

VETERANS BENEFITS ADMINISTRATION

Annual Benefits Report

FISCAL YEAR 2019



VA



U.S. Department
of Veterans Affairs

The Fiscal Year 2019 Annual Benefits Report

This section of the report contains general information on all Veterans Benefits Administration programs as well as information previously contained in the appendix sections. Each of the six primary programs has a separate section, identifiable by a unique color scheme and icon. Links to the files for each section are on page 4 or on the Annual Benefits Report website: benefits.va.gov/reports/annual_benefits_report.

Our mission is to serve as a leading advocate for Servicemembers, Veterans, their families and Survivors, delivering with excellence Veteran-centered and personalized benefits and services that honor their service, assist in their readjustment, enhance their lives, and engender their full trust.



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VETERANS BENEFITS ADMINISTRATION

Mission, Vision, and VA's Core Values

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

Mission Statement

The mission of the Veterans Benefits Administration is to serve as a leading advocate for Servicemembers, Veterans, their families and Survivors, delivering with excellence Veteran-centered and personalized benefits and services that honor their service, assist in their readjustment, enhance their lives, and engender their full trust.

Vision Statement

Our vision is to fulfill our Nation's promise to those who serve by delivering the benefits and services they have earned to enable full, independent, and productive lives.

I CARE (VA Core Values and Characteristics)

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

VA Core Values ("I CARE")

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

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

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

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

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



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VA Characteristics:

Trustworthy: VA earns the trust of those it serves – every day – through the actions of all employees.

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.

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.

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.



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Purpose and Overview

Purpose of VBA's Annual Benefits Report

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

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

A complete discussion of VBA's performance in administering these programs is contained in the Department's FY 2020 / FY 2018 Annual Performance Plan and Report (APP&R), dated March 2019. The document brings together results from past years and program goals and objectives, and can be accessed through this electronic link: <https://www.va.gov/budget/products.asp>.

The VA Strategic Plan FY 2018 – 2024 can be found on the Department's Web site: <https://www.va.gov/op3/docs/StrategicPlanning/VA2018-2024strategicPlan.pdf>.

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 of \$114 billion, VBA programs have a sweeping impact not only on the Veteran community, but also on the whole of American society. These are programs that touch millions of lives in fundamental ways. Benefits and services administered by VBA fall under six major program areas: Compensation, Pension and Fiduciary, Education, Insurance, Home Loan Guaranty, and Vocational Rehabilitation and Employment. To administer these programs, VBA spent approximately \$3.1 billion during fiscal year 2019.

Overview – All Programs

Total Program Net Outlays (\$millions)

Compensation	\$95,250
Pension and Burial	\$5,201
Education	\$11,516
Vocational Rehabilitation and Employment	\$1,388
Insurance	\$643
Home Loan Guaranty	\$210
Total	\$114,208



Total Recipients

Compensation – Number of service-connected compensation and DIC benefit recipients at the end of fiscal year 2019	5,378,239
Pension – Number of non-service-connected disability Veteran and survivor pension recipients at the end of fiscal year 2019	409,151
Fiduciary – Number of beneficiaries who received services from VA’s fiduciary program during fiscal year 2019	176,858
Education – Number of beneficiaries participating in education programs during fiscal year 2019	909,320
Insurance – Number of lives insured at the end of fiscal year 2019	5,668,418
Home Loan Guaranty – Number of loans guaranteed during fiscal year 2019	624,546
Vocational Rehabilitation and Employment – Number of participants during fiscal year 2019	122,249

Overview – Compensation



New compensation recipients and estimated annual payments – during FY 19

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	309,091	\$12,331	\$3.81 Billion
Survivors DIC ¹	31,908	\$16,923	\$0.54 Billion
Total:	340,999	\$12,760	\$4.35 Billion

All compensation recipients and payments – end of FY 19

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	4,944,275	\$17,174	\$84.92 Billion
Survivors DIC	433,964	\$16,655	\$7.22 Billion
Total:	5,378,239	\$17,133	\$92.14 Billion

¹ Dependency and Indemnity Compensation and Death Compensation



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Overview – Pension and Fiduciary



New pension recipients and estimated annual payments - during FY 19

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	47,114	\$16,341	\$769.9 Million
Survivors Pension ²	15,730	\$11,380	\$179.0 Million
Total	62,844	\$15,100	\$948.9 Million

All pension recipients and payments – end of FY 19

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	239,114	\$12,538	\$3.00 Billion
Survivors Pension	170,037	\$8,976	\$1.52 Billion
Total	409,151	\$11,058	\$4.52 Billion

Number of beneficiaries who received services from VA's fiduciary program during FY 19: 176,858

Overview – Education



Education program beneficiaries and payments

Program	Beneficiaries	Payments (\$000)
Post-9/11 GI Bill	714,346	\$11,098,782
Montgomery GI Bill - Active Duty (MGIB-AD)	22,166	\$215,993
Montgomery GI Bill - Selected Reserve (MGIB-SR)	44,356	\$109,049
Reserve Educational Assistance Program (REAP)	299	\$1,462
Survivors and Dependents Educational Assistance (DEA)	128,075	\$861,152
Post-Vietnam Era Veterans Educational Assistance Program (VEAP)	78	\$106
Total	909,320	\$12,286,544

² The term "Survivors" includes surviving spouses and surviving children.



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Overview – Insurance



Number of lives insured at the end of FY 19 by program type

Program	Number of lives
Administered Programs for Veterans	470,386
Veterans' Mortgage Life Insurance	2,592
Veterans' Group Life Insurance	432,940
Servicemembers' Group Life Insurance	2,137,500
Servicemembers' Group Life Insurance Family Coverage (spouses and children)	2,625,000
Total lives insured	5,668,418

Amount of benefits paid during FY 19 by payment type

Payment type	Amount paid
Death awards	\$1,792,122,774
Dividends	\$51,815,624
Loans	\$29,092,000
Matured endowments	\$120,720,834
Cash surrenders	\$46,826,661
Disability claims	\$2,730,471
Total	\$2,043,308,364

Overview – Home Loan Guaranty



Fiscal year 2019 Home Loan Guaranty program highlights

Loans guaranteed	624,546
Interest rate reduction loans	94,861
Total loan amount	\$175,638,600,656
Average amount per loan	\$281,226



Vocational Rehabilitation and Employment participants FY 2019

Status	Total
Total applicants	112,848
Eligible applicants	109,751
Completed evaluation (including prior year carry over)	70,869
Entitled applicants (including prior year carry over)	53,392
Entitled applicants (2019 only)	36,999
New plans of service (enrollments)	29,799
Participants	122,249
Rehabilitated	12,131

Education program acronyms

POST 9/11	Post-9/11 Veterans Educational Assistance Program (Post-9/11 GI Bill)
MGIB-AD	All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty)
MGIB-SR	Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve)
REAP	Reserve Educational Assistance Program
DEA	Survivors and Dependents Educational Assistance
VEAP	Post-Vietnam Era Veterans Educational Assistance Program

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



VA



State Totals

Estimated total Veteran population: 19,209,704



Compensation³ – Veterans on the rolls at the end of FY 19

Number of Veterans ⁴		Estimated total amount paid monthly	Estimated total amount paid annually	
4,944,275		\$7,076,277,249	\$84,915,326,988	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over	
584,124	1,517,221	2,179,662	662,917	



Pension³ – Veterans on the rolls at the end of FY 19

Number of Veterans ⁵		Estimated total amount paid monthly	Estimated total amount paid annually	
239,114		\$249,463,418	\$2,993,561,013	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over	
649	41,727	106,788	89,936	



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
21,823	44,356	127,729	0	299	706,294	900,501



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$1,237,133,989	\$6,603,414,707	529,505



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
624,545	\$175,638,600,656



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
112,848	29,799	53,392	122,249	475	10,938

³ State and age breakout numbers may not add up to the total number of Veterans because some Veterans are unidentifiable by state and/or by age.

⁴ Total includes 578 Veterans and \$8,149,577 in compensation benefits unidentifiable by state.

⁵ Veterans pension only. Total includes 8 Veterans and \$ 99,744 in pension benefits unidentifiable by state



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Estimated total Veteran population: 361,673

Alabama



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
107,647		\$166,093,626		\$1,993,123,509	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,492	33,729	51,279	13,144		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,564		\$6,934,957		\$83,219,481	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
18	1,135	2,892	2,519		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
578	1,164	5,843	0	7	14,219	21,811



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$23,333,263	\$124,545,291	10,404



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
12,337	\$2,744,300,705



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,232	668	1,135	2,447	10	172



VA



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Alaska

Estimated total Veteran population: 68,891



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
20,639		\$26,684,905		\$320,218,857	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,533	7,904	8,656	1,546		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
273		\$227,677		\$2,732,127	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	59	153	61		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
31	46	214	0	0	2,874	3,165



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$2,059,163	\$10,991,136	890



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
3,150	\$997,068,090



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
557	129	244	714	2	71

Estimated total Veteran population: 492,472

Arizona



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
119,061		\$162,531,171		\$1,950,374,055	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
15,623	34,757	51,607	17,050		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,324		\$5,189,082		\$62,268,983	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
14	922	2,544	1,843		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,638	800	4,583	0	8	44,133	51,162



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$26,094,254	\$139,282,555	11,247



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
25,871	\$6,981,428,017



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,819	670	1,353	2,080	36	244



VA



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Arkansas

Estimated total Veteran population: 216,323



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
53,018		\$86,874,246		\$1,042,490,955	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
5,051	15,982	25,462	6,522		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,308		\$3,224,190		\$38,690,280	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
15	681	1,548	1,064		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
148	773	1,935	0	7	4,095	6,958



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$12,587,984	\$67,190,521	5,671



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
5,527	\$1,068,221,592



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
878	251	483	1,007	11	120



Estimated total Veteran population: 1,578,509

California

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
420,771		\$599,674,770		\$7,196,097,242	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
63,474	130,855	167,495	58,934		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
22,839		\$25,161,776		\$301,941,315	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
43	3,469	10,339	8,988		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,175	1,544	10,353	0	5	72,123	85,200

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$107,798,261	\$575,391,705	44,221

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
55,960	\$24,057,271,511

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
13,451	3,366	6,155	13,558	16	1,052



VA



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Colorado

Estimated total Veteran population: 394,145



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
112,340		\$150,458,854		\$1,805,506,251	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
18,142	38,733	42,206	13,251		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,382		\$3,492,364		\$41,908,371	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
11	653	1,568	1,150		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
569	460	2,269	0	3	24,095	27,396



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$19,563,632	\$104,424,240	8,379



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
24,839	\$8,530,463,760



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
3,027	784	1,473	3,355	3	376



Estimated total Veteran population: 170,454

Connecticut

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
29,747		\$37,659,012		\$451,908,150	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,850	8,148	12,921	4,824		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,454		\$1,385,324		\$16,623,888	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
9	216	564	665		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
88	598	420	0	1	4,305	5,412

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$14,794,014	\$78,965,585	5,957

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
2,792	\$759,955,547

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
841	226	420	1,289	5	116



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Delaware

Estimated total Veteran population: 69,715



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
14,653		\$20,957,042		\$251,484,501	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,258	4,123	7,394	1,876		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
391		\$378,718		\$4,544,616	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	72	174	145		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
19	161	256	0	1	1,763	2,200



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$4,027,728	\$21,498,686	1,834



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
2,190	\$592,633,208



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
263	47	79	195	0	14

Estimated total Veteran population: 26,863

District of Columbia

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,749		\$7,500,768		\$90,009,212	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
790	2,084	2,217	657		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
550		\$463,870		\$5,566,438	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	119	295	136		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
73	64	338	0	0	4,687	5,162

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$1,737,496	\$9,274,185	725

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
624	\$342,664,790

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
217	29	78	212	1	15



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Florida

Estimated total Veteran population: 1,457,205



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
384,919		\$533,232,205		\$6,398,786,457	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
39,558	111,855	176,028	57,468		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
20,403		\$23,042,096		\$276,505,156	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
105	3,617	8,536	8,144		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,124	1,548	8,719	0	14	51,034	62,439



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$103,416,965	\$552,005,775	43,673



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
56,297	\$14,791,921,077



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
9,282	2,228	4,264	9,347	34	945

Estimated total Veteran population: 690,726

Georgia



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
207,319		\$320,108,112		\$3,841,297,341	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
24,706	71,023	90,798		20,781	



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
8,715		\$9,289,868		\$111,478,419	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
43	1,922	3,999		2,749	



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
705	1,616	7,455	0	5	23,375	33,156



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$43,081,716	\$229,956,045	19,357



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
29,415	\$6,914,979,618



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
5,927	1,128	2,519	4,639	6	374



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Hawaii

Estimated total Veteran population: 110,524



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
29,291		\$39,838,202		\$478,058,422	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
3,131	9,149	12,550		4,458	



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
613		\$520,277		\$6,243,326	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
2	96	369		146	



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
34	105	391	0	0	5,438	5,968



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$10,653,404	\$56,864,368	3,910



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
4,479	\$2,485,681,387



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,118	399	747	1,680	8	89



Estimated total Veteran population: 119,696

Idaho



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
33,037		\$42,723,173		\$512,678,077	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,163	9,886	14,402	4,580		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,321		\$1,298,253		\$15,579,035	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	185	590	543		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
109	290	546	0	3	3,128	4,076



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$5,742,046	\$30,649,153	2,473



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
6,286	\$1,694,862,873



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
557	152	304	538	0	64



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Illinois

Estimated total Veteran population: 591,989



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
105,549		\$148,942,225		\$1,787,306,698	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
13,664	31,791	47,903	12,182		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,143		\$7,502,409		\$90,028,906	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
15	1,168	3,313	2,647		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,370	2,474	2,239	0	18	16,170	22,271



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$42,694,353	\$227,888,427	16,604



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
11,471	\$2,578,253,743



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,717	278	623	1,544	12	182

Estimated total Veteran population: 392,388

Indiana

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
94,123		\$104,620,018		\$1,255,440,216	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,850	25,404	45,498	13,365		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,236		\$4,944,674		\$59,336,088	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
11	757	1,691	1,777		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
543	1,010	1,507	0	7	12,041	15,108

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$17,895,311	\$95,519,288	7,734

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
10,751	\$2,130,745,483

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,415	419	668	1,761	14	184



VA



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Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
43,309		\$49,811,901		\$597,742,810	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
4,656	11,093	20,435		7,117	



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,329		\$2,303,263		\$27,639,152	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
4	351	1,015		959	



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
149	1,011	700	0	8	4,782	6,650



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$12,678,529	\$67,673,822	4,655



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
3,880	\$788,533,485



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
580	264	339	993	4	103

Estimated total Veteran population: 188,503

Kansas

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
41,616		\$56,731,470		\$680,777,635	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
5,088	13,336	18,211	4,978		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,134		\$2,143,034		\$25,716,407	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
2	345	929	858		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
471	487	1030	0	6	7,773	9,767

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$10,093,879	\$53,877,811	4,108

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
5,108	\$1,069,289,168

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
792	256	418	980	0	100



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Kentucky

Estimated total Veteran population: 287,790



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
70,178		\$99,121,153		\$1,189,453,837	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
6,889	20,927	33,428	8,933		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,235		\$4,339,279		\$52,071,345	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
14	826	1,970	1,425		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
212	893	1,955	0	4	6,841	9,905



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$14,527,270	\$77,541,793	6,496



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
7,228	\$1,481,777,491



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,298	429	677	1,773	15	213



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Veterans Benefits Administration



Estimated total Veteran population: 276,931

Louisiana

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
68,162		\$103,780,006		\$1,245,360,067	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
6,912	22,542	30,104		8,603	

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,125		\$5,205,017		\$62,460,207	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
9	1,019	2,490		1,607	

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
151	1,437	2,608	0	14	6,432	10,642

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$17,440,421	\$93,091,237	7,673

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
6,787	\$1,532,025,642

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,565	308	529	1,122	7	138



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Maine

Estimated total Veteran population: 108,547



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
29,230		\$45,555,805		\$546,669,659	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,720	7,671	14,139	4,699		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,297		\$1,125,508		\$13,506,102	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
9	256	688	344		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
43	178	655	0	2	2,120	2,998



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$7,279,416	\$38,855,128	3,328



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
2,393	\$543,988,753



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
448	159	258	638	2	66



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Veterans Benefits Administration



Estimated total Veteran population: 371,164

Maryland

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
91,428		\$128,603,289		\$1,543,239,464	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,591	35,049	38,453	8,327		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,714		\$2,843,399		\$34,120,786	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
9	512	1,203	990		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
544	498	1,801	0	2	23,330	26,175

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$22,739,507	\$121,376,017	9,285

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
15,156	\$5,581,159,309

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,439	456	816	2,998	3	245



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Massachusetts

Estimated total Veteran population: 298,515



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
68,628		\$93,907,531		\$1,126,890,372	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
8,772	15,932	29,598	14,320		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,805		\$2,762,974		\$33,155,685	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	392	1,239	1,168		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
96	881	1,104	0	5	9,911	11,997



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$25,765,416	\$137,527,323	11,358



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
5,297	\$1,854,026,107



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,660	773	1,192	2,939	1	170

Estimated total Veteran population: 552,412

Michigan

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
113,570		\$159,818,651		\$1,917,823,813	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
12,969	27,460	56,513	16,608		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
8,152		\$9,095,727		\$109,148,720	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
16	1,483	3,501	3,152		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
157	1,003	1,839	0	4	9,379	12,382

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$33,519,930	\$178,918,372	14,640

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
11,448	\$2,285,940,335

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,036	626	1,095	3,248	23	267



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Minnesota

Estimated total Veteran population: 308,725



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
100,241		\$95,467,339		\$1,145,608,065	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
8,275	19,566	47,861	24,525		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,892		\$2,726,842		\$32,722,107	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
5	459	1,282	1,146		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
308	1,147	1,588	0	5	9,772	12,820



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$24,612,259	\$131,372,152	10,678



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
7,883	\$2,028,723,917



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
868	351	525	1,513	2	184

Estimated total Veteran population: 186,702

Mississippi

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
47,911		\$71,736,854		\$860,842,247	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,098	14,933	23,044	5,832		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,971		\$2,781,519		\$33,378,229	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
7	620	1,352	992		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
113	928	1,595	0	3	4,679	7,318

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$10,652,127	\$56,857,554	4,727

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
5,086	\$1,050,384,277

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
817	142	358	461	8	64



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Missouri

Estimated total Veteran population: 426,190



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
100,241		\$135,981,115		\$1,631,773,377	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
10,446	26,848	47,911	15,022		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,789		\$6,372,959		\$76,475,506	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
11	999	2,583	2,196		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
595	1,169	1,983	0	14	12,136	15,897



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$22,479,580	\$119,988,609	9,485



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
11,831	\$2,438,609,703



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,320	407	660	1,602	1	208



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Estimated total Veteran population: 89,096

Montana

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
23,757		\$30,246,057		\$362,952,680	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,518	7,324	10,593	3,320		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,176		\$1,104,456		\$13,253,474	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	180	600	396		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
58	198	306	0	0	2,090	2,652

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$4,804,613	\$25,645,443	2,056

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
2,784	\$744,163,492

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
420	170	266	603	2	78



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Nebraska

Estimated total Veteran population: 124,439



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
44,860		\$47,632,449		\$571,589,394	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,000	11,185	19,608	10,041		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,076		\$1,133,974		\$13,607,692	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	227	495	351		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
298	385	889	0	1	5,100	6,673



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$8,686,604	\$46,366,237	3,462



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
3,935	\$889,845,722



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
390	105	174	473	0	66



Estimated total Veteran population: 210,766

Nevada

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
59,031		\$90,091,038		\$1,081,092,455	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
7,411	18,156	25,958	7,504		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,650		\$2,498,216		\$29,978,597	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
6	489	1,334	821		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
157	408	874	0	4	4,936	6,379

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$10,738,524	\$57,318,712	4,906

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
13,613	\$4,214,601,825

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,477	292	589	1,291	6	118



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

New Hampshire

Estimated total Veteran population: 100,020



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
22,310		\$29,003,750		\$348,045,003	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,760	5,963	10,102	3,484		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
668		\$714,837		\$8,578,042	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
2	74	267	325		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
96	374	1001	0	1	10,770	12,242



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$6,120,440	\$32,668,899	2,578



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
2,576	\$736,856,766



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
411	158	287	615	0	44



Estimated total Veteran population: 325,981

New Jersey

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
59,522		\$86,574,891		\$1,038,898,690	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
7,049	14,675	27,040	10,748		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,528		\$2,799,867		\$33,598,399	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
7	275	927	1,319		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
85	989	803	0	0	7,170	9,047

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$32,903,895	\$175,630,178	13,354

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
5,928	\$1,757,239,365

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,593	508	805	2,031	87	152



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

New Mexico

Estimated total Veteran population: 154,172



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
40,555		\$67,588,252		\$811,059,022	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,655	11,463	19,536	5,897		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,037		\$2,042,352		\$24,508,226	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
5	370	971	691		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
297	256	1,187	0	1	3,203	4,944



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$11,386,670	\$60,778,304	5,121



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
5,200	\$1,206,125,857



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
702	311	417	940	14	96

Estimated total Veteran population: 718,900

New York

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
133,601		\$192,493,881		\$2,309,926,567	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
17,403	35,704	60,205	20,284		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
9,451		\$9,196,679		\$110,360,147	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
15	1,407	4,061	3,966		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
424	1,300	2,722	0	5	24,862	29,313

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$63,018,919	\$336,374,280	25,876

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
7,402	\$1,907,058,926

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
3,010	742	1,149	3,414	22	269



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

North Carolina

Estimated total Veteran population: 725,313



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
213,188		\$354,933,197		\$4,259,198,362	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
26,838	67,827	94,693	23,827		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,866		\$6,772,942		\$81,275,304	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
16	1,249	3,061	2,540		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,213	1,128	7,796	0	11	21,736	31,884



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$52,740,711	\$281,512,586	23,348



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
30,368	\$6,977,541,836



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
5,563	1,497	2,549	6,326	6	375

Estimated total Veteran population: 50,842

North Dakota

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,407		\$16,000,885		\$192,010,623	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,466	4,165	5,858	1,917		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
423		\$341,989		\$4,103,866	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	60	200	162		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
40	539	254	0	2	1,525	2,360

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$2,770,716	\$14,789,170	1,243

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
1,297	\$322,374,201

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
176	90	119	298	1	32



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Ohio

Estimated total Veteran population: 733,082



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
147,406		\$185,687,152		\$2,228,245,828	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
18,031	39,939	70,520	18,907		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
12,039		\$12,728,416		\$152,740,998	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
29	2,461	5,706	3,843		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
347	2,837	2,068	0	24	14,768	20,044



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$39,739,210	\$212,114,846	17,343



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
16,427	\$3,288,478,580



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,443	757	1,388	2,961	2	243

Estimated total Veteran population: 296,891

Oklahoma

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
101,659		\$166,022,591		\$1,992,271,097	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
10,171	29,834	45,348	16,305		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,366		\$3,847,868		\$46,174,421	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
6	692	1,615	1,053		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
364	917	2,889	0	13	7,264	11,447

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$20,056,593	\$107,055,503	9,347

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
8,389	\$1,725,601,745

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,631	454	803	1,608	6	171



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Oregon

Estimated total Veteran population: 290,444



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
78,547		\$110,604,679		\$1,327,256,152	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,638	21,217	35,494	12,188		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,517		\$4,338,860		\$52,066,315	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
11	908	2,358	1,240		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
121	261	1,291	0	1	7,411	9,085



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$16,009,574	\$85,453,844	6,963



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
10,741	\$3,278,697,956



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,392	351	748	1,767	0	174

Estimated total Veteran population: 768,094

Pennsylvania

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
135,081		\$191,582,273		\$2,298,987,281	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
14,820	35,623	65,589	19,028		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
10,201		\$11,333,021		\$135,996,258	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
26	1,538	4,173	4,462		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
246	2,276	2,401	0	4	17,622	22,549

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$55,288,028	\$295,109,325	23,924

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
12,342	\$2,789,657,214

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,034	563	986	2,541	1	204



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Rhode Island

Estimated total Veteran population: 58,976



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
13,457		\$17,608,337	\$211,300,048	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over	
1,499	3,204	6,205	2,548	



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
668		\$719,744	\$8,636,929	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over	
1	100	282	285	



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
14	230	217	0	0	1,484	1,945



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$4,251,278	\$22,691,924	1,850



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
1,249	\$362,968,784



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
296	135	165	568	1	46



Estimated total Veteran population: 398,589

South Carolina

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
115,074		\$185,151,955		\$2,221,823,464	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
12,054	35,587	53,338	14,090		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,557		\$4,642,177		\$55,706,125	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
12	771	2,096	1,677		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
201	917	4,321	0	7	10,816	16,262

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$29,307,376	\$156,433,144	13,227

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
16,341	\$3,926,154,518

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
3,043	764	1,291	3,213	4	316



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

South Dakota

Estimated total Veteran population: 64,119



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
17,883		\$21,272,908		\$255,274,892	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,675	5,335	8,416	2,453		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
844		\$764,700		\$9,176,398	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	120	381	343		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
67	366	249	0	1	1,995	2,678



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$4,296,507	\$22,933,342	1,722



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
1,866	\$439,779,431



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
272	142	177	523	4	44



Estimated total Veteran population: 460,692

Tennessee

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
128,496		\$192,949,625		\$2,315,395,498	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
14,372	38,087	59,648	16,388		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,372		\$6,621,117		\$79,453,409	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
13	1,171	3,000	2,188		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
259	663	2,632	0	2	13,272	16,828

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$25,607,852	\$136,686,301	11,286

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
17,606	\$4,152,907,228

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,489	519	1,304	2,166	17	192



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
495,433		\$771,333,841		\$9,256,006,091	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
69,330	181,092	189,467		55,518	



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
17,737		\$18,996,982		\$227,963,778	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
69	3,562	8,136		5,970	



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
3,029	2,132	15,714	0	17	66,525	87,417



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$92,306,844	\$492,703,600	41,044



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
50,179	\$13,103,233,516



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
15,670	4,503	7,443	16,736	69	1,292

Estimated total Veteran population: 130,817

Utah

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
32,708		\$44,681,045		\$536,172,546	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,323	11,088	13,118	4,174		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,351		\$1,659,590		\$19,915,082	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	227	450	671		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
876	633	1,486	0	9	11,106	14,110

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$7,203,438	\$38,449,583	3,024

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
7,435	\$2,346,823,248

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
810	288	536	969	0	129



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Vermont

Estimated total Veteran population: 41,073



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
8,265		\$11,781,957		\$141,383,482	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
789	2,140	4,087	1,246		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
317		\$249,909		\$2,998,908	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
2	32	166	117		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
44	129	143	0	0	1,575	1,891



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$2,433,476	\$12,989,096	1,042



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
633	\$155,605,646



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
122	66	89	346	1	18



Estimated total Veteran population: 714,410

Virginia



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
207,091		\$292,872,772		\$3,514,473,263	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
20,999	80,149	86,986	18,953		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,759		\$4,661,602		\$55,939,221	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
16	995	2,147	1,600		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
962	1,158	6,367	0	14	42,988	51,489



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$37,849,610	\$202,028,782	16,011



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
35,493	\$12,235,093,108



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
4,338	622	1,353	3,330	4	343



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Washington

Estimated total Veteran population: 544,290



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
146,929		\$198,060,248		\$2,376,722,976	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
18,968	49,302	61,199	17,452		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,764		\$4,886,270		\$58,635,240	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
10	976	2,293	1,485		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
266	529	2,845	0	2	18,021	21,663



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$24,861,781	\$132,704,018	10,591



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
25,895	\$8,904,403,707



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
3,356	923	1,795	3,674	2	400

Estimated total Veteran population: 137,337

West Virginia

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
37,026		\$58,327,585		\$699,931,021	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,692	10,305	18,552	5,471		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,062		\$1,946,153		\$23,353,830	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
5	415	1,095	547		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,004	675	1188	0	12	17,561	20,440

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$9,571,331	\$51,088,619	4,399

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
2,564	\$530,876,434

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
485	148	211	623	1	57



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
76,976		\$95,471,432		\$1,145,657,178	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,374	20,590	35,967	11,038		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,061		\$4,133,592		\$49,603,106	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
11	694	1,849	1,507		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
144	1,639	1,198	0	11	7,474	10,466



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$24,749,801	\$132,106,305	10,372



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
7,211	\$1,584,488,469



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
966	395	661	1,254	0	181

Estimated total Veteran population: 46,613

Wyoming



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
12,938		\$15,404,996		\$184,859,958	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,389	4,040	5,860	1,646		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
339		\$307,219		\$3,686,625	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	72	173	94		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
100	104	125	0	7	883	1,219



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$2,108,455	\$11,254,241	866



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
1,817	\$479,182,883



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
144	33	62	181	0	10



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Puerto Rico

Estimated total Veteran population: 73,055



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
28,293		\$54,004,534		\$648,054,408	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,762	6,882	14,851	4,798		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,447		\$5,666,156		\$67,993,874	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	232	1,709	4,504		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
33	969	2,088	0	4	2,369	5,463



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$5,594,971	\$29,864,118	2,794



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
855	\$137,438,786



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
665	155	322	558	1	73



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Estimated total Veteran population: Included on the "other foreign" page

Philippines

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,012		\$13,116,975		\$157,403,697	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
161	1,203	3,058	1,590		

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
355		\$475,345		\$5,704,140	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	34	171	150		

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
35	0	588	0	0	428	1,051

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$1,273,346	\$6,796,700	613

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
0	\$-

Vocational Rehabilitation and Employment – Participants during FY 19



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2	0	2	13	0	0



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Other Foreign

Estimated total Veteran population: 100,756



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
31,815		\$46,685,371		\$560,224,448	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,234	14,059	12,058	2,462		



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
123		\$116,016		\$1,392,192	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	19	65	38		



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
0	59	161	0	0	705	925



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$3,301,652	\$17,623,129	1,227



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
313	\$116,491,825



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
156	46	72	141	0	9

Regional Office Addresses

Anchorage VA Regional Office 1201 North Muldoon Road Anchorage, AK 99504	AK	Hartford VA Regional Office 555 Willard Avenue, Building 2E – Room 5137 Newington, CT 06111-2693 Mailing Address: P.O. Box 310909 Newington, CT 06131	CT	Chicago VA Regional Office 2122 W. Taylor Street Chicago, IL 60612	IL
Montgomery VA Regional Office 345 Perry Hill Road Montgomery, AL 36109-3798	AL	Wilmington VA Regional Office 1601 Kirkwood Highway Wilmington, DE 19805	DE	Indianapolis VA Regional Office 575 North Pennsylvania Street Indianapolis, IN 46204-1526	IN
Little Rock VA Regional Office 2200 Fort Roots Drive, Building 65 North Little Rock, AR 72114-1756	AR	St. Petersburg VA Regional Office 9500 Bay Pines Boulevard St. Petersburg, FL 33708 Mailing Address: P.O. Box 1437 St. Petersburg, FL 33731	FL	Wichita VA Regional Office Robert J. Dole Regional Office 5500 E. Kellogg Avenue Wichita, KS 67218-1698	KS
Phoenix VA Regional Office 3333 North Central Avenue Phoenix, AZ 85012-2405	AZ	Atlanta VA Regional Office 1700 Clairmont Road Atlanta, GA 30033-4032 Mailing Address: P.O. Box 100026 Decatur, GA 30031-7026	GA	Louisville VA Regional Office 321 West Main Street, Suite 390 Louisville, KY 40202-3835	KY
Oakland VA Regional Office Ronald V. Dellums Federal Building 1301 Clay Street – Suite 1400N Oakland, CA 94612-5209	CA	Honolulu VA Regional Office 459 Patterson Road, East Wing Honolulu, HI 96819	HI	New Orleans VA Regional Office 1250 Polydras Street, Rm 200 New Orleans, LA 70113-2692	LA
San Diego VA Regional Office 8810 Rio San Diego Drive San Diego, CA 92108-1508	CA	Des Moines VA Regional Office 210 Walnut Street – Room 1063 Des Moines, IA 50309-9825	IA	Boston VA Regional Office John F. Kennedy Building Government Center – Room 1265 Boston, MA 02203-0393	MA
Los Angeles VA Regional Office Federal Building 11000 Wilshire Boulevard Los Angeles, CA 90024-3602	CA	Boise VA Regional Office 444 West Fort Street Boise, ID 83702	ID	Baltimore VA Regional Office Federal Building 31 Hopkins Plaza – Room 233 Baltimore, MD 21201-0001	MD
Denver VA Regional Office 155 Van Gordon Street Denver, CO 80228	CO			Togus VA Regional Office One VA Center Augusta, ME 04330-6795	ME



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Detroit VA Regional Office Patrick V. McNamara Federal Building 477 Michigan Avenue – Room 1400 Detroit, MI 48226-2591	MI	Lincoln VA Regional Office 3800 Village Drive Lincoln, NE 68516-4198 Mailing Address: PO Box 85816 Lincoln, NE 68501-5816	NE	Muskogee VA Regional Office Federal Building 125 South Main Street Muskogee, OK 74401-7025	OK
St. Paul VA Regional Office Bishop Henry Whipple Federal Building One Federal Drive – Fort Snelling St. Paul, MN 55111-4050	MN	Manchester VA Regional Office Norris Cotton Federal Building 275 Chestnut Street Manchester, NH 03101	NH	Portland VA Regional Office 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main St FL 2 Portland, OR 97204	OR
St. Louis Records Mgmt. Center 4300 Goodfellow Boulevard Building 104 St. Louis, MO 63120-8950	MO	Newark VA Regional Office 20 Washington Place Newark, NJ 07102-3174	NJ	Philadelphia VA Regional Office 5000 Wissahickon Avenue Philadelphia, PA 19144 Mailing Address: P.O. Box 8079 Philadelphia, PA 19101	PA
St. Louis VA Regional Office 9700 Page Avenue St. Louis, MO 63103	MO	Albuquerque VA Regional Office 500 Gold Avenue, South West Albuquerque, NM 87102-3118	NM	Pittsburgh VA Regional Office 1000 Liberty Avenue Pittsburgh, PA 15222-4004	PA
Jackson VA Regional Office 1600 East Woodrow Wilson Avenue Jackson, MS 39216	MS	Reno VA Regional Office 5460 Reno Corporate Drive Reno, NV 89511	NV	San Juan VA Regional Office 50 Carr 165 Guaynabo San Juan, PR 00968-8024	PR
Ft. Harrison VA Regional Office 3633 Veterans Drive Ft. Harrison, MT 59636	MT	Buffalo VA Regional Office 130 South Elmwood Avenue Buffalo, NY 14202-2478	NY	Providence VA Regional Office 380 Westminster Street Providence, RI 02903-3246	RI
Winston-Salem VA Regional Office Federal Building 251 North Main Street Winston-Salem, NC 27155-1000	NC	New York VA Regional Office 245 W. Houston Street New York, NY 10014-4805	NY	Columbia VA Regional Office 6437 Garners Ferry Road Columbia, SC 29209-2495	SC
Fargo VA Regional Office 2101 Elm Street Fargo, ND 58102	ND	Cleveland VA Regional Office Anthony J. Celebrezze Federal Building 1240 East 9th Street Cleveland, OH 44199-2001	OH	Sioux Falls VA Regional Office 2501 West 22nd Street Sioux Falls, SD 57105	SD

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

TN

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

TX

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

TX

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

UT

**Roanoke
VA Regional Office**
210 Franklin Rd, SW
Roanoke, VA 24011

VA

**White River Junction
VA Regional Office**
215 North Main Street
White River Junction, VT 05001

VT

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

WA

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

WI

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

WV

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

WY

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

**Manila
VA Regional Office**
U.S. Embassy
1501 Roxas Blvd
Pasay City, Philippines 1302
Mailing Address:
PSC 501
DPOAP 96515

TX

UT

VA

VT

WA

WI

WV

District Offices

Northeast District MO
Charles F. Prevedel Federal Bldg,
9700 Page Avenue, Suite 301
St. Louis, MO 63132

Southeast District TN
3322 West End, Suite 408
Nashville, TN 37203

Continental District CO
155 Van Gordon Street
Lakewood, CO 80228

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

Centralized Mail Address

**SMS Janesville Facility –
Centralized Mail**
Department of Veterans Affairs
Claims Intake Center
PO Box 5235
Janesville, WI 53547-5235

Contact Information

Compensation Information:
1-800-827-1000

Department of Veterans Affairs
home page
www.va.gov

Veterans Benefits Administration
home page
benefits.va.gov

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



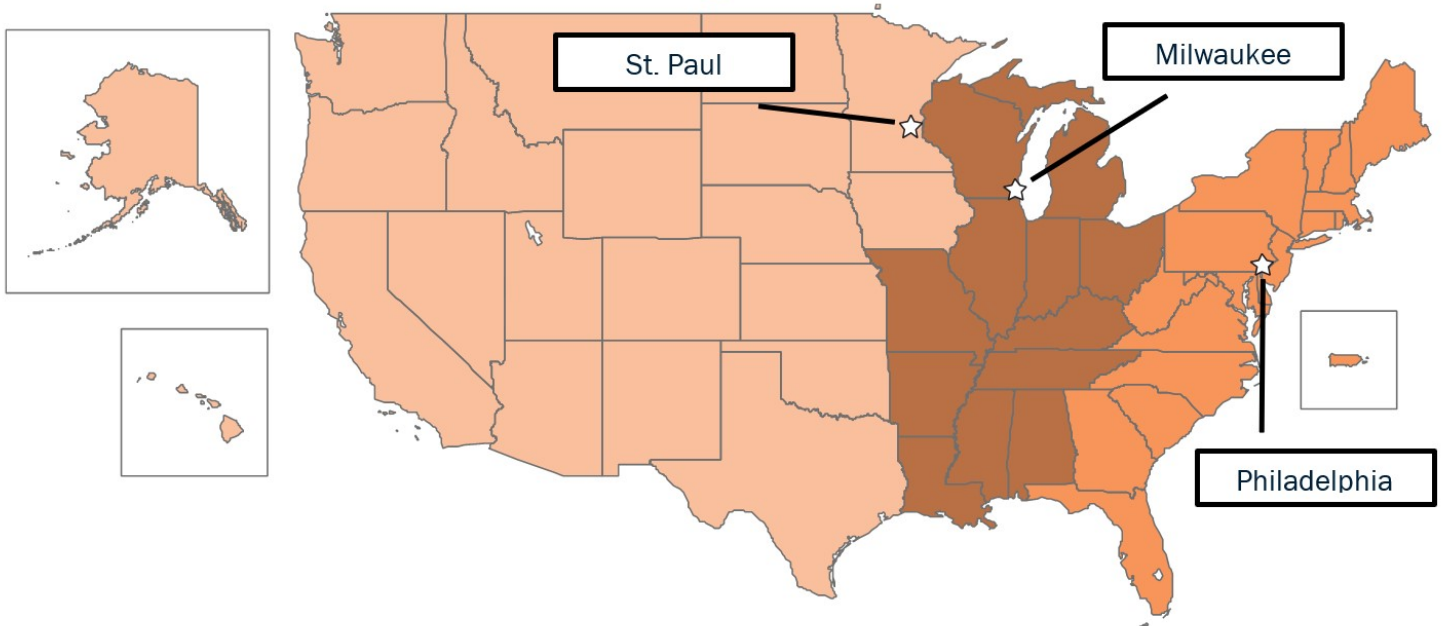
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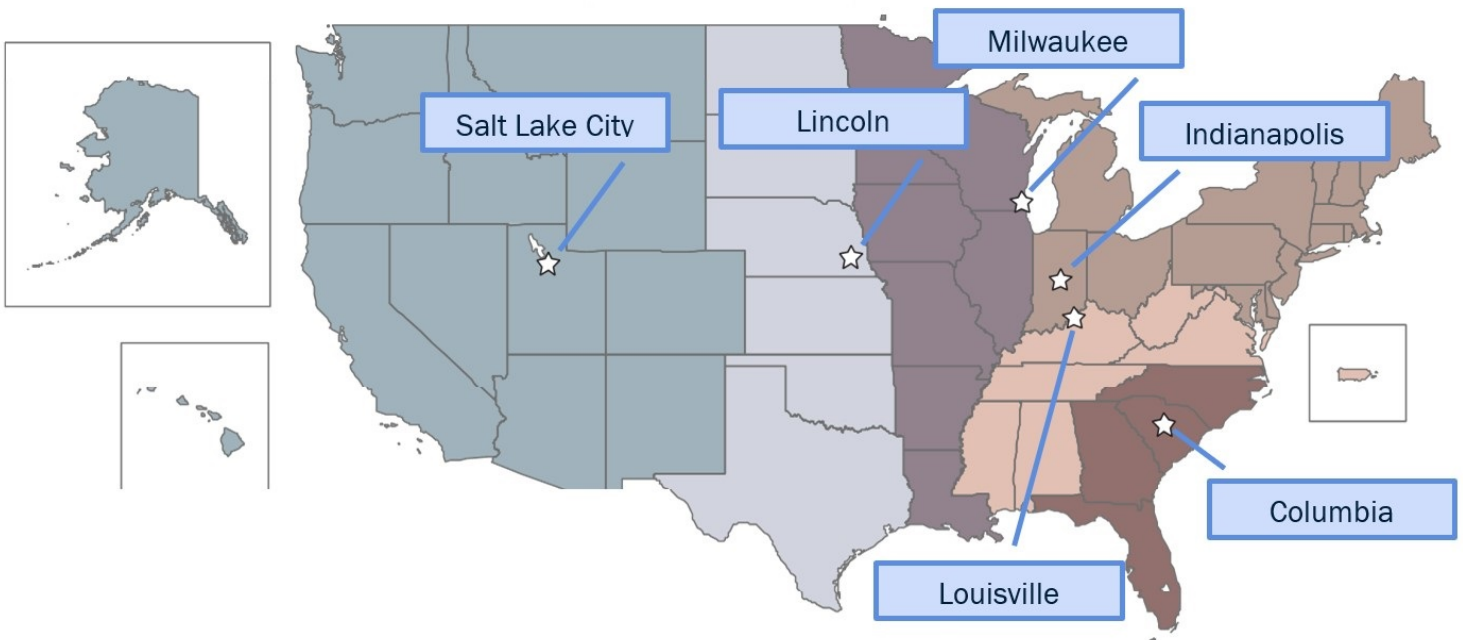
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Administration

Program Jurisdiction Information/Maps

Pension Management Centers



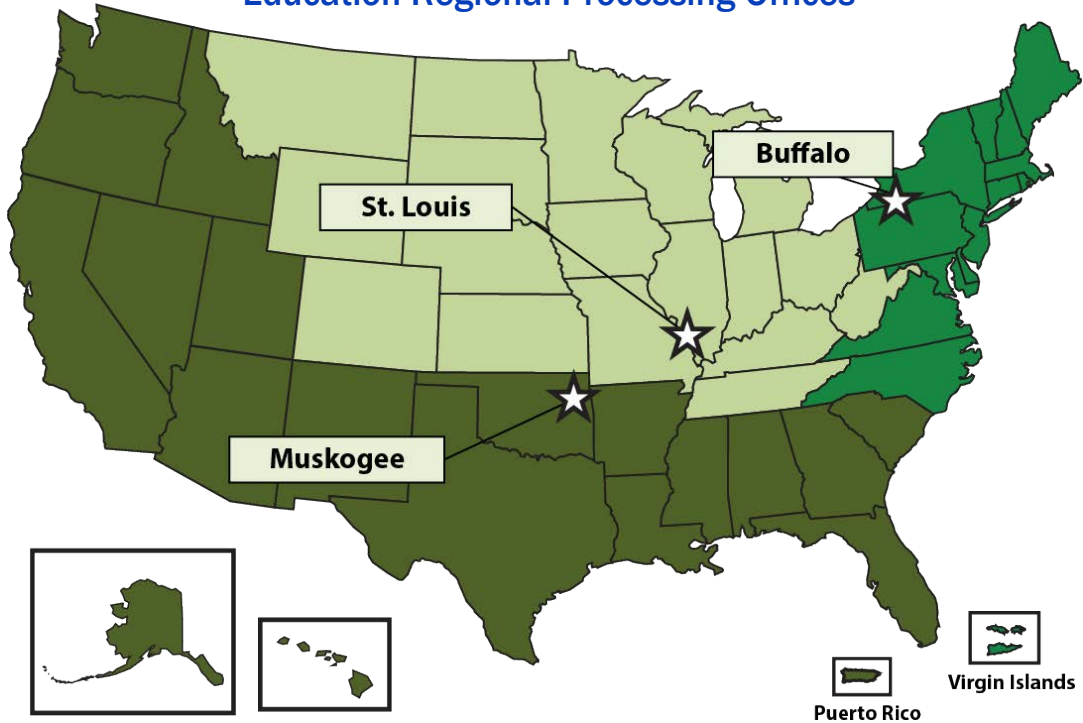
Fiduciary Hubs



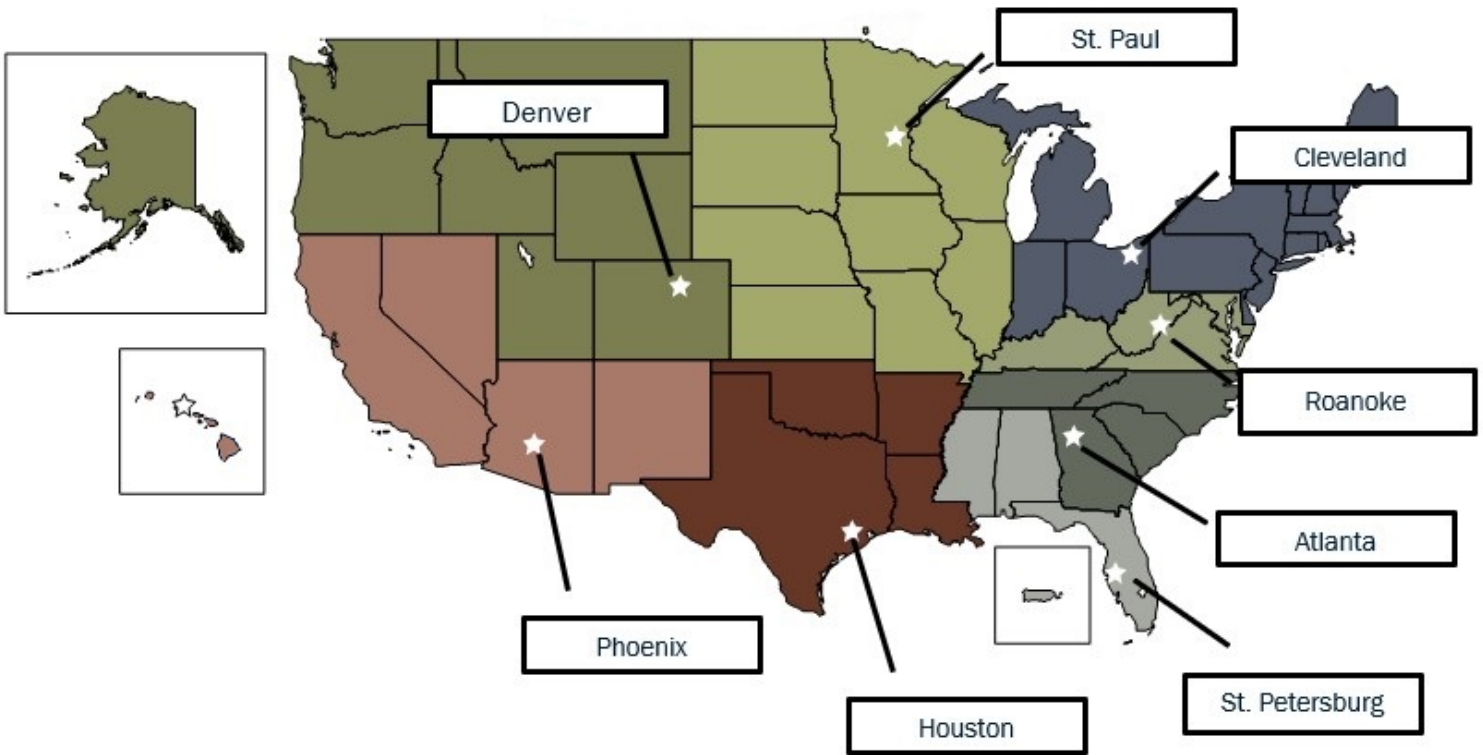
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Administration



Education Regional Processing Offices



Regional Loan Centers



Change Log

Release history

Version & Changes Date
 Data as of 09/30/2019



U.S. Department
 of Veterans Affairs
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 Administration



Compensation

Service-Connected Disability or Death Benefits

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

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



Photo credit: U.S. Navy

56 Regional offices
14,558 employees
5.4 million compensation and service-connected death benefit recipients

A note on the data:

The 2019 Annual Benefits Report is based on data from the VBA corporate database.

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

All Veterans counted in this section are receiving compensation benefit payments as of Sept. 30, 2019. The category of 0 percent indicates payment due to special monthly compensation or two or more permanent 0 percent service-connected disabilities which clearly interfere with normal employability. Veterans with a 0 percent combined degree of disability not receiving payment are not counted in this section.

Please see the section: "The Presentation of FY 2019 Compensation Data" on page 2 for important information on the color coding of the data tables.

Dependency and Indemnity Compensation data are found beginning on page 48.



U.S. Department of Veterans Affairs

Veterans Benefits Administration

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The Presentation of FY 2019 Compensation Data

New to the rolls

Individuals who began receiving benefits during fiscal year 2019 (October 1, 2018 to September 30, 2019) are considered “New to the rolls,” and the tables are outlined in blue.

On the rolls

All individuals receiving benefits on September 30, 2019 are considered “On the rolls” and the tables are outlined in green.

These tables include “New to the rolls” recipients.

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

Data regarding payments do not reflect actual amounts paid by VA. This document only addresses monthly benefit payments and does not include retroactive payments. Also, estimated average annual individual payments for the same combined degree differ slightly due to additional payments for dependents and/or special monthly compensation. Also, all payment information is annual unless stated otherwise. Please refer to the official budget internet site here <https://www.va.gov/budget/> for actual amounts paid by VA.

This document counts all Veterans with 0 percent combined disability as long as they receive payment for special monthly compensation or a 10 percent rate because they have two or more separate permanent 0 percent service-connected disabilities which clearly interfere with normal employability. This document does not count Veterans with 0 percent combined disabilities who are not receiving payment of any kind.

VA has incorporated Global War on Terror (GWOT) data to the main data tables as a subset of the Gulf War era (GW) period of service. Since September 11, 2001, the Department of Defense has deployed personnel overseas in support of GWOT, including Operation Iraqi Freedom/Operation Enduring Freedom/Operation New Dawn (OIF/OEF/OND). For more information, see pages [7](#), [20](#) through [24](#), and [42](#) through [47](#).

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

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

Release history

Version & changes

Date

Data as of

09/30/2019



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Quick Reference: Recipients, Payments and Disabilities

Totals – new recipients

Veterans who began receiving compensation benefits	309,091
Survivors who began receiving service-connected death benefits	31,908
Total:	340,999

Estimated annual payments – new recipients

Benefit program	Number of recipients	Estimated annual total payments	Estimated annual average individual payment
Compensation	309,091	\$3.81 Billion	\$12,331
Service-Connected Death ¹	31,908	\$540.0 Million	\$16,923
Total:	340,999	\$4.35 Billion	\$12,760

Most prevalent service-connected (SC) disabilities of new compensation recipients

Tinnitus	183,145
Limitation of flexion, knee	108,037
Hearing loss	88,055
Lumbosacral or cervical strain	76,050
Limitation of motion of the arm	71,038
Scars, burns (2nd degree)	65,675
Limitation of motion of the ankle	55,028
Post-traumatic stress disorder	49,743
Migraine	43,185
Paralysis of the sciatic nerve	42,314
Total number of most prevalent disabilities	782,270
Total number of disabilities²	1,594,475

Average number of SC disabilities per new compensation recipient

New recipients: 309,091	Total number of disabilities: 1,594,475
Average SC disabilities per Veteran:	5.16

¹ Dependency and Indemnity Compensation and Death Compensation.

² See page [91](#) for more information.



Totals – all recipients

Veterans receiving compensation benefits	4,944,275
Survivors receiving service-connected death benefits	433,964
Total:	5,378,239

Estimated annual payments– all recipients

Benefit program	Number of recipients	Estimated annual total payments	Estimated annual average individual payment
Compensation	4,944,275	\$84.92 Billion	\$17,174
Service-Connected Death	433,964	\$7.22 Billion	\$16,655
Total:	5,378,239	\$92.14 Billion	\$17,133

Most prevalent SC disabilities of all compensation recipients

Tinnitus	2,174,738
Hearing loss	1,306,066
Limitation of flexion, knee	1,177,885
Post-traumatic stress disorder	1,118,041
Lumbosacral or cervical strain	1,063,781
Scars, general	1,036,326
Paralysis of the sciatic nerve	899,559
Limitation of motion of the ankle	705,073
Migraine	609,574
Limitation of motion of the arm	567,656
Total number of most prevalent disabilities:	10,658,699
Total number of disabilities	27,169,321

Average number of SC disabilities per compensation recipient

All Veterans: 4,944,275	Total number of disabilities ³ : 27,169,321
Average SC disabilities per Veteran:	5.50

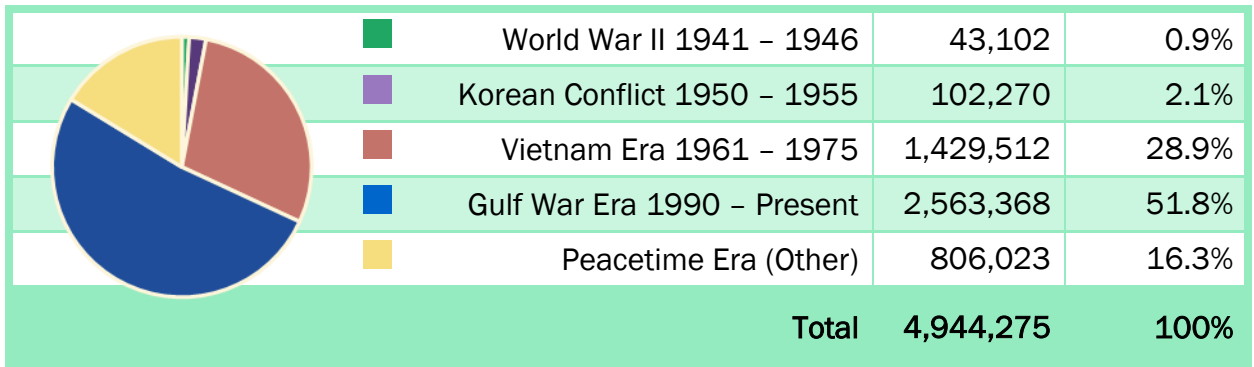
³ Total does not reflect all claimed disabilities as some disabilities are determined not to be related to service.



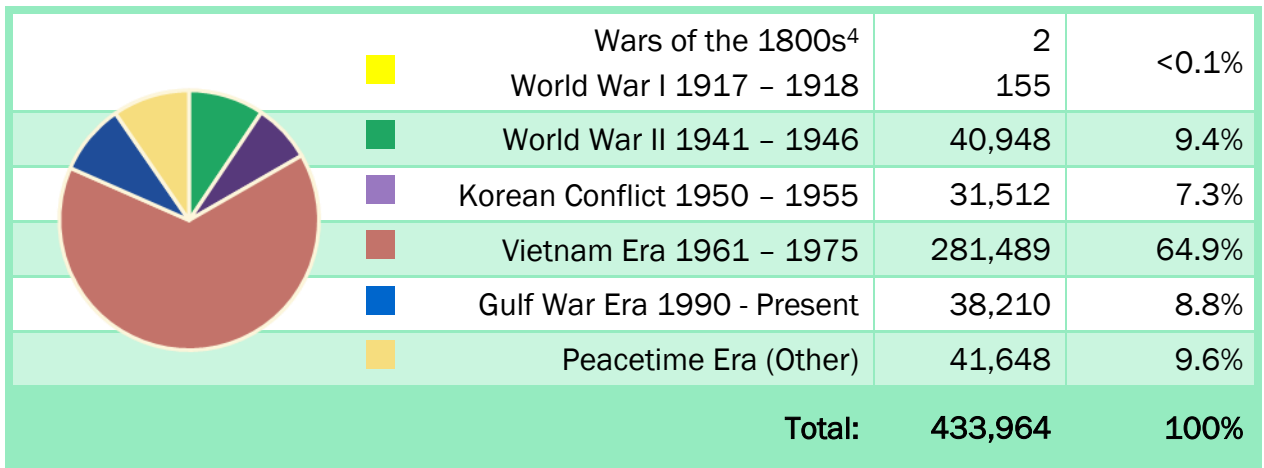


Quick Reference: Recipients and Disabilities by Period of Service

All compensation recipients by period of service



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



Average SC disabilities per Veteran by period of service - all compensation recipients

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
All Veterans	43,102	102,270	1,429,512	2,563,368	806,023	4,944,275
Disabilities	104,267	252,681	5,625,940	18,418,019	2,768,414	27,169,321
Average # of SC disabilities per Veteran	2.42	2.47	3.94	7.19	3.43	5.50
Total Veteran population ⁵	346,914	1,048,306	5,920,378	7,602,375	4,291,731	19,209,704

⁴ Wars of 1800s include the Civil War (1861-1865), the Spanish-American War (1898-1902), and the Mexican Border Period (1916-1917)

⁵ According to VetPop2016 https://www.va.gov/vetdata/Veteran_Population.asp



GWOT Quick Reference: Veterans Involved Global War on Terror

VBA has incorporated GWOT data within the “Gulf War Era” in all other tables. For more information see pages [20](#) through [24](#) and [42](#) through [47](#).

All Gulf War Era compensation recipients by GWOT status

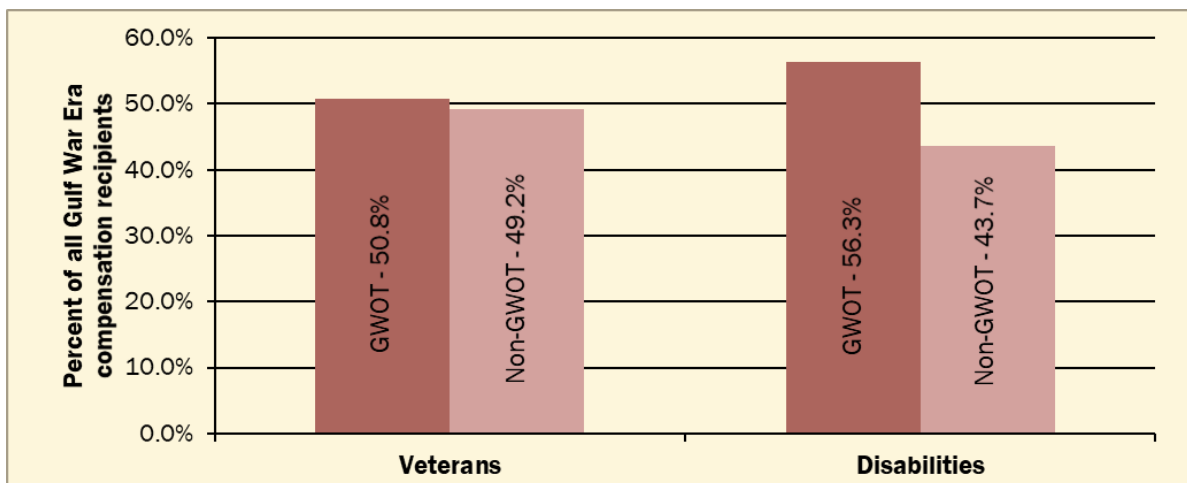
GWOT	1,303,411	50.8%
Non-GWOT	1,259,957	49.2%
Gulf War Era Total:	2,563,368	100%

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

GWOT	10,373,956	56.3%
Non-GWOT	8,044,063	43.7%
Gulf War Era Total:	18,418,019	100%

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

GWOT	Non-GWOT	Gulf War Era Total
7.96	6.38	7.19





Veterans by Fiscal Year and Combined Degree of Disability

Note: These tables count Veterans in receipt of individual unemployability benefits by their combined evaluation, rather than as totally disabled i.e. evaluated as 100%.

New compensation recipients FY 2015 to FY 2019

Combined degree	2015	2016	2017	2018	2019	% Chg. FY 2018 to 2019
0% ⁶	611	490	517	352	341	-3%
10%	77,773	72,639	79,841	76,106	93,819	23%
20%	29,771	26,222	26,904	23,706	26,106	10%
30%	30,604	27,193	26,615	22,697	24,812	9%
40%	26,294	23,871	23,728	20,563	22,169	8%
50%	24,518	21,712	21,561	19,191	20,845	9%
60%	27,697	24,571	24,338	21,130	22,426	6%
70%	27,738	24,974	25,331	23,252	25,801	11%
80%	22,234	20,204	19,875	18,631	19,022	2%
90%	18,439	17,247	18,683	17,982	18,788	4%
100%	27,373	25,427	29,325	30,918	34,962	13%
Total	313,052	284,550	296,718	274,528	309,091	13%

⁶ This document counts all Veterans with 0 percent combined disability as long as they receive payment for special monthly compensation or a 10 percent rate because they have two or more separate permanent 0 percent service-connected disabilities which clearly interfere with normal employability. This document does not count Veterans with a 0 percent combined disability who are not receiving payment of any kind.



All compensation recipients FY 2015 to FY 2019

Combined degree	2015	2016	2017	2018	2019	% Chg. FY 2018 to 2019
0%	10,462	10,053	9,567	9,019	8,446	-6%
10%	843,984	857,134	870,547	883,629	900,686	2%
20%	454,151	451,752	447,341	441,456	435,374	-1%
30%	404,121	404,936	402,871	398,301	392,592	-1%
40%	374,061	380,751	384,240	384,798	383,752	0%
50%	275,183	284,836	292,608	297,779	300,811	1%
60%	371,842	391,029	407,506	421,137	431,720	3%
70%	371,104	398,160	423,956	447,330	469,606	5%
80%	331,077	363,315	394,925	426,483	455,239	7%
90%	239,825	272,330	309,933	348,325	387,876	11%
100%	492,964	542,147	609,325	684,851	778,173	14%
Total	4,168,774	4,356,443	4,552,819	4,743,108	4,944,275	4%





Veterans by Combined Degree of Disability and Gender

New compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ⁷	% Total
0%	296	0.11%	34	0.09%	341	0.11%
10%	86,627	32.16%	5,913	16.24%	93,819	30.35%
20%	23,396	8.69%	2,346	6.44%	26,106	8.45%
30%	21,390	7.94%	3,137	8.61%	24,812	8.03%
40%	19,456	7.22%	2,512	6.90%	22,169	7.17%
50%	17,331	6.43%	3,300	9.06%	20,845	6.74%
60%	19,208	7.13%	3,021	8.30%	22,426	7.26%
70%	21,039	7.81%	4,592	12.61%	25,801	8.35%
80%	15,405	5.72%	3,495	9.60%	19,022	6.15%
90%	15,286	5.68%	3,404	9.35%	18,788	6.08%
100%	29,910	11.10%	4,660	12.80%	34,962	11.31%
Total	269,344		36,414		309,091	

⁷ Total includes 3,333 Veterans with no gender indicated in the award record.



All compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ⁸	% Total
0%	7,380	0.17%	610	0.12%	8,446	0.17%
10%	818,562	18.81%	61,792	11.91%	900,683	18.22%
20%	389,109	8.94%	37,509	7.23%	435,372	8.81%
30%	342,627	7.87%	42,226	8.14%	384,854	7.78%
40%	336,473	7.73%	41,239	7.95%	383,751	7.76%
50%	258,107	5.93%	38,619	7.44%	300,811	6.08%
60%	378,704	8.70%	47,529	9.16%	426,235	8.62%
70%	406,116	9.33%	58,375	11.25%	469,605	9.50%
80%	393,623	9.05%	57,612	11.10%	451,242	9.13%
90%	332,613	7.64%	52,505	10.12%	387,875	7.84%
100%	687,543	15.80%	81,015	15.61%	778,167	15.74%
Total	4,350,857		519,031		4,944,275	

⁸ Total includes 74,363 Veterans with no gender indicated in the award record.





Estimated Annual Total Payments by Combined Degree of Disability and Gender

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

New compensation recipients and estimated annual payments

Combined degree	Estimated annual total payments		
	Male	Female	Total ⁹
0% ¹⁰	\$380,240	\$44,119	\$438,513
10%	\$145,330,762	\$9,930,416	\$157,396,182
20%	\$78,045,051	\$7,775,468	\$87,028,078
30%	\$115,575,706	\$17,117,051	\$134,192,370
40%	\$152,337,226	\$19,744,300	\$173,621,913
50%	\$192,074,324	\$36,601,993	\$231,013,426
60%	\$271,266,238	\$42,787,498	\$316,748,136
70%	\$375,783,237	\$81,978,784	\$460,723,268
80%	\$325,797,277	\$73,028,533	\$401,353,162
90%	\$372,654,264	\$81,045,203	\$455,986,399
100%	\$1,194,282,831	\$183,252,735	\$1,392,824,757
Total	\$3,223,527,157	\$553,306,098	\$3,811,326,203

⁹ Total includes \$34,492,948 in benefits with no gender indicated in the award record.

¹⁰ All amounts of payment in the category of 0 percent combined disability are due to receipt of special monthly compensation or a 10 percent rate resulting from two or more permanent 0 percent service-connected disabilities which clearly interfere with normal employability.



All compensation recipients and estimated annual payments

Combined degree	Estimated annual total payments		
	Male	Female	Total ¹¹
0%	\$8,869,753	\$770,289	\$10,195,015
10%	\$1,385,540,606	\$104,833,586	\$1,524,869,117
20%	\$1,313,002,325	\$125,293,341	\$1,468,102,343
30%	\$1,951,660,091	\$242,958,952	\$2,194,624,188
40%	\$2,771,472,159	\$341,559,015	\$3,162,348,375
50%	\$3,005,074,348	\$450,022,602	\$3,501,935,330
60%	\$6,104,121,060	\$728,443,923	\$6,832,642,446
70%	\$9,451,440,223	\$1,274,233,899	\$10,851,269,942
80%	\$10,295,794,002	\$1,408,785,156	\$11,704,847,487
90%	\$9,811,228,523	\$1,452,369,097	\$11,348,935,795
100%	\$28,396,477,780	\$3,272,720,501	\$32,065,523,323
Total	\$74,494,680,869	\$9,401,990,363	\$84,915,326,988

¹¹ Total includes \$1,017,954,898 in benefits with no gender indicated in the award record.





Estimated Annual Average Individual Payments by Combined Degree of Disability and Gender

Note: Estimated annual average individual payments for the same combined degree differ slightly due to additional payments for dependents and/or special monthly compensation.

New compensation recipients and estimated annual payments

Combined degree	Estimated annual average individual payment		
	Male	Female	Total
0%	\$1,285	\$1,298	\$1,286
10%	\$1,678	\$1,679	\$1,678
20%	\$3,336	\$3,314	\$3,334
30%	\$5,403	\$5,457	\$5,408
40%	\$7,830	\$7,860	\$7,832
50%	\$11,083	\$11,092	\$11,082
60%	\$14,123	\$14,163	\$14,124
70%	\$17,861	\$17,853	\$17,857
80%	\$21,149	\$20,895	\$21,099
90%	\$24,379	\$23,809	\$24,270
100%	\$39,929	\$39,325	\$39,838
Total	\$11,968	\$15,195	\$12,331



All compensation recipients and estimated annual payments

Combined degree	Estimated annual average individual payment		
	Male	Female	Total
0%	\$1,202	\$1,263	\$1,208
10%	\$1,693	\$1,697	\$1,693
20%	\$3,374	\$3,340	\$3,372
30%	\$5,696	\$5,754	\$5,702
40%	\$8,237	\$8,282	\$8,241
50%	\$11,643	\$11,653	\$11,642
60%	\$16,118	\$15,326	\$16,030
70%	\$23,273	\$21,828	\$23,107
80%	\$26,156	\$24,453	\$25,939
90%	\$29,497	\$27,662	\$29,259
100%	\$41,301	\$40,396	\$41,206
Total	\$17,122	\$18,115	\$17,174





Veterans and Estimated Annual Payments by Age

New compensation recipients and estimated annual payments

Age	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Age 34 and under	85,428	\$1,196,457,865	\$14,005
Age 35 through 54	94,642	\$1,478,079,713	\$15,618
Age 55 through 74	95,345	\$817,781,662	\$8,577
Age 75 and over	33,674	\$318,975,862	\$9,472
Total¹²	309,091	\$3,811,326,203	\$12,331

All compensation recipients and estimated annual payments

Age	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Age 34 and under	584,124	\$9,600,820,018	\$16,436
Age 35 through 54	1,517,221	\$27,185,124,314	\$17,918
Age 55 through 74	2,179,662	\$38,097,005,997	\$17,478
Age 75 and over	662,917	\$10,029,856,476	\$15,130
Total¹³	4,944,275	\$84,915,326,988	\$17,174

¹² Total includes 2 Veterans and \$31,101 in total estimated annual payment amounts unidentifiable by age.

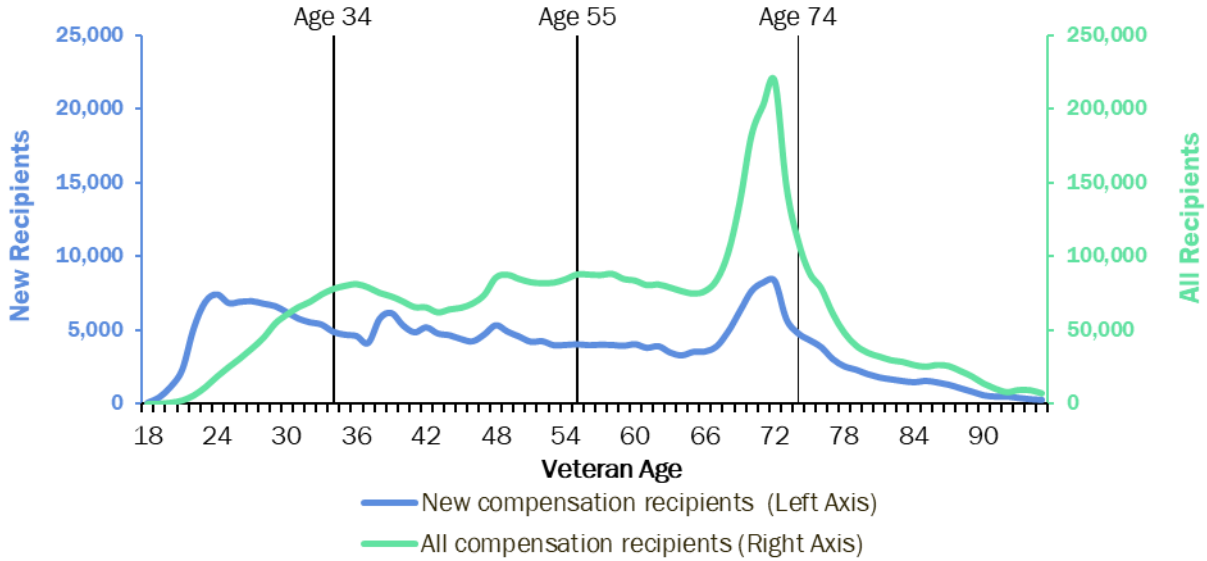
¹³ Total includes 351 Veterans and \$2,520,184 in total estimated annual payment amounts unidentifiable by age.

Charts: Veterans and Estimated Annual Payments by Age



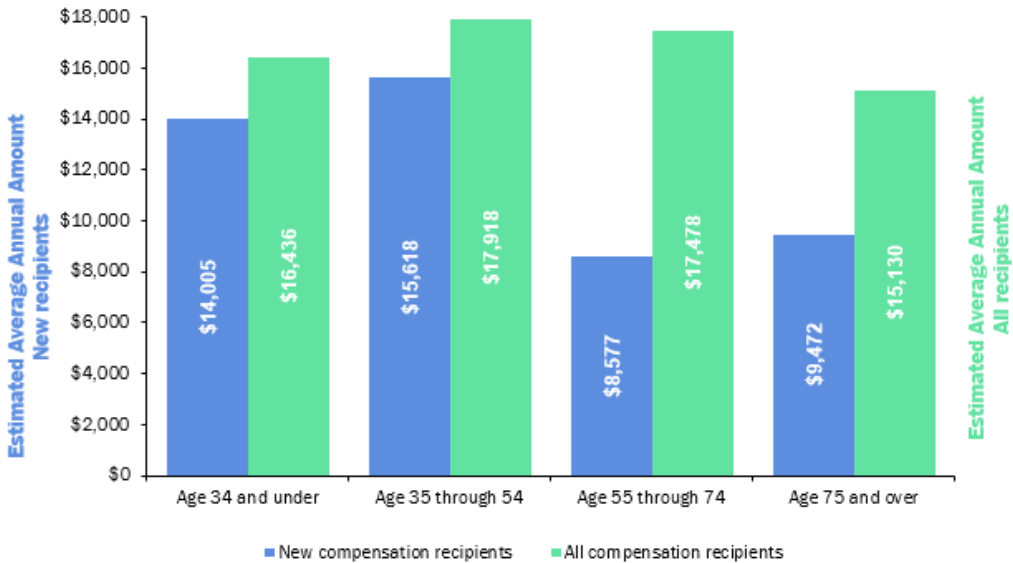
The chart below displays the ages of the Veterans who began receiving benefits in FY 2019 (blue line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (green line, right axis).

New compensation recipients compared to all compensation recipients by age



The chart below displays the annual estimated average individual payments to Veterans who began receiving benefits in FY 2019 (blue bars on the left) vs. the estimated annual average individual payments for all Veterans receiving benefits at the end of the fiscal year (green bars on the right) according to age.

New compensation recipients compared to all compensation recipients by estimated annual average individual payment by age





Veterans and Estimated Annual Payments by Period of Service

New compensation recipients and estimated annual payments

Period of service	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
World War II	2,053	\$26,635,560	\$12,974
Korean Conflict	6,443	\$62,987,737	\$9,776
Vietnam Era	65,980	\$640,295,393	\$9,704
Gulf War Era	181,602	\$2,735,697,122	\$15,064
Peacetime Era	53,013	\$345,710,392	\$6,521
Total	309,091	\$3,811,326,203	\$12,331

All compensation recipients and estimated annual payments

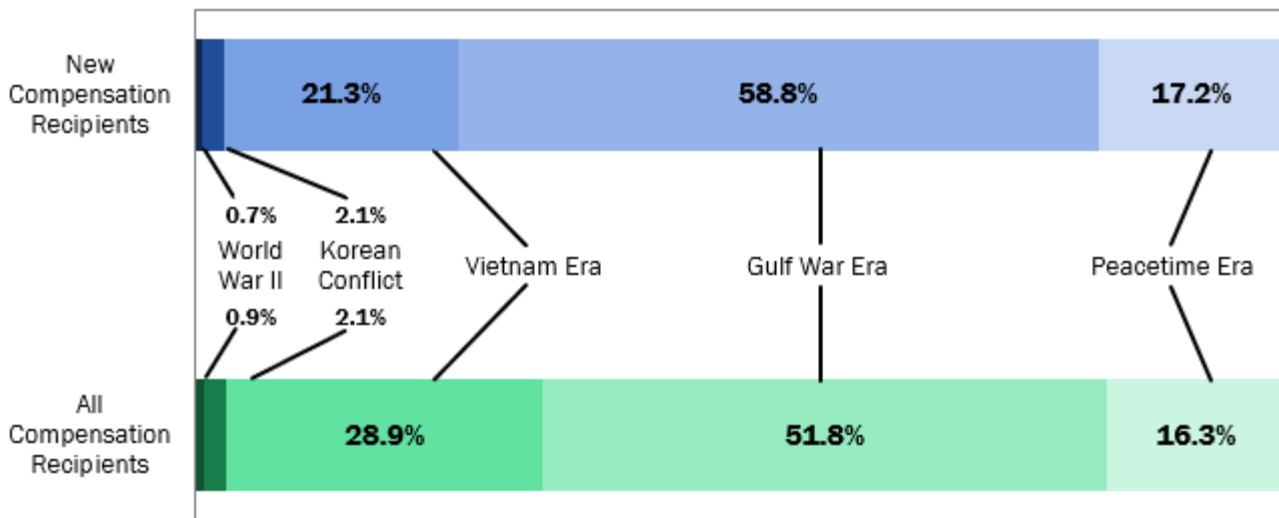
Period of service	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
World War II	43,102	\$593,582,664	\$13,772
Korean Conflict	102,270	\$1,292,781,120	\$12,641
Vietnam Era	1,429,512	\$27,501,060,106	\$19,238
Gulf War Era	2,563,368	\$45,447,240,552	\$17,730
Peacetime Era	806,023	\$10,080,662,545	\$12,507
Total	4,944,275	\$84,915,326,988	\$17,174

Charts: Veterans and Estimated Annual Payments by Period of Service



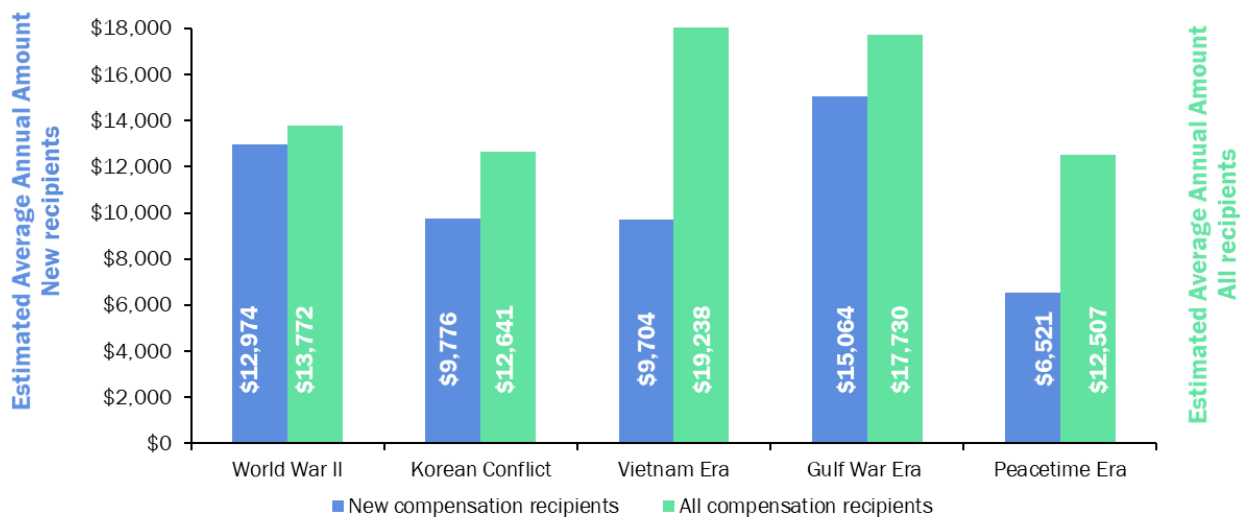
The chart below displays the distribution of the number of Veterans by period of service. The blue bars in the top row are new compensation recipients and the green bars on the bottom row indicate all Veterans receiving benefits at the end of the fiscal year.

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



The chart below displays the estimated annual average individual payments to Veterans who began receiving benefits in FY 2019 (blue bars on the left) vs. the estimated annual average individual payments for all Veterans receiving benefits at the end of the fiscal year (green bars on the right) broken down by period of service.

New compensation recipients compared to all compensation recipients by estimated annual average individual payment and period of service





GWOT Veterans and Estimated Annual Payments by Gender

The Global War on Terror (GWOT) data are a subset of the Gulf War era period of service and are included with all other discussions of period of service.

New GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Male	58,838	\$919,375,286	\$15,626
Female	10,466	\$179,189,018	\$17,121
Total¹⁴	69,471	\$1,101,992,297	\$15,863

All GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Male	1,117,381	\$21,597,539,965	\$19,329
Female	180,850	\$3,583,420,701	\$19,814
Total¹⁵	1,303,411	\$25,268,852,809	\$19,387

¹⁴ Total includes 167 Veterans and \$3,427,993 in payments with no gender indicated in the award record.

¹⁵ Total includes 5,180 Veterans and \$87,892,143 in payments with no gender indicated in the award record.

GWOT Veterans and Estimated Annual Payments by Combined Disability Degree



New GWOT compensation recipients and estimated annual payments

Combined degree	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
0%	30	\$39,014	\$1,300
10%	11,365	\$19,061,655	\$1,677
20%	3,877	\$12,844,925	\$3,313
30%	5,440	\$30,060,603	\$5,526
40%	5,205	\$41,533,047	\$7,979
50%	5,700	\$64,185,503	\$11,261
60%	6,518	\$93,185,189	\$14,297
70%	8,675	\$155,811,404	\$17,961
80%	6,474	\$137,470,013	\$21,234
90%	6,556	\$159,760,226	\$24,369
100%	9,631	\$388,040,716	\$40,291
Total	69,471	\$1,101,992,297	\$15,863



GWOT Veterans by Combined Degree of Disability and Gender

All GWOT compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ¹⁶	% Total
0%	509	0.05%	86	0.05%	603	0.05%
10%	96,769	8.66%	12,943	7.16%	110,476	8.48%
20%	64,005	5.73%	9,214	5.09%	73,747	5.66%
30%	76,706	6.86%	12,427	6.87%	89,503	6.87%
40%	87,014	7.79%	13,972	7.73%	101,338	7.77%
50%	76,950	6.89%	12,882	7.12%	90,191	6.92%
60%	124,472	11.14%	17,941	9.92%	142,889	10.96%
70%	131,255	11.75%	20,817	11.51%	152,569	11.71%
80%	146,640	13.12%	24,236	13.40%	171,408	13.15%
90%	130,247	11.66%	23,539	13.02%	154,288	11.84%
100%	182,814	16.36%	32,793	18.13%	216,399	16.60%
Total	1,117,381	100%	180,850	100%	1,303,411	100%



¹⁶ Total includes 5,180 Veterans with no gender indicated in the award record.

GWOT Estimated Annual Total Payment by Combined Degree of Disability and Gender



All GWOT compensation recipients and estimated annual payments

Combined degree	Estimated annual total payments		
	Male	Female	Total ¹⁷
0%	\$660,504	\$112,044	\$782,971
10%	\$163,770,969	\$21,868,478	\$186,937,757
20%	\$214,006,693	\$30,743,102	\$246,510,367
30%	\$449,195,301	\$72,469,564	\$523,853,256
40%	\$732,635,154	\$116,867,860	\$852,482,979
50%	\$914,688,380	\$151,589,829	\$1,070,556,984
60%	\$1,876,938,705	\$266,777,405	\$2,151,018,204
70%	\$2,644,984,849	\$414,062,074	\$3,068,744,427
80%	\$3,471,269,490	\$561,065,292	\$4,044,637,764
90%	\$3,568,476,045	\$626,400,703	\$4,208,463,095
100%	\$7,560,913,875	\$1,321,464,351	\$8,914,865,007
Total	\$21,597,539,965	\$3,583,420,701	\$25,268,852,809

¹⁷ Total includes \$87,892,143 in benefits with no gender indicated in the award record.





GWOT Estimated Annual Average Individual Payment by Combined Degree of Disability and Gender

All GWOT compensation recipients and estimated annual payments

Combined degree	Estimated annual average individual payments		
	Male	Female	Total ¹⁸
0%	\$1,303	\$1,303	\$1,303
10%	\$1,692	\$1,690	\$1,692
20%	\$3,344	\$3,337	\$3,343
30%	\$5,856	\$5,832	\$5,853
40%	\$8,420	\$8,364	\$8,412
50%	\$11,887	\$11,768	\$11,870
60%	\$15,079	\$14,870	\$15,054
70%	\$20,151	\$19,891	\$20,114
80%	\$23,672	\$23,150	\$23,597
90%	\$27,398	\$26,611	\$27,277
100%	\$41,359	\$40,297	\$41,196
Total	\$19,329	\$19,814	\$19,387



¹⁸ Total includes average of \$16,968 in benefits with no gender indicated in the award record.

Regarding Service-Connected Disability Data



The tables on the following pages present information on the number of service-connected disabilities, as opposed to the number of Veterans with those disability evaluations.

Tables labeled “Number of SC disabilities of new compensation recipients” display counts of service-connected disabilities which VBA rated for new recipients during FY 2019. Tables labeled “Number of SC disabilities of all compensation recipients” display counts of all rated service-connected disabilities for all Veterans receiving compensation at the end of FY 2019.

VBA has abbreviated the names of the body systems to allow for a clearer presentation of the information. The three body systems with the greatest changes in terminology are:

- “Organs of special sense” abbreviated to: “The Eye”
- “Infectious Diseases, Immune Disorders, and Nutritional Deficiencies” abbreviated to: “Infection/Immune/Nutrition”
- “Neurological Conditions and Convulsive Disorders” abbreviated to: “Neurological”

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





Number of SC Disabilities by Body System and Fiscal Year

Number of SC disabilities of new compensation recipients FY 2015 to FY 2019

Body system	2015	2016	2017	2018	2019 ¹⁹	% Chg. FY 2018 to 2019
Musculoskeletal	654,669	602,983	611,857	606,604	656,407	8%
Auditory	250,436	233,324	247,944	239,837	278,501	14%
Skin	167,002	148,897	150,311	142,790	154,559	8%
Neurological	160,750	145,346	145,617	143,876	152,415	6%
Mental	110,420	99,840	97,897	91,746	97,120	6%
Respiratory	82,720	75,514	74,633	69,838	72,565	4%
Digestive	60,334	54,874	55,438	52,425	54,521	4%
Genitourinary	45,591	40,496	41,871	38,678	39,969	3%
Cardiovascular	48,302	39,584	37,260	33,131	34,062	3%
The Eye	18,176	16,065	15,388	15,445	16,676	7%
Endocrine	22,443	18,006	17,000	13,308	13,249	0%
Dental/ Oral	8,338	7,950	8,365	8,504	9,771	13%
Gynecological	7,594	6,929	7,316	8,040	9,054	11%
Hemic/ Lymphatic	4,105	3,660	4,311	3,838	3,734	-3%
Infection/ Immune/ Nutrition	2,114	1,905	1,740	1,746	1,870	7%
Total	1,642,994	1,495,373	1,516,948	1,469,806	1,594,475	-3%



Number of SC disabilities of all compensation recipients FY 2015 to FY 2019

Body system	2015	2016	2017	2018	2019 ²⁰	% Chg. FY 2018 to 2019
Musculoskeletal	7,117,586	7,779,603	8,481,844	9,232,650	10,034,349	8%
Auditory	2,613,285	2,846,483	3,101,223	3,363,237	3,651,672	8%
Neurological	2,058,164	2,299,581	2,561,741	2,842,749	3,147,086	10%
Skin	2,111,444	2,292,040	2,503,676	2,719,071	2,952,061	8%
Mental	1,368,427	1,492,483	1,622,814	1,754,644	1,891,552	7%
Respiratory	889,002	971,673	1,058,623	1,147,705	1,241,294	8%
Digestive	884,368	936,490	992,557	1,049,665	1,108,885	5%
Cardiovascular	919,068	946,832	973,411	997,129	1,020,994	2%
Genitourinary	684,965	732,526	785,903	837,693	890,453	6%
Endocrine	488,942	500,362	510,195	515,030	517,852	1%
The Eye	252,069	267,124	282,611	298,751	315,408	5%
Gynecological	101,008	109,198	118,540	129,502	141,707	9%
Dental/ Oral	89,713	98,416	107,895	118,309	129,816	9%
Hemic/ Lymphatic	55,075	58,737	63,783	68,280	72,257	6%
Infection/ Immune/ Nutrition	50,275	50,851	51,679	52,714	53,933	2%
Total	19,683,391	21,382,399	23,216,495	25,127,129	27,169,321	8%

²⁰ Total includes 2 disabilities with no body system indicated in the record





Number of SC Disabilities by Evaluation and Gender

Number of SC disabilities of all compensation recipients

Disability Evaluation	Male ²¹	Female	Total ²²
0%	7,481,269	1,177,456	8,736,169
10%	9,248,416	1,362,821	10,709,401
20%	2,552,985	276,070	2,859,529
30%	1,449,651	275,025	1,745,387
40%	512,445	62,337	582,098
50%	923,401	152,252	1,083,795
60%	300,023	25,483	330,593
70%	503,133	79,378	587,300
80%	22,687	1,270	24,426
90%	5,148	171	5,447
100%	458,434	38,891	505,171
Total	23,457,597	3,451,154	27,169,321

²¹ Total include 5 male disabilities unidentifiable by evaluation.

²² Total includes 260,570 disabilities unidentifiable by gender.

Number of SC Disabilities by Body System and Gender



Number of SC disabilities of all compensation recipients

Body system	Male	Female	Total ²³
Musculoskeletal	8,496,555	1,464,934	10,034,349
Auditory	3,424,915	174,466	3,651,672
Neurological	2,709,219	410,285	3,147,086
Skin	2,519,698	402,366	2,952,061
Mental	1,609,195	263,654	1,891,552
Respiratory	1,044,623	187,907	1,241,294
Digestive	947,387	152,291	1,108,885
Cardiovascular	927,735	81,154	1,020,994
Genitourinary	831,819	48,027	890,453
Endocrine	472,661	35,279	517,852
The Eye	270,009	41,821	315,408
Gynecological	6,064	134,069	141,707
Dental/ Oral	98,234	30,458	129,816
Hemic/ Lymphatic	53,842	17,312	72,257
Infection/ Immune/ Nutrition	45,640	7,130	53,933
Total all disabilities	23,457,597	3,451,154	27,169,321

²³ Total includes 260,570 disabilities unidentifiable by gender. Total includes 1 male and 1 female disability unidentifiable by evaluation



Most Prevalent SC Disabilities by Gender

The table below shows the most prevalent SC disabilities and the ratio of the total number of SC disabilities each disability represents. The ten disabilities listed below represent almost half of all service-connected disabilities. Almost 900 other disabilities comprise the other half.

Most prevalent SC disabilities of new compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	166,864	12.6%	14,220	5.6%	183,145	11.5%
Limitation of flexion, knee	Musculoskeletal	89,856	6.8%	17,693	7.0%	108,037	6.8%
Hearing loss	Auditory	84,502	6.4%	1,956	0.8%	88,055	5.5%
Lumbosacral or Cervical Strain	Musculoskeletal	61,438	4.6%	14,295	5.6%	76,050	4.8%
Limitation of motion of the arm	Musculoskeletal	61,788	4.6%	8,960	3.5%	71,038	4.5%
Scars, burns (2nd degree)	Skin	54,449	4.1%	10,911	4.3%	65,675	4.1%
Limitation of motion of the ankle	Musculoskeletal	46,291	3.5%	8,464	3.3%	55,028	3.5%
Post-traumatic stress disorder	Mental	40,657	3.1%	8,720	3.4%	49,743	3.1%
Migraine	Neurological	31,931	2.4%	11,075	4.4%	43,185	2.7%
Paralysis of the sciatic nerve	Neurological	36,135	2.7%	5,841	2.3%	42,314	2.7%
Total most prevalent disabilities		673,911	51%	102,135	40%	782,270	49%
Total number of disabilities²⁴		1,329,569	100%	253,689	100%	1,594,475	100%



Most prevalent SC disabilities of all compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	2,018,600	8.6%	129,642	3.8%	2,174,738	8.0%
Hearing loss	Auditory	1,256,630	5.4%	26,359	0.8%	1,306,066	4.8%
Limitation of flexion, knee	Musculoskeletal	1,001,632	4.3%	170,710	4.9%	1,177,885	4.3%
Post-traumatic stress disorder	Mental	995,189	4.2%	112,144	3.2%	1,118,041	4.1%
Lumbosacral or cervical strain ²⁵	Musculoskeletal	881,414	3.8%	175,907	5.1%	1,063,781	3.9%
Scars, general	Skin	893,232	3.8%	130,700	3.8%	1,036,326	3.8%
Paralysis of the sciatic nerve	Neurological	808,583	3.4%	83,051	2.4%	899,559	3.3%
Limitation of motion of the ankle	Musculoskeletal	611,559	2.6%	89,933	2.6%	705,073	2.6%
Migraine	Neurological	455,026	1.9%	151,161	4.4%	609,574	2.2%
Limitation of motion of the arm	Musculoskeletal	503,125	2.1%	62,079	1.8%	567,656	2.1%
Total most prevalent disabilities²⁶		9,424,990	40%	1,131,686	33%	10,658,699	39%
Total number of disabilities²⁷		23,457,597	100%	3,451,154	100%	27,169,321	100%

²⁵ The number of lumbosacral or cervical strain disabilities in this report includes disabilities which, in Annual Benefits Reports prior to FY 13, were counted under 5 discontinued disability names related to lumbosacral or cervical strain.

²⁶ Total includes 102,023 disabilities unidentifiable by gender.

²⁷ Total includes 260,570 disabilities unidentifiable by gender.





Number of SC Disabilities and Prevalence by Body System

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

Number of SC disabilities of all compensation recipients

Body system	Detail table	Total number	Percent of all disabilities	Most common degree of disability
Musculoskeletal	1	10,034,349	36.9%	10%
Auditory	1	3,651,672	13.4%	10%
Neurological	1	3,147,086	11.6%	10%
Skin	1	2,952,061	10.9%	0%
Mental	2	1,891,552	7.0%	70%
Respiratory	2	1,241,294	4.6%	0%
Digestive	2	1,108,885	4.1%	0%
Cardiovascular	2	1,020,994	3.8%	10%
Genitourinary	3	890,453	3.3%	0%
Endocrine	3	517,852	1.9%	20%
The Eye	3	315,408	1.2%	0%
Gynecological	3	141,707	0.5%	0%
Dental/ Oral	4	129,816	0.5%	10%
Hemic/ Lymphatic	4	72,257	0.3%	0%
Infection/ Immune/ Nutrition	4	53,933	0.2%	0%
Total all conditions	4	27,169,321	100%	10%

Number of SC Disabilities and Prevalence by Body System and Evaluation



Table 1 Number of SC disabilities of all compensation recipients

Rating %	Musculoskeletal		Auditory		Neurological		Skin	
0%	2,533,803	25.3%	1,076,992	29.5%	496,198	15.8%	2,260,084	76.6%
10%	5,268,840	52.5%	2,344,278	64.2%	1,281,312	40.7%	534,617	18.1%
20%	1,430,205	14.3%	60,781	1.7%	742,791	23.6%	35,295	1.2%
30%	356,011	3.5%	61,218	1.7%	322,378	10.2%	90,545	3.1%
40%	268,334	2.7%	34,613	0.9%	155,677	4.9%	3,167	0.1%
50%	84,160	0.8%	23,918	0.7%	103,118	3.3%	5,011	0.2%
60%	53,600	0.5%	11,818	0.3%	15,857	0.5%	21,686	0.7%
70%	4,821	<0.1%	7,731	0.2%	14,217	0.5%	12	<0.1%
80%	1,231	<0.1%	7,527	0.2%	5,528	0.2%	1,139	<0.1%
90%	1,012	<0.1%	3,023	0.1%	477	<0.1%	3	<0.1%
100%	32,329	0.3%	19,771	0.5%	9,533	0.3%	502	<0.1%
Total²⁸	10,034,349	100%	3,651,672	100.0%	3,147,086	100.0%	2,952,061	100.0%

Table 2

Rating %	Mental		Respiratory		Digestive		Cardiovascular	
0%	38,924	2.1%	505,894	40.8%	596,719	53.8%	307,445	30.1%
10%	121,960	6.4%	211,780	17.1%	330,523	29.8%	326,830	32.0%
20%	593	<0.1%	3,055	0.2%	38,635	3.5%	53,988	5.3%
30%	431,541	22.8%	125,627	10.1%	108,256	9.8%	132,756	13.0%
40%	553	<0.1%	379	<0.1%	6,276	0.6%	22,675	2.2%
50%	490,934	26.0%	349,619	28.2%	1,885	0.2%	458	<0.1%
60%	386	<0.1%	22,116	1.8%	14,208	1.3%	102,374	10.0%
70%	557,214	29.5%	27	<0.1%	311	<0.1%	61	<0.1%
80%	11	<0.1%	22	<0.1%	628	0.1%	17	<0.1%
90%	27	<0.1%	3	<0.1%	1	<0.1%	22	<0.1%
100%	249,409	13.2%	22,772	1.8%	11,443	1.0%	74,368	7.3%
Total	1,891,552	100.0%	1,241,294	100.0%	1,108,885	100.0%	1,020,994	100.0%

²⁸ Totals include 2 auditory, and 3 musculoskeletal disabilities with unknown evaluation.



Number of SC Disabilities, Prevalence by Body System and Evaluation (Continued)

Table 3 Number of SC disabilities of all compensation recipients

Rating %	Genitourinary		Endocrine		The Eye		Gynecological	
0%	543,567	61.0%	21,754	4.2%	171,588	54.4%	71,297	50.3%
10%	51,875	5.8%	79,680	15.4%	74,339	23.6%	14,896	10.5%
20%	71,800	8.1%	380,225	73.4%	20,920	6.6%	235	0.2%
30%	32,459	3.6%	6,206	1.2%	29,206	9.3%	32,315	22.8%
40%	57,461	6.5%	18,966	3.7%	6,432	2.0%	784	0.6%
50%	26	<0.1%	22	<0.1%	3,004	1.0%	21,053	14.9%
60%	72,271	8.1%	7,022	1.4%	2,547	0.8%	303	0.2%
70%	11	<0.1%	3	<0.1%	2,206	0.7%	2	<0.1%
80%	7,339	0.8%	1	<0.1%	763	0.2%	183	0.1%
90%	-	-	2	<0.1%	876	0.3%	-	-
100%	53,644	6.0%	3,971	0.8%	3,527	1.1%	639	0.5%
Total	890,453	100.0%	517,852	100.0%	315,408	100.0%	141,707	100.0%

Table 4

Rating %	Dental/ Oral		Hemic/ Lymphatic		Infection/ Immune/ Nutrition		Total all body systems ²⁹	
0%	45,154	34.8%	33,194	45.9%	33,554	62.2%	8,736,169	32.2%
10%	55,386	42.7%	7,716	10.7%	5,369	10.0%	10,709,401	39.4%
20%	16,258	12.5%	2,927	4.1%	1,821	3.4%	2,859,529	10.5%
30%	8,409	6.5%	6,718	9.3%	1,742	3.2%	1,745,387	6.4%
40%	3,974	3.1%	391	0.5%	2,416	4.5%	582,098	2.1%
50%	561	0.4%	7	<0.1%	19	<0.1%	1,083,795	4.0%
60%	7	<0.1%	400	0.6%	5,998	11.1%	330,593	1.2%
70%	13	<0.1%	664	0.9%	7	<0.1%	587,300	2.2%
80%	2	<0.1%	2	<0.1%	33	0.1%	24,426	0.1%
90%	-	-	-	-	1	<0.1%	5,447	<0.1%
100%	52	<0.1%	20,238	28.0%	2,973	5.5%	505,171	1.9%
Total	129,816	100.0%	72,257	100.0%	53,933	100.0%	27,169,321	100%

²⁹ Totals include 5 disabilities with unknown evaluations.

The Three Most Prevalent SC Disabilities by Body System



The following table shows the three most prevalent SC disabilities associated with each of VA's 15 body systems, which contain a total of about 900 disabilities.

Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of body system disabilities
Musculoskeletal	Limitation of flexion, knee	1,177,885	11.74%
	Lumbosacral or Cervical Strain	1,063,781	10.60%
	Limitation of motion of the ankle	705,073	7.03%
Total most prevalent musculoskeletal disabilities		2,946,739	29.4%
All musculoskeletal disabilities		10,034,349	
Auditory	Tinnitus	2,174,738	59.55%
	Hearing loss	1,306,066	35.77%
	Labyrinthitis	51,085	1.40%
Total most prevalent auditory disabilities		3,531,889	96.7%
All auditory disabilities		3,651,672	
Neurological	Paralysis of the sciatic nerve	899,559	28.58%
	Migraine	609,574	19.37%
	Paralysis of the median nerve	250,472	7.96%
Total most prevalent neurological disabilities		1,759,605	55.9%
All neurological disabilities		3,147,086	
Skin	Scars, general	1,036,326	35.11%
	Eczema	451,998	15.31%
	Scars, superficial (tender)	387,860	13.14%
Total most prevalent skin disabilities		1,876,184	63.6%
All skin disabilities		2,952,061	
Mental	Post-traumatic stress disorder	1,118,041	59.11%
	Major depressive disorder	228,102	12.06%
	Chronic adjustment disorder	104,762	5.54%
Total most prevalent mental disabilities		1,450,905	76.7%
All mental disabilities		1,891,552	



The Three Most Prevalent SC Disabilities by Body System (Continued)

Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of body system disabilities
Respiratory	Sleep apnea syndromes (obstructive, central, mixed)	362,166	29.18%
	Allergic rhinitis	307,358	24.76%
	Bronchial asthma	131,765	10.62%
Total most prevalent respiratory disabilities		801,289	64.6%
All respiratory disabilities		1,241,294	
Digestive	Hiatal hernia	354,763	31.99%
	Hemorrhoids	267,024	24.08%
	Irritable bowel syndrome	127,276	11.48%
Total most prevalent digestive disabilities		749,063	67.6%
All digestive disabilities		1,108,885	
Cardiovascular	Hypertensive vascular disease	425,596	41.68%
	Arteriosclerotic heart disease (coronary artery disease)	229,080	22.44%
	Varicose veins	74,547	7.30%
Total most prevalent cardiovascular disabilities		729,223	71.4%
All cardiovascular disabilities		1,020,994	
Genitourinary	Penile deformity (loss of erectile power)	366,122	41.12%
	Malignant growths of genitourinary system	137,246	15.41%
	Prostate gland injuries	61,669	6.93%
Total most prevalent genitourinary disabilities		565,037	63.5%
All genitourinary disabilities		890,453	
Endocrine	Diabetes mellitus	445,111	85.95%
	Hypothyroidism	47,184	9.11%
	Hyperthyroidism	8,832	1.71%
Total most prevalent endocrine disabilities		501,127	96.8%
All endocrine disabilities		517,852	



Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of body system disabilities
The Eye	Loss of 1 eye; vision 20/40 in other	60,912	19.31%
	Impairment to field of vision	32,357	10.26%
	Conjunctivitis, chronic	30,617	9.71%
Total most prevalent eye related disabilities		123,886	39.3%
All eye related disabilities		315,408	
Gynecological	Removal of uterus	24,380	17.20%
	Removal of uterus and both ovaries	17,978	12.69%
	Disease or injury of the ovary	15,417	10.88%
Total most prevalent gynecological disabilities		57,775	40.8%
All gynecological disabilities		141,707	
Dental/ Oral	Limited motion of the jaw	103,457	79.70%
	Malunion of lower jaw	8,793	6.77%
	Loss of teeth	8,297	6.39%
Total most prevalent dental/oral disabilities		120,547	92.9%
All dental/oral disabilities		129,816	
Hemic/ Lymphatic	Anemia	24,201	33.49%
	Non-Hodgkin's lymphoma	12,287	17.00%
	Leukemia	9,001	12.46%
Total most prevalent hemic/lymphatic disabilities		45,489	63.0%
All hemic/lymphatic disabilities		72,257	
Infection/ Immune/ Nutrition	Malaria	23,974	44.45%
	Chronic fatigue syndrome	13,023	24.15%
	HIV-related illness	5,318	9.86%
Total most prevalent infection/immune/nutrition disabilities		42,315	78.5%
All infection/immune/nutrition disabilities		53,933	



Most Prevalent SC Disabilities – by Disability Type

The disabilities listed on pages 35 through 37 are grouped by one of over 900 individual disability codes. Disability types in the table below with a ³⁰ footnote are groups of these code based on the general disability type or condition. VBA created these groups to show more clearly the most prevalent types of disabilities which affect Veterans.

For example: on page 35 under Musculoskeletal Disabilities, only the top 29.4% are listed and two of them are related to limited motion. The table below lists the top 72.5% of Musculoskeletal disabilities, grouping all limitation-of-motion disabilities regardless of body part affected.

Most prevalent SC disabilities of all compensation recipients

Body system	Disability type	Total number	% of body system disabilities
Musculoskeletal	Limitation of motion of a joint or appendage ³⁰	3,996,963	39.83%
	Lumbosacral or cervical strain ³⁰	1,063,781	10.60%
	Degenerative arthritis of the spine	540,761	5.39%
	Impairment of the knee, general	442,207	4.41%
	Flatfoot, acquired	375,348	3.74%
	Intervertebral Disc Syndrome	332,888	3.32%
	Residuals of foot injury	263,144	2.62%
	Degenerative arthritis	262,582	2.62%
Total most prevalent musculoskeletal disabilities		7,277,674	72.5%
All musculoskeletal disabilities		10,034,349	
Neurological	Paralysis of a nerve or nerve group (all types) ³⁰	1,954,613	62.11%
	Migraine	609,574	19.37%
	Inflammation of a nerve or nerve group (all types) ³⁰	208,128	6.61%
	Neuralgia of a nerve or nerve group (all types) ³⁰	137,599	4.37%
	Brain disease due to trauma	132,310	4.20%
Total most prevalent neurological disabilities		3,042,224	96.7%
All neurological disabilities		3,147,086	
The Eye	Blind in one or both eyes ³⁰	75,032	23.79%
	Impaired vision - one or both eyes ³⁰	55,556	17.61%
	Conjunctivitis ³⁰	31,074	9.85%
	Excessive tearing	23,903	7.58%
Total most prevalent eye related disabilities		185,565	58.8%
All eye related disabilities		315,408	

³⁰ This disability type is composed of several disability codes.

Most Prevalent SC Disabilities by Period of Service



Most prevalent SC disabilities of all compensation recipients

Period of service (POS)	Disability	Total number	% of all POS disabilities
World War II	Hearing loss	22,807	21.9%
	Tinnitus	16,139	15.5%
	Residuals of cold injury	5,207	5.0%
	Post-traumatic stress disorder	4,696	4.5%
	Scars, general	3,531	3.4%
	Scars, superficial (tender)	1,970	1.9%
	Generalized anxiety disorder	1,663	1.6%
	Scars, head, face or neck	1,291	1.2%
	Paralysis of the sciatic nerve	1,288	1.2%
	Traumatic arthritis	1,277	1.2%
Total most prevalent World War II disabilities		59,869	57.4%
All World War II disabilities		104,267	
Korean Conflict	Hearing loss	62,774	24.8%
	Tinnitus	52,234	20.7%
	Residuals of cold injury	12,454	4.9%
	Post-traumatic stress disorder	8,842	3.5%
	Scars, general	8,032	3.2%
	Scars, superficial (tender)	3,973	1.6%
	Paralysis of the sciatic nerve	3,831	1.5%
	Scars, head, face or neck	2,945	1.2%
	Lumbosacral or Cervical Strain	2,674	1.1%
	Traumatic arthritis	2,016	0.8%
Total most prevalent Korean Conflict disabilities		159,775	63.2%
All Korean Conflict disabilities		252,681	



Most Prevalent SC Disabilities by Period of Service (Continued)

Most prevalent SC disabilities of all compensation recipients

Period of service	Disability	Total number	% of POS disabilities
Vietnam Era	Tinnitus	609,823	10.8%
	Hearing loss	563,327	10.0%
	Post-traumatic stress disorder	403,887	7.2%
	Diabetes mellitus	370,805	6.6%
	Paralysis of the sciatic nerve	327,540	5.8%
	Scars, general	233,297	4.1%
	Arteriosclerotic heart disease (Coronary artery disease)	190,171	3.4%
	Penile deformity (loss of erectile power)	160,953	2.9%
	Malignant growths of genitourinary system	121,554	2.2%
	Scars, superficial (tender)	76,307	1.4%
Total most prevalent Vietnam Era disabilities		3,057,664	54.3%
All Vietnam Era disabilities		5,625,940	
Gulf War Era	Tinnitus	1,202,932	6.5%
	Limitation of flexion, knee	1,027,513	5.6%
	Lumbosacral or Cervical Strain	894,877	4.9%
	Scars, general	670,710	3.6%
	Post-traumatic stress disorder	651,959	3.5%
	Limitation of motion of the ankle	602,565	3.3%
	Migraine	543,643	3.0%
	Limitation of motion of the arm	506,193	2.7%
	Paralysis of the sciatic nerve	475,345	2.6%
	Degenerative Arthritis of the Spine	435,861	2.4%
Total most prevalent Gulf War Era disabilities		7,011,598	38.1%
All Gulf War Era disabilities		18,418,019	



Most prevalent SC disabilities of all compensation recipients

Period of service	Disability	Total number	% of POS disabilities
Peacetime	Tinnitus	293,610	10.6%
	Hearing loss	237,626	8.6%
	Scars, general	120,756	4.4%
	Limitation of flexion, knee	93,397	3.4%
	Lumbosacral or Cervical Strain	91,946	3.3%
	Paralysis of the sciatic nerve	91,555	3.3%
	Impairment of the knee, general	70,139	2.5%
	Limitation of motion of the ankle	62,117	2.2%
	Degenerative Arthritis of the Spine	54,825	2.0%
	Hypertensive vascular disease	48,784	1.8%
Total most prevalent Peacetime disabilities		1,164,755	42.1%
All Peacetime disabilities		2,768,414	

Average SC disabilities per Veteran by period of service – New compensation recipients

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
New Veterans	2,053	6,443	65,980	181,602	53,013	309,091
Disabilities	3,769	12,252	156,673	1,298,571	123,210	1,594,475
Average # of disabilities per Veteran	1.8	1.9	2.4	7.2	2.3	5.2

GWOT Most Prevalent SC Disabilities by Gender

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

Most prevalent SC disabilities of new GWOT compensation recipients

Disability	Body system	Male	%	Female	%	Total ³¹	%Total
Tinnitus	Auditory	35,658	8.7%	4,584	5.4%	40,341	8.1%
Limitation of flexion, knee	Musculoskeletal	31,122	7.6%	5,712	6.7%	36,981	7.4%
Limitation of motion of the arm	Musculoskeletal	22,623	5.5%	3,101	3.7%	25,823	5.2%
Lumbosacral or cervical strain ³²	Musculoskeletal	20,716	5.0%	4,437	5.2%	25,246	5.1%
Post-traumatic stress disorder	Mental	18,920	4.6%	3,151	3.7%	22,118	4.4%
Scars, burns (2nd degree)	Skin	17,666	4.3%	3,674	4.3%	21,403	4.3%
Limitation of motion of the ankle	Musculoskeletal	16,349	4.0%	2,794	3.3%	19,228	3.9%
Migraine	Neurological	11,953	2.9%	3,759	4.4%	15,769	3.2%
Paralysis of the sciatic nerve	Neurological	10,951	2.7%	1,966	2.3%	12,965	2.6%
Limitation of flexion of the thigh	Musculoskeletal	9,513	2.3%	3,295	3.9%	12,862	2.6%
Total most prevalent disabilities		195,471	47.5%	36,473	43.1%	232,736	46.8%
Total number of disabilities		411,120	100%	84,699	100%	497,525	100%

³¹ Total most prevalent GWOT disabilities include 792 disabilities unidentifiable by gender. Total of all GWOT disabilities include 1,706 disabilities unidentifiable by gender.

³² VA is no longer evaluating Veterans who are New to the rolls under the discontinued disability types.



Most prevalent SC disabilities of all GWOT compensation recipients

Disability	Body system	Male	%	Female	%	Total ³³	%Total
Tinnitus	Auditory	643,464	7.3%	63,968	4.1%	709,804	6.8%
Limitation of flexion, knee	Musculoskeletal	510,275	5.8%	79,924	5.2%	592,459	5.7%
Lumbosacral or cervical strain ³⁴	Musculoskeletal	415,818	4.7%	79,027	5.1%	496,952	4.8%
Post-traumatic stress disorder	Mental	421,012	4.8%	53,653	3.5%	475,979	4.6%
Scars, general	Skin	314,370	3.6%	59,165	3.8%	375,166	3.6%
Limitation of motion of the ankle	Musculoskeletal	300,536	3.4%	41,946	2.7%	343,838	3.3%
Migraine	Neurological	254,334	2.9%	70,817	4.6%	326,655	3.1%
Limitation of motion of the arm	Musculoskeletal	248,115	2.8%	29,106	1.9%	278,222	2.7%
Degenerative arthritis of the spine	Musculoskeletal	230,204	2.6%	33,684	2.2%	264,888	2.6%
Paralysis of the sciatic nerve	Neurological	216,579	2.5%	34,061	2.2%	251,521	2.4%
Total most prevalent disabilities		3,554,707	40.4%	545,351	33.9%	4,115,484	39.3%
Total number of disabilities		8,790,050	100%	1,541,465	100%	10,373,956	100%

³³ Total most prevalent GWOT disabilities include 15,426 disabilities unidentifiable by gender. Total of all GWOT disabilities include 42,411 disabilities unidentifiable by gender.

³⁴ The number of lumbosacral or cervical strain disabilities in this report includes disabilities which, in Annual Benefits Reports prior to FY 13, were counted under 5 discontinued disability names related to lumbosacral or cervical strain.



GWOT SC Disabilities by Body System and Gender

Number of SC disabilities of all GWOT compensation recipients

Body system	Male	Female	Total ³⁵
Musculoskeletal	3,861,216	662,089	4,542,421
Skin	980,920	186,185	1,172,259
Neurological	916,929	181,843	1,103,134
Auditory	887,203	81,240	971,600
Mental	636,556	114,285	753,361
Respiratory	493,271	84,847	580,583
Digestive	369,235	67,044	438,142
Cardiovascular	226,227	34,059	261,356
Genitourinary	215,112	20,739	236,774
The Eye	96,238	20,246	117,022
Dental/ Oral	45,980	14,042	60,355
Endocrine	40,364	14,484	55,120
Gynecological	2,381	49,414	52,308
Hemic/ Lymphatic	10,090	8,161	18,354
Infection/ Immune/ Nutrition	8,328	2,787	11,167
Total	8,790,050	1,541,465	10,373,956



³⁵ Total includes 42,441 disabilities unidentifiable by gender

GWOT Three Most Prevalent SC Disabilities by Body System



Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of body system disabilities
Musculoskeletal	Limitation of flexion, knee	592,459	13.04%
	Lumbosacral or cervical strain	496,952	10.94%
	Limitation of motion of the ankle	343,838	7.57%
Total most prevalent musculoskeletal disabilities		1,433,249	31.6%
All musculoskeletal disabilities		4,542,421	
Skin	Scars, general	375,166	32.00%
	Eczema	207,894	17.73%
	Scars, superficial (tender)	148,200	12.64%
Total most prevalent skin disabilities		731,260	62.4%
All skin disabilities		1,172,259	
Neurological	Migraine	326,655	29.61%
	Paralysis of the sciatic nerve	251,521	22.80%
	Paralysis of the median nerve	85,095	7.71%
Total most prevalent neurological disabilities		663,271	60.1%
All neurological disabilities		1,103,134	
Auditory	Tinnitus	709,804	73.06%
	Hearing loss	213,772	22.00%
	Labyrinthitis	21,688	2.23%
Total most prevalent auditory disabilities		945,264	97.3%
All auditory disabilities		971,600	
Mental	Post-traumatic stress disorder	475,979	63.18%
	Major depressive disorder	73,211	9.72%
	Chronic adjustment disorder	50,781	6.74%
Total most prevalent mental disabilities		599,971	79.6%
All mental disabilities		753,361	



GWOT Three Most Prevalent SC Disabilities by Body System (Continued)

Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of body system disabilities
Respiratory	Sleep apnea syndromes (obstructive, central, mixed)	225,494	38.8%
	Allergic rhinitis	167,430	28.8%
	Bronchial asthma	52,477	9.04%
Total most prevalent respiratory disabilities		445,401	76.7%
All respiratory disabilities		580,583	
Digestive	Hiatal hernia	188,770	43.08%
	Hemorrhoids	94,252	21.51%
	Irritable bowel syndrome	58,093	13.26%
Total most prevalent digestive disabilities		341,115	77.9%
All digestive disabilities		438,142	
Cardiovascular	Hypertensive vascular disease	169,667	64.92%
	Varicose veins	26,603	10.18%
	Residuals of cold injury	9,874	3.78%
Total most prevalent cardiovascular disabilities		206,144	78.9%
All cardiovascular disabilities		261,356	
Genitourinary	Penile deformity (loss of erectile power)	114,255	48.25%
	Nephrolithiasis (kidney stones)	21,622	9.13%
	Prostate gland injuries	17,822	7.53%
Total most prevalent genitourinary disabilities		153,699	64.9%
All genitourinary disabilities		236,774	
The Eye	Loss of 1 eye; vision 20/40 in other	25,093	21.44%
	Conjunctivitis, chronic	15,131	12.93%
	Excessive tearing	11,901	10.17%
Total most prevalent eye related disabilities		52,125	44.5%
All eye related disabilities		117,022	



Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of body system disabilities
Dental/ Oral	Limited motion of the jaw	54,551	90.38%
	Loss of teeth	2,508	4.16%
	Malunion of lower jaw	1,294	2.14%
Total most prevalent dental/oral disabilities		58,353	96.7%
All dental/oral disabilities		60,355	
Endocrine	Diabetes mellitus	24,509	44.46%
	Hypothyroidism	20,800	37.74%
	Hyperthyroidism	2,948	5.35%
Total most prevalent endocrine disabilities		48,257	87.6%
All endocrine disabilities		55,120	
Gynecological	Removal of uterus	8,966	17.14%
	Disease or injury of the ovary	7,229	13.82%
	Benign growths of gynecological system or breast	5,249	10.03%
Total most prevalent gynecological disabilities		21,444	41.0%
All gynecological disabilities		52,308	
Hemic/ Lymphatic	Anemia	11,104	60.50%
	Thrombocytopenia	1,316	7.17%
	Splenectomy (removal of spleen)	975	5.31%
Total most prevalent hemic/lymphatic disabilities		13,395	73.0%
All hemic/lymphatic disabilities		18,354	
Infection/ Immune/ Nutrition	Chronic fatigue syndrome	5,047	45.20%
	HIV-Related Illness	1,401	12.55%
	Systemic lupus erythematosus	1,399	12.53%
Total most prevalent infection/immune/nutrition disabilities		7,847	70.3%
All infection/immune/nutrition disabilities		11,167	





Dependency and Indemnity Compensation (DIC)

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

New DIC recipients during FY 2015 to FY 2019 by relationship

Relationship	2015	2016	2017	2018	2019	% Chg FY 2018 to FY 2019
Surviving spouses	26,495	27,464	30,280	29,855	30,436	1.9%
Surviving children	1,308	1,238	1,444	1,398	1,294	-7.4%
Surviving parents	226	189	278	205	178	-13.2%
Total	28,029	28,891	32,002	31,458	31,908	1.4%

All DIC recipients by relationship

Relationship	Number of recipients	Percent of total
Surviving spouses	416,438	96.0%
Surviving children	14,121	3.2%
Surviving parents	3,376	0.8%
Total³⁶	433,964	100%

New surviving spouse DIC recipients

Age	Number of surviving spouses	Estimated annual total payments	Percent of total
35 and under	487	\$10,597,753	2.0%
36 - 56	2,463	\$46,752,290	8.8%
57 - 75	19,919	\$341,171,599	64.1%
Over 75	7,519	\$132,699,339	24.9%
Total³⁷	30,436	\$532,115,229	100%

³⁶ Total includes 29 recipients unidentifiable by relationship.

³⁷ Total includes 48 recipients and \$894,248 in estimated annual payments amounts unidentifiable by age.



All surviving spouse DIC recipients by age

Age	Number of surviving spouses	Estimated annual total payments	Percent of total
35 and under	4,192	\$84,334,583	1.2%
36 - 56	26,630	\$474,212,878	6.7%
57 - 75	218,542	\$3,663,857,313	51.5%
Over 75	166,063	\$2,873,887,638	40.4%
Total³⁸	416,438	\$7,113,662,790	100%

New surviving child DIC recipients by age

Age	Number of surviving children	Estimated annual total payments	Percent of total
Under age 18	873	\$4,506,577	61.0%
Age 18 and over – in school	120	\$553,044	7.5%
Age 18 and over – helpless	241	\$2,031,894	27.5%
Total³⁹	1,294	\$7,386,230	100%

All surviving child DIC recipients by age

Age	Number of surviving children	Estimated annual total payments	Percent of total
Under age 18	5,370	\$29,759,760	29.0%
Age 18 and over – in school	356	\$1,579,576	1.5%
Age 18 and over – helpless	8,229	\$70,232,414	68.4%
Total⁴⁰	14,121	\$102,624,143	100%

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

³⁸ Total includes 1,011 recipients and \$ \$17,370,379 estimated annual payments unidentifiable by age.

³⁹ Total includes 58 recipients and \$22,683 in estimated annual payments unidentifiable by age and status.

⁴⁰ Total includes 147 recipients and \$927,091 in estimated annual payments unidentifiable by age and status.



Appendix

VBA Regional Office Addresses

<p>Anchorage VA Regional Office 1201 North Muldoon Road Anchorage, AK 99504</p>	AK	<p>Hartford VA Regional Office 555 Willard Avenue, Building 2E – Room 5137 Newington, CT 06111-2693 Mailing Address: P.O. Box 310909 Newington, CT 06131</p>	CT	<p>Chicago VA Regional Office 2122 W. Taylor Street Chicago, IL 60612</p>	IL
<p>Montgomery VA Regional Office 345 Perry Hill Road Montgomery, AL 36109-3798</p>	AL	<p>Wilmington VA Regional Office 1601 Kirkwood Highway Wilmington, DE 19805</p>	DE	<p>Indianapolis VA Regional Office 575 North Pennsylvania Street Indianapolis, IN 46204-1526</p>	IN
<p>Little Rock VA Regional Office 2200 Fort Roots Drive, Building 65 North Little Rock, AR 72114-1756</p>	AR	<p>St. Petersburg VA Regional Office 9500 Bay Pines Boulevard St. Petersburg, FL 33708 Mailing Address: P.O. Box 1437 St. Petersburg, FL 33731</p>	FL	<p>Wichita VA Regional Office Robert J. Dole Regional Office 5500 E. Kellogg Avenue Wichita, KS 67218-1698</p>	KS
<p>Phoenix VA Regional Office 3333 North Central Avenue Phoenix, AZ 85012-2405</p>	AZ	<p>Atlanta VA Regional Office 1700 Clairmont Road Atlanta, GA 30033-4032 Mailing Address: P.O. Box 100026 Decatur, GA 30031-7026</p>	GA	<p>Louisville VA Regional Office 321 West Main Street, Suite 390 Louisville, KY 40202-3835</p>	KY
<p>Oakland VA Regional Office Ronald V. Dellums Federal Building 1301 Clay Street – Suite 1400N Oakland, CA 94612-5209</p>	CA	<p>Honolulu VA Regional Office 459 Patterson Road, East Wing Honolulu, HI 96819</p>	HI	<p>New Orleans VA Regional Office 1250 Polydras Street, Rm 200 New Orleans, LA 70113-2692</p>	LA
<p>San Diego VA Regional Office 8810 Rio San Diego Drive San Diego, CA 92108-1508</p>	CA	<p>Des Moines VA Regional Office 210 Walnut Street – Room 1063 Des Moines, IA 50309-9825</p>	IA	<p>Boston VA Regional Office John F. Kennedy Building Government Center – Room 1265 Boston, MA 02203-0393</p>	MA
<p>Los Angeles VA Regional Office Federal Building 11000 Wilshire Boulevard Los Angeles, CA 90024-3602</p>	CA	<p>Boise VA Regional Office 444 West Fort Street Boise, ID 83702</p>	ID	<p>Baltimore VA Regional Office Federal Building 31 Hopkins Plaza – Room 233 Baltimore, MD 21201-0001</p>	MD
<p>Denver VA Regional Office 155 Van Gordon Street Denver, CO 80228</p>	CO			<p>Togus VA Regional Office One VA Center Augusta, ME 04330-6795</p>	ME



U.S. Department
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Detroit VA Regional Office Patrick V. McNamara Federal Building 477 Michigan Avenue – Room 1400 Detroit, MI 48226-2591	MI	Lincoln VA Regional Office 3800 Village Drive Lincoln, NE 68516-4198 Mailing Address: P.O. Box 85816 Lincoln, NE 68501-5816	NE	Muskogee VA Regional Office Federal Building 125 South Main Street Muskogee, OK 74401-7025	OK
St. Paul VA Regional Office Bishop Henry Whipple Federal Building One Federal Drive – Fort Snelling St. Paul, MN 55111-4050	MN	Manchester VA Regional Office Norris Cotton Federal Building 275 Chestnut Street Manchester, NH 03101	NH	Portland VA Regional Office 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main St FL 2 Portland, OR 97204	OR
St. Louis Records Mgmt. Center 4300 Goodfellow Boulevard Building 104 St. Louis, MO 63120-8950	MO	Newark VA Regional Office 20 Washington Place Newark, NJ 07102-3174	NJ	Philadelphia VA Regional Office 5000 Wissahickon Avenue Philadelphia, PA 19144 Mailing Address: P.O. Box 8079 Philadelphia, PA 19101	PA
St. Louis VA Regional Office 9700 Page Avenue St. Louis, MO 63103	MO	Albuquerque VA Regional Office 500 Gold Avenue, South West Albuquerque, NM 87102-3118	NM	Pittsburgh VA Regional Office 1000 Liberty Avenue Pittsburgh, PA 15222-4004	PA
Jackson VA Regional Office 1600 East Woodrow Wilson Avenue Jackson, MS 39216	MS	Reno VA Regional Office 5460 Reno Corporate Drive Reno, NV 89511	NV	San Juan VA Regional Office 50 Carr 165 Guaynabo San Juan, PR 00968-8024	PR
Ft. Harrison VA Regional Office 3633 Veterans Drive Ft. Harrison, MT 59636	MT	Buffalo VA Regional Office 130 South Elmwood Avenue Buffalo, NY 14202-2478	NY	Providence VA Regional Office 380 Westminster Street Providence, RI 02903-3246	RI
Winston-Salem VA Regional Office Federal Building 251 North Main Street Winston-Salem, NC 27155-1000	NC	New York VA Regional Office 245 W. Houston Street New York, NY 10014-4805	NY	Columbia VA Regional Office 6437 Garners Ferry Road Columbia, SC 29209-2495	SC
Fargo VA Regional Office 2101 Elm Street Fargo, ND 58102	ND	Cleveland VA Regional Office Anthony J. Celebrezze Federal Building 1240 East 9th Street Cleveland, OH 44199-2001	OH	Sioux Falls VA Regional Office 2501 West 22nd Street Sioux Falls, SD 57105	SD



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Nashville **TN**
VA Regional Office

110 Ninth Avenue, South
Nashville, TN 37203-3817

Houston **TX**
VA Regional Office

6900 Almeda Road
Houston, TX 77030-4200

Waco **TX**
VA Regional Office

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

Salt Lake City **UT**
VA Regional Office

550 Foothill Drive
Salt Lake City, UT 84113

Roanoke **VA**
VA Regional Office

210 Franklin Rd, SW
Roanoke, VA 24011

White River Junction **VT**
VA Regional Office

215 North Main Street
White River Junction, VT 05001

Seattle **WA**
VA Regional Office

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

Milwaukee **WI**
VA Regional Office

5400 W. National Avenue
Milwaukee, WI 53214

Huntington **WV**
VA Regional Office

640 Fourth Avenue
Huntington, WV 25701-1340

Cheyenne **WY**
VA Benefits Office

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

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

Manila
VA Regional Office

U.S. Embassy
1501 Roxas Blvd
Pasay City, Philippines 1302
Mailing Address:
PSC 501
DPOAP 96515

District Offices

Northeast District **MO**

Charles F. Prevedel Federal Bldg.
9700 Page Avenue, Suite 301
St. Louis, MO 63132

Southeast District **TN**

3322 West End, Suite 408
Nashville, TN 37203

Continental District **CO**

155 Van Gordon Street
Lakewood, CO 80228

Pacific District **AZ**

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

Centralized Mail Address

**SMS Janesville Facility –
Centralized Mail**

Department of Veterans Affairs
Claims Intake Center
P.O. Box 4444
Janesville, WI 53547-4444

Contact Information

Compensation Information:

1-800-827-1000

Veterans Crisis Line

1-800-273-8255 and press 1

Department of Veterans Affairs
home page

www.va.gov

Veterans Benefits Administration
home page

benefits.va.gov

eBenefits

(Online forms and applications)

ebenefits.va.gov

Compensation home page

benefits.va.gov/compensation



U.S. Department
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Administration





Pension & Fiduciary

Veterans Non-Service-Connected Pension and Survivors Pension

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

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

The Fiduciary Program

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

**3 Pension Management Centers
239,114 Veterans and
170,037 Survivors
Receive Pension
Benefits**

A note on the data:

The 2019 Annual Benefits Report is based on data from the VBA corporate database.

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

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

Please see the section on page 2: "A Note on How the FY 2019 Pension Data is Presented" for important information on the color coding of the data tables.

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

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



**U.S. Department
of Veterans Affairs**

Veterans Benefits
Administration

A Note on How the FY 2019 Pension Data is Presented

New to the Rolls

Individuals who began receiving pension during fiscal year 2019 (October 1, 2018 to September 30, 2019) are considered “new to the rolls” and the tables are outlined in purple.

On the Rolls

All individuals who are receiving pension on September 30, 2019 are considered “on the rolls” and are outlined in tan.

These tables include “new to the rolls” recipients.

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

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Release history

Version & Changes	Date
Data as of	09/30/2019



VA



**U.S. Department
of Veterans Affairs**
Veterans Benefits
Administration

Pension Programs

Pension Benefits for Veterans

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

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

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

Pension Benefits for Surviving Spouses

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

Pension Benefits for Surviving Children

Surviving children of wartime Veterans have basic eligibility for survivors pension if they meet income and net worth limitations and are:

- Unmarried, and
 - Under the age of 18 years, or
 - Between the age of 18 and 23 years and attending an accredited school, or
 - Became permanently incapable of self-support prior to reaching 18 years of age.



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Special Monthly Pension: Aid and Attendance and Housebound

Veterans and survivors who need the A&A of another person or are housebound may be eligible for additional amounts of pension called special monthly pension. Because pension at the A&A and housebound rates is based upon a higher income limit, claimants ineligible for basic pension due to excessive income may be eligible for pension benefits if they are determined to need A&A or are housebound.

Aid and Attendance (A&A)

- Veterans or surviving spouses may be eligible for pension at the A&A rate if:
 - They require the assistance of another person in order to perform activities of daily living, such as bathing, feeding, dressing, toileting, adjusting prosthetic devices, or protecting themselves from the hazards of their daily environment,
or
 - They are bedridden, in that their disability or disabilities require that they remain in bed apart from any prescribed course of convalescence or treatment,
or
 - They are a patient in a nursing home due to mental or physical incapacity,
or
 - They have corrected visual acuity of 5/200 or less in both eyes, or concentric contraction of the visual field to 5 degrees or less.

Housebound

- Veterans may be eligible for pension at the housebound rate if:
 - They have a single permanent disability evaluated as 100-percent disabling and,
or
 - Due to a disability or disabilities, they are permanently and substantially confined to their immediate premises,
or
 - They have a single permanent disability evaluated as 100-percent disabling and another disability or disabilities, independently evaluated as 60-percent or more disabling.
- Surviving spouses may be eligible for pension at the housebound rate if disability or disabilities permanently and substantially confine them to their immediate premises.

Old Law and Section 306 Pension

Old Law and Section 306 Pension for Veterans and their surviving spouses and children use laws and regulations different from the current pension program to determine entitlement and the amount of monthly benefits. VA does not accept any new applications for benefits under these older programs. If a beneficiary loses entitlement to Old Law or Section 306 Pension due to changes in circumstances (for example, a change in income), the beneficiary must establish entitlement under the rules of the current Veterans pension or survivors pension program.



VA



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Quick Reference: Recipients and Amounts by Program

Totals – new recipients

Veterans who began receiving pension benefits	47,114
Survivors ¹ who began receiving pension benefits	15,730
Total	62,844

Estimated annual amounts paid – new recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	47,114	\$16,341	\$769,908,090
Survivors Pension	15,730	\$11,380	\$179,005,158
Total	62,844	\$15,100	\$948,913,249

Totals – all recipients

Veterans receiving pension benefits	239,114
Survivors receiving pension benefits	170,037
Total	409,151

Estimated annual amounts paid – all recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	239,114	\$12,538	\$2,998,127,132
Survivors Pension	170,037	\$8,976	\$1,526,189,198
Total	409,151	\$11,058	\$4,524,316,330

¹ The term “survivors” includes surviving spouses and children



Recipients by Period of Service

New improved pension recipients by period of service

	Pre-World War I ²	World War I	World War II	Korean Conflict	Vietnam Era	Gulf War Era
Veterans Pension	N/A	N/A	19,887	16,349	9,711	1,167
Survivors Pension	3	8	8,472	4,779	2,127	341
Total	3	8	28,359	21,128	11,838	1,508

All improved pension recipients by period of service

	Pre-World War I ³	World War I	World War II	Korean Conflict	Vietnam Era	Gulf War Era
Veterans	N/A	N/A	26,343	43,132	151,644	17,995
Survivors	67	1,642	94,766	43,974	27,066	2,522
Total	67	1,642	121,109	87,106	178,710	20,517

Recipients and Amounts by Fiscal Year

All recipients FY 2015 to FY 2019

Benefit program	2015	2016	2017	2018	2019	% Chg. FY 2018 to 2019
Veterans Pension	295,078	288,710	276,570	260,089	239,114	-8.1%
Survivors Pension	206,375	202,975	201,433	192,823	170,037	-11.8%
Total	501,453	491,685	478,003	452,912	409,151	-9.7%

All recipients estimated average individual amount paid annually FY 2015 to FY 2019

Benefit Program	2015	2016	2017	2018	2019	% Chg. FY 2018 to 2019
Veterans Pension	\$11,977	\$11,991	\$12,103	\$12,350	\$12,538	1.5%
Survivors Pension	\$7,910	\$8,138	\$8,443	\$8,800	\$8,976	2.0%
Total	\$10,303	\$10,400	\$10,561	\$10,839	\$11,058	2.0%

² New to the rolls survivors of pre-World War I Veterans who served in the Spanish American War (3).

³ On the rolls survivors of pre-World War I Veterans who served in the Spanish American War (62), the Mexican Border War (4) the Civil War (1), and Peacetime (0).





Veterans Pension Data

New Veterans Pension recipients and estimated annual payments by type of pension

Type of pension	Number of Veterans	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ⁴	0	NA	NA
Improved Pension	47,114	\$16,341	\$769,908,090
Total	47,114	\$16,341	\$769,908,090

New Veterans Pension recipients and estimated annual payments by type of special monthly pension

Special monthly pension status	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	17	<0.1%	\$16,696	\$283,824
With housebound (HB)	0	0%	0	0
Total with A&A or HB ⁵	17	<0.1%	\$16,696	\$283,824
Total without A&A or HB	47,097	99.9%	\$16,341	\$769,624,266
Total all	47,114	100%	\$16,341	\$769,908,090

New Veterans Pension recipients and estimated annual payments by gender

Gender	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	43,160	91.6%	\$16,337	\$705,091,647
Female Veterans	1,564	3.3%	\$15,933	\$24,918,911
Gender not indicated	2,390	5.1%	\$16,694	\$39,897,532
Total	47,114	100.0%	\$16,341	\$769,908,090

⁴ The "Other Pension" category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.

⁵ A subtotal of all beneficiaries with aid and attendance or housebound – used in all tables concerning special monthly pension.



All Veterans Pension recipients and estimated annual payments by type of pension

Type of pension	Number of Veterans	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ⁶	700	\$1,730	\$1,210,988
Improved Pension	238,414	\$12,570	\$2,996,916,144
Total	239,114	\$12,538	\$2,998,127,132

All Veterans Pension recipients and estimated annual payments by type of special monthly pension

Special monthly pension status	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	91,777	38.4%	\$17,653	\$1,620,142,194
With housebound (HB)	3,703	1.5%	\$10,595	\$39,232,018
Total with A&A or HB	95,480	39.9%	\$17,379	\$1,659,374,212
Total without A&A or HB	143,634	60.1%	\$9,321	\$1,338,752,920
Total all	239,114	100.0%	\$12,538	\$2,998,127,132

All Veterans Pension recipients and estimated annual payments by gender

Gender	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	221,406	92.6%	\$12,488	\$2,764,941,552
Female Veterans	10,541	4.4%	\$13,020	\$137,243,761
Gender not indicated	7,167	3.0%	\$13,387	\$95,941,820
Total	239,114	100.0%	\$12,538	\$2,998,127,132

⁶ The “Other Pension” category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.





New Veterans Pension recipients and estimated annual payments by type of special monthly pension and gender⁷

	Special monthly pension status	Number of Veterans	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	With aid and attendance (A&A)	17	<0.1%	\$16,696	\$283,824
	With housebound (HB)	0	0%	0	0
	Total with A&A or HB	17	<0.1%	\$16,696	\$283,824
	Total without A&A or HB	43,143	99.9%	\$16,337	\$704,807,823
Total		43,160	100.0%	\$16,337	\$705,091,647

	Special monthly pension status	Number of Veterans	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Female Veterans	With aid and attendance (A&A)	0	0	0	0
	With housebound (HB)	0	0	0	0
	Total with A&A or HB	0	0%	0	0
	Total without A&A or HB	1,564	100.0%	\$15,933	\$24,918,911
Total		1,564	100.0%	\$15,933	\$24,918,911

All Veterans Pension recipients and estimated annual payments by type of special monthly pension and gender⁷

	Special monthly pension status	Number of Veterans	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	With aid and attendance (A&A)	83,632	37.8%	\$17,617	\$1,473,366,653
	With housebound (HB)	3,455	1.6%	\$10,610	\$36,657,191
	Total with A&A or HB	87,087	39.3%	\$17,339	\$1,510,023,843
	Total without A&A or HB	134,319	60.7%	\$9,343	\$1,254,917,708
Total		221,406	100.0%	\$12,488	\$2,764,941,552

	Special monthly pension status	Number of Veterans	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Female Veterans	With aid and attendance (A&A)	4,391	41.7%	\$17,436	\$76,563,615
	With housebound (HB)	171	1.6%	\$10,568	\$1,807,184
	Total with A&A or HB	4,562	43.3%	\$17,179	\$78,370,799
	Total without A&A or HB	5,979	56.7%	\$9,847	\$58,872,962
Total		10,541	100.0%	\$13,020	\$137,243,761



⁷ Certain records do not indicate gender information and are not included in the totals.



New Veterans Pension recipients and estimated annual payments by period of service

Period of service	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
World War II	19,887	42.2%	\$18,330	\$364,531,657
Korean Conflict	16,349	34.7%	\$17,059	\$278,899,259
Vietnam Era	9,711	20.6%	\$11,520	\$111,875,313
Gulf War Era	1,167	2.5%	\$12,512	\$14,601,861
Total	47,114	100.0%	\$16,341	\$769,908,090

All Veterans Pension recipients and estimated annual payments by period of service

Period of service	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
World War II	26,343	11.0%	\$17,362	\$457,359,845
Korean Conflict	43,132	18.0%	\$14,765	\$636,854,567
Vietnam Era	151,644	63.4%	\$10,928	\$1,657,187,813
Gulf War Era	17,995	7.5%	\$13,711	\$246,724,907
Total	239,114	100.0%	\$12,538	\$2,998,127,132

Chart: New compared to all Veterans Pension recipients by period of service

The chart below displays the distribution of the number of Veterans by period of service. The purple bars in the top row are new recipients and the brown/tan bars on the bottom row indicate all Veterans receiving pension benefits at the end of the fiscal year.





New Veterans Pension recipients and estimated annual payments by age

Age range	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 34 and under	76	0.2%	\$12,641	\$960,722
Age 35 through 64	1,962	4.2%	\$12,115	\$23,770,144
Age 65 through 74	5,609	11.9%	\$9,862	\$55,315,619
Age 75 and over	39,467	83.8%	\$17,479	\$689,861,605
Total	47,114	100%	\$16,341	\$769,908,090

All Veterans Pension recipients and estimated annual payments by age

Age range	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 34 and under	649	0.3%	\$14,758	\$9,578,182
Age 35 through 64	41,727	17.5%	\$12,896	\$538,093,091
Age 65 through 74	106,788	44.7%	\$10,572	\$1,128,944,326
Age 75 and over	89,936	37.6%	\$14,692	\$1,321,380,530
Total⁸	239,114	100%	\$12,538	\$2,998,127,132



⁸ Total includes 14 Veterans and \$131,004 in benefits with no date of birth indicated in award record.



Chart: New compared to all Veterans Pension recipients by age

The chart below displays the ages of the Veterans who began receiving benefits in FY 19 (purple line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (tan line, right axis).

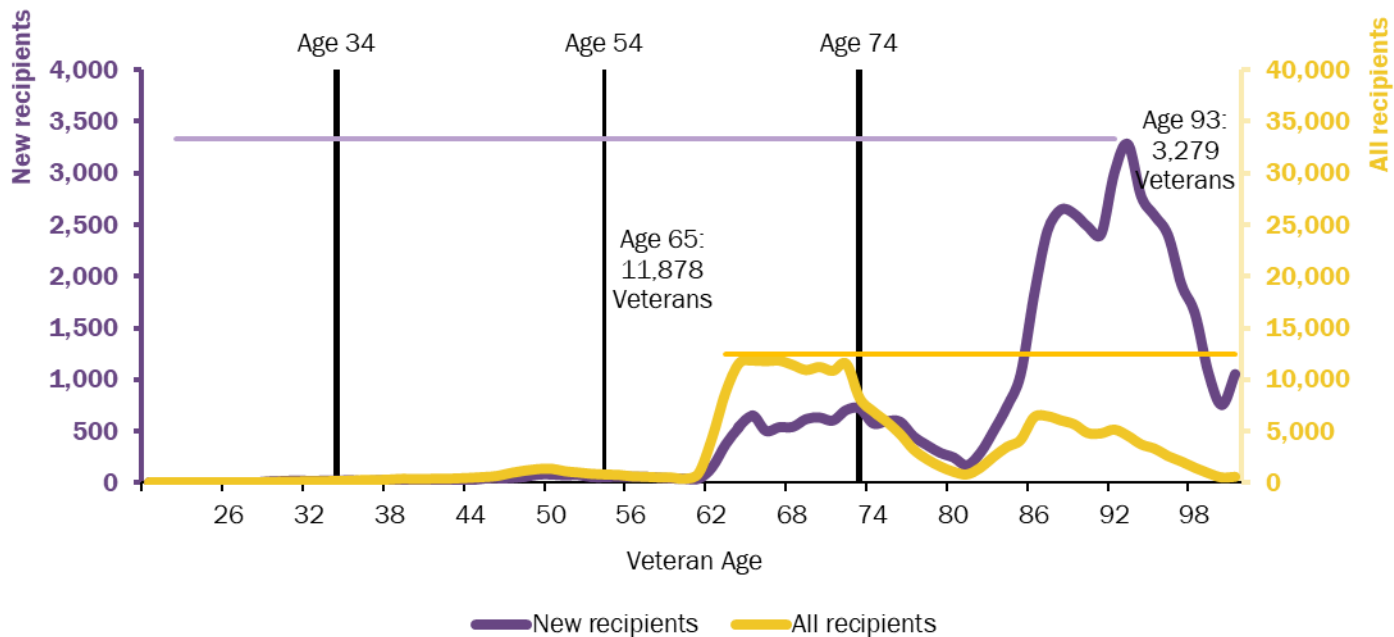
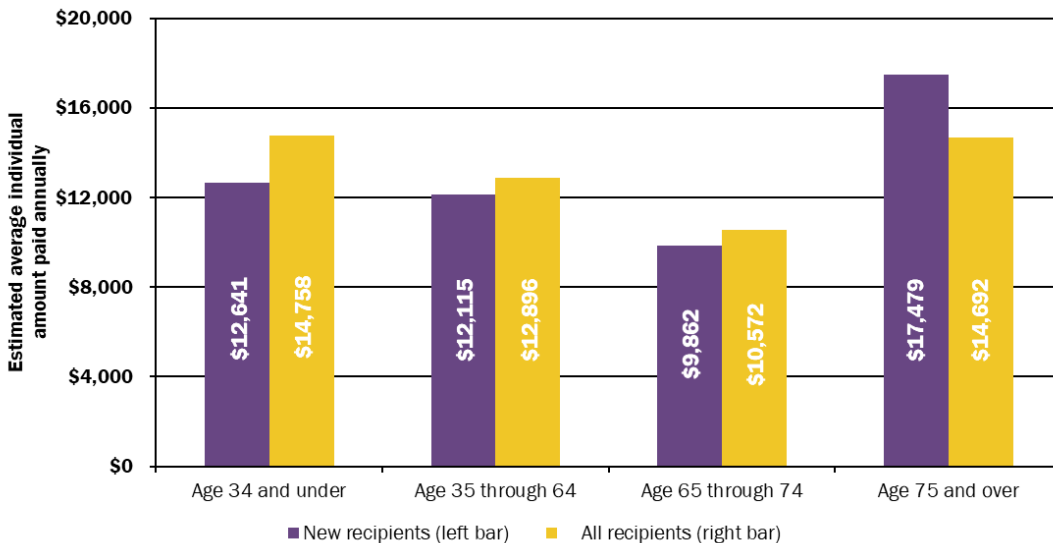


Chart: New compared to all Veterans Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to Veterans who began receiving benefits in FY 19 (purple bars on the left) vs. the estimated average individual amount paid annually for all Veterans receiving benefits at the end of the fiscal year (tan bars on the right) by age group.





**New Survivors Pension recipients and estimated annual payments
by type of pension**

Type of pension	Number of survivors	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ¹⁰	N/A	N/A	N/A
Improved Pension	15,730	\$11,380	\$179,005,158
Total	15,730	\$11,380	\$179,005,158

**New Survivors Pension recipients and estimated annual payments
by type of special monthly pension**

Special monthly pension status	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	12,794	81.3%	\$12,187	\$155,924,328
With housebound (HB)	45	0.3%	\$7,761	\$349,236
Total with A&A or HB¹¹	12,839	81.6%	\$12,172	\$156,273,564
Total without A&A or HB	2,891	18.4%	\$7,863	\$22,731,594
Total all	15,730	100.0%	\$11,380	\$179,005,158

**New Survivors Pension recipients and estimated annual payments
by gender**

Gender	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	115	0.7%	\$8,933	\$1,027,332
Female survivors	13,445	85.5%	\$11,492	\$154,508,854
Gender not indicated	2,170	13.8%	\$10,815	\$23,468,972
Total	15,730	100.0%	\$11,380	\$179,005,158

⁹ The term “survivors” throughout this section includes surviving spouses and children.

¹⁰ The “Other Pension” category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.

¹¹ A subtotal of all beneficiaries with aid and attendance or housebound – used in all tables concerning special monthly pension.



All Survivors Pension recipients and estimated annual payments by type of pension

Type of pension	Number of survivors	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ¹²	9,643	\$930	\$8,972,523
Improved Pension	160,394	\$9,459	\$1,517,216,675
Total	170,037	\$8,976	\$1,526,189,198

All Survivors Pension recipients and estimated annual payments by type of special monthly pension

Special monthly pension status	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	103,667	61.0%	\$11,306	\$1,172,028,586
With housebound (HB)	891	0.5%	\$6,201	\$5,525,219
Total with A&A or HB	104,558	61.5%	\$11,262	\$1,177,553,805
Total without A&A or HB	65,479	38.5%	\$5,324	\$348,635,393
Total all	170,037	100.0%	\$8,976	\$1,526,189,198

All Survivors Pension recipients and estimated annual payments by gender

Gender	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	1,478	0.9%	\$3,724	\$5,503,694
Female survivors	127,326	74.9%	\$9,547	\$1,215,606,748
Gender not indicated	41,233	24.2%	\$7,399	\$305,078,756
Total	170,037	100.0%	\$8,976	\$1,526,189,198

¹² The "Other Pension" category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.





New Survivors Pension recipients and estimated annual payments by type of special monthly pension and gender¹³

	Special monthly pension status	Number of survivors	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	With aid and attendance (A&A)	58	50.4%	\$11,200	\$649,572
	With housebound (HB)	1	0.9%	\$11,088	\$11,088
	Total with A&A or HB	59	51.3%	\$11,198	\$660,660
	Total without A&A or HB	56	48.7%	\$6,548	\$366,672
	Total	115	100.0%	\$8,933	\$1,027,332

Female survivors	With aid and attendance (A&A)	11,082	82.4%	\$12,207	\$135,279,177
	With housebound (HB)	34	0.3%	\$7,477	\$254,232
	Total with A&A or HB	11,116	82.7%	\$12,193	\$135,533,409
	Total without A&A or HB	2,329	17.3%	\$8,147	\$18,975,445
	Total	13,445	100.0%	\$11,492	\$154,508,854

All Survivors Pension recipients and estimated annual payments by type of special monthly pension and gender¹³

	Special monthly pension status	Number of survivors	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	With aid and attendance (A&A)	262	17.7%	\$11,339	\$2,970,744
	With housebound (HB)	3	0.2%	\$11,088	\$33,264
	Total with A&A or HB	265	17.9%	\$11,336	\$3,004,008
	Total without A&A or HB	1,213	82.1%	\$2,061	\$2,499,686
Total		1,478	100.0%	\$3,724	\$5,503,694

Female survivors	With aid and attendance (A&A)	84,524	66.4%	\$11,362	\$960,399,956
	With housebound (HB)	755	0.6%	\$6,028	\$4,550,884
	Total with A&A or HB	85,279	67.0%	\$11,315	\$964,950,839
	Total without A&A or HB	42,047	33.0%	\$5,961	\$250,655,909
	Total	127,326	100.0%	\$9,547	\$1,215,606,748



¹³ Certain records do not indicate gender information and are not included in the totals.



New Survivors Pension recipients and estimated annual payments by period of service

Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Pre-World War I	3	<0.1%	\$7,052	\$21,156
World War I	8	0.1%	\$6,141	\$49,128
World War II	8,472	53.9%	\$12,034	\$101,951,493
Korean Conflict	4,779	30.4%	\$11,359	\$54,283,410
Vietnam Era	2,127	13.5%	\$9,483	\$20,170,811
Gulf War Era	341	2.2%	\$7,417	\$2,529,160
Total	15,730	100.0%	\$11,380	\$179,005,158

All Survivors Pension recipients and estimated annual payments by period of service

Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Pre-World War I	67	<0.1%	\$3,749	\$251,208
World War I	1,642	1.0%	\$3,289	\$5,400,870
World War II	94,766	55.7%	\$9,194	\$871,293,311
Korean Conflict	43,974	25.9%	\$9,186	\$403,957,652
Vietnam Era	27,066	15.9%	\$8,309	\$224,891,107
Gulf War Era	2,522	1.5%	\$8,087	\$20,395,050
Total	170,037	100.0%	\$8,976	\$1,526,189,198

Chart: New compared to all Survivors Pension recipients by Veteran's period of service¹⁴

The chart below displays the distribution of the number of survivors by the Veteran's period of service. The purple bars in the top row are new recipients and the brown/tan bars on the bottom row indicate all survivors receiving pension benefits at the end of the fiscal year.



¹⁴ Survivors of Veterans of the Gulf War Era, World War I and Pre-World War I do not make up a significant enough portion of the total to be visible on the chart.





New Survivors Pension recipients and estimated annual payments by age

Age range	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 17 and under	10	0.1%	\$2,038	\$20,376
Age 18 through 34	67	0.4%	\$5,239	\$351,007
Age 35 through 64	1,080	6.9%	\$7,363	\$7,952,577
Age 65 through 74	700	4.5%	\$8,070	\$5,648,860
Age 75 and over	13,871	88.2%	\$11,896	\$165,008,759
Total¹⁵	15,730	100%	\$11,380	\$179,005,158

All Survivors Pension recipients and estimated annual payments by age

Age range	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 17 and under	193	0.1%	\$6,849	\$1,321,852
Age 18 through 34	304	0.2%	\$6,472	\$1,967,638
Age 35 through 64	20,534	12.1%	\$6,955	\$142,807,843
Age 65 through 74	17,968	10.6%	\$6,109	\$109,772,869
Age 75 and over	130,798	76.9%	\$9,695	\$1,268,050,360
Total¹⁶	170,037	100%	\$8,976	\$1,526,189,198

¹⁵ Total includes 2 survivors and \$23,580 in benefits with no date of birth indicated in award record.

¹⁶ Total includes 240 survivors and \$2,268,636 in benefits with no date of birth indicated in award record.



Chart: New compared to all Survivors Pension recipients by age

The chart below displays the ages of the survivors who began receiving benefits in FY 19 (purple line, left axis) vs. the total number of survivors receiving benefits at the end of the fiscal year (tan line, right axis).

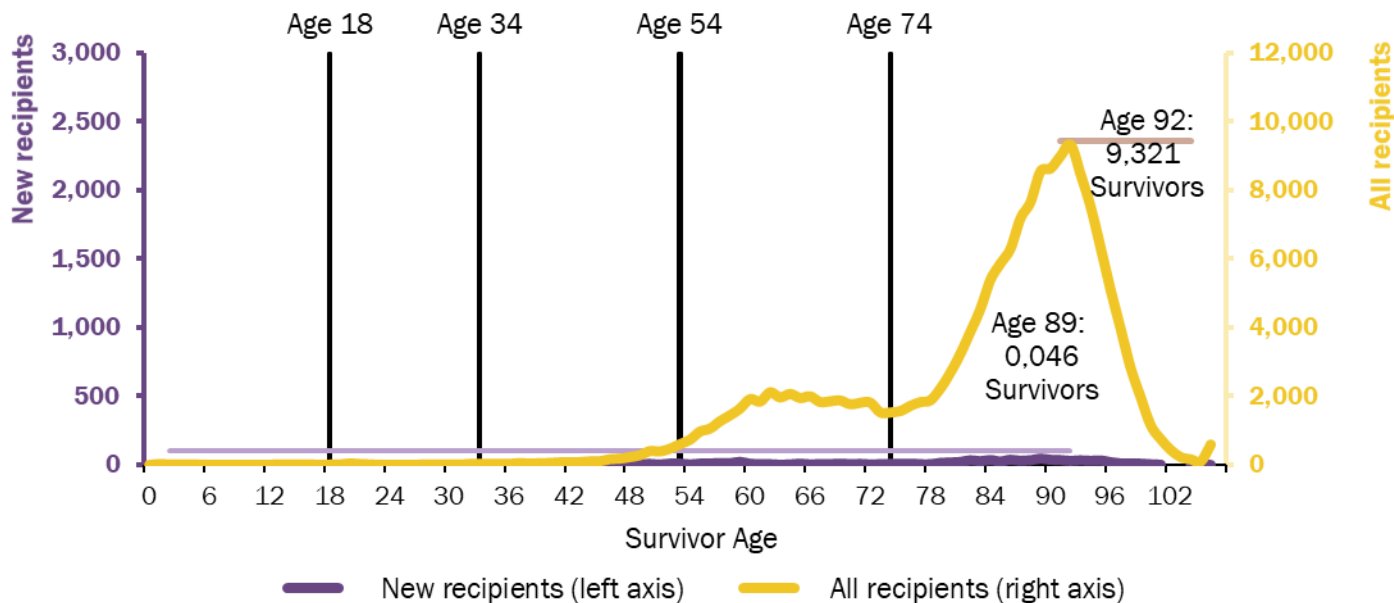
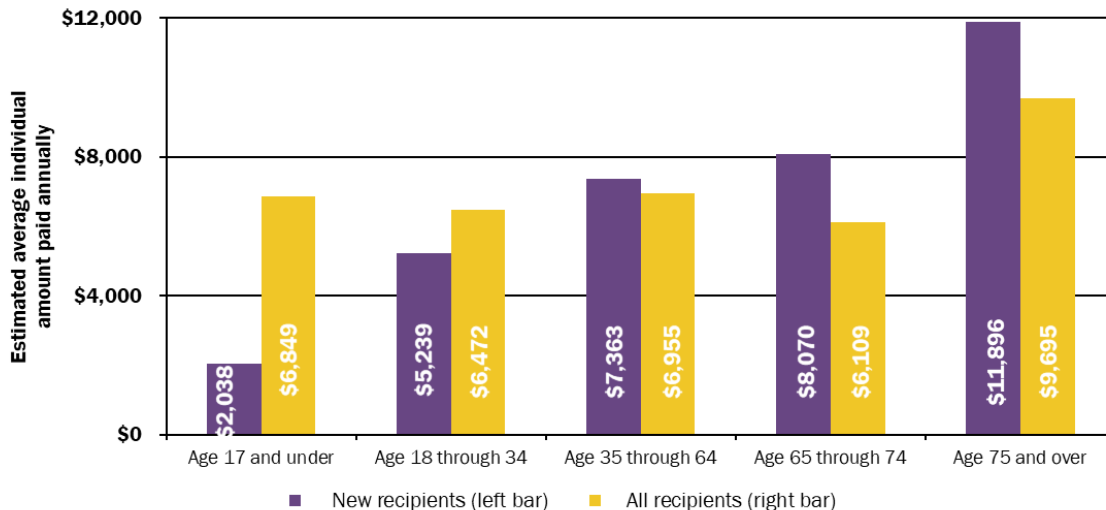


Chart: New compared to all Survivor Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to survivors who began receiving benefits in FY 19 (purple bars on the left) vs. the estimated average individual amount paid annually for all survivors receiving benefits at the end of the fiscal year (tan bars on the right) broken down by age.



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Fiduciary

Purpose of the Fiduciary Program



VA's Fiduciary Program provides protection to Veterans and other beneficiaries who are unable to manage their financial affairs. 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.

Beginning with fiscal year 2019, Fiduciary Program totals represent the number of beneficiaries served during the fiscal year.

Number of beneficiaries by beneficiary type¹⁷

Beneficiary Type	Number of Beneficiaries
Veteran	104,741
Surviving spouse	59,517
Adult disabled child	9,935
Minor child ¹⁸	2,196
Dependent parent	46
Insurance	423
Total¹⁹	176,858

Amount of benefits managed by benefit type²⁰

Benefit Paid	Estimated total amount paid annually	Estimated average individual amount paid annually
Compensation	\$2,207,943,451	\$36,891
Veterans Pension	\$611,424,360	\$17,229
Survivors Pension	\$506,951,868	\$10,260
Dependency and Indemnity Compensation	\$172,459,276	\$15,841
Total	\$3,498,778,955	

¹⁷ Source: Beneficiary Fiduciary Field System

¹⁸ Includes minors in receipt of one-time insurance awards due to being named a beneficiary on an insurance policy.

¹⁹ Includes any beneficiary who received services from VA's fiduciary program during FY 19.

²⁰ Source: VBA corporate database



Number of beneficiaries by fiduciary relationship¹⁷

Relationship	Number of Beneficiaries
Legal Custodian	131,397
Spouse Payee	26,511
Court Appointed Fiduciary	1,811
Supervised Direct Pay	1,623
Institutional Award	313
Custodian in Fact	10
Proposed Fiduciary ²¹	11,927
Total	173,592

Misuse

During fiscal year 2019, fiduciary personnel conducted 1,031 misuse investigations of which 730 fiduciaries were removed based upon a finding of misuse of benefits. Of the cases VA referred to the VA Office of the Inspector General (OIG), 25 misuse cases were accepted by OIG for further investigation.

OIG reported the following actions have been taken²²:

- Investigations opened: 25
- Investigations completed and referred to prosecutor’s office: 25
- Cases accepted for prosecution: 11
- Cases declined for prosecution: 9
- Cases pending: 5

The number of OIG prosecutorial outcomes during fiscal year 2019²²:

- Arrests: 15
- Indictments: 18
- Convictions: 11

The amount of funds involved in OIG prosecutorial outcomes during fiscal year 2019²³:

- The total amount of restitution ordered in cases arising from the misuse of benefits by a fiduciary was \$1,671,041.
- The total amount of money recovered by the government in misuse cases was \$948,142.
- The total amount of benefits reissued to beneficiaries was \$1,612,330.02.

²¹ Includes beneficiaries awaiting the final determination of incompetency and/or the appointment of a fiduciary.

²² Includes action taken by OIG on cases referred as of the end of fiscal year 2019. Figures may include cases referred during previous fiscal years.

²³ Source: OIG

Appendix – Fiduciary Hub Addresses and Regional Offices Served

Salt Lake City – UT VA Fiduciary Hub

550 Foothill Dr.
Salt Lake City, UT 84113
Regional offices served:

Salt Lake City	UT
Albuquerque	NM
Los Angeles	CA
Anchorage	AK
Oakland	CA
Boise	ID
Phoenix	AZ
Cheyenne	WY
Portland	OR
Denver	CO
Reno	NV
Ft. Harrison	MT
Honolulu	HI
San Diego	CA
Seattle	WA

Lincoln – NE VA Fiduciary Hub

3800 Village Dr.
Lincoln, NE 68516
Regional offices served:

Lincoln	NE
Wichita	KS
Sioux Falls	SD
Muskogee	OK
Fargo	ND
Waco	TX
Houston	TX

Milwaukee – WI VA Fiduciary Hub

5400 West National Ave.
Milwaukee, WI 53214
Regional offices served:

Milwaukee	WI
Little Rock	AR
Des Moines	IA
St. Louis	MO
St. Paul	MN
New Orleans	LA
Chicago	IL

Louisville – KY VA Fiduciary Hub

321 West Main Street, Suite 390
Louisville, KY 40202
Regional offices served:

Louisville	KY
Roanoke	VA
Huntington	WV
Jackson	MS
Nashville	TN
Montgomery	AL
San Juan	PR

Indianapolis – IN VA Fiduciary Hub

575 North Pennsylvania St.
Indianapolis, IN 46204
Regional offices served:

Indianapolis	IN
Detroit	MI
Newark	NJ
Baltimore	MD
Manchester	NH
White River	
Junction	VT
Boston	MA
Pittsburgh	PA
Philadelphia	PA
Wilmington	DE
Hartford	CT
New York	NY
Providence	RI
Buffalo	NY
Togus	ME
Cleveland	OH
Manila	PH

Columbia – SC VA Fiduciary Hub

6437 Garners Ferry Rd.
Columbia, SC 29209
Regional offices served:

Columbia	SC
Winston-Salem	NC
Atlanta	GA
St. Petersburg	FL

Fiduciary Hub Call Center:
1-888-407-0144



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Appendix – Pension Management Center Addresses and Regional Offices Served

Philadelphia – PA Pension Management Center

5000 Wissahickon Ave.
Philadelphia, PA 19144

Milwaukee – WI Pension Management Center

5400 West National Ave.
Milwaukee, WI 53214

St. Paul – MN Pension Management Center

1 Federal Drive
Fort Snelling
St. Paul, MN 55111

**The Manila Regional Office
processes all pension claims in
the Philippines.**

National Pension Call Center:

1-800-827-1000



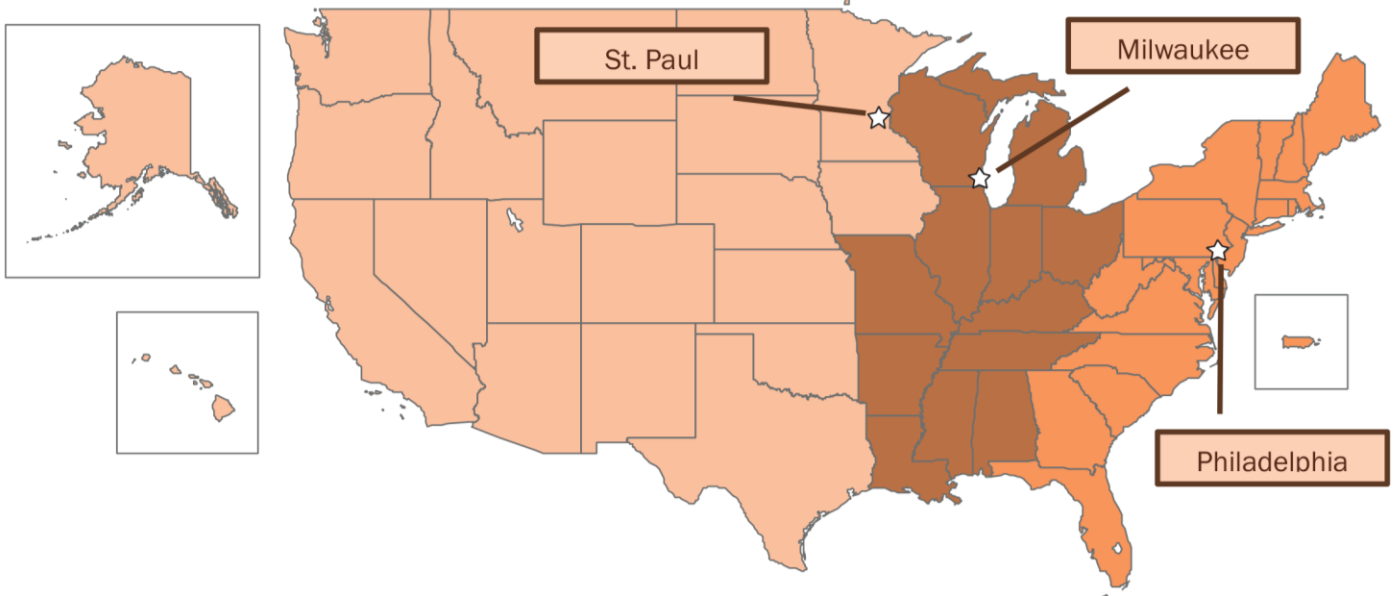
VA



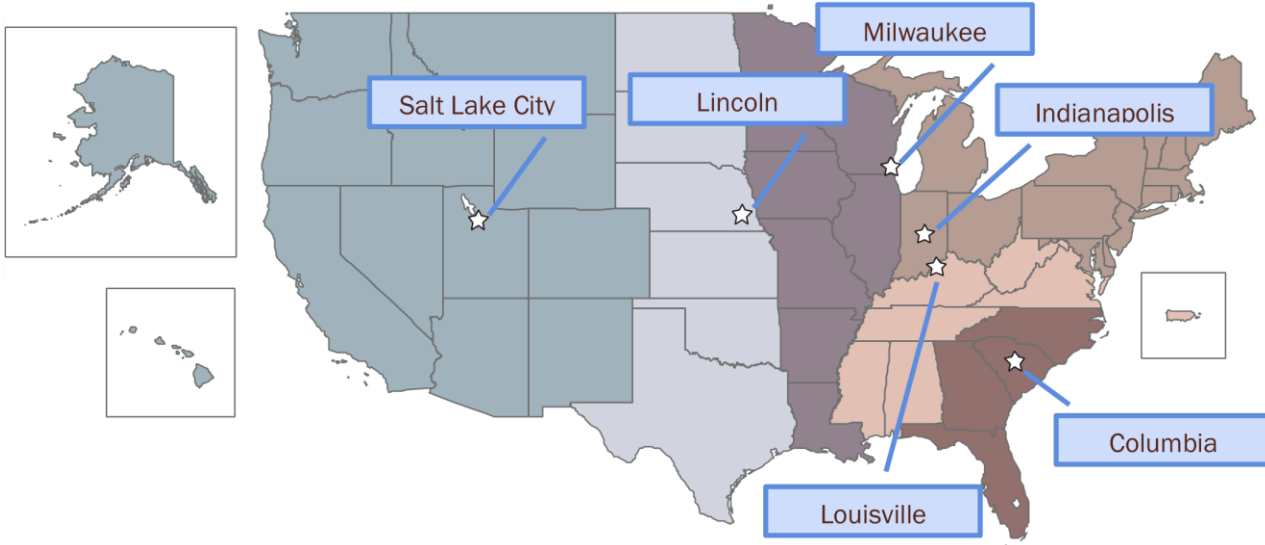
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Appendix – Maps of Fiduciary Hub and Pension Management Center Jurisdiction

Pension Management Centers



Fiduciary Hubs



Contact Information

Pension Information:
1-800-827-1000

Fiduciary Information:
1-888-407-0144

Annual Benefits Report
(Office of Performance Analysis & Integrity)
202-461-9040

Department of Veterans Affairs
home page
www.va.gov

Veterans Benefits Administration
home page
benefits.va.gov

Pension home page
benefits.va.gov/pension

Fiduciary home page
benefits.va.gov/fiduciary

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





Education

Benefits for Veterans Education

There were six active education programs in fiscal year 2019:

- Post-9/11 Educational Assistance (Post-9/11 GI Bill),
- All-Volunteer Force Educational Assistance Program (Montgomery GI Bill-Active Duty),
- Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill-Selected Reserve),
- Survivors' and Dependents' Educational Assistance (Dependents' Educational Assistance - DEA),
- Post-Vietnam Era Veterans Educational Assistance Program (VEAP),
- Reserve Educational Assistance Program (REAP).

FY 2019

- **3 Regional Processing Offices**
- **909,320 Beneficiaries**
- **\$12 Billion In Payments**
- **6 Programs**

Noted information:

The President signed into law the Harry W. Colmery Veterans Educational Assistance Act also known as the 'Forever GI Bill', which will allow more Veterans to use the Post-9/11 GI Bill and more time to use it.

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.



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Release history

Version & changes	Date
Data as of	09/30/2019



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Post-9/11 GI Bill

The Post-9/11 GI Bill is an education benefit program for individuals that served on active duty after September 10, 2001. This education benefit became effective on August 1, 2009. For additional information visit the following link: https://www.benefits.va.gov/gibill/post911_gibill.asp

Requirements and features of the Post-9/11 GI Bill are:

- A minimum of 90 days of aggregate active duty service after September 10, 2001, or a service-connected disability discharge after 30 continuous days of service,
- Honorable discharge from the Armed Forces or continue on active duty,
- Basic benefits include tuition and fees, monthly housing allowance, books and supplies stipend,
- Generally, receive 36 months of full-time education benefits,
- For Veterans who left active duty on or after January 1, 2013 there is no time limit to use benefits
- Veterans who left active duty before January 1, 2013 have 15 years from last discharge to use benefits,
- Eligible to transfer educational benefit to dependent if individual meets Department of Defense eligibility criteria.

All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty or MGIB-AD)

Montgomery GI Bill-Active Duty (MGIB-AD) is a contributory program. The Servicemember's pay is automatically reduced by \$100 per month for the first 12 months of active duty unless the Servicemember declines participation at the time of enlistment. For additional information visit the following link:

https://www.benefits.va.gov/gibill/montgomery_bill.asp

Requirements and features of MGIB-AD are as follows:

- First entered active duty after June 30, 1985,
- Must fulfill one's service obligation unless released for an acceptable reason,
- Must receive an honorable discharge,
- Must complete the requirements of a secondary school diploma, or its equivalent, before applying for benefits,
- Maximum entitlement is 36 months,
- Generally, 10 years from last discharge to use benefits.



VA



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Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve or MGIB-SR)

Montgomery GI Bill-Selected Reserve (MGIB-SR) is the first GI Bill to provide educational assistance to members of the Selected Reserve (including National Guard members). DoD funds this program and is responsible for determining eligibility. VBA administers the program. For additional information visit the following link: https://www.benefits.va.gov/gibill/mgib_sr.asp

Requirements and features of MGIB-SR include:

- Must agree to a six-year Selected Reserve obligation after June 30, 1985,
- Must remain a member in good standing in the Selected Reserve,
- Must complete the requirements of a secondary school diploma, or its equivalent, before applying for benefits,
- Maximum entitlement is 36 months.

Survivors' and Dependents' Educational Assistance (DEA)

DEA is a VA educational assistance program designed for spouses and children of certain Veterans or Servicemembers. For additional information visit the following link: <https://www.benefits.va.gov/gibill/dea.asp>

Requirements and features of DEA include:

- Eligibility is based on the Veteran's service-connected death; service-connected disability rated as total and permanent; or MIA, POW, or Hostage status,
- Effective December 22, 2006, the program was expanded to grant eligibility to spouses and children of Servicemembers who are hospitalized or receiving outpatient care for a permanent and total disability while still on active duty.
- Maximum entitlement is 36 months for individuals who first use DEA after August 1, 2018,
- Maximum entitlement is 45 months for individuals who first used DEA prior to August 1, 2018,
- Children generally have eight years in which to use benefits, usually between ages 18 and 26,
- Spouses generally have 10 years in which to use benefits, or 20 years if the Veteran dies on active duty or if Veteran receives a permanent and total rating within 3 years of release from active duty,
- A spouse loses entitlement if remarried before age 57 but may have entitlement restored if that marriage terminates by death or divorce.

Post-Vietnam Era Veterans Educational Assistance Program (VEAP)

VEAP was the first GI Bill program that required a contribution by the Servicemember. For additional information visit the following link: <https://www.benefits.va.gov/gibill/veap.asp>

Requirements and features of VEAP are as follows:

- First entered active duty after December 31, 1976, and before July 1, 1985,
- Contributed to VEAP while on active duty and before April 1, 1987,
- Maximum contribution of \$2,700 by the Servicemember with a government matching contribution \$2 for \$1, for a total basic benefit of up to \$8,100,
- Additional “kickers” or contributions from the Department of Defense (DoD) under certain circumstances,
- Current full-time VEAP rate is based on the monthly contributions plus any DoD “kicker” adjustment,
- Unused contributions may be refunded,
- Maximum entitlement is 36 months,
- Benefit must be used within 10 years of the last discharge from active duty service.

Reserve Educational Assistance Program (REAP)

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

The National Defense Authorization Act of 2016 ended REAP on Nov. 25, 2015. Some individuals will remain eligible for REAP benefits until November 25, 2019, while others are no longer eligible. For additional information visit the following link: <https://www.benefit.va.gov/gibill/reap.asp>

Requirements and features of REAP are as follows:

- DoD determines eligibility to REAP,
- Served on active duty after September 10, 2001, in support of a contingency operation under federal authority for a minimum of 90 consecutive days,
- Maximum full-time entitlement is 36 months,
- Benefit rate is a portion of the MGIB-AD three-year enlistment rate.



VA



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Recent Changes

In August 2017 the President signed into law the Harry W. Colmery Veterans Educational Assistance Act also known as the 'Forever GI Bill', which brought significant changes to Veteran's educational benefits. The law allows more beneficiaries to use the GI Bill and more time to use it. The FGIB enhancements created the most comprehensive education benefit package since the Post-9/11 GI Bill was first established. For additional information visit the following link: <https://www.benefits.va.gov/gibill/forevergibill.asp>

- The 15-year time limitation for using Post-9/11 GI Bill benefits is eliminated for Veterans who left active duty on or after January 1, 2013, and qualifying dependents (Fry Scholarship who became eligible on or after January 1, 2013 and all Fry spouses.)
- Reservists who had eligibility under the Reserve Educational Assistance Program (REAP) and lost it due to the program sunset provision will have the service credited toward the Post-9/11 GI Bill program.
- Changes housing allowance to align with the DoD reduced rate and changes housing calculation
- Certain work-study is permanently authorized; previously it had to be re-approved by Congress every few years.
- The VetSuccess on Campus program will be available to students across the country.
- VA will help Veterans to more clearly identify schools that offer them priority enrollment.
- Restores GI Bill entitlements and provides relief to those affected by school closures.
- Establishes a STEM scholarship and high technology program.



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Acronyms Used in This Document

Acronym	Program
POST 9/11	Post-9/11 Veterans Educational Assistance Program (Post-9/11 GI Bill)
MGIB-AD	All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty)
MGIB-SR	Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve)
REAP	Reserve Educational Assistance Program
DEA	Survivors' and Dependents' Educational Assistance
VEAP	Post-Vietnam Era Veterans Educational Assistance Program



POST ★ 9/11 GI BILL

It's Your Future



VA



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Beneficiaries who received education benefits by fiscal year¹

Education program	2015	2016	2017	2018	2019	% change from FY 18 to FY 19
POST 9/11	790,507	790,090	755,476	708,069	714,346	1%
MGIB-AD ²	61,403	47,307	34,582	26,441	22,166	-16%
MGIB-SR	63,030	61,388	54,909	48,690	44,356	-9%
REAP	9,965	4,538	1,586	696	299	-57%
DEA	91,755	96,762	100,275	109,760	128,075	17%
VEAP ³	4	4	1	69	78	13%
Total	1,016,664	1,000,089	946,829	893,725	909,320	2%

Beneficiaries who began receiving education benefits by training type and program during fiscal year 2019⁴

Education program	Two-Year College	Graduate	Under-graduate	Vocational/technical / Non-College Degree (NCD)	Program totals	Percent of all programs
POST 9/11 ⁵	32,048	13,980	62,085	22,787	130,900	78%
MGIB-AD	128	357	2,304	164	2,953	2%
MGIB-SR	244	434	8,637	434	9,749	6%
REAP	0	0	2	0	2	0%
DEA	834	1,674	21,449	784	24,741	15%
Training Type Totals	33,254	16,445	94,477	24,169	168,345	
Percent of Program Total	20%	10%	56%	14%		

¹ Source: Benefits Delivery System Reports.

² All MGIB AD figures in this document include national call to service, peacetime Veterans and Servicemembers.

³ VEAP figures include disenrollment refunds paid in FY2018.

⁴ Source: Hines Information Technology Center

⁵ Post-9/11 GI Bill statistics source: Office of Performance Analysis and Integrity Enterprise Data Warehouse.



Available programs	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP
College or university degree	◆	◆	◆	◆	◆	◆
Business, technical or vocational programs	◆	◆	◆	◆	◆	◆
Independent study or distance learning	◆	◆	◆	◆	◆	◆
Correspondence courses	◆	◆	◆	◆	◆ ⁶	◆
Flight training	◆	◆	◆	◆	◆ ⁷	◆
Reimbursement of licensing & certification exams	◆	◆	◆	◆	◆	◆
Accelerated payments for high tech classes		◆	◆	◆		
Reimbursement for national admissions & credit exams	◆	◆	◆	◆	◆	◆
On the job training & apprenticeship programs	◆	◆	◆	◆	◆	◆
Tuition assistance top up program (TATU)	◆	◆				
Entrepreneurship courses	◆	◆	◆	◆		◆
Remedial, deficiency, & refresher training (in some cases)	◆	◆	◆	◆	◆	◆
H.S. diploma or GED					◆	◆

⁶ Spouses only.

⁷ Only at institutions of higher learning for credit towards a college degree.





Beneficiaries who received education benefits during fiscal year 2019⁸

Program	Total beneficiaries	Total payments (\$000)
POST 9/11	714,346	\$10,748,939
MGIB-AD	22,166	\$215,993
MGIB-SR ⁹	44,356	\$109,049
REAP	299	\$1,462
DEA	128,075	\$861,152
VEAP	0	\$0
VEAP disenrollment	78	\$106
Total ¹⁰	909,320	\$11,936,701

Beneficiaries who began receiving education benefits by training time and program during fiscal year 2019¹¹

Education program	Less than one-half time	Half time	Three quarter time	Full time	Program totals	Percent of all programs
POST 9/11 ¹²	12,121	8,323	13,792	96,664	130,900	78%
MGIB-AD	94	380	460	2,019	2,953	2%
MGIB-SR	279	718	1,128	7,624	9,749	6%
REAP	0	0	1	1	2	0%
DEA	572	1,935	2,752	19,482	24,741	15%
Training time totals	13,066	11,356	18,133	125,790	168,345	
Percent of program total	8%	7%	11%	75%		

⁸ Source: VBA Office of Resource Management

⁹ Based on service in the Selected Reserve.

¹⁰ Total payment dollars include Section 901 program participants, although beneficiaries are not included.

¹¹ Source: Hines Information Technology Center

¹² Post-9/11 GI Bill statistics source Office of Performance Analysis and Integrity Enterprise Data Warehouse



Education Program Data



Education program payments by fiscal year¹³

Education Program	2015	2016	2017	2018	2019
POST 9/11	\$11,199,215	\$11,583,408	\$11,056,959	\$10,673,744	\$10,748,939
MGIB-AD ¹⁴	\$442,174	\$365,092	\$298,818	\$261,141	\$215,993
MGIB-SR	\$141,367	\$136,765	\$130,311	\$117,445	\$109,049
REAP	\$40,516	\$20,697	\$7,213	\$3,130	\$1,462
DEA	\$493,224	\$520,482	\$553,128	\$616,276	\$861,152
VEAP	\$275	\$222	\$161	\$10	\$106
Total	\$12,316,771	\$12,626,666	\$12,046,590	\$11,671,893	\$11,936,701

Amount Paid to an Educational Institution for beneficiaries receiving Post-9/11 GI Bill education benefits by Country and Profit Status

Country	Profit Status	Amount Summary
USA	Private Non-Profit	\$1,762,423,384
	Private Profit	\$1,362,857,293
	Public	\$1,928,401,363
Foreign Countries	Private Non-Profit	\$12,264,417
	Private Profit	\$6,720,446
	Public	\$14,846,278
Total		\$5,087,513,182

Beneficiaries who received education Post-9/11 GI Bill education benefit under the On-The-Job and Apprenticeship Program by fiscal year¹⁵

Education Program	2015		2016		2017		2018		2019	
	OJT	APP	OJT	APP	OJT	APP	OJT	APP	OJT	APP
POST 9/11	1,451	1,696	1,365	1,820	1,436	1,798	1,384	1,490	1,412	1,574

¹³ Source: Office of Resource Management (ORM). Dollar amounts are in the thousands \$000

¹⁴ All MGIB AD figures in this document include national call to service, peacetime Veterans and Servicemembers.

¹⁵ Source: Performance Analysis & Integrity (PA&I). Distinct beneficiary count and amount paid to schools. This figure will differ from enrollment numbers in other parts of the report.





Tuition Assistance Top-Up Program

The Tuition Assistance Top-Up (TATU) program is available under the Post-9/11 and MGIB-AD program. TATU permits VA to issue a payment to an individual for the difference between the military service's tuition assistance payment amount and the total cost of tuition and related expenses, up to the amount that a Veteran would receive. An individual must receive military tuition assistance for the course to be eligible for TATU payments. There was a 51 percent decrease in the number of unique trainees in fiscal year 2019 compared to fiscal year 2018.

License and Certification Test Reimbursement

Under all active education programs beneficiaries may receive reimbursement of the cost of taking an approved test for an occupational license or certification. VA pays for the cost of the test, up to a maximum of \$2,000 per test. There was a 99 percent increase in the number of unique trainees in fiscal year 2019 compared to fiscal year 2018.

Accelerated Payments Program

Accelerated payments are available under the MGIB-AD, MGIB-SR, and REAP programs and may be made for certain high cost, high-tech programs for enrollment on or after October 1, 2002. To qualify, a beneficiary must be enrolled in a high-tech program and must certify that he/she intends to seek employment in a high-tech industry as defined by VA. The beneficiary may receive a lump-sum payment of 60 percent of the total charges if the cost of tuition and fees exceeds 200 percent of what they would otherwise receive in education assistance. There was a 300 percent increase in the total dollars paid under this program in fiscal year 2019 compared to fiscal year 2018.

Unique beneficiaries and payments by fiscal year¹⁶

(Dollar amounts are in the thousands \$000)

Usage Type	2016		2017		2018		2019	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Tuition assistance top-up ¹⁷	4,985	\$5,525	2,002	\$4,401	1,742	\$3,642	2,639	\$7,228
License and certification tests	1,654	\$1,951	2,637	\$1,577	2,504	\$1,460	5,006	\$3,149
Accelerated payment	7	\$24	7	\$16	2	\$9	8	\$60
Total	6,646	\$7,500	4,646	\$5,994	4,248	\$5,111	7,653	\$10,437

¹⁶ Source: Education Service Out-of-System and Accelerated Payment reports.

¹⁷ Post-9/11 Top-Up statistics currently are not available.

Transfer of Post-9/11 GI Bill Benefits and Fry Scholarship



The Post-9/11 GI Bill allows those eligible for the program to transfer their educational benefits to one or more dependents if they meet Department of Defense eligibility criteria. During fiscal year 2019, there were 127,354 beneficiaries who received transferred benefits from a Servicemember or Veteran. Of those 96,660 were children while 30,694 were spouses. These beneficiaries are included under Post 9/11 totals on previous pages.

Congress passed Public Law 111-32 that amended the Post 9/11 GI Bill, which established The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship). Children of an active duty member of the Armed Forces who dies in the line of duty on or after September 11, 2001, are eligible for this benefit. A child may be married or over 23 and still be eligible. During fiscal year 2019, 3,344 children received Post-9/11 GI Bill benefits under the Fry Scholarship.

Congress passed Public Law 113-146 that amended the Post 9/11 GI Bill, which established The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship). Spouses of an active duty member of the Armed Forces who dies in the line of duty on or after September 11, 2001, are eligible for this benefit. During fiscal year 2019, 764 spouses received Post 9/11 GI Bill benefits under the Fry Scholarship.

Beneficiary count by type in FY2019¹⁸

Beneficiary Type	Count
Veteran/Servicemember	582,884
Transfer of Eligibility - Spouse	30,694
Transfer of Eligibility - Child	96,660
Fry Spouse	764
Fry Child	3,344
Total	714,346

Post 9/11 GI Bill Beneficiaries by Gender

Over 80% of beneficiaries use the Post 9/11 GI Bill. This data shows the breakout of Post 9/11 GI Bill beneficiaries by gender. Please note that gender is self-reported.

Post-9/11 GI Bill Beneficiary Count by Gender¹⁹

Gender	Count
Female	208,389
Male	505,729
Undisclosed	228
Total	714,346

¹⁸ Source Performance Analysis & Integrity.

¹⁹ Gender is self-reported





Education Data by State

State statistics may include individuals who used their education benefits in more than one state; therefore, the totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year.

Location	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP	TOTAL
Alabama	14,219	578	1,164	7	5,843	0	21,811
Alaska	2,874	31	46	0	214	0	3,165
American Samoa	44,133	1,638	800	8	4,583	0	51,162
Arizona	4,095	148	773	7	1,935	0	6,958
Arkansas	72,123	1,175	1,544	5	10,353	0	85,200
California	24,095	569	460	3	2,269	0	27,396
Colorado	4,305	88	598	1	420	0	5,412
Connecticut	1,763	19	161	1	256	0	2,200
Delaware	4,687	73	64	0	338	0	5,162
Dist. of Columbia	51,034	1,124	1,548	14	8,719	0	62,439
Florida	23,375	705	1,616	5	7,455	0	33,156
Georgia	5,438	34	105	0	391	0	5,968
Guam	3,128	109	290	3	546	0	4,076
Hawaii	16,170	1,370	2,474	18	2,239	0	22,271
Idaho	12,041	543	1,010	7	1,507	0	15,108
Illinois	4,782	149	1,011	8	700	0	6,650
Indiana	7,773	471	487	6	1,030	0	9,767
Iowa	6,841	212	893	4	1,955	0	9,905
Kansas	6,432	151	1,437	14	2,608	0	10,642
Kentucky	2,120	43	178	2	655	0	2,998
Louisiana	23,330	544	498	2	1,801	0	26,175
Maine	9,911	96	881	5	1,104	0	11,997
Maryland	9,379	157	1,003	4	1,839	0	12,382
Massachusetts	14,219	578	1,164	7	5,843	0	21,811
Michigan	2,874	31	46	0	214	0	3,165
Minnesota	9,772	308	1,147	5	1,588	0	12,820
Mississippi	4,679	113	928	3	1,595	0	7,318
Missouri	12,136	595	1,169	14	1,983	0	15,897
Montana	2,090	58	198	0	306	0	2,652
Nebraska	5,100	298	385	1	889	0	6,673





Location	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP ²⁰	TOTAL
Nevada	4,936	157	408	4	874	0	6,379
New Hampshire	10,770	333	374	1	1001	0	12,479
New Jersey	7,170	85	989	0	803	0	9,047
New Mexico	3,203	297	256	1	1,187	0	4,944
New York	24,862	424	1,300	5	2,722	0	29,313
North Carolina	21,736	1,213	1,128	11	7,796	0	31,884
North Dakota	1,525	40	539	2	254	0	2,360
Ohio	14,768	347	2,837	24	2,068	0	20,044
Oklahoma	7,264	364	917	13	2,889	0	11,447
Oregon	7,411	122	261	1	1,291	0	9,086
Pennsylvania	17,622	246	2,276	4	2,401	0	22,549
Rhode Island	1,484	14	230	0	217	0	1,945
South Carolina	10,816	201	917	7	4,321	0	16,262
South Dakota	1,995	67	366	1	249	0	2,678
Tennessee	13,272	259	663	2	2,632	0	16,828
Texas	66,525	3,029	2,132	17	15,714	0	87,417
Utah	11,106	876	633	9	1,486	0	14,110
Vermont	1,575	44	129	0	143	0	1,891
Virgin Islands	42,988	962	1,158	14	6,367	0	51,489
Virginia	18,021	266	529	2	2,845	0	21,663
Washington	17,561	1,004	675	12	1,188	0	20,440
West Virginia	7,474	144	1,639	11	1,198	0	10,466
Wisconsin	883	100	104	7	125	0	1,219
Wyoming	627	0	28	0	112	0	767
Puerto Rico	2,369	33	969	4	2,089	0	5,464
Philippines	428	35	0	0	588	0	1,051
Samoa	32	0	19	0	45	0	96
Virgin Islands	46	0	12	0	4	0	62
National Totals²¹	706,294	21,061	44,356	299	127,729	0	900,740

²⁰ VEAP totals by state are an estimate based on total trained during the fiscal year and not actual beneficiaries by state for this program.

²¹ The totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year – see note at the top of the previous page.



Education Data by International Country

Countries statistics may include individuals who used their education benefits in more than one country; therefore, the totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year.

Location	Post-9/11 GI Bill	Location	Post-9/11 GI Bill	Location	Post-9/11 GI Bill
Anguilla	6	Grenada	28	Panama	8
Antigua	16	Guatemala	2	Paraguay	1
Australia	170	Hong Kong	3	Peru	2
Austria	6	Hungary	2	Philippines	428
Barbados	2	Iceland	2	Poland	17
Belgium	12	India	1	Romania	4
Belize	1	Ireland	50	Scotland	94
Bosnia-Herzegovina	1	Israel (Jerusalem)	12	Singapore	2
Brazil	2	Israel (Tel Aviv)	10	Slovakia	2
Bulgaria	3	Italy	60	South Africa	2
Canada	196	Jamaica	1	South American Countries	3
Chile	1	Japan	57	South Korea	32
China	5	Kenya	2	Spain	42
Colombia	11	Kyrgyzstan	2	St. Kitts	2
Costa Rica	3	Latvia	2	St. Vincent	8
Cyprus	1	Lebanon	3	Sweden	8
Czech Republic	25	Lithuania	4	Switzerland	5
Denmark	4	Malta	1	Taiwan	9
Dominican Republic	10	Mexico	24	Thailand	68
Ecuador	2	Morocco	1	Trinidad and Tobago	1
Egypt	1	Netherlands	40	Turkey (except Adana)	2
El Salvador	1	Netherlands Antilles	13	Ukraine	1
Estonia	4	New Zealand	39	United Arab Emirates	2
Finland	4	Nicaragua	6	United Kingdom	325
France	68	North Korea	2	Uruguay	1
Germany	105	Northern Ireland	3	Vietnam	2
Greece	4	Norway	8	West Indies	16

International Total

2,129



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Post-9/11 GI Bill (Chapter 33) On-The-Job (OJT) and Apprenticeship Training Data by State



State statistics may include individuals who used their education benefits in more than one state; therefore, the totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year.

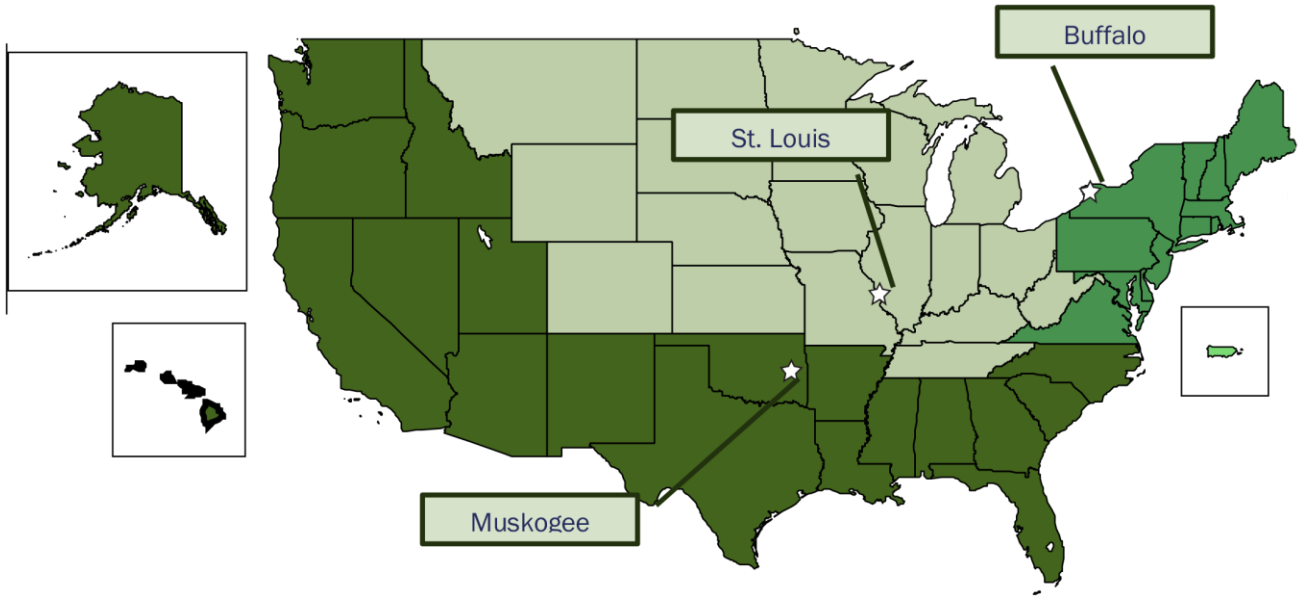
Location	Apprenticeship Training	On-The-Job (OJT) Training	TOTAL
Alabama	24	15	39
Alaska	14	14	28
Arizona	24	58	82
Arkansas	8	33	41
California	118	128	246
Colorado	32	53	85
Connecticut	5	1	6
Delaware	3	3	6
Dist. of Columbia	5	6	11
Florida	33	109	142
Georgia	29	93	122
Hawaii	3	1	4
Idaho	9	12	21
Illinois	37	64	101
Indiana	38	14	52
Iowa	140	28	168
Kansas	6	4	10
Kentucky	11	15	26
Louisiana	8	13	21
Maine	8	4	12
Maryland	16	15	31
Massachusetts	32	4	36
Michigan	15	20	35
Minnesota	21	16	37
Mississippi	2	2	4
Missouri	31	22	53

Location	Apprenticeship Training	On-The-Job (OJT) Training	TOTAL
Montana	6	6	12
Nebraska	132	36	168
Nevada	10	2	12
New Hampshire	3	1	4
New Jersey	28	9	37
New Mexico	7	12	19
New York	33	61	94
North Carolina	52	4	56
North Dakota	0	0	0
Ohio	51	21	72
Oklahoma	3	19	22
Oregon	46	28	74
Pennsylvania	75	39	114
Rhode Island	3	4	7
South Carolina	13	19	32
South Dakota	9	5	14
Tennessee	35	106	141
Texas	92	101	193
Utah	35	11	46
Vermont	2	1	3
Virginia	36	51	87
Washington	97	104	201
West Virginia	1	2	3
Wisconsin	128	22	150
Wyoming	5	0	5
Puerto Rico	0	1	1

National Totals	1,574	1,412	2,986
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Appendix – Maps of Education Benefit Regional Processing Office Jurisdiction



Buffalo – NY Regional Processing Office

P.O. Box 4616
Buffalo, NY 14240-4616

Connecticut
Delaware
District of Columbia
North Carolina
Maine
Maryland
Massachusetts
New Hampshire
New Jersey
New York
Pennsylvania
Rhode Island
Vermont
Virginia
Foreign Schools
US Virgin Islands

St. Louis – MO Regional Processing Office

P.O. Box 66830
St. Louis, MO 63166-6830

Colorado
Illinois
Indiana
Iowa
Kansas
Kentucky
Michigan
Minnesota
Missouri
Montana
Nebraska
North Dakota
Ohio
South Dakota
Tennessee
West Virginia
Wisconsin
Wyoming

Muskogee – OK Regional Processing Office

P.O. Box 8888
Muskogee, OK 74402-8888

Alabama
Alaska
Arizona
Arkansas
California
Florida
Hawaii
Idaho
Louisiana
Mississippi
Nevada
New Mexico
Oklahoma
Oregon
South Carolina
Texas
Utah
Washington
Georgia
Puerto Rico
All trust territories
The Philippines

Contact Information

Education call center:
1-888-GI-Bill-1
(1-888-442-4551)

Annual Benefits Report
(Office of Performance
Analysis & Integrity)
202-461-9040

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

Education home
pagebenefits.va.gov/GIBill



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Insurance

Veterans Life Insurance Programs

The Veterans Benefits Administration (VBA) provides Servicemembers and their families with universally available life insurance, as well as traumatic injury protection insurance for Servicemembers. Servicemembers may also convert their Servicemembers' Group Life Insurance (SGLI) to a renewable term insurance policy after separating from the military. In addition, VBA's Life Insurance Programs provides 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.

VBA's insurance benefits fall into three categories:

- Closed Life Insurance Programs
- Disabled Veterans Insurance Programs
- Uniformed Services and Post-Vietnam Veterans

A detailed description of each program is on page [4](#).



VA life insurance has a total coverage amount of \$1.2 trillion for 5.7 million Servicemembers, Veterans and their families.

Veterans have up to 240 days following their separation from the military to apply for Veterans' Group Life Insurance (VGLI) without the need to prove that they are in good health for insurance purposes. This is a critical opportunity for seriously ill or injured Servicemembers to purchase affordable life insurance coverage.

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Release history

Version & changes

Date

Data as of

09/30/2019



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Purpose, Mission, Vision and Core Values

Purpose

The purpose of the VBA Insurance program is to provide universal life insurance benefits to Servicemembers and their dependents, and offer life insurance to service-connected Veterans who may not be able to obtain affordable coverage in the marketplace.

Mission

The mission of the VA Insurance program is to provide high-value insurance services to America's Veterans, Servicemembers, and their families.

Vision

The vision of the VA Insurance program is to be an organization that:

- Provides insurance services that are equal or superior to those provided by commercial insurance companies;
- Provides these services at a cost competitive with commercial companies;
- Provides our policyholders and beneficiaries with fast, convenient access;
- Provides customer communications that are informative, clear, timely and courteous; and
- Has a stable, diverse, knowledgeable, and satisfied workforce.

Core Values

The Insurance program shares VA's five "I CARE" core values that underscore the obligations inherent in our mission: integrity, commitment, advocacy, respect, and excellence. The core values define who we are, our culture, and how we care for Veterans. Our values are more than just words – they affect outcomes in our daily interactions with Veterans and with each other. The first letter of each word—Integrity, Commitment, Advocacy, Respect, Excellence—creates a powerful acronym, "I CARE," which reminds all Insurance employees of the importance of their roles. These core values come together as five promises we make as individuals and as a program to those we serve. The core characteristics define "what we stand for," and help guide how we will perform our mission. They shape our strategy, guide the execution of our mission, and influence key decisions made within the Insurance program.



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Three Categories of Benefit Programs

Closed Life Insurance Programs

When VA offered these programs, policyholders received the same or better life insurance benefits than were available to private citizens. These life insurance programs are no longer available and no longer issue new coverage, but active policies continue. These programs include National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI) and Veterans' Reopened Insurance (VRI).

Disabled Veterans Insurance Programs

These programs provide insurance coverage and services to Veterans who lose their ability to purchase commercial insurance at standard healthy rates because of their service-connected disabilities. These programs continue to issue coverage and include Service-Disabled Veterans' Insurance (S-DVI) and Veterans' Mortgage Life Insurance (VMLI).

Uniformed Services and Post-Vietnam Veterans

These programs provide current and former active duty and reserve members of the uniformed services with insurance coverage and services that large-scale civilian employers commonly provide. These programs include Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) and Veterans' Group Life Insurance (VGLI). All Servicemembers who have SGLI are automatically covered under TSGLI.



Acronyms Used in This Document

	SGLI	Servicemembers' Group Life Insurance
Supervised insurance programs ¹	FSGLI	Family Servicemembers' Group Life Insurance Coverage
	TSGLI	Servicemembers' Group Life Insurance Traumatic Injury Protection
	VGLI	Veterans' Group Life Insurance
Administered insurance programs ²	S-DVI	Service-Disabled Veterans' Insurance
	VMLI	Veterans' Mortgage Life Insurance
	USGLI	United States Government Life Insurance ³
	NSLI	National Service Life Insurance ³
	VSLI	Veterans' Special Life Insurance ³
	VRI	Veterans' Reopened Insurance ³
Other	OSGLI	Office of Servicemembers' Group Life Insurance
	DEERS	Defense Eligibility and Enrollment Reporting System
	NOAA	National Oceanic and Atmospheric Administration
	DMDC	Defense Manpower Data Center
	SOES	SGLI Online Enrollment System

¹ The supervised insurance programs are managed by the Prudential Insurance Company of America under the supervision of the VA Insurance Service according to the terms of a group policy.

² The administered insurance programs are directly managed by the VA Insurance Service.

³ These programs no longer issue coverage.



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VA Insurance Program Enhancements

SGLI Online Enrollment System (SOES)

The SGLI Online Enrollment System (SOES) is an online application that has replaced the paper-based process for updating SGLI elections. SOES was developed jointly by VA and the Department of Defense (DoD). SOES resides on Defense Manpower Data Center (DMDC) servers, and stores member election data in the Defense Eligibility and Enrollment Reporting System (DEERS) database. SOES is currently available to members of the Army, Navy, Air Force Marine Corps, Coast Guard, and NOAA who have full time SGLI coverage. Currently, over 1.6 million members SGLI elections are stored in SOES.



Document Upload

The Insurance Document Upload web page gives Veterans and beneficiaries a fast, easy, and secure way to send documents to Insurance Service using a PC, tablet, or mobile phone. Veterans and their beneficiaries follow a simple 3-step process to upload documents.

Step 1 – Complete a cover sheet with the sender information.

Step 2 – Select document files from their computer or mobile device.

Step 3 – Securely upload documents.

Document upload makes it easier for Veterans and beneficiaries to provide the information needed to complete their requests.

SGLI Premium Reduction

VA insurance continues to place the interests of Servicemembers first and foremost by keeping SGLI premiums as low as possible, while also maintaining the necessary reserve levels to ensure funds are available to pay claims to beneficiaries. In July 2019, the Servicemembers' Group Life Insurance (SGLI) monthly premium rates were decreased from 7 cents per \$1,000 to 6 cents per \$1,000 of insurance. The reduction lowered the premium for a Servicemember with the maximum coverage of \$400,000 from \$28 to \$24 a month. Note: Servicemembers pay an additional \$1 per month for traumatic injury protection.

The Family SGLI spousal coverage premium rates decreased for all age brackets. Spousal coverage premiums are based on the age and amount of coverage in force for the Servicemember's spouse. The premium reductions range from 10 to 32 percent depending on the age of the spouse.



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Closed and Current VA Insurance Programs

Programs that no longer issue coverage

Closed insurance programs	Years	Maximum coverage
United States Government Life Insurance (USGLI)	1919 - 1951	\$10,000
National Service Life Insurance (NSLI)	1940 - 1951	\$10,000 ⁴
Veterans' Special Life Insurance (VSLI)	1951 - 1956	\$10,000 ⁴
Veterans' Reopened Insurance (VRI)	1965 - 1966	\$10,000 ⁴

Programs that currently issue coverage

Open life insurance programs		Year	Maximum coverage
Uniformed Services and Post-Vietnam Veterans' Life Insurance	Servicemembers' Group Life Insurance (SGLI)	1965 - present	\$400,000 ⁵
	Family Servicemembers' Group Life Insurance (FSGLI) – Spouse's Coverage	2001 - present	\$100,000
	Family Servicemembers' Group Life Insurance (FSGLI) – Children's Coverage	2001 - present	\$10,000
	Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)	2005 - present	\$100,000
	Veterans' Group Life Insurance (VGLI)	1974 - present	\$400,000 ⁵
Disabled Veterans' Life Insurance	Service-Disabled Veterans' Insurance (S-DVI)	1951 - present	\$10,000 ⁶
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	\$200,000 ⁷

⁴ Since 1972, dividends can be used to increase coverage by purchasing paid-up additions to the basic insurance.

⁵ Effective September 1, 2005, the maximum coverage for SGLI and VGLI increased to \$400,000.

⁶ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans effective October 1, 2011.

⁷ Maximum face amount increased to \$200,000 on January 1, 2012.



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VA Life Insurance Compared to Private Sector Insurers

The following table compares the total face amount of VA life insurance in-force with commercial life insurance companies.

2018 rankings by total Life Insurance in force⁸

Rank	Company	Total life insurance (millions)
1	Prudential of America Group ⁹	\$4,390,296
2	Metropolitan Life & Affiliated Companies ⁹	\$4,384,428
3	Great-West Life Group	\$3,241,621
4	Lincoln Financial Group	\$2,069,657
5	RGA Group	\$1,935,572
6	SCOR Life US Group	\$1,840,028
7	Northwestern Mutual Group	\$1,832,393
8	Securian Financial Insurance Group	\$1,521,622
9	New York Life Group ⁹	\$1,465,565
10	Swiss Reinsurance Life Group	\$1,408,083
11	Aegon USA Group	\$1,368,943
12	Munich American Reassurance Company	\$1,354,817
13	Hannover Life Reassurance America	\$1,307,948
14	VA¹⁰	\$1,216,390
15	Hartford Life & Accident Insurance Company	\$1,166,679

⁸ Source: Best's Review (September 2019); Calendar Year 2018 Exhibit of Insurance In-force

⁹ Total includes the portion of SGLI insurance in-force that this company reinsures.

¹⁰ VA data includes \$213,950 million of TSGLI coverage.



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Quick Reference: Information by Fiscal Year

The table below displays the number of lives insured and the face amount for both the administered and supervised Insurance programs.

Lives insured by fiscal year¹¹

Insured (program)	2015	2016	2017	2018	2019
Veterans (Administered Programs)	684,964	626,164	568,957	516,291	470,386
Veterans (VMLI)	2,567	2,654	2,632	2,614	2,592
Veterans (VGLI)	427,948	430,809	431,517	432,120	432,940
Servicemembers (SGLI)	2,265,500	2,245,500	2,222,500	2,221,500	2,137,500
Spouses and Children (FSGLI)	2,874,000	2,810,000	2,782,000	2,752,000	2,625,000
Total lives insured	6,254,979	6,115,127	6,007,606	5,924,525	5,668,418
Face amount (billions)	\$1,024	\$1,011	\$1,002	\$1,001	\$968

The following table 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 year¹²

Benefit type	2015	2016	2017	2018	2019	% Chg. FY 18 to 19
Death awards ¹³	\$2,017,401,684	\$1,934,817,157	\$1,930,643,320	\$1,850,898,645	\$1,792,122,774	-3%
Dividends	\$108,680,166	\$83,939,064	\$70,348,712	\$60,443,190	\$51,815,624	-14%
Loans made	\$32,063,000	\$32,583,000	\$30,905,000	\$29,605,000	\$29,092,000	-2%
Matured endowments	\$113,318,890	\$125,248,634	\$108,802,036	\$106,362,179	\$120,720,834	13%
Cash surrenders	\$37,933,736	\$36,342,797	\$62,571,415 ¹⁴	\$57,115,920	\$46,826,661	-18%
Disability claims	\$5,528,786	\$4,779,501	\$4,015,205	\$3,355,794	\$2,730,471	-19%
Total	\$2,314,926,262	\$2,217,710,153	\$2,207,285,688	\$2,107,780,729	\$2,043,308,364	-3%

¹¹ Source: FY19 State of Residence Report; FY19 Exhibit of Insurance In-force.

¹² Source: FY19 Exhibit of Insurance In-force; FY 19 Statement of Operations and Changes in Net Position; FY 19 Statement of Cash Flows.

¹³ Includes payments for traumatic injuries.

¹⁴ The large increase in cash surrenders between FY16 and FY17 is due to a change in accounting methodology.



The following tables display the number and amount of payments for death and traumatic injuries in both the administered and supervised Insurance Programs.

Number of death or traumatic injury awards paid

	2015	2016	2017	2018	2019
Administered	76,638	68,891	64,586	58,916	52,897
Supervised ¹⁵	7,272	7,439	7,620	7,696	7,744
Total	83,910	76,330	72,206	66,612	60,641

Amount of death or traumatic injury awards paid

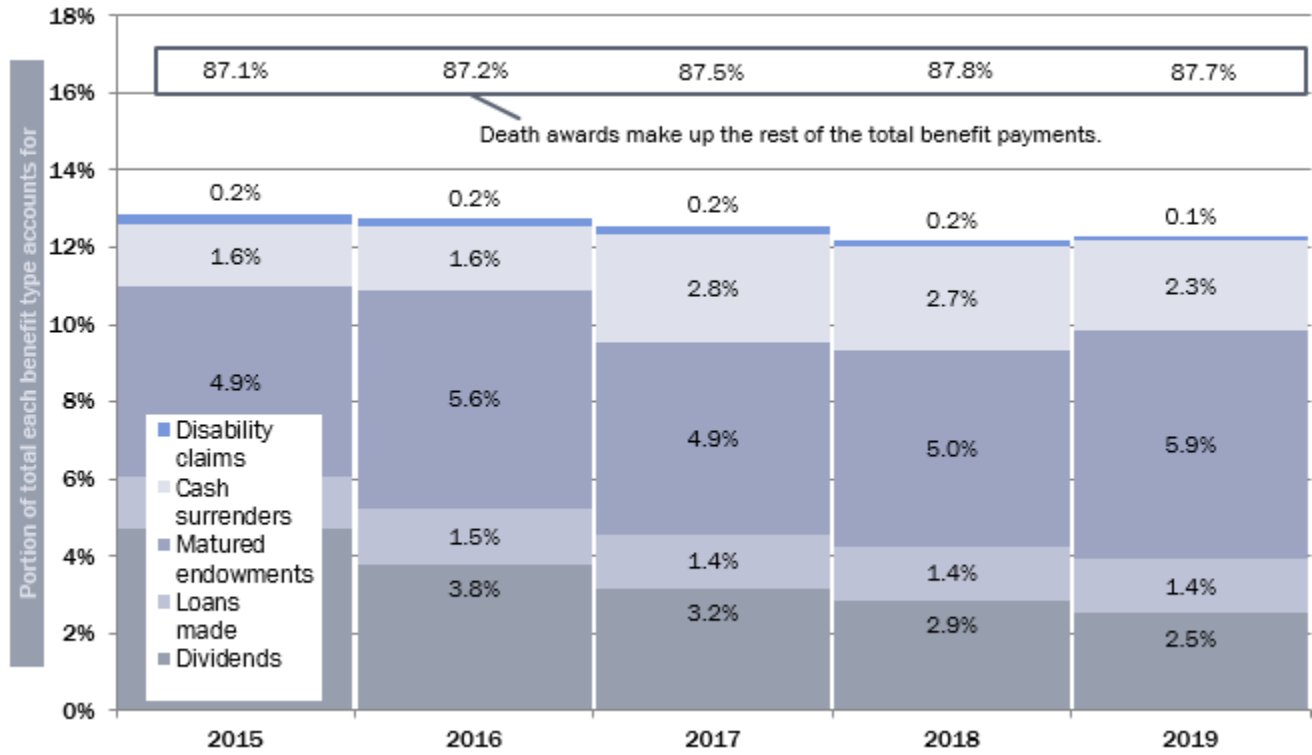
	2015	2016	2017	2018	2019
Administered	\$987,885,617	\$909,122,246	\$865,048,220	\$798,893,680	\$722,615,373
Supervised ¹⁵	\$1,029,516,067	\$1,025,694,911	\$1,065,595,100	\$1,052,004,965	\$1,069,507,401
Total	\$2,017,401,684	\$1,934,817,157	\$1,930,643,320	\$1,850,898,645	\$1,792,122,774
Average payment	\$24,042	\$25,348	\$26,738	\$27,786	\$29,553

¹⁵ Includes payments for traumatic injuries.





Benefits paid by fiscal year by Insurance Program





Total Insurance in force by fiscal year²⁰

	2015	2016	2017	2018	2019
Number of policies	6,342,789	6,194,039	6,078,570	5,987,514	5,724,945
Total face amounts	\$1,240,660,018,554	\$1,226,496,624,246	\$1,215,080,861,599	\$1,215,108,315,937	\$1,173,876,252,207
Avg. face amounts ²¹	\$195,602	\$198,012	\$199,896	\$202,940	\$205,046

Life Insurance in force by program during FY 19¹⁶

Type of Insurance ¹⁷	Number of policies	Total face amount	Average face amount ¹⁷	Maximum face amount
USGLI	6	\$17,000	\$2,833	\$10,000
NSLI	160,992	\$2,055,534,381	\$12,768	\$10,000
VSLI	80,504	\$1,188,795,925	\$14,767	\$10,000
VRI	6,299	\$66,436,044	\$10,547	\$10,000
S-DVI	279,112	\$2,934,149,913	\$10,512	\$10,000 ¹⁸
VMLI	2,592	\$358,481,444	\$138,303	\$200,000
SGLI	2,137,500	\$773,951,300,000	\$362,082	\$400,000
FSGLI - Child	1,680,000	\$16,800,000,000	\$10,000	\$10,000
FSGLI - Spouse	945,000	\$93,074,100,000	\$98,491	\$100,000
VGLI	432,940	\$77,897,437,500	\$179,927	\$400,000
Total¹⁹	5,724,945	\$968,326,252,207	\$169,142	

¹⁶ Source: Insurance FY 19 Exhibit of Insurance In-force Cover Sheet.

¹⁷ Page 8 contains information on historical changes to life insurance programs.

¹⁸ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans.

¹⁹ Excludes TSGLI.

²⁰ Source: Insurance FY 19 Exhibit of Insurance In-force Cover Sheet. Face amount includes coverage for the TSGLI rider to SGLI.

²¹ Average face amount includes paid-up additional insurance where available.





Gender Breakdown by program during FY19

Type of Programs	Male	Female	Unknown
USGLI ²²	43%	0%	57%
NSLI ²²	34%	0%	66%
VSLI ²²	25%	0%	75%
VRI ²²	76%	1%	23%
S-DVI ²²	89%	9%	2%
SGLI ²³	82%	18%	0%
VGLI ²⁴	86%	14%	0%
Total	79%	15%	6%

²² Insurance does not collect gender data on policyholders. Breakdown comes from an SSN data match PA&I performed with records they had access to.

²³ Gender breakdown for Active and Reserve Servicemembers from DMDC. Given high SGLI enrollment, this is a good estimate for SGLI gender breakdown.

²⁴ OSGLI data



Number of operations processed on administered policies by fiscal year²⁵

	2015	2016	2017	2018	2019
Loans	30,845	32,424	32,782	32,539	33,686
Cash surrenders	7,051	6,455	6,075	5,560	4,704
Calls answered	593,876	543,274	509,897	487,795	442,898
Correspondence received	57,687	42,993	56,547	42,485	24,427
Change of address	22,866	10,449	26,146	19,051	9,911
Online loan applications	4,489	5,636	6,002	7,182	8,560
Total²⁶	712,325	635,595	631,447	587,430	515,626

²⁵ Source: Distribution of Operations Report.

²⁶ Total does not include the number of “Online Loan Applications” to accurately represent the number of operations processed on administered policies.





Coverage Established, Terminated, or Paid During FY19

The table below identifies the number of new policies issued for FY19, the total coverage amount, and the average face value of the policies. In the case of SGLI and FSGLI, which is group insurance, the Military Services maintain the records on each insured Servicemember.

New Life Insurance coverage issued in FY19

Type of insurance	Number of people insured	Total coverage amount	Average face amount	Maximum face amount
VMLI ²⁷	401	\$65,707,474	\$163,859	\$200,000
S-DVI ²⁸	13,629	\$164,117,429	\$12,042	\$10,000 ²⁹
VGLI ³⁰	18,135	\$5,745,370,000	\$316,811	\$400,000
FSGLI – Child ³¹	82,455	\$824,550,000	\$10,000	\$10,000
FSGLI – Spouse ³²	131,050	\$12,907,245,550	\$98,491	\$100,000
SGLI ³¹	227,757	\$80,840,752,851	\$354,943	\$400,000
Total	473,427	\$100,547,743,304	\$212,383	

²⁷ Source: VMLI Database – FY19 Reserve File Data. Maximum face amount increased to \$150,000 on October 1, 2011, and increased to \$200,000 January 1, 2012.

²⁸ Source: S-DVI – FY19 Exhibit of Insurance In-force; State of Residence Report.

²⁹ Source: Additional coverage, up to \$20,000, was available for totally disabled policyholders. Effective October 1, 2011, this was increased to \$30,000. For FY 19, VA issued 939 new Supplemental S-DVI policies.

³⁰ Source: VGLI – OSGLI Monthly Report to VA.

³¹ Source: SGLI / FSGLI – Estimates based upon accessions to Active Duty and Reserve forces in FY 19. Data on accessions from the Defense Manpower Data Center.

³² Source: DEERS and Military Pay Records.



Policy lapses³³ during FY 19

Type of Insurance	Number	Face amount	Average face amount
NSLI	1,808	\$10,914,250	\$6,037
VSLI	509	\$3,530,492	\$6,936
VRI	69	\$412,750	\$5,982
S-DVI	1,158	\$13,847,000	\$11,958
Total	3,544	\$28,704,492	\$8,099

³³ Source: FY 19 Exhibit of Insurance In-force.

A policy lapses if the premium is not received within 65 days after the due date.





VBA Insurance payments made to policyholders during FY 19

Type of payment	Type of Insurance	Number	Amount	Average payment
Matured endowment ³⁴	USGLI	8	\$63,657	\$7,957
	NSLI	5,893	\$116,232,203	\$19,724
	VSLI	6	\$448,063	\$74,677
	VRI	66	\$2,324,411	\$35,218
	S-DVI	139	\$1,652,500	\$11,888
Total		6,112	\$120,720,834	\$19,751
Cash surrender ³⁴	USGLI	0	\$0	\$0
	NSLI	1,584	\$29,353,527	\$18,531
	VSLI	818	\$11,395,026	\$13,930
	VRI	86	\$866,401	\$10,074
	S-DVI	870	\$5,211,707	\$5,990
Total		3,358	\$46,826,661	\$13,945
Dividends ³⁵	USGLI	6	\$6,520	\$1,087
	NSLI	160,992	\$31,193,915	\$194
	VSLI	80,504	\$19,466,586	\$242
	VRI	6,299	\$1,148,603	\$182
Total		247,801	\$51,815,624	\$209
Loans ³⁶	USGLI	0	\$0	\$0
	NSLI	674	\$3,033,000	\$4,500
	VSLI	709	\$2,458,000	\$3,467
	VRI	46	\$187,000	\$4,065
	S-DVI	32,257	\$23,414,000	\$726
Total		33,686	\$29,092,000	\$864

³⁴ Source of number: FY 19 Exhibit of Insurance In-force. Source of amount: FY 19 Statement of Operations and Changes in Net Position.

³⁵ Source of number: FY 19 Exhibit of Insurance In-force – Cover Sheet. Source of amount: FY 19 Statement of Operations and Changes in Net Position

³⁶ Source of number: FY 19 Statement of Cash Flows. Program numbers from an estimate based on Statistical Quality Control reviews in FY 19 and percent of total. Source of amount: Insurance General Ledger Accounting System; Statement of Program Costs and Financing.



VBA Life Insurance dividend payments by fiscal years

Dividend payments	2015	2016	2017	2018	2019
Number	505,934	432,964	364,713	302,217	247,801
Total amounts	\$108,680,166	\$83,939,064	\$70,348,712	\$60,443,190	\$51,815,624
Average payments	\$215	\$194	\$193	\$200	\$209

VA pays death claims to the beneficiary upon the death of the insured person. In the case of FSGLI, VA pays death claims to the Servicemember. VA pays all other death claims to the Veterans' or Servicemembers' designated beneficiary.

The table below provides a distribution of death payments by program. For TSGLI, payments are for qualifying traumatic injuries.

Payments for death or traumatic injury during FY 19³⁷

Type of insurance	Number	Amount	Average payment
USGLI	4	\$422,647	\$105,662
NSLI	31,183	\$409,501,618	\$13,132
VSLI	9,145	\$142,183,239	\$15,548
VRI	1,431	\$14,558,936	\$10,174
S-DVI	10,852	\$114,008,490	\$10,506
VMLI	282	\$41,940,453	\$148,725
SGLI ³⁸	1,606	\$558,123,091	\$347,524
FSGLI – Spouse ³⁸	579	\$56,125,000	\$96,934
FSGLI - Child ³⁸	1,093	\$10,910,000	\$9,982
TSGLI ³⁸	567	\$24,320,000	\$42,892
VGLI ³⁸	3,899	\$420,029,310	\$107,727
Total	60,641	\$1,792,122,774	\$29,553

³⁷ Source of number: FY 19 Exhibit of Insurance In-force; VMLI Database.
Source of amount: FY 19 Statement of Operations and Changes in Net Position.

³⁸ Source: SGLI and TSGLI Monthly Reports from OSGLI.
Includes Basic, Accelerated Benefit Option, and Conversion Pool.





Monthly Payments to Policyholders at the End of FY 19

Although most Veterans choose to receive payments in a 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 and total disability income – no lump sum option exists; VA pays monthly.

The table below provides data on recurring monthly payments to Veterans.

Insurance monthly installment award payments to policyholders at the end of FY 19

Type of payment ³⁹	Type of insurance	Number	Annual Total	Average Annual Payment
Total disability income provision	USGLI	0	\$0	\$0
	NSLI	1,344	\$1,682,910	\$1,252
	VSLI	650	\$885,420	\$1,362
	VRI	79	\$65,580	\$830
Total		2,073	\$2,633,910	\$1,271
Matured endowments	USGLI	0	\$0	\$0
	NSLI	101	\$122,521	\$1,213
	VSLI	110	\$142,317	\$1,294
	VRI	6	\$4,002	\$667
	S-DVI	12	\$11,181	\$932
Total		229	\$280,021	\$1,223
Cash Surrenders	USGLI	0	\$0	\$0
	NSLI	17	\$30,506	\$1,794
	VSLI	0	\$0	\$0
	VRI	0	\$0	\$0
	S-DVI	0	\$0	\$0
Total		17	\$30,506	\$1,794
Total and permanent disability	USGLI	0	\$0	\$0
Total		0	\$0	\$0

³⁹ Source: Insurance Actuarial Valuation System (AVS) VAL-C (Settlement Option Benefits). Life income – for NSLI, VSLI are 150 percent of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only Amount. Total Disability Income Provision for NSLI, VSLI, and USGLI are 150 percent of the Lifetime Guaranteed Amount.

Monthly Payments to Beneficiaries in FY 19



A monthly payment option is also available in some programs for death payments. The following table provides data on recurring monthly payments to beneficiaries.

Insurance monthly installment award payments to beneficiaries in FY 19⁴⁰

Type of insurance	Number	Annual Total	Average Annual Payment
USGLI	530	\$108,235	\$204
NSLI	8,126	\$4,612,794	\$568
VSLI	375	\$236,950	\$632
VRI	70	\$30,730	\$439
S-DVI	131	\$49,415	\$377
Total	9,232	\$5,038,124	\$546

⁴⁰ Source: Insurance AVS VAL-C (Settlement Option Benefits). Life Income – for NSLI, VSLI are 150 percent of the Lifetime Guaranteed Amount and the Guaranteed Certain Only Amount.





Age Distribution of Policyholders

The age distributions for certain programs available only during past wartime periods parallel the aging of all other Veterans of those periods. The programs for which insurance is still available (S-DVI, VMLI, SGLI, and VGLI) have policyholders across a wide distribution of ages.

Age distribution for VBA Insurance Programs, number of participants and percent of program total

Type of insurance	Age groups				
	< 20	20-29	30-39	40-49	50-59
USGLI ⁴¹	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
NSLI ⁴¹	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VSLI ⁴¹	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VRI ⁴¹	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
S-DVI ⁴¹	0	1,797	13,770	22,572	38,143
% of all age groups	0%	1%	6%	9%	15%
VMLI ⁴²	0	18	108	271	645
% of all age groups	0%	1%	4%	10%	25%
SGLI ⁴³	152,032	1,065,158	616,725	235,714	66,032
% of Total	7%	50%	29%	11%	3%
FSGLI-Spouse ⁴³	10,815	334,861	389,905	161,461	43,400
% of all age groups	1%	36%	41%	17%	5%
FSGLI- Children ⁴³	1,622,579	57,421	0	0	0
% of all age groups	97%	3%	0%	0%	0%
VGLI ⁴⁴	18	9,374	50,539	101,960	136,356
% of all age groups	0%	2%	12%	24%	31%
Total all types	1,785,444	1,468,629	1,071,047	521,978	284,576
% of all age groups	31%	26%	19%	9%	5%

Age groups continued on the next page.

⁴¹ Note: Data as of September 30, 2019.

⁴² Source: VMLI Reserve Valuation September Data

⁴³ Source: OSGLI June Data – Adjusted for FY 19. Dependent data from the Defense Manpower Data Center. All Servicemembers insured under SGLI are also insured under TSGLI.

⁴⁴ Source: VGLI Attained Age In-force Report from Prudential.



**Age distribution for VBA Insurance Programs
number of participants and percent of program total (continued)**

Type of insurance	Age groups				Total all age groups	Average age
	60-69	70-79	80-89	> 89		
USGLI ⁴¹	0	0	0	6	6	99.5
% of all age groups	0%	0%	0%	100%	100%	
NSLI ⁴¹	0	0	48,457	93,728	142,185	90.6
% of all age groups	0%	0%	34%	66%	100%	
VSLI ⁴¹	0	6	63,210	9,308	72,524	87.1
% of all age groups	0%	0%	87%	13%	100%	
VRI ⁴¹	0	1	1,894	3,694	5,589	91.3
% of all age groups	0%	0%	34%	66%	100%	
S-DVI ⁴¹	59,479	98,779	14,141	1,401	250,082	63.6
% of all age groups	24%	38%	6%	1%	100%	
VMLI ⁴²	780	757	13	0	2,592	59.8
% of all age groups	30%	29%	1%	0%	100%	
SGLI ⁴³	1,822	16	1	0	2,137,500	29.7
% of all age groups	0%	0%	0%	0%	100%	
FSGLI-Spouse ⁴³	4,558	0	0	0	945,000	33.5
% of all age groups	0%	0%	0%	0%	100%	
FSGLI- Children ⁴³	0	0	0	0	1,680,000	8.3
% of all age groups	0%	0%	0%	0%	100%	
VGLI ⁴⁴	85,646	44,286	4,688	73	432,940	53.5
% of all age groups	20%	10%	1%	0%	100%	
Total all types	152,285	143,845	132,404	108,210	5,668,418	
% of all age groups	3%	3%	2%	2%	100%	

See previous page for footnote references.



SGLI Coverage

The tables below show the number of SGLI policyholders. The total percentage by coverage level for both categories of duty status is shown.

For simplicity, the maximum coverage is shown by itself, while all lesser coverage is combined.

SGLI by coverage level – Active duty and Reserve duty FY19

SGLI coverage level	Number with coverage		Percent with coverage	
	\$50,000-\$350,000	\$400,000 (maximum)	\$50,000-\$350,000	\$400,000 (maximum)
Active duty	114,248	1,308,752	8.03%	91.97%
Reserve duty	164,363	454,637	26.55%	73.45%
Total⁴⁵	278,611	1,763,389	13.64%	86.36%

SGLI coverage by Branch of Service and component of service FY19

Branch of Service (BOS)		Number eligible for SGLI	Number with SGLI	Percent of eligible with SGLI	Percent ⁴⁶ of grand total with SGLI
Active duty	Army	508,828	507,815	99.8%	24.9%
	Navy	353,246	348,622	98.7%	17.1%
	Air Force	351,516	347,674	98.9%	17.0%
	Marine Corps	172,589	172,093	99.7%	8.4%
	Coast Guard	43,807	40,516	92.5%	2.0%
	NOAA	327	291	89.0%	<0.1%
	Public Health Service	6,283	5,989	95.3%	0.3%
	Total	1,436,596	1,423,000	99.1%	69.7%
Reserve /National Guard	Army	421,553	382,287	90.7%	18.7%
	Navy	47,797	42,557	89.0%	2.1%
	Air Force	163,757	163,757	100.0%	8.0%
	Marine Corps	24,190	24,190	100.0%	1.2%
	Coast Guard	10,232	6,209	60.7%	0.3%
	Total	667,529	619,000	92.7%	30.3%
Grand Total		2,104,125	2,042,000	97.1%	100.0%

⁴⁵ Does not include Servicemembers with part-time or post-separation coverage

⁴⁶ Percentages may not sum to Total due to rounding.

FSGLI Coverage for Spouses



The tables below show the number of insured FSGLI spouses. The total percentage by coverage level for both categories of duty status is shown.

For simplicity, the maximum coverage is shown by itself, while all lesser coverage is combined.

FSGLI Spouse coverage level – active duty and reserve duty FY 19

FSGLI coverage level	Number with coverage		Percent with coverage	
	\$10,000-\$90,000	\$100,000 (maximum)	\$10,000-\$90,000	\$100,000 (maximum)
Active duty	10,580	609,420	1.71%	98.29%
Reserve duty	15,335	309,665	4.72%	95.28%
Total	25,915	919,085	2.74%	97.26%

FSGLI Spouse coverage by branch and component of service FY 19

Branch		Number eligible for FSGLI	Number with FSGLI	Percent of eligible with FSGLI	Percent ⁴⁷ of grand total with FSGLI
Active duty	Army	272,511	238,485	87.5%	25.2%
	Navy	156,756	144,483	92.2%	15.3%
	Air Force	176,445	147,135	83.4%	15.6%
	Marine Corps	69,734	66,028	94.7%	7.0%
	Coast Guard	23,646	20,830	88.1%	2.2%
	NOAA	180	130	72.2%	<0.1%
	Public Health Service	2,909	2,909	100.0%	0.3%
	Total	702,181	620,000	88.3%	65.6%
Reserve /National Guard	Army	227,360	197,561	86.9%	20.9%
	Navy	35,640	30,201	84.7%	3.2%
	Air Force	101,800	84,663	83.2%	9.0%
	Marine Corps	9,640	9,259	96.0%	1.0%
	Coast Guard	4,238	3,316	78.2%	0.4%
	Total	378,678	325,000	858.8%	34.4%
Grand Total		1,080,859	945,000	87.4%	100.0%

⁴⁷ Percentages may not sum to Total due to rounding.



Contact Information

Department of Veterans Affairs home page

www.va.gov/

Veterans Benefits Administration home page

benefits.va.gov

Insurance information home page

benefits.va.gov/insurance

Insurance Service Single Sign On (SSO) website

<https://insurance.va.gov/home>

Annual Benefits Report: (Office of Performance Analysis & Integrity)

202-461-9040

Contact for administered programs (USGLI, NSLI, VSLI, VRI, S-DVI, VMLI)

Toll-free telephone: ⁴³

1-800-669-8477

Death claims fax:

1-888-748-5822

All other fax inquiries:

1-888-748-5828

General correspondence mailing address:

Department of Veterans Affairs Insurance Center
P.O. Box 42954
Philadelphia, Pennsylvania 19101

For correspondence concerning:

Use P.O. box:

Death, Waiver of Premium, VMLI Claims, and S-DVI Applications:

P.O. Box 7208

Loans and Cash Surrenders:

P.O. Box 7327

Premium and Loan/Lien Payments:

P.O. Box 4019

All Other Insurance Mail:

P.O. Box 42954

Contact for supervised programs (SGLI, FSGLI, TSGLI, and VGLI)

OSGLI administers the SGLI and VGLI programs, including the processing and payment of claims. When Servicemembers or family members are looking for information about the SGLI and VGLI programs and cannot find answers to their questions on the SGLI/VGLI portion of the Insurance website, they can call, e-mail, or write to the Office of Servicemembers' Group Life Insurance (OSGLI). OSGLI can be reached at:

Toll-free telephone:

1-800-419-1473

Death and accelerated⁴⁴ benefits claims fax:

1-877-832-4943

All other fax inquiries:

1-800-236-6142

General correspondence mailing address:

The Office of Servicemembers' Group Life Insurance
80 Livingston Avenue
Roseland, New Jersey 07068-1733

E-mail:

Death and accelerated benefits claims only:
osgli.claims@prudential.com
All other inquiries: osgli.osgli@prudential.com

⁴³ Insurance Specialists are available 8:30 AM to 6:00 PM (Eastern Time) Monday - Friday

⁴⁴ The Accelerated Benefit Option gives terminally-ill SGLI, Family SGLI, and VGLI policyholders access to the death benefits of their policies before they die.



U.S. Department
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Loan Guaranty

Home Loan Guaranty Program Objectives

The objective of the VA Home Loan Guaranty program is to help eligible Veterans, active-duty personnel, surviving spouses, and members of the Reserves and National Guard purchase, retain, and adapt homes in recognition of their service to the Nation.

Current Benefits

VA home loans may be used to:

- Purchase a home;
- Purchase a residential unit in certain condominium projects;
- Build a home;
- Refinance an existing home loan; or
- Improve a home by installing solar heating or other energy conservation measures.

624,546 Loans Guaranteed
 Average Loan \$281,226
 Total Loan Amount:
 \$175.6 Billion

The Loan Guaranty Program was originally part of a national effort to move from a wartime economy to a peacetime economy and to avoid the economic recession historically associated with postwar periods. The program was one of the innovations advanced by the Servicemen's Readjustment Act of 1944 (PL 78-346), known as the GI Bill of Rights. By providing loan guaranties, the government could aid Veterans in their efforts to readjust to civilian life.



VA



**U.S. Department
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Release history

Version & changes

Date



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Data as of

09/30/2019



VA



**U.S. Department
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Program Information

There are two types of guaranteed loans: purchase and refinance. A purchase loan is used to obtain a home. The other loan type is a refinance, and there are two kinds of refinance loans: interest rate reduction and other refinance (i.e., cash-out refinancing). Interest rate reduction is typically the most common reason for refinancing a loan, however in 2019 Cash-Out refinancing was the common reason.

While there is no maximum VA loan amount, secondary market limitations determine how much lenders will loan and therefore create an effective loan limit for VA. These effective loan limits vary by county and are based on the Department of Housing and Urban Development's (HUD) area median prices that are used by Federal Housing Finance Administration (FHFA) to set the Government Sponsored Enterprise (GSE) (Fannie Mae and Freddie Mac) loan limits. The VA county loan limits are adjusted annually each January and are available at http://www.benefits.va.gov/homeloans/purchaseco_loan_limits.asp.

Veterans pay a funding fee ranging from 1.25% to 3.30% 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 exempt from paying the fee.

VA will guaranty loans up to 100% of the home value. Additionally, the Honoring Veterans and Caring for Camp Lejeune Families Act of 2012 (Public Law 112-154), further expanded assistance to Veterans and their families. This authority was extended as part of Public Law 113-175, and included the following:

- Established permanent authority to guarantee adjustable-rate and hybrid adjustable-rate mortgages;
- Expanded home loan benefits for certain surviving spouses; and
- Allowed an active-duty Servicemember's dependent child to satisfy the occupancy requirement.



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Specially Adapted Housing Program (SAH)

Severely-disabled Veterans and Servicemembers, primarily those who are wheelchair bound or who have lost the use of both arms at or above the elbow, may be entitled to obtain SAH grants.

Special Housing Adaptation (SHA) grants are also available to disabled individuals who have blindness in both eyes, or have anatomical loss or loss of use of both hands.

These distinctive programs help eligible individuals buy, build, or modify homes specifically adapted for their use. In addition to no time limitation or deadline for applying for either grant benefit, multiple grant uses are available as authorized under Title 38, United States Code (U.S.C.) section 2101(a) or section 2101(b). The Honoring Veterans and Caring for Camp Lejeune Families Act of 2012 (Public Law 112-154) further expanded the SAH benefit. Specifically, section 202 authorized SAH assistance for certain Veterans who served in the Armed Forces on or after September 11, 2001 and are entitled service-connected disability due to the loss or loss of use of one lower extremity, severely affecting the functions of balance or propulsion.

The Veterans Housing Opportunity and Benefits Act of 2008 (PL 110-289), enacted on July 30, 2008, included the following changes:

- Increased the maximum grant amounts;
- Authorized cost indexing on an annual basis on October 1 of each year (beginning in calendar year 2009);
- Established eligibility for housing assistance for individuals with severe burn injuries; and
- Authorized assistance for individuals residing outside the United States who may now, at the Secretary's discretion, use adaptive housing benefits.

These benefits can be used for, but are not limited to:

- Wider doorways and hallways to accommodate wheelchairs;
- Ramps or platform lifts instead of steps; and
- Wheelchair accessible bathrooms.

The Honoring American Veterans and Caring for Camp Lejeune Families Act of 2012 (PL 112-154), enacted October 1, 2012, included the following changes:

- Expanded eligibility for SAH assistance for certain Veterans;
- Expanded eligibility for SHA assistance for Veterans with vision impairment;
- Increased and indexed the temporary residence adaptation (TRA) grant and extended this authorization to provide housing assistance to individuals temporarily residing in a home owned by a family member;
- Authorized additional SAH assistance to Veterans whose homes have been destroyed or damaged by natural disaster; and
- Removed the TRA grant from the aggregate amount of assistance available from the SAH/SHA program.

Specially adapted housing data can be found at the bottom of page 16



VA



**U.S. Department
of Veterans Affairs**
Veterans Benefits
Administration

Native American Direct Loan (NADL) Program

The Native American Veterans Direct Loan Program helps Native American Veterans or Native American non-Veterans finance the purchase of homes on Federal Trust. VA has entered into memorandums of understanding (MOU) with 105 participating Native American tribes and Pacific Islanders. During FY 2019, VA closed 20 loans under this program. Since its inception, VA has made 1,078 loans to Native American Veterans.

In FY 2019, LGY promoted the NADL program in 47 major regional and national outreach events across the United States. LGY entered into 3 MOUs during FY 2019. The NADL program currently has 527 active loans totaling \$64.3 million, and expended over \$5.5 million in loan funding during FY 2019.

Loan Administration

The Loan Administration Program helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure they offer options for home retention and alternatives to foreclosure. To ensure every Veteran has the option to retain his/her home, VA made approximately 491,798 attempts to contact delinquent borrowers and mortgage servicers. In FY 2019, VA helped 101,980 borrowers retain homeownership and/or avoid foreclosure. These actions resulted in a \$2.63 billion savings in estimated foreclosure costs to the Government.

For a Veteran or Servicemember who may have obtained a conventional loan, VA can offer general guidance and financial counseling through Loan Technicians in VA's 8 Regional Loan Centers. However, unlike a VA-guaranteed home loan, VA has no legal authority or standing to intervene on the borrower's behalf. VA's toll-free number for all Veterans and Servicemembers to call for home loan assistance is (877) 827-3702.

[Loan administration data can be found on page 17](#)



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Quick Reference

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

In FY 2019, interest rate reduction refinance loans were 15% of the total loan volume. For the same year, all refinanced loans made up 38% of the total loan volume.

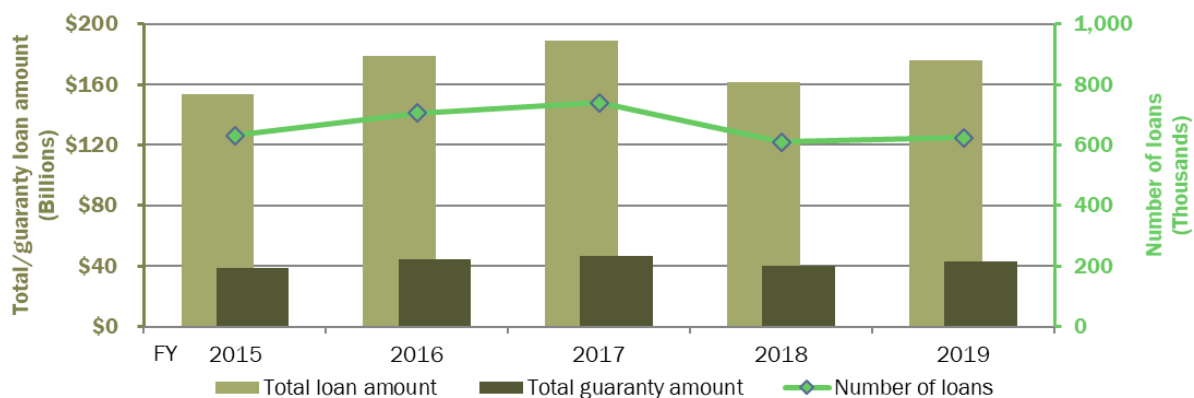
Fiscal year 2019 loan guaranty program highlights

Loans guaranteed	624,546
Interest rate reduction loans	94,861
Total loan amount	\$175,638,600,656
Average amount per loan	\$281,226

VA loans guaranteed by fiscal year

	2015	2016	2017	2018	2019
Number of loans	631,142	705,474	740,389	610,513	624,546
Total loan amount	\$153,477,242,762	\$178,656,669,563	\$188,699,744,440	\$161,295,513,770	\$175,638,600,656
Average loan amount	\$243,174	\$253,243	\$254,866	\$264,197	\$281,226
Total guaranty amount	\$38,606,820,465	\$44,646,704,530	\$46,955,375,319	\$39,939,956,683	\$43,477,935,388
Average guaranty amount	\$61,170	\$63,286	\$63,420	\$65,420	\$69,615

VA loans guaranteed by fiscal year





Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria

The table below summarizes eligibility criteria for the Loan Guaranty Program. All Veterans must have been discharged or released from active duty under other than dishonorable conditions. If the Veteran served less than the minimum required time period, he or she could be eligible if discharged because of a service-connected disability.

Period of service or entitlement	Service dates	Length of service or other criteria
World War II	9/16/40 - 7/25/47	90 days
Post-World War II	7/26/47 - 6/26/50	181 continuous days
Korean Conflict	6/27/50 - 1/31/55	90 days
Post-Korean Conflict	2/1/55 - 8/4/64	181 continuous days
Vietnam Era	8/5/64 - 5/7/75	90 days (for Veterans who served within Vietnam, the beginning date is 2/28/1961)
Specific entitlement for post-Vietnam Era	5/8/75 - 9/7/80	181 continuous days
Enlisted	9/8/80 - 8/1/90	2 years
Officers	10/17/81 - 8/1/90	2 years
Gulf War Era	8/2/90 - present	2 years or period called to active duty (not less than 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.



Home Loan Guaranty Data

Types and characteristics of VA loans guaranteed by fiscal year

Characteristic/ type	2015	2016	2017	2018	2019
First time home buyer	134,808	146,634	155,620	159,714	161,171
Previous home buyer	187,307	206,368	224,817	223,401	223,326
Without down payment	264,057	287,884	302,815	303,337	306,879
With down payment	58,058	65,118	77,622	79,778	77,618

Purchase loans only

Characteristic/ type	2015	2016	2017	2018	2019
Purchase loans	322,115	353,002	380,437	383,115	384,497
Interest rate reduction	194,805	215,561	190,914	67,347	94,861
Cash out/ other refinancing	114,222	136,911	169,038	160,051	145,188
Total	631,142	705,474	740,389	610,513	624,546

Types and characteristics of VA loans guaranteed during fiscal year 2019

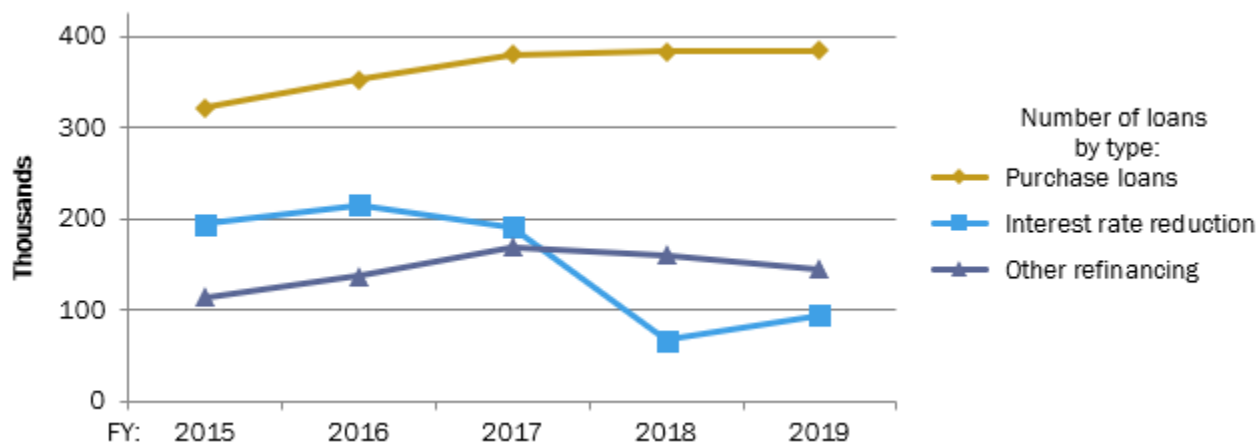
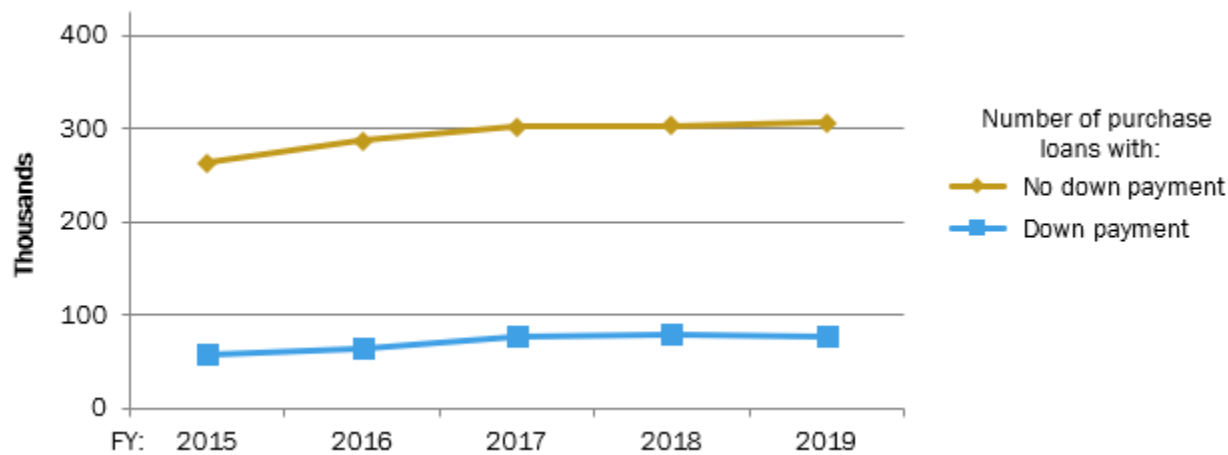
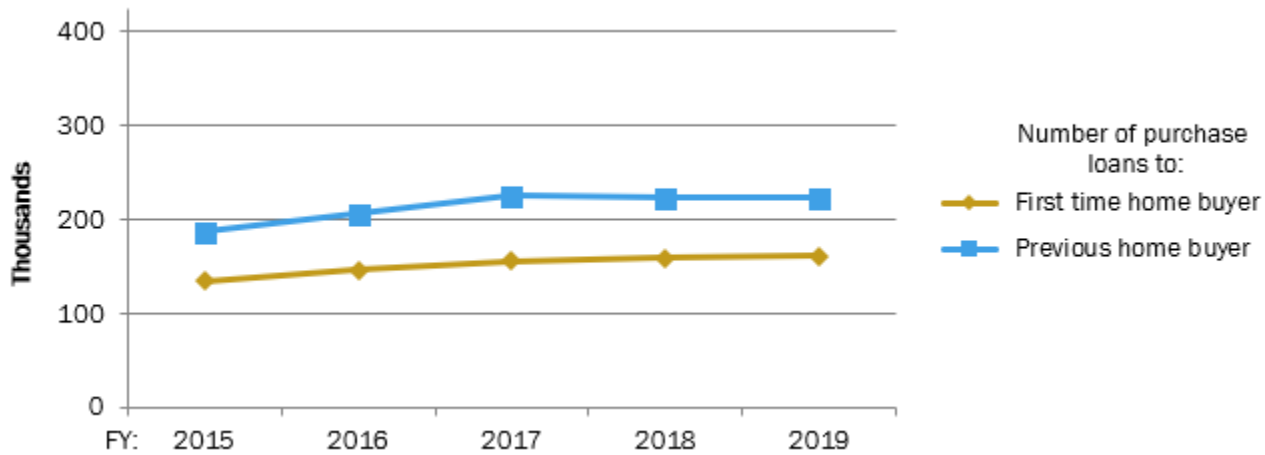
Characteristic/ type	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
First time home buyer	161,171	\$40,041,963,014	\$248,444	\$10,123,735,134	\$62,814
Previous home buyer	223,326	\$66,785,602,304	\$299,050	\$16,182,628,192	\$72,462
Without down payment	306,879	\$79,857,533,367	\$260,225	\$20,112,568,753	\$65,539
With down payment	77,618	\$26,970,031,951	\$347,471	\$6,193,794,573	\$79,798

Purchase loans only

Characteristic/ type	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Purchase loans	384,497	\$106,827,565,318	\$277,837	\$26,306,363,326	\$68,418
Interest rate reduction	94,861	\$29,501,742,230	\$311,000	\$7,419,875,674	\$78,218
Cash out / other refinancing	145,188	\$39,309,293,108	\$270,748	\$9,751,696,388	\$67,166
Total	624,546	\$175,638,600,656	\$281,226	\$43,477,935,388	\$69,615



Types and characteristics of VA loans guaranteed by fiscal year (data on preceding page)





VA loans guaranteed by fiscal year and period of service/ entitlement

Period of service/ entitlement	2015	2016	2017	2018	2019
World War II	562	492	421	253	135
Post-World War II	197	174	148	90	58
Korean Conflict	1,135	1,059	992	647	455
Post-Korean Conflict	7,171	7,318	7,337	5,153	3,606
Vietnam Era	36,327	37,843	38,829	28,749	22,330
Post-Vietnam Era	38,272	41,673	42,461	33,081	28,970
Gulf War Era	185,124	201,523	205,032	172,830	171,383
Restored entitlement	262,569	309,242	335,427	273,700	296,545
Service personnel	84,501	88,295	90,804	80,241	85,813
Reservists	12,168	14,141	14,749	11,703	11,116
Un-remarried survivors	3,116	3,714	4,189	4,066	4,135
Spouses of POWs	N/A	N/A	N/A	N/A	N/A
Total	631,142	705,474	740,389	610,513	624,546



VA loans guaranteed during fiscal year 2019 by period of service/ entitlement

Period of service/ entitlement	Number of loans	Percent ¹ of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
World War II	135	<0.1%	\$32,440,431	\$240,299	\$8,279,351	\$61,329
Post-World War II	58	<0.1%	\$13,089,044	\$225,673	\$3,300,662	\$56,908
Korean Conflict	455	0.1%	\$97,087,032	\$213,378	\$24,949,951	\$54,835
Post-Korean Conflict	3,606	0.6%	\$783,972,008	\$217,408	\$200,886,777	\$55,709
Vietnam Era	22,330	3.6%	\$4,940,689,237	\$221,258	\$1,261,268,138	\$56,483
Post-Vietnam Era	28,970	4.6%	\$6,651,198,770	\$229,589	\$1,686,681,017	\$58,222
Gulf War Era	171,383	27.4%	\$45,542,876,403	\$265,737	\$11,325,685,081	\$66,084
Restored entitlement	296,545	47.5%	\$89,388,676,700	\$301,434	\$21,973,570,803	\$74,099
Service personnel	85,813	13.7%	\$24,419,155,609	\$284,562	\$6,047,182,005	\$70,469
Reservists	11,116	1.8%	\$2,878,042,032	\$258,910	\$718,097,543	\$64,600
Un-remarried survivors	4,135	0.7%	\$891,373,390	\$215,568	\$228,034,061	\$55,147
Spouses of POWs	N/A					
Total	624,546	100%	\$175,638,600,656	\$281,226	\$43,477,935,388	\$69,615

¹ Percentages may not sum to Total due to rounding.



VA loans guaranteed by fiscal year and age

Age	2015	2016	2017	2018	2019 ¹
18 - 25	21,070	22,103	23,207	24,466	27,822
26 - 35	145,353	157,784	162,979	143,400	150,916
36 - 45	141,871	154,537	155,889	126,452	133,685
46 - 55	127,691	145,191	153,717	120,085	119,394
56 - 65	92,656	101,404	105,900	83,947	84,235
66 - 75	83,477	101,462	112,439	89,741	84,960
76 - 80	11,283	13,914	15,791	13,651	14,968
Over 80	7,741	9,079	10,466	8,771	8,565
Total	631,142	705,474	740,389	610,513	624,546

VA loans guaranteed during fiscal year 2019¹ by age

Age	Number of Loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
18 - 25	27,822	4.5%	\$6,069,367,491	\$218,150	\$1,547,223,259	\$55,612
26 - 35	150,916	24.2%	\$41,467,925,576	\$274,775	\$10,327,321,529	\$68,431
36 - 45	133,685	21.4%	\$42,584,147,258	\$318,541	\$10,387,306,779	\$77,700
46 - 55	119,394	19.1%	\$36,661,860,993	\$307,066	\$8,973,721,633	\$75,161
56 - 65	84,235	13.5%	\$22,316,152,674	\$264,927	\$5,558,281,583	\$65,985
66 - 75	84,960	13.6%	\$20,801,125,502	\$244,834	\$5,238,044,143	\$61,653
76 - 80	14,968	2.4%	\$3,639,577,159	\$243,157	\$918,314,626	\$61,352
Over 80	8,565	1.4%	\$2,097,945,026	\$244,944	\$527,597,092	\$61,599
Total	624,546	100.0%	\$175,638,600,656	\$281,226	\$43,477,935,388	\$69,615

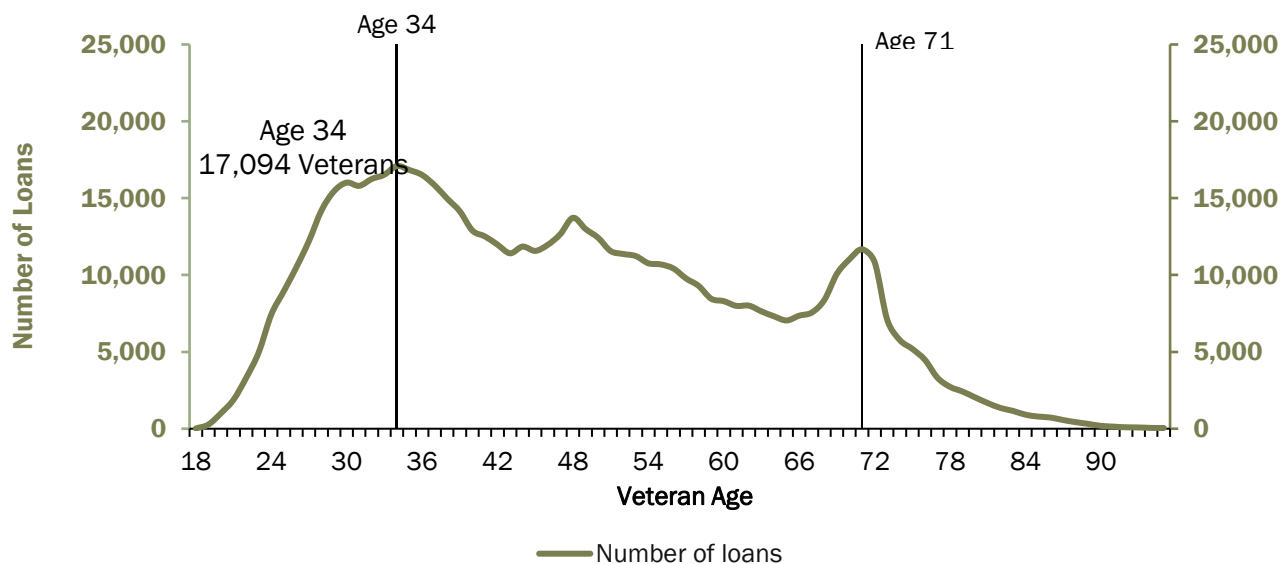
¹ Total includes 1 Veteran and \$ 498,977 in loan with no age indicated in the record.



Percentage of VA loans guaranteed by fiscal year and age

Age	2015	2016	2017	2018	2019
18 - 25	3.3%	3.1%	3.1%	4.0%	4.5%
26 - 35	23.0%	22.4%	22.0%	23.5%	24.2%
36 - 45	22.5%	21.9%	21.1%	20.7%	21.4%
46 - 55	20.2%	20.6%	20.8%	19.7%	19.1%
56 - 65	14.7%	14.4%	14.3%	13.8%	13.5%
66 - 75	13.2%	14.4%	15.2%	14.7%	13.6%
76 - 80	1.8%	2.0%	2.1%	2.2%	2.4%
Over 80	1.2%	1.3%	1.4%	1.4%	1.4%
Total	100%	100%	100%	100%	100.0%

VA loans guaranteed during fiscal year 2019 by age





VA loans guaranteed during fiscal year 2019 by Veteran participant annual income

Income	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Less than \$25,000	2,179	\$212,584,577	\$97,561	\$71,428,257	\$32,780
\$25,000 to \$34,999	9,286	\$1,210,217,581	\$130,327	\$349,992,151	\$37,690
\$35,000 to \$44,999	25,659	\$4,164,742,523	\$162,311	\$1,108,748,583	\$43,211
\$45,000 to \$54,999	43,665	\$8,352,932,042	\$191,296	\$2,143,368,376	\$49,087
\$55,000 to \$64,999	49,423	\$10,808,670,938	\$218,697	\$2,733,401,985	\$55,306
\$65,000 to \$74,999	45,699	\$11,234,436,236	\$245,835	\$2,816,194,231	\$61,625
\$75,000 and over	208,586	\$70,843,981,421	\$339,639	\$17,083,229,743	\$81,900
Total	624,546	\$175,638,600,656	\$281,226	\$43,477,935,388	\$69,615

Purchase loans only

Veteran participant income and asset information

Average income	\$90,156
Median income	\$78,864
Median assets	\$10,373



Number of VA loans guaranteed by fiscal year and race

Race	2015	2016	2017	2018	2019
White	439,680	484,165	504,436	406,379	409,480
Black/ African American	67,939	79,974	86,539	73,369	76,905
Hispanic	50,338	57,223	61,335	50,802	53,043
Asian/ Pacific Islander/ Native Hawaiian	18,740	21,888	23,433	19,435	19,532
American Indian/ Alaskan Native	51,948	60,313	62,957	59,873	64,846

VA loans guaranteed during fiscal year 2019 by race

Race	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
White	409,480	65.6%	\$113,225,494,101	\$276,510	\$28,005,128,727	\$68,392
Black/ African American	76,905	12.3%	\$21,180,495,855	\$275,411	\$5,275,328,017	\$68,595
Hispanic	53,043	8.5%	\$15,614,157,938	\$294,368	\$3,867,480,867	\$72,912
Asian/ Pacific Islander/ Native Hawaiian	19,532	3.1%	\$6,695,449,104	\$342,794	\$1,639,500,824	\$83,939
American Indian/ Alaskan Native	64,846	10.4%	\$18,724,303,566	\$288,750	\$4,641,443,724	\$71,576
Unknown	740	0.1%	\$198,700,092	\$268,514	\$49,053,230	\$66,288



VA loans guaranteed by fiscal year and gender

Gender	2015	2016	2017	2018	2019
Male	N/A	629,954	658,622	539,368	548,851
Female	N/A	75,520	81,767	71,145	75,695
Total	N/A	705,474	740,389	610,513	624,546

VA loans guaranteed during fiscal year 2019 by gender

Gender	Number of Loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Male	548,851	87.9%	\$154,615,255,523	\$281,707	\$38,253,804,066	\$69,698
Female	75,695	12.1%	\$21,023,345,133	\$277,738	\$5,224,131,322	\$69,016
Total	624,546	100.0%	\$175,638,600,656	\$ 281,226	\$43,477,935,388	\$ 69,615

SAH and NADL Program Data

Specially adapted housing grants and direct loans during fiscal year 2019 by program

Number or amount of loan or grant	Specially adapted housing grants ¹	Special housing adaptation grants	Direct loans to Native Americans
Number of grants / loans	2,055	215	20
Amount of grants / loans	\$118,054,393	\$2,814,001	\$5,504,747

¹ Grants, not to exceed the maximum amounts, can be used up to three times.



Loan Administration Data

Loan Administration helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure they offer options for home retention and alternatives to foreclosure.

Number of borrowers saved from foreclosure

101,980

Loan administration actions by fiscal year

Action	2016	2017	2018	2019
Borrowers saved from foreclosure	97,368	96,139	104,752	101,980
Potential claim savings	\$3,082,674,193	\$2,757,896,777	\$2,661,555,870	\$2,627,518,596.57
Foreclosures completed	18,519	16,626	14,836	14,655
Claim payments	\$742,576,524	\$856,964,525	\$699,755,664.89	\$527,088,338

Loan administration actions in fiscal year 2019

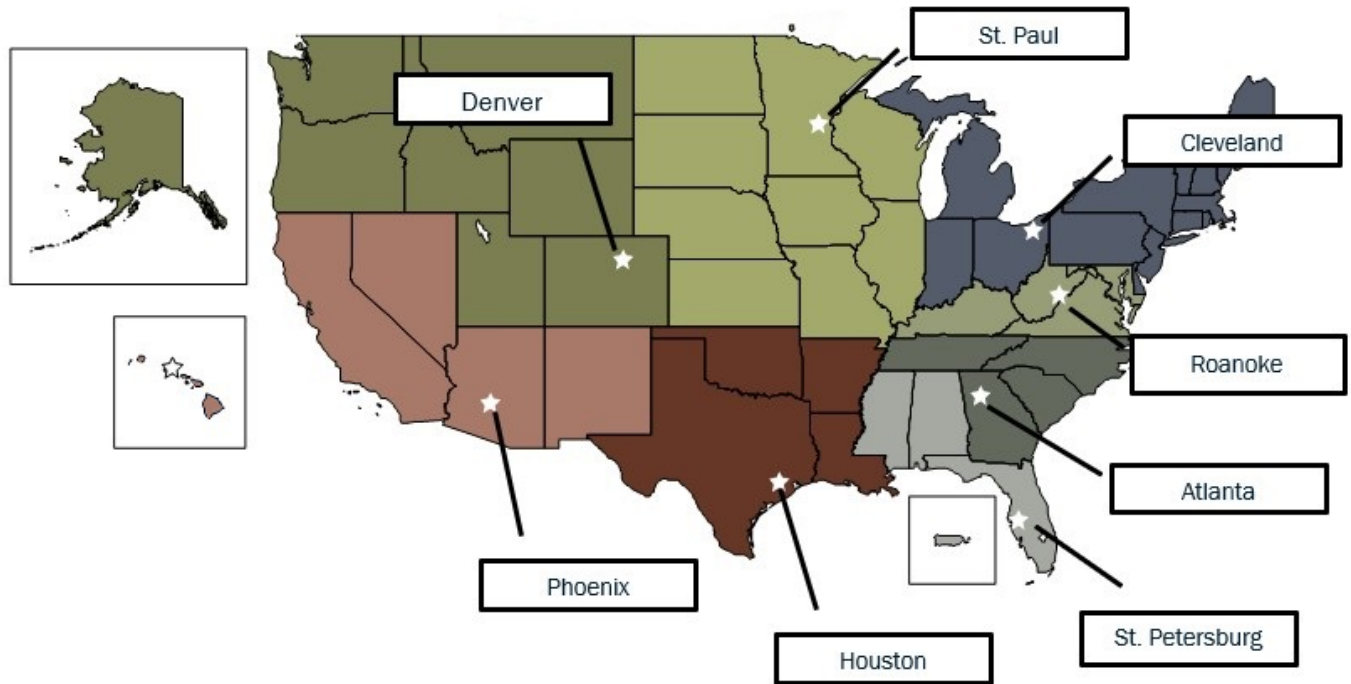
Action	Number/Amount
Borrower contact	276,004
Servicer contact	215,794
Potential claim savings	\$2,627,518,597
Default resolution rate (percent)	87.44%
Defaults reported	108,528
Foreclosures completed ¹	14,655
Borrowers saved from foreclosure	101,980

¹ Foreclosures completed can include prior year defaults as foreclosure processing timeframes vary by states.





Appendix – Map of Regional Loan Centers



Contact Information

Home Loan Guaranty information:
1-877-827-3702

Annual Benefits Report (Office of Performance Analysis & Integrity)
202-461-9040

Department of Veterans Affairs home page
www.va.gov

Veterans Benefits Administration home page
benefits.va.gov

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

Home Loan Guaranty home page
www.benefits.va.gov/homeloans



U.S. Department of Veterans Affairs
Veterans Benefits Administration





Vocational Rehabilitation

Vocational Rehabilitation and Employment (VR&E)

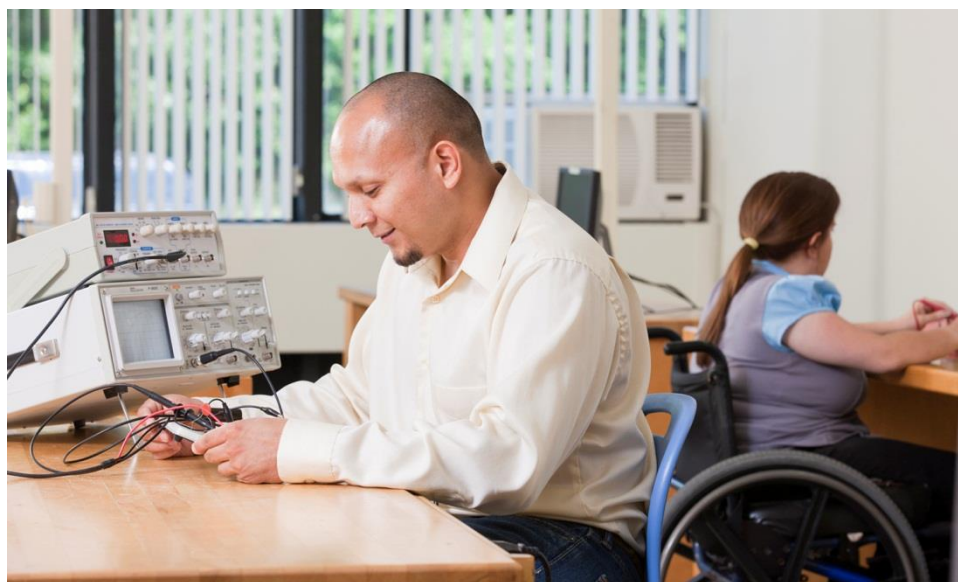
The VR&E Program operates under the mandate that for those Veterans who are unable to gain or secure employment due to their service-connected disabilities, the Nation they protected has a responsibility to help them build a new career.

VR&E meets this responsibility in a variety of ways.

First, Veterans are assisted in learning more about themselves: their interests, aptitudes, and disability needs. They also gather up-to-date career and labor market information in order to map their path to success.

Specialized counselors work with entitled and enrolled Veterans to design individualized service plans under five tracks of service. Veterans are provided training and services needed to help them achieve their goals. Services provided depend upon the track each Veteran is in:

1. Re-employment
2. Rapid access to employment
3. Self-employment
4. Employment through long-term services
5. Independent living



Over 350 locations nationwide, with 1,472 employees serving Veterans

Mission:

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

Activities:

- 122,249 Veteran Participants
- 163,040 Veterans Receiving Evaluation and Counseling Services
- 12,231 Rehabilitations



U.S. Department of Veterans Affairs

Veterans Benefits Administration

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Release history

Version & changes	Date
Data as of	09/30/2019



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Chapter 31 Services

1. **Re-employment:** For Veterans who have recently exited the military and are interested in returning to their previous employer, and for whom their previous job is suitable for their disability, VR&E provides services such as adjustment counseling, disability information and accommodation, and support in contacting their previous employer.
2. **Rapid access to employment:** For Veterans who possess the skills and abilities to obtain suitable employment, VR&E provides short-term training, counseling, job placement, and post-employment support.
3. **Self-employment:** For those Veterans interested in starting their own business, support in this track can include training, assistance with developing a viable business plan, and in certain circumstances, business startup support.
4. **Employment through long-term services:** The majority of Veterans with a disability require long-term support, typically to include college, on-the-job training, or an apprenticeship program. VR&E funds the cost of all tuition, books, fees, and necessary supplies, as well as a monthly subsistence allowance during training. The length of time Veterans are served under the VR&E program varies according to their disability needs, occupational choice, and pre-existing skills and abilities.
5. **Independent living:** For Veterans for whom employment is not currently reasonably feasible, independent living services assist in achieving more independence in their homes and communities.

Once the Veteran and the Vocational Rehabilitation Counselor (VRC) agree on an individualized plan of services, a supportive partnership begins. Throughout their training Veterans receive continued support and advocacy. Once they are ready to begin their new careers, VR&E assists them with job search preparation and placement support.

VR&E participants include all Veterans who were in a rehabilitation plan of service or an extended evaluation plan during FY 2019, including those who were successfully rehabilitated or who discontinued their program of services in FY 2019.

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



VA



**U.S. Department
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Chapter 36 Services

Vocational Rehabilitation and Employment also provides career and vocational counseling to transitioning Servicemembers within six months of leaving the military, to Veterans who have left the military within the past 12 months, or at any time to individuals eligible to use a VA education benefit. In 2019, 6,353 Servicemembers and Veterans applied for Chapter 36 services.

These services are designed to provide Servicemembers and Veterans with personalized counseling and support to help guide career paths, ensure the most effective use of VA benefits, and achieve educational and career goals.

Services Provided Through Other Benefit Chapters

Vocational Rehabilitation and Employment also supports other beneficiaries, such as those receiving Dependents Educational Assistance (Chapter 35), children of Vietnam Veterans born with certain birth defects (Chapter 18), Veterans entitled to services under the Montgomery GI Bill Selected Reserve (Chapter 1606) and the Reserve Educational Assistance Program (Chapter 1607). In 2019, 158 beneficiaries and Veterans applied for services under these benefit chapters.



Vocational Rehabilitation and Employment (VR&E) Activities FY 19

Veterans enrolling

Total applicants ¹	112,848
Eligible applicants	109,751
Completed evaluation (including prior year carry over) ²	70,869
Entitled applicants (including prior year carry over)	53,392
Entitled applicants (2019 only)	36,999
New plans of service (enrollments)	29,799

Veterans enrolled in a plan of services at the end of FY19³

New plans of service (enrollments)	29,799
Persisting from prior years	65,879
Independent living rehabilitations	475
Employment rehabilitations	10,939
Education rehabilitations	819
Maximum Rehabilitation Gain (MRG) – employed	736
Maximum Rehabilitation Gain (MRG) – employable	3,820
Discontinued	9,782
Veterans participating in a plan of services	122,249

¹ Chapter 31 only.

² Prior year carry over represents applications or evaluations completed by VR&E in FY 19 from Veterans that applied in FY 18.

³ Includes 1 Chapter 35 employment rehabilitation and 1 Chapter 35 education rehabilitation not reflected in subsequent rehabilitation totals.





Veterans receiving evaluation and counseling services

Veterans participating in a plan of services	122,249
Veterans that received evaluation and counseling services – did not enter a plan of services	40,791
Veterans that received evaluation and counseling services	163,040

Total VR&E Veterans served

Status	Total
Veterans receiving counseling services	163,040
Veterans applying – did not pursue counseling services	56,151
Total VR&E Veterans served	219,191

Veterans receiving VR&E benefits at the end of FY 19

Veterans participating in the VR&E program who are male	93,585
Veterans participating in the VR&E program who are female	28,449
Veterans participating in the VR&E program with gender data not available	215
Total	122,249



Employment Handicaps



Veterans with serious employment handicaps during FY 19

Case status	Veterans with a serious employment handicap	Veterans with an employment handicap	All Veterans
Entitled applicants	32,516	20,876	53,392
Participants	88,446	33,803	122,249
Rehabilitated	8,276	3,955	12,231

Seventy-two percent of the Veterans participating in the VR&E program have a serious employment handicap. A serious employment handicap means there is significant impairment of a Veteran's ability to prepare for, pursue, or retain employment. Veterans with a serious employment handicap may receive additional supportive services, which may include adaptive equipment, job coaching, and independent living services.

Beneficiary Payments

For Veterans who require training as part of their rehabilitation services, VR&E pays for tuition, fees, books, and necessary supplies. Veterans who are enrolled in training receive a monthly subsistence allowance to assist them with living expenses.

FY 2019 VR&E appropriations

Obligations	2019 Actual (dollars in thousands)
Subsistence Allowance	\$625,587
Books, Tuition, Supplies, Fees	\$762,027
Total	\$1,387,614



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Veterans who received subsistence as part of a training program during FY 19

Program	Total	Percent of total
Undergraduate	62,962	73.4%
Graduate	13,071	15.2%
Vocational/Technical	4,924	5.7%
College, Non-Degree	2,020	2.4%
Extended Evaluation/Independent Living	1,138	1.3%
Non-paid Work Experience in Government	992	1.2%
Paid On-the-Job Training	269	0.3%
Apprenticeship	222	0.3%
Farm Co-op	90	0.1%
Improvement of Rehab Potential	89	0.1%
Total	85,777	

VR&E participants who did not receive subsistence allowance payments during the fiscal year received other forms of rehabilitation services. For example, 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.

Services include most independent living services, career counseling, medical referrals, and non-training evaluation services such as assistive technology evaluations.

Through outreach and early intervention efforts, some VR&E participants are still on active duty and in the process of separating from the military. VR&E can assist Servicemembers with a disability by providing evaluation, rehabilitation services, training, and case management. Servicemembers are not eligible for subsistence allowance payments until they have completed their separation from the military and are considered a Veteran.



Veterans by prior education level

	Data not available	Below high school	High school	Post high school	Four-year degree	Graduate degree training	Total
Applicants	4	2,250	63,524	18,620	6,498	21,952	112,848
Participants	14	1,525	57,113	37,636	10,375	15,586	122,249
Rehabilitated	0	135	4,752	4,465	1,553	1,326	12,231

Veterans by age

	17 - 21	22 - 29	30 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 and above	Total ⁴
Applicants	624	17,744	42,181	14,940	12,952	10,257	7,221	6,928	112,848
Participants	245	15,087	49,734	15,794	14,941	11,875	8,070	6,501	122,249
Rehabilitated	0	980	5,501	1,646	1,570	1,194	712	628	12,231

Veterans by branch of service

	Air Force	Army	Coast Guard	Marine Corps	Navy	Other	Total
Applicants	15,049	58,933	980	17,546	20,241	99	112,848
Participants	15,849	64,875	1,061	20,331	20,057	76	122,249
Rehabilitated	1,717	6,245	97	2,148	2,011	13	12,231

Veterans by period of service

	World War II	Korean Conflict	Vietnam Era	Peacetime	Gulf War Era	Other	Total ⁵
Applicants	31	30	1,150	4,101	65,669	5,839	112,848
Participants	21	29	1,365	5,856	94,011	6,920	122,249
Rehabilitated	2	9	181	421	9,394	714	12,231

⁴ Totals include 1 applicant and 2 participants unidentifiable by age.

⁵ Totals include 36,028 applicants, 14,047 participants, and 1,510 rehabilitations where period of service was not available.



Veterans by length of service⁶

	Applicants	Participants	Rehabilitated
Less than 3 mos.	558	508	39
3 - 6 mos.	1,667	1,768	133
6 mos. to 2 years	9,406	10,199	805
2 - 4 years	21,228	23,892	2,174
4 - 10 years	47,106	51,032	5,299
10 - 15 years	10,402	11,816	1,233
15 - 20 years	4,492	5,385	545
20 - 30 years	15,428	16,043	1,860
> 30 years	1,505	1,421	142
In service	1,030	185	1
Total	112,848	122,249	12,231

Veterans by combined service-connected disability rating⁷

	Applicants	Participants	Rehabilitated
0%	229	40	7
10%	5324	2,916	292
20%	4533	5,153	566
30%	6547	7,908	903
40%	7685	9,378	1,080
50%	7398	9,040	972
60%	10,913	13,242	1,448
70%	13,622	15,717	1,583
80%	14,778	17,343	1,783
90%	14,186	16,200	1,551
100%	24,690	25,008	2,045
Memo rating ⁸	1,221	304	1
Total	112,848	122,249	12,231

⁶ Includes 26 applicants unidentifiable by length of service.

⁷ Includes 1,722 applicants unidentifiable by combined service-connected disability rating.

⁸ A memorandum rating is an interim rating decision to determine VR&E benefit eligibility before a final decision is made on a compensation disability claim.

Rehabilitated Veterans



Number of Veterans who were rehabilitated during FY 19

Category	Number ⁹	Percent of total
Number of female Veterans who were rehabilitated	2,679	21.9%
Number of male Veterans who were rehabilitated	9,526	77.9%

Category	Number	Percent of total
Disabled Veterans with serious employment handicaps who were rehabilitated	8,276	67.7%
Disabled Veterans with employment handicaps who were rehabilitated	3,955	32.3%

Category	Number	Percent of total
Total number of employment rehabilitations	10,938	89.4%
Total number of education rehabilitations	818	6.7%
Total number of independent living rehabilitations	475	3.9%

Total number of veterans rehabilitated in FY 19	12,231
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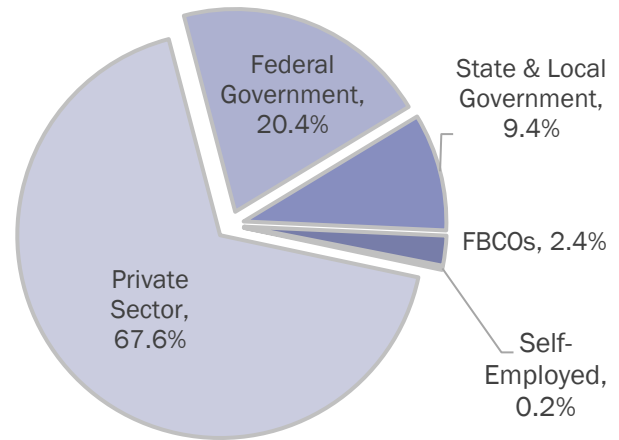
⁹ Excludes 26 rehabilitations where gender data was not available.



VR&E Employment Outcomes

FY 19 employment placements¹⁰

The chart on the right shows the percentages of the career fields where VR&E Veterans found work in FY 19.



FY 19 career categories of rehabilitated Veterans

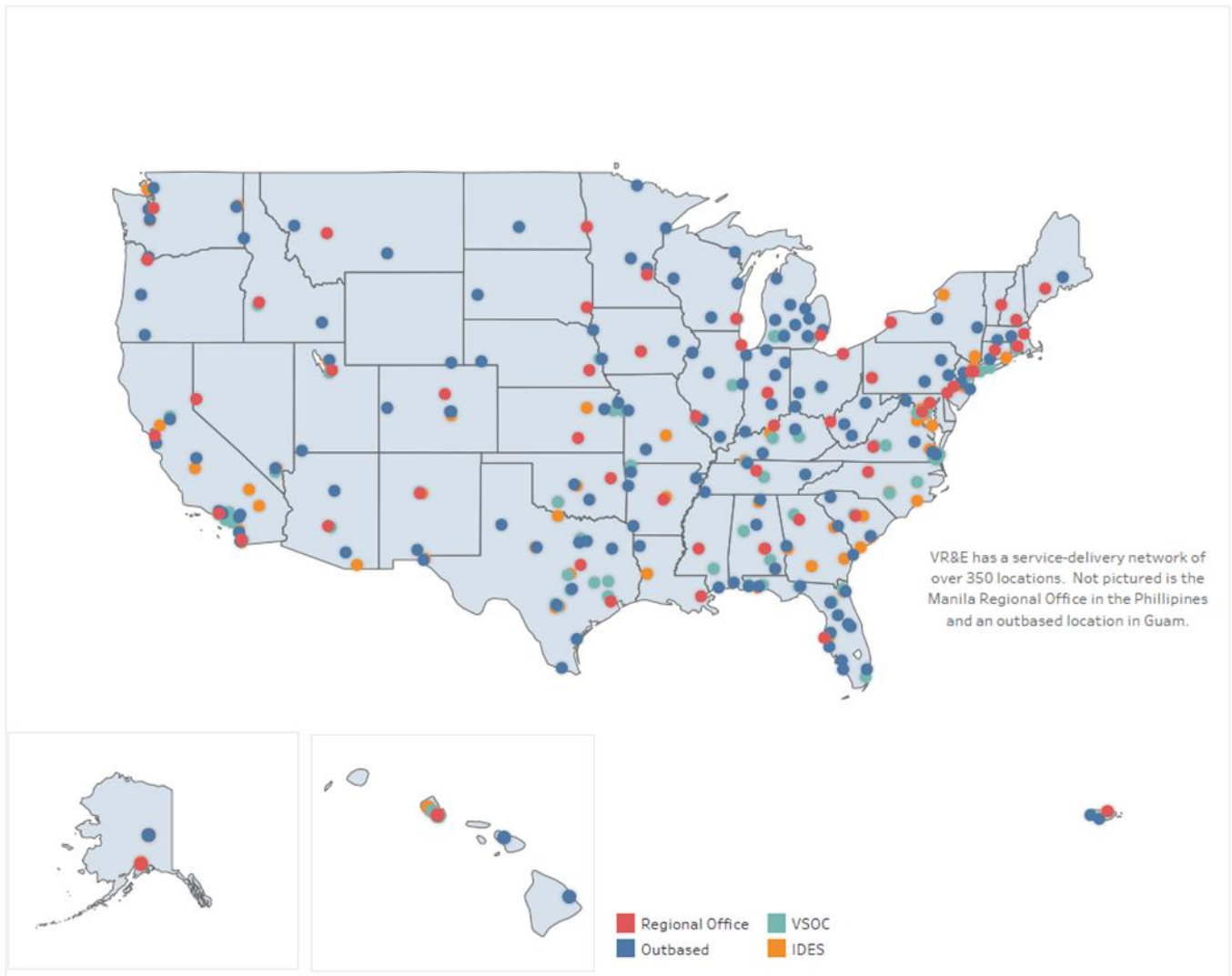
Category	Number of Veterans	Avg. annual wages at rehabilitation ¹¹
Professional, technical, and managerial	9,445	\$55,327
Machine Trades	421	\$37,339
Service	403	\$36,502
Miscellaneous	304	\$42,025
Clerical	262	\$34,620
Structural (Building Trades)	201	\$42,038
Sales	129	\$50,816
Agricultural, Fishery and Forestry	35	\$29,511
Processing (Butcher, Meat Processor etc.)	23	\$42,807
Total number and average wage	11,223	\$52,733
Rehabs without full-time wages ¹²	533	NA
Total	11,756	

¹⁰ FBCOs: Faith-based & community organizations.

¹¹ Excludes Veterans rehabilitated in independent living.

¹² Includes continuing education, part-time employment, volunteer, and unknown.

Appendix – Map of VR&E Locations



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Contact Information

Vocational Rehabilitation and Employment Information:

1-800-827-1000

Annual Benefits Report (Office of Performance Analysis & Integrity)

202-461-9040

Department of Veterans Affairs home page

www.va.gov

Veterans Benefits Administration home page

benefits.va.gov

eBenefits (Online forms and applications)

www.ebenefits.va.gov

VR&E home page

www.benefits.va.gov/vocrehab



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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 or Servicemembers who have applied for Vocational Rehabilitation and Employment (VR&E) services.

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

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

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

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

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

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

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

CHAPTER 31 BENEFITS – Vocational Rehabilitation and Employment 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.

COMPLETED EVALUATION (VR&E) – Eligible Applicants who actively participated in initial evaluation services.

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



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

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

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

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

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

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

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

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

DISCONTINUED (VR&E) – Situations in which termination of all services and benefits received under Chapter 31 is necessary.

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

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

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

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

EDUCATION REHABILITATIONS (VR&E) – Veteran pursues additional education or training instead of obtaining employment after completing his/her training under Chapter 31.

ELIGIBLE APPLICANTS (VR&E) – Servicemembers or Veterans are eligible if they have a qualifying service-connected disability or memorandum 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.

EMPLOYMENT HANDICAP (EH) (VR&E) – An impairment of a Veteran’s ability to prepare for, obtain, or retain employment consistent with such Veteran’s abilities, aptitudes, and interests if the impairment results in substantial part from a service-connected disability. For Veterans within the 12-year basic period of eligibility and rated at 20 percent or more, a finding of employment handicap results in entitlement to Vocational Rehabilitation and Employment Services.



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ENTITLED APPLICANTS (VR&E) – 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.

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.

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

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

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

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

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

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

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

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

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

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

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

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



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INTEREST RATE REDUCTION REFINANCE LOAN (IRRRL)

– An IRRRL is a VA-guaranteed loan made to refinance an existing VA-guaranteed loan, generally at a lower interest rate than the existing VA loan, and with lower principal and interest payments than the existing VA loan.

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

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

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

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.

MAXIMUM REHABILITATION GAIN (MRG)

(VR&E) – A Veteran has reached MRG when VR&E is able to measure substantial improvement in the Veteran’s circumstances that is directly attributable to services provided to VR&E. Specifically:

- Services contributed to a Veteran obtaining or maintaining employment that does not meet the criteria for rehabilitation, or
- Services substantially improved the circumstances of a Veteran who is not currently employable in a suitable job.

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.

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.



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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: extended evaluation, independent living, job-ready status, rehabilitation to employment, and interrupted. Participants also include those discontinued and rehabilitated from a plan of service.

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

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

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

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

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

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

RATING SCHEDULE – Title 38, CFR Part 4.

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

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

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

REHABILITATION (VR&E) – A determination that a Veteran has successfully obtained and maintained suitable employment and/or has successfully completed an independent living program.

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

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

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

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

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



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

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

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

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

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

SUITABLE EMPLOYMENT (VR&E) – Employment that does not aggravate the Veteran’s disabilities, is stable, and is consistent with his or her pattern of abilities, aptitudes, and interests.

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

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

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

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

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

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

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

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

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



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VETERANS RETRAINING ASSISTANCE PROGRAM (VRAP)

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

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

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

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

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

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

ZERO (0) PERCENT DISABILITY – A zero percent disability rating means that a disability exists and is related to the Veteran's service but is not so disabling that it entitles the Veteran to compensation payments. Also called a non-compensable disability.



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Contact Information

Department of Veterans Affairs home page	www.va.gov
VA Forms	www.va.gov/vaforms
Frequently Asked Questions	iris.custhelp.va.gov/app/answers/list
Submit a Question	iris.custhelp.va.gov/app/ask
VA Regional Office Location	www.va.gov/find-locations
Veterans Crisis Line	1-800-273-8255 and press 1
Toll Free Number	1-800-827-1000
TTY, Federal Relay	711
Fax Number (inside the U.S.)*:	1-844-531-7818
Fax Number (outside the U.S.)*:	1-248-524-4260

Centralized Mail Address**

U.S. Department of Veterans Affairs
Claims Intake Center
PO Box 4444
Janesville, WI 53547-4444

*Include your full name and VA file number on the fax coversheet.

**Include your full name and VA file number on the inside of mailed correspondence (not on envelope).



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

VETERANS BENEFITS ADMINISTRATION

Annual Benefits Report

FISCAL YEAR 2019



COMPENSATION



PENSION &
FIDUCIARY



INSURANCE



EDUCATION



HOME LOAN
GUARANTY



VOCATIONAL
REHABILITATION &
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VA



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