

**Post-9/11 Veteran Transitions to Civilian Life:
The Education-Employment Continuum**

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Subcommittee on Economic Opportunity

Testimony by:

Clearinghouse for Military Family Readiness at Penn State (Clearinghouse)

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Introduction: Our Work and Policy Priorities

Mr. Chairman, Ranking Member, and distinguished Members of the Committee, thank you for the opportunity to provide written testimony today about the military-to-civilian transition of post-9/11 veterans on behalf of the Clearinghouse for Military Family Readiness at Penn State (Clearinghouse).

About Pennsylvania State University

Pennsylvania State University (Penn State) is one of the oldest land grant universities in the country. As such, Clearinghouse professionals conduct an “action-oriented scholarship” in which applied research is practical. True to the Land Grant Mission, the Clearinghouse uses applied research that is designed to have real-world impact by collaborating with partners to provide information, solve problems, and advance the well-being of all individuals. Last year, Penn State’s research expenditures exceeded \$1.2 billion. In terms of research rankings, Penn State is 5th in overall social and behavioral sciences, which is a ranking that places Penn State ahead of Ivy League and most other prestigious schools.

About the Clearinghouse

The Clearinghouse was founded in 2010 as an applied interdisciplinary research center at Penn State. Beginning with two part-time faculty members, the Clearinghouse now employs more than 50 research staff and professors. The Clearinghouse has received approximately \$100 million in grants and contracts from a variety of funders, such as the Department of Defense (DoD), which includes funding from the Army, Navy, Air Force, and Marines Corps; National Institute for Food and Agriculture; Department of Defense Educational Activity; Henry M. Jackson Foundation for the Advancement of Military Medicine; Wounded Warrior Project; Heinz Endowments; and The Pew Charitable Trusts.

In 2020, the Clearinghouse team established the Penn State VETERan Evaluation and Research Applications Network (**Penn State VETERANetwork**)—a collaborative initiative in which veteran-serving funders and organizations use data to inform policy and practice. Clearinghouse funding has been used to complete more than 70 research projects and the Clearinghouse website (<https://militaryfamilies.psu.edu/>) has received 1.1 million unique visitors. The Clearinghouse’s technical assistance team has vetted over 1,500 programs on a rigorous continuum of evidence, handled more than 4,000 requests for information/consultation, and conducted 100 rapid literature reviews. Clearinghouse researchers have made nearly 600 site visits (e.g., military bases, Pentagon, Department of Veterans Affairs [VA] facilities); provided more than 1,200 trainings; and published 248 peer-reviewed journal articles, policy briefs, and technical and other reports.

Key Findings and Recommendations

The Clearinghouse commends the Committee for its continued dedication and progress to the improvement of military-to-civilian transitions, including the attention to educational attainment and other critical well-being domains such as employment, financial health, and social integration. While important strides have been made in supports provided to veterans as they pursue further education, more must be done to ensure veterans, and their families are equipped to thrive in their post-service lives. Note that information we provide pertains to post-9/11 veterans. Please find below information and recommendations that could be used to address critical needs:

- **Relevant insights from the available evidence** about the educational attainment of veterans as they transition from military to civilian life.
 - **Key finding #1:** Being in the military provides an important route to educational attainment (e.g., a significantly higher proportion of veterans obtains a bachelor’s degrees compared to their civilian same-age peers; veterans are more likely to obtain advanced degrees). Nearly half of the veterans obtained at least some additional education within 3 years of separation (most starting school within 3-months).
 - **Key finding #2:** A relatively small proportion of these veterans pursue professional

certificates and technical degrees and hence are not qualified for skilled trade and technical jobs which are in high demand and pay excellent wages (e.g., construction, transportation, electricians, HVAC technicians, plumbers, welders, construction managers, wind turbine technicians).

- **Key finding #3:** There are more than 300 different pathways veterans have taken to obtain higher education degrees, and these pathways are often complex and lengthy with people going in and out of school, work, and family life.
 - **Key finding #4:** Veterans who reported having financial problems or mental health problems upon leaving the military were significantly more likely to leave school compared to those not reporting financial problems or symptoms of depression.
 - **Key finding #5:** Veterans who engage with veteran centers or veteran student groups were significantly more likely to graduate within 4 years compared to those veterans not engaged.
- **Recommendations for changes that would enhance educational attainment of transitioning post-9/11 veterans** based on research findings.
 - **Recommendation for key findings #1:** Restrictions on the Post-9/11 GI Bill's use – e.g., funds only available for 36-months, no funding during winter or summer breaks lead veterans having to step away from their education – should be lifted so that the program becomes increasingly helpful to more veterans, particularly for those who report financial problems.
 - **Recommendation for key findings #2:** Service members and veterans who have occupational interest in skilled trade and technical jobs should be identified (e.g., by using occupational interest questionnaire or screener) and educated about post-secondary educational pathways (e.g., certificates, technical training, licensure programs) leading to skilled trade and technical employment.
 - **Recommendation for key finding #3:** The sheer number of pathways to post-secondary education suggest that individualized plans of support are needed to enhance degree completion (e.g., periodic respite support for students with families or who work, childcare subsidies, or emergency financial assistance to help pay monthly bills, low-cost loans so they can afford to take more classes and finish their degrees more quickly). Since the post-9/11 GI bill only pays benefits while the student is enrolled and not over the entire 12 months of the year, some veterans will experience financial hardships which can result in dropping out.
 - **Recommendation for key finding #4:** Meaningful screenings for service members and veterans should be implemented, such as the Veteran Transition Screener (VTS), to help identify risks to post-secondary education (e.g. financial problems, mental health concerns). Then referrals from a broad and robust coordinated system of sustainable transition support is required to connect veterans to necessary services as early in the transition as possible.
 - **Recommendation for key finding #5:** Investment should be made to support university veteran centers and veteran student groups, particularly for institutions that do not have these support resources. Institutions should work closely with veteran-serving and other non-governmental organizations in their communities that can help veterans who are in school, such as Student Veterans of America, Veterans of Foreign Wars, American Legion and Disabled Veterans of America.

State of Current Evidence - Defining the Problem

Major life events, such as military-to-civilian transitions (MCTs), are typically experienced as challenging, difficult, and stressful. Leaving the military comes with losses – of a steady job, valued benefits, close friendships, and a structured and purposeful organizational culture¹. After leaving the military, post-9/11 veterans prioritize obtaining more education³ as evidenced by the fact that more than 100,000 veterans enroll in higher education each year. There has been significant interest and investment in the

educational attainment of veterans. According to a [RAND report](#), 95% of federal funds spent on America's veterans address educational needs of veterans, totaling approximately \$13 billion annually. However, these programs tend to be underutilized and have been rarely evaluated.

The interest veterans' educational attainment is warranted. Educational attainment is associated with a host of benefits for individuals, families, and communities. More highly educated people obtain career-mobility jobs and have higher incomes than their less educated counterparts. They also experience better health and well-being and live longer. The importance of obtaining more education appears to be intensifying as jobs in the "new global economy" and advances in information and communication technologies, e-commerce, and artificial intelligence (AI) all require a more educated labor force. In addition, a [McKinsey report](#) illustrates that companies with manufacturing and construction operations are facing record high shortages of skilled labor. The Joint Center for Housing Studies [reported](#) that there are 1 million fewer skilled laborers today than in 2007.

There is evidence that the transition from the military to postsecondary education can be difficult for some veterans compared to non-veterans. Most of these difficulties mimic those of other adult learners (ALs). Unlike traditional college students (TCSs) who typically go directly from high school to college, ALs are more likely to (a) come from backgrounds that have historically been disadvantaged in the pursuit of post-secondary education; (b) have lower academic performance in high school; (c) have parents who did not go to college; (d) have financial challenges and responsibilities; (e) have families; (f) work while in school; and (g) encounter social challenges. Veterans may also experience service-connected mental and physical health challenges. All these factors are associated with poorer educational attainment and extend the time it takes to graduate.

Post-9/11 Veteran Educational Attainment Over the First 6.5 Years of Their Transition

Clearinghouse researchers have examined the pursuit of post-secondary education of a large sample of veterans over the first 6.5 years of their transition to civilian life. Much of this research is encouraging. For example, within 4 years of leaving the military, nearly 70% of veterans from the enlisted pay grades pursued post-secondary education. Fifty-six percent pursued their bachelor's degree, 37% an associate's degree, 16% a master's degree, and 18% pursued a technical or vocational degree.

Among enlisted veterans who pursued higher education after separation, 58% went on to attain at least one degree or obtained some professional training within approximately six years. Only 8% of enlisted veterans obtained a vocational or technical training degree, while 18% attained an associate's degree, 25% received a bachelor's degree, 11% a master's, professional or doctorate degree.

Veterans with mental health and financial problems experienced significant struggles pursuing post-secondary education. For example, veterans experiencing depressive symptoms were nearly 10 times more likely to leave school than those who did not report depressive symptoms. Veterans who reported depressive symptoms were 4 times more likely to leave school due to academic challenges compared to those who did not report symptoms. Financial problems also interfered with the successful pursuit of post-secondary education. Compared to veterans who did not report financial problems within 3 months of leaving the military, those who reported financial problems at that time were 2.5 times more likely to leave school due to academic concerns.

Clearinghouse research demonstrates that social connection was a strong protective factor for veterans pursuing post-secondary education. For example, veterans who pursued an associate's degree and who used a veterans' center or a veteran-student organization between shortly after leaving the military were 2.2 times and 2.3 times, respectively, more likely to obtain their degree within 4 years of separation compared to those who did not use these resources. Veterans who pursued a bachelor's degree and

who used a veterans' center early in their MCTs were 2.9 times more likely to attain their degree by 4 years after separating from military than those who did not use a veterans' center.

Understanding Pathways Veteran Take to Post-Secondary Educational Attainment

There is also preliminary evidence from Clearinghouse research that post-9/11 veterans take as many as 300 different pathways to degree attainment – going to school full-time or part-time, working full-time and going to school, taking one class a semester, and leaving school for a period to have a family or to work (Mitchell, et al., in review). The most common pathway to obtaining a bachelor's degree within the first 4 to 27-months after leaving the military was among a group of veterans that was enrolled in school within three months post-separation and graduated nine months later. However, this pattern was only true for 8% of the sample. There was tremendous variation in pathways taken. For example, Eleanor T., a 28-year-old African American veteran who left the military from the most junior enlisted ranks began her journey by enrolling in a bachelor's degree program within three months of leaving the military. She worked part-time while enrolled. Six months later, she was no longer enrolled in school but was working full-time. After working for approximately six months, she became unemployed. Six months later she re-enrolled in the bachelor's degree. Eleanor obtained her degree approximately 24 months later while working part-time and full-time. This demonstrates that the prevailing notions that veterans enter school full-time and remain continuously enrolled until graduation are inaccurate. As such, tailored supports and services would be beneficial.

Veterans also fall on a work-school continuum. On the extremes are those veterans who never work while in school and those who continuously work full-time while in school. In between these extremes, veterans evidence varied patterns of working and going to school (e.g., continuously working part-time, periodically working part-time, periodically working full-time). Veterans who go to school while working and/or take care of a family may need periodic respite support, childcare subsidies, or emergency financial assistance to help pay monthly bills, as well as low-cost loans to cover more of their expenses so they can afford to take more classes and finish their degrees more quickly. This is important because earnings increase as time to completion decreases. In addition, the post-9/11 GI bill only pays benefits while the student is enrolled and not over the entire 12 months of the year. Therefore, some veterans will have gaps in which they may experience a financial crunch.

Federal Support of Post-Secondary Educational Attainment

There are numerous programs designed to support service members who want to obtain further education after they leave the military. These include the Post-9/11 GI Bill (PGB), DoD's Tuition Assistance Program, Veteran Readiness and Employment, and Survivors' and Dependents Educational Assistance. These four programs consume 94% of the \$14.3 billion spent by the federal government on MCTs each year.

Federal programs appear to help veterans obtain higher education. A recent report indicated that veterans who use the PGB earned \$1,700 per year more than those who did not. Approximately 41% of veterans who used the PGB to attend a four-year, for-profit university earned a degree within six years, while 58% and 61% who earned a degree in six years attended a four-year public or non-profit institution, respectively. Another report found that veterans obtaining a two-year degree from a for-profit institution earned \$32,800 compared to those who attended a public institution (\$38,600). In addition, for-profits cost twice as much as two-year public colleges.

The National Veteran Education Success Tracker (NVEST) Project is the first comprehensive in-depth study of the academic success of the modern student veteran using the Post-9/11 GI Bill. NVEST found the overall success rate (defined as post-secondary completion and student veteran enrolled in classes in the term preceding data collection) was 71.6%. The postsecondary completion rate was 53.6%. The attrition rate was 28.4%. Most veterans working on a certificate take two terms to complete it but ranged

from one to 20 terms. The number of terms it takes to earn an associate's degree decreases from one term to three, but sharply thereafter to its peak at six terms before steadily sloping downward. The peak of six terms is higher than the national average which is four terms. The time to completion of a bachelor's degree reaches a peak between nine and 11 academic terms. This is slightly longer than the eight semester terms it normatively takes to complete a bachelor's degree. Approximately 12% held full-time enrollment status for every academic term they were enrolled, while 55.4% maintained at least three-quarters full-time enrollment. There is also evidence from NVEST that after student veterans begin using the PGB, their enrollment status significantly increases, although only slightly.

Conclusions

The available evidence leads to several conclusions:

1. The PGB and other programmatic supports of veteran education should be revised to address the unique challenges and circumstances of post-9/11 veterans.
2. Helping to (a) get veterans into post-secondary education early in their transition increases the likelihood of academic attainment; (b) providing support and resources so that veterans can complete their academic pursuits in less time will result in higher wages for veterans; and (c) developing strategies (such as occupational screening) that encourage veterans to pursue skilled labor and technical fields will open many additional employment opportunities for veterans.
3. Screening for mental health and financial problems early will identify veterans who are at substantially higher risk for leaving school prematurely, and those with these challenges must be provided with federal, state, and private resources that will assist them.
4. Building social support networks for student veterans are critical and will increase the proportion of veterans staying in school.

We thank the Committee again for the opportunity to provide testimony on this topic, and for your enduring commitment to improve transition. We stand ready to continue sharing insights from our research and programs in support of this goal.