2015 Veteran Economic Opportunity Report

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Executive Summary

The Department of Veterans Affairs (VA) has a mission to help Veterans maximize their economic competitiveness, which we define as the ability to compete and remain relevant in a changing economy. Economic competitiveness isn't just about employment; it encompasses overall employment, earnings, independent living, housing, and educational attainment. Our goal is to help Veterans succeed in every aspect of their lives.

VA was asked to evaluate economic competitiveness of Veterans versus non-Veterans to inform policy, guide improvement strategies, and effectively communicate national priorities. This initial report focuses on baseline data and information that clarifies the landscape of current economic outcomes of Veterans and Transitioning Servicemembers. To understand the success of ongoing initiatives and identify possible barriers to Veterans economic competitiveness, this report focuses on Veterans of the 9/11 era in comparison with Veterans of all other eras as well as the non-Veteran population.

It is important to note the Veteran population is more male dominated than the non-Veteran population. In order to make useful comparisons between them, in many cases the analysis in this report weighted the non-Veteran population demographics to be more similar to the Veteran population. In this analysis, the term "adjusted" will refer to matching non-Veteran demographic distributions to Veteran demographic distributions by age, gender, race, and education level.

When it comes to employment and income, Veterans as a whole are faring well—employment and earnings are generally comparable to the non-Veteran population, or even better among some groups. Veterans are taking advantage of their GI Bill® education benefits to pursue higher education and certification programs. Each year, more Veterans participate in VA's loan guaranty program, which helps them purchase homes for their families.

Still, there is room for improvement. In recent years about half of all Servicemembers transitioning into civilian life have faced a period of unemployment within 15 months of separation. In addition, certain groups within the Veteran population must surmount barriers that make it more difficult for them to reach their education and employment goals (for example, Veterans under 35), and some groups lag behind the non-Veteran population in economic outcomes (for example Veterans over 55). We have a responsibility to remove as many of these barriers as we can and to help Veterans overcome the rest.

Among this report's key findings:

- **Approximately one out of two (53%) separating Post-9/11 Veterans will face a period of unemployment.** While national unemployment rates have declined, the on-the-ground reality is that half of our Veterans enter a period of unemployment upon transition.
- **Veterans want to work and are not relying on the full term of their unemployment benefits.** 95% of Veterans will connect to employment before using the full 26 weeks of unemployment benefits. However, the average duration of unemployment is on the rise from 18 weeks in the last 6 years to 22 weeks in 2013.
- **Post-9/11 Era Veterans are doing better than their non-Veteran peers in earnings.** Post-9/11 Veterans attain 11% higher median earnings than non-Veterans with similar demographic characteristics. However, Veterans of all eras attain 3% lower median earnings than non-Veterans with similar demographic characteristics.
- **The Post-9/11 GI Bill® is a key strategy to improve Veterans' and their family's economic opportunity.** Veterans under 25 constitute 58% of the Post-9/11 GI Bill® beneficiaries, while 8% of all Veterans transferred it to a family member who used the benefit.

- **Female Veterans are doing well compared to their non-Veteran female and Veteran male peers in both career earnings and education.** Female Veterans attain 14% higher median earnings than the non-Veteran female population with similar demographic characteristics. Female Veterans participating in the GI Bill® had a 10% higher completion rate compared to male Veterans for all ages combined, an 8% higher completion rate across all individual age groups, and a 5% higher completion rate when compared to female students in the general population cohort.

Lastly, this report shows the interrelated nature of Veteran economic competitiveness issues and the vital need to collaborate with interagency stakeholders to monitor and improve program delivery. Although significant steps have been made in recent years, federal agencies need to continue coordination to identify and address gaps in current programs and policies that may result in barriers to economic success among the Veteran population. The success of this work will require continued communication, collaboration, and coordination across organizations within VA and among numerous additional federal agencies committed to supporting Veterans' success.

This report marks an important first step in an ongoing process of reviewing the landscape of Veteran economic competitiveness to inform our efforts going forward. In addition to the analysis conducted as part of this report, we have identified many new avenues for further research. By building a collective understanding of the determinants of Veteran economic competitiveness and the challenges faced by specific populations and sub-populations, this report will help ensure the continued alignment of evidence-based policies and support programs within VA, and across all our federal delivery partners.

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Part I: Executive Overview

1. Task

The Department of Veterans Affairs (VA) analyzed data provided from various sources to develop overall and segmented views of current Veteran economic competitiveness. The intent is to inform the development of evidence-based strategies for existing or future programs and policies. VA initiated an integrated data collection effort involving participating federal departments in the fall of 2013 and conducted an analysis of Veterans' transition to employment after separation from active service.

1.1 Background and Purpose

VA reviewed existing data and identified trends, suggesting both successes and barriers among Veterans by the indicators of age, gender, educational background, educational persistence, service component, nature of service separation, geography, employment, and Post-9/11 GI Bill® beneficiaries.

In recent years, legislative changes, Executive Orders, policies, and programs have been implemented with the objective of helping Veterans increase their economic competitiveness as compared with the non-Veteran population. "Economic competitiveness" is defined by VA for the purposes of this report as the ability to favorably compete and remain relevant in a changing economy. Dimensions of competitiveness include overall employment, income, independent living, housing, and educational attainment. (Definitions of other key terms can be found in Appendix I and Section 4.1, page 19.)

National initiatives, both publically and privately funded, have made inroads for improved employment outcomes for today's Veterans. However, continuing data analysis of Veteran population competitiveness identifies target opportunities that should inform future strategies for improved services. The analysis also identifies programs and policies that are working well and proven essentials from which best practices can be extracted.

VA reviewed existing data and identified trends, suggesting both successes and barriers among Veterans by the indicators of age, gender, educational background, educational persistence, Service component, nature of service separation, geography, employment, and Post-9/11 GI Bill® beneficiaries. The analysis also provides information related to specific areas of interest important to VA. Those areas include but are not limited to:

- Baseline characteristics of today's all-volunteer Veterans;
- Barriers to economic competitiveness as tied to knowledge, skills, and education gaps;
- Federal government support to the Veteran population attaining economic competitiveness through employment and education;
- Predictive indicators on attainment of economic competitiveness.

The Departments of Veterans Affairs, Defense, Labor, and Education share a united commitment to our nation's active duty and former military personnel and have pursued multiple initiatives throughout the past to provide assistance and support to active duty and former Servicemembers. However, these Departments have not always shared common measures to determine outcomes of their respective or combined efforts. The four Departments recently engaged in a joint effort to establish outcome measures to assist informed decision making about educational choices for Veterans and Servicemembers.[1] Using a common vernacular for data analysis has potential for enhanced understanding and for improved resource delivery to Veteran students. As examination of this data evolves, additional external evaluation through research, such as VA's current data exploration (including that reported in this report), can add value to the ongoing efforts within the Departments of Veterans Affairs, Defense, Labor, and Education.

[1] http://nces.ed.gov/statprog/outcomemeasures. Post-Secondary Outcome Measures. October 2012

1.2 Scope

This report summarizes key data elements that will help to identify gaps, barriers, and opportunities that Veterans face today, with the intent of improving the economic competitiveness of Veterans. To better evaluate the economic competitiveness of Veterans compared to their non-Veteran peers, this report compares earnings (wages, salary, and self-employment income) of Veterans to non-Veterans across the entire 18-and-older population, as well as by era, gender, and across select age groups. Previous studies have traditionally focused on income, which includes wages, salaries, self-employment, pensions, VA payments, and other forms of supplemental income, which more accurately demonstrates Veteran well-being. To better make distinctions between the Veteran and non-Veteran populations, this study excludes the training population from the analysis. The training population, as defined by Census, consists of individuals in the Reserves or National Guard who have gone through training but have never been called to duty. The training population does not necessarily fall within traditional definitions of Veteran status, and is too small a percentage of the non-Veteran population to impact this study's outcome and findings.

American Community Survey (ACS) Public Use Microdata Sample (PUMS) and Current Population Survey (CPS) data were used for income and unemployment rate characterizations for this study with CPS data utilized for unemployment and ACS data utilized for income. To make the non-Veteran sample comparable with the Veteran sample, we weighted the data on non-Veterans so that the presence of characteristics important to earnings (gender, age, race, and education level) was the same across both groups. The term "adjusted non-Veterans" in the remainder of this document refers to the non-Veteran sample reweighted to remove biases from gender, age, race, and education level.

1.2.1 Data Sources

Existing data relating to Veterans from all-volunteer eras of military service were collected from government agencies and reviewed. Appendix A depicts those data, associated data elements, and timeframes used in this analysis and findings.

1.2.2 Indicators

While the majority of the unemployed are older than 50 years, the Post-9/11-era Veterans are key to reintegration, transition policy, and program discussions and decisions.

The data were examined across a specific set of economic and demographic indicators. The indicators explored were:

- All-Volunteer Eras;
- Employment;
- Education;
- Gender;
- Reason for Separation;
- Income;
- Use of Loan Guaranty (LGY); and
- Use of Vocational Rehabilitation & Employment (VR&E).

A majority of the data in this report captures trends for the overall Veteran population and is not broken out by enlisted and officers. Economic outcomes between the two groups are very different. However, in many cases, source data on economic outcomes, such as employment and income data from census surveys, do not distinguish between officer and enlisted ranks. This makes it impossible to separate the two for most analysis in this report. Future updates to this report will show the results separately wherever officer and enlisted data is available. It should also be noted that while the majority of the unemployed are older than 50 years, the Post-9/11-era Veterans are key to reintegration, transition policy, and program discussions and decisions.

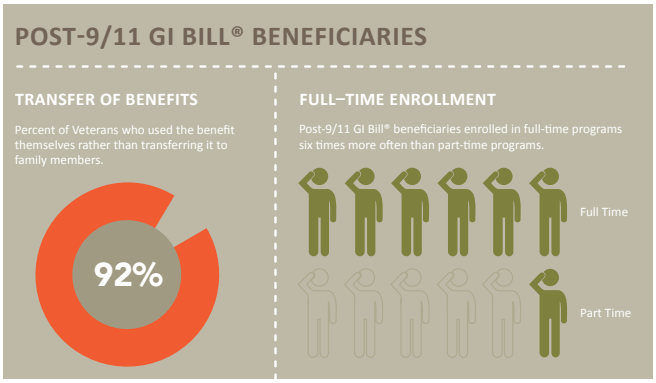
1.3 Highlights of Findings

While Veterans as a whole are exceeding or level to the general population in terms of income, a review of available data found that there are segments of the Veteran population experiencing possible barriers to economic competitiveness. In particular, when Veterans are compared to similar non-Veterans, their income and employment outcomes can lag behind those of non-Veterans.

The following summary is a snapshot of select data findings. The data were drawn from existing government sources and pertain to Veterans of all eras.

Economic Competitiveness Indicators: All Veterans

Education:



- Veterans utilizing the GI Bill® education benefit most commonly pursue associate degrees (35.1%) and bachelor degrees (34.6%) as compared to certificates (9%) and graduate degrees (11%).
- Veterans participating in the GI Bill® program are completing degree programs at a rate (48%) similar to traditional Beginning Postsecondary Students in the general population cohort (49%).
- On average, Veterans participating in the GI Bill® program, require longer time to complete their certificates (2.3 years longer) and degrees (1.8 to 2 years longer depending on the type of degree) than traditional students in the general population cohort (those who pursue a full-time education soon after receiving a high school diploma).
- Of the Veterans authorized to use the Post-9/11 GI Bill® benefit, 8% transferred it to family members who used the benefit.
- Veterans using the Post-9/11 GI Bill® benefit enroll in full-time programs six times more than in part-time programs (between 2009 and 2012, 108,568 Veterans per year enrolled in full-time programs, and 17,021 Veterans per year enrolled in part-time programs, on average).

Employment:

The national average duration of Veteran military unemployment usage is on the rise from 18 weeks in the last 6 years, to 22 weeks in 2013.

- 41% of Veterans since 2004 have used some or all of the Veteran military unemployment benefit. This ranges from a low of 29% in 2007 to a high of 53% in 2011.
- The national average of number of weeks of military unemployment benefit usage is under 26 weeks for Veterans that use some or all of the military unemployment benefit.
- Between 2004 and 2011, 29% (in 2007) to 53% (in 2010 and 2011) of Veterans per year faced a period of unemployment within 15 months of separation.
- The national average duration of Veteran military unemployment usage is on the rise from 18 weeks in the last 6 years, to 22 weeks in 2013.
- Before adjusting for demographic differences between Veterans and non-Veterans the Veteran unemployment rate is below the non-Veteran rate in all years.
  - Over all years, the unadjusted non-Veteran unemployment rate (6.73%) is 13% higher than the Veteran rate (5.95%).
- After adjusting for demographic differences between Veterans and non-Veterans, [ref: 7.4.1], Veteran unemployment rate is almost always above the non-Veteran rate.
  - Over all years, the Veteran unemployment rate is 8% higher than the adjusted non-Veteran rate (5.51%).

Income (earned through wages and salary):

- Before adjusting for demographic differences between Veterans and non-Veterans, the Veteran median income ($40,302) is $10,076 greater than the non-Veteran median income in 2013.
  - From 2005 to 2013, Veterans have consistently earned significantly more than non-Veterans, although the difference between Veteran and non-Veteran median incomes has slightly diminished from $11,482 to $10,076 between 2010 and 2013.
- After adjusting for demographic differences between Veterans and non-Veterans [ref: 7.4.1], the Veteran median income is slightly below the non-Veteran median of $42,317.
  - From 2006 to 2012, the Veteran median income levels have been equivalent to the adjusted non-Veteran median income levels.
  - In 2013, however, Veterans earned more than the adjusted non-Veteran sample in each age bracket except for 55 to 64 and 65 and above.
- It was observed that Hispanic and African American Veterans attained a significantly higher median income than Hispanic and African American non-Veterans, respectively from 2005 to 2013.
- In 2013 Post-9/11 Veterans are earning significantly more than their respective adjusted non-Veteran sample while Pre-9/11 Veterans are earning less than their adjusted non-Veteran sample.
  - Post-9/11 Veterans had a median income $3,030 higher than non-Veterans and have earned more since 2005.
  - Pre-9/11 Veterans had a higher median income in 2010, but have earned less than non-Veterans from 2011 onward.

Loan Guaranty Program (LGY):

- During FY12, the 26 to 35 year old Veterans requested 135,064 loans (25%) and 36 to 45 year old Veterans requested 145,123 loans (27%) through LGY, adding up to more than 50% of the 539,884 total loans requested.
- Since FY08, the number of loans guaranteed have increased (with the exception of FY10).
- VA loans has had the lowest foreclosure rate of all loan types for the last 23 quarters (more than five years)[2].

Economic Competitiveness Indicators: Women Veterans

Education:

- Women Veterans utilizing the GI Bill® benefit had a 10% higher completion rate compared to male Veterans for all ages combined, and an 8% higher completion rate across all individual age groups. Reference section 7.3 of this report for a breakdown by age group.
- Women Veterans utilizing the GI Bill® benefit had a 5% higher completion rate compared to female traditional Beginning Postsecondary Students in the general population cohort.

Employment:

- After adjusting for demographic differences [ref: 7.4.1], the female Veteran unemployment rate is further above the female non-Veteran rate than the male Veteran rate is above the male non-Veteran rate.
  - Over all years, the female Veteran unemployment rate (6.77%) is 26% higher than the female non-Veteran rate (5.36%) after adjusting for demographics.
  - Over all years, the male Veteran unemployment rate (5.85%) is 6% higher than the male non-Veteran rate (5.53%) after adjusting for demographics.
- The female Veteran unemployment rate dropped drastically from 2011 to 2014 from 9.7% to 5.3%.

[2] Source: Mortgage Bankers Association

- The 2014 female Veteran unemployment rate is 5% higher than the female non-Veteran rate after demographic adjustments.

Income (earned through wages and salary):

Women Veterans who attend school and/or secure an employment opportunity are faring better than their non-Veteran counterparts.

- After adjusting for demographic differences [ref: 7.4.1], the female Veteran median income is $5,038 above the female non-Veteran median income in 2013. The median for male Veteran income is $3,022 lower than the median income for non-Veterans in 2013.
  - Between 2005 and 2013 Veteran women have maintained significant increased earnings over non-Veterans.
  - Male Veterans earned slightly more in 2009 and 2010, but earned less than the adjusted non-Veteran sample from 2011 onward.
- Female Veterans in the 35-44 age group have the largest income difference over non-Veterans outside of the 18-24 age group.
  - In 2013, females in the 35-44 age group earned $5,038 more than female non-Veterans.
- Male Veterans in the 18-24, 25-34, and 35-44 age group had a larger median income than non-Veterans in those age groups.

Loan Guaranty Program (LGY):

- 90% of the loans granted in FY12/13 were granted to men, while 10% were granted to women.
- The average loan amount for women Veterans ($221,661) in FY12 was approximately the same as male Veterans ($220,743).

Economic Competitiveness Indicators: Younger Veterans

Education:

Veterans under 25 constitute 58% of the Post-9/11 GI Bill® beneficiaries.

- Completion rates of Veterans using the GI Bill® benefit and enrolling in school under 30 years of age are 7% higher than under-30 traditional Beginning Postsecondary Students in the general population cohort.
- Veterans under 25 constitute 58% of the Post-9/11 GI Bill® beneficiaries.

Employment:

For both Veterans and non-Veterans, the unemployment rates for the age group 18-24 were the highest.

- For both Veterans and non-Veterans, the unemployment rate was found to be highest for the 18-24 age group.
- For the 18-24 age group, the Veteran unemployment rate (17.06%) was quite a bit higher than the non-Veteran rate (12.15%) after adjusting for demographic differences [ref: 7.4.1].
  - Over all years, the Veteran unemployment rate is 40% higher than the non-Veteran rate after adjusting for demographics for the 18-24 age group.

Income (earned through wages and salary):

- From 2005 to 2013 young Veterans (18-24 and 24-35) have had significantly higher median income than non-Veterans.
  - Moreover, Veterans earned more in each age bracket except for the age brackets of 55-64 and above 65.
  - Median incomes for Veterans in the 18-24 and 24-35 age brackets increased from 2012 to 2013.

Loan Guaranty Program:

- From FY08 to FY12, the percentage of 26 to 35 year olds receiving Loan Guaranty Program benefits has been gradually decreasing from 34% to 25%.
- The percentage of 18 to 25 year olds receiving the benefit has also been decreasing during the same time period, from 11% to 3%.

It is important to note that between FY04 and FY12, 25% of active duty Veterans (437,989 out of 1.8 million) were separated due to behavior/performance/legal/standards of conduct. This number represents all characterizations of service because specific breakdown by condition of discharge was not available in this data-set. Characterization based on condition of discharge will be explored in a future update to this report. For the purposes of VA, individuals separated with a dishonorable discharge do not qualify as Veterans and do not qualify for VA benefits such as education, vocational rehabilitation and employment, and home loan guaranty. Census surveys do not make a distinction based on condition of discharge for Veterans. Therefore, data collected through census surveys could inflate the number of Veterans (as defined by VA) included in the Veteran population if individuals discharged dishonorably still report themselves as Veterans. Employment services available to this demographic group are provided primarily through the Department of Labor, which services all citizens.

1.4 Approach

Applying evidence-based analysis, VA conducted an integrated look at today's all-volunteer Veterans for the purpose of assessing their economic competitiveness compared to the general population. The data shown in Appendix A was gathered and analyzed using statistically sound techniques. Refer to *Veterans Success on Campus Gap Analysis: Education to Employment Metrics for Short-Term and Long-Term Outcomes* (dated November 22, 2013) for more detailed information on the approach.

Data related to employment, education, age (with particular attention to those under age 35), gender, reason for separation, housing, service disabilities, and geography were examined.

Further inquiry and policy development should take into account:

1. Success factors that may be replicated more broadly among the Veteran population.
2. Issues that demonstrate particular barriers for some Veterans. If successfully addressed, these may result in achieving economic competitiveness for those individuals.

1.5 Constraints and Assumptions

This section describes assumptions and constraints used in the data analysis to address barriers and gaps. VA developed these assumptions and constraints based on the currently available data and information.

1.5.1 Constraints

Table 1 identifies constraints that factored into the formulation of data inferences.

No.	Constraints	Implications
C-1	Limited data availability on employment for 2013.	Certain employment data will be constrained by specifying periods or eras of Veteran employment and unemployment.
C-2	Lack of program comparability between the Post-9/11 GI Bill® and the Montgomery GI Bill® (MGIB) in terms of disproportionate longevity when discussing education benefit programs.	Certain time periods are used in research to minimize data discrepancies between the Post-9/11 GI Bill® and the MGIB longevity. The data analysis team used the timeframe from 2002 to 2012 to ensure an "apples-to-apples" comparison.
C-3	The use of aggregate data constrains the ability to separate the data into more granular elements.	The inability to break the data into more granular elements limits the ability to compare data across sources and for specific elements (e.g., different timeframes).
C-4	Bureau of Labor Statistics/ Current Population Survey/ American Community Survey data are based on self-reporting by a Veteran who has been on active duty.	The way in which the data are collected could inflate the number of Veterans included in the Veteran population. This also does not take into account "other than honorable" discharges, which impact eligibility for many services and benefits. Department of Labor (DOL) currently captures anyone who served as a Veteran, unlike the rest of the government.
C-5	Breaking out the 18 to 24 age group of enlisted Veterans and comparing them to the general population is misleading.	Young enlisted Veterans in the 18 to 24 age group are less likely to hold college degrees compared to young non-Veterans in this age group but are typically more experienced in leadership and practical job skills. Young Officer Veterans, who are more likely to hold college degrees or formal training, are a more accurate comparison to the general population in the 18 to 24 age group.

Table 1. Constraints

1.5.2 Assumptions

Table 2 identifies assumptions used in formulating data inferences.

No.	Assumptions
A-1	All data received from government/federal sources accurately reflect the time period covered.
A-2	All data received from government/federal sources were gathered using statistically sound techniques.
A-3	Any published studies cited in this document were completed using statistically sound sampling techniques.

Table 2. Assumptions

2. Key Data Findings

While Veterans as a whole are exceeding or level to the general population in terms of income, a review of available data found there are segments of the Veteran population experiencing possible barriers to economic competitiveness. In particular, when Veterans are compared to similar non-Veterans, their income and employment outcomes can lag those of non-Veterans. The indicators of possible barriers are supported through evidence-based analysis, whereas the preliminary findings of gaps are based on research from other Veterans Service Organizations documented in Appendix B.

The data discussed in the following sections encompass the analyzed data (see Appendix A) from a perspective of indicators (e.g., education, employment, and income). In addition, the indicators have been analyzed by gender, era of service, and age.

2.1 Indicators of Possible Barriers to Economic Competitiveness

Vulnerable populations are defined as Veterans who have difficulties competing with the non-Veteran population. Therefore, vulnerable populations may have barriers to economic competitiveness.

For purposes of this Report, the definition of a barrier is anything that prevents or obstructs passage, access, or progress. Vulnerable populations are defined as Veterans who have difficulties competing with the non-Veteran population. Therefore, vulnerable populations may have barriers to economic competitiveness. The study identified vulnerable population groups, but we did not explore specific barriers that contribute to this vulnerability in this phase of the Report.

- For the Post-9/11 generation, Veterans in the 18 to 34 age group had the highest unemployment rates for the period of 2005 to 2013, indicating that this group constitutes a vulnerable population for this study.
- Veterans on average took longer to complete certificates (2.3 more years), associate degrees (1.8 more years), and bachelor degrees (2 more years) as compared to traditional students in the general population, indicating that Veterans trend more closely with non-traditional students in the general population, taking longer time to complete.
- The trend in Unemployment Compensation for Ex-Servicemembers (UCX) over time as a national average of UCX benefit duration was 4.4 weeks higher in the Post-9/11 population (2001 to 2013).

2.2 Preliminary Findings of Gaps in Veteran Support Services

Veteran is defined by VA as "a person who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable."

- Civilian/private sector workplace has difficulty accommodating Veteran needs.[3]
- "Vulnerable populations," including those with a less-than-honorable discharge, experience high unemployment rates.
- Key definitions vary by government agency, making analysis and comparisons challenging.
  - Definition of Veteran varies by government agency. For example, when the Department of Labor (DOL) determines eligibility for their Veteran services, the term "Veteran" is defined in much broader terms than that used by the VA. The statistical results from the two agencies are not necessarily comparable when evaluating Veteran results, even for the same time periods and the same locations. These definition variations can confound the results.
    - Veteran is defined by VA as "a person who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable."[4]

[3] www.va.gov/vetsinworkplace/challenges. United States Department of Veterans Affairs. October 4, 2013.

[4] As per Title 38 Section 101

- Veteran is defined by DOL as "men and women who previously served at least 1 day of active duty in the U.S. Armed Forces for priority of service, but 180 days of active duty for using Veterans Employment and Training Service (VETS)-funded services. There are no restrictions based on characterization of discharge for using DOL benefits."

- Definition of "Unemployment" varies by government agency. For example, when the Bureau of Labor Statistics (BLS) publishes their reports, the term "unemployed" is defined as those that do not have a job during the survey (CPS) reference week, have actively looked for work in the prior four weeks, and are currently available for work. This definition is not based on individuals collecting unemployment benefits such as Unemployment Insurance or Unemployment Compensation for Ex-Servicemembers.[5]
- Definition of "educational persistence" is not consistently defined across all agencies. This inconsistency can confuse data comparison. (Used in this study, "educational persistence" refers to an indicator of completion or continued work toward completion of a degree or certificate.)

2.3 Employment

Table 3 shows that Veterans are continuing to file for UCX, indicating it is a valued and necessary benefit, assisting the Veteran to bridge the economic gap while transitioning from service to civilian life. The percentages shown in the table represent the number of Veterans filing for UCX out of overall separations by year.

Year	2004	2005	2006	2007	2008	2009	2010	2011	2012
Percentage of new UCX Claimants	41%	35%	36%	29%	31%	42%	53%	53%	49%

Table 3. Percentage of New UCX Claimants Out of Total Number of Non-Death Separations between 2004 and 2012

Evidence demonstrated that each year between 2004 and 2011, 29% (in 2007) to 53% (in 2010 and 2011) of Veterans faced a period of unemployment within 15 months of separation. In addition, the duration that Veterans use UCX is increasing. However, displaying an increase in percentage of UCX claimants among the separating population alone does not indicate potential barriers to employment. Data show the percentage of new UCX claims roughly align with the U.S. unemployment rates for the general population for the periods 2004 through 2012. Additionally, upon separation, many Veterans apply to UCX benefits for support while transitioning to civilian life, allowing them time to find a job or apply to schools.

Data show that 95% of Veterans currently use UCX for no more than 22 weeks out of the possible 26 weeks. The UCX data should continue to be monitored as it is a good indicator of Veterans' transition success.

- Evidence demonstrated that each year between 2004 and 2011, 29% (in 2007) to 53% (in 2010 and 2011) of Veterans faced a period of unemployment within 15 months of separation.
- The Veteran UCX usage rate rises and falls with unemployment rate in the general population.
- As of 2013, Veterans under 35 have the highest unemployment rate among Veterans at 11%, compared to 8% for the under-35 non-Veteran population.

[5] More details at http://www.bls.gov/cps/cps_htgm.htm

Listed below are states with the longest and shortest UCX durations and the states that have the most UCX beneficiaries. The UCX duration is useful for a more careful examination of possible barriers to employment and/or successful programs and strategies. Place-based analysis may provide an opportunity for local communities to collaborate with federal partners and national organizations for strategies employing meaningful activities that can change local trends for maximum positive impact for transitioning Veterans.

- The states (and territory) with the **longest** UCX **duration** trends between 1988 and 2013 are:
  - Maine (26 weeks)
  - Pennsylvania (20 weeks)
  - New York (19 weeks)
  - Puerto Rico (19 weeks)
  - New Jersey (19 weeks)
- The states with the **shortest** UCX **duration** between 1988 and 2013 are:
  - South Dakota (10 weeks)
  - Nebraska (12 weeks)
  - New Hampshire (12 weeks)
  - North Dakota (13 weeks)
  - Arizona (14 weeks)
- The states with the **highest number of new** UCX **beneficiaries** between 1988 and 2013 are:
  - California (304,069)
  - Texas (282,053)
  - Florida (157,556)
  - Pennsylvania (129,671)
  - Washington (124,642)

- Maine has the longest average UCX duration of 26 weeks.
- South Dakota has the shortest average UCX duration of 10 weeks.
- California has the highest number of new UCX beneficiaries.

Further data gathering and analysis need to be done to determine if barriers exist. If any are identified, policy can be revised and/or developed to facilitate Veteran transition.

Another item of interest on the topic of employment from the CPS data is that before adjusting for demographic differences between Veterans and non-Veterans, the Veteran unemployment rate is below the non-Veteran rate in all years. From 2005 to 2014, the unadjusted non-Veteran unemployment rate (6.73%) is 13% higher than the Veteran rate (5.95%). Unemployment analysis was also performed with a demographic adjustment to the non-Veteran sample (as suggested by the Council of Economic Advisers [CEA]) to diminish the bias created by the demographic differences between Veterans and non-Veterans. This adjustment was accomplished by altering the non-Veteran distribution to match the Veteran distribution with respect to gender, age, race, and education. After adjusting for demographic differences between Veterans and non-Veterans, Veteran unemployment rate is almost always above the non-Veteran rate. From 2005 to 2014 the Veteran unemployment rate is 8% higher than the adjusted non-Veteran rate (5.51%).

2.4 Education

Education indicators were analyzed from multiple perspectives, including the type of degree sought and achieved, how long it took Veterans to complete their degrees, how the various military services varied in degree completion, how completion rates compared with traditional Beginning Postsecondary Students in the general population cohort, and if Veterans were transferring the educational benefits.

2.4.1 Educational Persistence

Educational Persistence is a term used in this study as an indicator of completion or continued work toward completion of a degree or certificate. The term is not consistently defined across all agencies, but for the purpose of this study, it was analyzed from multiple perspectives, including the type of degree sought and achieved, how long it took Veterans to complete their degrees, how the various military services varied in degree completion, and whether or not Veterans were transferring the educational benefits.

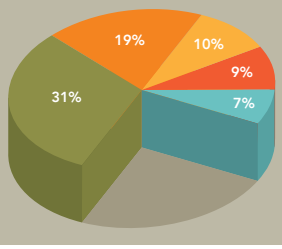
2.4.1.1 Completion Durations

Not surprisingly, data on completion duration show that Veterans tend to include more "non-traditional" students. More analysis needs to be done on what specifically constitutes "non-traditional" for the Veteran population and the situations that lengthen degree achievement time. This is an opportunity to provide additional support to aid the Veterans in earning their degrees. Between 2002 and 2013, Veterans participating in the Post-9/11 GI Bill® program as "non-traditional" students took longer to complete certificates (2.3 more years), associate degrees (1.8 more years), and bachelor degrees (2 more years) as compared to traditional Beginning Postsecondary Students in the general population cohort.

- Veterans utilizing the GI Bill® benefit most commonly pursued associate degrees (35%) and bachelor degrees (35%) as compared to certificates and graduate degrees.
- Veterans utilizing the GI Bill® benefit enroll in full-time programs six times more than part-time.

TOP 5 DEGREE FIELDS

Liberal Arts **31%**
Business Administration **19%**
Health Professional **10%**
Security and Protective Services **9%**
Engineering Technologies **7%**



2.4.2 Degree Type

Between 2002 and 2013, the most popular degree pursued by Veterans was an associate degree, with a bachelor degree the second most commonly pursued. Degree fields of study pursued in order are:

- Liberal Arts and Sciences, General Studies, and Humanities (57,339, 31%)
- Business, Management, Marketing, and Related Support (35,103, 19%)
- Health Professions and Related Clinical Sciences (19,344, 10%)
- Security and Protective Services (17,570, 9%)
- Engineering Technologies/Technicians (13,820, 7%)
- Computer,Information Sciences, and Support Services (8,816, 5%)
- Mechanic and Repair Technologies/Technicians (7,060, 4%)
- Multi/Interdisciplinary Studies (6,361, 3%)

The most common area of study was Liberal Arts and Sciences, General Studies, and Humanities–a possible indicator of intent to continue education. There is also a rough correlation between the areas of study and DOL career projections, specifically in healthcare professions. There is also some indication that degrees requiring shorter duration of study are perceived by Veterans to provide a quicker path to economic competitiveness with their non-Veteran peers.

Enrollment in part-time programs has been gradually decreasing since academic year 2009, from 20,031 part-time enrollees in 2009 to 13,545 part-time enrollees in 2012–a 32% decline. Also, Veterans are enrolling in full-time programs six times more than in part-time programs, as shown in Appendix C. Between 2009 and 2012, 108,568 Veterans per year enrolled in full-time programs and 17,021 Veterans per year enrolled in part-time programs, on average.

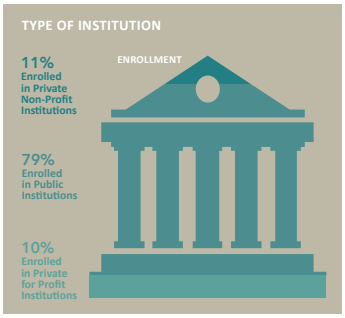
2.4.3 Military Services

An opportunity exists to look more closely at the various services to determine underlying differences in completion rates. Veterans affiliated with all military services had similar Veteran graduation rates (40-50%), with the exception of Air Force (65%), between 2002 and 2013. Additional analysis needs to focus on the National Guard and Reserve, which initially indicated significantly more personnel without a General Educational Development (GED) or high school diploma. During preliminary analysis it was determined that a more detailed examination is required because the high school data were based on entry into the military. The preliminary analysis did not take into account the fact that they may be on a delayed entry program and received their high school degree when they separated. This needs to be verified in subsequent analysis. Between FY11 and FY13, VA successfully contacted 4,416 Veterans who did not have a high school diploma or GED at the time of separation in order to apprise them of the availability of their benefits.

2.4.4 Transfer of Benefits

The last significant finding in educational persistence dispels the notion that most Veterans transfer the benefit to their spouses or children versus positioning themselves for economic mobility and success. The reality is that 92% of Veterans use the benefit themselves. This is significant as the majority of unemployment and economic competitiveness focus for engagement remains with the enlisted transitioning Servicemembers. Additional analysis is required to determine if and how the usage varies throughout the duration of the benefit usage.

2.4.5 Institution Type



From 2002 to 2013, 79% of Veterans were enrolled in public institutions. During this same period, private non-profit institutions had the highest completion rate of 60%, 12% higher than public institutions and 22% higher than private-for-profit institutions. The largest numbers of degrees were granted in Alabama, the majority of which (88%) were associate degrees, although this may be a function of the U.S. Air Force administering many of its degree programs in collaboration with the state of Alabama's higher education system. This finding deserves further analysis as a best practice. These numbers do not include military using Tuition Assistance due to unavailability of data for this analysis. Future analysis of this information may be helpful in framing a picture of how civilian education on active duty impacts trends and outcomes in future education results.

2.4.6 Veterans Under Age 35

One of the key questions to be answered from the data analysis was the economic competitiveness of younger Veterans. As of this date, specific barriers could not be derived from the current data sources at the correct level of granularity. Additional analysis will break this group into more discrete age ranges to more closely align with other data sets collected by DOL to specifically target the right audience for future interventions.

For Veterans ages 18-34 the unemployment rate was 20% higher than the unemployment rate for non-Veterans. On the other hand, Veterans under age 30 participating in the GI Bill® program complete at an 8% higher rate compared to traditional students in the general population. Veterans under 35 also earn at least 6% more than their (adjusted) non-Veteran counterparts. These observations indicate that while younger Veterans have the highest unemployment rate, those who attend school and/or secure an employment opportunity are faring well.

Between FY11 and FY13, VA successfully contacted a total of 4,416 Veterans who did not have a high school diploma or GED at the time of separation in an effort to ensure these Veterans are aware of the benefits available to them.

2.4.7 Chapter 63

Through Title 38 U.S. Code, Part IV, Chapter 63, Section 6303, VA reaches out to Veterans who do not have a high school diploma or GED at the time of separation. However, at this time, data is not available to determine the average number of Total Separating Members (TSMs) without a GED. Available data shows more than 4,400 Veterans were contacted by VA who did not have a GED between FY11 and FY13, averaging 1,472 contacts annually. In FY11, VA successfully contacted 1,425 Veterans. In FY12, that number increased to 1,432, and in FY13, 1,559 contacts were made.

2.5 Gender

When examining gender, women Veterans are doing better than male Veterans and their female non-Veteran counterparts in education and income. Women Veterans are outperforming non-Veteran women with similar demographics in median income levels, although there is a lack of income parity for women Veterans when compared with their male counterparts between 2005 and 2013. However, the female Veteran unemployment rate (6.77%) is 26% higher than the female non-Veteran rate (5.36%) after adjusting for demographics. These observations indicate that while women Veterans have a higher unemployment rate, those who attend school and/or secure an employment opportunity are faring well than their non-Veteran counterparts. Women Veterans have strong economic and education completion success stories to share with their counterparts in the general population.

- Women who served in the military have stronger economic outcomes than women in the general population.
- In 2013, women Veterans had a 17% higher median income than their non-Veteran female counterparts.
- Women Veterans had a 10% higher education completion rate when compared to male Veterans for all ages, a 9% higher completion rate than male Veterans for individual age groups, and 5% higher completion rate when compared to traditional Beginning Postsecondary Students in the general population cohort.

2.6 Reason for Separation

Between 2004 and 2012, 25% of active duty Veterans (437,989 out of 1.76M) were separated from service due to behavior, performance, legal, and/or standards of conduct. The percentage represents all characterizations of service because specific breakdown by condition of discharge was not available in this data-set. This is a large percentage and requires additional examination at a more granular level to determine if reason for separation predicts future barriers in economic competitiveness. In addition, further examination is required to determine if a service component has a higher rate of any specific separation factor and to reveal potential root causes. Additional research and analysis would clarify the characterization of discharge to create a more precise breakdown of this indicator to discover any associated risk factors that could be mitigated through additional policies or programs, with the result of a better chance at economic competitiveness.

An additional data analysis is required to determine if the reporting data sources are defining the term “Veteran” using equivalent criteria. For example, as stated earlier in this report, DOL, Census, and VA define the term Veteran differently, creating some dissimilar benefits and Veteran characterizations across federal agencies.

2.7 Income

Before adjusting for demographic differences between Veterans and non-Veterans, the Veteran median income ($40,302) is $10,076 greater than the non-Veteran median income in 2013. From 2005 to 2013, Veterans have consistently earned significantly more than non-Veterans, although the difference between Veteran and non-Veteran median incomes has slightly diminished from $11,482 to $10,076 between 2010 and 2013. After adjusting for demographic differences between Veterans and non-Veterans, the Veteran median income is slightly below the non-Veteran median of $42,317. The demographic adjustment to the non-Veteran sample (as suggested by CEA) was implemented to diminish the bias created by the demographic differences between Veterans and non-Veterans. This adjustment was accomplished by altering the non-Veteran distribution to match the Veteran distribution with respect to gender, age, race, and education. From 2006 to 2012, the Veteran median income levels have been equivalent to the adjusted non-Veteran median income levels. In 2013, however, Veterans earned more than the adjusted non-Veteran sample in each age bracket

except for 55 to 64 and 65 and above. There are key demographic areas though where Veterans are succeeding in terms of income. The most notable are women, Hispanics and African Americans. Hispanics and African Americans are succeeding in employment in addition to income.

2.8 Loan Guaranty Program

The VA Loan Guaranty (LGY) Program objectives are to help eligible Veterans purchase, retain, and adapt homes. Specifically, VA home loans may be used to: (1) purchase a home (or certain condominium units); (2) build a home; (3) refinance an existing home; or (4) improve a home by adapting it to certain disabilities or by installing some energy-efficient measures.

- From FY09 to FY12, the percentage of 26 to 35 year olds receiving LGY benefits has been gradually decreasing from 34% to 25%.
- The percentage of 18 to 25 year olds receiving the LGY benefit decreased from 10.6% to 3.4% from FY09 to FY12.
- During FY12, 26 to 45 year old Veterans requested more than 50% of the loans.

Since FY08, the number of loans guaranteed and loan amounts have been increasing, with the exception of FY10. In FY12 and FY13, 90% of the loans were granted to men, while women accounted for only 10%.[6] The average loan amount for women Veterans was 0.4% higher than male Veterans (See Appendix D.3). From FY08 to FY12, the percentage of 26 to 35 year olds receiving the benefits has been gradually decreasing from 34% to 25%. The percentage of 18 to 25 year olds receiving the benefit has also been decreasing during this same time period, from 11% to 3% (See Appendix D.6). During FY12, the 26 to 35 and 36 to 45 year old Veterans requested more than 50% of the 539,884 loans. Racially, white Veterans account for 79% of the loans guaranteed in FY12. This percentage is in alignment with the demographic breakdown of Veterans.

2.9 Vocational Rehabilitation and Employment

The Vocational Rehabilitation & Employment (VR&E) Program provides a wide range of vocational and employment services to Veterans, active-duty Servicemembers, and eligible dependents. Its goal is to enable those with service-connected disabilities and employment handicaps to obtain suitable employment for maximum independence. Services are designed to assist in identifying a career path and in achieving their employment goals. Assistance includes individualized assessments, interest and aptitude testing, occupational exploration, career couseling, training, and job placement services. The length of time that Veterans remain in the program varies according to the individual's circumstances. The average time in the program is approximately 2.5 years.

2.9.1 Chapter 31

Women Veterans are 18.4% of the FY12 total number of VR&E beneficiaries.

In FY12, there were 121,236 Veterans participating in the VR&E VetSuccess Program, also known as the Chapter 31 program.[7] The Chapter 31 Program of Services has a mission to obtain and maintain suitable employment and/or achieve a maximum level of independence in daily living. Of the total, 81.6% were male, 18.4% were female, and 70% had a serious employment handicap. Lastly, in FY12, of those Veterans receiving benefits with a serious employment handicap, 6,515 were successfully rehabilitated. For more details on the VR&E program, see Appendix E.

2.9.2 Chapter 36

VR&E provides transition services to Servicemembers who are leaving the military within six months, have left the military within the past 12 months, or at any time a Veteran is eligible to use an education benefit. Chapter 36 is a specific benefit providing interest and aptitude testing, initiation of occupational exploration, readjustment counseling, and setting of occupational goals for the Veteran.

[6] VA Annual Benefit Report, Fiscal Year 2012.

[7] VA Business Lines update. January 22, 2014.

3. Conclusion

The Department of Veterans Affairs (VA) is charged with ensuring eligible Veterans receive the services and benefits they have earned. Veterans of all eras have postponed their individual goals and aspirations to serve our nation. Part of our nation's commitment to these individuals is to support them in transitioning to successful civilian lives. In continuing to analyze existing areas of data and to research new areas, the VA is committed to supporting Veterans to successfully transition back to their families, their communities, and an enriched future.

More than 1,000,000 Servicemembers are projected to separate from the military and transition to civilian life from 2011 to 2016.[8] Ensuring that Veterans receive the full measure of their education benefits is a top priority for our country.

3.1 What We Know Today

- Employment statistics indicate that while many Veterans are successfully transitioning after separation from active duty into quality educational institutions and potentially rewarding careers, subgroups (demographic, geography, age) are experiencing difficulty. It is these "vulnerable populations" that VA is interested in identifying and to which it seeks to provide the necessary support as they separate from active duty.
- Employment figures indicate that Veterans who lack a post-high school education or training certification have more difficulty finding employment than their civilian counterparts.
- Finding timely employment is key for vulnerable populations of Veterans who may otherwise not be economically competitive with their more successful counterparts or with the general population.
- The sharing of information and common definitions by the agencies supporting the overall welfare of the Veteran would improve future data analysis.

3.2 What We Want to Know in the Future

- How can we more effectively expand our data-sharing efforts with our partner agencies?
- What is lacking to allow us to measure progress on a consistent and continuous basis?
- Recent analysis shows the possibility that enlisted Veterans who transition without a GED or high school degree lose competitiveness with their Veteran counterparts who have attained certifications and degrees. How do we explore this vulnerable population in a timely and effective manner? How do we discover those without GEDs already in the general population of the states who are unemployed or otherwise not competitive with the general population?
- Recent analysis also shows there is a potentially vulnerable population, who were wounded physically or emotionally, undergoing the Chapter 36 career counseling for Servicemembers and separating Veterans. Although Chapter 36 services provided by VR&E are designed to provide career and educational counseling, the program has a time limit, within 12 years of the first disability. Additionally, VR&E services do not provide these support services, such as career counseling, job opportunity counseling, or educational counseling offered by other VA agencies, for the separating Veterans families. Future studies are required to understand the extent of support needed for this vulnerable population.

3.3 Recommended Next Steps and Future Analysis

The current plan and approach is to continue analysis of the data sets depicted in Appendix A. The resulting findings will be used to validate or enhance current findings. As the analysis progresses, it may be recommended that additional data sets be collected to address specific questions and to validate findings that have insufficient data to be statistically valid.

[8] GAO, Veterans' Employment and Training: Better Targeting, Coordinating, and Reporting Needed to Enhance Program Effectiveness, GAO-13-29 (Washington, D.C.: Dec 13, 2012).

Additional Analysis	Reason for Analysis
Enlisted Active Duty	Studies suggest separating enlisted Veterans make up the majority of the unemployed Veterans in the USA. We want to ensure programs have strategies that are targeting and reaching them.
Separating National Guard finding jobs in home states	Highest unemployment among separating active duty enlisted. Unemployment rate needs to be better defined and validated. This area requires more granular data to better inform interested agencies of why this group has the highest unemployment rate among separating enlisted active duty.
Veterans 18 to 24 years old	The overall Veteran unemployment rate was significantly higher than the non-Veteran unemployment rate for all individuals over 20 years of age in the survey population. Veterans under the age of 35 had the highest unemployment rate among Veterans at 9.44%, compared to 7.85% for the under 35 non-Veteran population. It is important to conduct future analysis to determine factors that contribute to these higher unemployment rates in younger Veterans.
Education Beneficiaries	Attaining a higher education degree is a positive economic competitiveness indicator and, therefore, warrants further analysis. In the Report, we found that Veterans under 35 constituted over 60% of all Post-9/11 GI Bill® beneficiaries. Therefore Post-9/11 GI Bill® beneficiaries is another population group that needs further exploration.
Other-than-Honorable Discharges	A high percentage of court appearances for substance abuse and criminal violations may provide opportunities for collaboration with domestic agencies and states working with Veterans.
Unemployed Spouses	Employed spouses contribute to the Veteran's ability to attend school and go to physical rehabilitation, and contribute to the Veteran's overall ability to be economically competitive during the time between separation and finding a job. Very little data exists on Veteran spouses outside of survey instruments.

Table 4. Suggested Future Analysis

3.4 Recommended VA Program Strategies

VA, in cooperation with other internal business lines, recognizes the need to implement complementary strategies to fully support all Veterans. Two are recommended:

- Continue to research the educational and economic status of Veterans across all eras to find those populations who may not be receiving the full measure of their earned benefits.
- Engage other Veteran-centric programs across agencies to validate "vulnerable populations" and develop targeted strategies. Some areas of future interest to research and engage with may be programs such as Chapter 63, reaching out to those Veterans who separate without a GED or high school diploma, and Chapter 36, designed to prepare Veterans, who are separating after their rehabilitation, through mentoring and counseling.

Although significant steps have been made to improve the overall economic competitiveness of Veterans in recent years, federal agencies need to continue coordination to identify and address gaps in current programs and policies that may result in barriers to economic success among vulnerable segments of the Veteran population.

Although significant steps have been made to improve the overall economic competitiveness of Veterans in recent years, federal agencies need to continue coordination to identify and address gaps in current programs and policies that may result in barriers to economic success among vulnerable segments of the Veteran population. The success of that work requires more communication, collaboration, and coordination across organizations within VA and among federal agencies committed to supporting Veterans' success. Those who have risked their lives and futures for their fellow citizens deserve no less.

Part II: Data Analysis

4. Introduction and Purpose

The Department of Veterans Affairs (VA) analyzed data provided from various sources to develop overall and segmented views of current Veteran economic competitiveness. The intent is to inform the development of evidence-based strategies for existing or future programs and policies. VA initiated an integrated data collection effort involving participating federal departments in the fall of 2013 and conducted an analysis of Veterans' transition to employment after separation from active service.

4.1 Key Definitions

Economic competitiveness is defined as the ability to favorably compete and stay relevant in a changing economy.

- **Economic Competitiveness**: The ability to favorably compete and stay relevant in a changing economy. This includes independent living, housing, education, employment, and income.
- **Federal Eligibility**: Varies according to the benefits/services for which the Veteran applies and depends on the Veteran's service record.
- **Middle Skills**: Completion of skills building for competitiveness in less than six months.
- **Non-Traditional Student** (Department of Education): Students who are older, attend school part-time, married, have children, and/or work.
- **Portable Certifications**: Transferable skills that cross from military to civilian occupation.
- **Traditional Student** (Department of Education): Students who pursue a full-time education soon after receiving a high school diploma.
- **Veteran** (Department of Veterans Affairs): Any person discharged from active military service under other-than-dishonorable conditions.
- **Vulnerable Populations**: Those groups of Veterans that have difficulties competing with the general population.
- **All-Volunteer Veterans**: Veterans that served in the military through voluntary enlistment[9] after 1987.

4.2 Study Objectives

The goal of data collection and analysis efforts was to lead to the development of an evidence-based gap analysis for policy and program recommendations. The effort concentrated on activities and programs within the federal government and participating private partners that were established to assist Veterans as they transition from service to employment by understanding the following:

- What are the baseline characteristics of today's all-volunteer Veterans?
- What are the barriers to economic competiveness in areas of knowledge, skills, and education gaps?
- How does the federal government support attainment of economic competitiveness through employment?
- What are the recommended policy and program changes to help improve economic competitiveness of today's all-volunteer Veterans?

VA is interested in conducting a gap analysis for an all-volunteer population, which separated between 1987 and 2013 and represents a population that served in Desert Storm/Desert Shield/Just Cause/Bosnia/Kosovo/Iraq-Afghanistan operations. VA is also interested in discovering differences in employment characteristics between Pre-9/11 (1987 to 2000) and Post-9/11 (2001 to 2013) population sub-groups.

[9] For more than two centuries following the adoption of the United States Constitution (March 1789), the United States Government relied on conscription four times to field an armed force: the Civil War (1863 to 1865), World War I (1917 to 1918), World War II (1940 to 1945), and the Cold War (1946 to 1947 and 1948 to 1973), for a total of 35 years. The United States ended and eliminated its military draft in 1973 and transitioned to an all-volunteer force where defense manpower was derived from voluntary enlistment in the military.

5. Available Data

For the purposes of this report, stakeholders with relevant data include Department of Veterans Affairs, Department of Defense, Department of Labor, Department of Health and Human Services, The Social Security Administration, National Student Clearinghouse, Department of Commerce, and Department of Education.

This section outlines potential stakeholders that collect data, starting from Veterans' separation from service and ending at economic competitiveness (as measured by independent living, housing, education, employment, and income). Public repositories that host aggregate-level Veterans' data useful for this analysis are also outlined. Appendix G provides a list of metrics that can be calculated from available data in gathering baseline characteristics of Veteran economic competitiveness. The identified stakeholders have ownership of several key data required for this analysis. The following are identified data sets required for the current study.

5.1 Defense Manpower Data Center

The Defense Manpower Data Center (DMDC) serves under the Office of the Secretary of Defense (OSD) to collate personnel, manpower, training, financial, and other data for the Department of Defense (DOD). These data catalogue the history of personnel in the military and their families for purposes of health care, retirement funding, and other administrative needs. DMDC will be a primary source of information on total Veteran demographics, including personnel information and training (such as Transition Assistance Program) at an individual level.

"Profile of the Military Community" reports are published by the Office of the Deputy Under Secretary of Defense, with data provided by DMDC. These reports provide aggregate-level separation data for active duty, National Guard, and Reserve Servicemembers. Although DMDC would be a preferred and authoritative source on Veteran separations at a micro-level, data extracted from "Profile of Military Community" reports published on the Military OneSource website will be a primary source of information on number and type of separations at an aggregate level.

5.2 Department of Veterans Affairs

VA's office of Performance Analysis and Integrity (PA&I) provides business knowledge and data analysis to the VBA and stakeholders. PA&I developed the VBA Enterprise Data Warehouse to enable the generation of recurring and ad hoc reports in response to VBA decision-making and business needs. PA&I will be a primary source of information on Veteran education, vocational rehabilitation, loan guaranty, and disability benefit usage, along with corresponding population demographics and characteristics.

5.3 Department of Labor

The Department of Labor (DOL) is responsible for occupational safety, wage and hour standards, unemployment insurance benefits, re-employment services, and some economic statistics. DOL will be a primary source of information for all Veterans who receive Unemployment Compensation for Ex-Servicemembers (UCX), Unemployment Insurance (UI), and other unemployment benefits, along with corresponding population demographics and characteristics at an aggregate level. It is important to note that when the Bureau of Labor Statistics (BLS) publishes their reports, the term "unemployed" is defined as those who do not have a job during the survey reference week, have actively looked for work in the prior four weeks, and are currently available for work. This definition is not based on individuals collecting unemployment benefits such as UI or UCX.

At the individual level, data are collected by the military services and/or states, and the Department of Health and Human Services (HHS) (see next section). The basic UCX provides 26 weeks of benefits. This program is augmented by the Emergency Unemployment Compensation (EUC) and the Extended Benefits (EB) programs, which provide up to an additional 47 weeks and 13 to 20 weeks, respectively, during periods of extremely high unemployment. A summary of all UI programs in place that provide benefits to recently separated unemployed Veterans was presented in the *Veterans Employment Initiatives DOD/VA Joint Task Force (2012)* report.

5.4 Department of Health and Human Services

HHS, through its Administration of Children and Families (ACF) program, developed the National Directory of New Hires (NDNH) database. The NDNH files contain information on new hires (W-4), quarterly wages (QW), and UI. The files are available only to approved entities for authorized purposes (e.g., for locating noncustodial parents and enforcing child support orders). Legislative approval is required for VA access to the new hires database. When approved, these data can be used to obtain individual-level information on UI usage by Veterans.

5.5 The Social Security Administration

The Social Security Administration (SSA) administers Social Security, a social insurance program consisting of retirement, disability, and survivors' benefits. SSA is a primary source of data regarding Veteran separation and employment, along with corresponding population demographics and characteristics.

5.6 National Student Clearinghouse

National Student Clearinghouse is the single most authoritative source for tracking student completion rates at an individual level.

The National Student Clearinghouse (NSC) is a resource for education verification and student outcomes research. VA established an agreement with Student Veterans of America (SVA) in March 2013 to create a new education completion database for Post-9/11 GI Bill® and Montgomery GI Bill® (MGIB) beneficiaries. VA signed a Memorandum of Agreement with the NSC to match data for up to 1,000,000 Veteran students. VA shared this data set with SVA. This data set, which contains 1,000,000 Veteran beneficiaries, will be a primary source to measure the outcome of VA education benefits and to better understand the effectiveness of support services for Veteran students on campus.

NSC is the single most authoritative source for tracking student completion rates at an individual level. The Department of Education (ED) is mandated by law not to track individual student records. Therefore NSC will be a key (and potentially only) stakeholder that can provide individual Veteran completion records for calculation of transition metrics on Veterans' education.

5.7 Department of Commerce

The Census Bureau under the Department of Commerce conducts the American Community Survey (ACS), which is an annual update to the decennial census. ACS collects 250,000 records each month (3 million per year). It is not a voluntary survey—input households are selected and asked to contribute. The survey forms are provided and then followed up if not completed in the requisite timeframe. ACS was initiated in 2005 to provide more timely and complete data.

The Current Population Survey (CPS), sponsored jointly by the Census Bureau and BLS, is the primary source of labor force statistics for the population of the United States. CPS collects data from 60,000 households each month and has been conducted since 1940.

Data from ACS and CPS, which are publicly available on the census website (devoid of personally identifiable information) will be a primary source of information on employment and income data for Veterans and non-Veterans in the survey population at an aggregate level.

5.8 Department of Education

The National Center for Education Statistics (NCES) within ED is the primary federal entity for collecting and analyzing data related to education in the U.S. and other nations. NCES fulfills a Congressional mandate to collect, collate, analyze, and report complete statistics on the condition of American education; conduct and publish reports; and review and report on education activities internationally. While the primary focus is on reporting education statistics for traditional students, ED periodically publishes reports on non-traditional students that include Veterans (see: http://nces.ed.gov/pubs2011/2011163.pdf and http://nces.ed.gov/pubs2009/2009182.pdf).

The Data Tools page on the NCES website provides numerous options to build, summarize, and analyze aggregated education data. Within NCES, data from Beginning Postsecondary Survey contains cohorts of first-time, beginning students at three points in time: at the end of their first year

and then three and six years. It collects data on a variety of topics, including student demographic characteristics, school and work experiences, persistence, transfer, and degree attainment. Beginning Postsecondary Survey data was used to derive education persistence measures for traditional students in the general population.

Consistent with Executive Order 13607: Establishing Principles of Excellence and Public Law 112-249: Improving Transparency of Education Opportunities for Veterans, ED, VA, and DOD are working together in a joint effort to establish outcome measures that will assist in informed decision making about educational choices for Veterans and current Servicemembers. Using existing data, the outcome measures seek to identify information on students' degrees or certificate enrollment, completion, and post-graduation experience. As examination of this data evolves, additional external evaluation through research, such as VA's data exploration, can have added value to the ongoing efforts within the Departments of Veterans Affairs, Defense, and Education.

6. Data Received and Analyzed to Date

Table 5 provides a summary of data analyzed in phase I (January 24, 2014).

Data Source	Data Elements	Data Received?	Data Analyzed?	Data Timeframe
DOD DMDC	Total Veteran population, their demographics, and prior experience that includes education, training, and skills.	Yes*	No	1987 to 2013
Separations data through "Profile of the Military Community" reports	Aggregate data on education prior to enlistment, separation characteristics of active duty, Guard and Reserve populations.	Yes	Yes	2004 to 2012
DOL-UCX	Monthly and state-level aggregate data on Veterans that have used UCX benefits within 15 months of separation.	Yes	Yes	1987 to 2013
Census (CPS and ACS) and BLS (CPS) through American Fact Finder and DataFerret	Aggregate employment and income data on Veteran and non-Veteran populations.	Yes	Yes	2005 to 2013
ED-NCES	Attainment rates and time to complete in Beginning Postsecondary Students Longitudinal Study.	Yes	Yes	2004 to 2009
VA-LTS	VA education beneficiaries in the Veteran population and their characteristics for Chapter 33.	Yes	Yes	2009 to 2013
VA-BDN	VA education beneficiaries in the Veteran population and their characteristics for non-Chapter 33.	Yes*	No	2002 to 2013

Data Source	Data Elements	Data Received?	Data Analyzed?	Data Timeframe
VA-VR&E, LGY	Veteran population that receives Vocational Rehabilitation and Employment services and loan guaranty benefits.	Yes*	No	2002 to 2013
VA-CMP	VA disability beneficiaries in the Veteran population and their characteristics for compensation.	Yes*	No	2002 to 2013
VA-NSC Partnership	Completion characteristics of 1 million person sample of Veteran beneficiaries.	Yes	Yes	2002 to 2013
SSA	Individual-level employment data.	No	NA	TBD
HHS	Individual-level unemployment data from National Directory of New Hires database.	No	NA	TBD

*Data received was out of scope for current round of analysis

Table 5. Data Received and Analyzed to Date

7. Analysis of Data Received

7.1 Separation Characteristics

This section summarizes separation characteristics extracted from Profile of Military Community reports from 2004 to 2012.

This section summarizes separation characteristics extracted from Profile of Military Community reports available on the Military OneSource website (http://www.militaryonesource.mil) from 2004 to 2012. Data prior to 2004 was not available on the website. All separation data presented in the report are at an aggregate level and are from DMDC Master Files.

7.1.1 Available Data on Separations

Table 6 summarizes available data from Profile of Military Community reports that were analyzed in the study.

Branch/Component	Education Level for Enlisted Available?	Number of Separations Available?	Reason for Separation Available?	Education Level at Separation Available?
Active Duty Service Branches (Army, Navy, Marine Corps, Air Force, and Coast Guard)	Yes (2004 to 2012)	Yes, all except Coast Guard (2004 to 2012)	Yes (2004 to 2012)	No

Branch/Component	Education Level for Enlisted Available?	Number of Separations Available?	Reason for Separation Available?	Education Level at Separation Available?
National Guard and Reserve Components (Army National Guard, Army Reserve, Naval Reserve, Marine Corps Reserve, Air National Guard, Air Force Reserve, and Coast Guard Reserve)	Yes (2004 to 2012)	Yes (2004 to 2012)	No	No

Table 6. Available Data from Profile of Military Community Reports (2004 to 2012)

7.1.2 Separation by Branch of Service

A total of 2.2 million separations occurred between 2004 and 2012, which included 1.8 million active duty (AD) separations and 403,000 National Guard and Reserve (Guard and Reserve) separations. Figure 1 shows that Army, Navy, and Guard and Reserve (from all military branches) are the top three service branches that had the highest number of separations during this time period. Coast Guard AD separations were not available in the report. The Guard and Reserve separations included in Figure 1 are those that separated to civilian life only (i.e., excludes those who left Reserves to join one of the other service branches).

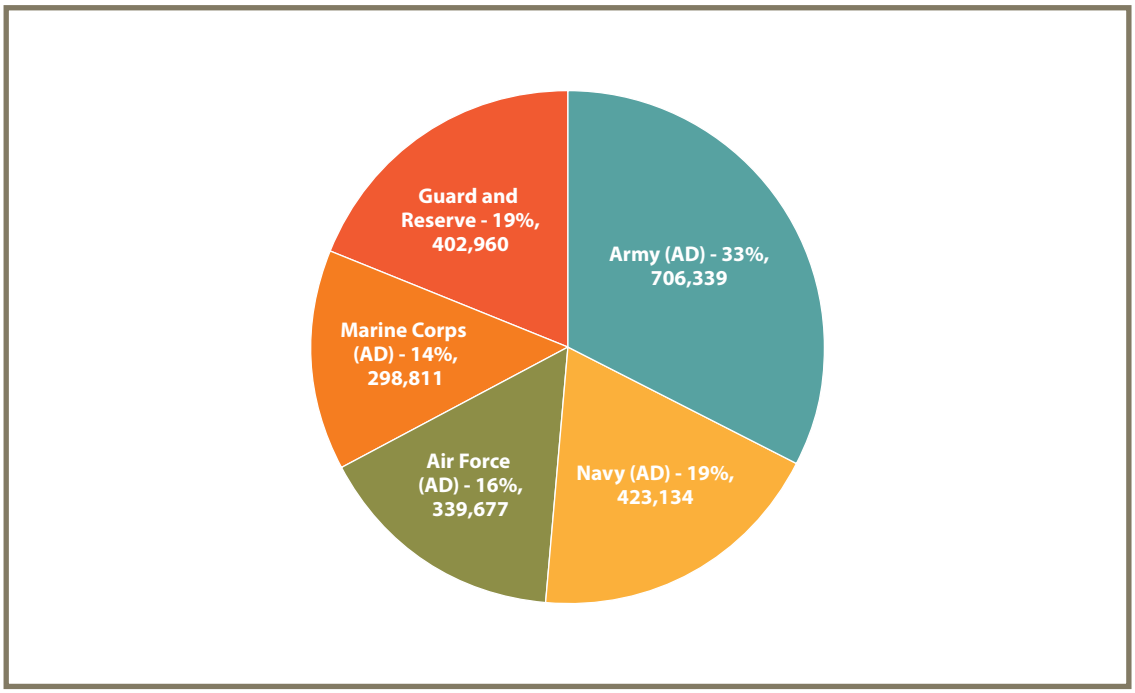


Figure 1. Total Number of Separations by Service Branch from 2004 to 2012
(Source: Profile of the Military Community Reports – 2004 to 2012)

Figure 2 shows total active duty military strength by branch of service for the same period (2004 to 2012), which indicates that active duty separations correlate with the size of each military branch.

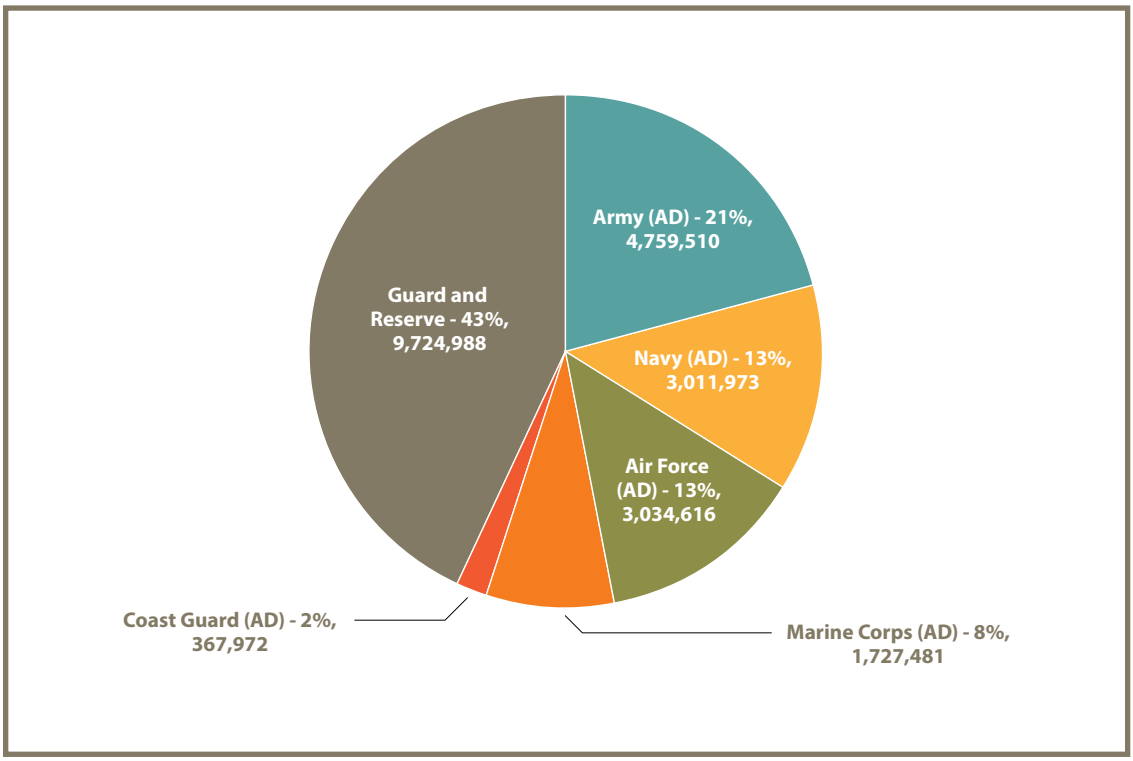


Figure 2. Total Strength by Service Branch from 2004 to 2012

(Source: Profile of the Military Community Reports – 2004 to 2012)

Figure 3 shows distribution by type of separation during this time period. This data excludes Guard and Reserve populations because this level of breakdown was not available for Guard and Reserve populations in the report. While the most common types of separations were voluntary/early release (41%) and non-disability retirement (17%), it was interesting to note that behavior and performance issues (14%) and legal issues/standards of conduct (10%) also contributed significantly to separation from the military. Assuming individuals separating for these reasons would have difficulty in finding and keeping employment, these two categories signal vulnerable populations with challenges and opportunities for outreach.

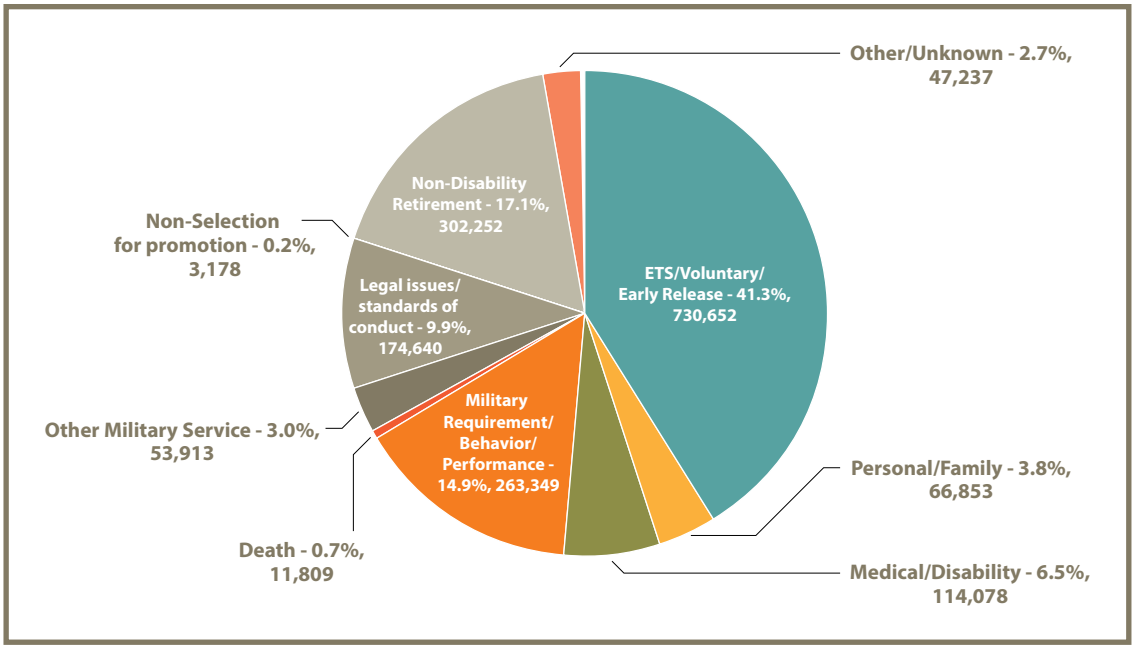
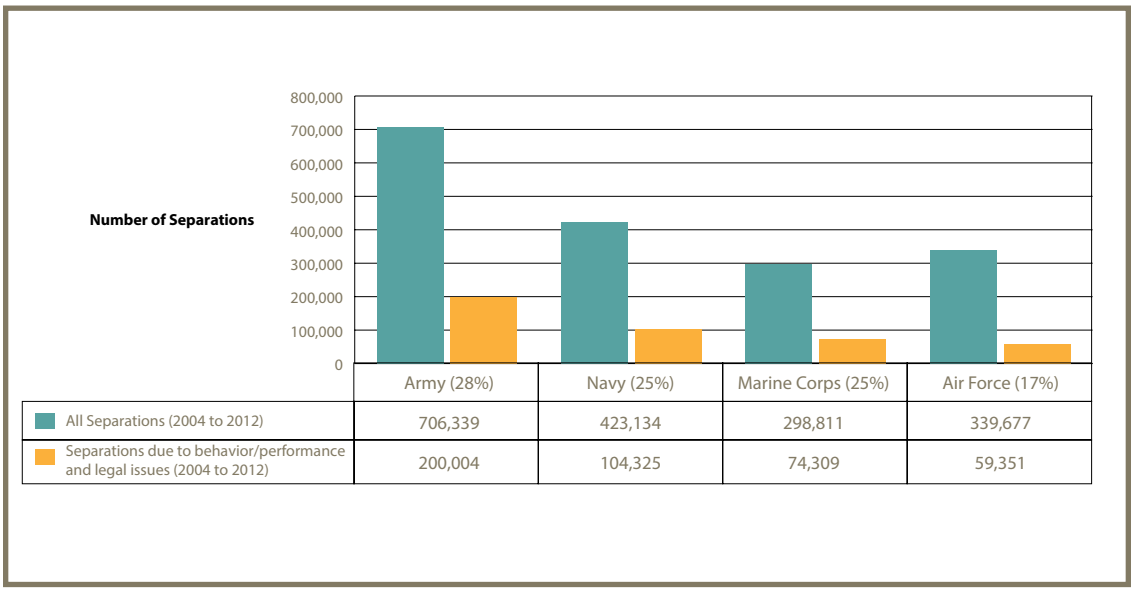


Figure 3. Distribution of Active Duty Separations by Separation Type from 2004 to 2012

(Source: Profile of the Military Community Reports – 2004 to 2012; Reason for separation for Guard and Reserve components were not available in the report)

Figure 4 shows that the highest occurrence of these vulnerable populations is in the Army at 28% of all Army separations, with Navy and Marine Corps trailing close at 25%. Air Force had the lowest occurrence at 17%. These numbers represent all characterizations of service because specific breakdown by characterization was not available in this data set. Additional data provided by DMDC at an individual level provides further granularity on reason for separation. This data, in a subsequent analysis, will help build a more complete picture of separation characteristics by branch of service and other variables of interest to this study (e.g., gender, age, marital status, disability level, and period of service).



	Army (28%)	Navy (25%)	Marine Corps (25%)	Air Force (17%)
All Separations (2004 to 2012)	706,339	423,134	298,811	339,677
Separations due to behavior/performance and legal issues (2004 to 2012)	200,004	104,325	74,309	59,351

Figure 4. Distribution of Separation due to Behavior/Performance and Legal Issues across Active Duty Service Branches from 2004 to 2012

(Source: Profile of the Military Community Reports – 2004 to 2012; Reason for separation for Guard and Reserve components were not available in the report)

7.1.3 Education Level at Enlistment

Figures 5, 6, and 7 show education-level characteristics across all service branches during active service. Education-level characteristics were available at entry to military services only and not at separation. Additional data provided by DMDC contains education level at entry and at separation on an individual level. In a subsequent analysis, DMDC data will help build a more complete picture of education profiles at separation by branch of service and other variables of interest to this study (e.g., gender, age, marital status, disability level, and period of service).

Figure 5 shows "Less than Bachelor Degree" category constituted the largest population by far. This includes individuals with at least a high school diploma and possibly additional education less than a bachelor degree (e.g., associate degree).

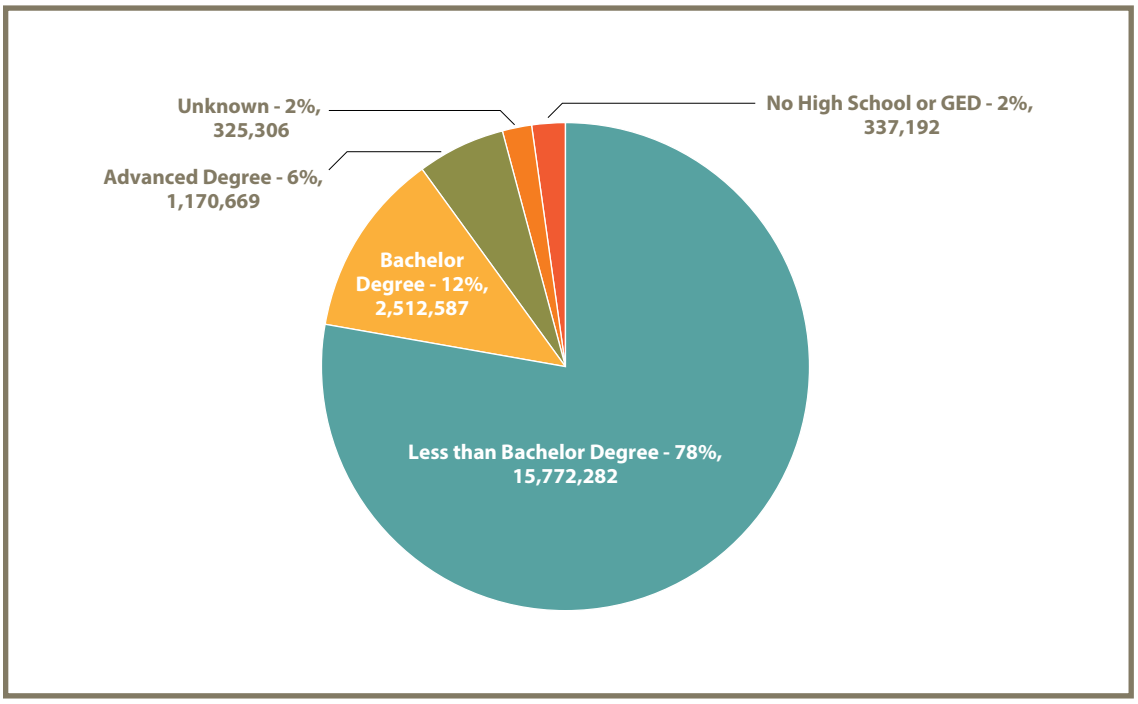


Figure 5. Distribution of Education Levels in Active Duty, Guard, and Reserve from 2004 to 2012

(Source: Profile of the Military Community reports – 2004 to 2012)

Figure 6 shows the "Less than Bachelor Degree" category was dominated by enlisted personnel, and also that military education-level trends have been steady from 2004 to 2012. Figure 7 indicates that Guard and Reserve had the largest percentage of personnel with "No High School or GED" population between 2004 and 2012, four times more than their active duty enlisted counterparts. Stated another way, a total of 337,192 personnel had no high school diploma or GED, and 263,402 of those were from the Guard and Reserve. This indicates that Guard and Reserve enlisted are a vulnerable population, since it is assumed those without a high school diploma or GED start out with greater barriers to employment. It is probable that the Guard and Reserve enlisted were recruited but not yet out of high school, such as those in a delayed entry program. Data provided by DMDC containing education level at entry and at separation will help validate this hypothesis in a subsequent analysis to this update.

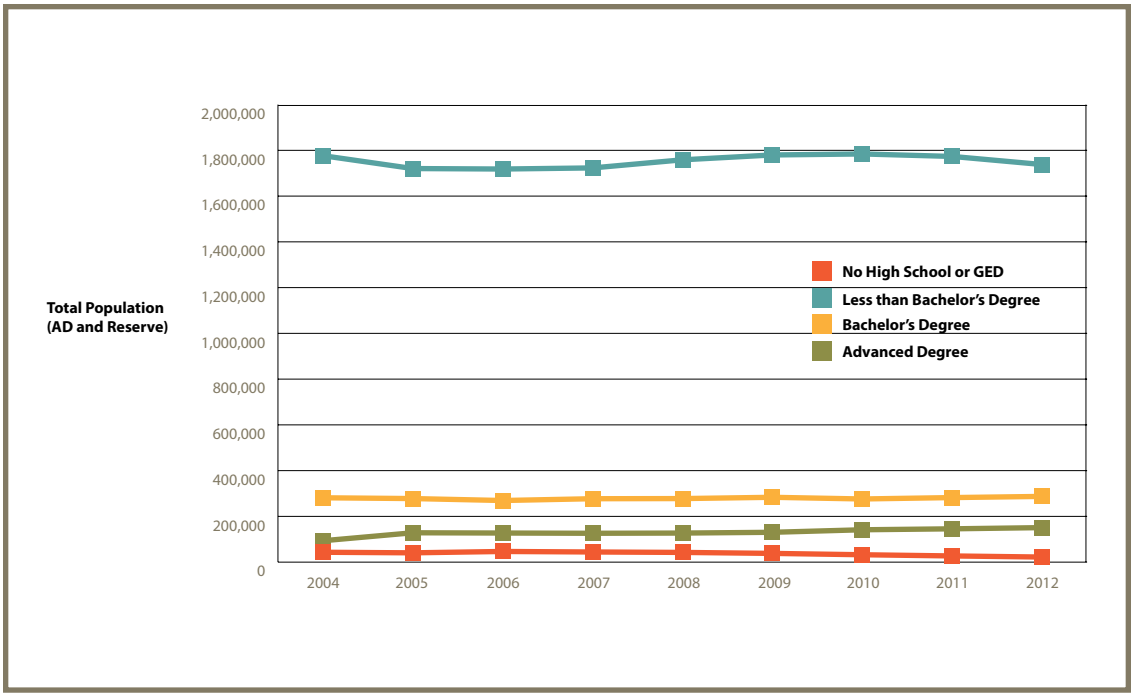


Figure 6. Distribution of Education levels in Enlisted and Officer Force from 2004 to 2012

(Source: Profile of the Military Community reports – 2004 to 2012)

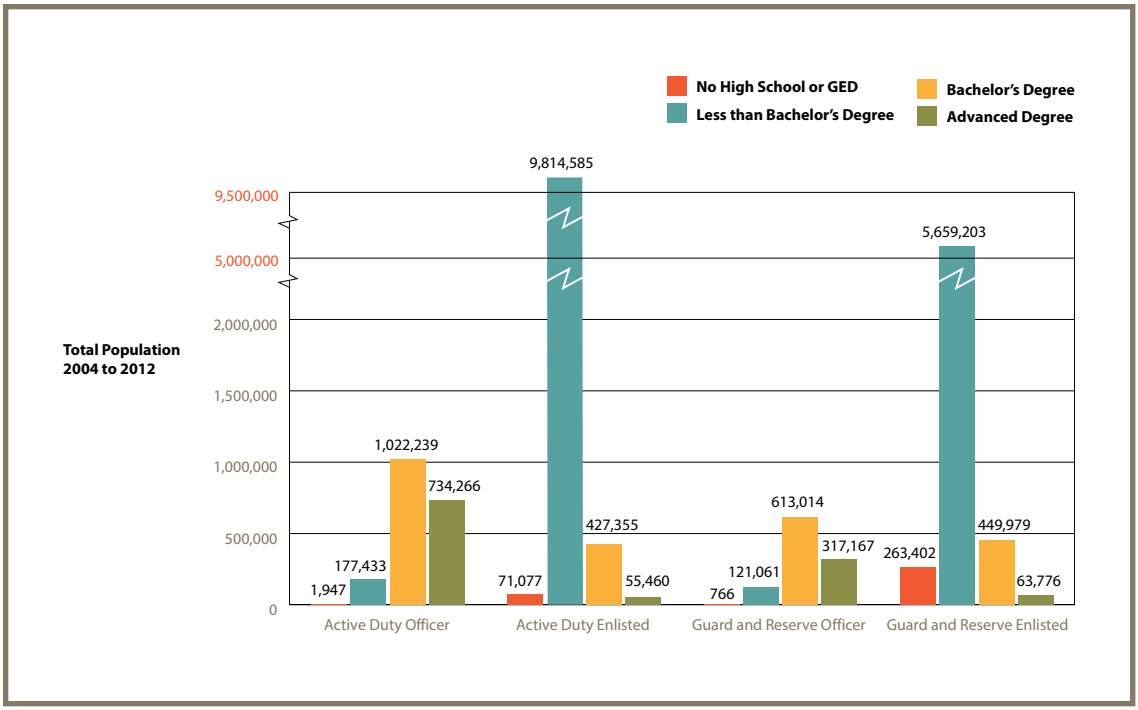


Figure 7. Education Level Time Trends in Enlisted Active Duty, Guard, and Reserve from 2004 to 2012

(Source: Profile of the Military Community reports – 2004 to 2012)

7.2 Characteristics of UCX Unemployment Beneficiaries

This section analyzes characteristics of UCX beneficiaries between 1987 and July 2013, received from DOL, and represents a portion of unemployed Veterans in the population. It is important to note that when BLS publishes their reports, the term "unemployed" is defined as those that do not have a job during the survey reference week, have actively looked for work in the prior four weeks, and are currently available for work. This definition is not based on individuals collecting unemployment benefits such as UI or UCX. Because UCX data were not available at an individual level from the states, there were significant challenges in both analyzing aggregate-level data and deriving detailed UCX beneficiary characteristics and usage rates.

7.2.1 Approach and Assumptions

Aggregated monthly and state-level data of UCX beneficiaries (regular, extended benefits, temporary extended unemployment, and emergency unemployment compensation) from January 1987 to August 2013 were provided by DOL Employment Training and Administration (ETA). Data for the following fields were provided by DOL ETA:

- State name;
- Report date;
- Number of initial claims;
- Number of new initial claims;
- Number of first payments made;
- Number of weeks compensated;
- Total amount of benefits paid;
- Total number of final payments.

These data were viewed in five different ways (summary queries):

- National Monthly;
- National Yearly;
- State Cumulative;
- State Monthly;
- State Yearly.

A "New Initial Claim" for UCX was used as the best representation of a new claimant on the UCX benefit (as per direction from DOL ETA). National yearly UCX new initial claims from 2004 to 2012 were compared with annual non-death separations from 2004 to 2012 in "Profile of Military Community" reports[10] (Section 7.1). Because regular UCX benefits are available to Veterans within 15 months of separation, it is assumed that the percentage of regular UCX new initial claims out of total non-death separations for a given year will approximate regular UCX usage for that year. Additional data at an individual level that are collected by military services and/or states will help validate this methodology and update the calculations, if required.

The average weekly benefit amount and average benefit duration were calculated from the data (as per direction from DOL) using Equations 1 and 2 to further analyze UCX data.

$$Average\ Weekly\ Benefit\ Amount = \frac{Amount\ of\ Benefits\ Paid}{Number\ of\ weeks\ compensated} \qquad \text{(Equation 1)}$$

$$Average\ Benefit\ Duration = \frac{\sum_{1\ mo.}^{12\ mo.} Number\ of\ weeks\ compensated}{\sum_{1\ mo.}^{12\ mo.} Number\ of\ first\ payments} \qquad \text{(Equation 2)}$$

[10] Profile of Military Community reports are available on the Military OneSource website (http://www.militaryonesource.mil) from 2004 to 2012

7.2.2 Separation and UCX Beneficiary Trends from 2004 to 2012

Since separation data were available and analyzed from 2004 to 2012, this section compares separation data discussed in Section 7.1 with UCX beneficiary data from 2004 to 2012. Figure 8 shows separation and UCX claim time trends from 2004 to 2012. Despite a gradual decline in separations from 2007 to 2010 (approximately 5% per year), the number of new UCX claimants rose steadily between 2008 and 2010 by over 24% per year. However, between 2011 and 2012, the number of separations increased by 11%, whereas the number of new UCX claimants increased by only 2% (from 117,829 to 119,836).

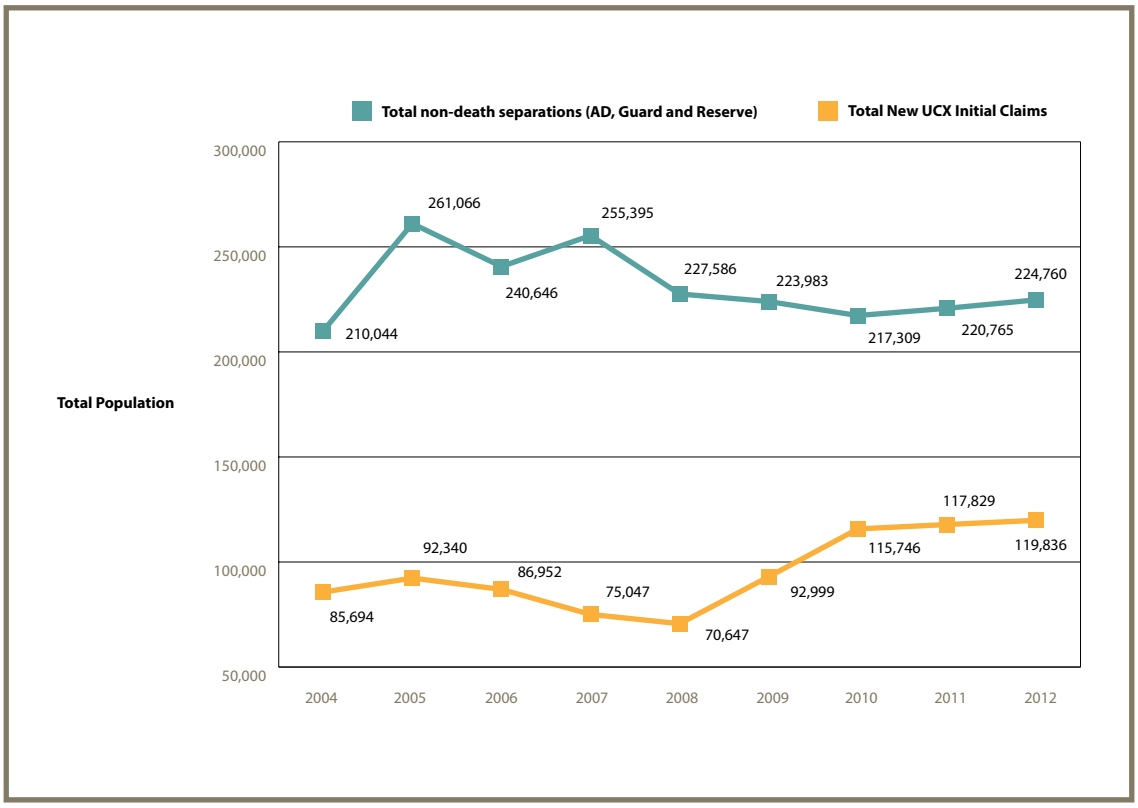


Figure 8. Comparison between Time Trend of Separations and UCX Claimants from 2004 to 2012

Figure 9 shows a national increase in general unemployment for 2004 to 2012. This correlates to the UCX increase in 2008/2009 (Figure 8) in the face of decreasing separations, and also to the UCX flattening in 2011/2012 (Figure 8) in the face of increasing separations.

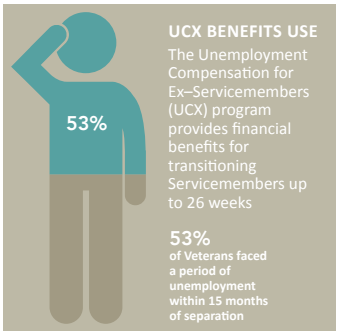
Figure 9. Unemployment Estimates Based on CPS Survey of the U.S. Population between 2004 and 2012

(Source: Bureau of Labor Statistics)

Table 7 presents the percentage of new UCX claimants out of the total number of non-death separations between 2004 and 2012 along with national Veteran unemployment rate published by BLS.

Year	2004	2005	2006	2007	2008	2009	2010	2011	2012
Percentage of New UCX Claimants	41%	35%	36%	29%	31%	42%	53%	53%	49%
Average National Veteran Unemployment Rate from BLS	4.6%	4.0%	3.8%	3.8%	4.6%	8.1%	8.7%	8.3%	7.0%

Table 7. Percentage of New UCX Claimants Out of Total Number of Non-Death Separations between 2004 and 2012



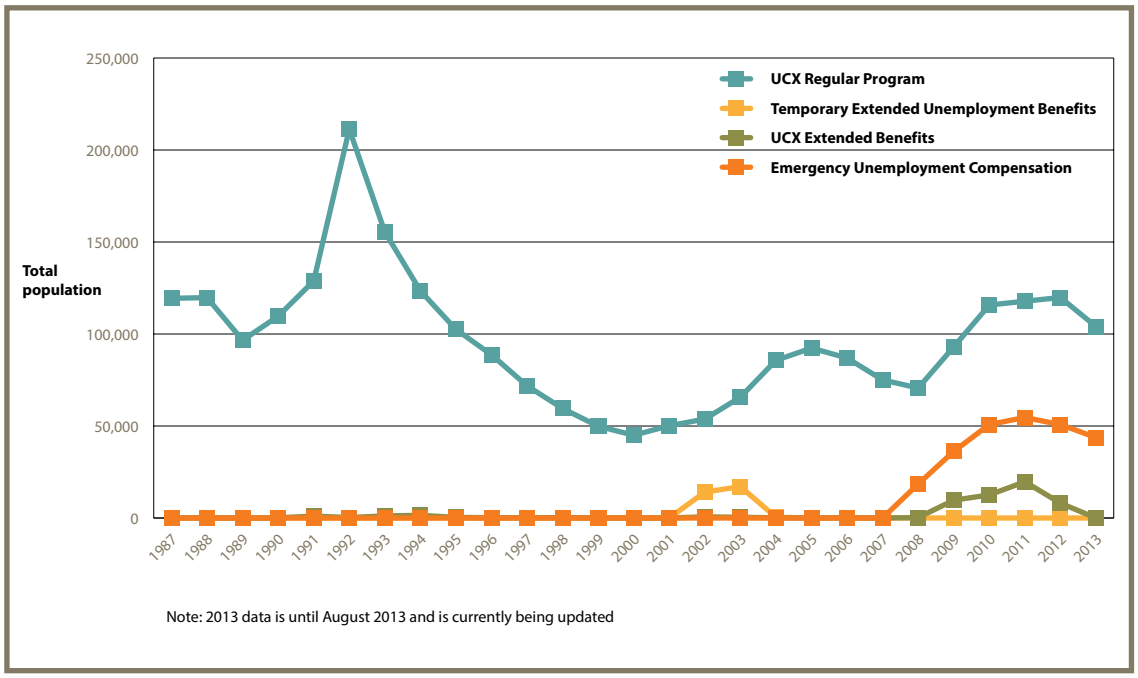


Figure 10. UCX Benefits, Including Temporary, Extended, and Emergency Benefits

Veteran UCX usage rises and falls with the unemployment rate in the general population.

Figures 10 and 11 display a general correlation between UCX separation unemployment and U.S. general unemployment, showing that Veteran UCX usage rises and falls with the unemployment rate in the general population. It is important to note that UCX for 2013 includes partial-year data until August 2013. Although separation data is not available for the 1992 UCX peak above, higher separations were likely at this time due to the general military drawdown and early discharge incentives offered after Desert Storm in 1991.

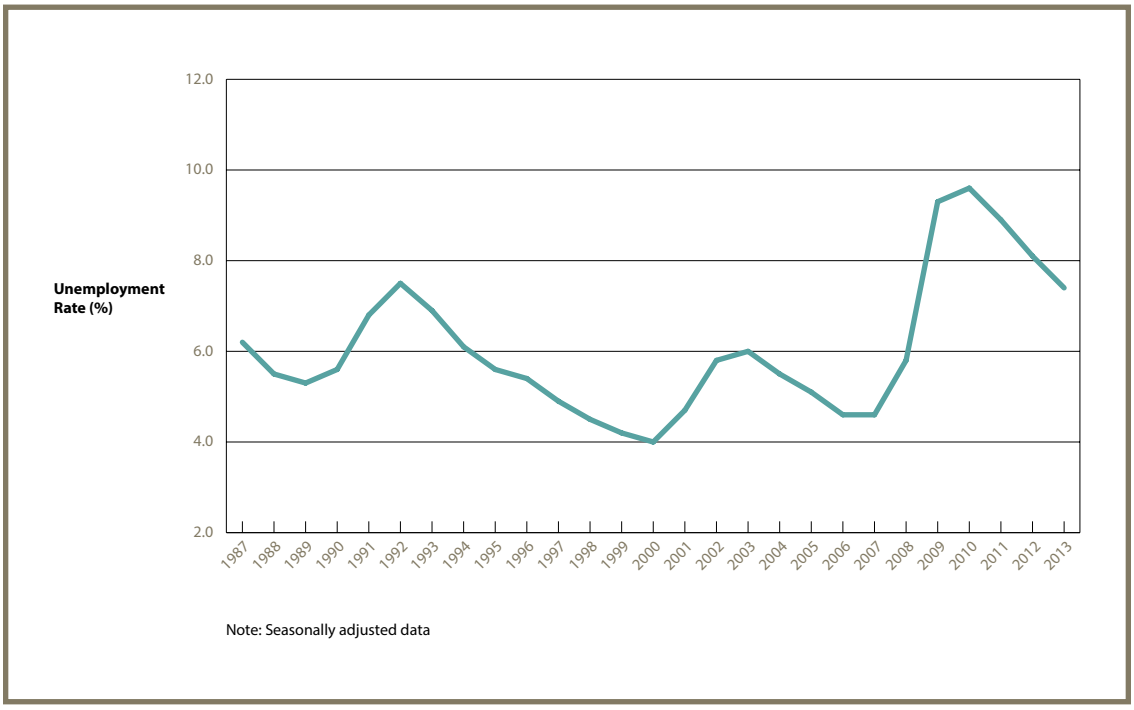


Figure 11. Unemployment Estimates Based on CPS Survey of the U.S. Population between 1987 and 2013

(Source: Bureau of Labor Statistics)

An increasing trend of longer UCX benefit duration indicates that Veterans are experiencing longer periods of unemployment since separation.

Displaying a large percentage of UCX claimants among the separating population alone does not indicate potential barriers to employment. Upon separation, many Veterans apply to UCX benefits for support while transitioning to civilian life, allowing them time to find a job or apply to schools. However, an increasing trend of longer UCX benefit duration indicates that Veterans are experiencing longer periods of unemployment since separation. Figure 12 shows the average duration of UCX benefits, which is an indicator of continuous unemployment. This steadily increased from 2004, peaking to 22 weeks in 2011, indicating that Veterans are not typically maximizing UCX benefits available up to 26 weeks. Until the last six years, most Veterans used UCX for fewer than 18 weeks. More recently, UCX was used for fewer than 22 weeks. Figure 12 shows a slight decline in benefit duration and total benefits paid in 2013. This is because data provided for 2013 was until August and is currently being updated.

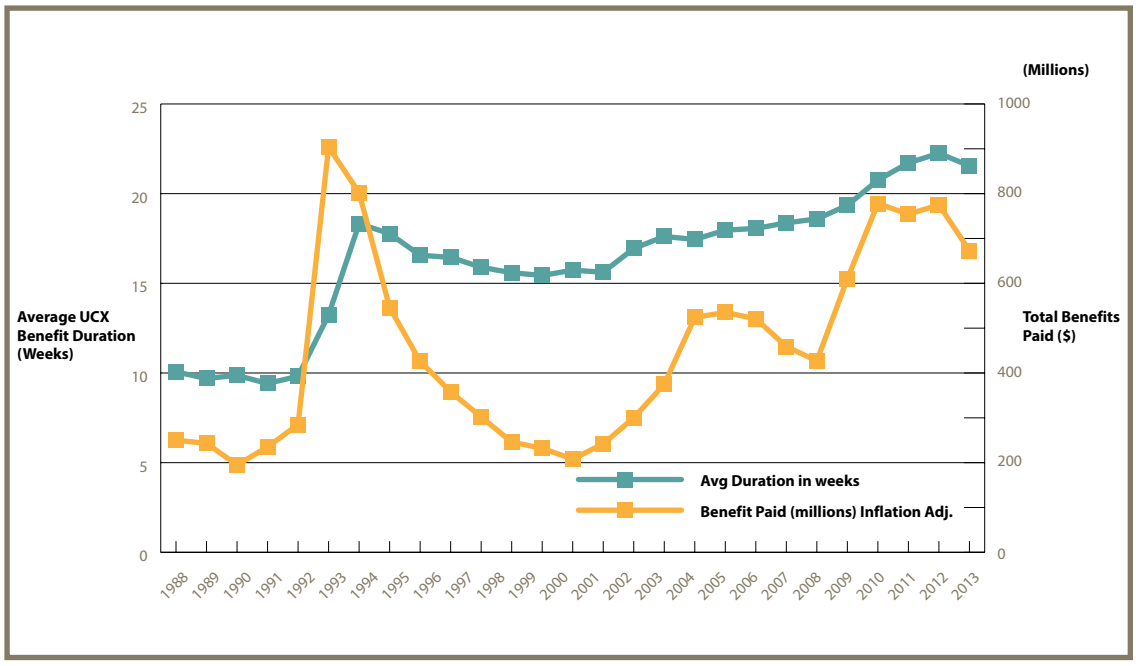


Figure 12. Average Duration and Total Amount of UCX Benefits from January 1988 to August 2013

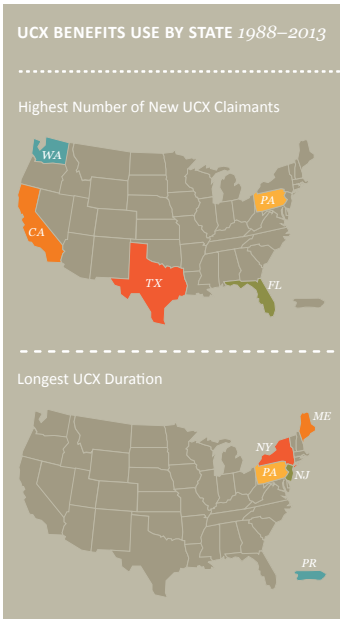
UNEMPLOYMENT USAGE

22 weeks **26** weeks

The national average duration of Veteran military unemployment usage is on the rise from 18 weeks in the last 6 years, to 22 weeks in 2013.

Figures 13 and 14 present state-level summaries of benefits duration and the number of new beneficiaries. As noted earlier, while the national average duration of military unemployment benefits was under 26 weeks, DOL identified reporting issues in less than 2% of the total records where the average duration in some states was greater than 26 weeks (i.e., higher than the maximum duration of UCX benefit). These states included Alaska, Arkansas, District of Columbia, Georgia, Maine, Minnesota, Montana, New Mexico, Oregon, Pennsylvania, Tennessee, and Virgin Islands. DOL and state agencies are working to correct these reporting errors. A complete list of ranking for all states is provided in Appendix H. Maine had beneficiaries using UCX benefits for the longest average duration of 29 weeks between 1988 and 2013 (Figure 13); however, Maine (Appendix H) had a total of only 8,274 new claimants between 1988 and 2013 compared to Pennsylvania, which had 129,671 new claimants (Figure 14) with average benefit duration of 20.5 weeks in the same period. These observations indicate that Maine had a small population of UCX claimants but those claimants were unemployed and used UCX for a significantly longer time than all other states. Pennsylvania, on the other hand, had a large population of UCX claimants that were on average unemployed for 20.5 weeks between 1988 and 2013. Therefore, Pennsylvania had the largest vulnerable population for unemployment through UCX. Veteran employment initiatives in Pennsylvania, if they are effective, will have a high impact on reducing the national regular UCX average benefit duration. The top four states with the highest number of new UCX claimants correlate with four states having Veteran populations exceeding 1,000,000 Veterans as of Fiscal Year 2012[11]. Note the national average from 1988 to 2014 is 16.5 weeks.

[11] http://www.va.gov/vetdata/Veteran_Population.asp



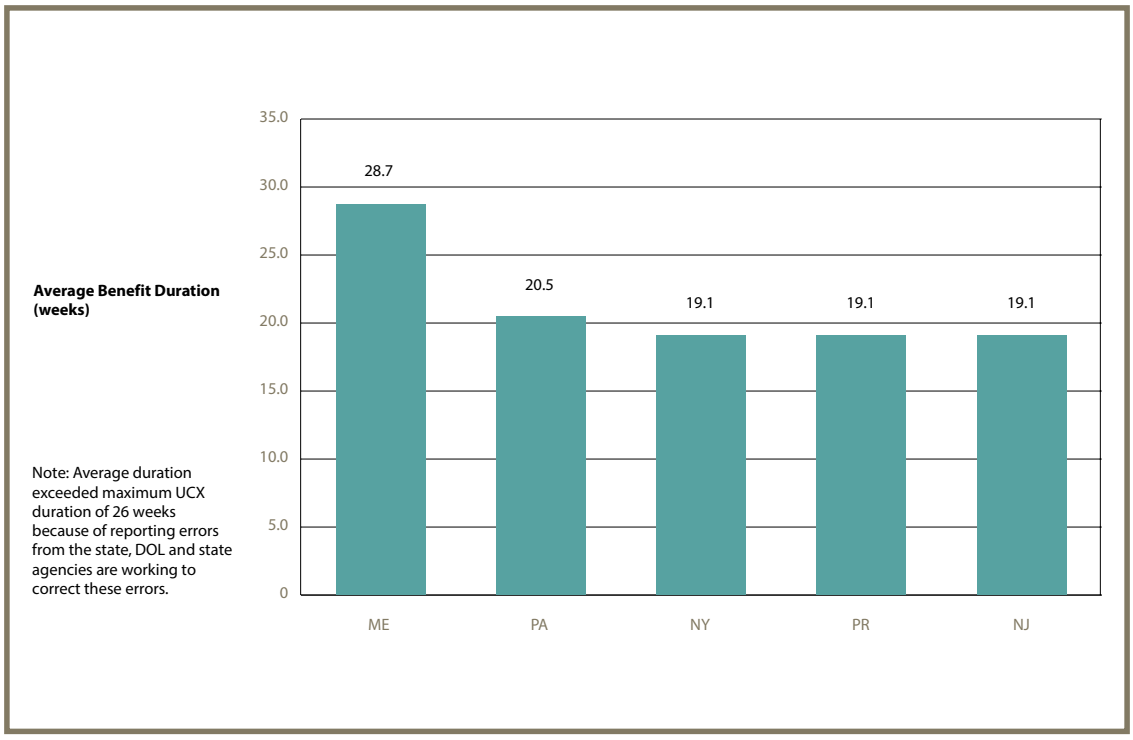


Figure 13. Top Five States with Highest Average Duration of UCX Benefits from 1988 to 2013

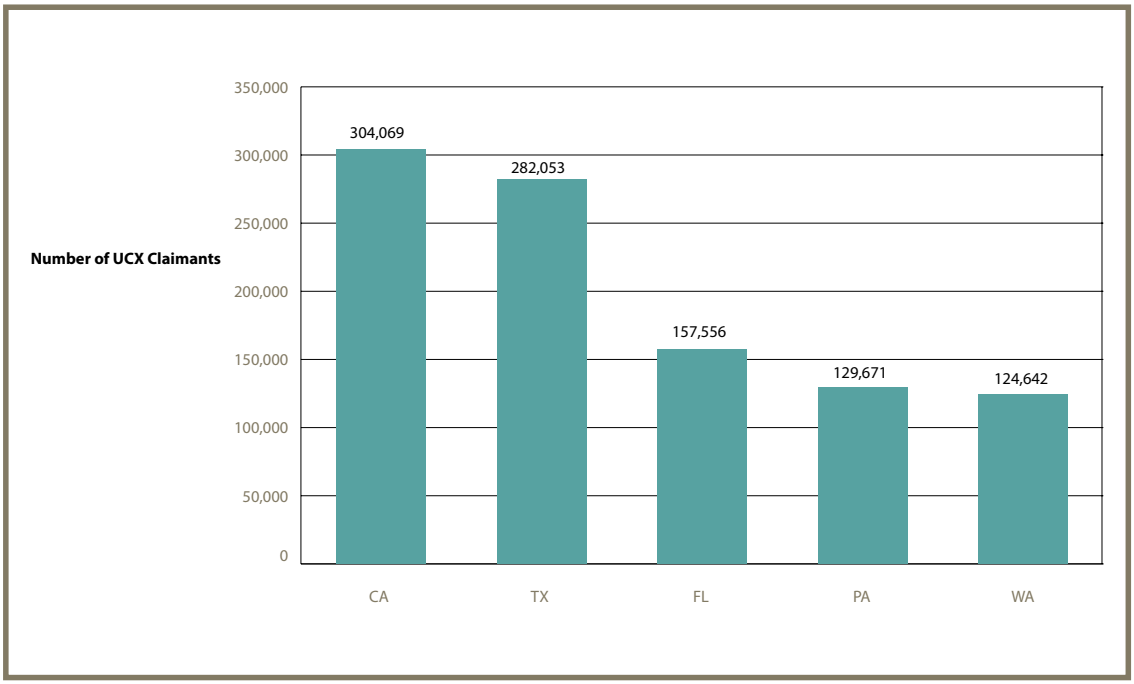
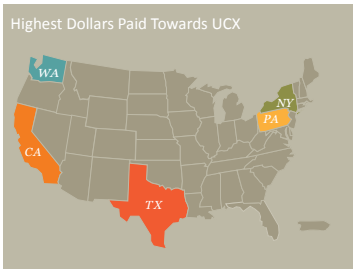
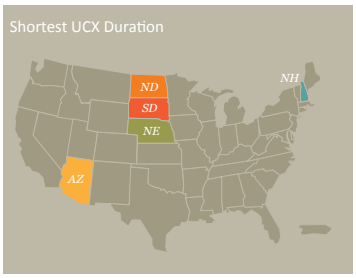


Figure 14. Top Five States with Highest Number of New UCX Claimants from 1988 to 2013

Figure 15 shows the highest total amount of UCX benefits paid between 1988 and 2013. California had the highest amount, exceeding a total of $1,000,000,000 between 1988 and 2013. However, the average duration of benefits (see Appendix H) was 16.7 weeks, slightly higher than the national average. This indicates that California did not have a significant proportion of Veteran population that stayed unemployed with UCX for a long time.





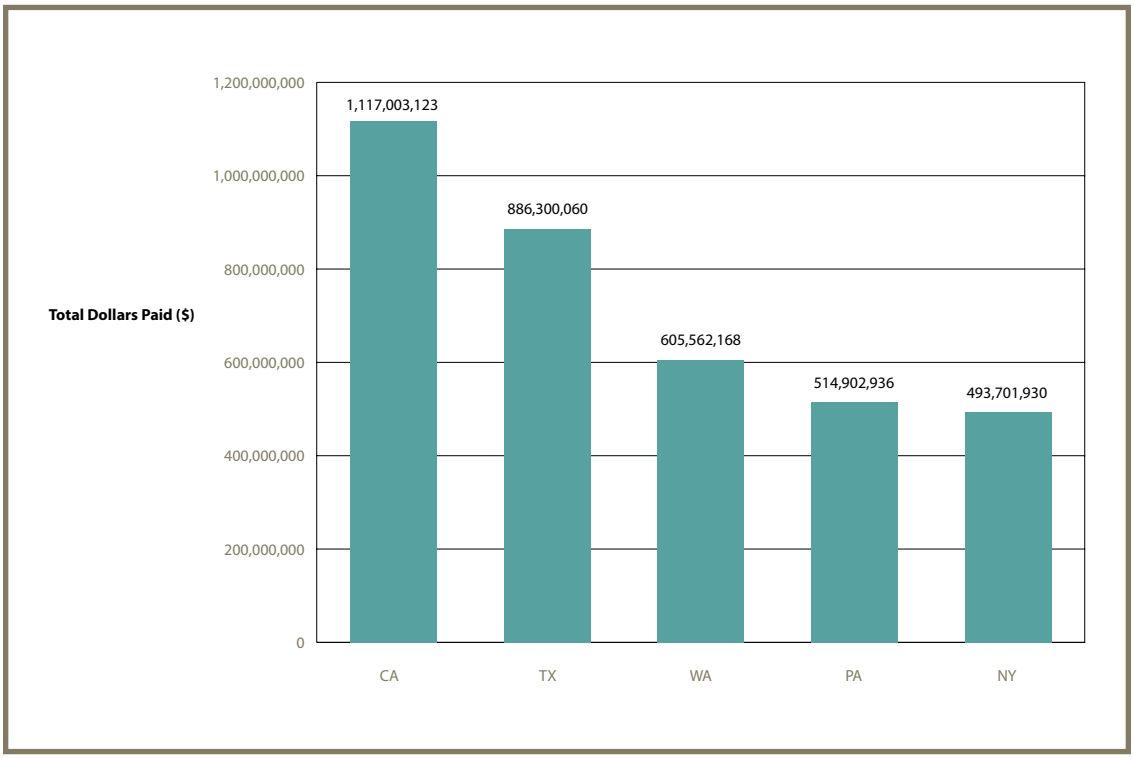


Figure 15. Top Five States with Highest Amount of UCX Benefits Paid from 1988 to 2013

7.2.3 State UCX Benefit Rankings in the Pre-9/11 and Post-9/11 Population

One of the study objectives of interest to VA is the difference in Veteran characteristics between Pre-9/11 (i.e., 1987 to 2000) and Post-9/11 (2001 to 2013) population sub-groups. Because UCX data were available for both time periods, a comparison in state ranking for highest average duration of UCX benefits, number of new UCX claimants, and highest amount of UCX benefits paid is presented in this section.

Overall summaries from Figures 16 through 18 are:

- National average of UCX benefit duration was 4.8 weeks higher in the Post-9/11 population.
- Pennsylvania was in the top five states for highest average duration of UCX benefits in both populations.
- The number of new UCX claimants increased 1.2 times, on average, in the Post-9/11 population for the top five states.
- The top five states with the highest number of new UCX claimants remained unchanged in both populations, except for two variations in rank order of states.
- California, Texas, Pennsylvania, and Washington were in the top five states for highest amount of UCX benefits paid in both populations.

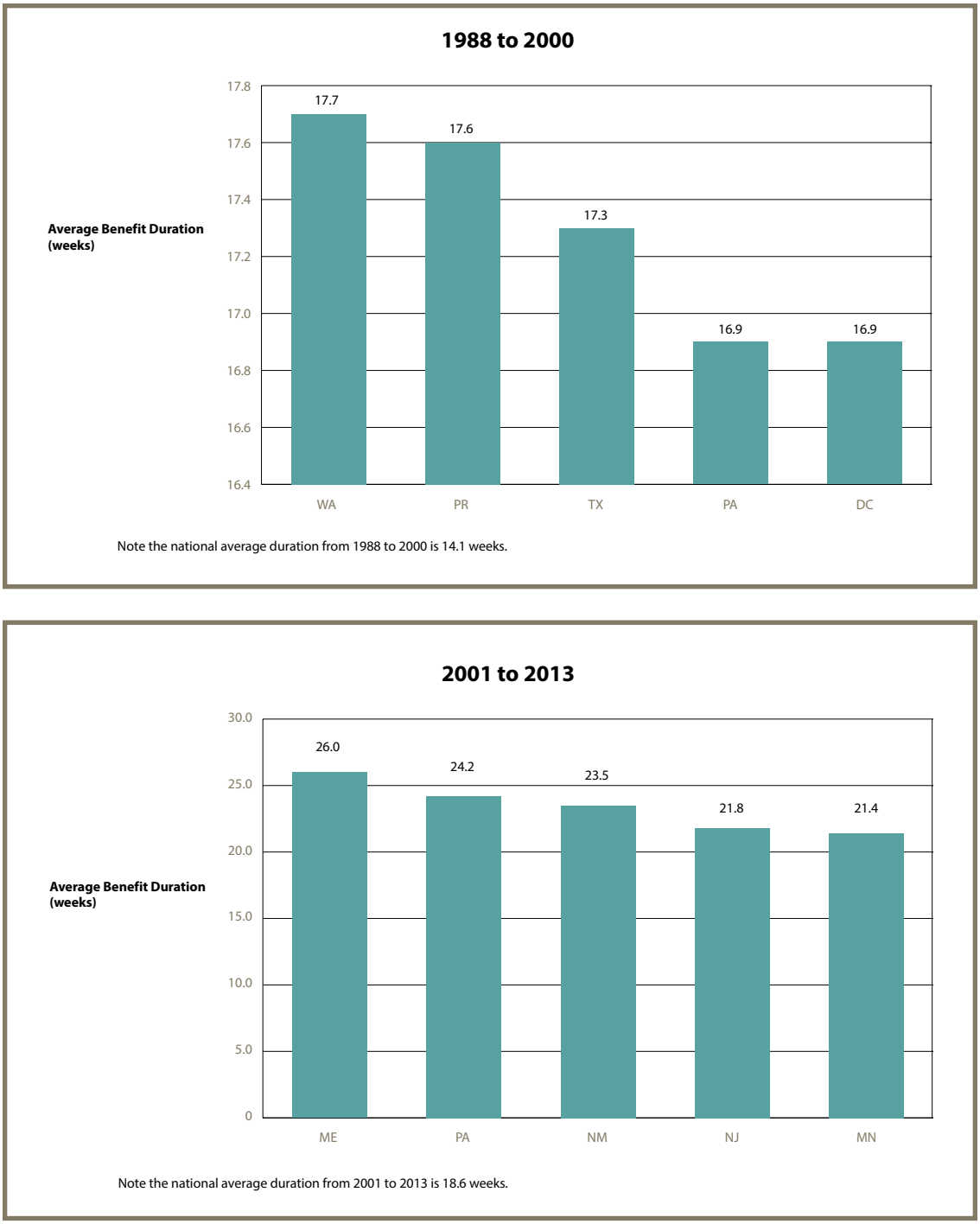
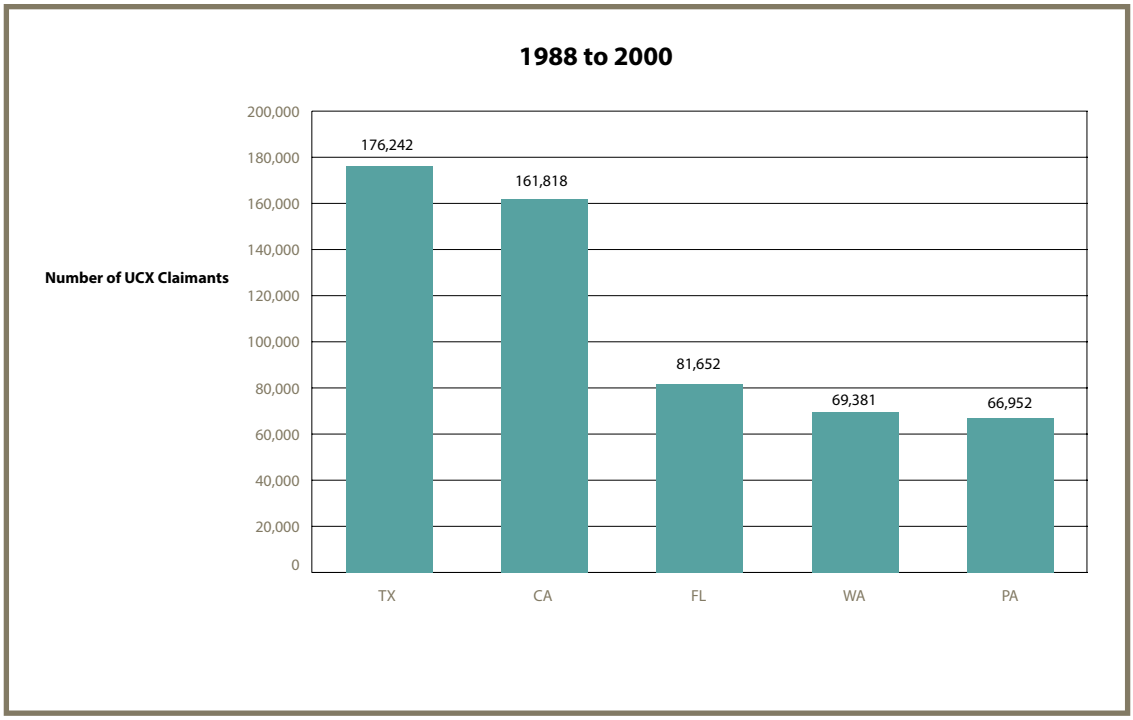


Figure 16. Comparison between Top Five States with Highest Average Duration of UCX Benefits for Pre-9/11 (1988 to 2000) and Post-9/11 Populations (2001 to 2013)



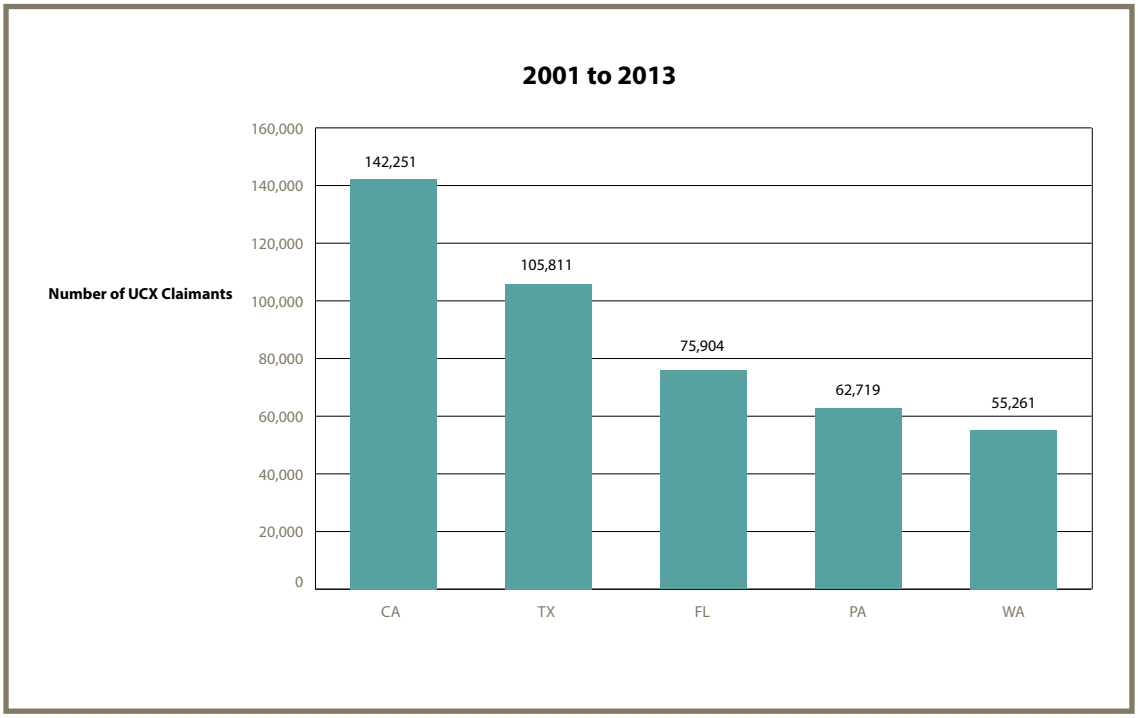


Figure 17. Comparison between Top Five States with Highest Number of New UCX Claimants for Pre-9/11 (1988 to 2000) and Post-9/11 Populations (2001 to 2013)

Figure 18. Comparison between Top Five States with Highest Dollars Paid Toward UCX Benefits for Pre-9/11 (1988 to 2000) and Post-9/11 Populations (2001 to 2013)

7.3 Analysis of VA-NSC Partnership Data

VA-NSC data included Veteran students that received only the following:

- Post-9/11 GI Bill® education benefit from October 2009 to June 2013.
- Montgomery GI Bill® (MGIB)-Active Duty (AD) education benefit between August 2002 and June 2013.
- Reserve Educational Assistance Program (REAP) and/or MGIB Selected Reserve (SR) and/or Post-9/11 GI Bill® and/or MGIB-AD education benefit from August 2002 to June 2013.

As previously mentioned, VA established an agreement with SVA in March 2013 to create a new education completion database for 1,000,000 Post-9/11 GI Bill® and/or Montgomery GI Bill® Veteran students who attended Institutes of Higher Learning (IHL). VA signed a Memorandum of Agreement with the National Student Clearinghouse (NSC) to match data for up to 1,000,000 Veteran students. Out of 1,000,000 Veteran student beneficiary records from VA, NSC found a match for 958,838 Veteran student records (95.9% match). Data received included populations from the following benefit chapters and were included in two files:

- Veteran students that received *Only Post-9/11 GI Bill®* education benefit from October 2009 to June 2013 – included in Post_911_Detail_Person File: 311,724 records
- Veteran students that received *Only Montgomery GI Bill® (MGIB)-Active Duty (AD)* education benefit between August 2002 and June 2013 – included in MGIB_Detail_Person File: 367,173 records
- Veteran students that received *Reserve Educational Assistance Program* (REAP) and/or *MGIB Selected Reserve* (SR) and/or *Post-9/11 GI Bill®* and/or *MGIB-AD* education benefit from August 2002 to June 2013 – included in both files: 279,941 records.

VA shared this data with SVA. SVA conducted an independent analysis of the data provided and publicly released their findings in March 2014. SVA excluded records of 70,382 Veterans who enrolled in school between January 2011 and June 2013 from completion rate calculation (and reported a completion rate of 52%) under the assumption that records of these 70,382 Veterans represent recent enrollment in school and lack sufficient time to complete an academic program. VA took a more conservative sampling methodology compared to SVA for assessing Veteran demographics by including everyone in the sample who are currently in progress and who have completed their degrees/certificates.

7.3.1 Approach and Assumptions

Completion rate for the VA-NSC population was defined as the number of individuals whose degree/certificate completion was found in the NSC database out of the total number of individuals that enrolled in degree/certificate programs. It is possible that individuals whose completion was not found in the NSC database were pursuing the degree/certificate but were not yet completed. Information on status of the individuals whose completion was not found because they were in progress or had dropped out was not available in VA-NSC data. Therefore individuals whose degree/certificate were in progress or had dropped out could not be excluded from the denominator.

Distribution of Veteran student enrollees by institution type is a function of the institutions that provide data to NSC because only those records that matched with NSC database were included in the study sample. Research on using NSC data for student tracking showed that NSC coverage is highest among public institutions and lowest (but growing) among for-profit colleges (Dynarski et. al., 2013[12]).

Time to complete (in years) was defined as time between the earliest enrollment date for the person found by NSC and the first degree date for each degree/certificate program for the person found by NSC. Records where time to complete was less than or equal to 6 months were analyzed in more detail to understand middle skills characteristics.

Persistence measures for traditional students in the general population published by U.S. Department of Education, National Center for Education Statistics, 2003-04 Beginning Postsecondary Students Longitudinal Study, Second Follow-up (BPS:04/09) ,wherever available, were downloaded using PowerStats tool[13].

[12] The Missing Manual: Using National Student Clearinghouse Data to Track Postsecondary Outcomes (2013) by S. Dynarski, S. Hemelt and J. Hyman. Available online at http://www-personal.umich.edu/~jmhyman/dynarski_hemelt_hyman_missing_manual.pdf

[13] http://nces.ed.gov/datalab/

Fields of study at completion were derived by matching two-digit Classification of Instructional Programs (CIP) codes in VA-NSC data with CIP Family Codes provided by NSC.

7.3.1.1 Duplicate Records in VA-NSC Sample

As described earlier, data included populations that received benefits from four different GI Bill® benefit chapters. A total of 99,541 records were duplicated in the two files provided (i.e., same person ID appeared in both Post_911_Detail_Person File and in MGIB_DetailPerson File). As shown in Figure 19, there was an overlapping of 99,541 person IDs between the two data sets. For this reason, the data were broken into three remaining distinct segments: Person IDs in the MGIB_Detail_ Person File (MGIB only), Person IDs in the Post_911_Detail_Person File (P911 only), and Duplicates (dups). For the dups records, all the person totals tabulated were divided by two, bringing the total number of unique Veteran student counts to 859,297.

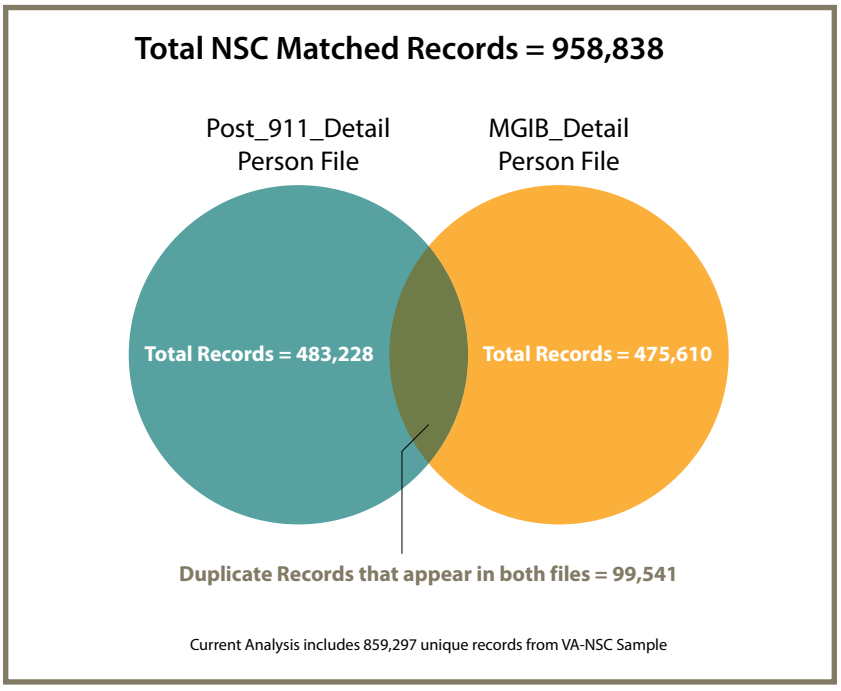


Figure 19. Overlapping Veteran Student Records in VA-NSC Sample

7.3.2 Completion Characteristics

This section presents completion characteristics based on gender (Figure 20), age (Figures 21, 22, and 23), institution type (Figure 24), branch of service (Figure 25), and degree type (Figure 26). Maturity of benefit programs (e.g., Post-9/11 GI Bill® (started in August 2009) versus MGIB-AD and SR (started in June 1985) make comparisons of completion rates difficult between benefit chapters. Therefore, completion rates are reported for the combined population (i.e., completion characteristics of 859,297 unique Veteran student records).

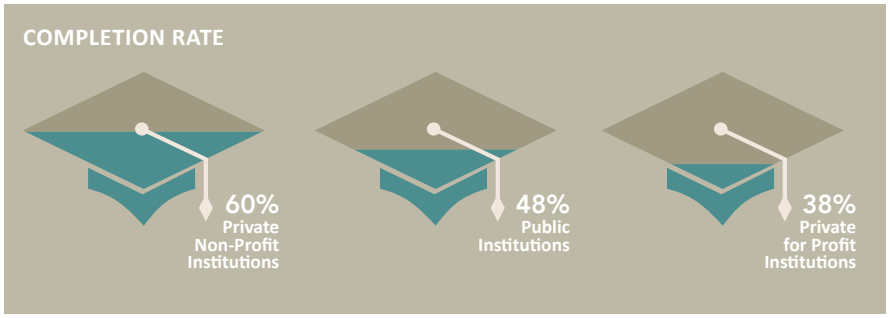
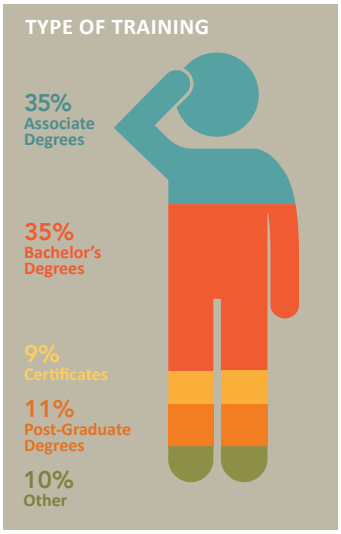
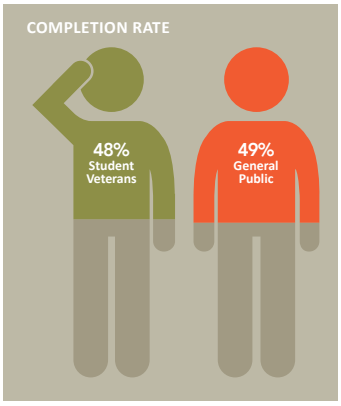


Table 8 provides a summary of overall completion rates based on the definition of completion rates presented in Section 7.3.1. Veterans participating in the GI Bill® are completing degree programs at a rate (48%) similar to traditional Beginning Postsecondary Students in the general population cohort (49%).

Number of VA Education Records Sent to NSC	Number of NSC Records Matched to VA Records	Number of Unique NSC Records Matched to VA Records	Number of all Completions found in NSC database	6-year Attainment Rate Reported by NCES for Traditional First-time Students*
1,000,000	958,838 (95.9%)	859,297	412,136 (48%)	49%

Table 8. Distribution of Completion Rate of VA-NSC Beneficiaries (2002 to 2013)



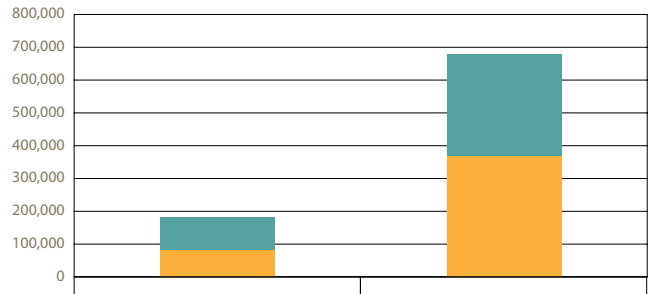


*Six-year attainment rate for all institutions and all degrees and certificates in the general population published by U.S. Department of Education, NCES, 2003-04 Beginning Postsecondary Students Longitudinal Study, Second Follow-up (BPS:04/09). Also available at http://nces.ed.gov/pubs2011/2011151.pdf.

Overall summaries from Figures 20 through 26 and Table 9 are:

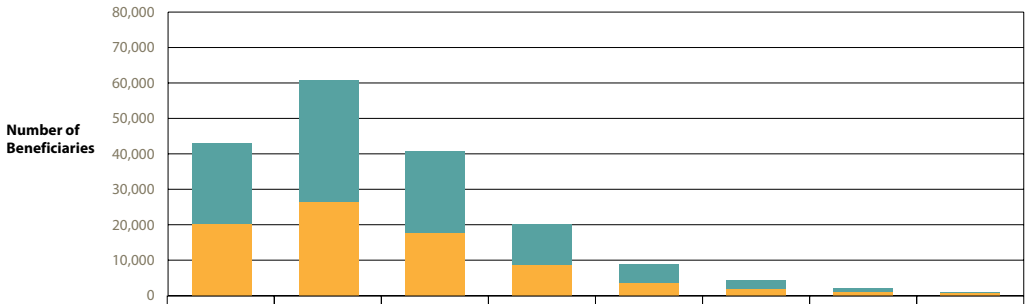
- Women Veterans had approximately 10% higher completion rate than male Veteran students for all age groups combined (Figure 20) and on average 8% higher completion rate than male Veterans for individual age groups (Figure 21 and 22). Female Veteran students also had 5% higher completion rate than 6-year attainment rate reported for female traditional students in Beginning Postsecondary Students general population cohort.
- The majority of Veterans (33%) enrolled in school between the ages of 20-24 (Figure 20).
- Veteran students enrolled in school that were under 30 years of age constituted the largest group at 77% of the total population in the study sample (Figure 23).
- Completion rate of Veteran students enrolled in school above 20 years of age were on average 14% higher than traditional students in Beginning Postsecondary Students general population cohort (Figure 23).
- Veteran students that enrolled in public institutions constituted the largest group at 79% of the total population in the study sample (Figure 24). As described earlier, the distribution of Veteran student enrollees by institution type is a function of the institutions that provide data to NSC because only those records that matched with the NSC database were included in the study sample.
- Private for-profit institutions had the lowest enrollment at 10% and lowest completion rate at 38%: 10% lower than public institutions, 22% lower than private non-profit institutions, but 8% higher than traditional students in Beginning Postsecondary Students general population cohort (Figure 24).
- Military services had similar Veteran graduation rates (40-50%), with the exception of Air Force (65%) between 2002 and 2013 (Figure 25).
- Associate degrees and bachelor degrees were the most common degrees awarded at 35% (each) of all degrees. Ph.D., professional, and those from less-than-2-year institutions were the least common degrees awarded at less than 1% (Figure 26).
- Liberal Arts and Sciences, General Studies, and Humanities was the most common associate degree field awarded, accounting for 31% of all associate degrees (Table 9).

Note: 6-year attaintment rate for all institutions and all degrees and certificates published by U.S. Department of Education, NCES, 2003-2004 Beginning Postsecondary Student Longitudinal Study, Second Follow-up (BPS:04/09)
Also Available at
http://nces.ed.gov/pubs2011/2011151.pdf



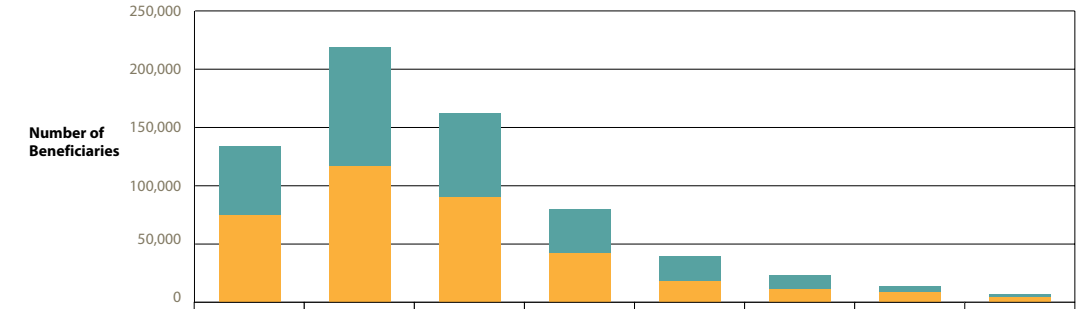
	Female (56% completed)	Male (46% completed)
Number Completed	101,117	311,019
Number Not Completed	79,806	367,355
Attainment Rate in General Population (from NCES)*	51%	47%
Percent by Population	21%	79%

Figure 20. Completion Characteristics of Males and Females in the Sample Population



	Under 20 (53% completed)	20-24 (57% completed)	25-29 (57% completed)	30-34 (58% completed)	35-39 (61% completed)	40-44 (58% completed)	45-49 (47% completed)	Over 50 (33% completed)
Females Completed	22,806	34,374	23,146	11,628	5,429	2,454	966	314
Females not Completed	20,306	26,394	17,622	8,476	3,471	1,812	1,079	646
Total Percent Population	24%	34%	23%	11%	5%	2%	1%	1%

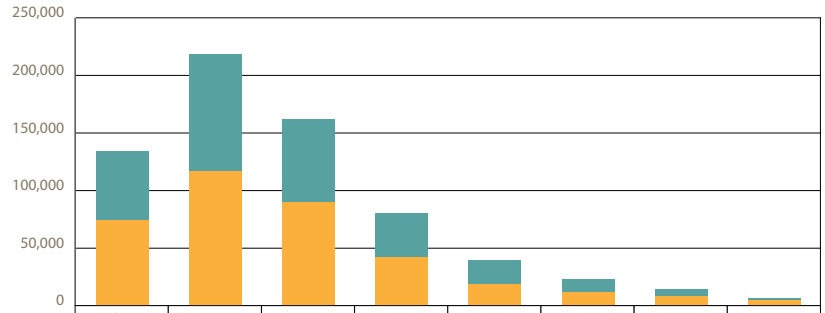
Figure 21. Completion Characteristics by Females by Age at Enrollment in the Sample Population



	Under 20 (44% completed)	20-24 (46% completed)	25-29 (44% completed)	30-34 (47% completed)	35-39 (53% completed)	40-44 (50% completed)	45-49 (40% completed)	Over 50 (30% completed)
Males Completed	59,477	101,468	71,995	37,556	21,133	11,708	5,744	1,938
Males not Completed	74,571	117,092	90,154	42,375	18,578	11,584	8,484	4,517
Total Percent Population	20%	32%	24%	12%	6%	3%	2%	1%

Figure 22. Completion Characteristics by Males by Age at Enrollment in the Sample Population

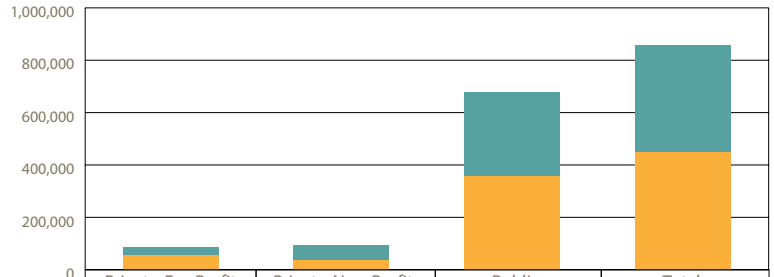
Note: 6-year attaintment rate for all institutions and all degrees and certificates published by U.S. Department of Education, NCES, 2003-2004 Beginning Postsecondary Student Longitudinal Study, Second Follow-up (BPS:04/09)



	Under 20 (46% completed)	20-24 (49% completed)	25-29 (47% completed)	30-34 (49% completed)	35-39 (55% completed)	40-44 (51% completed)	45-49 (41% completed)	Over 50 (30% completed)
Number Completed	59,477	101,468	71,995	37,556	21,133	11,708	5,744	1,938
Number not Completed	74,571	117,092	90,154	42,375	18,578	11,584	8,484	4,517
Attainment Rate in General Population (from NCES)*	56%	34%	35%	34%	33%	30%	27%	33%
Total Percent Population	20%	32%	24%	12%	6%	3%	2%	1%

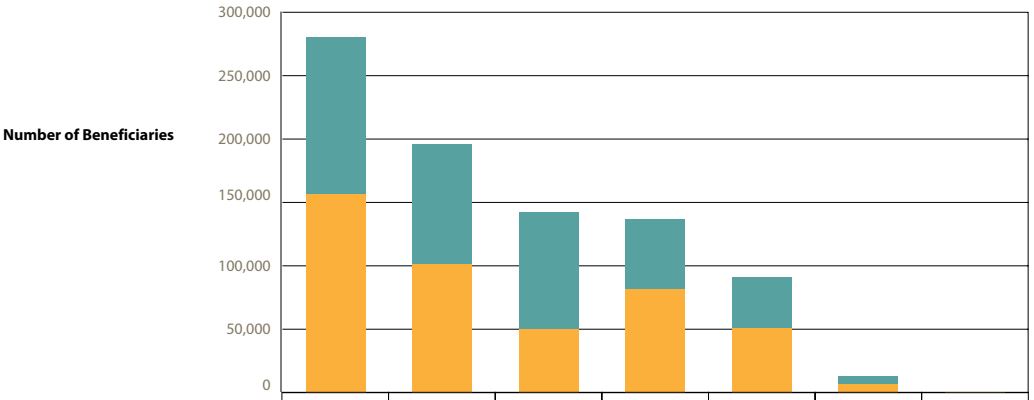
Figure 23. Completion Characteristics by Age at Enrollment in the Sample Population

Note: 6-year attaintment rate for all institutions and all degrees and certificates published by U.S. Department of Education, NCES, 2003-2004 Beginning Postsecondary Student Longitudinal Study, Second Follow-up (BPS:04/09)



	Private-For-Profit (38% completed)	Private-Non-Profit (60% completed)	Public (48% completed)	Total (48% completed)
Number Completed	33,031	54,580	324,525	412,136
Number Not Completed	54,008	37,144	356,009	447,161
Attainment Rate in General Population (from NCES)*	30%	70%	65%	
Percent Enrolled by Population	10%	11%	79%	

Figure 24. Completion Characteristics by Institution Type in the Sample Population



	Army (44% completed)	Navy (48% completed)	Air Force (65% completed)	Marine Corps (40% completed)	Reserve Components (44% completed)	Guard and Reserve (45% completed)	PHS and NOAA (89% completed)
Total Completed	123,816	94,601	91,725	55,438	40,083	6,323	150
Total Not Completed	156,965	101,221	50,128	81,539	50,932	6,357	19
Percent enrolled by VA-NSC Sample Population	33%	23%	17%	16%	11%	1%	0.02%

Figure 25. Completion Characteristics by Branch of Service in the Sample Population

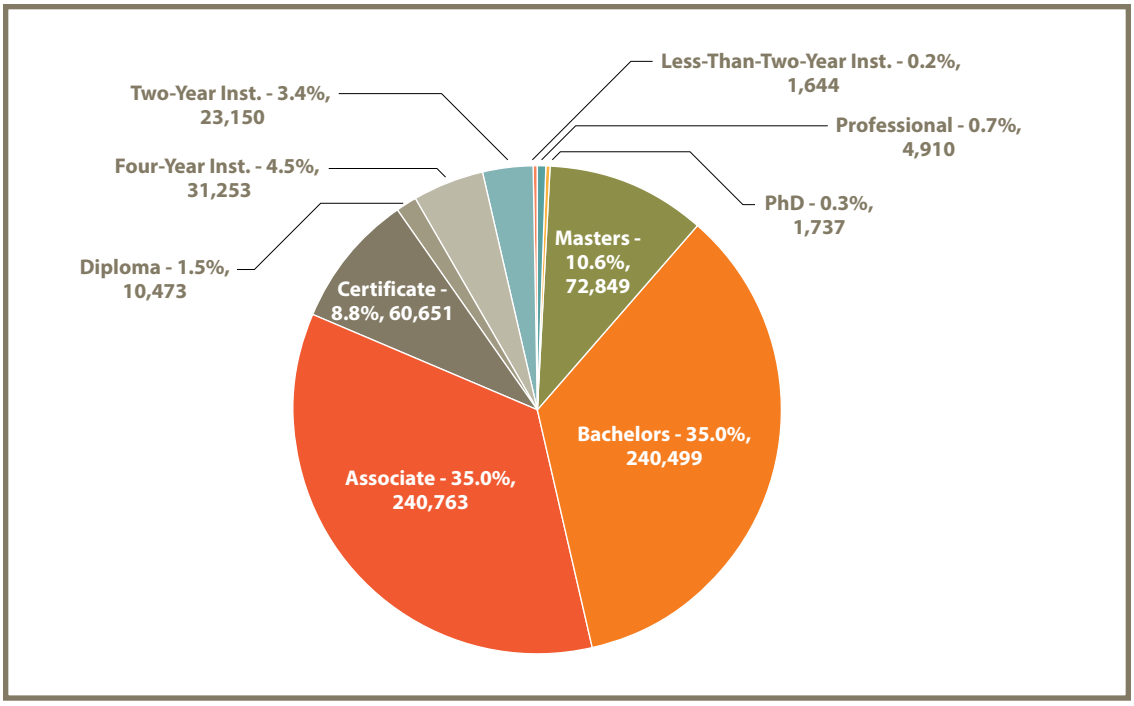


Figure 26. Completion Characteristics by Degree Type in the Sample Population

Associate Degree Field	Number of Completions	Percentage of Total Associate Degrees Awarded (Total Associate Degrees = 241,032)
Liberal Arts and Sciences, General Studies, and Humanities	57,339	30.7%
Business, Management, Marketing, and Related Support	35,103	18.8%
Health Professions and Related Clinical Sciences	19,344	10.4%
Security and Protective Services	17,570	9.4%
Engineering Technologies/ Technicians	13,820	7.4%
Computer and Information Sciences and Support Services	8,816	4.7%
Mechanic and Repair Technologies/ Technicians	7,060	3.8%
Multi/Interdisciplinary Studies	6,361	3.4%
Transportation and Materials Moving	3,274	1.8%
Social Sciences	1,816	1.0%
All Others (Miscellaneous)	52,265	8.7%

Table 9. Top 10 Associate Degrees Completed by Veteran Students in VA-NSC Sample Population (2002 to 2013)

7.3.3 Time to Complete

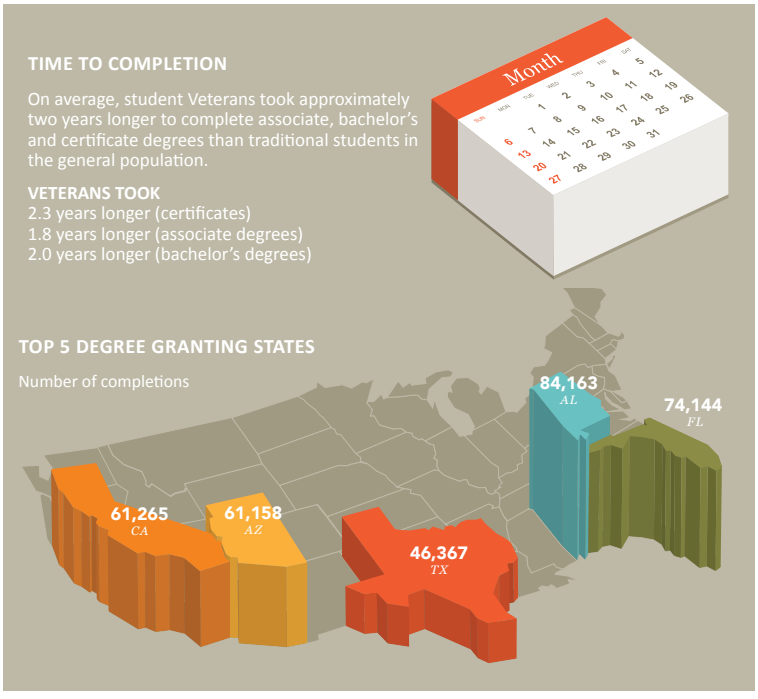
This section presents average, mode, and median time to complete by institution type, degree type, age, state, and degree fields.

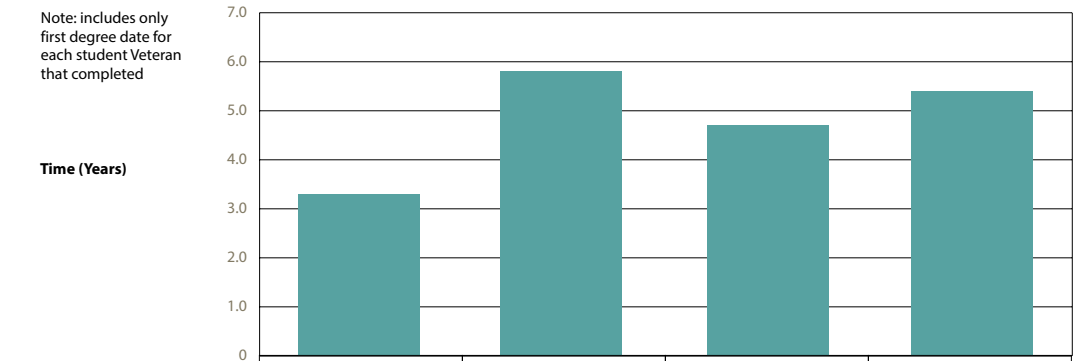
This section presents average, mode, and median time to complete by institution type (Figure 27), degree type (Figures 28 and 31), age (Figure 29), state (Figures 31 and 32) and degree fields (Figure 33). As indicated earlier, time to complete (in years) is defined as time between earliest enrollment date and first degree date. There were a total of 66,643 records where time to complete was zero, which were excluded from the analysis so that they do not skew the averages. There were a total of 9,968 records where time to complete was less than or equal to six months. These records were analyzed in more detail to understand middle skills characteristics (see Section 7.3.4).

It is plausible that a Veteran may have used other resources (i.e., other financial aid) to attend an IHL that may impact progression and average time to complete positively. It is also plausible that Veterans may not attend school full time. They may attend for a period, stop, and then come back. This possibility impacts progression and average time to complete negatively.

Overall summaries from Figures 27 through 33 are:

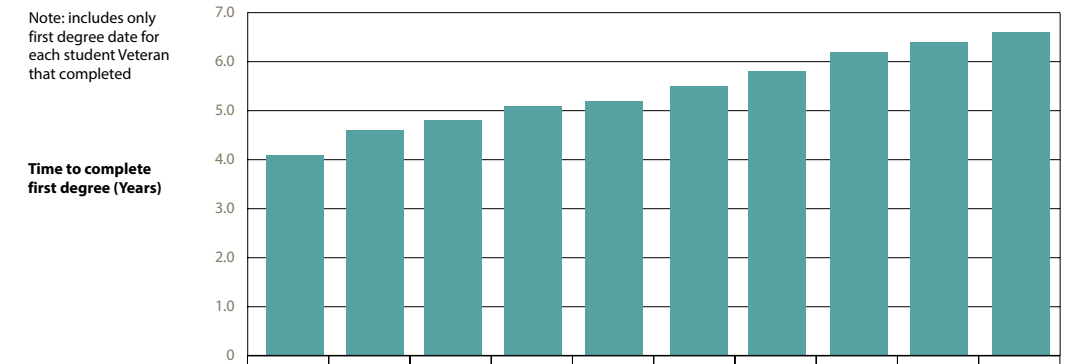
- Public institutions had the longest average time to complete at 5.8 years (Figure 27). While most Veteran students enrolled in public institutions took 2.3 years to complete (mode value), time to complete was less than or equal to 5 years in 50% of the population (median value). These ranges are likely because of degree programs and fields offered at these institutions.
- Average time to complete was highest for Ph.D. at 6.6 years and lowest for less-than-2-year institutions at 4 years (Figure 28).
- Veteran students who enrolled in school under age 20 had the longest average time to complete (7.8 years). Veteran students who enrolled in school over age 50 had the shortest average time to complete (2.4 years). This observation is consistent with a hypothesis that individuals over 50 may be more focused on adding to already acquired skills and experience by taking short-term, career-enhancing courses (Figure 29).
- Between 2002 and 2013, Veterans utilizing the GI Bill® benefit as non-traditional students took, on average, longer time to complete certificates (2.3 more years), associate degrees (1.8 more years), and bachelor degrees (2.0 more years) as compared to traditional Beginning Postsecondary Students in the general population cohort (Figure 30).
- Average time to complete correlated with top degree-granting states. Alabama, which awarded the most number of degrees, had an average time of 4.7 years to complete, slightly lower than the national average at 4.8 years (Figure 31).
- The most common degree type in Alabama was an associate degree (67,680 associate degrees out of 77,051 total degrees awarded–88%) (Figure 32).
- Five out of top 10 associate degree majors in Alabama were aviation or information technology-related degrees (Figure 33).





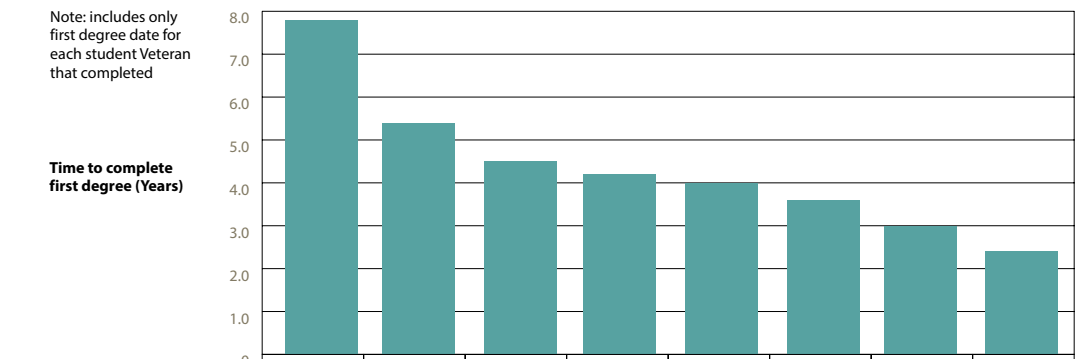
	Private For Profit	Public	Private Not for Profit	Average Time (All Institutions)
Average Time to Complete	3.3	5.8	4.7	5.4
Mode Time to Complete	2.0	2.3	3.7	
Median Time to Complete	2.5	5.0	3.7	

Figure 27. Time to Complete by Institution Type in the Sample Population



	Less than Two-Year Institution	Diploma	Certificate	Two-Year Institution	Associate	Four-Year Institution	Masters	Professional	Bachelor	PHD
Average Time to Complete	4.1	4.6	4.8	5.1	5.2	5.5	5.8	6.2	6.4	6.6
Mode Time to Complete	2.3	1.7	0.3	1.7	2.3	2.0	1.7	2.7	3.7	6.3
Median Time to Complete	2.3	3.0	3.3	3.7	4.1	4.2	4.3	5.7	5.5	6.3

Figure 28. Time to Complete by Degree Type in the Sample Population



	Under 20	20-24	25-29	30-34	35-39	40-44	45-49	over 50
Average Time to Complete	7.8	5.4	4.5	4.2	4.0	3.6	3.0	2.4
Mode Time to Complete	3.7	2.3	2.3	2.3	1.9	2.3	1.7	1.7
Median Time to Complete	7.7	4.7	3.6	3.2	2.9	2.7	2.4	2.0

Figure 29. Time to Complete by Age at Enrollment in the Sample Population

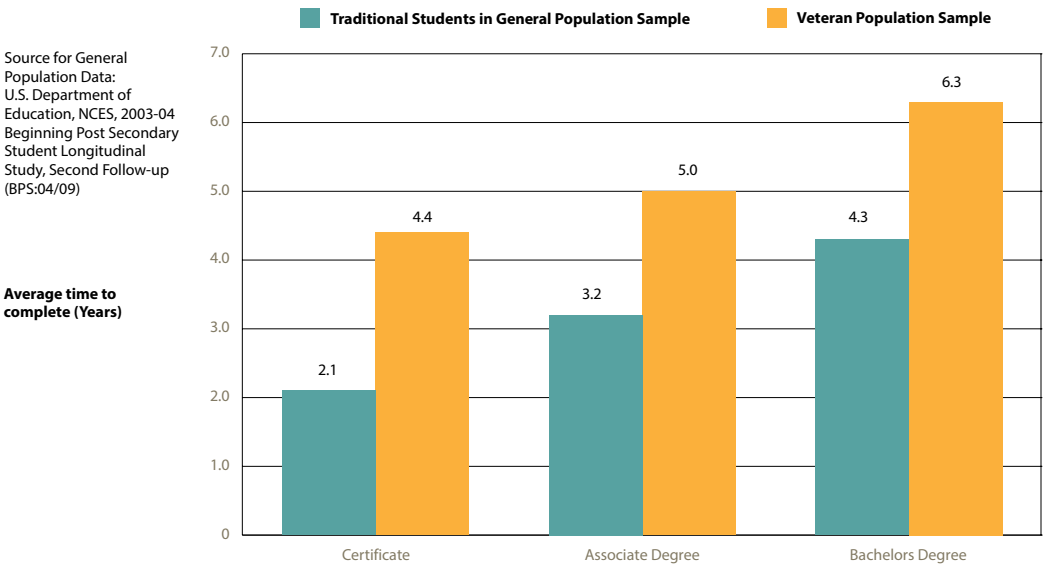
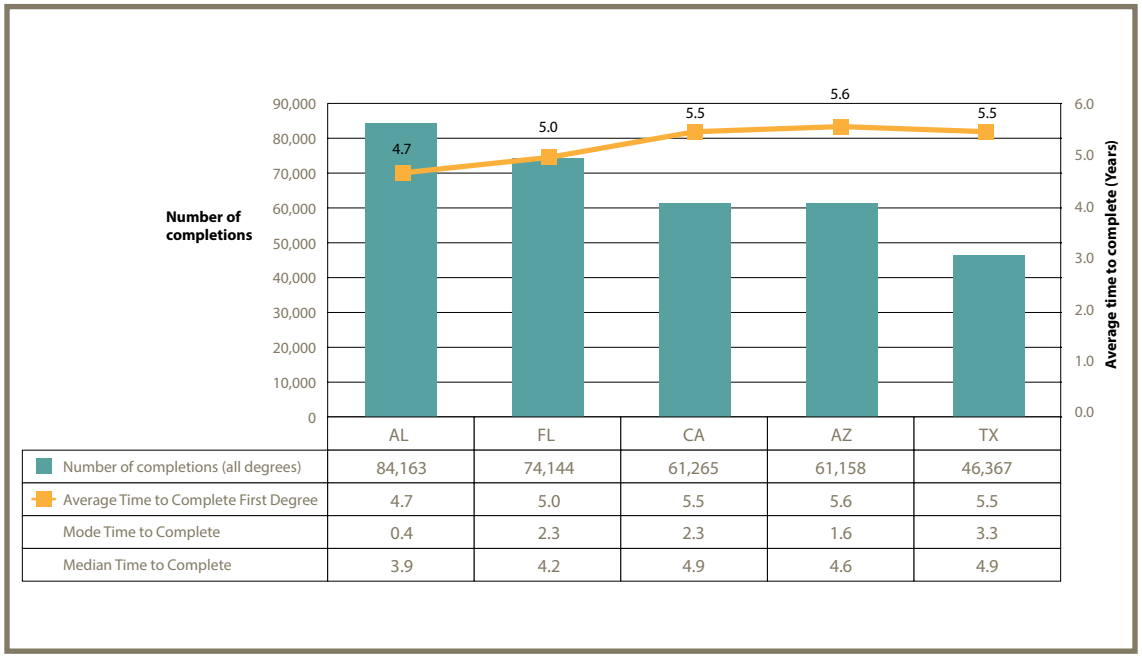


Figure 30. Comparison of Average Time to Complete Between General and Veteran Population



	AL	FL	CA	AZ	TX
Number of completions (all degrees)	84,163	74,144	61,265	61,158	46,367
Average Time to Complete First Degree	4.7	5.0	5.5	5.6	5.5
Mode Time to Complete	0.4	2.3	2.3	1.6	3.3
Median Time to Complete	3.9	4.2	4.9	4.6	4.9

Figure 31. Average Time to Complete by Top Five Degree-Granting States in the Sample Population

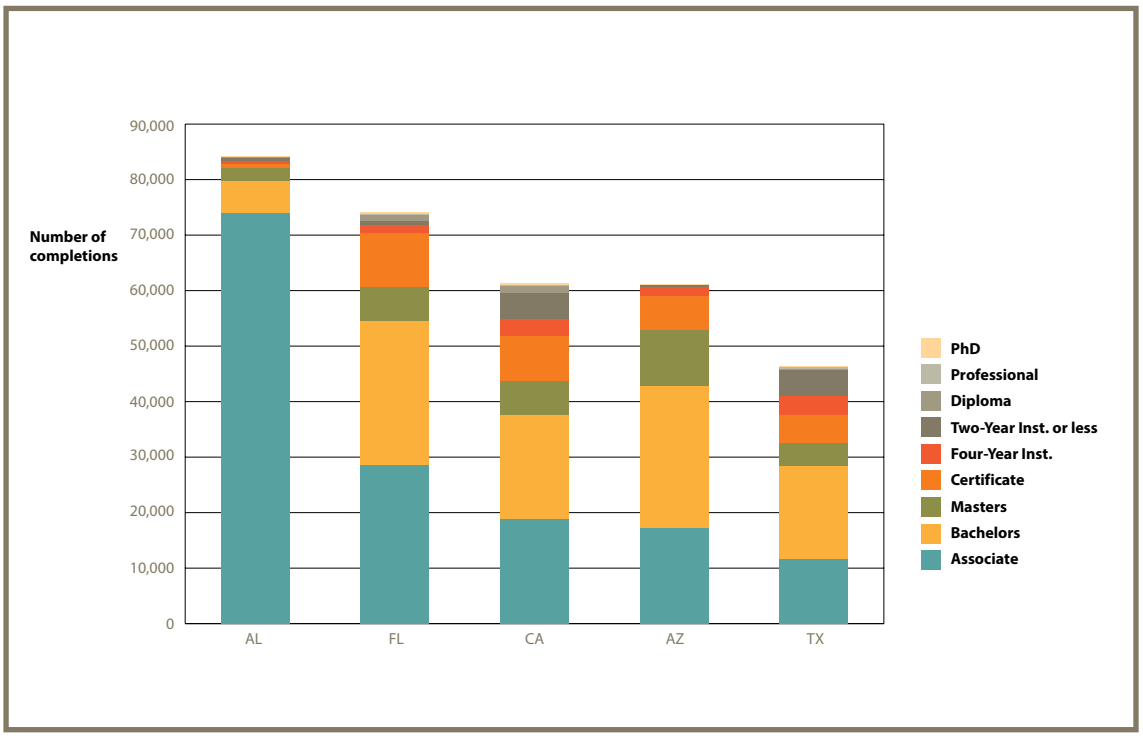


Figure 32. Top Five Degree-Granting States in the Sample Population and Type of Degree Granted

	Business, Management, Marketing, and Related Support	Engineering Technologies/Technicians	Security and Protective Services	Health Professions and Related Clinical Sciences	Mechanic and Repair Technologies/Technicians	Transportation and Materials Moving	Public Administration and Social Service Professions	Computer and Information Sciences and Support Services	Liberal Arts and Sciences, General Studies and Humanities	Multi/Interdisciplinary Studies
Associate Degree Majors Awarded	16,405	6,191	5,453	5,100	3,928	964	771	684	539	376
% of all Associate Degree Awarded	39%	15%	13%	12%	9%	2%	2%	2%	1%	1%

Figure 33. Top 10 Associate Degree Majors Awarded in Alabama

7.3.4 Characteristics of Degree Completions Under Six Months

As described earlier, there were a total of 77,516 records where time to complete was less than or equal to six months. These records were analyzed in more detail to understand middle skills characteristics.

7.3.4.1 Age Characteristics

Distribution of age among Veteran students that completed degrees in less than six months (Figure 34) indicated that a majority of the population (54%) was between 20 and 30 years of age at enrollment, whereas only 12% of the population were older than 40 years at enrollment (and 1% over 50 years at enrollment). The average time to complete ranged from three to four months.

	Under 20	20-24	25-29	30-34	35-39	40-44	45-49	over 50
Average Time to Complete (Months)	3.5	3.5	3.4	3.5	3.4	3.5	3.4	3.7
Percent Population	3%	24%	29%	18%	13%	8%	3%	1%

Figure 34. Time to Complete by Age in the Sample Population Completing within Six Months

7.3.4.2 Degree Characteristics

Distribution of degree type among student Veterans completing degrees in less than six months indicated that the associate degree was the most common degree awarded at approximately 58%, followed by the bachelor degree at approximately 23%. Certificates were awarded approximately 11% of the time, whereas diploma and master's degrees were awarded approximately 3% of the time. And all other degrees (Ph.D., professional, those from two-year-or-less institutions, and those from four-year-or-less institutions) were awarded under 1% of the time (Figure 35).

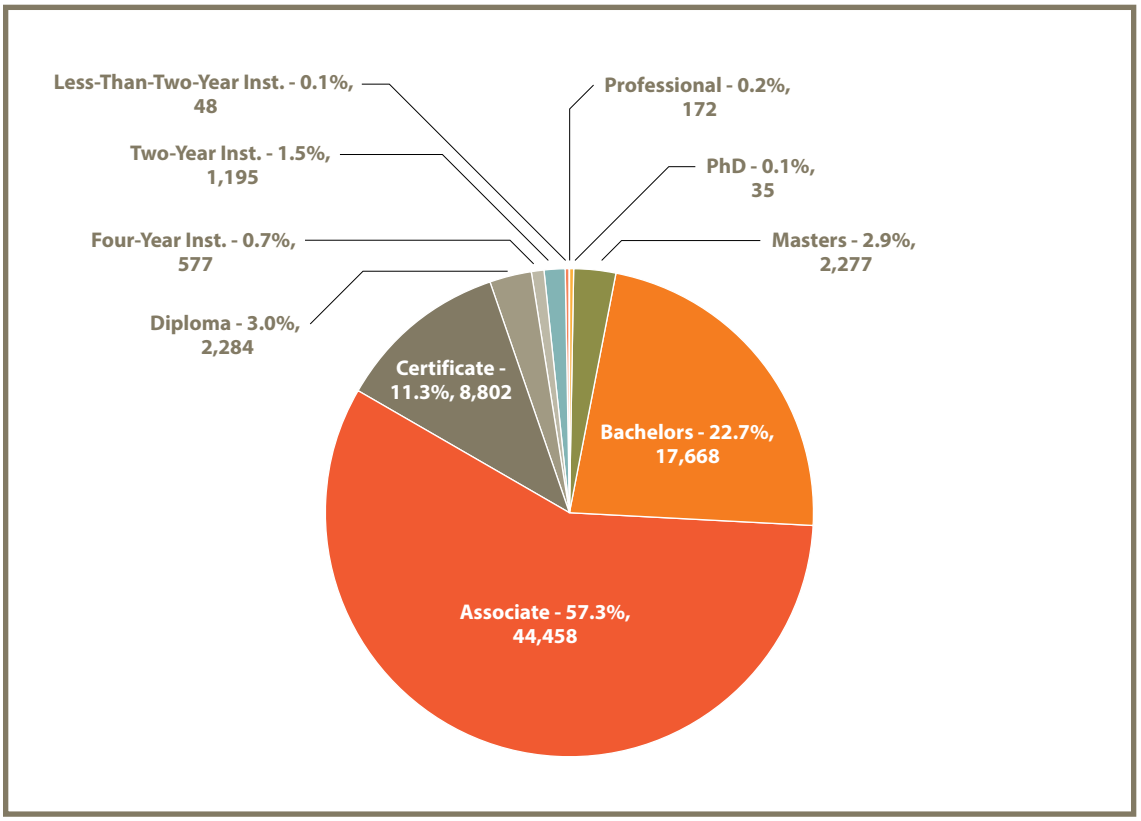


Figure 35. Completion Characteristics by Degree Type in the Sample Population that Completed Within Six Months

7.4 Veteran Employment Characteristics from ACS and CPS Surveys

The monthly CPS surveys of Veterans focus on period of service; service-connected disability status, ratings, and compensation; use of workforce training and employment services.

This section describes analyses comparing Veteran and non-Veteran earnings and employment using data from ACS PUMS and CPS. The ACS PUMS data for the years 2005 to 2013 was used in the analysis of income. The CPS data for the time period January 2005 to September 2014 was used in the analysis of employment. Note that only records with incomes above zero were included in the analysis and that all income values were inflation-adjusted to 2013 dollars.

7.4.1 Approach, Assumptions and Demographic Adjustment

This sub-section describes the data used in analyses comparing Veteran and non-Veteran earnings and employment: ACS (obtained from the Census Bureau) and CPS (obtained from the Census Bureau and Bureau of Labor Statistics). Both surveys contain self-reported data, which also includes the reporting of Veteran status. Since both analyses only focused on Veterans and non-Veterans, active duty service members were removed from the analyses.

The following analysis of employment uses CPS data from the time period January 2005 to September 2014. At the time the analysis was performed, data was only available up to September

for the year 2014, so that 2014 observations only involve a partial year of data. In CPS, unemployed records are defined as those that do not have a job during the survey reference week, have actively looked for work in the prior four weeks, and are currently available for work.

The comparative analysis of Veteran and non-Veteran earnings uses the one-year ACS Public Use Microdata Sample (PUMS) for the years 2005 to 2013. ACS PUMS is a sample of the entire ACS data for a particular year that includes individual-level data. The income values in the ACS data were inflation adjusted to 2013 dollars for all years through a method described by Census.[14]

Table 10 below shows the specific demographic distributions for Veterans and non-Veterans. In both the CPS and ACS data sets, the non-Veterans account for 93% of the total sample and the Veterans account for 7% of the total sample. There is a major difference between the gender distributions for the non-Veteran and Veteran records in these data sets. The non-Veteran gender distribution is about 50%/50%. For Veterans, the distribution is about 90% males and 10% females. Comparing the age distributions between non-Veterans and Veterans for these data sets, we see that the non-Veteran records have higher proportions of those in the age group 18 to 34. The age group 18 to 34 represents 36% of the non-Veteran records and 16% of the Veteran records.

Age Bracket	Non-Veteran	Veteran	Gender	Non-Veteran	Veteran	Race	Non-Veteran	Veteran
18-24	14%	2%	Female	49%	11%	Black	11%	13%
25-34	24%	13%	Male	51%	89%	Hispanic	16%	7%
35-44	24%	22%				Other	7%	4%
45-54	24%	30%				White	66%	76%
55-64	14%	32%						

Table 10. Distribution of Ages, Gender, and Race for Veterans and Non-Veterans

It can also be seen that Veteran records have a higher proportion of those in the 55-64 age group. This age group makes up 32% of the Veteran records and 16% of the non-Veteran records. When comparing the distribution of race groups between Veteran and non-Veteran records, we see that non-Veteran records have a higher proportion of records identified as Hispanic or 'Other' race group while the Veteran records have a higher proportion of records identifying in the White race group. Records pertaining to the Hispanic race represent 15% of non-Veteran records and 7% of Veteran records. Records pertaining to the 'Other' race group represent 7% of non-Veteran records and 4% of Veteran records. Records pertaining to the White race group represent 67% of the non-Veteran records and 76% of the Veteran records. We also note, when comparing the educational background of non-Veteran and Veteran records, that non-Veterans have a larger proportion of records not having high school diploma and Veterans have a larger proportion of records having some college experience but less than a bachelor's degree. Records with less than a high school diploma represent 9% of non-Veteran records and 2% of Veteran records. Records with some college experience but less than a bachelor's degree represent 30% of non-Veteran records and 39% of Veteran records. The actual proportion values in this paragraph are from the CPS data set described above. The ACS data also exhibits very similar distributions.

While military Servicemembers are recruited from the general population, the Veterans who complete their service have a different demographic profile than the general population. Based in part on a suggestion from the Council of Economic Advisers (CEA), an adjustment to the analysis was made to diminish the bias created by the higher ratio of men and Caucasians among Veterans, and the fact that Veterans tend to be older than the general population. In this analysis, the term "adjusted" will refer to the use of a demographic adjustment of the non-Veteran sample (as suggested by CEA) to diminish the bias created by the demographic differences between Veterans and non-

[14] See http://www.census.gov/acs/www/Downloads/data_documentation/pums/Accuracy/2013AccuracyPUMS.pdf, Working with Dollar Amounts section

Veterans yielding a more "apples to apples" comparison of Veterans to the general population (See Table 10, above, for specifics on these differences). Accordingly, the analysis compares Veteran statistics to non-Veteran statistics derived from two different methods of adjustment. The first method matches the demographic distribution of the non-Veteran population to the Veteran population by gender, age group, race group, and education level (referred to as adjustment 1). The second matches the demographic distribution of the non-Veteran population to the Veteran population by gender, age group, and race group but does not include education level (referred to as adjustment 2).[15] Adjustment 1 follows methodology used by the Council of Economic Advisers (CEA). The rationale behind adjustment 2, removing the equalization by education level, was that educational achievement is part of the definition of economic success used in this analysis.

While testing both adjustment methods, it was determined that each obtained the same conclusions for these analyses. Therefore, for simplicity, only the results for adjustment 1 will be contained in this report. The largest differences between the two adjustment methodologies were seen for the population sub-groups of females and those in the Hispanic, African American, and other race groups. The reason for this difference is that female, Hispanic and African American Veterans display significantly better educational profiles than the non-Veterans in these groups. The opposite can be seen for those in the other race group.

7.4.2 Overall Veteran and Non-Veteran Unemployment Trends

Unemployment for Veterans and non-Veterans was analyzed using CPS data from January 2005 to September 2014. The unemployment trends for both Veterans and non-Veterans followed the same pattern between 2005 and 2014, matching the pattern of the overall national unemployment rate. Before adjusting for demographic differences between Veterans and non-Veterans, the non-Veteran unemployment rate is consistently above the Veteran rate from 2005 to 2014. And from 2005 to 2014 the non-Veteran unemployment rate (6.73%) is 13% higher than the Veteran rate (5.95%).

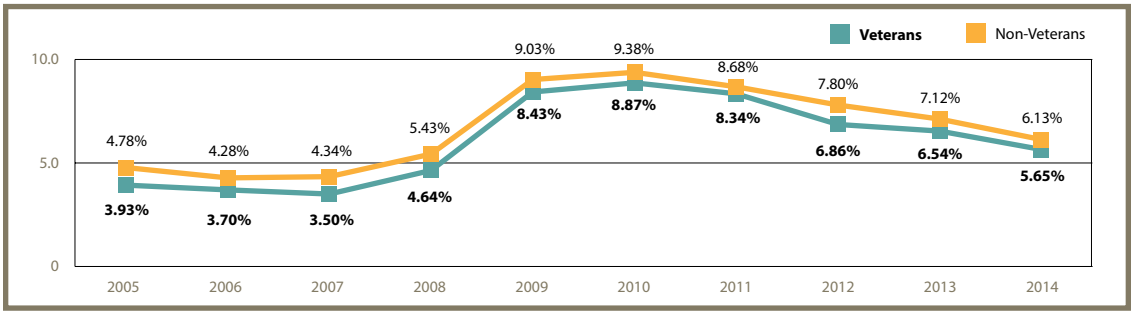


Figure 36. Unemployment Rates of Veterans and Non-Veterans (Non-Adjusted Sample) from 2005 to 2014

However, adjusting for demographic differences reduces the overall non-Veteran unemployment rate by about 20% to 5.51%. It can be seen in Figure 37 that the Veteran unemployment rate has been consistently above the non-Veteran rate since 2005 after adjusting for demographics. And from 2005 to 2014, the Veteran unemployment rate is 8% higher than the adjusted non-Veteran rate, ranging from 2% higher in 2007 to 15% higher in 2006 and 2014.

[15] Specifically, the Veteran and non-Veteran samples are divided into cells defined by gender, age category (18-19, 20-24, 25-34, 35-44, 45-54, 55 and over), race category (White, African American, Hispanic, other), and education category (less than high school, high school diploma, some college, and bachelor's degree or higher). The adjusted analytic weight for each non-Veteran is equal to its sampling weight multiplied by the sum of the sampling weights of all Veterans in the same cell and divided by the sum of the sampling weights of all non-Veterans in the same cell.

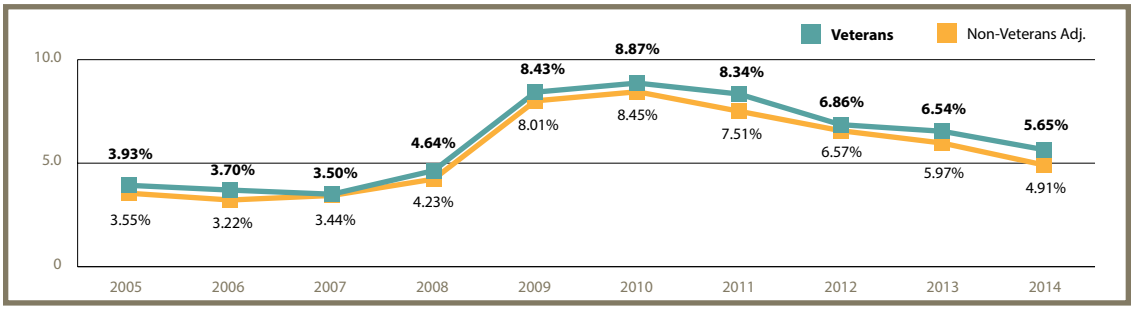


Figure 37. Unemployment Rates of Veterans and Non-Veterans (Adjusted Sample) from 2005 to 2014

7.4.3 Veteran Unemployment Rate by Age

Figure 38 shows that the 18-24 age group is of interest because the highest unemployment rates for Veterans and non-Veterans occur in this age bracket. Over all years, the unemployment rate for the 18-24 age group is 17.06% for Veterans and 12.15% for non-Veterans after adjusting for demographics. This age group also exhibits the largest difference between the Veteran and adjusted non-Veteran unemployment rates for both males and females. For the 18-24 age group over the 2005 to 2014 time period, the Veteran unemployment rate is 40% higher than the adjusted non-Veteran rate. However, please note that this age group had the smallest representation in our data especially for Veterans.

Although for most sub-groups, the Veteran unemployment rate is above the adjusted non-Veteran rate, this is not true for males of the 35-44 age group. From 2005 to 2013, the Veteran unemployment rate is below or very close to the adjusted non-Veteran rate for males of the 35-44 age group. In 2014, the Veteran unemployment rate for males in the 35-44 age group moved above the corresponding adjusted non-Veteran rate. Over the years 2005 to 2013, the Veteran unemployment rate is 90% of the adjusted non-Veteran rate for males of the 35-44 age group.

Figure 38. Unemployment Rates by Age Group for Veterans and Non-Veterans (Adjusted Sample) from 2005 to 2014

7.4.4 Veteran Unemployment Rate by Gender

For males, the Veteran unemployment rate is consistently above the adjusted non-Veteran rate from 2005 to 2014, except for in 2007 and 2012 where the Veteran rate is 99% of the adjusted non-Veteran rate. Over all years, the male Veteran unemployment rate (5.85%) is 6% higher than the adjusted non-Veteran rate (5.53%). In contrast, the female Veteran unemployment rate is above the female adjusted non-Veteran rate throughout 2005 to 2014, and the female Veteran rate (6.77%) is 26% higher than the adjusted non-Veteran rate (5.36%) during this time. The large difference between the Veteran and adjusted non-Veteran rate for females can be seen in Figure 39. However, it should be noted that from 2011 to 2014, the female Veteran unemployment rate dropped significantly (from 9.7% to 5.3%) and is only 5% above the female adjusted non-Veteran rate for 2014.

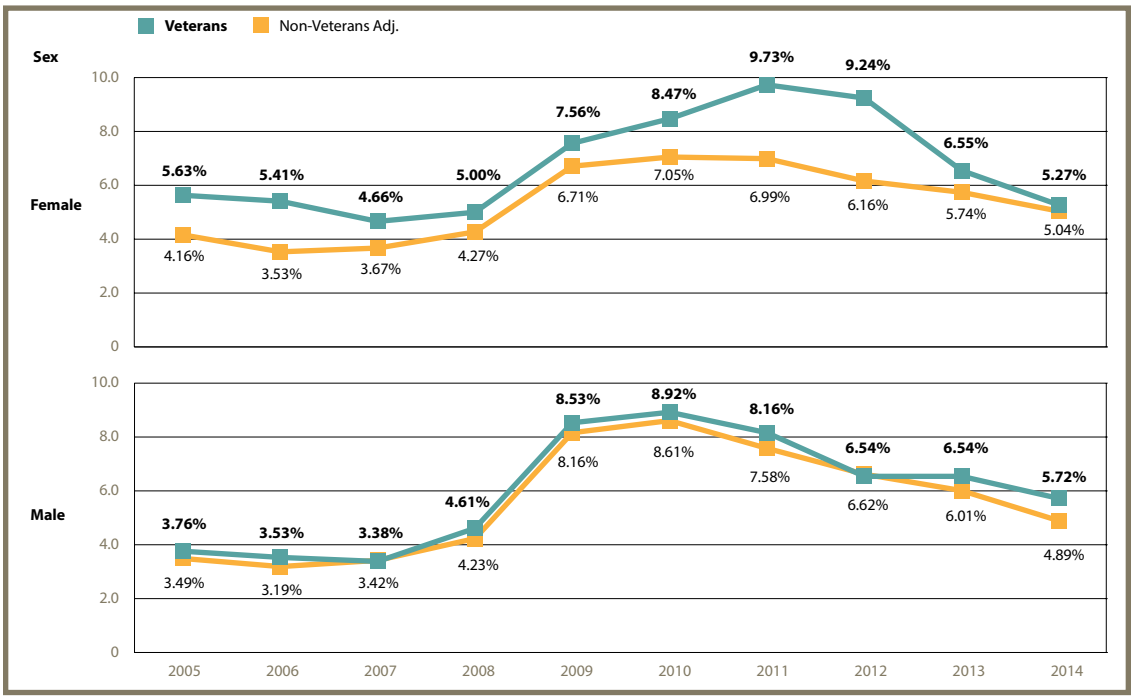


Figure 39. Unemployment Rates by Gender for Veterans and Non-Veterans (Adjusted Sample) from 2005 to 2014

7.4.5 Veteran Unemployment Rate by Race

African Americans are another sub-group where the Veteran unemployment rate is below the adjusted non-Veteran rate. For this group, the Veteran unemployment rate falls below the adjusted non-Veteran rate in every year except 2006 when the Veteran rate was 104% of the adjusted non-Veteran rate. Over all years, for those identifying their race group as African American, the Veteran unemployment rate (8.38%) is 91% of the adjusted non-Veteran rate (9.26%). The results for African Americans do seem to vary by gender. For males, the Veteran unemployment rate is below the adjusted non-Veteran rate in all years between 2005 and 2014, except 2006 and 2014 with the overall Veteran rate for this group being 89% of the non-Veteran rate. For females, the Veteran rate is actually above the adjusted non-Veteran rate in all years between 2005 and 2014, except for 2006, 2007 and 2014, with the overall Veteran rate for this group being 99% of the adjusted non-Veteran rate. However, the female Veteran unemployment rate for African Americans is much closer to the corresponding adjusted non-Veteran rate than the overall female Veteran rate.

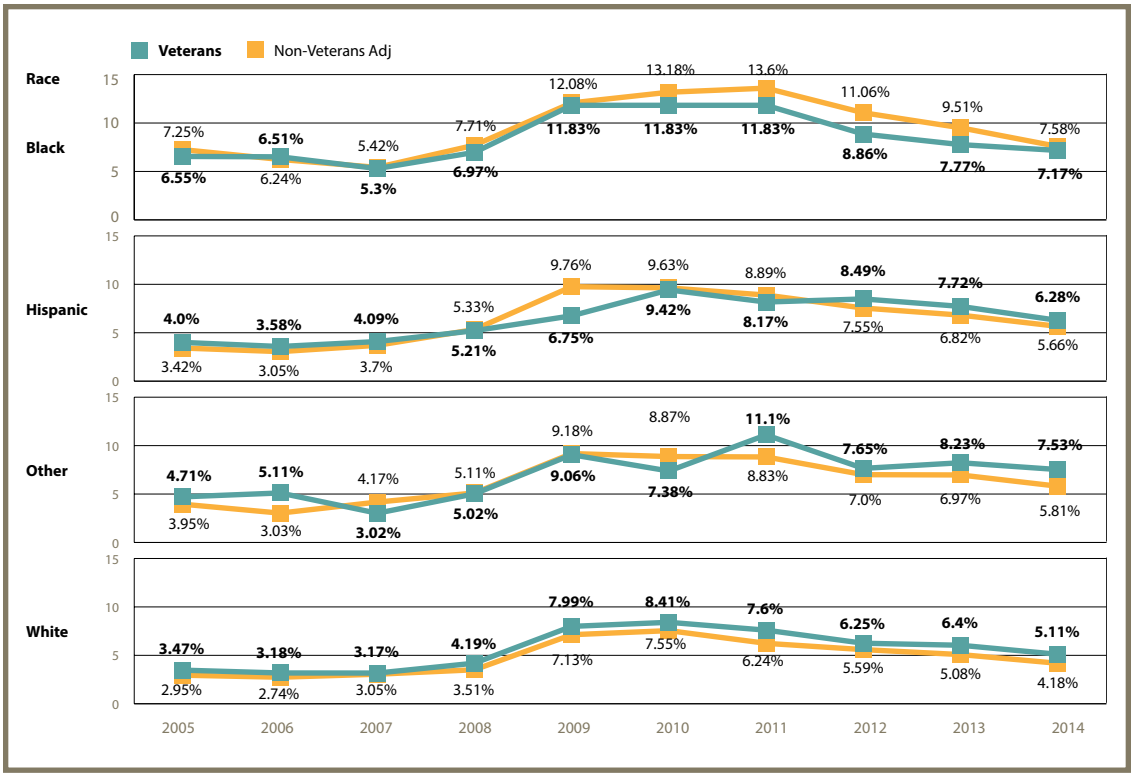


Figure 40. Unemployment Rates by Race for Veterans and Non-Veterans (Adjusted Sample) from 2005 to 2014

7.4.6 Overall Veteran and Non-Veteran Income Trends

Analysis with Veteran incomes is performed over the time period 2005 to 2013. Comparisons between Veteran and non-Veteran incomes are provided in Figures 41 and 42 along with breakdowns into age, gender, and race. Income analysis only includes records with recorded incomes above zero, meaning that Veterans and non-Veterans who are unemployed are not included as having a zero income.

In 2013 Veterans as a whole attained a median income of $40,302, which is significantly more than the median income of the non-Veteran population ($30,226). It is also observed in Figure 41, that Veterans have earned significantly more in the years 2005 to 2013, although the difference between medians has slightly diminished from $11,842 to $10,076 between 2010 and 2013.

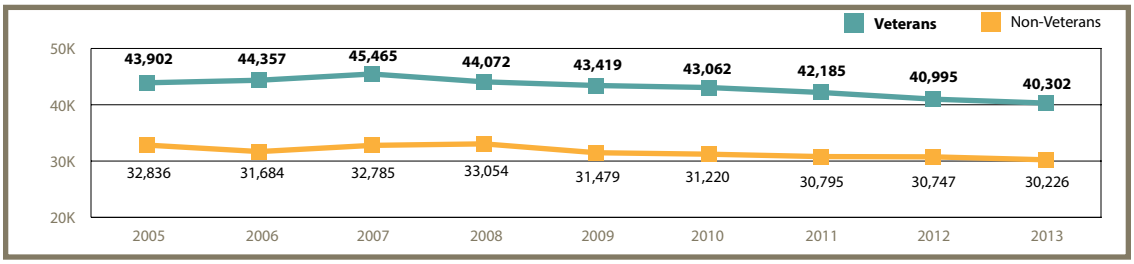


Figure 41. Income Level for Veterans and Non-Veterans (Non-Adjusted Sample) from 2005 to 2013

However, the non-Veteran sample does not contain an equivalent age, gender, educational attainment and race distribution as the Veteran sample. When adjusting for age, gender, race, and educational attainment in the non-Veteran sample, the median income for Veterans ($40,302) falls below the adjusted median income for non-Veterans ($42,317) in 2013. Their incomes were equivalent in previous years as can be seen in Figure 42.

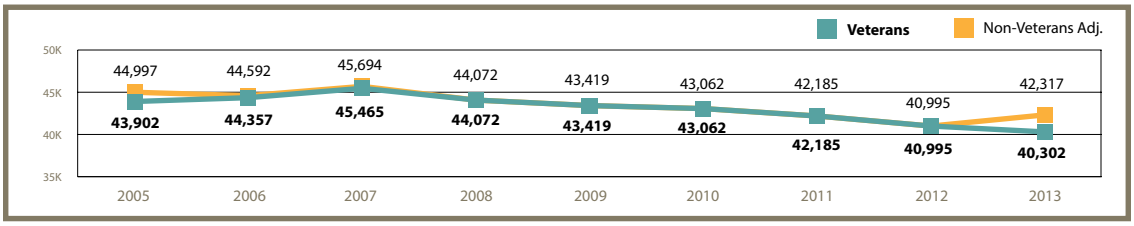


Figure 42. Income Level for Veterans and Non-Veterans (Adjusted Sample) from 2005 to 2013

From 2012 to 2013, median Veteran income decreased from $40,995 to $40,302, but non-Veteran income increased from $40,995 to $42,317. Moreover, median Veteran incomes have decreased since 2007 from $45,465 to $40,302 (by $5,163). Non-Veteran median income has decreased as well since that time but has increased in 2013.

7.4.7 Veteran Income Levels by Age

Figure 43 provides median incomes by age bracket (with the adjusted non-Veteran sample), Veterans earned more in 2013 in each age bracket except for the age brackets of 55-64 and above 65. The median income for Veterans in the 55 to 64 age bracket in 2013 was $3,022 less and was $1,001 less in the 65 and older age bracket. Veterans are performing the best in the 35-44 age bracket. Their median income is $5,037 higher than non-Veterans in this age bracket. Moreover, median incomes of Veterans in the 25 to 34 and 45 to 54 age brackets improved from 2012 to 2013.

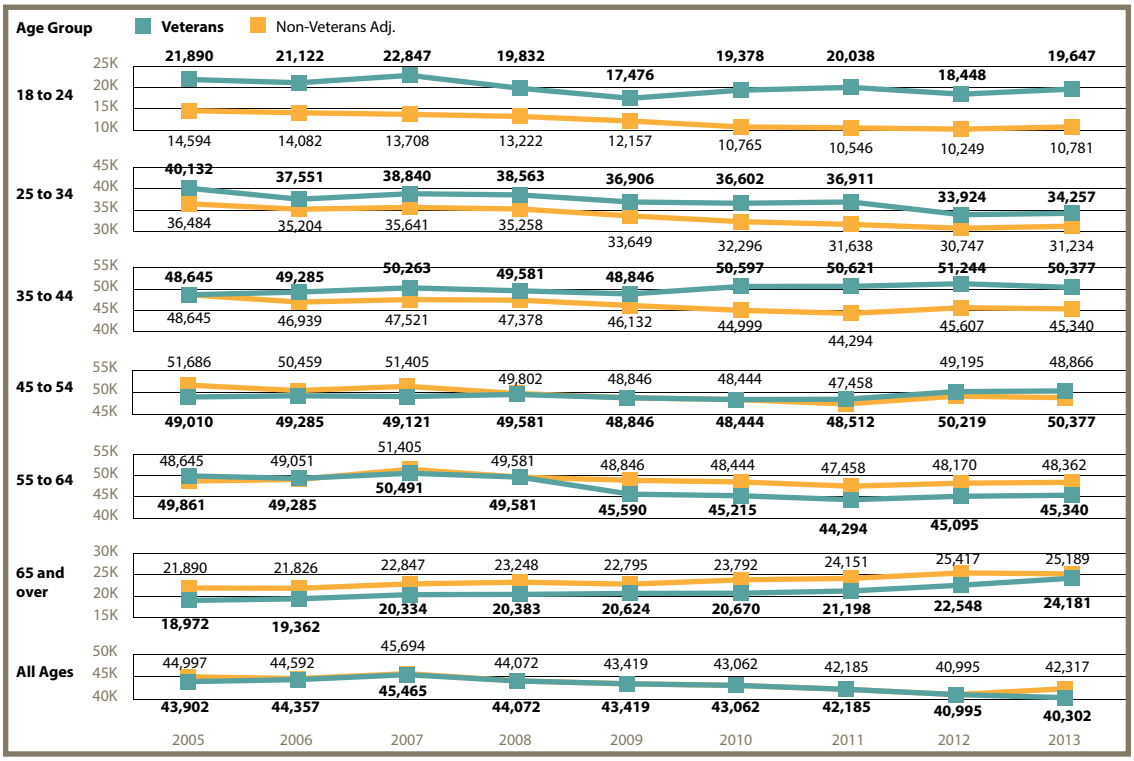


Figure 43. Income Level by Age Group for Veterans and Non-Veterans (Adjusted Sample) from 2005 to 2013

Another interesting observation to note is that before demographic adjustments, non-Veteran median income is about 75% of Veteran median income. And overall, the adjustments increase the unadjusted non-Veteran income by 30-40%. Also, the largest difference between Veteran and non-Veteran median income occurs at the 18 to 24 age group. Unadjusted non-Veteran median income is about 50% of median Veteran income for the age group 18 to 24 and the adjusted non-Veteran median income is about 60-70% of median Veteran income for the age group 18 to 24. Adjustments for demographic differences in the non-Veteran sample makes the biggest difference in the age groups 55-64 and 65+. Adjustments increase the unadjusted non-Veteran median income by 30-40% for 55-64 year olds and bring the adjusted non-Veteran income to a level almost equal with the Veteran income. Adjustments increase the unadjusted non-Veteran median income by 35-45% for 65 year olds and older and bring the adjusted non-Veteran income to about 105-115% of the Veteran income. Moreover, adjustments for demographic differences in the non-Veteran sample makes smallest difference for the age group 25-34. Adjustments increase the unadjusted non-Veteran median income by 3-8% for 25-34 year olds. This brings adjusted non-Veteran income for 25-34 year olds to about 90-95% of Veteran median income.

7.4.8 Veteran Income Levels by Gender

When examining Veteran incomes by gender in 2013 in Figure 44, the most apparent observation is that for females, Veteran income was greater than non-Veterans while for males, Veteran income was less than non-Veterans. The median female Veteran income was $5,038 more than female non-Veterans, $35,264 for Veteran females and $30,226 for non-Veteran females. Male Veterans, however, had a median income of $41,310, which was less than the male non-Veterans of $44,332. This comparison is made with the adjusted non-Veteran sample to even out the age, race, gender, and educational attainment distribution. Moreover, all additional comparisons made throughout this report on income and unemployment involve the adjusted non-Veteran sample.

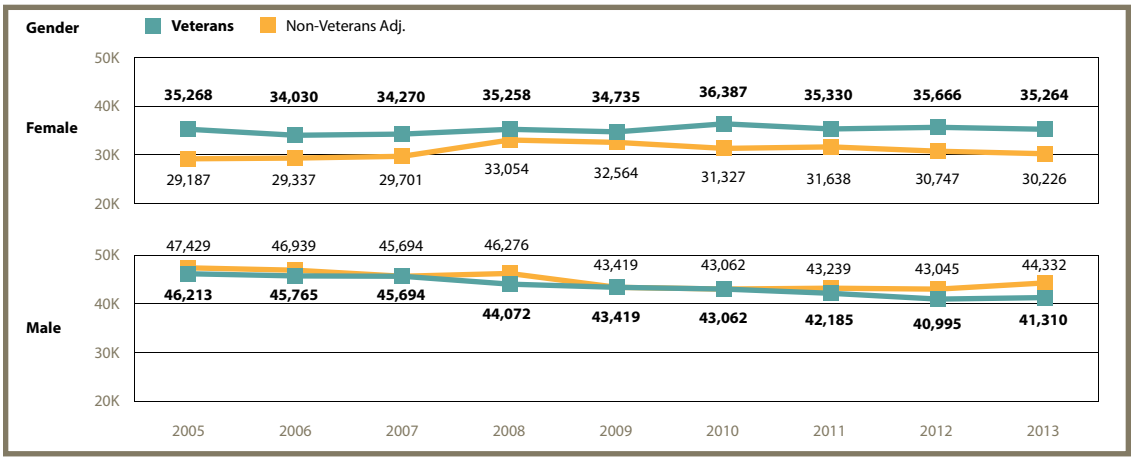


Figure 44. Income Level by Gender for Veterans and Non-Veterans (Adjusted Sample) from 2005 to 2013

These observations with female and male Veteran incomes have occurred through previous years as seen in Figure 44. Female Veterans have earned significantly more than female non-Veterans (adjusted sample) since 2005. The median difference has consistently been around $5,000 except for 2008 and 2009 where it dropped to around $3,000. Male Veterans earnings have been very close to the adjusted non-Veteran sample in previous years. Veterans earned slightly more in 2009 and 2010, but earned less than non-Veterans from 2011 onward. Female Veteran incomes decreased in 2013 after increasing in 2012 while male Veteran incomes increased slightly in 2013 after decreasing in 2012.

When decomposing the data by age bracket, females in the 35-44 age group have the largest income difference outside of the 18-24 age group. In 2013, females in the 35-44 age group earned $5,308 more than female non-Veterans. For male Veterans, their income is larger than male non-Veterans for the age groups 18-24, 25-34 and 35-44. This difference has occurred in all years from 2005 to 2013. Male Veterans in the 35 to 44 age group, however, had the biggest decrease in median income from 2012 to 2013. For males between the ages of 45 to 54 Veteran income is very close to or below the male non-Veteran income across 2005 to 2013. Veteran males above 55 are earning less than non-Veterans, but this finding does not hold true with women.

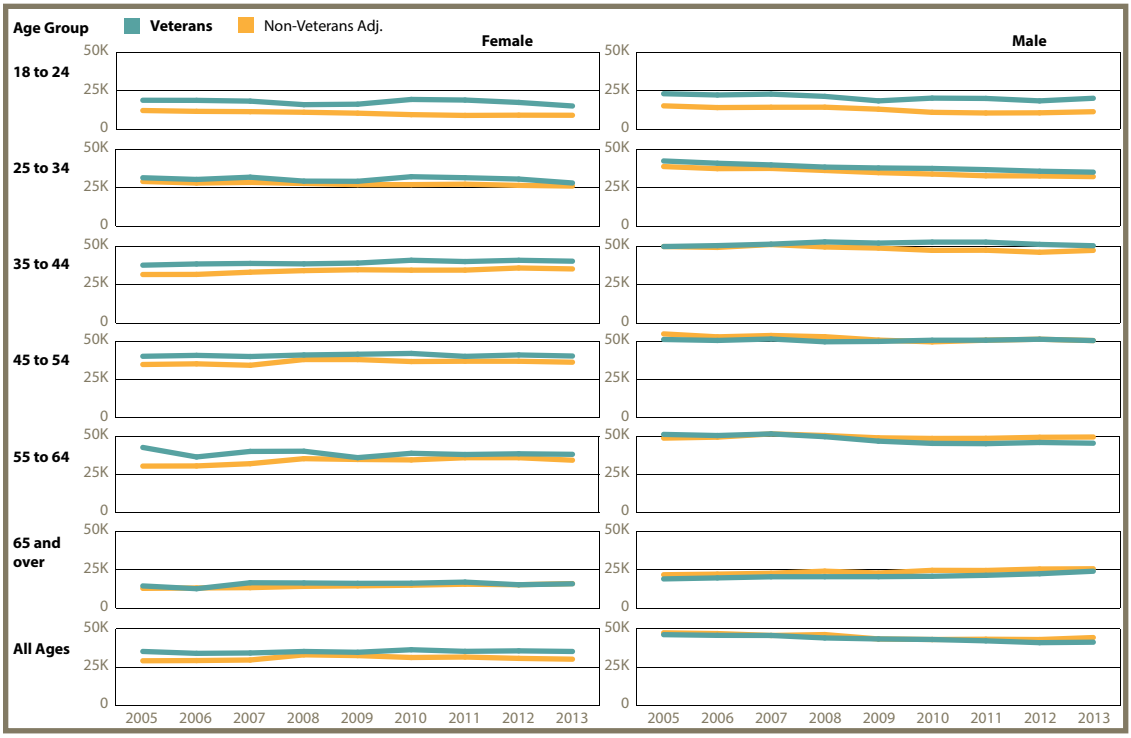


Figure 45. Income Level by Gender and Age Group for Veterans and Non-Veterans (Adjusted Sample) from 2005 to 2013

7.4.9 Veteran Income Levels by Race

Figure 46 dissects Veteran income data by race. The first observation is that Hispanic and African American Veterans have a noticeable higher median income than non-Veterans who are Hispanic and African American, respectively. Hispanic Veterans had a median income of $40,302 in 2013, much greater than the median income of $32,242 for non-Veteran Hispanics. African American Veterans had a median income of $36,272 while African American non-Veterans had a median income of $32,242.

Figure 46. Income Level by Race for Veterans and Non-Veterans (Adjusted Sample) from 2005 to 2013

These positive differences are the greatest in the age brackets of 25-34 and 34-45 as seen in Figure 47. In the 25 to 34 age bracket, the median Hispanic income for Veterans is $7,053 larger than it is for Hispanic non-Veterans in 2013. In the 35-44 age bracket, the Veteran median income for Hispanics is $12,090 greater than what is observed for non-Veterans in 2013. For African Americans a positive median income difference of $5,307 seen for the 25-34 age bracket and of $5,308 for the 35 to 44 age bracket in 2013. These positive differences in these age brackets have occurred since 2005 for Hispanics and African Americans.

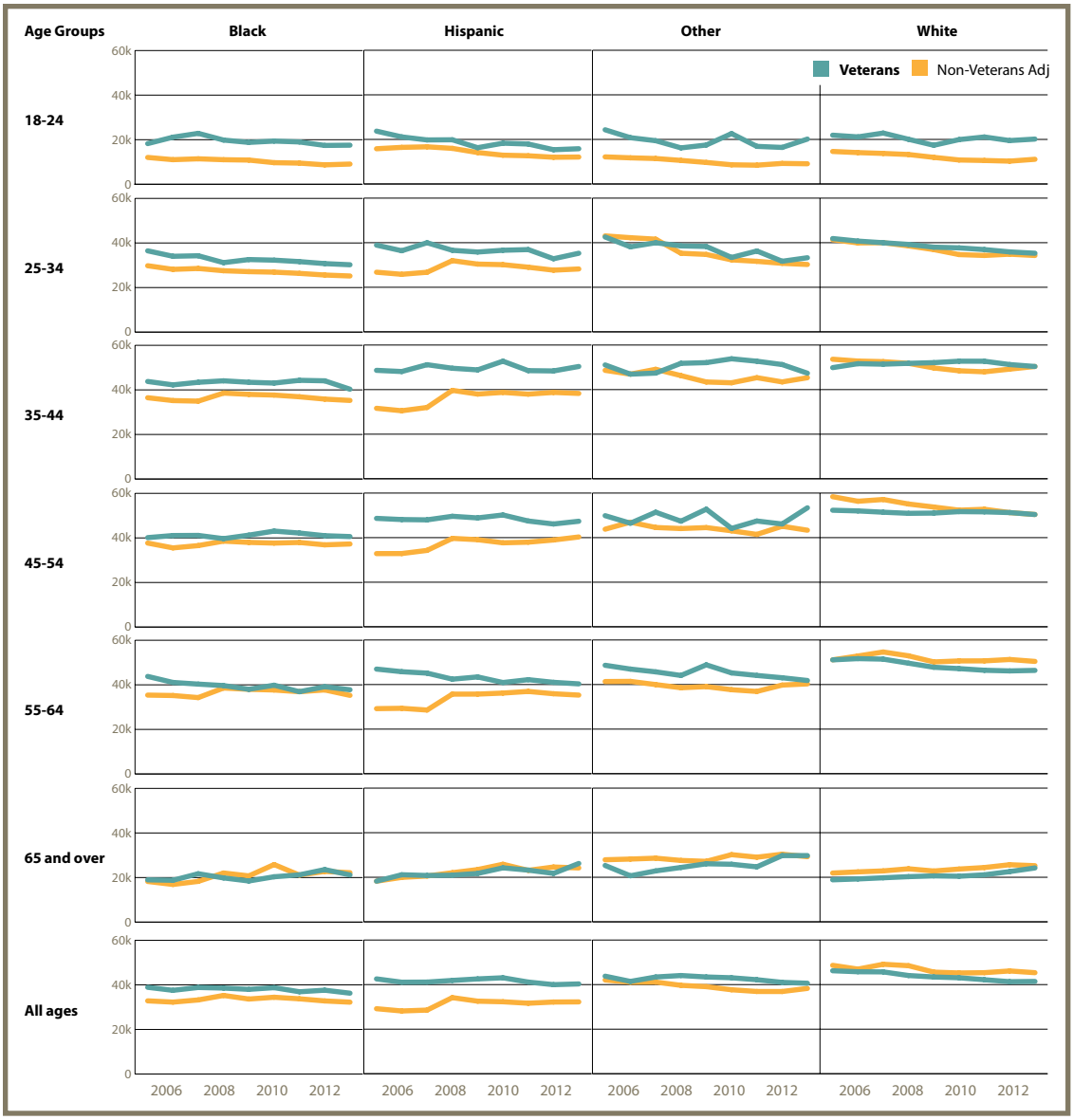


Figure 47. Income Level by Age Group and Race for Veterans and Non-Veterans (Adjusted Sample) from 2005 to 2013

7.4.10 Veteran Income Levels by Period of Service

Figure 48 provides the median incomes for Pre-9/11 Veterans and Post-9/11 Veterans alongside their respective adjusted median non-Veteran income from 2005 to 2013. Post-9/11 Veterans are earning significantly more than their respective adjusted non-Veteran sample while Pre-9/11 Veterans are earning less. Post-9/11 Veterans had a median income $3,030 higher in 2013 than non-Veterans and have earned more since 2005. Pre-9/11 Veterans had a higher median income in 2010, but have earned less than non-Veterans from 2011 to 2013. Comparisons directly between Pre-9/11 and Post-9/11 Veterans should be made with caution due to the age difference between Pre-9/11 and Post-9/11 Veterans. Pre-9/11 Veterans earned slightly more than Post-9/11 Veterans in 2013 but this could be due to Post-9/11 Veterans having a greater distribution of older Veterans.

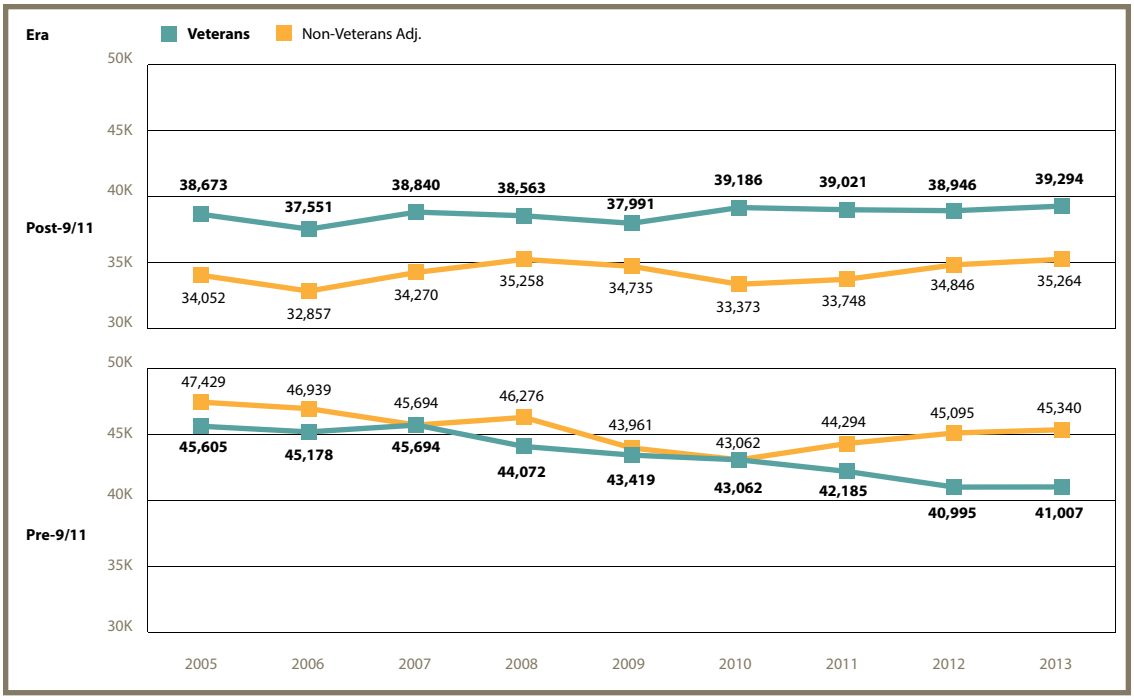


Figure 48. Income Level for Pre and Post-9/11 Veterans and Non-Veterans (Adjusted Sample) from 2005 to 2013

Figure 49 decomposes Post-9/11 and Pre-9/11 incomes by age bracket. Post-9/11 Veterans above 55 are earning significantly more than Pre-9/11 Veterans. In 2013, Post-9/11 Veterans between 55 and 64 had a median income of $65,491. This is substantially greater than the Pre-9/11 Veteran median income of $44,332. Also Post-9/11 Veterans 65 years of age or older age have a median income of $50,176. This is almost double of the Pre-9/11 median income of $25,195.

Figure 49. Income by Age Group for Pre and Post-9/11 Veterans and Non-Veterans (Adjusted Sample) from 2005 to 2013

In general, Veterans who have attained employment are doing better than the non-Veteran population in terms of income. However, it is evident based on the data, that Veterans are having more difficulty finding jobs than the non-Veteran population. This difficulty in finding employment is observed across age brackets and gender. There are key demographic areas though where Veterans are succeeding in terms of income. The most notable are women, Hispanics, and African Americans. Hispanics and African Americans are succeeding in employment in addition to income.

7.5 Post-9/11 GI Bill® Beneficiary Characteristics from the LTS System

The Post-9/11 GI Bill® is a VA education benefit effective from August 2009 that provides educational assistance and benefits to members of the armed forces who served on or after September 11, 2001. These benefits can be applied to undergraduate and graduate-level degree programs, vocational training, and various technical, professional, and one-time certification programs. Long Term Solution (LTS) System contains data on Post-9/11 GI Bill® beneficiaries. LTS data from August 2009 to December 2013 were analyzed for a segment of economic competitiveness indicators to answer the following key questions:

- What is the gender and age distribution of all Post-9/11 GI Bill® claimants?
- What is the approval rate of Veteran beneficiaries out of all Veteran claimants that applied for Post-9/11 GI Bill® benefit?

- What is the time trend of Post-9/11 GI Bill® Veteran beneficiaries since the benefit began in 2009?
- What is the distribution of Veteran benefit usage and transfer of entitlement of Veteran benefits to their dependents (spouse/child) at the start of the benefit?

7.5.1 Approach and Assumptions

The following definitions were used in the analysis:

- Claimant is defined as anyone who applied for the Post-9/11 GI Bill® benefit including:
  - Veterans;
  - Servicemembers;
  - Dependents;
  - Fry Scholars.
- Beneficiary is defined as any claimant who applied and received the Post-9/11 GI Bill® benefit.
- Dependents are spouses or children who received benefits through Veterans' transfer of entitlement.
- Fry Scholars are children of Servicemembers who died in the line of duty after September 10, 2001 and receive benefits.

Veteran counts in the analysis include:

- Veterans that are also dependents (i.e., spouses or children that are Veterans and claim their own benefits and also received entitlement from the Veteran transferor).
- Veterans that are also Fry Scholars (i.e., individuals that are Veterans and claim their own benefits and are also Fry Scholars).

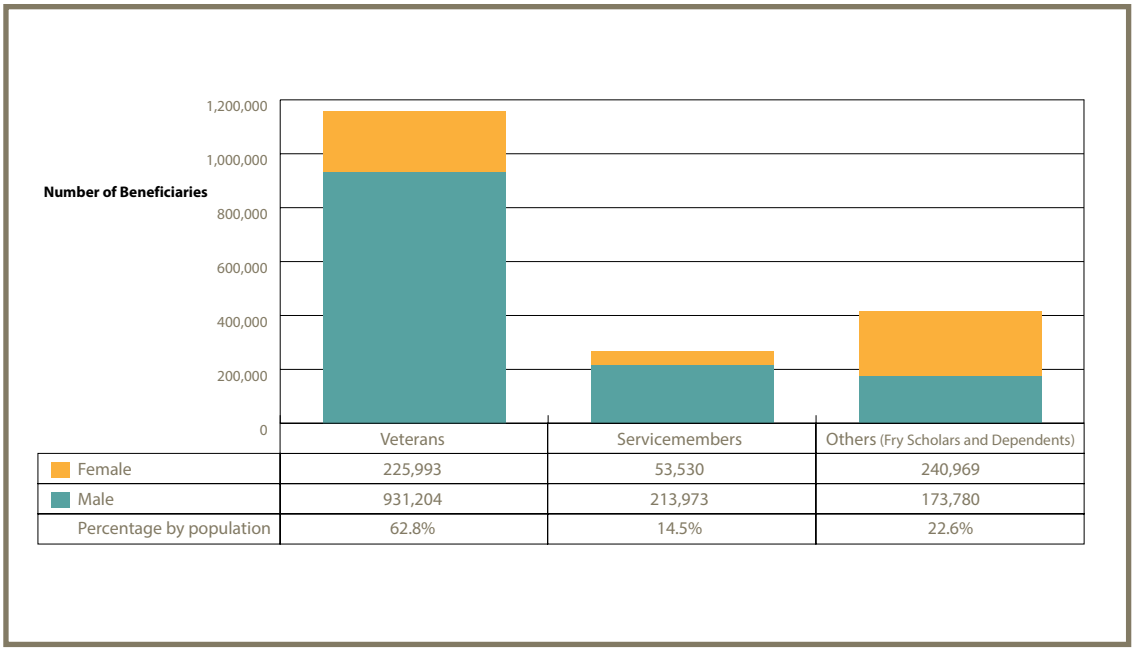
Servicemember counts in the analysis include:

- Servicemembers who are also dependents (i.e., spouses or children who are Servicemembers and claim their own benefits and also receive entitlement from the Veteran transferor).
- Servicemembers that are also Fry Scholars (i.e., individuals that are Servicemembers and claim their own benefits and are also Fry Scholars).

7.5.2 Post-9/11 GI Bill® Claimant Gender and Age Distributions

Overall summaries from Figures 50 and 51 are:

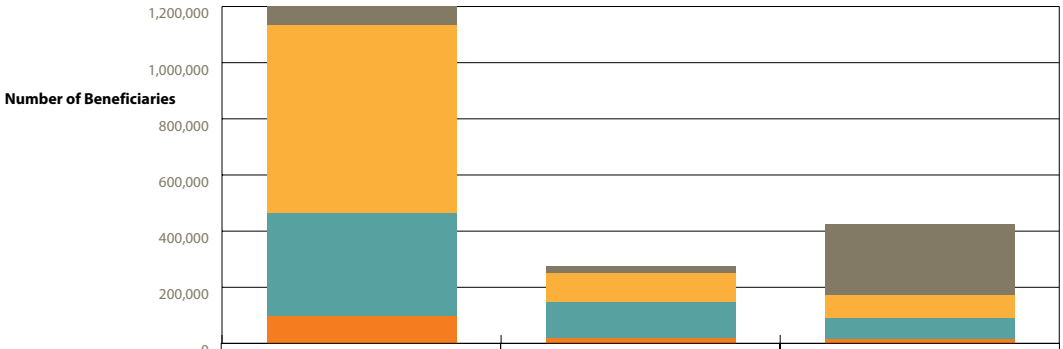
- A total of 1.8 million unique claimants applied for Post-9/11 GI Bill® benefits. Of these:
  - 63% are Veterans, 20% of these are female;
  - 15% are Servicemembers, 20% of these are female;
  - 23% are dependents, 58% of these are female.



	Veterans	Servicemembers	Others (Fry Scholars and Dependents)
Female	225,993	53,530	240,969
Male	931,204	213,973	173,780
Percentage by population	62.8%	14.5%	22.6%

Figure 50. Distribution of All Post-9/11 GI Bill® Claimants by Gender and Claimant Type from August 2009 to December 2013

- The 25 to 35 age group constitutes 58% of all Veteran claimants, whereas the under-25 age group constitutes over 60% of all Fry Scholars and dependents.
- Less than 9% of the over-50 age group claim Post-9/11 GI Bill® benefits.



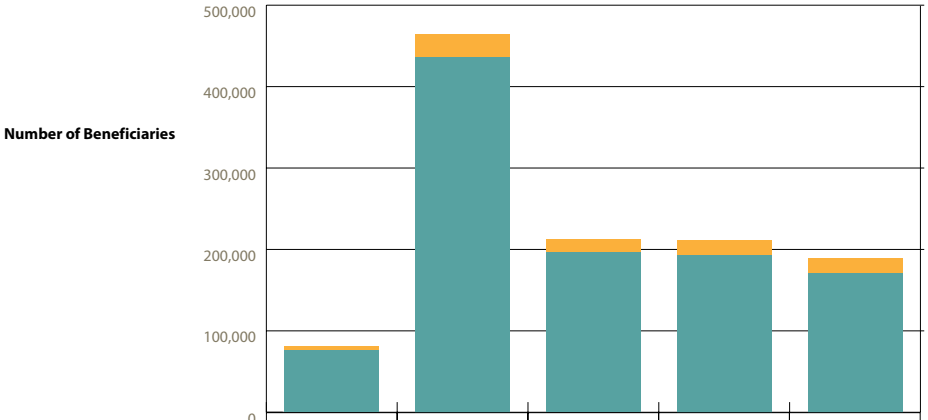
	Veterans	Servicemembers	Others (Fry Scholars and Dependents)
Under-25	66,280	27,333	249,522
25-35	669,984	100,823	83,534
36-50	364,085	129,203	73,674
Over 50	99,324	18,497	16,090

Figure 51. Distribution of all Post-9/11 GI Bill® Claimants by Age and Claimant Type from August 2009 to December 2013

7.5.3 Time Trend of Post-9/11 GI Bill® Veteran Beneficiaries

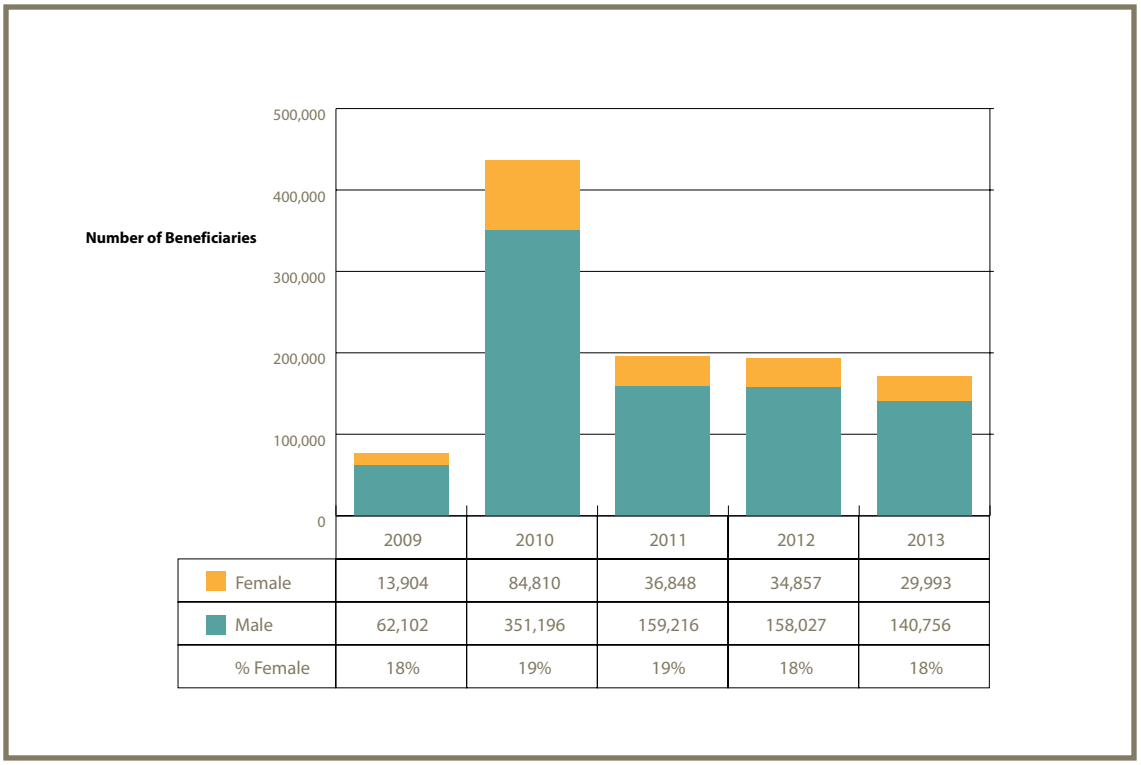
Overall summaries from Figures 52, 53, and 54 are:

- On average, 8% of all Veteran claimants were deemed ineligible for Post-9/11 GI Bill® benefits per year.
- Since the 2010 spike to 450,000, the number of new Veteran beneficiaries has remained steady at around 200,000, on average per year.
- New female Veteran beneficiary percentages remained steady at 20% of total Veteran population between 2009 and 2014.
- Of the Veterans authorized to use the Post-9/11 GI Bill® benefit, 8% transferred it to family members.



	2009	2010	2011	2012	2013
Veteran claimants deemed ineligible	5,320	27,313	16,171	17,834	18,802
Veteran claimants deemed eligible	76,006	436,304	196,134	192,931	170,784
% ineligible	7%	6%	8%	8%	10%

Figure 52. Approval Rate of New Veteran Claimants from August 2009 to December 2013



	2009	2010	2011	2012	2013
Female	13,904	84,810	36,848	34,857	29,993
Male	62,102	351,196	159,216	158,027	140,756
% Female	18%	19%	19%	18%	18%

Figure 53. Time Trend of All Post-9/11 GI Bill® New Veteran Beneficiaries from August 2009 to December 2013

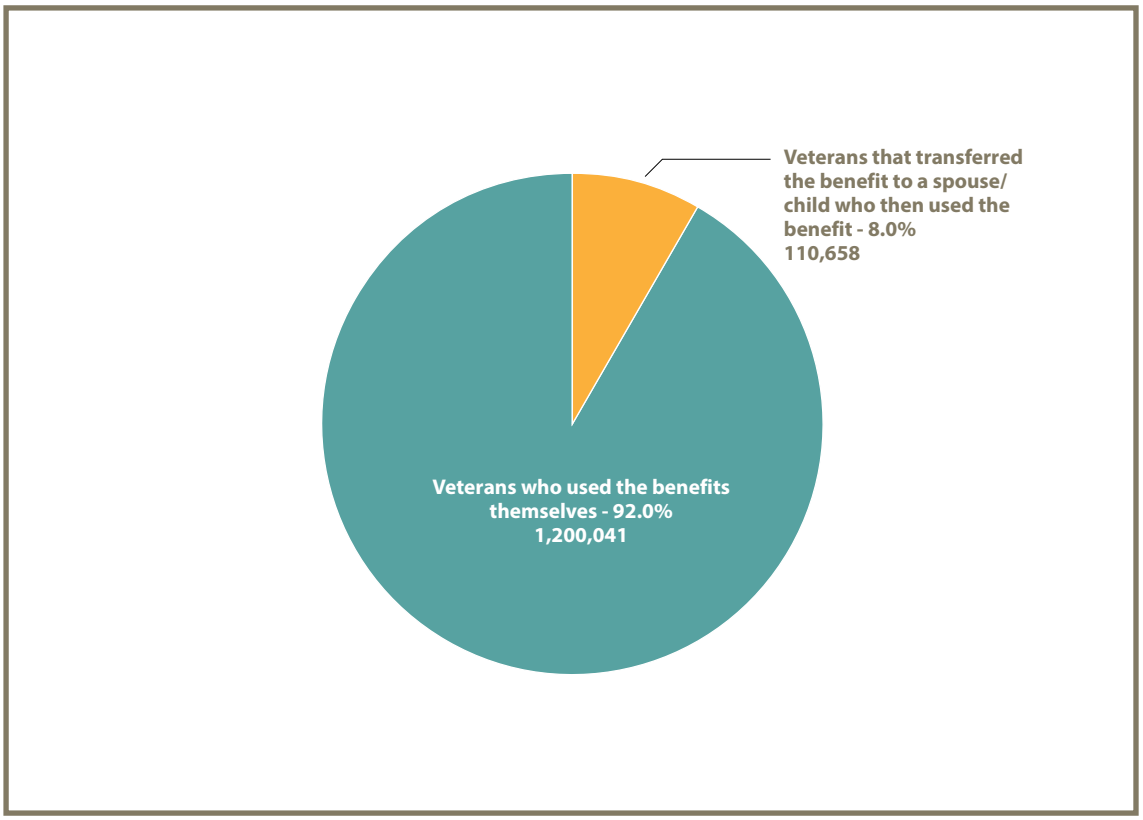


Figure 54. Distribution of Veterans Authorized to Use and Transfer the Post-9/11 GI Bill® Benefit between August 2009 and May 2014

7.6 Fast Facts from Analysis of Data

The following sections summarize the most significant findings of this study.

7.6.1 Veteran Highlights from All Eras Combined

While Veterans as a whole are exceeding or level to the general population in terms of education and income, a review of available data found there are segments of the Veteran population experiencing possible barriers to economic competitiveness.

- Veterans participating in the GI Bill® are completing degree programs at a rate (48%) similar to traditional Beginning Postsecondary Students in the general population cohort (49%).
- Among Veterans utilizing the GI Bill® benefit, women Veterans had 10% higher completion rate when compared to male Veterans, and 5% higher completion rate when compared to traditional Beginning Postsecondary Students in the general population cohort.
- Veteran UCX usage rises and falls with unemployment rate in the general population.
- Overall, the Veteran unemployment rate was higher than that of non-Veterans from 2005 to 2014.
- Veterans (all eras) with earnings have competitive median incomes with non-Veterans in all years between 2005 to 2013.
- Women Veterans have had between a 6%-17% higher median income than their non-Veteran female counterparts between 2005 to 2013.

7.6.2 UCX Fast Facts

- Most Veterans do not maximize their regular UCX benefit (available up to 26 weeks). Until the last 6 years, most Veterans used UCX for less than 18 weeks. Within the past 6 years most used UCX for less than 22 weeks.
- Pennsylvania had the largest population using UCX benefits for an average duration of 21 weeks between 1988 and 2013.
- California had the highest number of UCX beneficiaries but a low average duration of 16.7 weeks between 1988 and 2013.
- Under-35 populations constituted a vulnerable age group in Veteran and non-Veteran populations with an average unemployment rate of 9.44% from 2005 to 2014.

7.6.3 Education Fast Facts

- Military Services had similar Veteran graduation rates (40 to 50%), with the exception of Air Force (65%) between 2002 and 2013.
- Veterans participating in the GI Bill® most commonly pursue associate degrees (35%) and bachelor degrees (35%) as compared to certificates (9%) and graduate degrees (11%). Ph.D., professional, and those from less-than-two-year institutions were the least common degrees awarded at less than 1%.
- Liberal Arts and Sciences, General Studies, and Humanities was the most common associate degree field earned, accounting for 31% of all associate degrees.
- Public institutions had the longest average time to complete at 5.8 years.
- Average time to complete was highest for Ph.D. at 6.6 years and lowest for less-than-2-year institutions at 4.1 years.
- Average time to complete was highest for the under-20 age group (7.8 years) and lowest for the over-50 age group (2.4 years).
- Between 2002 and 2013, Veterans utilizing the GI Bill® benefit as non-traditional students took a longer average time to complete certificates (2.3 more years), associate degrees (1.8 more years), and bachelor degrees (2.0 more years) as compared to traditional Beginning Postsecondary Students in the general population cohort.
- Of the Veterans authorized to use the Post-9/11 GI Bill® benefit, 8% transferred it to family members who used the benefit.

- Completion rate of Veterans utilizing the GI Bill® benefit older than 20 years was on average 16% higher than traditional Beginning Postsecondary Students in the general population cohort.
- The 25 to 35 age group constituted 58% of all Veteran claimants, whereas the under-25 age group constituted over 60% of all Fry Scholars and dependents.
- Female Veteran students utilizing the GI Bill® benefit had an approximately 10% higher completion rate than male Veteran students for individual age groups as well as all age groups combined. Female Veteran students also had a 5% higher completion rate than traditional Beginning Postsecondary Students in the general population cohort.

7.6.4 Reason for Separation Fast Facts

- 25% of all separations between 2004 and 2011 were due to behavior and performance issues, or legal issues/standards of conduct. These two issues signal potential vulnerable populations because of:
  - Difficulties in finding and keeping employment.
  - Individuals separated under less-than-honorable conditions, who may have the potential for exclusion from Veteran services provided by VA and other agencies.

8. Next Steps for Future Data Analysis

Data analysis presented in this document provides preliminary evidence on Veteran population groups with the highest barriers to employment, and also on Veteran unemployment trends compared with non-Veteran unemployment trends for various demographic characteristics of interest.

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Data analysis presented in this document provides preliminary evidence on Veteran population groups with the highest barriers to employment, and also on Veteran unemployment trends compared with non-Veteran unemployment trends for various demographic characteristics of interest. VA's recommended next steps for future data analysis are below.

1. Refine preliminary analysis presented in this document with individual-level data provided by various stakeholders. Some of these include:
   a. Analyze data provided by DOD on education level at entry and education level at separation to determine how many of those that enter the military without high school or GED complete their degree prior to separation.
   b. Cross-tabulate Veteran beneficiaries that transferred entitlement to dependents in LTS with data provided by DOD to determine the distribution of enlisted and officer transferors.
   c. Cross-tabulate Veteran beneficiaries that used the education benefit for themselves in LTS with data provided by DOD to determine the distribution of enlisted and officer beneficiaries using the Post-9/11 GI Bill®.
   d. Explore the reason for separation in data provided by DOD to provide further granularity on the characterization of service and any associated risk factors.
2. Conduct an exploratory data analysis on the data sets provided by various stakeholders. This includes home ownership through VA's Loan Guaranty benefits, VR&E benefits, disability benefits, and education benefits.
3. Investigate specific barriers to economic competitiveness from preliminary analyses presented in this document.
4. Build predictive models through analysis of individual-level stakeholder data on Veteran separation, education, and employment to determine baseline characteristics that define Veteran success and risks to employment.
5. Continue pursuit of employment data with SSA and HHS, and individual-level UCX data from military services/states.
6. Remain ready to respond to VA data analysis needs as they continue to engage stakeholders across the country to explore how to best help Veterans in vulnerable population groups.

Appendix A. **Data Sources**

Data Source	Data Elements	Data Timeframe
Department of Defense (DOD) Defense Manpower Data Center (DMDC)	Identify total Veteran population, their demographics, and prior experience that include education, training, and skills.	1987 to 2013
Separations data through "Profile of the Military Community" reports	Education prior to enlistment, separation characteristics of active duty, Guard, and Reserve populations.	2004 to 2012
Department of Labor (DOL) Unemployment Compensation for Ex-Servicemen (UCX)	Monthly and state-level data on Veterans that have used UCX benefits within 15 months of separation.	1987 to 2013
Census and Bureau of Labor Statistics (BLS) sponsored Current Population Survey (CPS); Census sponsored American Community Survey (ACS) through American Fact Finder and DataFerret	Employment and income data on Veteran and non-Veteran populations.	2005 to 2013 (ACS) 2011 to 2014 (CPS)
ED-NCES	Attainment rates and time to complete in Beginning Postsecondary Students Longitudinal Study.	2004 to 2009
VA Long-Term Solution (LTS)	VA education beneficiaries in the Veteran population and their characteristics for Chapter 33.	2009 to 2013
VA Benefit Delivery Network (BDN)	VA education beneficiaries in the Veteran population and their characteristics for non-Chapter 33.	2002 to 2013
VA Vocational Rehabilitation and Employment (VR&E) and Loan Guaranty (LGY)	Veteran population that receives VR&E services and LGY benefits.	2002 to 2013
VA Compensation (CMP)	VA disability beneficiaries in the Veteran population and their characteristics for compensation.	2002 to 2013
VA National Student Clearinghouse (NSC) Partnership	Completion characteristics of 1 million sample of Veteran beneficiaries	2002 to 2013
Social Security Administration (SSA)	Individual-level employment data.	TBD
Health and Human Services (HHS)	Individual-level unemployment insurance data.	TBD

Note: Gray font indicates data under analysis

Appendix B. **Other Veteran Services**

B.1 Overview of Federal Education Programs for Veterans

The federal government provides numerous programs to help Veterans transition from active duty, Reserves, or National Guard into meaningful employment. These programs come under several federal agencies, including Department of Veterans Affairs (VA), Department of Defense (DOD), Department of Labor (DOL), Small Business Administration (SBA), and the Department of Education (ED). Several programs are coordinated among multiple agencies.

B.2 Non-Governmental Organizations That Focus on Veteran Support

There are a large number of Non-Governmental Organizations (NGOs) with a primary mission focused on support for Veterans as they transition from service to a civilian career. These organizations include Veterans Service Organizations (VSO), non-profit organizations, community-based organizations, research organizations, associations for higher education, and institutions of higher learning. While some programs developed by these entities coordinate with one another, others are not integrated into non-government or government programs.

B.3 Veteran Research and Supporting Organizations

The American Council on Education (ACE), Servicemembers Opportunity Colleges, and other higher education organizations work collaboratively with the federal government and with each other to provide research, initiatives, and programs to advance Veteran education and employment. Institutions of higher learning and research organizations also provide research that has informed the Veterans' post-service path to employment, as well as public policy and private efforts.

Appendix C. **Persistence Rates**

C.1 Full-Time Enrollments Only

Academic Year (8/1 to 7/31)	2009 Cohort Persistence	2010 Cohort Persistence	2011 Cohort Persistence	2012 Cohort Persistence	2013 Cohort Persistence
2009	112,388	-	-	-	-
2010	91,384	99,232	-	-	-
2011	74,678	82,504	108,068	-	-
2012	57,413	64,228	87,252	114,585	-
2013 (partial)	28,634	42,295	58,147	85,841	47,385

C.2 Full-Time Cohort Persistence Rates

Academic Year (8/1 to 7/31)	2009 Cohort Persistence	2010 Cohort Persistence	2011 Cohort Persistence	2012 Cohort Persistence	2013 Cohort Persistence
2009	100.0%	-	-	-	-
2010	81.3%	100.0%	-	-	-
2011	66.4%	83.1%	100.0%	-	-
2012	51.1%	64.7%	80.7%	100.0%	-
2013 (partial)	25.5%	42.6%	53.8%	74.9%	100.0%

Data represent Veterans who had a full-time Chapter 33 enrollment their first academic year and track how many persisted and had a full-time enrollment each subsequent academic year

C.3 Part-Time Enrollments Only

Academic Year (8/1 to 7/31)	2009 Cohort Persistence	2010 Cohort Persistence	2011 Cohort Persistence	2012 Cohort Persistence	2013 Cohort Persistence
2009	20,031	-	-	-	-
2010	13,764	18,869	-	-	-
2011	8,760	10,944	15,639	-	-
2012	6,251	7,397	9,944	13,545	-
2013 (partial)	3,368	4,199	5,244	7,866	6,417

C.4 Part-Time Cohort Persistence Rates

Academic Year (8/1 – 7/31)	2009 Cohort Persistence	2010 Cohort Persistence	2011 Cohort Persistence	2012 Cohort Persistence	2013 Cohort Persistence
2009	100.0%	-	-	-	-
2010	68.7%	100.0%	-	-	-
2011	43.7%	58.0%	100.0%	-	-
2012	31.2%	39.2%	63.6%	100.0%	-
2013 (partial)	16.8%	22.3%	33.5%	58.1%	100.0%

Data represent Veterans who only had a part-time Chapter 33 enrollment during their first academic year and track how many persisted each subsequent academic year, either part-time or full-time.

Source: Chapter 33 Persistence data retrieved 1/24/2014.

Source: LTS Count report data.

Appendix D. **Loan Guaranty Highlights**

D.1 Fiscal Year 2012 Loan Guaranty Program Highlights

Loans Guaranteed	539,884
Interest Rate Reduction Loans	281,493
TOTAL Loan Amount	$119,227,054,808
AVERAGE Amount Per Loan	$220,838

Source: U.S. Department of Veterans Affairs, Annual Benefits Report Fiscal Year 2012.

D.2 VA Home Loans Guaranteed by Fiscal Year

Fiscal Year	2008	2009	2010	2011	2012
Number of Loans	179,670	325,690	314,011	357,594	539,884
Total Loan Amount	$36,089,811,392	$68,200,786,687	$65,050,602,993	$74,929,221,125	$119,227,054,808
Average Loan Amount	$200,867	$209,404	$207,160	$209,537	$220,838
Total Guaranty Amount	$9,236,280,575	$17,492,203,150	$16,744,643,173	$19,318,417,290	$30,578,197,324
Average Guaranty Amount	$51,407	$53,708	$53,325	$54,706	$56,638

Source: U.S. Department of Veterans Affairs, Annual Benefits Report Fiscal Year 2012.

D.3 Home Loans Guaranteed Based on Gender and Age During Fiscal Year 2012

Gender or Age	Number	Percent	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
Male	483,583	90%	$106,747,330,465	$220,743	$28,574,920,670	$59,090
Female	56,301	10%	$12,479,724,343	$221,661	$3,204,388,012	$56,915
18 - 25	18,534	3.43%	$3,087,531,315	$166,587	$821,393,690	$44,318
26 - 35	135,064	25.02%	$29,056,448,918	$215,131	$7,433,692,545	$55,038
36 - 45	145,123	26.88%	$35,799,176,689	$246,682	$9,049,874,046	$62,360
46 - 55	112,273	20.80%	$26,358,778,509	$234,774	$6,721,897,298	$59,871
56 - 65	81,988	15.19%	$16,347,266,019	$199,386	$4,271,791,951	$52,103
66 - 75	36,593	6.78%	$6,842,026,835	$186,976	$1,808,220,369	$49,414
76 - 80	6,367	1.18%	$1,083,818,671	$170,224	$293,155,896	$46,043
Over 80	3,942	0.73%	$652,007,852	$165,400	$178,171,529	$45,198
Total	539,884	100.00%	$119,227,054,808	$220,838	$30,578,197,324	$56,638

Source: U.S. Department of Veterans Affairs, Annual Benefits Report Fiscal Year 2012.

D.4 Purchase Loans Guaranteed Based on Annual Income During Fiscal Year 2012

Income	Number	Total Loan Amount	Average Loan	Total Guaranty Amount	Average Guaranty Amount
Less than $25,000	2,632	$240,233,254	$91,274	$83,387,240	$31,682
$25,000 to $34,999	10,058	$1,179,669,894	$117,287	$359,248,670	$35,718
$35,000 to $44,999	21,596	$3,037,036,870	$140,630	$846,320,557	$39,189
$45,000 to $54,999	29,477	$4,842,080,270	$164,266	$1,280,434,173	$43,438
$55,000 to $64,999	27,473	$5,171,395,059	$188,236	$1,331,476,803	$48,465
$65,000 to $74,999	23,470	$4,896,620,899	$208,633	$1,244,351,315	$53,019
$75,000 and over	87,160	$25,391,068,957	$291,316	$6,242,207,098	$71,618
Total	201,866	$44,758,105,203	$221,722	$11,387,425,856	$56,411

Average Income	Median Income	Median Assets
$79,292	$69,024	$7,530

Source: U.S. Department of Veterans Affairs, Annual Benefits Report Fiscal Year 2012.

D.5 Number of Loans Guaranteed by Age by Fiscal Year

Age	2008	2009	2010	2011	2012
18 - 25	19,025	24,751	22,772	19,133	18,534
26 - 35	61,014	102,833	96,070	99,488	135,064
36 - 45	50,469	93,871	84,164	96,742	145,123
46 - 55	26,308	54,365	54,548	67,381	112,273
56 - 65	17,248	36,120	38,951	49,935	81,988
66 - 75	4,315	10,525	13,280	19,082	36,593
76 - 80*	816	2,104	2,676	3,714	6,367
Over 80	475	1,121	1,550	2,119	3,942
Total	179,670	325,690	314,011	357,594	539,884

Source: U.S. Department of Veterans Affairs, Annual Benefits Report Fiscal Year 2012.

D.6 Percent of Loans Guaranteed by Age by Fiscal Year

Age	2008	2009	2010	2011	2012
18 - 25	10.6%	7.6%	7.3%	5.4%	3.4%
26 - 35	34.0%	31.7%	30.6%	27.8%	25.0%
36 - 45	28.1%	28.8%	26.8%	27.1%	26.9%
46 - 55	14.6%	16.7%	17.4%	18.8%	20.8%
56 - 65	9.6%	11.1%	12.4%	14.0%	15.2%
66 - 75	2.4%	3.2%	4.2%	5.3%	6.8%
76 - 80*	0.5%	0.6%	0.9%	1.0%	1.2%
Over 80	0.3%	0.3%	0.5%	0.6%	0.7%

Source: U.S. Department of Veterans Affairs, Annual Benefits Report Fiscal Year 2012.

D.7 Loans Guaranteed by Race During Fiscal Year 2012

Race	Number	Percent	Total Loan Amount	Average Loan	Total Guaranty Amount	Average Guaranty
White	376,539	78.5%	$82,350,199,453	$218,703	$20,969,899,133	$55,691
Black/African American	52,993	11.1%	$11,840,555,901	$223,436	$3,026,632,499	$57,114
Hispanic	37,070	7.7%	$7,982,133,550	$215,326	$2,047,663,058	$55,238
Asian/Pacific Islander/ Native Hawaiian	10,468	2.2%	$3,055,466,756	$291,886	$764,422,733	$73,025
American Indian/ Alaskan Native	2,396	0.5%	$519,123,403	$216,663	$133,180,683	$55,585

Source: U.S. Department of Veterans Affairs, Annual Benefits Report Fiscal Year 2012.

D.8 Loans Guaranteed by Race by Fiscal Year

Race	2008	2009	2010	2011	2012
White	119,996	216,743	203,109	243,776	376,539
Black/African American	25,351	38,699	35,471	37,519	52,993
Hispanic	12,780	23,310	23,224	25,724	37,070
Asian/Pacific Islander/ Native Hawaiian	2,901	5,348	5,447	6,640	10,468
American Indian/ Alaskan Native	935	1,527	1,492	1,673	2,396

Source: U.S. Department of Veterans Affairs, Annual Benefits Report Fiscal Year 2012.

Appendix E. **VR&E Highlights**

E.1 Veterans by Gender Who Received VR&E Benefits

Gender	Participants	Percent
Male	98,909	81.58%
Female	22,327	18.43%
Total	121,236	100%

Note: Benefits used for all or part of FY12.

Source: U.S. Department of Veterans Affairs, Annual Benefits Report Fiscal Year 2012.

E.2 Veterans With an Employment Handicap Who Received VR&E

Veterans with a **serious** employment handicap	84,891	70.02%
Veterans with an employment handicap	36,345	29.98%
Total	121,236	100%

Note: Benefits used for all or part of FY12.

Source: U.S. Department of Veterans Affairs, Annual Benefits Report Fiscal Year 2012.

E.3 Veterans by Gender Who Completed Rehabilitation

Veterans who successfully completed their rehabilitation program who are **male**	8,071	81.12%
Veterans who successfully completed their rehabilitation program who are **female**	1,878	18.88%
Total	9,949	100%

Note: Benefits used for all or part of FY12.

Source: U.S. Department of Veterans Affairs, Annual Benefits Report Fiscal Year 2012.

E.4 Veterans With an Employment Handicap Who Were Successfully Rehabilitated

Disabled Veterans with a **serious** employment handicap who were successfully rehabilitated	6,515	65.48%
Disabled Veterans with an employment handicap who were successfully rehabilitated	3,434	34.52%
Total	9,949	100%

Note: Benefits used for all or part of FY12.

Source: U.S. Department of Veterans Affairs, Annual Benefits Report Fiscal Year 2012.

Appendix F. **Persistence Rates**

F.1 Full-Time Enrollments Only

Academic Year (8/1 to 7/31)	2009 Cohort Persistence	2010 Cohort Persistence	2011 Cohort Persistence	2012 Cohort Persistence	2013 Cohort Persistence
2009	112,388	-	-	-	-
2010	91,384	99,232	-	-	-
2011	74,678	82,504	108,068	-	-
2012	57,413	64,228	87,252	114,585	-
2013 (partial)	28,634	42,295	58,147	85,841	47,385

F.2 Full-Time Cohort Persistence Rates

Academic Year (8/1 to 7/31)	2009 Cohort Persistence	2010 Cohort Persistence	2011 Cohort Persistence	2012 Cohort Persistence	2013 Cohort Persistence
2009	100.0%	-	-	-	-
2010	81.3%	100.0%	-	-	-
2011	66.4%	83.1%	100.0%	-	-
2012	51.1%	64.7%	80.7%	100.0%	-
2013 (partial)	25.5%	42.6%	53.8%	74.9%	100.0%

Data represent Veterans who had a full-time Chapter 33 enrollment their first academic year and track how many persisted and had a full-time enrollment each subsequent academic year

F.3 Part-Time Enrollments Only

Academic Year (8/1 to 7/31)	2009 Cohort Persistence	2010 Cohort Persistence	2011 Cohort Persistence	2012 Cohort Persistence	2013 Cohort Persistence
2009	20,031	-	-	-	-
2010	13,764	18,869	-	-	-
2011	8,760	10,944	15,639	-	-
2012	6,251	7,397	9,944	13,545	-
2013 (partial)	3,368	4,199	5,244	7,866	6,417

F.4 Part-Time Cohort Persistence Rates

Academic Year (8/1 – 7/31)	2009 Cohort Persistence	2010 Cohort Persistence	2011 Cohort Persistence	2012 Cohort Persistence	2013 Cohort Persistence
2009	100.0%	-	-	-	-
2010	68.7%	100.0%	-	-	-
2011	43.7%	58.0%	100.0%	-	-
2012	31.2%	39.2%	63.6%	100.0%	-
2013 (partial)	16.8%	22.3%	33.5%	58.1%	100.0%

Data represent Veterans who only had a part-time Chapter 33 enrollment during their first academic year and track how many persisted each subsequent academic year, either part-time or full-time.

Source: Chapter 33 Persistence data retrieved 1/24/2014.

Source: LTS Count report data.

Appendix G. **Metrics of Interest to the Current Study**

No.	Metric Name	Denominator Dimensions	Numerator Dimensions	Data Sources
Awareness Metrics				
1	Percentage of separating Veterans by service who used tuition assistance (TA)	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at entry.	DOD
2	Percentage of separating Veterans by service who used TA Top-Up benefits	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at entry.	DOD
Planning Metrics				
3	Percentage of separating Veterans by service attending Transition Assistance Program (TAP)/ Transition GPS (Goals, Plans, and Success) Program	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); track (technical, education, certification, entrepreneurship, etc.); gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at entry.	DOD
4	Percentage of Veterans with a Certificate of Eligibility (COE) issued by VA	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation; benefit chapter.	DOD; VA
5	Length of time between COE issue date and original enrollment date for Veterans	N/A	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population; age at separation (≤ 35 and ≥50); gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation; benefit chapter.	DOD; VA
6	Percentage of Veterans using DOL/ VETS services	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation.	DOD; VA

No.	Metric Name	Denominator Dimensions	Numerator Dimensions	Data Sources
Enrollment Metrics				
7	Percentage of Veterans enrolled in education, certification, or licensing programs through VA education benefits	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); age at enrollment; gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation; type of school (public, private, for-profit); benefit chapter; VR&E enrollment status.	DOD; VA
8	Length of time between separation date and original enrollment date for Veterans	N/A	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population; age at separation (≤ 35 and ≥50); gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation; benefit chapter.	DOD; VA
9	Percentage of Veterans electing their dependents for enrollment in VA services through VA education benefits program	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); gender; race; marital status; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%).	DOD; VA
10	Percentage of separating Veterans enrolled in degree programs after separation	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); age at enrollment; gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation; type of school (public, private, for-profit); institution type (Principles of Excellence, Center for Excellence); enrollment status (FT/PT); benefit chapter; VR&E enrollment status.	DOD; VA; ED
11	Percentage of Veterans enrolled in non-degree programs	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); age at enrollment; gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation; type of school (public, private, for-profit); institution type (Principles of Excellence, Center for Excellence); enrollment status (FT/PT); benefit chapter; VR&E enrollment status.	DOD; VA; ED

No.	Metric Name	Denominator Dimensions	Numerator Dimensions	Data Sources
Training Metrics				
12	Percentage of Veterans continuing their degree programs	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); age at enrollment; gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation; type of school (public, private, for-profit); Institution type (Principles of Excellence, Center for Excellence); enrollment status (FT/PT); benefit chapter; VR&E enrollment status.	DOD; VA; ED
13	Percentage of Veterans continuing their non-degree programs	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); age at enrollment; gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation; type of school (public, private, for-profit); institution type (Principles of Excellence, Center for Excellence); enrollment status (FT/PT); benefit chapter; VR&E enrollment status.	DOD; VA; ED
Transition Metrics				
14	Percentage of Veterans completing degree programs	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); age at enrollment; gender; race; duty type; marital status; grade at separation; Service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation; type of school (public, private, for-profit); institution type (Principles of Excellence, Center for Excellence); enrollment status (FT/PT); benefit chapter; VR&E enrollment status.	DOD; VA; ED; NSC
15	Length of time between enrollment date and completion date for degree programs	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); age at enrollment; gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation; of school (public, private, for-profit); institution type (Principles of Excellence, Center for Excellence); enrollment status (FT/PT); benefit chapter; VR&E enrollment status.	DOD; VA; ED; NSC

No.	Metric Name	Denominator Dimensions	Numerator Dimensions	Data Sources
16	Percentage of Veterans completing non-degree programs	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); age at enrollment; gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation; type of school (public, private, for-profit); institution type (Principles of Excellence, Center for Excellence); enrollment status (FT/PT); benefit chapter; VR&E enrollment status.	DOD; VA; NSC
17	Length of time between enrollment date and completion date for non-degree programs	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); age at enrollment; gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation; type of school (public, private, for-profit); institution type (Principles of Excellence, Center for Excellence); enrollment status (FT/PT); benefit chapter; VR&E enrollment status.	DOD; VA; ED; NSC
18	Percentage of Veterans that have not completed degree program and exhausted their benefits	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); age at enrollment; gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation; type of school (public, private, for-profit); enrollment status (FT/PT); benefit chapter; VR&E enrollment status.	DOD; VA; ED; NSC
19	Percentage of Veterans that have not completed non-degree program and exhausted their benefits	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); age at enrollment; gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation; type of school (public, private, for-profit); enrollment status (FT/PT); benefit chapter; VR&E enrollment status.	DOD; VA; ED; NSC
20	Percentage of Veterans collecting UCX benefit payments	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service.	Age at separation (≤ 35 and ≥50); age at enrollment; gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation; length of UCX benefit usage.	DOD; DOL; Military Services; states
21	Percentage of Veterans collecting unemployment insurance (UI) benefit payments	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service.	Age at separation (≤ 35 and ≥50); age at enrollment; gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation; period of UI benefit usage.	DOD; DOL; HHS

No.	Metric Name	Denominator Dimensions	Numerator Dimensions	Data Sources
22	Percentage of separating Veterans unemployed after completion of education	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); age at enrollment; gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at completion; type of school (public, private, for-profit); institution type (Principles of Excellence, Center for Excellence); enrollment status (FT/PT); benefit chapter; VR&E enrollment status, program type (degree/non-degree).	DOD; DOL; HHS; IRS/ SSA
23	Percentage of Veterans employed	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service.	Age at separation (≤ 35 and ≥50); gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; field of employment; employment status (FT/PT); employment class (private, government, self-employed, agriculture).	DOD; IRS/ SSA
24	Length of time between separation and employment	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at separation; field of employment; employment class (private, government, self-employed, agriculture).	DOD; IRS/ SSA
25	Length of time between completion of education and employment	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service; retired population.	Age at separation (≤ 35 and ≥50); gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at completion; type of school (public, private, for-profit); institution type (Principles of Excellence, Center for Excellence); benefit chapter; program type (degree/non-degree); field of employment; employment status (FT/ PT); employment class (private, government, self-employed, agriculture).	DOD; NSC; IRS/SSA
26	Percentage of separating Veterans employed after completion of education	Total separating population between January 1, 1987 and September 2013; Pre-9/11 and Post-9/11 GI Bill® population; Veteran populations by period of service.	Age at separation (≤ 35 and ≥50); gender; race; duty type; marital status; grade at separation; service branch (Army, Navy, Air Force, etc.); disability rating (0%, 30%, 100%); number of deployments; number of combat deployments; education level at completion; type of school (public, private, for-profit); institution type (Principles of Excellence, Center for Excellence); benefit chapter; program type (degree/non-degree); field of employment; employment status (FT/ PT); employment class (private, government, self-employed, agriculture).	DOD; VA; IRS/SSA

Appendix H. State Rankings of UCX Beneficiary Characteristics

H.1 State Ranking for Highest Average Duration of UCX Benefits from 1988 to 2013

Rank	State	Total Initial Claims	Total New Initial Claims	Total First Payments	Total Final Payments	Total Dollars Benefit Paid	Average Duration in Weeks
1	ME	11,091	8,274	4,784	2,697	20,804,758	28.7
2	PA	170,548	129,671	102,495	51,129	514,902,936	20.5
3	NY	134,065	113,282	92,423	52,260	493,701,930	19.1
4	PR	21,841	19,757	16,129	10,346	39,057,328	19.1
5	NJ	51,166	46,814	35,143	20,699	252,338,879	19.1
6	DC	7,046	6,765	5,835	3,505	25,287,300	18.9
7	MI	100,263	87,833	68,739	38,663	335,294,633	18.6
8	WA	153,488	124,642	99,748	40,630	605,562,168	18.4
9	MA	45,939	38,605	33,695	16,470	218,110,379	18.4
10	NM	15,948	12,702	10,785	5,232	49,108,940	18.3
11	KY	27,422	14,667	42,514	20,042	223,116,150	18.0
12	MN	39,772	32,269	25,097	12,822	138,774,585	17.9
13	WV	26,947	22,203	16,896	7,902	79,565,445	17.7
14	MT	15,056	11,809	8,163	3,686	41,288,316	17.6
15	RI	9,983	7,659	7,507	4,231	47,463,079	17.5
16	TN	60,930	47,545	35,880	17,166	127,807,968	17.4
17	IL	111,024	91,626	74,076	36,624	369,685,822	17.3
18	DE	5,556	4,532	5,270	2,123	21,484,274	17.3
19	OR	55,750	40,616	32,310	15,476	189,350,985	16.8
20	CT	26,046	22,868	19,769	8,142	101,471,762	16.7
21	CA	368,893	304,069	232,683	113,379	1,117,003,123	16.7
22	AK	10,533	6,968	7,786	3,021	31,865,395	16.7
23	GA	129,115	106,738	70,727	35,189	293,260,396	16.5
24	NC	94,023	78,028	70,477	35,417	407,798,200	16.4
25	CO	59,027	50,168	33,034	15,685	173,520,288	16.3
26	AR	20,982	14,775	24,152	11,775	116,584,759	16.3
27	HI	31,436	25,642	20,078	7,605	117,870,101	16.2
28	LA	43,706	31,932	27,951	12,675	83,901,488	16.1
29	TX	326,412	282,053	193,717	86,486	886,300,060	16.1
30	FL	174,466	157,556	99,619	42,953	376,515,171	16.1
31	WI	41,628	34,121	31,718	13,134	132,353,031	16.1
32	WY	6,590	5,278	3,237	1,029	14,256,897	16.0
33	VI	871	766	661	293	3,417,011	15.9
34	IA	26,730	21,893	17,547	7,067	68,332,770	15.9
35	MS	27,191	20,362	17,894	8,282	52,539,300	15.8
36	SC	48,279	40,205	33,143	13,347	126,559,924	15.7
37	VA	116,013	96,552	66,973	27,609	299,564,000	15.7

Rank	State	Total Initial Claims	Total New Initial Claims	Total First Payments	Total Final Payments	Total Dollars Benefit Paid	Average Duration in Weeks
38	AL	52,704	42,004	28,991	11,357	79,709,319	15.5
39	OH	113,629	96,499	80,181	36,438	321,382,467	15.5
40	MD	48,579	44,923	28,809	11,718	126,071,093	15.5
41	NV	14,897	9,772	11,384	4,676	54,629,870	15.2
42	IN	64,592	53,526	26,218	11,649	114,196,845	15.1
43	KS	22,653	18,413	21,370	10,365	95,549,370	15.0
44	ID	17,470	11,271	9,624	3,265	34,081,289	15.0
45	MO	55,830	41,916	26,972	10,604	84,806,367	14.7
46	VT	4,852	3,712	2,909	895	12,415,539	14.5
47	OK	41,077	35,686	25,516	12,297	92,403,169	14.2
48	UT	12,563	9,782	7,433	2,484	32,433,894	14.2
49	AZ	38,087	31,432	21,430	7,368	62,397,270	14.1
50	ND	5,763	4,252	4,116	1,304	12,789,487	12.9
51	NH	5,746	4,684	2,746	489	6,976,365	12.3
52	NE	7,185	5,605	3,683	821	11,753,830	12.2
53	SD	6,360	4,993	2,069	374	4,038,713	10.0

H.2 State Ranking for Highest Dollars Paid for UCX Benefits from 1988 to 2013

Rank	State	Total Initial Claims	Total New Initial Claim	Total First Payments	Total Final Payments	Total Dollars Benefit Paid	Average Duration in Weeks
1	CA	368,893	304,069	232,683	113,379	1,117,003,123	16.7
2	TX	326,412	282,053	193,717	86,486	886,300,060	16.1
3	WA	153,488	124,642	99,748	40,630	605,562,168	18.4
4	PA	170,548	129,671	102,495	51,129	514,902,936	20.5
5	NY	134,065	113,282	92,423	52,260	493,701,930	19.1
6	NC	94,023	78,028	70,477	35,417	407,798,200	16.4
7	FL	174,466	157,556	99,619	42,953	376,515,171	16.1
8	IL	111,024	91,626	74,076	36,624	369,685,822	17.3
9	MI	100,263	87,833	68,739	38,663	335,294,633	18.6
10	OH	113,629	96,499	80,181	36,438	321,382,467	15.5
11	VA	116,013	96,552	66,973	27,609	299,564,000	15.7
12	GA	129,115	106,738	70,727	35,189	293,260,396	16.5
13	NJ	51,166	46,814	35,143	20,699	252,338,879	19.1
14	KY	27,422	14,667	42,514	20,042	223,116,150	18.0
15	MA	45,939	38,605	33,695	16,470	218,110,379	18.4
16	OR	55,750	40,616	32,310	15,476	189,350,985	16.8
17	CO	59,027	50,168	33,034	15,685	173,520,288	16.3
18	MN	39,772	32,269	25,097	12,822	138,774,585	17.9
19	WI	41,628	34,121	31,718	13,134	132,353,031	16.1
20	TN	60,930	47,545	35,880	17,166	127,807,968	17.4
21	SC	48,279	40,205	33,143	13,347	126,559,924	15.7

Rank	State	Total Initial Claims	Total New Initial Claim	Total First Payments	Total Final Payments	Total Dollars Benefit Paid	Average Duration in Weeks
22	MD	48,579	44,923	28,809	11,718	126,071,093	15.5
23	HI	31,436	25,642	20,078	7,605	117,870,101	16.2
24	AR	20,982	14,775	24,152	11,775	116,584,759	16.3
25	IN	64,592	53,526	26,218	11,649	114,196,845	15.1
26	CT	26,046	22,868	19,769	8,142	101,471,762	16.7
27	KS	22,653	18,413	21,370	10,365	95,549,370	15.0
28	OK	41,077	35,686	25,516	12,297	92,403,169	14.2
29	MO	55,830	41,916	26,972	10,604	84,806,367	14.7
30	LA	43,706	31,932	27,951	12,675	83,901,488	16.1
31	AL	52,704	42,004	28,991	11,357	79,709,319	15.5
32	WV	26,947	22,203	16,896	7,902	79,565,445	17.7
33	IA	26,730	21,893	17,547	7,067	68,332,770	15.9
34	AZ	38,087	31,432	21,430	7,368	62,397,270	14.1
35	NV	14,897	9,772	11,384	4,676	54,629,870	15.2
36	MS	27,191	20,362	17,894	8,282	52,539,300	15.8
37	NM	15,948	12,702	10,785	5,232	49,108,940	18.3
38	RI	9,983	7,659	7,507	4,231	47,463,079	17.5
39	MT	15,056	11,809	8,163	3,686	41,288,316	17.6
40	PR	21,841	19,757	16,129	10,346	39,057,328	19.1
41	ID	17,470	11,271	9,624	3,265	34,081,289	15.0
42	UT	12,563	9,782	7,433	2,484	32,433,894	14.2
43	AK	10,533	6,968	7,786	3,021	31,865,395	16.7
44	DC	7,046	6,765	5,835	3,505	25,287,300	18.9
45	DE	5,556	4,532	5,270	2,123	21,484,274	17.3
46	ME	11,091	8,274	4,784	2,697	20,804,758	28.7
47	WY	6,590	5,278	3,237	1,029	14,256,897	16.0
48	ND	5,763	4,252	4,116	1,304	12,789,487	12.9
49	VT	4,852	3,712	2,909	895	12,415,539	14.5
50	NE	7,185	5,605	3,683	821	11,753,830	12.2
51	NH	5,746	4,684	2,746	489	6,976,365	12.3
52	SD	6,360	4,993	2,069	374	4,038,713	10.0
53	VI	871	766	661	293	3,417,011	15.9

H.3 State Ranking for Highest Number of UCX Claimants from 1988 to 2013

Rank	State	Total Initial Claims	Total New Initial Claim	Total First Payments	Total Final Payments	Total dollars Benefit paid	Average Duration in weeks
1	CA	368,893	304,069	232,683	113,379	1,117,003,123	16.7
2	TX	326,412	282,053	193,717	86,486	886,300,060	16.1
3	FL	174,466	157,556	99,619	42,953	376,515,171	16.1
4	PA	170,548	129,671	102,495	51,129	514,902,936	20.5
5	WA	153,488	124,642	99,748	40,630	605,562,168	18.4
6	NY	134,065	113,282	92,423	52,260	493,701,930	19.1
7	GA	129,115	106,738	70,727	35,189	293,260,396	16.5
8	VA	116,013	96,552	66,973	27,609	299,564,000	15.7
9	OH	113,629	96,499	80,181	36,438	321,382,467	15.5
10	IL	111,024	91,626	74,076	36,624	369,685,822	17.3
11	MI	100,263	87,833	68,739	38,663	335,294,633	18.6
12	NC	94,023	78,028	70,477	35,417	407,798,200	16.4
13	IN	64,592	53,526	26,218	11,649	114,196,845	15.1
14	CO	59,027	50,168	33,034	15,685	173,520,288	16.3
15	TN	60,930	47,545	35,880	17,166	127,807,968	17.4
16	NJ	51,166	46,814	35,143	20,699	252,338,879	19.1
17	MD	48,579	44,923	28,809	11,718	126,071,093	15.5
18	AL	52,704	42,004	28,991	11,357	79,709,319	15.5
19	MO	55,830	41,916	26,972	10,604	84,806,367	14.7
20	OR	55,750	40,616	32,310	15,476	189,350,985	16.8
21	SC	48,279	40,205	33,143	13,347	126,559,924	15.7
22	MA	45,939	38,605	33,695	16,470	218,110,379	18.4
23	OK	41,077	35,686	25,516	12,297	92,403,169	14.2
24	WI	41,628	34,121	31,718	13,134	132,353,031	16.1
25	MN	39,772	32,269	25,097	12,822	138,774,585	17.9
26	LA	43,706	31,932	27,951	12,675	83,901,488	16.1
27	AZ	38,087	31,432	21,430	7,368	62,397,270	14.1
28	HI	31,436	25,642	20,078	7,605	117,870,101	16.2
29	CT	26,046	22,868	19,769	8,142	101,471,762	16.7
30	WV	26,947	22,203	16,896	7,902	79,565,445	17.7
31	IA	26,730	21,893	17,547	7,067	68,332,770	15.9
32	MS	27,191	20,362	17,894	8,282	52,539,300	15.8
33	PR	21,841	19,757	16,129	10,346	39,057,328	19.1
34	KS	22,653	18,413	21,370	10,365	95,549,370	15.0
35	AR	20,982	14,775	24,152	11,775	116,584,759	16.3
36	KY	27,422	14,667	42,514	20,042	223,116,150	18.0
37	NM	15,948	12,702	10,785	5,232	49,108,940	18.3
38	MT	15,056	11,809	8,163	3,686	41,288,316	17.6
39	ID	17,470	11,271	9,624	3,265	34,081,289	15.0
40	UT	12,563	9,782	7,433	2,484	32,433,894	14.2

Rank	State	Total Initial Claims	Total New Initial Claim	Total First Payments	Total Final Payments	Total dollars Benefit paid	Average Duration in weeks
41	NV	14,897	9,772	11,384	4,676	54,629,870	15.2
42	ME	11,091	8,274	4,784	2,697	20,804,758	28.7
43	RI	9,983	7,659	7,507	4,231	47,463,079	17.5
44	AK	10,533	6,968	7,786	3,021	31,865,395	16.7
45	DC	7,046	6,765	5,835	3,505	25,287,300	18.9
46	NE	7,185	5,605	3,683	821	11,753,830	12.2
47	WY	6,590	5,278	3,237	1,029	14,256,897	16.0
48	SD	6,360	4,993	2,069	374	4,038,713	10.0
49	NH	5,746	4,684	2,746	489	6,976,365	12.3
50	DE	5,556	4,532	5,270	2,123	21,484,274	17.3
51	ND	5,763	4,252	4,116	1,304	12,789,487	12.9
52	VT	4,852	3,712	2,909	895	12,415,539	14.5
53	VI	871	766	661	293	3,417,011	15.9

Appendix I. List of Definitions and Acronyms

Definitions

Term	Definition
All-volunteer Veterans	Veterans that have served in the military through voluntary enlistment after 1987.
Barriers	Anything that prevents or obstructs passage, access, or progress.
Completion Rate	The number of individuals whose degree/certificate completion was found in the National Student Clearinghouse database out of the total number of individuals that enrolled in degree/certificate programs.
Economic Competitiveness	The ability to favorably compete and stay relevant in a changing economy. This includes independent living, housing, education, employment, and income.
Educational Persistence	Includes time to complete and completion rate.
Federal Eligibility	Varies according to the benefits/services for which the Veteran applies and depends on the Veteran's service record.
Gap	A difference between the perception of services and data and the perceived or actual need.
General Population	Includes Veterans and non-Veterans.
Middle Skills	Completion of skills building for competitiveness in less than 6 months.
Non-Traditional Student (Dept. of ED)	Students who may be older, attend school part-time, are married, have children, and may work.
Non-Veteran	Individuals who when surveyed by Census report that they have never served in the military.
Portable Certifications	Transferable skills that cross from military to civilian occupation.
Positive Opportunities	Favorable or advantageous circumstances including education or employment.
Time to Complete	The number of years it takes Veterans to complete a degree or certificate from their first day of enrollment.
Traditional Student (Dept. of ED)	Students who pursue a full-time education soon after receiving a high school diploma.
Veteran (Dept. of VA)	Any person discharged from active military service under other-than-dishonorable conditions.
Veteran-Centric	An approach using more direct, hands-on engagement with Servicemembers and Veterans.
Vocational Rehabilitation & Employment (VR&E)	To be entitled to VR&E services and related benefits, Veterans generally must (1) have at least a 20% disability rating from VA and (2) be in need of rehabilitation because of an employment handicap caused in substantial part by a service-connected disability. Entitled Veterans may receive a maximum of 48 months of vocational rehabilitation services and an additional 18 months of employment services, which include counseling, placement, and post-placement services. Veterans are typically eligible to receive these services within a 12-year period beginning on either (1) the date of separation from military service, or (2) the date the Veteran received a disability rating from VA, whichever is later.
Vulnerable Populations	Those groups of Veterans that have difficulties competing with the general population.

Acronyms

Term	Explanation
ACF	Administration of Children and Families
ACE	American Council on Education
ACS	American Community Survey
AD	Active Duty
BDN	Benefits Delivery Network
BLS	Bureau of Labor Statistics
CMP	Compensation
COE	Certificate of Eligibility
CPS	Current Population Survey. A joint effort between the Bureau of Labor Statistics and the Census Bureau.
DMDC	Defense Manpower Data Center
DOC	Department of Commerce
DOD	Department of Defense
DOL	Department of Labor
EB	Extended Benefits
ED	Department of Education
EDU	Education Service
ETA	Employment Training and Administration
EUC	Emergency Unemployment Compensation
FT	Full Time
FY	Fiscal Year
GED	General Education Development
GPS	Transition Goals, Plans, Success
HHS	Department of Health and Human Services
IHL	Institutes of Higher Learning
IPEDS	Integrated Post-Secondary Education Data System
IPT	Inter-Agency Project Team
IRS	Internal Revenue Service
LGY	Loan Guaranty Service
LTS	Long-Term Solution (Post-9/11 GI Bill® benefits processing system)
MGIB	Montgomery GI Bill®
NCES	National Center for Education Statistics
NDNH	National Directory of New Hires
NSC	National Student Clearinghouse
OEO	Office of Economic Opportunity
PAI	Office of Performance Analysis and Integrity

Term	Explanation
PT	Part Time
PUMS (ACS)	Public Use Microdata Survey
QW	Quarterly Wage
REAP	Reserve Educational Assistance Program
SBA	Small Business Administration
SR	Selected Reserve
SSA	Social Security Administration
SVA	Student Veterans of America
TA	Tuition Assistance
TAP	Transition Assistance Program
UCX	Unemployment Compensation for Ex-Servicemembers
UI	Unemployment Insurance
URL	Uniform Resource Locator
USB	Under Secretary for Benefits
VA	Department of Veterans Affairs
VBA	Veterans Benefits Administration
VETS	Veterans Employment and Training Service
VR&E	Vocational Rehabilitation and Employment Service
VSO	Veterans Service Organization