



Why Aren't More Undergraduate Student Veterans Enrolling at Selective Colleges?

Selective colleges with high graduation rates enroll far fewer veterans pursuing undergraduate certificate, associate's, or bachelor's degrees than those seeking post-baccalaureate degrees such as master's, PhD's, or certifications. This *Issue Brief* explores demographic and enrollment differences between these two cohorts of veterans in order to identify (1) factors that may be contributing to this disparity and (2) interventions to increase the proportion of undergraduate veterans enrolling in selective institutions.

Highlights

Differences in age, gender, family status, disability status, employment, and other characteristics distinguish undergraduate student veterans from their graduate-level veteran counterparts. Some of these differences highlight challenges that selective institutions will need to address as they seek to increase undergraduate veteran enrollment.

Background

According to Department of Education data, 72% of the GI Bill recipients enrolled in 31 selective nonprofit colleges during the 2016-17 academic year were graduate students.¹ Of the 1,155 undergraduate GI Bill recipients enrolled at these 31 institutions, 2 schools accounted for almost 40% of the total. Enrollment at the 29 other institutions ranged from as few as 2 undergraduate GI Bill students to as many as 62.

Schools claim that veterans using the GI Bill don't apply, but [critics](#) suggest that selective institutions need to do more to recruit undergraduate veterans. Although some of the characteristics of veterans pursuing undergraduate degrees may pose challenges, the fact that Columbia and Georgetown enrolled 431 undergraduate veterans in 2016-17 suggests that increased representation is indeed possible. A November 2018 conference sponsored by the College Board and Ithaka S+R will examine initiatives to boost the enrollment of undergraduate veterans at selective institutions with high graduation rates.

GI Bill Benefits

GI Bill recipients have a choice about where to use their educational benefits. Based on an analysis of [GI Bill Comparison Tool](#) data, 57% of GI Bill recipients using Post-9/11 educational benefits were enrolled in public sector institutions, 24% in for-profit schools and 19% in nonprofit schools in 2016.

Eligible recipients receive 36 months of educational benefits. The newest GI Bill—the Post-9/11 benefit—covers in-state tuition and fees at all public institutions.² However, there is a limit on payments to for-profit and nonprofit institutions where tuition and fees can exceed the cap.³ If a school elects to participate in the “[Yellow Ribbon](#)” program and provides institutional grant funding to veterans, the Department of Veterans Affairs (VA) will match the school's contribution, covering some or all of the gap between tuition and benefit payments.⁴

Methodology

To identify enrollment and demographic differences between undergraduate and graduate student veterans, we analyzed data from the Department of Education's National Postsecondary Student Aid Study (NPSAS) conducted in the 2015-16 academic year—referred to as NPSAS:16. NPSAS allows researchers to differentiate between veterans and other GI Bill recipients—eligible family members, survivors, and service members using their benefits while on active duty.

Moreover, NPSAS captures all enrolled veterans, including those not using GI Bill benefits. Some veterans may not be eligible for the Post-9/11 GI Bill.⁵ Others may have already exhausted their 36 months of benefits or be using institutional tuition waivers/ state scholarships for veterans. Finally, undergraduate veterans may be attending inexpensive community colleges, saving their GI Bill benefits for a planned transfer to a 4-year institution.⁶

Demographic Differences

Table 1 summarizes the demographic differences between veterans pursuing undergraduate vs. graduate degrees.

Table 1: Demographic Differences Between Undergraduate and Graduate Student Veterans, Academic Year 2015-16

Characteristics	Undergraduate	Graduate
	Percentage with characteristic	
Age		
< 24	13	1
25-34	48	34
35-44	22	33
45 or older	18	32
35-45 or older	40	65
Gender		
Male	76	69
Female	24	31
Race/Ethnicity		
White	59	58
Minority	41	42
1st generation college student	30	24
Family status		
Dependents		
Single	17	15
Married	29	43
Total with dependents	46	58
No Dependents		
Single	40	26
Married	13	16
Total no dependents	53	42
High School Diploma		
High school diploma	86	N/A
GED or other equivalency	11	N/A
Other	3	N/A
Have a disability	21	17
Employment		
Full- or part-time	75	80
Full-time	48	66
Part-time	27	14
Not working	25	21

Source: Authors' analysis of NPSAS:16.

Note: There is no comparable “high school graduate” variable for graduate students. For undergraduates, “other” includes no high school diploma (.1%), completion certificate (1%), attended foreign high school (2%), or home schooled (.4%). Percentages may not total 100% due to rounding.

How critical are these demographic differences and which must be addressed in order to increase undergraduate veteran enrollment at more selective colleges? Before answering that question, it’s important to keep in mind that graduate student veterans are more likely to have been officers who already had a bachelor’s degree. Moreover, graduate student veterans are older; may be seeking a postgraduate degree to enhance their earnings potential; are more likely to have clear career goals and to be working full-time; and may have older dependents.

Undergraduate veterans, in contrast, are approaching a postsecondary education with a different set of challenges than graduate student veterans. Several demographic characteristics that are considered non-completion [risk factors](#) by the Education Department may be relevant to understanding and influencing the enrollment choices of undergraduate veterans.⁷ The relevant risk factors are delayed college enrollment, not having a traditional high school diploma, having dependents, being a single parent, and working full-time. Though not on the Education Department list of risk factors, 1st generation college student and disability may also be relevant risk characteristics.

- Undergraduate veterans are more likely to be enlisted personnel pursuing a credential or degree at an [average age of 25](#), about 7 years after their last significant exposure to an academic setting.⁸
- In addition, 14% of undergraduate veterans lacked a traditional high school diploma.
- Compared to graduate student veterans, a greater proportion of undergraduate veterans are single with dependents or have a disability.
- Almost one-third of undergraduate veterans are 1st generation students and about one-half are working full-time.

Undergraduate veterans do possess strengths that support learning and college success, such as high levels of discipline and motivation. Some, however, may face [challenges](#) including: (1) lack of academic preparedness requiring remedial courses, (2) [discomfort](#) with campus culture, (3) degree or career goal uncertainty, and (4) inadequate access to objective advice from knowledgeable individuals to help them navigate choosing a school and progressing to graduation. These challenges are reflected in school choice, discussed below.

Enrollment Differences

In addition to demographic differences, sector, attendance intensity, use of benefits, institutional selectivity, and online enrollment also distinguish undergraduate from graduate student veterans.

- **Sector.** Undergraduate student veterans are more likely to attend a public institution (67%), primarily a community college, than those who are graduate students (37%). Conversely, a greater proportion of graduate student veterans attend nonprofit institutions (40%) than their undergraduate counterparts (13%). Finally, graduate student veterans

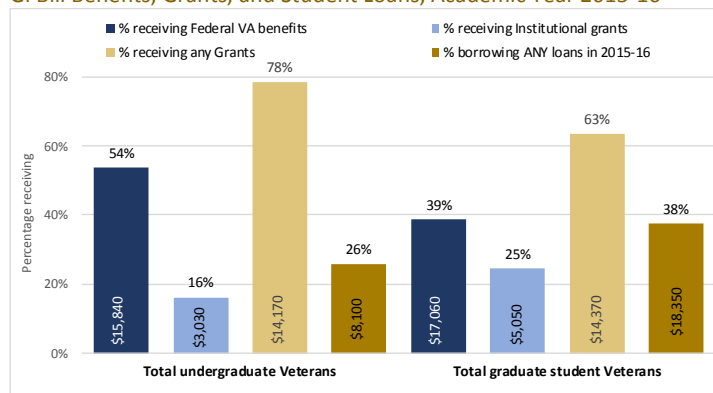
are slightly more likely to attend for-profit schools than undergraduate veterans, 24% and 20%, respectively.

- **Attendance Intensity.** Undergraduate student veterans are more likely to attend school full-time (54%) than part-time (42%) while graduate student veterans are only slightly more likely to be full-time than part-time—50% vs. 48%, respectively.
- **Benefits Use and Student Loan Debt.** Compared to graduate student veterans, those who are undergraduates are more likely to be using GI Bill benefits and receiving grants and were less likely to borrow in the 2015-16 academic year (see fig. 2). Unlike, graduate students, they are eligible for federal Pell Grants. As shown in Figure 2, 26% of undergraduate veterans have any federal or private student loans compared to 38% of their graduate veteran counterparts and, on average, they borrowed less than half as much during the 2015-16 academic year.

Undergraduate veterans are less likely to borrow than their graduate veteran counterparts because a much higher percentage are receiving GI Bill benefits, using the more generous Post-9/11 GI Bill, or attending inexpensive community colleges.

In 2015-16, 47% of the undergraduate serving institutions reported participating in the Yellow Ribbon Program compared to 79% of graduate serving institutions.⁹ However, fewer than 2% of undergraduate or graduate students received veteran-targeted institutional grant funds, which included, but were not limited to, Yellow Ribbon funding. Overall, graduate student veterans were more likely to receive institutional grants as well as larger grants than undergraduate veterans.

FIGURE 2: Veteran Undergraduate and Graduate Students’ Receipt of GI Bill Benefits, Grants, and Student Loans, Academic Year 2015-16



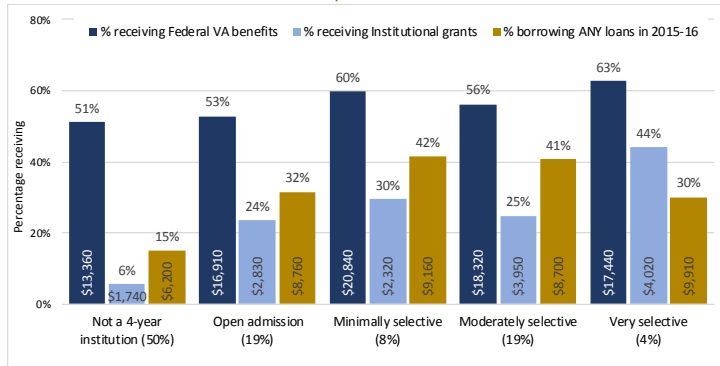
Source: Authors’ analysis of NPSAS:16.

Note: Only undergraduate students are eligible for income-based, federal Pell Grants. Per recipient averages are rounded to nearest \$10.

- **Selectivity.** The selectivity variable is only available for undergraduate students attending 4-year institutions (see fig. 3). Half of undergraduate student veterans attended less than 4-year schools. Undergraduate veterans enrolled at 4-year schools were more likely to be attending open admission or minimally selective schools (27%) than moderately (19%) or very selective institutions (4%). Not

surprisingly, veterans at very selective schools received more generous institutional grants than those at less selective schools.

Figure 3: Selectivity of Institutions Attended by Undergraduate Veterans and Financial Assistance Received, Academic Year 2015-16



Source: Authors' analysis of NPSAS:16.

Note: NPSAS measures selectivity among public and private 4-year institutions based on admission rate and standardized test scores. The percentages along the horizontal axis report distribution of veteran undergraduates within each category. Per recipient averages are rounded to nearest \$10.

- **Online Enrollment.** Undergraduate student veterans (20%) were less likely to be enrolled in programs that were exclusively online compared to their graduate veteran counterparts (44%). This disparity may be related to the fact that a higher proportion of institutions that enroll graduate students offer entirely online programs (11%) compared to those offering undergraduate programs (5%).¹⁰

Conclusions

Having a clearer understanding of how undergraduate veterans differ from other student populations, including graduate student veterans, provides important context for developing strategies to help selective institutions increase undergraduate veteran enrollment.¹¹ Selective colleges clearly have much to offer all veterans—high completion rates, strong academic support systems, and the ability to make financial commitments to support this important student cohort.

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¹The 31 schools were those identified in a November 10, 2017, article in [Inside Higher Ed](#) titled “Veterans at Selective Colleges, 2017.” Rather than use the undergraduate enrollment data collected from institutions by the author, we used data reported on the Education Department’s College Navigator website because each school reports both undergraduate and graduate enrollment for students using the Post-9/11 GI Bill. We excluded 5 institutions that enrolled 17 undergraduate veterans because they did not offer post-baccalaureate degree programs. On the one hand, the data overstates the number of veterans because it does not distinguish veterans from eligible family members, survivors, or active-duty servicemembers. On the other hand, it understates veteran enrollment to a small extent because it does not include veterans using other existing GI Bill programs such as the Montgomery GI Bill. Although the GI Bill Comparison Tool has similar Post-9/11 enrollment data, it does not report separately on those pursuing undergraduate and postgraduate degrees.

²Some veterans are still using other, less generous educational benefit programs, but their use has [diminished](#) considerably over the past few years.

³The cap on tuition and fees is adjusted annually for inflation. For academic year [2018-19](#), the cap is \$23,672.

⁴Only individuals at the 100% eligibility level (served at least 3 years after Sept. 10, 2001) can participate in the Yellow Ribbon Program. Because the program is voluntary, schools can limit their contributions to a specific dollar amount or cap the number of eligible students.

⁵Veterans may be ineligible because they were discharged from active duty prior to September 10, 2001, had too few months of qualifying service, or had a less-than-honorable discharge.

⁶Almost twice as many veterans attend community colleges than enroll in 4-year public institutions.

⁷A Bachelor’s degree is required to become an [officer](#) and enlisted personnel generally must earn an undergraduate degree to earn such a promotion.

⁸Some veterans may have taken classes while on active duty using the Defense Department’s [Tuition Assistance Program](#). According to a FY 2016 DOD profile, military students are more likely to enroll part-time, attend multiple institutions, and take some online courses (85%). In general, they complete their education after leaving the military.

⁹Research reported in a recent [JAMA](#) article noted that law or business graduate programs have higher rates of participation in the Yellow Ribbon Program than medicine. The generosity of their participation also varies. For example, Northwestern University medical school only covers Yellow Ribbon benefits for 4 veterans with a cap of \$12,000 per veteran. In contrast, the [law school](#) has no cap on the number of eligible veterans or on the amount of the benefit. Undergraduate programs at Northwestern also have no Yellow Ribbon eligibility caps.

¹⁰[Inside Higher Ed](#) recently reported that the University of Pennsylvania is “one of the first Ivy League institutions to offer an almost fully online degree at the undergraduate level, rather than at the graduate level like many other universities.”

¹¹Though outdated, an Education Department [report](#) on the services and supports that schools provided to individuals using GI Bill benefits during the 2012-13 academic year provides a useful catalogue of the type of assistance postsecondary institutions can render.