A Literature Review of Inhibitors and Enablers for Veterans to Complete a Higher Education

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With almost two million veterans returning from Afghanistan and Iraq, many of them may be coming to American colleges and universities as a result of the Post-9/11 GI Bill. These veterans have lucrative education benefits available to them, such as the Montgomery GI Bill, Post-9/11 GI Bill and, if they joined from Texas, the Hazlewood Exemption. This literature review provides a short history of veterans' education benefits and reviews the inhibitors and enablers for veterans to complete college. This literature review informs the discussion of policy on campuses as well as decisions that are made at the national level to serve our nation's veterans.

Keywords: Veterans; higher education; enablers and inhibitors; post-9/11 GI Bill

Nearly two million veterans will be returning from the Iraq and Afghanistan theaters of war in the near future (American Council on Education, 2008, 2009). These veterans are returning to an economy that is still recovering and an unemployment rate of 20% for Gulf War-era II veterans age 18-24 in 2012, there are not enough jobs for returning veterans without some higher education (Bureau of Labor Statistics, 2013). One of the greatest monetary benefits of serving in the United States Military is the GI Bill, which pays for post-secondary training and education. A majority of veterans do not use this education benefit and the predictors of education attainment are different for veterans than nonveterans (Moore, 2014), so a review of the literature on enablers and inhibitors is appropriate. It is important to try to understand the inhibitors that keep veterans from using education benefits for a higher education and the enablers that enable them to complete a higher education program.

This literature review seeks to identify the inhibitors and enablers that veterans may face when seeking a higher education after separating from the military. The practical significance of this review is to help improve overall recruitment of veterans to institutions of higher education as well as the most salient approaches to providing services that enable veterans to complete a higher education goal. Therefore, this conceptual literature review seeks to "gain new insights into an issue" such as how people have thought about the problem in the past, findings from past research, and possible new directions as a result of this literature review (Kennedy, 2007, p. 139). The questions that drove the review were: *What are the identified inhibitors for military veterans to complete a higher education program after serving on active duty?* and *What are the enablers that help military veterans complete a higher education program after serving on active duty?*

The goal of this literature review was to examine inhibitors that prevent and enablers that help enlisted active-duty OIF/OEF-era veterans complete a higher education program. In order to accomplish this goal in an effective and appropriate manner, the literature review is organized into the following sections: 1) definition of key terms, 2) the review process, 3) reasons for joining the military, 4) educational benefits for veterans, 5) veterans in college, 6) inhibitors for veterans in college, 7) enablers for veterans in college, and 8) conclusions and recommendations.

Definition of Key Terms

1. Enabler: The Free Dictionary (2012b) states that to enable means "a. To supply with the means,

knowledge, or opportunity; make able. b. To make feasible or possible" (para. 1). The operational definition of enabler is any material, psychological, structural, or institutional factor that helps the student veteran overcome inhibitors and facilitates the completion of a higher education program.

2. Inhibitor: According to The Free Dictionary (2012c), to inhibit means to "To hold back; restrain. To prohibit; forbid" (para. 1).The operational definition of inhibitor is any material, psychological, structural, or institutional factor that prevents or discourages the student veteran from completing a higher education program.

3. OIF/OEF veteran: An OIF/OEF veteran is a person "who served on active duty in a theater of combat operations during a period of war after the Persian Gulf War, or in combat against a hostile force during a period of hostilities after November 11, 1998" (U.S. Department of Veterans Affairs, 2011b).

4. Servicemember: The Free Dictionary (2012d) defines a serviceman as "A man who is a member of the armed forces….Also called (feminine) servicewoman a person serves in the armed services of a country" (para. 1). For the purposes of this study, servicemember will refer to a person of either gender who serves in the armed forces of the United States.

5. Separated/discharged: According to The Free Dictionary (2012a), discharge means "Dismissal or release from…service….especially from military service" (para. 5).

The Review Process

The review process began with a search for peer-reviewed articles related to the following keywords: *veterans and college, veterans and college attendance, veterans and higher education, veterans in college, GI Bill, Post-9/11 GI Bill, veteran transition to college, and student veterans.* There was a dearth of peer-reviewed articles so the search was expanded to include conference papers, proceedings, and reports for any articles related to the topic. Within the results, articles that included any type of research on serving student veterans during their transition and through completion of a higher education program were kept for analysis. Multiple steps were followed in identifying articles for review:

1. Five main databases (Education Resources Information Center, Academic Search Complete, JSTOR, Proquest Dissertations and Theses, and Google Scholar) for literature published in peer-reviewed journals between 2005 and 2014 using the keywords listed above. Since the literature was spread across many types of journals and there were not many articles, the search was

extended to include articles as far back as 1983. However, the majority of sources are within the past ten years.

2. Conference papers, proceedings, and reports were also identified using the same keywords and same databases. Again, a dearth of literature extended the range of years to the 1980s.

3. The author read the abstracts of each peer-reviewed article, conference paper, proceeding, dissertation or theses, and report identified in steps one and two. Each abstract was read to determine if it described veterans in higher education. A total of 32 pieces of literature were included in the review. Of these, one Doctoral paper, one book chapter, three research reports, three review papers, three mixed-methods research articles, four historical articles, six qualitative studies (one a dissertation), and nine quantitative articles.

4. Every article was downloaded and entered into RefWorks and printed out for reading. Each article was then read in full to determine whether to include or exclude it from the review.

5. A record of the complete citation, research design and methods, and findings and conclusions of each included article.

Research for Joining the Military

There are several reasons for joining the military, and these reasons may have an impact on whether or not the veteran chooses to attend college and is successful in doing so. Possible reasons include a sense of pride or service to our country, family history of military service, and even education incentives. In interviews with 25 student veterans, DiRamio, Ackerman, and Mitchell (2008) found that the majority of respondents cited the 9/11 attacks as their main reason for joining the military, but other reasons included economic reasons, family tradition, and education benefits. These interviews are not indicative of the population of veterans but help to understand the motivation behind joining the military.

According to Thomas (2009), "college education is one of the strongest incentives recruiters use to induce enlistment" (p. 116) into the American military. Rumann (2010) conducted six qualitative interviews with military veterans at two community colleges who had been deployed to a war zone. He found that the military gave members a sense of purpose and belonging, job training, and that people joined the military for benefits such as the GI Bill for education (Rumann & Hamrick, 2010). Rumann and Hamrick (2010) interviewed six student combat veterans at a large, public research-intensive university several times to understand individual experience of veterans who had completed some college before being deployed. They found that education benefits for veterans were important because of the great value they provided, allowing veterans to attend college and

find success. These qualitative studies lack in generalizability but help to understand the types of questions that should be asked of student veterans regarding reasons for joining the military and attending college. Veterans are an important population to study and existing literature can point to several inhibitors and enablers for veterans to complete a higher education.

Educational Benefits for Veterans

The original Servicemen's Readjustment Act of 1944 provided a wide range of benefits to returning war veterans, a large part of which was education benefits (Kiester, 1994). Since then, veterans have chosen to attend college using education benefits provided to them as a result of military service, according to Kiester (1994), who provided a historical account of the original GI Bill and its effects on veterans' education. Following the original and Korean-era GI Bill, several variations of educational benefits for veterans have been enacted. These include the Vietnam-era GI Bill, the Veterans Education Assistance Program (VEAP), the Montgomery GI Bill, and finally the Post-9/11 GI Bill.

Servicemen's Readjustment Act of 1944/Korean War GI Bill

Using historical research methods, Spaulding (2000) outlined the four major GI Bills and their historical impact on veterans in the United States. The original Servicemen's Readjustment Act of 1944 was the first program of its kind in the United States to provide several types of benefits for veterans, including housing, training, education, and unemployment benefits (Spaulding, 2000). Education benefits were paid directly to the university and living expenses were provided for the veteran student. The result was that many universities developed alternative admission criteria for veterans, who did not have the characteristics of the typical college student. The original GI Bill was extended by President Truman in 1952 for veterans who served in the Korean War (Spaulding, 2000). After the Korean-era GI Bill came the Vietnam-era GI Bill.

Vietnam-Era GI Bill

The Vietnam-era GI Bill did not keep up with costs of college, and as a result, was not as widely used as the original GI Bill (Spaulding, 2000). Spaulding (2000) suggested that this may be for three reasons: 1) Vietnam-era veterans were younger, 2) they did not receive adequate counseling upon demobilization, and 3) this GI Bill had a low monetary worth. The Veterans Education Assistance Program was an unsuccessful education program in effect for a short period of time before being replaced by the better Montgomery GI Bill.

Montgomery GI Bill

The Montgomery GI Bill (MGIB) is a veteran's education program in effect from 1985 to today that provides a tuition allowance and monthly stipend for up to 36 months for separated servicemembers who served at least three years on active duty. The program requires a servicemember to pay in $100 per month for the first year of service in return for the allowance and stipend upon separation. When the veteran separates from active duty, he or she has 10 years from the date of separation to use the benefits to attend degree and certificate programs, flight training, apprenticeship/on-the-job training and/or correspondence courses (U.S. Department of Veterans Affairs, 2007). The monthly rate for a full-time student for the MGIB in 2009 was $1321 (U.S. Department of Veterans Affairs, 2008). The Post-9/11 GI Bill is the most recent version of the benefit.

Post-9/11 GI Bill

Enacted on June 30, 2008, the Post-9/11 GI Bill is an education benefit for all veterans serving at least 90 days of active duty service after September 10, 2001 and who receive an honorable discharge (U.S. Department of Veterans Affairs, 2014). It can be used for vocational/technical training, undergraduate, or graduate degree work, and allows some servicemembers to transfer benefits to their dependents (U. S. Department of Veterans Affairs, 2014). The Post-9/11 GI Bill is extensive and pays tuition and fees, a monthly housing allowance, an annual book and supplies stipend, and a one-time rural benefit for eligible persons (U.S. Department of Veterans Affairs, 2014).

When the veteran separates from active duty, he or she has 15 years from the date of separation to use the allowance and it can be used to provide up to 36 months of education benefits (U.S. Department of Veterans Affairs, 2014). "The Post-9/11 GI Bill will pay your tuition based upon the highest in-state tuition charged by a public educational institution in the state where the school is located. The amount of support that an individual may qualify for depends on where they live and what type of degree they are pursuing" (U.S. Department of Veterans Affairs, 2014). For this review, the term "GI Bill" refers to either the MGIB or the Post-9/11 GI Bill. Texas offers a benefit called the Hazlewood Exemption for all veterans who join the military from Texas and are honorably discharged.

Hazlewood Exemption

Veterans who join from Texas and serve for 181 days of active service are eligible for a tuition exemption for up to 150 hours of instruction at public colleges and universities under the Hazlewood Exemption (College for all Texans, 2012; Moynahan, 2009). According to Moynahan (2009), the Hazlewood Exemption Act was modified in 2009 to allow veterans to use both federal GI Bill benefits concurrently with the Hazlewood Exemption, as well as to allow veterans to transfer unused hours to a child.

Veterans attending college in Texas today have a choice between the Montgomery GI Bill or Post-9/11 GI Bill, and those who joined from Texas have the added education benefit of the Hazlewood Exemption. Each of these programs acts as an enabler for veterans to attend

college and complete a higher education program. Indeed, educational benefits are one reason young people join the military (DiRamio et al., 2008; Thomas, 2009).

Veterans in College

Student veterans have a wide variety of backgrounds and attend college in large part because of veteran's education benefits such as the GI Bill (LaBarre, 1985; Stanley, 2003). LaBarre (1985) conducted a literature review of the literature of veterans as students from World War II to the early 1980s. Historically, veteran students have been mature, experienced, and are successful in college, as outlined by Olson (1973), in a historical account of the success of the GI Bill.

History

The original Servicemen's Readjustment Act of 1944 enabled record numbers of veterans to attend college after their military service, and this is expected to continue in coming years (LaBarre, 1985). Stanley (2003) offered a history of the GI Bills offered to veterans, beginning with the original Servicemen's Readjustment Act of 1944. This GI Bill resulted in approximately 7.8 million veterans using education benefits, with a minority in higher education (Stanley, 2003). In addition to helping veterans get an education, the original GI Bill prevented millions of men from flooding the job market and resulted in 49% of college admissions being veterans in 1947 ("The GI BILL's History," n.d.). Spaulding (2000) declared that the original GI Bill allowed veterans to gain admission into college even though they did not meet traditional admittance standards at the time. The fact that veterans were admitted was a result of the GI Bill as an enabler.

Olson (1973) asserted that when veterans started using the GI Bill for the first time, they surprised many with their experience, maturity, and success in college. In terms of grades, veterans performed at or above the level of their civilian counterparts in college settings, even though they often did not do as well in high school (LaBarre, 1985). Veterans tended to be career oriented and academically successful, and did not use student services often, even though they reported a lack of information regarding veteran's benefits (LaBarre, 1985). LaBarre (1985) explained that veterans earn up to 1.5 times more money than nonveterans at the same education level. Military experience often translates well into college success, LaBarre (1985) declared, as veterans received some college credit for military education and training. In addition to skills, veterans often had a sense of self-esteem that contributed to success and were aware of personal abilities and weaknesses (LaBarre, 1985). Veterans proved they could be successful in college, with a wide range of enabling factors, but they also faced inhibitors.

Angrist and Chen (2011) conducted ordinary least squares (OLS) estimates using data from the 2000 Census and noted a strong correlation between military service and college education. They found that Vietnam-era veterans exhibited similar schooling effects to earlier versions of the GI Bill, to include the original GI Bill and the Korean-era GI Bill. Chapman (1983) used data from the National Longitudinal Study of the High School Class of 1972 to determine the personal and academic characteristics of GI Bill recipients. He reported that veterans from this population were more likely to be older, white, single males and were employed while they were students. Although veterans left high school with lower grades and a lower percentile rank than nonveterans, veterans performed as well academically as nonveterans in college (Chapman, 1983). Spaulding (2000) stated that 5.1 million veterans were enabled to attend college using the Vietnam-era GI Bill with another 3 million attending training courses using the benefit. He continued, however, that the veterans struggled mightily because of rising costs in living expenses and college costs, both of which were inhibiting factors.

Contemporary Issues

ACE (2008, 2009) reported that more than 2 million veterans will be coming home from the Afghanistan and Iraq wars and may be enrolling in America's colleges and universities as a result of the Post-9/11 GI Bill. In a special issue article on how to create a veteran-friendly campus, Rumann and Hamrick (2009) indicated that the number of veterans attending colleges and universities across the nation is likely to continue to increase because of the Post-9/11 GI Bill. These veterans exhibited enabling factors that helped them overcome inhibitors. Different maturity levels were reported by student veterans, as veterans described being more goal-oriented than their non-veteran counterparts (Rumann & Hamrick, 2010). Student veterans also conveyed more confidence in their abilities and decision-making skills (Rumann & Hamrick, 2010).

Murphy (2011) conducted thirteen qualitative interviews to determine the needs of Post-9/11 GI Bill-era veterans in college. He found that veterans saw themselves at least as focused as and more mature than traditional students in college, with a worldview that influenced by their military experience. These veterans reported that they want their prior training and experience to count for college credit, but this was often not the case, resulting in what Murphy described as paying twice for an education. Murphy (2011) continued, noting that the veterans were missing a sense of community upon entering college, going to campus for classes and then having little on-campus involvement outside of class. Thirteen interviews is a useful number of veterans to interview for a qualitative study, and these findings may not apply to other colleges or universities, but they can be used to inform future research on inhibitors.

Student veteran participants had time management skills and discipline as a result of military experience that enabled them to be successful in college

(Murphy, 2011). The flip side of this, according to Murphy (2011), is a sense of being different and of alienation because they were different from traditional students. This resulted in many of the participants seeking to remain anonymous on campus. Regarding university resources to meet veteran's needs, participants noted that campus veteran's representatives, those responsible for the GI Bill administration, were integral and often go above and beyond to help veterans (Murphy, 2011). In addition, the fact that the university worked with veterans when payments for tuition were delayed also enabled veterans to continue to attend. Finally, according to Murphy, personal resourcefulness was noted by participants as a strong reason many were able to meet the challenges college attendance presented. These enablers can combine to help a veteran complete a college program, especially personal resourcefulness and people on campus willing to help veterans.

When describing the population of veterans in colleges and universities, ACE (2009) pointed out the in 2007-08, 85% of student veterans (undergraduates) were 24 years old or older, more likely to be nonwhite than white, and that women student veterans made up 27% of all military undergraduates. This is astounding because females comprised only 7% of all U.S. veterans in 2006 (Rumann & Hamrick, 2010).

Veteran students are unique because they often come to college with credit earned while on active duty and they have educational benefits to help offset the cost of college, both of which are enabling factors. This makes military students unique. Brown and Gross (2011), using a case study of one university for veteran best practices, define a military student as a "student who is either a member of the active duty, reserve, National Guard, or retired military population" (p. 46). Some universities have been working to become what is called "military friendly" in order to cater to this large population (Brown & Gross, 2011). Again, the issue of generalizability comes into question with a sample of one, but the findings can be used to inform future research.

Military friendly institutions are those that "embrace practices that recognize the unique needs and characteristics of these students," thus enabling them complete a degree program, according to Brown and Gross (2011, p. 46). The criteria for being designated a military friendly institution include the following:

- Offering priority registration for military students
- Simplified or expedited application process
- Flexible enrollment deadlines
- Academic and counseling services targeted to military students
- Special Web pages for returning military students
- Support groups

- Transfer credit policies that minimize loss of credit and avoid duplication of coursework
- Limited academic residency requirement of 25% of undergraduate degree programs on campus and 30% for fully online programs
- Acceptance of ACE credit recommendations for learning experiences in the armed forces
- Awarding of credit for college level learning validated through testing (College Level Examination Program [CLEP], Defense Activity for Non-Traditional Education Services [DANTES] exams, and Excelsior College Testing (ECE)Deferred tuition payment plans
- Veterans lounges and centers
- Research focus on meeting the needs of military students (Brown & Gross, 2011, p. 46).

While there is no specific number of these criteria which must be met, institutions must have several of these characteristics to be military friendly.

Student veterans comprised 4% of all undergraduates in colleges in 2007-08 (ACE, 2009). Regarding where student veterans attended in 2007-08, 43% attended public 2-year institutions, 21% attended public four year colleges, and about 12.5% attended private institutions (ACE, 2009). Three-quarters of veterans noted that location was a key factor in choosing where to attend college, followed by cost (about 50%). Twenty-three percent of student veterans attended full time, 37% attended part time, and those who received benefits such as the GI Bill were 15% more likely to enroll full time (ACE, 2009). This reveals the enabling effect of the GI Bill to help a veteran attend college.

The U.S. Department of Veterans Affairs (2011a) indicated that during the decade of 2000 to 2009, a higher percentage of veterans completed some college than nonveterans every year (3-5% more depending on year). Even though veterans were getting some college, however, they were not completing a college degree, which indicated that inhibitors likely play a role in this. When comparing Bachelor's degrees, however, nonveterans had a higher completion rate than veterans for every year, although the difference was never more than two percentage points. Veterans obtained advanced degrees at higher rates (2-3% more depending on year) than nonveterans across the board (U.S. Department of Veterans Affairs, 2011a).

The U.S. Department of Veterans Affairs (2011c), providing a profile of veterans, reported that 35.4% of male veterans and 47.5% of female veterans had some college education. This indicated that veterans, while attending college for a period of time, were not completing because of inhibitors of some kind. This non-completion of college degrees is more of a contemporary issue, as in the past, veterans were more likely to complete their degree once they started college (Angrist

& Chen, 2011; LaBarre, 1985; Olson, 1973). Female veterans were more likely to have a Bachelor's degree (18.3%) than male veterans (15%); the same applied for an advanced degree, with 11.6% of women veterans having one while 9.9% of men have one (U.S. Department of Veterans Affairs, 2011c). This signified that females may have either fewer inhibitors or more enablers to complete college. A more detailed account of the inhibitors for veterans in college is provided in the next section.

Inhibitors for Veterans in College

There are a number of possible inhibitors for veterans to complete a college degree after separating from the military. A student veteran is likely to face any combination of inhibitors when attending college and to date, there has not been a study that explores both enablers and inhibitors for veterans to attend college or to complete a higher education program. The majority of studies explore where veterans are struggling and how universities, departments, and college personnel can respond to these needs.

Since the 9/11 attacks, more than 1.6 million veterans have served in combat (ACE, 2009), which results in a variety of inhibitors to attending college. With U.S. involvement in the war on terror for most of the first decade of the 21st century, military personnel, active duty, reserve, and members of the National Guard members sometimes faced numerous deployments (Rumann & Hamrick, 2010). These deployments interrupted college attendance, postponed it, or inhibited individual veterans from completing a higher education program (Rumann & Hamrick, 2010).

Selber (2012) offered a description of Texas veterans attending Texas State University-San Marcos: 1) 71% had multiple deployments, 2) 94% had been in combat zones in Iraq and 17% in combat zones in Afghanistan, 3) 41% were wounded or injured during military service, 4) 44% reported still having trouble with their injuries, and 5) 38% had a health problem related to deployment other than a wound or injury (slide 5). Each of these factors can result in inhibiting veterans from being successful in completing a college degree. Hawn (2011) insisted that we are likely to see more veterans with combat experience and/or multiple deployments in our higher education system today because of troop drawdowns that are occurring with the wars in Iraq and Afghanistan (Hawn, 2011). Again, these are descriptions of veterans at individual universities, which is not necessarily generalizable to others, but veterans have similar experiences, and understanding the inhibitors for these small groups is useful for helping others.

Selber (2012) provided a useful framework for understanding inhibitors for veterans in college. She outlined several issues that veterans attending college face, which included 1) mental health/health/injury, 2) financial issues, 3) information/bureaucratic issues, 4) family responsibilities, and 5) other issues.This framework will be used to look more closely at inhibitors.

Mental Health/Health/Injury

Mental health, health, and injury are grouped together because they are each issues related to health that veterans contend with, whether attending college or not. Bauman (2009) noted that many veterans returning to college from deployment have had traumatic experiences that may lead to nightmares or memories triggered by smells, but that counseling is not always readily available to help these individuals. Combat stress and/or PTSD can result in strained relationships upon returning from a deployment, resulting in a loss of purpose as well as having "short fuses and being quick to anger" (Bauman, 2009, p. 142-143). Loud noises and crowded areas can also cause problems for veterans, which can make the transition to college extremely difficult, according to Bauman (2009).

The transition to college may be made more difficult for veterans, as many veterans may be recovering from post-war trauma and have issues such as Post-Traumatic Stress Disorder (ACE, 2009; DiRamio et al., 2008). DiRamio et al. (2008) insisted that disabilities such as Post-Traumatic Stress Disorder, cause problems for veterans attending college, because more combat troops survive injuries today than ever before. Rumann and Hamrick (2010) found that a majority of respondents reported higher stress levels as a result of combat, such as uncomfortability in crowds and short tempers.

Health problems or persistent injuries are also inhibitors for veterans in college because these things make consistent attendance difficult or impossible and can contribute to financial issues as well (Selber, 2012). Financial issues are another inhibitor that student veterans face, regardless of whether or not they are receiving education benefits.

Financial Issues

The pressure to get a job and make money upon being discharged from the military service is immediately felt for all veterans, including student veterans. Veterans often return home with a clear purpose and are welcomed home, sometimes as heroes, but within weeks can be experiencing unemployment and no sense of purpose (Bauman, 2009). In addition, depending on when the veteran returns from deployment or is discharged, enrolling in college may have to wait until the next semester or even the next year because it has already started (Bauman, 2009). This delays benefits and may force the veteran to obtain gainful employment and forego college, even though the education benefits are available when the semester begins again. Financial issues result in some respondents to consider re-enlisting to keep their benefits (DiRamio et al., 2008).

Steele, Salcedo, and Coley (2010) conducted research on to understand and describe veteran's using the Post-9/11 GI Bill for higher education using multiple

methods: these included 1) interviews with stakeholder organizations such as Student Veterans of America, to inform study design, 2) focus group interviews with 113 student veterans at thirteen universities, 3) 564 survey questionnaires completed with veterans from all over the US, 4) interviews with twenty-seven non-enrolled veterans, and finally 5) 16 interviews with campus administrators. This research project had a wide range of methodological diversity. Veterans who have the Post-9/11 GI Bill benefit will have the financial burden of college lessened, but they will continue to deal with other barriers to attendance (Cook & Kim, 2009; Steele et al., 2010). ACE (2009) noted veterans often have difficulty financing college and Steele et al. (2010) pointed out that late payments have caused financial hardships for student veterans. Gwin et al. (2011) reported that veterans are very focused on career development, although 1 in 5 veterans reported considering dropping out of college as a result of the difficulties encountered. Speaking from personal experience in his Doctoral Candidacy Paper, Hollis (2009) shared that many veterans leave the military with little to no money and families to support, so they often seek a quick career transition.

Gwin et al. (2011) developed a questionnaire that was completed by 337 veterans at a medium-sized university in Texas to determine how to best support student veterans. Nearly half (48%) of veterans report having to work 20 or more hours per week, while 31% report working 30 or more hours per week (Gwin et al., 2011), which can place a great deal of stress on any person trying to attend college full time. Again, the generalizability of these findings at one university are questionable, and the difficulties encountered in this study should be tested on a larger level. Financial issues can also be caused by information or bureaucratic issues, both of which are categorized together as another inhibitor.

Information/Bureaucratic Issues

Bureaucratic obstacles seem to abound for veterans, both within postsecondary institutions as well as with the Department of Veterans Affairs, adding to the difficulty of attending college. Obtaining college credit for military experience and training was consistently reported as a source of frustration for veterans, as they felt that their military experiences and leadership skills contributed to their abilities (ACE, 2008; Murphy, 2011; Steele et al., 2010). DiRamio et al. (2008) declared that obtaining college credits for experience and training was confusing. In addition, ACE (2009) reported that veterans often felt that information on benefits was not clearly explained to them and many colleges did not have the information at all. Overcoming bureaucratic obstacles was too much for some veterans, reported ACE (2009). Other inhibitors included a lack of awareness of educational benefits, assumptions that the process would be too difficult and confusing information on web-sites, as veterans' preferred personal interaction to web sites

(ACE, 2008). Moving from a very structured life in the military to a nearly totally unstructured college environment as well as a lack of a chain of command to get answers to questions increased difficulties for veterans (Hollis, 2009).

Rumann and Hamrick (2009) explained that services that colleges and universities provided for student veterans vary by institution, resulting in great inconsistencies. "At present, there are no consistent policies and procedures for colleges and universities to follow" to provide services for student veterans (Rumann & Hamrick, 2009, p. 29). They continued, stating that if there are few veteran faculty or staff members with knowledge of military culture or the effects of wartime service, the transition for veteran students may be made more difficult.

Cook and Kim (2009) surveyed 723 college presidents from a cross-section of colleges and universities in the U.S. to ascertain what methods these institutions are taking to help ease the transition from military to college life for student veterans. As a follow-up, Cook and Kim (2009) conducted six focus groups with military students in three cities to hear their stories. Of the institutions that responded to the survey, 57% currently provide services designed for veterans, while over half of the colleges were recruiting veterans to their institution (Cook & Kim, 2009). According to Cook and Kim (2009), most of the universities surveyed were considering changes to their campuses to make them more veteran-friendly, the top two of which were considering training for faculty and staff and seeking funding sources for campus programs. Three-fourths of respondents noted that the two most pressing issues that institutions faced included financial aid and student retention, followed by health care issues (Cook & Kim, 2009).

Focus group interviewees reported that the campus programs that institutions have to help veterans did not always match up with veteran needs or desires (Cook & Kim, 2009). Service members, while currently enlisted, reported that they intended to attend college after discharge, but barriers may discourage them from doing so. Participants wanted universities to listen and understand the unique circumstances and issues student veterans bring with them to college; they also discussed veteran-friendly colleges they have heard about through word of mouth (Cook & Kim, 2009). These colleges, participants contended, offered system-wide support for student veterans, such as making enrollment and transfer of credits as easy as possible. The focus group participants insisted that the colleges that reached out to veterans and advertised their veteran-friendly practices were most likely to attract student veterans and enable them to be successful (Cook & Kim, 2009). This was an excellent research design with both qualitative and quantitative portions and two different perspectives. In addition, the quantitative sample was a national cross-

section and the qualitative interviews were conducted with student veterans in three different cities. These findings are very useful to inform future studies on enablers and inhibitors for veterans to complete a higher education. Family responsibilities are another inhibitor for married veterans or veterans with children.

Family Responsibilities

The military pay structure encourages servicemembers to get married, as all branches of the military services offer extra pay for housing and food as well as health benefits for family members (Hogan & Seifert, 2010). Providing for a spouse or a family upon discharge, however, provides additional pressure to find a job and forego attending college, even with educational benefits. Being married means that the spouse must support the veteran mentally and often financially in his or her quest for a college education. If the relationship is not already strained, separating from the military and moving will cause strain, and it is possible that going through the process of getting enrolled and attending college is not a possibility for the veteran.

Using the 2005 American Community Survey, Hogan and Seifert (2010) analyzed the data to test the hypothesis that the benefits system in the U.S. military contributed to higher marriage rates. The authors reported that those who have served on active duty for two or more years are nearly three times more likely to be married than comparable civilians. Indeed, "More than half of active-duty military members are married" (Hogan & Seifert, 2010, p. 435). In addition, Hogan and Seifert (2010) reported that military members had higher rates of divorce than comparable civilians. This is a generalizable sample and provides a good cross-section of the US in the findings.

Using snowball sampling, Yonkman and Bridgeland (2009) had 779 OIF and/or OEF veterans complete an online survey of needs, assets, and potentials. Participants were asked to complete the survey and to forward it to others in their network. They found that partly as a result of long (and sometimes numerous) deployments, 1 in 5 servicemembers have filed for divorce since 2001. While snowball sampling is not the preferred method, the Yonkman and Bridgeland (2009) used the method because obtaining a random sample of veterans is extremely difficult with all the privacy issues. The findings are useful for future research and current policy discussions, however.

Lundquist (2007) used data from the National Longitudinal Survey of Youth (NLSY) with 1,280 respondents to analyze divorce rates for civilians versus enlisted members of the armed forces from 1978 to 1985 using bivariate and multivariate analysis. Lundquist (2007) reported that military enlistees are more likely to marry at younger ages and "when compared to same aged, married civilians in the presence of multiple demographic, religious, socioeconomic, and attitudinal controls,

enlistees are still more likely to divorce than comparable civilians" (Lundquist, 2007, p. 213).

Divorced veterans are least likely to graduate from college, according to Taniguchi and Kaufman (2005), who also used the National Longitudinal Survey of Youth (NLSY79) to determine whether a nontraditional college student completes a four-year degree program. Using 6,668 cases, the authors conducted discrete-time logistic event history models to determine the odds of completing a degree in a given year. In addition, the presence of young children (infant or toddler) decreases chances of completion for both men and women by roughly 50 percent (Taniguchi & Kaufman, 2005). Both Lundquist (2007) and Taniguchi and Kaufman (2005) used a good sample from a national dataset, so the findings are generalizable and valid.

As of 2007-08, 48% of military undergraduates were married and 47% were raising children, so balancing family responsibilities with college attendance proves difficult for many student veterans (ACE, 2009). Gwin et al. (2011) reported that 41% of veteran participants attending the university had two or more children, which contributes to family challenges while attending college. ACE (2008) reported that family responsibilities could inhibit veterans from completing college, plus there was the lure of finding a job right away because the veteran did not see the need for higher education upon discharge. There are numerous other inhibitors that do not fall into any one particular category.

Other Inhibitors

There were other inhibitors mentioned in the literature that certainly affect the propensity for a student veteran to complete college, but that are not sufficiently developed to warrant a section of their own. These other inhibitors included 1) lack of background knowledge and cultural differences between military and college, 2) difficulty in establish relationships and telling others of veteran status, and 3) a difficult transition from military to college life.

Being first-generation students, students from lower socioeconomic status, and/or delayed college entrance are all three inhibitors for veterans to complete college (ACE, 2008). Hollis (2009) explained from his own experience of six years in the Army that there was a cultural barrier between military and higher education that was exacerbated by low socioeconomic status (SES) students not being ready for college.

Rumann and Hamrick (2010) reported that student veterans were wary as to whom to tell of their veteran status and of their experiences and reported difficulty in making friends and establishing relationships. In addition to this tension, student veterans had to learn how to negotiate their new identity and old one, feeling that they must be careful whom they reveal their veteran status to and what that meant to others (Rumann &

Hamrick, 2010). The fact that many college students were younger than student veterans exacerbated this problem.

Transitioning from the military to college was often difficult for veterans, and all of the inhibitors listed above affected the transition as well as the veteran's propensity to complete college. Steele et al. (2010) insisted that the transition to college was difficult for many veterans, as they reported having difficulty balancing responsibilities, meeting academic requirements, and dealing with service-connected disabilities. Time management was another issue that veterans were forced to contend with upon entering college because of the lack of structure (ACE, 2009).

When transitioning to college, DiRamio et al. (2008) noted that student veterans exhibited a higher level of maturity than nonveteran students due to their experiences, resulting in impatience and frustration with others. Gwin et al. (2011) listed several items related to the transition to college that came to light with their questionnaire: 1) issues with admissions and course credit transfer, 2) "stress related to balancing financial, familial, and educational responsibilities" (Gwin et al., 2011, p. 15), 3) issues with being in crowded classrooms, 4) access to and understanding veteran's benefits, and 5) problems with Post-Traumatic Stress Disorder (PTSD) (Gwin et al., 2011). In addition, veterans reported anger with what they perceived as disrespect from non-veteran students (Gwin et al., 2011).

There were a wide variety of inhibitors for veterans attending college outlined in the literature, any combination of which could result in the student veteran leaving college before completing a college degree. These inhibitors included 1) mental health/health/injury, 2) financial issues, 3) information/bureaucratic issues, 4) family responsibilities, and 5) other issues. Understanding all of the possible inhibitors is crucial for colleges and universities to be able to help remove them and help student veterans to be successful in a higher education program. There were also enablers that help student veterans continue on in college and be successful, regardless of the presence of inhibitors.

Enablers for Veterans in College

There was no specific framework provided by researchers for enablers for veterans to attend and complete college, but a review of the literature revealed five enablers that made college attendance easier for student veterans. Enablers included 1) personal characteristics of the veteran, 2) a holistic approach by the university, 3) a veteran-friendly campus, 4) a learning community and orientation for student veterans, and 5) faculty and staff training in veterans' needs.

Personal Characteristics of the Veteran

Perhaps the best enabler to help veterans remain in and succeed in college was the veteran him- or herself. Murphy (2011) reported that student veterans using the Post-9/11 GI Bill declared that their own resourcefulness

and tenacity was a strong tool to enable them to overcome obstacles in college. When describing the participants for his study, Murphy (2011) noted that many of the veteran participants using the Post-9/11 GI Bill in their study had prior college experience to enlisting in the military. All of the participants declared that their military experience aided in their discipline, time management, and work ethic, enabling them to be more successful in college. While veterans reported that education benefits made paying for college easier, there were numerous obstacles presented that had to be overcome by the individual. For example, Murphy (2011) asserted that respondents felt reliant upon their own resources when seeking help with administrative problems and that there were not safeguards present to help veterans who did not know they needed help. Most of the respondents persisted despite this fact, because of personal characteristics to either seek the necessary help or to assert the need for programs and services for veterans. In addition to personal characteristics, the approach the university takes towards student veterans was extremely important.

A Holistic Approach by the University

As a result of the issues that student veterans bring to college, DiRamio et al. (2008) declared that a holistic approach to helping veterans was necessary at the college level. This means that there was follow-up with veterans after admission to ascertain his or her needs, as well as coordinating efforts between all of the offices that can provide assistance across campus.

Selber (2012) offered a holistic framework for working with student veterans, which included 1) attention to prior military experience, 2) physical and mental health, 3) the university environment, 4) career factors, and 5) family needs. As a result of these factors, the individuals that comprise the Irondale State University (pseudonym) Advisory Council have developed a program for veterans at Irondale State University. The holistic framework included a focus on remaining veteran-centered, offering peer-to-peer support, active outreach, counseling services, case management (linked and referral), faculty and staff training and assistance, and an "array of health, behavioral health, [and] adaptive sports activities" (Selber, 2012, slide 3). Dialogue with veterans in the classroom was beneficial and reduced the culture gap between veterans, professors, and civilian students (Hawn, 2011). A part of the holistic approach that can be a great enabler for student veterans is the veteran's affairs office at the university.

Veteran's Affairs Office at the University

Murphy (2011) asserted that a key individual was the veteran's representative that helped administer the GI Bill at the university, which could make meeting veteran needs much easier and enable them to remain in college. According to Bauman (2009), however, the Veteran's Affairs Office at the universities where participants for his study attended was "of little use" (p.

150). These contradictory findings were likely indicative of the range of experiences of veterans across universities in the United States and contribute to the need for more research on the differences and disparities between services offered by different campuses. The quality of assistance offered and provided by offices is no doubt a direct reflection of the individuals working in each office, resulting in inconsistent and dissimilar experiences across universities and colleges. A veteran-friendly campus is another possible enabler for veterans.

Veteran-Friendly Campus

ACE (2008) noted that colleges were most likely to lose student veterans in the first semester; therefore, the college climate should be more welcoming to veterans by making the campus veteran-friendly. Campuses that were known as 'veteran friendly' were those that removed barriers for military and former military students and help them transition to college life (Persky & Oliver, 2011). In a mixed methods case study utilizing six qualitative data collection methods followed by a survey of veterans' needs at a large community college, Persky and Oliver (2011) outlined five themes important to student veterans: 1) credit streamlining, 2) programs and services, 3) training of faculty and staff, 4) difficulties for veterans, and 5) a veteran-friendly campus. According to ACE (2009), there were several ways that universities could become veteran-friendly: 1) listen to veterans, 2) provide a place for veterans to congregate, 3) start a veterans group, 4) provide a veteran student orientation, 5) educate faculty, staff, and students, 6) partner with other organizations, and 7) provide an educated point of contact for veterans. While there was no specific number of these criteria that had to be met to be considered veteran-friendly, several of the above practices had to be in effect. With these actions, ACE (2009) declared, universities could serve veterans better and provide a welcoming place for veterans. One way to do this was to offer a specific learning community and orientation for student veterans.

Learning Community and Orientation for Student Veterans

Veterans indicated that they would like a learning community and orientation for veterans, in order to attend to specific issues and needs veterans have, as well as setting up academic transition programs for specific veteran's cohorts (Persky & Oliver, 2011). DiRamio et al. (2008) and Gwin et al. (2011) recommended a veteran-specific orientation to help identify veterans who need assistance and that transition "coaches" (DiRamio et al., 2008, p. 94) be made available to meet the needs of each individual veteran and enable them to be successful. These coaches could teach transitional skills, such as study skills, financial aid counseling, health care, and counseling (Gwin et al., 2011). In addition, respondents desired a veteran resource center, where veterans could meet and study in a comfortable environment (Gwin et al., 2011). Finally, a student veteran organization was suggested by researchers for veterans to have a sense of camaraderie and shared experiences (DiRamio et al., 2008; Gwin et al., 2011; Murphy, 2011). All of the challenges associated with transitioning to college were easier to deal with when veterans provided support to each other, enabling veterans to continue attending (Steele et al., 2010). Faculty and staff must also be trained in order to help attend to the student veterans' needs and enable their continuation in college.

Faculty and Staff Training in Veterans' Needs

Faculty, staff, and administrators were identified as needing training to deal with sensitive veteran's issues, such as Post Traumatic Stress Disorder (PTSD) (Persky & Oliver, 2011). The authors continue that veterans would like to feel validated by being listened to by faculty, staff, and administrators in order to become aware of veterans' needs. Persky and Oliver (2011) recommend using outside resources, such as local mental health centers to help veterans as well as developing programs within the community college (i.e. Sociology, Psychology) to attend to veteran's issues. This training and sensitivity to the unique experiences and characteristics of this cohort of college students is imperative if veterans are going to be able to utilize education benefits to their highest potential.

Just as with inhibitors, there is no specific number of enablers that will guarantee success and completion of college for all student veterans. The possible enablers for student veterans to complete college included 1) personal characteristics of the veteran, 2) a holistic approach by the university, 3) a veteran-friendly campus, 4) a learning community and orientation for student veterans, and 5) faculty and staff training in veterans' needs. Any combination of these enablers may result in the successful completion of a degree program.

Conclusion and Recommendations

The goal of this literature review was to examine inhibitors that prevent and enablers that help enlisted active-duty OIF/OEF-era veterans complete a higher education program.

The review of literature explored the background of education benefits for veterans, provided a history of veterans in college to include contemporary issues, and outlined inhibitors for veterans in college. There are numerous possible inhibitors for veterans when making the choice to attend college. These included mental health/health/injury, financial issues, information/bureaucratic issues, family responsibilities, and other inhibitors. However, along with inhibitors, there are several enablers that can be nurtured and instituted at university campuses to make the transition to college easier as well as increase completion rates for veterans. Enablers included personal characteristics, a holistic approach by the university, a veteran-friendly campus, a learning community and orientation for student veterans,

and faculty and staff training in veterans' needs. There are fewer frameworks offered for enabling veterans to succeed in college than on inhibitors, which is probably due to a few reasons: 1) this is a difficult population to study, 2) focusing on inhibitors allows researchers to suggest specific courses of action, and 3) there are just not that many studies on enablers as of yet. This will likely change as the population of veterans is higher today than it has been in recent decades.

College administrators can and should heed the advice of researchers on this topic, making adjustments to programs and offices as needed as well as encouraging research on this topic. Although the findings for enablers and inhibitors were often qualitative studies, it behooves administrators to either implement several of the suggestions offered by researchers or to conduct focus groups on individual campuses to ensure individual universities are meeting the needs of their student veterans.

More research, both qualitative and quantitative, is necessary on the enablers and inhibitors identified in the current literature to ascertain the generalizability of as well as to confirm the enablers and inhibitors for veterans to complete a higher education program that were identified in this literature review. Qualitative studies should focus on individual experiences of individuals and identifying theoretical explanations for veterans being inhibited when attending college. Quantitative studies should be designed to test the prevalence and generalizability of the currently identified inhibitors and enablers to attending college. Finally, veterans who have never attended college should be sought out to identify the inhibiting factors that were so strong or the missing enablers that kept them from ever making the choice to attend college. College or higher education is not for everyone, and some veterans choose to use skills obtained in the military in gainful employment; those veterans who choose to use the lucrative GI Bill and other educational benefits should, however, be afforded all the possible chances at success.

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