

TITLE: The GI Bill- Delivery on the Promise to Educate Veterans- 1944 vs. Today

CATEGORY: History

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## **Purpose**

The 1944 GI Bill advanced the lives of more than 2 million veterans, giving them unprecedented access to higher education and the skills to drive dramatic economic growth. In 2008, Congress enhanced education benefits for veterans via the Post 9/11 Veterans Assistance Act. This paper compares the motives for and the goals, provisions, and results of these two laws. It then identifies actions and models that may enhance the GI Bill's educational impact on the U.S. economy going forward.

## **Hypothesis**

The caliber of educational results delivered via the Post 9/11 GI Bill has been less than the 1944 GI Bill.

## **Methodology**

This paper compares the educational effectiveness of the GI Bill in the post-World War II and modern eras in two key areas

1. Veterans' access to a high-quality college education
2. Existence and strength of veteran support resources and communities on college campuses

The analysis mainly focuses on four-year higher education institutions. Academic literature on the bills, U.S. Government data, non-partisan educational research, and independent reporting and commentaries serve as the primary sources.

## **Background- 1944 GI Bill**

An Unemployment Program Unlike Any Other. The Servicemen's Readjustment Act of 1944, more commonly known as the GI Bill of Rights, was the result of a concentrated effort by two parties, Franklin D. Roosevelt's Administration, and the American Legion. Each group had a

different driving motivation.

Formed after WWI, the American Legion, a veteran's advocacy group, worked to bring attention to and advance the needs of veterans. The Legion was founded partially as a result of the inadequate delivery of benefits to veterans following WWI. Therefore, its main goal was to create a plan that ensured comprehensive benefits, in order to "correct the injustice" (Olson 4) of the Wilson administration in the handling of veterans' reintegration and benefits.

The Roosevelt Administration, while sympathetic because of Roosevelt's prior experience as Assistant Secretary of the Navy, saw the more pragmatic problem of an economic depression that could result as millions of veterans returned without jobs as a reason to pursue readjustment programs (Olson 6). Similar to the Legion, the administration also drew guidance from past mistakes, including the lack of substantial veteran benefits after WWI that contributed to the Great Depression. Thus in 1943, the administration created the first real plan for educational readjustment in the Thomas Bill (Olson 15).

However, the Thomas Bill was not the only option. In the fall of 1943, the Legion wrote its own education bill. Called the GI Bill of Rights, it was more widely supported by the Veterans Administration ("VA") and many congressmen, but it did not vastly differ from the Thomas Bill (Olson 16). The GI Bill of Rights swept unimpeded through both houses of Congress. Despite some conflict between the House and the Senate versions of the bill, President Roosevelt signed it into law and acknowledged that the Legion bill "substantially carries out most of the recommendations made by me" (Olson 19).

### **Results- 1944 GI Bill**

Comprehensive Benefits. The GI Bill provided benefits in six areas: 1) a loan guarantee for a farm, home or business, 2) unemployment payments, 3) allocation of building materials for

VA hospitals, 4) military review of dishonorable discharges, 5) job training, and 6) famously-high education payments. Most significantly, the provisions allowed a generation of servicemen to achieve the dream of owning a home and going to college (GI Bill Turns 62 Today).

On June 12, 1944 the finalized bill was signed into law. It provided one year of schooling for veterans who had served at least ninety days and entered the military before age 25. Moreover, veterans could receive additional compensation equivalent to the time that they had spent in active duty. For example, a veteran who served three years could receive one year of education for his original ninety days of service, and then three more years of schooling for his cumulative active duty time. For each eligible beneficiary, the bill allowed \$500 per school year for tuition, books, and fees. Veterans also received an additional monthly subsistence allowance, \$50 for single men and \$75 for married men (Olson 17). Quickly these payments grew with two new amendments, one in 1945 and a second in 1948, that raised unmarried vet payments to \$60 and then \$75 and married vet payments to \$90 and then \$120 (Bennett 243).

#### An Unprecedented & Controversial Expansion of Access to High Quality Education.

The GI Bill was not implemented without notice or criticism. Education specialists and some college deans believed that this cure for an anticipated unemployment crisis would fill colleges with ill-equipped and unprepared students who would degrade the total educational experience (Olson 33). These criticisms are typified in this 1944 quote from Robert M. Hutchins, Dean of the University of Chicago: “Colleges and universities will find themselves converted into educational hobo jungles. And veterans, unable to get work and equally unable to resist putting pressure on the colleges and universities, will find themselves educational hobos... education is not a device for coping with mass unemployment” (Olson 25).

Despite these criticisms, the vast majority of colleges took extensive measures to prepare

for an influx of veteran students. Most schools created specialized planning committees to deal with issues such as admitting by examination students who had not graduated from high school and/ or allowing missing coursework to be completed on campus (Olson 34). Preference was given to veterans over non-veterans in the admissions process. Some leading women's colleges took the radical step of admitting male veterans. Beyond modifying admission practices, many colleges created more flexible curricula. They gave college credit for educational development tests, correspondence courses and specialized military training programs completed during the veteran's service. Less frequently institutions awarded veterans elective credits based solely on their military service (Olson 35). Furthermore, institutions adjusted their calendars to allow for shorter courses and added refresher courses so that veterans could more easily adjust to academic work.

Veterans were financially free to apply to the best schools. The monetary benefit of \$500 was more than enough to cover tuition, books, and fees at any institution. In the spring of 1946 41% of all veteran students were concentrated among thirty-eight premier institutions out of approximately 750 schools (Olson 45). The soldiers flooded the finest campuses, and to the surprise of many, became the top students. Compared to their younger peers, the veterans were more mature and highly motivated. They agilely applied their life experience and technical skills to their college work. In November 1947, Benjamin Fine, the New York Times education editor remarked "...here is the most astonishing fact in the history of American higher education... The GI's are hogging the honor rolls and Dean's lists... Far from being an educational problem the veteran has become an asset to higher education" (Olson 40).

Of the 15.6 million veterans who were eligible, 7.8 million took advantage of the GI Bill's education and training provisions before the bill ended on July 25, 1956. By then, 2.2

million had attended two and four-year colleges. While the educational portion of the bill cost the government \$14.5 billion, the Labor Department estimated that the government actually made a profit on the investment, as a college graduate would earn \$250,000 more in working lifetime earnings than a high school graduate. The VA concluded that “The federal tax on this higher income alone will be several times the cost of a GI Bill education” (Bennett 242). The GI Bill trained minds and began the U.S. shift from a farming and mining society to a knowledge society, one of the most important events of the twentieth century (Bennett 236)

Strong Formal and Informal Veteran Community Structures. Early on, educators realized that veterans required specialized services from their schools. Veterans’ service offices assisted with the mechanics of housing, financing and adjustment. And dedicated counseling offices were created to provide individualized guidance in choosing a program of study and selecting courses that fit a student’s interests and capabilities (Olson 36). Effectively, the offices helped acclimate these often middle-class and first-generation college attendees. They also provided a more organized base for the growing veteran communities on campus.

In addition to utilizing supportive campus services, the large veteran cohort formed their own community with values that disregarded some university traditions, but better fit preparation for careers in a Cold War society. The Post World War II military-industrial complex needed accountants, marketers, managers, and engineers. Thus, “Undergraduate classes became more like graduate programs as teachers began to appreciate that the veterans’ practical experience provided soil out of which theoretical understanding could grow” (Bennett 240). Relationships between teachers and students became more like those of journeymen and master craftsmen, and initial fears turned to mutual respect. Harvard University President James Conant recalled in his 1970 autobiography, “The mature student body which filled our college campuses in 1946 and

1947 was a delight to all who were then teaching undergraduates” (Bennett 240). These mission-focused students lacked interest in college traditions such as pledging fraternities, joining sports teams, or wearing freshman beanies (Bennett 20). They created their own network more directly focused on academics than the social mystique of college. An article in *The New York Times Magazine* reported that faculty at Lehigh and other colleges saw a marked improvement in overall performance, as nonveterans tried to keep up with veterans (Bennett 21).

### **Background- Post 9/11 Veterans Assistance Act**

Educational Support as a Recruitment Tactic. Similar to the GI Bill of 1944, the impetus for the Post 9/11 Assistance Act was only partly humanitarian. Jim Webb, Vietnam veteran and former Secretary of the Navy, campaigned on the promise of creating a modern day GI Bill. In January 2007, on his first day in the Senate, Webb introduced the legislation. In a 2012 interview he recalled, “We began with a simple concept, that those serving since 9/11 should have the same opportunity for a first-class future as those who served during World War II” (Maze).

Importantly, the language in Webb’s bill balances patriotic statements with economic benefits. For example, it asserts that “Educational assistance for veterans helps reduce the costs of war, assist veterans in readjusting to civilian life after wartime service, and boost the United States economy, and has a positive effect on recruitment for the Armed Forces” (U.S. Congress).

Commentary at the time claims that the Post 9/11 Act was designed as a recruitment incentive to deal with declining enlistments during the Iraq War, which resulted in compromises in educational and behavioral recruitment qualifications (Greenberg). Language in the bill cites recruitment and retention justifications for both the transferability of benefits to a spouse or dependent and another provision to increase the amount of the educational supplement for individuals with “a skill or specialty in which there is a critical shortage of personnel or for

which it is difficult to recruit for” (U.S. Congress).

Data assembled by the non-partisan National Priorities Project shows that 45% of recruits in 2007 and 2008 were designated by the military as “High Quality” having obtained a high school diploma and scoring in the top 50% on the Armed Forces National Recruitment Test. This was below the 65% benchmark established in 2006. Following the introduction of the Post 9/11 Act the proportion of High Quality recruits rose to above 60% (Military Recruitment 2010).

**Table 1: Military Recruitment- Proportion of High Quality Recruits**

FY07	FY08	FY09	FY10
44.9%	45.9%	54.1%	61.9%

Source: Military Recruitment 2010, *National Priorities Project*

Recruiting concerns have resurfaced in recent years due to demographic and attitudinal changes. In August 2015, Army Major General Jeffery Snow commented, "Only 29 percent of Americans, ages 17 through 24, are even eligible to serve in the Army. This, coupled with the lower unemployment rates, have made it more difficult for the Army to find young people who are both eligible to serve and who have a desire to serve” (Vergun).

### **Results- Post 9/11 Veterans Assistance Act**

More Difficult to Attain High Quality Educational Outcomes. The impact of the Post 9/11 Bill on educational outcomes and our society has been less than its 1944 predecessor. First, the modern bill’s implementation reflects less attention to the quality of veterans’ educational experience. Second, the system implicitly endorses for-profit institutions to the detriment of veterans’ futures. Finally, there is an opportunity for stronger partnering between government and the non-profit educational sector to enable veterans to perform at their highest capacity.

The GI Bill of 1944 flooded America’s university system with students, as high unemployment concerns spurred government and educational institutions to provide immediate



access to the finest universities. This dynamic is missing in the post 9-11 environment. In 1946, enrollment in higher education institutions increased by 24% compared to the prior year.

Between 1946 and 1949 veterans comprised 43% of the total student population and 61% of male students. In contrast, in 2015, veterans receiving GI Bill education benefits accounted for only 5% of total degree-granting institution enrollment. Veterans’ small minority status within the higher education community, combined with the increased complexity of the college choice, application, and funding system, makes it more difficult for them to obtain the quality of education and post-graduation career opportunities that their 1945 peers experienced.

**Table 2: Enrollment in Higher Educational Institutions<sup>1</sup>**

Year	Total Enrollment	Male Enrollment	Veteran Enrollment	% of Total	% of Males
1945	1,676,851	927,662	88,000	5%	9%
1946	2,078,095	1,417,595	1,013,000	49%	71%
1947	2,338,226	1,659,249	1,150,000	49%	69%
1948	2,403,396	1,709,367	975,000	41%	57%
1949	2,444,900	1,721,572	844,000	35%	49%
1950	2,281,298	1,560,392	581,000	25%	37%
1946- 1949	9,264,617	6,507,783	3,982,000	43%	61%
2015	21,266,000	9,073,000	1,073,852	5%	--

Sources: Compilation of Data from (Olson 44), (Department of Education Table 303.10), (GI Bill Benefits Comparison Tool 11/11/15). <sup>1</sup>NOTE: Data through 1950 are for institutions of higher education, while 2015 data is for degree-granting institutions. Degree-granting institutions grant associate’s or higher degrees and participate in Title IV federal financial aid programs. The degree-granting classification is very similar to the earlier higher education classification, but it includes more 2-year colleges and excludes a few higher education institutions that did not grant degrees.

Importantly, 2015 GI Bill veteran enrollment data indicates that both public and private non-profit institutions are underrepresented. Only 56% of veterans are attending public universities compared to 72% of the total student population. Similarly, 16% of veterans are attending private colleges compared to 19% of all students. This is the inverse of the post WWII situation. In 1948, the majority of veterans enrolled in private (non-profit) institutions, while most non-veterans chose public institutions. “Veterans flocked to the Ivy League schools, the

state universities, and the better liberal arts and technical schools. They enrolled as a last resort in junior colleges, teacher’s colleges and lesser-known small liberal arts schools” (Olsen 45).

**Table 3: Enrollment in Degree Granting Institutions By Type- Includes 2 and 4-year Institutions**

Population	Total Enrollment	Public	% of Total	Private Non-Profit	% of Total	Private For-Profit	% of Total
Total Enrollment- 2012	20,642,819	14,880,343	72%	3,953,578	19%	1,808,898	9%
Veteran Enrollment- 2015	1,073,852	604,131	56%	177,141	16%	290,769	27%

Sources: (Department of Education Table 303.10), (GI Bill Benefits Comparison Tool 11/11/15).

The Post 9/11 GI Bill benefit model aligns most directly with public and for-profit universities. For veterans who have served at least 90 aggregate days on active duty after September 10, 2001 and others discharged for a service-connected disability, the Post-9/11 GI Bill covers the following at approved institutions and programs:

- 36 months of education benefits, payable for 15 years following release from active duty
- All tuition and fee payments for an in-state student at a public institution of higher learning (“IHL”). GI Bill students must be billed as in-state students if they live in the state of the IHL, regardless of his or her formal state of residency. Up to a national cap (2015 cap is 21,084.89) at private IHLs.
- Monthly housing allowance
- \$1,000 annually for books and supplies

Similar benefits extend to vocational training, licensing and national testing programs, and entrepreneurship training (Education and Training). However, Department of Education data indicates that almost 100% of students currently receiving Post 9/11 GI Bill benefits are enrolled in public, private or for-profit college institutions (GI Bill Benefits Comparison Tool).

The 1945 GI Bill annual benefit of \$500 for tuition, books, and fees plus a \$75 (1948) individual monthly subsistence allowance covered these expenses at even the most expensive

and elite private universities in the country. The combined annual benefit value of \$1,175 in 1948, equates to \$11,358 in 2013 and \$11,571 in 2015 dollars (Inflation Calculator: U.S. BLS).

However, since 1945 the increase in the average cost of 4-year college tuition and expenses has exceeded the rate of inflation. Therefore, in 2013 the national average for 4-year public institutions was \$17,474 and 4-year private institutions was \$35,074 (U.S. Department of Education Chapter 3). At elite colleges tuition may be over 50% higher than the private school average. For example, 2014-2015 tuition, room and board at Harvard University was \$58,607.

**Table 4: Average total tuition, fees, room and board rates charged for full-time undergraduate students in degree-granting institutions: Selected years, 1982–83 and 2012–13**

Year and control of institution	Constant 2012–13 dollars			Current dollars		
	All Institutions	4-year Institutions	2-year Institutions	All Institutions	4-year Institutions	2-year Institutions
<b>All institutions</b>						
1982–83	\$9,138	\$10,385	\$6,396	\$3,877	\$4,406	\$2,713
2012–13	\$20,234	\$23,872	\$9,574	\$20,234	\$23,872	\$9,574
<b>Public institutions</b>						
1982–83	\$6,941	\$7,534	\$5,632	\$2,945	\$3,196	\$2,390
2012–13	\$15,022	\$17,474	\$8,928	\$15,022	\$17,474	\$8,928
<b>Private nonprofit and for-profit institutions</b>						
1982–83	\$16,311	\$16,797	\$12,644	\$6,920	\$7,126	\$5,364
2012–13	\$34,483	\$35,074	\$23,328	\$34,483	\$35,074	\$23,328

Source: U.S. Department of Education, *Digest of Educational Statistics 2013*

The Post 9/11 GI Bill covers the costs of attending public institutions, but falls short at private non-profit universities that choose to fund only a portion of the premium over public schools. As of November 2015, 3,303 private schools receiving GI Bill benefits participate in the Yellow Ribbon Program, in which institutions voluntarily enter into an agreement with the VA to fund tuition and expense fees that exceed the tuition and fee amounts payable under the GI Bill. The institution can contribute a specified dollar amount of those expenses, and the VA will match the contribution, not to exceed 50% of the difference (Post 9/11 GI Bill It’s Your Future Yellow Ribbon Program). However, many of the best private universities and colleges do not

fully fund the Yellow Ribbon program, while much lower quality for-profit institutions claim to provide full funding. They aggressively lure students into a sub-standard educational situation that can lead to worthless credits and out-of-pocket expense beyond GI Bill benefits.

Columbia University vs. The University of Phoenix. The VA provides a GI Bill Benefits Comparison Tool that enables veterans to calculate college costs and compare schools on quality measures. Based on out-of-pocket cost, this tool may bias users, turning them away from the nation’s finest private universities and making leading public universities appear comparable to for-profit institutions. In the illustration below, Columbia University appears expensive at \$13,923 out-of-pocket, compared to UCLA and The University of Phoenix. However, the tool provides no link to need based funding options at Columbia outside of VA resources. No quality data is shared for The University of Phoenix, implying that it may be comparable to UCLA. However, in a separate report The Center for Investigative Reporting cites a 15% graduation rate for The University of Phoenix- San Diego, and there is a caution flag on the GI Bill Tool indicating a Department of Defense Probation for Military Tuition Assistance.

**Table 5: Veteran's Administration GI Bill Comparison Tool Results- 11/11/15, Undergraduate**

	Columbia University	Columbia University YR	UCLA	University of Phoenix Online	University of Phoenix San Diego
<b>Yellow Ribbon</b>	No	Yes \$8000	N/A	N/A	N/A
<b>Housing Allowance/ month</b>	\$3,775	\$3,775	\$2,499	\$1,522	\$2,065
<b>Total GI Bill Benefits</b>	\$56,060	\$72,060	\$35,796	\$19,944	\$23,950
Paid to School	\$21,085	\$37,085	\$12,705	\$9,812	\$10,560
Paid to Vet	\$34,975	\$34,975	\$23,041	\$10,132	\$13,390
<b>Out of Pocket Tuition</b>	\$29,923	\$13,923	\$0	\$0	\$0
<b>Retention Rate- Vet</b>	81.2%	81.2%	100.0%	75.5%	85.7%
<b>Retention Rate- Overall</b>	97.3%	97.3%	96.3%	Not provided	Not provided
<b>Graduation Rate- Overall</b>	94.2%	94.2%	90.9%	Not provided	Not provided
<b>Median Salary- Overall</b>	\$72,900	\$72,900	\$59,200	Not provided	Not provided

Source: GI Bill Benefits Comparison Tool, US Department of Veteran’s Affairs

The Department of Defense has put The University of Phoenix on probationary status and is considering terminating their Voluntary Partner in Education Memorandum of Understanding. Phoenix is the largest single GI Bill payee, and received \$345 million of the \$5 billion Post 9/11 benefit dollars in 2014. Evidence of deceptive recruiting, violation of regulations, and ongoing investigations by the Federal Trade Commission, the Securities and Exchange Commission, and the Department of Education resulted in Phoenix's probation status. Among the most concerning violations are that Phoenix paid the military for exclusive access to bases and held resume workshops for troops that were actually recruiting events (Halperin). Shocking examples of Phoenix's "integration" into the military culture include sponsoring rock concerts and distributing beautifully engraved brass "challenge coins" featuring the logos of each military branch, the Department of Defense, and the University of Phoenix.

"For decades, these "challenge coins" have held a special place in military culture, often awarded with a firm handshake by commanders to subordinate service members after a major accomplishment, like completing a specialized mission. ..University of Phoenix recruiters saved their coins for special occasions, giving them to influential military commanders and other officials to thank them for allowing extensive base access or the teaching of a University of Phoenix class on military grounds" (Glantz).

Additionally, The University of Phoenix's parent company, The Apollo Education Group, has hired former military officers as executives, placed its recruiters within local veterans groups, and successfully reversed the American Legion's lobbying positions against for-profit institutions (Glantz). Apollo has donated to the campaigns of influential senators, who recently requested that the Department of Defense reconsider the University of Phoenix probation decision. These implied endorsement activities of for-profit schools by the military and

prominent congressmen may be steering recruits into substandard educational environments.

Overall, lesser quality institutions offer a path of least resistance to veterans due to the military's implicit endorsement, lower admissions standards, and flexible online course options. However, results are sub-optimized, ranging from worthless credits from for-profit institutions to lower salaries and weak career connections from lower quality non-profit colleges.

Presence of veterans is underdeveloped versus the 5% national average at the top 20 schools in the *U.S. News and World Report* Top Colleges for Veterans- National Universities. Only Columbia, Georgetown, and USC have greater than their fair share of veterans enrolled.

**Table 6: U.S. News Best Colleges for Veterans- National Universities**

Rank	University	Accept Rate	Total Undergrad Students	Veterans	% of Total	Median Salary at 10 years after enter school	Undergrad Tuition and Fees	Out of Pocket after Yellow Ribbon	6-Year Grad Rate
1	Princeton	7.4%	5,391	29	0.5%	\$75,100	\$41,820	\$12,735	97%
2	Harvard	6.0%	6,694	266	4.0%	\$87,200	\$43,938	\$16,853	97%
3	Yale	6.3%	5,477	30	0.5%	\$66,000	\$45,800	\$4,715	97%
4	Columbia	7.0%	6,170	640	10.4%	\$72,900	\$51,008	\$13,923	94%
4	Stanford	5.1%	7,019	145	2.1%	\$80,900	\$45,195	\$18,110	96%
4	University of Chicago	8.8%	5,681	132	2.3%	\$62,800	\$49,380	\$0	92%
7	MIT	7.9%	4,512	81	1.8%	\$91,600	\$45,016	\$16,882	93%
8	U of Pennsylvania	10.4%	9,745	221	2.3%	\$78,200	\$47,668	\$6,583	96%
9	Cal Tech	8.8%	983	4	0.4%	\$74,000	\$43,362	\$16,227	93%
9	Johns Hopkins	15.0%	6,469	213	3.3%	\$69,200	\$47,060	\$15,975	92%
11	Dartmouth	11.5%	4,289	43	1.0%	\$67,100	\$48,108	\$0	95%
12	Brown	8.7%	6,548	47	0.7%	\$59,700	\$47,434	\$6,349	95%
13	Vanderbilt	13.1%	6,851	125	1.8%	\$60,900	\$43,838	\$10,753	92%
14	Rice	15.1%	3,926	80	2.0%	\$59,900	\$40,566	\$0	92%
14	Notre Dame	21.1%	8,448	252	3.0%	\$69,400	\$46,237	\$0	95%
16	Emory	26.8%	7,892	149	1.9%	\$59,000	\$45,008	\$9,923	89%
16	Georgetown	17.4%	7,595	479	6.3%	\$83,300	\$46,774	\$15,659	93%
18	Carnegie Mellon	24.6%	6,309	80	1.3%	\$72,000	\$49,022	\$11,937	87%
18	UCLA	18.6%	29,633	453	1.5%	\$59,200	\$12,705	\$0	91%
20	USC	18.0%	18,740	983	5.2%	\$66,100	\$48,280	\$15,195	91%
Total			158,372	4,452	2.8%				

Source: U.S. News and World Report Education 2015

Conversely, among the top 20 schools on the *Military Times* “Best for Vets Colleges” list where the veteran population is above 5%, the quality is far below the most selected Post WWII era institutions. At eight out of the twenty institutions 6-year graduation rates are below the national average of 44%, and the 10-year median salaries are a fraction of those from the nation’s more competitive universities, with most under \$44,000.

**Table 7: Military Times Best For Vets: Colleges 2015: 4-Year Schools**

Rank	University	Accept Rate	Total Undergrad Students	Veterans	% of Total	Median Salary at 10 years after enter school	Undergrad Tuition and Fees	Out of Pocket After YR	6 year Grad Rate
1	U Nebraska Omaha	78.5%	12,153	933	7.7%	\$41,800	\$6,750	\$0	44%
2	Eastern Kentucky	73.9%	13,247	1,120	8.5%	\$33,100	\$7,920	\$0	37%
3	CUNY John Jay	51.0%	12,838	441	3.4%	\$43,700	\$6,359	\$0	33%
4	D'Youville	84.9%	1,855	132	7.1%	\$48,300	\$21,085	\$0	40%
5	U Southern FL	47.5%	30,376	1,929	6.4%	\$41,700	\$6,410	\$0	59%
6	SD Mines	87.8%	2,194	179	8.2%	\$52,300	\$10,040	\$0	49%
7	Texas A&M	71.0%	43,931	1,298	3.0%	\$52,900	\$9,650	\$0	79%
8	Florida State	55.4%	32,086	907	2.8%	\$44,000	\$6,507	\$0	76%
9	Cal State San B	64.6%	15,887	399	2.5%	\$45,500	\$6,550	\$0	42%
10	Rutgers	60.5%	33,472	485	1.4%	\$54,800	\$13,813	\$0	79%
11	SD State	92.0%	10,048	479	4.8%	\$40,600	\$7,713	\$0	55%
12	Armstrong State	67.4%	6,206	832	13.4%	\$39,400	\$5,266	\$0	33%
13	UI Word	93.2%	6,346	1,050	16.5%	\$42,700	\$26,490	\$0	43%
14	Old Dominion	81.9%	19,483	2,994	15.4%	\$43,300	\$8,970	\$0	50%
15	St. Petersburg	NA	27,166	1,302	4.8%	\$32,000	\$3,292	\$0	29%
16	Texas State	72.9%	31,005	1,885	6.1%	\$43,700	\$8,950	\$0	56%
17	Western Kentucky	93.3%	15,780	847	5.4%	\$34,600	\$9,140	\$0	43%
18	Western Illinois	58.0%	9,873	666	6.7%	\$41,100	\$12,217	\$0	55%
19	Texas Tech	66.1%	26,809	1,066	4.0%	\$46,100	\$7,811	\$0	60%
20	Cal State San M	84.8%	10,689	732	6.8%	\$45,400	\$7,169	\$0	46%
Total			361,444	19,676	5.4%				

Source: Military Times 2015

Independent analysis of VA and National Student Clearinghouse data from 2002- 2010 shows that for-profit colleges have the lowest degree completion rate at 44.9%, compared to 50.8% at public schools, and 63.8% at non-profit private schools (Million Records Project 42). The estimated financial impact on net tuition revenues to achieve 5% fair share of veteran

enrollment at a sampling of the nation’s highest ranked public universities is less than 1%.

**Table 8: Closing the Gap is a Relatively Small Portion of Overall Tuition & Fee Revenue**

	University of Michigan	University of Virginia	University of Illinois
Period	FY End June 30, 2015	FY End June 30, 2015	FY End June 30, 2014
Number of Students- Grad & Undergrad	61,392	22,800	78,000
Tuition & Fees- Net after scholarships	\$1,145,917,000	\$491,027,000	\$1,040,399,000
Per Student	\$18,666	\$21,536	\$13,338
GI Bill Reimbursement	\$13,486	\$13,208	\$10,863
<b>Tuition Cost Per Student to Close Gap</b>	<b>\$5,180</b>	<b>\$8,328</b>	<b>\$2,475</b>
Undergraduate Students	42,847	15,020	51,223
GI Bill Students	830	587	1,222
5% Fair Share	2,142	751	2,561
<b>Additional GI Bill Students to Close Gap</b>	<b>1,312</b>	<b>164</b>	<b>1,339</b>
Total Tuition Cost to Close Gap	\$6,797,416	\$1,365,837	\$3,314,997
% of Total Tuition & Fee Revenue	0.6%	0.3%	0.3%

Sources: Compilation of Data from (University of Michigan 20, 54), (University of Virginia 9,13), (University of Illinois 8) (GI Bill Benefits Comparison Tool, 11/11/15).

Limited veteran access to high quality education today is a striking contrast to the 1944 GI Bill situation, where a clearer funding path, the absence of for-profit institution marketing, and an economic mandate combined to make the colleges offering the best education and career opportunities readily available to veterans. Ultimately, our economy today may not be fully leveraging a technically trained veteran workforce, resulting in lower productivity.

Academic Performance Data Indicates Veterans are Capable. Performance data gathered by The Million Records Project, a study led by the Student Veterans of America in partnership with the VA and the National Student Clearinghouse, indicates that graduation rates and time to degree completion for veterans are approaching national averages. Between 2002 and 2010 51.7% of all student veterans attained a post-secondary degree, and most completed these degrees in five years or less. 40.8% earned a degree prior to using their GI Bill Benefits indicating participation in the Department of Defense’s Tuition Assistance Program for active duty personnel. Importantly, veterans’ attainment of degrees in science and engineering



represented 18% of the total degrees and 33% of Bachelor's degrees, on par with the national average. This represents an improvement opportunity, as military technical training may be good preparation for a STEM related college curriculum (Million Records Project 64).

Veterans a “Non-Traditional” and Small Part of College Communities. The overall academic results for student veterans are encouraging given that they are often non-traditional students who tend to be older, have families to support, and juggle employment and school. Unlike their World War II peers who completed college after their military service ended, today's veterans include reservists or National Guard members. These individuals may have their school term interrupted by a military deployment (Million Records Project).

The day-to-day campus community with whom veterans interact is also different from that of their WWII peers who comprised over 40% of the population at many colleges. The swarm of WWII veterans forced the creation of support services, and military members had many peers with whom to collaborate and bond. Today, these networks and support systems vary widely across universities. From the admissions process to the day-to-day infrastructure, some of the country's best quality institutions present systematic challenges for veterans.

Many undergraduate college application requirements are not relevant or easy to obtain for veterans. Letters of recommendation from teachers or guidance counselors, extracurricular activities, or unusual essay topics may not best illustrate a veteran's potential for performance. Veterans are best serviced when a non-traditional application and/or advising path is available.

Columbia University and Fordham University exemplify how high-quality institutions with strong graduation rates (above 80%) and high graduate median salaries can facilitate access and offer an excellent education to veterans. Columbia's School for General Studies is created for returning or nontraditional students seeking a rigorous Ivy League undergraduate degree full

or part time (Columbia University). The application emphasizes work and life experience and plans for the future. Recommendations can come from anyone. Although standardized testing and high school transcripts are required, the application is shorter and more customizable than the high school equivalent. Student profiles on the Columbia website help individuals realize how this level of education is attainable for them and the support that they will receive.

**Figure 1**

### **Sean O’Keefe '10**

**Hometown:** Cupertino, CA

**Major at GS:** Economics and Political Science

- Nationally recognized paintball player
- US Army Special Forces
- Community College Student

"After leaving the military I knew I wanted to pursue the best education possible. Initially I thought a school like Columbia was out of my league, until I attended a regional information session and found out about GS and its preference for students with nontraditional backgrounds like myself. Whether I’m meeting countless new friends who’ve helped push me to new heights, spending a summer in D.C. working for the U.S. Senate, or networking with other veterans at Mayor Bloomberg’s Veterans Day breakfast, my time at GS has been amazing."

### **Andre Bautista**

**Hometown:** Allentown, PA

**Major at GS:** Neuroscience and Behavior

- Sergeant, U.S. Marine Corps
- Aviation radar repairman
- Combat Marksmanship coach
- 2009 Non-Commissioned Officer of the Year for Marine Air Group 48

"During my time as a Marine, I evolved into someone that was well disciplined and ready to meet any challenges that lay ahead of me. This was extremely helpful during my first few semesters at Columbia, but when I started studying the sciences, I found I needed some help grasping the material and strengthening my study skills. I took advantage of the many resources available to students such as free tutoring sessions for classes such as calculus and chemistry. What I found was that the most significant amount of help came from the faculty."

Once admitted to an institution veterans may need extra support replacing the camaraderie and sense of purpose they experienced in military life. Fordham University provides on and off campus resources. For example, they participate in the VITAL program started by the

VA Harbor New York Healthcare system. VITAL offers tutoring, counseling, coping strategies, assistance with educational accommodations and health care referrals (Fordham). University of Maryland University College recently re-evaluated its approach; and as a result, developed Project Jumpstart, a one-credit online course designed to help veterans and other non-traditional students determine which classes and degrees will help them reach their goals (Altman).

Finally, evidence suggests that veterans' military experience in Iraq and Afghanistan has been exceptionally damaging. First, the number of military deployments has increased exponentially in recent years. "Troops are seeing more-frequent deployments of greater lengths, with shorter rest periods in between – factors thought to create a more stressful environment for service members" (Tanielian). Also, more people are surviving with injuries than ever before. A January 2008 count of the ratio of wounded soldiers to hostile deaths in Iraq and Afghanistan was 10 to 1. "Wounded soldiers who would have likely died in previous conflicts are instead saved, but with significant physical, emotional and cognitive injuries" (Tanielian). Finally, traumatic brain injuries most often associated with blasts may not be readily diagnosed and can cause long term effects that impact concentration (Tanielian). The 1944 GI Bill included an unemployment benefit of \$20 a week for up to 52 weeks that is not present in the Post 9/11 program. Veterans referred to this as the 52-20 Club, "You know, a year to soak their heads in a bucket of beer if they need to" (Bennett, Preface xi). This paid time to readjust may be something to consider for today's veterans who have undergone significant trauma.

To meet the need for vocational, education and health service coordination, the VA's VetSuccess on Campus program has placed a vocational rehabilitation counselor on 93 college campuses. Counselors assist with transition from military to college life including academic and vocational guidance, disability needs, assistance with VA benefits and referrals (VR&E).

## **Conclusions and Implications**

Academic performance and retention data indicates that veterans have the potential to increase the economic productivity of our country in a similar manner to the post 1944 GI Bill era and help close the talent gap in STEM related fields. However, the military and the non-profit educational sector need to better prioritize and work towards a common mission of enabling veterans to realize their full academic potential. There are existing models, tools and initiatives in place that can be applied to this effort.

Opportunity 1: Remove for-profit education from the military community. Current abuses indicate that for-profit institutions should be banned from any activities on military property or with military employees. Restrictions should include hiring of military members or employees or donating to political campaigns. In July 2015, tougher accountability metrics and certification and disclosure requirements for institutions receiving government Title IV funding went into effect. However, both DeVry and Apollo indicate that these standards will impact less than 10% of their current enrollment (Apollo Education Group 18) (DeVry Education Group 32). These standards are primarily focused on education cost and may not sufficiently address quality.

Opportunity 2: Challenge the nation's high-quality universities to step up and do their part by seeking to attract, enroll, and graduate their 5% veteran fair share. Model programs at institutions such as Columbia deliver more than 10% veterans, and the calculation done in this research indicates that reaching the 5% goal would result in less than a 1% decline in annual tuition revenue at example institutions. Importantly, outcome data from veterans indicates that actively recruiting these students could enrich the diversity and learning environment. Below are measures the government could take to aid the nation's top universities in achieving their 5% goal.

**Table 9: Potential Measures to Help Universities Achieve a 5% Veteran Student Population Goal**

Action	Existing Model
Publically award and recognize model programs.	The DOE National Blue Ribbon Schools Program recognizes elementary, middle, and high schools on their overall academic excellence or their progress in closing achievement gaps.
Highlight award winning programs with "Award Flags" on the GI Bill Benefits Tool.	"Caution Flags" warning of negative issues with specific institutions on the GI Bill Benefits Comparison Tool
Provide information and resources to veterans to enable them to compete in the rigorous college admissions environment.	Non-profits that provide equal access to higher education tools. Khan Academy's free SAT Prep tutorials and edX online courses from top universities are two potential partners.

Opportunity 3: Supercharge and widely promote the GI Bill Benefits Comparison Tool site. Strengthen this easy-to-use interface with broader information and expanded capabilities.

**Table 10: Potential Ways to Supercharge the GI Bill Benefits Comparison Site**

Action	Examples
Build in more institutional quality measures.	Percentage of veterans among student body, 6-year veteran graduation rate, 10-year median veteran salaries, percentage of veterans completing degrees in STEM fields
Add links to financial aid sources, particularly for high-quality private universities.	Add links to need and merit based financial aid sections of university websites of private colleges where the Yellow Ribbon Program does not completely fund the tuition gap.
Expand the content beyond "choosing a school" to "gaining admittance."	Provide links to university information sessions and admissions counselor contact information. At institutions with VetSuccess counselors, partner with admissions on veterans specific sessions.
Align veterans to high ranking institutions with strong continuing education communities.	Add feature section to the site and regularly update with stories about exceptional institutions and individual veteran successes.

Opportunity 4: Expand practices to increase student retention and success.

**Table 11: Potential Ways to Increase Student Retention and Success**

Action	Examples
Subsidize one credit course to determine best degree and course path based on each student's goals and aptitude.	University of Maryland Project Jumpstart
Add a "school preparation" 12 month unemployment benefit to enable veterans to gain admittance to and prepare for college.	1944 GI Bill 52 \$20 unemployment benefit
Offer schools veteran assistance programs as an incentive to hit 5% veteran student target.	National VetSuccess program. NYC region VITAL program.
Extend GI Bill benefits an extra year for in-demand majors.	Science and Engineering

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