

## Students

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# Cost, Convenience Drive Veterans' College Choices

**For-profit and community colleges are most popular among students using GI bill's benefits**

By KELLY FIELD

When Sen. Jim Webb introduced his "21st-Century GI Bill" last year, he predicted that it would give veterans of the wars in Iraq and Afghanistan the same educational opportunities that World War II veterans received under the original GI Bill of Rights, signed into law more than a half century ago.

The original GI bill "helped spark economic growth and expansion for a whole generation of Americans," Mr. Webb, a Democrat from Virginia, said in a speech on the Senate floor. "The bill I introduce today likely will have similar beneficial effects."

The 1944 GI bill, which provided veterans with scholarships to the institutions of their choice, is widely credited with democratizing American higher education, though some historians say its role as an educational equalizer has been exaggerated.

Mr. Webb's bill, which was signed into law late last month, will provide military personnel and recent veterans with enough aid to attend the most expensive public college in their states. Supporters say it has the potential to significantly expand college access for veterans and to increase their ranks at traditional four-year institutions.

But recent enrollment trends and interviews with veterans suggest that cost is not the only factor keeping today's troops out of nonprofit, four-year institutions.

Many veterans prefer community colleges and for-profit institutions because they are more convenient and cater to their needs. Last year nearly three out of five students who used GI bill benefits at the top 500 institutions that serve such students enrolled in a community college or a for-profit institution, according to an analysis by *The Chronicle* ([see list](#)). While 6 percent of all college students choose for-profit institutions, 19 percent of students who use GI bill benefits at the top 500 colleges that serve such students do.

The reverse holds true for private, nonprofit colleges, with 20 percent of all students enrolling at those institutions compared with just 6 percent of GI-bill students attending one of the top-500 colleges.

Those trends, coupled with the much smaller size of today's military, mean that Mr. Webb's bill is unlikely to transform higher education in the same way that many historians believe its 20th-century predecessor did, even though it may open up new opportunities for thousands of veterans.

### **Sending Veterans to Class**

The original GI bill was born out of necessity and fear. With millions of soldiers returning from the war, politicians were worried there would be mass unemployment and social unrest.

The legislation — which was to provide veterans with \$500 a year (enough to pay for any university then) — was an attempt to delay their re-entry into the crowded labor market and to pacify the returning troops.

At the time, some higher-education leaders questioned the wisdom of sending millions of battle-hardened veterans into the nation's classrooms. Others worried that colleges would be forced to lower their standards and admit unqualified veterans.

"Colleges and universities will find themselves converted into educational hobo jungles" by out-of-work veterans, warned Robert M. Hutchins, president of the University of Chicago, in an 1944 editorial in *Collier's* magazine.

Still, after the bill passed, most colleges rushed to accommodate the new students. By the fall of 1947, the peak of their enrollment, veterans made up half of the student body at four-year institutions.

A majority of the 2.2-million veterans who attended colleges under the original GI bill enrolled at private institutions, with many of them going to Ivy League institutions and top liberal-arts colleges, says Keith W. Olson, a professor emeritus of history at the University of Maryland, who has written a book about the original bill. Even more veterans, about 4.9-million, enrolled in vocational and technical training.

The modern GI bill and the newly created benefits will reach far fewer veterans, since the military is much smaller today. In the 2007 fiscal year, a total of 343,751 people used GI bill benefits, according to the U.S. Department of Veterans Affairs.

Few of those veterans and service members used the aid to attend elite colleges. In fact, only three private, nonprofit research universities crack the list of the top 500 institutions that enroll students using GI bill benefits, and none of those is among the colleges that are members of the prestigious Association of American Universities.

Instead, like the veterans of World War II, the majority of veterans today use their GI benefits to attend institutions that offer two-year degrees or emphasize vocational training. Of the top 500 institutions enrolling recipients last year, more than 200 were community colleges.

## Questions of Cost

Supporters of the new GI bill, and service members themselves, say one reason veterans gravitate to community colleges is cost. While the original GI bill covered the cost of attending any college in the country, the benefits available under the current version of the bill cover only 73 percent of the average tuition, fees, room, and board at a four-year, public institution and 31 percent of those costs at a four-year, private college, according to the Congressional Research Service. The only type of institution the benefits pay for in full is a community college.

"We've created an incentive for people to go to the cheapest school," said Patrick Campbell, legislative director of Iraq and Afghanistan Veterans of America. The newly enacted benefits, which are scheduled to take effect in August 2009, "allow veterans to dream bigger," he said.

The Department of Veterans Affairs doesn't track how many veterans transfer from a community college to a four-year institution, or how many veterans already have some college credit when they enroll in an institution with their tuition benefits. But the department does know that the average recipient attends college for less than half the available time — 17 out of 36 months — and only 6 percent use up the full 36 months.

Mr. Campbell and other supporters of expanded benefits say those statistics suggest that many veterans are getting associate's degrees, then ending their educations.

But the argument that veterans are making education decisions based on cost doesn't explain the large number of students attending for-profit institutions, and it overlooks the fact that there are many more forms of financial aid available to members of the military than there were after World War II. Unlike their grandfathers, today's troops can receive Pell Grants and campus-based aid on top of their military benefits.

In fact, veterans who attend the top 500 institutions that serve them are only slightly more likely than college students as a whole to enroll in low-cost community colleges. In 2007, 38 percent of students using GI bill benefits at the top 500 institutions were enrolled in community colleges. Across the country, 35 percent of students were.

But veterans are more likely than students in general to attend for-profit institutions. Of the top 10 institutions that enrolled students using GI bill benefits last year, six were for-profit colleges.

Keith M. Wilson, director of the education service at the Department of Veterans Affairs, says the fact that there are so many high-cost for-profit colleges in the top 10 suggests that veterans are motivated as much by convenience as by cost. Compared to the traditional college student, veterans tend to be older — half of GI-bill recipients are between the ages of 25 and 34 — and are often married. Many of them return home looking to build on specific skills they gained in the service, and much like other adult students, they seek programs that allow them to balance work, studies, and family obligations.

### **For-Profit Appeal**

For returning service members, then, for-profit institutions often fit the bill. Many veterans, like George R. Rapciewicz Jr., 31, a former sergeant in the Marine Corps, choose online institutions over brick-and-mortar ones.

"I hate driving to sit in a classroom with a bunch of people," says Mr. Rapciewicz, who attends American InterContinental University, the second most-popular institution among GI-bill recipients. "Being in the Marine Corps, you get lectured all the time, and you kind of get tired of it."

Mr. Rapciewicz, who sustained shrapnel wounds while serving in Iraq, says he chose the for-profit institution in part because it offered more academic credit for his military experience than his local community college did. He says taking courses online gives him the flexibility to work full time at a cable construction company while spending time with his wife and their baby daughter, who was born two months early and needed extra medical care.

Mr. Rapciewicz doubts he would have chosen a different college if his benefits check were bigger and wonders why he would pay extra to attend a more-elite institution ("Because I want to be part of some fraternal organization?") when his practical educational needs are being met already. He plans to use the expanded tuition benefits to earn a master's degree at American InterContinental, where he is now pursuing a bachelor's degree.

Other veterans flock to community colleges, especially those located close to military bases. Those colleges tend to cater to veterans. They help them get their federal benefits, provide academic support, and make accommodations for physical and emotional disabilities.

Anthony Mabutol, an immigrant from the Philippines, chose to start his education at Tidewater Community College for practical and financial reasons. But Mr. Mabutol, who left the Navy to finish his training as a nurse, says he would probably make the same decision even if he had access to more-generous benefits. The only difference is that the extra dollars might have allowed him the luxury of not having to hold down a part-time job while he attends Tidewater.

The college, whose four campuses are located near the world's largest naval base, in Norfolk, Va., spends

\$400,000 a year on veterans' services, and plans to increase that amount by \$200,000 this fall. It ranks number 16 on the top-500 list, and veterans account for about 13 percent of the college's student body.

Colleges that provide veteran-oriented services gain credibility among veterans, says Maj. Gen. Michael R. Lehnert, commander of the Marine Corps in the western United States.

"Marines are tribal," he says. "They'll talk to their buddies and ask 'Is this school supportive?' There's a great deal of word of mouth."

Compared to community colleges, four-year institutions can seem intimidating and unwelcoming to veterans, says Derek Blumke, president of the Student Veterans of America. Mr. Blumke, who did three tours in Afghanistan as an aircraft technician, says he had a difficult transition from North Central Michigan College to the University of Michigan.

When he arrived on the Ann Arbor campus, at age 26, fellow students seemed perplexed by his military experience, he says. Several classmates asked if he had killed anyone in the war. Frustrated, he formed a campus veterans group and began to work with the administration to create a more welcoming environment. Since then, the university has created a mentoring program and Web site for veterans.

## **Mixed Results After World War II**

It remains to be seen if the new law will prod more institutions to reach out to veterans or if it will transform veterans' enrollment patterns. But history suggests a skeptical view.

In the 60 years since its passage, the original GI bill has gained an almost mythical status. It has been credited with promoting postwar prosperity, expanding the middle class, and democratizing higher education in the United States. Some historians see it as a watershed in American higher education, the moment when college was transformed from a privilege to a right.

In some ways, the bill was transformative. When it passed, the average American service member had 11.5 years of schooling, and only 8 percent of troops planned to continue their education after the war, according to a survey conducted by the Veterans Affairs Department. Ultimately, more than half of World War II veterans did so.

The bill also helped diversify the nation's campuses, opening doors to more Jewish and Catholic students, as well as lower-class white Protestants and first-generation students. Black students enrolled in greater numbers, too, though some were shut out of segregated Southern institutions and thousands were turned away from overcrowded historically black colleges.

But some historians say the bill played a more modest role in the growth and diversification of the nation's colleges than it's given credit for. College attendance was already on the rise before World War II, with the number of bachelor's degrees awarded quadrupling between 1920 and 1940, according to the Census Bureau. The GI bill accelerated this trend, but it didn't create it, says Robert C. Serow, professor and head of the department of educational leadership and policy studies at North Carolina State University.

Mr. Serow and other skeptics cite a 1951 survey concluding that only 446,400 World War II veterans went to college because of the GI bill. That number is not insignificant, considering that national enrollments at the time hovered around 2.3 million, but it does not match the bill's mythology of social mobility, says Lizabeth Cohen, a professor of American studies at Harvard University who has written about the bill. Instead, she argues, it tended to privilege the privileged.

While middle-class veterans used the bill to attend four-year institutions, working-class veterans, many of whom hadn't graduated from high school, tended to enroll in technical or trade schools, or on-the-job training.

The credentials they earned helped them get better working-class jobs but didn't propel them into the middle class, she says.

### **'Veterans-Friendly' Campuses**

The extent to which the new GI bill broadens veterans' college opportunities could depend in part on how many private colleges step up to provide institutional aid to veterans.

Under the new law, the federal government will match, dollar for dollar, any aid that private colleges provide veterans above the cost of the most expensive public institution in their state. If private colleges don't chip in, they could remain unaffordable for many veterans, particularly in states with low-cost public colleges. In Pennsylvania, veterans would get more than \$12,000; in Tennessee, they would get half that much.

The law's success could also depend on how well institutions adapt to serve veterans, college officials and veterans say. The American Council on Education, which last month convened a conference on veterans education, says it plans to survey institutions to identify best practices and hold focus groups of veterans to learn more about their needs.

Molly Corbett Broad, the council's president, says the new tuition benefits "make financially feasible things that may not have been feasible in the past." She wants to help institutions make themselves more welcoming to veterans so service members can take advantage of their new options.

Even before the new law was enacted, some four-year institutions already were taking steps to make their campuses more veteran-friendly.

At the University of California at Berkeley, a campus known for its antiwar protests, veterans get a special orientation program and priority enrollment in courses, a privilege previously reserved for athletes and disabled students. Dartmouth College's outgoing president, James Wright, has helped create an educational counseling program for injured veterans.

Some states are also stepping up. In Ohio, Gov. Ted Strickland, a Democrat, signed an executive order this month that will allow veterans from across the country, along with their spouses and children, to attend the state's public colleges at in-state rates, effectively granting them a free education.

But Mr. Wilson, of the Veterans Affairs Department, says he doesn't expect enrollment patterns to change much under the bill, given the premium that many veterans put on convenience. "There will be a pretty big push and a lot of competition," he said. "But I don't see people moving en masse across the country."

Senator Webb, the author of the bill, acknowledges that its scope is smaller than the original, simply because there are fewer people serving in the military today. Still, Mr. Webb, a former Marine who attended Georgetown Law School in the 1970s using military benefits, believes his bill will open up opportunities for thousands of veterans. He predicts it will lead more veterans to "more traditional education" and help more of them complete their degrees.

"What we're trying to do here is give people the options to use these benefits in a way that best suits them," he said in an interview. "You won't be having to hold down a couple of jobs while you're trying to get your education. You can get it done in a shorter period of time in a time of your life when you need to get going."

*Sara Hebel and Scott Smallwood contributed to this article.*

### **HOW 5 COLLEGES ATTRACT AND SERVE STUDENTS ON THE GI BILL**

Many of the institutions that serve large numbers of GI Bill students have roots in serving members of the

military or are located near bases. The institutions that enroll the most veterans and service members make clear efforts to reach out to those students, often devoting sections of their Web sites to military students, offering them scholarships, and tailoring support services to their needs.

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### **Central Texas College**

The community college is located in Killeen, a central-Texas town dominated by Fort Hood, so college officials say fulfilling their mission to serve the local community is inseparable from serving the military.

**GI Bill students/total enrollment:** 3,024 in the 2007 fiscal year/71,183 in the 2006-7 academic year

**Outreach and benefits:** The college operates a campus at Fort Hood and offers courses in person at military stations in Europe, Asia, and Guam, and at 22 bases in the United States. The college also contracts with the military to offer courses through GoArmyEd, a Web site run by the U.S. Army. The main page of Central Texas's Web site features pictures of smiling students wearing Army fatigues and prominently displays links to information that caters to prospective military students and their spouses.

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### **Colorado Technical University**

Founded by a veteran in 1965, this for-profit institution has five campuses and two online programs. Nearly one-third of its full-time faculty members have served in the military.

**GI Bill students/total enrollment:** 2,738 in the 2007 fiscal year/22,000 in the 2006-7 academic year

**Outreach and benefits:** Colorado Technical specializes in career training and often works with technology-industry leaders and defense contractors to recruit students. The university has donated \$10,000 worth of sweat pants, T-shirts, and stocking caps that bear its logo to injured troops in Iraq, and it sends university representatives to military-related charity events. It also provides scholarships of up to \$12,000 for undergraduate service members and their immediate families.

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### **Liberty University**

Educating members of the military was a priority of the late Jerry Falwell, who founded Liberty, a private Baptist college in Lynchburg, Va.

**GI Bill students/total enrollment:** 1,580 in the 2007 fiscal year/27,779 in the 2006-7 academic year

**Outreach and benefits:** The college's home page for distance learning has a section devoted to military students, testimonials from veterans who are enrolled, and a video welcome from the college's director of military affairs. The college provides tuition discounts to graduate students who served in the military, book vouchers of up to \$400 for undergraduates who are service members or veterans, and a scholarship fund to aid veterans who were wounded in Operation Desert Storm or in the current wars in Afghanistan and Iraq.

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### **University of Maryland University College**

The public university started as an annex of the University of Maryland's main campus, offering classes at the

Pentagon and in Europe after World War II. It continues to focus on military education, operating classrooms in 100 locations where U.S. military members are stationed.

**GI Bill students/total enrollment:** 3,359 in the 2007 fiscal year/86,161 in the 2007 fiscal year

**Outreach and benefits:** The university recently signed a contract with the U.S. Department of Defense to offer courses in Iraq during the 2008-9 academic year. Given its many overseas locations and presence on 32 U.S. bases, the institution says name recognition is a key way it attracts students. The university also allows all active-duty military members to pay in-state tuition rates.

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## University of Phoenix

This for-profit institution, which has become the largest private university in North America, serves the most students with GI Bill benefits.

**GI Bill students/total enrollment:** 17,714 online in the 2007 fiscal year/313,700 in the 2006-7 academic year

**Outreach and benefits:** The university operates a military division, which employs 800 people, including advisers who specialize in helping service members transfer military experience to course credit and people who work at 24-hour call centers talking to troops around the globe. Representatives of the university attend education fairs at military bases, and the institution plans to provide 50 scholarships worth \$4,000 each through AMVETS, a veterans' service organization, in the 2008-9 academic year.

— INGRID NORTON

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Customer experience efforts should drive towards making you customers' preferred choice. (This distinction between satisfaction and preference is what has helped Frederick Reichheld make millions with his Net Promoter Score methodology.) Q. But what if my company only sells to a customer once or infrequently? Digital channels and processes play the most important roles in pursuing the goals of speed and convenience and reducing customer effort. Of course, fixing existing problems with the digital experience (not just for customers but also for employees) is easier said than done because it is expensive and time consuming. How Convenience Drives Patients. Carrie Liken May 9, 2017 Share. Yext's Head of Industry for Healthcare, Carrie Liken, recently attended the AMGA conference, where she joined thousands of medical groups and health systems across the country to discuss vital tools and strategies for succeeding in the industry today. What is your marketing plan entail around driving awareness for these new locations? How are you going to account for the fact that patients will be searching for these new locations? Where are you storing these new locations? Using drive through services when going inside might be quicker or easier. Driving to places less than a mile away"some times much less. Paying fees for the privilege of being able to swipe a card when making purchases. Replacing rather than repairing broken or damaged possessions. So how much do or should we pay for convenience? Can you think of other areas where the cost of convenience may be out of proportion to the cost to achieve it? Tweet. Share.