



# ANNUAL BENEFITS REPORT

Fiscal Year

# 2012



U.S. Department of Veterans Affairs  
Veterans Benefits Administration

# **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.**

Images on the cover:

VA and service seals on background design

## **Purpose of this Report**

The purpose of the Annual Benefits Report (ABR)

is to clearly summarize the benefit programs delivered by VBA.

This report is intended to accomplish the following:

- a. Present a clear, complete, data-driven picture of the extent to which Veterans and their dependents use these benefits;
- b. Provide insights into the nature of the benefits programs;
- c. Portray the economic impact of VBA programs on Veterans, their families, the Federal government, and the Nation.

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# VETERANS BENEFITS ADMINISTRATION

## Mission, Vision, and VA's Core Values

We are the Veterans Benefits Administration, one of the three Administrations forming the U.S. Department of Veterans Affairs (VA). We offer a wide range of benefits to our Nation's Veterans, Servicemembers, and their families and survivors.

### Mission, Vision, and VA's Core Values

#### Mission Statement

The mission of the Veterans Benefits Administration (VBA), 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 will influence resource allocation and other important

decisions made within VA. The process used to develop these Core Values and Characteristics included comprehensive, collaborative, inclusive, involved participants from VA Central Office (VACO) and all 3 VA Administrations, and took nearly two years.

- VA Core Values (“I CARE”)
  - **Integrity:** Act with high moral principle. Adhere to the

#### 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.

## VA Characteristics (cont.):

- **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.
- 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.





# Purpose and Overview

## Purpose of VBA's Annual Benefits Report

The Annual Benefits Report (ABR) clearly summarizes the benefit programs delivered by VBA, identifies the current level of program participation by eligible persons, 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;
- Portray the economic impact of VBA programs on Veterans, their families, the Federal Government, and the Nation.

A complete discussion of VBA's performance in administering these programs is contained in the Department's fiscal year 2012 Performance and Accountability Report, dated November 2012.

The document can be accessed through this electronic link: <http://www.va.gov/budget/report/>. Program goals and objectives are detailed in VA's annual performance plans. The VA Strategic Plan FY 2012-2016 can be found on the Department's Web site: [www.va.gov/op3](http://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 \$69 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 business lines:

Business Line	Veterans & Beneficiaries Served*
Compensation - Veterans and Survivors	3,710,215
Pension - Disability & Death	515,621
Education	923,836
Insurance - Number of Lives Insured	7,056,913
Loan Guaranty - Number of Loans	357,594
VR&E - Number of Participants	116,295



### A Note on the Organization:

Please note that due to organizational alignment changes, the Compensation business line is reported separately from the Pension and Fiduciary business line.

\*Not a unique count of those receiving services.

**A Note on the Data:**

The 2012 Annual Benefits Report combines data from the Veterans Benefits Administration's legacy Benefits Delivery Network (BDN) and the corporate database (VETSNET). As of the end of fiscal year 2012, only 3,116 Veterans compensation records remain in BDN, while nearly 3.4 million are now in VETSNET. The most noticeable effect of reporting data from VETSNET is in the number of disabilities for which Veterans are service-connected. The BDN stored the six disabilities with the highest evaluations, whereas the corporate database stores all disabilities for each Veteran. The tables containing information on the most prevalent disabilities by body system are the most affected by this change. Disabilities that are evaluated in higher numbers, but with lower evaluations now appear in some of the top three disabilities by body system lists in the charts on pages 17 through page 18.

Please note availability of gender and age data are limited as some records are listed as "Unknown." Unknown records are not reported in the main body of the document, but are accounted for in appendix summaries. The tables that report gender and age data may show discrepancy relative to tables without gender or age (e.g. table on page 6).

# Compensation

## Current Benefits

### Compensation Based Upon Service-Connected Disability or Death

The compensation program provides monthly benefits to Veterans in recognition of the effects of disabilities, diseases, 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 a Veteran's death during military service or, subsequent to discharge from military service, as a result of a service-connected disability.

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 misconduct by the Veteran. Disability compensation is paid monthly and varies according to the degree of disability and the number of dependents. The rate of compensation is graduated according to the combined degree of the Veteran's disabilities, from 10% to 100% disabling, in increments of 10%. Disabilities that are due to service but not disabling are assigned a 0% evaluation, and are not compensable unless a Veteran is suffering from two or more separate permanent service-connected disabilities rated at 0% that interfere with normal employability. In those cases, compensation at 10% can be awarded, but not in combination with any other rating. Additional benefits are payable to Veterans with severe disabilities such as anatomical loss or loss of use of a hand or foot, blindness, or deafness. VA benefits are not subject to federal or state income tax.

Dependency and Indemnity Compensation (DIC) is payable to the survivors of Servicemembers who died while on active duty, or Veterans who died from service-connected disabilities. VA may also pay DIC to survivors of Veterans continuously rated totally disabled due to service-connected disabilities for ten or more years immediately preceding the Veteran's death or five years from the date of the Veteran's discharge from service. DIC may also be paid to the survivors of former Prisoners of War who died after September 30, 1999, and who were continuously rated totally disabled due to a service connected disability for a period of no less than one year immediately preceding death. A higher rate of DIC is payable if the Veteran was rated totally disabled for eight years immediately preceding death and the Veteran and surviving spouse were married for that same eight-year period. Surviving spouses and dependent children are potentially eligible for DIC benefits. Parents of Veterans or Servicemembers who die as the result of a service-connected disease or injury are also potentially eligible for DIC benefits. Parents' DIC is a needs-based program for financially dependent parents.



## Quick Reference Guide

### Number of Veterans and Survivors Receiving Compensation Benefits at the End of Fiscal Year 2012 is 3,903,232

Veterans receiving service-connected disability benefits 3,536,802

Survivors receiving service-connected death benefits 366,430

### Beneficiaries Who Began Receiving Benefits (Compensation and DIC) During Fiscal Year 2012 is 288,348

Compensation - Veterans 261,839

Compensation - Survivors 26,509

### Veterans Receiving Service-Connected Disability Benefits at the End of Fiscal Year 2012 by Period of Service

World War II 167,724

Korean Conflict 145,090

Vietnam Era 1,214,530

Gulf War Era 1,344,652

Peacetime 664,806

### Most Prevalent Service-Connected Disabilities for Veterans Receiving Compensation at the End of Fiscal Year 2012

Tinnitus 971,990

Hearing loss 774,384

Post traumatic stress disorder 572,612

Scars, general 494,032

Diabetes mellitus 377,946

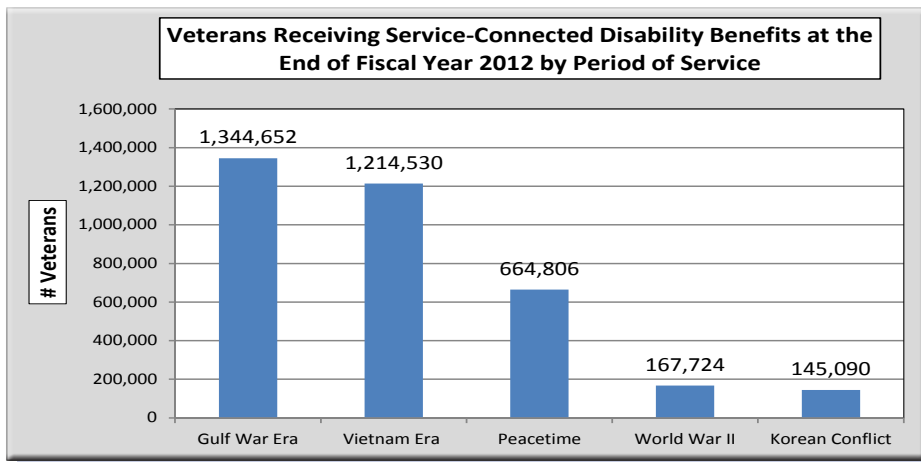
Lumbosacral or cervical strain 364,804

Limitation of motion of the knee 363,916

Hypertensive vascular disease 312,000

Paralysis of the Sciatic nerve 294,033

Traumatic arthritis 291,686



## Data

### Summary of Beneficiaries Who Began Receiving Compensation Benefits During Fiscal Year 2012

Benefit Program	Number of People	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Compensation – Disability	261,839	\$9,594	\$2,512,047,654
Compensation – Death <sup>1</sup>	26,509	\$15,149	\$401,576,063
<b>Total</b>	<b>288,348</b>	<b>\$10,105</b>	<b>\$2,913,623,717</b>

<sup>1</sup>Includes surviving spouses, children (not dependents on surviving spouse awards), and parents.

### Summary of Active Compensation Benefit Accounts at the End of Fiscal Year 2012

Benefit Program	Number of People	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Compensation – Disability	3,536,802	\$12,542	\$44,358,737,799
Compensation – Death <sup>1</sup>	366,430	\$15,046	\$5,513,338,844
<b>Total</b>	<b>3,903,232</b>	<b>\$12,777</b>	<b>\$49,872,076,643</b>

<sup>1</sup>Dependency and Indemnity Compensation and Death Compensation.

## Disability Compensation

### Veterans Who Began Receiving Disability Compensation by Combined Degree During Fiscal Year 2012

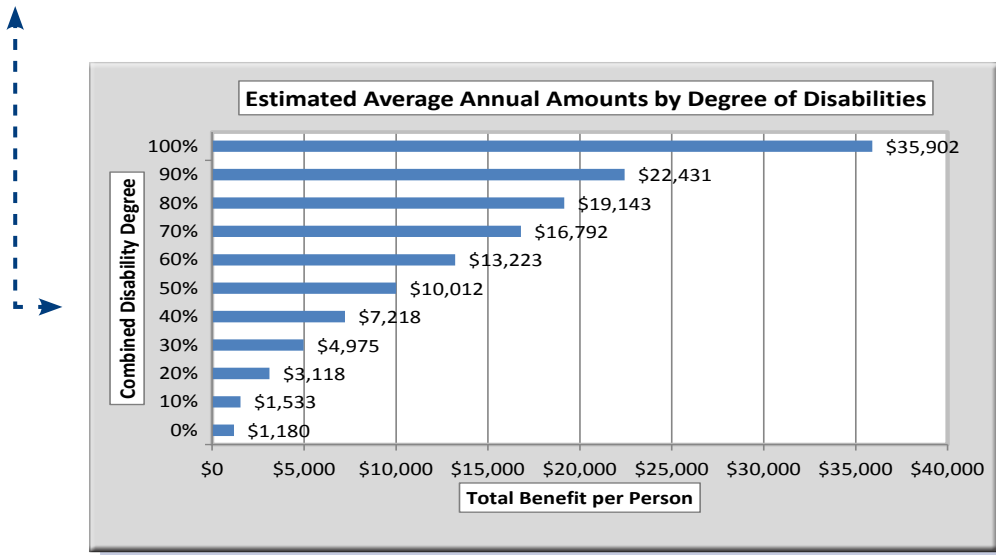
Combined Degree	Male	Female	Total
0%	649	35	<b>710</b>
10%	61,704	4,359	<b>67,541</b>
20%	27,940	2,541	<b>31,163</b>
30%	26,959	3,087	<b>30,602</b>
40%	20,887	2,771	<b>24,051</b>
50%	18,070	2,579	<b>20,979</b>
60%	21,568	2,523	<b>24,477</b>
70%	18,433	2,581	<b>21,280</b>
80%	12,914	1,987	<b>15,054</b>
90%	7,673	1,311	<b>9,070</b>
100%	15,349	1,109	<b>16,912</b>
<b><sup>1</sup>Total</b>	<b>232,146</b>	<b>24,883</b>	<b>261,839</b>

<sup>1</sup>Total includes 4,810 claims unidentifiable by gender

## Service-Connected Benefits by Combined Degree for Veterans Who Began Receiving Compensation During Fiscal Year 2012

Combined Degree	Estimated Total Annual Amounts			Estimated Average Annual Amounts
	Male	Female	Total	
0%	\$767,160	\$41,328	\$839,160	\$1,180
10%	\$94,309,566	\$6,645,522	\$103,221,432	\$1,533
20%	\$85,725,228	\$7,643,928	\$95,495,664	\$3,118
30%	\$134,252,916	\$15,422,892	\$152,441,784	\$4,975
40%	\$150,953,676	\$19,990,380	\$173,780,736	\$7,218
50%	\$182,822,442	\$26,163,498	\$212,289,996	\$10,012
60%	\$281,811,234	\$32,657,580	\$319,572,768	\$13,223
70%	\$308,752,764	\$43,136,076	\$356,355,522	\$16,792
80%	\$251,367,864	\$38,165,904	\$292,462,572	\$19,143
90%	\$170,527,224	\$28,481,964	\$200,938,212	\$22,431
100%	\$549,010,236	\$39,340,068	\$604,649,808	\$35,902
<b><sup>1</sup>Total</b>	<b>\$2,210,300,310</b>	<b>\$257,689,140</b>	<b>\$2,512,047,654</b>	<b>\$9,160</b>

<sup>1</sup>Total includes \$44,058,204 claims unidentifiable by gender



## Combined Degree of Service-Connected Disabilities for Veterans Who Began Receiving Compensation by Fiscal Year

Combined Degree	2008	2009	2010	2011	2012
0%	551	624	635	522	710
10%	53,374	58,949	70,872	68,834	67,541
20%	33,024	34,069	36,763	28,980	31,163
30%	26,368	27,495	29,078	32,089	30,602
40%	20,539	21,311	21,145	18,576	24,051
50%	14,513	15,239	16,217	15,989	20,979
60%	13,849	14,873	14,903	18,314	24,477
70%	10,031	10,729	11,457	12,297	21,280
80%	6,233	7,199	7,648	7,808	15,054
90%	2,927	3,475	4,010	4,131	9,070
100%	9,909	11,103	12,175	15,467	16,912
<b>Total</b>	<b>191,318</b>	<b>205,066</b>	<b>224,903</b>	<b>223,007</b>	<b>261,839</b>

## Service-Connected Disability Benefits by Combined Percent of Disability for Veterans Receiving Compensation at the End of Fiscal Year 2012

Combined Degree	Male	Female	Total
0%	10,299	701	<b>11,374</b>
10%	732,070	56,752	<b>803,443</b>
20%	407,383	36,425	<b>451,684</b>
30%	343,423	37,032	<b>387,608</b>
40%	302,168	34,125	<b>342,205</b>
50%	203,378	25,896	<b>233,088</b>
60%	265,208	29,010	<b>299,104</b>
70%	251,079	25,778	<b>281,254</b>
80%	202,342	21,273	<b>227,074</b>
90%	124,718	13,307	<b>140,091</b>
100%	330,006	20,638	<b>359,877</b>
<b><sup>1</sup>Total</b>	<b>3,172,074</b>	<b>300,937</b>	<b>3,536,802</b>

<sup>1</sup>Total includes 63,791 claims unidentifiable by gender

## Service-Connected Benefits by Combined Degree for Veterans Receiving Compensation at the End of Fiscal Year 2012

Combined Degree	Estimated Total Annual Amounts			Estimated Average Annual Amounts
	Male	Female	Total	
0%	\$10,307,988	\$779,418	<b>\$11,557,860</b>	\$1,016
10%	\$1,124,382,173	\$87,480,078	<b>\$1,234,359,119</b>	\$1,536
20%	\$1,246,634,128	\$110,323,080	<b>\$1,381,271,272</b>	\$3,058
30%	\$1,775,795,748	\$193,666,368	<b>\$2,005,941,900</b>	\$5,175
40%	\$2,257,561,949	\$256,373,532	<b>\$2,557,640,849</b>	\$7,474
50%	\$2,141,000,896	\$274,400,532	<b>\$2,454,939,208</b>	\$10,532
60%	\$4,174,287,411	\$415,831,368	<b>\$4,669,923,789</b>	\$15,613
70%	\$5,845,361,527	\$540,689,064	<b>\$6,491,058,217</b>	\$23,079
80%	\$5,269,480,922	\$505,986,300	<b>\$5,869,398,578</b>	\$25,848
90%	\$3,650,634,452	\$361,856,700	<b>\$4,074,833,282</b>	\$29,087
100%	\$12,484,597,063	\$771,475,884	<b>\$13,607,813,725</b>	\$37,812
<b><sup>1</sup>Total</b>	<b>\$39,980,044,257</b>	<b>\$3,518,862,324</b>	<b>\$44,358,737,799</b>	<b>\$12,542</b>

<sup>1</sup>Total includes \$859,831,218 claims unidentifiable by gender

## Most Prevalent Service-Connected Disabilities for Veterans Who Began Receiving Compensation During Fiscal Year 2012

Disability	Number of Veterans	Percent of Total
Tinnitus	115,638	9.7%
Hearing loss	69,326	5.8%
Limitation of flexion, knee	54,643	4.6%
Post traumatic stress disorder	50,147	4.2%
Lumbosacral or cervical strain	47,630	4.0%
Scars, general	44,421	3.7%
Limitation of motion of the ankle	35,172	3.0%
Degenerative arthritis of the spine	34,349	2.9%
Migraine	29,646	2.5%
Residuals of foot injury	21,931	1.8%
<b>Total – Most Prevalent Disabilities</b>	<b>502,903</b>	<b>42.3%</b>
<b>Total – All Disabilities</b>	<b>1,188,154</b>	<b>—</b>



## Service-Connected Disabilities by Body System for Veterans Who Began Receiving Compensation by Fiscal Year

Body System	2008	2009	2010	2011	2012	Percent Change 2011-2012*
Musculoskeletal System	286,625	302,798	309,026	258,972	445,766	72.1%
Impairment of Auditory Acuity	118,935	135,701	159,576	151,820	190,646	25.6%
Skin	80,737	81,335	83,485	75,344	119,267	58.3%
Neurological Conditions	58,003	65,932	70,695	69,315	102,422	47.8%
Mental Disorders	49,315	53,226	60,535	64,495	84,069	30.3%
Respiratory System	38,165	41,769	42,352	49,235	61,035	24.0%
Digestive System	34,344	34,590	34,241	37,221	46,884	29.5%
Genitourinary System	30,630	30,150	29,097	29,249	35,865	60.3%
Cardiovascular System	24,539	26,493	28,802	27,003	48,185	32.8%
Endocrine System	24,700	25,962	26,639	23,789	25,027	5.2%
Eye	8,862	9,272	9,559	7,918	12,672	60.0%
Dental and Oral Conditions	3,917	3,842	3,886	3,438	5,804	68.8%
Gynecological Conditions	3,649	3,786	3,541	2,776	5,028	81.1%
Hemic and Lymphatic Systems	2,136	2,387	2,622	2,488	3,389	36.2%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	1,680	1,711	1,710	1,838	2,095	14.0%
<b>Total</b>	<b>766,237</b>	<b>818,954</b>	<b>865,766</b>	<b>804,901</b>	<b>1,188,154</b>	<b>47.6%</b>

**Note:** The percent change from 2011-2012 is used because of the database changes discussed on "A Note on the Data" on page 3.

## Number of Veterans with Service-Connected Disabilities Receiving Compensation by Combined Percent by Fiscal Year

Combined Degree	2008	2009	2010	2011	2012	Percent Change 2008-2012
0%	13,318	12,857	12,348	11,664	11,374	-17.1%
10%	785,355	785,540	793,381	797,739	803,443	2.3%
20%	439,194	445,833	453,153	449,584	451,684	2.8%
30%	354,810	362,525	371,736	381,760	387,608	8.5%
40%	289,071	302,686	317,863	329,545	342,205	15.5%
50%	184,478	196,561	209,091	219,123	233,088	20.9%
60%	214,201	231,341	250,566	273,569	299,104	28.4%
70%	194,196	211,819	231,606	252,937	281,254	31.0%
80%	139,417	155,767	175,652	196,662	227,074	38.6%
90%	75,560	86,119	99,336	115,236	140,091	46.1%
100%	262,682	278,604	295,529	326,922	359,877	27.0%
<b>Total</b>	<b>2,952,282</b>	<b>3,069,652</b>	<b>3,210,261</b>	<b>3,354,741</b>	<b>3,536,802</b>	<b>16.5%</b>

## Age of Veterans Who Began Receiving Service-Connected Compensation During Fiscal Year 2012

Age	Number of Veterans	Estimated Total Annual Amounts	Percent of Total
34 and under	73,211	686,845,200	28.0%
35 - 54	75,422	812,420,544	28.8%
55 - 74	94,549	846,255,900	36.1%
75 and over	18,344	163,308,102	7.0%
<b><sup>1</sup>Total</b>	<b>261,839</b>	<b>\$2,512,047,654</b>	<b>100.0%</b>

<sup>1</sup>Total includes 313 claims unidentifiable by age

## Age of Veterans Receiving Service-Connected Compensation at the End of Fiscal Year 2012

Age	Number of Veterans	Estimated Total Annual Amounts	Percent of Total
34 and under	384,293	\$3,709,501,893	10.9%
35 - 54	1,017,225	\$11,003,812,287	28.8%
55 - 74	1,631,393	\$23,657,051,882	46.1%
75 and over	502,837	\$5,980,693,476	14.2%
<b><sup>1</sup>Total</b>	<b>3,356,802</b>	<b>\$44,358,737,798</b>	<b>100.0%</b>

<sup>1</sup>Total includes 1,054 claims unidentifiable by age

The following tables organize information according to the number of service-connected disabilities and their separate evaluations. A “zero percent” service-connected disability rating means a disability exists and is related to the Veteran’s service, but is not so disabling that it entitles the Veteran to compensation payments.

### Individual Service-Connected Disabilities by Evaluation for Veterans Receiving Compensation at the End of Fiscal Year 2012

Evaluation	Number of Disabilities		
	Male	Female	Total
0%	4,263,246	539,324	<b>4,863,742</b>
10%	5,104,865	602,255	<b>5,784,716</b>
20%	1,229,463	84,565	<b>1,339,631</b>
30%	841,194	115,084	<b>975,779</b>
40%	285,169	23,578	<b>315,688</b>
50%	354,776	47,726	<b>408,446</b>
60%	209,318	11,106	<b>225,413</b>
70%	193,380	16,638	<b>213,731</b>
80%	14,170	574	<b>15,233</b>
90%	3,966	111	<b>4,219</b>
100%	299,324	16,447	<b>325,485</b>
<b><sup>1</sup>Total</b>	<b>12,798,890</b>	<b>1,457,408</b>	<b>14,472,103</b>

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

**<sup>1</sup>Total** includes 215,805 claims unidentifiable by gender

## Frequency of Individual Service-Connected Disabilities by Body System for Veterans Receiving Compensation at the End of Fiscal Year 2012

Body System	Number of Disabilities	
	Total	Percent of Total
Musculoskeletal System	5,189,302	35.9%
Impairment of Auditory Acuity	1,883,919	13.0%
Skin	1,542,739	10.7%
Neurological Conditions and Convulsive Disorders	1,345,832	9.3%
Mental Disorders	986,904	6.8%
Cardiovascular System	786,826	5.4%
Digestive System	719,598	5.0%
Respiratory System	644,675	4.5%
Genitourinary System	515,282	3.6%
Endocrine System	422,786	2.9%
Eye	200,546	1.4%
Gynecological System	77,882	0.5%
Dental and Oral Conditions	64,724	0.4%
Infectious Diseases, Immune Disorders and Nutritional Deficiencies	48,318	0.3%
Hemic and Lymphatic Systems	42,770	0.3%
<b>Total All Conditions</b>	<b>14,472,103</b>	<b>100%</b>

## Service-Connected Disabilities by Body System for Veterans Receiving Compensation by Fiscal Year

Body System	2008	2009	2010	2011	2012	Percent Change FY 2011-FY 2012 <sup>1</sup>
Musculoskeletal System	3,888,519	4,140,015	4,471,591	4,721,091	5,189,302	9.9%
Impairment of Auditory Acuity	1,223,590	1,350,484	1,525,066	1,679,146	1,883,919	12.2%
Skin	1,163,815	1,216,801	1,322,605	1,407,126	1,542,739	9.6%
Neurological Conditions	851,270	939,363	1,072,504	1,183,512	1,345,832	13.7%
Mental Disorders	661,015	718,368	792,882	878,417	986,904	12.4%
Cardiovascular System	586,001	604,052	633,440	675,434	786,826	16.5%
Digestive System	596,229	614,734	651,826	732,523	719,598	-1.8%
Respiratory System	471,128	503,572	548,499	582,933	644,675	10.6%
Genitourinary System	315,051	379,961	428,984	464,634	515,282	10.9%
Endocrine System	350,401	344,402	371,644	396,121	422,786	6.7%
Eye	161,460	167,997	180,490	187,440	200,546	7.0%
Gynecological Conditions	61,810	65,072	69,504	72,512	77,882	7.4%
Dental and Oral Conditions	47,506	50,556	55,304	58,705	64,724	10.3%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	48,462	47,539	47,816	47,756	48,318	1.2%
Hemic and Lymphatic Systems	32,139	33,921	36,743	39,147	42,770	9.3%
<b>Total</b>	<b>10,458,396</b>	<b>11,176,839<sup>1</sup></b>	<b>12,208,882</b>	<b>13,126,497</b>	<b>14,472,103</b>	<b>10.3%</b>

The tables on the following pages identify the total number of service-connected disabilities grouped by body system. The percentages reflect the proportional amount that each rating represents for that body system.

Total conditions on the following pages similarly reflect the proportional amount for each rating group of all body systems, e.g. 40.0% of the total service-connected disabilities are rated at 10 percent.



## Total Service-Connected Disabilities for Veterans Receiving Compensation at the End of Fiscal Year 2012 by Percent and Body System

Rating	Musculoskeletal System		Auditory		Skin		Neurological Conditions	
0%	1,418,638	27.3%	656,552	34.9%	1,116,236	72.4%	223,699	16.6%
10%	2,714,958	52.3%	1,080,580	57.4%	356,452	23.1%	683,481	50.8%
20%	619,782	11.9%	41,513	2.2%	10,230	0.7%	203,027	15.1%
30%	184,566	3.6%	35,037	1.9%	44,998	2.9%	121,445	9.0%
40%	148,880	2.9%	22,906	1.2%	2,142	0.1%	58,934	4.4%
50%	20,470	0.4%	15,293	0.8%	3,457	0.2%	25,528	1.9%
60%	48,570	0.9%	7,887	0.4%	8,271	0.5%	10,677	0.8%
70%	4,118	0.1%	5,023	0.3%	15	0.0%	6,587	0.5%
80%	1,288	0.0%	5,010	0.3%	674	0.0%	3,922	0.3%
90%	939	0.0%	1,989	0.1%	3	0.0%	436	0.0%
100%	27,083	0.5%	12,127	0.6%	256	0.0%	8,096	0.6%
<b>Total</b>	<b>5,189,302</b>	<b>35.9%</b>	<b>1,883,919</b>	<b>13.0%</b>	<b>1,542,739</b>	<b>10.7%</b>	<b>1,345,832</b>	<b>9.3%</b>
Rating	Mental Disorders		Cardiovascular		Digestive System		Respiratory System	
0%	25,916	2.6%	179,941	22.9%	421,111	58.5%	303,426	47.1%
10%	122,298	12.4%	293,139	37.3%	205,548	28.6%	129,605	20.1%
20%	562	0.1%	55,077	7.0%	25,801	3.6%	4,622	0.7%
30%	271,926	27.6%	111,208	14.1%	42,374	5.9%	70,938	11.0%
40%	491	0.0%	19,808	2.5%	6,406	0.9%	808	0.1%
50%	220,659	22.4%	936	0.1%	1,173	0.2%	102,968	16.0%
60%	205	0.0%	77,570	9.9%	7,116	1.0%	16,014	2.5%
70%	195,375	19.8%	116	0.0%	192	0.0%	66	0.0%
80%	21	0.0%	42	0.0%	445	0.1%	84	0.0%
90%	6	0.0%	20	0.0%	2	0.0%	3	0.0%
100%	149,444	15.1%	48,968	6.2%	9,430	1.3%	16,140	2.5%
<b>Total</b>	<b>986,904</b>	<b>6.8%</b>	<b>786,826</b>	<b>5.4%</b>	<b>719,598</b>	<b>5.0%</b>	<b>644,675</b>	<b>4.5%</b>
Rating	Genitourinary System		Endocrine System		Eye		Gynecological System	
0%	297,682	57.8%	10,520	2.5%	91,449	45.6%	32,349	41.5%
10%	42,415	8.2%	66,294	15.7%	50,777	25.3%	9,641	12.4%
20%	39,680	7.7%	318,049	75.2%	11,552	5.8%	165	0.2%
30%	29,015	5.6%	3,145	0.7%	29,884	14.9%	19,359	24.9%
40%	28,207	5.5%	18,273	4.3%	6,167	3.1%	586	0.8%
50%	35	0.0%	25	0.0%	2,487	1.2%	15,159	19.5%
60%	40,146	7.8%	4,085	1.0%	1,635	0.8%	173	0.2%
70%	7	0.0%	4	0.0%	1,836	0.9%	2	0.0%
80%	3,348	0.6%	2	0.0%	286	0.1%	58	0.1%
90%	0	0.0%	2	0.0%	818	0.4%	0	0.0%
100%	34,747	6.7%	2,387	0.6%	3,655	1.8%	390	0.5%
<b>Total</b>	<b>515,282</b>	<b>3.6%</b>	<b>422,786</b>	<b>2.9%</b>	<b>200,546</b>	<b>4.5%</b>	<b>77,882</b>	<b>5.0%</b>

## Total Service-Connected Disabilities for Veterans Receiving Compensation at the End of Fiscal Year 2012 by Percent and Body System (continued)

Rating	Infectious Diseases, Immune Disorders, Nutritional Deficiencies		Dental and Oral Conditions		Hemic and Lymphatic Systems		Total All Conditions	
0%	35,996	74.5%	32,664	50.5%	17,563	41.1%	<b>4,863,742</b>	33.6%
10%	4,263	8.8%	22,046	34.1%	3,219	7.5%	<b>5,784,716</b>	40.0%
20%	1,028	2.1%	6,212	9.6%	2,331	5.5%	<b>1,339,631</b>	9.3%
30%	1,527	3.2%	2,691	4.2%	7,666	17.9%	<b>975,779</b>	6.7%
40%	961	2.0%	838	1.3%	281	0.7%	<b>315,688</b>	2.2%
50%	29	0.1%	215	0.3%	12	0.0%	<b>408,446</b>	2.8%
60%	2,706	5.6%	9	0.0%	349	0.8%	<b>225,413</b>	1.6%
70%	8	0.0%	1	0.0%	381	0.9%	<b>213,731</b>	1.5%
80%	47	0.1%	2	0.0%	4	0.0%	<b>15,233</b>	0.1%
90%	1	0.0%	0.0%	—	0.0%	—	<b>4,219</b>	0.0%
100%	1,752	3.6%	46	0.1%	10,964	25.6%	<b>325,485</b>	2.2%
<b>Total</b>	<b>48,318</b>	<b>0.3%</b>	<b>64,724</b>	<b>0.4%</b>	<b>42,770</b>	<b>0.3%</b>	<b>14,472,103</b>	<b>100.0%</b>

## Most Prevalent Service-Connected Disabilities

Body System	Disability	Total Number	Body System Total (%)
Musculoskeletal System	Lumbosacral or cervical strain	364,804	7.0%
	Impairment of the knee, general	363,916	7.0%
	Degenerative arthritis of the spine	293,419	5.7%
Endocrine System	Diabetes mellitus	377,946	89.4%
	Hypothyroidism	27,854	6.6%
	Hyperthyroidism	7,038	1.7%
Impairment of Auditory Acuity	Tinnitus	971,990	51.6%
	Hearing loss	774,384	41.1%
	Otitis media, chronic (ear infection)	25,322	1.3%
Genitourinary System	Penile deformity (loss of erectile power)	176,673	34.3%
	Malignant growths of genitourinary system	82,480	16%
	Prostate gland injuries	48,655	9.4%
Skin	Scars, general	494,032	32%
	Scars, superficial (tender)	264,361	17.1%
	Eczema	227,995	14.8%
Eye	Conjunctivitis, chronic	17,823	8.9%
	Unhealed eye injury	15,537	7.7%
	Vision in 1 eye 20/100, 20/70 or 20/50; 20/40 in other	15,463	7.7%
Neurological	Paralysis of the sciatic nerve	294,033	21.8%
	Migraine	229,324	17%
	Paralysis of the median nerve	184,796	13.7%
Gynecological System	Removal of uterus	15,803	20.3%
	Removal of uterus and both ovaries	13,915	17.9%
	Benign growths of gynecological system or breast	8,080	10.4%
Mental Disorders	Post traumatic stress disorder	572,612	58%
	Major depressive disorder	113,538	11.5%
	Generalized anxiety disorder	51,690	5.2%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	Malaria	30,269	62.6%
	Chronic fatigue syndrome	6,032	12.5%
	HIV-Related Illness	3,808	7.9%
Cardiovascular System	Hypertensive vascular disease	312,000	39.7%
	Arteriosclerotic heart disease (coronary artery disease)	168,416	21.4%
	Residuals of cold injury	68,480	8.7%
Dental and Oral Conditions	Limited motion of the jaw	42,320	65.4%
	Malunion of lower jaw	8,867	13.7%
	Loss of Teeth	4,844	7.5%

**Most Prevalent Service-Connected Disabilities (continued)**

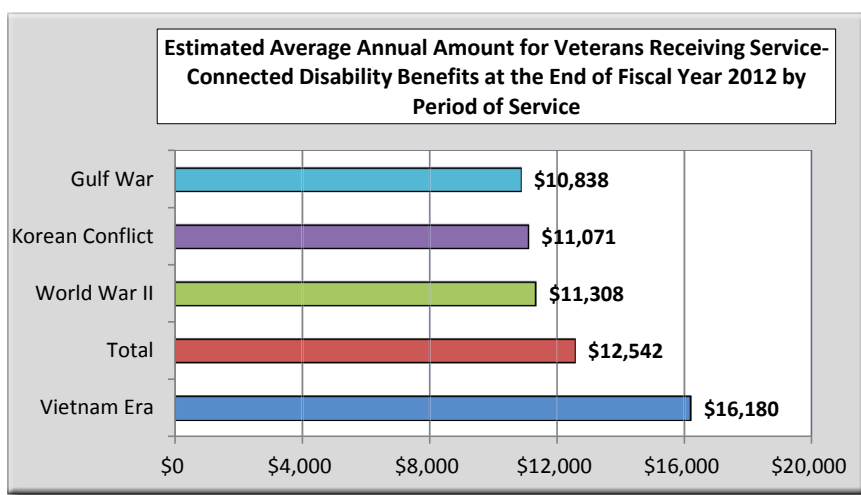
Body System	Disability	Total Number	Body System Total (%)
Digestive System	Hemorrhoids	192,690	26.8%
	Hiatal hernia	179,940	25%
	Inguinal hernia	66,375	9.2%
Hemic and Lymphatic Systems	Anemia	11,587	27.1%
	Non-Hodgkin's lymphoma	7,384	17.3%
	Splenectomy (removal of spleen)	7,202	16.8%
Respiratory System	Allergic rhinitis	116,603	18.1%
	Sleep apnea syndromes (obstructive, central, mixed)	114,103	17.7%
	Bronchial asthma	86,917	13.5%

**Most Prevalent Disabilities for Veterans Receiving Compensation at the End of Fiscal Year 2012**

Body System	Disability	Number of Veterans			All Conditions FY 2012 (Percent of Total)
		Male	Female	Total	
Impairment of Auditory Acuity	Tinnitus	917,969	38,204	971,990	6.3%
Impairment of Auditory Acuity	Hearing loss	746,345	11,699	774,384	5.2%
Mental Disorders	Post traumatic stress disorder	532,474	29,975	572,612	3.7%
Skin	Scars, general	436,802	47,220	494,032	3%
Endocrine System	Diabetes mellitus	364,516	4,253	377,946	2.5%
Musculoskeletal System	Lumbosacral or cervical strain	313,525	47,927	364,804	2.2%
Musculoskeletal System	Impairment of the knee, general	303,072	58,953	363,916	2.1%
Cardiovascular System	Hypertensive vascular disease	289,093	20,151	312,000	2%
Neurological	Paralysis of the sciatic nerve	275,229	13,627	294,033	1.9%
Musculoskeletal System	Degenerative Arthritis of the Spine	262,973	25,821	293,419	1.8%

## Veterans Receiving Service-Connected Disability Benefits at the End of Fiscal Year 2012

Period of Service	Number of Veterans	Estimated Total Annual Amounts	Estimated Average Annual Amounts
World War II	167,724	\$1,896,581,613	\$11,308
Korean Conflict	145,090	\$1,606,356,238	\$11,071
Vietnam Era	1,214,530	\$19,651,001,995	\$16,180
Gulf War	1,344,652	\$14,573,434,969	\$10,838
Peacetime Era	664,806	\$6,631,362,984	\$9,975
<b>Total</b>	<b>3,536,802</b>	<b>\$44,358,737,799</b>	<b>\$12,542</b>



## Most Prevalent Disabilities by Period of Service at the End of Fiscal Year 2012

Period of Service	Disability	Number of Disabilities	Percent of Total
World War II	Hearing loss	53,178	13.4%
	Tinnitus	37,530	9.4%
	Residuals of cold injury	23,618	5.9%
	Post traumatic stress disorder	17,347	4.4%
	Scars, general	15,320	3.9%
	Generalized anxiety disorder	10,670	2.7%
	Scars, superficial (tender)	8,934	2.2%
	Traumatic arthritis	7,639	1.9%
	Flatfoot, acquired	6,197	1.6%
	Scars, head, face or neck	5,958	1.5%



## Most Prevalent Disabilities by Period of Service at the End of Fiscal Year 2012

Period of Service	Disability	Number of Disabilities	Percent of Total
Korean Conflict	Hearing loss	58,309	16.7%
	Tinnitus	48,036	13.8%
	Residuals of cold injury	21,639	6.2%
	Post traumatic stress disorder	12,808	3.7%
	Scars, general	12,276	3.5%
	Scars, superficial (tender)	7,336	2.1%
	Traumatic arthritis	5,160	1.5%
	Scars, head, face or neck	4,993	1.4%
	Duodenal ulcer	4,318	1.2%
	Paralysis of the sciatic nerve	3,851	1.1%
Vietnam Era	Hearing loss	332,590	7.6%
	Tinnitus	327,414	7.5%
	Post traumatic stress disorder	326,531	7.5%
	Diabetes mellitus	322,601	7.4%
	Paralysis of the sciatic nerve	177,995	4.1%
	Scars, general	166,504	3.8%
	Arteriosclerotic heart disease (Coronary artery disease)	135,410	3.1%
	Penile deformity (loss of erectile power)	112,726	2.6%
	Paralysis of the median nerve	81,060	1.9%
	Hypertensive vascular disease	77,475	1.8%
Gulf War	Tinnitus	427,246	5.9%
	Lumbosacral or cervical strain	285,171	3.9%
	Limitation of flexion, knee	284,936	3.9%
	Scars, general	229,333	3.1%
	Tendon inflammation	219,891	3.0%
	Degenerative arthritis of the spine	213,504	2.9%
	Limitation of motion of the ankle	209,102	2.9%
	Hearing loss	200,909	2.8%
	Post traumatic stress disorder	196,820	2.7%
	Migrane	181,394	2.5%

**Most Prevalent Disabilities by Period of Service at the End of Fiscal Year 2012**

Period of Service	Disability	Number of Disabilities	Percent of Total
Peacetime Periods	Tinnitus	131,764	6.4%
	Hearing loss	129,398	6.2%
	Impairment of the knee, general	75,755	3.7%
	Scars, general	70,599	3.4%
	Traumatic arthritis	54,911	2.6%
	Hypertensive vascular disease	53,273	2.6%
	Limitation of motion of the ankle	45,967	2.2%
	Limitation of flexion, knee	44,146	2.1%
	Lumbosacral or Cervical Strain	41,285	2.0%
	Hemorrhoids	37,683	1.8%

**Service-Connected Disabilities at the End of Fiscal Year 2012 by Period of Service**

Period of Service	World War II	Korean Conflict	Vietnam Era	Gulf War	Peacetime Periods
Total Number of Disabilities	397,361	348,708	4,356,559	7,294,722	2,074,753
Average Number of Disabilities per Veteran	2.37%	2.4%	3.59%	5.42%	3.12%
Veterans Receiving Compensation	167,724	145,090	1,214,530	1,344,652	664,806
<b>Total Veteran Population</b>	<b>1,396,402</b>	<b>2,273,001</b>	<b>7,489,353</b>	<b>6,240,055</b>	<b>5,622,055</b>

## Dependency and Indemnity Compensation

Dependency and Indemnity Compensation (DIC) is payable to survivors of Servicemembers who died while on active duty, or of Veterans who died from service-connected disability.

This section provides information about surviving spouses, children, and parents who received DIC during fiscal year 2012.

### Beneficiaries Who Began Receiving DIC by Fiscal Year

Type of Benefit	2008	2009	2010	2011	2012
Surviving Spouses	16,968	16,125	26,815	13,130	25,194
Surviving Children	1,238	1,103	1,143	1,863	1,049
Surviving Parents	251	400	288	294	265
<sup>1</sup> Total	<b>18,457</b>	<b>17,628</b>	<b>28,246</b>	<b>15,287</b>	<b>26,509</b>

<sup>1</sup>Total for 2012 includes 1 claim unknown

### Beneficiaries Receiving DIC by Relationship at the End of Fiscal Year 2012

Relationship	Beneficiaries Number	Percent
Surviving Spouse	349,455	95.4%
Child	12,495	3.4%
Parent	4,398	1.2%
<sup>1</sup> Total	<b>366,430</b>	<b>100.0%</b>

<sup>1</sup>Total includes 82 claims unknown

### Age of Surviving Spouses Who Began Receiving DIC Benefits During Fiscal Year 2012

Age	Number of Beneficiaries	Estimated Total Annual Amounts	Percent of Total
35 and under	620	\$12,918,948	3.3%
36 - 55	3,201	\$52,907,490	13.4%
56 - 75	15,843	\$240,765,774	60.9%
Over 75	5,397	\$86,710,440	21.9%
<sup>1</sup> Total	<b>25,194</b>	<b>\$395,231,454</b>	<b>100.0%</b>

<sup>1</sup>Total includes 133 claims and \$1,928,802 annual amounts unidentifiable by age

## Age of Children Who Began Receiving DIC Benefits During Fiscal Year 2012

Children's Age	Number of Beneficiaries	Estimated Total Annual Amounts
Under Age 18	644	\$3,146,057
Age 18 and over in School	105	\$465,109
Age 18 and over – Helpless	233	\$1,734,416
<b><sup>1</sup>Total</b>	<b>1,049</b>	<b>\$5,598,278</b>

<sup>1</sup>Total includes 60 claims and \$215,868 payments unidentifiable by age

## Beneficiaries Receiving DIC Benefits by Period of Service at the End of Fiscal Year 2012

Period of Service	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Wars of the 1800s*	4	\$11,976	\$47,904
World War I	416	\$12,591	\$5,237,916
World War II	79,683	\$15,299	\$1,219,107,284
Korean Conflict	36,342	\$15,618	\$567,573,946
Vietnam Era	189,085	\$14,943	\$2,825,465,533
Gulf War	24,848	\$14,358	\$356,763,011
Peacetime Periods	36,052	\$14,955	\$539,143,250
<b>Total</b>	<b>366,430</b>	<b>\$15,046</b>	<b>\$5,513,338,844</b>

\*“Wars of the 1800s” includes the Mexican Border Era, Civil War, and Spanish-American War.

## Surviving Spouses Receiving DIC by Age at the End of Fiscal Year 2012

Age	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
35 and Under	4,434	\$18,687	\$82,856,784
36 - 55	28,648	\$15,898	\$455,446,674
56 - 75	157,593	\$15,117	\$2,382,281,430
Over 75	156,402	\$15,702	\$2,455,753,236
<b><sup>1</sup>Total</b>	<b>349,455</b>	<b>\$15,487</b>	<b>\$5,412,078,582</b>

<sup>1</sup>Total includes 133 claims and \$1,928,802 annual amounts unidentifiable by age

## Children Receiving DIC by Age at the End of Fiscal Year 2012

Age	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Under Age 18	3,854	\$5,570	\$21,465,468
Age 18 and over - in School	330	\$4,228	\$1,395,088
Age 18 and over - Helpless	7,996	\$7,902	\$63,184,746
<b>Total</b>	<b>12,495</b>	<b>\$7,034</b>	<b>\$87,885,312</b>

<sup>1</sup>Total includes 225 claims unidentifiable by age

# Global War on Terror

## Global War On Terror

Since September 11, 2001 the Department of Defense has been deployed overseas in support of the Global War on Terror (GWOT) including Operation Iraqi Freedom/Operation Enduring Freedom/Operation New Dawn (OIF/OEF/OND). The following tables share the most prevalent disabilities, their affected body systems, and the severity of disability from service.

VBA's computer systems do not contain any data that would allow us to attribute Veterans' disabilities to a specific period of service or deployment. We are therefore only able to identify GWOT Veterans who filed 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.



**U.S. Marine Corps Maj. Jose Lopez, an Operations Officer with Marine Wing Support Squadron (MWSS) 373, salutes the national ensign during a transfer of authority ceremony at Camp Leatherneck, Helmand province, Afghanistan, March 27, 2011.**  
*U.S. Marine Corps photo by Lance Cpl. Robert R. Carrasco/Released*  
 Web site: [www.defenseimagery.mil](http://www.defenseimagery.mil)



### A Note on the Data:

The data in this Global War on Terror section is a subset of the National level data on the previous pages and is captured by the broader term used, "Gulf War."

## GWOT Service-Connected Disability Benefits By Combined Percent of Disability for Veterans Receiving Compensation at the End of Fiscal Year 2012

Combined Degree	Number of Veterans		Estimated Total Annual Amounts	Estimated Average Annual Amounts
	Male	Female		
0%	410	79	\$586,584	\$1,190
10%	78,154	11,713	\$138,880,464	\$1,536
20%	56,184	8,602	\$197,501,592	\$3,030
30%	62,148	10,085	\$381,247,932	\$5,258
40%	62,182	10,582	\$550,293,108	\$7,538
50%	45,832	7,764	\$573,771,547	\$10,673
60%	63,904	9,376	\$997,742,758	\$13,573
70%	50,964	7,620	\$1,060,657,896	\$18,046
80%	47,846	7,101	\$1,179,532,140	\$21,405
90%	28,049	4,656	\$820,081,404	\$25,006
100%	25,257	3,868	\$1,108,550,160	\$37,961
<b>Total</b>	<b>520,930</b>	<b>81,446</b>	<b>\$7,008,845,584</b>	<b>\$11,589</b>

<sup>1</sup>Total includes 2,384 claims and \$21,847,740 payment amounts unidentifiable by gender

## GWOT Disabilities By Body System and Gender for Veterans Receiving Compensation at End of Fiscal Year 2012

Body System	Number of Disabilities		
	Male	Female	Total
Cardiovascular System	106,722	15,154	<b>122,445</b>
Dental and Oral Conditions	16,174	5,029	<b>21,323</b>
Digestive System	153,456	26,571	<b>180,815</b>
Endocrine System	18,718	6,288	<b>25,162</b>
Genitourinary System	72,884	7,189	<b>80,421</b>
Gynecological System	705	18,107	<b>19,002</b>
Hemic and Lymphatic Systems	4,086	2,791	<b>6,913</b>
Impairment of Auditory Acuity	344,160	25,575	<b>370,945</b>
Infectious Diseases, Immune Disorders and Nutritional Deficiencies	2,558	803	<b>3,374</b>
Mental Disorders	215,039	36,541	<b>252,184</b>
Musculoskeletal System	1,463,379	232,887	<b>1,703,422</b>
Neurological Conditions and Convulsive Disorders	244,652	51,855	<b>297,611</b>



## GWOT Disabilities By Body System and Gender for Veterans Receiving Compensation at End of Fiscal Year 2012

Body System	Number of Disabilities		
	Male	Female	Total
Organs of Special Sense	36,746	6,705	<b>43,674</b>
Respiratory System	186,764	32,283	<b>220,018</b>
Skin	374,138	66,735	<b>442,938</b>
<b><sup>1</sup>Total</b>	<b>3,240,181</b>	<b>534,513</b>	<b>3,790,247</b>

<sup>1</sup>Total includes 15,553 claims unidentifiable by gender

## Disabilities By Gender for GWOT Veterans Receiving Compensation at End of Fiscal Year 2012

Body System	Disability	Number of Veterans		
		Male	Female	Total
Musculoskeletal System	Lumbosacral or Cervical Strain	152,249	28,510	<b>181,426</b>
	Limitation of flexion, knee	153,534	22,604	<b>176,814</b>
	Tendon inflammation	118,491	18,427	<b>137,523</b>
Endocrine System	Diabetes mellitus	11,160	1,136	<b>12,360</b>
	Hypothyroidism	5,310	3,492	<b>8,857</b>
	Hyperthyroidism	815	629	<b>1,452</b>
Impairment of Auditory Acuity	Tinnitus	239,574	19,236	<b>259,640</b>
	Hearing loss	89,691	3,589	<b>93,579</b>
	Labyrinthitis	5,782	1,375	<b>7,193</b>
Genitourinary System	Penile deformity (loss of erectile power)	31,469	51	<b>31,638</b>
	Nephrolithiasis (kidney stones)	7,814	973	<b>8,824</b>
	Prostate gland injuries	8,131	21	<b>8,187</b>
Skin	Scars, general	97,316	17,632	<b>115,461</b>
	Scars, superficial (tender)	65,879	13,278	<b>79,513</b>
	Eczema	63,422	11,982	<b>75,740</b>

## Disabilities By Gender for GWOT Veterans Receiving Compensation at End of Fiscal Year 2012

Body System	Disability	Number of Veterans		
		Male	Female	Total
Eye	Conjunctivitis, chronic	5,418	1,455	<b>6,909</b>
	Unhealed eye injury	3,737	523	<b>4,282</b>
	Retina, localized scars	2,545	422	<b>2,984</b>
Neurological	Migraine	76,896	25,120	<b>102,434</b>
	Paralysis of the median nerve	31,413	8,808	<b>40,388</b>
	Paralysis of the sciatic nerve	30,289	4,228	<b>34,629</b>
Gynecological System	Removal of uterus	54	3,846	<b>3,945</b>
	Removal of uterus and both ovaries	36	2,165	<b>2,385</b>
	Disease or injury of the ovary	28	2,339	<b>2,222</b>
Mental Disorders	Post traumatic stress disorder	136,708	13,160	<b>150,138</b>
	Major depressive disorder	20,918	9,467	<b>30,488</b>
	Anxiety disorder, unspecified	14,417	2,617	<b>17,081</b>
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	Chronic fatigue syndrome	973	312	<b>1,287</b>
	HIV-Related Illness	595	29	<b>625</b>
	Systemic lupus erythematosus	206	345	<b>555</b>
Cardiovascular System	Hypertensive vascular disease	76,507	7,248	<b>84,120</b>
	Varicose veins	7,912	3,885	<b>11,867</b>
	Arteriosclerotic heart disease (Coronary artery disease)	4,168	261	<b>4,451</b>
Dental and Oral Conditions	Limited motion of the jaw	13,940	4,764	<b>18,811</b>
	Loss of teeth	793	113	<b>911</b>
	Malunion of lower jaw	660	60	<b>725</b>
Respiratory System	Sleep Apnea Syndromes (Obstructive, Central, Mixed)	72,746	3,758	<b>76,797</b>
	Allergic rhinitis	46,537	12,804	<b>59,657</b>
	Bronchial asthma	17,961	6,217	<b>24,296</b>
Digestive System	Hiatal hernia	69,674	11,115	<b>81,127</b>
	Hemorrhoids	34,908	5,793	<b>40,910</b>
	Irritable bowel syndrome	11,733	4,108	<b>15,905</b>
Hemic and Lymphatic Systems	Anemia	1,804	2,354	<b>4,185</b>
	Splenectomy (removal of spleen)	532	60	<b>594</b>
	Thrombocytopenia	376	83	<b>459</b>

**Note:** Records with unknown gender categories were captured as "Unknown" and not reported.

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### Noted Information

- Pension programs provide needs-based benefits that help raise the standard of living for Veterans and their survivors.
- Current Programs: Improved Pension, Old Law Pension and 306 Pension.

# Pension

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

## Current Programs

- Improved Pension
  - Veterans Pension
  - Survivors Pension
    - For Surviving Spouses
    - For Surviving Children
- Aid and Attendance and Housebound

## Disability/Age-Based Pension

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

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

Once basic eligibility for pension is met, entitlement is subject to income and net worth limitations. Additional amounts may be paid to a Veteran who has dependents or who, due to disability, is in need of aid and attendance of another person or is housebound.

## Survivors Pension

### *Survivors Pension for a Surviving Spouse*

A surviving spouse of a wartime Veteran has basic eligibility for death pension if he or she meets the income and net worth limitations. Additional amounts may be paid to a surviving spouse who has dependents or who, due to disability, is in need of aid and attendance of another person, or is housebound.

### **Survivors Pension for a Surviving Child**

A surviving child of a wartime Veteran has basic eligibility for death pension if the following criteria are met:

- The child is unmarried, and
- Under the age of 18 years, or
- Between the age of 18 and 23 years and attending an accredited school, or
- Prior to reaching 18 years of age, became permanently incapable of self support

If the child is able to meet basic eligibility based on the above criteria, his or her entitlement is subject to income and net worth limitations.

### **Aid, 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. Because pension at the A&A and housebound rates are based upon a higher income limit, a claimant ineligible for basic pension due to excessive income may nevertheless be eligible for pension benefits if he or she establishes entitlement to A&A or housebound.

#### **Aid and Attendance**

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,
- Due to a disability or disabilities, they are permanently and substantially confined to their immediate premises, or



#### **Noted Information**

- **Survivors Pension:** Survivors Pension for the Surviving Spouse; Survivors Pension for the Surviving Child.
- **Old Law and Section 306** are in the process of being phased out.

- 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:
- Due to a disability or disabilities, they are permanently and substantially confined to their immediate premises.

## Old Law and Section 306 Pension

Old Law and Section 306 Pension for Veterans and their surviving spouses and children are similar to Improved Pension, but use different laws and regulations to determine entitlement and the amount of monthly benefit payments. Both programs are in the process of being phased out and VA does not accept any new applications for benefits under these 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 to pension under the rules of the current program, Improved Pension.

## Quick Reference Guide

### Number of Veterans and Survivors Receiving Pension Benefits at the End of Fiscal Year 2012

Pension – Veterans	314,790
Pension – Survivors	207,453

### Beneficiaries Who Began Receiving Pension Benefit During Fiscal Year 2012

Pension – Veterans	48,421
Pension – Survivors	34,394

## Summary of Beneficiaries Who Began Receiving Pension Benefits During Fiscal Year 2012

Benefit Program	Number of People	Estimated Total Annual Amounts	Estimated Average Annual Amounts
Pension - Veterans	48,421	\$635,216,460	\$13,119
Pension - Survivors	34,394	\$330,133,891	\$9,599
<b>Total</b>	<b>82,815</b>	<b>\$965,350,351</b>	<b>\$11,657</b>

## Summary of Active Pension Benefit Accounts at the End of Fiscal Year 2012

Benefit Program	Number of People	Estimated Total Annual Amounts	Estimated Average Annual Amounts
Pension - Veterans	314,790	\$3,474,503,851	\$11,038
Pension - Survivors	207,453	\$1,352,812,742	\$6,521
<b>Total</b>	<b>522,243</b>	<b>\$4,827,316,593</b>	<b>\$9,243</b>

## Summary of Active Pension Benefit Accounts by Fiscal Year

	2008	2009	2010	2011	2012
Pension - Veterans	315,763	314,245	313,563	313,665	314,790
Pension - Survivors	195,612	194,103	198,832	201,955	207,453
<b>Total</b>	<b>511,375</b>	<b>508,348</b>	<b>512,395</b>	<b>515,620</b>	<b>522,243</b>

## Summary of Active Pension Estimated Average Annual Amounts Paid by Fiscal Year

	2008	2009	2010	2011	2012
Pension - Veterans	\$10,483	\$11,340	\$10,080	\$10,401	\$11,038
Pension - Survivors	\$7,047	\$7,941	\$5,478	\$5,905	\$6,521
<b>Total</b>	<b>\$7,221</b>	<b>\$7,939</b>	<b>\$8,295</b>	<b>\$ 8,640</b>	<b>\$9,243</b>



## Veterans Pension

### Veterans Receiving Veterans Pension at the End of Fiscal Year 2012

Type of Pension	Number of Veterans	Estimated Average Annual Amounts	Estimated Total Annual Amounts
(Old Law) Pension	36	\$1,037	\$37,336
Section 306 Pension	2,972	\$1,656	\$4,920,548
Improved Disability Pension	311,782	\$11,128	\$3,469,545,968
<b>Total</b>	<b>314,790</b>	<b>\$11,038</b>	<b>\$3,474,503,851</b>

**Note:** The "Other Pension" category groups the two older pension programs, Protected Pension or Old Law and Section 306 Pension, into one category. Additionally, this category references entitlement restored.

### Veterans Receiving Veterans Pension During Fiscal Year 2012 with Aid/Attendance and House Bound

Gender	Number of Veterans	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Female	6,032	\$90,385,797	\$14,984
Male	108,551	\$1,573,659,616	\$14,497
<b><sup>1</sup>Total</b>	<b>119,800</b>	<b>\$1,746,638,849</b>	<b>\$14,580</b>

<sup>1</sup>Total includes 5,217 claims unidentifiable by gender

### Veterans Receiving Veterans Pension During Fiscal Year 2012 with Aid and Attendance

Gender	Number of Veterans	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Female	5,717	\$87,494,938	\$15,304
Male	100,731	\$1,500,570,321	\$14,897
<b><sup>1</sup>Total</b>	<b>111,461</b>	<b>\$1,668,754,829</b>	<b>\$14,972</b>

<sup>1</sup>Total includes 5,013 claims unidentifiable by gender

### Veterans Receiving Veterans Pension During Fiscal Year 2012 with House Bound

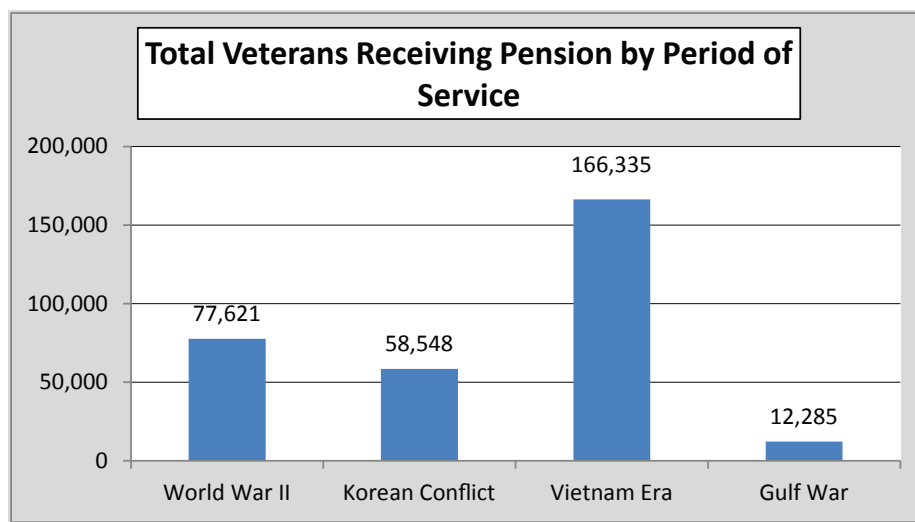
Gender	Number of Veterans	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Female	315	\$2,890,858	\$9,177
Male	7,820	\$73,089,294	\$9,346
<b><sup>1</sup>Total</b>	<b>8,339</b>	<b>\$77,884,020</b>	<b>\$9,340</b>

<sup>1</sup>Total includes 204 claims unidentifiable by gender

## Veterans Pension by Period of Service at the End of Fiscal Year 2012

Period of Service	Other Pension - Number of Beneficiaries	Improved Pension - Number of Beneficiaries	Total Period of Service	Estimated Total Annual Amounts Paid
World War II	1,353	76,268	<b>77,621</b>	\$1,027,112,545
Korean Conflict	1,178	57,370	<b>58,548</b>	\$560,512,646
Vietnam Era	477	165,858	<b>166,335</b>	\$1,736,748,089
Gulf War	—	12,285	<b>12,285</b>	\$150,107,351
<b>Total*</b>	<b>3,008</b>	<b>311,781</b>	<b>314,790</b>	<b>\$3,474,503,851</b>

**\*Note:** The “Other Pension” category groups the two older pension programs Protected Pension or Old Law and Section 306 Pension into one category. 1 unknown in Total period of Service



## Number of Veterans Who Began Receiving Disability Pension Benefits During Fiscal Year 2012 By Age

Age	Recipients Improved Pension	Estimated Annual Payments	Percent of Total
35 and under	372	\$4,475,534	1%
36 - 55	2,562	\$29,558,386	6%
56 - 75	14,234	\$133,626,713	31%
Over 75	28,441	\$424,929,935	62%
<b>Adjusted Total (includes Unknowns)</b>	<b>45,618</b>	<b>\$592,659,520</b>	<b>100.0%</b>

## Veterans Receiving Pension at the End of Fiscal Year 2012 by Age

Age	Number of Veterans	Estimated Average Annual Amounts	Estimated Total Annual Amounts Paid
under 45	6,793	\$11,873	\$84,247,075
45 - 54	5,125	\$11,407	\$61,599,134
55 - 69	156,212	\$10,223	\$1,652,607,484
70 - 84	70,972	\$8,752	\$669,025,084
85 and over	75,523	\$12,328	\$1,004,740,981
<b><sup>1</sup>Total</b>	<b>314,790</b>	<b>\$11,038</b>	<b>\$3,474,503,851</b>

<sup>1</sup>Total includes 165 claims unidentifiable by age

## Survivors Pension

### Survivors Receiving Pension by Program at the End of Fiscal Year 2012

Type of Pension	Number of Beneficiaries	Estimated Total Annual Amounts
Improved Death Pension	186,969	\$1,331,793,041
Section 306 Pension	20,364	\$20,933,294
Old Law Pension	120	\$86,406
<b>Total</b>	<b>207,453</b>	<b>\$1,352,812,742</b>

### Spouses Who Began Receiving Survivors Pension During Fiscal Year 2012 by Age

Age	Improved Pension	Estimated Total Annual Amounts	Percent of Total
35 and under	72	\$654,216	0.2%
36 - 55	1,179	\$8,373,737	3.5%
56 - 75	3,296	\$23,288,948	9.7%
Over 75	29,365	\$295,262,586	86.6%
<b>Total</b>	<b>33,912</b>	<b>\$327,579,487</b>	<b>100.00%</b>

**Note:** Records with unknown dates of birth or gender categories were captured as "Unknown" and not reported.

## Surviving Spouses Receiving Survivors Pension at the End of Fiscal Year 2012 by Age

Age	Other Pension	Improved Pension	All Pension Programs	Estimated Total Annual Amounts Paid
35 and Under	—	249	—	\$2,001,109
36 - 55	—	8,351	8,351	\$63,366,817
56 - 75	—	35,425	35,425	\$216,897,097
Over 75	—	135,686	135,686	\$1,021,687,492
<b>Total</b>	—	<b>179,711</b>	<b>179,711</b>	<b>\$1,303,952,516</b>

**Note:** The “Other Pension” category groups the two older pension programs, Protected Pension or Old Law and Section 306 Pension, into one category. Additionally, this category references entitlement restored.

**Note:** The “All Pension Programs” category includes 8,597 Unknown records.

## Survivors Pension by Period of Service at the End of Fiscal Year 2012

Period of Service	Other Pension - Number of Beneficiaries	Improved Pension - Number of Beneficiaries	Total Period of Service	Estimated Total Annual Amounts Paid
Wars of the 1800s*	77	48	<b>125</b>	\$394,010
World War I	2,013	2,128	<b>4,141</b>	\$12,751,060
World War II	15,776	128,515	<b>144,291</b>	\$955,793,557
Korean Conflict	2,192	32,061	<b>34,253</b>	\$208,201,554
Vietnam Era	426	23,148	<b>23,574</b>	\$168,006,444
Gulf War	—	1,069	<b>1,069</b>	\$7,666,116
<b>Total</b>	<b>20,484</b>	<b>186,969</b>	<b>207,453</b>	<b>\$1,352,812,741</b>

**Note:** The “Other Pension” category groups the two older pension programs Protected Pension or Old Law and Section 306 Pension into one category.

\*“Wars of the 1800s” includes the Mexican Border Era, Civil War, and Spanish-American War.

## Veterans Pension Counts for Fiscal Year 2012 with A/A and Housebound

LOCATION/ BENEFIT	A/A Veterans- Male	A/A Veterans- Female	A/A Veterans- Total	Housebound Veterans- Male	Housebound Veterans- Female	Housebound Veterans- Total
ALABAMA	4,560	152	4,820	132	6	138
ALASKA	49	4	54	8	0	8
ARIZONA	1,563	141	1,768	154	8	166
ARKANSAS	1,275	48	1,360	119	3	125
CALIFORNIA	8,576	689	9,581	527	26	565
COLORADO	1,210	111	1,370	123	7	132
CONNECTICUT	752	68	910	31	4	37
DELAWARE	150	14	181	10	0	10
DISTRICT OF COLUMBIA	79	2	82	10	0	10
FLORIDA	8,359	569	9,466	615	25	646
GEORGIA	3,732	168	4,143	291	21	327
HAWAII	73	7	86	18	3	21
IDAHO	437	37	489	53	6	61
ILLINOIS	2,660	145	2,882	193	4	197
INDIANA	2,022	116	2,216	128	1	134
IOWA	1,293	75	1,408	110	2	115
KANSAS	910	56	1,003	71	1	72
KENTUCKY	1,400	36	1,492	118	8	129
LOUISIANA	2,446	80	2,593	192	2	198
MAINE	333	19	378	30	1	31
MARYLAND	880	65	1,030	98	2	101
MASSACHUSETTS	1,250	130	1,504	73	2	77
MICHIGAN	3,784	203	4,118	196	7	207
MINNESOTA	1,191	75	1,303	119	5	125
MISSISSIPPI	1,412	39	1,492	96	2	100
MISSOURI	2,973	135	3,189	212	9	225
MONTANA	354	21	388	56	1	57
NEBRASKA	498	21	542	36	1	39
NEVADA	762	69	869	104	7	113
NEW HAMPSHIRE	364	32	435	18	5	24
NEW JERSEY	1,067	74	1,263	52	3	58
NEW MEXICO	561	35	624	64	1	66
NEW YORK	3,401	208	3,966	214	12	236
NORTH CAROLINA	3,160	161	3,575	344	16	377
NORTH DAKOTA	207	8	221	26	3	31
OHIO	4,653	274	5,045	258	20	280
OKLAHOMA	1,992	80	2,113	124	8	133
OREGON	1,557	143	1,768	158	10	171
PENNSYLVANIA	5,248	316	6,072	259	10	279
RHODE ISLAND	380	24	439	11		11

## Veterans Pension Counts for Fiscal Year 2012 with A/A and Housebound

LOCATION/ BENEFIT	A/A Veterans- Male	A/A Veterans- Female	A/A Veterans- Total	Housebound Veterans- Male	Housebound Veterans- Female	Housebound Veterans- Total
SOUTH CAROLINA	2,571	122	2,850	191	4	201
SOUTH DAKOTA	398	17	429	44	1	46
TENNESSEE	2,652	119	2,850	218	10	231
TEXAS	7,666	357	8,273	628	19	659
UTAH	679	51	754	52	2	56
VERMONT	56	10	70	11		11
VIRGINIA	1,483	106	1,699	190	5	200
WASHINGTON	1,707	135	1,925	140	12	158
WEST VIRGINIA	597	17	647	53	2	55
WISCONSIN	1,943	112	2,108	115	4	122
WYOMING	97	4	103	16	1	17
PUERTO RICO	3118	14	3311	674	2	713
PHILIPPINES	97		102	15		15
OTHER / UNKNOWN*	94	3	102	22	1	23
<b>NATIONAL TOTALS</b>	<b>100,731</b>	<b>5,717</b>	<b>111,461</b>	<b>7,820</b>	<b>315</b>	<b>8,339</b>

## Survivors Pension Counts for Fiscal Year 2012 with A/A and Housebound

LOCATION/ BENEFIT	A/A Survivors- Male	A/A Survivors- Female	A/A Survivors- Total	Housebound Survivors- Male	Housebound Survivors- Female	Housebound Survivors- Total
ALABAMA	8	6,166	6,878	0	31	7
ALASKA	0	20	23	0	0	0
ARIZONA	0	983	1,175	0	13	7
ARKANSAS	1	693	830	0	6	2
CALIFORNIA	5	5,253	6,402	0	50	11
COLORADO	0	765	897	0	8	4
CONNECTICUT	3	736	962	0	5	2
DELAWARE	0	135	174	0	0	1
DISTRICT OF COLUMBIA	0	34	40	0	0	0
FLORIDA	7	5,555	6,926	0	62	21
GEORGIA	6	3,230	4,213	0	78	40
HAWAII	0	25	35	0	1	0
IDAHO	0	202	232	0	6	2
ILLINOIS	2	1,936	2,251	0	19	7
INDIANA	2	1,960	2,303	0	10	3
IOWA	0	1,108	1,285	0	10	1
KANSAS	0	645	776	0	7	4

## Survivors Pension Counts for Fiscal Year 2012 with A/A and Housebound (continued)

LOCATION/ BENEFIT	A/A Survivors- Male	A/A Survivors- Female	A/A Survivors- Total	Housebound Survivors- Male	Housebound Survivors- Female	Housebound Survivors- Total
KENTUCKY	1	841	1,026	0	23	6
LOUISIANA	2	1,655	1,994	0	27	21
MAINE	0	139	162	0	5	1
MARYLAND	1	681	873	0	10	7
MASSACHUSETTS	1	1,070	1,332	0	12	3
MICHIGAN	5	3,634	4,127	0	20	3
MINNESOTA	2	736	904	0	16	2
MISSISSIPPI	2	1,299	1,597	0	11	10
MISSOURI	1	2,656	3,088	0	26	5
MONTANA		158	192	0	3	0
NEBRASKA	2	291	360	0	7	0
NEVADA	1	492	568	0	11	0
NEW HAMPSHIRE	0	238	297	0	1	3
NEW JERSEY	0	866	1,114	0	10	5
NEW MEXICO	2	295	363	0	3	5
NEW YORK	10	3,524	4,482	1	47	17
NORTH CAROLINA	9	2,372	3,126	0	136	68
NORTH DAKOTA	0	131	159	0	4	1
OHIO	1	4,126	4,791	0	25	8
OKLAHOMA	1	1,070	1,279	0	28	6
OREGON	0	762	899	0	8	7
PENNSYLVANIA	14	5,302	6,743	0	49	24
RHODE ISLAND	0	300	368	0	5	0
SOUTH CAROLINA	1	2,166	2,838	0	44	21
SOUTH DAKOTA	1	191	221	0	9	1
TENNESSEE	4	2,475	3,116	0	54	15
TEXAS	8	5,426	6,457	0	75	24
UTAH	1	552	639	0	7	
VERMONT		26	35	0		1
VIRGINIA	2	1,130	1,443	0	25	5
WASHINGTON	0	1,192	1,413	0	20	4
WEST VIRGINIA	1	385	488	0	5	4
WISCONSIN	3	1,267	1,465	0	6	1
WYOMING	0	81	93	0	2	
PUERTO RICO	1	1,609	2,279	0	282	93
PHILIPPINES	0	0	0	0	0	0
OTHER / UNKNOWN*	0	9	14	0	0	0
<b><sup>1</sup>NATIONAL TOTALS</b>	<b>111</b>	<b>78,584</b>	<b>95,733</b>	<b>1</b>	<b>1,322</b>	<b>1,323</b>

<sup>1</sup>Note: NATIONAL TOTALS include 17,043 unidentified A/A claims and 483 Housebound claims unidentified by gender.



# Fiduciary

## Purpose

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 Beneficiaries by Beneficiary Type

Beneficiary Type	Number of Beneficiaries
Veteran	81,902
Surviving Spouse	36,041
Adult Disabled Child	13,897
Insurance	1,657
Minor Child	553
Dependent Parent	78
<b>Total</b>	<b>134,128</b>

## Benefits Paid by Category

Beneficiary Type	Estimated Annual Total Amounts	Estimated Annual Average
Compensation	\$1,389,641,568	\$33,449
Death Pension	\$295,527,132	\$8,121
DIC	\$132,740,821	\$14,438
Pension	\$519,906,588	\$15,073
<b>Total</b>	<b>\$2,337,816,110</b>	<b>\$19,222</b>



### Noted Information

- VA's Fiduciary program protects the interest of the beneficiary.

### Type of Fiduciary by Category

Relationship	Number
Legal Custodian	101,895
Spouse	6,758
Supervised Direct Payment	3,547
Court-appointed Fiduciary	1,766
Institutional	1,944
Custodian in fact	63
Supr. of Indian Reservation	7
Temporary Fiduciary	4
<b>Total</b>	<b>134,128</b>

During fiscal year 2012 the VA Office of the Inspector General (OIG) received a total of 92 fiduciary/guardianship related allegations in which some cases resulted in VA's removal of a fiduciary. VA referred a total of 37 misuse cases to the VA Office of the Inspector General (OIG) for further investigation.

During fiscal year 2012 the following actions were taken:

- Investigations Opened: 26
- Investigations Completed and Referred to Prosecutor's Office: 33
- Cases Accepted for Prosecution: 18
- Cases Declined for Prosecution: 12
- Cases Pending: 3

**Note:** The figures above include action taken by OIG on cases referred as of FY 2012. Figures may include data from previous years.

The number of OIG prosecutorial outcomes during fiscal year 2012 are as follows:

- Arrests: 26
- Indictments: 23
- Convictions: 15

**Note:** The figures above include action taken by OIG on cases referred as of FY 2012. Figures may include data from previous years.

The following total amounts represent money recovered by the government in cases arising from the misuse of benefits by a fiduciary:

- Restitution: \$2,611,233.
- Fines: \$500.
- Recovery: \$50,474

# Education

## Current Benefits

There are eight active education programs:

- Post-9/11 Veterans Educational Assistance Program (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 Programs (VRAP);
- 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).

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.

## Education Programs

### 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 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 active duty service after September 10, 2001, or a service-connected discharge after 30 days of service.
- Honorable discharge from Armed Forces or continuance on active duty.



POST ★ 9/11  
GI BILL

*It's Your Future*

### 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.

- 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 to use benefits.
- Eligible to transfer educational benefits to dependent if individual meets Department of Defense eligibility criteria.

### **All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty)**

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 to participate at the time of enlistment.

Requirements and features of MGIB-AD are as follows:

- First entered active duty on or after June 30, 1985;
- Must fulfill one's basic service obligation unless released for an acceptable reason;
- Must have completed the requirements of a secondary school diploma, or its equivalent, before applying for benefits;
- Must receive an honorable discharge;
- Maximum entitlement is 36 months.

### **Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve)**

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 have completed the requirements of a secondary school diploma, or its equivalent, before applying for benefits;
- Must remain a member in good standing in the Selected Reserve;
- Maximum entitlement is 36 months.

### **Veterans Retraining Assistance Programs (VRAP)**

Veterans Retraining Assistance Program (VRAP) offers 12 months of training assistance for Veterans who:

- Are at least 35 but no more than 60 years old;
- Are unemployed on the date of application;
- Received an other than dishonorable discharge;
- 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);
- Are not in receipt of VA compensation due to unemployability;
- Are not enrolled in a federal or state job training program.

### **Survivor and Dependent Educational Assistance (DEA)**

DEA is a VA educational assistance program designed to provide education and training opportunities to eligible dependents of certain Veterans.

Features and requirements of DEA are as follows:

- Eligibility is based on the Veteran's service-connected death, total service-connected disability, or MIA / POW / Hostage status;
- Maximum entitlement is 45 months;
- Children generally have eight years in which to use benefits;
- With some exceptions, children must be between ages 18 and 26;
- Spouses generally have 10 years in which to use benefits and 20 years if the Service member dies on active duty or if the Veteran receives a permanent and total rating within 3 years of release from active duty;

- Spouses lose entitlement if they remarry before age 57 but may have entitlement restored if the remarriage terminates by death or divorce;

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.

### **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;
- Maximum entitlement is 36 months;
- Government matches contribution \$2 for \$1;
- Benefit must be used within 10 years of the last discharge from the service;
- Unused contributions may be refunded;
- Additional “kickers” or contributions from the Department of Defense (DoD) under certain circumstances; and
- Current full-time VEAP rate is based on the monthly contributions plus any DoD “kicker” adjustment.

### **Reserve Educational Assistance Program (REAP)**

REAP is a Department of Defense program that provides educational assistance to members of the National Guard and Reserves.

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 3-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:

- Cash bonus of \$5,000;
- Repayment of a qualifying student loan not to exceed \$18,000;
- Educational allowance equal to the 3-year monthly Chapter 30 rate for 12 months; or
- Educational allowance equal to 50% of the less than 3-year monthly Chapter 30 rate for 36 months.



## Quick Reference Guide

### Beneficiaries By Program By Fiscal Year

Program	2008	2009	2010	2011	2012
MGIB-AD	354,284	341,969	247,105	185,220	118,549
Post 9/11	0	34,393	365,640	555,329	646,302
MGIB-SR	62,390	63,469	67,373	65,216	60,393
REAP	44,014	42,881	30,269	27,302	19,774
VRAP	0	0	0	0	12,251
DEA	80,191	81,327	89,696	90,657	87,707
VEAP	560	448	286	112	76
<b>Total</b>	<b>541,439</b>	<b>564,487</b>	<b>800,369</b>	<b>923,836</b>	<b>945,052</b>

Source: Benefits Delivery System Reports.

### Beneficiaries Who Began Receiving Education Benefits by Type of Training and Program During Fiscal Year 2012

Education Program	College				Program Totals	Percent of All Programs
	Non-Degree	Graduate	Under-Graduate	Vocational/Technical		
MGIB-AD <sup>1</sup>	428	670	17,223	481	<b>18,802</b>	41.7%
POST 9/11 <sup>2</sup>	—	—	—	—	—	0.0%
MGIB-SR <sup>3</sup>	241	220	8,122	227	<b>8,810</b>	19.5%
REAP	130	249	4,131	96	<b>4,606</b>	10.2%
DEA <sup>2</sup>	573	402	11,337	555	<b>12,867</b>	28.5%
VEAP	0	4	20	0	24	0.1%
<b>Type Training Totals</b>	<b>1,372</b>	<b>1,545</b>	<b>40,833</b>	<b>1,359</b>	<b>45,109</b>	<b>100.0%</b>
Percent of Program Totals	3.0%	3.4%	90.5%	3.0%	—	—

<sup>1</sup>MGIB-AD Includes Peacetime Veterans and Servicemembers.

<sup>2</sup>Training type statistics are not available for the Post-9/11 GI Bill

## Training Available Under Education Benefit Programs

Available Training	MGIB-AD	Post 9/11	MGIB-SR	VRAP	DEA	VEAP	REAP
College or University Degree	X	X	X	X	X	X	X
Business, Technical or Vocational Programs	X	X	X	X	X	X	
Independent Study or Distance Learning	X	X	X		X	X	X
Correspondence Courses	X		X		X <sup>1</sup>	X	X
Flight Training	X		X		X <sup>2</sup>	X	X
Reimbursement of Licensing & Certification Exams	X	X	X		X	X	X
Accelerated Payments for High Tech Classes	X		X				X
Reimbursement for National Admissions & Credit Exams	X		X		X	X	X
On the Job Training & Apprenticeship Programs	X		X		X	X	X
Tuition Assistance Top Up Program	X						
Entrepreneurship Courses	X		X			X	X
Remedial, Deficiency, & Refresher Training (in some cases)	X		X		X	X	X
H.S. Diploma or GED					X	X	

<sup>1</sup>Spouses only. <sup>3</sup>Only at Institutions of Higher Learning for credit towards a college degree.

<sup>2</sup>Only at Institutions of Higher Learning for credit towards a college degree.



## Data

### Beneficiaries Who Received Education Benefits During Fiscal Year 2012

Program	Total Beneficiaries	Total Payments <sup>4</sup>
MGIB-AD <sup>1</sup>	118,549	\$931,755,842
Post-9/11	646,302	\$8,453,319,011
MGIB-SR <sup>2</sup>	60,393	\$156,695,918
REAP	19,774	\$76,989,764
DEA	87,707	\$455,318,108
VEAP	76	\$682,113
VRAP	12,251	\$6,140,572
<sup>3</sup> Total	945,052	\$10,081,150,978

<sup>1</sup>MGIB-AD Includes Peacetime Veterans and Servicemembers.

Source: VBA HINES Finance Center.

<sup>2</sup>Based on service in the Selected Reserve.

<sup>3</sup>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 2012

Education Program	Training Time				Program Totals	Percent of All Programs
	< One-Half Time	Half Time	Three Quarter Time	Full Time		
MGIB-AD <sup>1</sup>	398	1,208	1,903	15,293	18,802	41.7%
MGIB-SR	243	652	986	6,929	8,810	19.5%
Post-9/11 <sup>2</sup>	—	—	—	—	—	0.0%
REAP	130	467	644	3,365	4,606	10.2%
DEA	1,145	1,447	2,093	8,182	12,867	28.5%
VEAP	2	6	4	12	24	0.1%
<b>Training Time Totals</b>	<b>1,918</b>	<b>3,780</b>	<b>5,630</b>	<b>33,781</b>	<b>45,109</b>	<b>100.0%</b>
Percent of Program Totals	4.3%	8.4%	12.5%	74.9%		

<sup>1</sup>MGIB-AD includes peacetime Veterans and Servicemembers.

<sup>2</sup>Post 9/11 GI Bill statistics by training time not currently available

Source: VBA HINES Product Development Center

## Additional Education Opportunities

The Post-9/11 GI Bill allows those eligible for the program to transfer their educational benefit to a dependent if they meet Department of Defense eligibility criteria. During fiscal year 2012 there were 147,875 beneficiaries who received transferred benefits from a Servicemember or Veteran. Of those, 93,508 were children while 54,367 were spouses.

The U.S. Army has continued the transfer of entitlement for the chapter 30 MGIB-AD program. The Army Transferability Program allows qualifying Chapter 30 MGIB-AD eligible members to transfer up to 18 months of entitlement to their dependents. There were 608 eligible participants and 57 beneficiaries in this program in fiscal year 2012, totaling over \$93 thousand in payments.

Congress passed Public Law 111-32 that amended the Post-9/11 GI Bill and established The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship). Children of an active duty member of the Armed Forces who died 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 FY 2012, 1,001 children received Post-9/11 GI Bill benefits under the Fry Scholarship.

Six additional ways are available for beneficiaries to utilize their benefits. Beneficiaries may use Tuition Assistance Top-Up (TATU), repayment for licensing and certification tests, accelerated payments, national exams, work-study and transferability of MGIB-AD benefits. MGIB-SR and REAP beneficiaries also participate in the licensing and certification program.

The TATU program permits VA to issue a payment to an individual for all or any portion of the difference between the military service's tuition assistance (TA) amount and the total cost of tuition and related expenses, up to an individual's normal monthly benefit. An individual must receive military tuition assistance for the course to be eligible for TATU payments. There was a 20 percent decrease in the number of unique trainees in FY 2012 compared to FY 2011.

Accelerated payments may be made for certain high cost, high tech programs for enrollment on or after October 1, 2002. To qualify, the individual must be enrolled in a high tech program and must certify that he or she intends to seek employment in a high tech industry as defined by VA. The beneficiary receives a lump sum payment up to 60 percent of tuition and fees if the monthly amount exceeds an amount equal to 200 percent of the monthly rate otherwise payable. Total payments under this program decreased by 85 percent in fiscal year 2012 compared to fiscal year 2011 which includes those beneficiaries receiving accelerated payments under the MGIB-SR and REAP.

### Unique Beneficiaries and Payments by Fiscal Year (\$000)

	2009		2010		2011		2012	
Tuition Assistance Top-Up	12,086	\$21,423	8,114	\$14,683	6,251	\$11,699	4,991	\$9,418
License and Certification Tests	3,329	\$1,748	2,655	\$1,257	2,172	\$1,178	1,455	\$819
Accelerated Payment <sup>1</sup>	0	\$2,524	0	\$1,754	0	\$1,873	0	\$195
<b>Total</b>	<b>15,415</b>	<b>\$25,695</b>	<b>10,769</b>	<b>\$17,694</b>	<b>8,423</b>	<b>\$14,750</b>	<b>6,446</b>	<b>\$10,432</b>

<sup>1</sup>Note: Dollar (\$) amounts are in thousands.

Unable to determine number of beneficiaries receiving accelerated payments.

Source: Education Service Out of System and Accelerated Payment reports.

## Beneficiary Characteristics

On November 21, 2011, the President signed into law the “VOW to Hire Heroes Act” of 2011. This law established a 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 benefit will be accepted through the Department of Labor (DOL) and submitted to VA after the claimant meets the eligibility requirements of DOL. VRAP benefits started on July 1, 2012 and are payable only for training that begins on or after that date.

During fiscal year 2012, individuals who applied for VRAP benefits pursued training in occupations that are considered in high demand by the Department of Labor. These occupations included computer support, substance abuse and behavioral disorder counselors, operations managers, business operations specialists and heating, air conditioning and refrigeration mechanics. The average age of all VRAP applicants was 49.

The Post-9/11 GI Bill continues to outpace the Montgomery GI Bill - Active Duty (MGIB-AD) and Reserve Education Assistance Program (REAP) as it relates to individuals who use VA education benefits. During fiscal year 2012, there were 108,763 beneficiaries who used the Post-9/11 GI Bill for the first time. Total beneficiaries in MGIB-AD decreased by 36 percent in fiscal year 2012 compared to fiscal year 2011 and REAP decreased 27.6 percent during the same period. There also was a 7.4 percent decrease in the number of individuals who used the Montgomery GI Bill – Selected Reserve Program (MGIB-SR) fiscal year to fiscal year.

Education Service created the Post-9/11 GI Bill Facebook Page in FY 2009 ([www.facebook.com/gibillEducation](http://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 who is eligible in addition to the general Facebook community.

Facebook provides the capability for the Education Service to track and analyze data on the characteristics of its users. We have approximately 49,862 Facebook members who follow and interact with our Facebook Page. In total they display the following characteristics:

- 61 percent are male and 38.1 percent are female (the remaining percent did not indicate their gender);
- Almost half, 46.7 percent of our users are between the ages of 25 and 34 years old;
- 23 percent are between the ages of 35 and 44 years old;
- An overwhelming majority of users are from the United States, while Germany and Japan are second and third respectively.

The data is current as of October 18, 2012, and should not be seen as characteristics of those who use the Post-9/11 GI Bill. There is no convenient way for VA to determine if a Facebook user is also eligible and/or using the Post-9/11 GI Bill. Therefore, the characteristics listed above should only be viewed as a limited sample of the Facebook user community who maintain an interest in the Post-9/11 GI Bill.

# Insurance

The various life insurance programs can be grouped into three categories; Matured Life Insurance Programs, Disabled Veterans Life Insurance Programs, and Uniformed Services and Post-Vietnam Life Insurance Programs.

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 Benefits

### Matured Life Insurance Programs

These programs were established to provide the same or better life insurance benefits than were available to private citizens when these programs were established. The matured life insurance programs are closed to the issuance of new coverage, but continue to have active policies. These include the National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI) and Veterans' Reopened Insurance (VRI) programs.

### Disabled Veterans Insurance Programs

These programs were established to 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 life insurance programs continue to issue coverage. These include the Service-Disabled Veterans Insurance (S-DVI) and the Veterans' Mortgage Life Insurance (VMLI) programs.

### Uniformed Services and Post-Vietnam Veterans

These programs were established to provide insurance coverage and services to active duty and reserve members of the uniformed services that are commonly provided by large scale civilian employers. These 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). The Veterans' Benefit Act of 2010 resulted in increased coverage for several insurance programs.

In December 2005, the SGLI program was expanded to provide protection against traumatic injury. TSGLI is automatically provided to all Servicemembers enrolled in SGLI for an additional premium of \$1.00 per month. TSGLI provides short-term monetary assistance to severely injured Servicemembers who suffer losses as a direct result of traumatic injuries. The monetary assistance is intended to help the member and the member's family through an often long and arduous treatment and rehabilitation period. Payments range from \$25,000 to a maximum of \$100,000.



- 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 the current legislated maximum coverage. This coverage can be issued regardless of the Veteran's health. The additional increase cannot exceed the \$400,000 maximum amount of SGLI/VGLI.
- Veterans' Mortgage Life Insurance (VMLI) was increased from \$90,000 to \$150,000 effective October 1, 2011, and from \$150,000 to \$200,000 effective January 1, 2012.
- Supplemental Service-Disabled Veterans Insurance (SRH) was increased from \$20,000 to \$30,000 effective October 1, 2011.
- Coverage under the Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) program is now 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.

## Quick Reference Guide

### Lives Insured

This table displays the number of lives insured and the face amount for both the administered and supervised insurance programs.

### Lives Insured by Fiscal Year

Lives Insured	2008	2009	2010	2011	2012
Face Amount (\$ in billions)	\$1,088	\$1,106	\$1,121	\$1,115	\$1,095
Veterans (Administered Programs)	1,176,794	1,096,335	1,021,799	951,268	882,938
Veterans (VMLI)	2,309	2,273	2,381	2,395	2,466
Veterans (VGLI)	431,281	429,271	426,650	426,750	427,319
Servicemembers (SGLI)	2,356,500	2,402,500	2,433,500	2,422,500	2,289,500
Spouses and Children (FSGLI)	3,104,000	3,168,000	3,272,000	3,254,000	3,193,000
<b>Total Lives Insured</b>	<b>7,070,884</b>	<b>7,098,379</b>	<b>7,156,330</b>	<b>7,056,913</b>	<b>6,895,223</b>

**Source:** Fiscal year 2012 State of Residence Report; fiscal year 2012 Exhibit of Insurance Inforce.

## Benefits Paid

The table below 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.

### Benefits Paid by Fiscal Year

Benefits	2008	2009	2010	2011	2012
Death Awards	\$2,231,417,257	\$2,322,113,344	\$2,350,902,305	\$2,342,223,271	\$2,342,316,752
Dividends	\$338,082,018	\$310,050,719	\$273,294,139	\$249,092,778	\$206,738,298
Loans Made	\$49,128,000	\$55,764,000	\$48,267,000	\$43,278,000	\$38,600,000
Matured Endowments	\$23,152,871	\$26,674,173	\$32,581,366	\$42,346,753	\$47,314,756
Cash Surrenders	\$50,822,227	\$48,214,456	\$46,362,893	\$45,806,200	\$44,115,174
Disability Claims	\$13,677,664	\$12,154,054	\$10,925,122	\$9,789,196	\$8,551,777
<b>Total</b>	<b>\$2,706,280,037</b>	<b>\$2,774,970,746</b>	<b>\$2,762,332,825</b>	<b>\$2,732,536,198</b>	<b>\$2,687,636,757</b>

**Source:** Fiscal year 2012 Exhibit of Insurance Inforce; fiscal year 2012 Statement of Operations and Changes in Net Position; fiscal year 2012 Statement of Cash Flows.

## Death Awards

The tables below display the number and amount of policies matured due to death on both the administered and supervised insurance programs.

### Death Awards (Number) by Fiscal Year

	2008	2009	2010	2011	2012
Administered	98,107	94,429	92,383	90,721	86,766
Supervised	5,978	8,634	8,875	9,162	9,337
<b>Total</b>	<b>104,085</b>	<b>103,063</b>	<b>101,258</b>	<b>99,883</b>	<b>96,103</b>

**Source:** Fiscal year 2012 Exhibit of Insurance Inforce. VMLI Database; OSGLI Monthly Report to VA.

### Death Awards (Amount) by Fiscal Year

	2008	2009	2010	2011	2012
Administered	\$1,102,596,782	\$1,082,988,898	\$1,081,440,071	\$1,078,356,004	\$1,064,732,566
Supervised	\$1,128,820,475	\$1,239,124,445	\$1,269,462,234	\$1,263,867,267	\$1,277,584,186
<b>Total</b>	<b>\$2,231,417,257</b>	<b>\$2,322,113,343</b>	<b>\$2,350,902,305</b>	<b>\$2,342,223,271</b>	<b>\$2,342,316,752</b>

**Source:** VMLI Database; OSGLI Monthly Report to VA; Statement of Operations and Changes in Net Position.



## Number of Operations Processed on Administered Policies by Fiscal Year

	2008	2009	2010	2011	2012
Loans	26,002	28,109	29,249	30,187	30,237
Cash Surrenders	10,980	10,371	9,986	9,561	9,024
Calls Answered	672,890	647,450	640,716	627,521	630,155
Correspondence Received	94,045	110,564	88,609	79,361	70,072
Change of Address	55,791	46,744	29,830	37,820	24,562
Online Loan Applications	1,560	1,939*	2,066*	2,542*	2,896
<b>Total</b>	<b>860,438</b>	<b>843,238</b>	<b>798,390</b>	<b>784,450</b>	<b>766,946</b>

**Source:** Distribution of Operations Report.

\*The number of "Online Loan Applications" is included in the total for "Loans." The number of "Online Loan Applications" has been subtracted from the total to accurately represent the number of operations processed on administered policies.

## Data

### 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 <sup>1</sup>
Veterans' Special Life Insurance (VSLI)	1951 - 1956	\$10,000 <sup>1</sup>
Veterans' Reopened Insurance (VRI)	1965 - 1966	\$10,000 <sup>1</sup>

<sup>1</sup>Since 1972, dividends can be used to increase coverage by purchasing paid-up additions to the basic insurance.

### Programs That Issue Coverage

Active Life Insurance Programs	Year	Maximum Coverage
Servicemembers' Group Life Insurance (SGLI)	1965 - present	\$400,000
Uniformed Services and Post-Vietnam Veterans' Life Insurance		
Servicemembers' Group Life Insurance (FSGLI) – Spouse's Coverage	2001 - present	\$100,000
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

## Programs That Issue Coverage

Active Life Insurance Programs		Year	Maximum Coverage
Disabled Veterans' Life Insurance	Service-Disabled Veterans' Insurance (SDVI)	1951 - present	\$10,000 <sup>1</sup>
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	\$200,000 <sup>2</sup>

<sup>1</sup>An additional \$20,000 of supplemental coverage is available to totally disabled Veterans. Effective October 1, 2011, this increased \$200,000 to \$30,000.

The following table compares VA life insurance programs with commercial life insurance companies. The comparison is based on the total face value of active life insurance in effect.

## 2012 Rankings by Total Life Insurance In-Force

Rank	Company	Total Life Insurance (Millions)
1	Metropolitan Life	\$4,527,023
2	Prudential of America Group	3,374,407
3	Great-West Life Group	1,705,512
4	Aegon USA Group	1,686,033
5	RGA Group	1,633,920
6	Swiss Reinsurance Group	1,502,784
7	ING USA Life Group	1,441,893
8	SunAmerica Financial Group	1,415,060
<b>9</b>	<b>VA Life Insurance</b>	<b>1,341,586</b>
10	Northwestern Mutual Group	1,312,370
11	Lincoln Financial Group	1,227,603
12	New York Life Group	1,213,715
13	Hartford Life Group	1,067,569
14	Munich American Life Group	1,013,747
15	Scor Life US Group	909,327

**Source:** Best's Review (September 2012); fiscal year 2012 Exhibit of Insurance Inforce.

<sup>1</sup>**Note:** VA data includes \$232,450M of TSGLI coverage.



## Coverage Established During Fiscal Year 2012

The table that follows identifies the number of new policies issued during fiscal year 2012, the total face value of the policies, 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 During Fiscal Year

Insurance	Number of People Insured	Total Coverage Amount	Average Face Value	Maximum Face Value
VMLI <sup>1</sup>	352	<b>\$49,972,415</b>	\$141,967	\$200,000 <sup>1</sup>
SDVI <sup>2,3</sup>	21,708	<b>\$283,759,777</b>	\$13,072	\$10,000
VGLI <sup>4</sup>	17,158	<b>\$4,975,335,000</b>	\$289,972	\$400,000
FSGLI – Child <sup>5</sup>	191,241	<b>\$1,912,410,000</b>	\$10,000	\$10,000
FSGLI – Spouse <sup>6</sup>	145,214	<b>\$14,324,054,174</b>	\$98,641	\$100,000
SGLI <sup>5</sup>	212,319	<b>\$78,675,601,646</b>	\$370,554	\$400,000
<b>Total</b>	<b>587,992</b>	<b>\$100,221,133,012</b>	<b>\$170,446</b>	–

<sup>1</sup>**Source:** VMLI Database – Fiscal year 2012 Reserve File Data. Maximum face value increased to \$150,000 on October 1, 2011 and increases to \$200,000 January 1, 2012.

<sup>2</sup>**Source:** SDVI – Fiscal year 2012 Exhibit of Insurance Inforce; State of Residence Report.

<sup>3</sup>**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 (2,977) were issued.

<sup>4</sup>**Source:** VGLI - OSGLI Monthly Report to VA.

<sup>5</sup>**Source:** SGLI/FSGLI – Estimates based upon accessions to Active Duty and Reserve forces in fiscal year 2012. Data on accessions from Defense Manpower Data Center. Effective September 1, 2005, the maximum coverage for VGLI and SGLI increased to \$400,000.

<sup>6</sup>**Source:** DEERS and Military Pay Records.

### Policy Lapses During Fiscal Year 2012

Policy Lapses	Number <sup>1</sup>	Face Value <sup>1</sup>	Average Face Value
NSLI	4,149	\$24,209,265	\$5,835
VSLI	492	\$3,630,000	\$7,378
VRI	194	\$1,109,250	\$5,718
SDVI	1,559	\$17,498,500	\$11,224
<b>Total</b>	<b>6,394</b>	<b>\$46,447,015</b>	<b>\$7,264</b>

<sup>1</sup>**Source:** Fiscal year 2012 Exhibit of Insurance Inforce.

## Lump-Sum Payments Made to Policy Holders During Fiscal Year 2012

Payments		Number <sup>1</sup>	Amount <sup>2</sup>	Average Payment
<b>Matured Endowment<sup>1, 2</sup></b>	USGLI	169	\$751,500	\$4,447
	NSLI	3,071	\$43,984,136	\$14,322
	VSLI	5	\$31,956	\$6,391
	VRI	29	\$326,632	\$11,263
	SDVI	228	\$2,220,532	\$9,739
	<b>Total</b>	<b>3,502</b>	<b>\$47,314,755</b>	<b>\$13,511</b>
<b>Cash Surrender<sup>1, 2</sup></b>	USGLI	34	\$114,438	\$3,366
	NSLI	4,388	\$32,525,043	\$7,412
	VSLI	878	\$5,387,270	\$6,136
	VRI	275	\$1,663,606	\$6,049
	SDVI	754	\$4,424,817	\$5,868
	<b>Total</b>	<b>6,329</b>	<b>\$44,115,174</b>	<b>\$6,970</b>
<b>Dividends<sup>3, 4</sup></b>	USGLI	2,165	\$320,238	\$148
	NSLI	586,450	\$148,090,118	\$253
	VSLI	149,947	\$53,615,687	\$358
	VRI	23,983	\$4,712,255	\$196
	<b>Total</b>	<b>762,545</b>	<b>\$206,738,298</b>	<b>\$271</b>
<b>Loans<sup>5, 6, 7</sup></b>	USGLI	64	\$2,000	\$31
	NSLI	14,736	\$16,050,000	\$1,089
	VSLI	4,035	\$5,858,000	\$1,452
	VRI	1,125	\$764,000	\$679
	SDVI	10,277	\$15,926,000	\$1,550
	<b>Total</b>	<b>30,237</b>	<b>\$38,600,000</b>	<b>\$1,277</b>

<sup>1</sup>Source Number: Fiscal year 2012 Exhibit of Insurance Inforce.

<sup>2</sup>Source Amount: Fiscal year 2012 Statement of Operations and changes in Net Position.

<sup>3</sup>Source Number: Fiscal year 2012 Exhibit of Insurance Inforce – Cover Sheet.

<sup>4</sup>Source Amount: Fiscal year 2012 Source and Application of Funds.

<sup>5</sup>Source Number: Fiscal year 2012 Statement of Cash Flows.

<sup>6</sup>Source Number: Program numbers from an estimate based on Statistical Quality Control (SQC) reviews in fiscal year 2012 and percent of total.

<sup>7</sup>Source: Insurance General Ledger Accounting System; Statement of Program Costs and Financing.

## Life Insurance Dividend Payments by Fiscal Years

Dividend Payments	2008	2009	2010	2011	2012
Number	1,150,671	1,049,676	951,405	854,722	762,545
<b>Total Amounts</b>	<b>\$338,082,018</b>	<b>\$310,050,719</b>	<b>\$273,294,139</b>	<b>\$249,092,778</b>	<b>\$206,738,298</b>
Average Payments	\$294	\$295	\$287	\$291	\$271

## Lump-Sum Payments Made on Policies Matured Due to Death During Fiscal Year 2012

Death Claims	Number <sup>1</sup>	Amount <sup>2</sup>	Average Payment
USGLI	589	\$1,666,881	\$2,830
NSLI	66,584	\$812,171,945	\$12,198
VSLI	7,306	\$102,290,589	\$14,001
VRI	3,258	\$32,091,830	\$9,850
SDVI	8,835	\$94,241,123	\$10,667
VMLI	194	\$22,270,198	\$114,795
SGLI <sup>3</sup>	2,230	\$815,244,496	\$365,580
FSGLI <sup>3</sup> - Spouse	832	\$79,840,333	\$95,962
FSGL <sup>3</sup> - Child	1,616	\$16,139,000	\$9,987
TSGLI <sup>3</sup>	2,062	\$99,620,000	\$48,312
VGLI <sup>3</sup>	2,597	\$266,740,357	\$102,711
<b>Total</b>	<b>96,103</b>	<b>\$2,342,316,752</b>	<b>\$24,373</b>

<sup>1</sup>Source: Fiscal year 2012 Exhibit of Insurance Inforce; VMLI Database.

<sup>2</sup>Source: Fiscal year 2012 Statement of Operations and Changes in Net Position.

<sup>3</sup>Source: VGLI/SGLI/FSGLI/TSGLI – SGLI/VGLI/TSGLI Monthly Reports from OSGLI.

Includes Basic, Accelerated Benefit Option, & Conversion Pool.

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 life insurance program.

### Number of Death Claims Paid by Fiscal Year

Death Claims	2008	2009	2010	2011	2012
Number	104,085	103,063	101,258	99,883	96,103
<b>Total Amounts</b>	<b>\$2,231,417,257</b>	<b>\$2,322,113,344</b>	<b>\$2,350,902,305</b>	<b>\$2,342,223,271</b>	<b>\$2,342,316,752</b>
Average Payments	\$21,438	\$22,531	\$23,217	\$23,450	\$24,373

## Monthly Payments to Policyholders at the End of Fiscal Year 2012

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 Fiscal Year 2012

Payment Type		Number	Monthly	Average
Total Disability Income Provision	USGLI	12	\$8,928	\$744
	NSLI	4,978	\$6,009,516	\$1,207
	VSLI	1,611	\$2,182,770	\$1,355
	VRI	301	\$235,944	\$784
	<b>Total</b>	<b>6,902</b>	<b>\$8,437,158</b>	<b>\$1,222</b>
Matured Endowments	USGLI	0	\$0	\$0
	NSLI	375	\$399,822	\$1,066
	VSLI	331	\$411,768	\$1,244
	VRI	18	\$14,112	\$784
	SDVI	13	\$10,740	\$826
	<b>Total</b>	<b>737</b>	<b>\$836,442</b>	<b>\$1,135</b>
Cash Surrenders	USGLI	0	\$0	\$0
	NSLI	43	\$65,418	\$1,521
	VSLI	1	\$7,218	\$7,218
	VRI	1	\$336	\$336
	SDVI	0	\$0	\$0
	<b>Total</b>	<b>45</b>	<b>\$72,972</b>	<b>\$1,622</b>
Total and Permanent Disability	USGLI	11	\$3,312	\$301
	<b>Total</b>	<b>11</b>	<b>\$3,312</b>	<b>\$301</b>

**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 Fiscal Year 2012

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 Fiscal Year 2012

Death Awards Payment Type	Number	Annual	Average
USGLI	1,202	\$297,264	\$247
NSLI	19,285	\$11,724,390	\$608
VSLI	531	\$388,944	\$732
VRI	157	\$81,396	\$518
SDVI	181	\$72,876	\$403
<b>Total</b>	<b>21,356</b>	<b>\$12,564,870</b>	<b>\$588</b>

**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.

### Total Insurance Policies In-Force During Fiscal Year 2012

Insurance	Number of Policies	Total Face Value	Average Face Value	Maximum Face Value
USGLI	2,165	\$5,597,349	\$2,585	\$10,000
NSLI	586,450	\$7,174,239,636	\$12,233	\$10,000
VSLI	149,947	\$2,054,765,061	\$13,703	\$10,000
VRI	23,983	\$248,615,749	\$10,366	\$10,000
SDVI	241,224	\$2,499,281,784	\$10,361	\$10,000 <sup>1</sup>
VMLI	2,466	\$299,262,153	\$121,355	\$90,000 <sup>2</sup>
SGLI	2,389,500	\$891,454,200,000	\$373,071	\$400,000
FSGLI - Child	2,098,000	\$20,980,000,000	\$10,000	\$10,000
FSGLI - Spouse	1,095,000	\$108,012,200,000	\$98,641	\$100,000
VGLI	427,319	\$62,700,200,000	\$146,729	\$400,000
<b>Total<sup>3</sup></b>	<b>7,016,054</b>	<b>\$1,095,428,361,732</b>	<b>\$156,132</b>	—

**Source:** Insurance fiscal year 2012 Exhibit of Insurance Inforce Cover Sheet.

<sup>1</sup>Additional \$30,000 available for totally disabled policyholders effective October 1, 2011.

<sup>2</sup>Maximum face value increased \$200,000 on January 1, 2012.

<sup>3</sup>Excludes TSGLI.

### Life Insurance Policies In Force by Fiscal Year (Number of Policies)

	2008	2009	2010	2011	2012
Number of Policies	7,239,344	7,253,830	7,299,231	7,188,254	7,016,054
<b>Total Face Values</b>	<b>\$1,313,773,303,072</b>	<b>\$1,336,911,969,456</b>	<b>\$1,355,363,727,268</b>	<b>\$1,348,775,789,037</b>	<b>\$1,325,078,361,732</b>
Average Face Values	\$181,477	\$184,304	\$185,686	\$187,636	\$188,864

**Source:** Insurance fiscal year 2012 Exhibit of Insurance Inforce Cover Sheet. Includes TSGLI.

## Demographic Characteristics of Policyholders by Age

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<sup>1</sup>

Policy	Age									Total	Avg Age
	< 20	20-29	30-39	40-49	50-59	60-69	70-79	80-89	89 >		
USGLI <sup>1</sup>	0	0	0	0	0	0	0	13	2,136	<b>2,149</b>	92.8
% of Total	0%	0%	0%	0%	0%	0%	0%	1%	99%	<b>100%</b>	
NSLI <sup>1</sup>	0	0	0	0	0	0	7,514	395,879	110,402	<b>513,795</b>	85.8
% of Total	0%	0%	0%	0%	0%	0%	1%	78%	21%	<b>100%</b>	
VSLI <sup>1</sup>	0	0	0	0	0	0	47,399	88,572	511	<b>136,482</b>	80.4
% of Total	0%	0%	0%	0%	0%	0%	35%	65%	0%	<b>100%</b>	
VRI <sup>1</sup>	0	0	0	0	0	0	1,078	14,116	5,733	<b>20,927</b>	86.7
% of Total	0%	0%	0%	0%	0%	0%	5%	68%	27%	<b>100%</b>	
SDVI <sup>1</sup>	0	1,822	6,296	15,474	31,422	116,524	27,562	10,080	405	<b>209,585</b>	62.1
% of Total	0%	1%	3%	7%	15%	56%	13%	5%	0%	<b>100%</b>	
VMLI <sup>2</sup>	0	19	69	334	631	1,201	212	0	0	<b>2,466</b>	58.3
% of Total	0%	1%	3%	14%	25%	48%	9%	0%	0%	<b>100%</b>	
SGLI <sup>3</sup>	127,050	1,230,099	636,704	322,941	70,782	1,893	31	0	0	<b>2,389,500</b>	30.0
% of Total	5%	51%	27%	14%	3%	0%	0%	0%	0%	<b>100%</b>	
FSGLI–Spouse <sup>3</sup>	14,874	441,972	386,412	200,334	46,729	4,679	0	0	0	<b>1,095,500</b>	32.9
% of Total	1%	41%	36%	18%	4%	0%	0%	0%	0%	<b>100%</b>	
FSGLI–Children <sup>3</sup>	1,998,739	99,261	0	0	0	0	0	0	0	<b>2,098,000</b>	8.6
% of Total	95%	5%	0%	0%	0%	0%	0%	0%	0%	<b>100%</b>	
VGLI <sup>4</sup>	35	17,395	61,748	135,321	111,280	82,171	18,458	902	9	<b>427,319</b>	50.0
% of Total	0%	4%	14%	33%	26%	19%	4%	0%	0%	<b>100%</b>	
<b>Totals</b>	<b>2,140,698</b>	<b>1,790,568</b>	<b>1,091,229</b>	<b>674,404</b>	<b>260,844</b>	<b>206,468</b>	<b>102,254</b>	<b>509,562</b>	<b>119,196</b>	<b>6,895,223<sup>2</sup></b>	–
% by Age Group	31%	26%	16%	10%	4%	3%	1%	7%	2%	100%	–

<sup>1</sup>Note: Data as of September 30, 2012.

<sup>1</sup>Source: Insurance AVS VAL-C fiscal year 2012 Attained Age Report.

<sup>2</sup>Source: VMLI Reserve Valuation June Data Adjusted for fiscal year 2012.

<sup>3</sup>Source: OSGLI June Data – Adjusted for fiscal year 2012. Dependent data from Defense Manpower Data Center.

<sup>4</sup>Source: VGLI Attained Age Inforce Report from Prudential.

## SGLI Coverage by Branch and Component of Service

Branch	Total Number Eligible for SGLI	Number with SGLI	Percent with SGLI	Percent of Total with SGLI	Total Number Eligible for FSGLI	Number with FSGLI	Percent with FSGLI	Percent of Total with FSGLI	
Active Duty	Army	588,109	585,624	99.6%	25.7%	353,977	326,412	92.2%	29.8%
	Navy	340,476	336,508	98.8%	14.7%	175,847	162,154	92.2%	14.8%
	Air Force	349,917	345,861	98.8%	15.1%	184,806	170,415	92.2%	15.6%
	Marine Corps	209,593	208,866	99.7%	9.1%	102,444	99,622	97.2%	9.1%
	Coast Guard	42,201	41,380	98.1%	1.8%	28,527	22,148	77.6%	2.0%
	NOAA	316	289	91.5%	0.0%	118	98	83.1%	0.0%
	Public Health Service	6,757	6,472	95.8%	0.3%	4,152	4,151	100.0%	0.4%
	<b>Total</b>	<b>1,537,369</b>	<b>1,525,000</b>	<b>99.2%</b>	<b>66.8%</b>	<b>849,871</b>	<b>785,000</b>	<b>92.4%</b>	<b>71.7%</b>
Reserve / National Guard	Army	577,835	517,962	89.6%	22.7%	343,716	195,056	56.7%	17.8%
	Navy	48,471	48,451	100.0%	2.1%	47,715	27,078	56.7%	2.5%
	Air Force	151,110	151,035	100.0%	6.6%	136,914	77,697	56.7%	7.1%
	Marine Corps	33,006	32,258	97.7%	1.4%	7,410	7,053	95.2%	0.6%
	Coast Guard	8,947	8,294	92.7%	0.4%	4,476	3,116	69.6%	0.3%
	<b>Total</b>	<b>819,369</b>	<b>758,000</b>	<b>92.6%</b>	<b>33.2%</b>	<b>540,231</b>	<b>310,000</b>	<b>57.4%</b>	<b>28.3%</b>
<b>Grand Total</b>	<b>2,356,738</b>	<b>2,283,000</b>	<b>96.9%</b>	<b>100.0%</b>	<b>1,390,102</b>	<b>1,095,000</b>	<b>78.8%</b>	<b>100.0%</b>	

**Note:** Data as of September 30, 2012.

**Source:** Defense Manpower Data Center; SGLI Monthly Premium Reports and Payroll databases. Excludes part-time members and those in post-separation period.



## SGLI and FSGLI Coverage

The table below shows the number of SGLI policyholders and insured FSGLI spouses. The total percentage by coverage level for both categories of duty status is shown.

For ease of presentation, the maximum coverage level is shown by itself, while all the lesser coverage levels are shown in a combined number.

### SGLI by Coverage Level – Active Duty and Reserve Duty

SGLI Coverage		Number with Coverage		Percent with Coverage	
		\$50,000-\$350,000	\$400,000	\$50,000-\$350,000	\$400,000
SGLI Coverage Level	Active	93,663	1,431,337	6.1%	93.9%
	Reserve	130,292	627,708	17.2%	82.8%
	<b>Total<sup>1</sup></b>	<b>223,955</b>	<b>2,059,045</b>	<b>9.8%</b>	<b>90.2%</b>

<sup>1</sup>**Note:** Includes active and ready reserve members only. Does not include part-time and post separation members.

**Source:** Payroll databases of each branch of service – September 2012 SGLI Monthly Premium Reports; DEERS and Payroll databases

### FSGLI by Coverage Level – Active Duty and Reserve Duty

FSGLI Coverage		Number with Coverage		Percent with Coverage	
		\$10,000-\$90,000	\$100,000	\$10,000-\$90,000	\$100,000
FSGLI Coverage Level	Active	12,001	772,999	1.5%	98.5%
	Reserve	14,125	295,875	4.6%	95.4%
	<b>Total</b>	<b>26,126</b>	<b>1,068,874</b>	<b>2.4%</b>	<b>97.6%</b>

**Source:** Payroll databases of each branch of service – September 2012 SGLI Monthly Premium Reports; DEERS and Payroll databases.

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 provide the housing benefit to Veterans at little cost.



# Loan Guaranty

## Program Objectives

The objective of the VA Home Loan Guaranty program is to help eligible Veterans 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;
- Purchase a unit in a cooperative dwelling;
- Build a home;
- Refinance an existing home loan; or
- Improve a home by installing solar heating or other energy conservation measures.

There are three types of guaranteed loans as defined by the purpose of the loan. A "Purchase Loan" is used to purchase a home. The other two types of loans are "refinancing" loans: interest rate reduction and other refinancing (i.e., cash out refinancing). Typically the most common reason for refinancing a loan is to reduce the interest rate.

While there is no maximum VA loan amount, secondary market limitations determine how much lenders will loan and therefore creates an effective loan limit for VA. These effective loan limits vary by county and are based on HUD's area median prices. The VA county loan limits are adjusted annually each January and are available at [www.benefits.va.gov/homeloans/loan\\_limits.asp](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 service or later from service-connected causes is also exempt from paying the fee.

## Specially Adapted Housing Program (SAH)

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.

## Native American Direct Loan (NADL) Program

The Native American Veterans Direct Loan Program helps Native American Veterans finance the purchase of homes on Federal Trust. VA has entered into memoranda of understanding with 83 participating Native American tribes. During FY 2012, VA closed 40 loans under this program. Since its inception, VA has made 925 loans to Native American Veterans.



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 Specially Adapted Housing (SAH) grants.

Special Housing Adaptation (SHA) grants are available to disabled individuals 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 the motion of one or more extremities.

These distinctive programs help eligible individuals buy, build, or modify homes specifically adapted for their use. Grant uses are available as authorized under Title 38, United States Code (U.S.C.) section 2101(a) or section 2101(b). Legislation enacted in 2012 (e.g., Public Law 112-154) further expanded the use of SAH grants.

## Quick Reference Guide

This quick reference guide highlights information most requested from the Loan Guaranty Service.

The table below shows overall activity for the past five years. In FY 2012, interest rate reduction refinance loans were 52% of the total loan volume.

### Fiscal Year 2012 Loan Guaranty Program Highlights

Loans guaranteed	539,884
Interest rate reduction loans	281,493
Total loan amount	\$119,227,054,808
Average amount per loan	\$220,838

### VA Home Loans Guaranteed by Fiscal Year

Fiscal Year	2008	2009	2010	2011	2012
Number of Loans	179,670	325,690	314,011	357,594	539,884
<b>Total Loan Amount</b>	<b>\$36,089,811,392</b>	<b>\$68,200,786,687</b>	<b>\$65,050,602,993</b>	<b>\$74,929,221,125</b>	<b>\$119,227,054,808</b>
Average Loan Amount	\$200,867	\$209,404	\$207,160	\$209,537	\$220,838
<b>Total Guaranty Amount</b>	<b>\$9,236,280,575</b>	<b>\$17,492,203,150</b>	<b>\$16,744,643,173</b>	<b>\$19,318,417,290</b>	<b>\$30,578,197,324</b>
Average Guaranty Amount	\$51,407	\$53,708	\$53,325	\$54,706	\$56,638

## Data

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.

### Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria

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	8/2/90 - present	2 years or period called to active duty. (not less than 90 days)
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.

\*For Veterans who served within Vietnam, the beginning date is 2/28/1961.

## Types and Characteristics of Loans Guaranteed During Fiscal Year 2012

Status	Number of Loans	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
First Time Home Buyer	88,128	<b>\$17,661,786,208</b>	\$200,411	<b>\$4,581,988,349</b>	\$51,992
Previous Home Buyer	113,738	<b>\$27,094,315,609</b>	\$238,217	<b>\$6,805,805,125</b>	\$59,838
No Down Payment	174,286	<b>\$36,728,201,508</b>	\$210,735	<b>\$9,464,807,273</b>	\$54,306
Down Payment	\$27,580	<b>\$8,029,903,695</b>	\$291,150	<b>\$1,922,618,583</b>	\$69,711
Purchase Loans	201,866	<b>\$44,758,105,203</b>	\$221,722	<b>\$11,387,425,856</b>	\$56,411
Interest Rate Reduction	281,493	<b>\$61,904,978,837</b>	\$219,917	<b>\$16,021,958,436</b>	\$56,918
Cash Out / Other Refinancing	56,525	<b>\$12,563,970,768</b>	\$222,273	<b>\$3,168,813,032</b>	\$56,060

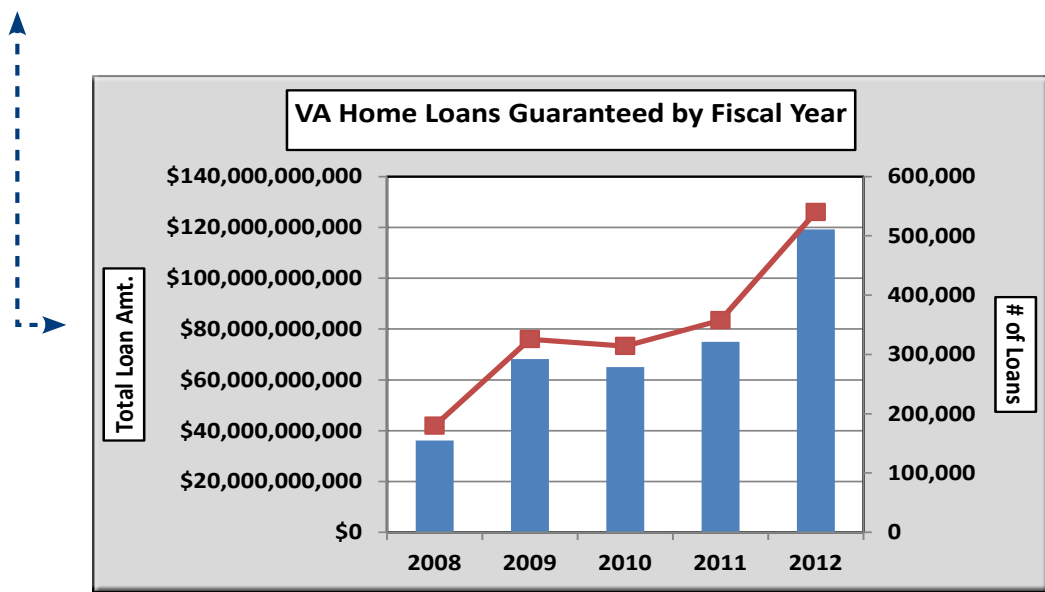
## Status of Loans Guaranteed by Fiscal Year

Status	2008	2009	2010	2011	2012
First Time Home Buyer	74,071	91,818	99,820	90,331	88,128
Previous Home Buyer	68,269	89,078	92,805	96,255	113,705
No Downpayment	128,471	163,441	171,313	164,647	174,286
Downpayment	13,869	17,455	21,312	21,941	27,580
Purchase Loans	142,340	180,896	192,625	186,588	201,866
Interest Rate Reduction	30,355	122,251	94,339	135,712	281,493
Other Refinancing	6,975	22,543	27,047	35,294	56,525

## VA Home Loans Guaranteed by Fiscal Year

Fiscal Year	2008	2009	2010	2011	2012
Number of Loans	179,670	325,690	314,011	357,594	539,884
<b>Total Loan Amount</b>	<b>\$36,089,811,392</b>	<b>\$68,200,786,687</b>	<b>\$65,050,602,993</b>	<b>\$74,929,221,125</b>	<b>\$119,227,054,808</b>
Average Loan Amount	\$200,867	\$209,404	\$207,160	\$209,537	\$220,838
<b>Total Guaranty Amount</b>	<b>\$9,236,280,575</b>	<b>\$17,492,203,150</b>	<b>\$16,744,643,173</b>	<b>\$19,318,417,290</b>	<b>\$30,578,197,324</b>
Average Guaranty Amount	\$51,407	\$53,708	\$53,325	\$54,706	\$56,638

**Note:** This chart is referenced in the Quick Reference Section.



## Specially Adapted Housing Grants and Direct Loans During Fiscal Year 2012

Program	Specially Adapted Housing Grants*	Special Housing Adaptation Grants	Direct Loans to Native Americans
Number of Grants/Loans	1,105	100	32
Amount of Grants/Loans	\$57,637,787	\$939,282	\$6,213,387
Average Amount of Grants/Loans*	\$62,275	\$11,287	\$194,168

\*Grants, not to exceed the maximum amounts, can be used up to three times. The Average Amount of Grants reflects first time Grant usages only.



## Loans Guaranteed During Fiscal Year 2012 by Period of Service / Entitlement

Data regarding loans guaranteed during FY 2012 by Veterans' period of service and by other entitlement criteria are presented below.

The table on the following page presents the data on a five-year basis.

### Loans Guaranteed by Period of Service Entitlement During Fiscal Year 2012

Period of Service	Entitlement Number	Percent	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
World War II	684	0.127%	<b>\$111,881,154</b>	\$163,569	<b>\$30,810,090</b>	\$45,044
Post-World War II	191	0.035%	<b>\$31,862,125</b>	\$166,817	<b>\$8,716,569</b>	\$45,636
Korean Conflict	1,084	0.201%	<b>\$174,073,308</b>	\$160,584	<b>\$48,000,678</b>	\$44,281
Post-Korean Conflict	5,263	0.975%	<b>\$883,761,564</b>	\$167,920	<b>\$240,530,565</b>	\$45,702
Vietnam Era	27,425	5.080%	<b>\$4,946,296,090</b>	\$180,357	<b>\$1,316,815,499</b>	\$48,015
Post-Vietnam Era	32,690	6.055%	<b>\$6,315,492,508</b>	\$193,193	<b>\$1,661,529,121</b>	\$50,827
Gulf War	153,930	28.512%	<b>\$33,843,544,547</b>	\$219,863	<b>\$8,676,221,664</b>	\$56,365
Restored Entitlement	203,696	37.730%	<b>46,634,809,921</b>	\$228,943	<b>\$11,916,259,119</b>	\$58,500
Service Personnel	103,756	19.219%	<b>\$23,947,092,441</b>	\$230,802	<b>\$6,074,551,584</b>	\$58,547
Reservists	8,865	1.642%	<b>\$1,939,200,942</b>	\$218,748	<b>\$497,033,618</b>	\$56,067
Un-Remarried Survivors	2,300	0.426%	<b>\$399,040,208</b>	\$173,496	<b>\$107,728,817</b>	\$46,839
Spouses of POWs	N/A	N/A	<b>N/A</b>	N/A	<b>N/A</b>	N/A
<b>Total</b>	<b>539,884</b>	<b>100.00%</b>	<b>\$119,227,054,808</b>	<b>\$220,838</b>	<b>\$30,578,197,324</b>	<b>\$56,638</b>

## Entitlement Loans Guaranteed by Fiscal Year

Entitlement	2008	2009	2010	2011	2012
World War II	192	380	483	415	684
Post-World War II	39	113	103	113	191
Korean Conflict	291	591	647	748	1,084
Post-Korean Conflict	1,039	2,360	2,782	3,332	5,263
Vietnam Era	6,756	13,482	14,676	17,838	27,425
Post-Vietnam Era	12,665	22,601	21,457	23,766	32,690
Gulf War	57,985	105,942	98,860	111,187	153,930
Restored Entitlement	44,757	92,950	89,446	113,227	203,696
Service Personnel	53,067	81,834	79,592	79,951	103,756
Reservists	2,422	4,575	4,906	5,756	8,865
Un-Remarried Survivors	453	854	1,050	1,252	2,300
Spouses of POWS	4	8	9	9	N/A
<b>Total</b>	<b>179,670</b>	<b>325,690</b>	<b>314,011</b>	<b>357,594</b>	<b>539,884</b>

## Home Loans Guaranteed Based on Gender and Age During Fiscal Year 2012

Gender or Age		Number	Percent	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
Gender	Male	483,583	90%	<b>\$106,747,330,465</b>	\$220,743	<b>\$28,574,920,670</b>	\$59,090
	Female	56,301	10%	<b>\$12,479,724,343</b>	\$221,661	<b>\$3,204,388,012</b>	\$56,915
Age	18 - 25	18,534	3.43%	<b>\$3,087,531,315</b>	\$166,587	<b>\$821,393,690</b>	\$44,318
	26 - 35	135,064	25.02%	<b>\$29,056,448,918</b>	\$215,131	<b>\$7,433,692,545</b>	\$55,038
	36 - 45	145,123	26.88%	<b>\$35,799,176,689</b>	\$246,682	<b>\$9,049,874,046</b>	\$62,360
	46 - 55	112,273	20.80%	<b>\$26,358,778,509</b>	\$234,774	<b>\$6,721,897,298</b>	\$59,871
	56 - 65	81,988	15.19%	<b>\$16,347,266,019</b>	\$199,386	<b>\$4,271,791,951</b>	\$52,103
	66 - 75	36,593	6.78%	<b>\$6,842,026,835</b>	\$186,976	<b>\$1,808,220,369</b>	\$49,414
	76 - 80	6,367	1.18%	<b>\$1,083,818,671</b>	\$170,224	<b>\$293,155,896</b>	\$46,043
	Over 80	3,942	0.73%	<b>\$652,007,852</b>	\$165,400	<b>\$178,171,529</b>	\$45,198
<b>Total</b>	<b>539,884</b>	<b>100.00%</b>	<b>\$119,227,054,808</b>	<b>\$220,838</b>	<b>\$30,578,197,324</b>	<b>\$56,638</b>	

## Purchase Loans Guaranteed Based on Annual Income During Fiscal Year 2012

Income	Number	Total Loan Amount	Average Loan	Total Guaranty Amount	Average Guaranty Amount
Less than \$25,000	2,632	\$240,233,254	\$91,274	\$83,387,240	\$31,682
\$25,000 to \$34,999	10,058	\$1,179,669,894	\$117,287	\$359,248,670	\$35,718
\$35,000 to \$44,999	21,596	\$3,037,036,870	\$140,630	\$846,320,557	\$39,189
\$45,000 to \$54,999	29,477	\$4,842,080,270	\$164,266	\$1,280,434,173	\$43,438
\$55,000 to \$64,999	27,473	\$5,171,395,059	\$188,236	\$1,331,476,803	\$48,465
\$65,000 to \$74,999	23,470	\$4,896,620,899	\$208,633	\$1,244,351,315	\$53,019
\$75,000 and over	87,160	\$25,391,068,957	\$291,316	\$6,242,207,098	\$71,618
<b>Total</b>	<b>201,866</b>	<b>\$44,758,105,203</b>	<b>\$221,722</b>	<b>\$11,387,425,856</b>	<b>\$56,411</b>
<b>Average Income</b>		<b>Median Income</b>		<b>Median Assets</b>	
<b>\$79,292</b>		<b>\$69,024</b>		<b>\$7,530</b>	

## Number of Loans Guaranteed by Age by Fiscal Year

Age	2008	2009	2010	2011	2012
18 - 25	19,025	24,751	22,772	19,133	18,534
26 - 35	61,014	102,833	96,070	99,488	135,064
36 - 45	50,469	93,871	84,164	96,742	145,123
46 - 55	26,308	54,365	54,548	67,381	112,273
56 - 65	17,248	36,120	38,951	49,935	81,988
66 - 75	4,315	10,525	13,280	19,082	36,593
76 - 80*	816	2,104	2,676	3,714	6,367
Over 80	475	1,121	1,550	2,119	3,942
<b>Total</b>	<b>179,670</b>	<b>325,690</b>	<b>314,011</b>	<b>357,594</b>	<b>539,884</b>

\*Data collection for these age groups began in fiscal year 2003.

## Percent of Loans Guaranteed by Age by Fiscal Year

Age	2008	2009	2010	2011	2012
18 - 25	10.6%	7.6%	7.3%	5.4%	3.4%
26 - 35	34.0%	31.7%	30.6%	27.8%	25.0%
36 - 45	28.1%	28.8%	26.8%	27.1%	26.9%
46 - 55	14.6%	16.7%	17.4%	18.8%	20.8%
56 - 65	9.6%	11.1%	12.4%	14.0%	15.2%
66 - 75	2.4%	3.2%	4.2%	5.3%	6.8%
76 - 80	0.5%	0.6%	0.9%	1.0%	1.2%
Over 80	0.3%	0.3%	0.5%	0.6%	0.7%

## Loans Guaranteed During Fiscal Year 2012 by Race

Providing race information on the application for a VA guaranteed loan is voluntary. The race demographics and distribution of new loan guaranties presented below show the distribution among the 89% who provided race information for FY 2012.

For the previous four fiscal years, the percentages of loan applications that contained race information are as follows:

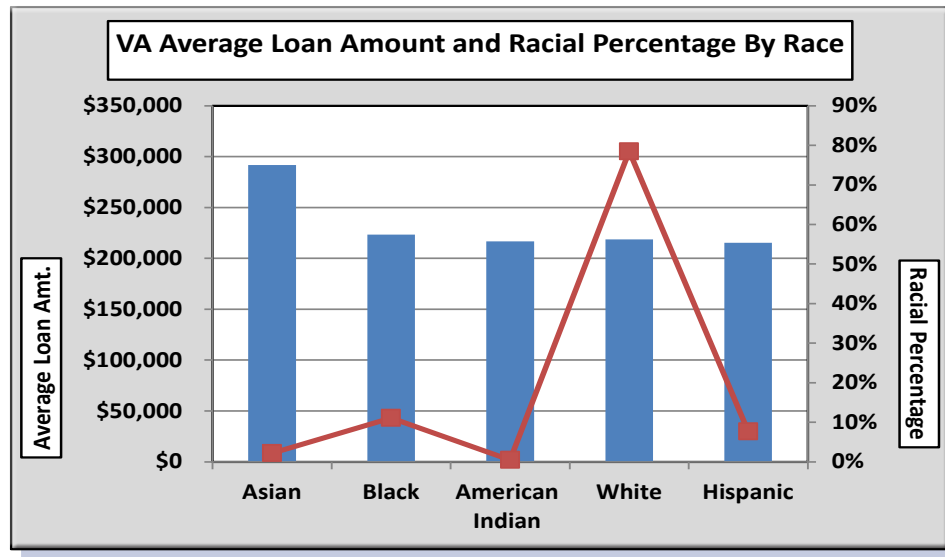
- 2008, 90%
- 2009, 88%
- 2010, 86%
- 2011, 88%

## Loans Guaranteed by Race During Fiscal Year 2012

Race	Number	Percent	Total Loan Amount	Average Loan	Total Guaranty Amount	Average Guaranty
White	376,539	78.5%	<b>\$82,350,199,453</b>	\$218,703	<b>\$20,969,899,133</b>	\$55,691
Black/African American	52,993	11.1%	<b>\$11,840,555,901</b>	\$223,436	<b>\$3,026,632,499</b>	\$57,114
Hispanic	37,070	7.7%	<b>\$7,982,133,550</b>	\$215,326	<b>\$2,047,663,058</b>	\$55,238
Asian/Pacific Islander/ Native Hawaiian	10,468	2.2%	<b>\$3,055,466,756</b>	\$291,886	<b>\$764,422,733</b>	\$73,025
American Indian/ Alaskan Native	2,396	0.5%	<b>\$519,123,403</b>	\$216,663	<b>\$133,180,683</b>	\$55,585

### Loans Guaranteed by Race by Fiscal Year

Race	2008	2009	2010	2011	2012
White	119,996	216,743	203,109	243,776	376,539
Black/African American	25,351	38,699	35,471	37,519	52,993
Hispanic	12,780	23,310	23,224	25,724	37,070
Asian/Pacific Islander/Native Hawaiian	2,901	5,348	5,447	6,640	10,468
American Indian/Alaskan Native	935	1,527	1,492	1,673	2,396



# Vocational Rehabilitation and Employment (VR&E)

The VR&E Program provides a wide range of vocational and employment services to Veterans, active-duty Servicemembers and eligible dependents. These services are designed to help Servicemembers and Veterans choose a career path and assist them in achieving their employment goals. Assistance includes interest and aptitude testing, occupational exploration, career counseling, training and job placement services.

## VR&E Success Snapshot

The average annual wage of a disabled Veteran who entered the Vocational Rehabilitation and Employment (VR&E) program in 2012 was \$9,484. This places them at approximately 15% below the 2012 Poverty Guideline.

Conversely, the average annual wage for a Veteran successfully completing the VR&E program in 2012 was \$37,741, or 330% above the Poverty Guideline.<sup>1</sup>

<sup>1</sup>2012 Poverty Guideline for a single person is \$11,170.

<http://aspe.hhs.gov/poverty/11poverty.shtml>

## Mission

The Vocational Rehabilitation and Employment (VR&E) VetSuccess program provides comprehensive services and assistance necessary to enable Veterans with service-connected disabilities and employment handicaps to obtain stable and suitable employment. When the severity of disability prohibits suitable employment, VR&E assists those Veterans to achieve maximum independence in daily living when the severity of disability prohibits suitable employment.



Definitions for the following terms may be helpful in reviewing the tables:

- **Applicants:** Veterans who have applied for Vocational Rehabilitation and Employment services.
- **Eligible:** Servicemembers or Veterans are deemed eligible based upon a qualifying service-connected disability or memorandum rating.
- **Entitled to Services:** 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. Veterans may receive rehabilitation services over multiple years and may have begun their plan of service prior to FY 2012. Participants also includes those discontinued and rehabilitated from a plan of service during FY 2012.
- **Rehabilitated:** A determination that a Veteran has successfully obtained and maintained suitable employment and/or has successfully completed an independent living program.

## Quick Reference Guide

Participants are Veterans who were in a rehabilitation plan of service or an extended evaluation plan during FY 2012, including those who discontinued their services in FY 2012.

Because Veterans can receive rehabilitation services over multiple years, participants may have begun their services in a previous fiscal year.

<b>Veterans Who Received Vocational Rehabilitation and Employment (VR&amp;E) Benefits for All or Part of Fiscal Year 2012 - Participants</b>	
Veterans participating in the VR&E program who are male	98,909
Veterans participating in the VR&E program who are female	22,327
<b>Total</b>	<b>121,236</b>
Veterans who participated in the VR&E program who have a serious employment handicap	84,891
Veterans who participated in the VR&E program who have an employment handicap	36,345
<b>Total</b>	<b>121,236</b>

<b>Veterans Who Received Vocational Rehabilitation and Employment (VR&amp;E) Benefits for All or Part of Fiscal Year 2012 - Rehabilitations</b>	
Veterans who successfully completed their rehabilitation program who are male	8,071
Veterans who successfully completed their rehabilitation program who are female	1,878
<b>Total</b>	<b>9,949</b>
Disabled Veterans who were successfully rehabilitated with a serious employment handicap	6,515
Disabled Veterans who were successfully rehabilitated with an employment handicap	3,434
<b>Total</b>	<b>9,949</b>
Total number of employment rehabilitations	8,113
Total number of independent living rehabilitations	1,836
<b>Total</b>	<b>9,949</b>



## Vocational Rehabilitation and Employment Activities During Fiscal Year 2012

	Total
Applicants	72,605
Eligible Applicants	69,683
Completed Evaluation	61,622
Entitled to Services	45,167
New Plans of Service	30,806
Participants	121,236
Rehabilitated	9,949

**Source:** VR&E Program Management Reports – Snapshot of VR&E. Participants at the end of fiscal year 2012.

## Vocational Rehabilitation and Employment Program Facts

All Veterans who apply for Vocational Rehabilitation and Employment services are offered an individualized assessment of their interests, skills and disability needs. Upon completion of the individualized evaluation process, Veterans enter a rehabilitation program to become job-ready in their selected vocational choice or to achieve the maximum ability to live independently in the community.

The length of time that Veterans remain in a rehabilitation program varies according to the individual’s circumstances. The average time spent in the program is approximately two and one-half years. Of those Veterans participating in a plan of services, most follow the long-term services employment track and receive services that include career counseling, case management, employment planning, training or education, VHA-sponsored medical or dental care, job-placement assistance and other supportive services. For those Veterans who require re-training as part of their rehabilitation services, VR&E provides for their tuition, fees, books and supplies. Veterans who are enrolled in training receive a subsistence allowance to assist them with living expenses. During fiscal year 2012, 61,755 Veterans received a subsistence payment.

“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. Additionally, many of the Veterans who entered rehabilitated or discontinued status at some point during this fiscal year ended their training prior to the start of this fiscal year.

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.”

## Vocational Rehabilitation and Employment Activities by Prior Education Level Fiscal Year 2012

	Unknown	Below High School	High School	Post High School	Four Year Degree	Graduate Degree Training	Total
Applicants	218	1,206	29,257	29,117	10,553	2,254	<b>72,605</b>
Participants	319	1,755	53,540	49,936	12,361	3,325	<b>121,236</b>
Rehabilitated	31	152	4,158	4,012	1,307	289	<b>9,949</b>

**Source:** VR&E Program Management Reports – VR&E Participants during fiscal year 2012. Applicants who completed evaluations services entered a plan of service are also reported in Participant numbers. Participants are those Veterans who were in a plan of service during all or part of fiscal year 2012, including Rehabilitated Veterans and those who discontinued their plan of services in fiscal year 2012.

## Veterans Who Received Subsistence as Part of a Vocational Training Program During Fiscal Year 2012

Program	Total
Undergraduate School	<b>50,097</b>
Vocational/Technical	<b>3,322</b>
Graduate School	<b>4,434</b>
College, Non Degree	<b>1,534</b>
Extended Eval/Independent Living	<b>1180</b>
Paid On-Job Training	<b>149</b>
Non Pay Work Experience in Government	<b>614</b>
Non-Pay On-Job Training	<b>204</b>
Apprenticeship	<b>94</b>
Improvement of Rehab Potential	<b>97</b>
High School	<b>30</b>
Farm Co-op	<b>20</b>
<b>Total<sup>1</sup></b>	<b>61,755</b>

**Source:** VR&E Program Management Reports – VR&E Participants during fiscal year 2012. Applicants who completed evaluations services entered a plan of service are also reported in Participant numbers. Participants are those Veterans who were in a plan of service during all or part of fiscal year 2012, including Rehabilitated Veterans and those who discontinued their plan of services in fiscal year 2012.

<sup>1</sup>This number only represents participants in training and in receipt of subsistence allowance, a subset of the total participants.

More than half of the Veterans participating in VR&E have a serious employment handicap, which means there is significant impairment of the Veteran’s ability to prepare for, pursue, or retain employment consistent with the Veteran’s abilities, aptitudes and interests. These Veterans receive additional supportive services which may include extensions of entitlement, adaptive equipment, job coaching and independent living services.

## Veterans with Serious Employment Handicaps at the End of Fiscal Year 2012

Case Status	Total Veterans	Total Veterans with a Serious Employment Handicap
Entitled to Services	45,167	32,800
Participants	121,236	84,891
Rehabilitated	9,949	6,515

## Vocational Rehabilitation and Employment Program Enhancements and Initiatives

VR&E engaged in numerous other promising and important efforts this year to help improve our ability to support Veterans, including:

- A business process re-engineering analysis of VR&E operating procedures, work practices, and communication flow identified opportunities to streamline processes and improve resource utilization (funding and time). VR&E developed a centralized knowledge management repository, called the Knowledge Portal, which will enable counselors and field staff to quickly search for and find key reference materials.
- Implementation of the Congressionally mandated Longitudinal Study, a 20-year long-range view of a representative sampling of our customers and the VR&E program's impact upon them.
- VR&E and Veterans (VA) Blind Rehabilitation Services (BRS) collaborated with national rehabilitation organizations and state rehabilitation agencies to better coordinate services designed to help Veterans and active duty Servicemembers with visual impairments enter meaningful careers.
- VR&E is participating in the Integrated Disability Evaluation System (IDES) outreach and transition services. IDES is designed to integrate the separate disability evaluation processes of the Departments of Defense and Veterans Affairs. The integration will expedite Veterans' benefits for wounded, ill, and injured Servicemembers. An IDES rating is now approved as a substitute for the compensation and pension memorandum rating and will allow access to VR&E services, including evaluations and career planning.
- Three self-employment pilot programs have begun, including two virtual initiatives and a face-to-face VETS business incubator in Milwaukee.

## Chapter 36 Services

Vocational Rehabilitation and Employment also provides transition services to 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 receive aptitude and interest testing as well as career counseling.

## Vocational Rehabilitation and Employment Outcomes Fiscal Year 2012

Fiscal Year 2012 Career Categories of Rehabilitated Veterans	Number of Veterans	Average Annual Wages Prior to VR&E Program Entrance	Average Annual Wages at Rehabilitation
Professional, Technical, and Managerial	6,100	\$10,463.83	\$39,861.99
Service	417	\$7,126.38	\$27,754.82
Clerical	474	\$5,664.78	\$29,780.33
Miscellaneous	376	\$7,106.37	\$35,635.60
Machine Trades	350	\$5,895.47	\$30,183.73
Structural (Building Trades)	209	\$8,255.37	\$34,110.43
Sales	105	\$6,297.41	\$27,919.96
Benchwork	38	\$4,206.95	\$30,886.00
Agricultural, Fishery and Forestry	26	\$5,861.54	\$30,654.37
Processing (Butcher, Meat Processor, etc.)	18	\$3,448.67	\$46,427.42
<b>National Average</b>	<b>8,113*</b>	<b>\$9,483.63</b>	<b>\$37,741.49</b>

**Source:** VR&E Program Management Reports – VR&E Participants during fiscal year 2012. Applicants who completed evaluations services entered a plan of service are also reported in Participant numbers. Participants are those Veterans who were in a plan of service during all or part of fiscal year 2012, including Rehabilitated Veterans and those who discontinued their plan of services in fiscal year 2012.

\*Excludes 1,836 Veterans Rehabilitated in an Independent Living program.

## Vocational Rehabilitation and Employment Activities by Branch of Service Fiscal Year 2012

Branch of Service	Applicants	Participants	Rehabilitated
Air Force	9,187	17,156	1,653
Army	39,790	65,010	5,078
Coast Guard	624	1,189	107
Marine Corps	9,949	15,402	1,234
Navy	12,911	22,333	1,863
Others	13	19	1
Unknown	131	127	13
<b>Total</b>	<b>72,605</b>	<b>121,236</b>	<b>9,949</b>

**Source:** VR&E Program Management Reports – VR&E Participants during fiscal year 2012. Applicants who completed evaluations services entered a plan of service are also reported in Participant numbers. Participants are those Veterans who were in a plan of service during all or part of fiscal year 2012, including Rehabilitated Veterans and those who discontinued their plan of services in fiscal year 2012.

**Note:** The others category includes members from NOAA, Public Health etc.

## Vocational Rehabilitation and Employment Activities by Period of Service Fiscal Year 2012

Period of Service	Applicants	Participants	Rehabilitated
World War II	94	91	27
Post - World War II Era	10	13	3
Korean Conflict	100	118	28
Post - Korean Conflict	365	378	62
Vietnam Era	5,492	7,727	924
Post - Vietnam Era	10,732	17,503	1,154
Gulf War	55,793	95,406	7,751
<b>Total</b>	<b>72,605*</b>	<b>121,236</b>	<b>9,949</b>

**Source:** VR&E Program Management Reports – VR&E Participants during fiscal year 2012. Applicants who completed evaluations services entered a plan of service are also reported in Participant numbers. Participants are those Veterans who were in a plan of service during all or part of fiscal year 2012, including Rehabilitated Veterans and those who discontinued their plan of services in fiscal year 2012.

\* = plus 19 None/Unknown.

## Vocational Rehabilitation and Employment Activities by Combined Service-Connected Disability Rating Fiscal Year 2012

	Applicants	Participants	Rehabilitated
0%	5,152	907	5
10%	7,191	5,412	272
20%	7,377	11,692	920
30%	9,015	14,942	1,206
40%	8,104	16,038	1,349
50%	6,591	12,632	1,061
60%	7,439	15,548	1,305
70%	6,485	13,386	1,167
80%	4,970	12,155	1,038
90%	2,688	7,551	640
100%	4,315	10,694	983
Memo Rating	758	269	3
Cases Not Rated	2,520	10	0
<b>Total</b>	<b>72,605</b>	<b>121,236</b>	<b>9,949</b>

**Source:** VR&E Program Management Reports – VR&E Participants during fiscal year 2012. Applicants who completed evaluations services entered a plan of service are also reported in Participant numbers. Participants are those Veterans who were in a plan of service during all or part of fiscal year 2012, including Rehabilitated Veterans and those who discontinued their plan of services in fiscal year 2012.

## Vocational Rehabilitation and Employment Activities by Length of Service Fiscal Year 2012

	Length of Service (Months/Years)									In Service <sup>1</sup>	Total
	< 3 Mths	3 - 6 Mths	6 Mths - 2 Yrs	2 - 4 Yrs	4 - 10 Yrs	10 - 15 Yrs	15 - 20 Yrs	20 - 30 Yrs	> 30 Yrs		
Applicants	478	1,008	9,670	21,356	21,051	4,463	1,953	7,466	178	4,982	<b>72,605</b>
Participants	1,865	801	17,335	35,583	35,338	8,077	4,291	16,102	260	1,584	<b>121,236</b>
Rehabilitated	47	117	1,313	2,695	2,774	667	420	1,848	33	35	<b>9,949</b>

**Source:** VR&E Program Management Reports – VR&E Participants during fiscal year 2012. Applicants who completed evaluations services entered a plan of service are also reported in Participant numbers. Participants are those Veterans who were in a plan of service during all or part of fiscal year 2012, including Rehabilitated Veterans and those who discontinued their plan of services in fiscal year 2012.

<sup>1</sup>The VR&E program provides service to active military personnel, such as those on medical hold or those in the pre-discharge phase.

# Appendices

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## VBA Regional Office Mailing Addresses

### ALABAMA

VA Regional Office  
345 Perry Hill Road  
Montgomery, AL 36109-3798

### ALASKA

VA Regional Office  
1201 North Muldoon Road  
Anchorage, AK 99504-6104

### ARIZONA

VA Regional Office  
3333 North Central Avenue  
Phoenix, AZ 85012-2405

### ARKANSAS

VA Regional Office  
2200 FT Roots Drive, Bldg 65  
North Little Rock, AR 72114-1756

### CALIFORNIA

VA Regional Office  
Federal Building  
11000 Wilshire Blvd.  
Los Angeles, CA 90024-3602

VA Regional Office  
Oakland Federal Building  
1301 Clay Street - Suite 1300N  
Oakland, CA 94612-5209

VA Regional Office  
8810 Rio San Diego Drive  
San Diego, CA 92108-1508

### COLORADO

VA Regional Office  
155 Van Gordon Street  
Lakewood, CO 80228-1709

### CONNECTICUT

VA Regional Office  
555 Willard Avenue, Building 2E, Room 5137  
P. O. Box 310909  
Newington, CT 06103-0909

### DELAWARE

VA Regional Office  
1601 Kirkwood Highway  
Wilmington, DE 19805-4988

### DISTRICT OF COLUMBIA

VA Regional Office  
1722 Eye St, NW  
Washington, DC 20421-1111

### FLORIDA

VA Regional Office  
P. O. Box 1437  
St. Petersburg, FL 33731-1437

### GEORGIA

VA Regional Office  
1700 Clairmont Road  
Decatur, GA 30033-4032

### HAWAII

VA Regional Office  
P. O. Box 29020  
459 Petterson Road, E W  
Honolulu, HI 96819-1522

### IDAHO

VA Regional Office  
444 W. Fort Street  
Boise, ID 83702-4531

### ILLINOIS

VA Regional Office  
2122 W. Taylor Street  
Chicago, IL 60612-4281

## INDIANA

VA Regional Office  
575 North Pennsylvania Street  
Indianapolis, IN 46204-1526

## IOWA

VA Regional Office  
210 Walnut Street, Room 1063  
Des Moines, IA 50309-9825

## KANSAS

VA Regional Office  
5500 E. Kellogg Drive  
Wichita, KS 67218-1698

## KENTUCKY

VA Regional Office  
321 West Main Street, Suite 390  
Louisville, KY 40202-6200

## LOUISIANA

VA Regional Office  
1250 Poydras Street, Suite 200  
New Orleans, LA 70113-1871

## MAINE

VA Regional Office  
1 VA Center - Building 248, Room 205  
Augusta, ME 04330-6795

## MARYLAND

VA Regional Office  
Federal Building  
31 Hopkins Plaza, Room 233  
Baltimore, MD 21201-0001

## MASSACHUSETTS

VA Regional Office  
John F. Kennedy Building  
Government Center 1600  
Boston, MA 02203-0393

## MICHIGAN

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

## MINNESOTA

VA Regional Office  
One Federal Drive, Fort Snelling  
St. Paul, MN 55111-4050

## MISSISSIPPI

VA Regional Office  
1600 East Woodrow Wilson Avenue  
Jackson, MS 39216-5102

## MISSOURI

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

## MONTANA

Regional Office  
William Street, Hwy 12 West  
Fort Harrison, MT 59636-9999

## NEBRASKA

VA Regional Office  
5631 S. 48th Street  
Lincoln, NE 68516-4198

## NEVADA

VA Regional Office  
5460 Reno Corporate Drive  
Reno, NV 89511-2250

## NEW HAMPSHIRE

VA Regional Office  
Norris Cotton Federal Bldg.  
275 Chestnut Street  
Manchester, NH 03101-2489

## NEW JERSEY

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

## NEW MEXICO

VA Regional Office  
Dennis Chavez Federal Bldg.  
500 Gold Avenue, SW  
Albuquerque, NM 87102-3118

## NEW YORK

VA Regional Office  
130 S. Elmwood Avenue  
Buffalo, NY 14202-2478

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

## NORTH CAROLINA

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

## NORTH DAKOTA

VA Regional Office  
2101 Elm Street  
Fargo, ND 58102-2417

## OHIO

VA Regional Office  
Federal Building  
1240 East Ninth Street  
Cleveland, OH 44199-2001

## OKLAHOMA

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

## OREGON

VA Regional Office  
Edith Green/Wendell Wyatt Federal Building  
1220 Southwest 3rd Avenue  
Portland, OR 97204-2825

## TENNESSEE

VA Regional Office  
110 Ninth Avenue, South  
Nashville, TN 37203-3817

## PENNSYLVANIA

VA Regional Office and  
Insurance Center  
5000 Wissahickon Avenue  
Philadelphia, PA 19101-8079

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

## PHILIPPINES

U.S. Department of Veterans Affairs  
FPO AP 96515-1110  
Manila, PI 1000

## PUERTO RICO

VA Regional Office  
150 Carlos Chardon Avenue  
Hato Rey, PR 00918-1701

## RHODE ISLAND

VA Regional Office  
380 Westminster Mall  
Providence, RI 02903-3246

## SOUTH CAROLINA

VA Regional Office  
6437 Garners Ferry Road  
Columbia, SC 29209-1638

## SOUTH DAKOTA

VA Regional Office  
2501 W 2nd Street  
Sioux Falls, SD 57117-5046

## VIRGINIA

VA Regional Office  
210 Franklin Road, SW  
Roanoke, VA 24011-2204

## TEXAS

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

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

## UTAH

VA Regional Office  
550 Foothill Drive  
Salt Lake City, UT 84113-1106

## VERMONT

VA Regional Office  
215 N. Main Street  
White River Junction, VT 05009-0001

## WASHINGTON

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

## WEST VIRGINIA

VA Regional Office  
640 4th Avenue  
Huntington, WV 25701-1340

## WISCONSIN

VA Regional Office  
5400 W. National Avenue  
Milwaukee, WI 53214-3416

## WYOMING

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

The Denver Regional Office serves the state of Wyoming.  
The local address provided is for the benefits office.

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## Contact VA by Phone

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<b>Compensation and Pension, Loan Guaranty, Vocational Rehabilitation and Employment, and General Benefits Information</b>	1-800-827-1000*
<b>Beneficiaries in receipt of Pension Benefits</b>	1-877-294-6380*
<b>Education</b>	1-888-GI BILL 1* (1-888-442-4551)
<b>Life Insurance</b>	1-800-669-8477*
<b>Burial Headstones and Markers</b>	1-800-697-6947*
<b>Health Care</b>	1-877-222-8387*
<b>CHAMPVA</b>	1-800-733-8387*
<b>Telecommunication Device for the DEAF (TDD)</b>	1-800-829-4833*
<b>Annual Benefits Report (Office of Performance Analysis &amp; Integrity)</b>	202-461-9040

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\*Indicates toll-free numbers

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## 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](http://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 ZEROS** – 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.

**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) 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.

**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 DOWNPAYMENT OPTION** – The VA home loan guaranty program allows the Veteran to enter the home buying market with the option of providing no downpayment. This option is intended to help the Veteran afford the purchase of a suitable home.

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

**ELIGIBLE** – 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.

**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** – Any yearly accounting or budgetary period without regard to its relationship to the calendar year.

**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 RIGHTS** – Also known as the Servicemen’s Readjustment Act of 1944 (PL 78-346), which authorized the existence of the 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** – 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** – Loan Guaranty term used when the borrower defaults on the loan and VA pays the loan guaranty claim.

**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 2012. Participants includes those rehabilitated and discontinued from a plan of service during FY 2012.

**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-seven such offices exist throughout the United States, the District of Columbia, 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 (LGY)** – 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.

**SEVERELY DISABLED** – Veterans and Servicemembers that have lost the ability to ambulate or have lost the use of both arms at or above the elbow as a result of military service. These individuals may also be entitled to obtain Specially Adapted Housing (SAH) grants.

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

**SPECIALLY ADAPTED HOUSING GRANT** – A one-time grant to a seriously disabled Veteran to assist in adapting his or her home to accommodate limitations caused by the disability.

**SPECIALLY 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 his or her home to accommodate limitations caused by the disability.

**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.

**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 who incur certain severe losses as a result of a traumatic injury between October 7, 2001, and December 1, 2005, if the loss was the direct result of injuries incurred in Operations Enduring Freedom or Iraqi Freedom.

**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) offers 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 be offered at a community college or technical school and lead to an associate's degree or certificate in a high demand field.

**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.

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## Internet References

### VA WEB SITES

Department of Veterans Affairs Home Page ..... <http://www.va.gov>  
 Health Care..... <http://www.va.gov/health/default.asp>  
 National Cemetery Administration .....<http://www.cem.va.gov>  
 Office of Congressional Affairs.....<http://www4.va.gov/oca/index.asp>  
 Public Affairs & Special Events ..... <http://www.va.gov/opa/index.htm>  
 About VA ..... [http://www.va.gov/about\\_va/](http://www.va.gov/about_va/)  
 Links to VA organizations..... <http://www.va.gov/>  
 Online Applications.....<http://www.va.gov/onlineapps.htm>  
 Online Forms ..... <http://www.va.gov/vaforms/>  
 Facility Locator ..... <http://www.va.gov/>  
 Veteran Data & Information ..... <http://www.va.gov/vetdata/>

### VBA WEB SITES

Veterans Benefits Administration Home Page .....<http://www.vba.va.gov>  
 Compensation & Pension..... <http://www.vba.va.gov/bln/21/index.htm>  
 Education..... <http://www.gibill.va.gov/>  
 Life Insurance.....<http://www.insurance.va.gov/>  
 Loan Guaranty..... <http://www.homeloans.va.gov>  
 Vocational Rehabilitation  
 & Employment.....<http://www.vba.va.gov/bln/vre/index.htm>

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## Summary of Fiscal Year 2012 Benefits

### Compensation

Estimated Veteran Population	22,328,279
Disability Compensation Recipients	3,536,802
Estimated Monthly Disability Compensation Costs	\$3,696,561,483
Estimated Annual Disability Compensation Costs	\$44,358,737,798
Disability Compensation by Age 44 and under	384,293
Disability Compensation by Age 45-54	1,017,225
Disability Compensation by Age 55-74	1,631,393
Disability Compensation by Age 75-84	309,721
Disability Compensation by Age 85 and over	193,116

### Pension

Veterans Pension Recipients	314,790
Estimated Monthly Veterans Pension Costs	\$289,541,988
Estimated Annual Veterans Pension Costs	\$3,474,503,851
Veterans Pension by Age under 45	6,793
Veterans Pension by Age 45-54	5,125
Veterans Pension by Age 55-69	156,212
Veterans Pension by Age 70-84	70,972
Veterans Pension by Age 85 and over	75,523

### Education

MGIB-AD Trainees	118,549
MGIB-SR Trainees	60,392
DEA Trainees	87,707
VEAP Trainees	76
REAP Trainees	19,774
Post 9/11 Trainees	715,527
VRAP	12,251

### Insurance

Life Insurance Payments	\$1,637,208,282
Total Face Value of Insurance	\$12,281,761,732
Total Number of Policies	1,006,235

### Loan Guaranty

Number of Loans	539,884
Total Loan Amount	\$119,227,054,808

### Vocational Rehabilitation and Employment

Number of Applicants	72,605
Number of Plans Developed	30,806
Number of Entitlement Decisions	45,167
Number of Program Participants	121,236
Number of Veterans Rehabilitated through Independent Living	1,836
Number of Veterans Rehabilitated by Obtaining Suitable Employment	8,113

## Alabama

**Compensation**

Estimated Veteran Population	418,035
Veterans Compensation Recipients	79,873
Estimated Monthly Disability Compensation Costs	\$86,333,563
Estimated Annual Disability Compensation Costs	\$1,036,002,751
Disability Compensation by Age 44 and under	6,525
Disability Compensation by Age 45-54	24,812
Disability Compensation by Age 55-74	39,000
Disability Compensation by Age 75-84	6,703
Disability Compensation by Age 85 and over	2,814

**Pension & Fiduciary**

Veterans Pension Recipients	8,900
Estimated Monthly Veterans Pension Costs	\$8,737,479
Estimated Annual Veterans Pension Costs	\$104,849,752
Veterans Pension by Age under 45	155
Veterans Pension by Age 45-54	130
Veterans Pension by Age 55-69	3,773
Veterans Pension by Age 70-84	2,527
Veterans Pension by Age 85 and over	2,315

**Education**

MGIB-AD Trainees	3,679
MGIB-SR Trainees	1,895
DEA Trainees	3,336
VEAP Trainees	1
REAP Trainees	521
Post 9/11 Trainees	14,669
VRAP	239

**Insurance**

Life Insurance Payments	\$24,629,349
Total Face Value of Insurance	\$184,760,726
Total Number of Policies	15,466

**Loan Guaranty**

Number of Loans	11,672
Total Loan Amount	\$2,233,070,223

**Vocational Rehabilitation and Employment**

Number of Applicants	2,238
Number of Plans Developed	1,214
Number of Entitlement Decisions	959
Number of Program Participants	3,544
Number of Veterans Rehabilitated Through Independent Living	149
Number of Veterans Rehabilitated By Obtaining Suitable Employment	222

# Alaska

## Compensation

Estimated Veteran Population	74,513
Disability Compensation Recipients	15,451
Estimated Monthly Disability Compensation Costs	\$14,535,786
Estimated Annual Disability Compensation Costs	\$174,429,432
Disability Compensation by Age 44 and under	1,761
Disability Compensation by Age 45-54	6,494
Disability Compensation by Age 55-74	6,365
Disability Compensation by Age 75-84	637
Disability Compensation by Age 85 and over	192

## Pension & Fiduciary

Veterans Pension Recipients	288
Estimated Monthly Veterans Pension Costs	\$234,010
Estimated Annual Veterans Pension Costs	\$2,808,116
Veterans Pension by Age under 45	5
Veterans Pension by Age 45-54	4
Veterans Pension by Age 55-69	211
Veterans Pension by Age 70-84	36
Veterans Pension by Age 85 and over	32

## Education

MGIB-AD Trainees	179
MGIB-SR Trainees	143
DEA Trainees	210
VEAP Trainees	0
REAP Trainees	6
Post 9/11 Trainees	3,178
VRAP	16

## Insurance

Life Insurance Payments	\$2,484,089
Total Face Value of Insurance	\$18,634,766
Total Number of Policies	1,373

## Loan Guaranty

Number of Loans	5,181
Total Loan Amount	\$1,371,954,053

## Vocational Rehabilitation and Employment

Number of Applicants	497
Number of Plans Developed	166
Number of Entitlement Decisions	238
Number of Program Participants	642
Number of Veterans Rehabilitated Through Independent Living	1
Number of Veterans Rehabilitated By Obtaining Suitable Employment	25

## Arizona

### Compensation

Estimated Veteran Population	531,910
Disability Compensation Recipients	81,177
Estimated Monthly Disability Compensation Costs	\$84,165,431
Estimated Annual Disability Compensation Costs	\$1,009,985,168
Disability Compensation by Age 44 and under	9,680
Disability Compensation by Age 45-54	22,353
Disability Compensation by Age 55-74	37,134
Disability Compensation by Age 75-84	7,812
Disability Compensation by Age 85 and over	4,163

### Pension & Fiduciary

Veterans Pension Recipients	5,692
Estimated Monthly Veterans Pension Costs	\$5,035,985
Estimated Annual Veterans Pension Costs	\$60,431,815
Veterans Pension by Age under 45	112
Veterans Pension by Age 45-54	88
Veterans Pension by Age 55-69	2,915
Veterans Pension by Age 70-84	1,314
Veterans Pension by Age 85 and over	1,262

### Education

MGIB-AD Trainees	10,031
MGIB-SR Trainees	1,792
DEA Trainees	3,386
VEAP Trainees	2
REAP Trainees	975
Post 9/11 Trainees	40,205
VRAP	523

### Insurance

Life Insurance Payments	\$35,683,438
Total Face Value of Insurance	\$267,684,622
Total Number of Policies	22,140

### Loan Guaranty

Number of Loans	15,792
Total Loan Amount	\$3,108,117,087

### Vocational Rehabilitation and Employment

Number of Applicants	1,743
Number of Plans Developed	568
Number of Entitlement Decisions	1,120
Number of Program Participants	2,659
Number of Veterans Rehabilitated Through Independent Living	63
Number of Veterans Rehabilitated By Obtaining Suitable Employment	264

# Arkansas

## Compensation

Estimated Veteran Population	252,279
Disability Compensation Recipients	42,685
Estimated Monthly Disability Compensation Costs	\$56,321,476
Estimated Annual Disability Compensation Costs	\$675,857,710
Disability Compensation by Age 44 and under	4,355
Disability Compensation by Age 45-54	12,257
Disability Compensation by Age 55-74	20,662
Disability Compensation by Age 75-84	3,596
Disability Compensation by Age 85 and over	1,806

## Pension & Fiduciary

Veterans Pension Recipients	4,510
Estimated Monthly Veterans Pension Costs	\$3,715,222
Estimated Annual Veterans Pension Costs	\$44,582,667
Veterans Pension by Age under 45	131
Veterans Pension by Age 45-54	91
Veterans Pension by Age 55-69	2,331
Veterans Pension by Age 70-84	960
Veterans Pension by Age 85 and over	996

## Education

MGIB-AD Trainees	935
MGIB-SR Trainees	1,184
DEA Trainees	1,770
VEAP Trainees	0
REAP Trainees	397
Post 9/11 Trainees	4,125
VRAP	124

## Insurance

Life Insurance Payments	\$14,697,726
Total Face Value of Insurance	\$110,257,179
Total Number of Policies	9,466

## Loan Guaranty

Number of Loans	5,157
Total Loan Amount	\$829,826,921

## Vocational Rehabilitation and Employment

Number of Applicants	913
Number of Plans Developed	482
Number of Entitlement Decisions	780
Number of Program Participants	1,925
Number of Veterans Rehabilitated Through Independent Living	12
Number of Veterans Rehabilitated By Obtaining Suitable Employment	121

## California

### Compensation

Estimated Veteran Population	1,844,803
Disability Compensation Recipients	288,117
Estimated Monthly Disability Compensation Costs	\$285,368,896
Estimated Annual Disability Compensation Costs	\$3,424,426,748
Disability Compensation by Age 44 and under	41,728
Disability Compensation by Age 45-54	76,432
Disability Compensation by Age 55-74	124,692
Disability Compensation by Age 75-84	27,038
Disability Compensation by Age 85 and over	18,178

### Pension & Fiduciary

Veterans Pension Recipients	27,251
Estimated Monthly Veterans Pension Costs	\$26,444,963
Estimated Annual Veterans Pension Costs	\$317,339,561
Veterans Pension by Age under 45	614
Veterans Pension by Age 45-54	376
Veterans Pension by Age 55-69	14,137
Veterans Pension by Age 70-84	5,717
Veterans Pension by Age 85 and over	6,406

### Education

MGIB-AD Trainees	8,781
MGIB-SR Trainees	2,989
DEA Trainees	6,764
VEAP Trainees	8
REAP Trainees	617
Post 9/11 Trainees	75,915
VRAP	1,152

### Insurance

Life Insurance Payments	\$158,181,297
Total Face Value of Insurance	\$1,186,620,568
Total Number of Policies	93,051

### Loan Guaranty

Number of Loans	44,802
Total Loan Amount	\$13,785,249,028

### Vocational Rehabilitation and Employment

Number of Applicants	7,574
Number of Plans Developed	2,384
Number of Entitlement Decisions	3,941
Number of Program Participants	9,041
Number of Veterans Rehabilitated Through Independent Living	121
Number of Veterans Rehabilitated By Obtaining Suitable Employment	367



# Colorado

## Compensation

Estimated Veteran Population	395,613
Disability Compensation Recipients	75,449
Estimated Monthly Disability Compensation Costs	\$75,601,474
Estimated Annual Disability Compensation Costs	\$907,217,683
Disability Compensation by Age 44 and under	10,058
Disability Compensation by Age 45-54	24,864
Disability Compensation by Age 55-74	31,221
Disability Compensation by Age 75-84	6,141
Disability Compensation by Age 85 and over	3,138

## Pension & Fiduciary

Veterans Pension Recipients	3,922
Estimated Monthly Veterans Pension Costs	\$3,709,846
Estimated Annual Veterans Pension Costs	\$44,518,153
Veterans Pension by Age under 45	100
Veterans Pension by Age 45-54	88
Veterans Pension by Age 55-69	2,024
Veterans Pension by Age 70-84	803
Veterans Pension by Age 85 and over	907

## Education

MGIB-AD Trainees	3,026
MGIB-SR Trainees	792
DEA Trainees	1,605
VEAP Trainees	2
REAP Trainees	270
Post 9/11 Trainees	20,789
VRAP	227

## Insurance

Life Insurance Payments	\$27,052,006
Total Face Value of Insurance	\$202,934,652
Total Number of Policies	16,420

## Loan Guaranty

Number of Loans	22,829
Total Loan Amount	\$5,426,177,557

## Vocational Rehabilitation and Employment

Number of Applicants	2,058
Number of Plans Developed	761
Number of Entitlement Decisions	1,313
Number of Program Participants	3,600
Number of Veterans Rehabilitated Through Independent Living	13
Number of Veterans Rehabilitated By Obtaining Suitable Employment	269

\*VR&E total includes Wyoming.

## Connecticut

### Compensation

Estimated Veteran Population	215,316
Disability Compensation Recipients	22,812
Estimated Monthly Disability Compensation Costs	\$21,673,912
Estimated Annual Disability Compensation Costs	\$260,086,944
Disability Compensation by Age 44 and under	2,934
Disability Compensation by Age 45-54	5,356
Disability Compensation by Age 55-74	10,066
Disability Compensation by Age 75-84	2,100
Disability Compensation by Age 85 and over	2,350

### Pension & Fiduciary

Veterans Pension Recipients	2,157
Estimated Monthly Veterans Pension Costs	\$1,755,204
Estimated Annual Veterans Pension Costs	\$21,062,452
Veterans Pension by Age under 45	38
Veterans Pension by Age 45-54	19
Veterans Pension by Age 55-69	845
Veterans Pension by Age 70-84	467
Veterans Pension by Age 85 and over	780

### Education

MGIB-AD Trainees	654
MGIB-SR Trainees	606
DEA Trainees	408
VEAP Trainees	1
REAP Trainees	83
Post 9/11 Trainees	4,002
VRAP	77

### Insurance

Life Insurance Payments	\$24,227,684
Total Face Value of Insurance	\$181,747,583
Total Number of Policies	14,730

### Loan Guaranty

Number of Loans	2,200
Total Loan Amount	\$551,247,481

### Vocational Rehabilitation and Employment

Number of Applicants	773
Number of Plans Developed	382
Number of Entitlement Decisions	465
Number of Program Participants	1,345
Number of Veterans Rehabilitated Through Independent Living	35
Number of Veterans Rehabilitated By Obtaining Suitable Employment	90

## Delaware

### Compensation

Estimated Veteran Population	78,687
Disability Compensation Recipients	10,510
Estimated Monthly Disability Compensation Costs	\$10,569,531
Estimated Annual Disability Compensation Costs	\$126,834,372
Disability Compensation by Age 44 and under	808
Disability Compensation by Age 45-54	3,231
Disability Compensation by Age 55-74	4,988
Disability Compensation by Age 75-84	986
Disability Compensation by Age 85 and over	494

### Pension & Fiduciary

Veterans Pension Recipients	534
Estimated Monthly Veterans Pension Costs	\$436,011
Estimated Annual Veterans Pension Costs	\$5,232,134
Veterans Pension by Age under 45	7
Veterans Pension by Age 45-54	16
Veterans Pension by Age 55-69	277
Veterans Pension by Age 70-84	112
Veterans Pension by Age 85 and over	120

### Education

MGIB-AD Trainees	151
MGIB-SR Trainees	150
DEA Trainees	258
VEAP Trainees	0
REAP Trainees	25
Post 9/11 Trainees	1,880
VRAP	32

### Insurance

Life Insurance Payments	\$5,291,488
Total Face Value of Insurance	\$39,694,882
Total Number of Policies	3,479

### Loan Guaranty

Number of Loans	2,086
Total Loan Amount	\$486,163,590

### Vocational Rehabilitation and Employment

Number of Applicants	181
Number of Plans Developed	83
Number of Entitlement Decisions	125
Number of Program Participants	283
Number of Veterans Rehabilitated Through Independent Living	0
Number of Veterans Rehabilitated By Obtaining Suitable Employment	29

## District of Columbia

### Compensation

Estimated Veteran Population	31,839
Disability Compensation Recipients	4,516
Estimated Monthly Disability Compensation Costs	\$4,322,285
Estimated Annual Disability Compensation Costs	\$51,867,423
Disability Compensation by Age 44 and under	482
Disability Compensation by Age 45-54	1,346
Disability Compensation by Age 55-74	1,951
Disability Compensation by Age 75-84	421
Disability Compensation by Age 85 and over	314

### Pension & Fiduciary

Veterans Pension Recipients	711
Estimated Monthly Veterans Pension Costs	\$553,885
Estimated Annual Veterans Pension Costs	\$6,646,623
Veterans Pension by Age under 45	20
Veterans Pension by Age 45-54	17
Veterans Pension by Age 55-69	413
Veterans Pension by Age 70-84	158
Veterans Pension by Age 85 and over	103

### Education

MGIB-AD Trainees	214
MGIB-SR Trainees	37
DEA Trainees	197
VEAP Trainees	0
REAP Trainees	9
Post 9/11 Trainees	3,101
VRAP	28

### Insurance

Life Insurance Payments	\$2,650,776
Total Face Value of Insurance	\$19,885,194
Total Number of Policies	1,554

### Loan Guaranty

Number of Loans	725
Total Loan Amount	\$336,194,878

### Vocational Rehabilitation and Employment

Number of Applicants	1,189
Number of Plans Developed	644
Number of Entitlement Decisions	946
Number of Program Participants	2,716
Number of Veterans Rehabilitated Through Independent Living	2
Number of Veterans Rehabilitated By Obtaining Suitable Employment	231

## Florida

### Compensation

Estimated Veteran Population	1,543,496
Disability Compensation Recipients	272,168
Estimated Monthly Disability Compensation Costs	\$277,884,675
Estimated Annual Disability Compensation Costs	\$3,334,616,095
Disability Compensation by Age 44 and under	23,193
Disability Compensation by Age 45-54	77,838
Disability Compensation by Age 55-74	124,359
Disability Compensation by Age 75-84	28,793
Disability Compensation by Age 85 and over	17,956

### Pension & Fiduciary

Veterans Pension Recipients	24,386
Estimated Monthly Veterans Pension Costs	\$23,745,539
Estimated Annual Veterans Pension Costs	\$284,946,467
Veterans Pension by Age under 45	596
Veterans Pension by Age 45-54	423
Veterans Pension by Age 55-69	11,859
Veterans Pension by Age 70-84	5,292
Veterans Pension by Age 85 and over	6,187

### Education

MGIB-AD Trainees	9,454
MGIB-SR Trainees	2,613
DEA Trainees	6,513
VEAP Trainees	5
REAP Trainees	818
Post 9/11 Trainees	54,881
VRAP	901

### Insurance

Life Insurance Payments	\$143,326,299
Total Face Value of Insurance	\$1,075,183,575
Total Number of Policies	87,256

### Loan Guaranty

Number of Loans	32,639
Total Loan Amount	\$6,365,061,527

### Vocational Rehabilitation and Employment

Number of Applicants	4,604
Number of Plans Developed	1,930
Number of Entitlement Decisions	2,981
Number of Program Participants	8,370
Number of Veterans Rehabilitated Through Independent Living	93
Number of Veterans Rehabilitated By Obtaining Suitable Employment	523

# Georgia

## Compensation

Estimated Veteran Population	776,205
Disability Compensation Recipients	134,694
Estimated Monthly Disability Compensation Costs	\$142,004,238
Estimated Annual Disability Compensation Costs	\$1,704,050,854
Disability Compensation by Age 44 and under	13,103
Disability Compensation by Age 45-54	49,664
Disability Compensation by Age 55-74	59,729
Disability Compensation by Age 75-84	8,699
Disability Compensation by Age 85 and over	3,470

## Pension & Fiduciary

Veterans Pension Recipients	11,533
Estimated Monthly Veterans Pension Costs	\$10,752,991
Estimated Annual Veterans Pension Costs	\$129,035,897
Veterans Pension by Age under 45	362
Veterans Pension by Age 45-54	288
Veterans Pension by Age 55-69	6,152
Veterans Pension by Age 70-84	2,325
Veterans Pension by Age 85 and over	2,380

## Education

MGIB-AD Trainees	4,568
MGIB-SR Trainees	2,603
DEA Trainees	3,842
VEAP Trainees	2
REAP Trainees	420
Post 9/11 Trainees	23,931
VRAP	897

## Insurance

Life Insurance Payments	\$41,915,323
Total Face Value of Insurance	\$314,434,041
Total Number of Policies	26,466

## Loan Guaranty

Number of Loans	22,743
Total Loan Amount	\$4,154,872,595

## Vocational Rehabilitation and Employment

Number of Applicants	3,524
Number of Plans Developed	1,279
Number of Entitlement Decisions	1,925
Number of Program Participants	4,689
Number of Veterans Rehabilitated Through Independent Living	136
Number of Veterans Rehabilitated By Obtaining Suitable Employment	201

# Hawaii

## Compensation

Estimated Veteran Population	116,844
Disability Compensation Recipients	19,950
Estimated Monthly Disability Compensation Costs	\$20,503,366
Estimated Annual Disability Compensation Costs	\$246,040,386
Disability Compensation by Age 44 and under	2,015
Disability Compensation by Age 45-54	5,889
Disability Compensation by Age 55-74	8,857
Disability Compensation by Age 75-84	2,040
Disability Compensation by Age 85 and over	1,135

## Pension & Fiduciary

Veterans Pension Recipients	703
Estimated Monthly Veterans Pension Costs	\$575,634
Estimated Annual Veterans Pension Costs	\$6,907,610
Veterans Pension by Age under 45	24
Veterans Pension by Age 45-54	8
Veterans Pension by Age 55-69	487
Veterans Pension by Age 70-84	112
Veterans Pension by Age 85 and over	72

## Education

MGIB-AD Trainees	300
MGIB-SR Trainees	330
DEA Trainees	357
VEAP Trainees	1
REAP Trainees	22
Post 9/11 Trainees	6,837
VRAP	41

## Insurance

Life Insurance Payments	\$15,096,958
Total Face Value of Insurance	\$113,252,082
Total Number of Policies	7,766

## Loan Guaranty

Number of Loans	4,911
Total Loan Amount	\$2,254,447,447

## Vocational Rehabilitation and Employment

Number of Applicants	765
Number of Plans Developed	260
Number of Entitlement Decisions	323
Number of Program Participants	1,047
Number of Veterans Rehabilitated Through Independent Living	43
Number of Veterans Rehabilitated By Obtaining Suitable Employment	54

# Idaho

## Compensation

Estimated Veteran Population	138,320
Disability Compensation Recipients	21,952
Estimated Monthly Disability Compensation Costs	\$21,257,561
Estimated Annual Disability Compensation Costs	\$255,090,732
Disability Compensation by Age 44 and under	2,464
Disability Compensation by Age 45-54	6,384
Disability Compensation by Age 55-74	10,051
Disability Compensation by Age 75-84	1,924
Disability Compensation by Age 85 and over	1,120

## Pension & Fiduciary

Veterans Pension Recipients	1,477
Estimated Monthly Veterans Pension Costs	\$1,310,234
Estimated Annual Veterans Pension Costs	\$15,722,807
Veterans Pension by Age under 45	25
Veterans Pension by Age 45-54	24
Veterans Pension by Age 55-69	730
Veterans Pension by Age 70-84	316
Veterans Pension by Age 85 and over	381

## Education

MGIB-AD Trainees	620
MGIB-SR Trainees	481
DEA Trainees	420
VEAP Trainees	0
REAP Trainees	272
Post 9/11 Trainees	2,895
VRAP	52

## Insurance

Life Insurance Payments	\$7,396,640
Total Face Value of Insurance	\$55,486,993
Total Number of Policies	4,647

## Loan Guaranty

Number of Loans	3,933
Total Loan Amount	\$685,998,947

## Vocational Rehabilitation and Employment

Number of Applicants	315
Number of Plans Developed	156
Number of Entitlement Decisions	209
Number of Program Participants	488
Number of Veterans Rehabilitated Through Independent Living	7
Number of Veterans Rehabilitated By Obtaining Suitable Employment	61



# Illinois

## Compensation

Estimated Veteran Population	764,203
Disability Compensation Recipients	79,331
Estimated Monthly Disability Compensation Costs	\$78,371,027
Estimated Annual Disability Compensation Costs	\$940,452,325
Disability Compensation by Age 44 and under	10,967
Disability Compensation by Age 45-54	21,857
Disability Compensation by Age 55-74	36,700
Disability Compensation by Age 75-84	5,106
Disability Compensation by Age 85 and over	4,670

## Pension & Fiduciary

Veterans Pension Recipients	8,864
Estimated Monthly Veterans Pension Costs	\$8,017,771
Estimated Annual Veterans Pension Costs	\$96,213,253
Veterans Pension by Age under 45	169
Veterans Pension by Age 45-54	125
Veterans Pension by Age 55-69	4,795
Veterans Pension by Age 70-84	1,786
Veterans Pension by Age 85 and over	1,988

## Education

MGIB-AD Trainees	6,169
MGIB-SR Trainees	2,278
DEA Trainees	1,974
VEAP Trainees	3
REAP Trainees	1,025
Post 9/11 Trainees	20,625
VRAP	452

## Insurance

Life Insurance Payments	\$65,177,466
Total Face Value of Insurance	\$488,938,464
Total Number of Policies	37,156

## Loan Guaranty

Number of Loans	11,200
Total Loan Amount	\$2,071,153,567

## Vocational Rehabilitation and Employment

Number of Applicants	1,276
Number of Plans Developed	665
Number of Entitlement Decisions	1,021
Number of Program Participants	2,028
Number of Veterans Rehabilitated Through Independent Living	5
Number of Veterans Rehabilitated By Obtaining Suitable Employment	165

## Indiana

### Compensation

Estimated Veteran Population	498,944
Disability Compensation Recipients	67,925
Estimated Monthly Disability Compensation Costs	\$58,390,442
Estimated Annual Disability Compensation Costs	\$700,685,298
Disability Compensation by Age 44 and under	6,619
Disability Compensation by Age 45-54	18,314
Disability Compensation by Age 55-74	33,747
Disability Compensation by Age 75-84	5,498
Disability Compensation by Age 85 and over	3,734

### Pension & Fiduciary

Veterans Pension Recipients	5,256
Estimated Monthly Veterans Pension Costs	\$5,285,808
Estimated Annual Veterans Pension Costs	\$63,429,693
Veterans Pension by Age under 45	101
Veterans Pension by Age 45-54	111
Veterans Pension by Age 55-69	2,449
Veterans Pension by Age 70-84	1,076
Veterans Pension by Age 85 and over	1,518

### Education

MGIB-AD Trainees	1,394
MGIB-SR Trainees	1,872
DEA Trainees	1,157
VEAP Trainees	1
REAP Trainees	467
Post 9/11 Trainees	8,778
VRAP	346

### Insurance

Life Insurance Payments	\$24,926,655
Total Face Value of Insurance	\$186,991,012
Total Number of Policies	15,305

### Loan Guaranty

Number of Loans	8,419
Total Loan Amount	\$1,299,685,360

### Vocational Rehabilitation and Employment

Number of Applicants	1,319
Number of Plans Developed	763
Number of Entitlement Decisions	1,116
Number of Program Participants	3,255
Number of Veterans Rehabilitated Through Independent Living	80
Number of Veterans Rehabilitated By Obtaining Suitable Employment	193

## Iowa

**Compensation**

Estimated Veteran Population	238,236
Disability Compensation Recipients	31,120
Estimated Monthly Disability Compensation Costs	\$27,934,214
Estimated Annual Disability Compensation Costs	\$335,210,568
Disability Compensation by Age 44 and under	3,423
Disability Compensation by Age 45-54	7,491
Disability Compensation by Age 55-74	14,607
Disability Compensation by Age 75-84	3,221
Disability Compensation by Age 85 and over	2,355

**Pension & Fiduciary**

Veterans Pension Recipients	3,410
Estimated Monthly Veterans Pension Costs	\$3,155,940
Estimated Annual Veterans Pension Costs	\$37,871,279
Veterans Pension by Age under 45	49
Veterans Pension by Age 45-54	48
Disability Pension by Age 55-69	1,482
Veterans Pension by Age 70-84	868
Veterans Pension by Age 85 and over	963

**Education**

MGIB-AD Trainees	4,648
MGIB-SR Trainees	1,563
DEA Trainees	1,011
VEAP Trainees	1
REAP Trainees	1,043
Post 9/11 Trainees	12,474
VRAP	88

**Insurance**

Life Insurance Payments	\$20,099,156
Total Face Value of Insurance	\$150,776,813
Total Number of Policies	10,934

**Loan Guaranty**

Number of Loans	3,392
Total Loan Amount	\$546,625,550

**Vocational Rehabilitation and Employment**

Number of Applicants	509
Number of Plans Developed	418
Number of Entitlement Decisions	518
Number of Program Participants	1,506
Number of Veterans Rehabilitated Through Independent Living	31
Number of Veterans Rehabilitated By Obtaining Suitable Employment	115

## Kansas

### Compensation

Estimated Veteran Population	226,916
Disability Compensation Recipients	31,777
Estimated Monthly Disability Compensation Costs	\$31,158,919
Estimated Annual Disability Compensation Costs	\$373,907,032
Disability Compensation by Age 44 and under	3,618
Disability Compensation by Age 45-54	9,392
Disability Compensation by Age 55-74	14,476
Disability Compensation by Age 75-84	2,527
Disability Compensation by Age 85 and over	1,752

### Pension & Fiduciary

Veterans Pension Recipients	2,728
Estimated Monthly Veterans Pension Costs	\$2,389,539
Estimated Annual Veterans Pension Costs	\$28,674,467
Veterans Pension by Age under 45	50
Veterans Pension by Age 45-54	48
Veterans Pension by Age 55-69	1,335
Veterans Pension by Age 70-84	589
Veterans Pension by Age 85 and over	705

### Education

MGIB-AD Trainees	1,253
MGIB-SR Trainees	721
DEA Trainees	623
VEAP Trainees	1
REAP Trainees	331
Post 9/11 Trainees	6,375
VRAP	93

### Insurance

Life Insurance Payments	\$15,395,248
Total Face Value of Insurance	\$115,489,747
Total Number of Policies	9,078

### Loan Guaranty

Number of Loans	5,522
Total Loan Amount	\$960,739,179

### Vocational Rehabilitation and Employment

Number of Applicants	616
Number of Plans Developed	255
Number of Entitlement Decisions	420
Number of Program Participants	1,008
Number of Veterans Rehabilitated Through Independent Living	7
Number of Veterans Rehabilitated By Obtaining Suitable Employment	85

# Kentucky

## Compensation

Estimated Veteran Population	342,370
Disability Compensation Recipients	56,625
Estimated Monthly Disability Compensation Costs	\$67,307,979
Estimated Annual Disability Compensation Costs	\$807,695,748
Disability Compensation by Age 44 and under	5,460
Disability Compensation by Age 45-54	16,676
Disability Compensation by Age 55-74	27,414
Disability Compensation by Age 75-84	4,480
Disability Compensation by Age 85 and over	2,586

## Pension & Fiduciary

Veterans Pension Recipients	5,422
Estimated Monthly Veterans Pension Costs	\$4,670,599
Estimated Annual Veterans Pension Costs	\$56,047,183
Veterans Pension by Age under 45	118
Veterans Pension by Age 45-54	98
Veterans Pension by Age 55-69	2,916
Veterans Pension by Age 70-84	1,234
Veterans Pension by Age 85 and over	1,055

## Education

MGIB-AD Trainees	1,197
MGIB-SR Trainees	943
DEA Trainees	1,777
VEAP Trainees	1
REAP Trainees	348
Post 9/11 Trainees	7,163
VRAP	284

## Insurance

Life Insurance Payments	\$18,017,501
Total Face Value of Insurance	\$135,160,968
Total Number of Policies	11,336

## Loan Guaranty

Number of Loans	6,876
Total Loan Amount	\$1,190,797,903

## Vocational Rehabilitation and Employment

Number of Applicants	1,083
Number of Plans Developed	561
Number of Entitlement Decisions	725
Number of Program Participants	2,578
Number of Veterans Rehabilitated Through Independent Living	22
Number of Veterans Rehabilitated By Obtaining Suitable Employment	180

## Louisiana

### Compensation

Estimated Veteran Population	319,349
Disability Compensation Recipients	48,231
Estimated Monthly Disability Compensation Costs	\$55,610,873
Estimated Annual Disability Compensation Costs	\$667,330,474
Disability Compensation by Age 44 and under	5,629
Disability Compensation by Age 45-54	13,814
Disability Compensation by Age 55-74	22,824
Disability Compensation by Age 75-84	3,949
Disability Compensation by Age 85 and over	2,010

### Pension & Fiduciary

Veterans Pension Recipients	7,144
Estimated Monthly Veterans Pension Costs	\$6,334,297
Estimated Annual Veterans Pension Costs	\$76,011,561
Veterans Pension by Age under 45	155
Veterans Pension by Age 45-54	119
Veterans Pension by Age 55-69	3,741
Veterans Pension by Age 70-84	1,601
Veterans Pension by Age 85 and over	1,528

### Education

MGIB-AD Trainees	1,110
MGIB-SR Trainees	1,157
DEA Trainees	1,630
VEAP Trainees	1
REAP Trainees	262
Post 9/11 Trainees	6,812
VRAP	181

### Insurance

Life Insurance Payments	\$19,598,075
Total Face Value of Insurance	\$147,017,875
Total Number of Policies	12,016

### Loan Guaranty

Number of Loans	5,786
Total Loan Amount	\$1,126,203,699

### Vocational Rehabilitation and Employment

Number of Applicants	891
Number of Plans Developed	423
Number of Entitlement Decisions	601
Number of Program Participants	1,588
Number of Veterans Rehabilitated Through Independent Living	38
Number of Veterans Rehabilitated By Obtaining Suitable Employment	126

# Maine

## Compensation

Estimated Veteran Population	130,196
Disability Compensation Recipients	24,467
Estimated Monthly Disability Compensation Costs	\$31,114,514
Estimated Annual Disability Compensation Costs	\$373,374,166
Disability Compensation by Age 44 and under	2,008
Disability Compensation by Age 45-54	6,403
Disability Compensation by Age 55-74	12,064
Disability Compensation by Age 75-84	2,561
Disability Compensation by Age 85 and over	1,429

## Pension & Fiduciary

Veterans Pension Recipients	2,073
Estimated Monthly Veterans Pension Costs	\$1,657,938
Estimated Annual Veterans Pension Costs	\$19,895,251
Veterans Pension by Age under 45	77
Veterans Pension by Age 45-54	28
Veterans Pension by Age 55-69	1,175
Veterans Pension by Age 70-84	465
Veterans Pension by Age 85 and over	328

## Education

MGIB-AD Trainees	243
MGIB-SR Trainees	315
DEA Trainees	651
VEAP Trainees	0
REAP Trainees	55
Post 9/11 Trainees	2,021
VRAP	51

## Insurance

Life Insurance Payments	\$9,436,605
Total Face Value of Insurance	\$70,790,098
Total Number of Policies	6,302

## Loan Guaranty

Number of Loans	1,774
Total Loan Amount	\$332,651,851

## Vocational Rehabilitation and Employment

Number of Applicants	475
Number of Plans Developed	220
Number of Entitlement Decisions	390
Number of Program Participants	948
Number of Veterans Rehabilitated Through Independent Living	16
Number of Veterans Rehabilitated By Obtaining Suitable Employment	85

## Maryland

### Compensation

Estimated Veteran Population	450,401
Disability Compensation Recipients	63,750
Estimated Monthly Disability Compensation Costs	\$59,102,657
Estimated Annual Disability Compensation Costs	\$709,231,884
Disability Compensation by Age 44 and under	6,751
Disability Compensation by Age 45-54	24,462
Disability Compensation by Age 55-74	26,003
Disability Compensation by Age 75-84	3,896
Disability Compensation by Age 85 and over	2,613

### Pension & Fiduciary

Veterans Pension Recipients	3,310
Estimated Monthly Veterans Pension Costs	\$3,035,971
Estimated Annual Veterans Pension Costs	\$36,431,649
Veterans Pension by Age under 45	74
Veterans Pension by Age 45-54	44
Veterans Pension by Age 55-69	1,746
Veterans Pension by Age 70-84	739
Veterans Pension by Age 85 and over	704

### Education

MGIB-AD Trainees	2,445
MGIB-SR Trainees	689
DEA Trainees	1,074
VEAP Trainees	136
REAP Trainees	2
Post 9/11 Trainees	21,023
VRAP	217

### Insurance

Life Insurance Payments	\$32,725,298
Total Face Value of Insurance	\$245,493,699
Total Number of Policies	18,853

### Loan Guaranty

Number of Loans	17,578
Total Loan Amount	\$5,711,736,329

### Vocational Rehabilitation and Employment

Number of Applicants	885
Number of Plans Developed	482
Number of Entitlement Decisions	609
Number of Program Participants	1,614
Number of Veterans Rehabilitated Through Independent Living	3
Number of Veterans Rehabilitated By Obtaining Suitable Employment	97



# Massachusetts

## Compensation

Estimated Veteran Population	388,539
Disability Compensation Recipients	54,535
Estimated Monthly Disability Compensation Costs	\$55,825,074
Estimated Annual Disability Compensation Costs	\$669,900,886
Disability Compensation by Age 44 and under	5,326
Disability Compensation by Age 45-54	10,420
Disability Compensation by Age 55-74	24,064
Disability Compensation by Age 75-84	7,954
Disability Compensation by Age 85 and over	6,753

## Pension & Fiduciary

Veterans Pension Recipients	4,231
Estimated Monthly Veterans Pension Costs	\$3,858,256
Estimated Annual Veterans Pension Costs	\$46,299,073
Veterans Pension by Age under 45	80
Veterans Pension by Age 45-54	58
Veterans Pension by Age 55-69	1,966
Veterans Pension by Age 70-84	915
Veterans Pension by Age 85 and over	1,208

## Education

MGIB-AD Trainees	771
MGIB-SR Trainees	843
DEA Trainees	1,085
VEAP Trainees	2
REAP Trainees	199
Post 9/11 Trainees	9,703
VRAP	130

## Insurance

Life Insurance Payments	\$40,768,288
Total Face Value of Insurance	\$305,829,383
Total Number of Policies	26,900

## Loan Guaranty

Number of Loans	4,290
Total Loan Amount	\$1,198,021,198

## Vocational Rehabilitation and Employment

Number of Applicants	813
Number of Plans Developed	285
Number of Entitlement Decisions	442
Number of Program Participants	1,208
Number of Veterans Rehabilitated Through Independent Living	0
Number of Veterans Rehabilitated By Obtaining Suitable Employment	42

## Michigan

### Compensation

Estimated Veteran Population	680,417
Disability Compensation Recipients	82,867
Estimated Monthly Disability Compensation Costs	\$89,679,502
Estimated Annual Disability Compensation Costs	\$1,076,154,029
Disability Compensation by Age 44 and under	7,820
Disability Compensation by Age 45-54	18,893
Disability Compensation by Age 55-74	43,658
Disability Compensation by Age 75-84	6,520
Disability Compensation by Age 85 and over	5,918

### Pension & Fiduciary

Veterans Pension Recipients	10,145
Estimated Monthly Veterans Pension Costs	\$10,299,960
Estimated Annual Veterans Pension Costs	\$123,599,526
Veterans Pension by Age under 45	237
Veterans Pension by Age 45-54	176
Veterans Pension by Age 55-69	5,174
Veterans Pension by Age 70-84	1,936
Veterans Pension by Age 85 and over	2,618

### Education

MGIB-AD Trainees	1,468
MGIB-SR Trainees	1,192
DEA Trainees	1,682
VEAP Trainees	3
REAP Trainees	210
Post 9/11 Trainees	10,623
VRAP	438

### Insurance

Life Insurance Payments	\$45,300,234
Total Face Value of Insurance	\$339,826,452
Total Number of Policies	29,280

### Loan Guaranty

Number of Loans	6,627
Total Loan Amount	\$1,008,396,364

### Vocational Rehabilitation and Employment

Number of Applicants	1,878
Number of Plans Developed	962
Number of Entitlement Decisions	1,143
Number of Program Participants	3,906
Number of Veterans Rehabilitated Through Independent Living	133
Number of Veterans Rehabilitated By Obtaining Suitable Employment	179

## Minnesota

### Compensation

Estimated Veteran Population	369,295
Disability Compensation Recipients	80,467
Estimated Monthly Disability Compensation Costs	\$65,795,178
Estimated Annual Disability Compensation Costs	\$789,542,139
Disability Compensation by Age 44 and under	7,294
Disability Compensation by Age 45-54	14,412
Disability Compensation by Age 55-74	40,449
Disability Compensation by Age 75-84	11,395
Disability Compensation by Age 85 and over	6,877

### Pension & Fiduciary

Veterans Pension Recipients	4,041
Estimated Monthly Veterans Pension Costs	\$3,405,290
Estimated Annual Veterans Pension Costs	\$40,863,483
Veterans Pension by Age under 45	95
Veterans Pension by Age 45-54	65
Veterans Pension by Age 55-69	1,879
Veterans Pension by Age 70-84	959
Veterans Pension by Age 85 and over	1,043

### Education

MGIB-AD Trainees	1,788
MGIB-SR Trainees	1,535
DEA Trainees	1,486
VEAP Trainees	2
REAP Trainees	567
Post 9/11 Trainees	11,652
VRAP	120

### Insurance

Life Insurance Payments	\$35,332,863
Total Face Value of Insurance	\$265,054,735
Total Number of Policies	22,994

### Loan Guaranty

Number of Loans	6,246
Total Loan Amount	\$1,224,401,708

### Vocational Rehabilitation and Employment

Number of Applicants	808
Number of Plans Developed	399
Number of Entitlement Decisions	576
Number of Program Participants	1,377
Number of Veterans Rehabilitated Through Independent Living	0
Number of Veterans Rehabilitated By Obtaining Suitable Employment	120

# Mississippi

## Compensation

Estimated Veteran Population	227,335
Disability Compensation Recipients	34,701
Estimated Monthly Disability Compensation Costs	\$37,030,151
Estimated Annual Disability Compensation Costs	\$444,361,811
Disability Compensation by Age 44 and under	3,049
Disability Compensation by Age 45-54	10,498
Disability Compensation by Age 55-74	16,490
Disability Compensation by Age 75-84	3,100
Disability Compensation by Age 85 and over	1,540

## Pension & Fiduciary

Veterans Pension Recipients	4,324
Estimated Monthly Veterans Pension Costs	\$3,446,763
Estimated Annual Veterans Pension Costs	\$41,361,161
Veterans Pension by Age under 45	96
Veterans Pension by Age 45-54	65
Veterans Pension by Age 55-69	1,968
Veterans Pension by Age 70-84	1,010
Veterans Pension by Age 85 and over	1,183

## Education

MGIB-AD Trainees	731
MGIB-SR Trainees	1,305
DEA Trainees	984
VEAP Trainees	0
REAP Trainees	410
Post 9/11 Trainees	4,975
VRAP	127

## Insurance

Life Insurance Payments	\$11,948,109
Total Face Value of Insurance	\$89,630,516
Total Number of Policies	7,514

## Loan Guaranty

Number of Loans	3,463
Total Loan Amount	\$599,773,027

## Vocational Rehabilitation and Employment

Number of Applicants	532
Number of Plans Developed	171
Number of Entitlement Decisions	182
Number of Program Participants	912
Number of Veterans Rehabilitated Through Independent Living	22
Number of Veterans Rehabilitated By Obtaining Suitable Employment	58

## Missouri

### Compensation

Estimated Veteran Population	505,729
Disability Compensation Recipients	74,316
Estimated Monthly Disability Compensation Costs	\$75,984,781
Estimated Annual Disability Compensation Costs	\$911,817,371
Disability Compensation by Age 44 and under	6,984
Disability Compensation by Age 45-54	18,643
Disability Compensation by Age 55-74	37,170
Disability Compensation by Age 75-84	6,958
Disability Compensation by Age 85 and over	4,525

### Pension & Fiduciary

Veterans Pension Recipients	7,821
Estimated Monthly Veterans Pension Costs	\$7,583,596
Estimated Annual Veterans Pension Costs	\$91,003,156
Veterans Pension by Age under 45	105
Veterans Pension by Age 45-54	91
Veterans Pension by Age 55-69	3,789
Veterans Pension by Age 70-84	1,831
Veterans Pension by Age 85 and over	2,005

### Education

MGIB-AD Trainees	4,913
MGIB-SR Trainees	1,991
DEA Trainees	1,619
VEAP Trainees	2
REAP Trainees	1,624
Post 9/11 Trainees	14,744
VRAP	279

### Insurance

Life Insurance Payments	\$31,097,285
Total Face Value of Insurance	\$233,280,914
Total Number of Policies	19,238

### Loan Guaranty

Number of Loans	10,360
Total Loan Amount	\$1,722,985,081

### Vocational Rehabilitation and Employment

Number of Applicants	1,254
Number of Plans Developed	607
Number of Entitlement Decisions	879
Number of Program Participants	2,213
Number of Veterans Rehabilitated Through Independent Living	44
Number of Veterans Rehabilitated By Obtaining Suitable Employment	189

## Montana

### Compensation

Estimated Veteran Population	102,246
Disability Compensation Recipients	19,738
Estimated Monthly Disability Compensation Costs	\$19,479,417
Estimated Annual Disability Compensation Costs	\$233,753,002
Disability Compensation by Age 44 and under	2,360
Disability Compensation by Age 45-54	5,117
Disability Compensation by Age 55-74	9,532
Disability Compensation by Age 75-84	1,771
Disability Compensation by Age 85 and over	954

### Pension & Fiduciary

Veterans Pension Recipients	1,527
Estimated Monthly Veterans Pension Costs	\$1,302,180
Estimated Annual Veterans Pension Costs	\$15,626,165
Veterans Pension by Age under 45	26
Veterans Pension by Age 45-54	26
Veterans Pension by Age 55-69	864
Veterans Pension by Age 70-84	330
Veterans Pension by Age 85 and over	281

### Education

MGIB-AD Trainees	294
MGIB-SR Trainees	304
DEA Trainees	344
VEAP Trainees	0
REAP Trainees	61
Post 9/11 Trainees	2,058
VRAP	24

### Insurance

Life Insurance Payments	\$6,786,691
Total Face Value of Insurance	\$50,911,375
Total Number of Policies	4,142

### Loan Guaranty

Number of Loans	2,551
Total Loan Amount	\$497,451,785

### Vocational Rehabilitation and Employment

Number of Applicants	399
Number of Plans Developed	280
Number of Entitlement Decisions	368
Number of Program Participants	847
Number of Veterans Rehabilitated Through Independent Living	6
Number of Veterans Rehabilitated By Obtaining Suitable Employment	72

# Nebraska

## Compensation

Estimated Veteran Population	141,102
Disability Compensation Recipients	37,799
Estimated Monthly Disability Compensation Costs	\$32,486,668
Estimated Annual Disability Compensation Costs	\$389,840,016
Disability Compensation by Age 44 and under	3,455
Disability Compensation by Age 45-54	8,766
Disability Compensation by Age 55-74	16,681
Disability Compensation by Age 75-84	5,871
Disability Compensation by Age 85 and over	2,963

## Pension & Fiduciary

Veterans Pension Recipients	1,588
Estimated Monthly Veterans Pension Costs	\$1,514,380
Estimated Annual Veterans Pension Costs	\$18,172,560
Veterans Pension by Age under 45	27
Veterans Pension by Age 45-54	33
Veterans Pension by Age 55-69	801
Veterans Pension by Age 70-84	357
Veterans Pension by Age 85 and over	370

## Education

MGIB-AD Trainees	1,176
MGIB-SR Trainees	730
DEA Trainees	734
VEAP Trainees	1
REAP Trainees	320
Post 9/11 Trainees	4,887
VRAP	55

## Insurance

Life Insurance Payments	\$12,494,899
Total Face Value of Insurance	\$93,732,349
Total Number of Policies	7,282

## Loan Guaranty

Number of Loans	5,269
Total Loan Amount	\$887,815,068

## Vocational Rehabilitation and Employment

Number of Applicants	397
Number of Plans Developed	204
Number of Entitlement Decisions	296
Number of Program Participants	921
Number of Veterans Rehabilitated Through Independent Living	14
Number of Veterans Rehabilitated By Obtaining Suitable Employment	82

## Nevada

### Compensation

Estimated Veteran Population	228,393
Disability Compensation Recipients	34,670
Estimated Monthly Disability Compensation Costs	\$36,058,685
Estimated Annual Disability Compensation Costs	\$432,704,218
Disability Compensation by Age 44 and under	3,537
Disability Compensation by Age 45-54	9,985
Disability Compensation by Age 55-74	16,709
Disability Compensation by Age 75-84	3,095
Disability Compensation by Age 85 and over	1,338

### Pension & Fiduciary

Veterans Pension Recipients	3,147
Estimated Monthly Veterans Pension Costs	\$2,731,141
Estimated Annual Veterans Pension Costs	\$32,773,697
Veterans Pension by Age under 45	69
Veterans Pension by Age 45-54	42
Veterans Pension by Age 55-69	1,785
Veterans Pension by Age 70-84	748
Veterans Pension by Age 85 and over	503

### Education

MGIB-AD Trainees	751
MGIB-SR Trainees	386
DEA Trainees	558
VEAP Trainees	0
REAP Trainees	100
Post 9/11 Trainees	4,781
VRAP	119

### Insurance

Life Insurance Payments	\$11,236,792
Total Face Value of Insurance	\$84,294,468
Total Number of Policies	7,415

### Loan Guaranty

Number of Loans	7,281
Total Loan Amount	\$1,475,828,238

### Vocational Rehabilitation and Employment

Number of Applicants	653
Number of Plans Developed	251
Number of Entitlement Decisions	432
Number of Program Participants	922
Number of Veterans Rehabilitated Through Independent Living	28
Number of Veterans Rehabilitated By Obtaining Suitable Employment	100



## New Hampshire

### Compensation

Estimated Veteran Population	113,101
Disability Compensation Recipients	16,484
Estimated Monthly Disability Compensation Costs	\$16,176,075
Estimated Annual Disability Compensation Costs	\$194,112,900
Disability Compensation by Age 44 and under	1,578
Disability Compensation by Age 45-54	4,179
Disability Compensation by Age 55-74	7,864
Disability Compensation by Age 75-84	1,838
Disability Compensation by Age 85 and over	1,019

### Pension & Fiduciary

Veterans Pension Recipients	933
Estimated Monthly Veterans Pension Costs	\$926,984
Estimated Annual Veterans Pension Costs	\$11,123,812
Veterans Pension by Age under 45	11
Veterans Pension by Age 45-54	9
Veterans Pension by Age 55-69	357
Veterans Pension by Age 70-84	235
Veterans Pension by Age 85 and over	321

### Education

MGIB-AD Trainees	242
MGIB-SR Trainees	207
DEA Trainees	257
VEAP Trainees	0
REAP Trainees	38
Post 9/11 Trainees	2,526
VRAP	17

### Insurance

Life Insurance Payments	\$8,684,022
Total Face Value of Insurance	\$65,144,482
Total Number of Policies	5,508

### Loan Guaranty

Number of Loans	1,973
Total Loan Amount	\$463,270,584

### Vocational Rehabilitation and Employment

Number of Applicants	261
Number of Plans Developed	110
Number of Entitlement Decisions	162
Number of Program Participants	657
Number of Veterans Rehabilitated Through Independent Living	2
Number of Veterans Rehabilitated By Obtaining Suitable Employment	35

## New Jersey

### Compensation

Estimated Veteran Population	441,820
Disability Compensation Recipients	51,229
Estimated Monthly Disability Compensation Costs	\$54,281,141
Estimated Annual Disability Compensation Costs	\$651,373,691
Disability Compensation by Age 44 and under	5,042
Disability Compensation by Age 45-54	10,217
Disability Compensation by Age 55-74	24,207
Disability Compensation by Age 75-84	5,911
Disability Compensation by Age 85 and over	5,803

### Pension & Fiduciary

Veterans Pension Recipients	3,289
Estimated Monthly Veterans Pension Costs	\$3,153,767
Estimated Annual Veterans Pension Costs	\$37,845,206
Veterans Pension by Age under 45	34
Veterans Pension by Age 45-54	41
Veterans Pension by Age 55-69	1,299
Veterans Pension by Age 70-84	754
Veterans Pension by Age 85 and over	1,156

### Education

MGIB-AD Trainees	793
MGIB-SR Trainees	1,042
DEA Trainees	838
VEAP Trainees	1
REAP Trainees	145
Post 9/11 Trainees	9,059
VRAP	204

### Insurance

Life Insurance Payments	\$52,509,013
Total Face Value of Insurance	\$393,904,184
Total Number of Policies	32,034

### Loan Guaranty

Number of Loans	4,695
Total Loan Amount	\$1,227,449,983

### Vocational Rehabilitation and Employment

Number of Applicants	951
Number of Plans Developed	421
Number of Entitlement Decisions	677
Number of Program Participants	1,729
Number of Veterans Rehabilitated Through Independent Living	25
Number of Veterans Rehabilitated By Obtaining Suitable Employment	48

## New Mexico

### Compensation

Estimated Veteran Population	172,085
Disability Compensation Recipients	32,906
Estimated Monthly Disability Compensation Costs	\$44,150,820
Estimated Annual Disability Compensation Costs	\$529,809,835
Disability Compensation by Age 44 and under	2,871
Disability Compensation by Age 45-54	8,707
Disability Compensation by Age 55-74	16,510
Disability Compensation by Age 75-84	3,142
Disability Compensation by Age 85 and over	1,668

### Pension & Fiduciary

Veterans Pension Recipients	2,521
Estimated Monthly Veterans Pension Costs	\$2,047,017
Estimated Annual Veterans Pension Costs	\$24,564,207
Veterans Pension by Age under 45	62
Veterans Pension by Age 45-54	44
Veterans Pension by Age 55-69	1,392
Veterans Pension by Age 70-84	564
Veterans Pension by Age 85 and over	458

### Education

MGIB-AD Trainees	1,129
MGIB-SR Trainees	410
DEA Trainees	1,174
VEAP Trainees	1
REAP Trainees	85
Post 9/11 Trainees	3,890
VRAP	68

### Insurance

Life Insurance Payments	\$13,333,457
Total Face Value of Insurance	\$100,022,913
Total Number of Policies	8,388

### Loan Guaranty

Number of Loans	5,893
Total Loan Amount	\$1,150,290,981

### Vocational Rehabilitation and Employment

Number of Applicants	602
Number of Plans Developed	332
Number of Entitlement Decisions	486
Number of Program Participants	1,093
Number of Veterans Rehabilitated Through Independent Living	18
Number of Veterans Rehabilitated By Obtaining Suitable Employment	82

## New York

### Compensation

Estimated Veteran Population	918,093
Disability Compensation Recipients	112,431
Estimated Monthly Disability Compensation Costs	\$115,018,303
Estimated Annual Disability Compensation Costs	\$1,380,219,634
Disability Compensation by Age 44 and under	13,141
Disability Compensation by Age 45-54	24,705
Disability Compensation by Age 55-74	53,377
Disability Compensation by Age 75-84	10,363
Disability Compensation by Age 85 and over	10,812

### Pension & Fiduciary

Veterans Pension Recipients	13,292
Estimated Monthly Veterans Pension Costs	\$11,104,714
Estimated Annual Veterans Pension Costs	\$133,256,567
Veterans Pension by Age under 45	230
Veterans Pension by Age 45-54	193
Veterans Pension by Age 55-69	6,253
Veterans Pension by Age 70-84	3,044
Veterans Pension by Age 85 and over	3,554

### Education

MGIB-AD Trainees	2,507
MGIB-SR Trainees	1,738
DEA Trainees	2,604
VEAP Trainees	4
REAP Trainees	330
Post 9/11 Trainees	22,047
VRAP	486

### Insurance

Life Insurance Payments	\$98,674,445
Total Face Value of Insurance	\$740,221,041
Total Number of Policies	60,034

### Loan Guaranty

Number of Loans	6,729
Total Loan Amount	\$1,417,475,278

### Vocational Rehabilitation and Employment

Number of Applicants	2,128
Number of Plans Developed	1,152
Number of Entitlement Decisions	1,536
Number of Program Participants	4,091
Number of Veterans Rehabilitated Through Independent Living	242
Number of Veterans Rehabilitated By Obtaining Suitable Employment	255

## North Carolina

### Compensation

Estimated Veteran Population	771,654
Disability Compensation Recipients	144,432
Estimated Monthly Disability Compensation Costs	\$162,148,546
Estimated Annual Disability Compensation Costs	\$1,945,782,557
Disability Compensation by Age 44 and under	15,499
Disability Compensation by Age 45-54	47,354
Disability Compensation by Age 55-74	66,118
Disability Compensation by Age 75-84	10,807
Disability Compensation by Age 85 and over	4,650

### Pension & Fiduciary

Veterans Pension Recipients	9,612
Estimated Monthly Disability Pension Costs	\$7,993,659
Estimated Annual Veterans Pension Costs	\$95,923,906
Veterans Pension by Age under 45	166
Veterans Pension by Age 45-54	113
Veterans Pension by Age 55-69	4,468
Veterans Pension by Age 70-84	2,258
Veterans Pension by Age 85 and over	2,600

### Education

MGIB-AD Trainees	4,729
MGIB-SR Trainees	1,514
DEA Trainees	4,136
VEAP Trainees	2
REAP Trainees	421
Post 9/11 Trainees	19,274
VRAP	605

### Insurance

Life Insurance Payments	\$50,210,445
Total Face Value of Insurance	\$376,661,130
Total Number of Policies	30,889

### Loan Guaranty

Number of Loans	30,933
Total Loan Amount	\$5,749,717,818

### Vocational Rehabilitation and Employment

Number of Applicants	2,708
Number of Plans Developed	776
Number of Entitlement Decisions	1,244
Number of Program Participants	3,086
Number of Veterans Rehabilitated Through Independent Living	5
Number of Veterans Rehabilitated By Obtaining Suitable Employment	168

## North Dakota

### Compensation

Estimated Veteran Population	56,408
Disability Compensation Recipients	11,123
Estimated Monthly Disability Compensation Costs	\$9,835,457
Estimated Annual Disability Compensation Costs	\$118,025,484
Disability Compensation by Age 44 and under	1,403
Disability Compensation by Age 45-54	2,979
Disability Compensation by Age 55-74	5,014
Disability Compensation by Age 75-84	1,079
Disability Compensation by Age 85 and over	644

### Pension & Fiduciary

Veterans Pension Recipients	700
Estimated Monthly Veterans Pension Costs	\$528,139
Estimated Annual Veterans Pension Costs	\$6,337,671
Veterans Pension by Age under 45	7
Veterans Pension by Age 45-54	9
Veterans Pension by Age 55-69	311
Veterans Pension by Age 70-84	181
Veterans Pension by Age 85 and over	192

### Education

MGIB-AD Trainees	266
MGIB-SR Trainees	493
DEA Trainees	203
VEAP Trainees	0
REAP Trainees	189
Post 9/11 Trainees	1,538
VRAP	13

### Insurance

Life Insurance Payments	\$4,021,969
Total Face Value of Insurance	\$30,171,402
Total Number of Policies	2,572

### Loan Guaranty

Number of Loans	1,351
Total Loan Amount	\$258,574,924

### Vocational Rehabilitation and Employment

Number of Applicants	157
Number of Plans Developed	115
Number of Entitlement Decisions	178
Number of Program Participants	514
Number of Veterans Rehabilitated Through Independent Living	11
Number of Veterans Rehabilitated By Obtaining Suitable Employment	57

## Ohio

**Compensation**

Estimated Veteran Population	899,615
Disability Compensation Recipients	105,456
Estimated Monthly Disability Compensation Costs	\$99,210,552
Estimated Annual Disability Compensation Costs	\$1,190,526,627
Disability Compensation by Age 44 and under	11,193
Disability Compensation by Age 45-54	27,701
Disability Compensation by Age 55-74	52,215
Disability Compensation by Age 75-84	7,793
Disability Compensation by Age 85 and over	6,530

**Pension & Fiduciary**

Veterans Pension Recipients	15,395
Estimated Monthly Veterans Pension Costs	\$14,666,921
Estimated Annual Veterans Pension Costs	\$176,003,054
Veterans Pension by Age under 45	458
Veterans Pension by Age 45-54	329
Veterans Pension by Age 55-69	8,885
Veterans Pension by Age 70-84	2,665
Veterans Pension by Age 85 and over	3,056

**Education**

MGIB-AD Trainees	2,524
MGIB-SR Trainees	2,325
DEA Trainees	1,955
VEAP Trainees	3
REAP Trainees	751
Post 9/11 Trainees	15,391
VRAP	347

**Insurance**

Life Insurance Payments	\$57,456,047
Total Face Value of Insurance	\$431,015,096
Total Number of Policies	36,377

**Loan Guaranty**

Number of Loans	12,259
Total Loan Amount	\$2,012,664,732

**Vocational Rehabilitation and Employment**

Number of Applicants	1,979
Number of Plans Developed	870
Number of Entitlement Decisions	1,328
Number of Program Participants	4,169
Number of Veterans Rehabilitated Through Independent Living	41
Number of Veterans Rehabilitated By Obtaining Suitable Employment	139

## Oklahoma

### Compensation

Estimated Veteran Population	342,816
Disability Compensation Recipients	75,598
Estimated Monthly Disability Compensation Costs	\$95,920,289
Estimated Annual Disability Compensation Costs	\$1,151,043,464
Disability Compensation by Age 44 and under	7,510
Disability Compensation by Age 45-54	19,347
Disability Compensation by Age 55-74	37,424
Disability Compensation by Age 75-84	7,650
Disability Compensation by Age 85 and over	3,662

### Pension & Fiduciary

Veterans Pension Recipients	5,687
Estimated Monthly Veterans Pension Costs	\$5,908,078
Estimated Annual Veterans Pension Costs	\$70,896,940
Veterans Pension by Age under 45	101
Veterans Pension by Age 45-54	114
Veterans Pension by Age 55-69	3,135
Veterans Pension by Age 70-84	1,267
Veterans Pension by Age 85 and over	1,069

### Education

MGIB-AD Trainees	2,135
MGIB-SR Trainees	1,074
DEA Trainees	2,242
VEAP Trainees	1
REAP Trainees	560
Post 9/11 Trainees	7,637
VRAP	104

### Insurance

Life Insurance Payments	\$21,195,821
Total Face Value of Insurance	\$159,003,605
Total Number of Policies	13,816

### Loan Guaranty

Number of Loans	9,372
Total Loan Amount	\$1,550,267,500

### Vocational Rehabilitation and Employment

Number of Applicants	1,531
Number of Plans Developed	585
Number of Entitlement Decisions	811
Number of Program Participants	2,079
Number of Veterans Rehabilitated Through Independent Living	29
Number of Veterans Rehabilitated By Obtaining Suitable Employment	163



# Oregon

## Compensation

Estimated Veteran Population	328,138
Disability Compensation Recipients	56,198
Estimated Monthly Disability Compensation Costs	\$66,834,252
Estimated Annual Disability Compensation Costs	\$802,011,024
Disability Compensation by Age 44 and under	6,687
Disability Compensation by Age 45-54	13,490
Disability Compensation by Age 55-74	28,074
Disability Compensation by Age 75-84	4,671
Disability Compensation by Age 85 and over	3,229

## Pension & Fiduciary

Veterans Pension Recipients	5,671
Estimated Monthly Veterans Pension Costs	\$5,336,110
Estimated Annual Veterans Pension Costs	\$64,033,315
Veterans Pension by Age under 45	116
Veterans Pension by Age 45-54	75
Veterans Pension by Age 55-69	3,373
Veterans Pension by Age 70-84	1,084
Veterans Pension by Age 85 and over	1,023

## Education

MGIB-AD Trainees	1,180
MGIB-SR Trainees	599
DEA Trainees	1,434
VEAP Trainees	1
REAP Trainees	206
Post 9/11 Trainees	7,488
VRAP	150

## Insurance

Life Insurance Payments	\$21,455,346
Total Face Value of Insurance	\$160,950,470
Total Number of Policies	13,361

## Loan Guaranty

Number of Loans	7,825
Total Loan Amount	\$1,677,942,005

## Vocational Rehabilitation and Employment

Number of Applicants	1,438
Number of Plans Developed	613
Number of Entitlement Decisions	1,035
Number of Program Participants	2,511
Number of Veterans Rehabilitated Through Independent Living	16
Number of Veterans Rehabilitated By Obtaining Suitable Employment	209

# Pennsylvania

## Compensation

Estimated Veteran Population	980,529
Disability Compensation Recipients	103,318
Estimated Monthly Disability Compensation Costs	\$107,861,191
Estimated Annual Disability Compensation Costs	\$1,294,334,296
Disability Compensation by Age 44 and under	10,684
Disability Compensation by Age 45-54	24,602
Disability Compensation by Age 55-74	50,453
Disability Compensation by Age 75-84	8,956
Disability Compensation by Age 85 and over	8,561

## Pension & Fiduciary

Veterans Pension Recipients	14,567
Estimated Monthly Veterans Pension Costs	\$14,491,761
Estimated Annual Veterans Pension Costs	\$173,901,127
Veterans Pension by Age under 45	239
Veterans Pension by Age 45-54	229
Veterans Pension by Age 55-69	6,394
Veterans Pension by Age 70-84	3,142
Veterans Pension by Age 85 and over	4,537

## Education

MGIB-AD Trainees	1,839
MGIB-SR Trainees	2,404
DEA Trainees	2,252
VEAP Trainees	3
REAP Trainees	288
Post 9/11 Trainees	20,393
VRAP	314

## Insurance

Life Insurance Payments	\$81,796,233
Total Face Value of Insurance	\$613,606,621
Total Number of Policies	52,717

## Loan Guaranty

Number of Loans	11,071
Total Loan Amount	\$2,164,911,817

## Vocational Rehabilitation and Employment

Number of Applicants	1,602
Number of Plans Developed	778
Number of Entitlement Decisions	1,101
Number of Program Participants	2,628
Number of Veterans Rehabilitated Through Independent Living	19
Number of Veterans Rehabilitated By Obtaining Suitable Employment	204

## Rhode Island

### Compensation

Estimated Veteran Population	71,457
Disability Compensation Recipients	10,711
Estimated Monthly Disability Compensation Costs	\$11,246,355
Estimated Annual Disability Compensation Costs	\$134,956,258
Disability Compensation by Age 44 and under	937
Disability Compensation by Age 45-54	2,323
Disability Compensation by Age 55-74	5,098
Disability Compensation by Age 75-84	1,147
Disability Compensation by Age 85 and over	1,199

### Pension & Fiduciary

Veterans Pension Recipients	1,033
Estimated Monthly Veterans Pension Costs	\$1,045,652
Estimated Annual Veterans Pension Costs	\$12,547,830
Veterans Pension by Age under 45	16
Veterans Pension by Age 45-54	11
Veterans Pension by Age 55-69	440
Veterans Pension by Age 70-84	211
Veterans Pension by Age 85 and over	353

### Education

MGIB-AD Trainees	136
MGIB-SR Trainees	211
DEA Trainees	211
VEAP Trainees	0
REAP Trainees	48
Post 9/11 Trainees	1,752
VRAP	13

### Insurance

Life Insurance Payments	\$6,424,182
Total Face Value of Insurance	\$48,191,956
Total Number of Policies	4,342

### Loan Guaranty

Number of Loans	859
Total Loan Amount	\$210,770,284

### Vocational Rehabilitation and Employment

Number of Applicants	392
Number of Plans Developed	202
Number of Entitlement Decisions	264
Number of Program Participants	515
Number of Veterans Rehabilitated Through Independent Living	10
Number of Veterans Rehabilitated By Obtaining Suitable Employment	18

## South Carolina

### Compensation

Estimated Veteran Population	421,525
Disability Compensation Recipients	76,382
Estimated Monthly Disability Compensation Costs	\$88,852,126
Estimated Annual Disability Compensation Costs	\$1,066,225,513
Disability Compensation by Age 44 and under	7,333
Disability Compensation by Age 45-54	23,706
Disability Compensation by Age 55-74	36,803
Disability Compensation by Age 75-84	6,226
Disability Compensation by Age 85 and over	2,298

### Pension & Fiduciary

Veterans Pension Recipients	6,605
Estimated Monthly Veterans Pension Costs	\$5,996,273
Estimated Annual Veterans Pension Costs	\$71,955,271
Veterans Pension by Age under 45	139
Veterans Pension by Age 45-54	120
Veterans Pension by Age 55-69	3,108
Veterans Pension by Age 70-84	1,566
Veterans Pension by Age 85 and over	1,667

### Education

MGIB-AD Trainees	1,237
MGIB-SR Trainees	1,505
DEA Trainees	2,343
VEAP Trainees	1
REAP Trainees	233
Post 9/11 Trainees	11,184
VRAP	357

### Insurance

Life Insurance Payments	\$27,928,144
Total Face Value of Insurance	\$209,507,132
Total Number of Policies	17,672

### Loan Guaranty

Number of Loans	11,678
Total Loan Amount	\$2,236,552,141

### Vocational Rehabilitation and Employment

Number of Applicants	1,883
Number of Plans Developed	692
Number of Entitlement Decisions	962
Number of Program Participants	2,763
Number of Veterans Rehabilitated Through Independent Living	33
Number of Veterans Rehabilitated By Obtaining Suitable Employment	279

## South Dakota

### Compensation

Estimated Veteran Population	75,930
Disability Compensation Recipients	13,768
Estimated Monthly Disability Compensation Costs	\$13,589,313
Estimated Annual Disability Compensation Costs	\$163,071,756
Disability Compensation by Age 44 and under	1,766
Disability Compensation by Age 45-54	3,960
Disability Compensation by Age 55-74	6,327
Disability Compensation by Age 75-84	1,099
Disability Compensation by Age 85 and over	605

### Pension & Fiduciary

Veterans Pension Recipients	1,305
Estimated Monthly Veterans Pension Costs	\$1,091,231
Estimated Annual Veterans Pension Costs	\$13,094,774
Veterans Pension by Age under 45	20
Veterans Pension by Age 45-54	15
Veterans Pension by Age 55-69	587
Veterans Pension by Age 70-84	370
Veterans Pension by Age 85 and over	313

### Education

MGIB-AD Trainees	287
MGIB-SR Trainees	589
DEA Trainees	261
VEAP Trainees	0
REAP Trainees	180
Post 9/11 Trainees	1,671
VRAP	14

### Insurance

Life Insurance Payments	\$5,709,246
Total Face Value of Insurance	\$42,828,759
Total Number of Policies	3,390

### Loan Guaranty

Number of Loans	1,952
Total Loan Amount	\$345,951,553

### Vocational Rehabilitation and Employment

Number of Applicants	259
Number of Plans Developed	200
Number of Entitlement Decisions	273
Number of Program Participants	876
Number of Veterans Rehabilitated Through Independent Living	5
Number of Veterans Rehabilitated By Obtaining Suitable Employment	89

## Tennessee

### Compensation

Estimated Veteran Population	525,594
Disability Compensation Recipients	86,117
Estimated Monthly Disability Compensation Costs	\$95,691,125
Estimated Annual Disability Compensation Costs	\$1,148,293,495
Disability Compensation by Age 44 and under	8,264
Disability Compensation by Age 45-54	25,936
Disability Compensation by Age 55-74	42,400
Disability Compensation by Age 75-84	6,420
Disability Compensation by Age 85 and over	3,085

### Pension & Fiduciary

Veterans Pension Recipients	8,446
Estimated Monthly Veterans Pension Costs	\$7,387,312
Estimated Annual Veterans Pension Costs	\$88,647,744
Veterans Pension by Age under 45	146
Veterans Pension by Age 45-54	139
Veterans Pension by Age 55-69	4,528
Veterans Pension by Age 70-84	1,818
Veterans Pension by Age 85 and over	1,814

### Education

MGIB-AD Trainees	1,599
MGIB-SR Trainees	1,264
DEA Trainees	1,759
VEAP Trainees	1
REAP Trainees	408
Post 9/11 Trainees	12,042
VRAP	267

### Insurance

Life Insurance Payments	\$27,772,835
Total Face Value of Insurance	\$208,342,055
Total Number of Policies	17,112

### Loan Guaranty

Number of Loans	14,897
Total Loan Amount	\$2,635,126,365

### Vocational Rehabilitation and Employment

Number of Applicants	1,829
Number of Plans Developed	582
Number of Entitlement Decisions	799
Number of Program Participants	2,305
Number of Veterans Rehabilitated Through Independent Living	19
Number of Veterans Rehabilitated By Obtaining Suitable Employment	151

## Compensation

Estimated Veteran Population	1,675,689
Disability Compensation Recipients	317,330
Estimated Monthly Disability Compensation Costs	\$349,966,089
Estimated Annual Disability Compensation Costs	\$4,199,593,070
Disability Compensation by Age 44 and under	40,662
Disability Compensation by Age 45-54	100,357
Disability Compensation by Age 55-74	138,381
Disability Compensation by Age 75-84	25,798
Disability Compensation by Age 85 and over	12,074

## Pension & Fiduciary

Veterans Pension Recipients	24,307
Estimated Monthly Veterans Pension Costs	\$22,591,617
Estimated Annual Veterans Pension Costs	\$271,099,403
Veterans Pension by Age under 45	688
Veterans Pension by Age 45-54	456
Veterans Pension by Age 55-69	12,907
Veterans Pension by Age 70-84	4,967
Veterans Pension by Age 85 and over	5,288

## Education

MGIB-AD Trainees	9,809
MGIB-SR Trainees	2,875
DEA Trainees	7,737
VEAP Trainees	5
REAP Trainees	700
Post 9/11 Trainees	59,254
VRAP	978

## Insurance

Life Insurance Payments	\$101,324,517
Total Face Value of Insurance	\$760,100,955
Total Number of Policies	62,629

## Loan Guaranty

Number of Loans	48,765
Total Loan Amount	\$8,830,248,872

## Vocational Rehabilitation and Employment

Number of Applicants	7,480
Number of Plans Developed	3,348
Number of Entitlement Decisions	4,558
Number of Program Participants	13,266
Number of Veterans Rehabilitated Through Independent Living	183
Number of Veterans Rehabilitated By Obtaining Suitable Employment	954

## Utah

### Compensation

Estimated Veteran Population	151,786
Disability Compensation Recipients	21,258
Estimated Monthly Disability Compensation Costs	\$20,901,579
Estimated Annual Disability Compensation Costs	\$250,818,948
Disability Compensation by Age 44 and under	2,961
Disability Compensation by Age 45-54	6,479
Disability Compensation by Age 55-74	9,096
Disability Compensation by Age 75-84	1,647
Disability Compensation by Age 85 and over	1,069

### Pension & Fiduciary

Veterans Pension Recipients	1,723
Estimated Monthly Veterans Pension Costs	\$1,778,844
Estimated Annual Veterans Pension Costs	\$21,346,129
Veterans Pension by Age under 45	49
Veterans Pension by Age 45-54	36
Veterans Pension by Age 55-69	703
Veterans Pension by Age 70-84	384
Veterans Pension by Age 85 and over	550

### Education

MGIB-AD Trainees	1,483
MGIB-SR Trainees	1,000
DEA Trainees	696
VEAP Trainees	0
REAP Trainees	397
Post 9/11 Trainees	5,793
VRAP	25

### Insurance

Life Insurance Payments	\$10,325,666
Total Face Value of Insurance	\$77,459,519
Total Number of Policies	6,515

### Loan Guaranty

Number of Loans	6,237
Total Loan Amount	\$1,361,902,753

### Vocational Rehabilitation and Employment

Number of Applicants	709
Number of Plans Developed	506
Number of Entitlement Decisions	668
Number of Program Participants	1,613
Number of Veterans Rehabilitated Through Independent Living	5
Number of Veterans Rehabilitated By Obtaining Suitable Employment	98



**Compensation**

Estimated Veteran Population	49,905
Disability Compensation Recipients	6,851
Estimated Monthly Disability Compensation Costs	\$7,583,343
Estimated Annual Disability Compensation Costs	\$91,000,116
Disability Compensation by Age 44 and under	597
Disability Compensation by Age 45-54	1,743
Disability Compensation by Age 55-74	3,384
Disability Compensation by Age 75-84	658
Disability Compensation by Age 85 and over	458

**Pension & Fiduciary**

Veterans Pension Recipients	394
Estimated Monthly Veterans Pension Costs	\$281,552
Estimated Annual Veterans Pension Costs	\$3,378,619
Veterans Pension by Age under 45	4
Veterans Pension by Age 45-54	3
Veterans Pension by Age 55-69	225
Veterans Pension by Age 70-84	95
Veterans Pension by Age 85 and over	67

**Education**

MGIB-AD Trainees	149
MGIB-SR Trainees	153
DEA Trainees	112
VEAP Trainees	0
REAP Trainees	22
Post 9/11 Trainees	1,401
VRAP	7

**Insurance**

Life Insurance Payments	\$3,547,955
Total Face Value of Insurance	\$26,615,516
Total Number of Policies	2,256

**Loan Guaranty**

Number of Loans	571
Total Loan Amount	\$124,603,634

**Vocational Rehabilitation and Employment**

Number of Applicants	139
Number of Plans Developed	116
Number of Entitlement Decisions	166
Number of Program Participants	539
Number of Veterans Rehabilitated Through Independent Living	0
Number of Veterans Rehabilitated By Obtaining Suitable Employment	11

## Virginia

### Compensation

Estimated Veteran Population	837,051
Disability Compensation Recipients	146,341
Estimated Monthly Disability Compensation Costs	\$139,158,279
Estimated Annual Disability Compensation Costs	\$1,669,899,348
Disability Compensation by Age 44 and under	14,636
Disability Compensation by Age 45-54	59,765
Disability Compensation by Age 55-74	58,863
Disability Compensation by Age 75-84	9,015
Disability Compensation by Age 85 and over	4,023

### Pension & Fiduciary

Veterans Pension Recipients	5,885
Estimated Monthly Veterans Pension Costs	\$5,027,548
Estimated Annual Veterans Pension Costs	\$60,330,577
Veterans Pension by Age under 45	162
Veterans Pension by Age 45-54	107
Veterans Pension by Age 55-69	3,004
Veterans Pension by Age 70-84	1,217
Veterans Pension by Age 85 and over	1,391

### Education

MGIB-AD Trainees	5,071
MGIB-SR Trainees	1,588
DEA Trainees	3,617
VEAP Trainees	3
REAP Trainees	452
Post 9/11 Trainees	46,123
VRAP	410

### Insurance

Life Insurance Payments	\$47,019,612
Total Face Value of Insurance	\$352,724,620
Total Number of Policies	27,847

### Loan Guaranty

Number of Loans	46,552
Total Loan Amount	\$14,630,331,663

### Vocational Rehabilitation and Employment

Number of Applicants	2,257
Number of Plans Developed	599
Number of Entitlement Decisions	936
Number of Program Participants	2836
Number of Veterans Rehabilitated Through Independent Living	2
Number of Veterans Rehabilitated By Obtaining Suitable Employment	170

# Washington

## Compensation

Estimated Veteran Population	607,501
Disability Compensation Recipients	106,194
Estimated Monthly Disability Compensation Costs	\$105,016,856
Estimated Annual Disability Compensation Costs	\$1,260,202,268
Disability Compensation by Age 44 and under	12,544
Disability Compensation by Age 45-54	34,924
Disability Compensation by Age 55-74	46,840
Disability Compensation by Age 75-84	7,700
Disability Compensation by Age 85 and over	4,176

## Pension & Fiduciary

Veterans Pension Recipients	5,781
Estimated Monthly Veterans Pension Costs	\$5,630,674
Estimated Annual Veterans Pension Costs	\$67,568,092
Veterans Pension by Age under 45	172
Veterans Pension by Age 45-54	87
Veterans Pension by Age 55-69	3,177
Veterans Pension by Age 70-84	1,108
Veterans Pension by Age 85 and over	1,237

## Education

MGIB-AD Trainees	1,865
MGIB-SR Trainees	710
DEA Trainees	2,201
VEAP Trainees	2
REAP Trainees	151
Post 9/11 Trainees	17,924
VRAP	307

## Insurance

Life Insurance Payments	\$34,682,318
Total Face Value of Insurance	\$260,174,576
Total Number of Policies	21,455

## Loan Guaranty

Number of Loans	23,743
Total Loan Amount	\$5,700,720,614

## Vocational Rehabilitation and Employment

Number of Applicants	1,981
Number of Plans Developed	920
Number of Entitlement Decisions	1,335
Number of Program Participants	3,561
Number of Veterans Rehabilitated Through Independent Living	15
Number of Veterans Rehabilitated By Obtaining Suitable Employment	348

## West Virginia

### Compensation

Estimated Veteran Population	175,497
Disability Compensation Recipients	29,272
Estimated Monthly Disability Compensation Costs	\$38,790,677
Estimated Annual Disability Compensation Costs	\$465,488,123
Disability Compensation by Age 44 and under	2,666
Disability Compensation by Age 45-54	7,346
Disability Compensation by Age 55-74	15,486
Disability Compensation by Age 75-84	2,409
Disability Compensation by Age 85 and over	1,352

### Pension & Fiduciary

Veterans Pension Recipients	3,165
Estimated Monthly Veterans Pension Costs	\$2,642,212
Estimated Annual Veterans Pension Costs	\$31,706,546
Veterans Pension by Age under 45	59
Veterans Pension by Age 45-54	72
Veterans Pension by Age 55-69	1,935
Veterans Pension by Age 70-84	658
Veterans Pension by Age 85 and over	441

### Education

MGIB-AD Trainees	4,322
MGIB-SR Trainees	1,023
DEA Trainees	899
VEAP Trainees	0
REAP Trainees	848
Post 9/11 Trainees	11,764
VRAP	66

### Insurance

Life Insurance Payments	\$10,597,808
Total Face Value of Insurance	\$79,501,035
Total Number of Policies	6,865

### Loan Guaranty

Number of Loans	1,969
Total Loan Amount	\$350,326,490

### Vocational Rehabilitation and Employment

Number of Applicants	452
Number of Plans Developed	244
Number of Entitlement Decisions	355
Number of Program Participants	953
Number of Veterans Rehabilitated Through Independent Living	21
Number of Veterans Rehabilitated By Obtaining Suitable Employment	68

# Wisconsin

## Compensation

Estimated Veteran Population	418,461
Disability Compensation Recipients	60,761
Estimated Monthly Disability Compensation Costs	\$60,275,340
Estimated Annual Disability Compensation Costs	\$723,304,082
Disability Compensation by Age 44 and under	8,159
Disability Compensation by Age 45-54	15,128
Disability Compensation by Age 55-74	28,447
Disability Compensation by Age 75-84	5,454
Disability Compensation by Age 85 and over	3,562

## Pension & Fiduciary

Veterans Pension Recipients	5,557
Estimated Monthly Veterans Pension Costs	\$5,122,748
Estimated Annual Veterans Pension Costs	\$61,472,971
Veterans Pension by Age under 45	142
Veterans Pension by Age 45-54	98
Veterans Pension by Age 55-69	2,761
Veterans Pension by Age 70-84	1,106
Veterans Pension by Age 85 and over	1,450

## Education

MGIB-AD Trainees	813
MGIB-SR Trainees	1,385
DEA Trainees	1,281
VEAP Trainees	1
REAP Trainees	428
Post 9/11 Trainees	8,087
VRAP	149

## Insurance

Life Insurance Payments	\$35,876,821
Total Face Value of Insurance	\$269,135,313
Total Number of Policies	22,314

## Loan Guaranty

Number of Loans	5,910
Total Loan Amount	\$1,026,518,937

## Vocational Rehabilitation and Employment

Number of Applicants	1,112
Number of Plans Developed	379
Number of Entitlement Decisions	656
Number of Program Participants	1,439
Number of Veterans Rehabilitated Through Independent Living	9
Number of Veterans Rehabilitated By Obtaining Suitable Employment	135

# Wyoming

## Compensation

Estimated Veteran Population	56,434
Disability Compensation Recipients	9,115
Estimated Monthly Disability Compensation Costs	\$8,236,420
Estimated Annual Disability Compensation Costs	\$98,837,040
Disability Compensation by Age 44 and under	1,185
Disability Compensation by Age 45-54	2,757
Disability Compensation by Age 55-74	4,120
Disability Compensation by Age 75-84	668
Disability Compensation by Age 85 and over	374

## Pension & Fiduciary

Veterans Pension Recipients	464
Estimated Monthly Veterans Pension Costs	\$374,866
Estimated Annual Veterans Pension Costs	\$4,498,390
Veterans Pension by Age under 45	16
Veterans Pension by Age 45-54	5
Veterans Pension by Age 55-69	270
Veterans Pension by Age 70-84	95
Veterans Pension by Age 85 and over	78

## Education

MGIB-AD Trainees	337
MGIB-SR Trainees	188
DEA Trainees	115
VEAP Trainees	0
REAP Trainees	84
Post 9/11 Trainees	936
VRAP	17

## Insurance

Life Insurance Payments	\$2,968,814
Total Face Value of Insurance	\$22,270,998
Total Number of Policies	1,744

## Loan Guaranty

Number of Loans	1,662
Total Loan Amount	\$349,297,226

## Vocational Rehabilitation and Employment

Number of Applicants	3
Number of Plans Developed	1
Number of Entitlement Decisions	6
Number of Program Participants	12
Number of Veterans Rehabilitated Through Independent Living	0
Number of Veterans Rehabilitated By Obtaining Suitable Employment	13

## Puerto Rico

### Compensation

Estimated Veteran Population	102,921
Disability Compensation Recipients	23,601
Estimated Monthly Disability Compensation Costs	\$34,140,827
Estimated Annual Disability Compensation Costs	\$409,689,923
Disability Compensation by Age 44 and under	1,506
Disability Compensation by Age 45-54	6,354
Disability Compensation by Age 55-74	11,899
Disability Compensation by Age 75-84	2,780
Disability Compensation by Age 85 and over	1,060

### Pension & Fiduciary

Veterans Pension Recipients	10,069
Estimated Monthly Veterans Pension Costs	\$7,419,140
Estimated Annual Veterans Pension Costs	\$89,029,681
Veterans Pension by Age under 45	24
Veterans Pension by Age 45-54	46
Veterans Pension by Age 55-69	2,097
Veterans Pension by Age 70-84	5,199
Veterans Pension by Age 85 and over	2,699

### Education

MGIB-AD Trainees	364
MGIB-SR Trainees	1,604
DEA Trainees	1,544
VEAP Trainees	1
REAP Trainees	671
Post 9/11 Trainees	2,067
VRAP	4

### Insurance

Life Insurance Payments	\$4,788,137
Total Face Value of Insurance	\$35,918,926
Total Number of Policies	3,523

### Loan Guaranty

Number of Loans	1,480
Total Loan Amount	\$248,093,706

### Vocational Rehabilitation and Employment

Number of Applicants	478
Number of Plans Developed	203
Number of Entitlement Decisions	241
Number of Program Participants	652
Number of Veterans Rehabilitated Through Independent Living	2
Number of Veterans Rehabilitated By Obtaining Suitable Employment	69

## Philippines

### Compensation

Disability Compensation Recipients	5,502
Estimated Monthly Disability Compensation Costs	\$8,640,375
Estimated Annual Disability Compensation Costs	\$103,684,494
Disability Compensation by Age 44 and under	138
Disability Compensation by Age 45-54	973
Disability Compensation by Age 55-74	2425
Disability Compensation by Age 75-84	404
Disability Compensation by Age 85 and over	1562

### Pension & Fiduciary

Veterans Pension Recipients	553
Estimated Monthly Veterans Pension Costs	\$676,667
Estimated Annual Veterans Pension Costs	\$8,120,004
Veterans Pension by Age under 45	4
Veterans Pension by Age 45-54	11
Veterans Pension by Age 55-69	258
Veterans Pension by Age 70-84	179
Veterans Pension by Age 85 and over	101

### Education

MGIB-AD Trainees	194
MGIB-SR Trainees	2
DEA Trainees	8
VEAP Trainees	0
REAP Trainees	1
Post 9/11 Trainees	490
VRAP	0

### Insurance

Life Insurance Payments	\$826,310
Total Face Value of Insurance	\$6,198,685
Total Number of Policies	577

### Loan Guaranty

Number of Loans	-
Total Loan Amount	-

### Vocational Rehabilitation and Employment

Number of Applicants	109
Number of Plans Developed	62
Number of Entitlement Decisions	86
Number of Program Participants	157
Number of Veterans Rehabilitated Through Independent Living	0
Number of Veterans Rehabilitated By Obtaining Suitable Employment	5



## Other Foreign

### Compensation

Estimated Veteran Population	102,738
Disability Compensation Recipients	22,544
Estimated Monthly Disability Compensation Costs	\$20,964,643
Estimated Annual Disability Compensation Costs	\$251,575,716
Disability Compensation by Age 44 and under	1919
Disability Compensation by Age 45-54	10091
Disability Compensation by Age 55-74	8813
Disability Compensation by Age 75-84	1252
Disability Compensation by Age 85 and over	466

### Pension & Fiduciary

Disability Pension Recipients	705
Estimated Monthly Disability Pension Costs	\$600,574
Estimated Annual Disability Pension Costs	\$7,206,884
Disability Pension by Age under 45	11
Disability Pension by Age 45-54	14
Disability Pension by Age 55-69	311
Disability Pension by Age 70-84	206
Disability Pension by Age 85 and over	162

### Education

MGIB-AD Trainees	596
MGIB-SR Trainees	1,030
DEA Trainees	373
VEAP Trainees	0
REAP Trainees	545
Post 9/11 Trainees	20,694
VRAP	16

### Insurance

Life Insurance Payments	\$5,104,881
Total Face Value of Insurance	\$38,295,012
Total Number of Policies	\$2,739

### \*Loan Guaranty

Number of Loans	204
Total Loan Amount	\$61,397,707

\*Virgin Islands and Guam

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# Annual Benefits Report Version Control

## FY2012 File Version Control (Updates)

Version	Date	Type of Change	Description
1	06/20/2013	Complete	First Final Version



*"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."*

## **Annual Benefits Report FY 2012 Annual Report**

### **Department of Veterans Affairs**

Veterans Benefits Administration

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Washington, D.C. 20420

**Internet Homepage <http://www.vba.va.gov>**