



# CLACLS

Center for Latin American, Caribbean & Latino Studies

## How are 9/11-Era Veterans Faring in the Modern Economy? A Quantitative Study by Sex, Race, and Ethnicity 2005-2015

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The Center for Latin American, Caribbean and Latino Studies is a research institute that works for the advancement of the study of Latin America, the Caribbean, and Latinos in the United States in the doctoral programs at the CUNY Graduate Center. One of its major priorities is to provide funding and research opportunities to Latino students at the Ph.D. level.

The Center established and helps administer an interdisciplinary specialization in Latin American, Caribbean and Latino Studies in the Masters of Arts in Liberal Studies program.

The Latino Data Project was developed with the goal of making information available on the dynamically growing Latino population of the United States and especially New York City through the analysis of extant data available from a variety of sources such as the U.S. Census Bureau, the National Institute for Health, the Bureau of Labor Statistics, and state and local-level data sources.

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## Executive Summary

This study examines key socio-economic and demographic trends among non-active duty American veterans who served in the armed forces during the post-9/11 era. It focuses on nationwide developments between 2005 and 2015. To achieve a richer understanding of the conditions facing former servicemen and servicewomen as they transition into civilian life, this examination moves beyond general population demographics by looking at topics such as sex, race/ethnicity, age, employment, income, poverty rates, and educational attainment.<sup>1</sup>

Those who choose to serve in the armed forces often do so out of a powerful sense of civic duty. However, for generations military service has also been packaged by recruiters, veterans, and popular culture as a clear path to upward social mobility. This report explores the extent to which that aphorism has remained true for 9/11 era veterans over the last decade.<sup>2</sup>

The news is good. On the whole, 9/11 era veterans performed well above the national average in most socio-economic categories. The data indicate that between 2005 and 2015 employment, income, and educational attainment rates were consistently higher, and poverty rates consistently lower, than general nationwide rates. These trends held relatively firm during the financial crisis of 2008 *and* as the veteran population continued to grow exponentially over time.

In short, there is considerable evidence here to affirm that serving in the armed forces continues to have a direct correlation with greater socio-economic success.

Perhaps most striking among these findings is the rapid growth of the 9/11 era veteran population. Over the ten year period, the number of former servicemen and servicewomen more than doubled to just over three million individuals.

Along race/ethnic lines, the composition of the veteran population remained relatively unchanged over the ten year period. The same inertia applied to sex ratios. The overwhelming majority of 9/11 era veterans are non-Hispanic white males, followed in descending order by non-Hispanic blacks, Latinos, and Asians. The proportion of males to females hovered around 83:17 respectively.

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<sup>1</sup> This report uses the American Community Survey PUMS (Public Use Microdata Series) data for all years released by the Census Bureau and reorganized for public use by the Minnesota Population Center, University of Minnesota, IPUMSusa, (<https://usa.ipums.org/usa/index.shtml>). See Public Use Microdata Series Steven Ruggles, J. Trent Alexander, Katie Genadek, Ronald Goeken, Matthew B. Schroeder, and Matthew Sobek. Integrated Public Use Microdata Series: Version 5.0 [Machine-readable database]. Minneapolis: University of Minnesota, 2015.

<sup>2</sup> "9/11 Veteran" is defined in this report as any civilian who served in the United States Armed Forces (Army, Navy, Air Force, Marine Corps, or Coast Guard) from 2001 forward. Current reserve and active duty military personnel are not included in these data. "Service" includes active duty in these branches of the military for any length of time and at any place at home or abroad. Since the census, ACS, and PRCS data on veterans are based on self-reported responses, they differ from data from other sources, such as administrative records of the Department of Defense. Data in the IPUMS on veterans may also differ from Veterans Administration data on the benefits-eligible population, since factors determining eligibility for veterans' benefits differ from the rules for classifying veterans in the census, the ACS, and the PRCS.



While almost all of the veteran subgroups boast higher college attendance and graduation rates than the national average, the accomplishments of non-Hispanic blacks, Latinos, and most females in this category is particularly noteworthy. All three groups show considerably higher rates of educational attainment when compared to the national average.

Complete and detailed data for non-Hispanic whites, non-Hispanic blacks, Asians, and Latinos are presented throughout the text. Special attention was given to the statistical patterns by sex in all of these groups. These data may be used as basic reference materials for researchers, journalists, students, and information seekers.

It is important to keep in mind that while the data here are valuable indicators when approaching trends concerning veterans in the United States, they do not answer certain fundamental questions. Readers interested in the causative factors behind these trends may benefit from the concluding section of this report, which offers possible avenues of future inquiry.

### Population Demographics

Between 2005 and 2015, the total 9/11 veteran population more than doubled from approximately 1.5 million individuals to over 3 million. This growth occurred steadily, with the largest spike occurring between 2009 and 2011. (See table 1).

Along lines of race/ethnicity, the composition of the 9/11 veteran population remained relatively unchanged over the ten year period. Non-Hispanic whites make up the overwhelming majority of 9/11 veterans, with 65% of the population as of 2015. They are followed, in descending order, by non-Hispanic blacks at 15%, Latinos at 13%, and Asians at 3%. (See figures 1&2).

Table 1  
Total 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015

	2005	2007	2009	2011	2013	2015
Non-Hispanic White	989,318	1,205,449	1,295,175	1,678,638	1,833,486	2,071,200
Non-Hispanic Black	267,847	291,082	306,283	388,407	424,651	489,026
Asian	41,681	46,065	50,481	72,477	81,243	94,156
Latino	157,844	194,070	197,111	287,880	319,846	402,096
Other	35,885	47,850	59,008	83,709	95,118	111,761
<b>Total</b>	<b>1,492,575</b>	<b>1,784,516</b>	<b>1,908,058</b>	<b>2,511,111</b>	<b>2,754,344</b>	<b>3,168,239</b>

Figure 1  
9/11 Veteran Population by Race/Ethnicity  
2005

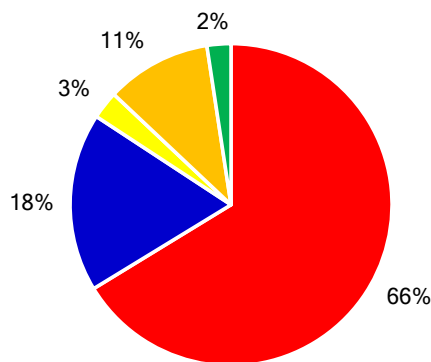
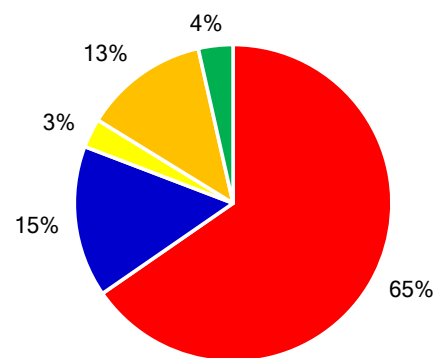


Figure 2  
9/11 Veteran Population by Race/Ethnicity  
2015



■ Non-Hispanic White ■ Non-Hispanic Black ■ Asian ■ Latino ■ Other

■ Non-Hispanic White ■ Non-Hispanic Black ■ Asian ■ Latino ■ Other

Perhaps unsurprisingly, males make up a considerably higher percentage of the 9/11 veteran population than females. Over the ten year period, the number of males increased from approximately 1.2 million to 2.6 million, and the number of females from approximately 258,000 to 527,000. (See tables 2&3).

While the race/ethnic makeup of males mirrors that of the general 9/11 veteran population, among females the percentage of non-Hispanic whites is much lower and the percentage of non-Hispanic blacks is much higher than their male counterparts. For both sexes, race/ethnic ratios remained relatively constant over the ten year period. (See figures 3-6).

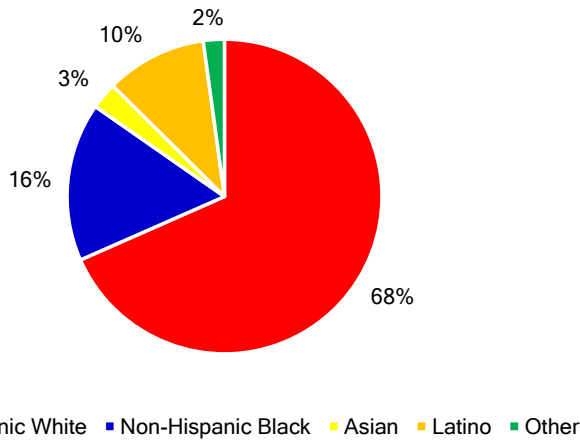
Table 2  
Male 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015

	2005	2007	2009	2011	2013	2015
Non-Hispanic White	844,221	1,025,812	1,108,197	1,434,897	1,574,103	1,776,009
Non-Hispanic Black	201,154	218,742	255,918	281,208	315,068	368,353
Asian	33,916	38,057	42,128	59,587	64,909	75,986
Latino	128,264	163,081	165,731	235,620	260,552	332,736
Other	26,743	36,883	15,231	62,530	74,370	87,685
Total	1,234,298	1,482,575	1,587,205	2,073,842	2,289,002	2,640,769

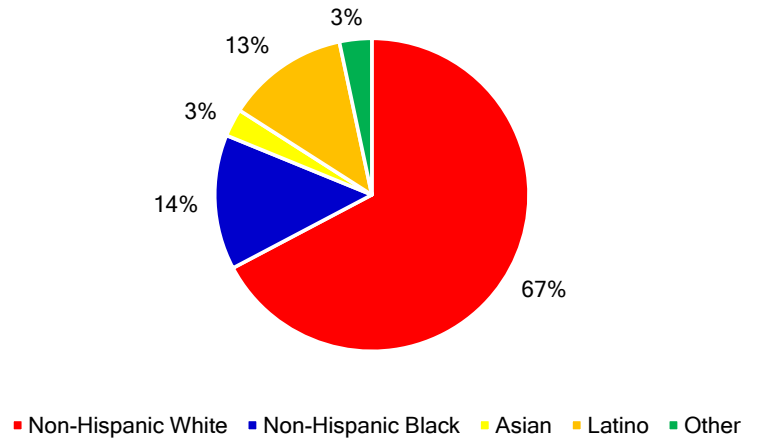
Table 3  
Female 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015

	2005	2007	2009	2011	2013	2015
Non-Hispanic White	145,097	179,637	186,978	243,741	259,383	295,191
Non-Hispanic Black	66,693	72,340	80,365	107,199	109,583	120,673
Asian	7,945	8,008	8,353	12,890	16,334	18,170
Latino	29,580	30,989	31,380	52,260	59,294	69,360
Other	8,962	10,967	13,777	21,179	20,748	24,076
Total	258,277	301,941	320,853	437,269	465,342	527,470

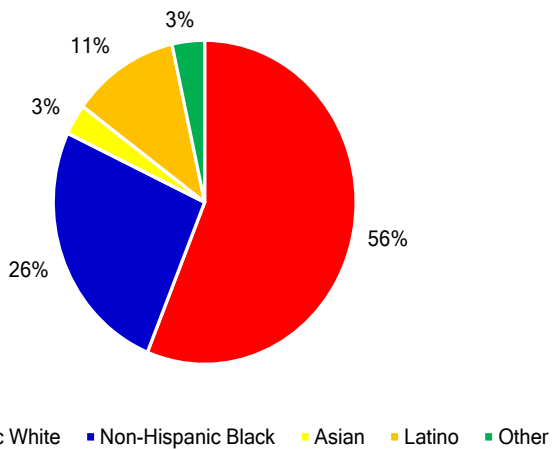
**Figure 3**  
9/11 Male Veteran Population by Race/Ethnicity  
2005



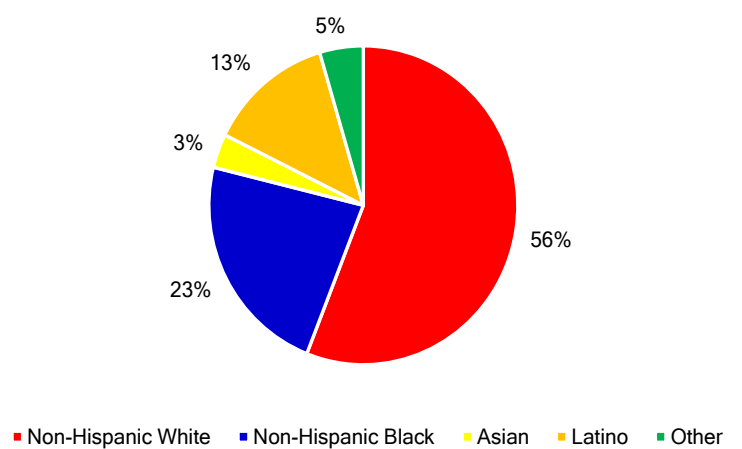
**Figure 4**  
9/11 Male Veteran Population by Race/Ethnicity  
2015



**Figure 5**  
9/11 Female Veteran Population by Race/Ethnicity  
2005



**Figure 6**  
9/11 Female Veteran Population by Race/Ethnicity  
2015



Sex ratios also held steady among 9/11 era veterans between 2005 and 2015 - both generally and when examined by race/ethnicity. The ratio of males to females never varied particularly far from 83% to 17% respectively.

Along race/ethnic lines the most glaring exception to the general veteran population sex ratios are among non-Hispanic blacks, who've steadily presented an approximate 75% to 25% male to female ratio. (See table 4).

In this regard, despite seeing increased roles for women in the armed forces over the twenty years, this does not seem to have resulted in an increase of female service members, though perhaps these data will change in the future as more active duty females begin their transition back to civilian life.

Table 4  
Total 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Sex Ratios

	2005		2015	
	% Male	% Female	% Male	% Female
Non-Hispanic White	85%	15%	86%	14%
Non-Hispanic Black	75%	25%	75%	25%
Asian	81%	19%	81%	19%
Latino	81%	19%	83%	17%
Total	83%	17%	83%	17%

The median age of 9/11 veterans increased slightly over the ten year period from 33 years to 35 years. (See table 5).

When broken down into narrower age categories, the data reveal that while in the largest portion of 9/11 era veterans in 2005 were between 20 and 29 years of age, by 2015 those 30-39 years of age were the most dominant. In 2005, 43% of 9/11 veterans were 20-29 years old -- ten years later that number fell to 27%. Conversely, 26% of 9/11 era veterans were 30-39 years old in 2005 - whereas that age group now makes up 37% of the veteran population. (See table 6 and figure 7).

In short, the veteran population of the United States appears to be getting proportionally older.

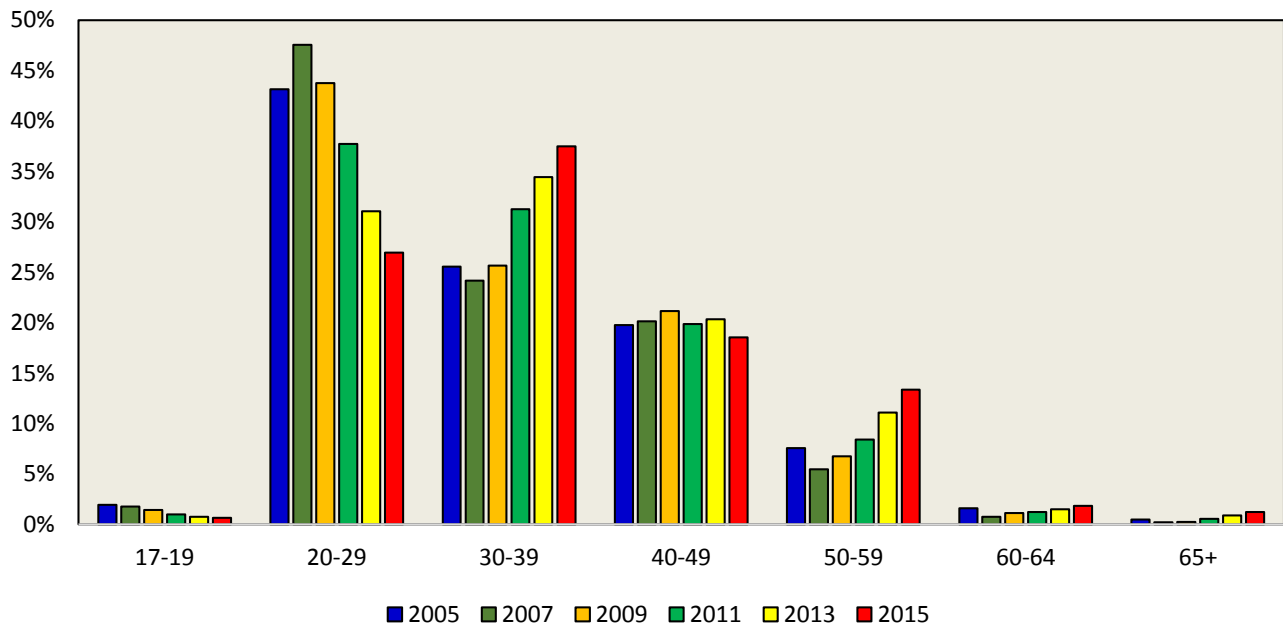
Table 5  
Median Age for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015

	2005	2007	2009	2011	2013	2015
Total Population	33yrs	31yrs	32yrs	32yrs	34yrs	35yrs

Table 6  
Age Structure for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015

	2005	2007	2009	2011	2013	2015
17-19	2%	2%	1%	1%	1%	1%
20-29	43%	48%	44%	38%	31%	27%
30-39	26%	24%	26%	31%	34%	37%
40-49	20%	20%	21%	20%	20%	19%
50-59	8%	5%	7%	8%	11%	13%
60-64	2%	1%	1%	1%	2%	2%
65+	0%	0%	0%	1%	1%	1%
Total Population	100%	100%	100%	100%	100%	100%

Figure 7  
Age Structure of 9/11 Era Non-Active Duty Veteran Population  
2005-2015



## Employment

Over the last decade, 9/11-era veterans experienced employment rates that were considerably higher than the national average for working age adults. With minor fluctuations, 78% of veterans indicated they were “employed” in 2005, and that number declined slightly to 77% in 2015. By comparison, the national employment average for working age adults was 71% in 2005 and 70% in 2015.

When looking at differences by sex, female veterans have markedly lower employment rates than their male counterparts, but their numbers have remained steadily higher than the female national average. Male veterans, as well, have consistently enjoyed higher employment rates than the male national average over the ten year period. (See tables 7 & 8).

Table 7  
Employment Status for Total US Population Aged 16-64yrs by Sex 2005-2015

	2005	2015
<b>Male</b>		
Employed	78%	74%
Unemployed	5%	5%
Not in the Labor Force	17%	21%
<b>Female</b>		
Employed	65%	66%
Unemployed	5%	4%
Not in the Labor Force	30%	30%
<b>Total Population</b>		
Employed	71%	70%
Unemployed	5%	5%
Not in the Labor Force	24%	25%

Table 8  
Employment Status for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Total Population by Sex

	2005	2007	2009	2011	2013	2015
<b>Male</b>						
Employed	79%	82%	77%	77%	77%	79%
Unemployed	7%	6%	10%	9%	7%	5%
Not in the Labor Force	14%	12%	13%	13%	16%	16%
<b>Female</b>						
Employed	70%	73%	67%	68%	70%	69%
Unemployed	8%	7%	9%	9%	6%	5%
Not in the Labor Force	23%	20%	24%	23%	24%	26%
<b>Total Population</b>						
Employed	78%	80%	75%	76%	76%	77%
Unemployed	7%	6%	10%	9%	7%	5%
Not in the Labor Force	16%	14%	15%	15%	17%	18%

There are, of course, differences along lines of race/ethnicity. As of 2015, non-Hispanic white veterans have the highest rates of employment at 78%, followed by Latinos at 77%, Asians at 76%, and non-Hispanic blacks at 74%. (See tables 9-12).

It is important to note that while there is a 4 percentage point variance between the highest and lowest groups, every race/ethnicity in the veteran population has achieved employment numbers well above the national average.

Table 9  
Employment Status for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Non-Hispanic White Population by Sex

	2005	2007	2009	2011	2013	2015
<b>Male</b>						
Employed	81%	82%	78%	79%	79%	80%
Unemployed	6%	6%	9%	8%	7%	4%
Not in the Labor Force	13%	12%	13%	13%	14%	16%
<b>Female</b>						
Employed	70%	73%	66%	67%	70%	69%
Unemployed	7%	7%	9%	8%	6%	4%
Not in the Labor Force	24%	20%	25%	25%	24%	27%
<b>Total Population</b>						
Employed	79%	81%	76%	77%	78%	78%
Unemployed	6%	6%	9%	8%	6%	4%
Not in the Labor Force	15%	13%	14%	15%	16%	17%

Table 10  
Employment Status for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Non-Hispanic Black Population by Sex

	2005	2007	2009	2011	2013	2015
<b>Male</b>						
Employed	75%	79%	75%	73%	71%	74%
Unemployed	10%	8%	10%	13%	9%	7%
Not in the Labor Force	15%	13%	14%	14%	19%	18%
<b>Female</b>						
Employed	71%	75%	73%	71%	69%	72%
Unemployed	10%	8%	9%	10%	8%	4%
Not in the Labor Force	19%	17%	18%	19%	23%	24%
<b>Total Population</b>						
Employed	74%	78%	75%	72%	71%	74%
Unemployed	10%	8%	10%	12%	9%	6%
Not in the Labor Force	16%	14%	15%	15%	20%	20%



Table 11  
Employment Status for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Asian Population by Sex

	2005	2007	2009	2011	2013	2015
<b>Male</b>						
Employed	71%	78%	71%	79%	73%	76%
Unemployed	6%	4%	9%	9%	7%	5%
Not in the Labor Force	23%	18%	20%	13%	19%	19%
<b>Female</b>						
Employed	69%	69%	60%	68%	78%	74%
Unemployed	7%	9%	4%	2%	6%	2%
Not in the Labor Force	24%	22%	36%	30%	16%	24%
<b>Total Population</b>						
Employed	71%	77%	69%	77%	74%	76%
Unemployed	6%	5%	8%	7%	7%	4%
Not in the Labor Force	23%	19%	23%	16%	19%	20%

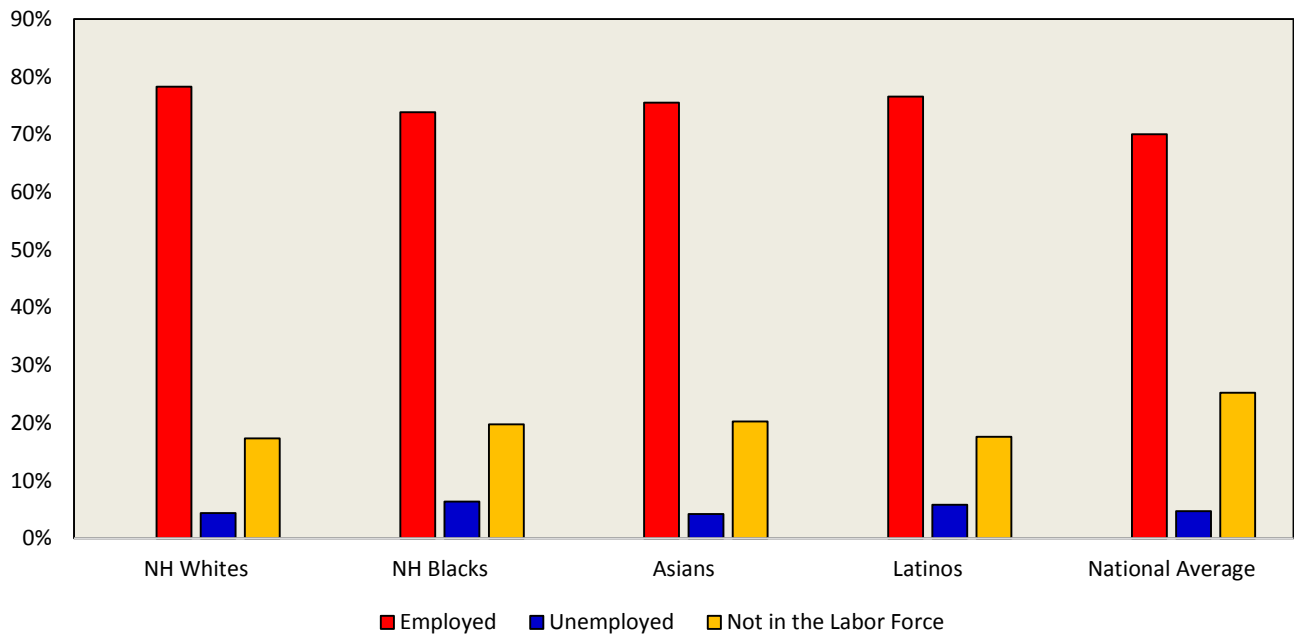
Table 12  
Employment Status for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Latino Population by Sex

	2005	2007	2009	2011	2013	2015
<b>Male</b>						
Employed	79%	81%	75%	77%	75%	79%
Unemployed	6%	5%	12%	10%	8%	5%
Not in the Labor Force	16%	13%	14%	13%	17%	15%
<b>Female</b>						
Employed	72%	67%	63%	67%	72%	63%
Unemployed	7%	6%	9%	6%	6%	8%
Not in the Labor Force	22%	27%	28%	26%	22%	29%
<b>Total Population</b>						
Employed	77%	79%	73%	75%	75%	77%
Unemployed	6%	5%	11%	9%	8%	6%
Not in the Labor Force	17%	16%	16%	16%	18%	18%

An examination of unemployment rates also illuminates an interesting trend. Despite strong employment numbers, the unemployment rate for the total 9/11-era veteran population is 5% -- identical to the national average. Non-Hispanic whites and Asians have unemployment rates at 4%, while non-Hispanic blacks and Latinos are at 6%. (See figure 8).

So why are employment rates noticeably higher for veterans, but unemployment rates not much lower? The most readily available answer is that the number of veterans who identify as “not in the labor force” is markedly lower than the general U.S. population. 25% of Americans identify as “not in the labor force,” whereas among veterans that number hovers around 18%.

Figure 8  
 Employment Status for 9/11 Era Non-Active Duty Veteran Population of  
 the United States  
 2015



## Income

Between 2005 and 2015, median household income for 9/11 era veterans increased steadily across all races/ethnicities. This trends holds firm when adjusting for inflation to 2015 dollars. The median household income for all veterans in 2005 was \$73,810 (adjusted to 2015 dollars) and \$80,000 in 2015. (See table 13).

Furthermore, median household income for the total 9/11 era veteran population remained well above the national average, approximately \$12,000 higher, for the working age population throughout the ten year period. (See table 14).

When coupled with the increased employment rates discussed in the previous section, these data appear to be clear indicators that military service is a path to economic success that is, quite literally, above average.

Table 13  
Median Household Income for Total US Population 2005-2015  
Aged 17+ (Adjusted for Inflation to 2015 Dollars)

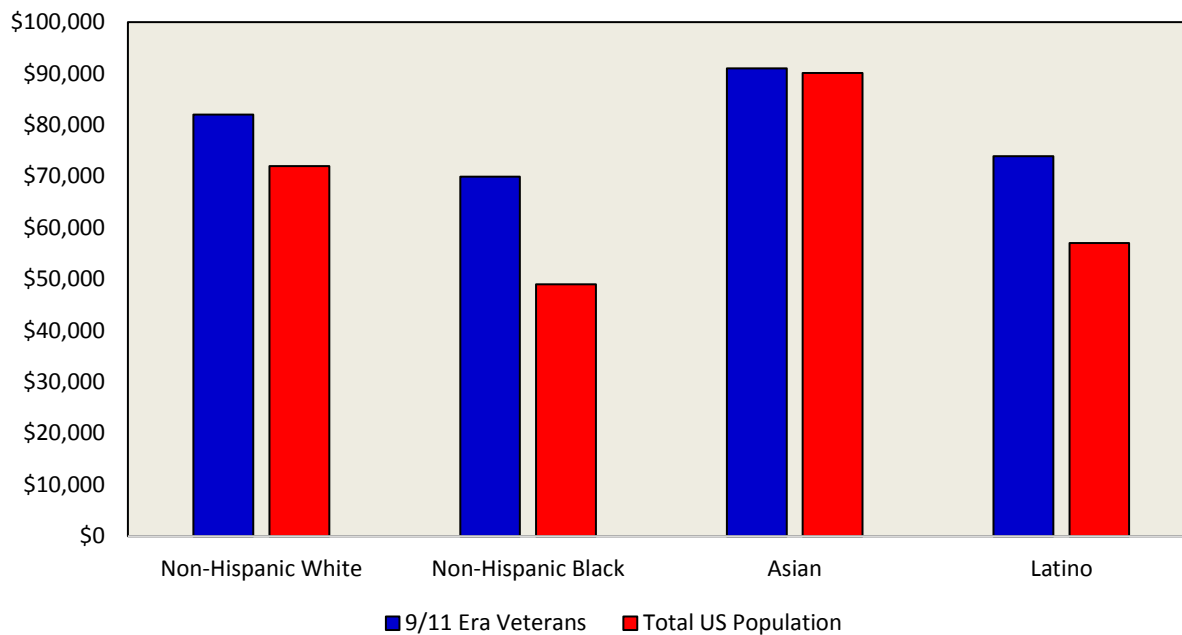
	2005	2015
Non-Hispanic White	71,269	72,000
Non-Hispanic Black	48,400	49,000
Asian	86,515	90,100
Latino	55,539	57,000
-	-	-
Total Population	67,155	68,000

Table 14  
Median Household Income for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Total Population (Adjusted for Inflation to 2015 Dollars)

	2005	2007	2009	2011	2013	2015
Non-Hispanic White	77,319	80,370	82,500	75,642	79,866	82,000
Non-Hispanic Black	64,130	70,680	73,700	63,000	66,096	69,950
Asian	84,700	96,900	97,680	86,100	87,990	91,000
Latino	68,002	74,100	77,000	64,628	70,176	73,900
All 9/11 Era Vets	73,810	78,888	81,180	73,500	76,500	80,000

When broken down by race/ethnicity, Asian veteran households have the highest median income as of 2015 at \$91,000, followed by non-Hispanic whites at \$82,000, then Latinos at \$73,900, and finally non-Hispanic blacks at \$69,950. All of these groups present median household incomes higher than the total national median income and the median income for their particular race/ethnic group. (See figure 9).

Figure 9  
Median Household Income for Population Aged 17+  
2015



Male veterans have a higher median household income than their female counterparts, but both sexes present figures higher than those of the general population. The median household income for all male 9/11 era veterans was \$75,020 in 2005 (adjusted to 2015 dollars) and \$80,500 in 2015. The median household income for all female 9/11 era veterans was \$68,970 in 2005 (adjusted to 2015 dollars) and \$74,000 in 2015. (See tables 15 & 16).

When looking at sex and race/ethnicity simultaneously, the non-Hispanic black population, particularly non-Hispanic black females, consistently had the lowest median household income among all the veteran groups at \$60,800 as of 2015. Nevertheless, non-Hispanic black veterans still have markedly higher median household incomes than those reported by non-Hispanic blacks nationwide (approximately \$20,000 higher as of 2015). The most successful group in this regard is Asian female veterans, who enjoy a median household income of approximately \$90,700 as of 2015. (See figures 10 & 11).

Table 15

Median Household Income for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Male Population (Adjusted for Inflation to 2015 Dollars)

	2005	2007	2009	2011	2013	2015
Non-Hispanic White	77,440	81,168	82,940	76,650	80,580	82,600
Non-Hispanic Black	67,760	74,100	74,800	66,150	68,136	72,130
Asian	85,003	101,061	97,680	88,200	88,893	90,700
Latino	67,760	76,323	79,310	66,885	71,400	74,505
All 9/11 Era Male Vets	75,020	80,017	82,170	74,372	77,928	80,500

Table 16

Median Household Income for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Female Population (Adjusted for Inflation to 2015 Dollars)

	2005	2007	2009	2011	2013	2015
Non-Hispanic White	74,173	75,240	77,946	73,500	76,194	79,000
Non-Hispanic Black	53,482	60,249	68,750	55,965	59,160	60,800
Asian	81,857	75,827	97,460	84,000	84,966	91,650
Latino	68,365	65,276	67,760	57,750	66,810	68,600
All 9/11 Era Female Vets	68,970	70,338	75,900	66,150	71,400	74,000

Figure 10  
 Median Household Income for 9/11 Veteran Population Aged 17+ by Sex  
 2005 (Adjusted for Inflation to 2015 Dollars)

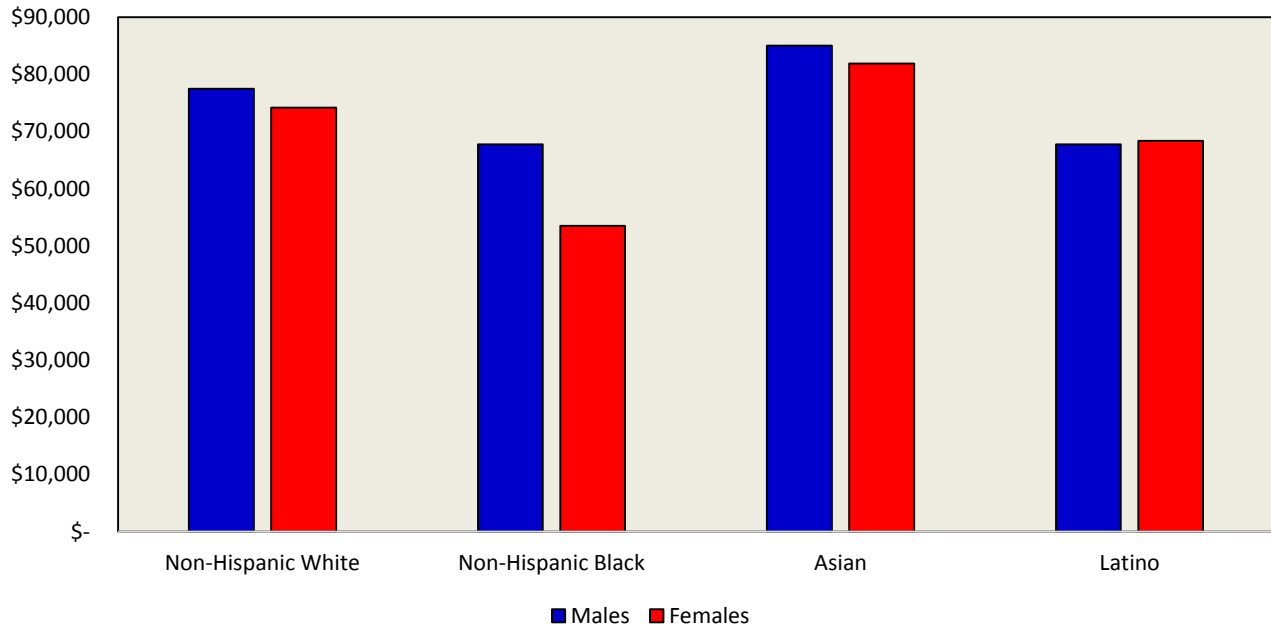
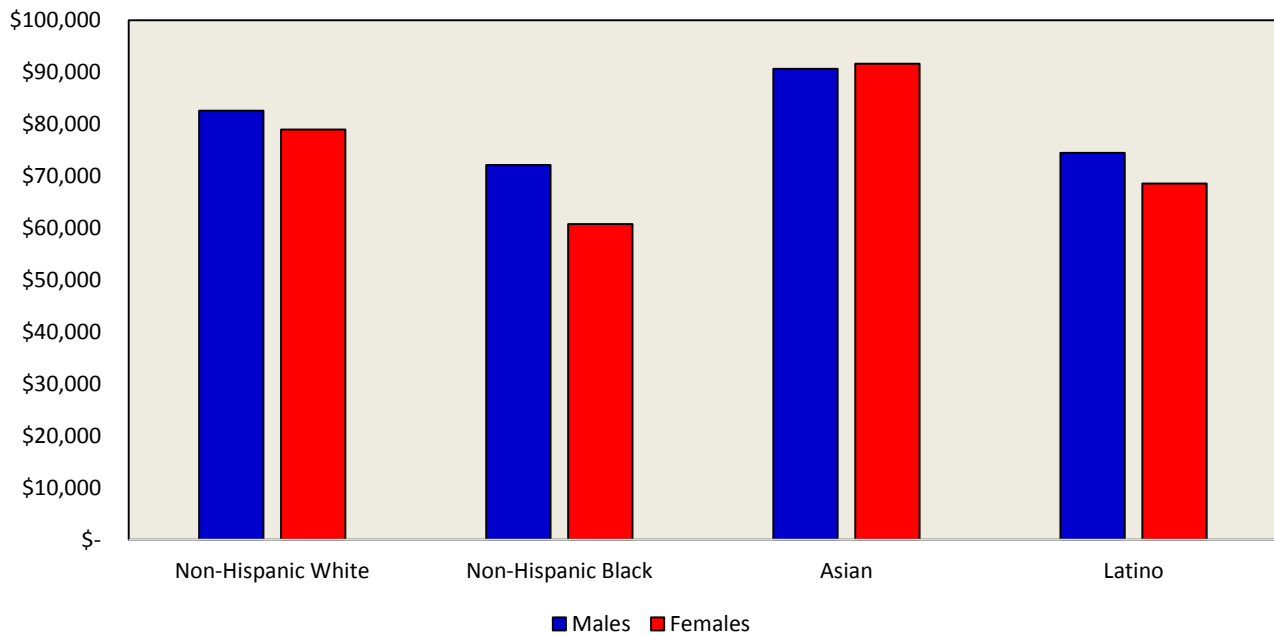


Figure 11  
 Median Household Income for 9/11 Veteran Population Aged 17+ by Sex  
 2015



## Poverty

Poverty rates among 9/11 veterans rose slightly, by one percentage point, between 2005 and 2015, but remained well below the national average for adults aged 17 years and older. The total percentage of veterans in poverty in 2005 was 7%, which increased to 8% in 2015. By comparison, the poverty rate for the general population was 12% in both 2005 and 2015. It is worth noting that the 2015 poverty rates among veterans are a percentage point lower than the 2013 rates, so the trend is in decline. (See tables 17 & 18).

When examined by sex, 9/11 era female veterans consistently experienced markedly higher poverty rates than their male counterparts. The female to male poverty rates in this regard were 9% to 7% respectively in 2005, and 11% to 7% respectively in 2015. The veteran poverty gap, it seems, is widening along lines of sex. Nevertheless, the poverty rates of female veterans remain 3 percentage points lower than general female poverty rates for Americans aged 17+. (See figure 12).

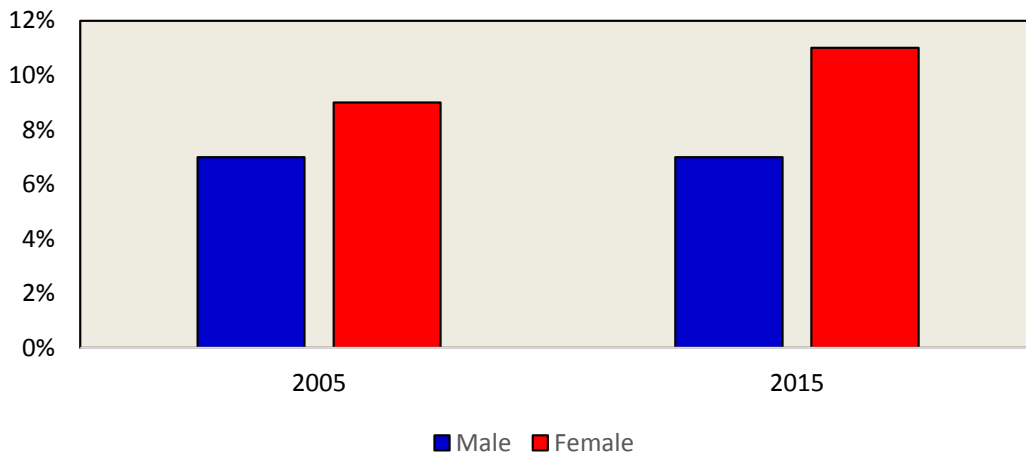
Table 17  
Poverty Status for Total Population of the United States 2005-2015  
Total Population Aged 17+ by Sex

	2005	2015
Male		
In Poverty	10%	11%
Not In Poverty	90%	89%
Female		
In Poverty	14%	14%
Not In Poverty	86%	86%
Total Population		
In Poverty	12%	12%
Not In Poverty	88%	88%

Table 18  
 Poverty Status for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
 Total Population by Sex

	2005	2007	2009	2011	2013	2015
<b>Male</b>						
In Poverty	7%	6%	8%	8%	8%	7%
Not In Poverty	93%	94%	92%	92%	92%	93%
<b>Female</b>						
In Poverty	9%	10%	10%	11%	11%	11%
Not In Poverty	91%	90%	90%	89%	89%	89%
<b>Total Population</b>						
In Poverty	7%	6%	8%	9%	9%	8%
Not In Poverty	93%	94%	92%	91%	91%	92%

Figure 12  
 Poverty Rates Among 9/11 Era Veterans by Sex  
 2005-2015





When examined by race/ethnicity, non-Hispanic white veterans have the lowest poverty rates as of 2015 at 7%. They are followed, in ascending order, by Latinos and Asians at 8%, and finally non-Hispanic blacks at 11%. All of these groups present poverty rates that are below the 12% national average for adults aged 17 years or older, but non-Hispanic blacks are rather close to that number. (See tables 19-22).

When broken down by race/ethnicity *and* sex, non-Hispanic black female veterans experienced the highest rates of poverty in 2015 at 15% -- the only group to present numbers that are above the national female average of 14%. Non-Hispanic white male veterans had the lowest rates of poverty, at 6%.

Most race/ethnic groups experienced a rise in poverty rates between 2009 and 2011, which is in line with the economic recession of that period. Yet as of 2015, most poverty numbers for 9/11 era veterans are in decline and hovering around their 2005 numbers.

Table 19  
Poverty Status for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Non-Hispanic White Population by Sex

	2005	2007	2009	2011	2013	2015
Male						
In Poverty	6%	5%	7%	7%	7%	6%
Not In Poverty	94%	95%	93%	93%	93%	94%
Female						
In Poverty	7%	9%	9%	9%	9%	10%
Not In Poverty	93%	91%	91%	91%	91%	90%
Total Population						
In Poverty	6%	6%	8%	8%	7%	7%
Not In Poverty	94%	94%	92%	92%	93%	93%

Table 20  
Poverty Status for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Non-Hispanic Black Population by Sex

	2005	2007	2009	2011	2013	2015
Male						
In Poverty	9%	8%	9%	11%	13%	9%
Not In Poverty	91%	92%	91%	89%	87%	91%
Female						
In Poverty	15%	13%	13%	14%	17%	15%
Not In Poverty	85%	87%	87%	86%	83%	85%
Total Population						
In Poverty	10%	9%	10%	12%	14%	11%
Not In Poverty	90%	91%	90%	88%	86%	89%

Table 21  
Poverty Status for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Asian Population by Sex

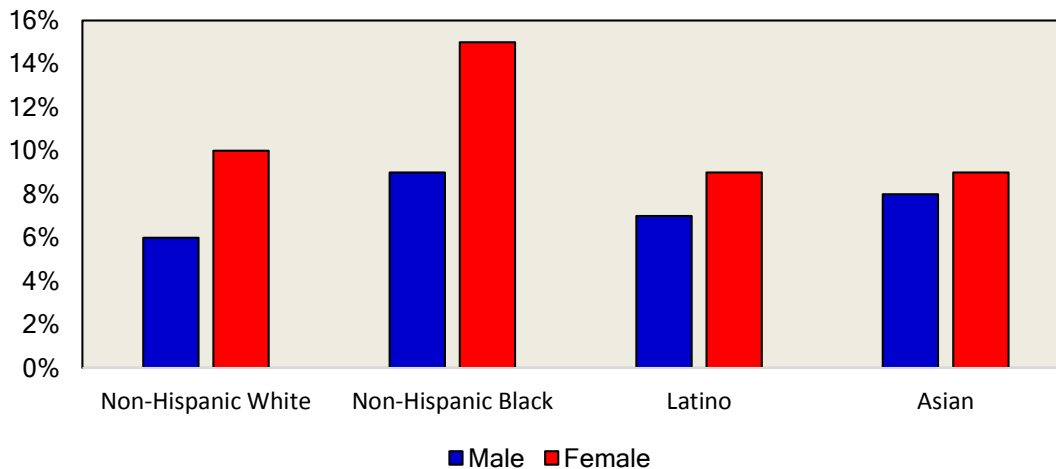
	2005	2007	2009	2011	2013	2015
Male						
In Poverty	5%	5%	6%	9%	9%	8%
Not In Poverty	95%	95%	94%	91%	91%	92%
Female						
In Poverty	4%	5%	9%	12%	10%	9%
Not In Poverty	96%	95%	91%	88%	90%	91%
Total Population						
In Poverty	5%	5%	7%	10%	9%	8%
Not In Poverty	95%	95%	93%	90%	91%	92%

Table 22  
 Poverty Status for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
 Latino Population by Sex

	2005	2007	2009	2011	2013	2015
<b>Male</b>						
In Poverty	8%	7%	8%	10%	10%	7%
Not In Poverty	92%	93%	92%	90%	90%	93%
<b>Female</b>						
In Poverty	9%	11%	9%	15%	10%	9%
Not In Poverty	91%	89%	91%	85%	90%	91%
<b>Total Population</b>						
In Poverty	8%	8%	8%	10%	10%	8%
Not In Poverty	92%	92%	92%	90%	90%	92%

As of 2015, there remained a distinct poverty gap between males and females within all 9/11 era veteran race/ethnic groups. 6% of non-Hispanic white male veterans were in poverty, compared to 10% of their female counterparts. 9% of non-Hispanic black male veterans were in poverty, compared to 15% of their female counterparts. This gap is less pronounced among Latino veterans, whose male and female populations experience poverty rates of 7% and 9% respectively, and also among Asians, whose male and female populations experience poverty rates of 8% and 9% respectively. (See figure 13).

Figure 13  
 Poverty Rates Among 9/11 Era Veterans by Sex and Race/Ethnicity  
 2015



**Educational Attainment**

On the whole, educational attainment among 9/11 era veterans was markedly higher between 2005 and 2015 than the general US population aged 25 and older.

All branches of the United States Armed Forces presently require recruits to have a high school diploma (or equivalency) prior to enlistment, so naturally the rate of high school non-completion is considerably higher for the general population aged 25 and over than it is for 9/11 era veterans. There are occasional incidences where veterans will not have a high school equivalency, particularly if the veteran enlisted prior to the 1990s, but these incidences are quite rare (less than 2% of all veterans).

With regard to college participation rates, 80% of 9/11 era veterans report attending college for at least one term as of 2015, compared to 60% of the general population. Furthermore, 47% of 9/11 era veterans have an Associates, Bachelors, or higher as of 2015, compared to 39% of the general population. (See tables 23 & 24).

Table 23  
Educational Attainment for Total Population of the United States 2005-2015  
Population Aged 25+

	2005	2015
Did Not Graduate High School	16%	13%
High School Graduate	30%	28%
Some College No Degree	20%	21%
Associates Degree	7%	8%
BA or Higher	27%	31%

Table 24  
Educational Attainment for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Total Population Aged 25+

	2005	2007	2009	2011	2013	2015
Did Not Graduate High School	3%	2%	1%	1%	2%	2%
High School Graduate	23%	24%	20%	19%	18%	18%
Some College No Degree	33%	33%	38%	36%	35%	33%
Associates Degree	13%	14%	13%	14%	13%	14%
BA or Higher	28%	28%	28%	30%	32%	33%

Key differences in educational attainment between 9/11 era veterans and the general population come into relief when drawing comparisons by sex.

As of 2015, the number of female veterans with a four-year degree or higher was considerably higher than male veterans *and* the general female population. 41% of female 9/11 era veterans had a BA or higher as of 2015, compared to 31% of male veterans.

These data are aberrations from the general population aged 25 and older, where the numbers of males and females with a BA or higher is within a percentage point of one another at 30% and 31% respectively. (See tables 25 & 26 and figure 14).

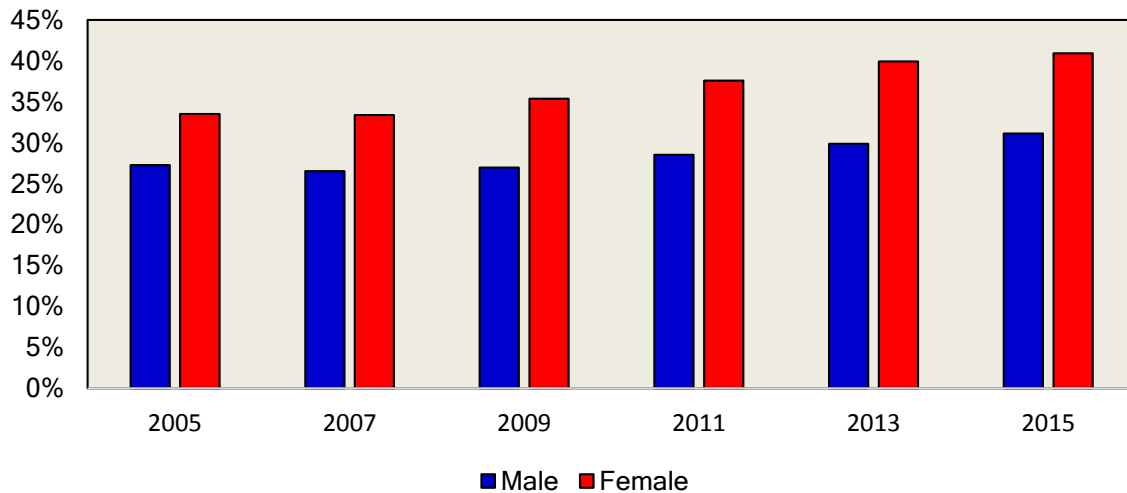
Table 25  
Educational Attainment for Total Population of the United States 2005-2015  
by Sex Aged 25+

	2005	2015
<b>Male</b>		
Did Not Graduate High School	16%	14%
High School Graduate	29%	28%
Some College No Degree	20%	20%
Associates Degree	7%	7%
BA or Higher	28%	30%
<b>Female</b>		
Did Not Graduate High School	15%	12%
High School Graduate	30%	27%
Some College No Degree	21%	21%
Associates Degree	8%	9%
BA or Higher	26%	31%

Table 26  
Educational Attainment for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
by Sex Aged 25+

	2005	2007	2009	2011	2013	2015
<b>Male</b>						
Did Not Graduate High School	3%	2%	2%	2%	2%	2%
High School Graduate	25%	26%	21%	21%	20%	20%
Some College No Degree	33%	33%	38%	37%	36%	34%
Associates Degree	12%	13%	12%	13%	13%	13%
BA or Higher	27%	27%	27%	29%	30%	31%
<b>Female</b>						
Did Not Graduate High School	2%	1%	1%	1%	2%	2%
High School Graduate	17%	16%	12%	10%	10%	10%
Some College No Degree	32%	33%	35%	33%	31%	29%
Associates Degree	16%	18%	17%	19%	18%	18%
BA or Higher	34%	33%	35%	38%	40%	41%

Figure 14  
9/11 Era Veterans with BA or Higher (aged 25+) by Sex  
2005-2015



The clearest links between military service and increased educational attainment present themselves when examining trends through the joint lenses of race/ethnicity and sex - especially among Latinos and non-Hispanic blacks.

Among non-Hispanic whites, both the veteran and general population had college graduation rates (BA or higher) at 34% as of 2015. However, 45% of non-Hispanic white female veterans had a BA or higher, 11 percentage points more than all non-Hispanic white females in the United States. (See tables 27-30 and figures 15 & 16).

Table 27  
Educational Attainment for Total Population of the United States 2005-2015  
Non-Hispanic White Population Aged 25+

	2005	2015
Did Not Graduate High School	11%	8%
High School Graduate	30%	28%
Some College No Degree	21%	21%
Associates Degree	8%	9%
BA or Higher	30%	34%

Table 28  
Educational Attainment for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Non-Hispanic White Population Aged 25+

	2005	2007	2009	2011	2013	2015
Did Not Graduate High School	2%	1%	1%	1%	2%	2%
High School Graduate	23%	24%	20%	19%	19%	19%
Some College No Degree	32%	31%	37%	35%	33%	32%
Associates Degree	12%	14%	12%	14%	13%	13%
BA or Higher	30%	30%	30%	31%	33%	34%

Table 29  
Educational Attainment for Total Population of the United States 2005-2015  
Non-Hispanic White Population by Sex Aged 25+

	2005	2015
<b>Male</b>		
Did Not Graduate High School	11%	8%
High School Graduate	29%	28%
Some College No Degree	21%	21%
Associates Degree	7%	8%
BA or Higher	32%	34%
<b>Female</b>		
Did Not Graduate High School	11%	7%
High School Graduate	31%	28%
Some College No Degree	21%	21%
Associates Degree	8%	10%
BA or Higher	28%	34%

Table 30  
Educational Attainment for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Non-Hispanic White Population by Sex Aged 25+

	2005	2007	2009	2011	2013	2015
<b>Male</b>						
Did Not Graduate High School	3%	1%	1%	1%	2%	2%
High School Graduate	24%	25%	21%	20%	20%	20%
Some College No Degree	32%	31%	37%	35%	34%	33%
Associates Degree	11%	13%	12%	13%	12%	13%
BA or Higher	29%	29%	29%	30%	32%	33%
<b>Female</b>						
Did Not Graduate High School	1%	0%	0%	1%	2%	1%
High School Graduate	17%	16%	13%	9%	10%	10%
Some College No Degree	30%	32%	35%	33%	29%	27%
Associates Degree	16%	17%	15%	18%	17%	17%
BA or Higher	37%	35%	36%	39%	42%	45%



Figure 15  
Non-Hispanic White Males with BA of Higher (aged 25+)  
2005-2015

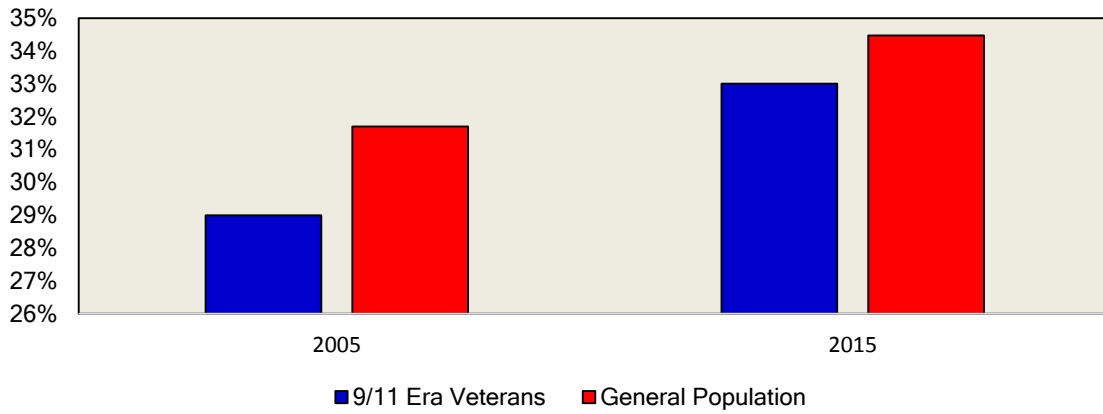
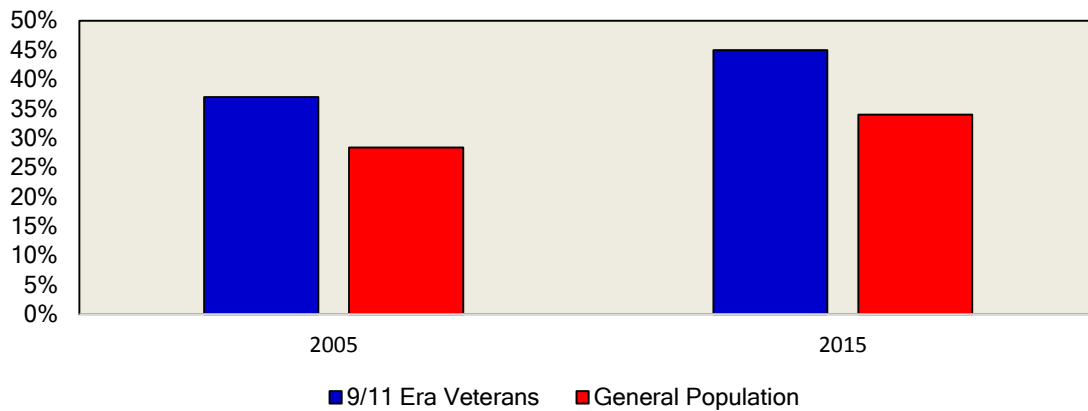


Figure 16  
Non-Hispanic White Females with BA of Higher (aged 25+)  
2005-2015



Within the non-Hispanic black community, 29% of 9/11 era veterans have a BA or higher as of 2015, compared to 20% of the general non-Hispanic black population. Among males, 26% of veterans have at least a four-year degree, 12 percentage points higher than the general non-Hispanic black male population. Among females, 37% of veterans have at least a four-year degree, a whopping 15 percentage points higher than the general non-Hispanic black female population. (See tables 31-34 and figures 17 & 18).

Table 31  
Educational Attainment for Total Population of the United States 2005-2015  
Non-Hispanic Black Population Aged 25+

	2005	2015
Did Not Graduate High School	20%	15%
High School Graduate	33%	31%
Some College No Degree	22%	25%
Associates Degree	7%	8%
BA or Higher	17%	20%

Table 32  
Educational Attainment for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Non-Hispanic Black Population Aged 25+

	2005	2007	2009	2011	2013	2015
Did Not Graduate High School	2%	3%	2%	2%	2%	2%
High School Graduate	26%	26%	20%	19%	18%	20%
Some College No Degree	35%	35%	41%	38%	38%	35%
Associates Degree	13%	14%	14%	15%	14%	15%
BA or Higher	24%	22%	23%	27%	28%	29%

Table 33  
Educational Attainment for Total Population of the United States 2005-2015  
Non-Hispanic Black Population by Sex Aged 25+

	2005	2015
<b>Male</b>		
Did Not Graduate High School	20%	16%
High School Graduate	35%	35%
Some College No Degree	21%	24%
Associates Degree	7%	7%
BA or Higher	17%	18%
<b>Female</b>		
Did Not Graduate High School	20%	14%
High School Graduate	31%	29%
Some College No Degree	23%	26%
Associates Degree	8%	9%
BA or Higher	18%	22%

Table 34  
Educational Attainment for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Non-Hispanic Black Population by Sex Aged 25+

	2005	2007	2009	2011	2013	2015
<b>Male</b>						
Did Not Graduate High School	2%	3%	3%	2%	3%	2%
High School Graduate	27%	29%	23%	22%	21%	22%
Some College No Degree	35%	35%	43%	42%	40%	36%
Associates Degree	13%	13%	12%	12%	13%	13%
BA or Higher	22%	19%	20%	22%	24%	26%
<b>Female</b>						
Did Not Graduate High School	2%	1%	1%	1%	2%	3%
High School Graduate	20%	17%	12%	11%	10%	11%
Some College No Degree	34%	34%	36%	29%	32%	30%
Associates Degree	14%	16%	19%	21%	17%	20%
BA or Higher	30%	31%	33%	38%	39%	37%

Figure 17  
Non-Hispanic Black Males with BA of Higher (aged 25+)  
2005-2015

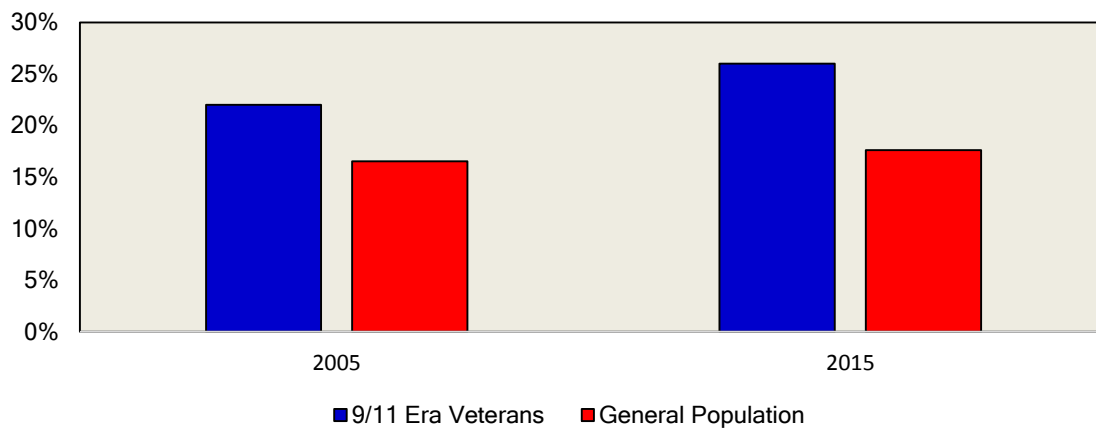
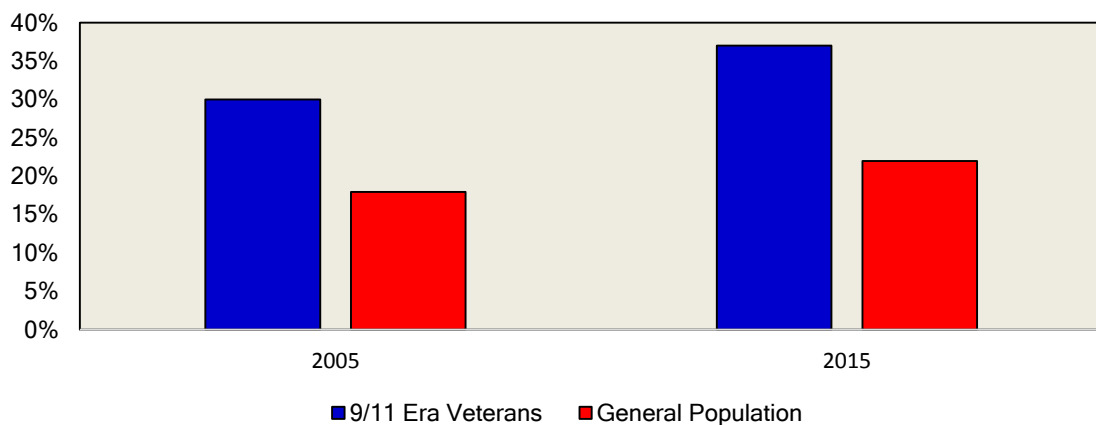


Figure 18  
Non-Hispanic Black Females with BA of Higher (aged 25+)  
2005-2015



Asians are the only race/ethnic group where this trend is reversed. 46% of 9/11 era veterans have a BA or higher as of 2015, compared to 52% of the general Asian population. Among males, 45% of veterans have at least a four-year degree, 9 percentage points lower than the general Asian male population. Among females, 51% of veterans have at least a four-year degree, basically in line with the general Asian female population. (See tables 35-38 and figures 19 & 20).

Table 35  
Educational Attainment for Total Population of the United States 2005-2015  
Asian Population Aged 25+

	2005	2015
Did Not Graduate High School	14%	13%
High School Graduate	18%	16%
Some College No Degree	13%	12%
Associates Degree	7%	7%
BA or Higher	48%	52%

Table 36  
Educational Attainment for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Asian Population Aged 25+

	2005	2007	2009	2011	2013	2015
Did Not Graduate High School	3%	2%	1%	2%	3%	5%
High School Graduate	10%	19%	14%	16%	11%	8%
Some College No Degree	35%	23%	32%	30%	28%	29%
Associates Degree	16%	14%	17%	13%	16%	12%
BA or Higher	36%	41%	36%	40%	43%	46%

Table 37  
Educational Attainment for Total Population of the United States 2005-2015  
Asian Population by Sex Aged 25+

	2005	2015
<b>Male</b>		
Did Not Graduate High School	11%	11%
High School Graduate	16%	15%
Some College No Degree	13%	13%
Associates Degree	7%	6%
BA or Higher	53%	54%
<b>Female</b>		
Did Not Graduate High School	17%	15%
High School Graduate	19%	16%
Some College No Degree	12%	12%
Associates Degree	8%	7%
BA or Higher	45%	50%

Table 38  
Educational Attainment for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Asian Population by Sex Aged 25+

	2005	2007	2009	2011	2013	2015
<b>Male</b>						
Did Not Graduate High School	2%	3%	1%	2%	3%	5%
High School Graduate	11%	20%	16%	17%	11%	9%
Some College No Degree	36%	25%	33%	31%	30%	29%
Associates Degree	15%	16%	17%	13%	15%	11%
BA or Higher	36%	36%	34%	37%	41%	45%
<b>Female</b>						
Did Not Graduate High School	7%	1%	2%	1%	3%	4%
High School Graduate	7%	15%	5%	7%	9%	4%
Some College No Degree	31%	10%	28%	23%	19%	27%
Associates Degree	18%	6%	18%	12%	18%	14%
BA or Higher	36%	68%	47%	56%	51%	51%

Figure 19  
Asian Males with BA of Higher (aged 25+)  
2005-2015

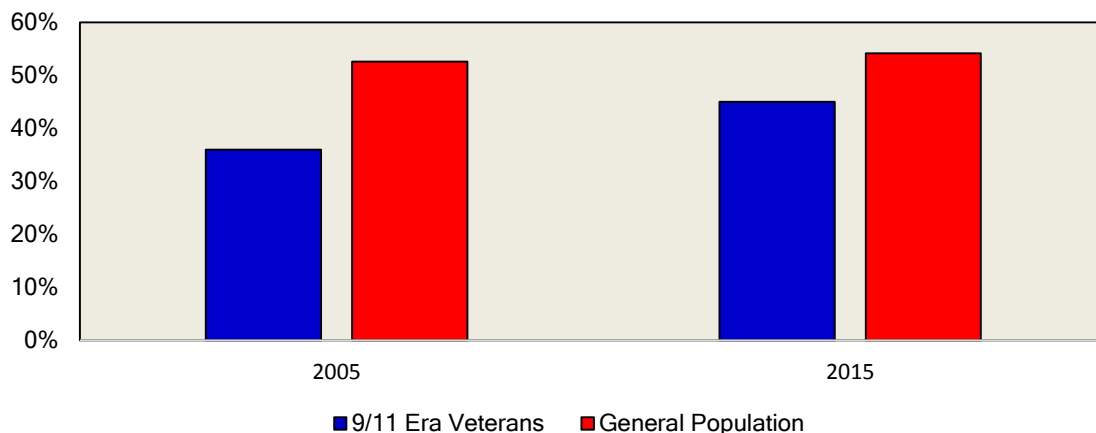
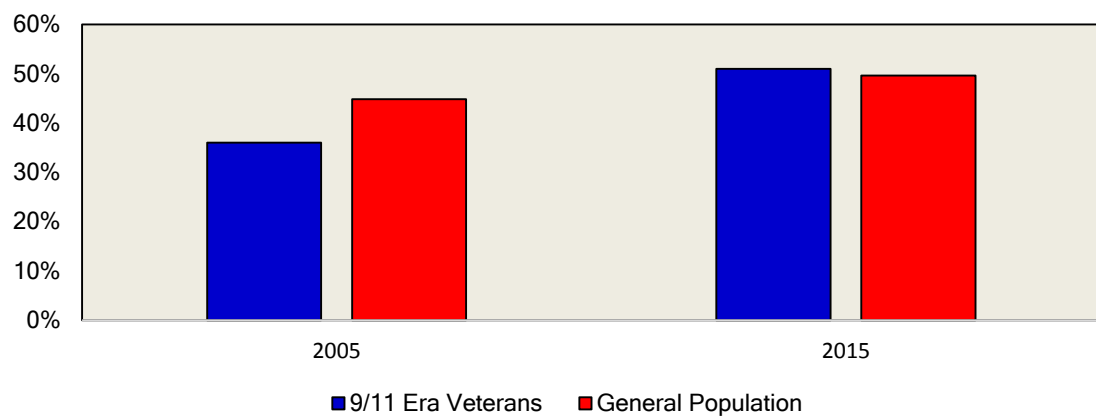


Figure 20  
Asian Females with BA of Higher (aged 25+)  
2005-2015



Among Latinos, 27% of 9/11 era veterans have a BA or higher as of 2015, compared to 15% of the general Latino population. Among males, 26% of veterans have at least a four-year degree, 12 percentage points higher than the general Latino male population. Among females, 29% of veterans have at least a four-year degree, 12 percentage points higher than the general Latino female population. (See tables 39-41 and figures 21 & 22).

Table 39  
Educational Attainment for Total Population of the United States 2005-2015  
Latino Population Aged 25+

	2005	2015
Did Not Graduate High School	40%	34%
High School Graduate	27%	28%
Some College No Degree	15%	18%
Associates Degree	5%	6%
BA or Higher	13%	15%

Table 40  
Educational Attainment for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Latino Population Aged 25+

	2005	2007	2009	2011	2013	2015
Did Not Graduate High School	4%	4%	3%	3%	3%	5%
High School Graduate	24%	23%	22%	20%	17%	19%
Some College No Degree	37%	40%	37%	40%	40%	36%
Associates Degree	14%	13%	14%	14%	14%	14%
BA or Higher	21%	20%	23%	24%	25%	27%



Table 41  
Educational Attainment for Total Population of the United States 2005-2015  
Latino Population by Sex Aged 25+

	2005	2015
<b>Male</b>		
Did Not Graduate High School	41%	35%
High School Graduate	27%	29%
Some College No Degree	14%	17%
Associates Degree	5%	5%
BA or Higher	12%	14%
<b>Female</b>		
Did Not Graduate High School	39%	32%
High School Graduate	26%	26%
Some College No Degree	16%	18%
Associates Degree	6%	7%
BA or Higher	13%	17%

Table 42  
Educational Attainment for 9/11 Era Non-Active Duty Veteran Population of the United States 2005-2015  
Latino Population by Sex Aged 25+

	2005	2007	2009	2011	2013	2015
<b>Male</b>						
Did Not Graduate High School	4%	4%	4%	3%	3%	5%
High School Graduate	26%	24%	24%	21%	19%	20%
Some College No Degree	37%	41%	38%	40%	40%	36%
Associates Degree	14%	11%	14%	12%	13%	13%
BA or Higher	20%	19%	21%	23%	25%	26%
<b>Female</b>						
Did Not Graduate High School	4%	1%	2%	3%	3%	5%
High School Graduate	15%	13%	11%	13%	9%	12%
Some College No Degree	36%	36%	35%	38%	40%	36%
Associates Degree	18%	25%	20%	19%	19%	18%
BA or Higher	27%	25%	33%	27%	28%	29%

Figure 21  
 Latino Males with BA of Higher (aged 25+)  
 2005-2015

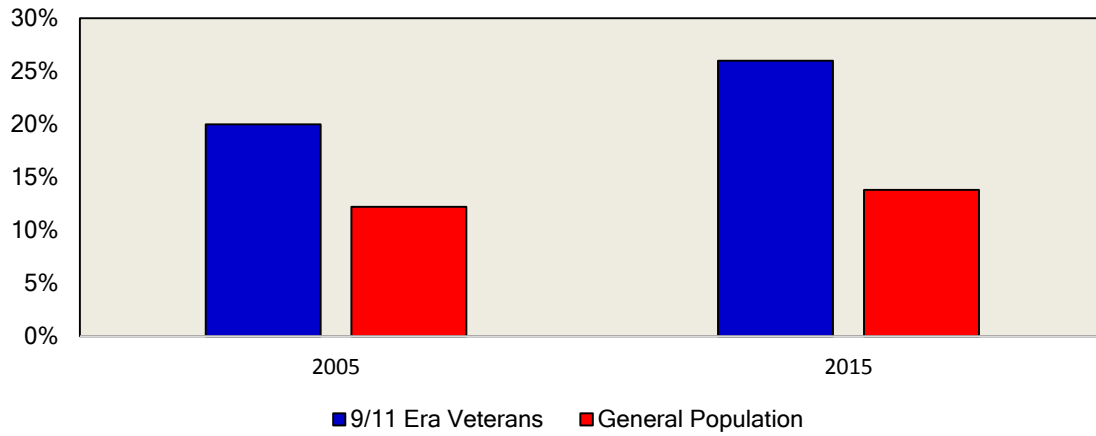
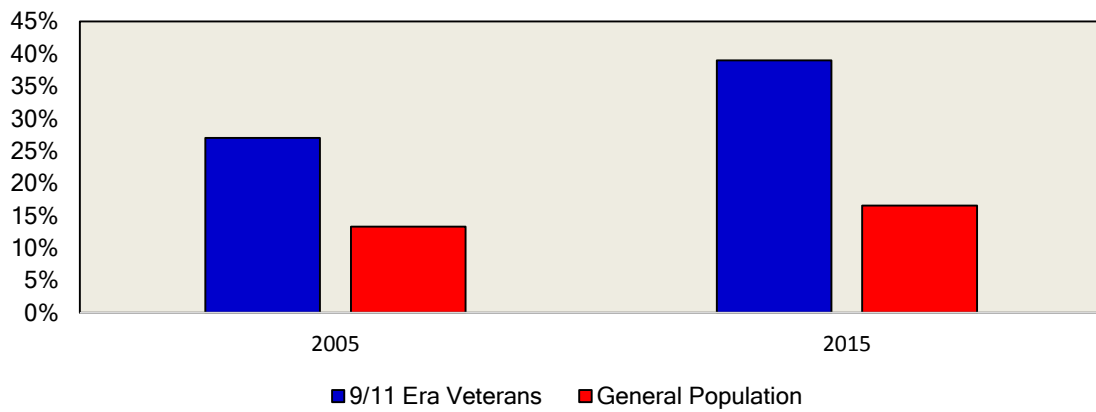


Figure 22  
 Latino Females with BA of Higher (aged 25+)  
 2005-2015



## Concluding Remarks

And so there is indeed much evidence to affirm popular notions of a direct correlation between military service and increased socio-economic success.

Among 9/11 era veterans, income, employment, and educational attainment rates are consistently higher, and poverty rates lower, when compared to the general US population. Furthermore, those benefits are particularly pronounced among females and minorities.

CLACLS hopes the information presented here will motivate others to pursue further avenues of research on this topic. To this end, we have some suggestions.

Firstly, stakeholders and advocacy groups may wish to investigate the persistence of income inequality along lines of sex and race/ethnicity for veterans once they enter the job market, especially as pay inequality does not factor into the rigid tier-based pay structure of the US armed forces.

Second, it would be useful to have a better understanding of exactly what kinds of professional fields veterans are gravitating toward most when returning to civilian life, and what college majors they prefer. Do these decisions vary between race/ethnicity and sex? Between those who enlisted and the officer corps?

Individuals who are particularly interested in veteran employment rates may wish to investigate the extent to which particular military occupations (a soldier's MOS/Billet) have higher incidences of job placement than others. The US Armed Forces offers a wide variety of occupations for soldiers, from technical posts to administrative positions, and it would be useful to know which appear to be clearer paths to economic success upon returning to civilian life.

Finally, as this report covers nationwide trends, it may be useful to zero in on specific geographical locations to identify which areas are operating above and below these national numbers and why. Are veterans in cities faring better than those in rural areas? Is there a difference between East coast veterans and West coast veterans?

Organizations that provide outreach to minority groups, particularly Latinos and non-Hispanic blacks, may wish to familiarize themselves with the tangible benefits of military service if offering career advice. Often, service in the armed forces can be viewed as a "dead end" path reserved for those with fewer options. But as this report suggests, it can also be packaged as a statistically proven path to higher income, educational attainment, and quality of life - especially for minority females.