



# CAREERS AFTER COMBAT

## *Employment and Education Challenges for Iraq and Afghanistan Veterans*

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### TABLE OF CONTENTS

I	Executive Summary
2	Employment Challenges
8	The New GI Bill
II	Conclusion
II	Recommended Reading and Online Sources
12	Appendix
14	Endnotes

### EXECUTIVE SUMMARY

Each year, over 300,000 troops complete their military service.<sup>1</sup> Between the often-difficult transition to civilian life and the struggling American economy, these new veterans are facing an uncertain economic future:

- Many Iraq and Afghanistan veterans leave the active-duty military only to find that their skills are not understood by civilian employers. Among Iraq and Afghanistan-era veterans of the active-duty military, the unemployment rate was over 8 percent in 2007, which may be as much as 2 percent higher than their civilian peers.<sup>2</sup>
- National Guardsmen and Reservists, who typically serve in the military part-time, are seeing their civilian lives disrupted by multiple combat tours.<sup>3</sup> Many reservists returning from combat are not being promptly reemployed, or are not receiving the pay, pensions, health care coverage, and other benefits that they are entitled to. More than 40 percent of reservists lose income when they mobilize.
- Reserve component small-business owners are especially challenged by deployments. About 22 percent of self-employed reservists said that their recent activation had been a “serious” or “very serious” problem for their business.

The experience of previous generations of veterans suggests that today’s veterans may continue to struggle economically for years to come. Vietnam veterans earned significantly less than their civilian peers for decades after the war’s end.

The passage of the landmark “Post-9/11” GI Bill will make college affordable for an entire generation of Iraq and Afghanistan veterans. But for the hundreds of thousands of veterans seeking employment or struggling to reintegrate into their civilian jobs, more must be done.

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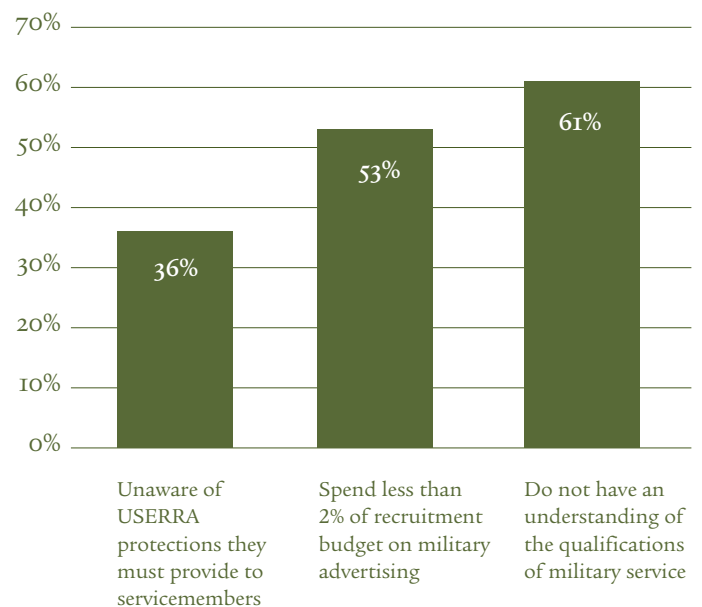
Today's veterans are a unique population. New veterans are young,<sup>4</sup> overwhelmingly male,<sup>5</sup> and their race and ethnicity demographics are slightly different from the general population.<sup>6</sup> Almost all Iraq and Afghanistan veterans have a high-school diploma<sup>7</sup> and come primarily from America's working and middle-class families.<sup>8</sup> So, direct comparisons between Iraq and Afghanistan veterans and the rest of the American population should be made carefully. IAVA has attempted, wherever possible, to compare Iraq and Afghanistan veterans with their civilian peers – that is to say, civilians with similar demographic characteristics.

## EMPLOYMENT CHALLENGES

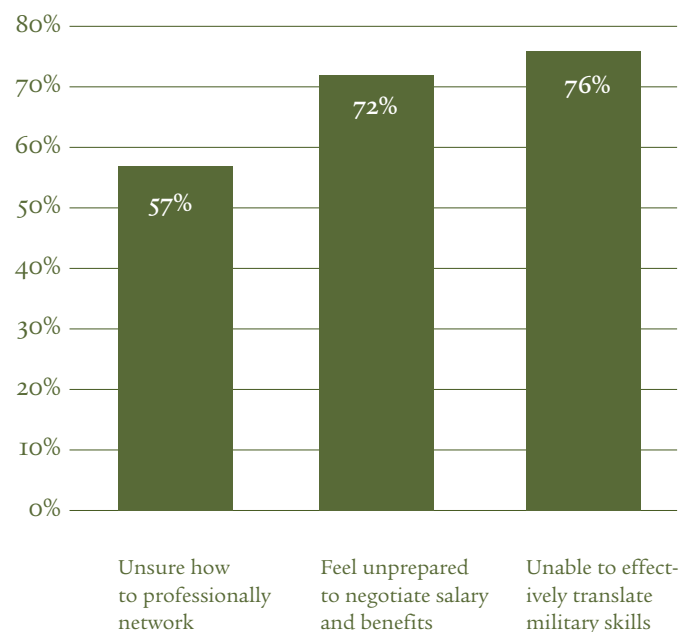
In the military, troops develop a range of skills – including adaptability, teamwork, and mission-focus – that every employer should value. Yet, many troops still face serious challenges finding employment in the civilian workforce. “This happened during the Vietnam war. When soldiers come home it’s hard for us to re-establish ourselves,” says former U.S. soldier Mustapha Rahim, who was unemployed for over a year after coming home from serving in Iraq.<sup>9</sup>

One obstacle returning veterans face in their employment search is simply *explaining* their military experience to a civilian employer. According to a 2007 survey by Military.com, 61 percent of employers do not believe they have “a complete understanding of the qualifications ex-service-members offer,” and more than three-quarters of veterans entering the civilian workforce reported “an inability to effectively translate their military skills to civilian terms.”<sup>10</sup> Veterans also feel they lack critical career advancement skills, such as networking and salary negotiation.<sup>11</sup>

### Employers Surveyed



### Veterans Surveyed



Source: Military.com

In addition, many veterans face a stigma associated with psychological injuries and mental health treatment. Almost one in three troops who test positive for a mental health problem worry about the effect it will have on their career,<sup>12</sup> and even veterans not receiving mental health treatment fear that stereotyping of returning veterans may limit their employment opportunities.

According to Joe Davis, national spokesman for the Veterans of Foreign Wars:

“The issue of mental health has turned into a double-edged sword for returning veterans. More publicity has generated more public awareness and federal funding for those who return home different from when they left. However, more publicity — especially stories that perpetuate the ‘wacko vet’ myth — has also made some employers more cautious to hire a veteran.”<sup>13</sup>

According to the National Alliance on Mental Illness, “One in three individuals with severe mental illness has been turned down for a job for which he or she was qualified because of a psychiatric label.”<sup>14</sup> As public awareness of troops’ psychological injuries has increased, so too has the threat of employment discrimination against returning veterans.

The Department of Defense (DOD) has taken steps to ensure that mental health treatment does not impede career advancement within the military. In May 2008, the Defense Department announced it would remove a well-known question on their security clearance forms, which asked if the applicant had sought mental health care in the past seven years. According to the DOD, “Surveys have shown that troops feel if they answer ‘yes’ to the question, they could jeopardize their security clearances, required for many occupations in the military.”<sup>15</sup> This effort to remove the stigma of mental health treatment is a significant step in the right direction, but employers in the civilian world are not bound by these same rules.



## IN PERSON: TOM TARANTINO

In 1997, Tom Tarantino enlisted in the U.S. Army Reserves as a Civil Affairs Specialist. After serving in Bosnia in 2000, he attended the University of California Santa Barbara and received his commission as an officer. Tom deployed again in 2005 to Iraq for a year, where he served as both a Cavalry and Mortar Platoon Leader with the 11th Armored Cavalry Regiment and was awarded the Bronze Star.

After 10 years in the military, Tom left the Army as a Captain in 2007. But despite his honorable service and leadership experience, he faced significant hurdles to finding employment in the civilian workforce. He felt shut out from corporate America, as he found it difficult to explain how his skills as a military leader could translate into the civilian workforce. He turned to the military as a resource, but found the Transition Assistance Program to be geared toward young enlisted soldiers, not career veterans.

After ten months of disappointment and frustration, Tom finally found a new position: Policy Associate at Iraq and Afghanistan Veterans of America (IAVA), where he advocates for his fellow veterans on Capitol Hill. But Tom was fortunate. For many other new veterans, the search for a job in a struggling economy continues.

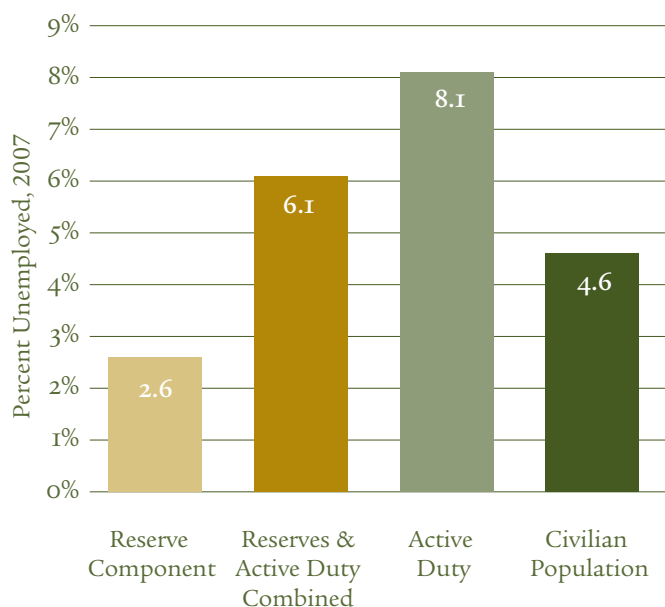


## Are Returning Veterans More Likely to be Unemployed?

As a whole, Iraq and Afghanistan veterans are not statistically more likely to be unemployed than their nonveteran peers, but veterans *leaving the active-duty* do have a higher rate of unemployment. In fact, the economy is now so tough for troops entering the civilian workforce that some veterans have opted to re-enlist in the military rather than face long-term unemployment.<sup>16</sup>

In 2007, before the current recession began, the official unemployment rate of veterans who have served after September 2001 was 6.1 percent, a rate that is “in general... not statistically different from those of nonveterans of the same age and gender.”<sup>17</sup> This is not the whole story, however. The wars in Iraq and Afghanistan have drawn heavily on our National Guard and Reserve forces. These “citizen soldiers” have civilian jobs, and their military service is a part-time occupation. Predictably, these troops have much lower unemployment rates than veterans leaving the active-duty military.

Unemployment Among Post-9/11 Veterans



Source: US Department of Labor

National Guardsmen and Reservists’ 2.6 percent rate of unemployment lowers the overall rate of joblessness for new veterans. For Iraq and Afghanistan-era veterans *from the active-duty force*, unemployment is significantly higher: 8.1 percent.<sup>18</sup>

Unemployment is only one piece of the puzzle. Veterans recently separated from military service earn lower wages and have lower incomes than their nonmilitary peers. The wage gap is especially significant for those with college degrees; these recently separated servicemembers earn on average almost \$10,000 less per year than their nonveteran counterparts.<sup>19</sup> A 2008 study published by the National Bureau of Economic Research showed that Caucasian veterans of the Vietnam War experienced “substantial” earnings losses compared to their nonveteran peers, “losses equivalent to roughly two years of lost experience.”<sup>20</sup> The Vietnam veteran income gap did not completely disappear until these veterans reached their fifties.

**FOR IRAQ AND AFGHANISTAN-ERA VETERANS FROM THE ACTIVE-DUTY FORCE, UNEMPLOYMENT IS SIGNIFICANTLY HIGHER: 8.1 PERCENT.**

Women, who make up 11 percent of Iraq and Afghanistan veterans,<sup>21</sup> have dramatically different post-military employment experiences than men. On average, female veterans work longer hours than women who have not served in the military, and they earn more than their nonveteran peers.<sup>22</sup> But female veterans earn almost \$10,000 less a year than male veterans,<sup>23</sup> and they often struggle to find jobs that pay what their military career did.<sup>24</sup>

## Employment Discrimination against National Guardsmen and Reservists

National Guardsmen and Reservists face a unique set of employment issues. Military manpower shortages have required National Guardsmen and Reservists to serve multiple, extended combat tours in Iraq and Afghanistan, making it difficult to transition back into civilian jobs. Repeated deployments, often with little notice, present significant challenges to business owners, especially small businesses, and can lead to strained relationships between troops and their employers.

Although these servicemembers’ jobs are legally protected under the Uniformed Services Employment and Reemployment Rights Act (USERRA),<sup>25</sup> many troops still experience employment discrimination because of their

military service. According to the Department of Defense, “Over 10 percent of guardsmen and reservists report having problems when they return to work.”<sup>26</sup> When asked, 60 percent of Army reservists who did not return to their pre-deployment employer and instead collected unemployment compensation described the reasons for their separation as involuntary.<sup>27</sup> Overall, among National Guardsmen and Reservists who have served since September 11, 2001:

- “Nearly 11,000 were denied prompt reemployment.”<sup>28</sup>
- “More than 22,000 lost seniority and thus pay and other benefits.”<sup>29</sup>
- “Nearly 20,000 saw their pensions cut.”<sup>30</sup>
- “Nearly 11,000 didn’t get their health insurance back.”<sup>31</sup>

Of the tens of thousands of reserve component troops who have suffered this discrimination, approximately three-quarters of them did not seek assistance.<sup>32</sup> One reason is a lack of familiarity with USERRA protections and obligations. 28 percent of reservists report not receiving information on USERRA/reemployment rights during activation or deactivation,<sup>33</sup> and more than a third of employers surveyed by Military.com were unaware that USERRA regulations required them to give a returning veteran the same or an equivalent job.<sup>34</sup>

The difficulties of filing a USERRA complaint, a process that can be confusing and frustrating, may also be discouraging many troops from reporting violations. Troops who return from a deployment to find they have lost their jobs are forced to prove that their termination was due to their military service. This burden of proof is especially difficult to achieve given the lack of support veterans receive from USERRA claims investigators. In particular, the Department of Labor (DOL) has been criticized for “non-responsive investigators.”<sup>35</sup> According to one declassified DOD memo, “Many... field investigators simply accept whatever the employer tells them in a response and close their files.”<sup>36</sup> Among those troops who file a USERRA complaint with the DOL, 44 percent were dissatisfied with the handling of their case.<sup>37</sup> The Department of Labor is now requiring each case to be reviewed by a higher-level supervisor before notifying the servicemember of their decision, but the effect of this change has yet to be seen.<sup>38</sup>

Once a veteran files a claim, it can take “months, if not years” to have their claim investigated.<sup>39</sup> On average, troops are forced to wait 619 days, or nearly two years, to have their complaints fully addressed.<sup>40</sup> In October 2008, new legislation was passed that promises to shorten the time it takes to hear back from USERRA agencies regarding claims.<sup>41</sup> However, the law simply mandates shorter response times and did not make any substantive changes to the complaint process. Any progress on wait times will depend on effective implementation.

Compounding other problems with USERRA is a lack of effective oversight. Four separate federal agencies—the Departments of Defense, Labor, and Justice, and the Office of Special Counsel—assist veterans with USERRA complaints, but no one agency has “total visibility” of all the claims.<sup>42</sup> According to the GAO, this limits Congressional oversight of USERRA complaints.<sup>43</sup>

USERRA compliance is also not uniform across the board. Some federal and state employees do not enjoy the same level of protection under USERRA as employees in the private sector. And National Guardsmen and Reservists serving in domestic disaster response situations are not eligible for USERRA protections at all. Furthermore, some veterans are limited in which court to pursue their claims and what type of damages they can be awarded.

**MORE THAN A THIRD OF EMPLOYERS SURVEYED BY MILITARY.COM WERE UNAWARE THAT USERRA REGULATIONS REQUIRED THEM TO GIVE A RETURNING VETERAN THE SAME OR AN EQUIVALENT JOB.**

Despite these obstacles, USERRA complaints have risen significantly since September 11, 2001.<sup>44</sup> In FY2006, the most recent year for which data is available, there were 1,357 formal complaints.<sup>45</sup> But the formal complaint numbers included in the Department of Labor’s annual report to Congress do not include informal complaints filed with Employer Support of the Guard and Reserve,<sup>46</sup>

the DOD agency that acts as an initial mediator between employers and their reserve component employees. These informal complaints amounted to over 10,000 complaints during fiscal years 2004 and 2005.<sup>47</sup>

In addition to employment discrimination, Guardsmen and Reservists face a host of other unique issues. According to a 2003 GAO report, 41 percent of Guardsmen and Reservists lose income when they are mobilized.<sup>48</sup> But the consequences of deployment are perhaps most severe for the 55,000 self-employed reservists,<sup>49</sup> 55 percent of whom lose income when they mobilize, with an average income loss of \$6,500.<sup>50</sup> In 2003, 22 percent of self-employed reservists said that their recent activation had been a “serious” or “very serious” problem for their business.<sup>51</sup> As deployments have increased in length and frequency, the issues for self-employed reservists have likely worsened.

Mobilizations have also put a strain on businesses, and especially small businesses, that employ reservists.<sup>52</sup> Employers often struggle to maintain their workforce and keep their businesses afloat while their reservist employees are called up for multiple tours, often with little notice and without a clearly-defined length of absence. For some businesses, the cost to train their replacements can be steep. According to Dave Miller, vice president of a national trucking firm with approximately 50 employees deployed, the company is spending up to \$100,000 to train each replacement.<sup>53</sup>

## The Federal Response to Veterans' Unemployment

To help veterans secure civilian employment after their military service, the Departments of Defense, Veterans Affairs, and Labor, and the Small Business Administration offer a patchwork of programs. There is also special assistance available for disabled veterans. *For a complete list of programs for unemployed veterans, see the Appendix.*

### Transition Assistance Program (TAP)

Recently separated servicemembers can take advantage of the Transition Assistance Program (TAP), which provides employment and training information and a variety of counseling programs.<sup>54</sup> The Departments of Defense, Veterans Affairs, Transportation, and Labor partner to conduct the three-day workshops, where servicemembers learn interviewing skills, tips for job searches, and how to prepare civilian resumes and cover letters. The program has

shown some effectiveness; servicemembers who participate in TAP find their first post-military job three weeks faster, according to the Department of Labor.<sup>55</sup>

**41 PERCENT OF GUARDSMEN AND RESERVISTS LOSE INCOME WHEN THEY ARE MOBILIZED.**

But utilization of TAP is low. The Marine Corps is the only branch of service that requires its members to attend TAP briefings. The DOD has established a goal of 85 percent participation across the services,<sup>56</sup> yet only 60-65 percent of all separating active-duty servicemembers attend the TAP employment seminars.<sup>57</sup> In the National Guard and Reserves, the usage rates are even lower: only 30 percent of all separating Reservists or National Guardsmen attend some portion of TAP.<sup>58</sup> In addition, all aspects of TAP are not always available, and the time constraints of troops' demobilization process can also make attending a TAP session difficult, if it is available at all.<sup>59</sup>

To encourage greater participation, the DOD launched TurboTap.org in 2007. The Defense Department website allows active-duty and reserve servicemembers access to transition resources on their own time, including information on military and VA benefits and employment assistance.

### Special Employment Programs for Disabled Veterans

Currently, the unemployment rate for disabled veterans from the Iraq and Afghanistan-era is not statistically different than nondisabled veterans from the same service period.<sup>60</sup> However, disabled veterans from earlier generations are almost twice as likely to be unemployed as their nondisabled peers.<sup>61</sup> Whether today's disabled veterans will, over time, face the same employment issues as previous generations remains to be seen. Disabled servicemembers facing unemployment can take advantage of several programs offered by the Departments of Defense, Labor and Veterans Affairs.

The Department of Defense offers a specialized version of its Transition Assistance Program tailored to the unique needs of disabled veterans, called the Disabled Transition Assistance Program or DTAP. The goal of DTAP is to inform disabled servicemembers about the VA's Vocational Rehabilitation and Employment Program (VR&E), and assist eligible veterans in applying for the benefit.

In addition, the Department of Labor (DOL), in conjunction with seven major military medical facilities nationwide, began a new initiative in 2004 known as REALifelines. The program provides individualized job training, counseling services, and reemployment help to severely injured troops. Another DOL initiative, America's Heroes at Work, is intended to encourage the employment of returning servicemembers living with Traumatic Brain Injury (TBI) and Post-Traumatic Stress Disorder (PTSD), by educating employers and offering tools to help them accommodate these veterans.

The VA's specific employment program for veterans with service-connected disabilities—the Vocational Rehabilitation and Employment (VR&E) program<sup>62</sup>—offers individual rehabilitation programs for disabled veterans, with an emphasis on employment counseling and services, including assistance finding a job. For those severely disabled veterans who are unable to return to work, the program gives them the tools to live as independently as possible. Results of the program have been mixed, however. Participants who complete the rehabilitation earn, on average, six times what they did before the program.<sup>63</sup> But only a small percentage of veterans who enroll in Voc-Rehab successfully complete the program.<sup>64</sup> And according to a 2004 VA Voc-Rehab Task Force, the type and timeliness of its employment services are “out of sync” with the 21<sup>st</sup> century labor market and attitudes towards persons with disabilities.<sup>65</sup>

Moreover, the Voc-Rehab program may also not be ready to serve the incoming flood of injured Iraq and Afghanistan veterans. “The demands and expectations being placed on the VR&E Service are exceeding the organization's current capabilities to effectively deliver an array of comprehensive services,” the VA Voc-Rehab Task Force found.<sup>66</sup>

## The VETS Program

Low-income, homeless, or disabled veterans can also turn to the Department of Labor's Veterans' Employment and Training Service (VETS).<sup>67</sup> The VETS program provides grants to state and local agencies to provide services, such as training, licensing and certification, one-on-one employment counseling, and support services. Other grants fund representatives to work with employers and human resources personnel to increase employment opportunities for veterans.<sup>68</sup> But some VETS programs may not be correctly measuring or reporting their effectiveness, according to the Government Accountability Office.<sup>69</sup> And in some states, VETS programs are either understaffed or splitting their time between serving veterans and nonveterans.<sup>70</sup>

Certain veterans, primarily combat veterans and those with combat-related disabilities, are entitled to preference over nonveterans when seeking a job with the federal government or when applying for a job with a federal contractor.

*For more information on veterans' preference, see the Department of Labor's VETS program website: [www.dol.gov/vets/](http://www.dol.gov/vets/).*

## Aid for Veteran Small Business Owners

There are 3 million veteran-owned businesses in the United States. According to a 2007 report by the Senate Small Business and Entrepreneurship Committee, about 15 percent of veterans were self-employed in 2004, compared with 10 percent of the total workforce.<sup>71</sup> For reservist and veteran business owners looking for technical or financial assistance, support is available through the Small Business Administration (SBA)<sup>72</sup> and from the Department of Veterans Affairs.<sup>73</sup>

Annually, the SBA assists more than 100,000 veterans, reservists, active servicemembers and spouses through its entrepreneurial counseling and training services.<sup>74</sup> The agency also offers low-interest capital through the new Patriot Express Pilot Loan program.<sup>75</sup> In its first 10 months, the Patriot Express program “produced 1,300 guaranteed loans amounting to more than \$135 million with an average loan of nearly \$104,000.”<sup>76</sup> The SBA Office of Veterans Business Development also operates five veteran-specific business outreach centers and provides federal contracting assistance to veterans, although it has relatively limited resources to do so.<sup>77</sup>

In addition, the SBA has teamed up with the VA and the International Franchise Association to create the Veterans Transition Franchise Initiative, which offers 30 percent off franchising fees for veterans on more than 350 businesses, including Dunkin Donuts, Inc., ExxonMobil Corporation, and Gold’s Gym International.<sup>78</sup> To date, VetFran has helped more than 1,100 veterans become business owners.<sup>79</sup>

For the 7 percent of small business owners who are service-disabled veterans, Congress has passed special protections to help them obtain federal contracts, and has set a 3 percent minimum for all federal agencies to contract with service-disabled veteran owned businesses.<sup>80</sup> But federal agencies, including the DOD, are failing to meet this threshold. In FY2007, only one percent of federal contracts were awarded to businesses owned by service-disabled veterans.<sup>81</sup>

Veterans can also turn to the VA’s Center for Veterans Enterprise (CVE) for assistance with starting or expanding their businesses. But the CVE primarily focuses on supplying information and referrals to other federal, state, and local resources, rather than providing direct entrepreneurial assistance to veterans.<sup>82</sup> The CVE was created along with The Veterans Corporation (TVC) in 1999. TVC is a federally-chartered, nonprofit corporation that operates four Veteran Business Resource Centers nationwide, providing education and training for veterans aiming to start or grow their business. Since its authorization however, the GAO, Congress, and Veteran Service Organizations have raised significant concerns over the organization’s management and financial decisions. In December 2008, an investigation by the Senate Committee on Small Business and Entrepreneurship concluded that TVC “failed to achieve its statutory mission” by grossly mismanaging federal funds on excessive executive

compensation and other wasteful expenditures, rather than on the development of its Centers.<sup>83</sup>

**IN FY2007, ONLY ONE PERCENT OF FEDERAL CONTRACTS WERE AWARDED TO BUSINESSES OWNED BY SERVICE-DISABLED VETERANS.**

## THE NEW GI BILL

In 1944, President Franklin Delano Roosevelt signed the original GI Bill, ensuring that millions of combat veterans coming home from war would be able to afford an education. Called the “Servicemen’s Readjustment Act,” the World War II GI Bill covered tuition, fees, and books, and gave veterans a living stipend while they were in school. President Roosevelt described the program simply:

“[The GI Bill] gives emphatic notice to the men and women in our armed forces that the American people do not intend to let them down.”<sup>84</sup>

The GI Bill helped reinvent America after a half-decade of war. Eight million veterans used their GI Bill education benefits, including about 2.2 million veterans who attended a college or university.<sup>85</sup> It is estimated that almost half a million of these veterans would not have been able to go to college without the GI Bill.<sup>86</sup>

Until the summer of 2008, veterans of the wars in Iraq and Afghanistan faced a very different future than the one FDR made possible for the Greatest Generation. The Montgomery GI Bill (MGIB), in place since 1984,<sup>87</sup> covered only a fraction of the cost of college, even at a public school. The education benefits were even lower for National Guardsmen and Reservists, including those who had served multiple tours in Iraq and Afghanistan. And because the benefit was linked only to inflation, not the skyrocketing cost of college, it lost value every year.

This inadequate benefit limited veterans’ opportunities for higher education. Under the Montgomery GI Bill, 90 percent of veterans went to two-year colleges, compared to only 38 percent of students in general.<sup>88</sup> Unsurprisingly, 41.2 percent of Montgomery GI Bill users said they would



have enrolled in a different program if the benefit had been higher.<sup>89</sup> And 41 percent of low-income GI Bill users who dropped out of their education program said their reason for leaving school was either job responsibilities or a shortage of money.<sup>90</sup>

For two years, IAVA led the fight for better education benefits for veterans of Iraq and Afghanistan. In the summer of 2008, Congress passed the new “Post-9/11” GI Bill which provides a far more robust education benefit for veterans, and will dramatically improve the economic futures of those who have served in Iraq and Afghanistan.

The GI Bill will do more than just reward our troops, however. Every dollar spent on educational benefits under the World War II GI Bill added seven dollars to the national economy in terms of productivity, consumer spending and tax revenue.<sup>91</sup> Even under the meager Montgomery GI Bill, the government received \$2.14 for every dollar invested for a two-year degree and \$2.54 for a four-year degree.<sup>92</sup> The federal government and the national economy can expect to continue to reap the benefits of this investment in our nation’s warriors under the new GI Bill.

**41 PERCENT OF LOW-INCOME GI BILL USERS WHO DROPPED OUT OF THEIR EDUCATION PROGRAM SAID THEIR REASON FOR LEAVING SCHOOL WAS EITHER JOB RESPONSIBILITIES OR A SHORTAGE OF MONEY.**

### The “Post-9/11” GI Bill: Benefit Details

The new “Post-9/11” GI Bill offers a generous benefit. For troops who have served our country since September 11, 2001, the government will pay for up to 36 months of a veteran’s tuition, up to the cost of the most expensive public school in the state. The veteran can use that money at any accredited college or university, including graduate school programs. Universities that are more expensive than the state tuition cap may participate in the “Yellow Ribbon GI Bill Program,” through which the federal government will match dollar-for-dollar the financial support the

university provides to veterans, on top of his or her GI Bill, up to the full cost of tuition. Veterans also receive a book stipend and a housing stipend based on the cost of living in the area of the school. The living stipend ranges from \$667/month in Salina, KS to \$2,512/month in San Francisco, CA.

Veterans who have served less than three years on active-duty since September 11, 2001 qualify for a percentage of the new GI Bill according to the following scale:

Post-9/11 Service	Percentage of Post-9/11 Benefits (of Tuition, Books, & Living Stipend)
36 Cumulative Months	100%
30 Cumulative Months	90%
24 Cumulative Months	80%
18 Cumulative Months	70%
12 Cumulative Months	60%
6 Cumulative Months	50%
90 Cumulative Days	40%

In addition to these dramatic increases in education benefits, the “Post-9/11” GI Bill gives troops the opportunity to transfer their new GI Bill to their spouse or children. A servicemember who has served at least 6 years on active-duty or in the reserves and agrees to reenlist for four more years will qualify to transfer their benefits.

While the “Post-9/11” GI Bill is a great step forward for veterans’ education, there remain some unresolved technical issues, including limitations for veterans pursuing nontraditional forms of education, such as certificate programs, vocational training, and distance learning. IAVA will continue to promote improvements to and expansions of the new GI Bill.

*Any veteran considering returning to school should visit IAVA’s GI Bill website, [www.GIBill2008.org](http://www.GIBill2008.org), for more information on the new benefit and eligibility.*

## The Fight for Education Benefits

Iraq and Afghanistan Veterans of America played a lead role in shepherding the new “Post-9/11” GI Bill to victory. Working closely with the Veterans of Foreign Wars and Senators Jim Webb (D-VA), Chuck Hagel (R-NE), John Warner (R-VA) and Frank Lautenberg (D-NJ), IAVA helped build a united front among veterans’ organizations and a bipartisan consensus in Congress to make the new GI Bill a reality.

IAVA’s powerful media presence made the GI Bill a national issue. In the six months before the GI Bill was signed into law, IAVA representatives advocated for the new GI Bill in 200 separate media appearances. Notable highlights include NBC’s “The Today Show,” “The CBS Evening News,” “NBC Nightly News,” CNN’s “Lou Dobbs Tonight,” MSNBC’s “Countdown with Keith Olbermann,” and NPR’s “Morning Edition”; as well as *The New York Times*, the *Wall Street Journal*, the *San Francisco Chronicle*, and *Newsweek*. IAVA’s sister organization, IAVA Action, also ran two successful paid media print campaigns in key states across the country and in Washington, DC, reaching 3.4 million readers.

In addition, IAVA’s Communications and Online departments worked locally to thank Congressional cosponsors and solidify support for a new GI Bill. Dozens of local press releases and tens of thousands of emails were sent to IAVA supporters thanking the Senators and Representatives who signed on as cosponsors to the new GI Bill. To create a hub for online activism, IAVA also developed the innovative campaign website [GIBill2008.org](http://GIBill2008.org). At its peak, the website educated 10,000 visitors per day.

IAVA was also at the forefront of GI Bill research. IAVA produced a compelling issue report, “A New GI Bill: Rewarding Our Troops, Rebuilding Our Military.” Read by thousands of journalists, Congressional staffers, and members of the public, the report provided a thorough and convincing explanation of the need for and value of a new GI Bill. IAVA also provided the first reliable analysis of the recruiting boost a new GI Bill would provide, disputing the Bush Administration’s misleading arguments regarding the GI Bill as a threat to military manpower. IAVA was also able to accurately project how this new benefit would affect veterans in each state.

The most influential aspect of IAVA’s GI Bill campaign was an extensive lobbying effort on Capitol Hill. IAVA’s legislative advocates participated in hundreds of meetings with Congressional staffers and members to promote the GI Bill and answer questions regarding the legislation’s many complicated facets. IAVA also testified before Congress six times on the topic. Among GI Bill policy experts, IAVA’s Chief Legislative Counsel Patrick Campbell is widely considered one of the nation’s foremost experts on the new legislation. IAVA also brought dozens of IAVA member veterans from around the country to Washington to lobby their representatives on behalf of the new GI Bill. Our 2006 and 2007 “Storm the Hill” legislative advocacy weeks resulted in over 120 meetings between Iraq and Afghanistan veterans and their representatives in Washington.

In total, IAVA’s effort resulted in the passage of a bill that will dedicate over \$60 billion to the education of our newest generation of veterans. Like the World War II GI Bill, this historic new law will allow the men and women of our Armed Forces to continue to lead, and prepare them to become America’s newest Greatest Generation.

## CONCLUSION

Transitioning home from war is never easy. President Roosevelt knew the value of comprehensive reintegration tools when he signed the original GI Bill in 1944, ensuring that millions of World War II veterans would be able to afford an education, purchase homes or businesses, or have a financial safety net as they transitioned back into the civilian workforce. As of June 2008, this generation of combat veterans can now take advantage of the new “Post-9/11” GI Bill, which promises to make today’s college tuition affordable to every Iraq and Afghanistan veteran. But for the hundreds of thousands of new veterans leaving the active-duty military and looking for work, or the tens of thousands of reservists facing employment discrimination at their civilian jobs, we must do more to renew our social contract with our veterans. With a solid investment in Iraq and Afghanistan veterans, our nation can grow our economy, and build a new generation of American leaders.

*For IAVA’s recommendations on employment and education, see our Legislative Agenda, available at [www.iava.org/dc](http://www.iava.org/dc).*

## RECOMMENDED READING AND ONLINE SOURCES

To learn more about the housing issues that new veterans are facing, please see the January 2009 IAVA Issue Report, “Coming Home: The Housing Crisis and Homelessness Threaten New Veterans.” And to learn more about troops’ and veterans’ psychological injuries, please see the January 2009 IAVA Issue Report, “Invisible Wounds: Psychological and Neurological Injuries Confront a New Generation of Veterans.” All IAVA reports are available at [www.iava.org/reports](http://www.iava.org/reports).

You can also learn more about veterans’ employment issues from the following sources:

- Department of Labor, “Employment Situation of Veterans: 2007,” April 10, 2008. <http://www.bls.gov/news.release/pdf/vet.pdf>.
- Abt. Associates, Inc. “Employment Histories Report, Final Compilation Report,” March 24, 2008: [http://www1.va.gov/vetdata/docs/Employment\\_History\\_080324.pdf](http://www1.va.gov/vetdata/docs/Employment_History_080324.pdf).
- United States Senate Health, Education, Labor and Pensions Committee, “Kennedy Holds Hearing on Veterans’ Employment Issues,” November 8, 2007: [http://help.senate.gov/Maj\\_press/2007\\_11\\_08\\_b.pdf](http://help.senate.gov/Maj_press/2007_11_08_b.pdf).
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## APPENDIX

### FEDERAL EMPLOYMENT PROGRAMS FOR VETERANS

The Departments of Defense (DOD), Veterans Affairs (VA), Labor (DOL) and the Small Business Administration (SBA) offer a number of employment, entrepreneurial, and training programs for veterans. The following chart lists the major programs administered by the four Departments.

Program Name (Agency)	Program Description	Veterans Served
Vocational Rehabilitation and Employment Service (VA)	The Voc-Rehab program offers individual rehabilitation programs for disabled veterans, with an emphasis on employment counseling and services, including assistance finding a job. For those severely disabled veterans who are unable to return to work, the program gives them the tools to live as independently as possible.	Almost 53,000 veterans participated in FY2006. <sup>93</sup>
Veterans' Employment and Training Service (DOL)	The Veterans' Employment and Training Service encompasses a number of smaller programs. The Jobs for Veterans State Grants Program awards grants to State Workforce Agencies to support Disabled Veterans' Outreach Program (DVOP) Specialists and Local Veterans' Employment Representatives (LVER). DVOP Specialists provide services, such as training, licensing and certification, one-on-one employment counseling, or support services, primarily to low-income, homeless, or disabled veterans. LVERs work with employers and human resources personnel to increase employment opportunities for veterans. Another program, the Veterans Workforce Investment Program (VWIP), provides grants to serve the most vulnerable veterans, including recently separated servicemembers.	For FY2008, approximately \$162 million was requested for state grants, supporting 2,100 DVOP and LVER positions, and serving over 700,000 veterans nationwide. <sup>94</sup> For FY2008, DOL requested \$7 million in funding for VWIP grants to serve approximately 4,400 veterans. <sup>95</sup>
Transition Assistance Program/ Disabled Transition Assistance Program (DOD)	TAP provides employment and training information and a variety of counseling programs for servicemembers and their families. DTAP is a specially tailored version of the program to meet the unique needs of disabled veterans. The DOD also launched a web-based version of its TAP program in 2007. TurboTap.org allows active-duty troops and reservists to access transition resources online, including information on military and VA benefits and employment assistance.	Of separating active duty servicemembers, 60-65 percent attend TAP seminars. For separating Reservists and National Guardsmen, 30 percent attend some portion of TAP briefings.

## APPENDIX (PAGE 2)

### FEDERAL EMPLOYMENT PROGRAMS FOR VETERANS

Program Name (Agency)	Program Description	Veterans Served
REALifelines (DOL)	The DOL, in conjunction with Walter Reed Army Medical Center and the National Naval Medical Center, began a new initiative in 2004 known as REALifelines to aid injured Iraq and Afghanistan veterans. The program provides individualized job training, counseling services, and reemployment help. These services will also be accessible through the DOL's nationwide network of One Stop Career Centers. Job training and employment services are also available to spouses of injured troops, as well as to family members who have temporarily left their jobs to help their loved ones through recovery.	As of March 2007, the REALifelines program has provided employment assistance to more than 2,700 severely injured servicemembers, and over 150 servicemembers have been employed through the program. <sup>96</sup>
America's Heroes at Work (DOL)	America's Heroes at Work is intended to encourage the employment of returning servicemembers living with Traumatic Brain Injury (TBI) and Post Traumatic Stress Disorder (PTSD) by educating employers and offering tools to help them accommodate these veterans.	Since this is a new program, no data on the scope of veterans served is currently available.
Operation War Fighter (DOD)	The OWF program allows active-duty wounded servicemembers, many of whom are awaiting their Physical Evaluation Board, to be placed in temporary assignments with federal agencies.	As of March 2007, more than 140 servicemembers have participated, with another 70 in the assignment process. <sup>97</sup>
Patriot Express Pilot Loan Program (SBA)	The SBA offers low-interest capital to veteran-entrepreneurs through this pilot program.	In its first 10 months, the program produced 1,300 guaranteed loans totaling more than \$135 million, with an average loan of \$100,000.
Veterans Transition Franchise Initiative (VA and SBA)	The VA and SBA have teamed up with the International Franchise Association to create this new initiative, which offers 30 percent off franchising fees for veterans on more than 350 businesses.	VetFran has helped more than 1,100 veterans become business owners.

## ENDNOTES

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