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Online Education Among Student Veterans

A comparison of demographics and enrollment patterns among graduates and undergrads

Overview

In June 2025, a bipartisan group of lawmakers in the U.S. House of Representatives introduced H.R. 3753: The Expanding Access for Online Veteran Students Act. This bill would allow student veterans using the Post-9/11 GI Bill (PGIB) and taking classes exclusively online to receive the same monthly housing allowance (MHA) as their peers who take hybrid or fully in-person courses.

To help inform ongoing policy discussions about this proposed legislation, this report covers the demographics and enrollment patterns of student veterans, along with comparisons of graduate student veterans and their undergraduate counterparts, as a supplement to The Pew Charitable Trusts' issue brief "Virtual Classrooms, Real-World Disparities: How Online-Only Student Veterans Fare Under the Post-9/11 GI Bill." All statistics in the tables below are the result of Pew's analysis of data drawn from the Veterans Engaging in Transition Studies (VETS) Survey of 3,180 veterans conducted for Pew from November 2020 to January 2021 by Penn State's Clearinghouse for Military Family Readiness.

Of the total survey sample, 69% of respondents said they became student veterans by enrolling in postsecondary education or a training program between their separation from active-duty military service during mid-to-late 2016 and 2020, when the survey was conducted.

The following notes apply to all tables in this supplement:

- Enrollment-related statistics are based on Pew's analysis of data on student veterans between the 2016 fall term and the start of the 2020 spring term—just before the start of the COVID-19 pandemic—to capture their enrollment choices under normal circumstances. (By March 2020, the pandemic had forced almost all students to shift to fully online learning.)

- The term "mixed modes" refers to student veterans who took courses in two or more learning modes.

- Student veterans were categorized as graduate students if they had enrolled in a postsecondary program conferring a degree higher than a bachelor's degree, such as a master's, law, medical, or doctoral degree.

- Student veterans were categorized as undergraduate students if they had enrolled in a postsecondary program conferring a degree, certificate, or other nondegree credential at the bachelor's level or below.

Table 1

Student Veteran Enrollment by Program Level, 2016-20

Level	Percentage
Undergraduate only	76%
Graduate only	12%
Both undergraduate and graduate	12%
Total	100%

Table 2

Student Veteran Enrollment by Program Level and Learning Mode, 2016-20

Level	Fully online	Mixed modes	Fully in person	Total
All	25%	48%	27%	100%
Undergraduate	22%	50%	28%	100%
Graduate	40%	27%	34%	101%

Note: Percentages total more than 100% in some cases due to rounding.

Table 3

Student Veteran Use of Post-9/11 GI Bill (PGIB) by Program Level, 2016-20

Level	Used PGIB for self	No use of PGIB for self	Total
All	82%	18%	100%
Undergraduate	82%	18%	100%
Graduate	78%	22%	100%

Table 4

Student Veteran Use of Post-9/11 GI Bill (PGIB) by Program Level and Learning Mode, 2016-20

Level	PGIB use for self	Fully online	Mixed modes	Fully in person	Total
All	Yes	21%	51%	28%	100%
	No	46%	30%	24%	100%
Undergraduate	Yes	18%	54%	28%	100%
	No	43%	33%	25%	101%
Graduate	Yes	33%	31%	36%	100%
	No	*	*	*	*

* The sample size was too small to derive high-confidence estimates.

Note: Percentages total more than 100% in some cases due to rounding.

Table 5

Student Veteran Enrollment by Gender and Program Level, 2016-20

Level	Female	Male	Total
All	18%	82%	100%
Undergraduate	17%	83%	100%
Graduate	23%	77%	100%

Table 6

Student Veteran Enrollment by Gender, Program Level, and Learning Mode, 2016-20

Level	Gender	Fully online	In person or mixed modes	Total
All	Female	33%	67%	100%
	Male	23%	77%	100%
Undergraduate	Female	28%	72%	100%
	Male	21%	79%	100%
Graduate	Female	*	*	*
	Male	34%	66%	100%

* The sample size was too small to derive high-confidence estimates.

Table 7

Student Veteran Enrollment by Age and Program Level, 2016-20

Level	Under 30	30 and older	Total
All	63%	37%	100%
Undergraduate	67%	32%	99%
Graduate	40%	60%	100%

Note: Percentages total less than 100% in some cases due to rounding.

Table 8

Student Veteran Enrollment by Age, Program Level, and Learning Mode, 2016-20

Level	Age	Fully online	In person or mixed modes	Total
All	Under 30	18%	82%	100%
	30 and older	38%	62%	100%
Undergraduate	Under 30	16%	84%	100%
	30 and older	37%	63%	100%
Graduate	Under 30	26%	74%	100%
	30 and older	48%	52%	100%

Table 9

Student Veteran Enrollment by Family Status (Dependents or No Dependents) and Program Level, 2016-20

Level	With dependents	Without dependents	Changed Status	Total
All	55%	24%	22%	101%
Undergraduate	55%	25%	21%	101%
Graduate	64%	17%	18%	99%

Notes: Percentages total less than or more than 100% in some cases due to rounding. The U.S. Department of Veterans Affairs defines a dependent as a spouse, child, or parent who is in the care of the veteran. For a complete list of applicable criteria, see https://www.va.gov/manage-dependents.

Table 10

Student Veteran Enrollment by Family Status (Dependents or No Dependents), Program Level, and Learning Mode, 2016-20

Level	Learning mode	With dependents	Without dependents	Changed Status
All	Fully online	33%	11%	19%
	In person or mixed modes	67%	89%	81%
	Total	**100%**	**100%**	**100%**
Undergraduate	Fully online	29%	9%	16%
	In person or mixed modes	71%	91%	84%
	Total	**100%**	**100%**	**100%**
Graduate	Fully online	45%	*	*
	In person or mixed modes	55%	*	*
	Total	**100%**	*	*

* The sample size was too small to derive high-confidence estimates.

Note: The Department of Veterans Affairs defines a dependent as a spouse, child, or parent who is in the care of the veteran. For a complete list of applicable criteria, see https://www.va.gov/manage-dependents.

Table 11

Student Veteran Enrollment by Family Responsibilities and Program Level, 2016-20

Level	Married with children	Married without children	Unmarried with children	Unmarried without children	Changed status	Total
All	34%	15%	6%	24%	22%	**101%**
Undergraduate	34%	14%	6%	25%	21%	**100%**
Graduate	42%	17%	5%	17%	18%	**99%**

Note: Percentages total less than or more than 100% in some cases due to rounding.

Table 12

Student Veteran Enrollment by Family Responsibilities, Program Level, and Learning Mode, 2016-20

Level	Learning mode	Married with children	Married without children	Unmarried with children	Unmarried without children	Changed Status
All	Fully online	35%	26%	34%	11%	19%
	In person or mixed modes	65%	74%	66%	89%	81%
	Total	**100%**	**100%**	**100%**	**100%**	**100%**
Undergraduate	Fully online	30%	26%	*	9%	16%
	In person or mixed modes	70%	74%	*	91%	84%
	Total	**100%**	**100%**		**100%**	**100%**
Graduate	Fully online	51%	*	*	*	*
	In person or mixed modes	49%	*	*	*	*
	Total	**100%**	*****	*****	*****	*****

* The sample size was too small to derive high-confidence estimates.

Table 13

Student Veteran Enrollment by Race/Ethnicity and Program Level, 2016-20

Level	Black non-Hispanic	Hispanic	White non-Hispanic	Other race/ ethnicity	Total
All	8%	15%	67%	10%	**100%**
Undergraduate	7%	17%	67%	9%	**100%**
Graduate	11%	10%	71%	9%	**101%**

Notes: Percentages total more than 100% in some cases due to rounding. This table includes the three largest racial/ethnic groups within the post-9/11 veteran population (Black non-Hispanic, Hispanic, and White non-Hispanic) along with all other racial/ethnic groups combined into a single category, labeled "other race/ethnicity."

Table 14

Student Veteran Enrollment by Race/Ethnicity, Program Level, and Learning Mode, 2016-20

Level	Learning mode	Black non-Hispanic	Hispanic	White non-Hispanic	Other race/ethnicity
All	Fully online	37%	20%	26%	18%
	In person or mixed modes	63%	80%	74%	82%
	Total	**100%**	**100%**	**100%**	**100%**
Undergraduate	Fully online	32%	16%	24%	17%
	In person or mixed modes	68%	84%	76%	83%
	Total	**100%**	**100%**	**100%**	**100%**
Graduate	Fully online	*	*	35%	*
	In person or mixed modes	*	*	65%	*
	Total	*	*	**100%**	*

* The sample size was too small to derive high-confidence estimates.

Note: This table includes the three largest racial/ethnic groups within the post-9/11 veteran population (Black non-Hispanic, Hispanic, and White non-Hispanic) along with all other racial/ethnic groups combined into a single category labeled "other race/ethnicity."

Table 15

Student Veteran Enrollment by Employment Status and Program Level, 2016-20

Level	Ever employed while enrolled	Never employed while enrolled	Total
All	71%	29%	**100%**
Undergraduate	71%	29%	**100%**
Graduate	73%	27%	**100%**

Table 16

Student Veteran Enrollment by Employment Status, Program Level, and Learning Mode, 2016-20

Level	Learning mode	Ever employed while enrolled	Never employed while enrolled
All	Fully online	27%	17%
	In person or mixed modes	73%	83%
	Total	**100%**	**100%**
Undergraduate	Fully online	24%	15%
	In person or mixed modes	76%	85%
	Total	**100%**	**100%**
Graduate	Fully online	40%	*
	In person or mixed modes	60%	*
	Total	**100%**	*

* The sample size was too small to derive high-confidence estimates.

Table 17

Student Veteran Enrollment by Metro/Nonmetro Residency Status and Program Level, 2016-20

Level	Metro	Nonmetro	Changed Status	Total
All	89%	8%	3%	**100%**
Undergraduate	88%	9%	3%	**100%**
Graduate	92%	5%	3%	**100%**

Note: We borrow from the approach used by the White House Office of Management and Budget and the Department of Agriculture to distinguish metropolitan counties from nonmetropolitan counties. We classify a county that has at least one urban area of 50,000 or more inhabitants as metro. We designate all other types of counties as nonmetro. See Economic Research Service, Department of Agriculture, Rural-Urban Continuum Codes, https://www.ers.usda.gov/data-products/rural-urban-continuum-codes, accessed July 17, 2025, and the Census Bureau, "About" subsection, "Delineating Metropolitan and Micropolitan Statistical Areas," https://www.census.gov/programs-surveys/metro-micro/about.html#:~:text=Delineating%20Metropolitan%20and%20Micropolitan%20Statistical%20Areas&text=Each%20metropolitan%20statistical%20area%20must,but%20less%20than%2050%2C000%20population, accessed July 27, 2025.

Table 18

Student Veteran Enrollment by Metro/Nonmetro Residency Status, Program Level, and Learning Mode, 2016-20

Level	Learning mode	Metro	Nonmetro	Changed Status
All	Fully online	24%	37%	*
	In person or mixed modes	76%	63%	*
	Total	**100%**	**100%**	*
Undergraduate	Fully online	21%	32%	*
	In person or mixed modes	79%	68%	*
	Total	**100%**	**100%**	*
Graduate	Fully online	38%	*	*
	In person or mixed modes	62%	*	*
	Total	**100%**	*	*

* The sample size was too small to derive high-confidence estimates.

Notes: We borrow from the approach used by the White House Office of Management and Budget and the Department of Agriculture to distinguish metropolitan counties from nonmetropolitan counties. We classify a county that has at least one urban area of 50,000 or more inhabitants as metro. We designate all other types of counties as nonmetro. See Economic Research Service, Department of Agriculture, Rural-Urban Continuum Codes, https://www.ers.usda.gov/data-products/rural-urban-continuum-codes, accessed July 17, 2025, and the Census Bureau, "About" subsection, "Delineating Metropolitan and Micropolitan Statistical Areas," https://www.census.gov/programs-surveys/metro-micro/about.html#:~:text=Delineating%20Metropolitan%20and%20Micropolitan%20Statistical%20Areas&text=Each%20metropolitan%20statistical%20area%20must,but%20less%20than%2050%2C000%20population, accessed July 27, 2025.

Table 19

Student Veteran Enrollment by Housing Status and Program Level, 2016-20

Level	Renter	Mortgage borrower	No rent or mortgage	Homeless	Changed status	Total
All	44%	35%	9%	0%	13%	**101%**
Undergraduate	46%	33%	9%	0%	11%	**99%**
Graduate	40%	48%	6%	0%	5%	**99%**

Note: Percentages total less than or more than 100% in some cases due to rounding.

Table 20

Student Veteran Enrollment by Housing Status, Program Level, and Learning Mode, 2016-20

Level	Learning mode	Renter	Mortgage borrower	No rent or mortgage	Changed status
All	Fully online	19%	38%	17%	18%
	In person or mixed modes	81%	62%	83%	82%
	Total	**100%**	**100%**	**100%**	**100%**
Undergraduate	Fully online	17%	36%	14%	17%
	In person or mixed modes	83%	64%	86%	83%
	Total	**100%**	**100%**	**100%**	**100%**
Graduate	Fully online	25%	51%	*	*
	In person or mixed modes	75%	49%	*	*
	Total	**100%**	**100%**	*	*

* The sample size was too small to derive high-confidence estimates.

Table 21

Student Veteran Enrollment by VA Disability Rating and Program Level, 2016-20

Level	No disability rating	0% disability rating	10-60% disability rating	70-100% disability rating	Total
All	37%	3%	29%	31%	**100%**
Undergraduate	37%	3%	29%	31%	**100%**
Graduate	41%	2%	28%	29%	**100%**

Notes: The Department of Veterans Affairs (VA) assigns a disability rating to veterans in 10 percentage point increments that is used to determine their eligibility for monthly disability compensation payments and other support services. For additional details, see the VA's "About Disability Ratings" webpage, https://www.va.gov/disability/about-disability-ratings. If a veteran

has multiple service-connected disabilities, then a Combined Ratings Table is used. See the VA's "Compensation: Benefit Rates" webpage, https://www.benefits.va.gov/compensation/rates-index.asp. Veterans are grouped based on whether their disability rating is 70% or higher, a widely accepted threshold indicating a serious injury or illness. This threshold also aligns with eligibility criteria for several VA programs, including the Program of Comprehensive Assistance for Family Caregivers. See https://www.caregiver.va.gov/support/support_benefits.asp. The "no disability rating" category includes veterans who had not yet been assigned a disability rating or who had not applied for a VA disability rating.

Table 22

Student Veteran Enrollment by VA Disability Rating, Program Level, and Learning Mode, 2016-20

Level	Learning mode	No disability rating	0% disability rating	10-60% disability rating	70-100% disability rating
All	Fully online	26%	*	20%	30%
	In person or mixed modes	74%	*	80%	70%
	Total	**100%**	*****	**100%**	**100%**
Undergraduate	Fully online	24%	*	17%	26%
	In person or mixed modes	76%	*	83%	74%
	Total	**100%**	*****	**100%**	**100%**
Graduate	Fully online	*	*	*	*
	In person or mixed modes	*	*	*	*
	Total	*****	*****	*****	*****

* The sample size was too small to derive high-confidence estimates.

Notes: The Department of Veterans Affairs (VA) assigns a disability rating to veterans in 10 percentage point increments that is used to determine their eligibility for monthly disability compensation payments and other support services. For additional details, see the VA's "About Disability Ratings" webpage, https://www.va.gov/disability/about-disability-ratings. If a veteran has multiple service-connected disabilities, then a Combined Ratings Table is used. See the VA's "Compensation: Benefit Rates" webpage, https://www.benefits.va.gov/compensation/rates-index.asp. Veterans are grouped based on whether their disability rating is 70% or higher, a widely accepted threshold indicating a serious injury or illness. This threshold also aligns with eligibility criteria for several VA programs, including the Program of Comprehensive Assistance for Family Caregivers. See https://www.caregiver.va.gov/support/support_benefits.asp. The "no disability rating" category includes veterans who had not yet been assigned a disability rating or who had not applied for a VA disability rating.

Table 23

Student Veteran Enrollment by Postsecondary Institution Sector and Program Level, 2016-20

Level	Public 4-year	Private nonprofit 4-year	Private for-profit 4-year	Public 2-year	Other sectors	Multiple	Total
All	25%	14%	11%	14%	5%	29%	**98%**
Undergraduate	25%	10%	11%	18%	7%	29%	**100%**
Graduate	30%	39%	18%	2%	3%	7%	**99%**

Notes: The "other sectors" category includes types of schools that were less frequently attended by undergraduate veterans: private nonprofit two-year, private for-profit two-year, public less-than-two-year, private for-profit less-than-two-year, Department of Defense-funded institutions, and other private and public institutions that offer shorter training and certification programs. The "multiple" category shows the percentage of undergraduate veterans who attended schools from two or more sectors.

Table 24

Student Veteran Enrollment by Postsecondary Institution Sector, Program Level, and Learning Mode, 2016-20

Level	Learning mode	Public 4-year	Private nonprofit 4-year	Private for-profit 4-year	Public 2-year	Other sectors	Multiple	Total
All	Fully online	18%	20%	34%	5%	4%	20%	**101%**
	In person or mixed modes	28%	13%	4%	17%	6%	32%	**100%**
Undergraduate	Fully online	17%	17%	35%	8%	5%	19%	**101%**
	In person or mixed modes	27%	8%	4%	22%	7%	32%	**100%**
Graduate	Fully online	25%	27%	37%	1%	3%	8%	**101%**
	In person or mixed modes	33%	48%	6%	2%	4%	7%	**100%**

Notes: The "other sectors" category includes types of schools that were less frequently attended by undergraduate veterans: private nonprofit two-year, private for-profit two-year, public less-than-two-year, private for-profit less-than-two-year, Department of Defense-funded institutions, and other private and public institutions that offer shorter training and certification programs. The "multiple" category shows the percentage of undergraduate veterans who attended schools from two or more sectors.

Table 25

Student Veteran Learning Modes Within Postsecondary Institution Sectors by Program Level, 2016-20

Level	Learning mode	Public 4-year	Private nonprofit 4-year	Private for-profit 4-year	Public 2-year	Other sectors	Multiple
All	Fully online	17%	34%	74%	9%	17%	17%
	In person or mixed modes	83%	66%	26%	91%	83%	83%
	Total	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**
Undergraduate	Fully online	15%	37%	72%	9%	16%	14%
	In person or mixed modes	85%	63%	28%	91%	84%	86%
	Total	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**
Graduate	Fully online	*	27%	*	*	*	*
	In person or mixed modes	*	73%	*	*	*	*
	Total	*****	**100%**	*****	*****	*****	*****

* The sample size was too small to derive high-confidence estimates.

Notes: The "other sectors" category includes types of schools that were less frequently attended by undergraduate veterans: private nonprofit two-year; private for-profit two-year; public less-than-two-year; private for-profit less-than-two-year; Department of Defense-funded institutions; and other private and public institutions that offer shorter training and certification programs. The "multiple" category shows the percentage of undergraduate veterans who attended schools from two or more sectors.

Table 26

Student Veteran Enrollment by Postsecondary Degree/Credential Completion Rate, Program Level, and Learning Mode, 2016-20

Level	Learning mode	Completed at least 1 degree/ credential	Still enrolled as of late 2020	Paused or dropped out	Total
All	Fully online	56%	27%	17%	100%
	In person or mixed modes	64%	19%	16%	99%
Undergraduate	Fully online	50%	31%	19%	100%
	In person or mixed modes	60%	21%	19%	100%
Graduate	Fully online	56%	24%	19%	99%
	In person or mixed modes	78%	13%	8%	99%

Notes: Percentages total less than or more than 100% in some cases due to rounding. This table shows completion percentages among undergraduate veterans who pursued a postsecondary degree/credential between their separation from active-duty military service between mid-to-late 2016 and the dates of the survey (November 2020 to January 2021). Student veterans were categorized as "paused/dropped out" if they met the following conditions: (1) Enrolled for any length of time after separation from active-duty military service in 2016, but (2) had not earned a postsecondary credential as of the date of the survey and (3) were no longer enrolled as of the date of the survey.

Table 27

Student Veteran Median Student Loan Debt by Program Level and Learning Mode, Academic Year 2015-16

Level	Learning mode	Median student loan debt
All	Fully online	*
	In person or mixed modes	*
	All students, all modes	*
Undergraduate	Fully online	$8,764
	In person or mixed modes	$7,691
	All students, all modes	$8,000
Graduate	Fully online	$15,000
	In person or mixed modes	$18,171
	All students, all modes	$19,812

* The 2015-16 National Postsecondary Student Aid Study (NPSAS:16) provides data for undergraduates and graduates separately. It does not provide statistics for graduate and undergraduate students combined. See https://nces.ed.gov/use-work/resource-library/report/users-manualdata-file-documentation/2015-16-national-postsecondary-student-aid-study-npsas16-data-file-documentation.

Notes: Results shown were obtained using the Department of Education's PowerStats interface, available at https://nces.ed.gov/datalab. These statistics are from the most recent year for which pre-pandemic student loan data about student veterans was available from the Department of Education (the 2015-16 academic year). More recent data from 2020 is available from the Department of Education but was skewed by the impact of the pandemic on enrollment patterns. Pew was unable to use the Penn State VETS Survey to generate reliable estimates of student loan debt (in terms of program level and enrollment mode) because of sample size limitations.

Source: U.S. Department of Education, National Postsecondary Student Aid Study, 2016

For more information, please visit: pew.org/en/projects/student-loans