



Department of
Veterans Affairs

Veterans Benefits Administration

A photograph of the United States flag waving on a tall silver pole against a clear blue sky with a few wispy clouds. The flag is positioned on the left side of the page, extending from the top to the bottom.

**Annual Benefits Report
Fiscal Year 1999**

July 2000

THE UNDER SECRETARY OF VETERANS AFFAIRS FOR BENEFITS

WASHINGTON, D.C. 20420

Dear Reader:

I am pleased to present the Veterans Benefits Administration (VBA) Annual Benefits Report for Fiscal Year 1999. Using the same framework as last year's report, we are providing information on new business during fiscal year 1999 and active accounts at the beginning of fiscal year 2000.

In this, the second edition of the VBA Annual Benefits Report, however, we begin the inclusion of a new dimension to the discussion of program activity – the future. Presented in the new Chapter 4 is a strategic view, which provides projections of program usage and associated financial obligations of the government to veterans and survivors, well beyond fiscal year 2000. We believe this “rational link” to the future of VBA programs brings important contextual information to long-term policy and management decision making in both the Executive and Legislative branches of government.

This VBA Annual Benefits Report addresses estimated future liabilities for only the disability Compensation and Dependency and Indemnity Compensation programs - of which, the disability program provides a lifetime benefit. Our attention to the compensation programs in this report is based on the availability of adequate data and the special significance of these programs to veterans and the Nation.

We have also added three new appendices that incorporate the addresses of all VBA Regional Offices, telephone numbers for obtaining information about benefits and services, and web sites where additional information about VA may be obtained. An index that will allow you to quickly browse for specific topics has also been added.

I am interested in hearing from you as to how we might further enhance future VBA Annual Benefits Reports. Through your input and our own efforts toward improvement, we expect to make this report an essential information tool for years to come.

Joseph Thompson

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CHAPTER 1

AN INTRODUCTION TO THE VETERANS BENEFITS ADMINISTRATION AND ITS BENEFITS PROGRAMS

VETERANS BENEFITS ADMINISTRATION - ITS MISSION AND VISION

VBA's Mission Statement

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

VBA's Vision Statement

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

INTRODUCTION & PURPOSE OF VBA'S ANNUAL BENEFITS REPORT

The Veterans Benefits Administration (VBA) 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, in certain instances, their dependents and survivors. VBA programs include disability and death compensation and pension, education, life insurance, home loan guaranties, and vocational rehabilitation and employment.

With annual expenditures exceeding \$23 billion and long-term obligations exceeding one trillion dollars, VBA programs have a sweeping impact not only on the veteran community but on the whole of American society. These are programs that touch millions of lives in fundamental ways.

In fact, the indirect reach of VBA programs extends well beyond the veteran community. Their net effect on society and the economy is so significant that a periodic reporting of program details - an Annual Benefits Report - is an appropriate addition to public discourse. Benefit programs that are the focus of this report, and the kinds of assistance they provide, are:

- **Compensation.** Compensates veterans for the average loss of earning capacity resulting from disability associated with military service. It also indemnifies survivors in the event that the veteran dies of service-related causes.
- **Pension.** Provides a minimum level of economic security to nonservice disabled wartime veterans (with additional allowances for veterans with dependents), as well as survivors of wartime veterans. This program supports those facing severe financial hardship.
- **Educational Support.** Conveys opportunities to acquire knowledge and skills for the civilian job market.
- **Life Insurance.** Affords the opportunity to provide for survivors by building an estate.
- **Home Loan Guaranty.** Helps bring the dream of homeownership within reach.
- **Vocational Rehabilitation & Employment.** Leads to suitable employment or independence in daily living when employment is not an option.

The intent of this report is to identify the current level of program participation by eligible persons and to profile the veteran/beneficiary consumers. The objective of this report is not to analyze work processes associated with day-to-day administration of the benefit programs. It is meant to present a clear, complete, data-driven picture of the extent to which veterans and their dependents use these benefits; to provide insights into the nature of the benefits programs; and to portray the economic impact of VBA programs on veterans, their families, and the Federal government. This report does not duplicate information published in the Annual Report of the Secretary of Veterans Affairs. Rather, this report provides additional information that lends perspective, context, and detail to existing descriptions of the benefits programs.

The data presented in this report are drawn from existing VBA data systems that in some cases do not represent the kinds of information that would best meet the purposes described above. However, the Under Secretary for Benefits has made data integrity and information utility top priorities of his administration. VBA recognizes that accurate, reliable, complete data are essential to effective program management. This report represents one component of VBA's comprehensive effort to improve its data management strategies and practices.

HIGHLIGHTS OF VETERANS BENEFITS HISTORY

“... provide for the common defense, promote the general welfare...”

Preamble to the Constitution

March 4, 1789, the day the U.S. Constitution was enacted, was also the day our new Federal government passed its first law to help veterans who were injured in service. This action continued a tradition reaching back more than 150 years to 1636, when the Plymouth colony provided pensions to veterans disabled in defense of the colony. The new Federal pension law passed in 1789 was a continuation of a pension law created in 1776 by the Continental Congress. The significant change was that, instead of each state administering its own program, the new Federal government assumed the responsibility of paying veterans' pensions. Thus began a two-century-long commitment by the American people to help those who wore our nation's uniform to defend the ideals embodied in the Constitution.

Each wartime era has brought unique circumstances. Moreover, societal change is ongoing, during both wartime and peacetime. Naturally, programs to help veterans have evolved along with the changing conditions associated with societal and military influences.

Until the 20th century, veterans' benefits consisted primarily of pension payments to veterans and their dependents. Occasionally, with land being the essential resource in an agrarian economy, land grants or priority purchase rights were available to veterans. While levels of monetary assistance and eligibility criteria continued to evolve, the most profound change in the 19th century was the dramatic rise in the number of the nation's veterans. In the aftermath of the Civil War, some 1.9 million veterans were added to the rolls by 1865. Prior to 1861, only 80,000 veterans of prior wars were still living.¹

The experiences of the 20th century produced a much larger veteran population (from less than two million in 1900 to a high of about 28 million in 1980),² an industrial-based economy, mechanized warfare and medical advances that saved the lives of many battlefield casualties. In response to these changes, veterans benefits were transformed. The original “GI Bill of Rights” in 1944 was the vehicle that remade veterans benefits. In fact, the GI Bill (officially, the Servicemen's Readjustment Act of 1944) is commonly regarded as among the most successful domestic legislation in U.S. history.³ The rationale for veterans benefits programs became reoriented toward “readjustment” from military to civilian social and economic life. Education grants; home and business loans; and unemployment compensation supported veterans' efforts to realize their dreams of higher education, good job opportunities, and home ownership. GI Bill benefits spurred the educational, scientific, technical, and economic boom of the postwar period. Many veterans and their families found the door to the expanding American middle class opened by their entitlement to GI Bill benefits.

¹ Veterans benefits were not authorized for veterans of the Confederacy until 1958.

² Source: The Veterans Benefits Administration: An Organizational History 1776 - 1994

³ “Just as D-Day was the greatest military action in our history, so the “G.I. Bill was arguably the greatest investment in our people in American history.” President William J. Clinton, Washington DC, June 22, 1994.

In defense of the ideals of the Constitution, more than 41 million of America's sons and daughters have served in the armed forces, among whom one million have died in service and millions more were wounded or injured. In return, America has consistently provided help to these citizen-soldiers in making the sometimes-difficult transition back to civilian life. VBA's current benefit programs continue this tradition.

VBA'S BENEFITS PROGRAMS - IN BRIEF

COMPENSATION - BASED UPON SERVICE-CONNECTED DISABILITY OR DEATH

The American people have long recognized that they owe a debt of gratitude to their veterans. Throughout its history, the United States has sought to relieve the burden on veterans and their families, of disability or death related to military service.

One means of relief has been achieved through compensation of disabled veterans and their survivors, referred to as "disability pension" prior to the 20th century. Disability compensation is a monetary benefit paid to veterans with service-connected disabilities. "Service-connected" means that the disability was a result of disease or injury incurred or aggravated during active military service. To be eligible for disability compensation, the veteran must have been discharged under conditions other than dishonorable, and the disability must not have resulted from the veteran's willful misconduct.

Disability compensation is graduated according to the degree of the veteran's disability on a scale from 0 percent disabling to 100 percent disabling, in increments of 10 percent. Benefits in addition to the 100 percent disability rate are payable to veterans with extremely severe disabilities. The most seriously disabled veterans receive the highest benefit amounts, and less severely disabled veterans receive lower benefits.

Dependency and Indemnity Compensation (DIC) is payable to certain categories of survivors if the servicemember's or veteran's death was attributable to a disability incurred or aggravated during military service. Surviving spouses who are not remarried⁴ and dependent children are potentially eligible for DIC benefits. An additional amount is payable if the veteran was rated totally disabled for a period of at least eight years prior to death. For deaths prior to January 1, 1993, benefit rates are based on the veteran's military pay grade or the current monthly rate established by law, whichever is the greater benefit.

Parents of veterans or servicemembers who die as the result of service-connected disease or injury are also potentially eligible for DIC benefits. Parents' DIC is a needs-based program designed to serve financially dependent parents.

⁴ Public Law 105-178, amended 38 U.S.C. 1311, effective October 1, 1998, to reinstate eligibility to a surviving spouse of a veteran whose remarriage after the veteran's death is terminated by death, divorce, or annulment and to a surviving spouse of a veteran who ceases living with another person and holding himself or herself out openly to the public as that person's spouse.

PENSION - BASED UPON NONSERVICE DISABILITY OR DEATH AND FINANCIAL NEED

VA pension programs were designed to provide income support to veterans with wartime service who become permanently and totally disabled or die as the result of nonservice-connected conditions. These programs which serve veterans and survivors who are experiencing financial hardship, are means tested. In other words, the level of a beneficiary's family income from other sources determines the amount of the benefit. Income limits and benefit rates for these programs are established by law.

Wartime veterans who become permanently and totally disabled as the result of a nonservice-connected disability may be eligible for disability pension, subject to income limitations. Additional amounts may be paid to a veteran who has dependents, who is so disabled as to require the aid and attendance of another person, or is housebound. Benefits are also paid under two protected, or "grandfathered," predecessor pension programs, whose rates and limits are fixed at the amounts in effect when the programs were replaced.

Surviving spouses and dependent children of wartime veterans are potentially eligible for death pension benefits, subject to income limitations. As with disability pension, death pension is paid under the current pension program as well as under the two "grandfathered" predecessor programs.

EDUCATION

VBA education programs provide veterans, reservists, and certain veterans' dependents with educational resources to supplement opportunities missed because of military service. These programs are also meant to help the Armed Forces and Reserves to both recruit and retain members. For members of the Armed Forces, VA educational benefits assist in the adjustment 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 productive workforce.

There are four active education programs:

Post-Vietnam Era Veterans' Educational Assistance Program (VEAP)

VEAP was the first GI Bill program that required a contribution by the servicemember. Requirements and features of VEAP are these:

- Veteran first entered on 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 \$2700 by the servicemember
- Government matches contribution \$2 for \$1
- Maximum entitlement is 36 months
- Benefit must be used within 10 years of discharge from the service
- Unused contributions may be refunded

- Additional "kickers"⁵ or contributions from the Department of Defense (DOD) under certain circumstances
- Current full-time VEAP rate is \$300 per month plus any DOD "kicker" adjustment

Montgomery GI Bill - Active Duty (MGIB)

In 1996, Public Law 104-275 provided that certain VEAP participants who were on active duty on October 9, 1996, could elect Montgomery GI Bill (MGIB) benefits. The deadline for this election was October 8, 1997. Some 41,041 veterans and servicemembers took advantage of this opportunity to elect MGIB. MGIB is a contributory program. The servicemember's pay is automatically reduced by \$100 per month for 12 months unless the servicemember declines to participate at the time of enlistment. Requirements and features of MGIB are these:

- Served on active duty after June 30, 1985
- Must fulfill one's basic service obligation
- Must have completed high school
- Must receive an honorable discharge
- Maximum entitlement is 36 months
- Additional "kicker" may be available, as determined by DOD
- Generally, must use benefits within 10 years following discharge

Montgomery GI Bill - Selected Reserve (MGIB-SR)

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 to MGIB-SR. VBA administers the program. Requirements and features of MGIB-SR are these:

- Must agree to a six-year Selected Reserve obligation after July 1, 1985
- Must have completed high school education
- Remain a member in good standing of the Selected Reserve
- Maximum entitlement is 36 months
- Generally, must use benefits within 10 years of date eligibility began

Dependents Educational Assistance Program (DEA)

DEA is the only VA educational assistance program designed for students who have never served in the Armed Forces. Features and requirements of DEA are these:

- Eligibility is based on the veteran's service-connected death, total service-connected disability, or MIA/POW/hostage status
- Maximum entitlement is 45 months
- Children generally have eight years in which to use benefits
- With some exceptions, children must be between ages 18 and 26
- Spouses have 10 years in which to use benefits
- A spouse's remarriage bars further benefits⁶ - a child's marriage does not

⁵ A "kicker" is an additional monetary contribution paid by the military under certain circumstances.

⁶ Public Law 106-117, signed on November 30, 1999, restores entitlement if a surviving spouse's remarriage has been terminated by death or divorce.

LIFE INSURANCE

Government life insurance programs were created to provide life insurance at a “standard” premium rate to members of the armed forces, who are exposed to the extra hazards of military service, potentially including war. Few commercial insurance companies offered insurance that included coverage against death while in the armed forces. Those that did so charged a high premium rate because of the additional risk. Members leaving the armed forces could maintain their VA insurance following discharge.

In general, a new life insurance program was created for each wartime period after World War I. In 1946, the first government life insurance program directed at the insurance needs of disabled veterans was created. These veterans, because of their disabilities and associated health risks, either could not obtain commercial life insurance or would have to pay higher than “standard” premium rates. This program, part of the National Service Life Insurance (NSLI) program, offered insurance at “standard” premium rates to veterans with service-connected disabilities.

With the various life insurance programs offered at affordable rates, members of the armed forces and veterans were provided the opportunity to begin building an estate.

The following government life insurance programs have been closed to the issuance of new coverage but continue to have active policies. The “Years” column of the table indicates the time period during which VBA was authorized to issue coverage under the program.

Programs That No Longer Issue Coverage

Program	Years	Maximum Coverage
United States Government Life Insurance (USGLI)	1919-1940	\$10,000
National Service Life Insurance (NSLI)	1940-1951	\$10,000 ¹
Veterans' Special Life Insurance (VSLI)	1951-1956	\$10,000 ¹
Veterans' Reopened Insurance (VRI)	1965-1966	\$10,000 ¹

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

The following government life insurance programs continue to issue coverage. The “Year” column indicates the date policies were first issued under each program.

Programs That Issue Coverage

Program	Year	Maximum Coverage
Service-Disabled Veterans Insurance (SDVI)	1951	\$10,000 ¹
Servicemembers' Group Life Insurance (SGLI)	1965	\$200,000
Veterans' Mortgage Life Insurance (VMLI)	1971	\$90,000
Veterans' Group Life Insurance (VGLI)	1974	\$200,000

¹ An additional \$20,000 of supplemental coverage is available to totally disabled veterans.

HOME LOAN GUARANTY

The Loan Guaranty Program provides housing credit assistance to veterans and service persons with the objective of enabling entry into the home-buying market. Assistance is provided through the Government's partial guaranty of loans made by private lenders in lieu of the substantial down payment and other investment safeguards required in conventional mortgage transactions.

Loans may be used to purchase a home; to purchase a residential unit in certain condominium projects; to build a home; to refinance an existing home loan; or to improve a home by installing solar heating or other energy conservation measures. There is no maximum loan amount for a VA loan. Lenders set maximums based on rules of the secondary market to which they sell their loans. The maximum VA guaranty is currently \$50,750 and lenders are usually willing to make a “no down-payment” loan of up to 4 times the guaranty, or \$203,000. Veterans pay a funding fee ranging from 1.25 percent to 3 percent of the loan amount (0.5 percent for interest rate reduction loans). The funding fee can be included in the loan. Veterans receiving VA compensation are exempt from payment of the fee. Since the program's inception in 1944, VA has guaranteed more than 16.1 million loans totaling over \$653 billion.

Severely disabled veterans, mostly those, who are wheelchair bound, may obtain grants under the specially adapted housing program. Eligible veterans may use these grants to buy, build or modify homes specifically adapted for their use, including distinctive housing needs such as wide doorways to accommodate wheelchairs, ramps instead of steps, and oversized and specially equipped bathrooms. Separate specially adapted housing grants are also available for disabled veterans who are either blind in both eyes or who have lost, or lost the use of, both hands.

VBA Loan Guaranty is also in the process of implementing the Native American Veteran Direct VA Loan Program. Efforts to develop positive working relationships with Native American groups and tribes and relevant government entities continued in fiscal year 1999. Loan Guaranty provides program information and materials to all interested parties and to VA

personnel. VA has entered into Memoranda of Understanding (MOU) with a total of 57 participating Native American tribes. During fiscal year 1999, VA field offices closed 31 loans under this program. To date, 212 loans have been made to Native American veterans under this pilot program.

The table below provides a summary of eligibility criteria. In addition to these criteria, a veteran must have been discharged or released from active duty under other than dishonorable conditions. If the veteran served less than the minimum required period, he or she could be eligible if discharged because of a service-connected disability.

Summary of Home Loan Guaranty Entitlements

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 War	6/27/50 - 1/31/55	90 days
Post-Korean War	2/1/55 - 8/4/64	181 continuous days
Vietnam Era	8/5/64 - 5/7/75	90 days
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 -	2 years or period called to active duty, not less than 90 days
Restored Entitlement		Possible under certain situations
Service 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 ¹		6 years
Unremarried Survivor		Of an eligible veteran who died as a result of service or service-connected injuries
Spouse of POW/MIA		Active duty member who is missing in action (MIA) or who is a prisoner of war (POW)

¹ Entitlement currently due to expire on 9/30/03.

VOCATIONAL REHABILITATION AND EMPLOYMENT

The Vocational Rehabilitation and Employment (VR&E) program helps service-disabled veterans become employable and obtain and maintain suitable employment. VR&E also administers a program of rehabilitation services to help disabled veterans achieve independence in daily living. Additionally, the VR&E program provides educational and vocational counseling for eligible servicemembers, veterans, and dependents. The outcome of educational and vocational counseling is the selection of an educational or vocational goal and/or the selection of institutions of learning and training where this goal may be pursued.

The programs administered under the VR&E Service and its statutory authorities are shown in the following table.

VR&E PROGRAM	STATUTORY AUTHORITY
Vocational rehabilitation for service-connected disabled veterans	38 U.S.C. Chapter 31
Vocational training for certain pension recipients (nonservice-connected)	38 U.S.C. Chapter 15
Vocational training and rehabilitation for Vietnam veterans' children with spina bifida	38 U.S.C. Chapter 18
Vocational and educational counseling services are provided under the following six authorities	38 U.S.C. Chapters 30, 32, 35, and 36; 10 U.S.C. Chapters 1606 and 107

CHAPTER 2

BUSINESS DURING FISCAL YEAR 1999

Summary Of Beneficiaries Entering All Benefits Program Rolls During Fiscal Year 1999

The following tables summarize information about the number of people who began receiving a benefit during fiscal year 1999 and the monetary value of the benefits. Total annual amount and average annual amounts reflected in the tables refer to fiscal year 1999 only.

The first table summarizes the benefits that pay a recurring monthly monetary amount. The number of people shown represents those who began receiving the benefit during fiscal year 1999.

Summary of Beneficiaries Who Began Receiving Benefits For Programs That Pay Ongoing Monthly Benefits During Fiscal Year 1999

Benefit Programs	Number of People	Percent of Total	Total Annual Amounts Paid in FY 1999	Average Annual Amounts Paid in FY 1999
Compensation - Disability	87,384	50.3%	\$424,007,130	\$4,852
Compensation - Death ¹	17,053	9.8%	\$176,279,596	\$10,337
Pension - Disability	46,522	26.8%	\$293,282,075	\$6,304
Pension – Death ²	22,653	13.0%	\$71,511,282	\$3,157
Total of All Programs	173,612	100.0%	\$965,080,084	\$5,559

¹ This category represents the Dependency and Indemnity Compensation Program.

² Only represents Surviving Spouses.

The second table summarizes the benefits that are paid on a monthly basis, but only during a period of training attended by the person. The number of people receiving Education benefits is the number of people who used their Education benefit for the first time during fiscal year 1999. The number of people receiving the VR&E subsistence allowance benefit (Chapter 31 benefit) is the number who were in an approved program of training during fiscal year 1999 - not the number who used the benefit for the first time during fiscal year 1999. The annual amounts of money paid are not available at this time for Education or VR&E.

**Summary of Beneficiaries Who Began Receiving
Benefits for Programs That Pay
Monthly Benefits During Training
During Fiscal 1999**

Benefit Programs	Number of People	Percent of Total
Education	106,698	67.2%
Vocational Rehabilitation	51,973	32.8%
Total	158,671	100.0%

The third table summarizes the benefits that provide for a payment if certain events occur (e.g. death of the insured and default on a mortgage). For the Life Insurance program, the monetary amount is the face value of the policies issued during fiscal year 1999. For Home Loan Guaranty, the monetary amount is the guaranty obligations (not the value of the underlying mortgages) established during fiscal year 1999. For the Life Insurance and Home Loan Guaranty programs, the "Total Coverage Amounts" do *not* represent benefits actually paid out during the year by VBA.

**Summary of Beneficiaries Who Obtained Coverage
During Fiscal Year 1999
Benefit Programs That Constitute Potential Liabilities**

Benefit Programs	Number of People	Percent of Total	Total Coverage Amounts	Average Coverage Amounts
Life Insurance	268,353	35.6%	\$47,155,855,903	\$175,723
Home Loan Guaranty	485,610	64.4%	\$54,087,681,042	\$34,306
Total	753,963	100.0%	\$101,243,536,945	\$134,282

Individual Data For Each Benefit Program

The following sections of this chapter provide specific information about each benefit program. They describe the veterans, dependents, and survivors who began receiving benefits during fiscal year 1999. This would include beneficiaries whose awards were stopped prior to the current year but who reestablished eligibility during the year.

1. COMPENSATION - BASED UPON SERVICE-CONNECTED DISABILITY

Disability compensation is paid on the basis of disabilities that are found to have occurred during or to have been aggravated by a veteran's military service (except when the disability resulted from willful misconduct of the veteran). Only veterans, not dependents, survivors, or others, are eligible to receive disability compensation. Disabilities are evaluated according to the VA Schedule for Rating Disabilities contained in Title 38, Code of Federal Regulations, Part 4. Extent of disability is expressed as a percentage from zero percent (for conditions that exist but are not disabling to a compensable degree) to 100 percent, in increments of 10 percent.

The Rating Schedule is based on a "whole person" concept. This means that each disability is evaluated for its disabling effect on the whole person. The range of disabling effects of a specific disability on a person rarely includes every 10 percent increment from zero percent to 100 percent. For example, the Rating Schedule provides four possible evaluations for the disabling effect of a disfiguring scar of the head, face, or neck: 0, 10, 30, or 50 percent, according to the extent of the disfigurement. Active pulmonary tuberculosis, on the other hand, is always rated 100 percent disabling.

a. Total Number of Veterans Who Began Receiving Disability Compensation During Fiscal Year 1999

The following table provides data on veterans who began receiving disability compensation during fiscal year 1999, total annual expenditures for those veterans, and the average annual amount paid to these veterans.

**Total Number of Veterans
Who Began Receiving Compensation
During Fiscal Year 1999**

	Number	Total Annual Amounts	Average Annual Amounts
TOTAL	87,384	\$424,007,130	\$4,852

Source: COIN CP-127

b. Conditions Claimed and Disabilities for which Compensation Is Being Paid

This section provides information about individual disabilities reported on original claims for benefits; individual disabilities determined to be service-connected; and the combined degree of disability for veterans who began receiving compensation payments during fiscal year 1999.

An "original" claim is the first application submitted by a veteran. Any single application, original or subsequent, may include multiple disabilities to be evaluated for service-connection.

Note: Some information in this section is generated from the Rating Board Automation (RBA) Database initially implemented in January 1998. The data provide useful information about disability compensation that did not previously exist. In the past, our claims management computer systems were not capable of collecting and storing data at this level of detail. The information from the RBA Database presented in this report is a sample of the ratings done

during fiscal year 1999, instead of a complete record of all the rating actions done during the year. The sample includes a total of 72,986 original disability compensation ratings. Tables containing RBA information are labeled "Source: Rating Board Automation Database".

Number of Disabilities Per Claim

This table shows the distribution (by percent) of the number of disabilities claimed in original benefits applications. For example, 12.5 percent of original applications rated during fiscal year 1999 claimed service connection for three individual disabilities. The average, range, and median number of disabilities claimed are shown at the bottom of the table.⁷

Applications For Service-Connected Disability Compensation By Number Of Disabilities Claimed For Fiscal Year 1999

	Number of Disabilities Claimed							
	1	2	3	4	5	6	7	8
Percent of Applications	23.1%	16.5%	12.5%	9.6%	7.5%	6.2%	4.6%	4.6%
	Number of Disabilities Claimed							
	9	10	11 thru 15	16 thru 20	21 thru 25	over 25	Total	
Percent of Applications	3.4%	2.7%	6.6%	1.9%	0.6%	0.3%	100.0%	
Average Number of Disabilities: 4.7; Range of Disabilities: 1 to 61; Median Number of Disabilities: 3								

Source: Rating Board Automation Database

Total Number of Individual Disabilities Determined to be Service-Connected

Service-connected disabilities sorted by the percentage evaluation assigned to each disability are provided in the following table. Data include veterans initially granted compensation (based on either original or subsequent claims) and the average number of service-connected disabilities per veteran for fiscal year 1999.

Note: "Zero percent" means that the disability exists and is related to the veteran's service but is not disabling to a degree that would allow payment of compensation.⁸ The number of zero percent disabilities shown in this table accounts only for those veterans who have individual disabilities rated zero percent but who also receive compensation. This would occur when the veteran's combined⁹ disability evaluation is 10 percent or greater, or when the veteran is entitled to payment under one of the statutory provisions

⁷ This level of detail was not available prior to introduction of the RBA system. Claims processing data generated by the current systems (i.e., the legacy systems) provide only general information about the number of claimed disabilities (1 to 7 disabilities or 8 or more). RBA data will give a clearer picture for managing the claims process.

⁸ Service connection at zero percent entitles the veteran to medical treatment for the condition through the Veterans Health Administration.

⁹ Combined disability evaluation is explained below the following table.

for specific disabilities. Veterans who do not receive compensation but have disabilities rated zero percent are not represented in these tables.

The most frequently assigned percentage during FY 1999 is highlighted in yellow in the following table.

**Total Individual Service-Connected Disabilities - by Percent
For Veterans Who Began Receiving Compensation
During Fiscal Year 1999**

	0%	10%	20%	30%	40%	50%
Number of Disabilities	122,973	112,515	15,668	14,992	2,983	4,851
Percent of All Disabilities	43.4%	39.7%	5.5%	5.3%	1.1%	1.7%
	60%	70%	80%	90%	100%	Total
Number of Disabilities	2,022	2,069	97	32	5,114	283,316
Percent of All Disabilities	0.7%	0.7%	0.0%	0.0%	1.8%	100.0%
Total Veterans:	87,384	Average number of disabilities per veteran:				3.24
Number of Disabilities 0% thru 30%:			266,148			
Percent of all Disabilities:			93.9%			

Source: COIN CP-145 and COIN CP-127

Service-Connected Disabilities, by Combined Degree of Disability, for Veterans Who Began Receiving Compensation during Fiscal Year 1999

Combined degree of disability is expressed as a percentage and represents the overall disabling effect on a veteran of all his or her service-connected disabilities. Disability compensation payments are determined according to the combined degree of disability. This table shows information about veterans who began receiving compensation during fiscal year 1999 by the combined percentage of disability, as well as the total annual amount and average annual amount of compensation paid to these veterans.

Note: "Percent of combined disability" is not calculated by summing all the individual degrees of disability. Instead, a rating formula is applied to calculate the overall disabling effect of the veteran's service-connected conditions. Under certain circumstances, a veteran with two or more disabilities individually evaluated zero percent can still produce 10 percent combined disability and entitle the veteran to receive disability compensation [38 CFR 3.324]. These will be called "compensable zeros" and are shown in the 0% column of this table.

The most frequently assigned combined degree of disability during fiscal year 1999 and the highest aggregate annual compensation paid to veterans assigned the same combined disability rating are highlighted in yellow.

**Service-Connected Disabilities - by Combined Percent
For Veterans Who Began Receiving Compensation
During Fiscal Year 1999**

Combined Degree	Number	Percent of Total	Total Annual Amounts ¹	Average Annual Amounts
0%	338	0.4%	\$279,823	\$828
10%	33,589	38.4%	\$38,791,264	\$1,155
20%	16,082	18.4%	\$35,595,899	\$2,213
30%	13,628	15.6%	\$51,436,978	\$3,774
40%	7,672	8.8%	\$41,640,547	\$5,428
50%	5,154	5.9%	\$39,392,847	\$7,643
60%	3,491	4.0%	\$44,968,967	\$12,881
70%	2,501	2.9%	\$43,267,400	\$17,300
80%	874	1.0%	\$17,635,257	\$20,178
90%	340	0.4%	\$7,588,596	\$22,319
100%	3,715	4.3%	\$103,409,551	\$27,836
TOTAL	87,384	100.0%	\$424,007,130	\$4,852
Number of Disabilities 0% thru 30%:			63,637	
Percent of all Disabilities:			72.8%	

Source: COIN CP-127

¹ The total annual amounts of service-connected compensation for each combined degree is calculated by multiplying the Average Benefit amount (derived from COIN CP-127) by 12 months, times the number of veterans who began receiving compensation during fiscal year 1999.

c. Individual Service-Connected Disabilities by Body System

The following table shows all individual disabilities, by body system, found to be service-connected among veterans who were awarded compensation during fiscal year 1999. The table does not include zero percent disabilities among veterans who were not awarded compensation. The body systems are shown in descending order of the number of disabilities found service-connected within each system.

Ranking of Individual Service-Connected Disabilities - by Body System For Veterans Who Began Receiving Compensation During Fiscal Year 1999

Body System	Total Number	Percent of Total	Body System	Total Number	Percent of Total
Musculoskeletal System	119,485	42.2%	Genitourinary System	6,716	2.4%
Skin	34,236	12.1%	Eye	3,314	1.2%
Impairment of Auditory Acuity	27,321	9.6%	Gynecological Conditions	3,154	1.1%
Digestive System	18,823	6.6%	Infectious Diseases, Immune Disorders, Nutritional Disorder	2,524	0.9%
Mental Disorders	17,680	6.2%	Endocrine System	2,501	0.9%
Respiratory System	15,842	5.6%	Dental and Oral Conditions	1,533	0.5%
Cardiovascular System	15,588	5.5%	Hemic & Lymphatic Systems	1,032	0.4%
Neurological Conditions	13,567	4.8%	Grand Total - All Conditions	283,316	100.0%

Source: COIN CP-145

d. Individual Service-Connected Disabilities by Body Systems

During fiscal year 1999, 766 separate diagnostic codes were used in rating the 283,316 individual disabilities determined to be service-connected. Body system groupings are displayed in VBA diagnostic code order. Diagnostic codes are four-digit numbers that are used to signify specific medical conditions, and these numeric diagnostic codes are prescribed in Title 38, Code of Federal Regulations, Part 4. The following 4-page table identifies the total number of individual service-connected disabilities, grouped by body systems and percent of disability assigned. Body system groupings are shown in the numeric order of the diagnostic codes associated with the body system. Yellow highlights the degree of disability appearing most often in each body system for veterans who began receiving compensation during fiscal year 1999.

**Total Individual Service-Connected Disabilities – by Percent and Body Systems
For Veterans Who Began Receiving Compensation
During Fiscal Year 1999**

Body System	0%		10%		20%	
	Number of Disabilities	Percent of System	Number of Disabilities	Percent of System	Number of Disabilities	Percent of System
Musculoskeletal System (Codes 5000-5399)	41,511	34.7%	62,660	52.4%	10,538	8.8%
Eye (Codes 6000-6099)	1,681	50.7%	930	28.1%	134	4.0%
Impairment of Auditory Acuity (Codes 6100-6299)	13,929	51.0%	11,809	43.2%	556	2.0%
Infectious Diseases, Immune Disorders, Nutritional Disorder (Codes 6300-6399)	2,044	81.0%	230	9.1%	22	0.9%
Respiratory System (Codes 6501-6899)	8,418	53.1%	4,260	26.9%	21	0.1%
Cardiovascular System (Codes 7000-7199)	3,352	21.5%	8,229	52.8%	1,477	9.5%
Digestive System (Codes 7200-7399)	12,929	68.7%	4,540	24.1%	385	2.0%
Genitourinary System (Codes 7500-7599)	3,872	57.7%	1,028	15.3%	398	5.9%
Gynecological Conditions (Codes 7610-7699)	1,569	49.7%	350	11.1%	7	0.2%
Hemic & Lymphatic Systems (Codes 7700-7799)	365	35.4%	87	8.4%	147	14.2%
Skin (Codes 7800-7899)	27,127	79.2%	6,538	19.1%	58	0.2%
Endocrine System (Codes 7900-7999)	268	10.7%	1,201	48.0%	783	31.3%
Neurological Conditions (Codes 8000-8999)	3,674	27.1%	6,315	46.5%	1,042	7.7%
Mental Disorders (Codes 9200-9599)	1,291	7.3%	3,879	21.9%	12	0.1%
Dental and Oral Conditions (Codes 9900-9999)	943	61.5%	459	9.9%	88	5.7%
Grand Total - All Conditions (Codes 5000-9999)	122,973	43.4%	112,515	39.7%	15,668	5.5%

Source: COIN CP-145

**Total Individual Service-Connected Disabilities – by Percent and Body Systems
For Veterans Who Began Receiving Compensation
During Fiscal Year 1999**

Body System	30%		40%		50%	
	Number of Disabilities	Percent of System	Number of Disabilities	Percent of System	Number of Disabilities	Percent of System
Musculoskeletal System (Codes 5000-5399)	1,764	1.5%	1,786	1.5%	141	0.1%
Eye (Codes 6000-6099)	412	12.4%	59	1.8%	19	0.6%
Impairment of Auditory Acuity (Codes 6100-6299)	395	1.4%	224	0.8%	139	0.5%
Infectious Diseases, Immune Disorders, Nutritional Disorder (Codes 6300-6399)	72	2.9%	21	0.8%	2	0.1%
Respiratory System (Codes 6501-6899)	1,514	9.6%	1	0.0%	323	2.0%
Cardiovascular System (Codes 7000-7199)	1,503	9.6%	200	1.3%	20	0.1%
Digestive System (Codes 7200-7399)	596	3.2%	56	0.3%	13	0.1%
Genitourinary System (Codes 7500-7599)	337	5.0%	132	2.0%	0	0.0%
Gynecological Conditions (Codes 7610-7699)	692	21.9%	19	0.6%	485	15.4%
Hemic & Lymphatic Systems (Codes 7700-7799)	50	4.8%	17	1.6%	0	0.0%
Skin (Codes 7800-7899)	428	1.3%	24	0.1%	51	0.1%
Endocrine System (Codes 7900-7999)	36	1.4%	109	4.4%	1	0.0%
Neurological Conditions (Codes 8000-8999)	1,507	11.1%	328	2.4%	238	1.8%
Mental Disorders (Codes 9200-9599)	5,649	32.0%	3	0.0%	3,417	19.3%
Dental and Oral Conditions (Codes 9900-9999)	37	2.4%	4	0.3%	2	0.1%
Grand Total - All Conditions (Codes 5000-9999)	14,992	5.3%	2,983	1.1%	4,851	1.7%

Source: COIN CP-145

**Total Individual Service-Connected Disabilities – by Percent and Body Systems
For Veterans Who Began Receiving Compensation
During Fiscal Year 1999**

Body System	60%		70%		80%	
	Number of Disabilities	Percent of System	Number of Disabilities	Percent of System	Number of Disabilities	Percent of System
Musculoskeletal System (Codes 5000-5399)	577	0.5%	38	0.0%	7	0.0%
Eye (Codes 6000-6099)	16	0.5%	19	0.6%	1	0.0%
Impairment of Auditory Acuity (Codes 6100-6299)	64	0.2%	48	0.2%	31	0.1%
Infectious Diseases, Immune Disorders, Nutritional Disorder (Codes 6300-6399)	89	3.5%	1	0.0%	2	0.1%
Respiratory System (Codes 6501-6899)	398	2.5%	0	0.0%	1	0.0%
Cardiovascular System (Codes 7000-7199)	501	3.2%	1	0.0%	4	0.0%
Digestive System (Codes 7200-7399)	81	0.4%	4	0.0%	3	0.0%
Genitourinary System (Codes 7500-7599)	114	1.7%	2	0.0%	11	0.2%
Gynecological Conditions (Codes 7610-7699)	8	0.3%	0	0.0%	1	0.0%
Hemic & Lymphatic Systems (Codes 7700-7799)	5	0.5%	12	1.2%	0	0.0%
Skin (Codes 7800-7899)	1	0.0%	0	0.0%	3	0.0%
Endocrine System (Codes 7900-7999)	55	2.2%	0	0.0%	0	0.0%
Neurological Conditions (Codes 8000-8999)	110	0.8%	36	0.3%	33	0.2%
Mental Disorders (Codes 9200-9599)	3	0.0%	1,908	10.8%	0	0.0%
Dental and Oral Conditions (Codes 9900-9999)	0	0.0%	0	0.0%	0	0.0%
Grand Total - All Conditions (Codes 5000-9999)	2,022	0.7%	2,069	0.7%	97	0.0%

Source: COIN CP-145

**Total Individual Service-Connected Disabilities – by Percent and Body Systems
For Veterans Who Began Receiving Compensation
During Fiscal Year 1999**

Body System	90%		100%		Total	
	Number of Disabilities	Percent of System	Number of Disabilities	Percent of System	Number of Disabilities	Percent of System
Musculoskeletal System (Codes 5000-5399)	3	0.0%	460	0.4%	119,485	100%
Eye (Codes 6000-6099)	5	0.2%	38	1.1%	3,314	100%
Impairment of Auditory Acuity (Codes 6100-6299)	18	0.1%	108	0.4%	27,321	100%
Infectious Diseases, Immune Disorders, Nutritional Disorder (Codes 6300-6399)	0	0.0%	41	1.6%	2,524	100%
Respiratory System (Codes 6501-6899)	0	0.0%	906	5.7%	15,842	100%
Cardiovascular System (Codes 7000-7199)	3	0.0%	298	1.9%	15,588	100%
Digestive System (Codes 7200-7399)	0	0.0%	216	1.1%	18,823	100%
Genitourinary System (Codes 7500-7599)	0	0.0%	822	12.2%	6,716	100%
Gynecological Conditions (Codes 7610-7699)	0	0.0%	23	0.7%	3,154	100%
Hemic & Lymphatic Systems (Codes 7700-7799)	0	0.0%	349	33.8%	1,032	100%
Skin (Codes 7800-7899)	0	0.0%	6	0.0%	34,236	100%
Endocrine System (Codes 7900-7999)	0	0.0%	48	1.9%	2,501	100%
Neurological Conditions (Codes 8000-8999)	3	0.0%	281	2.1%	13,567	100%
Mental Disorders (Codes 9200-9599)	0	0.0%	1,518	8.6%	17,680	100%
Dental and Oral Conditions (Codes 9900-9999)	0	0.0%	0	0.0%	1,533	100%
Grand Total - All Conditions (Codes 5000-9999)	32	0.0%	5,114	1.8%	283,316	100%

Source: COIN CP-145

e. Most Prevalent Service-Connected Disabilities

This section provides data about the most common disabilities found to be service-connected during fiscal year 1999.

By Body Systems

The next 3-page table shows the five disabilities most often found service-connected, by diagnostic code, within each body system, during fiscal year 1999. The body systems are shown in descending order by number of disabilities.

Note: The “Percent of System Total” indicates the frequency of service connection under each diagnostic code as a proportion of the total number of service-connected disabilities recorded within that body system. The “Percent of Grand Total” indicates the frequency of service connection under each diagnostic code as a proportion of the total number of disabilities recorded under all body systems.

**Most Common Service-Connected Disabilities within Body Systems
For Veterans Who Began Receiving Compensation
During Fiscal Year 1999**

Code	Body System and Disability	Total Number	Percent of System Total	Percent of Grand Total
Musculoskeletal System		119,485	100.0%	42.2%
5299	Skeletal conditions	17,200	14.4%	6.1%
5010	Arthritis, due to trauma	12,379	10.4%	4.4%
5295	Lumbosacral strain	10,099	8.5%	3.6%
5257	Knee, other impairment of	8,820	7.4%	3.1%
5293	Intervertebral disc syndrome	7,002	5.9%	2.5%
Skin		34,236	100.0%	12.1%
7805	Scars, other ¹⁰	13,162	38.4%	4.6%
7899	Skin condition	4,322	12.6%	1.5%
7800	Scars, disfiguring, head, face, neck	3,849	11.2%	1.4%
7806	Eczema	3,659	10.7%	1.3%
7804	Scars, superficial, tender and painful on objective demonstration	2,982	8.7%	1.1%
Auditory		27,321	100.0%	9.6%
6260	Tinnitus	11,612	42.5%	4.1%
6100	Auditory, acuity impairment, 0%	10,301	37.7%	3.6%
6101	Auditory, acuity impairment, 10%	1,374	5.0%	0.5%
6200	Otitis media, suppurative, chronic	589	2.2%	0.2%
6102	Auditory, acuity impairment, 20%	491	1.8%	0.2%
Digestive System		18,823	100.0%	6.6%
7336	Hemorrhoids, external or internal	6,143	32.6%	2.2%
7338	Hernia, inguinal	2,385	12.7%	0.8%
7346	Hernia, hiatal	2,254	12.0%	0.8%
7299	Digestive system, disease of	1,812	9.6%	0.6%
7305	Ulcer, duodenal	1,017	5.4%	0.4%
Mental Disorders		17,680	100.0%	6.2%
9411	Post-traumatic stress disorder	10,732	60.7%	3.8%
9434	Major depressive disorder	1,651	9.3%	0.6%
9400	Generalized anxiety disorder	1,063	6.0%	0.4%
9433	Dysthymic disorder	569	3.2%	0.2%
9432	Bipolar disorder	449	2.5%	0.2%

Source: COIN CP-145

¹⁰ 38 CFR, Part 4 provides several diagnostic codes used in the evaluation of disabilities associated with scars. These include the following: **7800** - Disfiguring scars to the head, face, or neck; **7801** - Scars from 3rd degree burns; **7802** - Scars from 2nd degree burns; **7803** - Superficial scars which are poorly nourished with repeated ulceration; **7804** - Superficial scars which are tender and painful on objective demonstration. Other scars not covered under the above criteria are evaluated under diagnostic code **7805**.

**Most Common Service-Connected Disabilities within Body Systems
For Veterans Who Began Receiving Compensation
During Fiscal Year 1999**

Code	Body System and Disability	Total Number	Percent of System Total	Percent of Grand Total
Respiratory System		15,842	100.0%	5.6%
6602	Asthma, bronchial	2,462	15.5%	0.9%
6522	Allergic or vasomotor rhinitis	2,348	14.8%	0.8%
6513	Sinusitis maxillary, chronic	1,946	12.3%	0.7%
6502	Septum, nasal, deviation of	1,408	8.9%	0.5%
6599	Nose and throat, disease of	1,160	7.3%	0.4%
Cardiovascular System		15,588	100.0%	5.5%
7101	Hypertensive vascular disease	6,650	42.7%	2.3%
7122	Cold injury residuals	3,644	23.4%	1.3%
7120	Varicose veins	1,474	9.5%	0.5%
7005	Arteriosclerotic heart disease	1,081	6.9%	0.4%
7099	Heart condition	317	2.0%	0.1%
Neurological Conditions and Convulsive Disorders		13,567	100.0%	4.8%
8100	Migraine	3,782	27.9%	1.3%
8515	Median nerve, paralysis of	1,413	10.4%	0.5%
8199	Neurological condition	945	7.0%	0.3%
8599	Peripheral nerve condition	877	6.5%	0.3%
8045	Brain disease due to trauma	821	6.1%	0.3%
Genitourinary System		6,716	100.0%	2.4%
7599	Genitourinary system condition	1,337	19.9%	0.5%
7528	Malignant neoplasm	1,322	19.7%	0.5%
7527	Prostate gland injuries, infections, postoperative	1,050	15.6%	0.4%
7508	Nephrolithiasis	691	10.3%	0.2%
7525	Epididymo-orchitis, chronic	292	4.3%	0.1%
Eye		3,314	100.0%	1.2%
6099	Eye condition	555	16.7%	0.2%
6034	Eye, pterygium	301	9.1%	0.1%
6009	Eye, injury of, unhealed	297	9.0%	0.1%
6013	Eye, Glaucoma, simple, primary, noncongestive	287	8.7%	0.1%
6018	Eye, Conjunctivitis other, chronic	281	8.5%	0.1%

Source: COIN CP-145

**Most Common Service-Connected Disabilities within Body Systems
For Veterans Who Began Receiving Compensation
During Fiscal Year 1999**

Code	Body System and Disability	Total Number	Percent of System Total	Percent of Grand Total
Gynecological Conditions		3,154	100.0%	1.1%
7628	Benign neoplasms, gynecological or breast	610	19.3%	0.2%
7618	Uterus, removal of, including corpus	566	17.9%	0.2%
7627	Malignant neoplasms of gynecological system or breast	431	13.7%	0.2%
7699	Gynecological condition or disorder of the breast	335	10.6%	0.1%
7629	Endometriosis	207	6.6%	0.1%
Infectious Diseases, Immune Disorders, Nutritional Deficiencies		2,524	100.0%	0.9%
6304	Malaria	1,796	71.2%	0.6%
6351	HIV-Related illness	157	6.2%	0.1%
6399	Infectious disease, immune disorder, nutritional deficiency	146	5.8%	0.1%
6350	Lupus erythematosus, systemic	92	3.6%	0.0%
6354	Chronic fatigue syndrome	82	3.2%	0.0%
Endocrine System		2,501	100.0%	0.9%
7913	Diabetes mellitus	1,217	48.7%	0.4%
7903	Hypothyroidism	719	28.7%	0.3%
7900	Hyperthyroidism	231	9.2%	0.1%
7999	Endocrine system condition	96	3.8%	0.0%
7915	Neoplasm, benign endocrine system	66	2.6%	0.0%
Dental and Oral Conditions		1,533	100.0%	0.5%
9905	Temporomandibular articulation, limited motion	678	44.2%	0.2%
9999	Dental and oral conditions	426	27.8%	0.2%
9904	Mandible, malunion of	256	16.7%	0.1%
9913	Teeth, loss of, due to loss of body of maxilla or mandible	72	4.7%	0.0%
9916	Maxilla, malunion or nonunion	39	2.5%	0.0%
Hemic & Lymphatic Systems		1,032	100.0%	0.4%
7715	Non-Hodgkin's lymphoma	258	25.0%	0.1%
7700	Anemia, hypochromic-microcytic & megaloblastic	177	17.2%	0.1%
7799	Hemic & lymphatic system condition	177	17.2%	0.1%
7706	Splenectomy	141	13.7%	0.0%
7709	Lymphogranulomatosis (Hodgkin's disease)	107	10.4%	0.0%
Grand Total - All Body Systems		283,316	100.0%	100.0%

Source: COIN CP-145

By The 20 Disabilities Most Frequently Service-Connected

The next table shows the 20 disabilities most frequently found service-connected (by diagnostic code) during fiscal year 1999.

Note: The “Percent Within System” column represents the frequency of service connection under each diagnostic code as a proportion of all service-connected disabilities within the body system. The “Percent of Total” column shows the frequency of service connection under each diagnostic code as a proportion of all 283,316 disabilities found service-connected. The “Cumulative Percent” column sums the percentages from the “Percent of Total” Column to include the diagnostic code in that row and all preceding diagnostic codes. For example, the 17 most frequently service-connected disabilities (by diagnostic code) account for 49.7 percent of all service-connected disabilities established in fiscal year 1999.

Disabilities Most Frequently Service-Connected For Veterans Who Began Receiving Compensation During Fiscal Year 1999

Diagnostic Code	Disability	Total	Percent Within System FY 1999	Percent of Total FY 1999	Cumulative Percent FY 1999
TOTAL NUMBER OF DISABILITIES IN FY 1999		283,316		100.0%	
5299	Skeletal conditions	17,200	14.4%	6.1%	6.1%
7805	Scars, other ¹¹	13,162	38.4%	4.6%	10.7%
5010	Arthritis, due to trauma	12,379	10.4%	4.4%	15.1%
6260	Tinnitus	11,612	42.5%	4.1%	19.2%
9411	Post-traumatic stress disorder	10,732	60.7%	3.8%	23.0%
6100	Auditory, acuity impairment, 0%	10,301	37.7%	3.6%	26.6%
5295	Lumbosacral strain	10,099	8.5%	3.6%	30.2%
5257	Knee, other impairment of	8,820	7.4%	3.1%	33.3%
5293	Intervertebral disc syndrome	7,002	5.9%	2.5%	35.8%
7101	Hypertensive vascular disease	6,650	42.7%	2.3%	38.1%
7336	Hemorrhoids, external or internal	6,143	32.6%	2.2%	40.3%
5003	Arthritis, degenerative	5,838	4.9%	2.1%	42.3%
5271	Ankle, limited motion of	4,977	4.2%	1.8%	44.1%
7899	Skin condition	4,322	12.6%	1.5%	45.6%
5284	Foot injuries, other	3,951	3.3%	1.4%	47.0%
7800	Scars, disfiguring, head, face, neck	3,849	11.2%	1.4%	48.4%
8100	Migraine	3,782	27.9%	1.3%	49.7%
7806	Eczema	3,659	10.7%	1.3%	51.0%
7122	Cold injury residuals	3,644	23.4%	1.3%	52.3%
5099	Musculoskeletal condition	3,552	3.0%	1.3%	53.5%

Source: COIN CP-145

¹¹ See footnote on page 23

f. Demographic Characteristics of Veterans with Service-Connected Disabilities

The tables in this section present information about veterans with disabilities found service-connected on original claims during fiscal year 1999 in the following categories:

- Age
- Gender
- Race
- Period of Service
- Branch of Service
- Length of Service

Most of the information in this segment is derived from the Rating Board Automation (RBA) Database in conjunction with data provided by the Defense Manpower Data Center (DMDC).

Note: As available from DMDC, the following tables include comparable demographic information about military separations during fiscal year 1999. Not all original claims rated during the fiscal year were filed by veterans who were discharged during the same period. However, the information forms a basis for comparison.

By Age

The distribution by age among veterans who began receiving compensation during fiscal year 1999 is shown below. Also shown is the age distribution of veterans discharged from active duty during fiscal year 1999. The age groups with the most veterans are highlighted in yellow.

**Service Connected Compensation – By Age
For Veterans Who Began Receiving Compensation
During FY 1999**

Age	Number of Veterans	Percent of All Ages	Number of Discharges in FY 1999	Percent of Discharges in FY 1999	Annual Payments ¹
Under 25	5,931	6.8%	108,718	47.6%	\$28,778,567
25 - 35	19,967	22.8%	73,077	32.0%	\$96,884,445
36 - 45	23,965	27.4%	38,511	16.9%	\$116,283,655
46 - 55	20,706	23.7%	7,730	3.4%	\$100,470,242
56 - 65	6,413	7.3%	303	0.1%	\$31,117,341
66 - 75	6,097	7.0%	0	0.0%	\$29,584,037
Over 75	4,305	4.9%	0	0.0%	\$20,888,843
All Ages	87,384	100.0%	228,339	100.0%	\$424,007,130

Source: COIN CP-127

Source: Defense Manpower Data Center Activity Duty Loss Profile

¹ The total annual amounts of service-connected compensation for each age group is calculated by multiplying the percentage of veterans for each age group by the total annual amounts, which have been calculated using AVERAGE BENEFIT indicated on COIN CP-127.

By Gender

The distribution by gender of veterans granted service connection (whether compensable or not) during fiscal year 1999 based upon an original claim follows. Also shown is the gender distribution of veterans discharged from active duty during fiscal year 1999.

Service-Connected Disability Original Claims Granted - By Gender During Fiscal Year 1999

	Female	Male	Total
Percent of Original Claims Granted ¹	14.0%	86.0%	100.0%
Percent of Veterans Discharged in FY 1999 ²	16.3%	83.7%	100.0%

¹Source: Rating Board Automation Database

²Source: Defense Manpower Data Center "Officer and Enlisted Losses by Type" Report

By Race

The distribution by race of veterans granted service connection (whether compensable or not) during fiscal year 1999 based upon an original claim is shown in the following table. Also shown is the race distribution among veterans discharged from active duty during fiscal year 1999.

Service-Connected Disability Original Claims Granted - By Race During Fiscal Year 1999

Race	Percent of Original Claims Granted ¹	Percent of Veterans Discharged in Fiscal Year 1999 ²
White	66.5%	69.4%
Black	21.2%	17.8%
Hispanic	5.8%	7.4%
Asian/Pacific Islander	3.7%	2.6%
Other	1.6%	1.5%
American Indian/Alaskan	0.9%	1.1%
Race Unknown	0.3%	0.2%
Total	100.0%	100.0%

¹Source: Rating Board Automation Database

²Source: Defense Manpower Data Center "Active Duty Loss Profile"

By Period of Service

The next table shows the distribution by period of service of veterans granted service connection (whether compensable or not) during fiscal year 1999 based upon an original claim.

Service-Connected Disability Original Claims Granted - By Period Of Service¹² During Fiscal Year 1999

	World War I	World War II	Korean War	Vietnam Era	Gulf War Era	Total All Periods
Percent	0.02%	2.0%	1.9%	18.8%	77.3%	100.0%

Source: Rating Board Automation Database

By Branch of Service

The distribution by branch of service of veterans granted service connection (whether compensable or not) during fiscal year 1999 based upon an original claim is shown in the following table. Also shown is the branch of service distribution of veterans discharged from active duty during fiscal year 1999.

Service-Connected Disability Original Claims Granted - By Branch Of Service During Fiscal Year 1999

Branch	Percent of Original Claims Granted	Percent of Veterans Discharged in Fiscal Year 1999
Army	41.9%	35.4%
Navy	24.3%	27.6%
Air Force	20.2%	20.0%
Marines	11.9%	15.3%
Coast Guard	1.3%	1.8%
Other ¹	0.3%	Unknown
Total	100.0%	100.0%

Source: Rating Board Automation Database

Source: Defenses Manpower Data Center "Active Duty Separations" Report

¹Other includes Philippine Commonwealth Army, Philippine Guerilla and Combination Service, Merchant Marines, US Public Health Service, Air National Guard, Army Air Corps, and Army National Guard

¹² These data do not include designations of Peacetime service.

By Length of Service

The next table shows the distribution by length of service of veterans granted service connection (whether compensable or not) during fiscal year 1999 based upon an original claim. Also shown is the length of service distribution of veterans discharged from active duty during fiscal year 1999. The most frequent are highlighted in yellow.

**Service-Connected Disability
Original Claims Granted - By Length Of Service
During Fiscal Year 1999**

Years of Service	Percent of Original Claims Granted ¹	Percent of Veterans Discharged in Fiscal Year 1999 ²
Less than 1	5.1%	15.2%
1 - 4	25.7%	39.7%
5 - 9	18.9%	19.1%
10 - 14	10.0%	6.9%
15 - 19	6.9%	2.6%
20 - 24	20.4%	14.4%
25 - 29	3.5%	1.5%
30 - 34	2.0%	0.6%
35 - 39	0.9%	0.0%
40 and Over	6.4%	N/A
Total	100.0%	100.0%

¹Source: Rating Board Automation Database

²Source: Defense Manpower Data Center "Active Duty Loss Profile"

g. Original and Subsequent Claims

An "original" claim is the first application submitted by a veteran. Any single application may be a claim for service connection for multiple disabilities. All claims submitted after resolution of the original application, whether they involve re-evaluation of disabilities previously claimed or evaluation of new disabilities, will be identified as "subsequent claims" in this report. The following table shows the number of "original" and "subsequent" claims received and completed during fiscal year 1999.

For administrative purposes, original claims are assigned to one of two categories according to the number of disabilities presented for evaluation of service connection: (1) one to seven disabilities; or (2) eight or more disabilities.

**Original and Subsequent Disability Compensation Claims
During Fiscal Year 1999**

Type of Claim	Number Received	Percent of Grand Total Received	Number Completed	Percent of Grand Total Completed
Original Compensation - 1 to 7 Issues	99,752	21.3%	90,359	19.7%
Original Compensation - 8 or More Issues	23,590	5.0%	23,241	5.1%
TOTAL	123,342	26.3%	113,600	24.8%
Subsequent Compensation	344,831	73.7%	344,003	75.2%
GRAND TOTAL	468,173	100.0%	457,603	100.0%

Source: COIN DOOR 1001 Sept 1999

h. Grants and Denials for Service-Connected Disability Claims

By Individual Disabilities Claimed

The following table shows the percentages of grants and denials of service connection for individual disabilities for original claims.

**Service-Connected Disability
Grants and Denials By
Individual Disabilities Claimed
During Fiscal Year 1999**

	Percent
Grants	49.4%
Denials	50.6%
Total	100.0%

Source: Rating Board Automation Database

Service-Connected Disability Compensation by Disability Percentage

The next table provides the distribution of percentages assigned among all disabilities determined to be service connected. Depicted are all zero percent service-connected evaluations, whether compensable or not. The highest percent is highlighted in yellow.

Service-Connected Disability Grants By Individual Disability During Fiscal Year 1999

Disability Percent	Percent Granted
0%	57.6%
10%	32.7%
20%	3.7%
30%	3.0%
40%	0.6%
50%	0.8%
60%	0.3%
70%	0.2%
80%	0.0%
90%	0.0%
100%	0.9%
Total	100.0%

Source: Rating Board Automation Database

By Claim

The percentages of grants and denials of original claims for service-connection follow.

Note: Veterans may claim more than one disability in an application for compensation. Information in the table reflects three categories of claims outcomes for original claims - all claimed disabilities were found service-connected (granted); all claimed disabilities were found not service-connected (denied); or some combination of granted and denied.

Service-Connected Disability Original Claims Granted or Denied During Fiscal Year 1999

	Percent
Veterans Who Had All Issues Claimed Granted	16.7%
Veterans Who Had All Issues Claimed Denied	28.8%
Veterans Who Had A Combination of Issues Granted and Denied	54.5%
Total	100.0%

Source: Rating Board Automation Database

2. COMPENSATION - BASED UPON SERVICE-CONNECTED DEATH

Dependency and Indemnity Compensation (DIC) is a monetary death benefit for survivors of certain deceased veterans or servicemembers. DIC is payable to surviving spouses, children, and/or dependent parents of the following:

- Servicemembers who die during military service of causes that are not due to the person's willful misconduct;
- Veterans who die of a service-connected disease or injury; and
- Veterans who die with service-connected disabilities that were rated 100 percent disabling for at least 10 years immediately preceding death (or at least five years from the date of discharge to the date of death).

The law governing the payment structure of DIC for surviving spouses was changed for deaths occurring on or after January 1, 1993. "Protected DIC" refers to payments made for deaths that occurred prior to January 1, 1993. Payments under Protected DIC were based on the deceased veteran's pay grade. "Reformed DIC" refers to payments made for deaths occurring after January 1, 1993. Reformed DIC pays a standard fixed rate. An additional amount is added if the veteran was rated totally disabled for eight years immediately preceding death. Surviving spouses entitled to DIC under the protected program will be paid the reformed DIC fixed rate (including the additional amount, if applicable) if it is a greater benefit.

a. Beneficiaries Who Began Receiving DIC during Fiscal Year 1999

The next table shows the number of surviving spouses, children (those not included as dependents in a surviving spouse's award), and dependent parents initially receiving DIC benefits during fiscal year 1999. The table also identifies the total annual amount and the average annual amount of DIC benefits paid to these survivors.

**Total Beneficiaries Who Began Receiving
Dependency and Indemnity Compensation (DIC)
During fiscal Year 1999**

Type of Benefit	Number	Percent of Total	Total Annual Amounts	Average Annual Amounts
Surviving Spouses	14,524	85.2%	\$167,710,810	\$11,547
Surviving Children	2,287	13.4%	\$8,022,176	\$3,508
Surviving Parents	242	1.4%	\$546,611	\$2,259
TOTAL	17,053	100.0%	\$176,279,596	\$10,337

Source: COIN CP-127

b. Demographic Characteristics of Beneficiaries Who Began Receiving DIC during Fiscal Year 1999

The following tables present information in the following categories about beneficiaries who began receiving DIC benefits during fiscal year 1999:

- Relationship
- Age (of surviving spouses and children)
- Marital status (of surviving parents)

By Relationship to the Veteran

New DIC beneficiaries by their relationship to the veteran (i.e., spouse, child, or dependent parent), are shown.

Beneficiaries Who Began Receiving DIC by Relationship During Fiscal Year 1999

	Surviving Spouse	Children	Parent	Total Beneficiaries
Number	14,524	2,287	242	17,053
Percent	85.2%	13.4%	1.4%	100.0%

Source: COIN CP-127

By Age of Surviving Spouse

The next table shows the age distribution among surviving spouse DIC beneficiaries. The largest age group is highlighted in yellow.

Surviving Spouses Who Began Receiving DIC by Age During Fiscal Year 1999

Age	Number	Percent of All Ages	Annual Payments
Under Age 25	113	0.8%	\$1,260,665
25 - 35	371	2.6%	\$4,107,228
36 - 45	1,207	8.3%	\$13,706,016
46 - 55	2,466	17.0%	\$28,176,570
56 - 65	2,876	19.8%	\$33,085,274
66 - 75	4,268	29.4%	\$49,639,170
Over 75	3,223	22.2%	\$37,735,886
All Ages	14,524	100.0%	\$167,710,810

Source: COIN CP 127

By Age of Children

The following table shows the distribution of DIC children who are not in the custody of a surviving spouse in two age categories: those over age 18 and those under age 18. Children over age 18 are shown according to their beneficiary status: Those eligible to receive DIC because of school attendance and those eligible because of incapacity for self support.

Children Who Began Receiving DIC by Age During Fiscal Year 1999

	Under Age 18 ¹	Age 18 and Over in School	Age 18 and Over and Helpless	Total All Categories
Number	587	1498	202	2,287
Percent	25.7%	65.5%	8.8%	100.0%
Annual Payments	\$2,815,782	\$4,076,058	\$1,130,335	\$8,022,176

Source: COIN CP-127

¹ Includes 288 consolidated awards that account for more than one child.

By Marital Status of Surviving Parents

The marital status of a surviving parent determines the formula applied in arriving at the DIC benefit amount. Marital status categories and their definitions follow:

- No Spouse - one parent is alive and has no spouse.
- Spouse - both parents are alive and married to other persons.
- Apart - both parents are alive and are not living together.
- Together - both parents are alive and living together
- Remarried - one parent is alive and has remarried.

The distribution of marital status among surviving dependent parents is shown in the next table.

Surviving Parents Who Began Receiving DIC by Marital Status During Fiscal Year 1999

	No Spouse	Spouse	Apart	Together	Remarried	Total
Number	166	4	37	33	2	242
Percent	68.6%	1.7%	15.3%	13.6%	0.8%	100.0%
Annual Payments	\$436,208	\$6,557	\$68,110	\$33,015	\$2,722	\$546,611

Source: COIN CP-127

3. PENSION - BASED UPON NONSERVICE-CONNECTED DISABILITY

a. Veterans Who Began Receiving Disability Pension During Fiscal Year 1999

The number of veterans added to the disability pension rolls during fiscal year 1999 is shown in the next table. The table also shows the total annual amount and the average annual amount of disability pension payments.

Note: The table groups the two older pension programs into one category called "Other Pensions." No original claims can be granted under the two protected, or "grandfathered," pension programs. However, former beneficiaries under these programs can have their benefits restored if they meet certain income and eligibility criteria.

**Veterans Who Began Receiving Disability Pension
By Program
During Fiscal Year 1999**

Type of Pension	Number of Veterans	Percent of Total	Total Annual Amounts	Average Annual Amounts
PL 95-588 - New Law Pension	46,457	99.9%	\$293,191,985	\$6,311
Other Pension Programs	65	0.1%	\$90,090	\$1,386
TOTAL	46,522	100.0%	\$293,282,075	\$6,304

Source: COIN CP-103

b. Demographic Characteristics of Veterans Who Began Receiving Disability Pension During Fiscal Year 1999

By Age

The age distribution among veterans who began receiving disability pension in fiscal year 1999 follows. The total annual amount of disability pension payments for each age group is shown in the last column of the table.

For each category of pension, the yellow highlighted boxes indicate the age group with the most veteran beneficiaries.

**Veterans Who Began Receiving Disability Pension
By Age
During Fiscal Year 1999**

Age	Other Pension ¹		New Law Pension		All Pension Programs		Annual Payments
	Number	Percent of All Ages	Number	Percent of All Ages	Total For Age Group	Percent of All Ages	
Under Age 25	0	0.0%	28	0.1%	28	0.1%	\$176,709
25 - 35	0	0.0%	308	0.7%	308	0.7%	\$1,943,800
36 - 45	1	1.5%	2670	5.7%	2671	5.7%	\$16,851,863
46 - 55	2	3.1%	14,920	32.1%	14,922	32.1%	\$94,163,489
56 - 65	0	0.0%	5459	11.8%	5,459	11.7%	\$34,451,967
66 - 75	19	29.2%	11,370	24.5%	11,389	24.5%	\$71,782,859
Over 75	43	66.2%	11,702	25.2%	11,745	25.2%	\$73,911,388
All Ages	65	100.0%	46,457	100.0%	46522	100.0%	\$293,282,075

Source: COIN CP-103

¹ The "Other Pension" category groups the two older pension programs (Protected Pension and Section 306 Pension) into one category.

4. PENSION - BASED UPON NONSERVICE-CONNECTED DEATH

a. Beneficiaries Who Began Receiving Death Pension During Fiscal Year 1999

The number of beneficiaries added to the death pension rolls during fiscal year 1999 is shown in the next table. The table also shows the total annual amount and the average annual amount of death pension payments.

Note: The table groups the two older pension programs into one category called "Other Pensions." Original claims can no longer be granted under the two older pension programs. However, survivors whose awards were previously stopped can be reinstated if they show that they continuously met eligibility criteria from date of termination to the present.

Surviving Spouses Who Began Receiving Death Pension By Program During Fiscal Year 1999

Type of Pension	Number of Surviving Spouses	Percent of Total	Total Annual Amounts	Average Annual Amounts
PL 95-588 - New Law Pension	22,605	99.8%	\$71,477,010	\$3,162
Other Pension Programs	48	0.2%	\$34,272	\$714
TOTAL	22,653	100.0%	\$71,511,282	\$3,157

Source: COIN CP-103

b. Demographic Characteristics of Surviving Spouses Who Began Receiving Death Pension during Fiscal Year 1999

By Age

The next table shows the distribution among surviving spouses who began receiving death pension in fiscal year 1999 by age groups. The total annual amount of death pension payments for each age group is shown in the last column of the table.

**Surviving Spouses Who Began Receiving Death Pension
By Age
During Fiscal Year 1999**

Age	Other Pension ¹		New Law Pension		All Pension Programs		Annual Payments
	Number	Percent of All Ages	Number	Percent of All Ages	Total For Age Group	Percent of All Ages	
Under Age 25	0	0.0%	190	0.8%	190	0.8%	\$600,780
25 - 35	0	0.0%	90	0.4%	90	0.4%	\$284,580
36 - 45	0	0.0%	757	3.3%	757	3.3%	\$2,393,634
46 - 55	0	0.0%	2,792	12.4%	2,792	12.3%	\$8,828,304
56 - 65	9	18.8%	3,840	17.0%	3,849	17.0%	\$12,148,506
66 - 75	4	8.3%	5,313	23.5%	5,317	23.5%	\$16,802,562
Over 75	33	68.8%	9,623	42.6%	9,656	42.6%	\$30,451,488
Unknown	2	4.2%	0	0.0%	2	0.0%	\$1,428
All Ages	48	100.0%	22,605	100.0%	22,653	100.0%	\$71,511,282

Source: COIN CP-103

¹ The "Other Pension" category groups the two older pension programs (Protected Pension and Section 306 Pension) into one category.

5. EDUCATION

a. Beneficiaries Who Began Receiving Education Benefits During Fiscal Year 1999

The number of veterans and dependents that began receiving education benefits for the first time during fiscal year 1999 is shown in the following table.

**Beneficiaries Who Began Receiving Education Benefits
During Fiscal Year 1999**

Program	Number of Beneficiaries	Percent of Total
Dependents Education	13,029	12.2%
Montgomery GI Bill - Active Duty ¹	74,200	69.5%
Montgomery GI Bill - Reserves ²	19,120	17.9%
Post-Vietnam Veterans Education	349	0.3%
Total	106,698	100.0%

Source: Education Service SAS Reports

¹ Based on Active Duty service

² Based on service in the Selected Reserve

b. Characteristics of the Training Being Pursued By Beneficiaries

By Type of Training

The distribution, by program, of the types of training of beneficiaries who began using their education benefit, for the first time, during fiscal year 1999 follows. The most frequent type of training and the program with the largest enrollment are highlighted in yellow.

Beneficiaries Who Began Receiving Education Benefits By Type Of Training and Program During Fiscal Year 1999

Education Program	College, Non-Degree	Graduate	Under- Graduate	Vocational/ Technical	Program Totals	Percent of All Programs
Dependents Education	147	243	9,718	2,921	13,029	12.2%
Montgomery GI Bill - Active Duty ¹	1,888	3,312	62,046	6,954	74,200	69.5%
Montgomery GI Bill – Reserves ²	270	711	17,608	531	19,120	17.9%
Post-Vietnam Veterans Education	11	55	245	38	349	0.3%
Type Training Totals	2,316	4,321	89,617	10,444	106,698	100.0%
Percent of Program Totals	2.2%	4.0%	84.0%	9.8%		

Source: Education Service SAS Reports

¹ Based on Active Duty service

² Based on service in the Selected Reserve

By Training Time

The following chart shows the distribution, by program, of the training times of the beneficiaries who began using their education benefit for the first time during fiscal year 1999. The most frequent training time and the program with the largest enrollment are highlighted in yellow.

Beneficiaries Who Began Receiving Education Benefits By Training Time and Program During Fiscal Year 1999

Education Program	Less Than One-Half Time	Half Time	Three Quarter Time	Full Time	Program Totals	Percent of All Programs
Dependents Education	1,546	1,547	1,688	8,248	13,029	12.2%
Montgomery GI Bill - Active Duty ¹	5,535	12,636	9,327	46,702	74,200	69.5%
Montgomery GI Bill – Reserves ²	980	2,278	2,045	13,817	19,120	17.9%
Post-Vietnam Veterans Education	42	77	62	168	349	0.3%
Training Time Totals	8,103	16,538	13,122	68,935	106,698	100.0%
Percent of Program Totals	7.6%	15.5%	12.3%	64.6%		

Source: Education Service SAS Reports

¹ Based on Active Duty service

² Based on service in the Selected Reserve

6. LIFE INSURANCE

a. Coverage Established During Fiscal Year 1999

There are four government life insurance programs in which new coverage is issued. They are:

- Service-Disabled Veterans Insurance (SDVI)
- Servicemembers' Group Life Insurance (SGLI)
- Veterans' Mortgage Life Insurance (VMLI)
- Veterans' Group Life Insurance (VGLI)

The following table identifies the number of new policies issued during fiscal year 1999, the total face value of the policies, and the average face value of the policies.

Note: Throughout the Insurance program sections of this report, the term "face value" means the amount of money that would be paid upon the death of the veteran. For some policies, the face value can exceed the basic amount of the policy (which is usually \$10,000) because of the option of using dividends to purchase "paid up additions" to the policy.

In the case of SGLI, the military services maintain the records on insured servicemembers. The actual number of servicemembers who enrolled in SGLI in fiscal year 1999 is not known. The information shown in this table is estimated based upon current enrollment rates and the number of people who entered active military service during fiscal year 1999.

New Insurance Coverage Issued During Fiscal Year 1999

Insurance	Number of People Insured	Total Coverage Amount	Average Face Value	Maximum Face Value
VMLI ¹	209	\$15,554,691	\$74,424	\$90,000
SDVI ²	5,221	\$60,550,500	\$11,597	\$10,000 ³
VGLI ⁴	29,651	\$3,790,875,000	\$127,850	\$200,000
SGLI ⁵	233,272	\$43,288,875,712	\$185,573	\$200,000
TOTAL	268,353	\$47,155,855,903	\$175,723	

¹ Source: VMLI Quarterly Report

² Source: 510 Monthly Report

³ Additional coverage, up to \$20,000, is available for totally disabled policyholders. 1,162 new Supplemental SDVI policies were issued.

⁴ Source: OSGLI Monthly Report. VGLI data is for the policy year ending June 30, 1999.

⁵ Estimates based upon accessions to Active Duty and Reserve forces in FY99. Data on accessions from Defense Manpower Data Center.

b. Insurance Payments Made During Fiscal Year 1999

Dividends, loans and disability payments are made on some government life insurance policies. These are payments made from active policies to the veteran policyholder. The following table shows data concerning the payments made during fiscal year 1999.

Note: Payments of death claims, cash surrenders and matured endowments end the policy. See page 66 of this report concerning "Benefits That Ended During Fiscal Year 1999" for data in these categories of payments.

Insurance Payments Made During Fiscal Year 1999

Dividends	Number¹	Amount²	Average Payment
USGLI	19,660	\$3,731,313	\$190
NSLI	1,906,825	\$632,132,671	\$332
VSLI	240,394	\$100,855,349	\$420
VRI	87,590	\$24,286,980	\$277
TOTAL	2,254,469	\$761,006,313	\$338
Loans	Number^{3,4}	Amount⁵	Average Payment
USGLI	76	\$152,000	\$1,987
NSLI	17,775	\$75,404,000	\$4,242
VSLI	3,916	\$13,745,000	\$3,510
VRI	887	\$3,937,000	\$4,437
SDVI	9,193	\$8,529,000	\$928
TOTAL	31,848	\$101,767,000	\$3,195
Disability	Number⁶	Amount⁷	Average Payment
USGLI	114	\$67,554	\$593
NSLI	20,846	\$23,456,647	\$1,125
VSLI	3,377	\$4,852,013	\$1,437
VRI	1,023	\$763,449	\$746
TOTAL	25,360	\$29,139,663	\$1,149
GRAND TOTAL	2,311,677	\$891,912,976	\$386

¹ Source: Insurance Statistical Report - 700

² Source: Fiscal Year 1999 Statement of Cash Flows

³ Source: Program numbers are an estimate based on a sample of loans from SQC in FY99 and a percent of the total.

⁴ Source: Program totals are from the COIN 84 and Philadelphia MTC Records Report - 155

⁵ Source: Statement of Financial Condition Report

⁶ Source: 510 Monthly Report

⁷ Source: CFO FY99 Life Insurance Statements (Incurred Basis)

7. HOME LOAN GUARANTY

a. Total Loans Guaranteed

The following table shows the number of home loans guaranteed during fiscal year 1999, the total loan value, and the average value of a loan involved in the guaranty program.

Note: The guaranteed amount is less than the entire loan amount. Therefore, the table also shows the total value of the guaranties involved and the average value of a guaranty.

Loans Guaranteed During Fiscal Year 1999

	Number of Loans	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
TOTAL	485,610	\$54,087,681,042	\$111,381	\$16,659,542,752	\$34,306

Source: LGY SAS act3type

b. Types of Loans Guaranteed during Fiscal Year 1999

Note: The three types of loans displayed are defined by the purpose of the loan. A "Purchase Loan" is a loan obtained for the purchase of a home. The other two types of loans are obtained to refinance an existing mortgage. Refinancing to reduce the interest rate is shown as a separate item because it is the most common reason for refinancing a loan.

**Loans Guaranteed During Fiscal Year 1999
Based On Purchase Loan Versus Refinance Loans**

Type of Loan	Number of Loans	Percent of Total	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
Purchase Loans	257,665	53.1%	\$29,814,895,348	\$115,712	\$9,092,448,819	\$35,288
Refinance – Interest Rate Reduction	214,775	44.2%	\$22,927,158,013	\$106,750	\$7,148,409,077	\$33,283
Refinance - Other Reasons	13,170	2.7%	\$1,345,627,681	\$102,174	\$418,684,856	\$31,791
TOTAL	485,610	100.0%	\$54,087,681,042	\$111,381	\$16,659,542,752	\$34,306

Source: LGY SAS act3type

c. Specially Adapted Housing Grants and Direct Loans to Native American Veterans

Information concerning programs designed to provide housing assistance grants to seriously disabled veterans and direct loans to Native American veterans follows.

Specially Adapted Housing Grants And Direct Loans During Fiscal Year 1999

Programs	Number of Grants/Loans	Amount of Grants/Loans	Average Grant/Loan Amount
Specially Adapted Housing Grants	451	\$19,393,000	\$43,000
Special Housing Adaptation Grants	59	\$486,000	\$8,250
TOTAL	510	\$19,879,000	\$38,978
Direct Loans to Native Americans ¹	16	\$1,879,000	\$117,438
GRAND TOTAL	526	\$21,758,000	\$41,365

Source: FY 2001 Budget, Construction Valuation

¹ Includes disbursements on loans not yet closed.

d. Characteristics of Home Loan Guaranties

By Down-payment Option

The following table shows the distribution of new home loan guaranties by whether a down payment was involved in the loan.

Note: The objective of the VA loan guaranty program is to enable veterans (and other eligible people¹³) to enter the home-buying market. The “no down-payment” feature is intended to enhance a veteran’s ability to purchase a home. As indicated, this option was used in over 90 percent of the loans guaranteed.

Purchase Loans Guaranteed During Fiscal Year 1999 By Downpayment Status

Status	Number of Loans	Percent of Total	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
No Down-payment	233,471	90.6%	\$26,654,121,460	\$114,165	\$8,187,988,099	\$35,071
Down-payment	24,194	9.4%	\$3,160,773,888	\$130,643	\$904,456,720	\$37,384
TOTAL	257,665	100.0%	\$29,814,895,348	\$115,712	\$9,092,444,819	\$35,288

Source: LGY SAS dnpmtavg

¹³ Servicemembers, reservists, surviving spouses, and spouses of POW/MIA servicemembers are also eligible under certain circumstances.

By “First Time Buyer” Status

The distribution of new loan guaranties by “buyer status” is shown in the next table. “First time homeowner” refers to those eligible persons who used their entitlement to purchase their first home.

Purchase Loans Guaranteed During Fiscal Year 1999 Based on Buyer Status

Buyer Status	Number of Loans	Percent of Total	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
First Time Homeowner	134,255	52.1%	\$14,852,271,299	\$110,627	\$4,678,723,120	\$34,850
Previous Homeowner	123,410	47.9%	\$14,962,624,049	\$121,243	\$4,413,721,699	\$35,765
TOTAL	257,665	100.0%	\$29,814,895,348	\$115,712	\$9,092,444,819	\$35,288

Source: LGY SAS FTBUYAVG

e. Demographic Characteristics of People Who Obtained Home Loan Guaranties

By Periods of Service and Other Entitlement Criteria

Data regarding loans guaranteed during fiscal year 1999 by veteran's period of service and by other entitlement criteria follow. Brief definitions of the entitlement criteria can be found in Chapter 1 on page 9. The following table is subdivided into two parts - entitlements for veterans and other entitlement categories. The largest amounts by category are highlighted in yellow.

**Loans Guaranteed During Fiscal Year 1999
By Period of Service (or Entitlement)**

Entitlement	Number of Loans	Percent of Grand Total	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
World War II	3,119	0.6%	\$265,806,510	\$85,222	\$91,713,228	\$29,405
Post-World War II	379	0.1%	\$35,008,187	\$92,370	\$11,731,210	\$30,953
Korean War	3,852	0.8%	\$348,590,822	\$90,496	\$117,265,677	\$30,443
Post-Korean War	8,919	1.8%	\$873,878,711	\$97,979	\$282,357,246	\$31,658
Vietnam Era	61,316	12.6%	\$6,262,883,835	\$102,141	\$1,988,214,141	\$32,426
Post-Vietnam Era	99,915	20.6%	\$10,959,819,319	\$109,691	\$3,417,207,256	\$34,201
Gulf War Era	84,530	17.4%	\$9,146,199,119	\$108,201	\$2,896,714,271	\$34,268
Restored Entitlement ¹	145,957	30.1%	\$17,337,852,728	\$118,787	\$5,127,019,123	\$35,127
TOTAL	407,987	84.0%	\$45,230,039,231	\$110,861	\$13,932,222,152	\$34,149
Service Personnel	61,271	12.6%	\$7,021,414,233	\$114,596	\$2,157,452,490	\$35,212
Reservists	15,174	3.1%	\$1,727,597,933	\$113,853	\$533,250,896	\$35,142
Unremarried Survivor	1,153	0.2%	\$106,106,163	\$92,026	\$35,847,092	\$31,090
Spouse of POW	25	0.0%	\$2,523,482	\$100,939	\$766,122	\$30,645
TOTAL	77,623	16.0%	\$8,857,641,811	\$114,111	\$2,727,316,600	\$35,135
GRAND TOTAL	485,610	100.0%	\$54,087,681,042	\$111,381	\$16,659,538,752	\$34,306

Source: LGY SAS ENTLAVGS using ACTSEPT99 Workfile

¹ Based on when the loan was made

By Income

The next table shows the distribution of purchase loans guaranteed during fiscal year 1999 by the annual income of the eligible borrower. The highest number of loans is highlighted in yellow.

**Purchase Loans Guaranteed During Fiscal Year 1999
Based on Annual Income**

Income	Number of Loans	Percent of Total	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount	Median Assets
Less than \$25,000	16,001	6.2%	\$1,135,841,316	\$70,986	\$441,279,202	\$27,578	\$2,312
\$25,000 to \$34,999	43,569	16.9%	\$3,781,217,772	\$86,787	\$1,370,517,044	\$31,456	\$2,954
\$35,000 to \$44,999	57,096	22.2%	\$5,896,148,805	\$103,267	\$1,936,316,455	\$33,913	\$3,684
\$45,000 to \$54,999	51,862	20.1%	\$6,164,610,222	\$118,866	\$1,856,949,291	\$35,806	\$4,501
\$55,000 to \$64,999	37,882	14.7%	\$5,025,415,402	\$132,660	\$1,419,699,281	\$37,477	\$5,501
\$65,000 to \$74,999	23,131	9.0%	\$3,341,401,601	\$144,456	\$904,598,524	\$39,108	\$6,928
\$75,000 and over	28,113	10.9%	\$4,469,072,079	\$158,968	\$1,162,748,469	\$41,360	\$9,785
TOTAL¹	257,654	100.0%	\$29,813,707,197	\$115,712	\$9,092,108,266	\$35,288	\$4,501
Average Income: \$ 50,536							
Median Income: \$ 47,232							
Median Loan: \$111,839							

Source: LGY SAS Incomedd

¹ Note: Eleven purchase loans made in FY 1999 did not contain any**By Age**

The distribution of new loan guaranties by age of the borrower is shown in the next table. The highest number of loans is highlighted in yellow.

**Home Loans Guaranteed During Fiscal Year 1999
Based On Age**

Age	Number of Loans	Percent of Total	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
18 - 25	11,988	2.5%	\$1,096,613,817	\$91,476	\$381,657,685	\$31,837
26 - 35	148,699	30.6%	\$16,626,664,964	\$111,814	\$5,176,090,956	\$34,809
36 - 45	154,932	31.9%	\$18,031,376,326	\$116,383	\$5,445,396,868	\$35,147
46 - 55	112,317	23.1%	\$12,560,338,213	\$111,829	\$3,817,714,329	\$33,991
56 - 65	38,294	7.9%	\$4,007,199,620	\$104,643	\$1,249,362,448	\$32,626
Over 65	19,380	4.0%	\$1,765,488,102	\$91,098	\$589,316,466	\$30,408
TOTAL	485,610	100.0%	\$54,087,681,042	\$111,381	\$16,659,538,752	\$34,306
Average overall age: 42.1						

Source: LGY SAS agevet2

By Race

Providing race information on the application for a purchase loan is voluntary. About 80 percent of borrowers provided race information during fiscal year 1999. The race demographics presented in the following table show the distribution among the 80 percent who provided that information.

**Purchase Loans Guaranteed During Fiscal Year 1999
Based On Known Racial Codes**

Race	Number of Loans	Percent of Total	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
White	305,690	78.7%	\$33,892,342,907	\$110,872	\$10,474,244,142	\$34,264
Black	52,936	13.6%	\$5,813,416,517	\$109,820	\$1,806,834,910	\$34,132
Hispanic	21,419	5.5%	\$2,364,701,550	\$110,402	\$732,049,761	\$34,178
Native American	2,390	0.6%	\$262,287,879	\$109,744	\$81,397,989	\$34,058
Asian	5,853	1.5%	\$776,045,944	\$132,589	\$219,196,138	\$37,450
TOTAL	388,288	100.0%	\$43,108,794,797	\$111,023	\$13,313,722,940	\$34,288

Source: LGY SAS Raceavgs

8. VOCATIONAL REHABILITATION AND EMPLOYMENT

a. VR&E Program Participants during Fiscal Year 1999

The total number of eligible persons who participated in the Vocational Rehabilitation training program during fiscal year 1999 is shown in the next table. The numbers of participants reported in the table are not limited to "new business," i.e., those who began their rehabilitation program during fiscal year 1999. Participants who entered the program during prior fiscal years are also included.

**Veterans Participating In The
Vocational Rehabilitation Programs
During Fiscal Year 1999**

Program	Number	Percent
Service-Connected Veterans (Chapter 31)	51,936	99.93%
Pension Recipients (Chapter 15)	8	0.02%
Vietnam Veterans' Children With Spina Bifida (Chapter 18)	29	0.06%
Total	51,973	100.0%

Sources: VR&E Program Management Reports (FY 1999) and Regional Office Reports

b. Rehabilitation of Veterans with Service-Connected Disabilities (Chapter 31 Benefits)

The mission of the VR&E program is to provide services to veterans whose service-connected disabilities prevent or impair their ability to obtain and/or maintain suitable employment and independence in daily living. Five general steps are involved in the rehabilitative process:

- Step 1. Application for the benefit
- Step 2. Evaluation to determine entitlement
- Step 3. Development of a plan for a specific occupational goal (or independence in daily living)
- Step 4. Providing rehabilitation services to prepare for employment (case management, counseling, subsistence allowance for training)
- Step 5. Employment services

The following subsections provide information about veterans who participated in each of the steps during fiscal year 1999. A veteran proceeds through the rehabilitation process step by step. While a veteran may be counted in more than one step as a result of completing a step and moving on, no veteran participates in more than one step at a time. Basic data concerning the number of veterans involved in each step is provided first, followed by demographic information.

Step 1: Applicants for a Program of Rehabilitation Services

A total of 61,096 veterans applied for rehabilitation services during fiscal year 1999. The following three tables show demographic characteristics of the veterans who applied. Yellow highlight notes the highest group in each table.

By Combined Degree of Service-Connected Disability

The distribution by combined degree of service-connected disabilities among veterans who applied for VR&E services in fiscal year 1999 is shown first. The “Other” category includes applicants with non-compensable service-connected disabilities or nonservice-connected disabilities. (e.g., disabilities were not found to be service connected; disabilities were service connected but not so disabling as to allow payment of compensation; or no application for service connection was made). If no rating was previously done, a “memorandum rating” is required, solely for the purpose of determining vocational rehabilitation entitlement on the basis of service-connected disability level.

**Applicants For Vocational Training
By Combined Degree Of Disability
During Fiscal Year 1999**

	0%	10%	20%	30%	40%	50%	60%
Number	136	7,665	12,256	11,264	7,356	4,223	3,182
Percent	0.2%	12.5%	20.1%	18.4%	12.0%	6.9%	5.2%
	70%	80%	90%	100%	Other ¹	Total	
Number	1,834	835	310	2,440	9,595	61,096	
Percent	3.0%	1.4%	0.5%	4.0%	15.7%	100.0%	

Source: VR&E Program Management Reports (FY 1999) and Disability Compensation Database

¹ Other contains cases not rated and memo ratings

By Gender

**Applicants For Vocational Training
By Gender
During Fiscal Year 1999**

	Female	Male	Total ¹
Number	9,301	51,793	61,094
Percent	15.2%	84.8%	100.0%

Source: VR&E Program Management Reports (FY 1999)

¹ Two records had no gender identification.

By Age

**Applicants For Vocational Training
By Age
During Fiscal Year 1999**

	Age 17 - 21	Age 22 - 29	Age 30 - 39	Age 40 - 49	Age 50 - 59	Age 60 >	Total For All Ages¹
Number	1,216	11,394	15,893	19,905	10,157	2,528	61,093
Percent	2.0%	18.7%	26.0%	32.6%	16.6%	4.1%	100.0%

Source: VR&E Program Management Reports (FY 1999)

¹ Three records had no age information.

Step 2: Evaluation for Entitlement for a Program of Rehabilitation Services

Once basic eligibility is established, veterans are provided a comprehensive rehabilitation evaluation. The purposes of the evaluation are: to fully assess the veteran’s aptitudes, interests and abilities; to determine whether the veteran’s disabilities cause an employment handicap; and, if a handicap exists, to determine the veteran’s rehabilitation needs and the feasibility of achieving a vocational goal.

A total of 31,448 veterans (51.5 percent of those who applied) were found to be entitled to rehabilitation services in fiscal year 1999. The following tables provide demographic data for veterans found to be entitled to rehabilitation services during fiscal year 1999. Yellow highlight notes the highest group in each table.

By Combined Degree of Service-Connected Disability

Note: As previously noted, the “Other” category includes applicants with non-compensable service-connected disabilities or nonservice-connected disabilities.

**Veterans Entitled to Vocational Training
By Combined Degree Of Disability
During Fiscal Year 1999**

	0%	10%	20%	30%	40%	50%	60%
Number	8	1,266	6,571	6,504	5,322	3,279	2,934
Percent	0.0%	4.0%	20.9%	20.7%	16.9%	10.4%	9.3%
	70%	80%	90%	100%	Other¹	Total	
Number	1,801	982	376	1,811	594	31,448	
Percent	5.7%	3.1%	1.2%	5.8%	1.9%	100.0%	

Source: VR&E Program Management Reports (FY 1999) and Disability Compensation Database

¹ Other contains cases not rated and memo ratings.

By Gender

**Veterans Entitled to Vocational Training
By Gender
During Fiscal Year 1999**

	Female	Male	Total
Number	5,311	26,137	31,448
Percent	16.9%	83.1%	100.0%

Source: VR&E Program Management Reports (FY 1999)

By Age

**Veterans Entitled to Vocational Training
By Age
During Fiscal Year 1999**

	Age 17 - 21	Age 22 - 29	Age 30 - 39	Age 40 - 49	Age 50 - 59	Age 60 >	Total For All Ages
Number	303	5,968	9,222	10,419	4,792	744	31,448
Percent	1.0%	19.0%	29.3%	33.1%	15.2%	2.4%	100.0%

Source: VR&E Program Management Reports (FY 1999)

By Period of Service

**Veterans Entitled to Vocational Training
By Period Of Service
During Fiscal Year 1999**

	World War II	Post World War II ¹	Korean War	Post Korean War ¹	Vietnam Era	Post Vietnam Era ¹	Gulf War Era	Total All Service Periods
Number	89	14	79	289	3,706	7,257	20,014	31,448
Percent	0.3%	0.0%	0.3%	0.9%	11.8%	23.1%	63.6%	100.0%

Source: VR&E Program Management Reports (FY 1999)

¹ These three periods are generally combined into "Peacetime" service in other sections of this report.

By Serious Employment Handicap

A “serious employment handicap” is a significant impairment, caused in part by a service-connected disability, in the veterans’ ability to prepare for, obtain, or retain employment consistent with their abilities, aptitudes, and interests.

Veterans Entitled to Vocational Training With A Serious Employment Handicap During Fiscal Year 1999

	Number	Percent
Total Veterans	31,448	
Total With Serious Employment Handicap	12,086	38%

Source: VR&E Program Management Reports (FY 1999)

Step 3: Planning a Program of Rehabilitation Services

Once eligibility is established, the veteran and a vocational rehabilitation counselor or counseling psychologist partner to develop an individualized plan of services. The plan is designed to lead either to employment in a suitable occupation or to independence in daily living, if suitable gainful employment is not feasible due to the veteran’s disability limitations. The following table identifies the number of veterans for whom individualized rehabilitation plans were completed during fiscal year 1999.

Veterans Participating In A Vocational Training Program Number Of Training Plans Developed During Fiscal Year 1999

Total Participants ¹	51,936
Training Plans Developed ²	21,484
Percent Of Training Plans	41%

¹Source: VR&E Program Management Reports (FY 1999)

²Source: COIN TAR 6001

Step 4: Participating in a Program of Rehabilitation Services

Following completion of a rehabilitation service plan, the veteran enters a rehabilitation program to prepare for the planned occupational goal or independent living. The rehabilitation program may include training programs or other types of services. The length of training varies with the individual rehabilitation plan. The average time spent in the rehabilitation program is approximately two-and-a-half years.

A total of 51,936 veterans actively participated in training programs during fiscal year 1999. These veterans received subsistence allowance payments during their training programs.

Note: The number of trainees cited above, 51,936, does not equal the number of applicants and the number of veterans found to be entitled to services during fiscal year 1999. This is because most training programs last more than one year. The 51,936 includes not only veterans who began their program during fiscal year 1999, but also those who began their program in previous years and continued in the program during fiscal year 1999.

Type Of Occupational Goals and Training Activities of Veterans Who Participated In A Training Program

This section provides data relating to occupational goals and training activities of veterans who participated in vocational training during fiscal year 1999.

By Occupational Goals

The following table shows occupational goals of veterans who participated in a training program, by gender.

**Veterans Participating In A Vocational Training Program
By Occupational Goal
During Fiscal Year 1999**

	Total Number	Percent of Total	Number of Male	Percent of Total	Number of Female	Percent of Total
Agricultural, Fishery and Forestry	131	0.3%	109	0.3%	22	0.2%
Benchwork	398	0.8%	383	0.9%	15	0.1%
Clerical	2,669	5.1%	1,913	4.6%	756	7.3%
Independent Living	358	0.7%	312	0.8%	46	0.4%
Machine Trades	1,188	2.3%	1,163	2.8%	25	0.2%
Miscellaneous	1,424	2.7%	1,223	2.9%	201	1.9%
Processing (Butcher, Meat Processor, etc.)	39	0.1%	32	0.1%	7	0.1%
Professional, Technical, and Managerial	42,166	81.2%	33,210	80.0%	8,956	86.1%
Sales	379	0.7%	317	0.8%	62	0.6%
Service	1,156	2.2%	939	2.3%	217	2.1%
Structural (Building Trades)	1,625	3.1%	1,585	3.8%	40	0.4%
Unknown/Other	403	0.8%	351	0.8%	52	0.5%
Total	51,936	100.0%	41,537	100%	10,399	100.0%

Source: VR&E Program Management Reports (FY 1999)

By Type of Training Activity

The next table shows the types of training activities for veterans who participated in a training program, by gender.

Veterans Participating In A Vocational Training Program By Type Of Training And Gender During Fiscal Year 1999

Type Of Training	Total Number	Percent of Total	Number of Male	Percent of Total	Number of Female	Percent of Total
Undergraduate	43,398	83.6%	34,179	82.3%	9,219	88.7%
Vocational/Technical	4,328	8.3%	3,833	9.2%	495	4.8%
Graduate	1,865	3.6%	1,415	3.4%	450	4.3%
College, Non-Degree	1,041	2.0%	926	2.2%	115	1.1%
Extend. Eval/Indep. Living	627	1.2%	570	1.4%	57	0.5%
On The Job	273	0.5%	259	0.6%	14	0.1%
Eval/Improv. Rehab. Pot.	112	0.2%	100	0.2%	12	0.1%
High School	69	0.1%	63	0.2%	6	0.1%
Non/Nominal Pay in Govt.	123	0.2%	97	0.2%	26	0.3%
Govt. Work Experience	0	0.0%	0	0.0%	0	0.0%
Apprenticeship	91	0.2%	86	0.2%	5	0.0%
Farm Co-op	9	0.0%	9	0.0%	0	0.0%
Total	51,936	100.0%	41,537	100.0%	10,399	100.0%

Source: VR&E Program Management Reports (FY 1999)

Demographic Characteristics of Veterans Who Participated In A Training Program

A variety of demographic information about veterans who received vocational rehabilitation training during fiscal year 1999 is shown in the next ten tables. Yellow highlight notes the highest group in each table.

By Combined Degree of Service-Connected Disability

Veterans Participating In A Vocational Training Program By Combined Degree Of Disability During Fiscal Year 1999

	0%	10%	20%	30%	40%	50%	60%
Number	29	2,157	11,613	11,453	9,179	5,381	4,856
Percent	0.1%	4.2%	22.4%	22.1%	17.7%	10.4%	9.3%
	70%	80%	90%	100%	Other	Total	
Number	2,626	1,568	553	2,167	354	51,936	
Percent	5.1%	3.0%	1.1%	4.2%	0.7%	100.0%	

Source: VR&E Program Management Reports (FY 1999) and Disability Compensation Database

By Serious Employment Handicap

Veterans Participating In A Vocational Training Program With A Serious Employment Handicap During Fiscal Year 1999

Total Participants	51,936
Number With Serious Employment Handicap	18,521
Percent With Serious Employment Handicap	36%

Source: VR&E Program Management Reports (FY 1999)

By Gender

Veterans Participating In A Vocational Training Program By Gender During Fiscal Year 1999

	Female	Male	Total
Number	10,399	41,537	51,936
Percent	20.0%	80.0%	100.0%

Source: VR&E Program Management Reports (FY 1999)

By Age

Veterans Participating In A Vocational Training Program By Age During Fiscal Year 1999

	Age 17 - 21	Age 22 - 29	Age 30 - 39	Age 40 - 49	Age 50 - 59	Age 60 >	Total For All Ages
Number	136	9,409	17,729	17,303	6,686	673	51,936
Percent	0.3%	18.1%	34.1%	33.3%	12.9%	1.3%	100.0%
Average Age For Veterans In Training Status: 38.9							

Source: VR&E Program Management Reports (FY 1999)

By Period of Service

Veterans Participating In A Vocational Training Program By Period Of Service During Fiscal Year 1999

	World War II	Post World War II ¹	Korean War	Post Korean War ¹	Vietnam Era	Post Vietnam Era ¹	Gulf War Era	Total All Service Periods
Number	32	3	50	252	3,848	10,455	37,296	51,936
Percent	0.1%	0.0%	0.1%	0.5%	7.4%	20.1%	71.8%	100.0%

Source: VR&E Program Management Reports (FY 1999)

¹ These three periods are generally combined into "Peacetime" service in other sections of this report.

By Branch of Service

Veterans Participating In A Vocational Training Program By Branch Of Service During Fiscal Year 1999

	Army ¹	Navy	Air Force	Marine Corps	Coast Guard	Other ²	Total
Number	23,347	12,103	9,293	5,672	674	847	51,936
Percent	45.0%	23.3%	17.9%	10.9%	1.3%	1.6%	100.0%

Source: VR&E Program Management Reports (FY 1999) and Disability Compensation Database

¹ Army includes 3 from Women's Army Corps and 2 from Army Air Corps.

² Other includes 2 from NOAA, 3 from Public Health Service and 842 records with no branch of service data.

By Length of Service

Veterans Participating In A Vocational Training Program By Length Of Service During Fiscal Year 1999

	3 Months or Less	3 to 6 Months	6 Months to 2 Years	2 to 4 Years	4 to 10 Years
Number	257	621	5,571	12,634	15,014
Percent	0.5%	1.2%	10.7%	24.3%	28.9%
	10 to 15 Years	15 to 20 Years	20 to 30 Years	Over 30 Years	Total
Number	5,714	4,361	7,564	200	51,936
Percent	11.0%	8.4%	14.6%	0.4%	100.0%

Source: VR&E Program Management Reports (FY 1999)

By Dependency Status

Note: Dependency status identifies known dependents for both single and married veteran participants.

**Veterans Participating In A Vocational Training Program
By Dependency Status
During Fiscal Year 1999**

	Single	Single With Children	Married	Married With Children	Dependent Parent(s)	Total ¹
Number	12,482	6,365	8,879	23,986	106	51,818
Percent	24.1%	12.3%	17.1%	46.3%	0.2%	100.0%

Source: VR&E Program Management Reports (FY 1999)

¹ Does not include 118 veterans whose dependency status is unknown.

By Prior Education Level

The following table shows the distribution by level of education attained prior to the veteran's enrollment in a training program.

**Veterans Participating In A Vocational Training Program
By Prior Education Level
During Fiscal Year 1999**

	Less Than High School	High School	Post High School	Four Year College Degree	Graduate Training	Total
Number	332	30,353	17,530	2,584	1,137	51,936
Percent	0.6%	58.4%	33.8%	5.0%	2.2%	100.0%

Source: VR&E Program Management Reports (FY 1999)

By Prior Use of VA Educational Benefits

**Veterans Participating In A
Vocational Training Program
By Prior Use Of VA Benefits
During Fiscal Year 1999**

	Prior Use	No Prior Use	Total
Number	17,939	33,997	51,936
Percent	34.5%	65.5%	100.0%

Source: VR&E Program Management Reports (FY 1999)

Step 5: Employment Services – Preparing and Searching for a Suitable Job

Employment services, to prepare and search for a suitable job, may be provided to veterans who have completed all portions of the rehabilitation plan. Some veterans already have sufficient training without using the training services described in Step 4. These veterans, if they are considered ready to enter the job market, may choose to use employment services immediately after the evaluation and planning in Steps 2 and 3. Employment services include, but are not limited to, resume preparation, interview techniques, job site modification, and help in finding employers. The following table shows the number and percentage of veterans who received employment services during fiscal year 1999.

Veterans Participating In A Vocational Training Program Veterans Who Entered Employment Services During Fiscal Year 1999

Total Participants ¹	51,936
Employment Plans Developed ²	11,289
Percent In Employment Plans	22%

¹Source: VR&E Program Management Reports (FY 1999)

²Source: COIN TAR 6005

Summary of Beneficiaries Leaving The Rolls For All Benefits Programs During Fiscal Year 1999

Because VBA's programs serve widely varying purposes, the reasons benefits end vary from program to program. For programs that pay monthly monetary benefits, termination ceases payment. For Insurance policyholders, termination means either lapse of policy coverage or payment of the policy. For Home Loan Guaranty, termination means either the payment of the guaranty amount to the lender or full payment of the mortgage by the veteran. For Vocational Rehabilitation, termination means cessation of training, either by completing or withdrawing from the program.

Summary of All Active Benefits That Ended During Fiscal Year 1999

Benefits Programs	Number of People	Percent of Total
Compensation – Disability	72,900	7.3%
Compensation – Death ¹	20,644	2.1%
Pension – Disability	60,913	6.1%
Pension – Death	47,708	4.8%
Education ²	19,318	1.9%
Life Insurance	136,724	13.8%
Home Loan Guaranty	615,898	62.0%
Vocational Rehabilitation ³	19,410	2.0%
Total	993,515	100.0%

¹ This category consists of the Death Compensation and DIC Programs.

² 17,267 claimants exhausted their entitlement; 2,051 claimants reached their delimiting date.

³ 10,280 veterans completed training; 9,130 veterans discontinued training.

Individual Data for Each Benefit Program

The following sections provide additional information about benefits that ended for veterans, dependents, and survivors under each program during fiscal year 1999.

1. COMPENSATION - BASED UPON SERVICE-CONNECTED DISABILITY

The following table shows the most common reasons for ending disability compensation payments during fiscal year 1999.¹⁴

Note: Reasons for ending benefit payments are depicted in the boxes above the “Number Removed” and “Percent of Period Removed” columns. “Percent of Period Removed” means the proportion of the total number of veterans from that period of service whose benefits were ended.

Service-Connected Disability Compensation - Reasons For Ending Payments During Fiscal Year 1999

Periods of Service	Death Of Veteran		Veterans Whereabouts or Address Unknown		Other Reasons Not Specifically Stated	
	Number Removed	Percent of Period Removed	Number Removed	Percent of Period Removed	Number Removed	Percent of Period Removed
World War I	72	100.0%	0	0.0%	0	0.0%
World War II	42,876	98.2%	264	0.6%	444	1.0%
Korean War	7,144	97.8%	40	0.5%	72	1.0%
Vietnam Era	11,172	93.6%	192	1.6%	120	1.0%
Gulf War Era	550	25.8%	220	10.3%	84	3.9%
Peacetime Periods	6,784	87.2%	308	4.0%	104	1.3%
Total	68,598		1,024		824	
Percent of Grand Total	94.1%		1.4%		1.1%	
Periods of Service	Veteran On Active Duty Or In Receipt Of Retirement Pay		All Others ¹		Grand Totals by Periods of Service	
	Number Removed	Percent of Period Removed	Number Removed	Percent of Period Removed	Number Removed	Percent of Grand Total
World War I	0	0.0%	0	0.0%	72	0.1%
World War II	8	0.0%	74	0.2%	43,666	59.9%
Korean War	16	0.2%	36	0.5%	7,308	10.0%
Vietnam Era	116	1.0%	340	2.8%	11,940	16.4%
Gulf War Era	375	17.6%	905	42.4%	2,134	2.9%
Peacetime Periods	160	2.1%	424	5.4%	7,780	10.7%
Total	675		1,779		72,900	100.0%
Percent of Grand Total	0.9%		2.4%		100.0%	

Source: RCS 20-0243

¹ The “All Other” category combines 12 other reasons for ending benefits.

¹⁴ Because information in three of the four FY 1999 quarterly RCS 20-0243 reports was significantly understated, the data in the following table are estimates based upon an extrapolation of the data for the third quarter (June 1999).

2. COMPENSATION - BASED UPON A SERVICE-CONNECTED DEATH

The following table shows the most common reasons for ending DIC and Death Compensation¹⁵ payments during fiscal year 1999.¹⁶

Service-Connected Death Benefits - Reasons For Ending Payments During Fiscal Year 1999

Periods of Service	Death Of Payee		Child Over 18 Terminates School or Reaches Age 23		Child Reaches Age 18	
	Number Removed	Percent of Period Removed	Number Removed	Percent of Period Removed	Number Removed	Percent of Period Removed
World War I and Earlier	680	91.9%	8	1.1%	0	0.0%
World War II	7,524	91.6%	144	1.8%	8	0.1%
Korean War	1,820	84.3%	92	12.0%	20	0.9%
Vietnam Era	2,584	44.8%	1,676	29.1%	428	7.4%
Gulf War Era	16	2.7%	248	42.2%	80	13.6%
Peacetime Periods	1,808	56.9%	640	20.2%	292	9.2%
Total	14,432		2,808		828	
Percent of Grand Total	69.9%		13.6%		4.0%	
Periods of Service	Marital Status Change - Person Entitled or Dependent		All Others ¹		Grand Totals by Periods of Service	
	Number Removed	Percent of Period Removed	Number Removed	Percent of Period Removed	Number Removed	Percent of Grand Total
World War I and Earlier	4	0.5%	48	6.5%	740	3.6%
World War II	116	1.4%	424	5.2%	8,216	39.8%
Korean War	60	2.8%	168	7.8%	2,160	10.5%
Vietnam Era	340	5.9%	736	12.8%	5,764	27.9%
Gulf War Era	144	24.5%	100	17.0%	588	2.8%
Peacetime Periods	136	4.3%	300	9.4%	3,176	15.4%
Total	800		1,776		20,644	100.0%
Percent of Grand Total	3.9%		8.6%		100.0%	

Source: RCS 20-0243

¹ The "All Other" category combines 13 other reasons for ending benefits.

¹⁵ The Death Compensation program preceded the DIC program. Basic entitlement, generally, exists for a surviving spouse, child/children, and/or parents if the veteran died before January 1, 1957.

¹⁶ Because information in three of the four FY 1999 quarterly RCS 20-0243 reports was significantly understated, the data in the following table are estimates based upon an extrapolation of the data for the third quarter (June 1999).

3. PENSION - BASED UPON NONSERVICE-CONNECTED DISABILITY

The following table shows the most common reasons for ending disability pension payments during fiscal year 1999.¹⁷

Nonservice-Connected Disability Pension - Reasons For Ending Payments During Fiscal Year 1999

Periods of Service	Death Of Veteran		Income Provisions		Other Reasons Not Specifically Stated	
	Number Removed	Percent of Period Removed	Number Removed	Percent of Period Removed	Number Removed	Percent of Period Removed
World War I	260	96.3%	1	0.4%	4	1.5%
World War II	30,228	81.6%	4,732	12.8%	408	1.1%
Korean War	7,768	59.6%	4,140	31.8%	120	0.9%
Vietnam Era	4,212	40.4%	4,996	47.9%	60	0.6%
Gulf War Era	20	16.9%	60	50.8%	8	6.8%
Peacetime Periods	N/A		N/A		N/A	
Total	42,488		13,929		600	
Percent of Grand Total	69.8%		22.9%		1.0%	
Periods of Service	Veterans Whereabouts or Address Unknown		All Others ¹		Grand Totals by Periods of Service	
	Number Removed	Percent of Period Removed	Number Removed	Percent of Period Removed	Number Removed	Percent of Grand Total
World War I	0	0.0%	5	1.9%	270	0.4%
World War II	212	0.6%	1,481	4.0%	37,061	60.8%
Korean War	72	0.6%	929	7.1%	13,029	21.4%
Vietnam Era	128	1.2%	1,039	10.0%	10,435	17.1%
Gulf War Era	0	0.0%	30	25.4%	118	0.2%
Peacetime Periods	N/A		N/A		N/A	
Total	412		3,484		60,913	100.0%
Percent of Grand Total	0.7%		5.7%		100.0%	

Source: RCS 20-0243

¹ The "All Other" category combines 15 other reasons for ending benefits.

¹⁷ Because information in three of the four FY 1999 quarterly RCS 20-0243 reports was significantly understated, the data in the following table are estimates based upon an extrapolation of the data for the third quarter (June 1999).

4. PENSION - BASED UPON NONSERVICE-CONNECTED DEATH

The following table shows the most common reasons for ending death pension payments to survivors of wartime veterans during fiscal year 1999.¹⁸

Nonservice-Connected Death Pension - Reasons For Ending Payments During Fiscal Year 1999

Periods of Service	Death Of Payee		Income Provisions		Marital Status Change - Person Entitled or Dependent	
	Number Removed	Percent of Period Removed	Number Removed	Percent of Period Removed	Number Removed	Percent of Period Removed
World War I and Earlier	9,144	93.6%	164	1.7%	12	0.1%
World War II	16,868	57.5%	10,044	34.3%	300	1.0%
Korean War	1,036	17.2%	4,316	71.6%	104	1.7%
Vietnam Era	272	10.8%	1,584	62.9%	96	3.8%
Gulf War Era	0	0.0%	44	64.7%	12	17.6%
Peacetime Periods	N/A		N/A		N/A	
Total	27,320		16,152		524	
Percent of Grand Total	57.3%		33.9%		1.1%	
Periods of Service	Child Over 18 Terminates School or Reaches Age 23		All Others ¹		Grand Totals by Periods of Service	
	Number Removed	Percent of Period Removed	Number Removed	Percent of Period Removed	Number Removed	Percent of Grand Total
World War I and Earlier	0	0.0%	452	4.6%	9,772	20.5%
World War II	37	0.1%	2,071	7.1%	29,320	61.5%
Korean War	35	0.6%	537	8.9%	6,028	12.6%
Vietnam Era	336	13.3%	232	9.2%	2,520	5.3%
Gulf War Era	8	11.8%	4	5.9%	68	0.1%
Peacetime Periods	N/A		N/A		N/A	
Total	416		3,296		47,708	100.0%
Percent of Grand Total	0.9%		6.9%		100.0%	

Source: RCS 20-0243

¹ The "All Other" category combines 16 other reasons for ending benefits.

¹⁸ Because information in three of the four FY 1999 quarterly RCS 20-0243 reports was significantly understated, the data in the following table are estimates based upon an extrapolation of the data for the third quarter (June 1999).

5. EDUCATION

Educational assistance ends for one of two reasons - entitlement is exhausted or the deadline for using the benefit (i.e., the delimiting date) is reached.

Veterans, servicepersons and reservists are generally entitled to 36 months of educational assistance (entitlement). Dependents are entitled to 45 months of educational assistance. Once 36 or 45 months of educational assistance is used, payment of the benefit ends.

Beneficiaries have a limited amount of time to use their educational assistance. Veterans and servicepersons, generally, have 10 years from the date of their last discharge from active military service. Reservists have either 10 years from the date their eligibility began or until the day following separation from the Selected Reserve, whichever is the earlier. In the Dependents Educational Assistance program, children usually have until age 26 and spouses, or surviving spouses, generally, have 10 years from their date of eligibility.

Beneficiaries Whose Benefits Terminated During Fiscal Year 1999

Program	Entitlement Exhausted	Delimiting Date	Total Terminations	Percent of Total Terminations
Dependents Education	185	99	284	1.5%
Montgomery GI Bill - Active Duty ¹	14,272	1,526	15,798	81.8%
Montgomery GI Bill – Reserves ²	2,300	136	2,436	12.6%
Post-Vietnam Veterans Education	510	290	800	4.1%
Total	17,267	2,051	19,318	100.0%
Percent of Total Terminations	89.4%	10.6%	100.0%	

Source: Education Service SAS Reports

¹ Based on Active Duty service

² Based on service in the Selected Reserve

6. LIFE INSURANCE

Life insurance policies terminate for two reasons - either they are "paid off" or they lapse. The following two tables provide data concerning the policies that terminated during fiscal year 1999.

a. Policies That Were "Paid Off"

Policies may be "paid off" by any of three types of payment. Death claims are paid to a veteran's designated beneficiary upon the death of the veteran. Cash surrenders and matured endowments are paid to the veteran. The following table provides a distribution of payments by insurance program.

Insurance Payments During Fiscal Year 1999

Death Claims	Number ¹	Amount ²	Average Payment
USGLI	1,481	\$4,897,772	\$3,307
NSLI	90,455	\$811,041,965	\$8,966
VSLI	4,611	\$49,107,428	\$10,650
VRI	4,591	\$34,237,881	\$7,458
SDVI	4,197	\$40,100,325	\$9,555
VMLI	134	\$8,856,175	\$66,091
SGLI ³	1,664	\$315,206,508	\$189,427
VGLI ³	1,005	\$94,612,998	\$94,142
TOTAL	108,138	\$1,358,061,052	\$12,559
Matured Endowment	Number ¹	Amount ²	Average Payment
USGLI	24	\$95,768	\$3,990
NSLI	1,642	\$15,001,978	\$9,136
VSLI	1,378	\$16,073,910	\$11,665
VRI	35	\$377,476	\$10,785
SDVI	338	\$2,535,144	\$7,500
TOTAL	3,417	\$34,084,276	\$9,975
Cash Surrender	Number ¹	Amount ²	Average Payment
USGLI	182	\$462,116	\$2,539
NSLI	9,194	\$35,709,082	\$3,884
VSLI	1,131	\$4,677,310	\$4,136
VRI	455	\$2,014,584	\$4,428
SDVI	1,091	\$5,898,319	\$5,406
TOTAL	12,053	\$48,761,411	\$4,046
GRAND TOTAL	123,608	\$1,440,906,739	\$11,657

¹ Source: 510 Monthly Report, VMLI Quarterly Report, OSGLI Monthly Report

² Source: CFO Fiscal Year 1999 Life Insurance Statements (Incurred Basis)

³ Source: SGLI and VGLI data are for the policy year ending June 30, 1999

b. Policies That Lapsed

Policies lapse mainly due to failure of the policyholder to pay the premiums. The following table provides data about policies that lapsed during FY 1999.

**Policy Lapses
During Fiscal Year 1999**

Policy Lapses	Number ¹	Face Value ¹	Average Face Value
NSLI	10,421	\$69,275,511	\$6,648
VSLI	711	\$5,597,250	\$7,872
VRI	267	\$1,384,586	\$5,186
SDVI	1,717	\$16,529,750	\$9,627
TOTAL	13,116	\$92,787,097	\$7,074

¹ Source: 510 Monthly Report, VMLI Quarterly Report, OSGLI Monthly Report

7. HOME LOAN GUARANTY

A home loan guaranty is terminated in one of two ways. "Paid in Full" means that the loan was paid in full, by the borrower, to the lending institution. Therefore, the guaranty is no longer applicable and no payment was made based on the guaranty. "Loan Defaulted - Guaranty Payment Made" means that the loan was defaulted by the borrower and the loan guaranty claim was paid. The following table shows the disposition of loan guaranties terminated during fiscal year 1999. Also shown is the amount of money paid to lending institutions under the guaranty provisions during fiscal year 1999.

**Disposition of Home Loans
During Fiscal Year 1999**

Disposition	Number of Loans	Percent of Total	Amount of Payment	Average Payment
Paid in Full by Borrower	590,101	95.8%	\$0	\$0
Loan Defaults - Guaranty Payment Made	25,797	4.2%	\$635,374,000	\$24,630
TOTAL	615,898	100.0%		

Source: COIN GIL 01-01, 02-01 & 50-01; DOOR Report 6005

¹ Source: Budget Statistics. This amount is based upon claims processed.

8. VOCATIONAL REHABILITATION AND EMPLOYMENT

Vocational rehabilitation program participants end their association with the program in one of three ways:

- By completing the program and finding employment;
- By completing the program and achieving greater independence in living; or
- By discontinuing pursuit of the rehabilitation objectives.

a. Veterans Ending Their Participation in a Training Program

The following table shows the number and percentage of veterans, whose participation ended during fiscal year 1999, sorted by termination reason.

**Veterans Who Ended
A Training Program
During Fiscal Year 1999**

Reason For Ending Program	Number	Percent
Employment	9,975	51.4%
Discontinue ¹	9,130	47.0%
Independent Living	305	1.6%
Total	19,410	100.0%

Source: VR&E Program Management Reports (FY 1999)

¹ Source: VR&E Balanced Scorecard FY 1999

b. Participants with Serious Employment Handicaps Who Completed Their Program

The next table shows the number and percentage of participants who had a serious employment handicap and completed a program of vocational rehabilitation during fiscal year 1999.

**Veterans With A
Serious Employment Handicap
Who Completed Training
During Fiscal Year 1999**

	Number	Percent
Total Veterans	10,280	
Total With Serious Employment Handicap	3,829	37%

Source: VR&E Program Management Reports (FY 1999)

c. Pre- and Post-Training Annual Earnings

By Gender

The next table compares annual and average earnings of veterans, by gender, before entering their rehabilitation program and after completing it and finding employment.

Veterans Who Successfully Completed Training Pre And Post Annual Earnings - By Gender During Fiscal Year 1999

	Number Rehabilitated	Average Annual Earnings Prior To Training	Total Annual Earnings Prior To Training	Average Annual Earnings At Rehabilitation	Total Annual Earnings At Rehabilitation	Percent Of Increase In Earnings
Male	8,654	\$4,705	\$40,717,070	\$26,179	\$226,553,060	456%
Female	1,626	\$3,261	\$5,302,386	\$22,938	\$37,295,562	603%
Total	10,280	\$3,983	\$43,733,340	\$24,558	\$252,456,240	477%

Source: VR&E Program Management Reports (FY 1999)

By Occupation Type

The next table shows the distribution of average and total annual earnings before entering the program and following rehabilitation, by occupational categories.

Veterans Who Successfully Completed Training Pre And Post Annual Earnings - By Occupational Category During Fiscal Year 1999

	Number Rehabilitated	Average Annual Earnings Prior To Training	Total Annual Earnings Prior To Training	Average Annual Earnings At Rehabilitation	Total Annual Earnings At Rehabilitation	Percent Of Increase In Earnings
Professional, Technical and Managerial	6,496	\$4,842	\$31,456,360	\$28,124	\$182,693,504	481%
Clerical	931	\$3,915	\$3,645,200	\$21,975	\$20,458,837	461%
Sales	231	\$5,452	\$1,259,449	\$25,893	\$5,981,304	375%
Services	511	\$4,143	\$2,117,078	\$21,411	\$10,941,231	417%
Agricultural, Fishery and Forestry	56	\$2,721	\$152,400	\$22,112	\$1,238,292	713%
Processing (Butcher, Meat Processor, etc.)	46	\$5,794	\$266,532	\$24,287	\$1,117,224	319%
Machine Trades	374	\$5,278	\$1,974,095	\$23,518	\$8,795,545	346%
Bench Work	132	\$5,110	\$674,579	\$22,162	\$2,925,432	334%
Structural (Building Trades)	426	\$4,165	\$1,774,294	\$24,651	\$10,501,130	492%
Miscellaneous	318	\$4,157	\$1,321,926	\$23,943	\$7,613,820	476%
Total¹	9,521	\$4,689	\$44,641,915	\$26,496	\$252,266,318	465%

Source: VR&E Program Management Reports (FY 1999)

¹ Does not include 440 persons who went to independent living and do not have earnings and 319 records which have unidentified occupational categories.

d. Type of Training Activity by Gender

The distribution of participants by gender is shown for each type of training in the following table. A subsistence allowance is paid to participants for some or all of the time they are in the training program.

**Veterans Who Successfully Completed Training
By Type Of Training And Gender
During Fiscal Year 1999**

Type Of Training	Total Number	Percent of Total	Number of Male	Percent of Total	Number of Female	Percent of Total
Undergraduate	6,615	64.3%	5,443	62.9%	1,172	72.1%
Vocational/Technical	1,267	12.3%	1,130	13.1%	137	8.4%
Graduate	569	5.5%	441	5.1%	128	7.9%
College, Non-Degree	257	2.5%	222	2.6%	35	2.2%
Extend. Eval/Indep. Living	138	1.3%	120	1.4%	18	1.1%
On The Job	111	1.1%	107	1.2%	4	0.2%
Eval/Improv. Rehab. Pot.	42	0.4%	35	0.4%	7	0.4%
High School	15	0.1%	13	0.2%	2	0.1%
Non/Nominal Pay in Govt.	49	0.5%	39	0.5%	10	0.6%
Govt. Work Experience	37	0.4%	34	0.4%	3	0.2%
Apprenticeship	25	0.2%	24	0.3%	1	0.1%
Farm Co-op	0	0.0%	0	0.0%	0	0.0%
Not Classified	1,155	11.2%	1,046	12.1%	109	6.7%
Total	10,280	100.0%	8,654	100.0%	1,626	100.0%

Source: VR&E Program Management Reports (FY 1999)

e. Demographic Characteristics of Participants Who Successfully Completed Training

Yellow highlight notes the highest group in each table.

By Gender

**Veterans Who Successfully Completed Training
By Gender
During Fiscal Year 1999**

	Female	Male	Total
Number	1,626	8,654	10,280
Percent	15.8%	84.2%	100.0%

Source: VR&E Program Management Reports (FY 1999)

By Age

Veterans Who Successfully Completed Training By Age During Fiscal Year 1999

	Age 17 - 21	Age 22 - 29	Age 30 - 39	Age 40 - 49	Age 50 - 59	Age 60 >	Total For All Ages
Number	4	1,188	3,265	3,632	1,899	292	10,280
Percent	0.0%	11.6%	31.8%	35.3%	18.5%	2.8%	100.0%

Source: VR&E Program Management Reports (FY 1999)

By Prior Education Level

This table shows the distribution of pre-training education among those who completed training.

Veterans Who Successfully Completed Training By Prior Education Level During Fiscal Year 1999

	Less Than High School	High School	Post High School	Four Year College Degree	Graduate Training	Total
Number	89	5,752	3,190	904	345	10,280
Percent	0.9%	56.0%	31.0%	8.8%	3.4%	100.0%

Source: VR&E Program Management Reports (FY 1999)

By Dependency Status

Veterans Who Successfully Completed Training By Dependency Status During Fiscal Year 1999

	Single	Single With Children	Married	Married With Children	Dependent Parent(s)	Total ¹
Number	1,986	940	1,826	4,335	17	9,104
Percent	21.8%	10.3%	20.1%	47.6%	0.2%	100.0%

Source: VR&E Program Management Reports (FY 1999)

¹ Does not include 1176 veterans whose dependency status is unknown.

By Branch of Service

The next table provides a distribution by branch of service among those who completed rehabilitation programs.

Note: Consistent with requirements established in 38 U.S.C. § 101, service in the National Oceanic and Atmospheric Administration (NOAA) and the Public Health Service qualify persons for vocational rehabilitation programs.

Veterans Who Successfully Completed Training By Branch Of Service During Fiscal Year 1999

	Army	Navy	Air Force	Marine Corps	Coast Guard	Other ¹	Total
Number	4,479	2,330	2,045	1,125	146	155	10,280
Percent	43.6%	22.7%	19.9%	10.9%	1.4%	1.5%	100.0%

Source: VR&E Program Management Reports (FY 1999) and Disability Compensation Database

¹ Other includes 1 from Regular Philippine Scouts, 1 from Public Health Service and 153 records with no branch of service data.

By Length of Service

The distribution by length of time in service among veterans who completed rehabilitation programs follows.

Veterans Who Successfully Completed Training By Length Of Service During Fiscal Year 1999

	3 Months or Less	3 to 6 Months	6 Months to 2 Years	2 to 4 Years	4 to 10 Years
Number	38	98	1,033	2,458	2,721
Percent	0.4%	1.0%	10.1%	24.1%	26.6%
	10 to 15 Years	15 to 20 Years	20 to 30 Years	Over 30 Years	Total¹
Number	1,119	872	1,811	70	10,220
Percent	10.9%	8.5%	17.7%	0.7%	100.0%

Source: VR&E Program Management Reports (FY 1999)

¹ Does not include 60 veterans whose length of service is unknown.

By Period of Service

This table shows the distribution by period of service among those who completed rehabilitation programs.

Veterans Who Successfully Completed Training By Period Of Service During Fiscal Year 1999

	World War II	Post World War II ¹	Korean War	Post Korean War ¹	Vietnam Era	Post Vietnam Era ¹	Gulf War Era	Total All Service Periods
Number	38	4	25	86	1,092	2,521	6,514	10,280
Percent	0.4%	0.0%	0.2%	0.8%	10.6%	24.5%	63.4%	100.0%

Source: VR&E Program Management Reports (FY 1999)

¹These three periods are generally combined into "Peacetime" service in other sections of this report.

CHAPTER 3

BUSINESS BEGINNING FISCAL YEAR 2000

Summary of Active Accounts for All Benefits Programs at the Beginning of Fiscal Year 2000

The following three tables summarize the number of active beneficiaries in VA benefits programs at the beginning of fiscal year 2000 and the monetary value of their benefits.

The first table pertains to programs that pay monthly monetary benefits. It shows the total number of people who were receiving the benefit at the beginning of fiscal year 2000.

Summary of Beneficiaries Receiving Benefits For Programs That Pay Ongoing Monthly Benefits At the Beginning of Fiscal Year 2000

Benefit Programs	Number of People	Percent of Total	Total Annual Amounts	Average Annual Amounts
Compensation - Disability	2,294,453	70.4%	\$13,902,570,108	\$6,059
Compensation - Death ¹	311,631	9.6%	\$3,323,656,997	\$10,665
Pension - Disability	378,712	11.6%	\$2,150,044,092	\$5,677
Pension - Death	274,106	8.4%	\$687,719,184	\$2,509
Total	3,258,902	100.0%	\$20,063,990,381	\$6,157

¹Includes the DIC and Death Compensation programs

The second table pertains to programs that pay monthly monetary benefits to trainees only during a period of training. The "Number of People" is the numbers who were receiving benefits at the beginning of fiscal year 2000.

Summary of Beneficiaries Receiving Benefits For Programs That Pay Monthly Benefits During Training At the Beginning of Fiscal Year 2000

Benefit Programs	Number of People	Percent of Total
Education	243,453	88.9%
Vocational Rehabilitation	30,397	11.1%

Total	273,850	100.0%
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The third table pertains to programs that pay benefits when certain events occur, such as death of the insured veteran or default on a mortgage. For Life Insurance, the monetary amount represents the face value of policies in force at the beginning of fiscal year 2000. For Home Loan Guaranty, the monetary amount represents the guaranty obligations (not the value of the underlying mortgages) of all guaranties in effect at the beginning of fiscal year 2000. For the Life Insurance and Home Loan Guaranty programs, the "Total Coverage Amounts" do *not* represent benefits actually paid out during the year; instead, they represent potential liabilities that could be paid at some time in the future.

**Summary of All
Benefits That Constitute Potential Liabilities
At the Beginning of Fiscal Year 2000**

Benefit Programs	Number of People	Percent of Total	Total Coverage Amounts	Average Coverage Amounts
Life Insurance	4,986,600	60.9%	\$484,616,832,433	\$97,184
Home Loan Guaranty ¹	3,204,997	39.1%	\$84,326,839,505	\$26,311
Total	8,191,597	100.0%	\$568,943,671,938	\$69,455

¹ Includes direct loans sold and later guaranteed.

Individual Data for Each Benefit Program

The following sections of this chapter are organized by benefit program. Each section provides information about people receiving benefits at the beginning of fiscal year 2000. Many of the tables below correspond with tables in Chapter 2 that provide similar information. The distinction is that the following tables describe the entire population of program beneficiaries as of the beginning of fiscal year 2000. Tables in Chapter 2 describe only those program beneficiaries who began receiving benefits during fiscal year 1999.

1. COMPENSATION - BASED UPON SERVICE-CONNECTED DISABILITY

a. Total Veterans Receiving Service-Connected Disability Compensation

This table shows the total number of veterans, by period of service, receiving disability compensation at the beginning of fiscal year 2000. Also shown are projected total annual and average annual payments to these veterans if all continue on the benefit rolls, receiving the same compensation throughout the fiscal year. The highest period of service is highlighted in yellow.

**Total Veterans Receiving Service-Connected Disability Benefits
Beginning of Fiscal Year 2000**

Period of Service	Number of Veterans	Percent of Total	Total Annual Amounts	Average Annual Amounts
Mexican Border	8	0.0%	\$66,828	\$8,354
World War I	79	0.0%	\$771,096	\$9,761
World War II	541,225	23.6%	\$3,025,743,204	\$5,591
Korean War	174,807	7.6%	\$1,173,177,528	\$6,711
Vietnam Era	735,627	32.1%	\$5,578,616,028	\$7,583
Gulf War Era	282,140	12.3%	\$1,167,592,428	\$4,138
Peacetime Periods	560,567	24.4%	\$2,956,602,996	\$5,274
TOTAL	2,294,453	100.0%	\$13,902,570,108	\$6,059

Source: RCS 20-0221

b. Total Number of Veterans Receiving Disability Compensation Shown by Combined Degree of Disability

The combined degree of disability is expressed as a percentage (from zero to 100 in increments of 10) and represents the overall disabling effect on a veteran of all his or her service-connected disabilities. Disability compensation monetary amounts are set by Congress and correspond to the combined degree of disability. This table shows the number of veterans receiving compensation, sorted by combined percentage of disability. It also shows the projected total annual and average annual payments to these veterans for fiscal year 2000.

Note: “Percent of combined disability” is not calculated by summing all the individual degrees of disability. Instead, a rating formula is applied to calculate the overall disabling effect of the veteran’s service-connected conditions. Under certain circumstances, a number of disabilities individually evaluated zero percent produce 10 percent combined disability and entitle the veteran to receive disability compensation. These will be called “compensable zeros” and are shown in the 0% column of this table.

The largest group of veterans with the same combined disability evaluation is highlighted in yellow. Also highlighted is the largest aggregate dollar amount of compensation paid to veterans with the same combined disability evaluation.

**Total Service-Connected Benefits by Combined Percent of Disability
Beginning of Fiscal Year 2000**

Combined Degree	Number	Percent of Total	Total Annual Amounts	Average Annual Amounts
0%	17,961	0.8%	\$14,870,772	\$828
10%	853,544	37.2%	\$987,609,876	\$1,157
20%	370,441	16.1%	\$819,964,524	\$2,213
30%	309,391	13.5%	\$1,167,764,004	\$3,774
40%	194,151	8.5%	\$1,053,796,464	\$5,428
50%	116,053	5.1%	\$887,024,052	\$7,643
60%	118,144	5.1%	\$1,521,868,644	\$12,881
70%	77,934	3.4%	\$1,348,266,576	\$17,300
80%	48,083	2.1%	\$970,213,572	\$20,178
90%	22,269	1.0%	\$497,032,368	\$22,319
100%	166,482	7.3%	\$4,634,166,180	\$27,836
TOTAL	2,294,453	100.0%	\$13,902,577,032	\$6,059
Number of disabilities 0% thru 30%:			1,551,337	
Percent of all disabilities:			67.6%	

Source: RCS 20-0223

c. Total Number of Individual Service-Connected Disabilities

As noted above, a veteran may have more than one disability. In such cases, each disability is evaluated according to its disabling effect, without regard to other disabling conditions present. A rating formula is then applied to assess the overall disabling effect (combined degree) of all the veteran’s service-connected conditions. In contrast to the previous table, which organized information according to the number of service-connected veterans and their combined evaluations, the following table organizes information according to the number of service-connected disabilities and their separate evaluations. The table includes the total number of veterans receiving compensation and the average number of service-connected disabilities per veteran.

A “zero percent” service-connected 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. Data for the following tables are derived from compensation payment records.

Consequently, the disabilities of service-connected veterans who do not receive compensation (because their combined disability ratings are zero percent) are not represented in the table. Zero percent disabilities shown in the table are those occurring among veterans who receive compensation. The largest category is highlighted in yellow.

**Total Individual Service-Connected Disabilities - by Percent
For Veterans Receiving Compensation
Beginning of Fiscal Year 2000**

	0%	10%	20%	30%	40%	50%
Number of Disabilities	2,021,155	2,124,381	504,756	457,325	151,144	105,128
Percent of All Disabilities	35.6%	37.4%	8.9%	8.1%	2.7%	1.9%
	60%	70%	80%	90%	100%	Total
Number of Disabilities	98,944	40,894	8,426	2,693	165,344	5,680,190
Percent of All Disabilities	1.7%	0.7%	0.1%	0.0%	2.9%	100.0%
Total Veterans:	2,294,453	Average number of disabilities per veteran:				2.48
Number of Disabilities 0% thru 30%:			5,107,617			
Percent of all Disabilities:			89.9%			

Source: RCS 20-0227 and COIN CP-127

d. Individual Service-Connected Disabilities by Body Systems

The following table shows all service-connected disabilities among veterans receiving compensation at the beginning of fiscal year 2000, sorted by body system and listed in descending order of frequency.

**Ranking of Individual Service-Connected Disabilities - by Body System
For Veterans Receiving Compensation
Beginning of Fiscal Year 2000**

Body System	Total Number	Percent of Total	Body System	Total Number	Percent of Total
Musculoskeletal System	2,280,843	40.2%	Genitourinary System	136,852	2.4%
Skin	711,700	12.5%	Eye	103,704	1.8%
Impairment of Auditory Acuity	483,532	8.5%	Endocrine System	57,576	1.0%
Digestive System	429,546	7.6%	Infectious Diseases, Immune Disorders, Nutritional Disorder	49,042	0.9%
Mental Disorders	403,175	7.1%	Gynecological Conditions	32,004	0.6%
Cardiovascular System	339,195	6.0%	Dental and Oral Conditions	25,798	0.5%
Neurological Conditions	313,252	5.5%	Hemic & Lymphatic Systems	20,792	0.4%
Respiratory System	293,179	5.2%	Grand Total - All Conditions	5,680,190	100.0%

Source: RCS 20-0227

e. Individual Service-Connected Disabilities by Body System and Degree of Disability

A total of 947 diagnostic codes were assigned to describe the 5,680,190 separate service-connected disabilities noted among veterans receiving disability compensation at the beginning of the fiscal year. Diagnostic codes are four-digit numbers that are used to signify specific medical conditions, and these numeric diagnostic codes are prescribed in Title 38, Code of Federal Regulations, Part 4. The following 4-page table identifies the total number of individual service-connected disabilities, grouped by body systems and percent of disability assigned. Body system groupings are shown in the numeric order of the diagnostic codes associated with the body system. Yellow highlights the degree of disability appearing most often in each body system as of the beginning of the fiscal year.

**Total Individual Service-Connected Disabilities – by Percent and Body System
For Veterans Receiving Compensation
Beginning of Fiscal Year 2000**

Body System	0%		10%		20%	
	Number of Disabilities	Percent of System	Number of Disabilities	Percent of System	Number of Disabilities	Percent of System
Musculoskeletal System (Codes 5000-5399)	600,278	26.3%	1,037,029	45.5%	341,398	15.0%
Eye (Codes 6000-6099)	31,100	30.0%	28,778	27.8%	5,253	5.1%
Impairment of Auditory Acuity (Codes 6100-6299)	266,582	55.1%	174,670	36.1%	16,249	3.4%
Infectious Diseases, Immune Disorders, Nutritional Disorder (Codes 6300-6399)	40,505	82.6%	3,283	6.7%	575	1.2%
Respiratory System (Codes 6501-6899)	137,355	46.9%	91,340	31.2%	9,695	3.3%
Cardiovascular System (Codes 7000-7199)	55,194	16.3%	165,033	48.7%	25,271	7.5%
Digestive System (Codes 7200-7399)	248,219	57.8%	111,280	25.9%	31,864	7.4%
Genitourinary System (Codes 7500-7599)	69,459	50.8%	31,484	23.0%	9,809	7.2%
Gynecological Conditions (Codes 7610-7699)	11,645	36.4%	5,427	17.0%	103	0.3%
Hemic & Lymphatic Systems (Codes 7700-7799)	5,407	26.0%	1,340	6.4%	731	3.5%
Skin (Codes 7800-7899)	467,375	65.7%	210,149	29.5%	4,591	0.6%
Endocrine System (Codes 7900-7999)	5,617	9.8%	22,713	39.4%	15,671	27.2%
Neurological Conditions (Codes 8000-8999)	47,253	15.1%	123,919	39.6%	41,808	13.3%
Mental Disorders (Codes 9200-9599)	19,188	4.8%	111,053	27.5%	257	0.1%
Dental and Oral Conditions (Codes 9900-9999)	15,978	61.9%	6,883	26.7%	1,481	5.7%
Grand Total - All Conditions (Codes 5000-9999)	2,021,155	35.6%	2,124,381	37.4%	504,756	8.9%

Source: RCS 20-0227

**Total Individual Service-Connected Disabilities – by Percent and Body System
For Veterans Receiving Compensation
Beginning of Fiscal Year 2000**

Body System	30%		40%		50%	
	Number of Disabilities	Percent of System	Number of Disabilities	Percent of System	Number of Disabilities	Percent of System
Musculoskeletal System (Codes 5000-5399)	135,002	5.9%	85,423	3.7%	19,461	0.9%
Eye (Codes 6000-6099)	23,420	22.6%	7,705	7.4%	1,364	1.3%
Impairment of Auditory Acuity (Codes 6100-6299)	7,675	1.6%	8,230	1.7%	2,026	0.4%
Infectious Diseases, Immune Disorders, Nutritional Disorder (Codes 6300-6399)	1,959	4.0%	205	0.4%	61	0.1%
Respiratory System (Codes 6501-6899)	33,164	11.3%	2,508	0.9%	2,489	0.8%
Cardiovascular System (Codes 7000-7199)	54,638	16.1%	4,764	1.4%	2,969	0.9%
Digestive System (Codes 7200-7399)	16,063	3.7%	9,318	2.2%	852	0.2%
Genitourinary System (Codes 7500-7599)	11,608	8.5%	2,415	1.8%	33	0.0%
Gynecological Conditions (Codes 7610-7699)	7,314	22.9%	312	1.0%	7,024	21.9%
Hemic & Lymphatic Systems (Codes 7700-7799)	10,567	50.8%	135	0.6%	22	0.1%
Skin (Codes 7800-7899)	22,924	3.2%	2,089	0.3%	4,006	0.6%
Endocrine System (Codes 7900-7999)	1,419	2.5%	6,837	11.9%	51	0.1%
Neurological Conditions (Codes 8000-8999)	39,908	12.7%	20,801	6.6%	9,232	2.9%
Mental Disorders (Codes 9200-9599)	90,682	22.5%	152	0.0%	55,365	13.7%
Dental and Oral Conditions (Codes 9900-9999)	982	3.8%	250	1.0%	173	0.7%
Grand Total - All Conditions (Codes 5000-9999)	457,325	8.1%	151,144	2.7%	105,128	1.9%

Source: RCS 20-0227

**Total Individual Service-Connected Disabilities – by Percent and Body System
For Veterans Receiving Compensation
Beginning of Fiscal Year 2000**

Body System	60%		70%		80%	
	Number of Disabilities	Percent of System	Number of Disabilities	Percent of System	Number of Disabilities	Percent of System
Musculoskeletal System (Codes 5000-5399)	38,659	1.7%	4,655	0.2%	2,241	0.1%
Eye (Codes 6000-6099)	896	0.9%	1,037	1.0%	121	0.1%
Impairment of Auditory Acuity (Codes 6100-6299)	2,679	0.6%	794	0.2%	1,501	0.3%
Infectious Diseases, Immune Disorders, Nutritional Disorder (Codes 6300-6399)	1,369	2.8%	20	0.0%	90	0.2%
Respiratory System (Codes 6501-6899)	9,363	3.2%	295	0.1%	462	0.2%
Cardiovascular System (Codes 7000-7199)	20,266	6.0%	472	0.1%	111	0.0%
Digestive System (Codes 7200-7399)	4,966	1.2%	108	0.0%	90	0.0%
Genitourinary System (Codes 7500-7599)	6,333	4.6%	9	0.0%	310	0.2%
Gynecological Conditions (Codes 7610-7699)	62	0.2%	4	0.0%	19	0.1%
Hemic & Lymphatic Systems (Codes 7700-7799)	552	2.7%	121	0.6%	6	0.0%
Skin (Codes 7800-7899)	77	0.0%	32	0.0%	303	0.0%
Endocrine System (Codes 7900-7999)	3,698	6.4%	15	0.0%	7	0.0%
Neurological Conditions (Codes 8000-8999)	9,896	3.2%	3,252	1.0%	3,099	1.0%
Mental Disorders (Codes 9200-9599)	121	0.0%	30,077	7.5%	65	0.0%
Dental and Oral Conditions (Codes 9900-9999)	7	0.0%	3	0.0%	1	0.0%
Grand Total - All Conditions (Codes 5000-9999)	98,944	1.7%	40,894	0.7%	8,426	0.1%

Source: RCS 20-0227

**Total Individual Service-Connected Disabilities – by Percent and Body System
For Veterans Receiving Compensation
Beginning of Fiscal Year 2000**

Body System	90%		100%		Total	
	Number of Disabilities	Percent of System	Number of Disabilities	Percent of System	Number of Disabilities	Percent of System
Musculoskeletal System (Codes 5000-5399)	1,175	0.1%	15,522	0.7%	2,280,843	100%
Eye (Codes 6000-6099)	466	0.4%	3,564	3.4%	103,704	100%
Impairment of Auditory Acuity (Codes 6100-6299)	390	0.1%	2,736	0.6%	483,532	100%
Infectious Diseases, Immune Disorders, Nutritional Disorder (Codes 6300-6399)	2	0.0%	973	2.0%	49,042	100%
Respiratory System (Codes 6501-6899)	3	0.0%	6,505	2.2%	293,179	100%
Cardiovascular System (Codes 7000-7199)	14	0.0%	10,463	3.1%	339,195	100%
Digestive System (Codes 7200-7399)	0	0.0%	6,786	1.6%	429,546	100%
Genitourinary System (Codes 7500-7599)	0	0.0%	5,392	3.9%	136,852	100%
Gynecological Conditions (Codes 7610-7699)	0	0.0%	94	0.3%	32,004	100%
Hemic & Lymphatic Systems (Codes 7700-7799)	0	0.0%	1,911	9.2%	20,792	100%
Skin (Codes 7800-7899)	8	0.0%	146	0.0%	711,700	100%
Endocrine System (Codes 7900-7999)	9	0.0%	1,539	2.7%	57,576	100%
Neurological Conditions (Codes 8000-8999)	625	0.2%	13,459	4.3%	313,252	100%
Mental Disorders (Codes 9200-9599)	1	0.0%	96,214	23.9%	403,175	100%
Dental and Oral Conditions (Codes 9900-9999)	0	0.0%	40	0.2%	25,798	100%
Grand Total - All Conditions (Codes 5000-9999)	2,693	0.0%	165,344	2.9%	5,680,190	100%

Source: RCS 20-0227

f. Most Prevalent Service-Connected Disabilities

This section presents data identifying the most common service-connected disabilities as of the beginning of the fiscal year.

By Body Systems

The first 3-page table identifies the five most prevalent individual disabilities (by diagnostic code) for each of the body systems, in descending order of frequency.

Note: The “Percent of System Total” column indicates the proportion of service-connected disabilities within each body system that have been assigned the diagnostic code shown at the left of each row. The “Percent of Grand Total” column indicates the proportion of service-connected disabilities in all body systems that have been assigned the diagnostic code at the left of each row.

**Most Prevalent Service-Connected Disabilities within Body Systems
For Veterans Receiving Compensation
Beginning of Fiscal Year 2000**

Code	Body System and Disability	Total Number	Percent of System Total	Percent of Grand Total
Musculoskeletal System		2,280,843	100.0%	40.2%
5299	Skeletal conditions	234,610	10.3%	4.1%
5257	Knee, other impairment of	223,214	9.8%	3.9%
5010	Arthritis, due to trauma	170,603	7.5%	3.0%
5295	Lumbosacral strain	163,639	7.2%	2.9%
5293	Intervertebral disc syndrome	125,191	5.5%	2.2%
Skin		711,700	100.0%	12.5%
7805	Scars, other ¹⁹	283,286	39.8%	5.0%
7800	Scars, disfiguring, head, face, neck	93,438	13.1%	1.6%
7899	Skin condition	82,832	11.6%	1.5%
7804	Scars, superficial, tender and painful on objective demonstration	69,642	9.8%	1.2%
7806	Eczema	53,013	7.4%	0.9%
Auditory		483,532	100.0%	8.5%
6260	Tinnitus	128,591	26.6%	2.3%
6100	Auditory, acuity impairment, 0%	119,041	24.6%	2.1%
6297	Hearing Loss	78,014	16.1%	1.4%
6200	Otitis media, suppurative, chronic	24,204	5.0%	0.4%
6101	Auditory, acuity impairment, 10%	16,979	3.5%	0.3%
Digestive System		429,546	100.0%	7.6%
7336	Hemorrhoids, external or internal	122,113	28.4%	2.1%
7305	Ulcer, duodenal	64,241	15.0%	1.1%
7338	Hernia, inguinal	49,015	11.4%	0.9%
7346	Hernia, hiatal	34,465	8.0%	0.6%
7399	Digestive system, disease of	29,006	6.8%	0.5%
Mental Disorders		403,175	100.0%	7.1%
9411	Post-traumatic stress disorder	122,070	30.3%	2.1%
9400	Generalized anxiety disorder	92,472	22.9%	1.6%
9203	Schizophrenic reaction, paranoid type	36,918	9.2%	0.6%
9204	Schizophrenic reaction, chronic undifferentiated type	24,790	6.1%	0.4%
9405	Depressive reaction	20,821	5.2%	0.4%

Source: RCS 20-0227

¹⁹ See footnote on page 23

**Most Prevalent Service-Connected Disabilities within Body Systems
For Veterans Receiving Compensation
Beginning of Fiscal Year 2000**

Code	Body System and Disability	Total Number	Percent of System Total	Percent of Grand Total
Cardiovascular System		339,195	100.0%	6.0%
7101	Hypertensive vascular disease	138,329	40.8%	2.4%
7120	Varicose veins	41,827	12.3%	0.7%
7122	Cold injury residuals	38,533	11.4%	0.7%
7005	Arteriosclerotic heart disease	35,568	10.5%	0.6%
7000	Rheumatic heart disease	13,978	4.1%	0.2%
Neurological Conditions and Convulsive Disorders		313,252	100.0%	5.5%
8100	Migraine	39,690	12.7%	0.7%
8045	Brain disease due to trauma	23,459	7.5%	0.4%
8515	Median nerve, paralysis of	22,492	7.2%	0.4%
8516	Ulnar nerve, paralysis of	19,780	6.3%	0.3%
8520	Sciatic nerve, paralysis of	18,597	5.9%	0.3%
Respiratory System		293,179	100.0%	5.2%
6602	Asthma, bronchial	42,569	14.5%	0.7%
6513	Sinusitis maxillary, chronic	30,117	10.3%	0.5%
6599	Nose and throat, disease of	25,649	8.7%	0.5%
6502	Septum, nasal, deviation of	23,320	8.0%	0.4%
6600	Bronchitis, chronic	16,350	5.6%	0.3%
Genitourinary System		136,852	100.0%	2.4%
7599	Genitourinary system condition	27,781	20.3%	0.5%
7527	Prostate gland injuries, infections, postoperative	24,450	17.9%	0.4%
7508	Nephrolithiasis	13,310	9.7%	0.2%
7528	Malignant neoplasm	9,864	7.2%	0.2%
7512	Cystitis, chronic	8,413	6.1%	0.1%
Eye		103,704	100.0%	1.8%
6099	Eye condition	11,627	11.2%	0.2%
6018	Eye, Conjunctivitis other, chronic	8,983	8.7%	0.2%
6070	Blindness, light perception only one eye, other normal	7,800	7.5%	0.1%
6066	Blindness, anatomical loss one eye, other normal	6,798	6.6%	0.1%
6009	Eye, injury of, unhealed	6,487	6.3%	0.1%

Source: RCS 20-0227

**Most Prevalent Service-Connected Disabilities within Body Systems
For Veterans Receiving Compensation
Beginning of Fiscal Year 2000**

Code	Body System and Disability	Total Number	Percent of System Total	Percent of Grand Total
Endocrine System		57,576	100.0%	1.0%
7913	Diabetes mellitus	37,808	65.7%	0.7%
7903	Hypothyroidism	8,357	14.5%	0.1%
7900	Hyperthyroidism	4,354	7.6%	0.1%
7999	Endocrine system condition	2,177	3.8%	0.0%
7914	Neoplasm, malignant, endocrine system	1,195	2.1%	0.0%
Infectious Diseases, Immune Disorders, Nutritional Deficiencies		49,042	100.0%	0.9%
6304	Malaria	35,497	72.4%	0.6%
6399	Infectious disease, immune disorder, nutritional deficiency	3,351	6.8%	0.1%
6351	HIV-Related illness	2,441	5.0%	0.0%
6350	Lupus erythematosus, systemic	1,567	3.2%	0.0%
6313	Avitaminosis	1,349	2.8%	0.0%
Gynecological Conditions		32,004	100.0%	0.6%
7617	Uterus and ovaries, removal of, complete	6,357	19.9%	0.1%
7618	Uterus, removal of, including corpus	6,069	19.0%	0.1%
7699	Gynecological condition or disorder of the breast	5,843	18.3%	0.1%
7619	Ovaries, removal of	2,660	8.3%	0.0%
7628	Benign neoplasms, gynecological or breast	2,484	7.8%	0.0%
Dental and Oral Conditions		25,798	100.0%	0.5%
9999	Dental and oral conditions	7,894	30.6%	0.1%
9904	Mandible, malunion of	6,637	25.7%	0.1%
9905	Temporomandibular articulation, limited motion	6,612	25.6%	0.1%
9913	Teeth, loss of, due to loss of body of maxilla or mandible	1,381	5.4%	0.0%
9910	Maxilla, loss of whole or part, nonunion of or malunion of	1,061	4.1%	0.0%
Hemic & Lymphatic Systems		20,792	100.0%	0.4%
7706	Splenectomy	7,575	36.4%	0.1%
7799	Hemic & lymphatic system condition	3,966	19.1%	0.1%
7709	Lymphogranulomatosis (Hodgkin's disease)	2,620	12.6%	0.0%
7715	Non-Hodgkin's lymphoma	2,069	10.0%	0.0%
7700	Anemia, hypochromic-microcytic & megaloblastic	1,197	5.8%	0.0%
Grand Total - All Body Systems		5,680,190	100.0%	100.0%

Source: RCS 20-0227

By The 20 Most Prevalent Disabilities

The next table identifies the 20 most prevalent service-connected disabilities (by diagnostic code) among veterans receiving compensation at the beginning of fiscal year 2000.

Note: The “Percent Within System” column indicates the proportion of service-connected disabilities within each body system that have been assigned the diagnostic code shown at the left of each row. The “Percent of Total” column shows the proportion of all 5,680,190 service-connected disabilities that have been assigned the diagnostic code shown at the left of each row. The “Cumulative Percent” column shows the sum of the “Percent of Total” box in each row for the associated diagnostic code and all preceding diagnostic codes. For example, 44.6 percent of all disabilities rated service-connected are accounted for by the 20 most prevalent service-connected diagnostic codes.

Most Prevalent Disabilities For Veterans Receiving Compensation Beginning of Fiscal Year 2000

Diagnostic Code	Disability	Total	Percent Within System FY 2000	Percent of Total FY 2000	Cumulative Percent FY 2000
TOTAL NUMBER OF DISABILITIES IN FY 2000		5,680,190		100.0%	
7805	Scars, other ²⁰	283,286	39.8%	5.0%	5.0%
5299	Skeletal conditions	234,610	10.3%	4.1%	9.1%
5257	Knee, other impairment of	223,214	9.8%	3.9%	13.0%
5010	Arthritis, due to trauma	170,603	7.5%	3.0%	16.1%
5295	Lumbosacral strain	163,639	7.2%	2.9%	18.9%
7101	Hypertensive vascular disease	138,329	40.8%	2.4%	21.4%
6260	Tinnitus	128,591	26.6%	2.3%	23.6%
5293	Intervertebral disc syndrome	125,191	5.5%	2.2%	25.8%
7336	Hemorrhoids, external or internal	122,113	28.4%	2.1%	28.0%
9411	Post-traumatic stress disorder	122,070	30.3%	2.1%	30.1%
6100	Auditory, acuity impairment, 0%	119,041	24.6%	2.1%	32.2%
7800	Scars, disfiguring, head, face, neck	93,438	13.1%	1.6%	33.9%
9400	Generalized anxiety disorder	92,472	22.9%	1.6%	35.5%
5003	Arthritis, degenerative	91,872	4.0%	1.6%	37.1%
7899	Skin condition	82,832	11.6%	1.5%	38.6%
6297	Hearing loss	78,014	16.1%	1.4%	40.0%
7804	Scars, superficial, tender, painful	69,642	9.8%	1.2%	41.2%
5271	Ankle, limited motion of	66,463	2.9%	1.2%	42.3%
7305	Ulcer, duodenal	64,241	15.0%	1.1%	43.5%
5284	Foot injuries, other	61,077	2.7%	1.1%	44.6%

Source: RCS 20-0227

²⁰ See footnote on page 23

By Period of Service

The next five tables in this section show the 10 service-connected disabilities most prevalent (by diagnostic code) among veterans of World War II, the Korean War, the Vietnam Era, the Gulf War Era, and the various Peacetime periods. In addition, grand totals for each of those five periods are shown. Data for WWI veterans and other periods with very few beneficiaries are not included.

Most Prevalent Disabilities - World War II Service Beginning of Fiscal Year 2000

Diagnostic Code	Disability	Number of Disabilities	Percent of Total
9400	Generalized anxiety disorder	58,681	6.0%
7805	Scars, other ²¹	46,923	4.8%
5010	Arthritis, due to trauma	30,540	3.1%
7122	Cold injury residuals	25,402	2.6%
5276	Flatfoot, acquired	25,236	2.6%
7804	Scars, superficial, tender, painful	20,562	2.1%
7800	Scars, disfiguring, head, face, neck	17,819	1.8%
5314	Muscle injuries, thigh	16,386	1.7%
5311	Muscle injuries, foot and leg	16,375	1.7%
6304	Malaria	15,953	1.6%
Total Number of Disabilities¹		969,991	
Average Number of Disabilities Per Veteran		1.79	
Total Number of Disability Codes		873	
Total World War II Veterans With Compensation²		541,225	
Percent of All Veterans With Compensation		23.6%	
Total World War II Veteran Population³		5,940,000	
Percent of Total Veteran Population⁴		23.9%	

¹ Source: RCS 20-0227

² Source: RCS 20-0221

³ Source: VA Office of Planning and Analysis – Veteran Population as of July 1, 1999

⁴ Total Veteran Population as of July 1, 1999 - 24,803,000 (Source: VA Office of Planning and Analysis)

²¹ See footnote on page 23

**Most Prevalent Disabilities – Korean War
Beginning of Fiscal Year 2000**

Diagnostic Code	Disability	Number of Disabilities	Percent of Total
7805	Scars, other ²²	18,879	5.4%
7305	Ulcer, duodenal	9,033	2.6%
5010	Arthritis, due to trauma	8,903	2.5%
7122	Cold injury residuals	8,036	2.3%
9400	Generalized anxiety disorder	7,554	2.1%
5299	Skeletal conditions	6,914	2.0%
5257	Knee, other impairment of	6,862	1.9%
7804	Scars, superficial, tender, painful	6,801	1.9%
7800	Scars, disfiguring, head, face, neck	6,713	1.9%
7336	Hemorrhoids, external or internal	6,414	1.8%
Total Number of Disabilities¹		352,236	
Average Number of Disabilities Per Veteran		2.01	
Total Number of Disability Codes		844	
Total Korean War Veterans With Compensation²		174,807	
Percent of All Veterans With Compensation		7.6%	
Total Korean War Veteran Population³		4,064,000	
Percent of Total Veteran Population⁴		16.4%	

¹ Source: RCS 20-0227

² Source: RCS 20-0221

³ Source: VA Office of Planning and Analysis – Veteran Population as of July 1, 1999

⁴ Total Veteran Population as of July 1, 1999 - 24,803,000 (Source: VA Office of Planning and Analysis)

²² See footnote on page 23

**Most Prevalent Disabilities – Vietnam Era Service
Beginning of Fiscal Year 2000**

Diagnostic Code	Disability	Number of Disabilities	Percent of Total
7805	Scars, other ²³	127,023	6.2%
9411	Post-traumatic stress disorder	90,695	4.5%
5299	Skeletal conditions	82,446	4.1%
5257	Knee, other impairment of	67,836	3.3%
7101	Hypertensive vascular disease	56,231	2.8%
5295	Lumbosacral strain	53,619	2.6%
7336	Hemorrhoids, external or internal	51,289	2.5%
6297	Hearing loss	50,184	2.5%
6260	Tinnitus	49,388	2.4%
5010	Arthritis, due to trauma	48,263	2.4%
Total Number of Disabilities¹		2,032,762	
Average Number of Disabilities Per Veteran		2.76	
Total Number of Disability Codes		875	
Total Vietnam Era Veterans With Compensation²		735,627	
Percent of All Veterans With Compensation		32.1%	
Total Vietnam Era Veteran Population³		8,113,000	
Percent of Total Veteran Population⁴		32.7%	

¹ Source: RCS 20-0227

² Source: RCS 20-0221

³ Source: VA Office of Planning and Analysis – Veteran Population as of July 1, 1999

⁴ Total Veteran Population as of July 1, 1999 - 24,803,000 (Source: VA Office of Planning and Analysis)

²³ See footnote on page 23

**Most Prevalent Disabilities – Gulf War Era Service
Beginning of Fiscal Year 2000**

Diagnostic Code	Disability	Number of Disabilities	Percent of Total
5299	Skeletal conditions	59,337	6.6%
5257	Knee, other impairment of	56,320	6.2%
5295	Lumbosacral strain	41,687	4.6%
5010	Arthritis, due to trauma	35,304	3.9%
7805	Scars, other ²⁴	33,719	3.7%
6260	Tinnitus	30,053	3.3%
7101	Hypertensive vascular disease	28,405	3.1%
6100	Auditory, acuity impairment, 0%	28,208	3.1%
5293	Intervertebral disc syndrome	26,788	3.0%
5271	Ankle, limited motion of	19,652	2.2%
Total Number of Disabilities¹		903,110	
Average Number of Disabilities Per Veteran		3.20	
Total Number of Disability Codes		835	
Total Gulf War Era Veterans With Compensation²		282,140	
Percent of All Veterans With Compensation		12.3%	
Total Gulf War Era Veteran Population³		2,223,000	
Percent of Total Veteran Population⁴		9.0%	

¹ Source: RCS 20-0227

² Source: RCS 20-0221

³ Source: VA Office of Planning and Analysis – Veteran Population as of July 1, 1999

⁴ Total Veteran Population as of July 1, 1999 - 24,803,000 (Source: VA Office of Planning and Analysis)

²⁴ See footnote on page 23

**Most Prevalent Disabilities – Peacetime Periods
Beginning of Fiscal Year 2000**

Diagnostic Code	Disability	Number of Disabilities	Percent of Total
5257	Knee, other impairment of	80,357	5.7%
5299	Skeletal conditions	75,665	5.4%
7805	Scars, other ²⁵	56,311	4.0%
5295	Lumbosacral strain	52,902	3.7%
7101	Hypertensive vascular disease	48,896	3.5%
5010	Arthritis, due to trauma	47,479	3.4%
5293	Intervertebral disc syndrome	39,323	2.8%
6100	Auditory, acuity impairment, 0%	37,657	2.7%
7336	Hemorrhoids, external or internal	36,172	2.6%
6260	Tinnitus	32,843	2.3%
Total Number of Disabilities¹		1,411,226	
Average Number of Disabilities Per Veteran		2.52	
Total Number of Disability Codes		884	
Total Peacetime Veterans With Compensation²		560,567	
Percent of All Veterans With Compensation		24.4%	
Total Peacetime Veteran Population³		5,835,000	
Percent of Total Veteran Population⁴		23.5%	

¹ Source: RCS 20-0227

² Source: RCS 20-0221

³ Source: VA Office of Planning and Analysis – Veteran Population as of July 1, 1999

⁴ Total Veteran Population as of July 1, 1999 - 24,803,000 (Source: VA Office of Planning and Analysis)

²⁵ See footnote on page 23

g. Demographic Characteristics of Veterans Receiving Compensation

This section presents age and period of service information about all veterans with service-connected disabilities and in receipt of compensation at the beginning of fiscal year 2000.

By Age

The first table in this section shows the distribution, by age, of all veterans receiving compensation. The age group with the most veterans and receiving the highest total dollar amount is highlighted in yellow.

Service-Connected Disability Compensation By Age Beginning of Fiscal Year 2000

Age	Total Veterans	Percent of All Ages	Annual Payments
Under 20	117	0.0%	\$292,116
20 - 29	80,780	3.5%	\$269,759,388
30 - 39	209,468	9.1%	\$972,553,728
40 - 49	405,979	17.7%	\$2,396,152,944
50 - 59	566,211	24.7%	\$4,020,435,564
60 - 69	329,374	14.4%	\$2,098,661,664
70 - 79	498,862	21.7%	\$2,998,043,100
80 - 89	194,932	8.5%	\$1,099,952,028
90 and Over	8,679	0.4%	\$46,663,512
Ages Unknown	51	0.0%	\$56,064
ALL AGES	2,294,453	100.0%	\$13,902,570,108
Average Age of Veterans: 59 Mean Age of Veterans: 55			

Source: RCS 20-0236

By Period of Service

The distribution of all veterans receiving compensation by period of service and by combined degree of disability is shown in the next table. For each combined disability rating level, yellow highlighting indicates the largest group of veterans, by service period, rated at that level.

Service-Connected Disability Compensation By Period of Service and Combined Percent of Disability Beginning of Fiscal Year 2000

Combined Percent	World War I ¹	World War II	Korean War	Vietnam War	Gulf War Era	Peacetime Periods	Total For All Periods
0%	1	8,007	5,235	1,540	445	2,733	17,961
Percent of All Periods	0.0%	44.6%	29.1%	8.6%	2.5%	15.2%	100.0%
10%	16	207,107	58,590	232,299	113,505	242,027	853,544
Percent of All Periods	0.0%	24.3%	6.9%	27.2%	13.3%	28.4%	100.0%
20%	14	75,246	24,755	104,403	59,182	106,841	370,441
Percent of All Periods	0.0%	20.3%	6.7%	28.2%	16.0%	28.8%	100.0%
30%	13	78,968	24,062	102,419	40,477	63,452	309,391
Percent of All Periods	0.0%	25.5%	7.8%	33.1%	13.1%	20.5%	100.0%
40%	6	44,889	14,733	66,317	27,800	40,406	194,151
Percent of All Periods	0.0%	23.1%	7.6%	34.2%	14.3%	20.8%	100.0%
50%	6	29,810	8,975	43,207	12,686	21,369	116,053
Percent of All Periods	0.0%	25.7%	7.7%	37.2%	10.9%	18.4%	100.0%
60%	7	31,527	11,150	40,558	11,057	23,845	118,144
Percent of All Periods	0.0%	26.7%	9.4%	34.3%	9.4%	20.2%	100.0%
70%	4	18,577	6,632	33,523	5,866	13,332	77,934
Percent of All Periods	0.0%	23.8%	8.5%	43.0%	7.5%	17.1%	100.0%
80%	2	12,575	4,305	19,609	3,418	8,174	48,083
Percent of All Periods	0.0%	26.2%	9.0%	40.8%	7.1%	17.0%	100.0%
90%	1	5,761	2,057	9,328	1,372	3,750	22,269
Percent of All Periods	0.0%	25.9%	9.2%	41.9%	6.2%	16.8%	100.0%
100%	17	28,758	14,313	82,424	6,332	34,638	166,482
Percent of All Periods	0.0%	17.3%	8.6%	49.5%	3.8%	20.8%	100.0%
Total Receiving Comp.	87	541,225	174,807	735,627	282,140	560,567	2,294,453
Percent of All Periods	0.0%	23.6%	7.6%	32.1%	12.3%	24.4%	100.0%
Total Veterans²	3,400	5,940,000	4,064,000	8,113,000	2,223,000	5,835,000	24,803,000³
Percent of All Veterans	0.0%	23.9%	16.4%	32.7%	9.0%	23.5%	100.0%

Source: RCS 20-0223

¹ Includes 8 veterans with Mexican Border service

² Source: VA Office of Planning and Analysis – Veteran Population as of July 1, 1999

³ Veterans who served in more than one war period only counted once in total.

2. COMPENSATION - BASED UPON SERVICE-CONNECTED DEATH

a. Total Number Of Beneficiaries Receiving DIC/Death Compensation Benefits At The Beginning Of Fiscal Year 2000

This table shows the number of survivors receiving DIC or Death Compensation benefits, the total projected annual payment amount to beneficiaries, and the projected average annual payment amount to each beneficiary.

Total Beneficiaries Receiving Service-Connected Death Benefits Beginning of Fiscal Year 2000

Type of Benefit	Number	Percent of Total	Total Annual Amounts	Average Annual Amounts
DIC - Surviving Spouses	284,311	91.2%	\$3,227,826,583	\$11,353
DIC - Surviving Children	13,219	4.2%	\$66,487,902	\$5,030
DIC - Surviving Parents	11,634	3.7%	\$26,941,444	\$2,316
SUBTOTAL	309,164	99.2%	\$3,321,255,929	\$10,743
Death Compensation	2,467	0.8%	\$2,401,068	\$973
GRAND TOTAL	311,631	100.0%	\$3,323,656,997	\$10,665

Source: COIN CP-127 and RCS 20-0221

b. Demographic Characteristics of All DIC and Death Compensation Beneficiaries

This section provides demographic characteristics of survivors receiving DIC or Death Compensation benefits at the beginning of fiscal year 2000.

By The Veteran's Period of Service

The first table shows total survivors receiving DIC or Death Compensation sorted by the veteran's period of service. Also shown are projected total annual payment amounts and average annual payment amounts, by period of service and program.

**Total Beneficiaries Receiving Service-Connected Death Benefits
By Period of Service
Beginning of Fiscal Year 2000**

Period of Service	Number of Beneficiaries ¹	Percent of Beneficiaries	Total Annual Amounts ²	Average Annual Amounts
Civil War	1	0.0%	\$11,003	\$11,003
Death Compensation	0	0.0%	\$0	\$0
DIC	1	0.0%	\$11,003	\$11,003
Spanish American War	15	0.0%	\$165,047	\$11,003
Death Compensation	0	0.0%	\$0	\$0
DIC	15	0.0%	\$165,047	\$11,003
Mexican Border Period	3	0.0%	\$33,009	\$11,003
Death Compensation	0	0.0%	\$0	\$0
DIC	3	0.0%	\$33,009	\$11,003
World War I	3,466	1.1%	\$37,224,496	\$10,740
Death Compensation	1	0.0%	\$973	\$973
DIC	3,465	1.1%	\$37,223,523	\$10,743
World War II	118,926	38.2%	\$1,265,984,848	\$10,645
Death Compensation	1,187	48.1%	\$1,155,277	\$973
DIC	117,739	38.1%	\$1,264,829,571	\$10,743
Korean Conflict	37,476	12.0%	\$391,676,541	\$10,451
Death Compensation	1,118	45.3%	\$1,088,121	\$973
DIC	36,358	11.8%	\$390,588,421	\$10,743
Vietnam Era	103,199	33.1%	\$1,108,610,326	\$10,742
Death Compensation	3	0.1%	\$2,920	\$973
DIC	103,196	33.4%	\$1,108,607,407	\$10,743
Gulf War Era	6,510	2.1%	\$69,935,771	\$10,743
Death Compensation	0	0.0%	\$0	\$0
DIC	6,510	2.1%	\$69,935,771	\$10,743
Peacetime	42,034	13.5%	\$450,015,955	\$10,706
Death Compensation	158	6.4%	\$153,777	\$973
DIC	41,876	13.5%	\$449,862,177	\$10,743
All Periods	311,631	100.0%	\$3,323,656,997	\$10,665
Death Compensation	2,467	100.0%	\$2,401,068	\$973
DIC	309,164	100.0%	\$3,321,255,929	\$10,743

Source: RCS 20-0221 and COIN CP-127

¹ The number of DIC beneficiaries for each period of service is calculated by multiplying the total number of beneficiaries from the COIN CP-127 by the percentage of DIC cases for each period of service (derived from RCS 20-0221).

² The total annual amounts of DIC for each period of service are calculated by multiplying the percentage of beneficiaries for each period of service (derived from RCS 20-0221) by the total annual amounts from COIN CP-127.

By Relationship to the Veteran

This table shows the distribution of DIC beneficiaries based upon relationship to the veteran - surviving spouse, child, or dependent parent.

Total Beneficiaries Receiving DIC by Relationship Beginning of Fiscal Year 2000

	Surviving Spouse	Children	Parent	Total Beneficiaries
Number	284,311	13,219	11,634	309,164
Percent	92.0%	4.3%	3.8%	100.0%

Source: COIN CP 127

By Age of Surviving Spouses

The age distribution of surviving spouses in receipt of DIC and the projected total annual payments, by age group, are presented in the following table.

Surviving Spouses Receiving DIC by Age Beginning of Fiscal Year 2000

Age	Number	Percent of All Ages	Annual Payments
Under Age 25	219	0.1%	\$2,415,514
25 - 35	2,915	1.0%	\$31,382,606
36 - 45	9,854	3.5%	\$107,004,189
46 - 55	27,160	9.6%	\$300,284,519
56 - 65	43,650	15.4%	\$494,702,778
66 - 75	81,638	28.7%	\$935,878,146
Over 75	118,875	41.8%	\$1,356,158,831
All Ages	284,311	100.0%	\$3,227,826,583

Source: COIN CP 127

By Dependency Status of Surviving Spouses

Surviving spouses with dependents are entitled to higher DIC payments than those with no dependents. The following table provides a distribution of surviving spouses, sorted by dependency status.

Dependency and Indemnity Compensation (DIC) by Surviving Spouse and Dependents Beginning of Fiscal Year 2000

	Surviving Spouses Without Dependents	Surviving Spouses with Dependents	Total Surviving Spouses ¹
Number	273,131	11,176	284,307
Percent	96.1%	3.9%	100.0%

Source: COIN CP-127

¹ Four surviving spouse records did not show status of dependents.

By Age of Children

The following table shows the distribution of DIC children in two age categories: under age 18 and over age 18. Children over age 18 are shown according to their eligibility status: Those who are eligible because of school attendance and those who are eligible because of incapacity for self support prior to age 18

Children Receiving DIC By Age Beginning of Fiscal Year 2000

	Under Age 18 ¹	Age 18 and Over in School	Age 18 and Over and Helpless	Total All Categories
Number	4,949	1,339	6,931	13,219
Percent	37.4%	10.1%	52.4%	100.0%
Annual Payments	\$24,060,547	\$3,643,419	\$38,783,935	\$66,487,902

Source: COIN CP-127

¹ Includes 2,679 consolidated awards that account for more than one child.

By Marital Status of Surviving Parents

DIC benefit payment amounts are calculated according to the marital status of a surviving parent. Marital status categories and their definitions are:

- No Spouse - one parent is alive and is not married
- Spouse - both parents are alive and one or both married other persons
- Apart - both parents are alive but do not live together
- Together - both parents are alive and live together
- Remarried - one parent is alive and has remarried

The following table shows the distribution of dependent parents, by marital status.

Surviving Parents Receiving DIC By Marital Status Beginning of Fiscal Year 2000

	No Spouse	Spouse	Apart	Together	Remarried	Total
Number	8,471	151	1,644	1,259	109	11,634
Percent	72.8%	1.3%	14.1%	10.8%	0.9%	100.0%
Annual Payments	\$22,259,755	\$247,519	\$3,026,275	\$1,259,554	\$148,340	\$26,941,444

Source: COIN CP-127

3. PENSION - BASED UPON NONSERVICE-CONNECTED DISABILITY

a. Total Number of Veterans Receiving Disability Pension

The number of veterans receiving disability pension at the beginning of fiscal year 2000 is shown in the following table. Also shown are projected total annual amounts and average annual amounts of disability pension payments for the three disability pension programs.

**Total Veterans Receiving Disability Pension By Program
Beginning of Fiscal Year 2000**

Type of Pension	Number of Veterans	Percent of Total	Total Annual Amounts	Average Annual Amounts
PL 95-588 - New Law Pension	350,240	92.5%	\$2,103,574,632	\$6,006
Section 306 Pension	28,124	7.4%	\$46,110,468	\$1,640
Protected Pension	348	0.1%	\$358,992	\$1,032
TOTAL	378,712	100.0%	\$2,150,044,092	\$5,677

Source: RCS 20-0221

b. Demographic Characteristics of Veterans Receiving Disability Pension at the Beginning of Fiscal Year 2000

By Age

The number and projected total annual amount of disability pension payments for each age group is shown in the next table. For each category of pension, yellow highlighting indicates the age group with the most veteran beneficiaries.

**Total Veterans Receiving Disability Pension
By Age
Beginning of Fiscal Year 2000**

Age	Other Pension ¹		New Law Pension		All Pension Programs	
	Number	Percent of All Ages	Number	Percent of All Ages	Total For Age Group	Percent of All Ages
Under Age 20	0	0.0%	3	0.0%	3	0.0%
20 - 29	0	0.0%	321	0.1%	321	0.1%
30 - 39	0	0.0%	663	0.2%	663	0.2%
40 - 49	238	0.8%	33,073	9.4%	33,311	8.8%
50 - 59	936	3.3%	62,120	17.7%	63,056	16.7%
60 - 69	3,869	13.6%	65,106	18.6%	68,975	18.2%
70 - 79	13,227	46.5%	135,160	38.6%	148,387	39.2%
80 - 89	8681	30.5%	49130	14.0%	57,811	15.3%
90 and Over	1521	5.3%	4656	1.3%	6,177	1.6%
Age Unknown	0	0.0%	8	0.0%	8	0.0%
All Ages	28,472	100.0%	350,240	100.0%	378,712	100.0%

Average Age of Veterans: 69

Source: RCS 20-0236

¹ The "Other Pension" category groups the two older pension programs (Protected Pension and Section 306 Pension) into one category.

By Period of Service

The next table provides a distribution by period of service for those veterans receiving disability pension at the beginning of fiscal year 2000. The total projected annual amount of disability pension payments for each period of service is shown in the last column of the table.

Nonservice-Connected Disability Pension by Period of Service Beginning of Fiscal Year 2000

Period of Service	Other Pension ¹		New Law Pension		All Pension Programs	
	Number	Percent of All Periods	Number	Percent of All Periods	Totals for Period	Percent of All Periods
Mexican Border	0	0.0%	5	0.0%	5	0.0%
World War I	55	0.2%	251	0.1%	306	0.1%
World War II	21,749	76.4%	166,783	47.6%	188,532	49.8%
Korean War	5,439	19.1%	83,485	23.8%	88,924	23.5%
Vietnam Era	1,229	4.3%	98,525	28.1%	99,754	26.3%
Gulf War Era	0	0.0%	1,191	0.3%	1,191	0.3%
All Periods	28,472	100.0%	350,240	100.0%	378,712	100.0%

Source: RCS 20-0221

¹ The "Other Pension" category groups the 2 older pension programs (Protected Pension and Section 306 Pension) into one category.

4. PENSION - BASED UPON NONSERVICE-CONNECTED DEATH

a. Total Number of Beneficiaries Receiving Death Pension at the Beginning of Fiscal Year 2000

The number of beneficiaries receiving death pension at the beginning of fiscal year 2000, as well as projected total annual amounts and average annual amounts of payment for all three VA death pension programs is provided in the following table. Beneficiaries include: surviving spouses, children and parents.

**Total Beneficiaries Receiving Death Pension By Program
Beginning of Fiscal Year 2000**

Type of Pension	Number of Beneficiaries	Percent of Total	Total Annual Amounts	Average Amc
PL 95-588 - New Law Pension	187,544	68.4%	\$597,902,676	
Section 306 Pension	84,818	30.9%	\$88,595,364	
Protected Pension	1,744	0.6%	\$1,221,144	
TOTAL	274,106	100.0%	\$687,719,184	

Source: RCS 20-0221

b. Demographic Characteristics of Beneficiaries Receiving Death Pension at the Beginning of Fiscal Year 2000

By Age for Surviving Spouses

The following table shows the distribution by age among surviving spouses. The projected total annual amount of death pension payments for each age group is also shown in the last column of the table.

**Total Surviving Spouses Receiving Death Pension
By Age
Beginning of Fiscal Year 2000**

Age	Other Pension ¹		New Law Pension		All Pension Programs		
	Number	Percent of All Ages	Number	Percent of All Ages	Total For Age Group	Percent of All Ages	
Under Age 25	4	0.0%	228	0.1%	232	0.1%	
25 - 35	19	0.0%	480	0.3%	499	0.2%	
36 - 45	93	0.1%	4,048	2.2%	4,141	1.6%	\$
46 - 55	703	1.0%	17,032	9.4%	17,735	6.9%	\$
56 - 65	2,277	3.1%	33,841	18.6%	36,118	14.1%	\$1
66 - 75	13,151	17.8%	48,122	26.5%	61,273	24.0%	\$1
Over 75	57,603	78.0%	78,142	43.0%	135,745	53.1%	\$3
All Ages	73,850	100.0%	181,893	100.0%	255,743	100.0%	\$6

Source: COIN CP-103

¹ The "Other Pension" category groups the two older pension programs (Protected Pension and Section 306 Pension) into one category.

By Period of Service for All Beneficiaries

The number of surviving spouses, children and dependent parents receiving death pensions, sorted by the veteran's period of service, is shown in the next table. The table also includes projected annual payments. The largest group is highlighted in yellow.

Nonservice-Connected Death Pension by Period of Service Beginning of Fiscal Year 2000

Period of Service	Other Pension ¹		New Law Pension		All Pension Programs		Annual Payment
	Number	Percent of All Periods	Number	Percent of All Periods	Totals for Period	Percent of All Periods	
Wars of the 1800s ²	642	0.7%	442	0.2%	1,084	0.4%	\$2,000
World War I	18,625	21.5%	19,469	10.4%	38,094	13.9%	\$75,000
World War II	62,136	71.8%	123,272	65.7%	185,408	67.6%	\$406,000
Korean War	4,373	5.1%	28,511	15.2%	32,884	12.0%	\$119,000
Vietnam Era	786	0.9%	15,718	8.4%	16,504	6.0%	\$83,000
Gulf War Era	0	0.0%	132	0.1%	132	0.0%	\$0
All Periods	86,562	100.0%	187,544	100.0%	274,106	100.0%	\$687,000

Source: RCS 20-0221

¹ The "Other Pension" category groups the 2 older pension programs (Protected Pension and Section 306 Pension) into one category.

² "Wars of the 1800s" include the Civil War, Indian Wars, Mexican Border Era and Spanish-American War.

5. EDUCATION

a. Beneficiaries Receiving Education Benefits at the Beginning of Fiscal Year 2000

Number of veterans and dependents receiving education benefits at the beginning of fiscal year 2000 in each education benefit program is shown in the following table.

**Beneficiaries Receiving Education Benefits
Beginning of Fiscal Year 2000**

Program	Number of Beneficiaries	Percent of Total
Dependents Education	20,367	8.4%
Montgomery GI Bill - Active Duty ¹	175,754	72.2%
Montgomery GI Bill – Reserves ²	46,054	18.9%
Post-Vietnam Veterans Education	1,278	0.5%
Total	243,453	100.0%

Source: Education Service SAS Reports

¹ Based on Active Duty service

² Based on service in the Selected Reserve

b. Characteristics of the Training Being Pursued by Beneficiaries

By Type of Training

The next table shows the distribution, by program, of the types of training in which the beneficiaries were using their education benefit at the beginning of fiscal year 2000. The most frequent type of training and the program with the largest enrollment are highlighted in yellow.

**Beneficiaries Receiving Education Benefits
By Type Of Training and Program
Beginning of Fiscal Year 2000**

Education Program	College, Non-Degree	Graduate	Under-Graduate	Vocational/ Technical	Program Totals	Percent of All Programs
Dependents Education	219	723	18,146	1,279	20,367	8.4%
Montgomery GI Bill - Active Duty ¹	2,267	12,165	152,814	8,508	175,754	72.2%
Montgomery GI Bill – Reserves ²	355	2,411	42,637	651	46,054	18.9%
Post-Vietnam Veterans Education	11	303	917	47	1,278	0.5%
Type Training Totals	2,852	15,602	214,514	10,485	243,453	100.0%
Percent of Program Totals	1.2%	6.4%	88.1%	4.3%		

Source: Education Service SAS Reports

¹ Based on Active Duty service

² Based on service in the Selected Reserve

By Training Time

The distribution, by program, of the training times of the beneficiaries using their education benefit at the beginning of fiscal year 2000 is presented in the next table. The most frequent training time and the program with the largest enrollment are highlighted in yellow.

**Beneficiaries Receiving Education Benefits
By Training Time and Program
Beginning of Fiscal Year 2000**

Education Program	Less Than One-Half Time	Half Time	Three Quarter Time	Full Time	Program Totals	Percent of All Programs
Dependents Education	1,486	1,759	2,221	14,901	20,367	8.4%
Montgomery GI Bill - Active Duty ¹	14,170	31,735	23,732	106,117	175,754	72.2%
Montgomery GI Bill – Reserves ²	2,588	5,201	4,804	33,461	46,054	18.9%
Post-Vietnam Veterans Education	258	305	161	554	1,278	0.5%
Training Time Totals	18,502	39,000	30,918	155,033	243,453	100.0%
Percent of Program Totals	7.6%	16.0%	12.7%	63.7%		

Source: Education Service SAS Reports

¹ Based on Active Duty service

² Based on service in the Selected Reserve

6. LIFE INSURANCE

a. Total Number of Policyholders and the Value of Their Coverage

The next table shows the total number of veterans insured under each program, the total face value of their policies, and the average face value of a policy in each program.

Note: The face value of the policies includes “paid up additions” for those programs that offer that feature (USGLI, NSLI, VSLI, VRI). The face value is the amount that would be paid upon the death of the veteran.

**Total Insurance Policies In-Force
Beginning of Fiscal Year 2000**

Insurance	Number of Policies	Total Face Value	Average Face Value	Maximum Face Value
USGLI ¹	17,973	\$59,039,453	\$3,285	\$10,000
NSLI ¹	1,802,101	\$17,661,884,522	\$9,801	\$10,000
VSLI ¹	233,893	\$2,698,956,526	\$11,539	\$10,000
VRI ¹	82,545	\$675,118,517	\$8,179	\$10,000
SDVI ¹	154,410	\$1,440,384,301	\$9,328	\$10,000 ²
VMLI ³	3,518	\$200,689,114	\$57,046	\$90,000
SGLI ⁴	2,328,500	\$429,981,500,000	\$184,660	\$200,000
VGLI ⁴	363,660	\$31,899,260,000	\$87,717	\$200,000
TOTAL	4,986,600	\$484,616,832,433	\$97,184	

¹ Source: Insurance Statistical Report - 700

² Additional \$20,000 available for totally disabled policyholders

³ Source: VMLI Quarterly Report

⁴ Source: OSGLI Monthly Report

b. Insurance Payments Made on a Monthly Basis

Although people usually choose to receive payment in a single “lump sum,” a monthly payment option is available to beneficiaries for death claims, and to veterans for cash surrenders and matured endowments. In the two disability benefit provisions of policies - Total and Permanent Disability Provision and Total Disability Income Provision - no lump sum option exists. Payments must be made monthly. The following table provides data on monthly payments to either veterans or their beneficiaries.

Insurance Monthly Award Payments Beginning of Fiscal Year 2000

Payment Type	Number of Awards	Annual Payments	Average Payment
Death Awards			
USGLI	3,743	\$1,171,800	\$313
NSLI	58,539	\$36,850,554	\$630
VSLI	849	\$686,634	\$809
VRI	332	\$207,012	\$624
SDVI	329	\$148,368	\$451
TOTAL	63,792	\$39,064,368	\$612
Total Disability Income Provision			
USGLI	100	\$63,432	\$634
NSLI	19,538	\$22,843,530	\$1,169
VSLI	3,308	\$4,749,570	\$1,436
VRI	972	\$747,144	\$769
TOTAL	23,918	\$28,403,676	\$1,188
Matured Endowments			
USGLI	1	\$876	\$876
NSLI	1,308	\$1,619,526	\$1,238
VSLI	902	\$1,561,830	\$1,732
VRI	88	\$113,280	\$1,287
SDVI	15	\$14,664	\$978
TOTAL	2,314	\$3,310,176	\$1,430
Cash Surrenders			
USGLI	2	\$1,056	\$528
NSLI	69	\$56,106	\$813
VSLI	2	\$9,744	\$4,872
VRI	3	\$1,512	\$504
SDVI	0	\$0	\$0
TOTAL	76	\$68,418	\$900
Total and Permanent Disability			
USGLI	167	\$48,516	\$291
TOTAL	167	\$48,516	\$291
GRAND TOTAL	90,267	\$70,895,154	\$785

Source: AVS - 2012

c. Ranking Among Commercial Life Insurance Companies

The following table compares VA life insurance programs with commercial life insurance companies. The comparison is based on the total face value of active life insurance in force. Rankings based upon 1999 data were not available at the time of publication. Therefore, 1998 data were used for the comparison.

1998 Rankings by Total Life Insurance In-Force

Rank	Company	Total Insurance
1	Metropolitan Life	\$1,545,453,000,000
2	Prudential of America	\$1,013,109,000,000
3	Connecticut General Life	\$543,369,000,000
4	Northwestern Mutual Life	\$536,379,000,000
	VA	\$499,932,000,000
5	Transamerica Occidental Life	\$498,247,000,000
6	New York Life	\$440,527,000,000

Source: Best's Review, July 1999. Compilation of 1998 data.

d. Demographic Characteristics of Policyholders

By Age

The next table shows the age distribution of policyholders in VA insurance programs. The age groups that have the greatest percentage of policyholders in each program are highlighted in yellow.

Note: Because certain programs were active only during past wartime periods, their age distributions parallel the aging of all other veterans of those periods. The programs in which policies can still be obtained (SDVI, VMLI, SGLI, VGLI) have policyholders across a wide distribution of ages.

Age Distribution for Insurance Programs

	< 19	20-29	30-39	40-49	50-59	60-69	70-79	80-89	90 >	Total	Average Age
USGLI							5,823	11,596	554	17,973	82.6
% of Total	0%	0%	0%	0%	0%	0%	32%	65%	3%	100%	
NSLI						211,049	1,140,038	432,923	18,091	1,802,101	75.4
% of Total	0%	0%	0%	0%	0%	12%	63%	24%	1%	100%	
VSLI					15	187,748	44,684	1,397	49	233,893	67.6
% of Total	0%	0%	0%	0%	0%	80%	19%	1%	0%	100%	
VRI					2	7,083	54,546	20,540	374	82,545	76.0
% of Total	0%	0%	0%	0%	0%	9%	66%	25%	0%	100%	
SDVI	3	1,184	7,562	32,745	58,381	40,419	12,401	1,681	34	154,410	54.7
% of Total	0%	1%	5%	21%	38%	26%	8%	1%	0%	100%	
VMLI		53	370	815	1,600	680				3,518	50.1
% of Total	0%	2%	11%	23%	45%	19%	0%	0%	0%	100%	
SGLI¹	184,675	1,023,954	699,406	265,803	66,664	998				2,241,500	30.5
% of Total	8%	46%	31%	12%	3%	0%	0%	0%	0%	100%	
VGLI	104	57,558	123,766	84,053	80,246	18,548	0	0	0	364,275	38.7
% of Total	0%	16%	34%	23%	22%	5%	0%	0%	0%	100%	
TOTALS	184,782	1,082,749	831,104	383,416	206,908	466,525	1,257,492	468,137	19,102	4,900,215	
% by Age Group	4%	22%	17%	8%	4%	10%	26%	10%	0%	100%	

Source: AVS - 2010

All data as of September 30, 1999 with the exception of SGLI and VGLI, which are as of December 31, 1999.

¹ Includes both Active Duty and Ready Reservists

By Component and Branch of Service for SGLI Coverage

SGLI policyholders, by component and branch of service are shown in the following table.

Note: The top of the table shows the active duty components for the branches. The bottom of the table shows the reserve components for the branches. For the branches that have a National Guard, the Guard members are included in the reserve component.

SGLI Coverage By Branch and Component of Service

Branch	Total Number	Number With SGLI	Percent With SGLI	Percent of Total With SGLI
Army Active	476,236	469,801	98.6%	21.2%
Navy Active	397,847	386,822	97.2%	17.4%
Air Force Active	361,876	346,854	95.8%	15.6%
Marine Corps Active	178,571	176,819	99.0%	8.0%
Coast Guard Active	35,588	34,405	96.7%	1.6%
NOAA	229	210	91.7%	0.0%
Public Health Service	5,840	5,628	96.4%	0.3%
TOTAL	1,456,187	1,420,539	97.6%	64.0%
Army Reserve/Guard	570,554	531,307	93.1%	23.9%
Navy Reserve	74,891	68,554	91.5%	3.1%
Air Force Reserve/Guard	181,637	167,526	92.2%	7.5%
Marine Corps Reserve	24,272	23,784	98.0%	1.1%
Coast Guard Reserve	8,310	7,200	86.6%	0.3%
TOTAL	859,664	798,371	92.9%	36.0%
GRAND TOTAL	2,315,851	2,218,910	95.8%	100.0%

Source: September 1999 SGLI Monthly Premium Payment Reports From Each Branch of Service

By Amount of SGLI Coverage

Note: SGLI coverage of up to \$200,000 is available in increments of \$10,000. Minimum allowable coverage is \$10,000. This table shows the number of SGLI members covered at each \$10,000 increment. Yellow highlighting indicates the coverage level with the most members.

SGLI Coverage By Coverage Level

	Coverage Level						
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000
Number with Coverage	29,430	9,735	3,676	2,230	33,281	2,198	1,421
Percent with Coverage	1.33%	0.44%	0.17%	0.10%	1.50%	0.10%	0.06%
	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000
Number with Coverage	1,717	794	175,763	2,259	3,953	1,038	717
Percent with Coverage	0.08%	0.04%	7.92%	0.10%	0.18%	0.05%	0.03%
	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	TOTAL
Number with Coverage	15,675	782	605	995	568	1,932,073	2,218,910
Percent with Coverage	0.71%	0.04%	0.03%	0.04%	0.03%	87.07%	100%

Source: September 1999 SGLI Monthly Premium Payment Reports From Each Branch of Service

7. HOME LOAN GUARANTY

a. Total Active Guaranteed Loans

This table shows the total number of active home loan guaranties at the beginning of fiscal year 2000. The table also includes the total value and average value of the loans, as well as the total value and average value of the VA guaranties on those loans.

**Active Loans Based on Purchase Loan Versus Refinance Loans
Beginning of Fiscal Year 2000**

Type of Loan	Number of Loans	Percent of Total	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
Purchase Loans	2,317,242	72.4%	\$161,582,142,413	\$69,730	\$57,743,651,072	\$24,919
Refinance – Interest Rate Reduction	771,108	24.1%	\$73,027,133,088	\$94,704	\$23,613,901,650	\$30,623
Refinance - Other Reasons	113,349	3.5%	\$8,568,345,058	\$75,593	\$2,930,173,805	\$25,851
TOTAL	3,201,699	100.0%	\$243,177,620,559	\$75,953	\$84,287,726,527	\$26,326

Source: LGY SAS act3type

b. Direct Loan Program

The next table provides information about the Direct Loans to Native American Veterans program.

**Active Loans as of December 21, 1999
For Direct Loan Program**

Programs	Number of Loans	Amount of Grants/Loans	Average Grant/Loan Amount
Direct Loans to Native Americans	165	\$12,755,106	\$77,304

Source: LGY SAS

c. Characteristics of Home Loan Guaranties

By Down-payment Option

The objective of the VA home loan guaranty program is to enable veterans (and other eligible people) to enter the home-buying market. The “no down-payment” feature is intended to help veterans afford to buy suitable homes. The following table shows the distribution of active loan guaranties, sorted by whether or not the borrower made a down payment.

**Active Purchase Loans By Downpayment Status
Beginning of Fiscal Year 2000¹**

Status	Number of Loans	Percent of Total	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
No Down-payment	1,350,066	84.8%	\$119,114,556,848	\$88,229	\$40,939,257,835	\$30,324
Down-payment	242,473	15.2%	\$21,361,860,188	\$88,100	\$6,968,272,569	\$28,738
TOTAL	1,592,539	100.0%	\$140,476,417,036	\$88,209	\$47,907,530,404	\$30,082

Source: LGY SAS dnpmtavg

¹ For loans made FY 1979 or later (Purchase Price used to determine downpayment N/A prior to FY 1979).

By “First Time Buyer” Status

Distribution of active loan guaranties by “first time buyers”. A first-time buyer is an eligible person who used the loan guaranty to enter the home-buying market and purchase a home for the first time.

**Active Purchase Loans Based on Buyer Status
Beginning of Fiscal Year 2000¹**

Buyer Status	Number of Loans	Percent of Total	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
First Time Homeowner	562,159	56.1%	\$54,868,333,242	\$97,603	\$18,361,213,214	\$32,662
Previous Homeowner	439,944	43.9%	\$48,100,899,735	\$109,334	\$14,875,475,235	\$33,812
TOTAL	1,002,103	100.0%	\$102,969,232,977	\$102,753	\$33,236,688,449	\$33,167

Source: SAS FTBUYAVG

¹ Closed since Fiscal Year 1993 - First time buyer information N/A prior to that time.

d. Demographic Characteristics of All People with Active Guaranteed Loans

By Period of Service and Other Entitlement Criteria

The next table shows the distribution of active home loan guaranties at the beginning of fiscal year 2000, sorted by the veteran's period of service and other entitlement criteria.

Note: Brief definitions of the entitlement criteria may be found in Chapter 1. The following table is divided into two parts. Data is shown in 2 parts: entitlements for veterans and other entitlement categories.

**Active Home Loans By Period of Service (or Entitlement)
Beginning of Fiscal Year 2000**

Entitlement	Number of Loans	Percent of Grand Total	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
World War II	98,892	3.1%	\$4,290,286,219	\$43,384	\$1,762,776,230	\$17,825
Post-World War II	3,376	0.1%	\$236,633,337	\$70,093	\$86,554,451	\$25,638
Korean War	77,363	2.4%	\$3,809,292,529	\$49,239	\$1,483,558,702	\$19,177
Post-Korean War	289,884	9.1%	\$12,763,999,530	\$44,031	\$5,109,998,519	\$17,628
Vietnam Era	965,060	30.1%	\$57,045,304,720	\$59,111	\$21,515,928,025	\$22,295
Post-Vietnam Era	556,268	17.4%	\$51,610,137,269	\$92,779	\$17,314,335,176	\$31,126
Gulf War Era	195,432	6.1%	\$19,493,404,194	\$99,745	\$6,419,942,463	\$32,850
Restored Entitlement ¹	493,660	15.4%	\$50,522,828,609	\$102,343	\$15,692,258,188	\$31,788
TOTAL	2,679,935	83.7%	\$199,771,886,407	\$74,544	\$69,385,351,754	\$25,891
Service Personnel	472,259	14.8%	\$38,507,336,568	\$81,539	\$13,299,033,208	\$28,160
Reservists	41,129	1.3%	\$4,330,185,735	\$105,283	\$1,389,865,088	\$33,793
Unremarried Survivor	8,128	0.3%	\$549,850,021	\$67,649	\$206,966,652	\$25,463
Spouse of POW	151	0.0%	\$11,376,553	\$75,341	\$3,875,328	\$25,664
TOTAL	521,667	16.3%	\$43,398,748,877	\$83,192	\$14,899,740,276	\$28,562
GRAND TOTAL²	3,201,602	100.0%	\$243,170,635,284	\$75,953	\$84,285,092,030	\$26,326

Source: LGY SAS ENTLAVGS using ACTSEP99 Workfile

¹ Based on when the loan was made.

² Excludes 97 loans that did not contain period of service information in the record.

By Age

The distribution of all active loan guaranties by age of the eligible person is shown in the following table.

**Active Home Loans Outstanding Based On Age
Beginning of Fiscal Year 2000**

Age	Number of Loans	Percent of Total	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
18 - 25	20,570	0.6%	\$1,748,436,515	\$84,999	\$627,600,675	\$30,510
26 - 35	448,505	14.0%	\$44,234,305,877	\$98,626	\$14,636,670,312	\$32,634
36 - 45	765,226	23.9%	\$72,948,156,209	\$95,329	\$24,093,337,624	\$31,485
46 - 55	1,072,268	33.5%	\$74,900,423,029	\$69,852	\$26,512,866,952	\$24,726
56 - 65	539,824	16.8%	\$31,410,622,297	\$58,187	\$11,482,296,337	\$21,270
Over 65	358,604	11.2%	\$18,001,786,085	\$50,200	\$6,974,067,605	\$19,448
TOTAL¹	3,204,997	100.0%	\$243,243,730,012	\$75,895	\$84,326,839,505	\$26,311
Average overall age: 49.4						

Source: LGY SAS agevet2

¹ Includes direct loans sold and later guaranteed.

By Race

The next table provides the distribution of active purchase loan guaranties by race. Providing race information on the application is voluntary. Not all borrowers choose to report their race. Consequently, the table is based on available information, which describes 63 percent of the total number of active purchase loan guaranties.

**Active Purchase Loans Based On Known Racial Codes
Beginning of Fiscal Year 2000**

Race	Number of Loans	Percent of Total	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
White	2,098,287	79.7%	\$159,832,806,368	\$76,173	\$55,613,174,811	\$26,504
Black	351,504	13.4%	\$26,097,098,658	\$74,244	\$9,238,727,719	\$26,283
Hispanic	135,181	5.1%	\$10,169,311,872	\$75,227	\$3,559,557,334	\$26,332
Native American	14,894	0.6%	\$1,278,874,599	\$85,865	\$429,955,579	\$28,868
Asian	31,939	1.2%	\$3,396,792,884	\$106,353	\$1,023,427,117	\$32,043
TOTAL	2,631,805	100.0%	\$200,774,884,381	\$76,288	\$69,864,842,560	\$26,546

Source: LGY SAS Raceavg3

By Gender

**Active Home Loans Based on Gender
Beginning of Fiscal Year 2000**

Gender	Number of Loans	Percent of Total	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
Male	3,049,153	95.5%	\$228,286,532,714	\$74,869	\$79,426,791,286	\$26,049
Female	143,871	4.5%	\$14,426,395,385	\$100,273	\$4,657,786,055	\$32,375
TOTAL¹	3,193,024	100.0%	\$242,712,928,099	\$76,013	\$84,084,577,341	\$26,334

Source: LGY SAS Gendavgs

¹ Excludes 8,675 loans that did not contain gender information in the record.

8. VOCATIONAL REHABILITATION AND EMPLOYMENT

a. VR&E Program Participants at the Beginning of Fiscal Year 2000

The following table shows the total number of eligible persons participating in the Vocational Rehabilitation program at the beginning of fiscal year 2000.

Veterans Participating In The Vocational Rehabilitation Programs Beginning of Fiscal Year 2000

Program	Number	Percent
Service-Connected Veterans (Chapter 31)	30,360	99.87%
Pension Recipients (Chapter 15)	8	0.03%
Vietnam Veterans' Children With Spina Bifida (Chapter 18)	29	0.10%
Total	30,397	100.0%

Sources: VR&E Program Management Reports (10-1-99) and Regional Office Reports

b. Type of Occupational Goals and Training Activities of Veterans Who Participated In a Training Program

The following tables provide information concerning the occupational goals and training activities of veterans participating in vocational training at the beginning of fiscal year 2000.

By Occupational Goals Sorted by Gender

Veterans Participating In A Vocational Training Program By Occupational Goal Beginning Fiscal Year 2000

	Total Number	Percent of Total	Number of Male	Percent of Total	Number of Female	Percent of Total
Agricultural, Fishery and Forestry	70	0.2%	60	0.3%	10	0.2%
Benchwork	195	0.6%	184	0.8%	11	0.2%
Clerical	1,335	4.4%	944	4.0%	391	5.9%
Independent Living	171	0.6%	145	0.6%	26	0.4%
Machine Trades	556	1.8%	543	2.3%	13	0.2%
Miscellaneous	683	2.2%	554	2.3%	129	2.0%
Processing (Butcher, Meat Processor, etc.)	21	0.1%	16	0.1%	5	0.1%
Professional, Technical, and Managerial	25,477	83.9%	19,700	82.9%	5,777	87.7%
Sales	192	0.6%	157	0.7%	35	0.5%
Service	604	2.0%	482	2.0%	122	1.9%
Structural (Building Trades)	819	2.7%	792	3.3%	27	0.4%
Unknown/Other	237	0.8%	199	0.8%	38	0.6%
Total	30,360	100.0%	23,776	100.0%	6,584	100.0%

Source: VR&E Program Management Reports (10-1-99)

By Type of Training Activity Sorted by Gender

**Veterans Participating In A Vocational Training Program
By Type Of Training And Gender
Beginning of Fiscal Year 2000**

Type Of Training	Total Number	Percent of Total	Number of Male	Percent of Total	Number of Female	Percent of Total
Undergraduate	26,488	87.2%	20,488	86.2%	6,000	91.1%
Vocational/Technical	1,797	5.9%	1,599	6.7%	198	3.0%
Graduate	1,034	3.4%	756	3.2%	278	4.2%
College, Non-Degree	531	1.7%	475	2.0%	56	0.9%
Extend. Eval/Indep. Living	231	0.8%	208	0.9%	23	0.3%
On The Job	128	0.4%	121	0.5%	7	0.1%
Eval/Improv. Rehab. Pot.	31	0.1%	29	0.1%	2	0.0%
High School	28	0.1%	24	0.1%	4	0.1%
Non/Nominal Pay in Govt.	53	0.2%	40	0.2%	13	0.2%
Govt. Work Experience	0	0.0%	0	0.0%	0	0.0%
Apprenticeship	32	0.1%	29	0.1%	3	0.0%
Farm Co-op	7	0.0%	7	0.0%	0	0.0%
Total	30,360	100.0%	23,776	100.0%	6,584	100.0%

Source: VR&E Program Management Reports (10-1-99)

c. Demographic Characteristics of Veterans Participating in a Training Program

This section provides various demographic information about veterans participating in vocational rehabilitation training at the beginning of fiscal year 2000. Yellow highlight notes the highest group in each table.

By Combined Degree of Service-Connected Disability

**Veterans Participating In A Vocational Training Program
By Combined Degree Of Disability
Beginning of Fiscal Year 2000**

	0%	10%	20%	30%	40%	50%	60%
Number	11	1,194	6,999	6,772	5,447	3,147	2,910
Percent	0.0%	3.9%	23.1%	22.3%	17.9%	10.4%	9.6%
	70%	80%	90%	100%	Other	Total	
Number	1,408	846	263	1,115	248	30,360	
Percent	4.6%	2.8%	0.9%	3.7%	0.8%	100.0%	

Source: VR&E Program Management Reports (10-1-99) and Disability Compensation Database

By Serious Employment Handicap

Veterans Participating In A Vocational Training Program With A Serious Employment Handicap Beginning of Fiscal Year 2000

Total Participants	30,360
Number With Serious Employment Handicap	10,365
Percent With Serious Employment Handicap	34%

Source: VR&E Program Management Reports (10-1-99)

By Gender

Veterans Participating In A Vocational Training Program By Gender Beginning of Fiscal Year 2000

	Female	Male	Total
Number	6,584	23,776	30,360
Percent	21.7%	78.3%	100.0%

Source: VR&E Program Management Reports (10-1-99)

By Age

Veterans Participating In A Vocational Training Program By Age Beginning of Fiscal Year 2000

	Age 17 - 21	Age 22 - 29	Age 30 - 39	Age 40 - 49	Age 50 - 59	Age 60 >	Total For All Ages
Number	108	6,311	10,645	9,682	3,307	307	30,360
Percent	0.4%	20.8%	35.1%	31.9%	10.9%	1.0%	100.0%
Average Age For Veterans In Training Status: 38							

Source: VR&E Program Management Reports (10-1-99)

By Period of Service

Veterans Participating In A Vocational Training Program By Period Of Service Beginning of Fiscal Year 2000

	World War II	Post World War II ¹	Korean War	Post Korean War ¹	Vietnam Era	Post Vietnam Era ¹	Gulf War Era	Total All Service Periods
Number	18	3	22	109	1,880	5,646	22,682	30,360
Percent	0.1%	0.0%	0.1%	0.4%	6.2%	18.6%	74.7%	100.0%

Source: VR&E Program Management Reports (10-1-99)

¹These three periods are generally combined into "Peacetime" service in other sections of this report.

By Branch of Service

Veterans Participating In A Vocational Training Program By Branch Of Service Beginning of Fiscal Year 2000

	Army ¹	Navy	Air Force	Marine Corps	Coast Guard	Other ²	Total
Number	13,516	7,198	5,487	3,317	407	435	30,360
Percent	44.5%	23.7%	18.1%	10.9%	1.3%	1.4%	100.0%

Source: VR&E Program Management Reports (10-1-99) and Disability Compensation Database

¹ Army includes 1 from Women's Army Corps and 1 from Army Air Corps.

² Other includes 1 from NOAA, 1 from Public Health Service and 433 records with no branch of service data.

By Length of Service

Veterans Participating In A Vocational Training Program By Length Of Service Beginning of Fiscal Year 2000

	3 Months or Less	3 to 6 Months	6 Months to 2 Years	2 to 4 Years	4 to 10 Years
Number	155	380	3,190	7,301	9,133
Percent	0.5%	1.3%	10.5%	24.0%	30.1%
	10 to 15 Years	15 to 20 Years	20 to 30 Years	Over 30 Years	Total
Number	3,343	2,467	4,292	99	30,360
Percent	11.0%	8.1%	14.1%	0.3%	100.0%

Source: VR&E Program Management Reports (10-1-99)

By Dependency Status

Note: Dependency status identifies known dependents of both single and married veteran participants.

**Veterans Participating In A Vocational Training Program
By Dependency Status
Beginning of Fiscal Year 2000**

	Single	Single With Children	Married	Married With Children	Dependent Parent(s)	Total ¹
Number	7,266	3,701	5,051	14,213	62	30,293
Percent	24.0%	12.2%	16.7%	46.9%	0.2%	100.0%

Source: VR&E Program Management Reports (10-1-99)

¹ Does not include 67 veterans whose dependency status is unknown.

By Prior Education Level

The distribution by level of education attained prior to enrollment in a vocational training program is shown in the following table.

**Veterans Participating In A Vocational Training Program
By Prior Education Level
Beginning of Fiscal Year 2000**

	Less Than High School	High School	Post High School	Four Year College Degree	Graduate Training	Total
Number	171	17,627	10,538	1,420	604	30,360
Percent	0.6%	58.1%	34.7%	4.7%	2.0%	100.0%

Source: VR&E Program Management Reports (10-1-99)

By Prior Use of VA Educational Benefits

The following table shows VR&E program participants at the beginning of fiscal year 2000, sorted by prior use of VA education benefits.

**Veterans Participating In A Vocational Training Program
By Prior Use Of VA Benefits
Beginning of Fiscal Year 2000**

	Prior Use	No Prior Use	Total
Number	9,851	20,509	30,360
Percent	32.4%	67.6%	100.0%

Source: VR&E Program Management Reports (10-1-99)

CHAPTER 4

THE FUTURE - FORECASTING PROGRAM LIABILITIES

Forecasting of Program Liabilities

In this 1999 Annual Benefits Report, we introduce another dimension to the discussion of program activity - the future. This Chapter 4 presents projections of program usage and associated financial obligations of the government to veterans and survivors, well beyond fiscal year 2000 - the strategic view.

Historically, VA compensation programs have been funded each year by current appropriations. This is unlike the Social Security program, for which the government maintains a trust fund against "future liabilities." In a broad sense, future liabilities are payments that the government (or any entity) 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. The present value of these obligations constitutes the company's future liability.

Future liabilities are carefully constructed forecasts and, as applied in this report, are conservatively drawn estimates of long-term usage and costs provide a baseline for the dimensions of VBA's unfunded future liabilities. This "rational link" to the future of VBA programs brings important contextual information to long-term policy and management decision making in both the Executive and Legislative branches of government.

The data presented in this chapter are drawn from the Department of Veterans Affairs, Compensation and Pension Programs, Liability for Future Benefits as of September 30, 1999, study dated November 12, 1999, prepared by Sam Gutterman, FSA, FCAS, MAAA, Hon FIA, PricewaterhouseCoopers LLP. The study estimates the government's liability as of the end of fiscal year 1999. While aggregate information from the study is presented in the Secretary's report, this report furnishes the detailed descriptions of the study assumptions, parameters, and methods. It also shows year-by-year projections of compensation payments to veterans and survivors. A projection period of 70 years - fiscal years 2000 through 2069 - was used in this study. This period corresponds closely with that used by the Office of the Chief Actuary of the Social Security Administration (which uses 75 years).

The fiscal year 1999 VBA Annual Benefits Report addresses estimated future liabilities for only the compensation programs - of which, the disability program provides lifetime benefits. Our

attention to the compensation programs in this report is based on the availability of adequate data and the special significance of the disability and death benefit programs to veterans and the Nation.

Liability for Future Compensation Benefits

The liability projections for the compensation program as of September 30, 1999, are shown below. The total estimated future benefit payments of \$1,914.6 billion (\$1.9146 trillion) represents the sum of the cash flows needed in future years to pay benefits. The total program liability estimate of \$480.3 billion represents the present value of these expected future benefit payments of the program. The present value is calculated from the projected cash flows and represents an estimate of the amount which, if invested now, would assure that the government could cover projected future compensation payments.

Estimate of Compensation Program Liability as of September 30, 1999

	Estimated Future Benefits Payments*	Compensation Program Liability**
Benefits to Veterans	\$1,537.3 billion	\$397.5 billion
Benefits to Survivors	377.3 billion	82.8 billion
Total	\$1,914.6 billion	\$480.3 billion

*Compensation benefit estimates for the period fiscal years 2000-2069, excluding retroactive payments. See Table 1.

**Compensation program liability is an estimate of the amount of money which, if invested now, at current Treasury interest rates, would assure that government could provide for the projected future compensation payments. See Table 2.

The estimated liability for the compensation program is based on the present value of expected future compensation benefit payments for:

- (1) all veterans currently receiving benefits under these programs,
- (2) all survivors currently receiving benefits under these programs,
- (3) all future survivors of those veterans currently receiving benefit payments,
- (4) all existing veterans not currently receiving benefit payments but who are expected to in the future,
- (5) all future survivors of existing veterans not currently receiving benefit payments but who are expected to in the future, and
- (6) a provision for those currently in active military service who will become veterans in the future (and their survivors).

These estimates of the compensation liability reflect only current benefits and types of disability. Benefits associated with types of exposures or significantly increased benefits that may occur in the future (e.g., significant amounts of benefit associated with Gulf War Syndrome or smoking) are not reflected.

Key financial and actuarial elements associated with the development of this liability estimate are provided in Tables 1 through 5.

TABLE 1 - Estimated Future Benefit Payments

Table 1 shows the expected total annual benefit payments for veterans and survivors through fiscal year 2069 (70 years).

- The 70-year projection period is comparable to the period used by the Office of the Chief Actuary of the Social Security Administration (75 years).
- The source of cash flows necessary to pay these benefits is annual U.S. government appropriations for the program.
- The highest annual compensation outlay for payments to service-connected disabled veterans is \$31.7 billion and is expected to occur in 2031 and is highlighted in yellow.
- The highest annual compensation outlay for payments to survivors of veterans whose deaths are related to service is \$6.3 billion and is expected to occur in 2050 and is highlighted in yellow.
- The highest annual compensation outlay for combined payments is \$37.3 billion and is expected to occur in 2032 and is highlighted.

The model used to project the future benefit payments is based on estimates of:

- The number of beneficiaries expected to receive compensation during a fiscal year
- Whether these beneficiaries will receive payments for a full fiscal year or part of a fiscal year
- The amount of benefits they will receive, excluding retroactive payments
- The number of awards stopped during a fiscal year
- Cost of living adjustments that will apply to future benefit payments

TABLE 1
Estimated Future Benefit Payments (Regular Monthly Benefits)

Fiscal Year	Compensation Veterans	Compensation Survivors	Compensation Veterans & Survivors
2000	\$14,355,570,048	\$3,435,695,993	\$17,791,266,041
2001	\$15,058,843,515	\$3,531,563,281	\$18,590,406,796
2002	\$15,768,638,291	\$3,627,395,728	\$19,396,034,019
2003	\$16,479,761,242	\$3,724,210,260	\$20,203,971,502
2004	\$17,190,602,241	\$3,820,543,534	\$21,011,145,775
2005	\$17,900,446,410	\$3,915,821,644	\$21,816,268,054
2006	\$18,609,092,159	\$4,009,010,440	\$22,618,102,598
2007	\$19,316,451,780	\$4,099,771,472	\$23,416,223,252
2008	\$20,022,323,883	\$4,187,761,233	\$24,210,085,117
2009	\$20,726,241,450	\$4,272,637,328	\$24,998,878,778
2010	\$21,427,403,853	\$4,354,169,158	\$25,781,573,011
*****	*****	*****	*****
2015	\$24,856,596,320	\$4,709,287,101	\$29,565,883,421
*****	*****	*****	*****
2020	\$28,002,132,389	\$4,994,249,342	\$32,996,381,731
*****	*****	*****	*****
2025	\$30,471,054,507	\$5,248,091,075	\$35,719,145,582
*****	*****	*****	*****
2030	\$31,648,135,687	\$5,516,676,452	\$37,164,812,140
2031	\$31,676,504,274	\$5,572,968,891	\$37,249,473,165
2032	\$31,628,659,752	\$5,630,049,230	\$37,258,708,982
*****	*****	*****	*****
2035	\$31,033,465,462	\$5,801,597,025	\$36,835,062,487
*****	*****	*****	*****
2040	\$28,747,460,765	\$6,060,646,088	\$34,808,106,854
*****	*****	*****	*****
2045	\$25,298,903,180	\$6,240,511,148	\$31,539,414,329
*****	*****	*****	*****
2050	\$21,005,415,065	\$6,304,543,962	\$27,309,959,027
*****	*****	*****	*****
2055	\$16,345,031,832	\$6,245,465,425	\$22,590,497,257
*****	*****	*****	*****
2060	\$11,836,689,863	\$6,062,126,144	\$17,898,816,007
*****	*****	*****	*****
2065	\$7,850,968,795	\$5,747,981,340	\$13,598,950,135
*****	*****	*****	*****
2069	\$5,361,107,805	\$5,406,296.83	\$10,767,404,630
Total	\$1,537,339,888,842	\$377,317,580,181	\$1,914,657,469,023

Source: *Compensation and Pension Program Liability for Future Benefits as of September 30, 1999* -

PricewaterhouseCoopers LLP, Table 2

TABLE 2 - Discounted Estimated Future Compensation Payments

Table 2 shows the expected future compensation payments from Table 1 discounted at current (September 30, 1999) U.S. Treasury interest rates. The present value of the total projected future liability for compensation is \$480.3 billion. This figure is calculated by summing the discounted values of projected future cash flows. It represents the estimated amount which, if invested now, would assure that government could cover the projected future compensation payments shown in Table 1 (\$1.9 trillion).

- This method of selecting discount rates was used because VA does not hold specific assets (which might carry a different rate of return) to support future obligations.
- Under current law, the benefit payments will be made from future general revenues of the U.S. government each year.
- As a result of using current interest rates (which are likely to vary from year to year), the liability estimates may vary considerably from year to year.
- As these rates fluctuate in the future, the value of the liability will fluctuate accordingly (the higher the interest rates, the smaller the present value of the liability).

Table 2 includes estimates of expected compensation payments after the 70-year period, as well as estimates of retroactive benefits. Retroactive benefits are paid when:

- A veteran is entitled to compensation for any month(s) earlier than the month in which VA starts his/her award
- A veteran already receiving compensation is found entitled to increased benefits for past months

TABLE 2
Discounted Estimated Future Benefit Payments

Fiscal Year	Compensation Veterans	Compensation Survivors	Compensation Veterans & Survivors
2000	\$14,010,269,029	\$3,353,055,643	\$17,363,324,672
2001	\$13,912,561,672	\$3,262,740,057	\$17,175,301,729
2002	\$13,740,978,982	\$3,160,955,787	\$16,901,934,769
2003	\$13,564,408,950	\$3,065,378,815	\$16,629,787,766
2004	\$13,361,173,454	\$2,969,468,093	\$16,330,641,547
2005	\$13,080,153,476	\$2,861,355,908	\$15,941,509,384
2006	\$12,718,568,622	\$2,739,997,951	\$15,458,566,573
2007	\$12,424,822,221	\$2,637,074,980	\$15,061,897,201
2008	\$12,201,539,425	\$2,552,008,153	\$14,753,547,578
2009	\$11,990,583,464	\$2,471,814,034	\$14,462,397,499
2010	\$11,702,276,250	\$2,377,968,450	\$14,080,244,700
*****	*****	*****	*****
2015	\$9,755,376,932	\$1,848,236,587	\$11,603,613,519
*****	*****	*****	*****
2020	\$7,775,081,609	\$1,386,704,972	\$9,161,786,581
*****	*****	*****	*****
2025	\$6,509,414,132	\$1,121,129,503	\$7,630,543,635
*****	*****	*****	*****
2030	\$5,260,458,963	\$916,965,548	\$6,177,424,512
*****	*****	*****	*****
2035	\$3,843,683,917	\$718,563,166	\$4,562,247,083
*****	*****	*****	*****
2040	\$2,653,131,447	\$559,342,992	\$3,212,474,439
*****	*****	*****	*****
2045	\$1,739,814,141	\$429,162,065	\$2,168,976,206
*****	*****	*****	*****
2050	\$1,076,401,556	\$323,070,071	\$1,399,471,627
*****	*****	*****	*****
2055	\$624,123,746	\$238,478,782	\$862,602,527
*****	*****	*****	*****
2060	\$336,788,373	\$172,485,182	\$509,273,555
*****	*****	*****	*****
2065	\$166,453,127	\$121,866,421	\$288,319,548
*****	*****	*****	*****
2070 & later	\$353,151,060	\$625,966,979	\$979,118,039
Total Regular	\$364,681,721,806	\$75,989,239,050	\$440,670,960,856
Retroactive	\$32,821,354,963	\$6,839,031,514	\$39,660,386,477
Total	\$397,503,076,769	\$82,828,270,564	\$480,331,347,333

Source: *Compensation and Pension Program Liability for Future Benefits as of September 30, 1999 -*

PricewaterhouseCoopers LLP, Table 1

TABLE 3 - Veterans Receiving Compensation

Table 3 shows the total number of veterans currently receiving compensation payments (2,294,455) and their average monthly benefits, sorted by age and gender, as of the end of fiscal year 1999.

In the table below, the highest number of male and female veterans by age category is highlighted in yellow.

TABLE 3
Veterans Receiving Compensation as of September 30, 1999

Age	Number of Veterans		Avg. Monthly Benefit		Age	Number of Veterans		Avg. Monthly Benefit	
	Males	Females	Males	Females		Males	Females	Males	Females
17	-	1	\$200.00	\$96.00	60	26,801	385	\$515.14	\$719.43
18	2	2	\$140.00	\$140.00	61	27,186	365	\$516.90	\$696.26
19	54	58	\$252.48	\$173.33	62	27,729	323	\$521.79	\$637.47
20	272	173	\$297.55	\$194.13	63	28,789	354	\$514.48	\$639.34
21	706	356	\$303.12	\$214.96	64	29,244	313	\$526.23	\$688.03
22	1,626	662	\$279.72	\$260.06	65	30,508	317	\$522.91	\$642.55
23	2,935	959	\$265.10	\$277.32	66	33,778	329	\$529.44	\$639.15
24	4,682	1,404	\$252.90	\$305.16	67	40,093	337	\$547.37	\$620.74
25	6,755	1,760	\$255.72	\$264.50	68	40,602	337	\$540.86	\$640.13
26	8,116	1,992	\$270.73	\$298.03	69	41,263	321	\$542.60	\$660.94
27	10,643	2,317	\$274.09	\$287.92	70	37,078	294	\$536.09	\$660.86
28	13,616	3,003	\$281.14	\$293.43	71	33,633	266	\$527.30	\$566.60
29	15,644	3,159	\$293.27	\$293.20	72	30,006	230	\$516.86	\$616.05
30	15,945	3,117	\$299.39	\$324.29	73	40,131	238	\$482.57	\$633.64
31	15,783	3,013	\$324.20	\$337.15	74	60,106	300	\$489.04	\$470.13
32	15,900	3,128	\$332.56	\$353.10	75	64,233	672	\$498.81	\$569.40
33	16,027	2,925	\$350.87	\$394.45	76	60,302	836	\$495.22	\$476.26
34	16,875	3,197	\$368.91	\$413.21	77	60,008	888	\$495.73	\$465.72
35	17,793	3,261	\$377.98	\$432.07	78	58,006	816	\$496.36	\$455.53
36	17,985	3,362	\$399.40	\$441.33	79	50,111	719	\$495.59	\$465.00
37	18,575	3,375	\$428.16	\$464.52	80	44,838	515	\$488.06	\$458.76
38	19,850	3,603	\$436.22	\$486.30	81	38,690	438	\$481.26	\$541.98
39	22,041	3,712	\$447.15	\$491.35	82	28,798	374	\$464.29	\$500.33
40	25,587	3,860	\$446.60	\$518.44	83	22,490	316	\$463.55	\$493.47
41	27,777	3,874	\$439.80	\$528.23	84	17,363	285	\$461.25	\$461.25
42	30,693	3,935	\$445.51	\$532.53	85	13,403	229	\$458.89	\$472.03
43	32,694	4,277	\$441.96	\$531.24	86	9,828	212	\$452.74	\$491.86
44	34,600	4,379	\$444.99	\$562.88	87	7,333	170	\$445.74	\$493.37
45	36,190	4,141	\$448.62	\$593.81	88	5,392	123	\$432.71	\$442.21
46	37,500	3,789	\$462.67	\$587.97	89	4,038	97	\$448.56	\$439.03
47	40,971	3,471	\$476.35	\$609.73	90	2,787	98	\$434.69	\$481.15
48	45,064	2,980	\$531.37	\$597.31	91	2,012	62	\$439.34	\$475.26
49	57,547	2,650	\$597.62	\$609.00	92	1,462	48	\$431.05	\$412.94
50	75,912	2,219	\$621.18	\$635.51	93	901	41	\$436.94	\$740.20
51	87,205	1,870	\$624.37	\$642.99	94	489	31	\$468.49	\$494.00
52	89,898	1,654	\$618.74	\$663.18	95	183	26	\$406.17	\$539.00
53	71,430	1,323	\$591.93	\$688.23	96	107	9	\$544.36	\$416.11
54	49,817	944	\$585.73	\$683.49	97	81	18	\$337.59	\$503.61
55	43,166	761	\$566.08	\$704.87	98	59	7	\$623.13	\$438.86
56	40,782	732	\$552.33	\$704.49	99	52	6	\$453.46	\$519.50
57	37,048	608	\$538.94	\$664.51	100	27	1	\$777.48	\$330.00
58	31,376	514	\$536.19	\$707.43	101 +	165	7	\$741.70	\$270.57
59	28,485	467	\$533.38	\$686.19	Unknown	43	-	\$148.22	\$ -
Total/Average						2,185,715	108,740	\$505.77	\$488.07

Source: *Compensation and Pension Program Liability for Future Benefits as of September 30, 1999* -

PricewaterhouseCoopers LLP, Table 9

TABLE 4 - Death Rates

Table 4 presents a comparison between death rates in the general U.S. population (as reported in the 1989-91 U.S. Life Tables) and those in veterans receiving compensation. The death rates shown are for ages 40 to 80. The majority of veterans receiving compensation are in this age group.

The death rates are expressed as percentages by age. For example, the age 40 male death rate of 0.32% means that this percentage of males in the general population are likely to die during this one-year period.

- Death rates were developed based on compensation program experience for fiscal years 1995 through 1999. In earlier years, death rates for the Service-Disabled Veterans Life (SDVI) insurance program were used. The SDVI death rates were significantly higher than those based on actual compensation program experience.
- Death rates for the male compensation group slightly exceed those in the general male population for the ages under 70, but are actually lower at the oldest ages.
- Death rates for the female compensation group exceed those of the general population at all ages. However, significantly less experience is available for calculating death rates among female veterans.
- Projected mortality in veterans receiving compensation reflects an assumed annual rate of improvement (decline in the mortality rate) of one percent (e.g., a one percent improvement in the .32% rate would improve to 99 percent of .32%, or .31%).
- The greater the mortality decline, the larger the liability for the compensation program, because more beneficiaries will live to collect benefits for a longer period.

TABLE 4

Death Rates

Age	1989-1991 U.S. Life Tables (All Races)		Veterans Compensation FY 1995-99 Experience	
	Males	Females	Males	Females
40	0.32%	0.14%	0.44%	0.26%
41	0.33%	0.15%	0.45%	0.27%
42	0.34%	0.17%	0.47%	0.29%
43	0.37%	0.18%	0.50%	0.30%
44	0.39%	0.20%	0.53%	0.30%
45	0.42%	0.22%	0.57%	0.31%
46	0.46%	0.24%	0.61%	0.32%
47	0.50%	0.27%	0.65%	0.33%
48	0.54%	0.30%	0.69%	0.36%
49	0.58%	0.32%	0.73%	0.40%
50	0.63%	0.36%	0.78%	0.44%
51	0.69%	0.39%	0.82%	0.49%
52	0.76%	0.43%	0.88%	0.54%
53	0.83%	0.48%	0.95%	0.60%
54	0.91%	0.52%	1.02%	0.66%
55	1.00%	0.57%	1.10%	0.73%
56	1.09%	0.62%	1.19%	0.81%
57	1.20%	0.68%	1.29%	0.89%
58	1.32%	0.75%	1.39%	0.97%
59	1.46%	0.82%	1.50%	1.05%
60	1.59%	0.90%	1.62%	1.14%
61	1.73%	0.97%	1.75%	1.24%
62	1.88%	1.06%	1.89%	1.35%
63	2.04%	1.15%	2.05%	1.42%
64	2.21%	1.24%	2.22%	1.49%
65	2.40%	1.35%	2.41%	1.57%
66	2.59%	1.46%	2.61%	1.66%
67	2.79%	1.57%	2.83%	1.74%
68	3.03%	1.71%	3.04%	1.93%
69	3.30%	1.87%	3.27%	2.15%
70	3.61%	2.04%	3.52%	2.38%
71	3.95%	2.24%	3.78%	2.64%
72	4.31%	2.46%	4.07%	2.93%
73	4.69%	2.69%	4.39%	3.17%
74	5.08%	2.93%	4.74%	3.43%
75	5.49%	3.18%	5.12%	3.71%
76	5.94%	3.46%	5.53%	4.01%
77	6.43%	3.77%	5.97%	4.34%
78	6.97%	4.15%	6.50%	4.73%
79	7.58%	4.60%	7.07%	5.16%
80	8.28%	5.11%	7.69%	5.62%

Source: *Compensation and Pension Program Liability for Future Benefits as of September 30, 1999* - PricewaterhouseCoopers LLP, Table 11

TABLE 5 - Rates of Newly Adjudicated Compensation Cases

The following two tables provide information about newly adjudicated disability compensation awards to veterans. In this table, the term “newly adjudicated” cases includes both initial first-time awards and subsequent award actions.

Table 5.1 shows the projected number of newly adjudicated compensation awards, in total and sorted by age and gender, for fiscal year 2000. These projections come directly from the model used to estimate future liability. The projected total of 80,549 additional awards corresponds with the fiscal year 2000 estimate of new compensation cases shown in Table 3 of the PricewaterhouseCoopers LLP report. Approximately 1.2 million new awards are projected over the entire 70-year period through fiscal year 2069 (also shown in Table 3).

Table 5.2 presents the rates of disability compensation awards as percentages. These percentages were the basis for determining the projected number of newly adjudicated awards in Table 5.1. For example, the age 25 male disability rate of 2.24% means that this percentage of male veterans are likely to receive a new compensation award during the one-year period.

- Rates of newly adjudicated awards were developed based on compensation program experience for fiscal years 1995 through 1999.
- Data were not explicitly available by individual age and gender. The values had to be derived indirectly from the in-force and termination data that were available.
- Rates of new awards were then developed by dividing the derived number of new entrants by the number of living veterans not currently receiving compensation.
- These rates were then applied to the veteran population to arrive at estimates of new compensation awards for fiscal year 2000 and for future years.

TABLE 5.1
Projected FY 2000 Newly Adjudicated Compensation Cases for Veterans

Age	Males	Females	Combined	Age	Males	Females	Combined
17	14	3	17	57	901	25	926
18	27	6	33	58	732	20	752
19	35	7	42	59	652	16	668
20	82	13	95	60	615	14	629
21	269	39	308	61	563	11	574
22	698	93	791	62	537	9	546
23	1,125	154	1,279	63	539	8	547
24	1,365	209	1,574	64	555	7	562
25	1,395	255	1,650	65	593	6	599
26	1,346	314	1,660	66	639	5	644
27	1,277	362	1,639	67	707	5	712
28	1,306	371	1,677	68	656	4	660
29	1,376	367	1,743	69	644	3	647
30	1,411	367	1,778	70	585	3	588
31	1,315	333	1,648	71	516	2	518
32	1,202	287	1,489	72	562	2	564
33	1,214	280	1,494	73	636	2	638
34	1,211	271	1,482	74	661	2	663
35	1,275	275	1,550	75	675	3	678
36	1,268	269	1,537	76	659	5	664
37	1,295	266	1,561	77	682	5	687
38	1,448	295	1,743	78	643	5	648
39	1,658	337	1,995	79	575	4	579
40	1,963	369	2,332	80	485	2	487
41	2,105	365	2,470	81	389	2	391
42	2,478	399	2,877	82	316	1	317
43	2,255	394	2,649	83	204	1	205
44	1,983	366	2,349	84	122	1	123
45	1,748	333	2,081	85	60	1	61
46	1,499	286	1,785	86	22	0	22
47	1,464	246	1,710	87	23	0	23
48	1,457	194	1,651	88	16	0	16
49	1,701	165	1,866	89	11	0	11
50	2,072	136	2,208	90	7	0	7
51	2,217	103	2,320	91	4	0	4
52	2,562	91	2,653	92	3	0	3
53	2,377	73	2,450	93	2	0	2
54	1,580	46	1,626	94	1	0	1
55	1,262	37	1,299	95	0	0	0
56	1,042	30	1,072	96	0	0	0
				Total	71,569	8,980	80,549

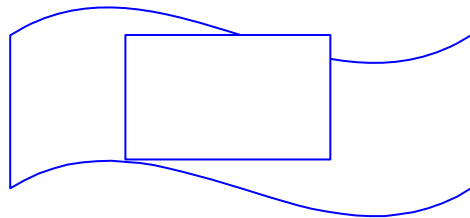
Source: *Compensation and Pension Program Liability for Future Benefits as of September 30, 1999 -*

PricewaterhouseCoopers LLP

TABLE 5.2
Rates of Newly Adjudicated Compensation Cases for Veterans

Age	Males	Females	Age	Males	Females
17	4.00%	5.00%	57	0.19%	0.21%
18	4.00%	5.00%	58	0.17%	0.18%
19	4.00%	5.00%	59	0.16%	0.15%
20	4.00%	5.00%	60	0.15%	0.13%
21	4.00%	5.00%	61	0.14%	0.11%
22	4.00%	5.00%	62	0.13%	0.09%
23	3.30%	4.64%	63	0.13%	0.08%
24	2.72%	4.30%	64	0.13%	0.07%
25	2.24%	3.99%	65	0.14%	0.06%
26	1.85%	3.70%	66	0.14%	0.05%
27	1.52%	3.43%	67	0.14%	0.04%
28	1.31%	2.80%	68	0.13%	0.04%
29	1.12%	2.28%	69	0.13%	0.03%
30	0.96%	1.86%	70	0.12%	0.03%
31	0.82%	1.52%	71	0.12%	0.02%
32	0.70%	1.24%	72	0.11%	0.02%
33	0.68%	1.16%	73	0.12%	0.02%
34	0.66%	1.08%	74	0.13%	0.02%
35	0.64%	1.01%	75	0.14%	0.02%
36	0.62%	0.95%	76	0.16%	0.02%
37	0.60%	0.88%	77	0.17%	0.02%
38	0.66%	0.94%	78	0.17%	0.02%
39	0.72%	1.00%	79	0.17%	0.02%
40	0.78%	1.07%	80	0.16%	0.01%
41	0.86%	1.13%	81	0.16%	0.01%
42	0.94%	1.21%	82	0.16%	0.01%
43	0.81%	1.17%	83	0.13%	0.01%
44	0.70%	1.14%	84	0.10%	0.01%
45	0.60%	1.11%	85	0.06%	0.01%
46	0.52%	1.08%	86	0.03%	0.01%
47	0.44%	1.05%	87	0.04%	0.01%
48	0.43%	0.92%	88	0.04%	0.01%
49	0.42%	0.80%	89	0.04%	0.01%
50	0.41%	0.70%	90	0.03%	0.00%
51	0.40%	0.61%	91	0.03%	0.00%
52	0.39%	0.54%	92	0.02%	0.00%
53	0.34%	0.44%	93	0.02%	0.00%
54	0.29%	0.37%	94	0.01%	0.00%
55	0.25%	0.31%	95	0.01%	0.00%
56	0.22%	0.25%	96	0.00%	0.00%

Source: *Compensation and Pension Program Liability for Future Benefits as of September 30, 1999* - PricewaterhouseCoopers LLP, Table 13



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ALABAMA

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

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Los Angeles, CA 90024-3602

CALIFORNIA

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

CONNECTICUT

VA Regional Office
450 Main Street
Hartford, CT 06103-3077

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VA Regional Office
1120 Vermont Avenue, NW
Washington, DC 20421-1111

GEORGIA

VA Regional Office
1700 Clairmont Rd.
Decatur, GA 30333-4043

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VA Outpatient Clinic & Regional Office
2925 Debarr Road
Anchorage, AK 99508-2989

ARKANSAS

VA Regional Office
Ft. Roots, Building 65
North Little Rock, AR 72115-1280

CALIFORNIA

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

COLORADO

VA Regional Office
155 Van Gordon St.
Denver, CO 80225-0126

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1601 Kirkwood Highway
Wilmington, DE 19805-4988

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St. Petersburg, FL 33708

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Indianapolis, IN 46204-1526

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Wichita, KS 67218-1698

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New Orleans, LA 70113-1912

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31 Hopkins Plaza - Room 233
Baltimore, MD 21201-0001

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Detroit, MI 48226-2591

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Jackson, MS 39216-5102

MONTANA

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Williams Street
Fort Harrison, MT 59636-9999

ILLINOIS

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Chicago, IL 60605-1523

IOWA

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

KENTUCKY

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545 S. 3rd Street
Louisville, KY 40202-3835

MAINE

VA Medical and Regional Office Center
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Togus, ME 04330-6795

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Government Center - Room 1265
Boston, MA 02203-0393

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Reno, NV 89520-0118

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111 West Huron Street
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Winston-Salem, NC 27155-1000

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Manila, PI 1000

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Columbia, SC 29201-2495

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Nashville, TN 37203-3817

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One Veterans Plaza
701 Clay Avenue
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VA Medical and Regional Office Center
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RHODE ISLAND

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Providence, RI 02903-3246

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Houston, TX 77030-4200

UTAH

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Salt Lake City, UT 84147-0500

VIRGINIA

VA Regional Office
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Roanoke, VA 24011-2204

WEST VIRGINIA

VA Regional Office
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WYOMING²⁶

2360 E. Pershing Blvd.
Cheyenne, WY 82001

²⁶ The Denver Regional Office serves the state of Wyoming. The local address provided is for the Benefits Office.

CONTACTING VA BY TELEPHONE

General Benefits

Disability Compensation, Pension, Vocational Rehabilitation, and Home Loans	1-800-827-1000 *
Education & Training	1-888-GI BILL 1 * (1-888-442-4551)
Burial, Headstones and Markers	1-800-697-6947 *
VA Life Insurance	1-800-669-8477 *

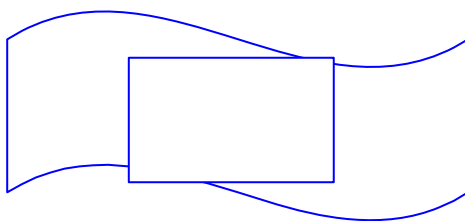
Healthcare Benefits

Veterans Healthcare	1-800-827-1000 *
Veterans Healthcare in Canada	1-800-296-6379
Veterans Healthcare in Philippines	011-632-833-4566
Veterans Healthcare in all Other Countries	1-303-331-7590
National Mammography Helpline	1-888-492-7844 *
CHAMPVA	1-800-733-8387 *

Miscellaneous

Telecommunication Device for the Deaf (TDD)	1-800-829-4833 *
Persian Gulf Hotline	1-800-PGW-VETS*

* Indicates toll-free numbers



WEB SITES

Web sites where additional information may be obtained about VA.

VA WEB SITES

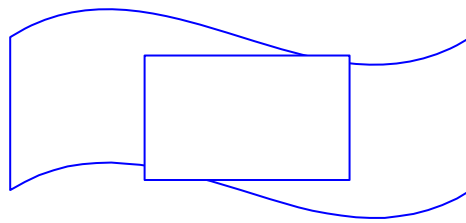
Board of Veterans' Appeals	http://www.va.gov/vbs/bva/index.htm
Center for Minority Veterans	http://www.va.gov/minority/index.htm
Center for Women Veterans	http://www.va.gov/womenvet/index.htm
Compensation & Pension Benefits Home Page	http://www.vba.va.gov/bln/21/internet.htm
Education Benefits Home Page	http://www.gibill.va.gov
Health Benefits & Services	http://www.va.gov/vbs/health/index.htm
Home Loan Guaranty Service Home Page	http://www.homeloans.va.gov
Homeless Program Web Page	http://www.va.gov/health/homeless
Hot Topics	http://www.va.gov/hottopic/index.htm
Life Insurance Program Home Page	http://www.insurance.va.gov
National Cemetery Administration Home Page	http://www.cem.va.gov
Public Affairs & Special Events	http://www.va.gov/opa/index.htm
VA Home Page – Department of Veterans Affairs	http://www.va.gov
VA's Office of Congressional Affairs Home Page	http://www.va.gov/oca/index.htm
VBA Forms Page	http://www.vba.va.gov/pubs/forms1.htm
Veterans Benefits Administration	http://www.vba.va.gov
Vocational Rehabilitation & Employment Services	http://www.vba.va.gov/bln/vre/vbsvre.htm
What's New	http://www.va.gov/whatsnew/index.htm
White House	http://www.whitehouse.gov

CONGRESSIONAL WEB SITES

House Committee on Veterans' Affairs	http://veterans.house.gov
House of Representatives	http://www.house.gov
Senate	http://www.senate.gov
Senate Committee on Veterans' Affairs	http://www.senate.gov/~veterans

WHITE HOUSE WEB SITE

White House	http://www.whitehouse.gov
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