

First In-Depth Assessment of the Post-9/11 GI Bill® Provides Insight on Veterans' Post-Secondary Enrollment, Degree Completion, and Earnings

Unique sharing of individual-level data among federal agencies finds veterans complete college at double the rate of comparable independent students.

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Arlington, Va. – The Post-9/11 GI Bill® (PGIB) represents a significant federal investment: Between 2009 and 2019, nearly \$100 billion was budgeted for the program, which provides postsecondary education benefits to veterans and their families. Over that 10-year period, there were 2.7 million enlisted veterans eligible to use PGIB benefits. Yet, despite the program's size and implications for broader discussions of college access and tuition-free college, there has been no definitive assessment of its outcomes. This is largely because the data have remained siloed in separate federal departments.

However, unprecedented interagency sharing of individual-level data has allowed the first in-depth assessment on the use and outcomes of PGIB across all military branches, covering every enlisted service member who was eligible for the benefits and who separated from the military as of June 30, 2018, and was age 65 or younger as of December 31, 2019.

Some of the key findings:

- **More than half (54%) of eligible enlisted military veterans used PGIB benefits to pay for their higher education** between 2009 and 2019. That increases to 62% when counting veterans who transferred their GI Bill to their spouse or dependent and benefit use outside of higher education. Additionally, more veterans may use the GI Bill at a later date, given the 2017 '[Forever GI Bill](#)' that removed the 15-year window for veterans to use the benefit.
- **Veterans' college completion rate was double that of other financially independent students nationally.** Of those who used the benefits after leaving the military, about 47% completed an associate, bachelor's, or graduate degree within six years. That rate is more than double the 23% six-year associate or bachelor's degree completion rate of

beginning postsecondary students who, like veterans, were financially independent from their parents.

- **Female veterans were significantly more likely than male veterans to use PGIB benefits to enroll in higher education and to earn a degree but earned significantly less in the labor market** than male veterans with the same degree. However, the earnings gap by sex was smaller for veterans than for the general population.
- **Veterans from racial and ethnic groups that have been historically underrepresented in higher education were more likely to use PGIB benefits** to enroll in postsecondary education but were **less likely to earn a degree** within six years than veterans overall. **Black veterans' earnings were significantly lower** than other veterans, and American Indian/Alaska Native earnings were also lower. But the earnings gaps for these racial subgroups were smaller for veterans than for the general population.
- The research showed a **clear correlation between veterans' Armed Forces Qualification Test (AFQT) scores** (representing academic preparation at time of enlistment) **and their use of GI Bill benefits, degree completion, and earnings**, in that veterans with higher scores were more likely to use benefits, complete degrees, and had higher earnings. The study observed clear increases for each quintile of AFQT score.

"The Post-9/11 GI Bill is an essential avenue for veterans to achieve successful civilian careers and is an important way that our country recognizes the service and sacrifice that those who serve in the military make for our country," said **Joshua Jacobs, Under Secretary for Benefits at the Department of Veterans Affairs (VA)**. "Veterans using benefits complete college at double the rate of other independent students. Reports like this one enhance our ability to translate its insights into opportunities to better support the educational needs of more student veterans."

Experts from the American Institutes for Research (AIR) conducted the study with researchers from the Census Bureau and the VA's National Center for Veterans Analysis & Statistics (NCVAS). Support from the philanthropy Arnold Ventures enabled the AIR team's work as well as the purchase of student records from the National Student Clearinghouse, a nonprofit organization that provides data on enrollment and degree completion for students nationwide. Veterans Education Success, a nonprofit, helped to conceptualize the project and provided assistance.

"Our research shows that veterans using PGIB have higher degree completion rates than what we typically see among financially independent students," said [**Alexandria Walton Radford**](#), **senior director of AIR's Center for Applied Research in Postsecondary Education (CARPE)** and lead author of the report. "The gaps we found by veteran characteristics in enrollment, degree attainment, and income should be studied further to ensure equitable access and opportunities for all those who are eligible for Post-9/11 GI Bill benefits."

“For decades, the GI Bill has been one of the single greatest federal investments in higher education, and for just as long it has been a black box,” said **Kelly McManus, Arnold Ventures vice president of higher education**. “For the first time, we finally are getting measurable insight into how this investment is helping members of the military, veterans, and their families receive a higher education and climb the economic ladder. We’re looking forward to policymakers using this data to improve the existing program and push for even more data sharing and transparency.”

The Power of Data Sharing

This project demonstrates the type of information and insights that can be gleaned when agencies collaborate and share data. The study is the first to link data from the VA, the Veterans Benefit Administration (VBA), U.S. Department of Defense (DOD), Internal Revenue Service, Census Bureau, and the National Student Clearinghouse to explore the number and characteristics of veterans who used PGIB, the degrees that were obtained by those using the benefits, and their labor market outcomes.

Agency representatives worked over seven years to establish data transfer agreements and to merge the data using an interagency platform at the U.S. Census Bureau. The research team was able to analyze aggregate outcomes drawn from several different datasets, including PGIB benefit use, PGIB payments to schools, degree completion, labor force participation, and earnings. They were able to draw clear conclusions about student outcomes by accounting for sociodemographic data from the VA and other agencies, as well as information about military rank, military occupation, service in hostile war zones, and academic preparation at enlistment by linking data from DOD.

“This report demonstrates the utility and benefits of interagency collaborations for evidence building,” said **Barbara Downs, the Census Bureau’s Evaluation Officer**. “The analyses leverage data and expertise from multiple bureaus to produce statistical evidence to better understand our nation’s people and economy.”

“We are thrilled that federal agencies are finally collaborating on student veterans’ outcomes, something Congress and veterans organizations have requested for years,” said **Carrie Wofford, President of Veterans Education Success** and former Senior Counsel of the U.S. Senate Committee on Health, Education, Labor & Pensions.

A First Look at Post-9/11 GI Bill-Eligible Enlisted Veterans’ Outcomes was authored by Radford, Paul Bailey, and Amber Bloomfield from AIR, Bruce Webster, Jr., of the Census Bureau, and Hyo Park from NCVAS. More reports are forthcoming, including analysis of the types of degrees that veterans pursued, and deeper dives into outcomes at public flagship colleges and for Black, Hispanic, and Indigenous veterans, and for veterans who did not use their GI Bill benefits.

About the American Institutes for Research

Established in 1946, the American Institutes for Research (AIR) is a nonpartisan, not-for-profit institution that conducts behavioral and social science research and delivers technical assistance both domestically and internationally in the areas of health, education, and the workforce. AIR's work is driven by its mission to generate and use rigorous evidence that contributes to a better, more equitable world. With headquarters in Arlington, Virginia, AIR has offices across the U.S. and abroad. For more information, visit www.air.org.

About Arnold Ventures

Arnold Ventures is a philanthropy dedicated to tackling some of the most pressing problems in the United States. Working in the areas of criminal justice, education, health, public finance, and infrastructure, the organization invests in sustainable change, building it from the ground up based on research, deep thinking, and a strong foundation of evidence.

About Veterans Education Success

Veterans Education Success is a nonprofit policy and direct service organization that works on a bipartisan basis to advance higher education success for veterans, service members, and military families, and to protect the integrity and promise of the GI Bill® and other federal postsecondary education programs.