

# Post-9/11 GI Bill Access and Uptake

Insights and Recommendations from Veterans

## Authors

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# Introduction

The Post-9/11 Veterans' Educational Assistance Act of 2008 (also known as the Post-9/11 GI Bill) (Public Law 110-252) substantially increased the education benefits available to military service members who served after September 10, 2001, but little is known about the outcomes of the Act. An interagency research team merged previously siloed data from multiple government agencies to produce a series of reports analyzing the Post-9/11 GI Bill and its outcomes for veterans. One of these reports, *Which Veterans Are Forgoing Their Post-9/11 GI Bill Benefits?*, leverages these data to present the demographic and military characteristics of veterans who have not yet personally used or transferred their Post-9/11 GI Bill benefits.<sup>1</sup> This companion brief, based on interviews with veterans who have not yet used or transferred their Post-9/11 GI Bill benefits, highlights their voices and perspectives on why they have foregone using benefits thus far, and it suggests ways the field might better support Post-9/11 GI Bill use.

In our interviews with veterans who have not yet used or transferred their Post-9/11 GI Bill benefits (henceforth “veterans” for brevity), we sought to answer the following questions:

The following sections provide an overview of the project and present findings related to each question listed above. Key findings include the following:

How do veterans describe their postmilitary career and financial trajectories?

In the context of their postmilitary careers and financial trajectories, veterans can be grouped into those who were having financial/work challenges and those who are better off financially now than they were when they were in the military.

What are veterans' general perceptions of the Post-9/11 GI Bill?

Most veterans have a positive perception of the Post-9/11 GI Bill.

Where do veterans go to find information about their Post-9/11 GI Bill benefits?

Most veterans receive information related to their Post-9/11 GI Bill benefits when separating from the military and from the U.S. Department of Veterans Affairs' (VA) website.

Why are veterans not using their Post-9/11 GI Bill benefits?

There are three main reasons why veterans do not use their benefits: (a) lack of information, (b) concerns about not maximizing the benefit, and (c) cost effectiveness.

What are veterans' recommendations for changes or improvements to the Post-9/11 GI Bill?

Veterans believe the Post-9/11 GI Bill would be improved if VA made information more accessible and reduced barriers to transferring benefits.

<sup>1</sup> For this report and the other reports in this series see: <https://www.air.org/project/study-post-911-gi-bill-student-outcomes>.

## About this Project

This report is part of a larger project that aims to fill the gap in our understanding of the Post-9/11 GI Bill and, for the first time, provide outcomes for veterans across all military branches.<sup>2</sup> The U.S. Census Bureau hosted a quantitative study of the Post-9/11 GI Bill as one of its earliest evidence-building pilot projects, facilitating unprecedented federal interagency collaboration to examine Post-9/11 GI Bill outcomes. Over 7 years, federal agencies worked together to establish data-sharing agreements and processes. These efforts ultimately resulted in a data set that merged previously siloed individual-level data from the U.S. Department of Veterans Affairs' (VA), the Veterans Benefits Administration at VA, the Defense Manpower Data Center at the U.S. Department of Defense, the Internal Revenue Service, the U.S. Census Bureau, and the National Student Clearinghouse (a nonprofit repository of postsecondary records) as well as postsecondary institution-level data from the U.S. Department of Education. Arnold Ventures supported the overall project. Their support enabled the purchase of student records from the National Student Clearinghouse and enabled a team of external researchers from AIR, a nonpartisan, not-for-profit research institution, to join the Census Bureau as Special Sworn Status employees to merge and analyze the data from the various federal agencies and the Clearinghouse. The interagency research team includes staff from AIR, the Census Bureau, and VA's National Center for Veterans Analysis and Statistics. The nonprofit organization Veterans Education Success helped to conceptualize the project and provided assistance.

This particular report serves as a complement to the interagency research team's data findings. This report provides a qualitative assessment through interviews with veterans. The Gates Foundation provided support for this report.



<sup>2</sup> Authors for one National Bureau of Economic Research paper on the Post-9/11 GI Bill had access only to Army data and looked only at cohorts who left between 2002 and 2010 (Barr et al., 2021). Kofoed (2020) was able to look at a slightly more recent range of cohorts (2008 to 2016) but again had only Army data.

## Sample and Methods

AIR conducted interviews with 16 military veterans to understand their experiences with and perspectives on the Post-9/11 GI Bill. Veterans who had not yet used or transferred their Post-9/11 GI Bill were eligible to participate in the study. Interviews were virtually conducted from April to June 2024 and lasted approximately 45–60 minutes. After consulting with experts at VA and veterans organizations, AIR developed interview questions and a semi-structured interview protocol to address the study research questions. Interview protocol questions focused on veterans' college experiences, perceptions and understanding of the Post-9/11 GI Bill benefits, reasons for not using the benefit, postmilitary experiences, and recommendations to improve access to the benefit. To explore, document, and verify emerging patterns in the experiences of veterans, the AIR team used a cross-case analytic approach to explore experiences and comparisons across participants rather than focusing on individual cases.

See appendix for more details on interview participants.

### About the Post 9/11 GI Bill

The Post-9/11 GI Bill was enacted on June 30, 2008 and became effective on August 1, 2009. Post-9/11 GI Bill-eligible veterans can receive benefits that fully cover their tuition and fees at any public college or university (or a capped amount that can be spent at a private college),<sup>3</sup> a monthly housing allowance calculated on the basis of the local cost of living, and a stipend for books and supplies.<sup>4</sup> Veterans can also use benefits for apprenticeships and on-the-job training.<sup>5</sup> Post-9/11 GI Bill benefits may also be transferred to a spouse or dependent.<sup>6</sup> Although military service members are eligible for various education benefits during and after their service,<sup>7</sup> the Post-9/11 GI Bill has represented more than 70% of total GI Bill participation and more than 80% of GI Bill spending in each year since fiscal year 2013 (Congressional Research Service, 2021a).<sup>8</sup> Despite benefiting more than 600,000 individuals in fiscal year 2022 alone (Congressional Research Service, 2021a), the Post-9/11 GI Bill remains relatively understudied.

<sup>3</sup> Generally, veterans and service members who have served an aggregate minimum of 90 days on active duty since September 10, 2001, and continue serving or are discharged honorably are considered eligible. In addition, individuals awarded the Purple Heart for service after September 10, 2001, and individuals who have been discharged or released for a service-connected disability after serving a minimum of 30 continuous days on active duty after September 10, 2001, can be eligible. For current eligibility details, consult this U.S. Department of Veterans' Affairs (VA) website: <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>.

<sup>4</sup> The U.S. Department of Veterans Affairs regularly updates the dollar amount of the benefits that Post 9/11 GI Bill recipients can receive. For current amounts, see this VA website: <https://www.va.gov/education/benefit-rates/post-9-11-gi-bill-rates/>.

<sup>5</sup> Post-9/11 GI Bill benefits can also be used for other training such as flight training, Emergency Medical Technician (EMT) training, and HVAC repair. Veterans can also use Post-9/11 GI Bill benefits for licensing and certification examinations and other national tests. See this VA website for current details: <https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/>

<sup>6</sup> For current details related to transferability, refer to this VA website: <https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/>. Note that although a veteran's spouse can use benefits right away, in most cases, a veteran's child cannot use benefits until the veteran has had at least 10 years of service.

<sup>7</sup> See Congressional Research Service (2021b) for descriptions of these VA programs.

<sup>8</sup> Our interagency research team found that among Post-9/11 GI Bill-eligible enlisted veterans who separated as of June 30, 2018, less than 1% (0.3%) used Montgomery GI Bill but not Post-9/11 GI Bill benefits. That percentage was even lower (less than 0.1%) for those who first enlisted between 2009 and 2018, when the Post-9/11 GI Bill was in effect.





# How Do Veterans Describe Their Postmilitary Career and Financial Trajectories?

Veterans reported that their financial situations and postmilitary work experiences contributed to their decisions related to using their Post-9/11 GI Bill benefits.

Veterans' financial situations and postmilitary work experiences provide important context for understanding subsequent research questions. For example, several veterans reported that their financial situations and postmilitary work experiences contributed to their decisions related to using their Post-9/11 GI Bill benefits. Two groups emerged from interviews: those with financial/work challenges and those who reported being better off financially now than they were when they were in the military.

## Veterans With Financial/Work Challenges

Veterans who had financial/work challenges described difficulties finding steady work and/or securing the work or earnings they wanted after separating from the military. Some explained that their disability status makes it difficult to work, and others described needing to build additional skills through college or apprenticeship programs to get the kind of job they wanted but being unable to use the benefits themselves because of family or personal circumstances.

- For example, one veteran shared that they did not use their benefits because they were facing personal and family challenges: *“I was going through treatment and stuff with my disabilities, and also, my mother had passed away. I was taking care of her when she had cancer, and at the time I couldn’t use it, and I was getting ready to use it until she got sick.”*
- Some veterans shared that they were “living paycheck to paycheck.” Some shared that they felt they were too close to retirement to use their benefits for themselves but reported that it would help them financially if they could transfer their benefits.

Veterans who were struggling financially described feeling frustrated with being unable to transfer their Post-9/11 GI Bill benefits to their dependents. Some suggested that they did not have adequate information at the time of separation to complete the transfer process. One veteran explained that the inability to transfer has hurt his family financially because their main financial challenge was putting three children through college.

*“I wish I knew [about] transferring, because before I left, I didn’t think that you needed to extend another couple of years to transfer that benefit. Something I wish someone would have told me earlier in my career.”*

*“I found out before I retired and I tried to [transfer my benefits] but it was too late...they said. “Sorry, you’re too late. You can do it, but you have to commit to another four years of service.” I already got my retirement paperwork in...I’m tired. I’m not doing another four years. I love my kids. But I’m done...**That’s something that bothers me right now because I don’t think they explained [transferability] very well or they don’t put it out there so people will know.** I don’t think people understand that part of the program.”*

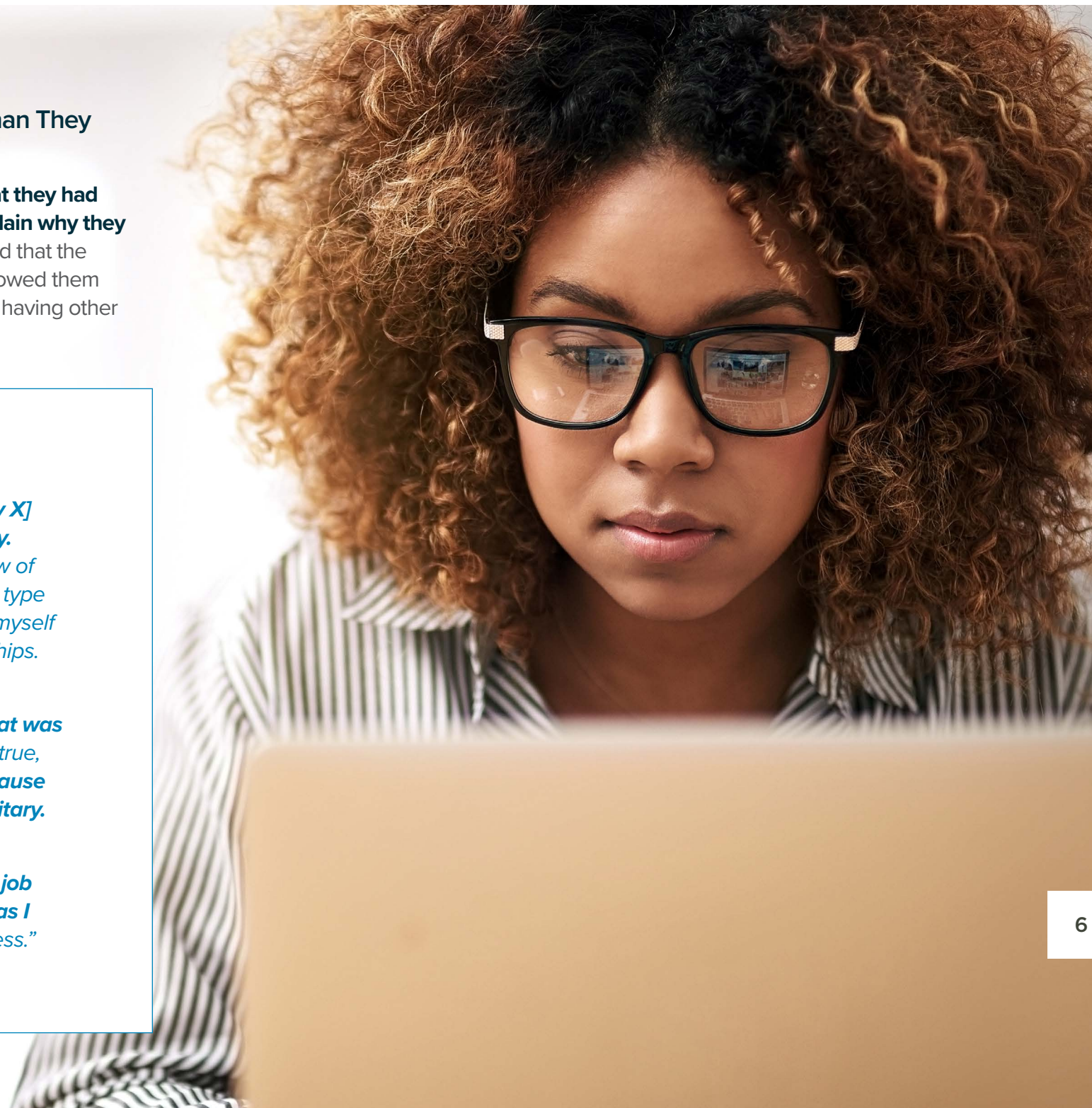
## Veterans Who Reported Being Better Off Financially Now Than They Were When They Were in the Military

A second group of veterans were better off financially and shared that they had an “easy” transition from the military to civilian life—and this may explain why they chose not to use their GI Bill benefits. Many of these veterans explained that the skills gained in the military translated well to their civilian work, which allowed them to secure a job before separating from the military. Some explained that having other veterans in their civilian workplace helped with the transition.

*“I’d say [the transition] was pretty smooth. I was able to do a SkillBridge program, so I did a 3-month internship with [company X] as I was getting out, but I was still being paid through the military. Coming onto that team, a lot of them were veterans, and then a few of them were civilians. So it was a good mix. I felt like it was the same type of environment, like a really close-knit team. Felt good expressing myself and being able to just jump around and have really good relationships. Yeah, it went really smoothly.”*

*“When I was in the process of transitioning, I got offered a job that was way better than what I was expecting. I won’t say too good to be true, but pretty close. . . . So I took that instead [of going to school] because [of the opportunity to work] with some of my friends from the military. So it’s been great.”*

*“I actually hit my [military] retirement ceremony. . . . I already had a job offer, a signed contract, and was ready to be employed as soon as I was released from active duty. . . . My transition was literally flawless.”*





# What Are **Veterans' General Perceptions of the Post-9/11 GI Bill?**

Most veterans interviewed **reported a positive perception** of the Post-9/11 GI Bill.

When asked what they thought about the benefits generally, their responses were overwhelmingly positive, with many describing the Post-9/11 GI Bill as a valuable resource for service members. **Veterans described the benefits as a being a unique opportunity, having high value, and functioning as a financial safety net.**

*"I think **there isn't any other program like it** unless you have parents that are going to be your GI Bill, basically."*

*"There's veterans that I know that join just for that reason: to go to college for free."*

*"I think most people will get **a lot of value** out of the Post-9/11 benefit. It's a good setup. It's well set up."*

*"For me, it's personally **a safety net** if the uncertainty of the job market ever hit or a recession or whatever it may be."*

## **However, veterans expressed frustration about the requirements in place to transfer their benefits to their spouse or dependent(s).<sup>9</sup>**

Veterans reported that the requirements of (a) having to be on active duty and (b) completing at least 6 years of service and agreeing to add 4 more years to transfer their Post-9/11 GI Bill benefits to their spouse or dependent children negatively impacted their views of the benefits.

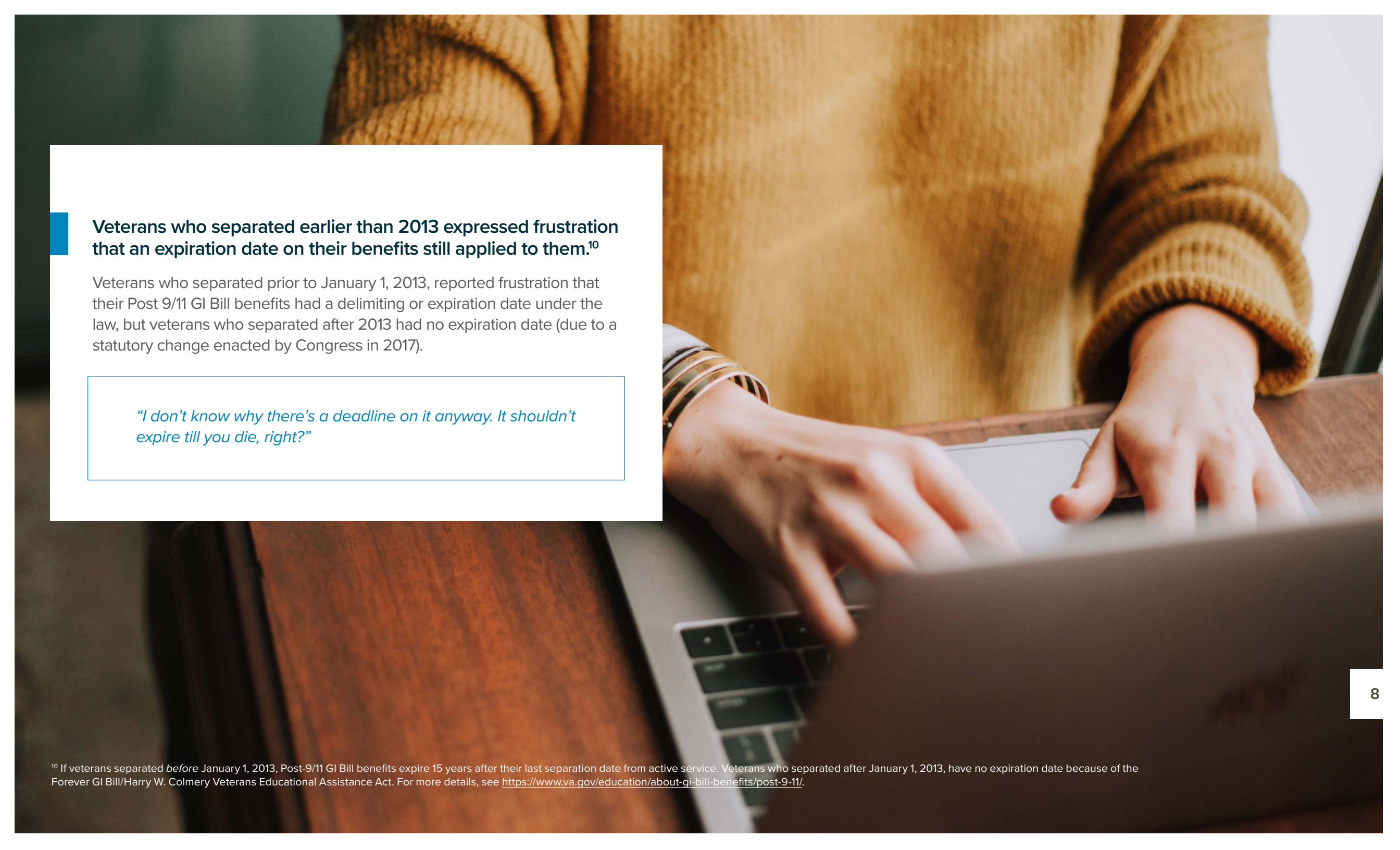
Similar to those who experienced negative financial impacts because of a lack of transferability, many veterans shared that the ability to transfer the benefits could provide needed financial relief for their families. Some shared that they felt the inability to transfer was unfair and took away a resource that they had earned through their time in the service.

*"In my case, I didn't necessarily need it. **I needed the ability to transfer it as I was promised, and then that got taken away.**"*

*"I think my **biggest pet peeve is that transferability thing**. I wish they would have explained it better. And I wish there was a way where, once you retire, you could do something for your family."*

<sup>9</sup> Service members can transfer unused Post-9/11 GI Bill benefits to their spouse or dependent children only if they file specific paperwork while on active duty. They must also complete at least 6 years of service and agree to add 4 more years of service. For more information about the requirements for transferring Post-9/11 GI Bill benefits, see <https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/>.



A close-up photograph of a person wearing a tan, textured sweater, sitting at a wooden desk and typing on a silver laptop. The person's hands are visible, and they are wearing several gold bangles on their left wrist. The background is slightly blurred, showing a dark surface.

**Veterans who separated earlier than 2013 expressed frustration that an expiration date on their benefits still applied to them.<sup>10</sup>**

Veterans who separated prior to January 1, 2013, reported frustration that their Post 9/11 GI Bill benefits had a delimiting or expiration date under the law, but veterans who separated after 2013 had no expiration date (due to a statutory change enacted by Congress in 2017).

*“I don’t know why there’s a deadline on it anyway. It shouldn’t expire till you die, right?”*

<sup>10</sup> If veterans separated *before* January 1, 2013, Post-9/11 GI Bill benefits expire 15 years after their last separation date from active service. Veterans who separated after January 1, 2013, have no expiration date because of the Forever GI Bill/Harry W. Colmery Veterans Educational Assistance Act. For more details, see <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>.





# Where Do Veterans Go to **Find Information** About Their Post-9/11 GI Bill Benefits?

The U.S. Department of Veterans Affairs' (VA) website was the most frequently mentioned source of information.

Most veterans received information related to their Post-9/11 GI Bill benefits when separating from the military and from VA's website. Despite access to these resources, reviews were mixed as to the quality and accessibility of information.

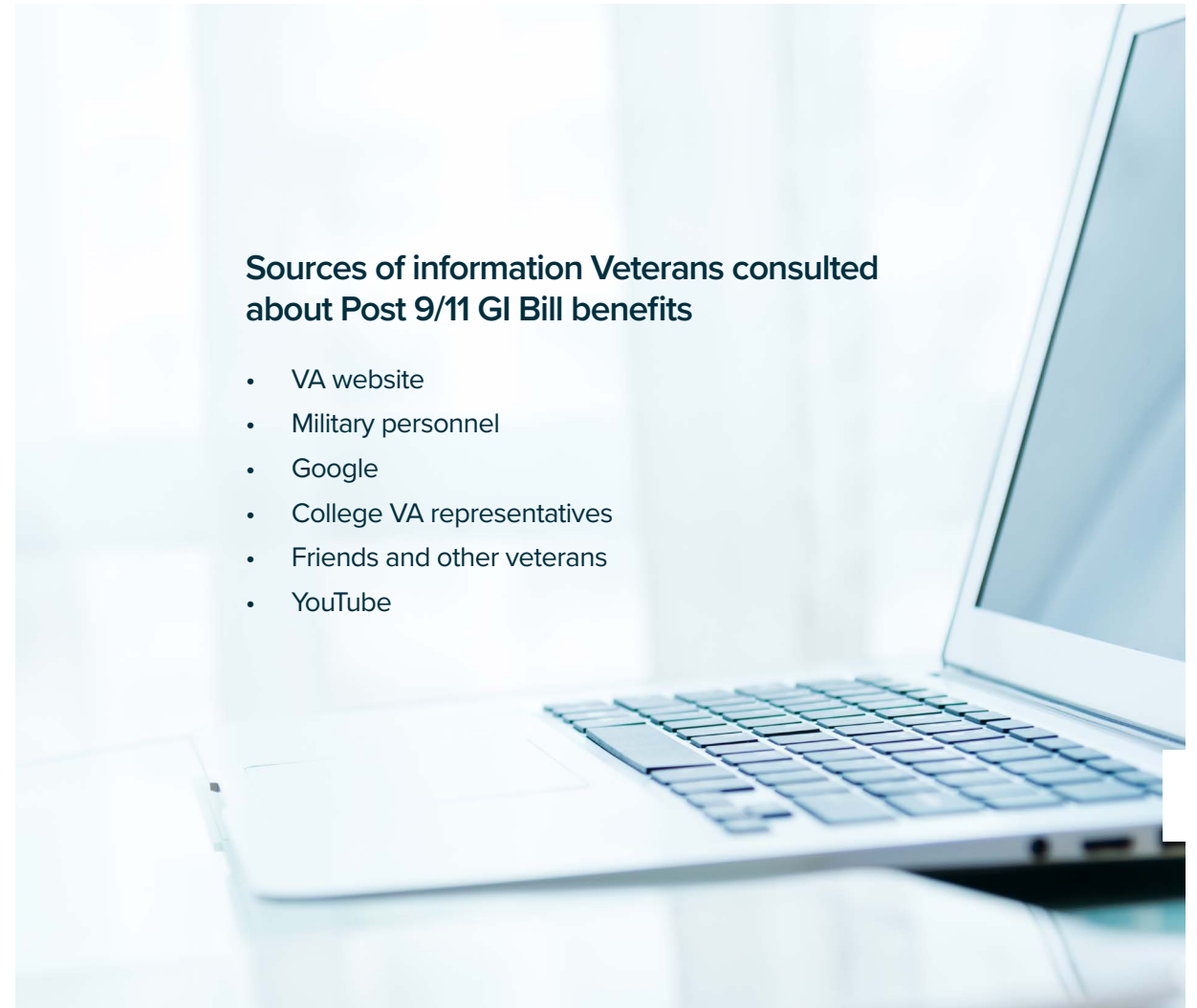
**VA's website was the most frequently mentioned source of information.**

*"I would say **va.gov**. I would look on there. And if they're just starting to go to school, there's always—most places I've seen always have a **VA representative** on campus that can walk you through it."*

These veterans shared that it was difficult to be able to talk with someone who was informed about the benefit. They described not having enough information, instances where they received misinformation or contradictory information, and frustration at how difficult it was to find anyone who could directly answer their questions.

*"Yeah, the website and everything was **easy to navigate**."*

*"Now it's your E Benefits or **va.gov** or other websites and stuff. **And so it's confusing now, and I'm just kind of throwing my hands up**."*



## Sources of information Veterans consulted about Post 9/11 GI Bill benefits

- VA website
- Military personnel
- Google
- College VA representatives
- Friends and other veterans
- YouTube

## Most veterans stated that they received an overview of the benefits when separating from the military.

Veterans reported receiving information about benefits through the military's Transition Assistance Program (TAP) and similar programs as they were transitioning out of the military. However, many veterans reported that they were more focused on their next steps after the military and less focused on specific information related to Post-9/11 GI Bill benefits or that the information provided through TAP was not specific enough or relevant to their specific context or decision points.

## Yet many veterans reported challenges in finding information about their Post-9/11 GI Bill benefits.

These veterans shared that it was difficult to talk to someone who was informed about the benefit. They described not having enough information, instances where they received misinformation or contradictory information, and frustration with how difficult it was to find someone who could directly answer their questions.

*"[What do I know about the Post-9/11 GI Bill?] **Not much.** I feel like maybe there's a [Basic Allowance for Housing], and they pay like some of your—they don't pay all of it. It doesn't cover everything. It covers, I don't know, half of it, depending on how much the college costs or something. **I'm not really sure.**"*

*"It's got to be easier. When you need to use the GI Bill, it should be clear cut and dry, but it's like this whole thing. **It's very confusing.** I'm pretty sure you hear that a lot. It's very confusing."*

Of the veterans who were knowledgeable about the details of the Post-9/11 GI Bill, many described doing their own research.

*"I started to investigate [the Post 9/11 GI Bill] probably when I was starting to exit the service in 2020, being like, okay, if I can't get hired, if I can't land a job on my way out, this could be a backup plan. **I think I read into some of the benefits and talked to some friends that have transitioned, that were going to school, things like that.**"*



## Why Are Veterans **Not Using Their Post-9/11 GI Bill Benefits?**

Veterans shared three key reasons for not using their benefits: **(a) lack of information, (b) concerns about not maximizing the benefits, and (c) cost effectiveness.**

### 1. Lack of information, specifically around the expiration date and transfer requirements, was the most frequently mentioned reason that veterans shared for not using their benefits.

Many veterans interviewed expressed a desire to transfer their benefits to their spouse or dependent children. However, they reported being unable to transfer because they were *uninformed* or *misinformed* about the requirements needed to do so.

*“I definitely wanted to transfer it. I just didn’t know that I had to do certain things to transfer.”*

*“I didn’t know that you could transfer them to [a spouse or dependents]. I didn’t know that. I found out later on that you could do that.”*

Many veterans shared that they were not aware that benefits are required to be transferred while still on active duty.

*“I knew [transferring] was a possibility. I just didn’t know that it had to happen before I got off of active duty.”*

### 2. Some veterans reported they were delaying use of their Post-9/11 benefits out of a desire to maximize the benefits. These veterans shared that they had not yet used their benefits because they did not want to “leave money on the table” and were concerned about not being able to maximize the benefit. Many wished for more support in trying to understand all the benefits available to them and how best to ensure they maximized the resources available to them.

*“I feel like I’m eligible for a couple of different benefits being a disabled veteran, and it’s like, **which one’s the best?** Should I use my 9/11 GI Bill, or should I use this one first, and then if I pursue another degree or a higher degree, should I then use my GI Bill?”*

*“I went back and forth a lot [on whether to use the benefit]. . . . If I only go to school part time, I don’t get that [full housing subsidy]. . . . I think it was 3,800 bucks . . . that’s a chunk of change to leave on the table. If I only go to school part time, it’s like 800 bucks a month and money on the table. . . . **Part time wasn’t worth it because of that.**”*



## Veterans shared three key reasons for not using their benefits: (a) lack of information, (b) concerns about not maximizing the benefits, and (c) cost effectiveness.

### 3. Some veterans shared that the housing allowance provided by the Post-9/11 GI Bill was not enough to pay their bills.

Some veterans shared that were not using the benefits because they could not afford to provide for their families on the provided Basic Allowance for Housing. These veterans shared the following:

*“I could go to a school full time on the GI Bill. I can’t pay the bills, then. I don’t know the solution to that.”*

*“I know roughly how much I would be able to get from benefits, and it’s not enough to match what I’m doing for my job. So I’d have to do both at the same time, and kind of just balancing that work-life balance, home life, and school—finding the right time to do that.”*

- One veteran shared that he decided not to use the Post 9/11 GI Bill benefits when his lenders would not count it as income for a VA home loan.

*“The other thing that I realize is kind of upsetting is **if you get out of the military and you try to get a VA home loan, they will not count the GI Bill as a source of income** because it’s only 9 months out of the year.”*

Less frequently mentioned reasons for not using the benefits included a lack of access to a postsecondary institution due to disability or distance and the availability of other funding for postsecondary education.

- One veteran did not use the benefits for education and training because of a lack of accessibility services to support learners with disabilities within the online course offerings. Another veteran was informed that using Post-9/11 GI Bill benefits was not allowed when receiving disability benefits. One veteran also shared that there were no schools in the area with their desired program.

*“I was just a few courses short of completing my BA because I was taking courses while on active duty. But then **my disability made it difficult for me to look at screens or work on the computer.**”*

*“When I received a 70% disability rating for my PTSD . . . **I was told I couldn’t go back to school.** I couldn’t use my GI Bill because I was unemployable.”*

*“**I want to go back to school. But some of the courses that I want to take are not really in my area.** Lately, I’ve been wanting to go to culinary school. But the colleges are maybe 2 hours away. And that’s just not feasible.”*

- One veteran was not planning to use his Post-9/11 GI Bill benefits because of access to state resources and grants for veterans.

*“I can go to any [state] school for free anyway.”*



# What Are Veterans' **Recommendations for Changes or Improvements** to the Post-9/11 GI Bill?

The most frequently shared recommendations focused on **providing accessible information about the benefits and reducing barriers to transfer the benefit.**

Veterans who participated in our interviews shared several recommendations for making improvements to the Post-9/11 GI Bill and VA's administration of it. The most frequently shared recommendations focused on providing accessible information on Post-9/11 GI Bill benefits and reducing barriers to transferring them. Veterans also mentioned that it would be helpful to provide more information about benefit-eligible nondegree programs and apprenticeships and to ensure veterans were protected from predatory institutions.

## **Recommendation 1.** Frequently Provide Easy-to-Understand Information on the Post-9/11 GI Bill

The most frequent recommendation focused on ensuring that veterans have access to information on benefits requirements and how to use their benefits. Veterans specifically recommended the following:

- **Provide more education, information, and frequent reminders while on active duty.**
- **Provide easier access to individuals knowledgeable about the benefits before and after separation from the military.**
- **Provide easier-to-access and easy-to-understand information.**

*"I kind of wish, essentially, there was [a] **these-are-the-steps-you-have-to-take guide**, and I don't think those existed at the time, or they weren't published to me, or whatever."*

*"You have people who are not computer savvy, who don't have the time to be on hold for 45 minutes to wait to talk to somebody. And then they send you to somebody . . . and then you get disconnected after holding on for 45 minutes. And then you call back and you're like, 'Man, I was just on hold for 45 minutes.' . . . **You got to go through all that stuff over and over again. It is stressful, and if you're not persistent, you will give up.**"*

*"I wish there was a 'catch me up' on all the latest and greatest happenings with the GI Bill, like this new extended time limit, and **give me a fact sheet, like a one-page PDF, or like a two-page PDF, or here's how I get started with the GI Bill, something concise.**"*

## The most frequently shared recommendations focused on **providing accessible information about the benefits and reducing barriers to transfer the benefit.**

### **Recommendation 2.** Provide More Information on How to Use the Benefits for Apprenticeship and Noncollege Degree Programs

Some veterans shared a need for more information on which noncollege degree programs qualified for benefits use. Specifically, they recommended the following:

- Share more information about how to use the benefits for nontraditional, noncollege degree programs and apprenticeships.
- Provide easy access to eligible apprenticeships and nondegree programs.

*“There was a way to look up GI-approved apprenticeships. And that website has since disappeared. I remember I had it bookmarked, and it’s gone now. But you could look up what apprenticeships were available by ZIP code and keyword.”*

### **Recommendation 3.** Provide Safeguards and Information to Veterans About Predatory Institutions

Veterans shared concerns about predatory institutions that may try to take advantage of veterans’ benefits. They suggested the following recommendations:

- Provide veterans with easy-to-access information about predatory institutions and predatory recruiting practices.
- Ensure safeguards around potential conflicting incentives by providing greater regulation and scrutiny of for-profit institutions that wish to enroll veterans.

*“I think there might be **degree mills out there that take advantage of veterans with Post-9/11 Bills.** That’s not the fault of the 9/11 bill. That’s just people preying on veterans and stuff.”*

*“Tell them, ‘You don’t have to go through that college. It’s better to go to this community college instead, just because for-profit are the ones that need the people to be there.’”*





## The most frequently shared recommendations focused on **providing accessible information about the benefits and reducing barriers to transfer the benefit.**

### **Recommendation 4.** Reduce Barriers to Transferring Post-9/11 GI Bill Benefits

Almost all veterans interviewed reported feeling frustrated with not being able to transfer their benefits or feeling misinformed about transfer eligibility or the timeline. They recommended reducing the following barriers to transferring their benefits:

- Reduce or remove additional service time required to transfer their benefits.
- Remove the requirement that transfer requests must be submitted during active duty. Allow veterans extended time to submit transfer requests.

*“I do think it’s pretty atrocious that you have to give 6 more years to pass it to your kids. I already did my time. It’s the same benefit, the same money. I don’t think it should matter who I give it to. I don’t think there should be a timeline connection to that.”*

*“[I used to think,] ‘I’ll just give it to my kid. When I have a kid, I’ll give it to my kid.’ And then I had a kid, and I was like, ‘What do you mean I can’t transfer it?’ They’re like, ‘Yeah, you’re not active anymore. You can’t just give it.’” I was like, ‘What? I didn’t have a kid when I was active.’ And they’re like, ‘Yeah, well, that’s your fault.’ And I was like, ‘So it’s either I use it, or nobody uses it?’ And they’re like, ‘Yep.’”*



## Conclusion

*We are pleased to share veterans' voices on why they have not yet used or transferred their Post-9/11 GI Bill benefits and their recommendations for improving veterans' use of these benefits. This larger Post-9/11 GI Bill project is possible thanks to unprecedented interagency cooperation, which allowed the interagency research team to combine and analyze previously siloed federal data as part of the evidence-building, decision-making work of the U.S. Census Bureau. Prior to this project, there had never been any definitive assessment of the outcomes associated with this critical federal investment across military branches. This brief is one in a series of reports on the Post-9/11GI Bill that this interagency research team has issued. All reports can all be found here: <https://www.air.org/project/study-post-911-gi-bill-student-outcomes>.*



## Appendix A

# Interview Participants' Characteristics

	<b>Total interviewed</b>	<b>16</b>
RACE	Indigenous or Alaska Native	2
	Asian	1
	Asian/Native Hawaiian or other Pacific Islander/White	1
	Black or African American	1
	Black or African American, Native Hawaiian, or other Pacific Islander	1
	White	10
ETHNICITY	Hispanic	3
	Non-Hispanic	13
SEX	Female	1
	Male	15
AGE RANGE	25-34	3
	35-44	7
	45-54	4
	55-64	2
MILITARY BRANCH	Airforce	1
	Army	7
	Coast Guard	1
	Marine Corps	4
	Navy	3
OTHER VA BENEFITS USED	Disability Compensation	6
	Health Care	4
	Home Loan	6
	Montgomery GI Bill Active Duty	2
	Veteran Employment Through Technology Education Courses	2
	Veteran Readiness and Employment (Formerly known as Vocational Rehabilitation and Employment)	1



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