



PERSONNEL AND  
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The Honorable J. Dennis Hastert  
Speaker of the House  
Washington, DC 20515

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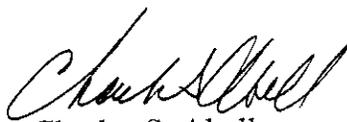
Dear Mr. Speaker:

I am pleased to provide the "Montgomery GI Bill (MGIB) Biennial Report to Congress." This report addresses the current status of the program, enrollment participation, utilization of MGIB benefits, demographic characteristics of participants, adequacy of the benefit, and the need for continuation of the program.

The Montgomery GI Bill continues to be a popular tool in recruiting young persons seeking an education and in easing the transition of departing Service members to civilian life, thus helping them prepare for the future. The program also enhances the population of motivated, experienced, and educated citizens.

I trust that the enclosed report will prove useful in your consideration of Defense personnel programs. Similar letters have been sent to the President of the Senate, the Chairmen and Ranking Members of the House and Senate Committees on Armed Services, the Chairmen and Ranking Members of the House and Senate Committees on Veterans' Affairs, and the Chairmen and Ranking Members of the Defense subcommittees of the Senate and House Committees on Appropriations.

Sincerely,

  
Charles S. Abell

Enclosure:  
As stated

**BIENNIAL REPORT TO CONGRESS**  
**ON THE**  
**MONTGOMERY GI BILL**  
**EDUCATIONAL BENEFITS PROGRAM**



**OFFICE OF THE UNDER SECRETARY OF DEFENSE**  
**(PERSONNEL AND READINESS)**

**February 2003**

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# THE MONTGOMERY GI BILL EDUCATIONAL BENEFITS PROGRAM

## INTRODUCTION

This report is submitted in compliance with Section 3036, Title 38, United States Code. It discusses the status, adequacy, and effectiveness of the Montgomery GI Bill Educational Benefits Program.

The program known today as the Montgomery GI Bill (MGIB) came into being as the Veterans' Education Assistance Act of 1984. Named after Congressman G.V. (Sonny) Montgomery of Mississippi, the MGIB provided a new education program for first time entrants into active military service beginning July 1, 1985. The MGIB was designed to help Servicemembers achieve their educational goals and promote the success of the All-Volunteer Force.

The MGIB is codified in Chapter 30 of Title 38, United States Code. It provides an educational benefit program for veterans and current active-duty Servicemembers. Section 3036 requires the Secretary of Defense to report to Congress every two years on the following items:

- The extent to which benefit levels provided are adequate to induce individuals to enter and remain in the Armed Forces.
- The extent to which benefit levels provide an adequate level of financial assistance to help meet the cost of pursuing a program of education.
- The necessity to continue to offer the opportunity for educational assistance as an incentive to encourage high-quality individuals to enter active-duty service.
- Recommendations for administrative and legislative changes to the Montgomery GI Bill program.

The material in this report pertains to the active-duty Montgomery GI Bill program only. Reporting requirements for the Montgomery GI Bill-Selected Reserve program are set forth in Section 16137, Chapter 1606, Title 10.

## BACKGROUND

The original "GI Bill of Rights," created during the end of World War II, gave returning Servicemembers a comprehensive package of benefits to compensate for opportunities lost while in the military, and to ease their transition back into civilian life. Today's MGIB traces its lineage directly to this milestone program, with one important change. While all earlier GI Bill programs were designed to ease the transition to civilian life from a conscripted military force, since 1973, we have defended this nation with volunteers. Thus, as specified in Section 3001(4), of Title 38 United States Code, the MGIB has as one of its purposes, "*to promote and assist the All-Volunteer Force program and the Total Force Concept of the Armed Forces by establishing a new program of educational assistance based upon service on active-duty or a combination of service on active-duty and in the Selected Reserve (including the National Guard) to aid in the recruitment and retention of highly qualified personnel for both the active and reserve components of the Armed Forces.*" Thus, the MGIB is not only designed to aid in recruiting, but also recognizes the vital role of the Reserve Components in our defense and extends educational benefits to these "Citizen-Servicemembers."

Recruiting and retaining sufficient numbers of high-quality men and women to serve in today's military continues to be a challenge. Over 25 years ago, the United States launched the All-Volunteer Force. In Fiscal Year 2001, approximately 340,000 young people signed up for active or reserve military service. The All-Volunteer Force has, overall, been a tremendous success. In FY 2002, the Services have recruited approximately 200,000 new recruits for the active components and another 140,000 for the Reserve or National Guard.

As specified in Section 3001, the other purposes of the Montgomery GI Bill are to:

- Promote and assist the All-Volunteer Force program and the Total Force concept of the Armed Forces by establishing a new program of educational assistance based upon service on active-duty or a combination of service on active-duty and in the Selected Reserve (including National Guard).
- Give special emphasis to providing educational assistance benefits to aid in retention of personnel in the Armed Forces.
- Provide for vocational readjustment and restore lost educational opportunities to qualifying Service men and women who served on active-duty after June 30, 1985.

- Provide a new program to assist in the readjustment of members of the Armed Forces to civilian life after a period of honorable military service.
- Extend the benefits of higher education to qualified men and women who might not otherwise be able to afford such an education.
- Enhance our nation's competitiveness through the development of a more highly educated and productive work force.

Under the current provisions of the MGIB program, recruits are automatically enrolled upon entering active-duty. Servicemembers are briefed on the program during the first two weeks of active-duty and, if they decide to do so, must formally decline enrollment. For those who remain enrolled, a reduction of \$100 per month is applied to basic pay for the first full 12 months of service. Once enrolled, members cannot disenroll and the money deducted is non-refundable, except in instances of a service-connected death of the Servicemember (Section 3017 of Title 38, United States Code).

Members who declined enrollment in the MGIB, as originally enacted, could not enter the program at a later date. Subsequent legislation has authorized exceptions to this prohibition of enrollment after the initial decision not to enroll. For example:

- Public Law 104-275, "The Veterans' Benefits Improvement Act of 1996" and Public Law 106-419, "Veteran's Benefits and Health Care Improvement Act of 2000," both authorized a one-year open window allowing Servicemembers on active duty on the date of the law's enactment (October 9, 1996 and November 1, 2000) and participating in the Veterans' Educational Assistance Program (VEAP) to enroll in the MGIB program. Approximately 44 percent of eligible Servicemembers elected to take advantage of the opportunity in 1997 and approximately 18 percent in 2001.
- Section 107 of the Veterans' Benefits Improvement Act of 1996 allowed those who initially entered active duty under the Full-Time National Guard Program between July 1, 1985, and November 29, 1989, the opportunity to enroll in the MGIB program. Previously, these Servicemembers were ineligible for any active-duty educational benefits program. Only nine percent of eligible Servicemembers chose to take advantage of this opportunity. Many of the Servicemembers previously

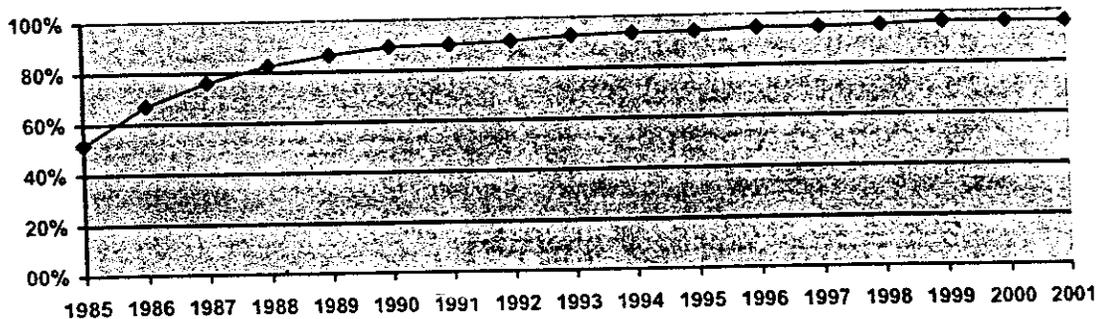
had used MGIB-Selected Reserve benefits and would have had to refund any MGIB-Selected Reserve payments they had received to the Department of Veterans' Affairs, if they chose to enroll in the MGIB-Active Duty program under this provision.

To remain eligible for post-service MGIB benefits, a member must serve a specified number of months (with exceptions for abbreviated service due to hardship, reduction-in-force, or separation for the convenience of the Government). The member also must receive an honorable discharge and have a high school diploma or equivalent (or substitute 12 semester hours of college work before applying for benefits to the Department of Veteran's Affairs). The Fiscal Year (FY) 2002 MGIB benefit for participating Servicemembers who enlisted for three years or longer is \$800 per month for up to 36 months, for a potential total benefit of \$28,800. In addition to the basic MGIB benefits, all Services, except the Air Force, offer College Funds (MGIB Kicker) that provide additional educational assistance for enlisting in certain critical or hard-to-fill occupations. The College Funds can increase the potential total MGIB benefit to \$50,000. The MGIB program value also increased due to a new program (Section 3012(f) of Title 38, United States Code) that allows the member to pay up to an additional \$600 and receive up to an extra \$5,400 benefit.

## **MGIB PROGRAM ENROLLMENTS AND USAGE**

The MGIB has proven to be extremely popular among young people enlisting in the Services. MGIB enrollment rates have been much higher than the enrollment rates of the Veterans' Educational Assistance Program (VEAP), the previous contributory educational program. As shown in Figure 1, the Montgomery GI Bill DoD-wide enrollment rates have risen from 62 percent in FY 1986, its first full year, to 96 percent; the enrollment rate has stabilized for Fiscal Years 1999, 2000, and 2001.

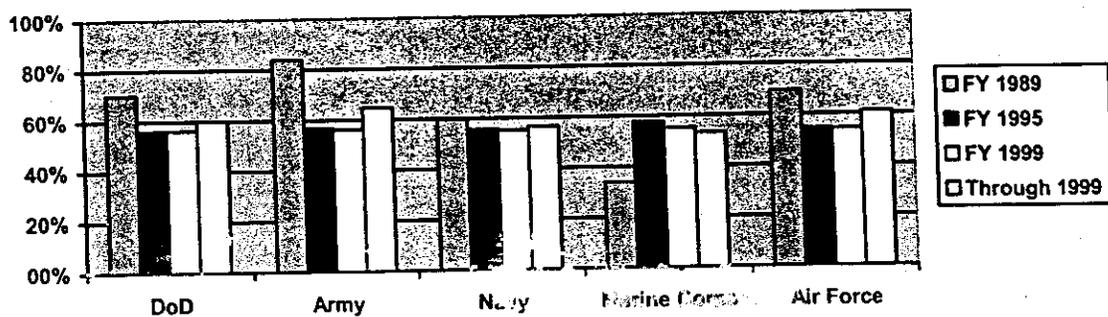
**Figure 1**  
**MGIB Enrollment DoD-Wide - FY 1985 to FY 2001**



The DoD usage rate of MGIB benefits from FY 1985 through FY 2001 (reflecting veterans who have been certified to use, or have used some portion of their MGIB benefits) by separated enlisted Servicemembers was 60 percent.

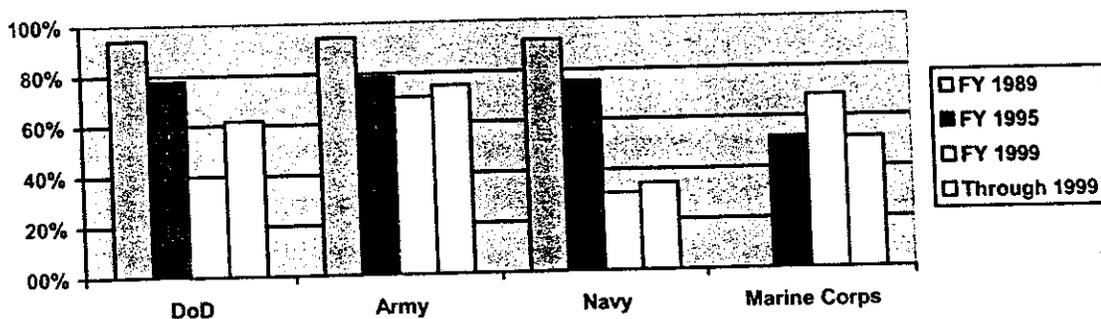
Figure 2 below shows the usage rates by Service for veterans who separated in FY 1989, FY 1995, FY 1999, and the total usage rate since the inception of the MGIB program through FY 1999. The highest rate has been by Army veterans, followed, in descending order, by the Air Force, Navy, and the Marine Corps. FY 1989 shows higher usage; this is likely because that group has now completed the full 10-year period allotted for use of their benefits, while the other groups still have time left before the benefit period runs out.

**Figure 2**  
**MGIB Usage by Service and DoD-Wide - Basic MGIB**



Three of the four services offer a “College Fund” as a recruiting incentive. Servicemembers who enlist with a “College Fund,”<sup>1</sup> (also known as a “MGIB Kicker”), are provided additional educational benefits for enlistment into critical or hard-to-fill occupations. Overall, for the period of 1985 - 2000, Servicemembers with a College Fund have used their MGIB benefits at a slightly higher rate (figure 2a) than those with only the Basic MGIB (figure 2). This usage rate varies among the Services, as the Army College Fund usage rate is higher than the Basic MGIB rate while the Navy rate is lower. The Marine Corps usage rate is about the same for those MGIB participants with, and without, a College Fund. Again, the Air Force does not offer a College Fund.

**Figure 2a**  
**MGIB Usage by Service and DoD-Wide - Basic MGIB and College Fund Combined**



Additional data on the demographic characteristics of MGIB program usage are presented in Appendix A to this report.

## ADEQUACY IN PROMOTING THE ALL-VOLUNTEER FORCE

Results of annual Harris Poll surveys of the most respected institutions consistently rank the military as the most respected American institution. It is the quality, dedication, and professionalism of the men and women in uniform that command such respect from Americans. Our success in maintaining a military second to none is a result of our continued success attracting and retaining people with the necessary talent, character, and commitment to become leaders and warriors in our nation’s Armed Forces.

<sup>1</sup> College Funds consist of the basic MGIB benefit plus an additional amount authorized by Section 3015(d), Title 38, US Code. All Services except the Air Force offer College Funds to encourage enlistments into critical or hard-to-fill occupations. The maximum College Fund benefit was \$40,000 until FY 1999 when the Army, Navy, and Marine Corps began offering \$50,000 College Funds. The Air Force does not offer a College Fund, but allows its Servicemembers to take college credits through the Community College of the Air Force.

As noted in our 2000 report, despite the high regard with which Americans view their military, we still face a challenging recruiting climate. The American military continues to produce technicians, workers, leaders, and citizens who are in demand in the private sector. Although the civilian unemployment rate has risen over the past two years, it is not expected to remain at that level. Indeed, there is every reason to believe the market will tighten back up. The anticipated demand of the job market puts an even higher value on post-secondary education than in the past. Young men and women today are presented with ample opportunities to attend college, and there is fierce competition for their talents in industry. Military service is not always at the top of the list of career options they consider.

Education benefits constitute an important incentive to enlist in the Armed Forces and the Department firmly believes the MGIB program plays an integral role in helping attract high-quality accessions. As we noted in our 2000 report, the 1999 Youth Attitude Tracking Study (YATS) showed that 33 percent of the 16-21 year-old males and 39 percent of the 16-21 year-old females chose "Pay for Education" as the single most important reason for considering enlistment in the military. We no longer conduct the YATS, but our quarterly surveys continue to show "Pay for Education" at the top of the list of reasons to consider the military.

## **QUALITY IN RECRUITING IS IMPORTANT**

Active duty recruiting has stabilized at about 200,000 new accessions each year DoD-Wide. We know that high-quality youth perform better both in training and on the job, but we also know they are more expensive to recruit. We generally report recruit quality characteristics along two dimensions -- educational achievement and aptitude. Both are important, but for different reasons.

We value recruits with a high school diploma because years of research and experience tell us that high school diploma graduates are more likely to complete their initial term of service. About 70 percent of recruits who have received a high school diploma will complete their first three years, yet only 47 percent of those who have not completed high school and 51 percent of those holding an alternative credential, such as a General Education Development (GED) high-school equivalency certificate will make it.<sup>2</sup>

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<sup>2</sup> Data obtained from the Defense Manpower Data Center for Thirty-Six Month Attrition, NPS Accessions by Education Credential and Service, for the years FY 1988-1997.

The better retention associated with those who complete high school saves money. It costs taxpayers approximately \$38,000 to replace (recruit, train, and equip) each individual who leaves service prematurely. This argues for recruitment of those who are most likely to adapt to military life and stay the course -- the high school diploma is a reliable indicator of tenacity.

All applicants take a written enlistment test, called the Armed Services Vocational Aptitude Battery (ASVAB). One component of that test is the Armed Forces Qualification Test, or AFQT, which measures math and verbal skills. Those who score above average on the AFQT are in Categories I-III A. We value these higher-aptitude recruits because their training and job performance are superior to those in the lower (below average) groupings (Categories III B - IV).

Research shows a strong correlation between AFQT scores and on-the-job performance, as measured by hands-on performance tests across a range of occupations. Even with on-the-job experience, enlistees with lower aptitude continue to lag behind those with higher aptitude. For example, Category IV recruits, with three years experience, never catch up with the level of performance at which the higher-aptitude recruits (AFQT Categories I-II) began.

### **ADEQUACY OF MGIB BENEFITS FOR EDUCATION COSTS**

As Table 1 shows, the average cost of a four-year education in a public institution has increased considerably since 1985. The inflation-adjusted average total cost (tuition, fees, room and board) for a four-year public education rose by 61 percent between School Year (SY) 1985-86, the first year of the MGIB, and the cost for SY 2001-2002. During this period, the percent of total education costs that were offset by the MGIB ranged from a low of 51 percent in SY 1990-91, to 80 percent in SY 2001-02 showing the MGIB has significant value as an education benefit.

**Table 1**  
**MGIB Offset of Annual Education Costs – Average Public Four-Year College**

<b>School Year</b>	<b>SY 85-86</b>	<b>SY 90-91</b>	<b>SY 97-98</b>	<b>SY 98-99</b>	<b>SY 99-00</b>	<b>SY 00-01</b>	<b>SY 01-02</b>
Education Costs: Average Total Costs	\$5,378	\$6,103	\$7,959	\$8,248	\$8,401	\$8,655	\$8,836
Percent of Total Education Costs Offset by MGIB	70%	51%	52%	59%	60%	68%	80%
Annual MGIB Benefit	\$3,763	\$3,143	\$4,106	\$4,883	\$5,000	\$5,850	\$7,090
Total MGIB Benefit	\$15,052	\$12,572	\$16,256	\$19,008	\$19,296	\$23,400	\$28,800

Constant FY 2001 dollars, adjusted for inflation.

Data Source: U.S. Department of Education

### **THE NEED FOR ENHANCED EDUCATIONAL ASSISTANCE**

Education benefits are a key component of the recruiting incentive package. However, when evaluating potential enhancements to the MGIB, the positive effects on recruiting must be balanced against any negative impacts on first term or career force retention. A benefit that is too generous could encourage Servicemembers to leave at the completion of their term of service to take advantage of the benefit. Additionally, the Army, Navy, and Marine Corps supplement the basic MGIB with College Funds (kickers) to attract and channel high-quality recruits into critical occupations. Any enhanced program must build on the current structure of MGIB benefits and still allow for targeted kickers for critical occupations.

### **SUMMARY**

MGIB enrollment rates are high, at 96 percent of new recruits, and reflect the interest and effectiveness of the program as a recruiting tool. Additionally, it has been an invaluable asset to thousands of veterans, providing them with funding to enhance their education and thereby increase their employability and income-earning opportunities, while assisting their transition to civilian life. The Department remains committed to using education incentives to improve recruiting and believes in the current structure of the MGIB program.

Because the MGIB provides opportunities to individuals who might not otherwise be able to afford higher education, it also helps contribute to the human resources of the nation and, more importantly, provides the intangible benefit of a better educated and more informed citizenry. The Department regards the continuation of the program as a high priority and remains committed to maintaining quality personnel.

## APPENDIX A

### DEMOGRAPHIC CHARACTERISTICS OF MONTGOMERY GI BILL PARTICIPANTS

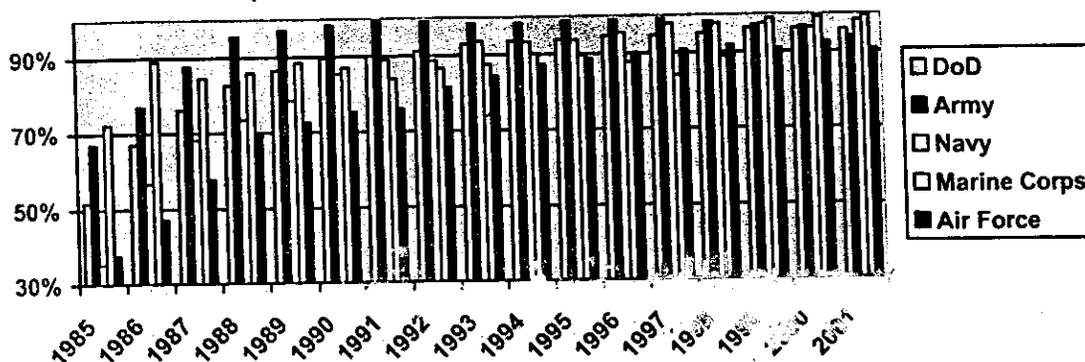
This Appendix provides summary data that present a detailed picture of the individuals who have enrolled in the Montgomery GI Bill (MGIB) and information about those who have used their MGIB benefits in achieving their educational goals.

#### MGIB ENROLLMENT

The information presented in this section describes the characteristics of individuals who have enrolled in the MGIB. The enrollment rates are shown for all eligible enlistees between July 1985, and September 2001.

As previously stated, MGIB enrollment rates have risen since the program's inception, with 96 percent of eligible enlisted recruits choosing to enroll in FY 2001. As shown in Figure A-1, enrollment in the MGIB by Service has risen for each service since its first full year, 1986, to the current DoD average of 96 percent. Interestingly, as the enrollment rates have climbed, the differences between demographic groups virtually have disappeared. Figures A-2 through A-6 show the enrollment rates by selected demographic variables.

Figure A-1  
MGIB Enrollment Rates by Service and DoD-Wide,  
FY 1985 through FY 2001



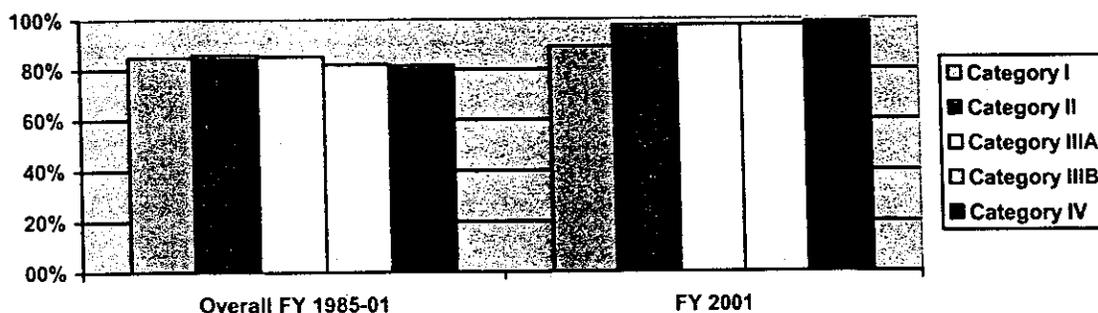
The distribution of percentile scores by all applicants for enlistment as measured by the Armed Forces Qualification Test (AFQT) category is shown in Table 2. By law, applicants scoring in AFQT Category V are ineligible to enlist, as are non-high school graduates in AFQT Category IV.

**Table 2**  
**AFQT Category Groupings**

AFQT Category	Percentile Score
I	93-99
II	65-92
IIIA	50-64
IIIB	31-49
IV	10-30
V	01-09

Figure A-2 presents MGIB enrollment rates by AFQT aptitude category. The AFQT, a composite of math and verbal sub-tests from the Armed Services Vocational Aptitude Battery (ASVAB), is the military entrance test. AFQT scores are reported in percentiles and then grouped into several categories (Table 2 above). Over the life of the program there has been little difference in enrollment rates between the AFQT group. Of note in FY 2001, 89 percent of eligible AFQT Category I recruits enrolled in the MGIB while 97 percent of eligible Category IV enlistees enrolled.

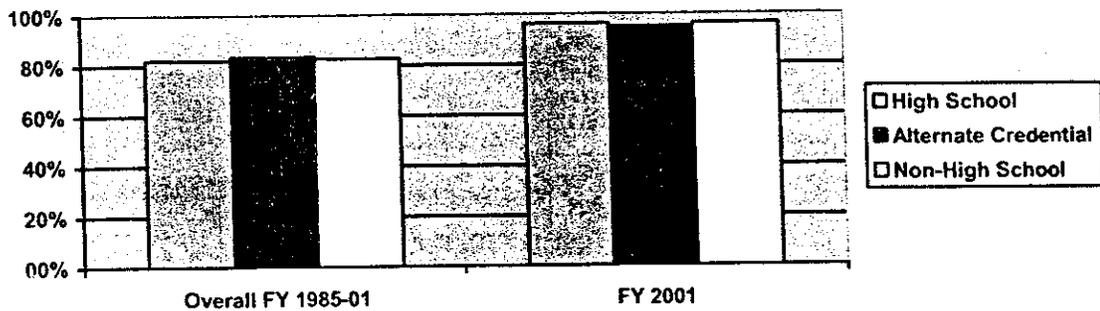
**Figure A-2**  
**MGIB Enrollment Rates by AFQT Category**



MGIB enrollment rates by Servicemembers' education level are presented in Figure A-3. When all eligible enlistees are considered, education level appears to have no impact on MGIB enrollment either over the life of the program or in Fiscal Year 2001. An interesting observation is that, although a high school

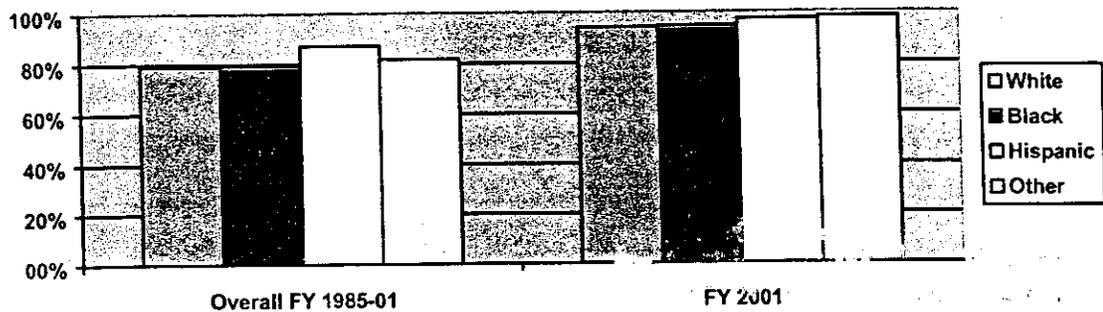
diploma (or its equivalent) is needed to begin using MGIB benefits, 96 percent of the FY 2001 non-graduates and 83 percent of all non-graduates since the program's inception have enrolled in the MGIB. Obviously, these enlistees intend to complete high school or receive equivalent certificates before applying for benefits.

**Figure A-3  
MGIB Enrollment Rates by Education Level**



MGIB enrollment rates by racial/ethnic group are shown in Figure A-4. Cumulative statistics for the years 1985 – 2001 show Hispanics enrolled at a higher level than all others. For FY 2001 enlistees, there is little difference among racial/ethnic groupings, although, all minority Servicemembers enrolled at a rate slightly higher than White Servicemembers.

**Figure A-4  
MGIB Enrollment Rates by Race/Ethnicity**



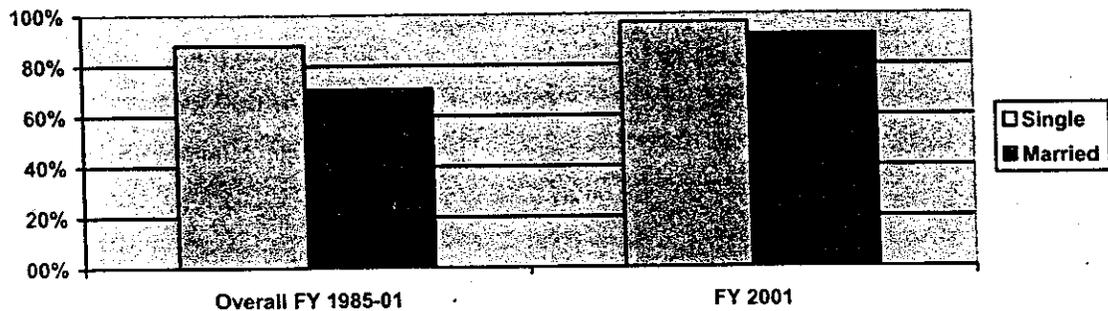
In Figure A-5, MGIB enrollment rates are presented by gender. Similar to the racial/ethnic groupings, there is only a little difference in enrollment by gender for the FY 2001 enlistees; however, cumulatively women have enrolled at a slightly higher rate than men.

**Figure A-5  
MGIB Enrollment Rates by Gender**



Figure A-6 shows that single enlistees have enrolled at a slightly higher rate in FY 2001, and at a much higher rate, than their married counterparts throughout the life of the program.

**Figure A-6  
MGIB Enrollment by Marital Status**



For Fiscal Year 2001, minorities, women, Servicemembers scoring in the lower AFQT categories, non-graduates, and singles tend to have a slightly higher MGIB enrollment rates than those from the other demographic sub-groups. The differences within the groups are not large, and the most striking aspect of these statistics is the continued high overall enrollment rate for the MGIB. These rates clearly demonstrate that the MGIB is popular with young men and women enlisting in the military.

## **MGIB BENEFIT USERS**

This section examines the usage of MGIB benefits by those who have left military service by selected demographic groups. Those who have used the benefits while on active duty comprise less than five percent of total usage and are not included in these statistics.

These usage rates should be viewed with caution for several reasons. First, persons who enroll in the MGIB program are eligible to receive educational benefits for up to 10 years from the last date of discharge. Additionally, individuals who left active duty in the first few years of the program generally were separated for reasons of hardship, disability, convenience of the Government, performance, or behavioral problems. These members may not exhibit usage behavior similar to that of the members who complete their term of enlistment. All veterans who separated after Fiscal Year 1992 have benefit eligibility remaining and most still have more than half their eligibility periods.

The MGIB usage rates were calculated as the percentage of eligible enlisted separatees who have either been certified by the Department of Veterans' Affairs to receive their benefits or used at least a portion of their benefits through the end of Fiscal Year 2001. Figures A-7 through A-11 display, by demographic group, the usage rates for veterans who separated during FY 1989, those who separated during FY 1995, and a cumulative usage rate for all separatees from the beginning of the program through FY 1999. The FY 1989 separatees were selected because they have completed the 10-year eligibility period to use their benefits and are the cohort with the highest usage rate. The FY 1995 cohort was chosen because they have had at least five years to begin using their benefits. FY 1999 was selected to show a 10-year period after the highest usage period of FY 1989. The cumulative rate includes FY 2000 separatees.

Figure A-7 shows usage rates by AFQT category. Although there is little difference in the enrollment rates among the AFQT categories, the usage rates differ dramatically between AFQT categories. This pattern has been consistent throughout the life of the program.

**Figure A-7  
MGIB Usage by AFQT Category**

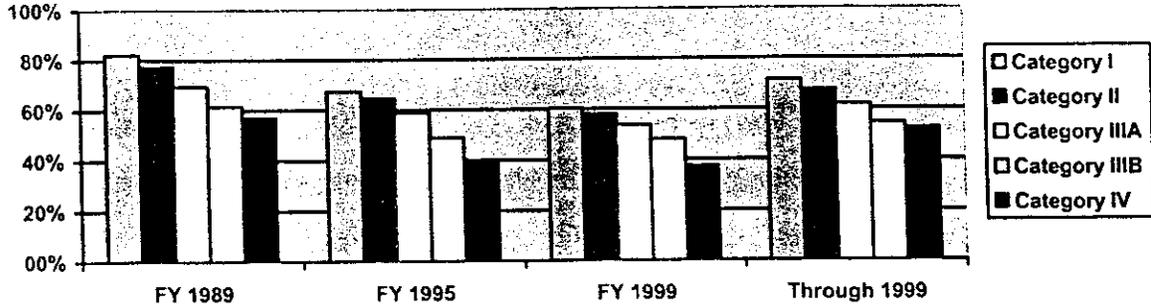
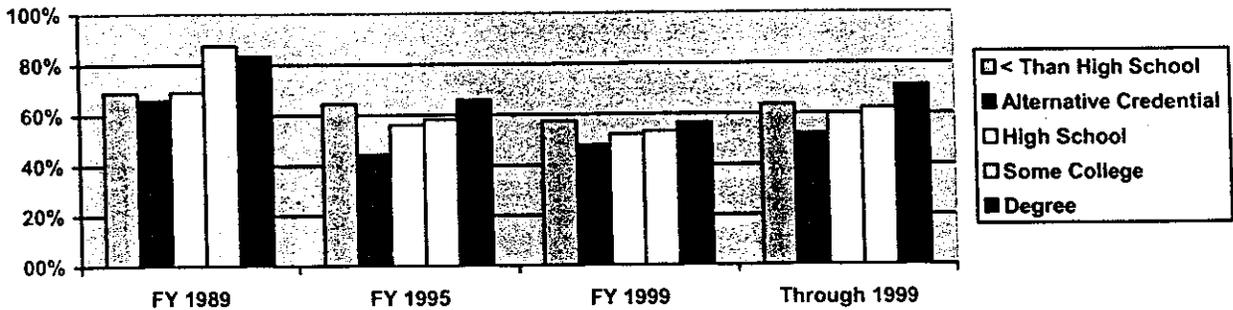


Figure A-8 shows usage rates by education level at the time of enlistment. The non-high school graduates (cumulative) shown in the figure who have used their MGIB benefits earned either a high school diploma or its equivalent prior to MGIB usage. The figure also shows that the non-high school diploma members (cumulative) have used their benefits at a higher rate than members of the other educational categories, except for members who already had degrees.

**Figure A-8  
MGIB Usage by Education Level**



As shown in Figure A-9, the usage patterns by race/ethnicity has changed across time with the "other" category using the benefit slightly higher than Whites, Blacks, or Hispanics.

**Figure A-9**  
**MGIB Usage by Race/Ethnicity**

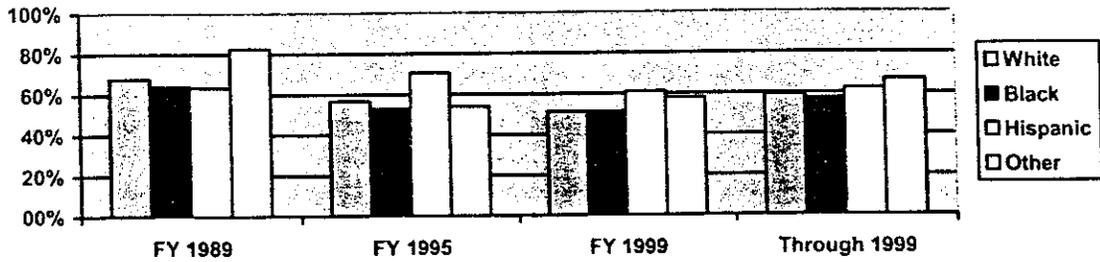
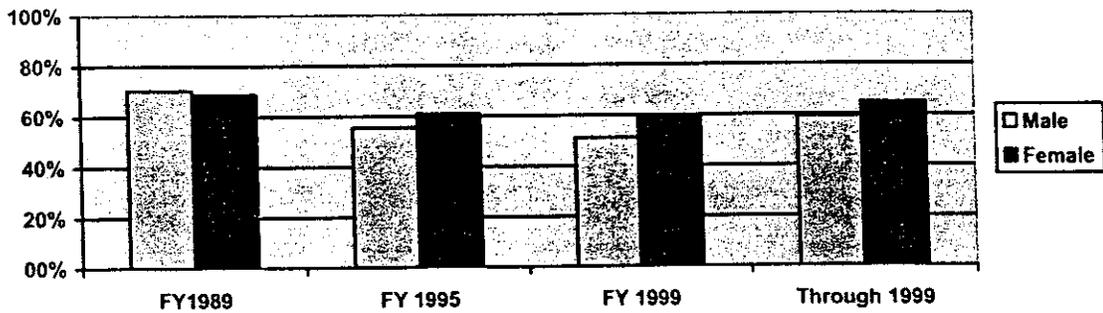


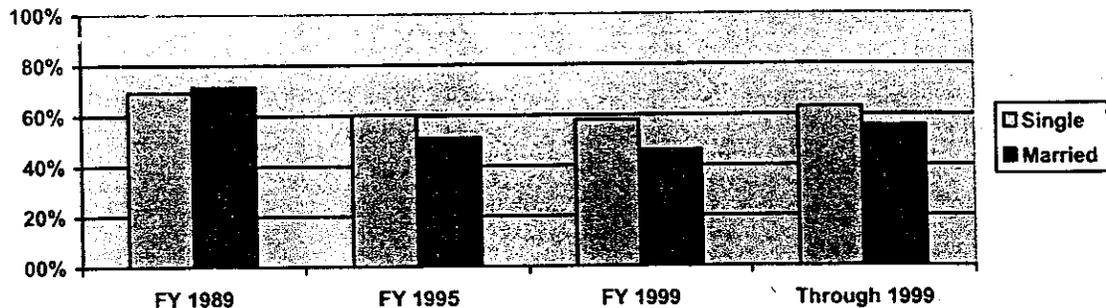
Figure A-10 shows male usage is below female usage for all periods except FY 1989.

**Figure A-10**  
**MGIB Usage by Gender**



Marital status appears to affect usage of the MGIB. As Figure A-11 shows, married veterans are using their benefits at a lower rate than their single counterparts. This may be attributable to the financial limitations of the benefit and the increased responsibility of a family.

**Figure A-11**  
**MGIB Usage by Marital Status**



Finally, figure A-12 shows the MGIB usage rate by the type of enrollment in the MGIB program. Only those Servicemembers who enrolled during the FY 1989 "Open Period" have used their benefits at a higher rate than regular enrollments.

**Figure A-12**  
**MGIB Usage by Enrollment Period**

