

Veterans Benefits Administration Annual Benefits Report Fiscal Year 2013



U.S. Department of Veterans Affairs

The Fiscal Year 2013 Annual Benefits Report

For fiscal year 2013, the Office of Performance Analysis and Integrity reorganized the report for easier use. This section of the report contains general information on all Veterans Benefits Administration programs as well as information previously contained in the appendix sections. Each of the six primary programs has a separate section, identifiable by a unique color scheme and icon. Links to the files for each section are on page [4](#) or on the Annual Benefits Report website: benefits.va.gov/reports/ABR

Our mission is to provide benefits and services to Veterans and their families in a responsive, timely, and compassionate manner in recognition of their service to the nation.

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VETERANS BENEFITS ADMINISTRATION

Mission, Vision, and VA's Core Values

The Veterans Benefits Administration is one of three Administrations forming the U.S. Department of Veterans Affairs. VBA offers a wide range of benefits to our Nation's Veterans, Servicemembers, and their families and survivors.

Mission Statement

The mission of the Veterans Benefits Administration, in partnership with the Veterans Health Administration and the National Cemetery Administration, is to provide benefits and services to Veterans and their families in a responsive, timely, and compassionate manner in recognition of their service to the Nation.

Vision Statement

Our vision is that the Veterans whom we serve will feel that our Nation has kept its commitment to them; employees will feel that they are both recognized for their contribution and are part of something larger than themselves; and taxpayers will feel that we've met the responsibilities they've entrusted to us. Courage, honesty, trust, respect, open communication, and accountability will be reflected in our day-to-day behavior.

I CARE (VA Core Values and Characteristics)

VA Core Values and Characteristics are applied universally across all of VA and define "who we are." VA's Characteristics define "what we stand for," and help guide how we will perform our core mission; they shape our strategy, and influence resource allocation and other important decisions made within VA.

VA Core Values ("I CARE")

Integrity: Act with high moral principle. Adhere to the highest professional standards. Maintain the trust and confidence of all with whom I engage.

Commitment: Work diligently to serve Veterans and other beneficiaries. Be driven by an earnest belief in VA's mission. Fulfill my individual responsibilities and organizational responsibilities.

Advocacy: Be truly Veteran-centric by identifying, fully considering, and appropriately advancing the interests of Veterans and other beneficiaries.

Respect: Treat all those I serve and with whom I work with dignity and respect. Show respect to earn it.

Excellence: Strive for the highest quality and continuous improvement. Be thoughtful and decisive in leadership, accountable for my actions, willing to admit mistakes, and rigorous in correcting them.



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VA Characteristics:

Trustworthy: VA earns the trust of those it serves – every day through the actions of all employees. They provide care, benefits, and services with compassion, dependability, effectiveness, and transparency.

Accessible: VA engages and welcomes Veterans and other beneficiaries, facilitating their use of the entire array of its services. Each interaction will be positive and productive

Quality: VA provides the highest standard of care and services to Veterans and beneficiaries while managing the cost of its programs and being efficient stewards of all resources entrusted to it by the American people. VA is a model of unrivalled excellence due to employees who are empowered, trusted by their leaders, and respected for their competence and dedication.

Innovative: VA prizes curiosity and initiative, encourages creative contributions from all employees, seeks continuous improvement, and adapts to remain at the forefront in knowledge, proficiency, and capability to deliver the highest standard of care and services to all of the people it serves.

Agile: VA anticipates and adapts quickly to current challenges and new requirements by continuously assessing the environment in which it operates and devising solutions to better serve Veterans, other beneficiaries, and Servicemembers.

Integrated: VA links care and services across the Department; other federal, state, and local agencies; partners; and Veterans Services Organizations to provide useful and understandable programs to Veterans and other beneficiaries. VA's relationship with the Department of Defense is unique, and VA will nurture it for the benefit of Veterans and Servicemembers.

Purpose and Overview

Purpose of VBA's Annual Benefits Report

The Annual Benefits Report (ABR) summarizes the benefit programs delivered by VBA, identifies the current level of program participation, and profiles the beneficiaries. The report is intended to accomplish the following:

- Present a clear, complete, data-driven picture of the extent to which Veterans and their dependents use these benefits;
- Provide insights into the nature of the benefit programs;

A complete discussion of VBA's performance in administering these programs is contained in the Department's fiscal year 2013 Performance and Accountability Report, dated December 16, 2013.

The document can be accessed through this electronic link: www.va.gov/budget/report/. Program goals and objectives are detailed in VA's annual performance plans. The VA Strategic Plan FY 2014 – 2020 can be found on the Department's Web site: www.va.gov/op3/.

Veterans Benefits Overview

The Veterans Benefits Administration is one of three administrations comprising the Department of Veterans Affairs. VBA is responsible for administering and delivering an array of federally authorized benefits and services to eligible Veterans and their dependents and survivors. With annual expenditures over \$81 billion, VBA programs have a sweeping impact not only on the Veteran community, but also on the whole of American society. These are programs that touch millions of lives in fundamental ways. Benefits and services administered by VBA fall under six major program areas: Compensation, Pension and Fiduciary, Education, Insurance, Home Loan Guaranty, and Vocational Rehabilitation and Employment.

Overview – All Programs

Compensation – Number of service-connected compensation and DIC benefit recipients at the end of fiscal year 2013	4,120,238
Pension – Number of non-service-connected disability Veterans and survivor pension recipients at the end of fiscal year 2013	518,566
Fiduciary – Number of accounts of beneficiaries managed at the end of fiscal year 2013	147,262
Education – Number of beneficiaries participating in education programs during fiscal year 2013.	1,091,044
Insurance – Number of lives insured at the end of fiscal year 2013.	6,711,043
Home Loan Guaranty – Number of loans guaranteed during fiscal year 2013	629,312
Vocational Rehabilitation and Employment – Number of participants during fiscal year 2013	135,815



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Overview – Compensation



New compensation recipients and estimated annual payments – during FY 13

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	292,675	\$10,368	\$3.03 Billion
Survivors DIC ¹	14,763	\$14,824	\$219 Million
Total:	307,438	\$10,582	\$3.25 Billion

All compensation recipients and estimated annual payments – end of FY 13

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	3,743,259	\$13,131	\$49.15 Billion
Survivors DIC	376,979	\$15,303	\$5.77 Billion
Total:	4,120,238	\$13,330	\$54.92 Billion

Overview – Pension and Fiduciary



New pension recipients and estimated annual payments - during FY 13

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Pension - Veterans	41,076	\$ 12,821	\$ 526 Million
Pension - Survivors ²	37,400	\$ 9,430	\$ 353 Million
Total	78,476	\$ 11,205	\$ 879 Million

All pension recipients and estimated annual payments – end of FY 13

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Pension - Veterans	308,116	\$11,315	\$3.49 Billion
Pension - Survivors	210,450	\$6,988	\$1.47 Billion
Total	518,566	\$9,559	\$4.96 Billion

Number of accounts of beneficiaries managed by the Fiduciary program at the end of FY 13: 147,262

¹ Dependency and Indemnity Compensation and Death Compensation.
² The term “Survivors” includes surviving spouses and surviving children.



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Overview – Education



Education program beneficiaries and payments

Program	Beneficiaries	Payments
Montgomery GI Bill - Active Duty (MGIB-AD)	99,755	\$775,381,577
Montgomery GI Bill - Selected Reserve (MGIB-SR)	62,656	\$155,562,899
Post-9/11 GI Bill	754,229	\$10,159,780,620
Veterans Retraining Assistance Program (VRAP)	67,918	\$428,430,980
Reserve Educational Assistance Program (REAP)	17,297	\$69,669,825
Survivors' and Dependents' Educational Assistance (DEA)	89,160	\$483,280,993
Post-Vietnam era Veterans Educational Assistance program (VEAP)	29	\$496,281
Total	1,091,044	\$12,072,603,175

Overview – Insurance



Number of lives insured at the end of FY 13 by program type

Program	Number of lives
Administered Programs for Veterans	814,134
Veterans' Mortgage Life Insurance	2,419
Veterans' Group Life Insurance	425,990
Servicemembers' Group Life Insurance	2,365,500
Servicemembers' Group Life Insurance Family Coverage (spouses and children)	3,103,000
Total lives insured	6,711,043

Amount of benefits paid during FY 13 by payment type

Payment type	Amount paid
Death awards	\$ 2,255,883,414
Dividends	\$ 167,071,426
Loans	\$ 36,902,000
Matured endowments	\$ 60,252,125
Cash surrenders	\$ 42,118,101
Disability claims	\$ 7,540,459
Total	\$ 2,569,767,525



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Overview – Home Loan Guaranty



Fiscal year 2013 Home Loan Guaranty program highlights

Loans guaranteed	629,312
Interest rate reduction loans	308,333
Total loan amount	\$141,975,397,598
Average amount per loan	\$225,604

Overview – Vocational Rehabilitation and Employment



Vocational Rehabilitation and Employment participants FY 2013

Status	Total
Total Applicants	80,812
Eligible Applicants	78,159
Completed Evaluation	66,749
Entitled Applicants	54,440
New Plans of Service (Enrollments)	34,806
Participants	135,815
Rehabilitated	10,397

Glossary

AID AND ATTENDANCE – An additional monetary allowance payable to individuals who are:

In a nursing home or
In need of daily care to help with feeding, dressing, attending to the wants of nature, protecting oneself from hazards of the daily environment, or keeping clean.

APPLICANTS (VR&E) – Veterans who have applied for Vocational Rehabilitation and Employment services.

BENEFITS DELIVERY AT DISCHARGE (BDD) – Program to assist active duty personnel in filing for VA benefits prior to their separation or retirement from active duty. VBA provides information about VA benefits and assistance in filing benefit claims.

BODY SYSTEMS – Title 38, Code of Federal Regulations, Part 4, classifies the various areas of the body into fifteen (15) different systems as follows:

Musculoskeletal System
Skin
Auditory
Mental Disorders
Digestive System
Neurological Conditions and Convulsive Disorders
Cardiovascular System
Respiratory System
Endocrine System
Genitourinary System
Eye
Infectious Diseases, Immune Disorders, Nutritional Deficiencies
Gynecological Conditions
Dental and Oral Conditions
Hemic and Lymphatic Systems

BUYER STATUS – A first-time homeowner or previous homeowner.

CASH-OUT REFINANCE – This refinancing option is for Veterans and Servicemembers interested in taking cash out of their home equity and can be used to refinance a non-VA loan into a VA loan.

CASH SURRENDER – A policyholder, upon request, receives the cash value that accrued in his/her life insurance policy, and in return surrenders all rights, title, and interest to his/her basic and/or paid-up additional insurance coverage amounts.

CERTIFICATE OF ELIGIBILITY – Verification to the lender that the potential borrower is qualified for a VA-guaranteed loan. The COE can be applied for online through www.ebenefits.va.gov or by contacting the borrower's lender.

CHAPTER 31 BENEFITS – Vocational Rehabilitation and Employment (VR&E) program provides benefits and services to Veterans whose service-connected disabilities limit or prohibit employment options.

CODE OF FEDERAL REGULATIONS (CFR) – VA rules and regulations are contained in Title 38 Code of Federal Regulations (38 CFR). The Secretary of Veterans Affairs is empowered to prescribe all rules and regulations, consistent with existing law, necessary or appropriate to carry out the laws administered by the Department (Section 501, Title 38 USC).

COMBINED DEGREE – The combined degree of disability is expressed as a percentage (from 0 to 100 in increments of 10) and represents the overall disabling effect of a Veteran's service-connected disabilities.

COMPENSABLE ZEROES – Disabilities that are independently evaluated at zero percent disabling but produce an employment handicap to warrant a 10 % combined disability evaluation. This evaluation entitles the Veteran to receive disability compensation payments.



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COMPUTER SYSTEMS – VBA derives statistical data about Veterans from multiple sources and from various computer systems: e.g. VBA Data Warehouse, VBA's Benefits Delivery Network (BDN), the Beneficiary Identification and Records Locator System (BIRLS); and the Board of Veterans' Appeals Control and Locator System (VACOLS).

DEPENDENTS' EDUCATIONAL ASSISTANCE (DEA) – Refers to Dependents' Educational Assistance Program (Chapter 35 of the Title 38, U.S. Code). See Survivors' and Dependents' Educational Assistance.

DEPENDENCY AND INDEMNITY COMPENSATION

(DIC) – A monetary death benefit payable to eligible survivors (surviving spouses, children, and/or dependent parents) of Servicemembers who die in service or as a result of a service-connected death.

DEPENDENTS – Qualifying dependents for VA benefit purposes are a Veteran's spouse and child (natural child, adopted child, or stepchild). A Veteran's mother or father may also be considered a dependent generally if there is financial need.

DIAGNOSTIC CODES – VBA uses four digit numeric codes to signify specific medical conditions. These numeric codes are in 38 CFR, Part 4.

DIRECT LOAN – A home loan made by the Department of Veterans Affairs directly to Veterans. This is distinct from guaranteed loans, which are made by private lenders and guaranteed by VA.

DISABILITY COMPENSATION – A monetary benefit paid to Veterans for service-connected disability.

PENSION – A monetary benefit paid to wartime Veterans who are age 65 or older, or permanently and totally disabled as the result of a non-service-connected disability. In either case, the Veteran's annual income must not exceed the limit set by statute in order to qualify for this benefit.

DIVIDEND – A payment to policyholders in participating life insurance programs. It is an allocation of program surplus funds representing the return of premiums not needed to pay claims and expenses, and a distribution of earnings from investment. Dividends are issued annually on the policy anniversary date.

DMDC – The Defense Manpower Data Center maintains the largest archive of personnel, manpower, training and financial data in the Department of Defense (DoD).

NO DOWN PAYMENT OPTION – The VA home loan guaranty program allows the Veteran to enter the home buying market with the option of providing no down payment. This option is intended to help the Veteran afford the purchase of a suitable home.

EDUCATIONAL ASSISTANCE – A monetary benefit available to eligible Veterans, dependents, reservists, and Servicemembers while they are in an approved training program.

ELIGIBLE (VR&E) – Veterans who have been deemed eligible based upon a qualifying service-connected disability or memo rating.

ELIGIBILITY – VA benefits require that the Veteran be discharged from active military service under "other than dishonorable" conditions. In addition to this general requirement, there are specific statutory and regulatory requirements for each of the five benefit programs; some of these requirements are described in the sections of this report dealing with the respective benefit programs.

ENTITLED TO SERVICES (VR&E) – Veterans determined to have a disability that presents an employment or serious employment handicap, and for whom it has been determined that vocational rehabilitation should be successful.

ENTITLEMENT (EDU) – The number of months the student is eligible for VA education benefits. This number is usually expressed in months and days the student will be eligible for full-time benefits. Entitlement may vary depending on the education program the individual qualifies under. In no event will entitlement exceed 48 months under any combination of education programs.



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ENTITLEMENT (C&P) – Once basic eligibility requirements have been met, decisions on entitlement for C&P benefits are based on statutory and regulatory requirements and the evidence of record that documents these requirements have been met.

EVALUATION FOR ENTITLEMENT TO A PROGRAM OF REHABILITATION SERVICES – The process used to determine whether the Veteran’s disabilities cause an employment handicap.

FACE VALUE – The dollar amount of life insurance money that would be paid upon the death of the Veteran or at the maturity of the policy, subject to adjustments for indebtedness, dividends, premium overpayments, or “paid-up additions.”

FIDUCIARY – An individual or entity who has been appointed by VA to receive VA benefits on behalf of a beneficiary for the use and benefit of the beneficiary and the beneficiary’s dependents.

FIRST-TIME HOMEOWNER – A Veteran using his home loan entitlement to purchase a home for the first time.

FISCAL YEAR (FY) – Any yearly accounting or budgetary period without regard to its relationship to the calendar year. The Department of Veterans Affairs fiscal year is from October 1 through September 30. The year number of the fiscal year is based on the date on September 30.

FORECAST OF PROGRAM LIABILITIES – Future liabilities represent payments that the government is obligated to deliver in future years. This is much like the obligation of a life insurance company to pay the face amount of a standard policy to beneficiaries at the time of the insured person’s death.

FUNDING FEE – A fee, required by law, charged to Veterans who obtain a VA guaranteed home loan.

FSGLI – Family Servicemembers’ Group Life Insurance was established in 2001 to provide Servicemembers, who have Servicemembers’ Group Life Insurance (SGLI) coverage, the opportunity to have life insurance coverage on their spouses and dependent children.

GI BILL OF RIGHTS – Also known as the Servicemen’s Readjustment Act of 1944 (PL 78-346), which authorized the existence of the Home Loan Guaranty Program.

GUARANTEED LOAN – A loan that is federally backed by the VA home loan provision.

GUARANTY CLAIM AMOUNT – The payment amount calculated for foreclosure, deed-in-lieu, and compromise sale claims based upon total eligible indebtedness, maximum guaranty, and credit to the indebtedness (net value or proceeds from the sale, whichever is greater).

HOUSEBOUND – An additional monetary allowance payable to those individuals who are substantially confined to their home or immediate premises as a result of a permanent disability.

INDIVIDUAL UNEMPLOYABILITY – Veterans unable to secure and follow a substantially gainful occupation by reason of service-connected disability will be rated totally disabled, provided that the Veteran has a single disability rated 60% or more or a combined evaluation of at least 70%, with one disability ratable at 40% or higher.

INTEREST RATE REDUCTION REFINANCE LOAN (IRRRL) – An IRRRL is a VA-guaranteed loan made to refinance an existing VA-guaranteed loan, generally at a lower interest rate than the existing VA loan, and with lower principal and interest payments than the existing VA loan.

KICKERS (EDU) – Amounts contributed by DoD to an education fund on behalf of participants to encourage enlistment or retention in the Armed Forces. (The military services may use different terms such as “Army College Fund” or “Navy College Fund”, etc.) These amounts are added to any other education benefits to which the person may be entitled. Kickers are applicable only to MGIB-AD, MGIB-SR, VEAP and REAP.

LOAN (INS) – An amount borrowed against the cash value of a permanent plan life insurance policy.

LOAN DEFAULTED-GUARANTY CLAIM PAID – Home Loan Guaranty term used when the borrower defaults on the loan and VA pays the Home loan guaranty claim.



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LOAN GUARANTY PROGRAM – The benefit program whereby VA guarantees a portion of a loan to lenders to facilitate Veterans obtaining a home.

LOAN LIMITS – The amount a qualified Veteran with full entitlement may be able to borrow without making a down payment. While VA does not set a cap on how much can be borrowed, limits exist on the amount of liability VA can assume, which usually affects the amount of money an institution will lend.

MATURED ENDOWMENT – The face amount of life insurance less any indebtedness that is paid to the insured at maturity of the policy, based on the plan of life insurance. The proceeds may be paid as a lump sum or the insured may request installment payments.

MGIB-AD – The Montgomery GI Bill-Active Duty Educational Assistance Program (Chapter 30 of Title 38, U.S. Code) which provides educational assistance to persons who served on active duty in the Armed Forces.

MGIB-SR – The Montgomery GI Bill-Selected Reserve Educational Assistance Program (Chapter 1606 of Title 10, U.S. Code) which provides educational assistance to members of the Selected Reserve or the Ready Reserve of any of the reserve components of the Armed Forces.

MISUSE (FID) – Misuse occurs in any case in which the fiduciary receives payment of benefits for the use and benefit of a beneficiary and uses any part of such payment for a use other than the use and benefit of the beneficiary or the beneficiary's dependents.

NOT ELIGIBLE (VR&E) – Veterans who have been determined ineligible for VR&E benefits for reasons such as a lack of a qualifying service-connected disability rating.

NOT ENTITLED (VR&E) – Veterans who have been determined not entitled to VR&E services due to a lack of an employment handicap or a serious employment handicap.

NSLI – National Service Life Insurance was established in 1940 to meet the insurance needs of World War II Veterans. The program closed in 1951.

ORIGINAL DISABILITY CLAIM – A Veteran's first claim for disability benefits, either compensation or pension or both. Any subsequent claim is categorized as a reopened or supplemental claim.

OUTREACH (VR&E) – Various initiatives within the Program to improve communication and to coordinate and maximize employment opportunities with other government agencies, local businesses and VSOs on behalf of service-connected disabled Veterans.

PAID-UP ADDITIONS – Policyholders with participating policies can use their annual dividends to purchase additional life insurance. Established in 1972, this is the only way most policyholders may increase their life insurance coverage amount.

PARTICIPANTS (VR&E) – Veterans in any stage of the vocational rehabilitation process after the applicant and evaluation phases have been completed, including: evaluation and planning, extended evaluation, independent living, job ready status, rehabilitation to employment, and interrupted. Veterans may receive rehabilitation services over multiple years and may have begun their plan of service prior to FY 2013. Participants includes those rehabilitated and discontinued from a plan of service during FY 2013.

PEACETIME VETERANS – Veterans who served during a period of time not statutorily defined as a period of war.

PRISONERS OF WAR (POWs) – Veterans who were forcibly detained (confined) by an enemy, foreign government, or hostile force while serving in the active military, naval or air service.

PREVIOUS HOMEOWNER – A person who has had a previous ownership interest in a home.

PROTECTED PENSION – The pension program, both disability and death, replaced by Section 306 Pension, which in turn was replaced by the current pension program under the provisions of PL 95-588. Veterans and survivors receiving either Protected Pension or Section 306 Pension may continue to receive the benefits as long as they continue to meet the basic entitlement requirements of the respective programs.

PURCHASE LOAN – A loan made solely for the purpose for purchasing a home.

RANGE OF DISABILITIES – A disability is evaluated according to the VA Schedule for Rating Disabilities in Title 38, CFR, and Part 4. Extent of disability is expressed as a percentage from 0% (for conditions that exist but are not disabling to a compensable degree) to 100%, in increments of 10%. Most disabilities, however, do not have every 10% increment from 0 to 100.

RATING SCHEDULE – Title 38, CFR Part 4.

REAP – The Reserve Educational Assistance Program (Chapter 1607 of Title 10, U.S. Code) which provides educational assistance to members of the Guard and Reserves who serve on active duty in support of a contingency operation under federal authority on or after September 11, 2001.

REFINANCE – The replacement of an existing debt obligation with a debt obligation, generally with better terms.

REGIONAL OFFICE (RO) – A VA field office composed of divisions which carry out the functions of VBA. Fifty-six such offices exist throughout the United States, Puerto Rico, and the Philippines.

REHABILITATED (VR&E) – Veterans who have successfully found and maintained suitable employment or have successfully completed the independent living program.

RESERVIST – A member of a reserve component of one of the Armed Forces who has potential entitlement to certain VA benefits by reason of his or her reserve status, including educational assistance under Title 10 of the United States Code, Chapter 1606.

RESTORED ENTITLEMENT – Previously used entitlement may be restored when a property secured by a VA loan is sold and the loan is paid in full or when an eligible Veteran transferee agrees to assume the outstanding balance on a VA loan and substitute his/her entitlement for the same amount originally used on the loan.

SDVI – Service-Disabled Veterans Insurance was established in 1951 to meet the insurance needs of Veterans with service-connected disabilities. SDVI is open to Veterans who received other than dishonorable discharge separated from the service on or after April 25, 1951, and who received a service-connected disability rating of 0% or greater within the last two years.

SECONDARY MARKET – The financial market where mortgages are bought and sold.

SERVICE-CONNECTED – A disease or injury determined to have occurred in or to have been aggravated by military service.

SERIOUS EMPLOYMENT HANDICAP – A significant impairment, caused in whole or in part by a service-connected disability, in the Veteran's ability to prepare for, obtain, or retain employment consistent with his or her abilities, aptitudes, and interests.

SERVICEMEMBER – An individual who is currently serving on active duty.

SGLI – Servicemembers Group Life Insurance was established in 1965 to meet the insurance needs of Servicemembers.

SPECIALLY ADAPTED HOUSING GRANT (SAH) – A grant to a seriously disabled Veteran to assist in adapting his or her home to accommodate limitations caused by the disability.

SPECIAL HOUSING ADAPTATION (SHA) – A grant available to disabled Veterans and Servicemembers who have blindness in both eyes, or have anatomical loss or loss of use of both hands, or disability due to severe burns that have limited motion of one or more extremities. The grant assists in adapting their homes to accommodate limitations caused by the disabilities.

SUBSISTENCE ALLOWANCE (VR&E) – A monthly living allowance paid to a qualified Veteran in a program of vocational rehabilitation. The allowance is generally paid to those Veterans who are enrolled in education or training programs. The amount is based on training time and number of dependents.



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SURVIVORS' AND DEPENDENTS' EDUCATIONAL ASSISTANCE (DEA) – Under Chapter 35 of Title 38, U.S. Code, a monetary educational benefit payable to eligible dependents and survivors of Veterans.

TITLE 38 CODE OF FEDERAL REGULATIONS – Regulations that pertain to Veterans' benefits.

TOTAL DISABILITY INCOME (INS) – An option available with some insurance policies that provides for monthly payments to policyholders who, prior to their 65th birthday, have incurred a mental or physical disability which prevents them from performing substantially gainful employment.

TOTAL AND PERMANENT DISABILITY – Total ratings are authorized for any disability or combination of disabilities for which the Schedule of Rating Disabilities prescribes a 100% evaluation or, where less than 100%, the requirements for Individual Unemployability are met. Permanence of total disability is considered to exist when the impairment is reasonably certain to continue throughout the life of the disabled Veteran and generally requires no future medical exams.

TSGLI – The Traumatic Injury Protection Program provides automatic traumatic injury coverage to all Servicemembers covered under the Servicemembers' Group Life Insurance (SGLI) program. Every member who has SGLI also has TSGLI effective December 1, 2005. This coverage applies to active duty members, reservists, funeral honors duty and one-day muster duty. This benefit is also provided retroactively for members (whether they were insured for SGLI or not) who incurred certain severe losses as a result of a traumatic injury between October 7, 2001, and December 1, 2005.

USGLI – United States Government Life Insurance was established in 1919 to meet the insurance needs of World War I Veterans. This program closed in 1951.

VEAP – The Veterans Educational Assistance Program (Chapter 32 of Title 38, U.S. Code) is a contributory educational assistance program for Post-Vietnam Era Veterans.

VETERAN – A person who served in the active military, naval, or air service, and who was discharged or released under conditions other than dishonorable.

VETERANS OPPORTUNITY TO WORK (VOW) TO HIRE HEROES ACT OF 2011 – Provides a seamless transition for Service members, expands education and training opportunities for Veterans, and provides tax credits for employers who hire Veterans with service-connected disabilities.

VETERANS RETRAINING ASSISTANCE PROGRAM (VRAP) – Part of the Veterans Opportunity to Work (VOW) to Hire Heroes Act of 2011, the Veteran Retraining Assistance Program (VRAP) offered up to 12 months of retraining assistance to unemployed Veterans who are between the ages of 35 and 60 and meet other selected criteria. Training must have been offered at a community college or technical school and lead to an associate's degree or certificate in a high demand field. Authority to pay benefits under this program expired April 1, 2014.

VGLI – Veterans Group Life Insurance was established in 1974 to meet the insurance needs of Veterans after separation from service.

VMLI – Veterans Mortgage Life Insurance was established in 1971 to provide mortgage protection life insurance to severely disabled Veterans who have received grants for the purchase of specially adapted housing.

VR&E – The Vocational Rehabilitation and Employment (VR&E) Program is available to help service-disabled Veterans become employable and live independently.

VRI – Veterans' Reopened Insurance was established in 1965 to provide insurance protection for certain classes of disabled Veterans from World War II and the Korean Conflict. The program closed in 1966.

VSLI – Veterans Special Life Insurance was established in 1951 to meet the insurance needs of Veterans who served during the Korean Conflict and post-Korean era. The program closed in 1956.

ZERO (0) PERCENT DISABILITY – A zero percent disability rating means that a disability exists and is related to the Veteran’s service but is not

so disabling that it entitles the Veteran to compensation payments. Also called a non-compensable disability.



VA



**U.S. Department
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Education program acronyms

POST 9/11	Post-9/11 Veterans Educational Assistance Program (Post-9/11 GI Bill)
MGIB-AD	All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty) Includes “National Call To Service” program
MGIB-SR	Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve)
VRAP	Veterans Retraining Assistance Program
REAP	Reserve Educational Assistance Program
DEA	Survivors’ and Dependents’ Educational Assistance
VEAP	Post-Vietnam Era Veterans Educational Assistance Program

These acronyms are provided as a guide to the education program descriptions in the state data on the following pages. For information on each of the programs above refer to the [Education section](#).



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Estimated total Veteran population: 23,031,891

State Totals

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,743,259 ³		\$4,095,989,798		\$49,151,877,576	
Under age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
432,619	1,073,957	1,734,074	501,526		

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans ⁴		Estimated total amount paid monthly		Estimated total amount paid annually	
308,116 ⁵		\$290,520,946		\$3,486,251,356	
Under age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,298	11,286	166,683	128,746		

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
99,755	62,656	89,160	29	17,297	806,334	68,381	1,143,612 ⁶

Education program state statistics may include individuals who used their education benefits in more than one state, therefore the totals within this table do not reflect the total number of beneficiaries during the fiscal year.

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$1,591,574,618	\$11,387,159,107	925,729

Insurance program statistics by state are unavailable for VMLI, SGLI, FSGLI, and VGLI.

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
629,312	\$141,975,397,598

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
80,812	34,806	54,440	135,815	1,708	8,689

³ Total includes 158 Veterans and \$1,246,308 in compensation benefits unidentifiable by state

⁴ Veterans pension only

⁵ Total includes 18 Veterans and \$110,544 in pension benefits unidentifiable by state

⁶ Total includes 931 education program participants unidentifiable by state



VA



U.S. Department of Veterans Affairs
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Alabama

Estimated total Veteran population: 424,013



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
83,979		\$94,411,210		\$1,132,934,520	
Under Age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
7,375	25,993	41,080		9,514	



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
8,630		\$8,602,823		\$103,233,873	
Under Age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
15	272	4,090		4,253	



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
2,878	1,848	3,367	1	439	17,409	1,314	27,256



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$24,445,505	\$174,899,029	14,526



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
13,038	\$2,510,339,846



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,346	1,008	1,411	3,883	165	236

Estimated total Veteran population: 74,009

Alaska

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
16,381		\$15,878,481		\$190,541,772	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
2,044	6,663	6,803		869	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
321		\$260,473		\$3,125,670	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
1	11	255		54	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
124	117	182	0	4	3,585	93	4,105

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$2,377,695	\$17,011,578	1,259

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
5,208	\$1,403,191,706

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
407	157	286	791	0	15



VA



U.S. Department of Veterans Affairs
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Arizona

Estimated total Veteran population: 541,119



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
87,020		\$93,183,350		\$1,118,200,194	
Under Age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
10,992	23,873	39,881		12,229	



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,897		\$5,354,249		\$64,250,993	
Under Age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
21	204	3,285		2,386	



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
6,494	1,661	3,204	1	717	47,824	2,732	62,633



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$34,381,929	\$245,990,664	20,189



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
22,039	\$4,513,947,859



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,031	685	1,299	2,741	86	261



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Estimated total Veteran population: 256,665

Arkansas

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
44,341		\$60,108,079		\$721,296,948	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
4,766	12,737	21,513		5,316	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,380		\$3,722,682		\$44,672,185	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
19	187	2,481		1,693	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
744	1,317	1,787	0	309	5,022	605	9,784

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$14,513,858	\$103,841,574	8,830

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
6,033	\$990,596,558

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
934	294	498	1,592	23	139



VA



U.S. Department of Veterans Affairs
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California

Estimated total Veteran population: 1,942,775



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
311,344		\$329,795,629		\$3,957,547,542	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
47,472	83,073	135,108	45,636		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
28,403		\$28,318,006		\$339,816,074	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
124	944	15,588	11,747		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
6,446	3,139	6,667	3	648	88,609	7,326	112,838



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$152,278,058	\$1,089,496,171	84,757



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
53,860	\$17,396,681,079



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
8,246	3,286	5,238	11,240	85	465



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Estimated total Veteran population: 405,243

Colorado

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
80,645		\$84,036,349		\$1,008,436,188	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
11,425	26,279	33,279		9,634	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,161		\$4,058,188		\$48,698,258	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
31	176	2,323		1,631	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
2,192	799	1,697	1	212	24,414	1,008	30,323

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$26,325,954	\$188,352,986	15,164

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
26,323	\$6,381,946,350

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,315	830	1,485	3,987	7	301



VA



U.S. Department of Veterans Affairs
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Connecticut

Estimated total Veteran population: 230,541



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
23,456		\$23,476,814		\$281,721,768	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,206	5,576	10,470	4,198		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,022		\$1,742,647		\$20,911,767	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
10	63	890	1,055		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
507	569	444	0	67	4,889	491	6,967



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$23,203,347	\$166,011,823	13,275



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
2,853	\$719,556,014



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
742	504	609	1,643	42	81



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Estimated total Veteran population: 79,966

Delaware

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
10,935		\$11,444,958		\$137,339,496	
Under age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
882	3,333	5,258	1,459		

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
513		\$437,017		\$5,244,201	
Under age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
3	24	290	195		

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
102	163	240	0	20	2,098	174	2,797

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$5,081,766	\$36,358,255	3,210

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
2,376	\$560,421,531

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
168	67	118	299	2	38



VA



U.S. Department of Veterans Affairs
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District of Columbia

Estimated total Veteran population: 33,070



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,715		\$4,763,927		\$57,167,124	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
528	1,436	2,052	697		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
676		\$530,251		\$6,363,012	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
4	30	432	210		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
154	53	216	0	8	4,001	436	4,868



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$2,497,780	\$17,870,742	1,399



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
792	\$381,604,194



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,575	617	918	2,868	3	262

Estimated total Veteran population: 1,588,029

Florida

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
284,986		\$301,599,222		\$3,619,190,664	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
26,241	81,048	131,544		46,120	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
23,559		\$23,365,897		\$280,390,765	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
143	983	12,520		9,895	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
6,530	2,575	6,770	2	615	63,947	6,701	87,140

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$137,700,321	\$985,197,584	79,503

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
40,028	\$8,104,198,734

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
5,278	2,393	3,607	9,530	121	543



VA



U.S. Department of Veterans Affairs
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Georgia

Estimated total Veteran population: 778,281



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
143,881		\$159,686,752		\$1,916,241,018	
Under Age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
14,874	52,075	64,372		12,528	



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
10,964		\$10,330,615		\$123,967,385	
Under Age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
84	644	6,448		3,774	



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
3,309	2,626	3,808	1	339	26,763	4,676	41,522



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$42,044,597	\$300,814,369	25,200



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
25,661	\$4,798,344,234



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
3,701	1,361	2,178	5,303	89	264

Estimated total Veteran population: 116,539

Hawaii

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
21,806		\$23,542,713		\$282,512,556	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
2,336	6,502	9,676		3,278	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
715		\$598,284		\$7,179,402	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
8	29	531		147	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
253	316	378	0	17	7,549	129	8,642

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$14,708,665	\$105,235,348	7,157

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
5,292	\$2,464,801,226

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,356	387	541	1,258	7	61



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Idaho

Estimated total Veteran population: 138,545



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
22,776		\$22,759,562		\$273,114,744	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,696	6,571	10,508	2,992		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,481		\$1,334,857		\$16,018,286	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
4	41	803	633		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
472	460	413	0	244	3,256	178	5,023



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$7,184,446	\$51,402,195	4,272



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
4,735	\$865,819,729



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
340	159	321	610	1	52



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Estimated total Veteran population: 803,963

Illinois



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
84,433		\$87,999,179		\$1,055,990,148	
Under age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
12,001	23,032	39,887	9,487		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
8,860		\$8,316,272		\$99,795,258	
Under age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
41	282	5,101	3,436		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
4,937	2,535	1,981	1	801	22,520	2,321	35,096



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$62,787,285	\$449,221,042	33,679



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
12,084	\$2,264,467,402



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,350	659	1,070	2,258	3	185



VA



U.S. Department of Veterans Affairs
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Indiana

Estimated total Veteran population: 516,672



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
74,105		\$66,413,698		\$796,964,370	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
7,791	19,702	37,229	9,370		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,301		\$5,542,778		\$66,513,332	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
20	225	2,590	2,466		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,109	1,922	1,173	1	359	10,137	1,374	16,075



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$24,072,165	\$172,227,909	14,058



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
9,856	\$1,547,874,875



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,461	743	1,218	3,401	96	200

Estimated total Veteran population: 247,587

Iowa



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
33,520		\$30,511,142		\$366,133,704	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
4,058	8,028	15,827		5,581	



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,388		\$3,239,510		\$38,874,123	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
9	90	1,615		1,674	



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
3,394	1,540	934	0	819	13,729	393	20,809



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$19,216,574	\$137,487,855	9,823



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
3,694	\$601,415,512



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
534	386	528	1,501	41	173



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Kansas

Estimated total Veteran population: 233,341



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
32,971		\$34,094,969		\$409,139,628	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,012	9,808	15,013	4,130		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,703		\$2,428,155		\$29,137,859	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
10	79	1,426	1,188		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,076	792	655	0	301	7,393	389	10,606



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$14,781,640	\$105,757,462	8,233



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
6,021	\$1,056,991,486



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
621	265	503	1,119	9	68



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Estimated total Veteran population: 348,088

Kentucky

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
59,296		\$72,238,951		\$866,867,412	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
6,108	17,419	28,783		6,979	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,370		\$4,823,888		\$57,886,658	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
20	205	3,126		2,019	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,013	955	1,801	0	319	8,427	1,096	13,611

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$17,921,580	\$128,222,631	10,624

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
8,456	\$1,444,622,631

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,100	537	698	2,615	11	201



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Louisiana

Estimated total Veteran population: 326,454



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
50,953		\$61,617,301		\$739,407,612	
Under Age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
6,197	14,815	23,949		5,988	



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,936		\$6,375,856		\$76,510,271	
Under Age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
20	277	3,893		2,745	



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
793	1,119	1,636	0	213	7,940	812	12,513



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$19,377,527	\$138,639,424	11,278



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
6,959	\$1,369,822,923



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
922	408	702	1,631	24	131

Estimated total Veteran population: 135,118

Maine



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
24,974		\$32,735,498		\$392,825,976	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
2,115	6,455	12,485		3,917	



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,914		\$1,558,059		\$18,696,710	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
26	86	1,194		608	



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
168	323	665	0	47	2,302	191	3,696



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$9,243,633	\$66,134,957	5,841



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
2,032	\$386,276,693



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
413	212	365	956	22	100



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Maryland

Estimated total Veteran population: 464,206



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
68,611		\$68,211,621		\$818,539,452	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
7,521	26,235	28,391	6,445		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,210		\$3,016,771		\$36,201,247	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
15	117	1,830	1,247		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,839	716	1,088	1	119	24,111	1,173	29,047



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$31,255,349	\$223,621,075	17,078



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
19,469	\$6,396,009,196



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,121	576	835	2,073	3	110



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Estimated total Veteran population: 416,443

Massachusetts

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
57,273		\$62,259,251		\$747,111,012	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
6,411	11,098	25,613		14,137	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,937		\$3,589,692		\$43,076,298	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
16	118	2,023		1,777	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
470	923	1,072	1	153	11,546	606	14,771

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$39,100,167	\$279,748,004	24,304

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
5,208	\$1,468,778,670

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
828	309	496	1,415	0	35



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Michigan

Estimated total Veteran population: 719,393



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
88,066		\$100,076,008		\$1,200,912,090	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,221	19,955	46,764	12,074		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
10,375		\$10,833,216		\$129,998,592	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
36	410	5,530	4,397		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,097	1,322	1,848	1	198	12,503	2,043	19,012



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$44,081,745	\$315,389,453	27,013



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
8,202	\$1,301,627,328



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,737	1,069	1,412	4,354	166	199



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Estimated total Veteran population: 386,597

Minnesota

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
83,942		\$68,915,820		\$826,989,840	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
7,977	14,916	42,432		18,580	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,905		\$3,350,216		\$40,202,591	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
15	131	2,032		1,727	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,336	1,774	1,528	1	669	13,087	519	18,914

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$34,360,572	\$245,837,862	21,063

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
7,575	\$1,533,246,954

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
869	400	587	1,519	2	130



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Mississippi

Estimated total Veteran population: 230,794



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
36,635		\$40,593,623		\$487,123,476	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,307	11,198	17,478	4,626		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,156		\$3,401,677		\$40,820,126	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
11	181	2,144	1,819		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
539	1,395	1,027	0	387	5,738	499	9,585



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$11,804,511	\$84,457,145	7,038



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
4,275	\$736,650,089



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
577	325	369	1,118	26	60

Estimated total Veteran population: 521,526

Missouri

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
79,045		\$84,884,996		\$1,018,619,952	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
7,883	19,619	39,821		11,684	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,760		\$7,814,444		\$93,773,328	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
18	199	3,994		3,548	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
3,809	1,927	1,728	1	1,316	17,434	3,098	29,313

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$29,958,185	\$214,340,320	17,520

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
11,353	\$1,932,027,266

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,315	649	946	2,203	51	198



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Montana

Estimated total Veteran population: 103,590



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
20,293		\$20,293,378		\$243,520,536	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,479	5,296	9,785	2,728		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,510		\$1,351,949		\$16,223,389	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
3	49	911	547		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
213	309	346	0	70	2,311	113	3,362



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$6,540,371	\$46,794,063	3,785



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
3,071	\$622,489,166



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
349	262	359	900	1	92

Estimated total Veteran population: 145,399

Nebraska

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
39,157		\$34,086,556		\$409,038,672	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
3,745	9,078	17,316		8,954	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,541		\$1,495,357		\$17,944,288	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
3	68	860		610	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
977	784	754	0	259	5,229	341	8,344

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$12,035,602	\$86,110,521	6,632

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
5,247	\$906,301,615

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
365	135	203	774	5	91



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Nevada

Estimated total Veteran population: 233,301



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
37,501		\$41,976,077		\$503,712,924	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,034	10,726	18,149	4,584		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,165		\$2,789,112		\$33,469,341	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
12	105	1,947	1,101		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
552	412	579	0	142	5,495	681	7,861



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$10,987,865	\$78,614,329	6,889



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
8,960	\$1,910,438,865



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
789	302	528	1,005	23	97



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Estimated total Veteran population: 117,554

New Hampshire

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
17,373		\$17,923,861		\$215,086,332	
Under age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,889	4,328	8,291	2,861		

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
875		\$874,214		\$10,490,566	
Under age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
3	18	382	472		

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
255	244	297	0	34	3,793	71	4,694

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$8,390,834	\$60,033,479	5,050

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
2,319	\$545,788,329

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
296	167	262	716	4	37



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

New Jersey

Estimated total Veteran population: 475,870



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
52,286		\$57,855,775		\$694,269,294	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
5,519	10,650	25,059	11,013		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,086		\$3,006,814		\$36,081,763	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
10	70	1,378	1,625		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
549	1,185	849	0	96	9,168	1,006	12,853



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$50,266,182	\$359,636,932	28,812



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
5,790	\$1,526,158,732



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
987	455	672	1,823	69	107



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Estimated total Veteran population: 174,470

New Mexico

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
34,004		\$47,210,476		\$566,525,712	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
3,136	8,943	17,088		4,827	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,504		\$2,113,949		\$25,367,387	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
5	99	1,487		913	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
903	409	1,201	0	108	4,423	495	7,539

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$13,073,679	\$93,537,598	7,839

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
6,840	\$1,348,948,649

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
706	487	666	1,312	14	78



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

New York

Estimated total Veteran population: 983,844



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
116,206		\$125,950,279		\$1,511,403,342	
Under Age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
14,568	25,974	55,803		19,823	



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
12,255		\$10,473,624		\$125,683,483	
Under Age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
45	357	6,499		5,339	



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,837	1,834	2,636	1	296	26,244	2,354	35,202



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$94,568,109	\$676,601,708	54,230



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
8,399	\$1,809,851,605



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,134	1,268	1,675	4,203	178	263



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Estimated total Veteran population: 776,683

North Carolina

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
152,432		\$180,427,269		\$2,165,127,228	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
17,479	49,300	69,995		15,650	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
9,019		\$7,682,621		\$92,191,451	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
15	265	4,680		4,057	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
3,894	1,511	4,163	1	411	22,841	3,356	36,177

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$50,373,998	\$360,408,320	29,464

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
34,036	\$6,430,109,064

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
3,220	914	1,888	4,072	15	194



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

North Dakota

Estimated total Veteran population: 56,695



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
11,461		\$10,424,373		\$125,092,476	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,519	3,134	5,102	1,701		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
664		\$517,924		\$6,215,088	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
1	15	332	316		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
194	537	212	0	148	1,705	18	2,814



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$3,910,498	\$27,978,247	2,380



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
1,708	\$339,228,942



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
217	159	214	497	9	51

Estimated total Veteran population: 943,045

Ohio



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
110,043		\$107,657,788		\$1,291,893,456	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
12,707	28,625	55,013		13,672	



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
15,237		\$14,847,774		\$178,173,282	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
82	746	9,240		5,168	



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,733	2,520	1,910	1	858	17,420	2,517	26,959



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$55,319,787	\$395,793,709	33,070



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
16,280	\$2,653,186,692



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,086	832	1,746	4,779	21	164



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Oklahoma

Estimated total Veteran population: 347,374



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
79,402		\$103,997,239		\$1,247,966,868	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
8,399	20,452	39,025	11,521		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,417		\$5,769,763		\$69,237,161	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
16	189	3,243	1,969		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,765	1,076	2,218	0	587	8,883	598	15,127



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$21,279,283	\$152,245,819	13,159



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
9,898	\$1,685,279,626



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,662	690	1,087	2,442	12	155



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Estimated total Veteran population: 339,890

Oregon

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
59,160		\$72,445,486		\$869,345,832	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
7,295	14,169	29,665		7,986	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,739		\$5,451,457		\$65,417,489	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
21	160	3,656		1,902	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
673	562	1,349	0	135	8,491	944	12,154

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$20,962,361	\$149,978,353	12,319

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
9,603	\$2,123,123,654

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,359	617	1,054	2,560	10	233



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Pennsylvania

Estimated total Veteran population: 1,035,565



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
107,317		\$117,972,634		\$1,415,671,608	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
11,996	25,527	53,221	16,513		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,336		\$13,239,218		\$158,870,612	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
50	419	6,672	6,179		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,314	2,511	2,323	1	186	22,432	1,416	30,183



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$78,621,645	\$562,510,342	47,907



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
13,056	\$2,574,689,022



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,735	859	1,358	2,989	20	211



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Estimated total Veteran population: 75,967

Rhode Island

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
11,209		\$12,215,270		\$146,583,240	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
1,152	2,449	5,356		2,245	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
973		\$968,224		\$11,618,684	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
2	23	445		502	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
83	217	213	0	43	2,016	108	2,680

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$6,224,697	\$44,535,525	3,948

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
1,085	\$267,101,299

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
351	235	285	641	5	38



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

South Carolina

Estimated total Veteran population: 422,297



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
81,546		\$100,228,287		\$1,202,739,444	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
8,190	25,158	39,259	8,921		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,050		\$5,543,360		\$66,520,318	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
25	230	3,207	2,582		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
909	1,519	2,593	0	252	12,725	1,803	19,801



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$28,353,093	\$202,856,451	17,003



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
13,847	\$2,686,568,572



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,106	891	1,304	3,127	20	301



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Veterans Benefits Administration



Estimated total Veteran population: 76,319

South Dakota

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
14,212		\$14,232,181		\$170,786,172	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
1,851	4,107	6,562		1,681	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,268		\$1,083,919		\$13,007,030	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
2	32	623		611	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
229	576	262	0	185	1,912	61	3,225

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$5,579,859	\$39,921,941	3,152

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
2,259	\$412,332,997

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
239	207	325	867	20	69



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Tennessee

Estimated total Veteran population: 533,803



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
91,647		\$106,714,918	\$1,280,579,016	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over	
9,468	27,297	45,078	9,790	



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
8,452		\$7,714,331	\$92,571,968	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over	
26	291	4,861	3,272	



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,333	1,315	1,894	0	305	13,895	1,627	20,369



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$27,826,248	\$199,087,060	16,337



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
16,426	\$2,982,932,214



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,338	698	1,057	2,760	11	171



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Estimated total Veteran population: 1,689,759

Texas



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
342,544		\$398,853,861		\$4,786,246,326	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
47,166	108,519	147,946		38,840	



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
24,061		\$23,060,287		\$276,723,445	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
127	1,106	13,718		9,108	



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
7,988	2,939	7,913	2	569	69,957	5,138	94,506



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$100,340,912	\$717,904,090	58,930



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
56,567	\$10,603,424,121



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
9,430	4,081	6,109	15,333	151	908



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
22,443		\$22,869,918		\$274,439,016	
Under Age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
3,193	6,833	9,682		2,727	



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,736		\$1,823,596		\$21,883,155	
Under Age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
11	78	759		887	



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,286	1,005	697	0	361	7,050	210	10,609



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$10,031,937	\$71,774,993	5,921



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
6,766	\$1,536,782,934



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
744	540	797	1,883	1	101

Estimated total Veteran population: 52,089

Vermont

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,049		\$8,070,594		\$96,847,128	
Under age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
659	1,838	3,470	1,071		

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
393		\$288,371		\$3,460,449	
Under age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
1	10	244	138		

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
105	201	117	0	15	1,609	30	2,077

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$3,458,652	\$24,745,443	2,062

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
702	\$154,269,293

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
123	86	236	597	0	6



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Virginia

Estimated total Veteran population: 827,810



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
156,675		\$157,987,319		\$1,895,847,828	
Under Age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
16,407	63,403	63,434		13,396	



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,596		\$4,878,893		\$58,546,715	
Under Age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
42	264	3,150		2,136	



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
3,824	1,652	3,768	1	383	52,002	2,035	63,665



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$46,237,061	\$330,809,980	25,906



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
51,938	\$16,457,197,359



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,751	722	1,255	3,295	4	161

Estimated total Veteran population: 617,224

Washington

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
112,364		\$116,981,589		\$1,403,779,068	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
13,832	36,340	50,084		12,099	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,065		\$6,030,569		\$72,366,830	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
17	245	3,508		2,295	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,248	721	2,238	1	98	19,966	1,700	25,972

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$33,460,094	\$239,395,260	19,553

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
27,329	\$6,734,577,758

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,418	1,016	1,676	4,052	12	331



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

West Virginia

Estimated total Veteran population: 179,623



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
30,395		\$40,958,679		\$491,504,142	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,829	7,672	16,065	3,815		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,946		\$2,530,024		\$30,360,290	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
11	109	1,972	854		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
3,690	1,036	895	0	716	15,521	272	22,130



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$10,540,942	\$75,416,748	6,559



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
2,465	\$452,688,711



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
395	210	311	756	14	82



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Estimated total Veteran population: 436,630

Wisconsin

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
62,431		\$63,609,369		\$763,312,428	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
8,596	15,550	29,485		8,789	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,480		\$5,203,956		\$62,447,476	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
32	217	2,945		2,286	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
652	1,520	1,305	1	354	8,565	728	13,125

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$34,771,634	\$248,778,867	20,373

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
6,770	\$1,199,373,699

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,047	357	711	1,598	4	140



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Wyoming

Estimated total Veteran population: 55,912



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
9,486		\$8,775,274		\$105,303,288	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,287	2,849	4,306	1,029		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
482		\$412,526		\$4,950,311	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
1	21	298	162		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
312	208	141	0	68	1,218	62	2,009



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$2,927,438	\$20,944,794	1,622



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
2,047	\$442,699,654



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
51	14	0	0	0	15



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Estimated total Veteran population: 109,784

Puerto Rico

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
24,435		\$37,090,761		\$445,089,132	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
1,549	6,485	12,620		3,779	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
9,524		\$7,181,331		\$86,175,977	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
6	53	2,522		6,941	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
242	1,717	1,572	0	630	2,586	133	6,880

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$4,966,282	\$35,532,008	3,429

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
2,243	\$370,289,135

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
517	279	353	750	0	79



VA



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Philippines

Estimated total Veteran population for the Philippines is included in the "other foreign" population



Compensation – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,065		\$10,215,067		\$122,580,798	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
155	1,106	2,651	2,153		



Pension – Veterans on the rolls at the end of FY 13

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
523		\$654,414		\$7,852,968	
Under Age 34	Age 35 through 54	Age 55 through 74	Age 75 and over		
2	14	349	158		



Education – Participants by program during FY 13

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
147	1	13	0	0	605	9	775



Insurance

Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$898,385	\$6,427,632	598



Home Loan Guaranty – Loans guaranteed during FY 13

Number of loans	Total amount of loans
0	\$-



Vocational Rehabilitation and Employment – Participants during FY 13

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
110	37	71	176	0	6

Estimated total Veteran population: 108,493

Other Foreign

Compensation – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
23,876		\$23,622,563		\$283,470,756	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
2,076	10,675	9,280		1,840	

Pension – Veterans on the rolls at the end of FY 13



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
664		\$577,636		\$6,931,632	
Under age 34	Age 35 through 54	Age 55 through 74		Age 75 and over	
3	25	355		280	

Education – Participants by program during FY 13



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
0	142	393	0	16	1,998	16	2,565

Insurance



Life insurance payments during FY 13	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 13
\$4,922,316	\$35,217,438	2,507

Home Loan Guaranty – Loans guaranteed during FY 13



Number of loans	Total amount of loans
239	\$68,305,806

Vocational Rehabilitation and Employment – Participants during FY 13



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
Not available					



VA



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Veterans Benefits Administration

VBA Regional Office Mailing Addresses

Anchorage VA Regional Office 1201 North Muldoon Road Anchorage, AK 99508-2989	AK	Hartford VA Regional Office 555 Willard Avenue, Building 2E – Room 5137 Newington, CT 06111-2693	CT	Indianapolis VA Regional Office 575 North Pennsylvania Street Indianapolis, IN 46204-1526	IN
Montgomery VA Regional Office 345 Perry Hill Road Montgomery, AL 36109-3798	AL	Mailing Address: P.O. Box 310909 Newington, CT 06131		Wichita VA Regional Office Robert J. Dole Regional Office 5500 E. Kellogg Avenue Wichita, KS 67218-1698	KS
Little Rock VA Regional Office 2200 Fort Roots Drive, Building 65 North Little Rock, AR 72114-1756	AR	Wilmington VA Regional Office 1601 Kirkwood Highway Wilmington, PA 19805	DE	Louisville VA Regional Office 321 West Main Street, Suite 390 Louisville, KY 40202-3835	KY
Phoenix VA Regional Office 3333 North Central Avenue Phoenix, AZ 85012-2405	AZ	St. Petersburg VA Regional Office 9500 Bay Pines Boulevard St. Petersburg, FL 33708	FL	New Orleans VA Regional Office 1250 Polydras Street, Rm 200 New Orleans, LA 70113-2692	LA
Oakland VA Regional Office Ronald V. Dellums Federal Building 1301 Clay Street – Suite 1400N Oakland, CA 94612-5209	CA	Mailing Address: P.O. Box 1437 St. Petersburg, FL 33731		Boston VA Regional Office John F. Kennedy Building Government Center – Room 1265 Boston, MA 02203-0393	MA
San Diego VA Regional Office 8810 Rio San Diego Drive San Diego, CA 92108-1508	CA	Atlanta VA Regional Office 1700 Clairmont Road Atlanta, GA 30033-4032	GA	Baltimore VA Regional Office Federal Building 31 Hopkins Plaza – Room 233 Baltimore, MD 21201-0001	MD
Los Angeles VA Regional Office Federal Building 11000 Wilshire Boulevard Los Angeles, CA 90024-3602	CA	Mailing Address: P.O. BOX 100026 Decatur, GA 30031-7026		Togus VA Regional Office One VA Center Togus, ME 04330-6795	ME
Denver VA Regional Office 155 Van Gordon Street Denver, CO 80225-0126	CO	Honolulu VA Regional Office 459 Patterson Road, East Wing Honolulu, HI 96819	HI	Detroit VA Regional Office Patrick V. McNamara Federal Building 477 Michigan Avenue – Room 1400 Detroit, MI 48226-2591	MI
		Des Moines VA Regional Office 210 Walnut Street – Room 1063 Des Moines, IA 50309-9825	IA		
		Boise VA Regional Office 444 West Fort Street Boise, ID 83702	ID		
		Chicago VA Regional Office 2122 W. Taylor Street Chicago, IL 60612	IL		



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St. Paul VA Regional Office Bishop Henry Whipple Federal Building One Federal Drive – Fort Snelling St. Paul, MN 55111-4050	MN	White River VA Regional Office 215 North Main Street White River, NH 5001	NH	Portland VA Regional Office 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main St FL 2 Portland, OR 97204	OR
St. Louis Records Mgmt. Center 4300 Goodfellow Boulevard Building 104 St. Louis, MO 63120-8950	MO	Manchester VA Regional Office Norris Cotton Federal Building 275 Chestnut Street Manchester, NH 3101	NH	Philadelphia VA Regional Office 5000 Wissahickon Avenue Philadelphia, PA 19101-8079 Mailing Address: P.O. Box 8079 Philadelphia, PA 19101	PA
St. Louis VA Regional Office 400 South 18th Street St. Louis, MO 63103-2676	MO	Newark VA Regional Office 20 Washington Place Newark, NJ 07102-3174	NJ	Pittsburgh VA Regional Office 1000 Liberty Avenue Pittsburgh, PA 15222-4004	PA
Jackson VA Regional Office 1600 East Woodrow Wilson Avenue Jackson, MS 39206-5102	MS	Albuquerque VA Regional Office 500 Gold Avenue, South West Albuquerque, NM 87102-3118	NM	San Juan VA Regional Office 50 Carretera 165 Guaynabo San Juan, PR 00968-8024	PR
Ft. Harrison VA Regional Office 3633 Veterans Drive Ft. Harrison, MT 59636	MT	Reno VA Regional Office 5460 Reno Corporate Drive Reno, NV 89511	NV	Providence VA Regional Office 380 Westminster Street Providence, RI 02903-3246	RI
Winston-Salem VA Regional Office Federal Building 251 North Main Street Winston-Salem, NC 27155-1000	NC	Buffalo VA Regional Office 130 South Elmwood Avenue Buffalo, NY 14202-2478	NY	Columbia VA Regional Office 6437 Garners Ferry Road Columbia, SC 29209-2495	SC
Fargo VA Regional Office 2101 Elm Street Fargo, ND 58102	ND	New York VA Regional Office 245 W. Houston Street New York, NY 10014-4805	NY	Sioux Falls VA Regional Office 2501 West 22nd Street Sioux Falls, SD 57105	SD
Lincoln VA Regional Office 3800 Village Drive Lincoln, NE 68516-4198 Mailing Address: PO Box 85816 Lincoln, NE 68501-5816	NE	Cleveland VA Regional Office Anthony J. Celebrezze Federal Building 1240 East 9th Street Cleveland, OH 44199-2001	OH	Nashville VA Regional Office 110 Ninth Avenue, South Nashville, TN 37203-3817	TN
		Muskogee VA Regional Office Federal Building 125 South Main Street Muskogee, OK 74401-7025	OK		



VA



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Houston
VA Regional Office
6900 Almeda Road
Houston, TX 77030-4200

TX

Waco
VA Regional Office
One Veterans Plaza
701 Clay Avenue
Waco, TX 76799-0001

TX

Salt Lake City
VA Regional Office
550 Foothill Drive
Salt Lake City, UT 84113

UT

Roanoke
VA Regional Office
116 North Jefferson Street
Roanoke, VA 24016

VA

Seattle
VA Regional Office
Federal Building
915 Second Avenue, Room 1392
Seattle, WA 98174-1060

WA

Milwaukee
VA Regional Office
5400 W. National Avenue
Milwaukee, WI 53214

WI

Huntington
VA Regional Office
640 Fourth Avenue
Huntington, WV 25701-1340

WV

Cheyenne
VA Benefits Office
2360 E. Pershing Blvd. Cheyenne,
WY 82001-5356

WY

The above address is the
Cheyenne benefits office. The
Denver regional office processes
claims for the state of Wyoming.

Manila
VA Regional Office
1131 Roxas Boulevard
Ermita, 0930 Manila
Manila, Philippines
Mailing Address:
PSC 501
DPOAP 96515

Area Offices

Eastern Area Office **PA**
5000 Wissahickon Avenue
Philadelphia, PA 19101-80790

Southern Area Office **TN**
110 Ninth Ave., South
Nashville, TN 37075

Central Area Office **MO**
Robert A. Young Federal Building
1222 Spruce St., Suite 3.309
St. Louis, MO 63103

Western Area Office **AZ**
3333 North Central Avenue,
Suite 3026
Phoenix, AZ 85012-2402

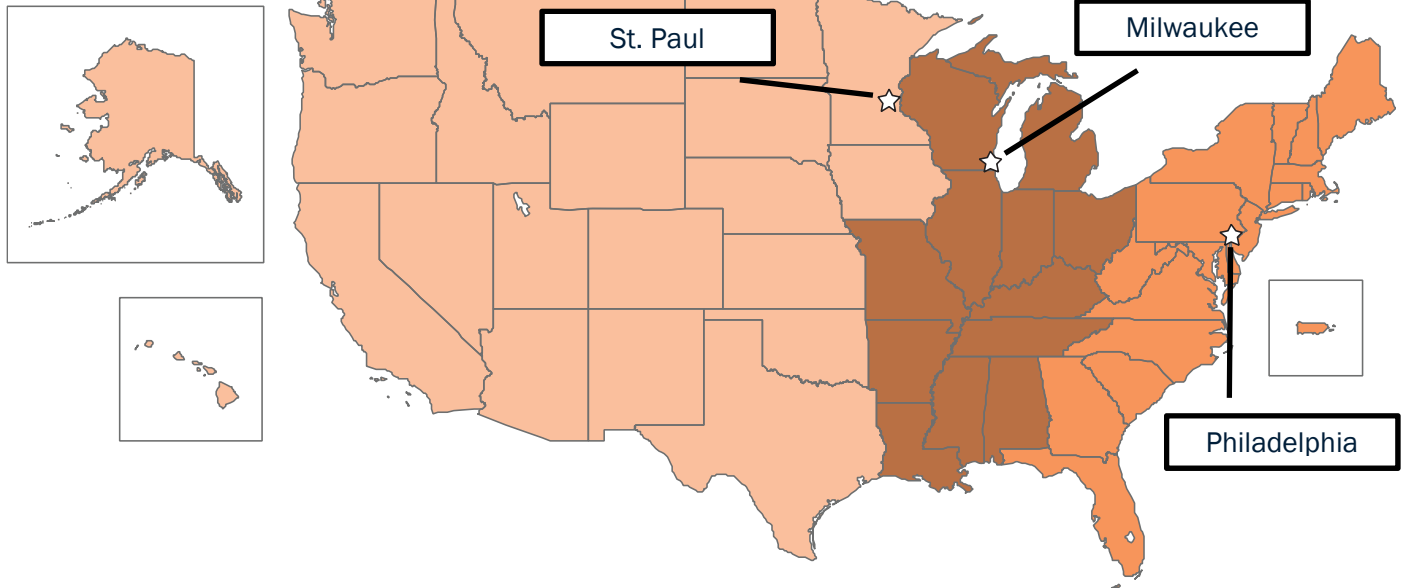


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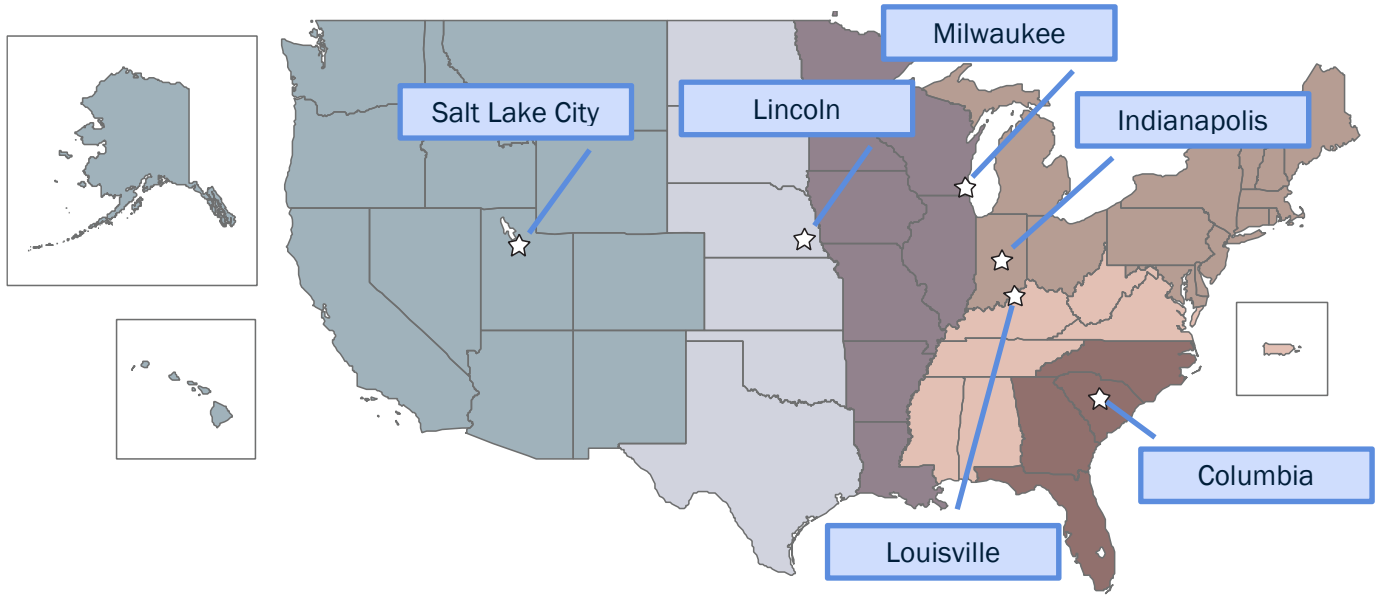


Program Jurisdiction Information/Maps

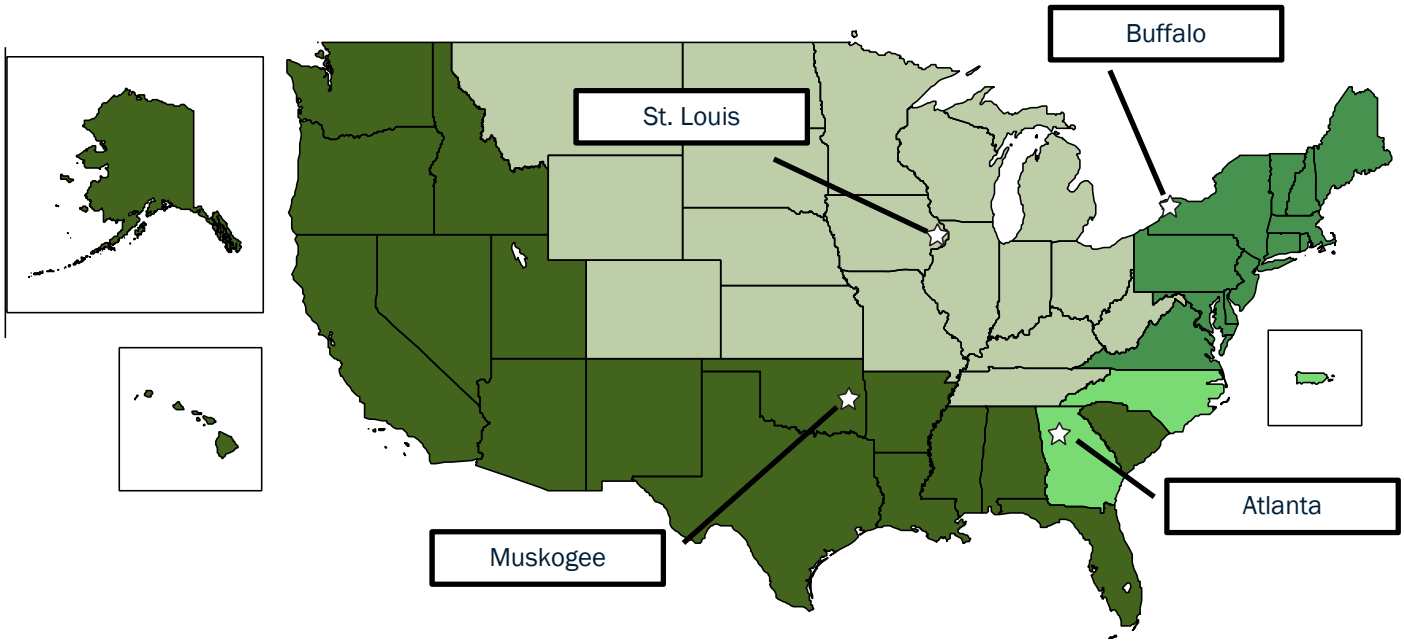
Pension Management Centers



Fiduciary Hubs



Education Regional Processing Offices



Change Log

Release history

Version & Changes	Date
V1.0: Initial Release	09/26/2014



U.S. Department
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Administration





Compensation

Service-Connected Disability or Death Benefits

The Compensation program provides tax-free monthly benefits to Veterans in recognition of the effects of disabilities caused by diseases, events, or injuries incurred or aggravated during active military service. The program also provides monthly payments to surviving spouses, dependent children, and dependent parents in recognition of the economic loss caused by the death of individuals during their military service or as a result of service-connected disability after their discharge.

To be eligible for disability compensation, the Veteran must have served under conditions other than dishonorable, and the disability must not be the result of the Veteran's own misconduct. VA pays disability compensation monthly, and the amount varies according to the degree of disability and the number of dependents. The degree of disability is graduated from 0% to 100%, in increments of 10%. VA calculates the total service-connected disability by combining evaluations for individual disabilities rather than adding them. VA pays additional special monthly compensation when severe disabilities confine Veterans to their immediate premises, require the aid and assistance of others, or for anatomical loss or loss of use of extremities or creative organs.



Photo credit: U.S. Air Force

56 Regional offices
14,906 employees
4.1 million compensation & service connected death benefit recipients

A note on the data:

The 2013 Annual Benefits Report is based on data from the VETSNET corporate database. At the end of fiscal year 2013 the legacy BDN system is no longer being used for compensation award processing.

The availability of gender and age data is limited as some records are listed as "unknown." Those records are accounted for in the totals for each table but not in the category columns. Please see footnotes for additional information.

All Veterans counted in this document are receiving compensation benefit payments as of Sept. 30, 2013. The category of 0% indicates payment due to special monthly compensation or two or more permanent 0% service-connected disabilities which clearly interfere with normal employability. Veterans with a 0% combined degree of disability not receiving payment are not counted in this document.

Please see the section on page 2: "A Note on How the FY 2013 Compensation Data are Presented" for important information on the color coding of the data tables.

Dependency And Indemnity Compensation data are found beginning on page [48](#)



U.S. Department of Veterans Affairs

Veterans Benefits Administration

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A Note on How the FY 2013 Compensation Data Are Presented

Some data tables were moved, combined, or had their headings changed from previous Annual Benefits Reports. Also, there is now an organization of the data by table color:

New to the rolls

Individuals who began receiving benefits during fiscal year 2013 (October 1, 2012 to September 30, 2013) are considered “New to the rolls,” and the tables are outlined in blue.

On the rolls

All individuals receiving benefits on September 30, 2013 are considered “On the rolls” and the tables are outlined in green. These tables include “New to the Rolls” recipients.

Please note the difference between counts of Veterans and counts of disabilities. A Veteran may be receiving benefits based on one or more disabilities, which is why numbers of disabilities are much higher than numbers of Veterans. Counts of disabilities are indicated by the section title and table header and begin on page [25](#)

Global War on Terror (GWOT) Information Integrated Into Period of Service Sections

The Global War on Terror (GWOT) data have been added to the main data tables and are a subset of the Gulf War era (GW) period of service. Since September 11, 2001, the Department of Defense has been deployed overseas in support of GWOT, including Operation Iraqi Freedom/Operation Enduring Freedom/Operation New Dawn (OIF/OEF/OND).

VBA’s computer systems do not contain data that would allow us to attribute Veterans’ disabilities to a specific period of service or deployment. Therefore GWOT is a subset that includes Veterans who filed a disability compensation claim at some point either prior to or following their GWOT deployment. VBA is not able to identify which of these Veterans filed a claim for disabilities incurred during their actual overseas GWOT deployment.

GWOT data have not been removed from any other discussion of period of service and are contained within the “Gulf War Era” in all tables. For more information see pages [7](#), [20](#) through [24](#) and [42](#) through [47](#).

The Office of Performance Analysis and Integrity is available to answer questions regarding the data contained in this report by email at PAI.VBACO@va.gov.

Release history

Version & changes	Date
V1: Initial release	07/17/2014
V2: Cosmetic adjustments	09/26/2014
Rounding normalized	



VA



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Quick Reference: Recipients, Payments and Disabilities

Totals – new recipients

Veterans who began receiving compensation benefits	292,675
Survivors who began receiving service-connected death benefits	14,763
Total:	307,438

Estimated annual amounts paid – new recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Compensation	292,675	\$10,368	\$3.03 Billion
Service-connected Death ¹	14,763	\$14,824	\$219 Million
Total:	307,438	\$10,582	\$3.25 Billion

Number of most prevalent service-connected disabilities of new Veterans

Tinnitus	135,229
Hearing loss	80,186
Limitation of flexion, knee	69,274
Lumbosacral or cervical strain	65,443
Scars, general	59,360
Post-traumatic stress disorder	58,530
Limitation of motion of the ankle	43,979
Migraine	38,709
Degenerative arthritis of the spine	31,910
Bursitis	27,169
Total number of most prevalent disabilities	609,789
Total number of disabilities²	1,422,371

Average number of disabilities per new compensation recipient

New Veterans: 292,675	Total number of disabilities: 1,422,371
Average number of disabilities per Veteran: 4.86	



¹ Dependency and Indemnity Compensation and Death Compensation.
² See page [25](#) for more information.



Totals – all recipients

Veterans receiving compensation benefits	3,743,259
Survivors receiving service-connected death benefits	376,979
Total:	4,120,238

Estimated annual amounts paid – all recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Compensation	3,743,259	\$13,131	\$49.15 Billion
Service-Connected Death	376,979	\$15,303	\$5.77 Billion
Total:	4,120,238	\$13,330	\$54.92 Billion

Number of most prevalent service-connected disabilities of all Veterans

Tinnitus	1,121,709
Hearing loss	854,855
Post-traumatic stress disorder	648,992
Scars, general	574,191
Limitation of flexion, knee	453,704
Lumbosacral or cervical strain	440,795
Diabetes mellitus	398,480
Paralysis of the sciatic nerve	346,572
Limitation of motion of the ankle	343,834
Degenerative arthritis of the spine	335,692
Total number of most prevalent disabilities:	5,518,824
Total number of disabilities	16,105,400

Average number of disabilities per compensation recipient

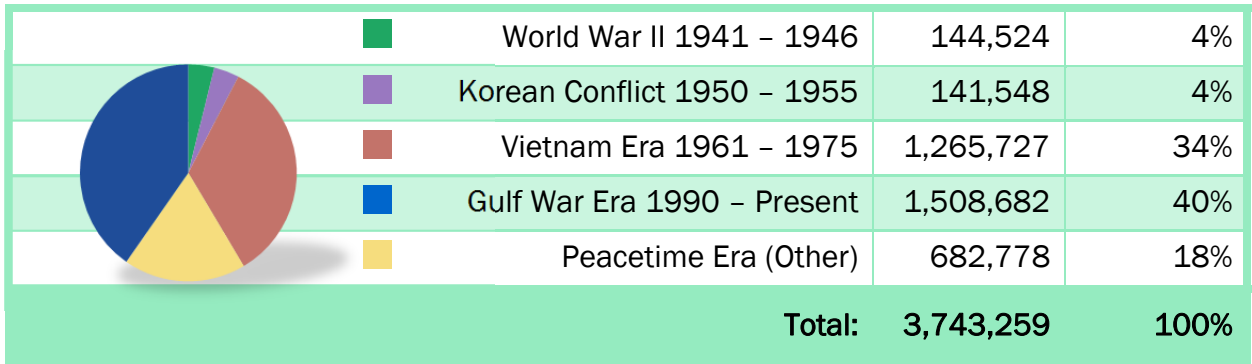
All Veterans: 3,743,259	Total number of disabilities: 16,105,400
Average number of disabilities per Veteran:	4.30



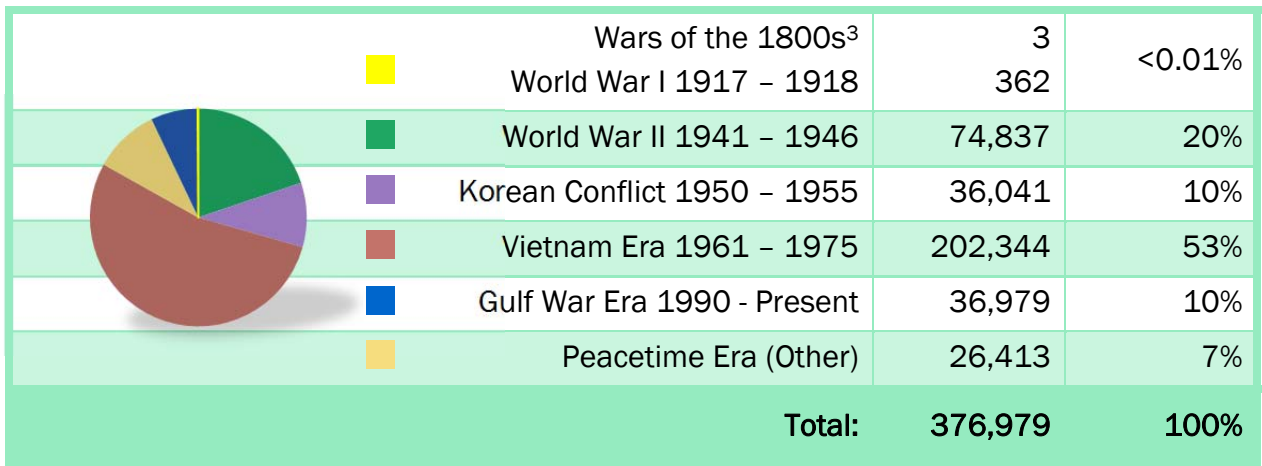


Quick Reference: Recipients and Disabilities by Period of Service

All compensation recipients by period of service



All dependency and indemnity compensation recipients by Veteran's period of service



Average disabilities per Veteran by period of service – all compensation recipients

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
Veterans	144,524	141,548	1,265,727	1,508,682	682,778	3,743,259
Disabilities	344,859	342,621	4,610,503	8,641,012	2,166,405	16,105,400
Average # of disabilities per Veteran	2.39	2.42	3.64	5.73	3.17	4.30
Total Veteran population ⁴	1,245,660	2,073,580	7,330,032	6,484,914	5,497,681	22,631,868



³ Wars of 1800s include the Civil War (1861-1865), the Spanish-American War (1898-1902), and the Mexican Border Period (1916-1917)

⁴ According to VetPop2011 http://www.va.gov/vetdata/Veteran_Population.asp



GWOT Quick Reference: Veterans With Global War on Terror Status

GWOT data have not been removed from any other discussion of period of service and are contained within the “Gulf War Era” in all other tables. For more information see pages [20](#) through [24](#) and [42](#) through [47](#).

All Gulf War Era compensation recipients by GWOT status

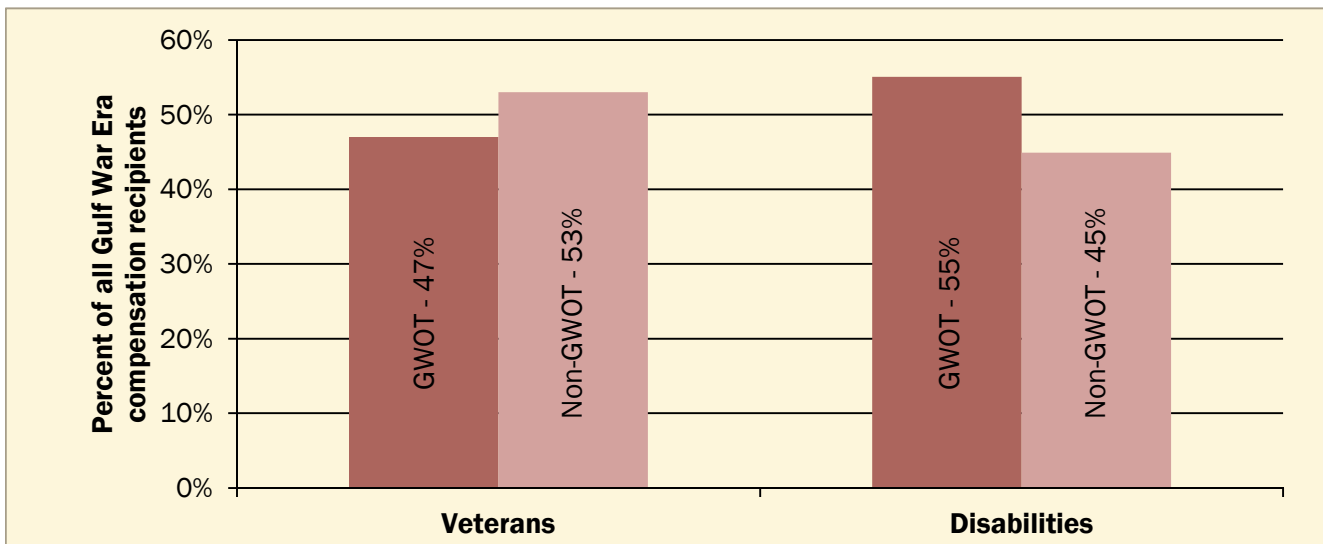
GWOT	714,380	47%
Non-GWOT	794,302	53%
Gulf War Era Total:	1,508,682	100%

Number of disabilities of all Gulf War Era compensation recipients by GWOT status

GWOT	4,759,483	55%
Non-GWOT	3,881,529	45%
Gulf War Era Total:	8,641,012	100%

All Gulf War Era compensation recipients - average number of disabilities per Veteran by GWOT status

GWOT	Non-GWOT	Gulf War Era Total
6.66	4.89	5.73



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Veterans by Fiscal Year and Combined Degree of Disability

Note: Veterans in receipt of individual unemployability benefits are counted by their combined evaluation, not as 100% disabled.

New compensation recipients FY 2009 to FY 2013

Combined degree	2009	2010	2011	2012	2013	% Chg. FY 2012 to 2013
0% ⁵	624	635	522	710	781	10%
10%	58,949	70,872	68,834	67,541	72,608	8%
20%	34,069	36,763	28,980	31,163	32,248	3%
30%	27,495	29,078	32,089	30,602	31,549	3%
40%	21,311	21,145	18,576	24,051	26,554	10%
50%	15,239	16,217	15,989	20,979	23,083	10%
60%	14,873	14,903	18,314	24,477	26,880	10%
70%	10,729	11,457	12,297	21,280	25,410	19%
80%	7,199	7,648	7,808	15,054	19,664	31%
90%	3,475	4,010	4,131	9,070	13,611	50%
100%	11,103	12,175	15,467	16,912	20,287	20%
Total	205,066	224,903	223,007	261,839	292,675	12%

⁵ All counts of Veterans in this document in the category of 0% combined disability degree indicate payment due to eligibility for special monthly compensation or two or more separate permanent 0% service-connected disabilities which clearly interfere with normal employability and warrant payment at the 10% rate. Veterans with a 0% combined disability degree who are not receiving payment are not counted in this document.





All compensation recipients FY 2009 to FY 2013

Combined degree	2009	2010	2011	2012	2013	% Chg. FY 2012 to 2013
0%	12,857	12,348	11,664	11,374	11,096	-2%
10%	785,540	793,381	797,739	803,443	815,921	2%
20%	445,833	453,153	449,584	451,684	454,475	1%
30%	362,525	371,736	381,760	387,608	394,669	2%
40%	302,686	317,863	329,545	342,205	354,862	4%
50%	196,561	209,091	219,123	233,088	247,875	6%
60%	231,341	250,566	273,569	299,104	324,546	9%
70%	211,819	231,606	252,937	281,254	311,242	11%
80%	155,767	175,652	196,662	227,074	261,925	15%
90%	86,119	99,336	115,236	140,091	171,425	22%
100%	278,604	295,529	326,922	359,877	395,223	10%
Total	3,069,652	3,210,261	3,354,741	3,536,802	3,743,259	6%





Veterans by Combined Degree of Disability and Gender

New compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ⁶	% Total
0%	695	0.3%	47	0.2%	781	0.3%
10%	66,063	25.7%	4,631	15.7%	72,608	24.8%
20%	28,879	11.2%	2,493	8.4%	32,248	11.0%
30%	27,468	10.7%	3,465	11.7%	31,549	10.8%
40%	23,028	9.0%	3,024	10.2%	26,554	9.1%
50%	19,680	7.7%	3,016	10.2%	23,083	7.9%
60%	23,487	9.1%	2,952	10.0%	26,880	9.2%
70%	21,635	8.4%	3,396	11.5%	25,410	8.7%
80%	16,693	6.5%	2,777	9.4%	19,664	6.7%
90%	11,484	4.5%	2,025	6.9%	13,611	4.7%
100%	17,961	7.0%	1,731	5.9%	20,287	6.9%
Total	257,073		29,557		292,675	



⁶ Total includes 6,045 Veterans with no gender indicated in award record.



All compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ⁷	% total
0%	9,974	0.3%	686	0.2%	11,096	0.3%
10%	741,384	22.2%	57,712	17.5%	815,921	21.8%
20%	408,699	12.2%	36,954	11.2%	454,475	12.1%
30%	348,302	10.4%	38,600	11.7%	394,669	10.5%
40%	312,180	9.3%	36,219	11.0%	354,862	9.5%
50%	215,395	6.4%	28,272	8.6%	247,875	6.6%
60%	286,675	8.6%	32,359	9.8%	324,546	8.7%
70%	276,162	8.3%	30,155	9.2%	311,242	8.3%
80%	232,060	6.9%	26,074	7.9%	261,925	7.0%
90%	151,637	4.5%	17,446	5.3%	171,425	4.6%
100%	359,126	10.7%	24,900	7.6%	395,223	10.6%
Total	3,341,594		329,377		3,743,259	

⁷ Total includes 72,288 Veterans with no gender indicated in award record.



Estimated Total Amounts Paid Annually by Combined Degree of Disability and Gender

Figures regarding amounts paid in this document do not reflect actual amounts paid by VA. This document only addresses monthly benefit payment amounts and does not include retroactive payments or partial year enrollment. Please refer to the official budget internet site here <http://www.va.gov/budget/> for actual amounts paid by VA.

New compensation recipients and estimated annual payments

Combined degree	Estimated total amount paid annually		
	Male	Female	Total ⁸
0% ⁹	\$ 831,672	\$ 56,316	\$ 934,728
10%	\$ 102,783,906	\$ 7,188,480	\$ 112,973,706
20%	\$ 89,974,296	\$ 7,634,148	\$ 100,391,946
30%	\$ 139,706,388	\$ 17,692,056	\$ 160,506,168
40%	\$ 169,372,422	\$ 22,190,718	\$ 195,256,302
50%	\$ 203,306,082	\$ 31,118,904	\$ 238,352,130
60%	\$ 311,765,250	\$ 38,887,716	\$ 356,484,318
70%	\$ 368,235,216	\$ 57,560,556	\$ 432,288,180
80%	\$ 331,048,914	\$ 54,033,288	\$ 388,924,098
90%	\$ 259,010,700	\$ 44,603,832	\$ 305,896,086
100%	\$ 658,286,532	\$ 62,753,784	\$ 742,574,316
Total	\$ 2,634,321,378	\$ 343,719,798	\$ 3,034,581,978

⁸ Total includes \$56,540,802 in benefits with no gender indicated in award record.

⁹ All amounts of payment in this document in the category of 0% combined disability degree are due to special monthly compensation or two or more permanent 0% service-connected disabilities which clearly interfere with normal employability and warrant payment at the 10% rate.





All compensation recipients and estimated annual payments

Combined degree	Estimated total amount paid annually		
	Male	Female	Total ¹⁰
0%	\$ 10,091,820	\$ 784,638	\$ 11,416,968
10%	\$ 1,156,718,124	\$ 90,326,622	\$ 1,273,354,812
20%	\$ 1,271,098,266	\$ 113,684,400	\$ 1,412,473,278
30%	\$ 1,825,758,816	\$ 204,336,900	\$ 2,070,303,780
40%	\$ 2,363,810,814	\$ 275,489,442	\$ 2,687,685,210
50%	\$ 2,300,062,890	\$ 303,173,472	\$ 2,647,456,482
60%	\$ 4,506,090,288	\$ 466,528,140	\$ 5,062,660,908
70%	\$ 6,391,118,142	\$ 631,053,348	\$ 7,139,947,182
80%	\$ 6,003,631,782	\$ 615,171,516	\$ 6,722,001,486
90%	\$ 4,418,354,202	\$ 468,759,060	\$ 4,958,343,036
100%	\$ 13,790,261,028	\$ 942,253,452	\$ 15,166,234,434
Total	\$ 44,036,996,172	\$ 4,111,560,990	\$ 49,151,877,576

¹⁰ Total includes \$1,003,320,414 in benefits with no gender indicated in award record.





Estimated Average Individual Amounts Paid Annually by Combined Degree of Disability and Gender

Note: Estimated average individual amounts paid annually for the same combined degree differ slightly due to additional amounts paid for dependents and special monthly compensation.

New compensation recipients and estimated annual payments

Combined degree	Estimated average individual amount paid annually		
	Male	Female	All
0%	\$ 1,197	\$ 1,198	\$ 1,197
10%	\$ 1,556	\$ 1,552	\$ 1,556
20%	\$ 3,116	\$ 3,062	\$ 3,113
30%	\$ 5,086	\$ 5,106	\$ 5,088
40%	\$ 7,355	\$ 7,338	\$ 7,353
50%	\$ 10,331	\$ 10,318	\$ 10,326
60%	\$ 13,274	\$ 13,173	\$ 13,262
70%	\$ 17,020	\$ 16,950	\$ 17,013
80%	\$ 19,832	\$ 19,457	\$ 19,778
90%	\$ 22,554	\$ 22,027	\$ 22,474
100%	\$ 36,651	\$ 36,253	\$ 36,603
Total	\$ 10,247	\$ 11,629	\$ 10,368





All compensation recipients and estimated annual payments

Combined degree	Estimated average individual amount paid annually		
	Male	Female	Total
0%	\$ 1,012	\$ 1,144	\$ 1,029
10%	\$ 1,560	\$ 1,565	\$ 1,561
20%	\$ 3,110	\$ 3,076	\$ 3,108
30%	\$ 5,242	\$ 5,294	\$ 5,246
40%	\$ 7,572	\$ 7,606	\$ 7,574
50%	\$ 10,678	\$ 10,723	\$ 10,681
60%	\$ 15,718	\$ 14,417	\$ 15,599
70%	\$ 23,143	\$ 20,927	\$ 22,940
80%	\$ 25,871	\$ 23,593	\$ 25,664
90%	\$ 29,138	\$ 26,869	\$ 28,924
100%	\$ 38,400	\$ 37,842	\$ 38,374
Total	\$ 13,178	\$ 12,483	\$ 13,131



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Veterans and Estimated Annual Payments by Age

New compensation recipients and estimated annual payments

Age	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
Age 34 and under	85,970	\$ 928,144,716	\$ 10,796
Ages 35 through 54	85,253	\$ 1,000,215,258	\$ 11,732
Ages 55 through 74	101,344	\$ 921,371,112	\$ 9,091
Age 75 and over	20,103	\$ 184,789,860	\$ 9,192
Total¹¹	292,675	\$ 3,034,581,978	\$ 10,368

All compensation recipients and estimated annual payments

Age	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
Age 34 and under	432,619	\$ 4,644,222,894	\$ 10,735
Ages 35 through 54	1,073,957	\$ 12,467,621,994	\$ 11,609
Ages 55 through 74	1,734,074	\$ 25,896,608,460	\$ 14,934
Age 75 and over	501,526	\$ 6,135,766,722	\$ 12,234
Total¹²	3,743,259	\$ 49,151,864,094	\$ 13,131

¹¹ Total includes 5 Veterans and \$ 61,032 in total estimated annual payment amounts unidentifiable by age.

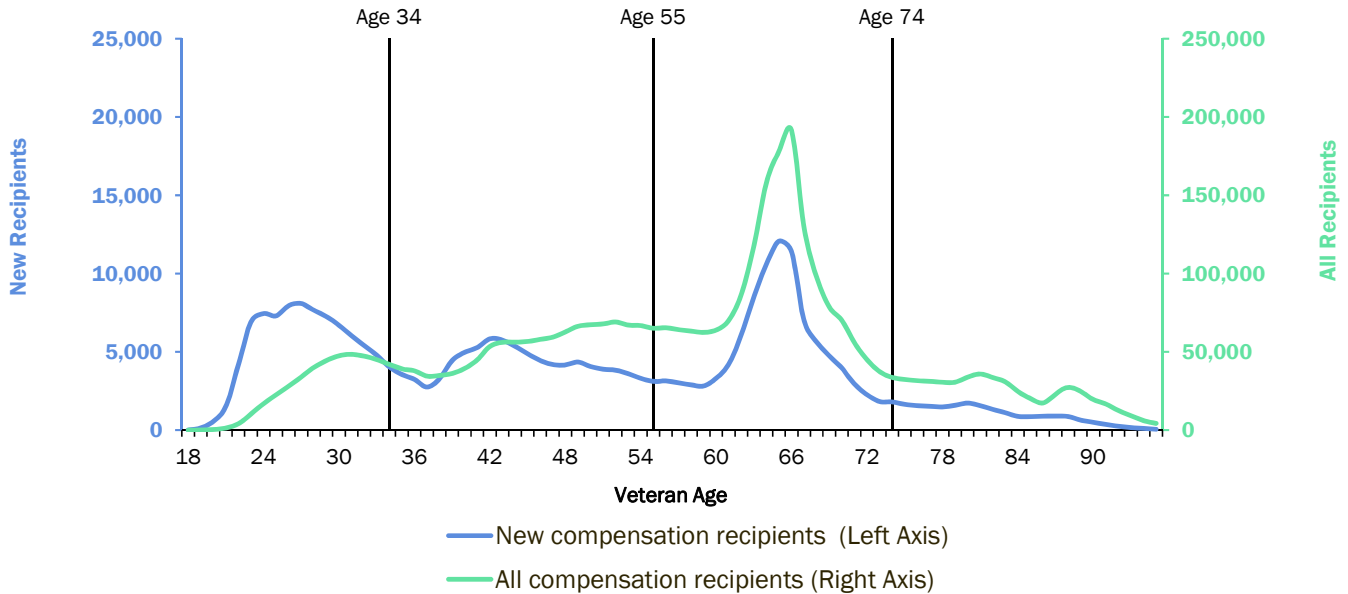
¹² Total includes 1,083 Veterans and \$7,644,024 in total estimated annual payment amounts unidentifiable by age.

Charts: Veterans and Estimated Annual Payments by Age



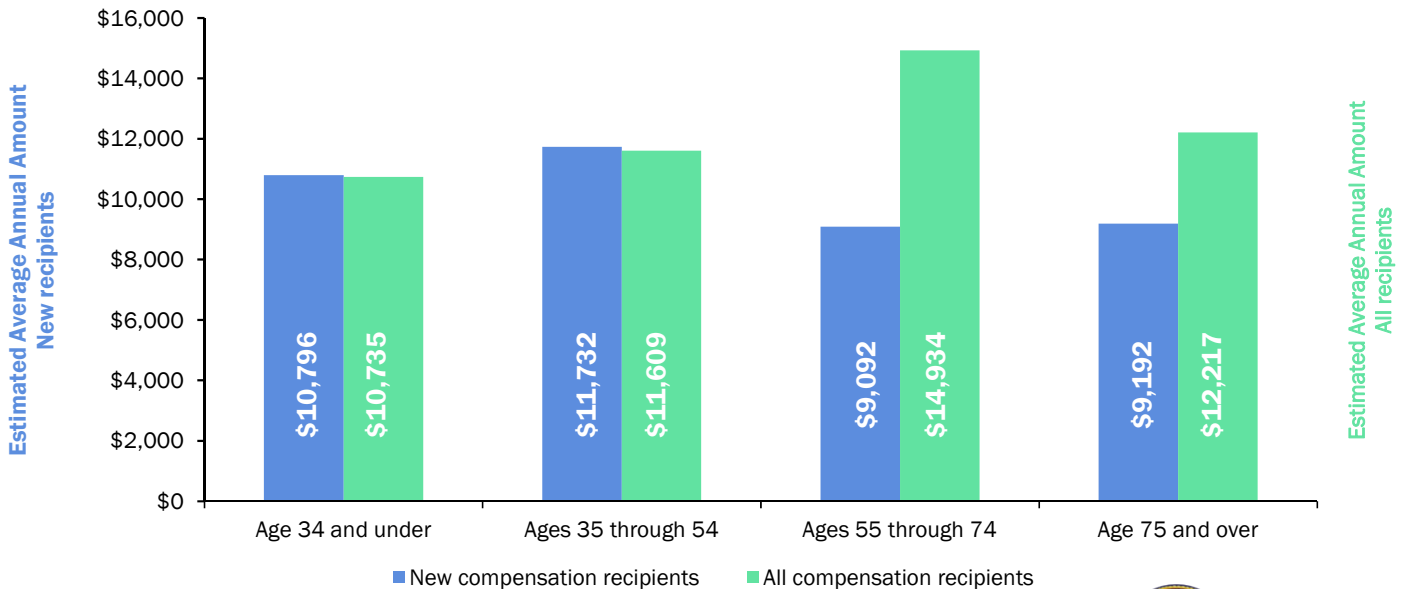
The chart below displays the ages of the Veterans who began receiving benefits in FY 2013 (blue line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (green line, right axis).

New compensation recipients compared to all compensation recipients by age



The chart below displays the estimated average individual amount paid annually to Veterans who began receiving benefits in FY 2013 (blue bars on the left) vs. the estimated average individual amount paid annually for all Veterans receiving benefits at the end of the fiscal year (green bars on the right) broken down by age.

New compensation recipients compared to all compensation recipients by estimated average individual amounts paid annually and age



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Veterans and Estimated Annual Payments by Period of Service

New compensation recipients and estimated annual payments

Period of service	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
World War II	4,909	\$ 51,532,104	\$10,497
Korean Conflict	7,779	\$ 61,682,064	\$7,929
Vietnam Era	82,419	\$ 795,237,648	\$9,649
Gulf War Era	162,652	\$ 1,902,580,416	\$11,697
Peacetime Era	34,916	\$ 223,549,746	\$6,403
Total	292,675	\$ 3,034,581,978	\$9,982

All compensation recipients and estimated annual payments

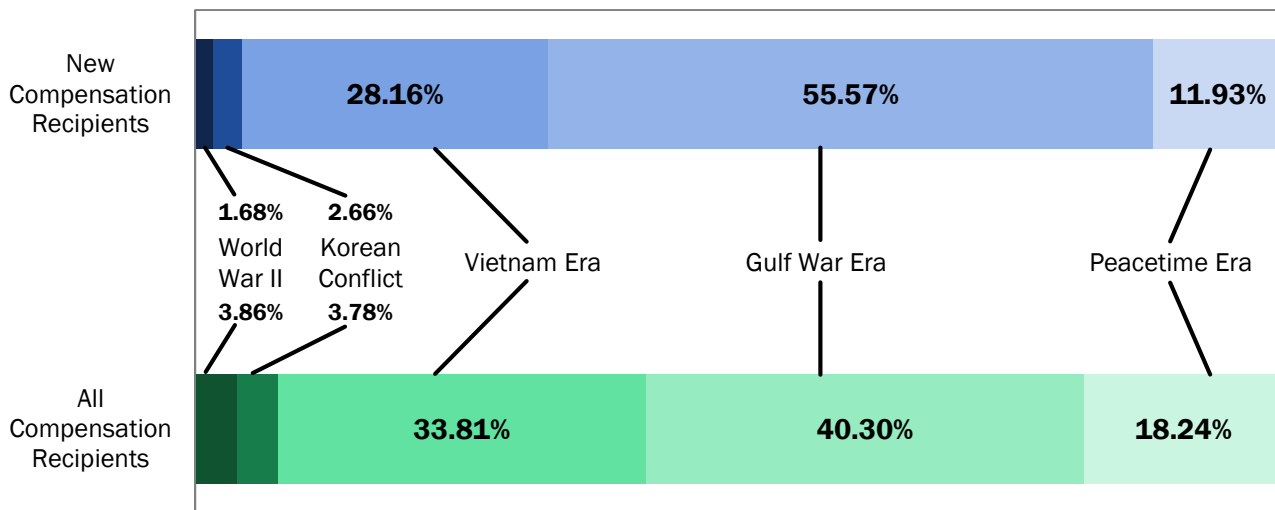
Period of service	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
World War II	144,524	\$ 1,685,920,386	\$ 11,665
Korean Conflict	141,548	\$ 1,593,791,592	\$ 11,260
Vietnam Era	1,265,727	\$ 21,078,169,302	\$ 16,653
Gulf War Era	1,508,682	\$ 17,735,811,810	\$ 11,756
Peacetime Era	682,778	\$ 7,058,184,486	\$ 10,337
Total	3,743,259	\$ 49,151,877,576	\$ 13,131

Charts: Veterans and Estimated Annual Payments by Period of Service



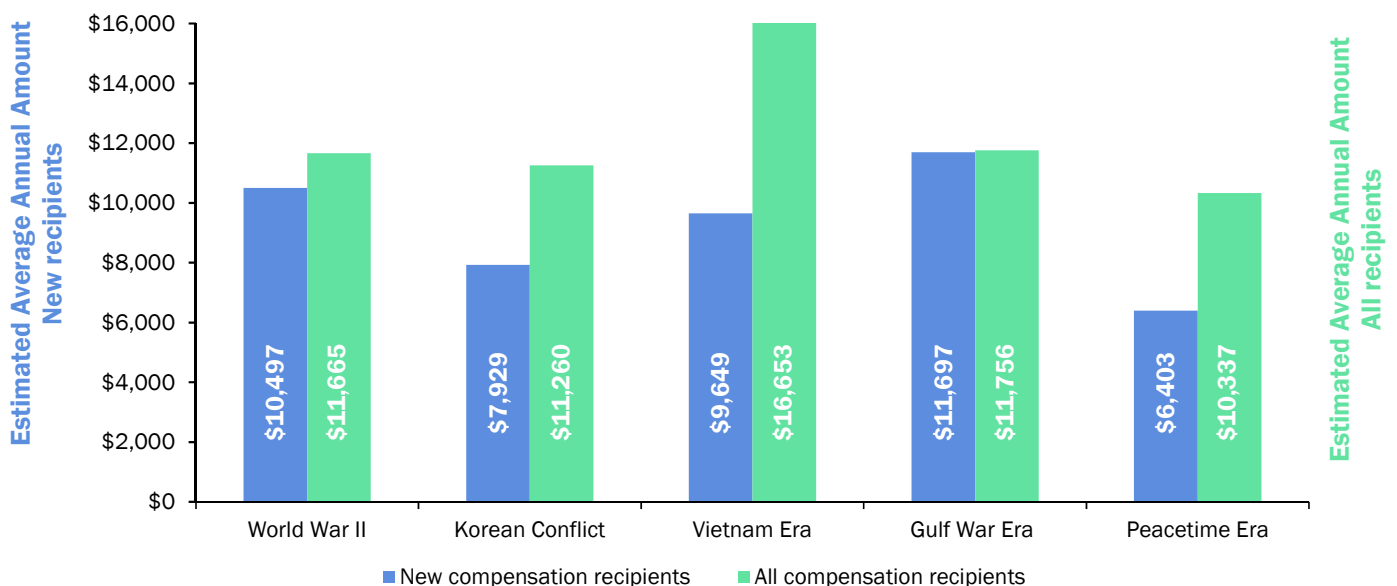
The chart below displays the distribution of the number of Veterans by period of service. The blue bars in the top row are new compensation recipients and the green bars on the bottom row indicate all veterans receiving benefits at the end of the fiscal year.

New compensation recipients compared to all compensation recipients distribution by period of service



The chart below displays the estimated average individual amount paid annually to Veterans who began receiving benefits in FY 2013 (blue bars on the left) vs. the estimated average individual amount paid annually for all Veterans receiving benefits at the end of the fiscal year (green bars on the right) broken down by period of service.

New compensation recipients compared to all compensation recipients by estimated average individual amount paid annually and period of service



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GWOT Veterans and Estimated Annual Payments by Gender

The Global War on Terror (GWOT) data are a subset of the Gulf War era period of service and have not been removed from any other discussion of period of service.

New GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
Male	102,987	\$ 1,292,028,396	\$ 12,546
Female	16,228	\$ 208,065,648	\$ 12,821
Total¹³	119,636	\$1,505,633,820	\$ 12,585

All GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
Male	614,348	\$ 7,889,012,940	\$ 12,841
Female	97,186	\$ 1,216,434,216	\$ 12,517
Total¹⁴	714,380	\$ 9,134,739,468	\$ 12,787

¹³ Total includes 421 Veterans and \$ 5,539,776 in payments with no gender indicated in the award record

¹⁴ Total includes 2,846 Veterans and \$ 29,292,312 in payments with no gender indicated in the award record



GWOT Veterans and Estimated Annual Payments by Combined Disability Degree



New GWOT compensation recipients and estimated annual payments

Combined degree	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
0%	99	\$ 117,396	\$ 1,186
10%	15,780	\$ 24,543,612	\$ 1,555
20%	9,479	\$ 29,158,812	\$ 3,076
30%	12,029	\$ 62,219,004	\$ 5,172
40%	12,033	\$ 89,310,036	\$ 7,422
50%	10,904	\$ 114,387,996	\$ 10,490
60%	14,537	\$ 194,112,576	\$ 13,353
70%	13,912	\$ 235,015,332	\$ 16,893
80%	13,827	\$ 273,391,596	\$ 19,772
90%	10,231	\$ 229,505,640	\$ 22,432
100%	6,805	\$ 253,871,820	\$ 37,307
Total	119,636	\$ 1,505,633,820	\$ 12,585



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GWOT Veterans by Combined Degree of Disability and Gender

All GWOT compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ¹⁵	% total
0%	453	0.1%	80	0.1%	537	0.1%
10%	80,842	13.2%	12,162	12.5%	93,593	13.1%
20%	58,985	9.6%	9,009	9.3%	68,440	9.6%
30%	66,899	10.9%	11,086	11.4%	78,286	11.0%
40%	68,851	11.2%	11,958	12.3%	81,093	11.4%
50%	53,222	8.7%	9,083	9.3%	62,498	8.7%
60%	76,704	12.5%	11,305	11.6%	88,319	12.4%
70%	64,655	10.5%	9,785	10.1%	74,682	10.5%
80%	64,619	10.5%	9,845	10.1%	74,700	10.5%
90%	41,984	6.8%	6,958	7.2%	49,073	6.9%
100%	37,134	6.0%	5,915	6.1%	43,159	6.0%
Total	614,348	100%	97,186	100%	714,380	100%



¹⁵ Total includes 2,846 Veterans with no gender indicated in award record.

GWOT Estimated Total Amounts Paid Annually by Combined Degree of Disability and Gender



All GWOT compensation recipients and estimated annual payments

Combined degree	Estimated total amount paid annually		
	Male	Female	Total ¹⁶
0%	\$ 540,732	\$ 95,880	\$ 641,412
10%	\$ 126,071,304	\$ 18,937,392	\$ 145,928,676
20%	\$ 181,659,180	\$ 27,675,540	\$ 210,706,632
30%	\$ 356,721,216	\$ 58,542,120	\$ 416,881,668
40%	\$ 526,859,556	\$ 90,600,876	\$ 619,660,440
50%	\$ 576,727,992	\$ 97,153,008	\$ 675,997,560
60%	\$ 1,056,775,416	\$ 152,905,728	\$ 1,214,001,312
70%	\$ 1,181,850,408	\$ 175,179,024	\$ 1,361,366,796
80%	\$ 1,396,044,372	\$ 206,518,572	\$ 1,607,577,588
90%	\$ 1,054,614,972	\$ 168,974,496	\$ 1,226,831,232
100%	\$ 1,431,147,792	\$ 219,851,580	\$ 1,655,146,152
Total	\$ 7,889,012,940	\$ 1,216,434,216	\$ 9,134,739,468

¹⁶ Total includes \$ 29,292,312 in benefits with no gender indicated in award record





GWOT Estimated Average Individual Amounts Paid Annually by Combined Degree of Disability and Gender

All GWOT compensation recipients and estimated annual payments

Combined degree	Estimated average individual amount paid annually		
	Male	Female	Total
0%	\$ 1,194	\$ 1,199	\$ 1,194
10%	\$ 1,559	\$ 1,557	\$ 1,559
20%	\$ 3,080	\$ 3,072	\$ 3,079
30%	\$ 5,332	\$ 5,281	\$ 5,325
40%	\$ 7,652	\$ 7,577	\$ 7,641
50%	\$ 10,836	\$ 10,696	\$ 10,816
60%	\$ 13,777	\$ 13,525	\$ 13,746
70%	\$ 18,279	\$ 17,903	\$ 18,229
80%	\$ 21,604	\$ 20,977	\$ 21,520
90%	\$ 25,119	\$ 24,285	\$ 25,000
100%	\$ 38,540	\$ 37,168	\$ 38,350
Total	\$ 12,841	\$ 12,517	\$ 12,787

Regarding Service-Connected Disability Data



The tables on the following pages present information according to the number of service-connected disabilities – not the number of Veterans with that evaluation or disability.

Tables labeled “Number of disabilities of new compensation recipients” display counts of disabilities which were rated and resulted in the award of compensation benefits to new recipients during FY 2013. Tables labeled “Number of disabilities of all compensation recipients” display counts of all rated disabilities for all Veterans receiving compensation at the end of FY 2013.

The names of the body systems have been abbreviated to allow for a clearer presentation of the information. The three body systems with the greatest change are:

“Organs of special sense” abbreviated to: “The Eye”

“Infectious Diseases, Immune Disorders, and Nutritional Deficiencies” abbreviated to: “Infection/Immune/Nutrition”

“Neurological Conditions and Convulsive Disorders” abbreviated to: “Neurological”

Any use of the term “Disabilities” in the following section includes service-connected disabilities only.



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Number of Disabilities by Body System and Fiscal Year

Number of disabilities of new compensation recipients FY 2009 to FY 2013

Body system	2009	2010	2011	2012	2013	% Chg. FY 2012 to 2013
Musculoskeletal	302,798	309,026	258,972	445,766	541,280	21%
Auditory	135,701	159,576	151,820	190,646	222,139	17%
Skin	81,335	83,485	75,344	119,267	150,423	26%
Neurological	65,932	70,695	69,315	102,422	133,195	30%
Mental	53,226	60,535	64,495	84,069	100,515	20%
Respiratory	41,769	42,352	49,235	61,035	70,058	15%
Digestive	34,590	34,241	37,221	46,884	53,258	14%
Cardiovascular	26,493	28,802	27,003	48,185	41,494	16%
Genitourinary	30,150	29,097	29,249	35,865	50,291	4%
Endocrine	25,962	26,639	23,789	25,027	26,056	4%
The Eye	9,272	9,559	7,918	12,672	15,385	21%
Dental /Oral	3,842	3,886	3,438	5,804	7,139	23%
Gynecological	3,786	3,541	2,776	5,028	6,340	26%
Hemic/Lymphatic	2,387	2,622	2,488	3,389	3,626	7%
Infection /Immune /Nutrition	1,711	1,710	1,838	2,095	2,129	2%
Total	818,954	865,766	804,901	1,188,154	1,423,328	20%



Number of disabilities of all compensation recipients FY 2009 to FY 2013

Body system	2009	2010	2011	2012	2013	% Chg. FY 2012 to 2013
Musculoskeletal	4,140,015	4,471,591	4,721,091	5,189,302	5,780,195	11%
Auditory	1,350,484	1,525,066	1,679,146	1,883,919	2,116,528	12%
Skin	1,216,801	1,322,605	1,407,126	1,542,739	1,726,884	12%
Neurological	939,363	1,072,504	1,183,512	1,345,832	1,557,654	16%
Mental	718,368	792,882	878,417	986,904	1,110,050	12%
Cardiovascular	604,052	633,440	675,434	786,826	834,775	6%
Digestive	614,734	651,826	732,523	719,598	772,021	7%
Respiratory	503,572	548,499	582,933	644,675	719,770	12%
Genitourinary	379,961	428,984	464,634	515,282	570,093	11%
Endocrine	344,402	371,644	396,121	422,786	447,399	6%
The Eye	167,997	180,490	187,440	200,546	216,955	8%
Gynecological	65,072	69,504	72,512	77,882	85,043	9%
Dental /Oral	50,556	55,304	58,705	64,724	72,588	12%
Infection /Immune /Nutrition	47,539	47,816	47,756	48,318	48,928	1%
Hemic/Lymphatic	33,921	36,743	39,147	42,770	46,517	9%
Total	11,768,391	12,208,882	13,126,497	14,472,103	16,105,400	11%



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Number of Disabilities by Rating Evaluation Percent and Gender

Number of disabilities of all compensation recipients

Rating evaluation percent	Male	Female	Total ¹⁷
0%	4,736,816	625,957	5,430,180
10%	5,640,144	691,231	6,415,649
20%	1,358,983	100,200	1,486,905
30%	917,777	134,458	1,072,919
40%	311,491	27,778	346,568
50%	420,160	57,794	484,554
60%	226,047	12,750	244,163
70%	231,826	22,244	257,997
80%	15,597	651	16,784
90%	4,072	117	4,318
100%	316,173	18,579	345,363
Total	14,179,086	1,691,759	16,105,400



¹⁷ Total includes 234,555 disabilities unidentifiable by gender.

Number of Disabilities by Body System and Gender



Number of disabilities of all compensation recipients

Body system	Male	Female	Total ¹⁸
Musculoskeletal	4,998,746	717,729	5,780,195
Auditory	2,006,413	70,513	2,116,528
Skin	1,503,897	194,734	1,726,884
Neurological	1,360,869	173,784	1,557,654
Mental	972,224	118,248	1,110,050
Cardiovascular	769,455	51,577	834,775
Digestive	675,710	86,694	772,021
Respiratory	609,670	102,264	719,770
Genitourinary	534,819	24,912	570,093
Endocrine	413,941	23,051	447,399
The Eye	193,289	19,704	216,955
Gynecological	3,783	80,341	85,043
Dental /Oral	55,952	15,721	72,588
Infection /Immune /Nutrition	43,330	3,964	48,928
Hemic /Lymphatic	36,988	8,523	46,517
Total all disabilities	14,179,086	1,691,759	16,105,400

¹⁸ Total includes 234,555 disabilities unidentifiable by gender.





Most Prevalent Disabilities by Gender

The table below shows the most prevalent disabilities and the relative percent of the total number of disabilities each represents. The ten disabilities listed below represent over one third of all disabilities rated to be service-connected. The other two thirds are made up of over 900 other disabilities, which each make up less than 2% of the total.

Most prevalent disabilities of new compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	124,701	10.3%	7,659	4.0%	135,229	9.5%
Hearing loss	Auditory	76,169	6.3%	1,441	0.7%	80,186	5.6%
Limitation of flexion, knee	Musculoskeletal	58,952	4.9%	9,971	5.2%	69,274	4.9%
Lumbosacral or cervical strain ¹⁹	Musculoskeletal	54,089	4.5%	11,065	5.7%	65,443	4.6%
Scars, general	Skin	49,583	4.1%	9,198	4.8%	59,360	4.2%
Post-traumatic stress disorder	Mental	51,880	4.3%	5,708	2.9%	58,530	4.1%
Limitation of motion of the ankle	Musculoskeletal	37,918	3.1%	5,843	3.0%	43,979	3.1%
Migraine	Neurological	29,262	2.4%	9,239	4.8%	38,709	2.7%
Degenerative arthritis of the spine	Musculoskeletal	27,423	2.3%	4,276	2.2%	31,910	2.2%
Bursitis	Musculoskeletal	23,878	2.0%	3,185	1.6%	27,169	1.9%
Total most prevalent disabilities		533,855	44.1%	67,585	34.9%	609,789	42.9%
Total number of disabilities		1,211,613	100%	193,589	100%	1,422,371	100%



Most prevalent disabilities of all compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	1,056,443	7.4%	47,149	2.8%	1,121,709	7.0%
Hearing loss	Auditory	823,134	5.8%	13,466	0.8%	854,855	5.3%
Post-traumatic stress disorder	Mental	600,193	4.2%	38,076	2.3%	648,992	4.0%
Lumbosacral or cervical strain ²⁰	Musculoskeletal	519,957	3.7%	92,082	5.4%	616,937	3.8%
Scars, general	Skin	503,411	3.5%	59,455	3.5%	574,191	3.6%
Limitation of flexion, knee	Musculoskeletal	390,144	2.7%	60,650	3.6%	453,704	2.8%
Diabetes mellitus	Endocrine	383,916	2.7%	4,665	0.3%	398,480	2.5%
Paralysis of the sciatic nerve	Neurological	322,212	2.3%	18,517	1.1%	346,572	2.2%
Limitation of motion of the ankle	Musculoskeletal	303,079	2.1%	38,359	2.3%	343,834	2.1%
Degenerative Arthritis of the Spine	Musculoskeletal	293,540	2.1%	39,597	2.3%	335,692	2.1%
Total most prevalent disabilities		5,196,029	37%	412,016	24%	5,694,966	35%
Total number of disabilities		14,179,086	100%	1,691,759	100%	16,105,400	100%

²⁰ The number of lumbosacral or cervical strain disabilities in this report includes 176,142 disabilities which, in Annual Benefits Reports prior to FY 13, were counted under 5 discontinued disability names related to lumbosacral or cervical strain. This changed the lumbosacral or cervical strain disabilities prevalence from sixth to fourth most prevalent disability overall.





Number of Disabilities and Prevalence by Body System

The detail table number corresponds to the tables on the following pages which show the number of disabilities in each body system broken down by rating evaluation percent. The percentage is the rating evaluation percent's prevalence out of all disabilities in that body system.

Number of disabilities of all compensation recipients

Body system	Detail table	Total number	Percent of all disabilities	Most common degree of disability
Musculoskeletal	1	5,780,195	35.89%	10%
Auditory	1	2,116,528	13.14%	10%
Skin	1	1,726,884	10.72%	0%
Neurological	1	1,557,654	9.67%	10%
Mental	2	1,110,050	6.89%	30%
Cardiovascular	2	834,775	5.18%	10%
Digestive	2	772,021	4.79%	30%
Respiratory	2	719,770	4.47%	10%
Genitourinary	3	570,093	3.54%	0%
Endocrine	3	447,399	2.78%	20%
The Eye	3	216,955	1.35%	0%
Gynecological	3	85,043	0.53%	20%
Dental /Oral	4	72,588	0.45%	0%
Infection /Immune /Nutrition	4	48,928	0.30%	0%
Hemic /Lymphatic	4	46,517	0.29%	0%
Total all conditions	4	16,105,400	100%	10%

Number of Disabilities and Prevalence by Body System and Rating Evaluation Percent



Table 1 Number of disabilities of all compensation recipients

Rating %	Musculoskeletal		Auditory		Skin		Neurological	
0%	1,598,614	27.6%	720,557	34.0%	1,264,088	73.2%	263,674	16.9%
10%	3,045,835	52.7%	1,238,674	58.5%	381,192	22.0%	750,786	48.2%
20%	673,734	11.7%	44,292	2.0%	13,751	0.8%	262,579	16.9%
30%	196,544	3.4%	38,258	1.8%	51,322	3.0%	147,795	9.5%
40%	159,833	2.8%	24,332	1.1%	2,292	0.1%	70,803	4.6%
50%	22,191	0.3%	16,374	0.8%	3,614	0.2%	30,539	2.0%
60%	49,724	0.8%	8,329	0.4%	9,584	0.6%	11,059	0.71%
70%	4,212	0.07%	5,288	0.3%	14	<0.01%	8,131	0.52%
80%	1,278	0.02%	5,321	0.3%	747	0.04%	4,126	0.26%
90%	923	0.02%	2,091	0.1%	3	<0.01%	425	0.03%
100%	27,297	0.47%	13,009	0.6%	272	0.02%	7,737	0.50%
Total	5,780,195	100%	2,116,528	100%	1,726,884	100%	1,557,654	100%

Table 2

Rating %	Mental		Cardiovascular		Digestive		Respiratory	
0%	27,694	2.5%	201,000	24.0%	448,630	58.10%	332,005	46.13%
10%	124,732	11.2%	300,468	36.0%	221,876	28.70%	138,540	19.25%
20%	577	0.05%	55,357	6.6%	27,172	3.50%	4,404	0.61%
30%	297,971	26.8%	117,456	14.0%	48,364	6.30%	79,071	10.99%
40%	506	0.05%	20,964	2.5%	6,460	0.84%	729	0.10%
50%	259,636	23.4%	827	0.10%	1,244	0.16%	131,169	18.22%
60%	235	0.02%	84,734	10.1%	7,802	1.01%	17,054	2.37%
70%	237,597	21.4%	108	0.01%	224	0.03%	61	0.01%
80%	15	<0.01%	38	<0.01%	500	0.06%	72	0.01%
90%	6	<0.01%	21	<0.01%	2	<0.01%	2	<0.01%
100%	161,080	14.5%	53,801	6.44%	9,747	1.20%	16,662	2.31%
Total	1,110,050	100%	834,775	100%	772,021	100%	719,770	100%



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Number of Disabilities and Prevalence by Body System and Rating Evaluation Percent (Continued)

Table 3 Number of disabilities of all compensation recipients

Rating %	Genitourinary		Endocrine		The Eye		Gynecological	
0%	333,554	58.51%	11,601	2.59%	102,206	47.11%	36,096	42.44%
10%	44,151	7.74%	69,926	15.63%	54,840	25.28%	10,291	12.10%
20%	45,063	7.90%	336,282	75.16%	12,687	5.85%	182	0.21%
30%	29,588	5.19%	3,539	0.79%	29,811	13.74%	21,076	24.78%
40%	32,396	5.68%	18,950	4.24%	6,288	2.90%	625	0.73%
50%	30	0.01%	24	0.01%	2,560	1.18%	16,087	18.92%
60%	45,651	8.01%	4,541	1.01%	1,799	0.83%	198	0.23%
70%	7	<0.01%	4	<0.01%	1,894	0.87%	2	<0.01%
80%	4,183	0.73%	2	<0.01%	386	0.18%	67	0.08%
90%	-	0.00%	2	<0.01%	842	0.39%	-	0.00%
100%	35,470	6.22%	2,528	0.57%	3,642	1.68%	419	0.49%
Total	570,093	100%	447,399	100%	216,955	100%	85,043	100%

Table 4

Rating %	Infection /Immune /Nutrition		Dental /Oral		Hemic /Lymphatic		Total all body systems	
0%	35,693	72.95%	34,924	48.11%	19,823	42.64%	5,430,180	33.72%
10%	4,349	8.89%	26,183	36.07%	3,806	8.19%	6,415,649	39.84%
20%	1,130	2.31%	7,223	9.95%	2,472	5.32%	1,486,905	9.23%
30%	1,542	3.15%	3,050	4.20%	7,532	16.20%	1,072,919	6.66%
40%	1,151	2.35%	941	1.30%	298	0.64%	346,568	2.15%
50%	29	0.06%	218	0.30%	12	0.03%	484,554	3.01%
60%	3,109	6.35%	9	0.01%	335	0.72%	244,163	1.52%
70%	7	0.01%	1	<0.01%	447	0.96%	257,997	1.60%
80%	44	0.09%	2	<0.01%	3	<0.01%	16,784	0.10%
90%	1	<0.01%	-	0.00%	-	0.00%	4,318	0.03%
100%	1,873	3.83%	37	0.05%	11,789	25.34%	345,363	2.14%
Total	48,928	100%	72,588	100%	46,517	100%	16,105,400	100%

The Three Most Prevalent Disabilities by Body System



The following table shows the three most prevalent disabilities associated with each body system. Each body system has numerous disabilities associated with it.

Most prevalent disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of all body system disabilities
Musculoskeletal	Lumbosacral or cervical strain ²¹	616,937	10.67%
	Limitation of flexion, knee	453,704	7.85%
	Limitation of motion of the ankle	343,834	5.95%
Total most prevalent musculoskeletal disabilities		1,414,475	24.47%
All musculoskeletal disabilities		5,780,195	
Auditory	Tinnitus	1,121,709	53.00%
	Hearing loss	854,855	40.39%
	Impaired hearing	23,092	1.09%
Total most prevalent auditory disabilities		1,999,656	94.48%
All auditory disabilities		2,116,528	
Skin	Scars, general	574,191	33.25%
	Scars, superficial (tender)	282,610	16.37%
	Eczema	256,610	14.86%
Total most prevalent skin disabilities		1,113,411	64.48%
All skin disabilities		1,726,884	
Neurological	Paralysis of the sciatic nerve	346,572	22.25%
	Migraine	277,455	17.81%
	Paralysis of the median nerve	197,016	12.65%
Total most prevalent neurological disabilities		821,043	52.71%
All neurological disabilities		1,557,654	
Mental	Post-Traumatic Stress Disorder	648,992	58.47%
	Major Depressive Disorder	130,155	11.73%
	Generalized Anxiety Disorder	51,043	4.60%
Total most prevalent mental disabilities		830,190	74.79%
All mental disabilities		1,110,050	

²¹ The number of discontinued disabilities added to the lumbosacral or cervical strain disability changed its prevalence from second to most prevalent disability among all musculoskeletal disabilities.





The Three Most Prevalent Disabilities by Body System (Continued)

Most prevalent disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of all body system disabilities
Cardiovascular	Hypertensive vascular disease	331,688	39.73%
	Arteriosclerotic heart disease (coronary artery disease)	185,457	22.22%
	Residuals of cold injury	66,312	7.94%
Total most prevalent cardiovascular disabilities		583,457	69.89%
All cardiovascular disabilities		834,775	
Digestive	Hiatal hernia	204,384	26.47%
	Hemorrhoids	202,444	26.22%
	Inguinal hernia	68,842	8.92%
Total most prevalent digestive disabilities		475,670	61.61%
All digestive disabilities		772,021	
Respiratory	Sleep apnea syndromes (obstructive, central, mixed)	143,278	19.91%
	Allergic rhinitis	138,805	19.28%
	Bronchial asthma	94,388	13.11%
Total most prevalent respiratory disabilities		376,471	52.30%
All respiratory disabilities		719,770	
Genitourinary	Penile deformity (loss of erectile power)	203,232	35.65%
	Malignant growths of genitourinary system	89,590	15.71%
	Prostate gland injuries	51,764	9.08%
Total most prevalent genitourinary disabilities		344,586	60.44%
All genitourinary disabilities		570,093	
Endocrine	Diabetes mellitus	398,480	89.07%
	Hypothyroidism	30,713	6.86%
	Hyperthyroidism	7,390	1.65%
Total most prevalent endocrine disabilities		436,583	97.58%
All endocrine disabilities		447,399	



Most prevalent disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of all body system disabilities
The eye	Conjunctivitis, chronic	19,757	9.11%
	Impairment to field of vision	18,050	8.32%
	Unhealed eye injury	15,775	7.27%
Total most prevalent eye related disabilities		53,582	24.70%
All eye related disabilities		216,955	
Gynecological	Removal of uterus	16,977	19.96%
	Removal of uterus and both ovaries	14,631	17.20%
	Benign growths of gynecological system or breast	8,562	10.07%
Total most prevalent gynecological disabilities		40,170	47.23%
All gynecological disabilities		85,043	
Dental /Oral	Limited motion of the jaw	49,504	68.20%
	Malunion of lower jaw	8,835	12.17%
	Loss of teeth	5,372	7.40%
Total most prevalent dental/oral disabilities		63,711	87.77%
All dental/oral disabilities		72,588	
Infection /Immune/ Nutrition	Malaria	29,540	60.37%
	Chronic fatigue syndrome	6,911	14.12%
	HIV-related illness	4,045	8.27%
Total most prevalent infection/immune/nutrition disabilities		40,496	82.77%
All infection/immune/nutrition disabilities		48,928	
Hemic /Lymphatic	Anemia	13,753	29.58%
	Non-Hodgkin's Lymphoma	7,998	17.20%
	Splenectomy (Removal of Spleen)	7,172	15.43%
Total most prevalent hemic/lymphatic disabilities		28,923	62.18%
All hemic/lymphatic disabilities		46,517	





New Grouping of Most Prevalent Disabilities – by Disability Type

The disabilities listed on pages 35 through 37 are grouped by individual disability code names of which there are 965. Disability types in the table below with a ²² footnote are groups of these code names based on the general disability type or condition. This was done to give a better picture of the most prevalent types of disabilities which affect Veterans.

For example: on page 35 under Musculoskeletal Disabilities, only the top 24.5% are listed and two of them are limitation of motion related – in the table below the top 64.5% of Musculoskeletal Disabilities are listed, grouping all limitation of motion disabilities regardless of body part effected.

New grouping – most prevalent disabilities of all compensation recipients

Body system	Disability type	Total number	% of all body system disabilities
Musculoskeletal	Limitation of motion of a joint or appendage ²²	1,524,550	26.38%
	Lumbosacral or cervical strain	616,937	10.67%
	Degenerative arthritis of the spine	335,692	5.81%
	Impairment of the knee, general	304,954	5.28%
	Traumatic arthritis	288,822	5.00%
	Tendon inflammation	251,460	4.35%
	Degenerative arthritis	205,821	3.56%
	Residuals of foot injury	199,203	3.45%
Total most prevalent musculoskeletal disabilities		3,727,439	64.5%
All musculoskeletal disabilities		5,780,195	
Neurological	Paralysis of a nerve or nerve group (all types) ²²	884,815	56.80%
	Migraine	277,455	17.81%
	Inflammation of a nerve or nerve group (all types) ²²	157,609	10.12%
	Neuralgia of a nerve or nerve group (all types) ²²	84,637	5.43%
	Brain disease due to trauma	69,929	4.49%
Total most prevalent neurological disabilities		1,474,445	94.66%
All neurological disabilities		1,557,654	
The eye	Impaired vision - one or both eyes ²²	49,038	22.60%
	Blind in one or both eyes ²²	27,681	12.76%
	Conjunctivitis ²²	20,184	9.30%
	Unhealed eye injury	15,775	7.27%
Total most prevalent eye related disabilities		112,678	51.94%
All eye related disabilities		216,955	

²² This disability type is composed of a combination of disability codes.

Most Prevalent Disabilities by Period of Service



Most prevalent disabilities of all compensation recipients

Period of service (POS)	Disability	Total number	% of all POS disabilities
World War II	Hearing loss	50,382	14.61%
	Tinnitus	35,370	10.26%
	Residuals of cold injury	20,242	5.87%
	Post-traumatic stress disorder	15,214	4.41%
	Scars, general	13,204	3.83%
	Generalized anxiety disorder	8,641	2.51%
	Scars, superficial (tender)	7,626	2.21%
	Traumatic arthritis	6,221	1.80%
	Flatfoot, acquired	5,177	1.50%
	Scars, head, face or neck	5,113	1.48%
Total most prevalent World War II disabilities		167,190	48.48%
All World War II disabilities		344,859	
Korean Conflict	Hearing loss	61,747	18.02%
	Tinnitus	51,008	14.89%
	Residuals of cold injury	20,967	6.12%
	Post-traumatic stress disorder	12,585	3.67%
	Scars, general	11,913	3.48%
	Scars, superficial (tender)	6,941	2.03%
	Scars, head, face or neck	4,822	1.41%
	Lumbosacral or cervical strain ²³	4,657	1.36%
	Traumatic arthritis	4,639	1.35%
	Duodenal ulcer	3,941	1.15%
Total most prevalent Korean Conflict disabilities		183,220	53.48%
All Korean Conflict disabilities		342,621	

²³ The number of discontinued disabilities added to the lumbosacral or cervical strain disability changed its prevalence from greater than tenth to the ninth most prevalent disability among Korean War Veterans.

The prevalence of lumbosacral or cervical strain disabilities remains greater than tenth among World War II Veterans.





Most Prevalent Disabilities by Period of Service (Continued)

Most prevalent disabilities of all compensation recipients

Period of service	Disability	Total number	% of all POS disabilities
Vietnam Era	Tinnitus	371,868	8.07%
	Hearing loss	370,712	8.04%
	Post-traumatic stress disorder	348,164	7.55%
	Diabetes mellitus	339,254	7.36%
	Paralysis of the sciatic nerve	197,301	4.28%
	Scars, general	178,463	3.87%
	Arteriosclerotic heart disease (coronary artery disease)	151,210	3.28%
	Penile deformity (loss of erectile power)	122,709	2.66%
	Paralysis of the median nerve	82,857	1.80%
	Malignant growths of genitourinary system	79,149	1.72%
Total most prevalent Vietnam Era disabilities		2,241,687	48.62%
All Vietnam Era disabilities		4,610,503	
Gulf War Era	Tinnitus	514,978	5.96%
	Lumbosacral or cervical strain ²⁴	441,201	5.11%
	Limitation of flexion, knee	363,659	4.21%
	Scars, general	292,840	3.39%
	Limitation of motion of the ankle	256,142	2.96%
	Post-traumatic stress disorder	250,744	2.90%
	Degenerative arthritis of the spine	249,199	2.88%
	Hearing loss	230,347	2.67%
	Migraine	226,166	2.62%
	Tendon inflammation	224,118	2.59%
Total most prevalent Gulf War Era disabilities		3,049,394	35.29%
All Gulf War Era disabilities		8,641,012	

²⁴ The number of discontinued disabilities added to the lumbosacral or cervical strain disability changed its prevalence from third to second most prevalent disability among Gulf War Era Veterans. The prevalence of Vietnam Era lumbosacral or cervical strain disabilities remains greater than tenth.





Most prevalent disabilities of all compensation recipients

Period of service	Disability	Total number	% of all POS disabilities
Peacetime	Tinnitus	148,485	6.85%
	Hearing loss	141,667	6.54%
	Lumbosacral or cervical strain ²⁵	88,973	4.11%
	Scars, general	77,771	3.59%
	Impairment of the knee, general	75,925	3.50%
	Hypertensive vascular disease	53,010	2.45%
	Traumatic arthritis	52,783	2.44%
	Limitation of flexion, knee	50,928	2.35%
	Limitation of motion of the ankle	48,481	2.24%
	Degenerative arthritis of the spine	41,225	1.90%
Total most prevalent Peacetime disabilities		779,248	35.97%
All Peacetime disabilities		2,166,405	

Number of disabilities of new compensation recipients by period of service

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
Disabilities	8,948	15,655	206,325	1,102,370	89,073	1,422,371

Number of disabilities of all compensation recipients by period of service

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
Disabilities	344,859	342,621	4,610,503	8,641,012	2,166,405	16,105,400
Average # of disabilities per Veteran	2.39	2.42	3.64	5.73	3.17	4.30

²⁵ The number of discontinued disabilities added to the lumbosacral or cervical strain disability changed its prevalence from ninth to third most prevalent disability among Peacetime Veterans.



GWOT Most Prevalent Disabilities by Gender

VA's computer systems do not contain data that would allow us to attribute Veterans' disabilities to a specific period of service or deployment. Therefore GWOT is a subset defined by Veterans who filed a disability compensation claim at some point either prior to or following their GWOT deployment. We are not able to identify which of these Veterans filed a claim for disabilities incurred during their actual overseas GWOT deployment.

Most prevalent disabilities of new GWOT compensation recipients

Disability	Body system	Male	%	Female	%	Total ²⁶	%Total
Tinnitus	Auditory	54,177	7.1%	5,159	3.9%	59,525	6.6%
Limitation of flexion, knee	Musculoskeletal	44,590	5.8%	6,663	5.1%	51,431	5.7%
Lumbosacral or cervical strain ²⁷	Musculoskeletal	42,406	5.6%	7,564	5.8%	50,138	5.6%
Scars, general	Skin	33,181	4.3%	6,307	4.8%	39,640	4.4%
Post-traumatic stress disorder	Mental	30,584	4.0%	3,658	2.8%	34,310	3.8%
Limitation of motion of the ankle	Musculoskeletal	29,226	3.8%	3,953	3.0%	33,291	3.7%
Migraine	Neurological	23,865	3.1%	6,286	4.8%	30,268	3.4%
Degenerative arthritis of the spine	Musculoskeletal	19,938	2.6%	2,942	2.2%	22,985	2.6%
Bursitis	Musculoskeletal	19,870	2.6%	2,335	1.8%	22,276	2.5%
Sleep apnea syndromes (obstructive, central, mixed)	Respiratory	18,928	2.5%	1,038	0.8%	20,028	2.2%
Total most prevalent disabilities		316,765	41%	45,905	35.1%	363,892	40.6%
Total number of disabilities		763,363	100%	130,778	100%	897,337	100%

²⁶ Total most prevalent GWOT disabilities include 1,222 disabilities unidentifiable by gender. Total of all GWOT disabilities include 3,196 disabilities unidentifiable by gender

²⁷ New to the rolls Veterans are no longer being rated under the discontinued disability types



Most prevalent disabilities of all GWOT compensation recipients

Disability	Body system	Male	%	Female	%	Total ²⁸	%Total
Tinnitus	Auditory	296,683	7.3%	24,869	3.7%	322,602	6.8%
Lumbosacral or cervical strain ²⁹	Musculoskeletal	198,864	4.9%	36,885	5.4%	236,629	5.0%
Limitation of flexion, knee	Musculoskeletal	202,612	5.0%	30,046	4.4%	233,556	4.9%
Post-traumatic stress disorder	Mental	175,876	4.3%	17,887	2.6%	194,166	4.1%
Scars, general	Skin	134,789	3.3%	24,910	3.7%	160,399	3.4%
Degenerative arthritis of the spine	Musculoskeletal	139,535	3.4%	19,967	2.9%	160,249	3.4%
Limitation of motion of the ankle	Musculoskeletal	130,700	3.2%	16,990	2.5%	148,274	3.1%
Tendon inflammation	Musculoskeletal	120,193	3.0%	18,876	2.8%	139,705	2.9%
Migraine	Neurological	104,976	2.6%	31,934	4.7%	137,498	2.9%
Hearing loss	Auditory	106,027	2.6%	4,388	0.6%	110,754	2.3%
Total most prevalent disabilities		1,610,255	39.6%	226,752	33.5%	1,843,832	38.7%
Total number of disabilities		4,062,389	100%	677,523	100%	4,759,483	100%

²⁸ Total most prevalent GWOT disabilities include 6,825 disabilities unidentifiable by gender. Total of all GWOT disabilities include 19,571 disabilities unidentifiable by gender

²⁹ The number of discontinued disabilities added to the lumbosacral or cervical strain disability did not change its prevalence among GWOT Veterans.



U.S. Department of Veterans Affairs
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GWOT Disabilities by Body System and Gender

Number of disabilities of all GWOT compensation recipients

Body system	Male	Female	Total ³⁰
Musculoskeletal	1,822,600	294,493	2,126,061
Skin	469,117	84,828	556,539
Auditory	421,452	32,730	455,675
Neurological	333,455	68,151	403,131
Mental	277,555	47,388	325,820
Respiratory	233,860	40,464	275,525
Digestive	186,435	32,672	220,077
Cardiovascular	126,159	18,098	144,878
Genitourinary	93,808	9,155	103,397
The Eye	46,006	8,695	54,984
Endocrine	22,188	7,648	30,005
Dental /Oral	20,604	6,385	27,139
Gynecological	895	22,172	23,291
Hemic /Lymphatic	4,983	3,595	8,621
Infection /Immune /Nutrition	3,272	1,049	4,340
Total	4,062,389	677,523	4,759,483

³⁰ Total includes 19,571 disabilities unidentifiable by gender.

GWOT Three Most Prevalent Disabilities by Body System



Most prevalent disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of all body system disabilities
Musculoskeletal	Lumbosacral or cervical strain ³¹	236,629	11.13%
	Limitation of flexion, knee	233,556	10.99%
	Degenerative arthritis of the spine	160,249	7.54%
Total most prevalent musculoskeletal disabilities		630,434	29.65%
All musculoskeletal disabilities		2,126,061	
Skin	Scars, general	160,399	28.82%
	Eczema	94,900	17.05%
	Scars, superficial (tender)	89,286	16.04%
Total most prevalent skin disabilities		344,585	61.92%
All skin disabilities		556,539	
Auditory	Tinnitus	322,602	70.80%
	Hearing loss	110,754	24.31%
	Labyrinthitis	9,154	2.01%
Total most prevalent auditory disabilities		442,510	97.11%
All auditory disabilities		455,675	
Neurological	Migraine	137,498	34.11%
	Paralysis of the sciatic nerve	50,240	12.46%
	Paralysis of the median nerve	48,052	11.92%
Total most prevalent neurological disabilities		235,790	58.49%
All neurological disabilities		403,131	
Mental	Post-traumatic stress disorder	194,166	59.59%
	Major depressive disorder	37,477	11.50%
	Anxiety disorder, unspecified	25,751	7.90%
Total most prevalent mental disabilities		257,394	79.00%
All mental disabilities		325,820	

³¹ The number of discontinued disabilities added to the lumbosacral or cervical strain disability did not change its prevalence among GWOT status musculoskeletal disabilities.





GWOT Three Most Prevalent Disabilities by Body System (Continued)

Most prevalent disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of all body system disabilities
Respiratory	Sleep apnea syndromes (obstructive, central, mixed)	98,990	35.93%
	Allergic rhinitis	75,244	27.31%
	Bronchial asthma	29,600	10.74%
Total most prevalent respiratory disabilities		203,834	73.98%
All respiratory disabilities		275,525	
Digestive	Hiatal hernia	99,229	45.09%
	Hemorrhoids	48,612	22.09%
	Irritable bowel syndrome	20,708	9.41%
Total most prevalent digestive disabilities		168,549	76.59%
All digestive disabilities		220,077	
Cardiovascular	Hypertensive vascular disease	98,783	68.18%
	Varicose veins	13,961	9.64%
	Arteriosclerotic heart disease (coronary artery disease)	5,144	3.55%
Total most prevalent cardiovascular disabilities		117,888	81.37%
All cardiovascular disabilities		144,878	
Genitourinary	Penile deformity (loss of erectile power)	43,292	41.87%
	Nephrolithiasis (kidney stones)	11,102	10.74%
	Prostate gland injuries	9,739	9.42%
Total most prevalent genitourinary disabilities		64,133	62.03%
All genitourinary disabilities		103,397	
The Eye	Conjunctivitis, chronic	8,513	15.48%
	Unhealed eye injury	5,320	9.68%
	Retina, localized scars	3,719	6.76%
Total most prevalent eye related disabilities		17,552	31.92%
All eye related disabilities		54,984	





Most prevalent disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of all body system disabilities
Endocrine	Diabetes mellitus	14,340	47.79%
	Hypothyroidism	10,819	36.06%
	Hyperthyroidism	1,714	5.71%
Total most prevalent endocrine disabilities		26,873	89.56%
All endocrine disabilities		30,005	
Dental/Oral	Limited motion of the jaw	24,065	88.67%
	Loss of teeth	1,167	4.30%
	Malunion of lower jaw	762	2.81%
Total most prevalent dental/oral disabilities		25,994	95.78%
All dental/oral disabilities		27,139	
Gynecological	Removal of uterus	4,642	19.93%
	Disease or injury of the ovary	3,118	13.39%
	Removal of uterus and both ovaries	2,536	10.89%
Total most prevalent gynecological disabilities		10,296	44.21%
All gynecological disabilities		23,291	
Hemic/Lymphatic	Anemia	5,355	62.12%
	Splenectomy (removal of spleen)	663	7.69%
	Thrombocytopenia	574	6.66%
Total most prevalent hemic/lymphatic disabilities		6,592	76.46%
All hemic/lymphatic disabilities		8,621	
Infection/Immune/Nutrition	Chronic fatigue syndrome	1,683	38.78%
	HIV-related illness	766	17.65%
	Systemic lupus erythematosus	682	15.71%
Total most prevalent infection/immune/nutrition disabilities		3,131	72.14%
All infection/immune/nutrition disabilities		4,340	





Dependency and Indemnity Compensation (DIC)

DIC is a tax-free monetary benefit generally payable to a surviving spouse, child, or parent of Servicemembers who died while on active duty, active duty for training, or inactive duty training; or to survivors of Veterans who died from their service-connected disabilities; or to certain survivors of Veterans who were totally disabled due to service-connected causes at the time of their death. Parents DIC is an income-based benefit for parents who were financially dependent on a Servicemember or Veteran who died from a service-related cause.

New DIC recipients during FY 2009 to FY 2013 by relationship

Relationship	2009	2010	2011	2012 ³²	2013	% Chg FY 2012 to FY 2013
Surviving spouses	16,125	26,815	13,130	25,194	13,401	-46.81%
Surviving children	1,103	1,143	1,863	1,049	1,035	-1.33%
Surviving parents	400	288	294	265	327	23.40%
Total³³	17,628	28,246	15,287	26,509	14,763	-44.31%

All DIC recipients by relationship

Relationship	Number of recipients	Percent of total
Surviving spouses	359,916	95.47%
Surviving children	12,773	3.39%
Surviving parents	4,290	1.14%
Total	376,979	100%

New surviving spouse DIC recipients

Age	Number of surviving spouses	Estimated total amount paid annually	Percent of total
35 and under	461	\$9,626,394	4.53%
36 - 55	1,491	\$25,693,374	12.09%
56 - 75	8,139	\$124,062,534	58.36%
Over 75	3,302	\$53,085,012	24.97%
Total³⁴	13,401	\$212,588,826	100%

³² The large number of surviving spouses added to the DIC program in fiscal year 2012 is due to the presumptive Agent Orange disability policy change.

³³ Total for 2012 includes 1 recipient of unknown relationship.

³⁴ Total includes 8 recipients and \$121,512 in estimated annual payments amounts unidentifiable by age.



All surviving spouse DIC recipients by

Age	Number of surviving spouses	Estimated total amount paid annually	Percent of total
35 and under	4,641	\$87,770,694	1.28%
36 - 55	28,789	\$466,774,272	7.94%
56 - 75	168,644	\$2,591,334,786	46.50%
Over 75	158,261	\$2,528,305,434	43.63%
Total³⁵	362,697	\$5,710,335,030	100%

New surviving child DIC recipients by age

Age	Number of surviving children	Estimated total amount paid annually	Percent of total
Under age 18	585	\$2,934,295	57.30%
Age 18 and over – in school	205	\$815,760	20.08%
Age 18 and over – helpless	231	\$1,665,810	22.62%
Total³⁶	1,031	\$5,497,717	100%

All surviving child DIC recipients by age

Age	Number of surviving children	Estimated total amount paid annually	Percent of total
Under age 18	4,020	\$22,184,607	32.10%
Age 18 and over – in school	377	\$1,569,780	3.01%
Age 18 and over – helpless	8,126	\$64,971,144	64.89%
Total³⁷	12,769	\$90,581,242	100%

In order for the surviving child of a Veteran to receive DIC benefits after they turn 18 they must be declared to be permanently incapable of self-support (helpless) before the age of 18, or between the ages of 18 and 23 and attending school.

³⁵ Total includes 2,362 recipients and \$36,149,844 estimated annual payments unidentifiable by age.

³⁶ Total includes 10 recipients and \$81,852 in estimated annual payments unidentifiable by age.

³⁷ Total includes 246 recipients and \$1,855,711 in estimated annual payments unidentifiable by age.



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Appendix

VBA Regional Office Addresses

<p>Anchorage VA Regional Office 1201 North Muldoon Road Anchorage, AK 99508-2989</p>	AK	<p>Hartford VA Regional Office 555 Willard Avenue, Building 2E – Room 5137 Newington, CT 06111-2693 Mailing Address: P.O. Box 310909 Newington, CT 06131</p>	CT	<p>Chicago VA Regional Office 2122 W. Taylor Street Chicago, IL 60612</p>	IL
<p>Montgomery VA Regional Office 345 Perry Hill Road Montgomery, AL 36109-3798</p>	AL	<p>Wilmington VA Regional Office 1601 Kirkwood Highway Wilmington, PA 19805</p>	DE	<p>Indianapolis VA Regional Office 575 North Pennsylvania Street Indianapolis, IN 46204-1526</p>	IN
<p>Little Rock VA Regional Office 2200 Fort Roots Drive, Building 65 North Little Rock, AR 72114-1756</p>	AR	<p>St. Petersburg VA Regional Office 9500 Bay Pines Boulevard St. Petersburg, FL 33708 Mailing Address: P.O. Box 1437 St. Petersburg, FL 33731</p>	FL	<p>Wichita VA Regional Office Robert J. Dole Regional Office 5500 E. Kellogg Avenue Wichita, KS 67218-1698</p>	KS
<p>Phoenix VA Regional Office 3333 North Central Avenue Phoenix, AZ 85012-2405</p>	AZ	<p>Atlanta VA Regional Office 1700 Clairmont Road Atlanta, GA 30033-4032 Mailing Address: P.O. BOX 100026 Decatur, GA 30031-7026</p>	GA	<p>Louisville VA Regional Office 321 West Main Street, Suite 390 Louisville, KY 40202-3835</p>	KY
<p>Oakland VA Regional Office Ronald V. Dellums Federal Building 1301 Clay Street – Suite 1400N Oakland, CA 94612-5209</p>	CA	<p>Honolulu VA Regional Office 459 Patterson Road, East Wing Honolulu, HI 96819</p>	HI	<p>New Orleans VA Regional Office 1250 Polydras Street, Rm 200 New Orleans, LA 70113-2692</p>	LA
<p>San Diego VA Regional Office 8810 Rio San Diego Drive San Diego, CA 92108-1508</p>	CA	<p>Des Moines VA Regional Office 210 Walnut Street – Room 1063 Des Moines, IA 50309-9825</p>	IA	<p>Boston VA Regional Office John F. Kennedy Building Government Center – Room 1265 Boston, MA 02203-0393</p>	MA
<p>Los Angeles VA Regional Office Federal Building 11000 Wilshire Boulevard Los Angeles, CA 90024-3602</p>	CA	<p>Boise VA Regional Office 444 West Fort Street Boise, ID 83702</p>	ID	<p>Baltimore VA Regional Office Federal Building 31 Hopkins Plaza – Room 233 Baltimore, MD 21201-0001</p>	MD
<p>Denver VA Regional Office 155 Van Gordon Street Denver, CO 80225-0126</p>	CO			<p>Togus VA Regional Office One VA Center Togus, ME 04330-6795</p>	ME



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Detroit **MI**
VA Regional Office
Patrick V. McNamara
Federal Building
477 Michigan Avenue –
Room 1400
Detroit, MI 48226-2591

St. Paul **MN**
VA Regional Office
Bishop Henry Whipple
Federal Building
One Federal Drive – Fort Snelling
St. Paul, MN 55111-4050

St. Louis **MO**
Records Mgmt. Center
4300 Goodfellow Boulevard
Building 104
St. Louis, MO 63120-8950

St. Louis **MO**
VA Regional Office
400 South 18th Street
St. Louis, MO 63103-2676

Jackson **MS**
VA Regional Office
1600 East Woodrow Wilson Avenue
Jackson, MS 39206-5102

Ft. Harrison **MT**
VA Regional Office
3633 Veterans Drive
Ft. Harrison, MT 59636

Winston-Salem **NC**
VA Regional Office
Federal Building
251 North Main Street
Winston-Salem, NC 27155-1000

Fargo **ND**
VA Regional Office
2101 Elm Street
Fargo, ND 58102

Lincoln **NE**
VA Regional Office
3800 Village Drive
Lincoln, NE 68516-4198
Mailing Address:
PO Box 85816
Lincoln, NE 68501-5816

White River **NH**
VA Regional Office
215 North Main Street
White River, NH 5001

Manchester **NH**
VA Regional Office
Norris Cotton Federal Building
275 Chestnut Street
Manchester, NH 3101

Newark **NJ**
VA Regional Office
20 Washington Place
Newark, NJ 07102-3174

Albuquerque **NM**
VA Regional Office
500 Gold Avenue, South West
Albuquerque, NM 87102-3118

Reno **NV**
VA Regional Office
5460 Reno Corporate Drive
Reno, NV 89511

Buffalo **NY**
VA Regional Office
130 South Elmwood Avenue
Buffalo, NY 14202-2478

New York **NY**
VA Regional Office
245 W. Houston Street
New York, NY 10014-4805

Cleveland **OH**
VA Regional Office
Anthony J. Celebrezze
Federal Building
1240 East 9th Street
Cleveland, OH 44199-2001

Muskogee **OK**
VA Regional Office
Federal Building
125 South Main Street
Muskogee, OK 74401-7025

Portland **OR**
VA Regional Office
100 SW Main Street, Floor 2
Portland, OR 97204-2998
Mailing Address:
100 SW Main St FL 2
Portland, OR 97204

Philadelphia **PA**
VA Regional Office
5000 Wissahickon Avenue
Philadelphia, PA 19101-8079
Mailing Address:
P.O. Box 8079
Philadelphia, PA 19101

Pittsburgh **PA**
VA Regional Office
1000 Liberty Avenue
Pittsburgh, PA 15222-4004

San Juan **PR**
VA Regional Office
50 Carretera 165
Guaynabo
San Juan, PR 00968-8024

Providence **RI**
VA Regional Office
380 Westminister Street
Providence, RI 02903-3246



Columbia **SC**
VA Regional Office

6437 Garners Ferry Road
Columbia, SC 29209-2495

Sioux Falls **SD**
VA Regional Office

2501 West 22nd Street
Sioux Falls, SD 57105

Nashville **TN**
VA Regional Office

110 Ninth Avenue, South
Nashville, TN 37203-3817

Houston **TX**
VA Regional Office

6900 Almeda Road
Houston, TX 77030-4200

Waco **TX**
VA Regional Office

One Veterans Plaza
701 Clay Avenue
Waco, TX 76799-0001

Salt Lake City **UT**
VA Regional Office

550 Foothill Drive
Salt Lake City, UT 84113

Roanoke **VA**
VA Regional Office

116 North Jefferson Street
Roanoke, VA 24016

Seattle **WA**
VA Regional Office

Federal Building
915 Second Avenue, Room 1392
Seattle, WA 98174-1060

Milwaukee **WI**
VA Regional Office

5400 W. National Avenue
Milwaukee, WI 53214

Huntington **WV**
VA Regional Office

640 Fourth Avenue
Huntington, WV 25701-1340

Cheyenne **WY**
VA Benefits Office

2360 E. Pershing Blvd. Cheyenne,
WY 82001-5356

The above address is the Cheyenne benefits office. The Denver regional office processes claims for the state of Wyoming.

Manila
VA Regional Office

1131 Roxas Boulevard
Ermita, 0930 Manila

Manila, Philippines

Mailing Address:

PSC 501

DPOAP 96515

Area Offices

Eastern Area Office **PA**

5000 Wissahickon Avenue
Philadelphia, PA 19101-80790

Southern Area Office **TN**

110 Ninth Ave., South
Nashville, TN 37075

Central Area Office **MO**

Robert A. Young Federal Building
1222 Spruce St., Suite 3.309
St. Louis, MO 63103

Western Area Office **AZ**

3333 North Central Avenue,
Suite 3026
Phoenix, AZ 85012-2402

Contact Information

Compensation Information:
1-800-827-1000

Department of Veterans Affairs
home page
www.va.gov

Veterans Benefits Administration
home page
benefits.va.gov

eBenefits
(Online forms and applications)
www.ebenefits.va.gov

Compensation home page
benefits.va.gov/compensation



U.S. Department
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Pension & Fiduciary

Veterans Non-Service-Connected Pension and Survivors Pension

Pension are needs-based benefits designed to provide certain wartime Veterans and their survivors a minimum level of income that raises their standard of living.

Wartime Veterans who are age 65 or older or have a permanent and total non-service connected disability, and who have limited income and net worth are eligible. Veterans who are more seriously disabled may qualify for pension at the increased housebound or aid and attendance rates. Surviving spouses and dependent children of deceased wartime Veterans are eligible for monthly pension benefits if they meet the net worth and income requirements.

The Fiduciary Program

The Fiduciary program provides oversight for VA's most vulnerable beneficiaries who are unable to manage their own VA benefits. Upon appointment by VA, a fiduciary is authorized to receive direct payment of a beneficiary's VA benefits and to disburse funds to creditors and the beneficiary according to the best interests of the beneficiary.

3 Pension Management Centers
308,116 Veterans and
210,450 Survivors
Receive Pension
Benefits

A note on the data:

The 2013 Annual Benefits Report is based on data from the VETSNET corporate database.

The availability of gender and age data is limited as some records have no gender or birthdate available. Those records are accounted for in the totals for each table but not in the category columns. Please see footnotes for additional information.

The Protected or Old Law Pension Program and Section 306 Pension Program are closed to new applicants. The term "Other Pension" is used to reference them.

Please see the section on page 2: "A Note on How the FY 2013 Pension Data is Presented" for important information on the color coding of the data tables.

Data regarding the fiduciaries of Veterans and survivors receiving VA benefit payments is stored in the Fiduciary Beneficiary System (FBS) while data regarding claims, benefit types and award amounts for fiduciary related records are stored in the VETSNET corporate database.

Information on the fiduciary program begins on page [20](#)



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A Note on How the FY 2013 Pension Data are Presented

Some data tables were moved, combined, or had their headings changed from previous Annual Benefits Reports. Also, there is now an organization of the data by table color:

New To the Rolls

Individuals who began receiving pension during fiscal year 2013 (October 1, 2012 to September 30, 2013) are considered “new to the rolls” and the tables are outlined in purple.

On the Rolls

All individuals who are receiving pension on September 30, 2013 are considered “on the rolls” and are outlined in tan.

These tables include “new to the rolls” recipients.

The Office of Performance Analysis and Integrity is available to answer questions regarding the data contained in this report by email at PAI.VBACO@va.gov.

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Release history

Version & Changes	Date
V1.0: Initial Release	09/26/2014



VA



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Pension Programs

Pension Benefits for Veterans Based on Age or Disability

Wartime Veterans who meet the minimum income thresholds in addition to one or more of the following basic eligibility criteria may be entitled to pension benefits:

- Permanent and total disability from non-service-connected causes. Veterans are considered permanently and totally disabled if they are:
 - A patient in a nursing home for long-term care because of disability, or
 - In receipt of Social Security Disability Insurance, or
 - Unemployable due to disability as determined by VA.
- 65 years of age or older

Entitlement is subject to income and net worth limitations. Additional amounts may be paid to Veterans who have dependents or who, due to disability, are in need of aid and attendance of another person or are housebound.

Pension Benefits for Surviving Spouses

Surviving spouses of wartime Veterans have basic eligibility for survivors pension if they meet the income and net worth limitations. Additional amounts may be paid to surviving spouses who have dependents or who, due to disability, are in need of aid and attendance of another person, or are housebound.

Pension Benefits for Surviving Children

Surviving children of wartime Veterans have basic eligibility for survivors pension if they meet income and net worth limitations and are:

- Unmarried, and
 - Under the age of 18 years, or
 - Between the age of 18 and 26 years and attending an accredited school, or
 - Became permanently incapable of self-support prior to reaching 18 years of age.

Special Monthly Pension: Aid and Attendance and Housebound

Veterans and survivors who need the aid and attendance (A&A) of another person or are housebound may be eligible for additional amounts of pension called “special monthly pension” or SMP. Because pension at the A&A and housebound rates are based upon a higher income limit, claimants ineligible for basic pension due to excessive income may be eligible for pension benefits if they establish entitlement to A&A or housebound.

Aid and Attendance (A&A)

- Veterans or surviving spouses may be eligible for pension at the A&A rate if:
 - They require the aid of another person in order to perform activities of daily living, such as bathing, feeding, dressing, toileting, adjusting prosthetic devices, or protecting themselves from the hazards of their daily environment,
or
 - They are bedridden, in that their disability or disabilities require that they remain in bed apart from any prescribed course of convalescence or treatment,
or
 - They are a patient in a nursing home due to mental or physical incapacity,
or
 - They have corrected visual acuity of 5/200 or less in both eyes, or concentric contraction of the visual field to 5 degrees or less.

Housebound

- Veterans may be eligible for pension at the housebound rate if:
 - They have a single permanent disability evaluated as 100-percent disabling and,
or
 - Due to a disability or disabilities, they are permanently and substantially confined to their immediate premises,
or
 - They have a single permanent disability evaluated as 100-percent disabling and another disability or disabilities, independently evaluated as 60-percent or more disabling.
- Surviving Spouses may be eligible for pension at the housebound rate if disability or disabilities permanently and substantially confine them to their immediate premises.

Old Law and Section 306 Pensions

Old Law and Section 306 Pensions for Veterans and their surviving spouses and children use laws and regulations different from Improved Pension to determine entitlement and the amount of monthly benefits. VA does not accept any new applications for benefits under these older programs. If a beneficiary loses entitlement to Old Law or Section 306 Pension due to changes in circumstances (for example, a change in income), the beneficiary must establish entitlement under the rules of the current program, Improved Pension.



VA



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Quick Reference: Recipients and Amounts by Program

Totals – new recipients

Veterans who began receiving pension benefits	41,076
Survivors ¹ who began receiving pension benefits	37,400
Total	78,476

Estimated annual amounts paid – new recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	41,076	\$ 12,821	\$ 526,646,845
Survivors Pension	37,400	\$ 9,430	\$ 352,688,834
Total	78,476	\$ 11,205	\$ 879,335,679

Totals – all recipients

Veterans receiving pension benefits	308,116
Survivors receiving pension benefits	210,450
Total	518,566

Estimated annual amounts paid – all recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	308,116	\$11,315	\$3,486,251,321
Survivors Pension	210,450	\$6,988	\$1,470,678,335
Total	518,566	\$9,559	\$4,956,929,656

¹ The term “survivors” includes surviving spouses and surviving children



Recipients by Period of Service

New improved pension recipients by period of service

	Pre-World War I ²	World War I	World War II	Korean Conflict	Vietnam Era	Gulf War Era
Veterans			15,460	8,803	14,735	2,078
Survivors	9	49	26,522	6,869	3,621	330
Total	9	49	41,982	15,672	18,356	2,408

All improved pension recipients by period of service

	Pre-World War I ³	World War I	World War II	Korean Conflict	Vietnam Era	Gulf War Era
Veterans			70,168	57,004	167,121	13,823
Survivors	118	3,676	144,103	36,686	24,590	1,277
Total	118	3,676	214,271	93,690	191,711	15,100

Recipients and Amounts by Fiscal Year

All improved pension recipients FY 2009 to FY 2013

Benefit program	2009	2010	2011	2012	2013	% Chg. FY 2012 to 2013
Veterans Pension	314,245	313,563	313,665	314,790	308,116	-2.1%
Survivors Pension	194,103	198,832	201,955	207,453	210,450	1.4%
Total	508,348	512,395	515,620	522,243	518,566	-0.7%

All improved pension estimated average individual amount paid annually FY 2009 to FY 2013

Benefit Program	2009	2010	2011	2012	2013	% Chg. FY 2012 to 2013
Veterans Pension	\$11,340	\$10,080	\$10,401	\$11,038	\$11,315	2.5%
Survivors Pension	\$7,941	\$5,478	\$5,905	\$6,521	\$6,988	7.2%
Total	\$7,939	\$8,295	\$8,640	\$9,243	\$9,559	3.4%

² New to the rolls survivors of pre-World War I Veterans who served in The Spanish American War.

³ On the rolls survivors of pre-World War I Veterans who served in the Spanish American War (102), The Mexican Border War (15) and the Civil War (1).





New Veterans Pension recipients and estimated annual payments by type of pension

Type of pension	Number of Veterans	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ⁴	0	NA	NA
Improved Pension	41,076	\$ 12,821	\$ 526,646,845
Total	41,076	\$ 12,821	\$ 526,646,845

New Veterans Pension recipients and estimated annual payments by type of special monthly pension

Special monthly pension (SMP) status	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	17,107	41.6%	\$ 15,595	\$ 266,779,274
With housebound (HB)	450	1.1%	\$ 9,089	\$ 4,090,177
Total with A&A or HB ⁵	17,557	42.7%	\$ 15,428	\$ 270,869,450
Total without A&A or HB	23,519	57.3%	\$ 10,875	\$ 255,777,395
Total all	41,076	100%	\$ 12,821	\$ 526,646,845

New Veterans Pension recipients and estimated annual payments by gender

Gender	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	37,486	91.3%	\$ 12,764	\$478,463,515
Female Veterans	1,881	4.6%	\$ 13,546	\$25,479,226
Total⁶	41,076	100%	\$ 12,821	\$526,646,845

⁴ The two older pension programs are no longer open to new applicants.

⁵ A subtotal of all beneficiaries with aid and attendance or housebound – used in all tables concerning special monthly pension.

⁶ Total includes 1,709 Veterans and \$ 22,704,104 in benefits with no gender indicated in award record.



All Veterans Pension recipients and estimated annual payments by type of pension

Type of pension	Number of Veterans	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ⁷	2,478	\$1,665	\$ 4,125,803
Improved Pension	305,638	\$11,393	\$3,482,125,518
Total	308,116	\$11,315	\$3,486,251,321

All Veterans Pension recipients and estimated annual payments by type of special monthly pension

Special monthly pension (SMP) status	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	115,031	37.3%	\$ 15,397	\$ 1,771,167,300
With housebound (HB)	7,835	2.5%	\$ 9,521	\$ 74,595,929
Total with A&A or HB	122,866	39.9%	\$ 15,023	\$ 1,845,763,229
Total without A&A or HB	185,250	60.1%	\$ 8,856	\$ 1,640,488,092
Total all	308,116	100%	\$ 11,315	\$ 3,486,251,321

All Veterans Pension recipients and estimated annual payments by gender

Gender	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	286,382	92.9%	\$ 11,245	\$3,220,429,295
Female Veterans	12,725	4.1%	\$ 12,205	\$155,308,299
Total⁸	308,116	100%	\$ 11,315	\$3,486,251,321

⁷ The "Other Pension" category groups the two older pension programs, Protected Pension or Old Law and Section 306 Pension, into one category.

⁸ Total includes 9,009 Veterans and \$110,513,728 in benefits with no gender indicated in award record.





New Veterans Pension recipients and estimated annual payments by type of special monthly pension and gender

	Special monthly pension (SMP) status	Number of Veterans	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	With aid and attendance (A&A)	15,343	40.9%	\$ 15,565	\$238,808,162
	With housebound (HB)	419	1.1%	\$ 8,978	\$3,761,701
	Total with A&A or HB	15,762	42.0%	\$ 15,390	\$242,569,863
	Total without A&A or HB	21,724	58.0%	\$ 10,859	\$235,893,652
	Total all male Veterans	37,486	100%	\$ 12,764	\$478,463,515

Female Veterans	With aid and attendance (A&A)	929	49.4%	\$ 15,730	\$14,613,590
	With housebound (HB)	19	1.0%	\$ 9,985	\$189,720
	Total with A&A or HB	948	50.4%	\$ 15,615	\$14,803,310
	Total without A&A or HB	933	49.6%	\$ 11,443	\$10,675,916
	Total all female Veterans	1,881	100%	\$ 13,546	\$25,479,226

All Veterans Pension recipients and estimated annual payments by type of special monthly pension and gender

	Special monthly pension (SMP) status	Number of Veterans	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	With aid and attendance (A&A)	104,085	36.3%	\$ 15,337	\$ 1,596,368,210
	With housebound (HB)	7,350	2.6%	\$ 9,517	\$ 69,947,572
	Total with A&A or HB	111,435	38.9%	\$ 14,953	\$ 1,666,315,782
	Total without A&A or HB	174,947	61.1%	\$ 8,883	\$ 1,554,113,513
	Total all male Veterans	286,382	100%	\$ 11,245	\$ 3,220,429,295

Female Veterans	With aid and attendance (A&A)	6,036	47.4%	\$ 15,696	\$ 94,742,633
	With housebound (HB)	305	2.4%	\$ 9,784	\$ 2,984,210
	Total with A&A or HB	6,341	49.8%	\$ 15,412	\$ 97,726,844
	Total without A&A or HB	6,384	50.2%	\$ 9,020	\$ 57,581,455
	Total all female Veterans	12,725	100%	\$ 12,205	\$ 155,308,299



New Veterans Pension recipients and estimated annual payments by period of service

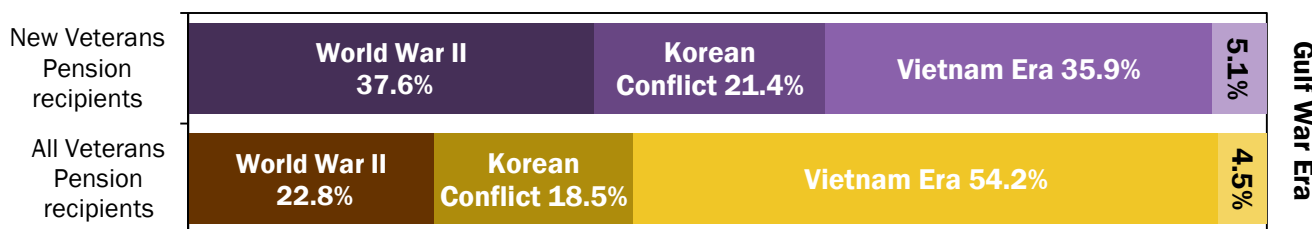
Period of service	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
World War II	15,460	37.6%	\$15,963	\$246,787,073
Korean Conflict	8,803	21.4%	\$13,191	\$116,120,639
Vietnam Era	14,735	35.9%	\$9,408	\$138,621,004
Gulf War Era	2,078	5.1%	\$12,088	\$25,118,129
Total	41,076	100%	\$12,821	\$526,646,845

All Veterans Pension recipients and estimated annual payments by period of service

Period of service	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
World War II	70,168	22.8%	\$13,912	\$976,196,045
Korean Conflict	57,004	18.5%	\$10,241	\$583,793,804
Vietnam Era	167,121	54.2%	\$10,497	\$1,754,319,139
Gulf War Era	13,823	4.5%	\$12,439	\$171,942,333
Total	308,116	100%	\$11,315	\$3,486,251,321

Chart: New compared to all Veterans Pension recipients by period of service

The chart below displays the distribution of the number of Veterans by period of service. The purple bars in the top row are new Veterans Pension recipients and the brown/tan bars on the bottom row indicate all Veterans receiving pension benefits at the end of the fiscal year.





New Veterans Pension recipients and estimated annual payments by age

Age range	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Ages 34 and under	339	0.8%	\$12,140	\$4,115,472
Ages 35 through 54	1,567	3.8%	\$12,089	\$18,943,766
Ages 55 through 74	14,596	35.5%	\$9,340	\$136,326,140
Age 75 and over	24,574	59.8%	\$14,945	\$367,261,467
Total	41,076	100%	\$12,821	\$526,646,845

All Veterans Pension recipients and estimated annual payments by age

Age range	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Ages 34 and under	1,298	0.4%	\$12,595	\$16,348,734
Ages 35 through 54	11,286	3.7%	\$12,485	\$140,905,155
Ages 55 through 74	166,683	54.1%	\$10,499	\$1,750,041,534
Age 75 and over	128,746	41.8%	\$12,253	\$1,577,534,515
Total⁹	308,116	100%	\$11,315	\$3,486,251,321



Chart: New compared to all Veterans Pension recipients by age

The chart below displays the ages of the Veterans who began receiving benefits in FY 13 (purple line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (tan line, right axis).

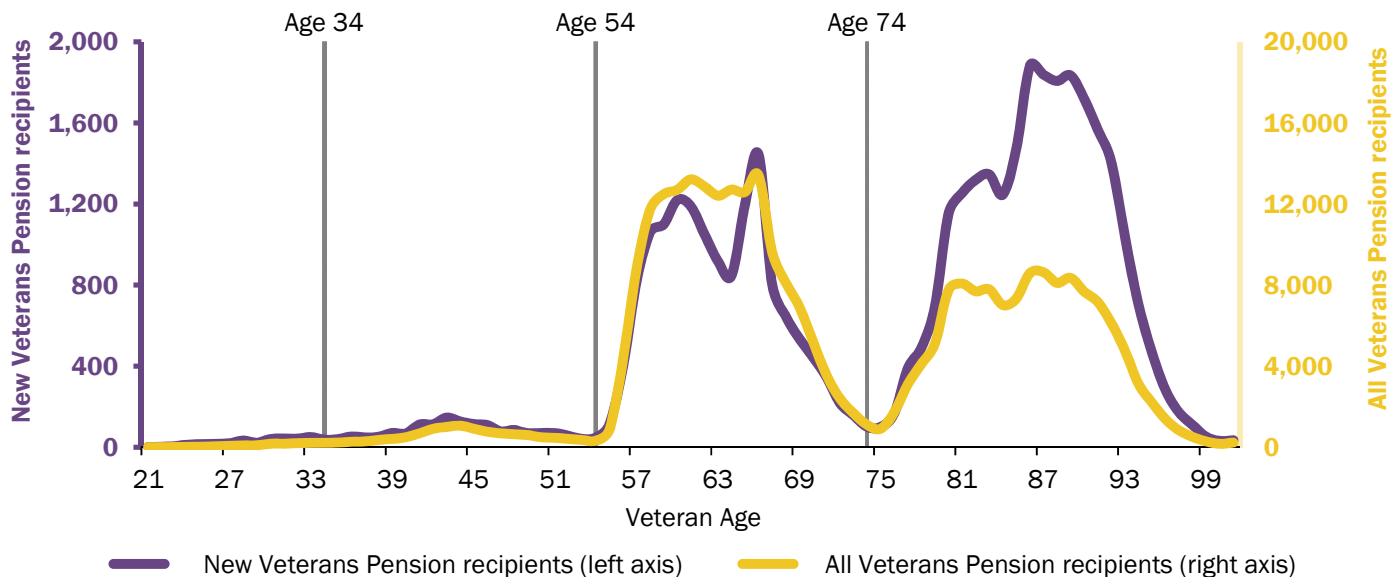
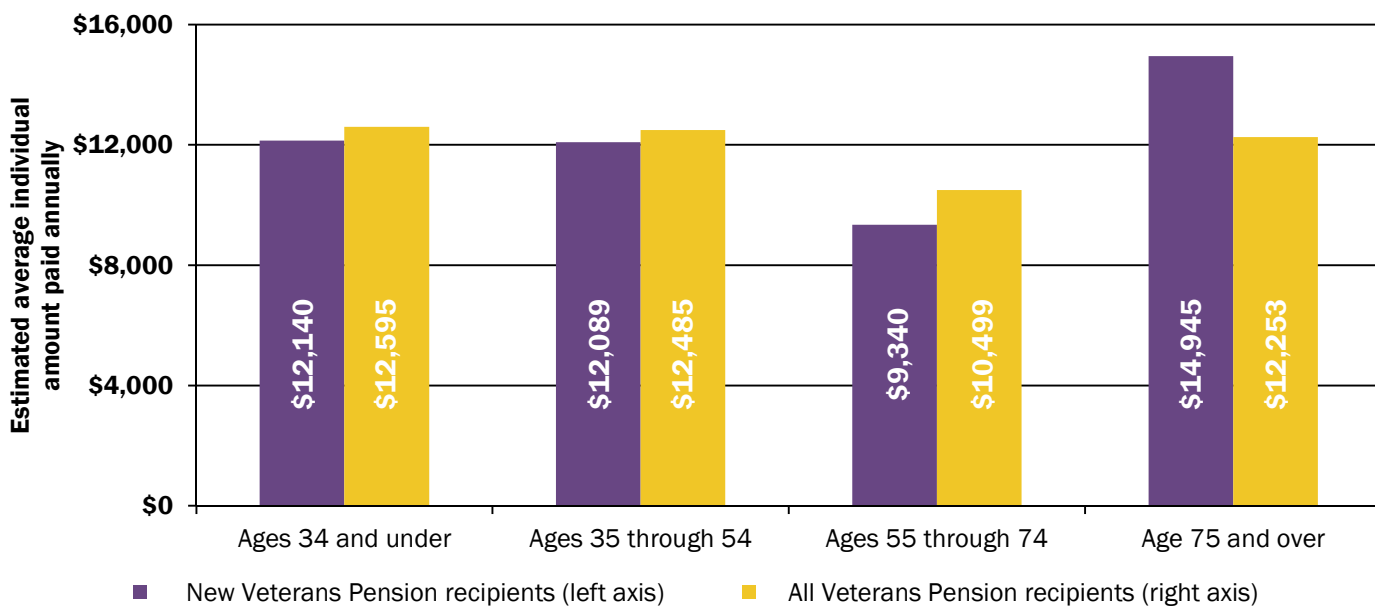


Chart: New compared to all Veterans Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to Veterans who began receiving benefits in FY 13 (purple bars on the left) vs. the estimated average individual amount paid annually for all Veterans receiving benefits at the end of the fiscal year (tan bars on the right) by age group.





New Survivors Pension recipients and estimated annual payments by type of pension

Type of pension	Number of survivors	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ¹¹	0	NA	NA
Improved Pension	37,400	\$9,430	\$352,688,834
Total	37,400	\$9,430	\$352,688,834

New Survivors Pension recipients and estimated annual payments by type of special monthly pension

Special monthly pension (SMP) status	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	25,797	69.0%	\$10,562	\$272,473,870
With housebound (HB)	91	0.2%	\$5,835	\$531,012
Total with A&A or HB ¹²	25,888	69.2%	\$10,546	\$273,004,882
Total without A&A or HB	11,512	30.8%	\$6,922	\$79,683,951
Total all	37,400	100%	\$9,430	\$352,688,834

New Survivors Pension recipients and estimated annual payments by gender

Gender	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	97	0.3%	\$9,578	\$929,109
Female survivors	30,663	82.0%	\$9,390	\$287,933,535
Gender not indicated	6,640	17.8%	\$9,612	\$63,826,190
Total	37,400	100%	\$9,430	\$352,688,834

¹⁰ The term “survivors” throughout this section includes surviving spouses and surviving children.

¹¹ The two older pension programs are no longer open to new applicants.

¹² A subtotal of all beneficiaries with aid and attendance or housebound – used in all tables concerning special monthly pension.



All Survivors Pension recipients and estimated annual payments by type of pension

Type of pension	Number of survivors	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ¹³	18,754	\$ 1,018	\$ 19,088,144
Improved Pension	191,696	\$ 7,572	\$ 1,451,590,191
Total	210,450	\$ 6,988	\$ 1,470,678,335

All Survivors Pension recipients and estimated annual payments by type of special monthly pension

Special monthly pension (SMP) status	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	109,805	52.2%	\$9,648	\$1,059,353,988
With housebound (HB)	1,679	0.8%	\$5,169	\$8,679,059
Total with A&A or HB	111,484	53.0%	\$9,580	\$1,068,033,047
Total without A&A or HB	98,966	47.0%	\$4,069	\$402,645,289
Total all	210,450	100%	\$6,988	\$1,470,678,335

All Survivors Pension recipients and estimated annual payments by gender

Gender	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	1,706	0.8%	\$1,784	\$3,044,049
Female survivors	144,269	68.6%	\$7,945	\$1,146,272,353
Gender not indicated	64,475	30.6%	NA	\$321,361,933
Total	210,450	100%	\$6,988	\$1,470,678,335

¹³ The "Other Pension" category groups the two older pension programs, Protected Pension or Old Law and Section 306 Pension, into one category.





New Survivors Pension recipients and estimated annual payments by type of special monthly pension and gender

	Special monthly pension (SMP) status	Number of survivors	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	With aid and attendance (A&A)	29	96.7%	\$10,807	\$313,416
	With housebound (HB)	1	3.3%	\$221	\$221
	Total with A&A or HB	30	30.9%	\$10,455	\$313,637
	Total without A&A or HB	67	69.1%	\$9,186	\$615,472
	Total all male survivors	97	100%	\$9,578	\$929,109

Female survivors	With aid and attendance (A&A)	22,083	99.7%	\$10,578	\$233,595,668
	With housebound (HB)	75	0.3%	\$5,660	\$424,484
	Total with A&A or HB	22,158	72.3%	\$10,561	\$234,020,153
	Total without A&A or HB	8,505	27.7%	\$6,339	\$53,913,382
	Total all female survivors	30,663	100%	\$9,390	\$287,933,535

All Survivors Pension recipients and estimated annual payments by type of special monthly pension and gender

	Special monthly pension (SMP) status	Number of survivors	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	With aid and attendance (A&A)	139	8.1%	\$8,664	\$1,204,344
	With housebound (HB)	2	0.1%	\$5,216	\$10,433
	Total with A&A or HB	141	8.3%	\$8,615	\$1,214,777
	Total without A&A or HB	1,565	91.7%	\$1,169	\$1,829,272
Total all male survivors		1,706	100%	\$1,784	\$3,044,049

Female survivors	With aid and attendance (A&A)	91,741	63.6%	\$9,766	\$895,942,029
	With housebound (HB)	1,296	0.9%	\$5,218	\$6,762,363
	Total with A&A or HB	93,037	64.5%	\$9,703	\$902,704,392
	Total without A&A or HB	51,232	35.5%	\$4,754	\$243,567,961
	Total all female survivors	144,269	100%	\$7,945	\$1,146,272,353



New Survivors Pension recipients and estimated annual payments by period of service

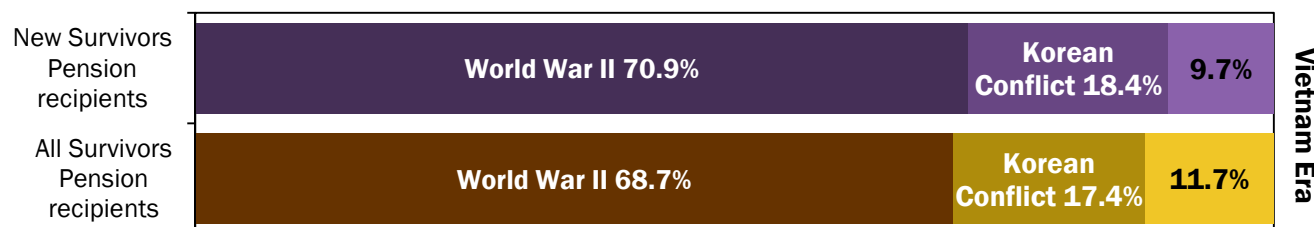
Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Spanish American War	9	0.0%	\$7,336	\$66,024
World War I	49	0.1%	\$7,877	\$385,970
World War II	26,522	70.9%	\$9,911	\$262,868,782
Korean Conflict	6,869	18.4%	\$8,774	\$60,266,238
Vietnam Era	3,621	9.7%	\$7,426	\$26,889,052
Gulf War Era	330	0.9%	\$6,705	\$2,212,768
Total	37,400	100%	\$9,430	\$352,688,834

All Survivors Pension recipients and estimated annual payments by period of service

Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Pre-World War I	118	0.1%	\$3,456	\$407,789
World War I	3,676	1.7%	\$3,116	\$11,455,719
World War II	144,103	68.5%	\$7,144	\$1,029,403,267
Korean Conflict	36,686	17.4%	\$6,582	\$241,464,943
Vietnam Era	24,590	11.7%	\$7,267	\$178,697,411
Gulf War Era	1,277	0.6%	\$7,243	\$9,249,207
Total	210,450	100%	\$6,988	\$1,470,678,335

Chart: New compared to all Survivors Pension recipients by Veteran's period of service¹⁴

The chart below displays the distribution of the number of survivors by the Veteran's period of service. The purple bars in the top row are new Veterans Pension recipients and the brown/tan bars on the bottom row indicate all survivors receiving pension benefits at the end of the fiscal year.



¹⁴ Survivors of Veterans of the Gulf War Era, World War I and Pre-World War I do not make up a significant enough portion of the total to be visible on the chart.



New Survivors Pension recipients and estimated annual payments by age

Age range	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Ages 17 and under	38	0.1%	\$5,465	\$207,672
Ages 18 through 34	116	0.3%	\$3,862	\$448,035
Ages 35 through 54	1,092	2.9%	\$6,999	\$7,643,245
Ages 55 through 74	3,496	9.3%	\$6,054	\$21,165,223
Ages 75 and over	32,658	87.3%	\$9,897	\$323,224,658
Total	37,400	100%	\$9,430	\$352,688,833

All Survivors Pension recipients and estimated annual payments by age

Age range	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Ages 17 and under	175	0.1%	\$4,482	\$784,383
Ages 18 through 34	360	0.2%	\$5,049	\$1,817,691
Ages 35 through 54	8,627	4.1%	\$5,960	\$51,416,102
Ages 55 through 74	41,717	19.8%	\$5,386	\$224,700,072
Ages 75 and over	158,153	75.1%	\$7,454	\$1,178,949,154
Total¹⁵	210,450	100%	\$6,988	\$1,470,678,335



¹⁵ Total includes 1,418 survivors and \$13,010,933 in benefits with no date of birth indicated in award record.



Chart: New compared to all Survivors Pension recipients by age

The chart below displays the ages of the survivors who began receiving benefits in FY 13 (purple line, left axis) vs. the total number of survivors receiving benefits at the end of the fiscal year (tan line, right axis).

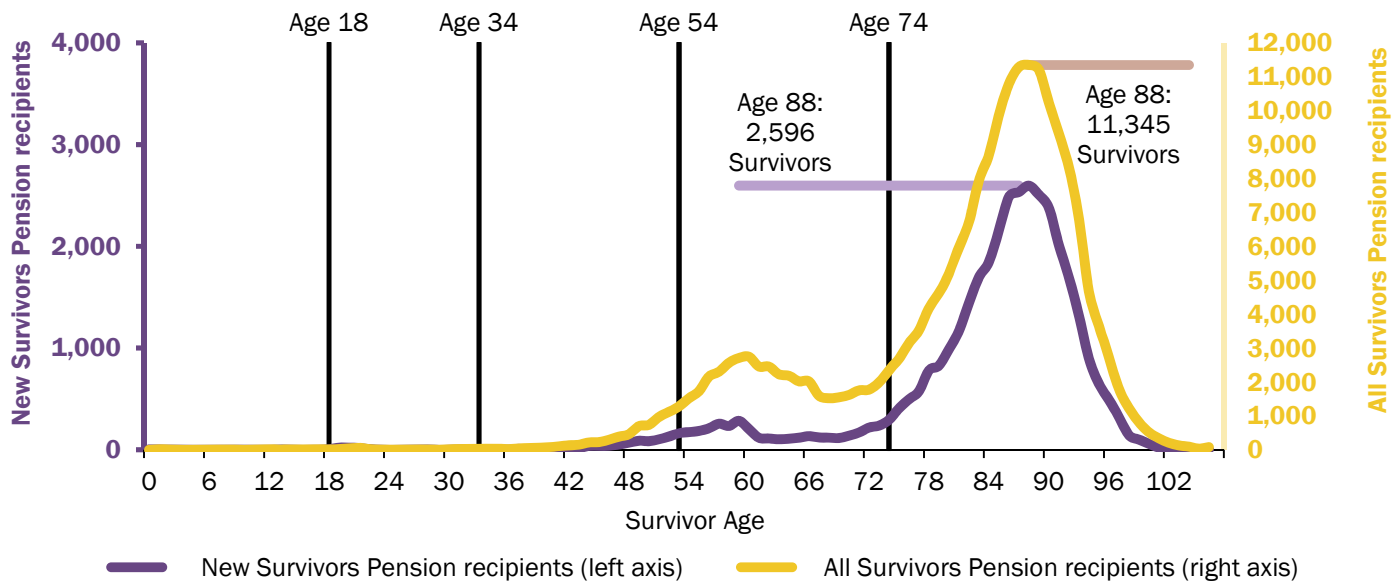
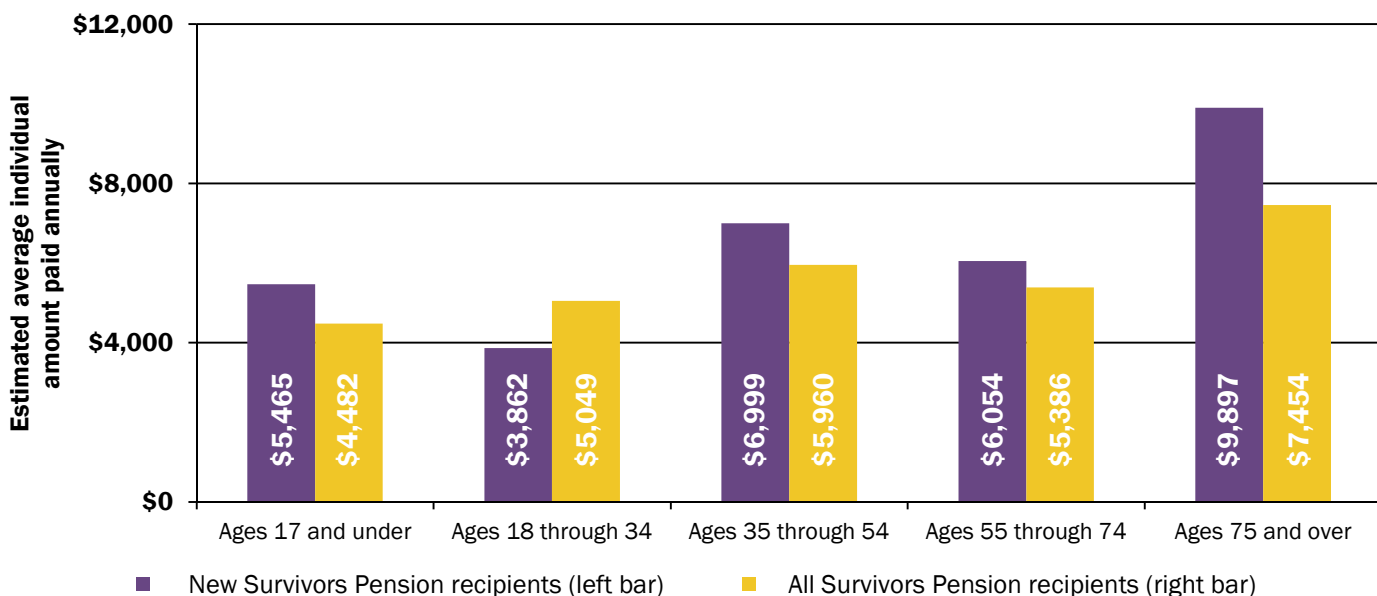


Chart: New compared to all Survivors Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to survivors who began receiving benefits in FY 13 (purple bars on the left) vs. the estimated average individual amount paid annually for all survivors receiving benefits at the end of the fiscal year (tan bars on the right) broken down by age.





Fiduciary

Purpose of the Fiduciary Program



VA's Fiduciary Program provides protection to Veterans and other beneficiaries who are unable to manage their financial affairs due to injury, disease, or the infirmities of age. Under this program, VA appoints fiduciaries to manage VA benefits and ensure the welfare and needs of beneficiaries by using the least restrictive, yet most effective payment method. The program closely monitors fiduciaries for compliance with program responsibilities to ensure that VA benefits are being used for the sole purpose of meeting the needs, security, and comfort of beneficiaries and their dependents.

Number of accounts of beneficiaries managed by beneficiary type¹⁶

Beneficiary Type	Number of Beneficiaries
Veteran	84,627
Surviving spouse	45,725
Adult disabled child	14,132
Minor child ¹⁷	2,693
Dependent parent	85
Total	147,262

Amount of benefits managed by beneficiary type¹⁸

Benefit Paid	Estimated total amount paid annually	Estimated average individual amount paid annually
Compensation	\$1,500,660,426	\$34,198
Veterans Pension	\$597,894,460	\$15,551
Survivors Pension	\$397,413,870	\$8,734
Dependency and Indemnity Compensation	\$138,447,031	\$13,552
Total	\$2,634,415,787	

¹⁶ Source: Fiduciary Beneficiary System

¹⁷ Includes minors in receipt of one-time insurance awards due to being named a beneficiary on an insurance policy

¹⁸ Source: VETSNET Corporate Database



Number of beneficiaries by fiduciary relationship¹⁶

Relationship	Number of Beneficiaries
Legal Custodian	114,455
Spouse Payee	18,764
Court Appointed Fiduciary	7,981
Supervised Direct Pay	4,201
Institutional Award	1,801
Custodian in Fact	46
Superintendent of Indian Reservation	9
Temporary Fiduciary	5
Total	147,262

During fiscal year 2013, fiduciary personnel conducted 325 misuse investigations of which 118 fiduciaries were removed based upon a finding of misuse of benefits. Of the cases VA referred to the VA Office of the Inspector General, 24 misuse cases were accepted by OIG for further investigation.

OIG reported the following actions have been taken¹⁹:

- Investigations Opened: 33
- Investigations Completed and Referred to Prosecutor's Office: 35
- Cases Accepted for Prosecution: 29
- Cases Declined for Prosecution: 1
- Cases Pending: 5

The number of OIG prosecutorial outcomes during fiscal year 2013¹⁹:

- Arrests: 14
- Indictments: 14
- Convictions: 17

The amount of funds involved in OIG prosecutorial outcomes during fiscal year 2013¹⁹:

- The total amount of restitution ordered in cases arising from the misuse of benefits by a fiduciary is \$3,567,160.
- The total amount of money recovered by the government in misuse cases is \$78,769.
- The total amount of benefits reissued to beneficiaries totaled \$508,704.

¹⁹ Includes action taken by OIG on cases referred as of the end of fiscal year 2013. Figures may include cases referred during previous fiscal years.



Appendix – Fiduciary Hub Addresses and Regional Offices Served

Salt Lake City – UT VA Fiduciary Hub

PO Box 58086
Salt Lake City, Utah 84158
Regional offices served:

Salt Lake City	UT
Albuquerque	NM
Los Angeles	CA
Anchorage	AK
Oakland	CA
Boise	ID
Phoenix	AZ
Cheyenne	WY
Portland	OR
Denver	CO
Reno	NV
Ft. Harrison	MT
Honolulu	HI
San Diego	CA
Seattle	WA

Lincoln – NE VA Fiduciary Hub

PO Box 5444
Lincoln NE 68505-5444
Regional offices served:

Lincoln	NE
Wichita	KS
Sioux Falls	SD
Muskogee	OK
Fargo	ND
Waco	TX
Houston	TX

Milwaukee – WI VA Fiduciary Hub

P.O. BOX 14975
Milwaukee, WI 53214
Regional offices served:

Milwaukee	WI
Little Rock	AR
Des Moines	IA
St. Louis	MO
St. Paul	MN
New Orleans	LA
Chicago	IL

Louisville – KY VA Fiduciary Hub

P.O. Box 3487
Louisville KY 40201
Regional offices served:

Louisville	KY
Roanoke	VA
Huntington	WV
Jackson	MS
Nashville	TN
Montgomery	AL
San Juan	PR

Indianapolis – IN VA Fiduciary Hub

575 North Pennsylvania Street
Indianapolis, IN 46204
Regional offices served:

Indianapolis	IN
Detroit	MI
Newark	NJ
Baltimore	MD
Manchester	NH
White River	
Junction	VT
Boston	MA
Pittsburgh	PA
Philadelphia	PA
Wilmington	DE
Hartford	CT
New York	NY
Providence	RI
Buffalo	NY
Togus	ME
Cleveland	OH

Columbia – SC VA Fiduciary Hub

6437 Garners Ferry Road
Columbia, SC 29209-2495
Regional offices served:

Columbia	SC
Winston-Salem	NC
Atlanta	GA
St. Petersburg	FL

The Manila Regional Office oversees all fiduciary matters in the Philippines.

Fiduciary Hub Contact Center:
1-888-407-0144.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Appendix – Pension Management Center Addresses and Regional Offices Served

Philadelphia – PA Pension Management Center

PO Box 8079
Philadelphia, PA 19101

Regional offices served:

Hartford	CT
Wilmington	DE
St. Petersburg	FL
Atlanta	GA
Boston	MA
Baltimore	MD
Togus	ME
Winston-Salem	NC
Manchester	NH
Newark	NJ
Buffalo	NY
New York	NY
Philadelphia	PA
Pittsburgh	PA
San Juan	PR
Providence	RI
Columbia	SC
Roanoke	VA
White River	
Junction	VT
Huntington	WV

Milwaukee – WI Pension Management Center

P.O. BOX 14975
Milwaukee, WI 53214

Regional offices served:

Montgomery	AL
Little Rock	AR
Chicago	IL
Indianapolis	IN
Louisville	KY
New Orleans	LA
Detroit	MI
St. Louis	MO
Jackson	MS
Cleveland	OH
Nashville	TN
Milwaukee	WI

St. Paul – MN Pension Management Center

1 Federal Drive,
Fort Snelling St. Paul, MN 55111

Regional offices served:

Anchorage	AK
Phoenix	AZ
Los Angeles	CA
Oakland	CA
San Diego	CA
Denver	CO
Honolulu	HI
Des Moines	IA
Boise	ID
Wichita	KS
St. Paul	MN
Ft. Harrison	MT
Fargo	ND
Lincoln	NE
Albuquerque	NM
Reno	NV
Muskogee	OK
Portland	OR
Sioux Falls	SD
Houston	TX
Waco	TX
Salt Lake City	UT
Seattle	WA
Cheyenne	WY

**The Manila Regional Office
processes all pension claims in the
Philippines.**

National Pension Call Center:
1-877-294-6380



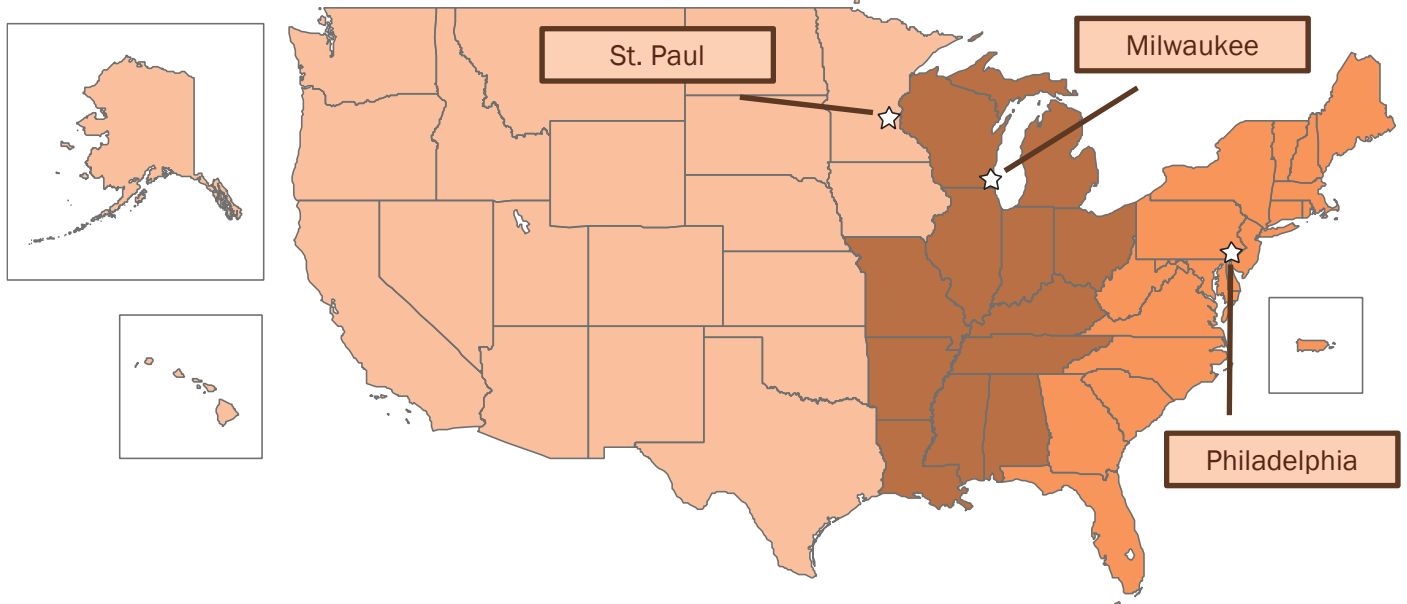
VA



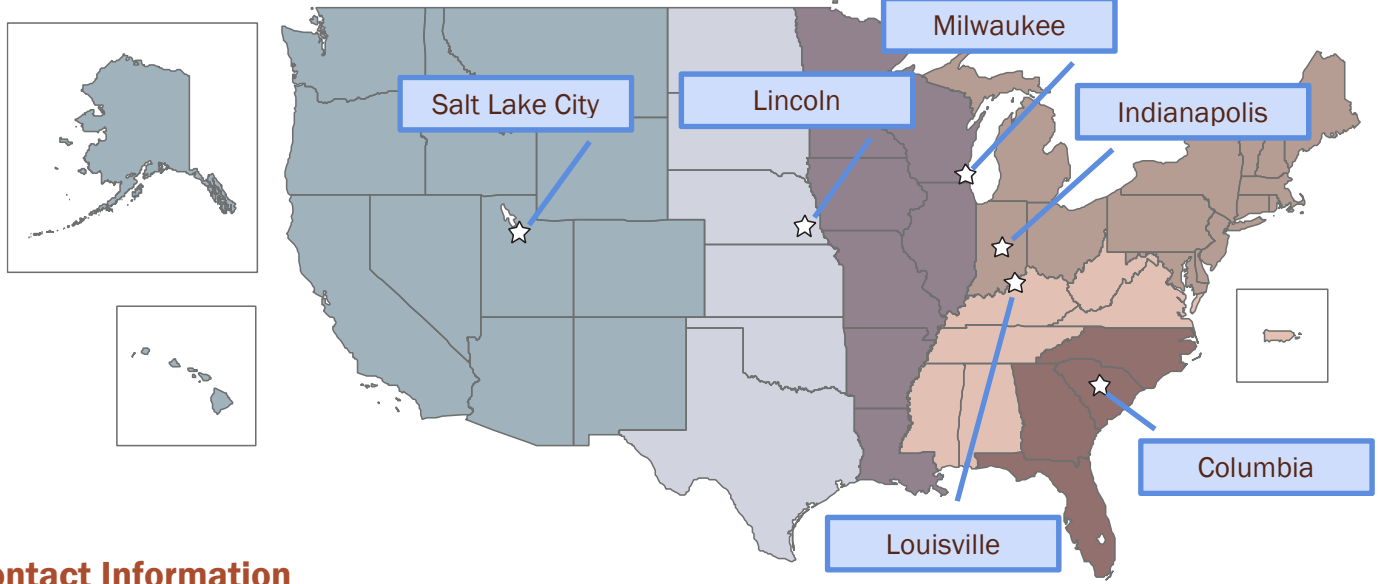
U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Appendix – Maps of Fiduciary Hub and Pension Management Center Jurisdiction

Pension Management Centers



Fiduciary Hubs



Contact Information

Pension Information:
1-877-294-6300

Fiduciary Information:
1-888-407-0144.

Annual Benefits Report
(Office of Performance
Analysis & Integrity)
202-461-9040

Department of Veterans Affairs
home page
www.va.gov

Veterans Benefits Administration
home page
benefits.va.gov

Pension home page
benefits.va.gov/pension

Fiduciary home page
benefits.va.gov/fiduciary

eBenefits
(Online forms and applications)
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U.S. Department
of Veterans Affairs
Veterans Benefits
Administration





Education

Benefits for Veterans Education

There were eight active education programs in fiscal year 2013:

- Post-9/11 Educational Assistance (Post-9/11 GI Bill),
- All-Volunteer Force Educational Assistance Program (Montgomery GI Bill-Active Duty),
- Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill-Selected Reserve),
- Veterans Retraining Assistance Program (VRAP) (Program ended March 31, 2014),
- Survivors and Dependents Educational Assistance (Dependents' Educational Assistance - DEA),
- Post-Vietnam Era Veterans Educational Assistance Program (VEAP),
- Reserve Educational Assistance Program (REAP), and
- National Call to Service Program (NCS).

4 Regional processing offices
1 million beneficiaries and
\$12 billion in payments
 in FY 2013 for
8 programs

Noted information:

VA Education programs provide Veterans, Servicemembers, reservists, and certain family members of Veterans with educational resources to supplement opportunities missed because of military service. These programs are also meant to help the Armed Forces both recruit and retain members. For members of the Armed Forces, VA educational benefits assist in the readjustment to civilian life. On a broader scale, educational benefits are meant to enhance the Nation's competitiveness through the development of a more highly educated and more productive workforce



**U.S. Department
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Release history

Version & changes	Date
V1: Initial release	09/26/2014



U.S. Department
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Post-9/11 Veterans Educational Assistance Program (Post-9/11 GI Bill)

The Post-9/11 GI Bill is the most comprehensive education benefit package since the original GI Bill of Rights was signed into law in 1944. This education benefit became effective on August 1, 2009.

Requirements and features of the Post-9/11 GI Bill are:

- A minimum of 90 days of aggregate active duty service after September 10, 2001, or a service-connected disability discharge after 30 continuous days of service,
- Honorable discharge from the Armed Forces or continue on active duty,
- Basic benefits include tuition and fees, monthly housing allowance, books and supplies stipend,
- Generally, receive 36 months of full-time education benefits,
- Generally, 15 years from last discharge to use benefits,
- Eligible to transfer educational benefit to dependent if individual meets Department of Defense eligibility criteria.

All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty or MGIB-AD)

Montgomery GI Bill-Active Duty (MGIB-AD) is a contributory program. The Servicemember's pay is automatically reduced by \$100 per month for the first 12 months of active duty unless the Servicemember declines participation at the time of enlistment.

Requirements and features of MGIB-AD are as follows:

- First entered active duty after June 30, 1985,
- Must fulfill one's service obligation unless released for an acceptable reason,
- Must receive an honorable discharge,
- Must complete the requirements of a secondary school diploma, or its equivalent, before applying for benefits,
- Maximum entitlement is 36 months,
- Generally, 10 years from last discharge to use benefits.



VA



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Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve or MGIB-SR)

Montgomery GI Bill-Selected Reserve (MGIB-SR) is the first GI Bill to provide educational assistance to members of the Selected Reserve (including National Guard members). DoD funds this program and is responsible for determining eligibility. VBA administers the program.

Requirements and features of MGIB-SR include:

- Must agree to a six-year Selected Reserve obligation after June 30, 1985,
- Must remain a member in good standing in the Selected Reserve,
- Must complete the requirements of a secondary school diploma, or its equivalent, before applying for benefits,
- Maximum entitlement is 36 months.

Veterans Retraining Assistance Program (VRAP)

Veterans Retraining Assistance Program (VRAP) offers 12 months of assistance for training pursued between July 1, 2012, and March 31, 2014, by Veterans who:

- Are at least 35 but no more than 60 years old on the date of application,
- Are unemployed on the date of application,
- Are not eligible for any other VA education benefit program (e.g., the Post-9/11 GI Bill, Montgomery GI Bill, Vocational Rehabilitation and Employment Assistance, etc.) on the date of application,
- Were not enrolled in a federal or state job-training program within 180 days before the date of application,
- Have an other than dishonorable final discharge,
- Are not in receipt of VA compensation due to un-employability,

Features and requirements of VRAP are as follows:

- Educational allowance paid at the MGIB-AD three-year enlistment rate for full-time training in an approved program leading to employment in a high-demand occupation offered by a community college or technical school,
- Applications must have been submitted on or before October 1, 2013.

Survivors and Dependents Educational Assistance

(DEA)

DEA is a VA educational assistance program designed for spouses and children of certain Veterans or Servicemembers.

Requirements and features of DEA include:

- Eligibility is based on the Veteran's service-connected death; service-connected disability rated as total and permanent; or MIA, POW, or Hostage status,
- Effective December 22, 2006, the program was expanded to grant eligibility to spouses and children of Servicemembers who are hospitalized or receiving outpatient care for a permanent and total disability while still on active duty.
- Maximum entitlement is 45 months,
- Children generally have eight years in which to use benefits, usually between ages 18 and 26,
- Spouses generally have 10 years in which to use benefits , or 20 years if the Veteran dies on active duty or if Veteran receives a permanent and total rating within 3 years of release from active duty,
- A spouse loses entitlement if remarried before age 57 but may have entitlement restored if that marriage terminates by death or divorce.

Post-Vietnam Era Veterans Educational Assistance Program

(VEAP)

VEAP was the first GI Bill program that required a contribution by the Servicemember.

Requirements and features of VEAP are as follows:

- First entered active duty after December 31, 1976, and before July 1, 1985,
- Contributed to VEAP while on active duty and before April 1, 1987,
- Maximum contribution of \$2,700 by the Servicemember with a government matching contribution \$2 for \$1, for a total basic benefit of up to \$8,100,
- Additional "kickers" or contributions from the Department of Defense (DoD) under certain circumstances,
- Current full-time VEAP rate is based on the monthly contributions plus any DoD "kicker" adjustment,
- Unused contributions may be refunded,
- Maximum entitlement is 36 months,
- Benefit must be used within 10 years of the last discharge from active duty service.



VA



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Reserve Educational Assistance Program (REAP)

REAP is a Department of Defense program that provides educational assistance to members of the National Guard and Reserve components.

Requirements and features of REAP are as follows:

- DoD determines eligibility to REAP,
- Served on active duty after September 10, 2001, in support of a contingency operation under federal authority for a minimum of 90 consecutive days,
- Maximum full-time entitlement is 36 months,
- Benefit rate is a portion of the MGIB-AD three-year enlistment rate.

National Call to Service (NCS)

The National Call to Service program is available to certain individuals who, after October 1, 2003, incur an eight-year military service obligation (MSO).

This MSO will consist of:

- Initial entry training (to include skill training) followed by fifteen months of active duty,
- Continuation of duty without a break in service of either an additional period of active duty as determined by the Secretary of Defense, or a period of 24 months in an active status in the Selected Reserve.

After completion of this period of service, and also without a break in service, the remaining period of obligated service will be served as follows:

- On active duty in the Armed Forces,
- In the Selected Reserve,
- In the Individual Ready Reserve,
- In AmeriCorps, or another domestic national service program jointly designated by the Secretary of Defense and the head of such a program,
- In any combination of the above.

There are four incentives available for individuals enlisting under this program as follows:

- Cash bonus of \$5,000,
- Repayment of a qualifying student loan not to exceed \$18,000,
- Educational allowance equal to the MGIB-AD three-year enlistment rate for 12 months, or
- Educational allowance equal to 50% of the MGIB-AD less-than-three-year enlistment rate for 36 months.



U.S. Department
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Veterans Benefits
Administration



Acronyms Used in This Document

POST 9/11	Post-9/11 Veterans Educational Assistance Program (Post-9/11 GI Bill)
MGIB-AD	All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty)
MGIB-SR	Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve)
VRAP	Veterans Retraining Assistance Program
REAP	Reserve Educational Assistance Program
DEA	Survivors and Dependents Educational Assistance
VEAP	Post-Vietnam Era Veterans Educational Assistance Program
NCS	National Call to Service (This program provides VA education benefits under MGIB-AD – all participants and payments for this benefit are counted under the MGIB-AD program)



POST★9/11 GI BILL

It's Your Future



VA



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Beneficiaries who received education benefits by fiscal year¹

Education program	2009	2010	2011	2012	2013	% change from FY 12 to FY 13
POST 9/11	34,393	365,640	555,329	646,302	754,229	17%
MGIB-AD ²	341,969	247,105	185,220	118,549	99,755	-16%
MGIB-SR	63,469	67,373	65,216	60,393	62,656	4%
VRAP	-	-	-	12,251	67,918	454%
REAP	42,881	30,269	27,302	19,774	17,297	-13%
DEA	81,327	89,696	90,657	87,707	89,160	2%
VEAP	448	286	112	76	29	-62%
Total	564,487	800,369	923,836	945,052	1,091,044	15%

Beneficiaries who began receiving education benefits by training type and program during fiscal year 2013³

Education program	College, non-degree	Graduate	Under-graduate	Vocational/technical	Program totals	Percent of all programs
POST 9/11 ⁴	90,989	23,020	102,335	4,045	220,389	83.09%
MGIB-AD	384	669	7,402	416	8,871	3.34%
MGIB-SR	448	452	15,867	547	17,314	6.53%
REAP	108	231	3,137	101	3,577	1.35%
DEA	552	523	13,335	660	15,070	5.68%
VEAP	2	2	11	-	15	0.01%
Training type totals	92,483	24,897	142,087	5,769	265,236	100%

Percent of program total	34.87%	9.39%	53.57%	2.17%	100%
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¹ Source: Benefits Delivery System Reports.

² All MGIB AD figures in this document include national call to service, peacetime Veterans and Servicemembers.

³ Source: Hines Information Technology Center

⁴ Post 9/11 GI Bill statistics source: Office of Performance Analysis and Integrity Enterprise Data Warehouse.





Training available under education benefit programs

Available programs	Post-9/11	MGIB-AD	MGIB-SR	VRAP	REAP	DEA	VEAP
College or university degree	◆	◆	◆	◆	◆	◆	◆
Business, technical or vocational programs	◆	◆	◆	◆	◆	◆	◆
Independent study or distance learning	◆	◆	◆	◆	◆	◆	◆
Correspondence courses	◆	◆	◆		◆	◆ ⁵	◆
Flight training	◆	◆	◆		◆	◆ ⁶	◆
Reimbursement of licensing & certification exams	◆	◆	◆		◆	◆	◆
Accelerated payments for high tech classes		◆	◆		◆		
Reimbursement for national admissions & credit exams	◆	◆	◆		◆	◆	◆
On the job training & apprenticeship programs	◆	◆	◆		◆	◆	◆
Tuition assistance top up program (TATU)	◆	◆					
Entrepreneurship courses	◆	◆	◆		◆		◆
Remedial, deficiency, & refresher training (in some cases)	◆	◆	◆	◆	◆	◆	◆
H.S. diploma or GED						◆	◆

⁵ Spouses only.

⁶ Only at institutions of higher learning for credit towards a college degree.





Education Program Data

Beneficiaries who received education benefits during fiscal year 2013⁷

Program	Total beneficiaries	Total payments
Post-9/11	754,229	\$10,159,780,620
MGIB-AD	99,755	\$775,381,577
MGIB-SR ⁸	62,656	\$155,562,899
VRAP	67,918	\$428,430,980
REAP	17,297	\$69,669,825
DEA	89,160	\$483,280,993
VEAP ⁹	29	\$496,281
Total	1,091,044	\$12,072,603,175

⁷ Source: VBA Office of Resource Management

⁸ Based on service in the Selected Reserve.

⁹ Total payment dollars include Section 901 program participants, although beneficiaries are not included.



Beneficiaries who began receiving education benefits by training time and program during fiscal year 2013¹⁰

Education program	Less than one-half time	Half time	Three quarter time	Full time	Program totals	Percent of all programs
POST-9/11 ¹¹	21,569	13,771	23,018	162,031	220,389	83.09%
MGIB-AD	349	1,093	1,566	5,863	8,871	3.34%
MGIB-SR	419	1,296	1,858	13,741	17,314	6.53%
VEAP	3	6	2	4	15	0.01%
REAP	122	440	453	2,562	3,577	1.35%
DEA	637	1,432	1,894	11,107	15,070	5.68%
Training time totals	23,099	18,038	28,791	195,308	265,236	100%

Percent of program total	8.71%	6.80%	10.85%	73.64%	100%
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¹⁰ Source: Hines Information Technology Center

¹¹ Post 9/11 GI Bill statistics source Office of Performance Analysis and Integrity Enterprise Data Warehouse





Tuition Assistance Top-Up Program

The Tuition Assistance Top-Up (TATU) program is available under the Post 9/11 and MGIB-AD programs. TATU permits VA to issue a payment to an individual for the difference between the military service's tuition assistance payment amount and the total cost of tuition and related expenses, up to the amount that a Veteran would receive. An individual must receive military tuition assistance for the course to be eligible for TATU payments. There was an 8 percent decrease in the number of unique trainees in fiscal year 2013 compared to fiscal year 2012.

Accelerated Payments Program

Accelerated payments are available under the MGIB-AD, MGIB-SR, and REAP programs and may be made for certain high cost, high-tech programs for enrollment on or after October 1, 2002. To qualify, a beneficiary must be enrolled in a high-tech program and must certify that he/she intends to seek employment in a high tech industry as defined by VA. The beneficiary may receive a lump-sum payment of 60 percent of the total charges if the cost of tuition and fees exceeds 200 percent of what they would otherwise receive in education assistance. Total payments under this program increased by 5 percent in fiscal year 2013 compared to fiscal year 2012.

License and Certification Test Reimbursement

Under all active education programs beneficiaries may receive reimbursement of the cost of taking an approved test for an occupational license or certification. VA pays for the cost of the test, up to a maximum of \$2,000 per test. There was a 13 percent decrease in the number of unique trainees in fiscal year 2013 compared to fiscal year 2012.

Unique beneficiaries and payments by fiscal year¹²

(Dollar amounts are in the thousands \$000)

Usage Type	2010		2011		2012		2013	
Tuition assistance top-up	8,114	\$14,683	6,251	\$11,699	4,991	\$9,418	4,573	\$8,850
License and certification tests	2,655	\$1,257	2,172	\$1,178	1,455	\$819	1,266	\$622
Accelerated payment ¹³	NA	\$1,754	NA	\$1,873	NA	\$195	NA	\$205
Total	10,769	\$17,694	8,423	\$14,750	6,446	\$10,432	5,839	\$9,677



¹² Source: Education Service Out of System and Accelerated Payment reports.

¹³ Unable to determine number of beneficiaries receiving accelerated payments.



Fry Scholarship

The Post-9/11 GI Bill allows those eligible for the program to transfer their educational benefits to one or more dependents if they meet Department of Defense eligibility criteria. During fiscal year 2013, there were 135,159 beneficiaries who received transferred benefits from a Servicemember or Veteran. Of those 94,559 were children while 40,600 were spouses. These beneficiaries are included under Post 9/11 totals on previous pages.

Congress passed Public Law 111-32 that amended the Post-9/11 GI Bill, which established The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship). Children of an active duty member of the Armed Forces who dies in the line of duty on or after September 11, 2001, are eligible for this benefit. A child may be married or over 23 and still be eligible. During fiscal year 2013, 1,279 children received Post-9/11 GI Bill benefits under the Fry Scholarship.

Veterans Retraining Assistance Program

On November 21, 2011, the President signed into law the “VOW to Hire Heroes Act” of 2011. This law established the Veterans Retraining Assistance Program (VRAP) for individuals who are at least 35 but no more than 60 years of age, have an other than dishonorable discharge, are unemployed, have no eligibility for any VA educational benefits, and are not in receipt of VA compensation due to un-employability. Applications for the VRAP benefits were accepted by the Department of Labor (DOL) and submitted to the VA after verifying that the claimant met the eligibility requirements of DOL. VRAP benefits began on July 1, 2012 and were payable only for training starting on or after that date. No benefits are payable under this program after March 31, 2014.

During fiscal year 2013, 67,918 individuals applied for VRAP benefits and pursued training in occupations that are considered in high demand by the Department of Labor. These occupations included medical technicians, heavy equipment operators, truck drivers, and occupations in computer technology.

GI Bill Facebook Page Statistics

Education service created the Post-9/11 GI Bill Facebook page in fiscal year 2009 [facebook.com/gibillEducation](https://www.facebook.com/gibillEducation). The Post-9/11 GI Bill Facebook page serves as a source of information where members of Facebook can “like” the page and receive updates on the Post-9/11 GI Bill. The Facebook page allows Education Service to directly interact with those who are using the Post-9/11 GI Bill and those who might know someone that is eligible in addition to the general Facebook community.

Of the approximately 67,130 Facebook members who follow and interact with our Facebook Page:

- 59 percent are male and 40 percent are female (the remaining 10 percent did not indicate gender);
- Almost half, 42.6 percent, of our users are between the ages of 25 and 34 years old;
- 24 percent are between the ages of 35 and 44 years old;





Education Data by State

State statistics may include individuals who used their education benefits in more than one state, therefore the totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year.

Beneficiaries who received education benefits during fiscal year 2013 by state

Location	Post-9/11	MGIB-AD	MGIB-SR	VRAP	DEA	REAP	VEAP	TOTAL
Alabama	17,409	2,878	1,848	1,314	3,367	439	1	27,256
Alaska	3,585	124	117	93	182	4	0	4,105
Arizona	47,824	6,494	1,661	2,732	3,204	717	1	62,633
Arkansas	5,022	744	1,317	605	1,787	309	0	9,784
California	88,609	6,446	3,139	7,326	6,667	648	3	112,838
Colorado	24,414	2,192	799	1,008	1,697	212	1	30,323
Connecticut	4,889	507	569	491	444	67	0	6,967
Delaware	2,098	102	163	174	240	20	0	2,797
Dist. of Columbia	4,001	154	53	436	216	8	0	4,868
Florida	63,947	6,530	2,575	6,701	6,770	615	2	87,140
Georgia	26,763	3,309	2,626	4,676	3,808	339	1	41,522
Hawaii	7,549	253	316	129	378	17	0	8,642
Idaho	3,256	472	460	178	413	244	0	5,023
Illinois	22,520	4,937	2,535	2,321	1,981	801	1	35,096
Indiana	10,137	1,109	1,922	1,374	1,173	359	1	16,075
Iowa	13,729	3,394	1,540	393	934	819	0	20,809
Kansas	7,393	1,076	792	389	655	301	0	10,606
Kentucky	8,427	1,013	955	1,096	1,801	319	0	13,611
Louisiana	7,940	793	1,119	812	1,636	213	0	12,513
Maine	2,302	168	323	191	665	47	0	3,696
Maryland	24,111	1,839	716	1,173	1,088	119	1	29,047
Massachusetts	11,546	470	923	606	1,072	153	1	14,771
Michigan	12,503	1,097	1,322	2,043	1,848	198	1	19,012
Minnesota	13,087	1,336	1,774	519	1,528	669	1	18,914
Mississippi	5,738	539	1,395	499	1,027	387	0	9,585
Missouri	17,434	3,809	1,927	3,098	1,728	1,316	1	29,313
Montana	2,311	213	309	113	346	70	0	3,362
Nebraska	5,229	977	784	341	754	259	0	8,344

Continued on the next page



Beneficiaries by state (continued)

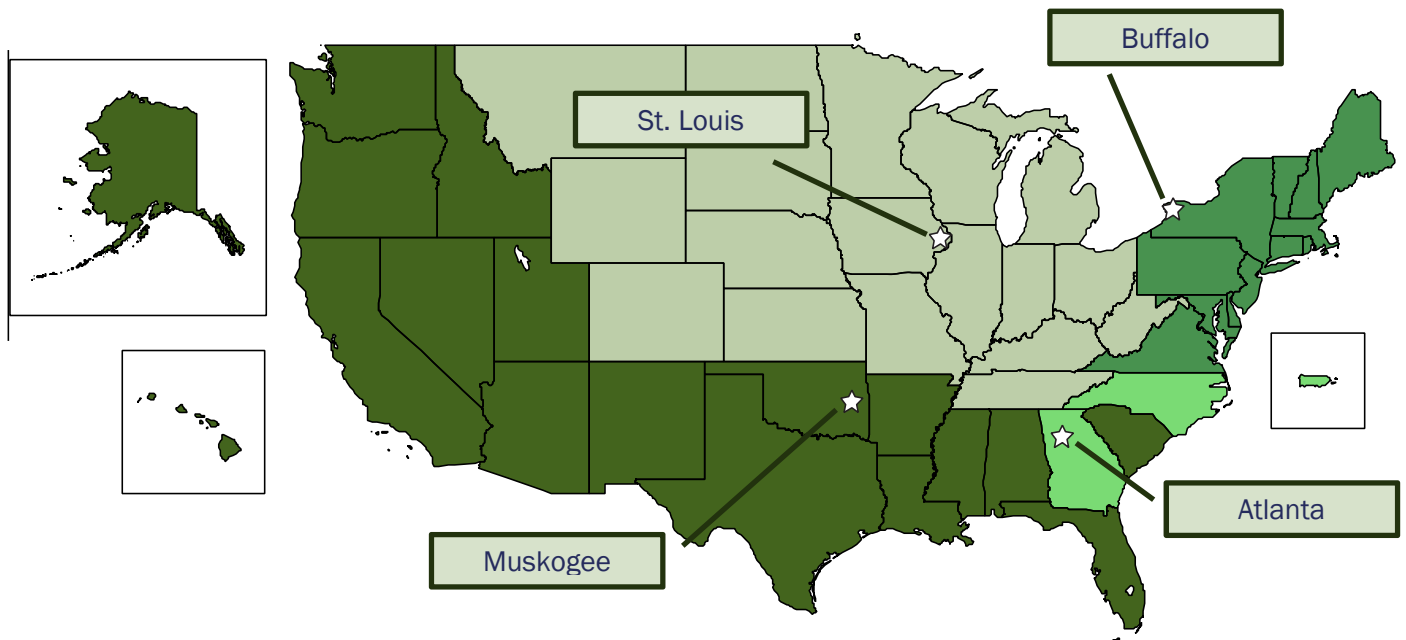
Location	Post-9/11	MGIB-AD	MGIB-SR	VRAP	DEA	REAP	VEAP	TOTAL
Nevada	5,495	552	412	681	579	142	0	7,861
New Hampshire	3,793	255	244	71	297	34	0	4,694
New Jersey	9,168	549	1,185	1,006	849	96	0	12,853
New Mexico	4,423	903	409	495	1,201	108	0	7,539
New York	26,244	1,837	1,834	2,354	2,636	296	1	35,202
North Carolina	22,841	3,894	1,511	3,356	4,163	411	1	36,177
North Dakota	1,705	194	537	18	212	148	0	2,814
Ohio	17,420	1,733	2,520	2,517	1,910	858	1	26,959
Oklahoma	8,883	1,765	1,076	598	2,218	587	0	15,127
Oregon	8,491	673	562	944	1,349	135	0	12,154
Pennsylvania	22,432	1,314	2,511	1,416	2,323	186	1	30,183
Rhode island	2,016	83	217	108	213	43	0	2,680
South Carolina	12,725	909	1,519	1,803	2,593	252	0	19,801
South Dakota	1,912	229	576	61	262	185	0	3,225
Tennessee	13,895	1,333	1,315	1,627	1,894	305	0	20,369
Texas	69,957	7,988	2,939	5,138	7,913	569	2	94,506
Utah	7,050	1,286	1,005	210	697	361	0	10,609
Vermont	1,609	105	201	30	117	15	0	2,077
Virginia	52,002	3,824	1,652	2,035	3,768	383	1	63,665
Washington	19,966	1,248	721	1,700	2,238	98	1	25,972
West Virginia	15,521	3,690	1,036	272	895	716	0	22,130
Wisconsin	8,565	652	1,520	728	1,305	354	1	13,125
Wyoming	1,218	312	208	62	141	68	0	2,009
Puerto Rico	2,586	242	1,717	133	1,572	630	0	6,880
Philippines	605	147	1	9	13	0	0	775
Foreign	1,998	0	142	16	393	16	0	2,565
Other ¹⁴	41	727	0	162	0	0	1	931
National totals¹⁵	806,334	99,755	62,656	68,381	89,160	17,297	29	1,143,612

¹⁴ Other categories include those who received benefits for training in on-the-job, apprenticeship, flight, and correspondence programs.

¹⁵ The totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year – see note at the top of the previous page.



Appendix – Maps of Education Benefit Regional Processing Office Jurisdiction



Buffalo – NY Regional Processing Office

P.O. Box 4616
Buffalo, NY 14240-4616

Connecticut
Delaware
District of Columbia
Maine
Maryland
Massachusetts
New Hampshire
New Jersey
New York
Pennsylvania
Rhode Island
Vermont
Virginia
Foreign Schools
US Virgin Islands

Atlanta – GA Regional Processing Office

P.O. Box 100022
Decatur, GA 30031-7022

Georgia
North Carolina
Puerto Rico

St. Louis – MO Regional Processing Office

P.O. Box 66830
St. Louis, MO 63166-6830

Colorado
Illinois
Indiana
Iowa
Kansas
Kentucky
Michigan
Minnesota
Missouri
Montana
Nebraska
North Dakota
Ohio
South Dakota
Tennessee
West Virginia
Wisconsin
Wyoming
All trust territories
The Philippines

Muskogee – OK Regional Processing Office

P.O. Box 8888
Muskogee, OK 74402-8888

Alabama
Alaska
Arizona
Arkansas
California
Florida
Hawaii
Idaho
Louisiana
Mississippi
Nevada
New Mexico
Oklahoma
Oregon
South Carolina
Texas
Utah
Washington

Contact Information

Education call center:
1-888-GI-Bill-1
(1-888-442-4551)

Annual Benefits Report
(Office of Performance
Analysis & Integrity)
202-461-9040

eBenefits
(Online forms and applications)
www.ebenefits.va.gov

Education home page
benefits.va.gov/GIBill



U.S. Department
of Veterans Affairs

Veterans Benefits
Administration



Insurance

Veterans Life Insurance Program

VBA's various life insurance programs fall into three groups: Closed Life Insurance, Disabled Veterans Life Insurance, and Uniformed Services and Post-Vietnam Life Insurance.

The life insurance programs provide Servicemembers and their families with universally available life insurance without underwriting, as well as traumatic injury protection insurance for Servicemembers. They also provide for the conversion to a renewable term insurance policy after a Servicemember's separation from service. In addition, the programs provide life insurance to Veterans who have lost their ability to purchase commercial insurance at standard (healthy) rates due to lost or impaired insurability resulting from military service.

Current insurance benefits provided by the Veterans Benefits Administration are divided into three categories:

- Closed Life Insurance Programs
- Disabled Veterans Insurance Programs
- Uniformed Services and Post-Vietnam Veterans

A detailed description of each program can be found on page [4](#).

Total VA life insurance coverage amount \$1.3 trillion for 6.7 million Servicemembers and Veterans.

Veterans discharged on or after November 1, 2012, now have up to 240 days following completion of their military service to apply for Veterans' Group Life Insurance (VGLI) without the need to prove that they are in good health for insurance purposes. This doubling of the previous 120-day "no health questions" period increases the opportunity for Veterans, particularly those who are disabled, to qualify for VGLI. This opportunity could be the only chance for the most seriously ill or injured to purchase life insurance coverage.



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Release history

Version & changes	Date
V1.0: Initial release	09/26/2014



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Purpose

The purpose of the VBA Insurance program is to provide life insurance benefits to Veterans and Servicemembers that may not be available from the commercial insurance industry due to lost or impaired insurability resulting from military service.

Mission

The mission of the VA Insurance program is to provide high-value Insurance services to America's Veterans, Servicemembers, and their beneficiaries.

Vision

The vision of the VA Insurance program is to be an organization that:

- Provides insurance services that are equal or superior to those provided by commercial insurance companies;
 - Provides these services at a cost competitive with commercial companies;
 - Provides fast, convenient access for our policyholders and beneficiaries;
 - Provides customer communications that are fully explained, clear, timely and courteous;
- and
- Has a stable, diverse, knowledgeable, and satisfied workforce

Core Values

The Insurance Program shares VA's five core values that underscore the obligations inherent in our mission: integrity, commitment, advocacy, respect, and excellence. The core values define "who we are," our culture and how we care for Veterans. Our values are more than just words – they affect outcomes in our daily interactions with Veterans and with each other. The first letter of each word—Integrity, Commitment, Advocacy, Respect, Excellence—creates a powerful acronym, "I CARE," that reminds each Insurance employee of the importance of their role. These core values come together as five promises we make as individuals and as a program to those we serve. The core characteristics define "what we stand for," and help guide how we will perform our mission. They shape our strategy, guide the execution of our mission, and influence key decisions made within Insurance.



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Three Categories of Current Benefit Programs

Closed Life Insurance Programs

These programs provided the same or better life insurance benefits than were available to private citizens. The closed life insurance programs no longer issue new coverage, but active policies continue. These programs include the National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI) and Veterans' Reopened Insurance (VRI).

Disabled Veterans Insurance Programs

These programs provide insurance coverage and services to Veterans who lose their ability to purchase commercial insurance at standard (healthy) rates because of their service-connected disabilities. These programs continue to issue coverage. These programs include the Service-Disabled Veterans' Insurance (S-DVI) and the Veterans' Mortgage Life Insurance (VMLI).

Uniformed Services and Post-Vietnam Veterans

These programs provide active duty and reserve members of the uniformed services with insurance coverage and services that large-scale civilian employers commonly provide. These programs include Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) and Veterans' Group Life Insurance (VGLI). All Servicemembers who have SGLI are automatically covered under TSGLI.



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Acronyms Used in This Document

Supervised insurance programs ¹	SGLI	Servicemembers' Group Life Insurance
	FSGLI	Family Servicemembers' Group Life Insurance Family Coverage FSGLI provides coverage for spouses and children.
	TSGLI	Servicemembers' Group Life Insurance Traumatic Injury Protection
	VGLI	Veterans' Group Life Insurance
Administered insurance programs ²	SDVI	Service-Disabled Veterans' Insurance
	VMLI	Veterans' Mortgage Life Insurance
	USGLI	United States Government Life Insurance ³
	NSLI	National Service Life Insurance ³
	VSLI	Veterans' Special Life Insurance ³
	VRI	Veterans' Reopened Insurance ³
	OSGLI	Office of Servicemembers' Group Life Insurance
	DEERS	Defense Eligibility and Enrollment Reporting System

¹ The supervised insurance programs are those which are run by the Prudential Insurance Company of America under the terms of a group policy with VA, and which are supervised by VA.

² The administered insurance programs are those which are run directly by the VA Insurance Center.

³ These programs no longer issue coverage.



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VA Insurance Program Enhancements

The Veterans' Benefits Act of 2010

The Veterans' Benefits Act of 2010 resulted in increased coverage for several insurance programs:

- Veterans covered under the Veterans' Group Life Insurance (VGLI) program are now afforded the opportunity to increase their coverage by \$25,000 on each five-year anniversary of their policy, up to \$400,000, the current legislated maximum coverage. This coverage can be issued regardless of the Veteran's health.
- Veterans' Mortgage Life Insurance (VMLI) was increased from \$150,000 to \$200,000, effective January 1, 2012.
- Supplemental Service-Disabled Veterans Insurance (SRH) increased from \$20,000 to \$30,000, effective October 1, 2011.
- Coverage under the Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) program was extended retroactively to October 7, 2001, to all Servicemembers who suffered a traumatic injury that resulted in a qualifying loss. Previously, this coverage was available only to Servicemembers serving in Operation Enduring Freedom and Operation Iraqi Freedom.



Single Sign On Project

VBA implemented the Insurance Service Single Sign On (SSO) Project on August 21, 2013. The SSO Project combines two customer-facing web applications into a single interface. The SSO Project has the following new features:

- Veterans can apply for Service-Disabled Veterans' Insurance (SDVI) and access their policy information using the same login information.
- Elimination of letters with personal identification numbers (PINs): SSO replaces the existing PIN letter proofing system with remote identity proofing provided by Equifax. Instead of waiting for a PIN letter in the mail, Veterans have real-time identity proofing and instant access to their account.
- Account Management Features: Veterans can manage their web account without having to call the Insurance toll-free number. They can retrieve a forgotten user ID, reset a password, and update their email address or security questions.
- Updated Appearance: SSO uses the current VA web organization and look, which allows for a smooth transition from the main Insurance site to the SSO application.
- Veterans and Servicemembers can access the SSO from the Insurance website: insurance.va.gov/portal/



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Closed and Current VA Insurance Programs

Programs that no longer issue coverage

Matured insurance programs	Years	Maximum coverage
United States Government Life Insurance (USGLI)	1919 - 1951	\$10,000
National Service Life Insurance (NSLI)	1940 - 1951	\$10,000 ⁴
Veterans' Special Life Insurance (VSLI)	1951 - 1956	\$10,000 ⁴
Veterans' Reopened Insurance (VRI)	1965 - 1966	\$10,000 ⁴

Programs that issue coverage

Active life insurance programs	Year	Maximum coverage	
Uniformed Services and Post-Vietnam Veterans' Life Insurance	Servicemembers' Group Life Insurance (SGLI)	1965 - present	\$400,000
	Family Servicemembers' Group Life Insurance (FSGLI) – Spouse's Coverage	2001 - present	\$100,000
	Family Servicemembers' Group Life Insurance (FSGLI) – Children's Coverage	2001 - present	\$10,000
	Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)	2005 - present	\$100,000
	Veterans' Group Life Insurance (VGLI)	1974 - present	\$400,000
Disabled Veterans' Life Insurance	Service-Disabled Veterans' Insurance (SDVI)	1951 - present	\$10,000 ⁵
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	\$200,000

⁴ Since 1972, dividends can be used to increase coverage by purchasing paid-up additions to the basic insurance.

⁵ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans.

VA Life Insurance Compared to Private Sector Insurers

The following table compares VA life insurance programs with commercial life insurance companies. The comparison is based on the total face amount of active life insurance in-force.

2013 Rankings by total life insurance in-force⁶

Rank	Company	Total life insurance (millions)
1	Metropolitan Life & Affiliates	\$4,284,213
2	Prudential of America Group	\$3,456,954
3	RGA Group	\$1,823,782
4	Great-West Life Group	\$1,805,763
5	Aegon USA Group	\$1,594,561
6	ING USA Life Group	\$1,571,171
7	AIG Life & Retirement Group	\$1,427,935
8	Northwestern Mutual Group	\$1,386,244
9	VA⁷	\$1,321,697
10	Swiss Reinsurance Life Group	\$1,299,175
11	Lincoln Financial Group	\$1,243,852
12	New York Life Group	\$1,235,878
13	Hartford Life Group	\$1,018,429
14	Genworth Financial Group	\$926,238
15	Scor Life US Group	\$918,860

⁶ Source: Best's Review (September 2013); FY 13 Exhibit of Insurance in-force.

⁷ VA data includes \$229,050,000 of TSGLI coverage.



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Quick Reference: Information by Fiscal Year

Lives insured by fiscal year⁸

Insured (program)	2009	2010	2011	2012	2013
Veterans (Administered Programs)	1,096,335	1,021,799	951,268	882,938	814,134
Veterans (VMLI)	2,273	2,381	2,395	2,466	2,419
Veterans (VGLI)	429,271	426,650	426,750	427,319	425,990
Servicemembers (SGLI)	2,402,500	2,433,500	2,422,500	2,389,500	2,365,500
Spouses and Children (FSGLI)	3,168,000	3,272,000	3,254,000	3,193,000	3,103,000
Total lives insured	7,098,379	7,156,330	7,056,913	6,895,223	6,711,043
Face amount (billions)	\$1,106	\$1,121	\$1,115	\$1,095	\$1,081

The tables above display the number of lives insured and the face amount for both the administered and supervised insurance programs.

Benefits paid by fiscal year⁹

Benefit type	2009	2010	2011	2012	2013	% Change FY 12 to 13
Death awards	\$ 2,322,113,344	\$ 2,350,902,305	\$ 2,342,223,271	\$ 2,342,316,752	\$ 2,255,883,414	-4%
Dividends	\$ 310,050,719	\$ 273,294,139	\$ 249,092,778	\$ 206,738,298	\$ 167,071,426	-19%
Loans made	\$ 55,764,000	\$ 48,267,000	\$ 43,278,000	\$ 38,600,000	\$ 36,902,000	-4%
Matured endowments	\$ 26,674,173	\$ 32,581,366	\$ 42,346,753	\$ 47,314,756	\$ 60,252,125	27%
Cash surrenders	\$ 48,214,456	\$ 46,362,893	\$ 45,806,200	\$ 44,115,174	\$ 42,118,101	-5%
Disability claims	\$ 12,154,054	\$ 10,925,122	\$ 9,789,196	\$ 8,551,777	\$ 7,540,459	-12%
Total	\$ 2,774,970,746	\$ 2,762,332,825	\$ 2,732,536,198	\$ 2,687,636,757	\$ 2,569,767,525	-4%

The table above displays the amount of death awards paid to beneficiaries of both the administered and supervised insurance programs. It also displays the amount of dividends, loans, matured endowments, cash surrenders, and disability claims paid on administered policies. See chart at the bottom of the next page

⁸ Source: FY 13 State of Residence Report; FY 13 Exhibit of Insurance in-force.

⁹ Source: FY 13 Exhibit of Insurance in-force; FY 13 Statement of Operations and Changes in Net Position; FY 13 Statement of Cash Flows.



Number of death awards policies paid

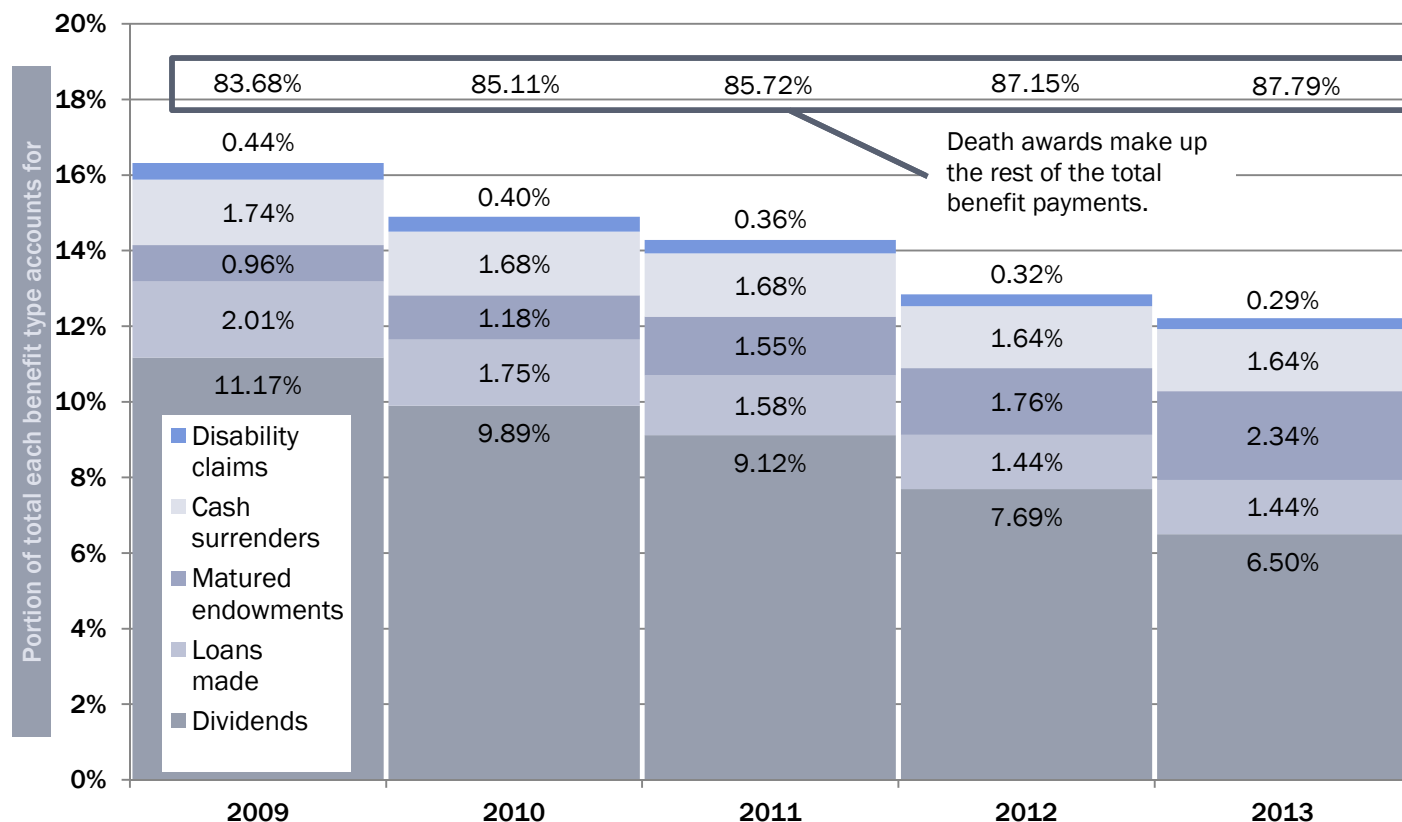
	2009	2010	2011	2012	2013
Administered	94,429	92,383	90,721	86,766	85,585
Supervised	8,634	8,875	9,162	9,337	8,775
Total	103,063	101,258	99,883	96,103	94,360

Amount of death awards policies paid

	2009	2010	2011	2012	2013
Administered	\$1,082,988,898	\$1,081,440,071	\$1,078,356,004	\$1,064,732,566	\$1,073,344,783
Supervised	\$1,239,124,445	\$1,269,462,234	\$1,263,867,267	\$1,277,584,186	\$1,182,538,631
Total	\$2,322,113,343	\$2,350,902,305	\$2,342,223,271	\$2,342,316,752	\$2,255,883,414
Average payment	\$22,531	\$23,217	\$23,450	\$24,373	\$23,907

The tables above display the number and amount of policies paid upon death on both the administered and supervised insurance programs.

Chart: Benefits paid by fiscal year by program



Data on previous page



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Total insurance in-force by fiscal year¹⁰

	2009	2010	2011	2012	2013
Number of policies	7,253,830	7,299,231	7,188,254	7,016,054	6,820,219
Total face amounts	\$1,336,911,969,456	\$1,355,363,727,268	\$1,348,775,789,037	\$1,325,078,361,732	\$1,307,713,914,107
Avg. face amounts ¹¹	\$184,304	\$185,686	\$187,636	\$188,864	\$191,741

Life insurance in-force by program during FY 13¹²

Type of insurance	Number of policies	Total face amount	Average face amount	Maximum face amount
USGLI	1,572	\$3,795,511	\$2,414	\$10,000
NSLI	509,337	\$6,297,407,187	\$12,364	\$10,000
VSLI	140,336	\$1,955,315,234	\$13,933	\$10,000
VRI	20,568	\$215,775,592	\$10,491	\$10,000
SDVI	251,497	\$2,619,553,159	\$10,416	\$10,000 ¹³
VMLI	2,419	\$295,312,424	\$122,080	\$200,000 ¹⁴
SGLI	2,365,500	\$880,807,200,000	\$372,356	\$400,000
FSGLI - Child	2,048,000	\$20,480,000,000	\$10,000	\$10,000
FSGLI - Spouse	1,055,000	\$104,071,300,000	\$98,646	\$100,000
VGLI	425,990	\$64,418,255,000	\$151,220	\$400,000
Total¹⁵	6,820,219	\$1,081,163,914,107	\$158,523	

¹⁰ Source: Insurance FY 13 Exhibit of Insurance in-force Cover Sheet. Face Amount includes coverage for the TSGLI rider to SGLI.

¹¹ Avg. face amount includes paid-up additional insurance where available.

¹² Source: Insurance FY 13 Exhibit of Insurance in-force Cover Sheet.

¹³ Additional \$30,000 available for totally disabled policyholders effective October 1, 2011.

¹⁴ Maximum face amount increased to \$200,000 on January 1, 2012.

¹⁵ Excludes TSGLI.



Number of operations processed on administered policies by fiscal year¹⁶

	2009	2010	2011	2012	2013
Loans	28,109	29,249	30,187	30,237	31,056
Cash surrenders	10,371	9,986	9,561	9,024	8,296
Calls answered	647,450	640,716	627,521	630,155	622,003
Correspondence received	110,564	88,609	79,361	70,072	65,511
Change of address	46,744	29,830	37,820	24,562	24,153
Online loan applications	1,939	2,066	2,542	2,896	3,051
Total¹⁷	843,238	798,390	784,450	764,050	751,019

¹⁶ Source: Distribution of Operations Report.

¹⁷ Total does not include the number of "Online Loan Applications" in order to accurately represent the number of operations processed on administered policies. This policy was not followed in the 2012 Annual Benefits Report which is why the 2012 total number of operations processed is different in this report.



Coverage Established During FY 13

The table below identifies the number of new policies issued for FY 13, the total coverage amount, and the average face value of the policies. In the case of SGLI and FSGLI, which is group insurance, the military services maintain the records on each insured Servicemember.

New life insurance coverage issued in FY 13

Type of insurance	Number of people insured	Total coverage amount	Average face amount	Maximum face amount
VMLI ¹⁸	353	\$51,097,806	\$144,753	\$200,000
SDVI ¹⁹	19,332	\$247,953,000	\$12,826	\$10,000 ²⁰
VGLI ²¹	15,278	\$4,497,525,000	\$294,379	\$400,000
FSGLI -Child ²²	199,381	\$1,993,810,000	\$10,000	\$10,000
FSGLI - Spouse ²³	132,373	\$13,058,066,958	\$98,646	\$100,000
SGLI ²²	206,659	\$76,078,565,959	\$368,136	\$400,000
Total	573,376	\$95,927,018,723	\$167,302	

¹⁸ Source: VMLI Database - FY 13 Reserve File Data. Maximum face amount increased to \$150,000 on October 1, 2011, and increases to \$200,000 January 1, 2012.

¹⁹ Source: SDVI - FY 13 Exhibit of Insurance in-force; State of Residence Report.

²⁰ Source: Additional Coverage, up to \$20,000, is available for totally disabled policyholders. Effective October 1, 2011, this is increased to \$30,000. New Supplemental SDVI policies (2,043) were issued.

²¹ Source: VGLI - OSGLI Monthly Report to VA.

²² Source: SGLI / FSGLI - Estimates based upon accessions to Active Duty and Reserve forces in FY 13. Data on accessions from Defense Manpower Data Center. Effective September 1, 2005, the maximum coverage for VGLI and SGLI increased to \$400,000.

²³ Source: DEERS and Military Pay Records.



Policy lapses during FY 13²⁴

Type of insurance	Number	Face amount	Average face amount
NSLI	3,796	\$21,855,581	\$5,758
VSLI	502	\$3,668,250	\$7,307
VRI	171	\$962,250	\$5,627
SDVI	1,456	\$16,806,250	\$11,543
Total	5,925	\$43,292,331	\$7,307

²⁴ Source: FY 13 Exhibit of Insurance in-force.

A policy lapses if the premium is not received within 65 days after the due date.





Lump-sum payments made to policy holders during FY 13

Type of payment	Type of insurance	Number	Amount	Average payment
Matured endowment ²⁵	USGLI	165	\$785,768	\$4,762
	NSLI	3,453	\$55,828,879	\$16,168
	VSLI	2	\$55,980	\$27,990
	VRI	31	\$181,980	\$5,870
	SDVI	338	\$3,399,518	\$10,058
Total		3,989	\$60,252,125	\$15,105
Cash surrender ²⁵	USGLI	22	\$56,094	\$2,550
	NSLI	3,987	\$30,999,003	\$7,775
	VSLI	868	\$5,703,492	\$6,571
	VRI	235	\$1,354,796	\$5,765
	SDVI	712	\$4,004,716	\$5,625
Total		5,824	\$42,118,101	\$7,232
Dividends ²⁶	USGLI	1,572	\$215,307	\$137
	NSLI	509,337	\$115,048,330	\$226
	VSLI	140,336	\$48,146,021	\$343
	VRI	20,568	\$3,661,768	\$178
Total		671,813	\$167,071,426	\$249
Loans ²⁷	USGLI	65	\$6,000	\$92
	NSLI	15,135	\$13,396,000	\$885
	VSLI	4,144	\$5,547,000	\$1,339
	VRI	1,156	\$741,000	\$641
	SDVI	10,556	\$17,212,000	\$1,631
Total		31,056	\$36,902,000	\$1,188

²⁵ Source of number: FY 13 Exhibit of Insurance in-force.

Source of amount: FY 13 Statement of Operations and changes in Net Position.

²⁶ Source of number: FY 13 Exhibit of Insurance in-force – Cover Sheet.

Source of amount: FY 13 Source and Application of Funds.

²⁷ Source of number: FY 13 Statement of Cash Flows.

Program numbers from an estimate based on Statistical Quality Control (SQC) reviews in FY 13 and percent of total.

Source of amount: Insurance General Ledger Accounting System; Statement of Program Costs and Financing.



Life insurance dividend payments by fiscal years

Dividend payments	2009	2010	2011	2012	2013
Number	1,049,676	951,405	854,722	762,545	671,813
Total amounts	\$310,050,719	\$273,294,139	\$249,092,778	\$206,738,298	\$167,071,426
Average payments	\$295	\$287	\$291	\$271	\$ 249

Death claims are paid to the beneficiary upon the death of the insured person. In the case of FSGLI, the death claim is paid to the Servicemember. All other death claims are paid to the Veteran's or Servicemember's designated beneficiary.

The table below provides a distribution of the lump-sum death claim payments by program.

Lump-sum payments made on policies matured due to death during FY 13²⁸

Type of insurance	Number	Amount	Average payment
USGLI	405	\$994,647	\$2,456
NSLI	64,726	\$800,646,870	\$12,370
VSLI	7,988	\$111,865,938	\$14,004
VRI	3,098	\$31,270,329	\$10,094
SDVI	9,146	\$97,354,915	\$10,645
VMLI	222	\$31,212,084	\$140,595
SGLI ²⁹	2,036	\$716,258,608	\$351,797
FSGLI - Spouse ²⁹	810	\$78,525,000	\$96,944
FSGLI - Child ²⁹	1,573	\$15,740,025	\$10,006
TSGLI ²⁹	1,464	\$67,400,000	\$46,038
VGLI ²⁹	2,892	\$304,614,998	\$105,330
Total	94,360	\$2,255,883,414	\$23,907

²⁸ Source of number: FY 13 Exhibit of Insurance in-force; VMLI Database.
Source of amount: FY 13 Statement of Operations and Changes in Net Position.

²⁹ Source: SGLI and TSGLI Monthly Reports from OSGLI
Includes Basic, Accelerated Benefit Option, & Conversion Pool.





Monthly Payments to Policyholders at the End of FY 13

Although most Veterans choose to receive payments in a single “lump sum,” a monthly payment option is available for Cash Surrenders and Matured Endowments. In the two disability benefit provisions of policies – Total and Permanent Disability Provision and Total Disability Income Provision – no lump sum option exists; payments are made monthly.

The table below provides data on monthly payments to Veterans.

Insurance monthly installment award payments to policyholders at the end of FY 13³⁰

Type of payment	Type of insurance	Number	Monthly total	Average monthly payment
Total disability income provision	USGLI	10	\$7,902	\$790
	NSLI	4,291	\$5,216,976	\$1,216
	VSLI	1,478	\$2,003,400	\$1,355
	VRI	270	\$214,620	\$795
Total		6,049	\$7,442,898	\$1,230
Matured endowments	USGLI	0	\$0	\$0
	NSLI	306	\$343,884	\$1,124
	VSLI	278	\$333,702	\$1,200
	VRI	16	\$12,120	\$758
	SDVI	13	\$11,208	\$862
Total		613	\$700,914	\$1,143
Cash surrenders	USGLI	0	\$0	\$0
	NSLI	39	\$48,270	\$1,238
	VSLI	1	\$7,218	\$7,218
	VRI	1	\$336	\$336
	SDVI	0	\$0	\$0
Total		41	\$55,824	\$1,362
Total and permanent disability	USGLI	9	\$2,628	\$292
	Total	9	\$2,628	\$292

³⁰ Source: Insurance Actuarial Valuation System (AVS) VAL-C (Settlement Option Benefits). Life income – for NSLI, VSLI are 150% of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only Amount. TDIP Income for NSLI, VSLI, and USGLI are 150% of the Lifetime Guaranteed Amount.

Monthly Payments to Beneficiaries in FY 13



A monthly payment option is also available in some programs for death claim payments. The following table provides data on monthly payments to beneficiaries.

Insurance monthly installment award payments to beneficiaries in FY 13³¹

Type of insurance	Number	Monthly total	Average monthly payment
USGLI	1,048	\$248,364	\$237
NSLI	17,239	\$10,464,096	\$607
VSLI	498	\$343,722	\$690
VRI	134	\$70,740	\$528
SDVI	183	\$76,080	\$416
Total	19,102	\$11,203,002	\$586

³¹ Source: Insurance AVS VAL-C (Settlement Option Benefits). Life Income – for NSLI, VSLI are 150% of the Lifetime Guaranteed Amount and the Guaranteed Certain Only Amount.



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Age Distribution of Policyholders

Because certain programs were active only during past wartime periods, their age distributions parallel the aging of all other Veterans of those periods. The programs in which policies can still be obtained (SDVI, VMLI, SGLI, VGLI) have policyholders across a wide distribution of ages.

Age distribution for insurance programs number of participants and percent of program total

Type of insurance	Age groups				
	< 20	20-29	30-39	40-49	50-59
USGLI ³²	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
NSLI ³²	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VSLI ³²	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VRI ³²	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
SDVI ³²	0	1,813	7,241	16,242	31,889
% of all age groups	0%	1%	3%	7%	15%
VMLI ³³	0	14	68	307	602
% of all age groups	0%	1%	3%	13%	25%
SGLI ³⁴	138,048	1,202,881	640,000	311,468	71,287
% of Total	6%	51%	27%	13%	3%
FSGLI-Spouse ³⁴	14,331	425,827	372,296	193,015	45,022
% of all age groups	1%	41%	36%	18%	4%
FSGLI- Children ³⁴	1,966,068	81,932	0	0	0
% of all age groups	96%	4%	0%	0%	0%
VGLI ³⁵	13	14,392	59,484	129,301	114,957
% of all age groups	0%	3%	14%	31%	27%
Total all types	2,118,460	1,726,859	1,079,089	650,333	263,757
% of all age groups	31%	26%	16%	10%	4%

Age groups continued on the next page.

³² Note: Data as of September 30, 2013.

³³ Source: VMLI Reserve Valuation June Data Adjusted for FY 13.

³⁴ Source: OSGLI June Data - Adjusted for FY 13. Dependent data from Defense Manpower Data Center.

³⁵ Source: VGLI Attained Age in-force Report from Prudential.



**Age distribution for insurance programs
number of participants and percent of program total (continued)**

Type of insurance	Age groups				Total all age groups	Average age
	60-69	70-79	80-89	89 >		
USGLI ³²	0	0	1	1,563	1,564	93
% of all age groups	0%	0%	0%	100%	100%	
NSLI ³²	0	803	332,100	114,294	447,197	87
% of all age groups	0%	0%	74%	26%	100%	
VSLI ³²	0	22,350	104,871	623	127,844	81
% of all age groups	0%	17%	83%	0%	100%	
VRI ³²	0	496	11,375	6,135	18,006	87
% of all age groups	0%	3%	63%	34%	100%	
SDVI ³²	120,131	30,159	11,572	476	219,523	62
% of all age groups	55%	14%	5%	0%	100%	
VMLI ³³	1,185	241	2	0	2,419	59
% of all age groups	48%	10%	0%	0%	100%	
SGLI ³⁴	1,801	15	0	0	2,365,500	30
% of all age groups	0%	0%	0%	0%	100%	
FSGLI-Spouse ³⁴	4,509	0	0	0	1,055,000	33
% of all age groups	0%	0%	0%	0%	100%	
FSGLI- Children ³⁴	0	0	0	0	2,048,000	8
% of all age groups	0%	0%	0%	0%	100%	
VGLI ³⁵	85,049	21,685	1,095	14	425,990	51
% of all age groups	20%	5%	0%	0%	100%	
Total all types	212,675	75,749	461,016	123,105	6,711,043	
% of all age groups	3%	1%	7%	2%	100%	

See previous page for footnote references.



SGLI Coverage

The tables below show the number of SGLI policyholders. The total percentage by coverage level for both categories of duty status is shown.

For simplicity, the maximum coverage is shown by itself, while all lesser coverage is combined.

SGLI by coverage level – active duty and reserve duty FY 13

SGLI coverage level	Number with coverage		Percent with coverage	
	\$50,000- \$350,000	\$400,000 (maximum)	\$50,000- \$350,000	\$400,000 (maximum)
Active duty	84,516	1,419,484	5.62%	94.38%
Reserve duty	138,546	609,454	18.52%	81.48%
Total	223,062	2,028,938	9.91%	90.09%

SGLI coverage by branch and component of service FY 13

Branch		Total number eligible for SGLI	Number with SGLI	Percent of eligible with SGLI	Percent of total with SGLI
Active duty	Army	566,217	566,013	100.0%	25.1%
	Navy	343,364	339,229	98.8%	15.1%
	Air Force	349,244	344,995	98.8%	15.3%
	Marine Corps	207,591	206,937	99.7%	9.2%
	Coast Guard	40,676	39,961	98.2%	1.8%
	NOAA	321	296	92.2%	0.0%
	Public Health Service	6,919	6,569	94.9%	0.3%
	Total	1,514,332	1,504,000	99.3%	66.8%
Reserve /National Guard	Army	569,380	511,106	89.8%	22.7%
	Navy	45,542	45,521	100.0%	2.0%
	Air Force	154,267	151,304	98.1%	6.7%
	Marine Corps	32,461	31,871	98.2%	1.4%
	Coast Guard	8,910	8,198	92.0%	0.4%
	Total	810,560	748,000	92.2%	33.2%
Grand Total		2,324,892	2,252,000	96.9%	100.0%

FSGLI Coverage



The tables below show the number of insured FSGLI spouses. The total percentage by coverage level for both categories of duty status is shown.

For simplicity, the maximum coverage is shown by itself, while all lesser coverage is combined.

FSGLI by coverage level – active duty and reserve duty FY 13

FSGLI coverage level	Number with coverage		Percent with coverage	
	\$10,000-\$90,000	\$100,000 (maximum)	\$10,000-\$90,000	\$100,000 (maximum)
Active duty	12,115	741,885	1.61%	98.39%
Reserve duty	14,493	286,507	4.81%	95.19%
Total	26,608	1,028,392	2.52%	97.48%

FSGLI coverage by branch and component of service FY 13

Branch		Total number eligible for FSGLI	Number with FSGLI	Percent of eligible with FSGLI	Percent of total with FSGLI
Active duty	Army	337,994	308,726	91.3%	29.3%
	Navy	171,310	156,476	91.3%	14.8%
	Air Force	185,488	169,425	91.3%	16.1%
	Marine Corps	96,150	92,852	96.6%	8.8%
	Coast Guard	28,929	22,161	76.6%	2.1%
	NOAA	115	97	84.3%	0.0%
	Public Health Service	4,267	4,263	99.9%	0.4%
	Total	824,253	754,000	91.5%	71.5%
Reserve /National Guard	Army	345,053	188,822	54.7%	17.9%
	Navy	48,123	26,334	54.7%	2.5%
	Air Force	138,704	75,902	54.7%	7.2%
	Marine Corps	7,149	6,807	95.2%	0.6%
	Coast Guard	4,584	3,135	68.4%	0.3%
	Total	543,613	301,000	55.4%	28.5%
Grand Total		1,367,866	1,055,000	77.1%	100.0%

Contact Information

Department of Veterans Affairs home page

www.va.gov

Veterans Benefits Administration home page

benefits.va.gov

Insurance information home page

www.benefits.va.gov/insurance

Insurance Service Single Sign-on (SSO) website

www.insurance.va.gov

Annual Benefits Report:

(Office of Performance Analysis & Integrity)

202-461-9040

Contact for Administered Programs (USGLI, NSLI, VSLI, VRI, S-DVI, VMLI)

Toll-Free Telephone:

1-800-669-8477³⁶

Death claims fax:

1-888-748-5822

All other fax inquiries:

1-888-748-5828

General Correspondence Mailing addresses:

Department of Veterans Affairs Insurance Center
PO Box (See Below)
Philadelphia, Pennsylvania 19101

For correspondence concerning:

Use PO Box:

Death, waiver of premium or VMLI claims and S-DVI applications:	P.O. Box 7208
Loans and Cash Surrenders:	P.O. Box 7327
Premium and Loan/Lien Payments:	P.O. Box 7787
All Other Insurance Mail:	P.O. Box 42954

Contact for Supervised Programs (SGLI, FSGLI, TSGLI & VGLI)

When a Servicemember or family member is looking for information about the SGLI and VGLI programs and cannot find answers to their questions on the SGLI/VGLI portion of the Insurance website, they can call, e-mail or write to the Office of Servicemembers' Group Life Insurance (OSGLI). OSGLI administers the SGLI and VGLI programs including the processing and payment of claims. OSGLI can be reached at:

Toll-free Telephone:

1-800-419-1473

Death and accelerated benefits claims fax:

1-877-832-4943

All other fax inquiries:

1-800-236-6142

General Correspondence mailing address:

The Office of Servicemembers'
Group Life Insurance Center
80 Livingston Avenue
Roseland, New Jersey 07068-1733

³⁶ Insurance Specialists are available 8:30 AM to 6:00 PM (Eastern Time) Monday - Friday
The best days to call are Wednesdays through Fridays



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Loan Guaranty

Home Loan Guaranty Program Objectives

The objective of the VA Home Loan Guaranty program is to help eligible Veterans, active-duty personnel, surviving spouses, and members of the Reserves and National Guard purchase, retain, and adapt homes in recognition of their service to the Nation.

Current Benefits

VA home loans may be used to:

- Purchase a home;
- Purchase a residential unit in certain condominium projects;
- Build a home;
- Refinance an existing home loan; or
- Improve a home by installing solar heating or other energy conservation measures.

629,312 Loans Guaranteed

Average Loan \$225,604

Total Loan Amount:
\$141 Billion

The Loan Guaranty Program was originally part of a national effort to move from a wartime economy to a peacetime economy and to avoid the economic recession historically associated with postwar periods. The program was one of the innovations advanced by the Servicemen's Readjustment Act of 1944 (PL 78-346), known as the GI Bill of Rights. By providing loan guaranties, the government could aid Veterans in their efforts to readjust to civilian life.



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Release history

Version & changes	Date
V1: Initial release	09/26/2014



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Program Information

There are two types of guaranteed loans: purchase and refinance. A “Purchase Loan” is used to obtain a home. The other loan type is a refinance, and there are two kinds of refinance loans: interest rate reduction and other refinance (i.e., cash-out refinancing). Interest rate reduction is typically the most common reason for refinancing a loan.

While there is no maximum VA loan amount, secondary market limitations determine how much lenders will loan and therefore create an effective loan limit for VA. These effective loan limits vary by county and are based on the Department of Housing and Urban Development’s (HUD) area median prices that are used by Federal Housing Finance Administration (FHFA) to set the Government Sponsored Enterprise (GSE) (Fannie Mae and Freddie Mac) loan limits. The VA county loan limits are adjusted annually each January and are available at http://www.benefits.va.gov/homeloans/loan_limits.asp.

Veterans pay a funding fee ranging from 1.25% to 3.3% of the loan amount (0.5% for interest rate reduction refinancing loans). The funding fee can be included in the loan. Veterans receiving VA disability compensation (or who would be receiving compensation, but for the receipt of retirement pay or active service pay) are exempt from the fee. Also a surviving spouse of a Veteran who died on active-duty service or later from service-connected causes is exempt from paying the fee.

Additionally, the Honoring Veterans and Caring for Camp Lejeune Families Act of 2012 (Public Law 112-154), further expanded assistance to Veterans and their families, to include the following:

- Established permanent authority to guarantee adjustable-rate and hybrid adjustable-rate mortgages;
- Expanded home loan benefits for certain surviving spouses; and
- Allowed an active-duty Servicemember’s dependent child to satisfy the occupancy requirement.



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Specially Adapted Housing Program (SAH)

Severely-disabled Veterans and Servicemembers, primarily those who are wheelchair bound or who have lost the use of both arms at or above the elbow, may be entitled to obtain SAH grants.

Special Housing Adaptation (SHA) grants are also available to disabled individuals who have blindness in both eyes, or have anatomical loss or loss of use of both hands.

These distinctive programs help eligible individuals buy, build, or modify homes specifically adapted for their use. In addition to no time limitation or deadline for applying for either grant benefit, multiple grant uses are available as authorized under Title 38, United States Code (U.S.C.) section 2101(a) or section 2101(b). The Honoring Veterans and Caring for Camp Lejeune Families Act of 2012 (Public Law 112-154) further expanded the SAH benefit. Specifically, section 202 authorized SAH assistance for certain Veterans who served in the Armed Forces on or after September 11, 2001 and are entitled service-connected disability due to the loss or loss of use of one lower extremity, severely affecting the functions of balance or propulsion.

The Veterans Housing Opportunity and Benefits Act of 2008 (PL 110 289), enacted on July 30, 2008, included the following changes:

- Increased the maximum grant amounts;
- Authorized cost indexing on an annual basis on October 1 of each year (beginning in calendar year 2009);
- Established eligibility for housing assistance for individuals with severe burn injuries; and
- Authorized assistance for individuals residing outside the United States who may now, at the Secretary's discretion, use adaptive housing benefits.

These benefits can be used for, but are not limited to:

- Wider doorways and hallways to accommodate wheelchairs;
- Ramps or platform lifts instead of steps; and
- Wheelchair accessible bathrooms.

The Honoring American Veterans and Caring for Camp Lejeune Families Act of 2012 (PL 112-154), enacted October 1, 2012, included the following changes:

- Temporarily expanded eligibility for SAH assistance for certain Veterans;
- Expanded eligibility for SHA assistance for Veterans with vision impairment;
- Increased and indexed the temporary residence adaptation (TRA) grant and extended this authorization to provide housing assistance to individuals temporarily residing in a home owned by a family member;
- Authorized additional SAH assistance to Veterans whose homes have been destroyed or damaged by natural disaster; and
- Removed the TRA grant from the aggregate amount of assistance available from the SAH/SHA program.

Specially adapted housing data can be found at the bottom of page [14](#)

Native American Direct Loan (NADL) Program

The Native American Direct Loan Program helps Native American Veterans or Native American non-Veterans married to a Veteran finance the purchase of homes on Federal Trust land. VA has entered into memorandums of understanding with 84 participating Native American tribes. During FY 2013, VA closed 28 loans under this program. Since its inception, VA has made 953 loans to Native American Veterans.

Loan Administration

The Loan Administration Program helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure they offer options for home retention and alternatives to foreclosure. To ensure every Veteran has the option to retain their home, VA made over 518,000 attempts to contact delinquent borrowers and mortgage servicers. In FY 2013, VA helped more than 73,000 borrowers retain homeownership and/or avoid foreclosure. These actions resulted in a \$2.6 billion savings in estimated foreclosure costs to the Government.

For a Veteran or Servicemember who may have obtained a conventional loan, VA can offer general guidance and financial counseling through Loan Technicians in our 8 Regional Loan Centers. However, unlike a VA-guaranteed home loan, VA has no legal authority or standing to intervene on the borrower's behalf. VA's toll-free number for all Veterans and Servicemembers to call for home loan assistance is (877) 827-3702.

Loan administration data can be found on page [15](#)



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Quick Reference

This quick reference guide highlights information most requested from the Loan Guaranty Service.

In FY 2013, interest rate reduction refinance loans were 49% of the total loan volume.

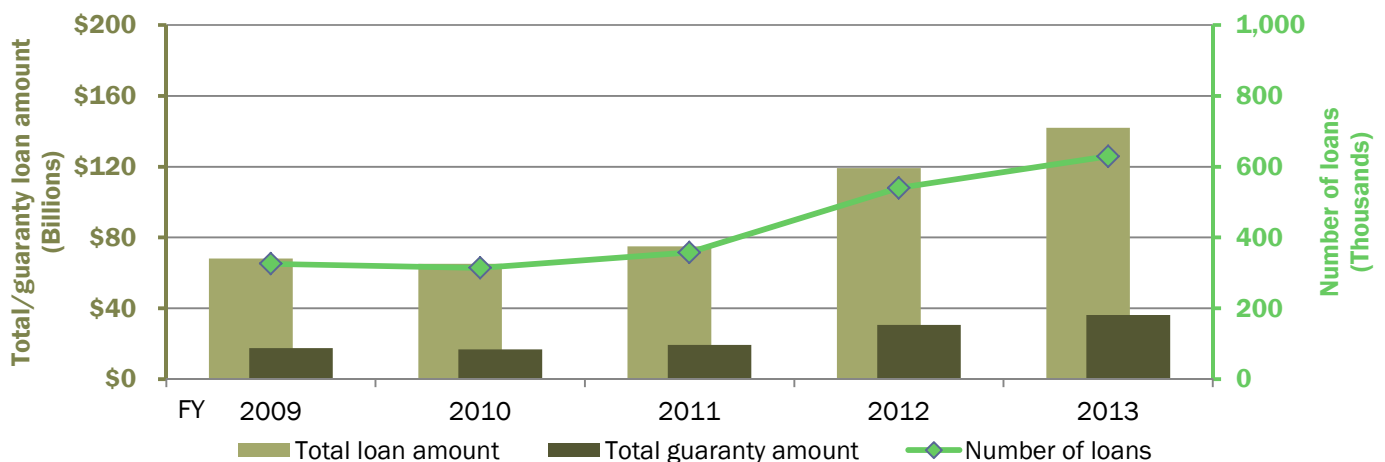
Fiscal year 2013 loan guaranty program highlights

Loans guaranteed	629,312
Interest rate reduction loans	308,333
Total loan amount	\$141,975,397,598
Average amount per loan	\$225,604

VA loans guaranteed by fiscal year

	2009	2010	2011	2012	2013
Number of loans	325,690	314,011	357,594	539,884	629,312
Total loan amount	\$68,200,786,687	\$65,050,602,993	\$74,929,221,125	\$119,227,054,808	\$141,975,397,598
Average loan amount	\$209,404	\$207,160	\$209,537	\$220,838	\$225,604
Total guaranty amount	\$17,492,203,150	\$16,744,643,173	\$19,318,417,290	\$30,578,197,324	\$36,239,738,792
Average guaranty amount	\$53,708	\$53,325	\$54,706	\$56,638	\$57,586

Chart: VA loans guaranteed by fiscal year





Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria

The table below summarizes eligibility criteria for the Loan Guaranty Program. All Veterans must have been discharged or released from active duty under other than dishonorable conditions. If the Veteran served less than the minimum required time period, he or she could be eligible if discharged because of a service-connected disability.

Period of service or entitlement	Service dates	Length of service or other criteria
World War II	9/16/40 - 7/25/47	90 days
Post-World War II	7/26/47 - 6/26/50	181 continuous days
Korean Conflict	6/27/50 - 1/31/55	90 days
Post-Korean Conflict	2/1/55 - 8/4/64	181 continuous days
Vietnam Era	8/5/64 - 5/7/75	90 days*
Specific entitlement for post-Vietnam Era	5/8/75 - 9/7/80	181 continuous days
Enlisted	9/8/80 - 8/1/90	2 years
Officers	10/17/81 - 8/1/90	2 years
Gulf War Era	8/2/90 - present	2 years or period called to active duty. (not less than 90days)
Active duty personnel	—	On active duty, after having served continuously for at least 181 days (90 days for Gulf War Era duty) unless discharged or separated from a previous qualifying period of active duty service.
Reservists	—	6 years
Unmarried surviving spouse	N/A	Married to an eligible Veteran who died as a result of service or service-connected conditions.
Spouse of MIA/POW	N/A	Active duty member who is missing in action (MIA) or who is a prisoner of war (POW).
Restored entitlement	—	Veterans who previously used the home loan benefit, but had entitlement restored because the loan was paid in full and property disposed of.



Home Loan Guaranty Data

Types and characteristics of VA loans guaranteed by fiscal year

Characteristic/type	2009	2010	2011	2012	2013
First time home buyer	91,818	99,820	90,331	88,128	98,094
Previous home buyer	89,078	92,805	96,255	113,705	143,111

Purchase loans only

Without down payment	163,441	171,313	164,647	174,286	202,609
With down payment	17,455	21,312	21,941	27,580	38,596

Purchase loans only

Purchase loans	180,896	192,625	186,588	201,866	241,205
Interest rate reduction	122,251	94,339	135,712	281,493	308,333
Cash out/ other refinancing	22,543	27,047	35,294	56,525	79,774
Total	325,690	314,011	357,594	539,884	629,312

Types and characteristics of VA loans guaranteed during fiscal year 2013

Characteristic/type	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
First time home buyer	98,094	\$20,487,592,321	\$208,857	\$5,278,639,102	\$53,812
Previous home buyer	143,111	\$36,104,389,485	\$252,282	\$8,984,792,573	\$62,782

Purchase loans only

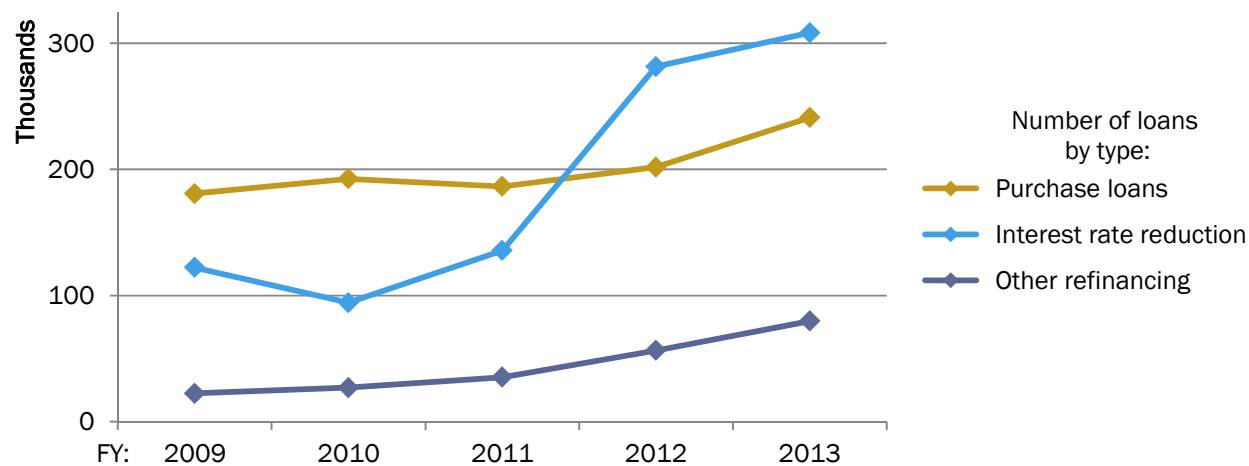
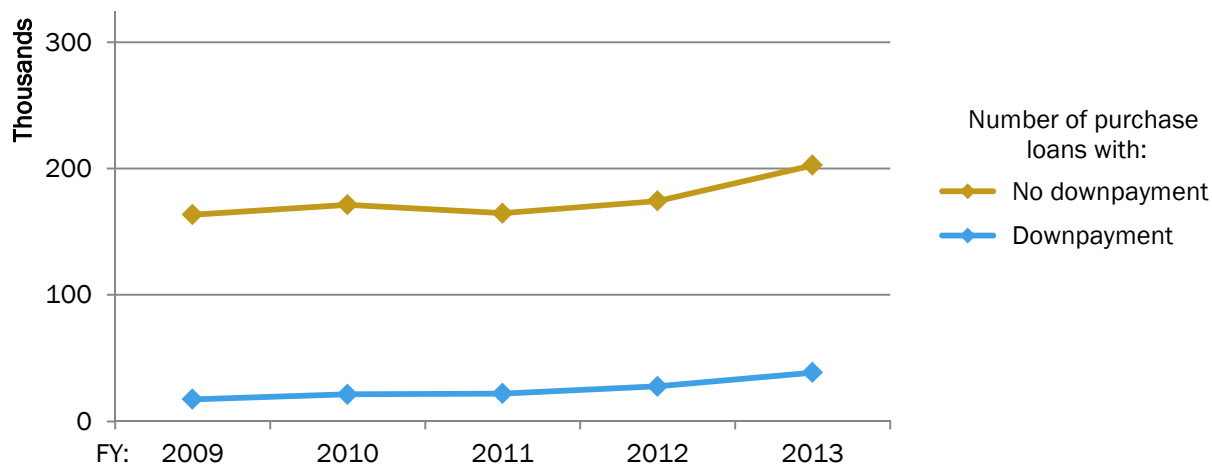
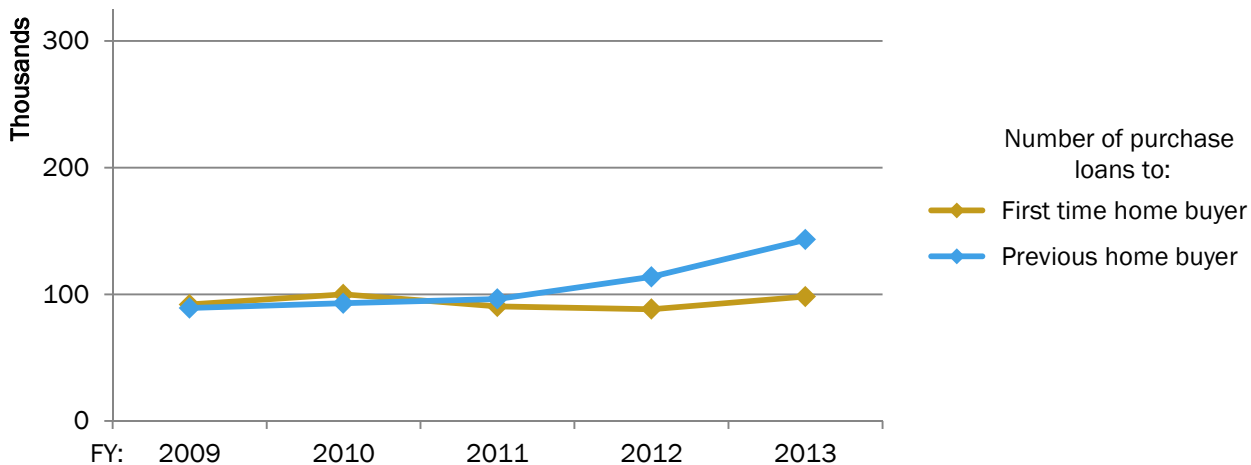
Without down payment	202,609	\$44,979,603,903	\$222,002	\$11,503,316,743	\$56,776
With down payment	38,596	\$11,612,377,903	\$300,870	\$2,760,114,932	\$71,513

Purchase loans only

Purchase loans	241,205	\$56,591,981,806	\$234,622	\$14,263,431,675	\$59,134
Interest rate reduction	308,333	\$66,924,311,102	\$217,052	\$17,338,607,718	\$56,233
Cash out / other refinancing	79,774	\$18,459,104,690	\$231,392	\$4,637,699,399	\$58,135
Total	629,312	\$141,975,397,598	\$225,604	\$36,239,738,792	\$57,586



Chart: Types and characteristics of VA loans guaranteed by fiscal year
(data on preceding page)





VA loans guaranteed by fiscal year and period of service/entitlement

Period of service/entitlement	2009	2010	2011	2012	2013
World War II	380	483	415	684	733
Post-World War II	113	103	113	191	206
Korean Conflict	591	647	748	1,084	1,242
Post-Korean Conflict	2,360	2,782	3,332	5,263	6,248
Vietnam Era	13,482	14,676	17,838	27,425	32,359
Post-Vietnam Era	22,601	21,457	23,766	32,690	35,763
Gulf War Era	105,942	98,860	111,187	153,930	174,465
Restored entitlement	92,950	89,446	113,227	203,696	256,705
Service personnel	81,834	79,592	79,951	103,756	108,778
Reservists	4,575	4,906	5,756	8,865	10,319
Un-remarried survivors	854	1,050	1,252	2,300	2,494
Spouses of POWS	8	9	9	N/A	N/A
Total	325,690	314,011	357,594	539,884	629,312





VA loans guaranteed during fiscal year 2013 by period of service/entitlement

Period of service/entitlement	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
World War II	733	0.12%	\$129,238,511	\$176,314	\$34,957,986	\$47,692
Post-World War II	206	0.03%	\$36,978,084	\$179,505	\$9,896,435	\$48,041
Korean War	1,242	0.20%	\$200,023,691	\$161,050	\$54,741,209	\$44,075
Post-Korean War	6,248	0.99%	\$1,122,337,493	\$179,631	\$299,358,885	\$47,913
Vietnam Era	32,359	5.14%	\$6,095,120,769	\$188,359	\$1,605,696,696	\$49,621
Post-Vietnam Era	35,763	5.68%	\$7,145,055,557	\$199,789	\$1,862,961,694	\$52,092
Gulf War Era	174,465	27.72%	\$39,087,706,512	\$224,043	\$9,972,876,597	\$57,163
Restored entitlement	256,705	40.79%	\$59,962,799,023	\$233,586	\$15,256,383,254	\$59,432
Service personnel	108,778	17.29%	\$25,429,727,035	\$233,776	\$6,431,354,000	\$59,124
Reservists	10,319	1.64%	\$2,328,063,410	\$225,609	\$593,663,644	\$57,531
Un-remarried survivors	2,494	0.40%	\$438,203,627	\$175,703	\$117,777,621	\$47,224
Spouses of POWs	N/A					
Total	629,312	100%	\$141,975,253,712	\$225,604	\$36,239,668,021	\$57,586



VA loans guaranteed by fiscal year and age

Age	2009	2010	2011	2012	2013
18 - 25	24,751	22,772	19,133	18,534	19,101
26 - 35	102,833	96,070	99,488	135,064	153,742
36 - 45	93,871	84,164	96,742	145,123	162,708
46 - 55	54,365	54,548	67,381	112,273	132,334
56 - 65	36,120	38,951	49,935	81,988	94,870
66 - 75	10,525	13,280	19,082	36,593	53,132
76 - 80	2,104	2,676	3,714	6,367	8,173
Over 80	1,121	1,550	2,119	3,942	5,252
Total	325,690	314,011	357,594	539,884	629,312

VA loans guaranteed during fiscal year 2013 by age

Age	Number of Loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
18 - 25	19,101	3.04%	\$3,287,570,763	\$172,115	\$867,081,465	\$45,395
26 - 35	153,742	24.43%	\$33,562,505,953	\$218,304	\$8,560,489,786	\$55,681
36 - 45	162,708	25.85%	\$40,775,439,719	\$250,605	\$10,267,311,930	\$63,103
46 - 55	132,334	21.03%	\$31,831,154,090	\$240,536	\$8,075,634,095	\$61,025
56 - 65	94,870	15.08%	\$19,635,219,941	\$206,970	\$5,091,602,935	\$53,669
66 - 75	53,132	8.44%	\$10,486,566,742	\$197,368	\$2,737,093,706	\$51,515
76 - 80	8,173	1.30%	\$1,478,907,817	\$180,950	\$393,414,715	\$48,136
Over 80	5,252	0.83%	\$918,032,573	\$174,797	\$247,110,160	\$47,051
Total	629,312	100%	\$141,975,253,712	\$225,604	\$36,239,668,021	\$57,586



Percentage of VA loans guaranteed by fiscal year and age

Age	2009	2010	2011	2012	2013
18 - 25	7.60%	7.30%	5.40%	3.40%	3.04%
26 - 35	31.70%	30.60%	27.80%	25.00%	24.43%
36 - 45	28.80%	26.80%	27.10%	26.90%	25.85%
46 - 55	16.70%	17.40%	18.80%	20.80%	21.03%
56 - 65	11.10%	12.40%	14.00%	15.20%	15.08%
66 - 75	3.20%	4.20%	5.30%	6.80%	8.44%
76 - 80	0.60%	0.90%	1.00%	1.20%	1.30%
Over 80	0.30%	0.50%	0.60%	0.70%	0.83%
Total	100%	100%	100%	100%	100%

VA loans guaranteed during fiscal year 2013 by Veteran participant annual income

Income	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Less than \$25,000	2,758	\$254,935,181	\$92,435	\$87,990,436	\$31,904
\$25,000 to \$34,999	10,763	\$1,297,026,160	\$120,508	\$389,028,318	\$36,145
\$35,000 to \$44,999	23,646	\$3,445,069,135	\$145,694	\$945,989,683	\$40,006
\$45,000 to \$54,999	33,764	\$5,761,818,804	\$170,650	\$1,508,587,858	\$44,680
\$55,000 to \$64,999	32,189	\$6,284,967,849	\$195,252	\$1,609,678,538	\$50,007
\$65,000 to \$74,999	27,989	\$6,093,418,968	\$217,708	\$1,540,363,132	\$55,035
\$75,000 and over	110,096	\$33,454,745,709	\$303,869	\$8,181,793,710	\$74,315
Total	241,205	\$56,591,981,806	\$234,622	\$14,263,431,675	\$59,134

Purchase loans only

Veteran participant income and asset information

Average income	\$81,542
Median income	\$71,064
Median assets	\$8,670



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Number of VA loans guaranteed by fiscal year and race¹

Race	2009	2010	2011	2012	2013
White	216,743	203,109	243,776	376,539	444,454
Black/ African American	38,699	35,471	37,519	52,993	60,025
Hispanic	23,310	23,224	25,724	37,070	45,059
Asian/ Pacific Islander/ Native Hawaiian	5,348	5,447	6,640	10,468	3,110
American Indian/ Alaskan Native	1,527	1,492	1,673	2,396	10,111

VA loans guaranteed during fiscal year 2013 by race

Race	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
White	444,454	79.0%	\$99,468,967,105	\$ 223,800	\$25,379,856,842	\$57,103
Black/ African American	60,025	10.7%	\$13,558,532,607	\$ 225,881	\$3,458,731,947	\$57,622
Hispanic	45,059	8.0%	\$ 9,971,022,424	\$ 221,288	\$2,547,726,546	\$56,542
Asian/ Pacific Islander/ Native Hawaiian	3,110	0.6%	\$ 874,187,271	\$ 281,089	\$219,173,802	\$70,474
American Indian/ Alaskan Native	10,111	1.8%	\$3,063,296,084	\$ 302,967	\$762,908,342	\$75,453

Specially Adapted Housing Data

Specially adapted housing grants and direct loans during fiscal year 2013 by program

Number or amount of loan or grant	Specially adapted housing grants ²	Special housing adaptation grants	Direct loans to native Americans
Number of grants / loans	977	122	28
Amount of grants / loans	\$51,621,002	\$1,198,465	\$5,622,895
Average amount of grants / loans ³	\$52,836	\$9,823	\$200,818

¹ Veteran participant race is self-reported and unavailable for 66,553 loans guaranteed in FY 2013.

² Grants, not to exceed the maximum amounts, can be used up to three times.

³ The average amount of grants reflects first time grant usages only.





Loan Administration Data

Loan Administration helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure they offer options for home retention and alternatives to foreclosure.

Number of borrowers saved from foreclosure

73,560

Loan administration actions by fiscal year

Action	2010	2011	2012	2013
Borrowers saved from foreclosure	66,030	72,391	69,920	73,560
Potential claim savings	\$2,016,541,092	\$2,454,283,010	\$2,525,137,281	\$2,789,614,434
Foreclosures completed	20,506	14,825	16,466	19,065
Claim payments	\$811,767,321	\$907,012,716	\$805,234,414	\$1,110,183,292

Loan administration actions in fiscal year 2013

Action	Number/Amount
Borrower contact	252,836
Servicer contact	264,740
Potential claim savings	\$2,789,614,434
Default resolution rate (percent)	79.42%
Defaults reported	89,552
Foreclosures completed	19,065
Borrowers saved from foreclosure	73,560

Contact Information

Home Loan Guaranty information:

1-877-827-3702

Annual Benefits Report (Office of Performance Analysis & Integrity)

202-461-9040

Department of Veterans Affairs home page

www.va.gov

Veterans Benefits Administration home page

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www.ebenefits.va.gov

Home Loan Guaranty home page

www.benefits.va.gov/homeloans



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Vocational Rehabilitation

Vocational Rehabilitation and Employment

The VR&E Program operates under the mandate that for those Veterans who are unable to enter employment due to their service-connected disabilities, the nation they protected has a responsibility to help them build a new career.

We meet this responsibility in a variety of ways.

First, we help Veterans learn more about themselves: their interests, aptitudes and disability needs. We also help them gather up-to-date career and labor market information in order to help them map their path to success.

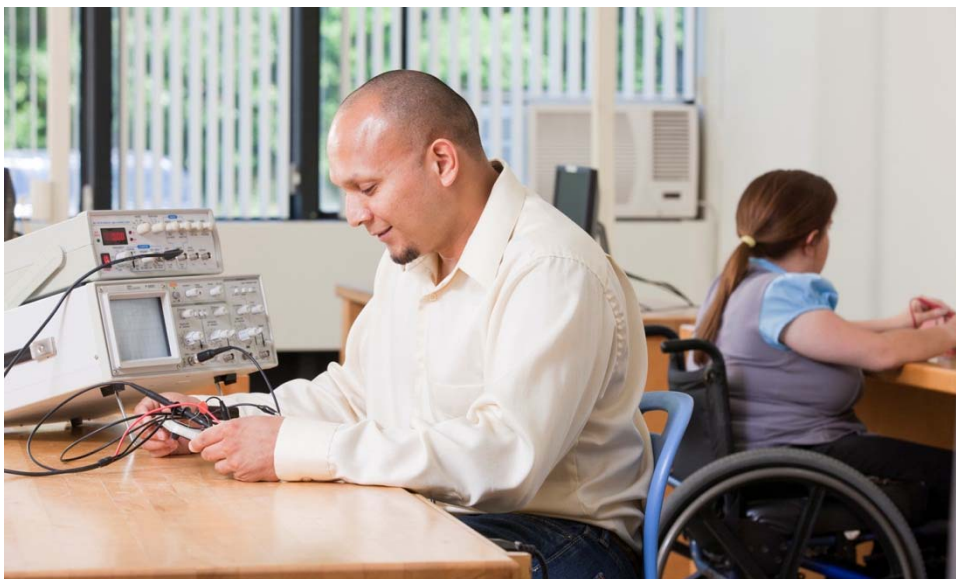
Specialized counselors work with entitled Veterans to design individualized service plans under our five tracks of service. We provide the training and services needed to help each Veteran achieve his or her goal. The services provided depend upon the track each Veteran is in:

1. Re-employment
2. Rapid access to employment
3. Self-employment
4. Employment through long term services
5. Independent living

420 locations nationwide
 1,343 employees serving
 135,815 Veterans
 10,397 rehabs

Mission:

The Vocational Rehabilitation and Employment (VR&E) program provides comprehensive services and assistance necessary to enable Veterans with service-connected disabilities and an employment handicap to obtain stable and suitable career employment. Our program also assists Veterans to achieve maximum independence in daily living when the severity of disability prohibits suitable employment.



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Release history

Version & changes	Date
V1.0: Initial release	09/26/2014

Chapter 36 Services

Vocational Rehabilitation and Employment also provides career and vocational counseling to transitioning Servicemembers within six months of leaving the military, to Veterans who have left the military within the past 12 months, or at any time a Veteran is eligible to use an education benefit. Participants and dependents who are eligible for one of the VA's educational benefit programs.

These services are designed to provide Servicemembers and Veterans with personalized counseling and support to help guide career paths, ensure the most effective use of VA benefits, and achieve educational and career goals.



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Chapter 31 Services

1. **Re-employment:** For Veterans who have recently exited the military and are interested in returning to their previous employer, and for whom their previous job is suitable for their disability, VR&E provides services such as adjustment counseling, disability information and accommodation and support contacting their previous employer.
2. **Rapid access to employment:** For Veterans who possess the skills and abilities to obtain suitable employment, VR&E provides short-term training, counseling and intensive job placement and post-employment support.
3. **Self-employment:** For those Veterans interested in starting their own business, supports in this track can include training, assistance with developing a viable business plan, and in certain circumstances, business startup supports.
4. **Employment through long term services:** The majority of disabled Veterans require long term support, typically to include college, on-the-job training, or an apprenticeship program. VR&E provides the cost of all tuition, books, fees, and equipment, as well as a monthly subsistence allowance during training. The length of time a Veteran is served under Chapter 31 varies according to their disability needs, occupational choice and pre-existing skills and abilities.
5. **Independent living:** For Veterans for whom employment is not currently reasonably feasible, independent living services assist with living more independently in their homes and communities.

Once the Veteran and the vocational rehabilitation counselor agree on an individualized plan of service, a supportive partnership begins. Throughout their training Veterans receive continued support and advocacy. Once they are ready to begin their new careers, VR&E assists them with job search preparation and placement support.

Participants are any Veteran who was in a rehabilitation plan of service or an extended evaluation plan during FY 2013, including those who successfully rehabilitated or discontinued their services in FY 2013.

Because Veterans can receive rehabilitation services over multiple years, participants may have started using the program in a previous fiscal year.

We continue to focus on outreach and early entry into VR&E services when a Servicemember transitions from active duty. Expanded outreach and early intervention has resulted in increased program emphasis on briefings for active duty Servicemembers, and National Guard, and Reserve Servicemembers.



VA



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VR&E Activity Snapshot

10,397 Veterans successfully reached their rehabilitation goals in fiscal year 2013.

1,708 Veterans received services that allowed them to achieve maximum independence in daily living.

8,689 Veterans achieved employment rehabilitations.

In Fiscal Year 2013, the average wage of a Veteran successfully completing the VR&E program was \$37,717.

67,433 Veterans enrolled in VR&E in fiscal year 2013 were preparing for employment by participating in training or related programs. This includes:

- 53,780 pursuing undergraduate degrees
- 5,849 pursuing graduate programs
- 3,486 pursuing vocational & technical training
- 4,318 pursuing non-degree programs, on-the-job training, non-paid work experience in government agencies, and other types of programs.

Definitions of the Following Terms May be Helpful in Reviewing the Tables:

Applicants: Veterans who have applied for VR&E services.

Eligible Applicants: Servicemembers or Veterans are eligible if they have a qualifying service-connected disability or memorandum rating.

Completed Evaluation: Eligible Veterans who actively participated in initial evaluation services.

Entitled Applicants: Veterans are determined to be entitled when services are needed to assist them to overcome either an employment handicap or serious employment handicap related to their disabling condition.

Participants: Veterans in any stage of the vocational rehabilitation process after the applicant and evaluation phases have been completed, including: extended evaluation, independent living, job-ready status, rehabilitation to employment, and interrupted. Participants also include those discontinued and rehabilitated from a plan of service.

Rehabilitated: A determination that a Veteran has successfully obtained and maintained suitable employment and/or has successfully completed an independent living program.



VA



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Vocational Rehabilitation and Employment activities FY 13¹

Status	Total
Total applicants ²	80,812
Eligible applicants	78,159
Completed evaluation	66,749
Entitled applicants	54,440
New plans of service (enrollments)	34,806
Participants	135,815
Rehabilitated	10,397

Veterans receiving VR&E benefits at the end of FY 13

Veterans participating in the VR&E program who are male	110,329
Veterans participating in the VR&E program who are female	25,486
Total	135,815

Employment Handicaps

Veterans with serious employment handicaps during FY 13

Case status	Veterans with a serious employment handicap	Veterans with an employment handicap	All Veterans
Entitled applicants	38,703	15,737	54,440
Participants	97,045	38,770	135,815
Rehabilitated	7,136	3,261	10,397

More than 70% of the Veterans participating in VR&E have a serious employment handicap. A serious employment handicap means there is significant impairment of the ability to prepare for, pursue, or retain employment. Veterans with a serious employment handicap receive additional supportive services, which may include extensions of entitlement, adaptive equipment, job coaching, and independent living services.

¹ Source: VR&E Program Management Reports

² 82,964 applications were submitted by 80,812 unique Servicemembers and Veterans.



Subsistence Payments



For Veterans who require retraining as part of their rehabilitation services, VR&E pays for tuition, fees, books and supplies. Veterans who are enrolled in training receive a subsistence allowance to assist them with living expenses.

Veterans who received subsistence as part of a training program during FY 13³

Program	Total	Percent of total
Undergraduate school	53,780	79.75%
Vocational/ Technical	3,486	5.17%
Graduate school	5,849	8.67%
College, non-degree	1,635	2.42%
Extended evaluation/ Independent living ⁴	1,292	1.92%
Paid on-job training	181	0.27%
Non-paid work experience in government	682	1.01%
Non-paid on-job training	278	0.41%
High school	22	0.03%
Apprenticeship	108	0.16%
Improvement of rehab potential	87	0.13%
Farm co-op	33	0.04%
Total	67,433	100%

Veterans who did not receive subsistence payments during the fiscal year received other forms of rehabilitation services. Veterans who have appropriate training and skills, or who have completed their training, receive job-search assistance and job-accommodation services to transition them into the workforce.

Other non-subsistence services include most independent living services, career counseling, medical referrals and non-training evaluation services such as assistive technology evaluations.

Due to outreach and early intervention efforts, some VR&E participants are still in the process of separating from the military. VR&E can assist disabled Servicemembers with evaluation, rehab services, training and case management. Servicemembers are not eligible for subsistence until they have completed their separation from the military and are considered a Veteran.

³ Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2013.

⁴ This number only represents participants in training and in receipt of subsistence allowance, a subset of the total participants





Veterans by prior education level⁵

	Data not available	below high school	High school	Post high school	Four year degree	Graduate degree training	Total
Applicants	1	1,157	30,247	33,284	12,681	3,442	80,812
Participants	210	1,824	56,913	57,268	15,349	4,251	135,815
Rehabilitated	0	166	4,057	4,262	1,529	383	10,397

Veterans by age⁵

	17 - 21	22 - 29	30 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 and above	Total ⁶
Applicants	496	16,773	23,213	10,488	9,254	7,997	5,525	7,061	80,812
Participants	114	14,618	39,599	18,956	19,484	18,226	11,788	13,029	135,815
Rehabilitated	1	647	2,991	1,405	1,528	1,506	921	1,398	10,397

Veterans by branch of service⁵

	Air Force	Army	Coast Guard	Marine Corps	Navy	Other	Total
Applicants	9,791	45,589	634	11,130	13,498	170	80,812
Participants	18,323	73,741	1,271	17,889	24,402	189	135,815
Rehabilitated	1,679	5,407	112	1,322	1,868	9	10,397

Veterans by period of service⁵

	World War II	Post-World War II Era	Korean Conflict	Post - Korean Conflict	Vietnam Era	Post - Vietnam Era	Gulf War Era	Total ⁷
Applicants	70	18	91	291	4,340	9,566	66,418	80,812
Participants	72	10	100	336	7,261	18,080	109,956	135,815
Rehabilitated	20	1	28	54	852	1,207	8,235	10,397

⁵ Source: VR&E Program Management Reports.

⁶ Total includes 6 Veterans unidentifiable by age.

⁷ Total includes 18 applicants unidentifiable by period of service.



Veterans by length of service⁸

	Applicants	Participants	Rehabilitated
Less than 3 mos.	506	888	64
3 - 6 mos.	1,137	2,124	138
6 mos. to 2 years	9,561	18,331	1,365
2 - 4 years	22,145	39,288	2,856
4 - 10 years	24,123	40,707	2,959
10 - 15 years	5,133	9,194	704
15 - 20 years	2,191	4,483	404
20 - 30 years	8,381	16,829	1,830
> 30 years	219	322	39
In service ⁹	7,416	3,649	38
Total	80,812	135,815	10,397

Veterans by combined service connected disability rating

	Applicants	Participants	Rehabilitated
0%	8,796	1,870	24
10%	6,653	5,760	340
20%	6,608	11,604	1,009
30%	8,562	14,963	1,378
40%	8,182	16,287	1,428
50%	7,292	13,418	1,078
60%	8,392	17,134	1,359
70%	7,732	15,622	1,184
80%	6,648	15,275	1,034
90%	3,947	10,396	657
100%	5,100	13,200	894
Memo rating	673	283	12
Data not available	2,227	3	-
Total	80,812	135,815	10,397

⁸ Source: VR&E Program Management Reports

⁹ In Service: The VR&E program provides service to active military personnel, such as those on medical hold or those in the pre-discharge phase.



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Rehabilitated Veterans

Number of Veterans who were rehabilitated during FY 13

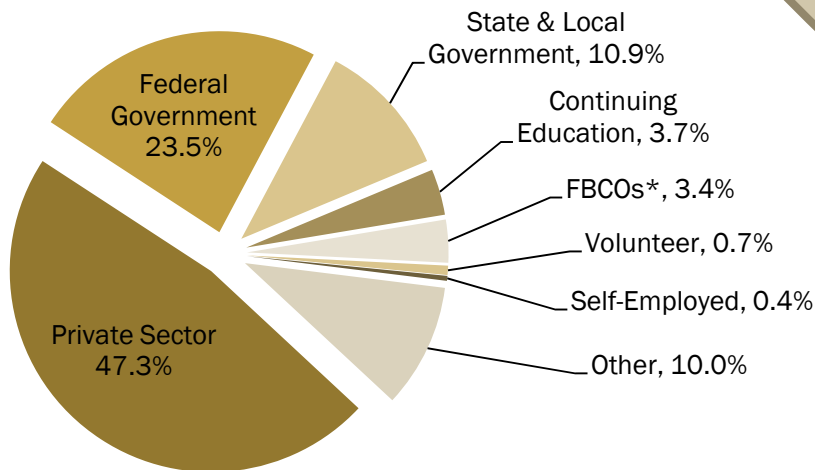
Category	Number	Percent of total
Number of female Veterans who were rehabilitated	1,957	19%
Number of male Veterans who were rehabilitated	8,440	81%
Disabled Veterans with serious employment handicaps who were rehabilitated	7,136	69%
Disabled Veterans with employment handicaps who were rehabilitated	3,261	31%
Total number of employment rehabilitations	8,689	84%
Total number of independent living rehabilitations	1,708	16%
Total number of veterans rehabilitated in FY 13	10,397	100%

VR&E Employment Outcomes



Chart: FY 13 employment placements

The chart on the right shows the percentages of the career fields where Vocational Rehabilitation and Employment Veterans found work in FY 13.



*FBCOs: faith-based & community organizations

FY 13 career categories of rehabilitated Veterans

Category	Number of Veterans ¹⁰	Avg. annual wages at rehabilitation ¹¹
Professional, technical, and managerial	6,989	\$41,085
Service	400	\$28,721
Miscellaneous	347	\$33,127
Machine Trades	324	\$32,633
Clerical	289	\$30,922
Structural (building trades)	182	\$35,566
Sales	54	\$28,653
Benchwork	49	\$31,488
Agricultural, fishery and forestry	31	\$24,167
Processing (butcher, meat processor, etc.)	24	\$31,800
Total number and average wage	8,689	\$37,717

¹⁰ Source: VR&E management reports: Career Outcomes by DOT and Discoverer

¹¹ Source: VR&E program management reports – snapshot of VR&E rehabilitations at the end of FY 13
Excludes Veterans rehabilitated in independent living.

Contact Information

Vocational Rehabilitation and Employment Information:

1-800-827-1000

Annual Benefits Report (Office of Performance Analysis & Integrity)

202-461-9040

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Office of Congressional Affairs -----	www.va.gov/oca
Office of Public and Intergovernmental Affairs -----	www.va.gov/opa
About VA -----	www.va.gov/about_va
Veteran Data & Information -----	www.va.gov/vetdata
Annual Benefits Report -----	benefits.va.gov/reports/abr
Office of Performance Analysis & Integrity -----	212-461-9040

Benefit Specific Contact Information

Compensation Benefit Information:

1-800-827-1000

benefits.va.gov/compensation

Pension Benefit Information:

1-888-294-6380

benefits.va.gov/pension

Education Benefit Information:

1-888-GI BILL 1 (1-888-442-4551)

benefits.va.gov/education

Life Insurance Information:

1-800-669-8477

benefits.va.gov/insurance

Home Loan Guaranty Information:

1-888-768-2132

benefits.va.gov/homeloans

Vocational Rehabilitation and Employment Information: 1-800-827-1000

benefits.va.gov/vocrehab

Burial Headstones and Markers Information: 1-800-697-6947

www.cem.va.gov

Health Care Information:

1-877-222-8387

www.va.gov/health

CHAMPVA (health care for dependents of Veterans) 1-800-733-8687

www.va.gov/hac/forbeneficiaries/champva/



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Compensation



Pension &
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Home Loan
Guaranty



Vocational
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