



# VETERANS WITHOUT DEGREES:

The Benefits and Opportunities of Certificates and Certifications



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United States military veterans are far more likely than non-veterans to hold non-degree credentials, including certificates and certifications. Therefore, veterans are particularly harmed by the current lack of recognition, transparency, transferability and stackability of non-degree credentials. In addition, the veteran population is especially likely to have education and training experiences outside traditional education institutions.

The United States military is the single, largest provider of education and training in the country. Yet, for the U.S. veteran population (21 million) and especially the 4 million veterans who served from 2001 to the present day and are still early in their careers, there can be a disconnect between the education and training they receive in the military and the credit they receive in the civilian world. This study focuses on the education and work experiences of veterans who hold certificates or certifications but not college degrees.

All service members complete multiple training courses, which may include non-degree credentials, as part of their service. Efforts to make this transfer more seamless and to ensure that all learning counts are essential to honoring and supporting veterans in their transition to the civilian workforce.

Based on the responses of more than 30,000 veterans,<sup>1</sup> from a total sample size of more than 340,000 respondents, key findings include:

- **Veterans disproportionately hold certificates or certifications.** Among adults without degrees, veterans are far more likely than nonveterans to have a certificate or certification (57% versus 35% for nonveterans).
- **Certificates and certifications boost employability and earnings for veterans without degrees.** Veterans with certificates and certifications but no degree are more likely to be working (73% versus 64%) and earn more (an average bump of \$10,000 in median income) compared to those without any credential.
- **Veterans without degrees see less need for additional education than non-veterans without degrees.** Just 37% of veterans without degrees feel they need more education to advance in their careers, compared to 47% among their non-veteran peers.

<sup>1</sup> n=31,858 veterans and n=341,735 total individuals surveyed. Among adults without degrees, n=11,308 veterans and 127,340 total individuals surveyed.



A few key principles guide our recommendations around supporting veterans without degrees, as well as adults without degrees more broadly:

1. All learning counts, and all skills should be recognized.
2. Competencies should be transparent and transferable.
3. Credentials should be portable and stackable.
4. Some military training should be credentialed while in service.

The data and insights shared here are drawn from the Strada-Gallup *Education Consumer Survey*: an unprecedented survey of more than 340,000 U.S. adults ages 18–65 that explores their educational experiences and attitudes. This study draws upon that vast sample to reveal veterans’ perspectives on education outcomes and the benefits and challenges that arise from earning non-degree credentials. Strada Education Network and Lumina Foundation collaborated on this report as part of a series of reports on adults without degrees.

For the purposes of this report, we are relying upon the responses of veterans who self-reported that they have completed a certificate or certification in response to the following question from a telephone survey: “A professional certificate or certification is something colleges, universities and other professional or trade organizations award to those who complete a formal instruction or training program to learn the skills needed to work in a specific industry. Have you obtained a professional certificate or certification?”

The in-depth analysis of these findings, alongside data that gives context to understand the implications of veterans’ perspectives, highlights opportunities to honor the full spectrum of learning and education obtained by these individuals. The results provide new awareness of how veterans view and capitalize on their nontraditional qualifications, especially certificates and certifications, in the labor market. It highlights the tremendous potential for policymakers, veterans’ organizations, educational institutions and employers to create better systems that help veterans turn nontraditional qualifications into portable and stackable<sup>2</sup> credentials recognized across the United States.

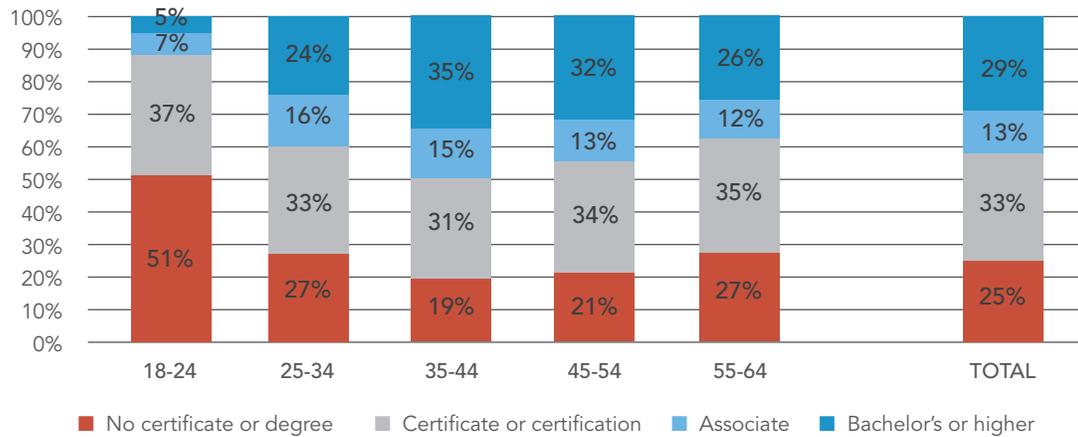
<sup>2</sup> For definitions and further information on the transparency, portability and stackability of credentials please see American Council on Education’s report – Quality Dimensions for Connected Credentials, <https://www.acenet.edu/Documents/Quality-Dimensions-for-Connected-Credentials.pdf>

# EDUCATIONAL ATTAINMENT

## Current educational attainment of veterans

Among veterans aged 18-64, 42% have a college degree and 33% have a certificate or certification but no degree. Furthermore, looking across age groups, we consistently find that approximately one-third of veterans hold a certificate or certification but no additional education (see Figure 1).

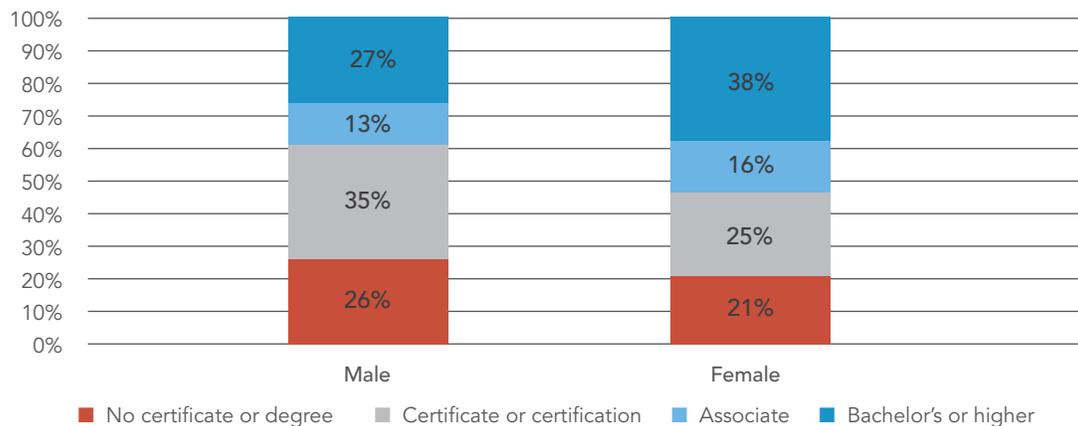
FIGURE 1  
EDUCATIONAL ATTAINMENT OF VETERANS, BY AGE



Source: Strada-Gallup Education Consumer Survey. Base: Veterans age 18-64, n=31,858.

Among veterans, males (35%) are more likely than females (24%) to have a certificate or certification (see Figure 2).<sup>3</sup>

FIGURE 2  
EDUCATIONAL ATTAINMENT OF VETERANS, BY GENDER



Source: Strada-Gallup Education Consumer Survey. Base: Veterans age 18-64, n=31,858

<sup>3</sup> At the same time, female veterans tend to have higher levels of education than male veterans: 54% of female veterans have a postsecondary degree, compared to 40% of male veterans.

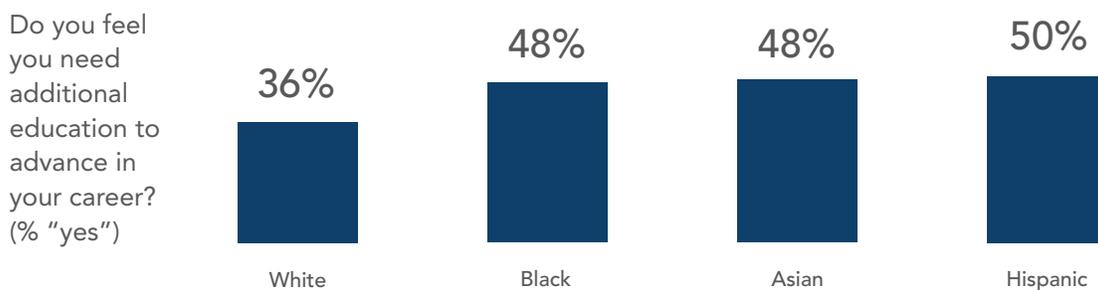
Women make up about 9% of all veterans (and nearly 12% of Post-9/11 veterans), but this number is growing, because they are 15% of the current active-duty force.<sup>4</sup>

Educational attainment for veterans is similar across race and ethnicity (not shown), apart from Asian veterans, who are far more likely to have a bachelor's degree or higher. Asians make up the smallest racial and ethnic group among veterans, at around 2%.

## Perceived need for additional education

Among veterans without degrees, 39% report that they need more education to advance in their careers, a significantly lower level than the 46% of non-veterans without degrees. Veterans of color without degrees have a higher perceived need for additional education than white veterans without degrees. About 50% of veterans of color say they need more education, versus only 37% of white veterans (see Figure 3). In addition, veterans working in certain fields are more likely to say they need additional education to advance in their careers. Among veterans without degrees, the fields with the highest perceived need for additional education are health care, community and social services, and education, while the fields with lowest perceived need for additional education are farming, small-business ownership and transportation (see the appendix for a full list by occupational category).

FIGURE 3  
VETERANS OF COLOR  
HAVE HIGHEST DEMAND FOR ADDITIONAL EDUCATION



Source: Strada-Gallup Education Consumer Survey. Base: Veterans without a college degree, age 18–64, n=11,803.

<sup>4</sup> Department of Veterans Affairs. Fact Sheet. 2017. <https://www.womenshealth.va.gov/WOMENSHEALTH/latestinformation/facts.asp>

# CERTIFICATES AND CERTIFICATIONS

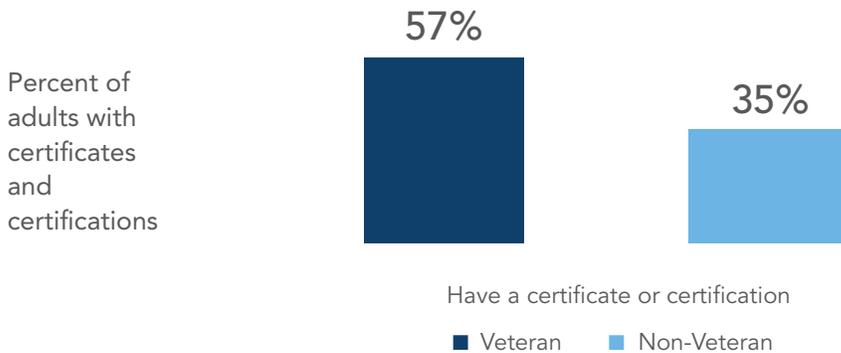
## What are certificates and certifications?

Certificates and certifications are non-degree postsecondary education credentials that are offered by both traditional and nontraditional providers.<sup>5</sup> In a rapidly transforming economy, higher education must adapt to keep up with the demand for new skills, and it is likely that such non-degree credentials will become increasingly common. However, thus far, relatively little is known about the value and impact of non-degree credentials for those who attain them. Strada and Lumina’s first joint report, “Certified Value: When do Adults without Degrees Benefit from Earning Certificates and Certifications?,” found that among American adults with no postsecondary degree, those with a certificate or certification fare better than those without. Adults with non-degree credentials report higher employment levels, income and marketability and are more inclined to recommend their educational path than those without a certificate or certification.

## Likelihood of having a certificate or certification for veterans

Among non-degree adults, veterans are much more likely to report having a certificate or certification (57%) compared to non-veterans (35%) (see Figure 4). For this reason, recognition, transferability and stackability of these credentials are particularly important for the veteran population.

FIGURE 4  
AMONG ADULTS WITHOUT DEGREES, VETERANS ARE MORE LIKELY TO HAVE A CERTIFICATE OR CERTIFICATION THAN NON-VETERANS

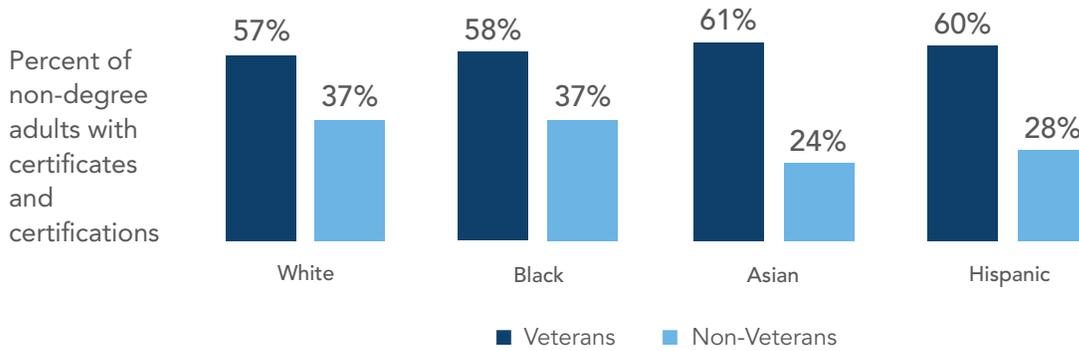


Source: Strada-Gallup Education Consumer Survey. Base: U.S. adults age without degrees 18–64, n=127,340.

<sup>5</sup> The exact question in the *Education Consumer Survey* is: “A professional certificate or certification is something colleges, universities, and other professional or trade organizations award to those who complete a formal instruction or training program to learn the skills needed to work in a specific industry. Have you obtained a professional certificate or certification?” Certificates and certifications are different types of credentials but could not be analyzed separately in this study due to the phrasing of the original survey question.

The likelihood of having a certificate or certification is high across all races and ethnicities among veterans, while among non-veterans, Asian and Hispanic individuals are less likely to hold certificates and certifications (See Figure 5).

**FIGURE 5**  
**AMONG NON-DEGREE VETERANS, LIKELIHOOD OF HAVING A CERTIFICATE OR CERTIFICATION IS HIGH FOR ALL RACES AND ETHNICITIES**

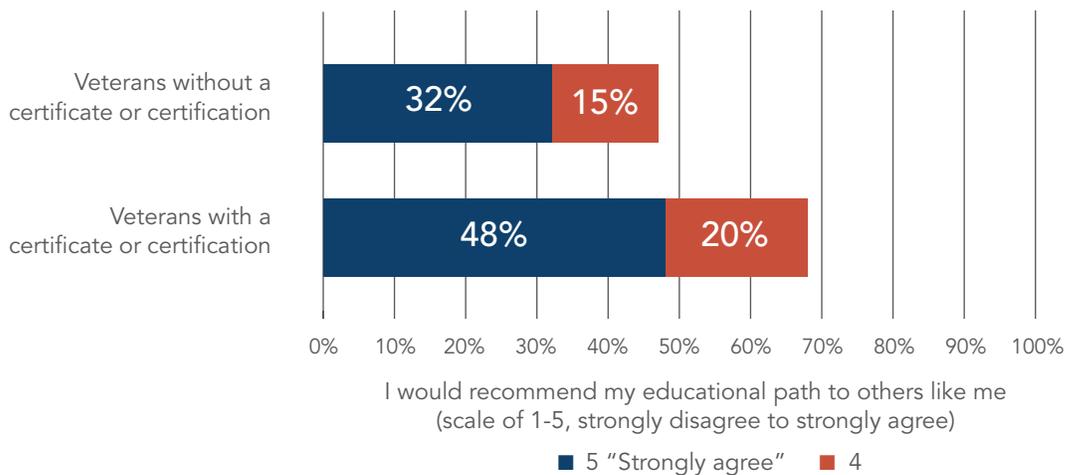


Source: Strada-Gallup Education Consumer Survey. Base: U.S. adults without degrees, age 18–64, n=127,340

### Benefits of having a certificate or certification for veterans

Consistent with the general population, non-degree veterans with certificates and certifications see many benefits compared to veterans without certificates and certifications. They are more likely to recommend their educational path (68%) compared to those without certificates and certifications (47%) (see Figure 6).

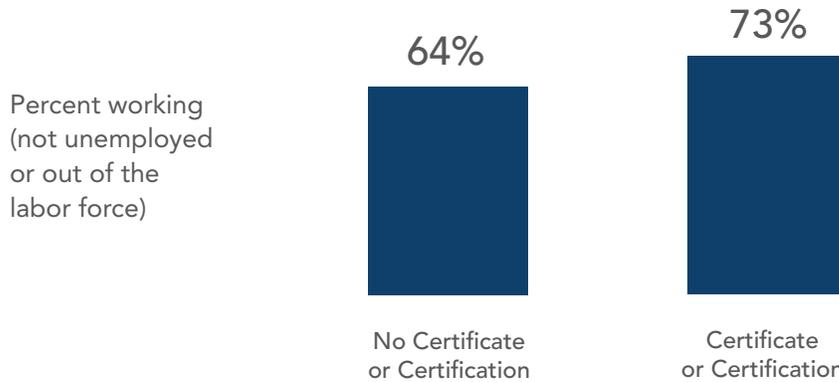
**FIGURE 6**  
**AMONG VETERANS WITHOUT DEGREES, THOSE WITH CERTIFICATES AND CERTIFICATIONS ARE MORE LIKELY TO RECOMMEND THEIR EDUCATIONAL PATH THAN THOSE WITHOUT**



Source: Strada-Gallup Education Consumer Survey. Base: Veterans without degrees age 18–64, n=11,308

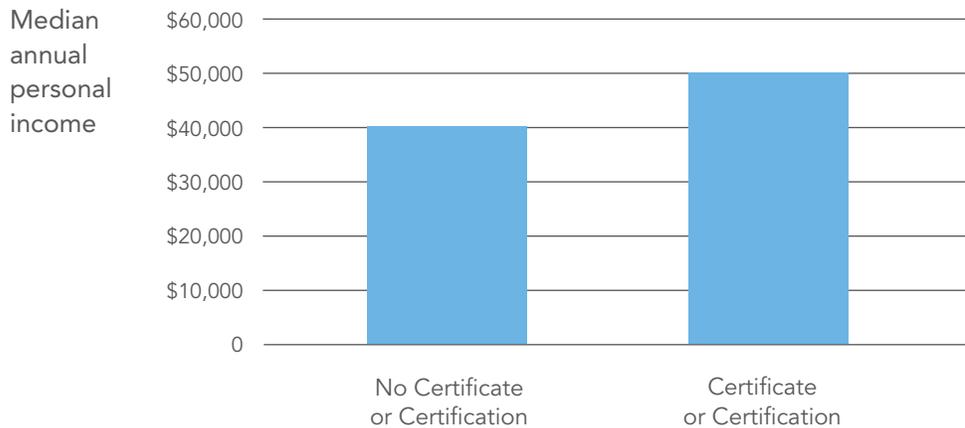
They are more likely to be working (73% versus 64%) and earn more money (\$10,000 higher in median income) compared to those who do not have certificates and certifications (see Figures 7 and 8).

FIGURE 7  
NON-DEGREE VETERANS WITH CERTIFICATES AND CERTIFICATIONS  
ARE MORE LIKELY TO BE WORKING THAN THOSE WITHOUT



Source: Strada-Gallup Education Consumer Survey. Base: Veterans without degrees age 18–64, n=11,308

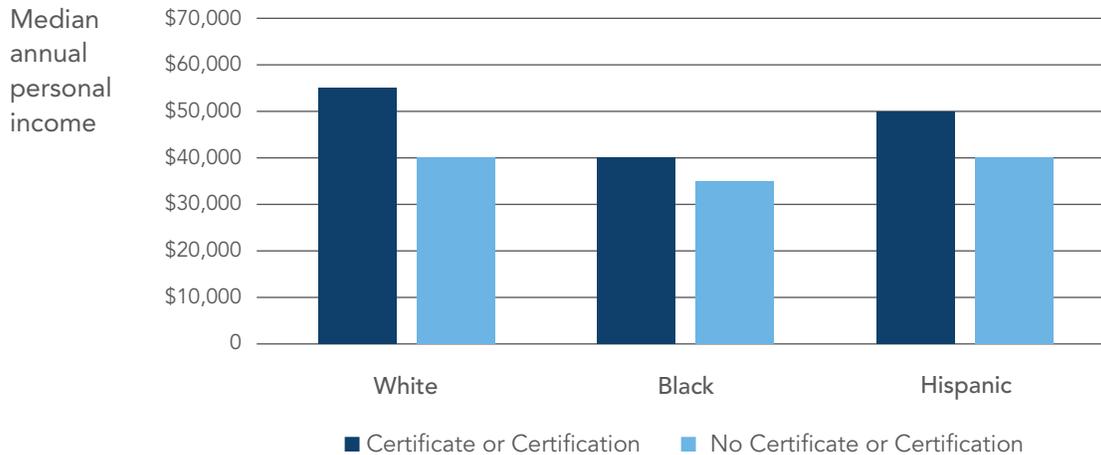
FIGURE 8  
NON-DEGREE VETERANS WITH CERTIFICATES AND CERTIFICATIONS  
EARN MORE THAN NON-DEGREE VETERANS WITHOUT



Source: Strada-Gallup Education Consumer Survey. Base: Veterans without degrees age 18–64, n=11,308

White and Hispanic veterans see the biggest income premium for certificates and certifications (\$15,000 and \$10,000, respectively), while black veterans see a smaller premium, only about \$5,000. (see Figure 9)<sup>6</sup>

FIGURE 9  
BLACK VETERANS SEE A SMALLER INCOME PREMIUM FOR CERTIFICATES OR CERTIFICATIONS



Source: Strada-Gallup Education Consumer Survey. Base: Veterans without degrees age 18–64, n=11,308

## Top occupations for non-degree veterans with certificates and certifications

The top occupational categories for veterans with certificates and certifications but no degree (in terms of percentage working in each field) are:<sup>7</sup>

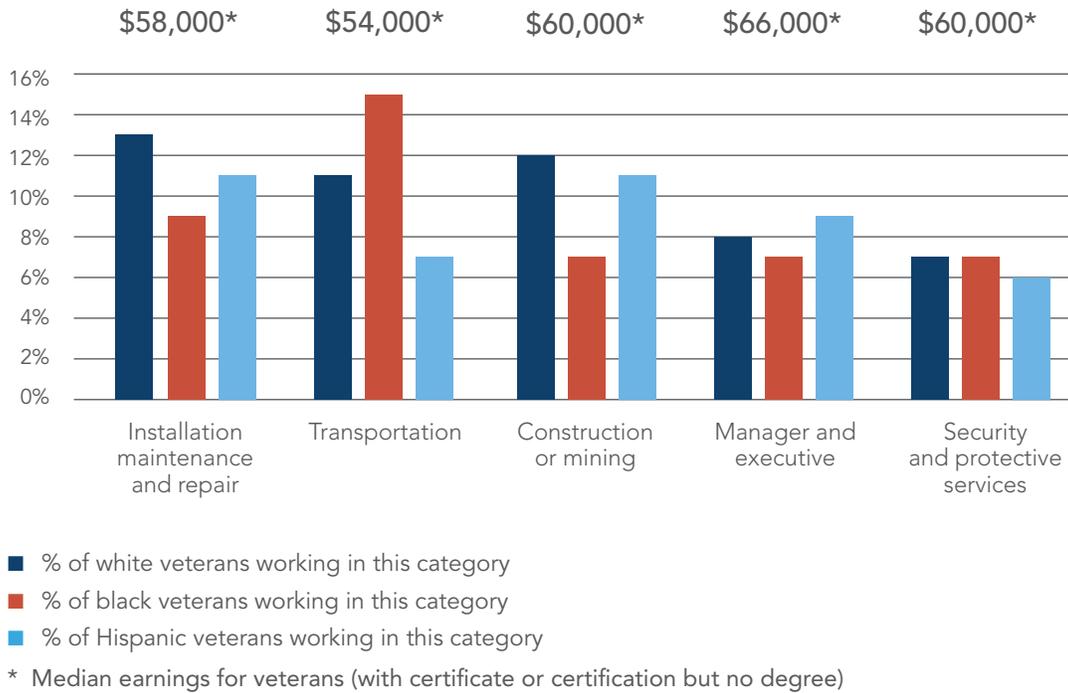
- Installation, maintenance and repair (12%)
- Transportation (11%)
- Construction or mining (10%)
- Manager and executive (7%)
- Security and protective services (7%)

Occupations for non-degree veterans with certificates and certifications were fairly similar across all racial and ethnic groups, with the exceptions that black veterans were less likely to be working in construction (only 7%) or installation, maintenance and repair (9%)—occupational fields with the highest income premiums associated with certificates and certifications.

<sup>6</sup> Since certificates and certifications are self-reported, it is unclear whether veterans who report having certificates and certifications did indeed receive additional education and training compared to those who do not report having certificates and certifications or whether those who report attaining such credentials are simply more aware of the value of the education and training they received and thus see that training as something that should be “counted.”

<sup>7</sup> Strada-Gallup Education Consumer Survey

FIGURE 10  
 OCCUPATIONS OF VETERANS WITH CERTIFICATES OR CERTIFICATIONS BUT NO DEGREE, BY RACE/ETHNICITY



Source: Strada-Gallup Education Consumer Survey. Base: Veterans without degrees age 18–64, n=11,308

Among adults with certificates and certifications but no degree, there are a few notable differences between veterans and non-veteran adults. Veterans were more likely than their non-veteran counterparts to be working in transportation or security and protective services (5 percentage points higher for each). However, they were less likely than non-veterans to be working in health care (6 percentage points lower) or personal care and service (4 percentage points lower). These occupational differences may largely be accounted for by gender differences in the veteran and non-veteran population. When the comparison is restricted to males only, differences in occupational categories were all less than 2 percentage points, except for transportation occupations, where veterans were 2.5 percentage points more likely than non-veterans to be working in this field.<sup>8</sup>

<sup>8</sup> Among surveyed veterans with certificates or certifications but no degree, 88% were male. Among surveyed non-veterans with certificates or certifications but no degree, 50% were male.

Wage premiums for certificates and certifications vary greatly by occupation. Among the general population, security and protective services occupations have the highest wage premium for certificates and certifications of any occupational category (\$25,000). The premium that veterans in this field gain from certificates and certifications is slightly lower (\$21,000) but comes on top of a higher base—because veterans without certificates and certifications in this field earn more than their non-veteran counterparts. A similar pattern can be seen in other occupations favored by veterans with certificates and certifications but no degree, including construction and mining (\$19,000 premium for general population, \$15,000 for veterans); and installation, maintenance and repair (\$15,000 for general population, \$13,000 for veterans).<sup>9</sup> Veterans see a slightly lower premium for having a certificate or certification but tend to have higher median income than the general population in each occupational category. Furthermore, veterans are more likely to choose those occupations that have the highest premiums for certificates and certifications.

TABLE 1  
INCOME PREMIUM FOR VETERANS WITH CERTIFICATES AND CERTIFICATIONS,  
BY OCCUPATION

Occupation	Median Income WITHOUT Certificate or Certification	Median Income WITH Certificate or Certification	Income Premium
Security and protective services	\$39,000	\$60,000	\$21,000
Architecture or engineering	\$65,000	\$85,000	\$20,000
Construction or mining	\$45,000	\$60,000	\$15,000
Sales	\$36,000	\$50,000	\$14,000
Installation, maintenance or repair	\$45,000	\$58,000	\$13,000
Computer and mathematical	\$64,000	\$75,000	\$11,000
Farming, fishing or forestry	\$35,000	\$46,000	\$11,000
Community and social services	\$35,000	\$45,000	\$10,000
Business, financial, insurance, real estate	\$50,000	\$60,000	\$10,000
Building and grounds cleaning and maintenance	\$25,000	\$35,000	\$10,000
Manager, executive or official	\$57,000	\$66,000	\$9,000
Manufacturing or production	\$38,000	\$47,000	\$9,000
Transportation worker	\$46,000	\$54,000	\$8,000
Legal	\$55,000	\$60,000	\$5,000
Personal care and service	\$25,000	\$30,000	\$5,000
Arts, design, entertainment and media	\$40,000	\$42,000	\$2,000
Life, physical, and social sciences	\$38,000	\$40,000	\$2,000
Food preparation or service	\$23,000	\$25,000	\$2,000
Education, training and library	\$27,000	\$28,000	\$1,000
Health care	\$34,000	\$35,000	\$1,000
Office and administrative support	\$40,000	\$40,000	\$0
Small business owner	\$70,000	\$70,000	\$0

<sup>9</sup> Strada-Gallup Education Consumer Survey

## CONCLUSION

Veterans are more likely than non-veterans to hold certificates and certifications. And veterans, on average, find those credentials valuable. Among veterans without a degree, those with certificates and certifications have higher incomes on average, and are more likely to be employed and to recommend their educational path to others. At the same time, research has shown that veterans often face difficulties in translating military education into credit and recognition in the civilian world.<sup>10</sup> Competencies gained through military training are often not defined in terms familiar to those outside of the military. Thus, policymakers and education providers seeking to support veterans should consider policies and practices that better recognize learning towards credential pathways. A few basic principles for action include:

- Ensure that all learning counts and all career-relevant skills are recognized. Education providers should have systems in place to evaluate prior learning and should make these opportunities more visible as they seek to enroll and support veterans.
- Improve competency transparency and transferability to guarantee that veterans receive the credit they deserve and are able to use it toward meaningful credentials. This is critical given the frequency with which military personnel move while on active duty.
- Structure credentials to be portable and stackable. Competencies—whether earned in the classroom or through military service—should be building blocks for both valuable non-degree certificates or certifications and degrees, avoiding dead-end paths.
- Partner with the military service branches to build pathways connecting military skills with in-demand credentials that can be pursued at any point during an individual's time in service. High-quality military education and training produces knowledge and skills that cut across a variety of credentialing opportunities.

These principles confirm much work that has already been done in the field. This report seeks to affirm those principles and increase the urgency to do more to help our nation's current and future veterans. The large size of the veteran population—and its heavy reliance on non-degree credentials—necessitates a response on an equal scale.

<sup>10</sup> Ford, K. "The Evolving Military Learner Population: A Review Of The Literature." *Online Learning*, 2015, 19(1). <https://files.eric.ed.gov/fulltext/EJ1061492.pdf>.

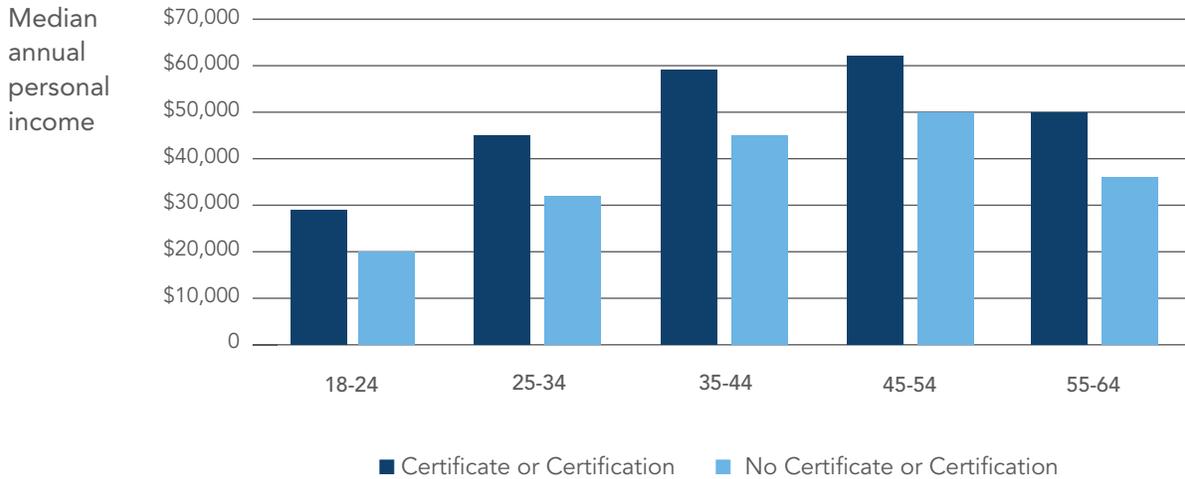
## APPENDIX: ADDITIONAL TABLES AND FIGURES

TABLE 2

Perceived need for additional education by occupational category among veterans with certificates or certifications but no degree

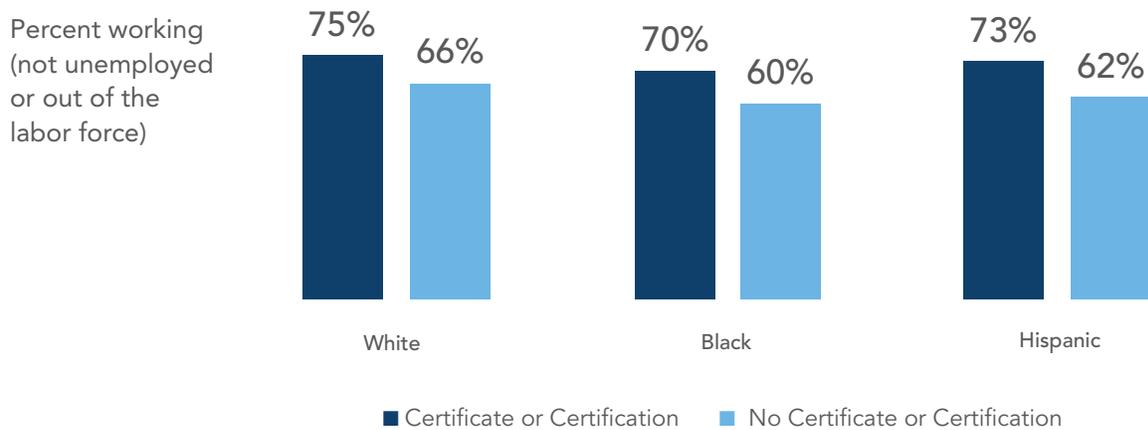
Occupational Category	Percentage of veterans without degrees who feel they need additional education to advance in their career
Health care	62%
Community and social services	57%
Education, training and library	56%
Computer and mathematical	54%
Architecture or engineering	49%
Office and administrative support worker	45%
Installation, maintenance or repair	42%
Military	42%
Personal care and service worker	41%
Legal	41%
Manufacturing or production worker	39%
Life, physical and social sciences	38%
Security and protective services	36%
Building and grounds cleaning and maintenance	36%
Food preparation or service	36%
Construction or mining worker	36%
Sales worker	32%
Manager, executive or official	32%
Business, financial, insurance, real estate	30%
Arts, design, entertainment and media	26%
Transportation worker	22%
Small business owner	18%
Farming, fishing or forestry worker	15%

**FIGURE 11**  
**NON-DEGREE VETERANS OF ALL AGES SEE AN INCOME PREMIUM FOR**  
**CERTIFICATES AND CERTIFICATIONS**



Source: Strada-Gallup Education Consumer Survey. Base: Veterans without degrees age 18–64, n=11,308

**FIGURE 12**  
**THE EMPLOYMENT ADVANTAGE FOR NON-DEGREE VETERANS WITH**  
**CERTIFICATES OR CERTIFICATIONS IS CONSISTENT ACROSS RACIAL**  
**AND ETHNIC GROUPS**



Source: Strada-Gallup Education Consumer Survey. Base: Veterans without degrees age 18–64, n=11,308

TABLE 3

### Median Personal Income for Non-degree Adults (Regardless of Veteran Status) by Occupation and Credential

Job Category of Work	WITHOUT Certificate or Certification	WITH Certificate or Certification	Certificate/Certification Premium
Security and Protective Services	\$ 35,000.00	\$ 60,000.00	\$ 25,000.00
Architecture or Engineering	\$ 65,000.00	\$ 85,000.00	\$ 20,000.00
Computer and Mathematical	\$ 55,000.00	\$ 74,000.00	\$ 19,000.00
Construction or Mining Worker	\$ 36,000.00	\$ 55,000.00	\$ 19,000.00
Community and Social Services	\$ 30,000.00	\$ 45,000.00	\$ 15,000.00
Installation, Maintenance or Repair Worker	\$ 40,000.00	\$ 55,000.00	\$ 15,000.00
Farming, Fishing or Forestry Worker	\$ 25,000.00	\$ 38,000.00	\$ 13,000.00
Manager, Executive or Official	\$ 54,000.00	\$ 65,000.00	\$ 11,000.00
Manufacturing or Production Worker	\$ 34,000.00	\$ 45,000.00	\$ 11,000.00
Sales Worker	\$ 30,000.00	\$ 41,000.00	\$ 11,000.00
Arts, Design, Entertainment and Media	\$ 35,000.00	\$ 45,000.00	\$ 10,000.00
Business, Financial, Insurance, Real Estate	\$ 50,000.00	\$ 60,000.00	\$ 10,000.00
Military	\$ 35,000.00	\$ 45,000.00	\$ 10,000.00
Personal Care and Service Worker	\$ 20,000.00	\$ 30,000.00	\$ 10,000.00
Small Business Owner	\$ 60,000.00	\$ 70,000.00	\$ 10,000.00
Transportation Worker	\$ 45,000.00	\$ 54,000.00	\$ 9,000.00
Building and Grounds Cleaning and Maintenance	\$ 22,000.00	\$ 30,000.00	\$ 8,000.00
Legal	\$ 53,000.00	\$ 60,000.00	\$ 7,000.00
Food Preparation or Service	\$ 18,000.00	\$ 25,000.00	\$ 7,000.00
Life, Physical and Social Sciences	\$ 34,000.00	\$ 40,000.00	\$ 6,000.00
Health care	\$ 30,000.00	\$ 35,000.00	\$ 5,000.00
Office and Administrative Support Worker	\$ 36,000.00	\$ 40,000.00	\$ 4,000.00
Education, Training and Library	\$ 25,000.00	\$ 27,000.00	\$ 2,000.00



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