
	Reputation	29.0	41.3	51.2
	Other	18.7	13.4	16.6

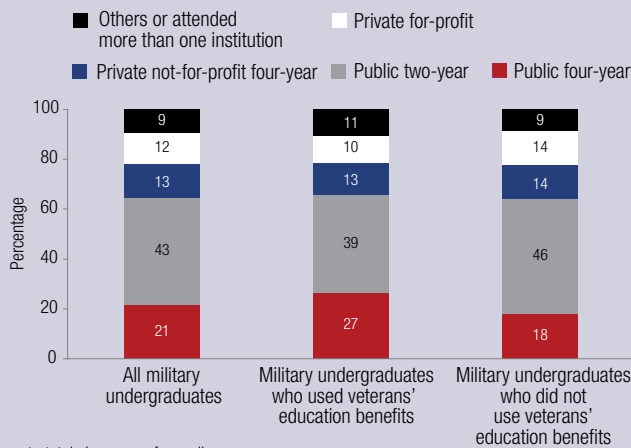
¹ Multiple reasons could be given.
SOURCE: Radford & Wun (2009), Table 4. Based on BPS:03/04 data.

undergraduates in deciding where to enroll, though location is more likely to be identified as important.

Similar percentages of military undergraduates and nonmilitary nontraditional undergraduates considered various factors important, while nonmilitary traditional students tended to differ from both groups (Table 3). (For definitions of terms, see sidebar on page 8.) This difference is not surprising because most military undergraduates are older and financially independent, similar to nonmilitary nontraditional students and unlike nonmilitary traditional undergraduates. Overall, the percentage of military and nonmilitary nontraditional undergraduates who chose each college choice factor was statistically the same, except for reputation, which military undergraduates were less likely to select. Although similarly high percentages of military and traditional undergraduates

Figure 3

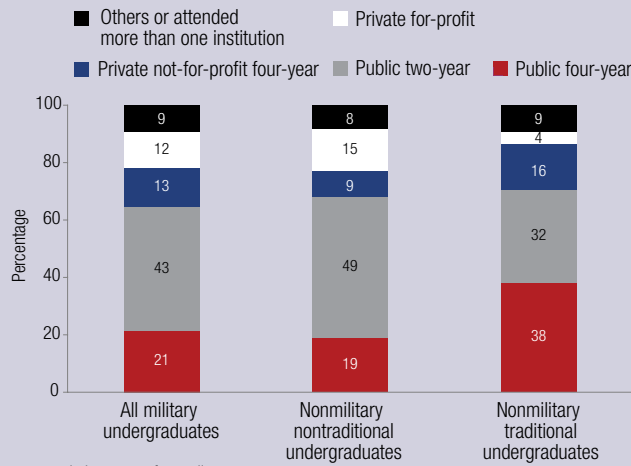
Percentage Distribution of Military Undergraduates, by Type of Institution and Use of Veterans' Education Benefits: 2007–08



NOTE: Detail may not sum to totals because of rounding.
SOURCE: Radford & Wun (2009), Table 3-B. Based on NPSAS:08 data.

Figure 4

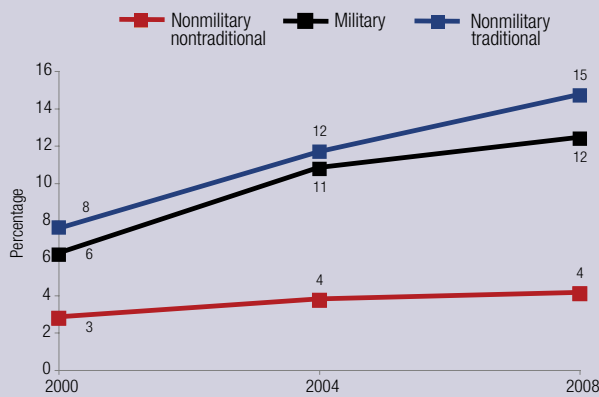
Percentage Distribution of Undergraduates, by Student Type and Type of Institution: 2007–08



NOTE: Detail may not sum to totals because of rounding.
SOURCE: Radford & Wun (2009), Table 3-A. Based on NPSAS:08 data.

Figure 5

Percentage of Undergraduates Attending For-Profit Institutions, by Student Type: 2000–08



SOURCE: U.S. Department of Education, National Center for Education Statistics, NPSAS:2000, NPSAS:2004, and NPSAS:2008 data.

selected both location and program/coursework, military undergraduates were significantly less likely than traditional students to choose all other items displayed in the table. These results suggest, first, that all undergraduates, not just military undergraduates, value a college's location and programs. Second, despite concerns about the effect of cost on military undergraduates' college choices, military undergraduates are equally likely as nontraditional undergraduates and less likely than traditional undergraduates to report that cost was the reason they chose their institution.

Enrollment Characteristics

Military undergraduates favored public postsecondary institutions in 2007–08 (Figure 3). Approximately 43 percent of all military undergraduates attended public two-year institutions, and slightly more than one-fifth enrolled in public four-year colleges. The percentages of those who enrolled in private institutions are similar: 13 percent at private not-for-profit four-year colleges, and 12 percent at private for-profit institutions. The type of institutions military undergraduates attended generally does not differ by receipt of veterans' education benefits; however, those who used benefits were more likely than those who did not use benefits to attend a public four-year college (27 percent vs. 18 percent). This finding suggests that benefits may make it more affordable for military undergraduates to attend a four-year college.

Military undergraduates' institutional choices were more similar to those of nontraditional undergraduates than traditional undergraduates (Figure 4). Military students and nonmilitary nontraditional students similarly chose to enroll in all institution types, except for

private not-for-profit colleges. Military undergraduates were roughly four percentage points more likely to matriculate at the latter institutions, another indicator that benefits may expand college choice for military undergraduates. Compared with nonmilitary traditional undergraduates, military undergraduates were more likely to enroll in public two-year colleges and private for-profit institutions and less likely to enroll in public four-year institutions.

In 2007–08, military undergraduates were most likely to pursue an associate (47 percent) or bachelor’s (42 percent) degree (Figure 6). Only 5 percent were in a certificate program. The three types of degree programs in which military undergraduates enrolled did not differ by receipt of veterans’ benefits. Roughly equal proportions of military undergraduates and nonmilitary nontraditional undergraduates were in associate degree programs, while military undergraduates were more likely to be in bachelor’s degree programs and less likely to be in certificate programs. Compared with nonmilitary traditional undergraduates, military undergraduates were more likely to be in associate degree programs, less likely to be in bachelor’s degree programs, and similarly unlikely to be in certificate programs.

Almost one-quarter of military undergraduates were enrolled both full time for the full year, and another 16 percent attended full time for part of the year (Figure 7). A larger percentage, however, attended part time, either for the full academic year (23 percent) or part of the year (37 percent). Veterans’ education benefits appeared to help military undergraduates attend full time and for the full year. Military undergraduates who received benefits were almost 15 percentage points more likely

Military Undergraduates and For-Profit Education

In 2007–08, approximately 12 percent of military undergraduates attended for-profit institutions, about three times the rate of traditional undergraduates. The percentage of military students at for-profit institutions, however, is statistically equivalent to that of nonmilitary nontraditional students. Figure 5 shows that there has been a significant increase over the last eight years in the percentage of both military and nonmilitary nontraditional students who attend for-profit schools. Data from the U.S. Department of Veterans Affairs show that the three colleges with the greatest number of students who used GI Bill education benefits were private for-profit institutions (Field, 2008b). Data from 2007–08 indicate that 72 percent of all military undergraduates who enrolled in for-profit institutions attended those that offered four-year degrees. In contrast, only 53 percent of nonmilitary nontraditional undergraduates and 28 percent of nonmilitary traditional undergraduates who enrolled in for-profit institutions chose institutions that offered four-year degrees.

Figure 6

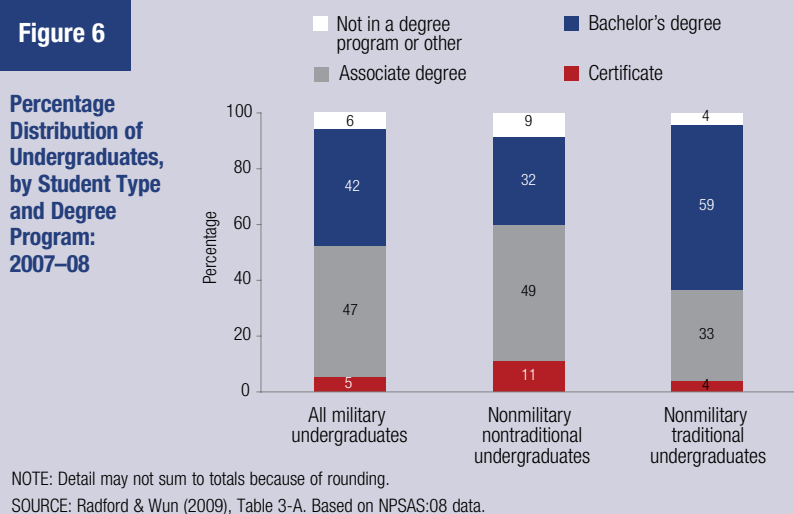


Figure 7

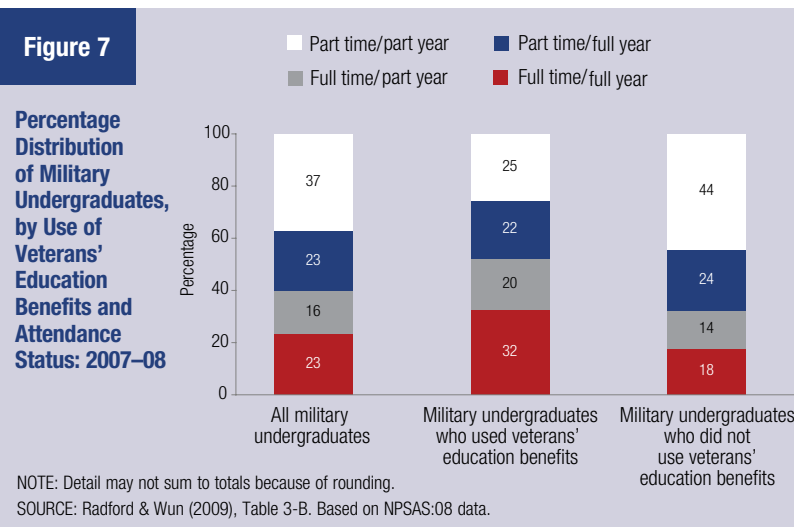
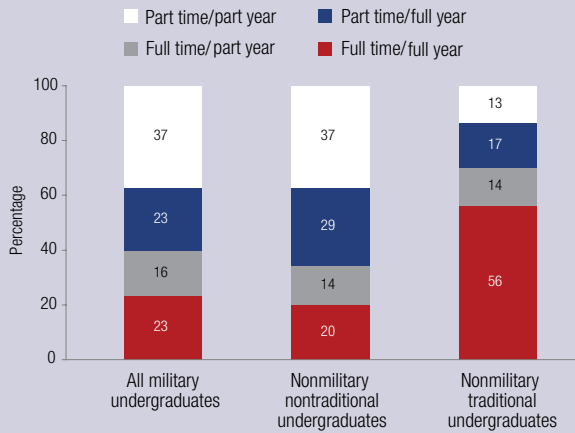
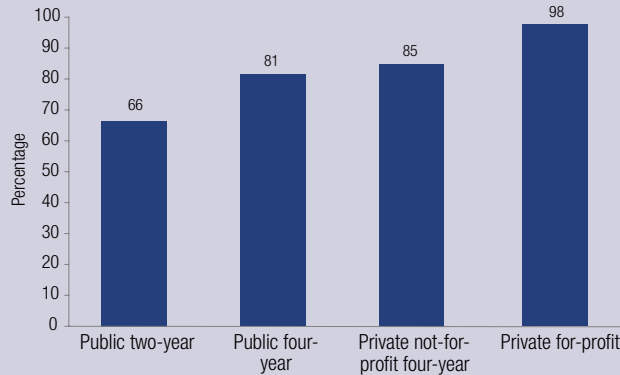
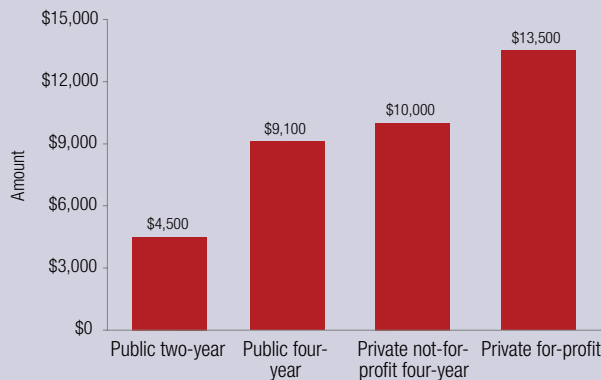


Figure 8**Percentage Distribution of Undergraduates, by Student Type and Attendance Status: 2007–08**

NOTE: Detail may not sum to totals because of rounding.
SOURCE: Radford & Wun (2009), Table 3-A. Based on NPSAS:08 data.

Figure 9**Percentage of Military Undergraduates Who Received Financial Aid, by Type of Institution: 2007–08**

SOURCE: Radford & Wun (2009), Tables 5A–5D. Based on NPSAS:08 data.

Figure 10**Average Amount of Financial Aid Received by Military Undergraduates: 2007–08**

SOURCE: Radford & Wun (2009), Tables 5A–5D. Based on NPSAS:08 data.

to enroll full time/full year and 19 percentage points less likely to enroll part time/part year than military undergraduates who did not receive benefits.

Military students' attendance was more similar to that of nonmilitary nontraditional students than to that of traditional students (**Figure 8**). Compared with nontraditional undergraduates, military undergraduates were more likely to attend full time/full year and less likely to attend part time/full year, but otherwise, the two groups were similar. In contrast, military undergraduates and traditional undergraduates differed significantly on each attendance category. Highlighting the two largest differences, military students were 33 percentage points less likely to be enrolled full time/full year and 24 percentage points more likely to be enrolled part time/part year than were traditional students. These differences may occur because of the varying characteristics of these two groups. Traditional students were financially dependent on their parents and not responsible for supporting and managing a family of their own.⁴ In contrast, 48 percent of military students were married and 47 percent had a child (**Figure 2**). All military students, except for some in the reserves, were financially independent from their parents.

Financial Aid

The percentage of military undergraduates who received financial aid (including veterans' benefits) and the amount of financial aid received (including veterans' benefits) depended largely on the type of institution attended. As **Figures 9** and **10** show, nearly all military undergraduates at private for-profit institutions received financial aid, and the average amount received per year was \$13,500. At both public and private

⁴ To be considered a dependent student, an individual cannot be married or have legal dependents.

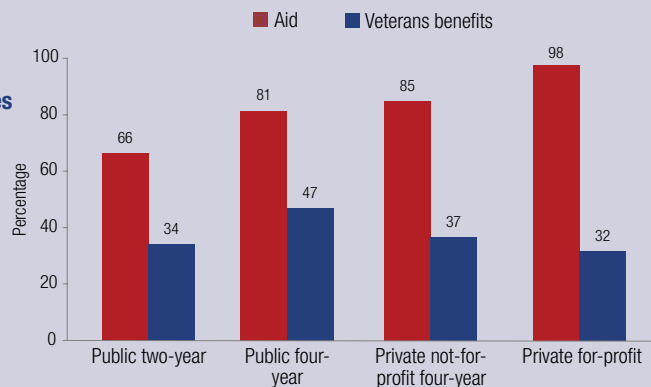
not-for-profit four-year institutions, military undergraduates were less likely to obtain financial aid (about four-fifths did), and they received fewer dollars on average. Military undergraduates at private not-for-profit four-year institutions received an average of about \$10,000, and those at public four-year institutions received about \$9,100. The percentage of students who obtained aid at public two-year institutions and the average amount of money received by these students were the lowest by institution type, but still substantial: 66 percent received aid averaging \$4,500. This lower percentage and dollar amount were in part because of two-year public colleges' lower overall costs.

The proportion of military undergraduates who received veterans' education benefits was substantially lower than the proportion who received some other type of financial aid (**Figure 11**). Receipt of veterans' education benefits also varied by institution type. Almost half of the military undergraduates who enrolled in public four-year institutions received veterans' benefits. At other types of institutions, the proportion of military undergraduates who received benefits was closer to one-third. Just as with total aid dollars received, the average dollar amount of veterans' benefits received was highest at private for-profit institutions, similar at four-year institutions, and lowest at public two-year institutions (**Figure 12**).⁵

Military undergraduates at private for-profit institutions were most likely to receive both grants and loans, followed by military undergraduates at private not-for-profit four-year and public four-year institutions, and then military undergraduates at public two-year colleges (**Figure 13**).⁶ At private

Figure 11

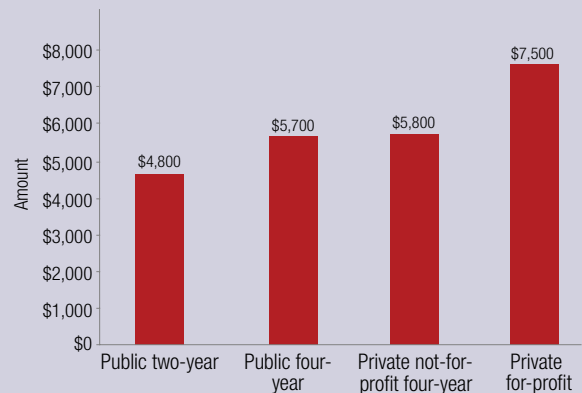
Percentage of Military Undergraduates Who Received Any Financial Aid (Including Veterans' Benefits) and Percentage Who Received Veterans' Benefits, by Type of Institution: 2007-08



SOURCE: Radford & Wun (2009), Tables 5A-5D. Based on NPSAS:08 data.

Figure 12

Average Amount of Veterans' Education Benefits Received, by Type of Institution: 2007-08

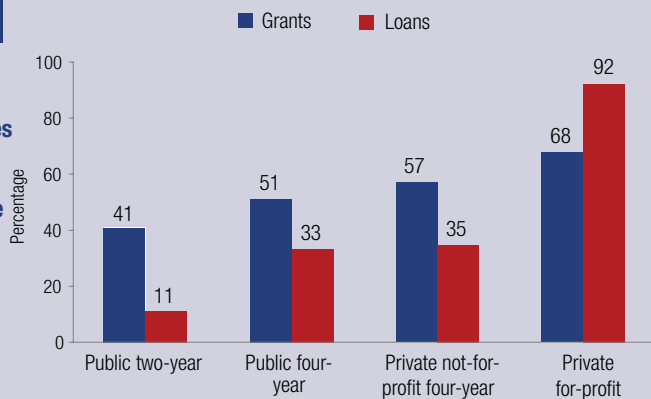


NOTE: Detail may not sum to totals because of rounding.

SOURCE: Radford & Wun (2009), Tables 5A-5D. Based on NPSAS:08 data.

Figure 13

Percentage of Military Undergraduates Who Received Grants or Loans, by Type of Institution: 2007-08



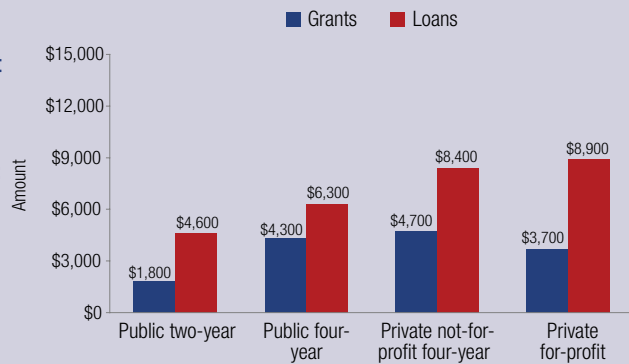
SOURCE: Radford & Wun (2009), Tables 5A-5D. Based on NPSAS:08 data.

⁵ Undergraduates at for-profit colleges likely receive more money in veterans' benefits because they are more likely than their peers at other colleges to attend full time and for the full year.

⁶ Veterans' educational benefits are not included in grant totals.

Figure 14

Average Amount of Grants and Loans Received by Military Undergraduates: 2007–08



SOURCE: Radford & Wun (2009), Tables 5A–5D. Based on NPSAS:08 data.

for-profit institutions, a larger percentage of students received loans than received grants, while the reverse was true at other types of institutions.

Figure 14 shows that military undergraduates at two-year colleges received fewer dollars in grant aid than those at public four-year, private not-for-profit four-year, and private for-profit institutions, reflecting in large part the different costs of attending. Military undergraduates at two-year colleges also borrowed less in loans than their peers at other institutions. Military undergraduates at public four-year institutions received about \$6,300 in loans, more than their counterparts at public two-year colleges, but less than their counterparts at private not-for-profit four-year institutions and private for-profit institutions, who borrowed similar amounts of \$8,400 and \$8,900, respectively.

Military undergraduates at public two-year and public four-year institutions were much more likely than nonmilitary undergraduates to receive some type of aid, in part because military undergraduates were far more likely to receive aid in the form of veterans' benefits than other students (Radford & Wun, 2009)⁷ (**Figure 15**). At private not-for-profit four-year and private for-profit institutions, however, military and nonmilitary undergraduates received aid at rates that varied by no more than four percentage points.

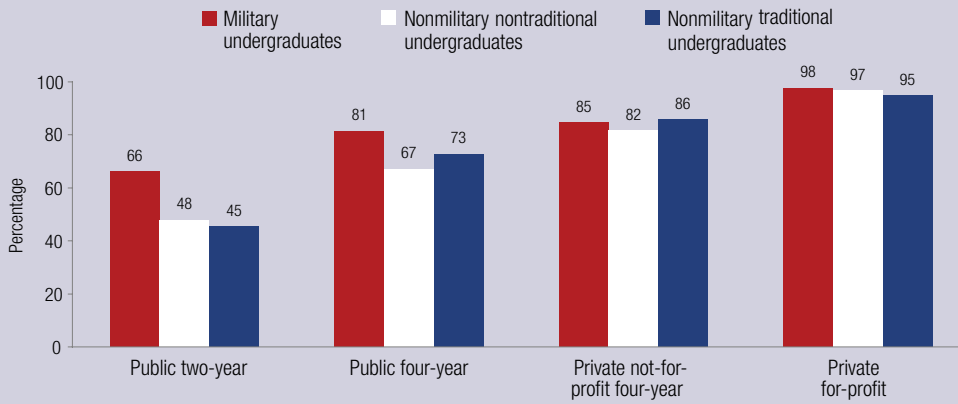
Compared with nonmilitary nontraditional undergraduates, military undergraduates received more in aid than when enrolled in public two-year and for-profit institutions, and a similar amount when enrolled at public four-year and private not-for-profit four-year colleges and universities (**Figure 16**). Contrasting military and nonmilitary traditional students, military students received more aid at public two-year colleges, a similar amount of aid at for-profit institutions, and less aid at public four-year and private not-for-profit four-year universities.⁸ These results are generally consistent with the findings of two recent GAO reports (Ashby, 2002; U.S. Government Accountability Office, 2008).

⁷ Nonveterans and nonmilitary service members can sometimes receive veterans' dependent benefits.

⁸ The difference in the amount of aid received by military and nonmilitary traditional students at private not-for-profit four-year universities is large: \$10,500. This sizeable discrepancy is likely because military students are more likely to attend less-expensive, private not-for-profit institutions and enroll less than full time, qualifying them for less institutional aid.

Figure 15

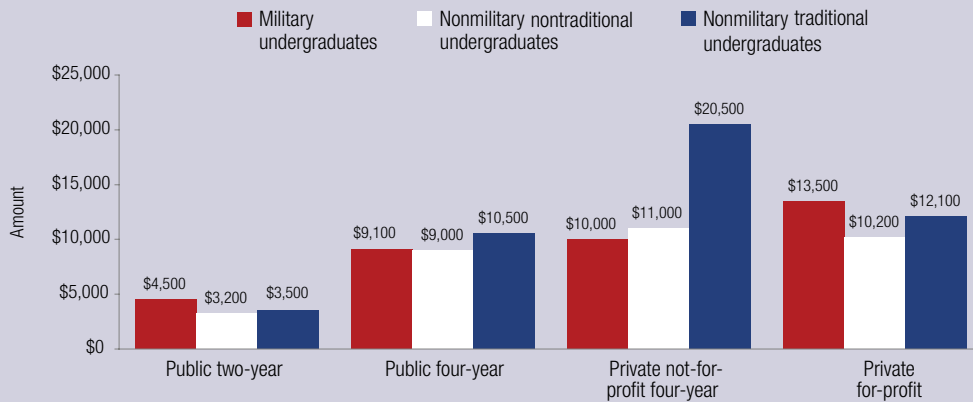
Percentage of Undergraduates Who Received Any Financial Aid, by Student and Institution Type: 2007–08



SOURCE: Radford & Wun (2009), Tables 5A–5D. Based on NPSAS:08 data.

Figure 16

Average Amount of Financial Aid Received, by Student and Institution Type: 2007–08



SOURCE: Radford & Wun (2009), Tables 5A–5D. Based on NPSAS:08 data.

Issues Faced by Military Undergraduates

Research indicates that military undergraduates may face difficulties, some of which are shared by nonmilitary traditional and nontraditional students and some of which are unique to their military status.

Financing their postsecondary education is the first issue military undergraduates encounter (DiRamio, Ackerman, & Mitchell, 2008; Klemm Analysis Group, 2000; McBain, 2008). Under the Montgomery GI Bill, education benefits did not keep pace with rising college costs (Alvarez, 2008; Klemm Analysis Group, 2000), which made it extremely difficult for veterans to attend college full time without working (DiRamio, Ackerman, & Mitchell, 2008) and left them with less time to concentrate on classes.

Although the more generous benefits offered under the new GI Bill may reduce veterans' need to work while enrolled, many military undergraduates still must balance family responsibilities with school (The Winston Group, 2008). As noted earlier, approximately three-fourths of veterans were currently married in 2000, and 90 percent had been married at some point in their lives (U.S. Department of Veterans Affairs, 2001). In 2007–08, 48 percent of all military undergraduates were married, and 47 percent were raising children either with or without a spouse (Figure 2). These

responsibilities and demands on time make attending college difficult. As one currently enlisted military service member explained:

I think that after people do 20 years [in the military] and they get out and start getting their family together and their life, now you've got kids, you've got soccer practice and T-ball and ballet and gymnastics and all this other stuff. There's not enough hours in a day to throw four hours of night school in there (The Winston Group, 2008, p. 7).

The transition to life after military service also can make attending college difficult for undergraduate veterans. They may be experiencing psychological and/or physical post-war trauma (DiRamio, Ackerman, & Mitchell, 2008; McBain, 2008), readjusting to personal relationships (DiRamio, Ackerman, & Mitchell, 2008), and adapting to a new lifestyle. As one veteran described it:

Really, the military doesn't prepare you for the exit. You probably have one day and that is TAPS where they sit there and say this is out there. . . You do something for 20 years in the military and now you come into the civilian sector [-] you have to deprogram yourself to work in that environment of the civilian world (The Winston Group, 2008, p. 7).

Military undergraduates are not just adjusting to the transition from military to civilian life; they also are making a transition to college life, one that proves challenging for many students. Both military undergraduates and other nontraditional students can find it difficult to adjust after being out of the classroom for a significant period of time (DiRamio, Ackerman, & Mitchell, 2008), and military undergraduates also may encounter additional cultural barriers in adjusting to campus life. For example, military undergraduates can find that their military experience makes it difficult for them to relate to other students. As an undergraduate veteran reported:

Most [students] kind of whine over nothing. They don't really know what it is to have a hard time. . . They don't have people screaming at them to get things done at three in the morning. They sit in a sheltered dorm room and do homework. It's not too hard. You hear people complaining and you're just like, why are you complaining? (DiRamio, Ackerman, & Mitchell, 2008, p. 87).

Military and nonmilitary students' perspectives also differ, and sometimes nonmilitary students ask inappropriate questions of their military classmates (DiRamio, Ackerman, & Mitchell, 2008; Field, 2008a):

They always end up asking me whether I killed somebody over there or not. That's a question I don't like people asking me, but, of course, my answer's 'no.' And I probably wouldn't tell them if I did (DiRamio, Ackerman, & Mitchell, 2008, p. 88).

To avoid uncomfortable questions, many military undergraduates say that they try to blend in with other students and not call attention to their military experience.

Military undergraduates also sometimes have difficulty in their relations with college faculty, particularly when faculty disrupt their efforts at anonymity and unveil their military experience in class (DiRamio, Ackerman, & Mitchell, 2008). Faculty members also may criticize the military and its personnel in the course of lectures, which may make military undergraduates feel unwelcome (DiRamio, Ackerman, & Mitchell, 2008; Herrmann, Raybeck, & Wilson, 2008).

In efforts to pursue their studies, military undergraduates also can encounter bureaucratic obstacles at both the U.S. Department of Veterans Affairs and the postsecondary institutions they attend. Military undergraduates have had difficulty receiving timely reimbursement for their education expenses (DiRamio, Ackerman, & Mitchell, 2008; The Winston Group, 2008). As one military serviceman explained:

It is a hassle to get through VA to get them to approve it, to get the college to approve it, and then it goes back to the VA. It goes to like 80 different people before they send you your money. So if your class starts before you get that money, you have to pay out of pocket (The Winston Group, 2008, p. 16).

The new GI Bill's direct payments to postsecondary institutions may ameliorate this problem for military undergraduates, but other bureaucratic barriers may remain, and new ones may be added as institutions and the

VA adjust to implementing a new program. Several studies have noted that information about veterans' education benefits is not conveyed clearly to past and present military service members (Klemm Analysis Group, 2000; McBain, 2008; The Winston Group, 2008). As one veteran said:

I think most people know they have benefits. I just think the majority of the people don't know exactly what the benefits are that they can use. There is so much stuff out that you could use, but you don't even know what's there, and you don't know if that can apply to you because the only thing you realize is you can get a GI Bill, but you don't hear that you can use it for this and that or that there are other, different programs out there that you can get scholarships for. I just don't think they publicize it enough. This is exactly what you can use and this is what you can use it for. We just kind of know the generalization of okay, yeah, we get educational benefits (The Winston Group, 2008, p. 15).

Staff at postsecondary institutions sometimes are not well versed in the details of veterans' education benefits, which may cause additional problems for military students (Klemm Analysis Group, 2000; Redden, 2008b). One current member of the armed services noted:

Unfortunately, my experience has been the colleges and universities don't know anything about the GI benefits. I am the one that has to tell them what it is. That has been my experience lately. That's very frustrating because instead of going . . . to school to ask them

ACE to Launch New Web Portal to Help Veterans and Service Members

As part of our Serving Those Who Serve initiative, ACE is developing a web portal dedicated to providing veterans and their families with the college preparation and finance information they need to pursue a postsecondary education. For more information, please visit www.acenet.edu/stws.

questions, I have to find other resources like the education center and, of course, the Internet. So I have to educate myself to educate them (The Winston Group, 2008, p. 17).

School officials who do try to obtain information from the VA to help military undergraduates have reported that VA personnel often are not responsive or knowledgeable (Klemm Analysis Group, 2000).

A final bureaucratic difficulty reported by military undergraduates is transferring credits between institutions and receiving college credits for military experience (DiRamio, Ackerman, & Mitchell, 2008; The Winston Group, 2008). Institutions could help military undergraduates earn their degrees more quickly and efficiently if they publicized that students can earn college credits for military training and clarified procedures for receiving and transferring credits.

Conclusion

The new GI Bill should make it easier for eligible military service members and veterans to afford higher education. Coupled with a growing number of young veterans, this may soon result in increased numbers of undergraduates with military experience who will use GI Bill benefits at postsecondary institutions.

Administrators should be familiar with some of the characteristics and experiences of this population. Military undergraduates, for example, tend to be similar in some respects to nontraditional undergraduates, though they are not as likely to be female. Further, although military undergraduates face some of the same issues encountered by other undergraduates, especially nontraditional students, they also face issues unique to military service members. To find ways to make their institutions more veteran-friendly, administrators can consult the ACE web site, *Serving Those Who Serve*: www.acenet.edu/stws.

In the past, military undergraduates have been concentrated at public two-year colleges, but the more generous education benefits of the new GI Bill may encourage them to seek entry into more expensive colleges, particularly if those colleges demonstrate responsiveness to military students' needs. Based on attendance patterns among past benefit recipients, it appears that military undergraduates receiving the new benefits may be more likely to enroll full time and for the full year than previous military undergraduates.

The benefits of the new GI Bill must be well publicized by both colleges and the U.S. Department of Veterans Affairs; this is to the advantage of both military personnel seeking higher education and the institutions in which they hope to enroll. In 2007–08, only half of all military undergraduates at public four-year colleges and only one-third of all military undergraduates at other types of institutions received veterans' education benefits. Although some of these students may have been ineligible for benefits, some likely would have qualified and found an easier and quicker path through higher education by using them.

Questions for Campus Leaders

1. How many military undergraduates (veterans and military personnel) are currently enrolled in your institution? How does your military enrollment compare with other institutions in your geographic area?
2. How many veterans and military personnel reside in your city or county? How does this compare with other regions in your state? Is your military enrollment high or low given the concentration of veterans and service members in your area?
3. How many of these veterans and military personnel use VA benefits to attend your institution? For those who do not use these benefits, why is that the case?
4. How much of your tuition and fees will be covered by the new Post-9/11 GI Bill? What other state, institutional, or private aid is available to veterans or service members?
5. Does your campus have a comprehensive plan for implementing the new GI Bill and welcoming the expected wave of student veterans?
6. What has your campus done to prepare to implement the new GI Bill? What work remains? What questions do key staff, such as the registrar or director of financial aid, still have about the new GI Bill? Does your institution have an established relationship with officials in the VA who can answer questions and resolve problems for students?
7. What efforts has your institution made to recruit veterans and service members? How easy is it for potential military students to find relevant information on your web site and in other key publications?
8. Do you have the necessary counseling and other student affairs services in place to serve returning service members? For ideas and suggestions, visit the ACE Serving Those Who Serve web site at www.acenet.edu/stws.
9. Have faculty and staff been trained to understand and recognize the specific needs and concerns of past and current military personnel?
10. Do you have in place veteran-friendly academic policies such as awarding credit for evaluated military training and expediting re-enrollment for students returning from military deployments and activations?
11. Is there a student organization or other peer support network on campus for military undergraduates?
12. Have you considered establishing a dedicated office to serve as a primary point of contact for military undergraduates, to offer services, and to coordinate the work of other campus units on behalf of veterans?

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